

**ROLE OF MICRO ENTERPRISES IN CAPACITY BUILDING
AND SKILL DEVELOPMENT IN KERALA- A COMPARATIVE
STUDY OF KUDUMBASHREE MICRO ENTERPRISES IN
MALAPPURAM AND ALAPPUZHA**

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ABSTRACT

The Micro,small and Medium Enterprises (MSMEs) have been recognized as the engine of growth of industries in Kerala. Running a business is more riskier than starting a business. Even highly educated and trained entrepreneurs from formal institutions fail to manage their business in the later stages mainly because of the gap between theory and practical aspect. The skill gap and inadequate capacitations process will lead to the pre mature death of micro enterprises. This study entitled ***“Role of micro enterprises in capacity building and skill development in Kerala – A comparative study of Kudumbashree micro enterprises in Malappuram and Alappuzh”*** is an attempt to explore how micro enterprises help to improve capacity and skills of entrepreneurs and how such acquired skills influence on performance of their business as well as personal development

Kudumbashree Project implemented by Government of Kerala in 1998 views micro enterprise development and promotion as a powerful strategy for bringing socio-economic development to the poor. The mission developed specific strategies by analyzing the requirements of micro entrepreneurs. This contributes skill enhancement, financial, technical and marketing support. Kudumbashree Mission has been also selected as the nodal agency for the implementation of Centrally sponsored skill development programmes like National Urban Livelihood Mission and Deen Dayal Upadhyaya Grain Kaushalya Yojana. Kudumbashree implemented its skill development programme, ‘Ajeevika’ to enhance the skill development process of Kudumbashree micro enterprises under the guidance of NCDC.

The study has used eight constructs namely, entrepreneurial orientation, institutional assistance, entrepreneurial engagement, perceived entrepreneurial behaviour, capacity building, skill development, business performance and women empowerment to establish the research framework and to prove the theoretical relationship. The Study was conducted by taking 428 Kudumbashree micro entrepreneurs from Malappuram and Alappuzha districts as sample. Malappuram and Alappuzha are the two districts having a prominent position on the map of Kudumbashree. Required primary data were obtained through a structured questionnaire and secondary data from published as well as unpublished sources. Data analysis was done by using regression analysis, t- test, descriptive statistics,

EFA&CFA . All the analysis have been performed with the help of SPSS except validation of construct (CFA) . It was identified that Kudumbashree micro enterprises play a vital role in the capacity building and skill development of micro entrepreneurs that result in the increased business performance and women empowerment. Acquired skills of the women micro entrepreneurs significantly determine the socio-economic growth of entrepreneurs. The study concludes that entrepreneurial skills acquired from the business activities not only determine the business performance but also empowering the entrepreneurs in their private life.

Key words : Capacity Building, Skill Development, Micro enterprises, Women Empowerment and Perceived Entrepreneurial Competency

സംഗ്രഹം

സൂക്ഷ്മ ചെറുകിട ഇടത്തരം സംരംഭങ്ങൾ കേരളത്തിന്റെ വ്യവസായിക വളർച്ചയുടെ മുഖ്യ പങ്കാളികളാണ്. ഒരു വ്യാപാരം തുടങ്ങുന്നതിനേക്കാൾ ബുദ്ധിമുട്ടാണ് അത് വിജയകരമായി മുന്നോട്ടു നടത്തിക്കൊണ്ടു പോകുവാൻ. മതിയായ വിദ്യാഭ്യാസവും പരിശീലനവും സിദ്ധിച്ച ഔദ്യോഗിക സ്ഥാപനങ്ങളിൽ നിന്ന് വരുന്ന വ്യവസായ സംരംഭകർ പോലും തങ്ങളുടെ സ്ഥാപനം മുന്നോട്ടു കൊണ്ടുപോകുവാൻ പരാജയപ്പെടുന്നു. മുഖ്യമായും സൈദ്ധാന്തിക പരിജ്ഞാനവും പ്രായോഗികതയും തമ്മിലുള്ള വിടവാണ് ഇത്തരം പരാജയങ്ങൾക്കുള്ള കാരണം. ശേഷി വികസനം നൈപുണ്യം എന്നിവയുടെ അഭാവം സൂക്ഷ്മ വ്യവസായ സംരംഭങ്ങളെ അകാലമരണത്തിലേക്ക് തള്ളിവിടുന്നു. സൂക്ഷ്മ സംരംഭങ്ങൾ എത്രത്തോളം സംരംഭകരുടെ ശേഷി നിർമ്മാണവും നൈപുണ്യ വികസനവും സാധ്യമാക്കുന്നുവെന്നും ഇതിലൂടെ ആർജിച്ച കഴിവുകൾ എങ്ങനെ സംരംഭകരുടെ വ്യാപാര കാര്യക്ഷമതയെയും വ്യക്തിഗത ഉയർച്ചയെയും സഹായിക്കുന്നുമെന്നുമാണ് കേരളത്തിൽ ശേഷി നിർമ്മാണത്തിലും നൈപുണ്യ വികസനത്തിലും സൂക്ഷ്മ സംരംഭങ്ങളുടെ പങ്ക്-മലപ്പുറത്തെയും ആലപ്പുഴയിലെയും കുടുംബശ്രീ സൂക്ഷ്മ സംരംഭങ്ങളുടെ ഒരു താരതമ്യ പഠനം എന്നതിലൂടെ ലക്ഷ്യമിടുന്നത്.

1998 ൽ കേരളത്തിൽ നടപ്പിലാക്കിയ കുടുംബശ്രീ പദ്ധതി സൂക്ഷ്മ സംരംഭകത്വ വികസനത്തിലൂടെ സമൂഹത്തിലെ പാവപ്പെട്ടവരുടെ സാമൂഹിക സാമ്പത്തിക ഉന്നമനം ലക്ഷ്യമിടുന്നു. സൂക്ഷ്മ സംരംഭകരുടെ ആവശ്യങ്ങൾ അപഗ്രഥനം ചെയ്തു പല നടപടികളും കുടുംബശ്രീ ഉണ്ടാക്കിയെടുത്തിട്ടുണ്ട്. ഇത്തരം നടപടികൾ നൈപുണ്യ വികസനം, സാമ്പത്തിക സാങ്കേതിക വിപണന സഹായങ്ങൾ എന്നിവ സാധ്യമാക്കുന്നു. കേന്ദ്ര വിഷ്ണു നൈപുണ്യ പദ്ധതികൾ ആയ ദേശീയ നഗര ഉപജീവന മിഷൻ, ദീൻ ദയാൽ ഉപാധ്യായ ഗ്രാമീണ കൗശല്യ യോജന എന്നിവയുടെ മോഡൽ ഏജൻസിയായി കുടുംബശ്രീ തിരഞ്ഞെടുക്കപ്പെട്ടിട്ടുണ്ട്. കുടുംബശ്രീ നൈപുണ്യ വികസന പദ്ധതിയായ "അജീവിക" എൻ സി ഡി സി യുടെ മേൽനോട്ടത്തിൽ നടപ്പിലാക്കിയിട്ടുണ്ട്.

സംരംഭകാഭിമുഖ്യം, സ്ഥാപനപരമായ സഹായം, സംരംഭക ഇടപെടൽ, സംരംഭക സ്വഭാവം, ശേഷി നിർമ്മാണം നൈപുണ്യ വികസനം ,വ്യാപാര പ്രകടനം, സ്ത്രീ ശാക്തീകരണം എന്നീ എട്ട് നിർമ്മാണ സാധ്യത പദങ്ങളെ ആസ്പദമാക്കിയാണ് ഈ ഗവേഷണത്തിന്റെ ചട്ടക്കൂട് നിർമ്മിച്ചിട്ടുള്ളത്. മലപ്പുറം ആലപ്പുഴ ജില്ലകളിൽ നിന്ന് 428

കുടുംബശ്രീ സൂക്ഷ്മ സംരംഭകരെ ഉൾപ്പെടുത്തിയാണ് പഠനത്തിനാവശ്യമായ വിവരങ്ങൾ ശേഖരിച്ചത്. മലപ്പുറവും ആലപ്പുഴയും കുടുംബശ്രീയുടെ മാപ്പിൽ സുപ്രധാന സ്ഥാനങ്ങളുള്ള രണ്ട് ജില്ലകളാണ്. റിഗ്രഷൻ അനാലിസിസ്, ടി ടെസ്റ്റ്, ഡിസ്ക്രിപ്റ്റീവ് സ്റ്റാറ്റിസ്റ്റിക്സ്, ഇ എഫ് എ, സി എഫ് എ എന്നീ അപഗ്രഥന അളവുകളാണ് ഉപയോഗിച്ചിട്ടുള്ളത്. ചോദ്യാവലിയിലൂടെ പ്രാഥമിക ദത്തങ്ങളും, പ്രസിദ്ധീകരിച്ചതും പ്രസിദ്ധീകരിക്കാത്തതുമായ ഉറവിടങ്ങളിൽ നിന്ന് മറ്റു വിവരങ്ങളും ശേഖരിച്ചു. സൂക്ഷ്മ സംരംഭകരുടെ ശേഷി നിർമ്മാണത്തിനും നൈപുണ്യ വികസനത്തിനും ഇതിലൂടെ മികച്ച വ്യാപാര പ്രകടനത്തിനും സ്ത്രീ ശാക്തീകരണത്തിനും കുടുംബശ്രീ സൂക്ഷ്മ സംരംഭങ്ങൾ സുപ്രധാന പങ്കുവഹിക്കുന്നതായി പഠനത്തിലൂടെ കണ്ടെത്തി.

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CHAPTER 1

INTRODUCTION

1.2 Introduction

To start and drive enterprises, entrepreneurs need to acquire different skills and capacity from time to time. The skill development and capacity building are the crucial factors of the enterprise succession plan. Skill and capacity building have reciprocal relationship with entrepreneurship development, especially with micro enterprises. On the other hand, micro enterprise is the result of the efficient application of skills and capacity of owners. The skill and capacity are gained and sharpened from the experience that entrepreneurs acquire by running their micro enterprises. Skill and capacity are widely recognized as crucial factors of economic development along with the physical capital and labour. Skill development and capacity building are the important drivers to mitigate the poverty and improve employability, productivity and helping sustainable enterprise development, eventually which will lead to an inclusive growth of the economy.

The policies of Skill development and capacity building focus on creating different platforms for high level of productivity in addition to increasing employment and income. The impact of the skill development and capacity building is measured with different dimensions. The skill development and capacity development programmes have multifaceted effects; hence, the beneficiaries of such programmes get benefited in different forms. Factors like skilled human resources, advanced technology innovative practices and efficient macroeconomic strategies can be incorporated for improving the productivity. The result of such skill acquisitions and capacity building for individual is in the form of higher wages; for enterprises it is the higher return (profit), and at macro level, it is the higher contribution to development indices (Eg. GDP).

The output of the skill development and capacity building is directly connected with enhanced productivity. There are a few criteria to measure the

productivity of an enterprise. If there is a better wage and improved working conditions of the employees, and also if there is an increase in the dividend provided to the stakeholders along with the revenue generated by the government through the enterprise, we can affirm that there is productivity in the enterprise. In fact, acquisition of skills and capacity help both enterprises and the country to achieve competitive advantages in domestic as well as global market. The terms 'learn a skill and achieve a capacity' reflect finding the best way to do works. Capacity enhancement involves different activities like introducing and familiarizing innovative technology and practice, and better management policies and practices. Investment in infrastructure, safety measures at work sites, improved skill sets, progressive marketing conditions and conducive business environment can also be introduced for the benefit of the employees for the purpose of skill enhancement. Exposure to all these activities and policies will have a positive impact in terms of capacity and skill enhancement.

Recognizing the importance of the skill and capacity enrichment, the government has introduced many schemes particularly focusing marginalized segment of the society, women and youngsters. Skill development and capacity building are the integral part of the development policies. Government formulated different policies to address the skill shortage and capacity levels and need and requirement of various sectors.

Entrepreneurial skill development and capacity building are one of the prime agenda of the Government. The acumen behind the development of entrepreneurship promotion and the skills and capacity building enhancements is that the employability of the micro enterprises is high as compared to large entities. Moreover, the promotion of entrepreneurship is best alternative solution for uplifting marginalised segment. The entrepreneurship provides not only livelihood but also empower them with skills and capabilities, which they reinvest in their enterprise for long run succession. It is imperative to introduce creative and sustainable ecosystem to attract women community to entrepreneurship, and also for reducing the gender divide in the field. The long run objective of the entrepreneurship and skill development policies among women is not only helping them to earn livelihood, but,

transform them to be self-reliant in all matters. To attain this, they should acquire required skills and capacity.

1.1.1 Capacity Building and Skill Development in Micro Enterprises in Kerala

To facilitate the women enterprises and empower women, different policies and programmes were drafted and successfully executed at different stages. Such programmes mainly aimed at poor rural women through improved demand for credit and reduce the risks of indebtedness. These policies and programmes promote participation of women in the establishment and running of enterprises by providing them equal opportunities. The programmes are expected to empower women by their developing leadership in decision-making. All these could be achieved only if they could acquire required skills and capacity to handle the issues in the business as well as in their personal development. Many studies have deeply analysed and established the positive association of women empowerment programmes and the establishment and running of enterprises, but they have not much explored how such enterprises help the beneficiaries in nurturing skills and capacity for their personal life as well as long run growth planning of their business.

More specifically, acquisition of skill and capacity is important to ensure best use of traditional factors of production such as land, labour and capital. The acquired skill and capacity can be transformed into product and process with the help of traditional factors if they are exploited commercially. Identifying current market trend and converting the current business operation capacity in way to explore opportunities are always based on the stock levels of skills and capacity of an entrepreneur. In fact, the absorbed capacity and skills gained from the experiences and training are the crucial elements of the business succession. The existing factors of production might not be commercialized to its full extent; therefore, the additional skills acquired and the additional capability achieved in doing the business also determine the succession rate of the business. Apart from the startup skills, an entrepreneur requires to absorb additional skills and capacity to ensure the succession of the entity.

Most of the micro enterprises in Kerala show low sustainability due to low

confidence and business skills of owners. Antecedence of entrepreneurs taking care of the business entities is limited and moreover they are failed to cope up with the economic changes which directly affect their business units. But on the flipside, the well-trained and experienced entrepreneurs sail their entities in a catastrophic surrounding with the high potential of growth. It reveals that training, skill acquisitions and capacity building are the determinant factors of growth, survival and development of any business. However, skill acquisition and capacity building and training are comparatively costly and not affordable to many small entrepreneurs.

Taking this problem in wide perspective, the relevance of the micro enterprises in socio- economic development is a widely debated topic and scholars unanimously affirmed that micro entrepreneurs are the drive force of economic growth. But the succession rate of such entrepreneurs or enterprises is astonishing in many countries. The real economic growth and social development is based on the conversion of micro into small, small into medium, medium into large, i.e., today's small is tomorrow's big.

Recognizing the hurdles in the growth trajectory of micro enterprise, governments – both national and states— introduced various schemes and programmes to facilitate an entrepreneurship culture and for the uninterrupted success rate of the micro business segment. Such programmes include both financial and non-financial facilities including advisory services, business development services and consultancy programmes. All such initiatives are expected to create an entrepreneurial culture and facilitate ease of doing business.

To start and run enterprises, entrepreneurs require different levels of talents based on their nature of the business and the market challenges. Many of the talents are inborn and acquired through family heredity But, to sail the business for long run in a catastrophic environment, mere such skills are not sufficient. Therefore, entrepreneurs acquire skills and capabilities to drive the business from formal and professional institutions. However, there is visible mismatch between theory and reality. In the reality, the entrepreneur acquires many skills and capabilities needed

to run the business from the business itself, which help the entrepreneur to mitigate the gap of theories and reality of the business. In fact, the business in the modern times is sailed with hybrid of professional skills learned from professional institutions and the own-learned skills and capabilities acquired from the enterprise itself. The second part of the business skills have not been much explored in entrepreneurship development studies.

Micro entrepreneurship is the facilitator or acts as a platform for providing experience-oriented skills and capacities for entrepreneurs. The owners of the micro enterprises have learnt many of the skills and capacities through their own experiences with business. Micro enterprises owners successfully apply such learned experiences, skills and capacities in their personal life as well as in their business life. Real application of such learned skills and capacities are more visible in women-owned enterprises. They manage the business and family successfully through learned experiences, skills and capacities. The impact of women empowerment programmes does not end with the starting and running business, but it is extended to the development of skills and capacity which are successfully applied in the personal life and business for long run.

The Government of Kerala has put one more step further with the introduction of Kudumbashree, a master project with the aim of eradication of poverty and facilitating entrepreneurial culture among beneficiaries. Many studies have identified the fact that the level of business growth as well as the experience to encounter challenges and obstacles in the business is higher among the entrepreneurs, especially women who were part of different training programmes under the Kudumbashree Mission. Even though there are numerous studies conducted on the entrepreneurships of women, the number of researches carried out on the kind of entrepreneurial training to be imparted to low-income microenterprises (MEs) and service sector is comparatively far less in Kerala. More specifically, instead of initial training of Kudumbashree and their effect, the current study focuses on how the later stage training helps the entrepreneurs acquire skills and capacity building, which eventually helps them to sustain their business in long run.

Therefore, this study intends to explore the role of Kudumbashree Micro Enterprises (KMEs) in Capacity Building (CB) and Skill Development (SD) of beneficiaries and how such acquired training helps them to survive their business in a competitive environment. The study focuses only Kudumbashree micro enterprises in Alappuzha and Malappuram districts of Kerala. This study expects to prove the argument that the later stage of training and development is more important than initial stage of training to avoid extreme effect of creative distraction of micro enterprises.

1.1 Significance of the Study

The development of any economy depends on the entrepreneurial growth environment of the economy. By understanding the role of entrepreneurship in socio-economic development, many agencies including government agencies implemented small business promotion programmes. Many studies have verified and criticised the role of small business promotion agencies in the promotion of micro enterprises. Most of the studies focused the role of small business development agencies at initial stages or start up level of the micro enterprises and not on the later stages of growth. The current research addresses the gap of knowledge pertaining to the role of the later stage interventions of small business promotion agencies by identifying the factors that influence in the succession of small business. The study focuses on the role of macro institutional actors such as enterprise support institutions like Kudumbashree as the apex institutional support for the small entities.

There are many agencies that extend supportive programmes through Kudumbashree for the benefit of female community. Such initiatives are made with the intention of eradicating poverty along with the empowerment of women. However, the research and studies have not much explored the impact of capacity building and skill development in the post period of startup. Training and skill development is important in the initial and starting stage of the business; however, the training and skill development in the later stages is also important to run the businesses. Most of the studies purposefully ignored the later stage. Similarly, the

impact of the micro enterprises in personal development is also neglected in the most of the studies. How an entrepreneur has achieved certain trainings through operating a business is also important. To make clear, the current study focuses on what role has been played by micro enterprises in developing capacity building and skill development among entrepreneurs, and also how such skills and capacity development are beneficial in the later stage of the business operation. The study is relevant to identify the problems of small business in the post startup stages, which would be helpful to government to frame the policies for the later stage support of the small businesses. The study will also offer recommendations that will help small business owners to identify the best ways of accessing capacity building programmes for growth and development of their businesses.

This study is important to the various stakeholders engaged in the promotion of small businesses. Government agencies which are responsible for creating the entrepreneurial culture and facilitating services for the development of entrepreneurship in Kerala and India also lack such studies in order to frame the policies in the later stages of the business growth. The current research sheds light on the impact the polices of Kudumbashree and the other government agencies in the survival stages of small business. Instead of criticising the current policies, the study gives importance to introduce effective policies for the small business in the post startup stages.

1.2 Scope of the Study

The goal of the present study is to contribute to how the micro enterprise activities nurture capacity and skill development among micro enterprise operators and also identify how such gained skills and capacity enhance the entrepreneurs in the process of running business in later stage of startup. With this aim, the study is meant to identify the role of micro enterprises in capacity development and skill development with special reference to Kudumbashree units of Malappuram and Alappuzha districts of Kerala.

The scope of the study has been determined on the basis of specific objectives of the study. The study has made all possible ways to define how skill

development and capacity building help to entrepreneurship succession. The study has made an attempt to ascertain whether input factors (skill development and capacity development) have determined the role in uplifting entrepreneurship intentions and entrepreneurship succession through capacity building and novel experiences of the Kudumbashree Micro entrepreneurship of the Alappuzha and Malappuram districts of Kerala. Most of the studies in the context explored what are the factors constitute for the startup of an enterprises including financial and non-financial aspects. But later stage growth factors in most of the cases are neglected. Thus, the current study proposes its scope as how running business experiences, skill training and capacity building programmes determine the growth of the entities and well-being of entrepreneurs in the post startup stage.

1.4 Statement of the Problem

Entrepreneurship is a foremost factor for a sustainable economic development of any economy. Governments and entrepreneurship promotional agencies have been striving to promote enterprise culture not only for economic growth and development of country, but also for the empowerment and self-reliance of individuals. The role of micro enterprises and small business in mitigating socio-economic issues through investment generation and employment creation, and significant contribution to national development indices are the widely explored topics in entrepreneurship literature. For instance, the studies of Al Mamun et al., (2019); Gherghina et al., (2020) have substantiated the contribution of the micro enterprises in economic growth. Many studies are available in the context of both developed and developing economies. The studies about the role of the promotional agencies facilitating the growth of small business can also be found in micro and SME development literatures. In different studies, entrepreneurship programmes have been identified as most reliable solution to address the economic and social issues like unemployment, poverty and underdevelopment.

However, the ultimate purpose of the promotion of entrepreneurship is not limited with mere economic contribution. Apart from the contribution to economic indices, small entrepreneurship or enterprises help the entrepreneurs and employees

to earn some skills and capabilities to run the business as well as personal development of the owners. Previous studies have not much explored these aspects, more specifically such problems not yet generated in entrepreneurship literature. Skills and Capacities of the entrepreneurs are positively associated with the entrepreneurship intention and startup of entities, but how the enterprises and the business-doing experiences help owners to learn required skills and capacity to run the business as well as how owners adapt such skills and capacities in their personal life are not studied yet.

There is a reciprocal relationship between enterprise and owners in the skill and capacity sharing. The talents, skills and capacities of the entrepreneurs are very useful and being crucial factors in the starting and initiating the enterprise starting activities (owners apply their own skills and capacities in the business), but in the later stage, through running the business, the owner encounter with challenges, troubles and hurdles, i.e. business experiences, which help the owner to acquire the new skills and capacities, and owner successfully apply that in the business for long run business growth trajectory. Unfortunately, the studies in the entrepreneurship not yet explored the second level of the skills and capacity acquisition and their application in the business as well as in personal life of the owners.

The reciprocal relationship of the micro enterprises and owners in skills and capacity formation and their effective applications in the business as well as the personal life of the entrepreneurs needed more research attention. Different dimensions of the relationship and their geographical and demographical influences, firm-specific characteristics and owners' inheritance in doing business etc. needed to studied deeply. Conversion of the enterprises from micro to small; small to medium; medium to large is the real resemblance of the 'today's small tomorrows big' growth formula. The transformation of micro enterprises into big industries significantly constitutes to the economic growth; but in India, the process of conversion of the firms from small to large is not functioning well due to many reasons. Currently out of total MSMEs, Micro sector shares 630.52 lakh units by bagging more than 99% of total number of MSMEs—the share of small and medium sectors with 0.52% and 0.01% respectively.

Indian small business segments and many small business units, go for premature disappearance due to many reasons. One of the reasons is that micro enterprises could not survive in the changing environment. Different skill training programmes are provided under multiple schemes by various governmental agencies of different ministries. In addition, a number of skills up-gradation trainings are provided for the benefit of enhancing the skills of already existing entrepreneurs. Such up-gradation skill trainings enhance the performance of beneficiaries. Following are the schemes that provide various schemes for the intent: MSME-TCs, National SC/ST Hub, Capacity Building, Assistance to Training Institutions (ATI), Coir Vikas Yojna – Skill Upgradation & Mahila Coir Yojna, etc. But the effectiveness of such programmes has not been explored. Their studies are limited with the starting of entities only. How such skills development programmes affect in the growth and development of the firm is not explored yet. Moreover, question like if the enterprises help the owners to learn skills and capacities so that the entrepreneurs may empower to run their business independently has also been not studied. In fact, the policies and schemes of the entrepreneurship development, particularly, micro enterprise promotion programmes are not reviewed in term of their end results such as skills acquisition and capacity building through doing business and how such skills and capacity are helpful in the growth and succession plan of the micro enterprises as well as in their personal life. , and ultimately if they result in the empowerment of entrepreneurs, particularly in marginalized segments including women and SC/ST. Review of the entrepreneurship promotion programmes without considering their end results (empowerment of the owners) is an incomplete study. Thus, the current study makes an attempt to trace how experiences in running micro enterprise help the owners to acquire skills and capabilities and how these experiences are beneficial in the succession plan of the entities as well as their personal life.

Kerala always proposes and implements successful models of social equality and social wellbeing. The Kudumbashree mission of the Government of Kerala is the one of the successful models for empowering women and marginalized section of the society.

The Government of Kerala introduced Kudumbashree under its State Poverty Eradication Mission (SPEM) with the intention of eradicating poverty and empowering women. In order to achieve this goal, Kudumbashree Mission introduced different programmes to promote microenterprises among women and the poor. Micro enterprises are considered to be an effective tool for rural development and women empowerment. These microenterprises are proven to be creating employment opportunities, and thereby raising the income and the living standards. It is estimated that there are 15000 microenterprises in the state of Kerala which are non-farm ventures. Kudumbashree developed specific strategies for analyzing the requirements of the enterprises. Kudumbashree Mission plays a pivotal role in the promotion of such enterprises through its training programmes, marketing assistance, and by providing partial financial supports. Both the existing as well as new ones also enjoy the benefits of such services extended by Kudumbashree.

The owners of Kudumbashree micro enterprises start their entities without much experiences and business heredities. The skills and capacities required for running their micro enterprises are acquired from the skills development and capacities building programmes of the different agencies including Kudumbashree training programmes. Moreover, they acquire many business talents, skills and capacities from running their own business which they apply in their business management as well as in their personal life. The success of such women-owned businesses is backed with skills and capacities they gained from the business-doing experiences. Business experiences create skills and capacities among owners, which may be more useful than theoretically-0learned knowledge of the entrepreneurs. Successful application of such skills and capacities is found more in women-owned enterprises. They manage the business and their family successfully through learned experiences, skills and capacities.

The real assessment and success of empowerment programmes does not end with the starting of an enterprise, but it leads to how such empowerment programmes help the entrepreneurs to gain new skills and capacities for successful

management of their business and to adapt skills and capacities for their personal life. Eventually which would help the beneficiaries to reach economic empowerment and to enjoy social well-being.

An overview of the studies conducted in the field shed some lights on the fact that the most of the studies are about the entrepreneurships by women. There is a huge dearth of the studies that focus on the role of training programmes involving microenterprises (MEs) in service businesses in the state run by women. More specifically, instead of initial training of Kudumbashree and their effect, the current study focuses on how the later stage training helps the entrepreneurs to acquire skills and capacity building, and how the business running experiences help the women to acquire skills and capacities which eventually help them to sustain their business in long run as well as to reach the stage of the empowerment.

Therefore, this study titled “Role of Micro Enterprises in Capacity Building and Skill Development in Kerala- A Comparative Study of Kudumbashree Micro Enterprises in Malappuram and Alappuzha” aims to explore the role of Kudmbhasree Micro Enterprises (KMEs) in capacity in building (CB) and skill development (SD) of beneficiaries and how such acquired skills helps them to survive their business in a competitive environment. The study focuses only on Kudumbashree micro enterprises in Alappuzha and Malappuram districts of Kerala. This study proposes to substantiate its strong argument that the later stage of training and development is more import than initial stage of training to avoid extreme effect of creative distraction in micro enterprises.

1.7 Objectives of the Study

The objectives of the study are as follows:

1. To identify and explicate the influence of Kudumbashree Mission’s efforts for the development of perceived entrepreneurial competency among entrepreneurs
2. To identify how regional level characteristics influence capacity building and .skill development of women entrepreneurs

3. To identify and establish the role of elements of perceived entrepreneurial competencies on enhancing the entrepreneurial skills and capacities among Kudumbashree supported women entrepreneurs
4. To assess the extent and use of entrepreneurial capacities and skills for the long-term business performance of women-owned enterprises
5. To interpret how entrepreneurial capabilities and skills affect the empowerment of women in Kudumbashree enterprises

1.8 Hypotheses of the Study

To address the research questions and objectives, following hypotheses were formulated for the current study:

1. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs towards the factors of the entrepreneurial orientation of Kudumbashree mission.
2. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs towards the factors of the institutional assistance of Kudumbashree mission.
3. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of entrepreneurial engagement.
4. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of entrepreneurial behaviour
5. H0: There is no significant mean difference of perceived entrepreneurial competency among the entrepreneurs of Alappuzha and Malappuram districts

6. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of skill development
7. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of capacity building.
8. H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of womenempowerment
9. H0: There is no significant influence of entrepreneurial orientation on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
10. H0: There is no significant influence of Kudumbashree mission's assistance on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
11. H0: There is no significant influence of entrepreneurial engagement on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
12. H0: There is no significant influence of perceived entrepreneurial behaviour on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
13. H0: There is no significant influence of entrepreneurial orientation on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
14. H0: There is no significant influence of Kudumbashree missions's assistance on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

15. H0: There is no significant influence of entrepreneurial engagement on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
16. H0: There is no significant influence of perceived entrepreneurial behaviour on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
17. H0: There is no significant influence of capacity building on business performance of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
18. Ho: There is no significant influence of skill development on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram districts
19. H0: There is no significant influence of capacity building on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.
20. There is no significant influence of skill development on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

1.7. Research Questions

The purpose of this study is to evaluate how Kudumbashree supported micro enterprises help to nurture skills and capacities among women entrepreneurs and how such skills and capacities are applied for the success of business as well as women entrepreneurs' empowerment. An effective capacity building and skill development framework is significant for the firm's success and general development of the owners and employees. Many small businesses get victimised for premature disappearance due to lack of entrepreneurial knowledge and skills among entrepreneurs. To address such challenges, government has drafted and implemented various programmes. The effectiveness of such programmes and modifications required in such programmes could be identified only through

effective research works. Thus, this study is an attempt to explore how entrepreneurial practices inculcate entrepreneurial skills and capacities among women entrepreneurs, and further, how such acquired skills and capacities determine the growth of the business as well as the empowerment of women entrepreneurs by taking Kudumbashree micro enterprises as a study unit.

The research questions of the study are:

- How to conceptualise the role of Kudumbashree mission in developing entrepreneurial competencies among women entrepreneurs
- How Kudumbashree Mission's entrepreneurship development programmes determine entrepreneurial capacity build-up and entrepreneurial skill development among women entrepreneurs
- How women entrepreneurs enhance their capacities and skills through entrepreneurial activities
- How women entrepreneurs make use of their acquired entrepreneurial capacities and skills for the growth and development of their business entities
- How acquired entrepreneurial capacities and skills reflect on the socio-economic empowerment of women
- What are the government policies and schemes in practice to nurture capacities and skills of women entrepreneurs?

1.8. Research Methodology

1.8.1 Sources of Data

The study used both primary and secondary data. The primary data were collected through a structured questionnaire developed for the purpose and tested its validity through conducting a pilot study by selecting Kudumbashree entrepreneurs as samples. Unstructured interviews were conducted with the officials and community resource persons working with Kudumbashree according to their convenience.

Secondary data were gathered from Kudumbashree reports, websites, books, articles and periodicals. Government reports and studies carried out by NGOs in the topic were also used for the study.

1.8.2 Pilot Study

The present study used exploratory research approach to establish the role of micro enterprises in capacity building and skill development by taking Kudumbashree micro enterprises of Malappuram and Alappuzha Districts. The researcher conducted a pilot study in order to assess the feasibility of the study. The pilot study was administered as a trial run of the developed questionnaire with the intention to avoid ambiguous questions and wording in the final questionnaire (Polit et al., 2001). Convenience sampling method was used to select a small group of Kudumbashree micro entrepreneurs. Two professors of entrepreneurship, one Kudumbashree official, two active researchers in the domain of entrepreneurship and two senior research scholars reviewed the questionnaire to ensure content validity. A total of 69 questionnaire were distributed among Kudumbashree micro entrepreneurs of the Malappuram district to finalise the content of the questionnaire. A total of the 56 responses were received and 4 responses were incomplete. Finally, 52 samples were found valid for statistical analysis. On the basis of the pilot study and its analysis, the final questionnaire was confirmed. The result of the pilot study was favorable to the selection of constructs and their items.

1.8.3. Population

The targeted population of the current study was defined as the Kudumbashree micro enterprises in the state of Kerala. According to the data provided in Kudumbashree Mission's website as on first January 2022, 31,000 enterprises are set up in the state by individuals and groups under Kudumbashree Mission. Since, this study is intended to examine the role of micro enterprises in skill and capacity development by comparing Kudumbashree micro enterprises of Malappuram and Alappuzha districts, the population of the study constitutes the entire Kudumbashree micro enterprises in these two districts. There are 4399 micro enterprises in January 2022 in these two districts which is the population of the

present study.

Kudumbashree micro enterprises are grouped as individual units, group enterprises and innovative enterprises. The innovative enterprises consists of Swanthanam , Data Entry , Nutrimix and Cafe units. The details of micro enterprises in selected districts have been given in the table:

Table 1.1
Kudumbashree Micro Enterprises

Districts	Individual Units	Group Micro Enterprises	Total Enterprises	Innovative enterprises			
				Santwanam Units	Data Entry Units	Nutrimix Units	Cafe Units
Alappuzha	576	1900	2476	3	3	82	14
Malappuram	610	1313	1923	3	6	63	42
Total	1186	3213	4399	6	9	145	56

(Source: Data compiled from the official website of Kudumbashree)

1.8.4. Sampling Method

Considering the nature of the respondent, the study used stratified random sampling technique for sample selection and data collection. Since the details of population are available and there is easy access to the respondent, the researcher used stratified random sampling. Random sampling is one of the important probability sampling techniques. The selection of sampling technique depends on the nature of the respondent. In the current study, the respondents were highly scattered and heterogeneous. Thus, on the basis of literature testimony and the opinions of experts, the researcher finalised random sampling for data collection. The recommendations of Zikmund, (2003); Malhotra and Peterson, (2006) helped to fix the random sampling technique for the current study.

1.8.5 Sample Size

Adequate sample size is necessary for analysing and making any interpretation about the population. Required sample size depends on many factors under the consideration of the study including, nature of the population, objectives and hypotheses of the study, proposed data analysis tools, time, money and access to sampling frame (Malhotra, Hall et al., 2008; Zikmund, Babin et al., 2010). Sample size also depends on the analysis software and tools also (for instance, SPSS, AMOS, STATA; SEM, Path analysis). The criteria used for fixing sample requirement include the level of precision, the level of confidence or risk, and the degree of variability in the attributes being measured (Miaoulis and Michener, 1976). The precision is based on sampling error (+/- 5) confidence level (95%). The study of Israel, G.D. (2013) suggested the criteria for fixing sample size as

Table 1.1
Sample Size Specifications

Population	±3%	±5%	±7%	±10%
500	a	222	145	83
1000	a	267	163	89
10000	1000	286	169	91
25000	1064	394	204	100
35000	1070	395	204	100
50000	1087	397	204	100

(Source: Israel, G.D. (2013))

The available population for the study as on first January 2022 is 31,000 enterprises under Kudumbashree across 14 districts of the Kerala. Since the number of units in the population is known, thus as per the recommendation of the Israel, G.D. (2013), the required units for the study are 395 Kudumbashree micro enterprises. The units in Alappuzha and Malappuram districts are 4399 as on first January 2022. Considering the data analysis techniques used in this study, SPSS and Structural Equation Modeling (SEM), the study estimated required number of sample size. Various rules-of-thumb have been used for fixing sample size including

(a) a minimum sample size of 100 or 200 (Boomsma, 1982, 1985), (b) 5 or 10 observations per estimated parameter (Bentler & Chou, 1987; see also Bollen, 1989), and (c) 10 cases per variable (Nunnally, 1967). Such rules are problematic because they are not model-specific and may lead to grossly over or underestimated sample size requirements. To use minimum number of samples required for applying SEM is 200, general rule of thumb of structural equation modeling is comfortable number of sample size is at least 300, cases 500 sample size as very good and 600 as excellent (Garson, 2007, Comrey & Lee, 1992, Tabachnick et al., 2001). Considering the recommendation of Israel, G.D. (2013) of required sample of 395 units and the comfortable level for SEM application of 300 cases, and with the experts' opinion, the current study targeted the sample unit for analysis are 460 Kudumbashree micro-enterprises.

1.8.6 Final Sample Size

Final sample for the study was 428. Though 442 responses were received, researcher found 14 responses as incomplete and not suitable for analysis. Thus, incomplete responses were removed from final sample. Therefore, final sample size for the current study confined as 428 Kudumbashree micro- enterprises.

1.8.7. Place and Time of Data Collection

Required data from the sample of 460 units were collected through a structured questionnaire. The questionnaire was administrated through field visits as well as by online mode, depending on the availability and convenience of researcher and respondent. The data were collected from Malappuram and Alappuzha districts with help of Presidents and Secretaries of Kudumbashree enterprises. The data were collected from Alappuzha district during the months of February to May 2023, and from Malappuram district, data collected during September to Octoberber, 2022.

1.8.8 Reliability and Validity Tests

The detailed reliability and validity examination of the instrument is provided in chapter 5

1.8.10 Variables Identified for the Study

Variables used for the study are:

1. Demographic Variables
2. Constructs or Variables of study model

Demographic Variables:

- a. Firm related
 - Location
 - Nature of the business
 - Age of the firm
 - Size
 - Nature of ownership
 - Affiliated Kudumbashree unit
 - Funded Number of founders
- b. Entrepreneur related
 - Educational attainment
 - Age category
 - Social category
 - Management experience
 - Prior self-employment

Model's Constructs or variables

The study has used 8 constructs to establish the research framework and to prove the theoretical relationships. Major constructs are:

1. Entrepreneurship Orientation
2. Institutional Assistance
3. Entrepreneurial Engagement
4. Entrepreneurial Behaviour

5. Entrepreneurial Skill Development
6. Entrepreneurial Capacity Building
7. Business Performance
8. Women Empowerment

1.8.10 Data Analysis

Various statistical techniques and tools were applied in the entire research process. Required data were collected through questionnaire, and the questions were coded using Microsoft excel and then transferred to Statistical Package for Social Science (SPSS, Version IBM SPSS version 29). All the analyses have been performed with the help of SPSS except validation of construct (CFA) which was performed using AMOS 26.0 Version. Independent sample t test, descriptive statistics and simple linear regression have been used for analysis of the study.

Table 1.2
Statistical Techniques Used for the Study

Statistical Tools/ Technique	Purpose
Table and graphs	Classification and presentation of data
Descriptive statistics	Mean, range, percentage SD were used to provide overall picture of the data
Regression Analysis	To assess the role of micro enterprises in capacity building and skill development (hypotheses testing)
t- test	Regional difference in the capacity building and skill development
EFA & CFA	To identify the fitness of the measurement model
SPSS, AMOS and MS Excel	To execute various statistical analysis and hypotheses testing

1.9 Conceptual Framework of the Study

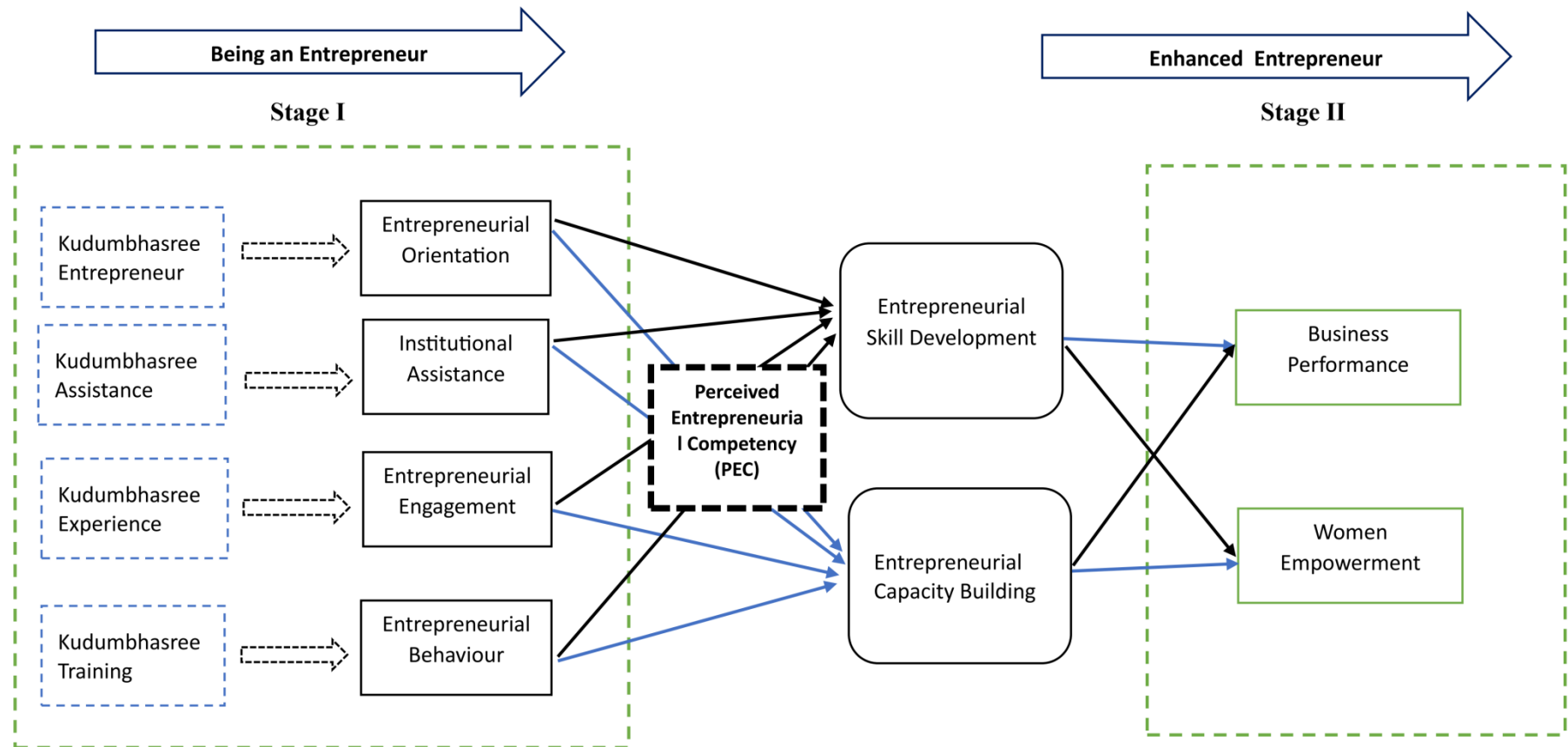


Figure 1.1 Proposed Research Model Developed by Researcher With the Support of Empirical Review

1.10 Operational Definitions

Capacity Building

Capacity building is a continuous process that focus on the survival strategies of the enterprises. It involves introducing and enhancing skills abilities through continuous education and training programmes in line with the requirements of the fast-changing world. The study used the term capacity building to denote various initiatives and activities of Kudumbashree to strengthen its staff and entrepreneurs, community resources and other organisations.

Skill Development

Skill development is the process of improving or acquiring skills to become more effective at performing tasks. It is the process of acquiring skills for operating Kudumbashree micro enterprises as feasible and profitable in the long run.

Micro enterprises

Micro enterprises are small business units set up by entrepreneurs which need low amount of capital and simple technology. In the present study, micro enterprises are business units set up by entrepreneurs under Kudumbashree Mission.

Perceived Entrepreneurial Competency

Perceived entrepreneurial competency is the aggregate of entrepreneurial orientation, institutional assistance, entrepreneurial engagement and entrepreneurial behaviour. Perceived entrepreneurial competency is used in the study as the proxy constructs to measure the total efforts of the Kudumbashree mission in capacity building and skill development

1.11 Limitations of the Study

- Hesitations of Kudumbashree micro entrepreneurs while giving data related to institutional support and entrepreneurial growth aspects

- The study is confined to only two districts in Kerala—Malappuram and Alappuzha.
- Problems faced by Kudumbashree enterprises after COVID crisis also affected the data collection from micro entrepreneurs.

1.12. Chapterisation of Thesis

The current study has been presented in seven chapters:

Chapter 1 : Introduction and Research Methodology

Chapter 2 : Review of Literature

Chapter 3 : Promotion of Micro Enterprises and Kudumbashree Mission

Chapter 4 : Entrepreneurial Capacity Building and Skill Development in India and Kerala

Chapter 5 : Data Analysis and Interpretation

Chapter 6 : Findings, Suggestions & Conclusion

Chapter 7 : Recommendations and Scope for Future Studies

Summary of Chapter

This chapter disseminated a brief background of the study followed by research questions, objectives and hypotheses. It also depicts the rationale, significance and contribution of the study. The next chapter titled “Literature Review” presents a detailed information regarding the sources and contents of various literatures related to the study

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CHAPTER II

REVIEW OF LITERATURE

This chapter takes a review of studies already carried out by various scholars in the field of micro entrepreneurship, skill development and capacity building. Having undergone research articles of scholarships and the arguments proposed by the field experts, the review of literature identifies the research gap and proposes the research problem. The chapter also establishes the interrelationships between different variables involved in the study by recourse to the arguments made in different studies, and thereby helps the researcher substantiate the arguments to be discussed in this thesis. The review of the literatures disseminates the reciprocal relationships of how entrepreneurship enhances capacity building and skill developments among entrepreneurs; and how such capacity and skills define the entrepreneurship among micro entrepreneurs.

This chapter presents a review of the literatures relevant to entrepreneurship education and its impact on entrepreneurial intention so that the research questions of this study may be accurately defined. It includes the key theories and research of three key areas: a) experiential education, 2) social cognitive theory and c) entrepreneurship research and associated theories. Initial discussion is of various definitions of entrepreneurship, and subsequently key research on entrepreneurship intention and entrepreneurship education will be examined.

A. Review of Literature

This section explores the existing relevant literature pertaining to how entrepreneurial culture imparts and enhances capacity and skills among entrepreneurs. In a broad view, the prevailing entrepreneurship literatures overemphasized the positive association of how capacity building and skill development determine the entrepreneurship in various contexts. Such skills and capacities induce the individuals to pursue and assume new challenges in entrepreneurial activities from the initial activities followed by various stages; but on

the flipside, doing entrepreneurial activities helps the entrepreneurs acquire additional skills and capacities, and such earned skills and capacities enhance the entrepreneurs to take entrepreneurial activities further. The reciprocal relationship of entrepreneurship and capacity enhancement has been discussed in previous studies with the focus of the positive association of entrepreneurship and capacity building. But it is found that the previous studies have not amply explored their inverse relationship, i.e., how enterprise and entrepreneurial activities stimulate the capacities and skills of entrepreneurs. Thus, this section reviews the studies having the theme of the reciprocal association of entrepreneurship and capacity building and skill development in both domestic and international contexts. In doing so, the aim is to look for the knowledge gaps in the current literatures related to this research topic and build up interesting research teasers to generate the answer to the research question of how entrepreneurs are developing and enhancing their capacity and skills through entrepreneurial activities. Therefore, the literature review of the current study has been classified into six sections:

1. Rationale of Micro Enterprises
2. Micro Entrepreneurship and Skill Development
3. Micro Entrepreneurship and Capacity Building
4. Micro Entrepreneurship and women Empowerment
5. Factors determining the performance and Growth plan of enterprises
6. Reciprocal relationship of ME development and individual strength

Rationale of Micro Enterprises promotion programs

This section fortifies the relevance of micro enterprises promotion programs with special focus on what impact has been brought in socio-economic development. Studies from both developed and underdeveloped economies have incorporated.

Rationale of micro enterprises promotion programs

The entrepreneurship literature has increasingly emphasized the need and

significance of the micro enterprise promotion programs by recognizing their role in socio-economic development. Micro enterprises including SMEs have been playing an inevitable role in the transformation of any economy from lower income stage to higher earning economy stage with a stagnant contribution to development indices. The sector widely considered as a ‘transistor’ to market economy through the process of creativity, fostering technology advancement, organizational innovation and changes. The sector also significantly contributes to development indices like GDP, export shares, employment opportunities etc. Moreover, the sector resolves the transitional issues through resettlement of employees, filling market deficit, and optimum utilization of resources. The dynamism of micro enterprises in fostering and development of economy has noted many studies. The role of small enterprises in both advanced and transition economies is inescapable. The studies of Audretsch (1993); Storey, (1994); Tyson et al., (1995); Bartlett and Hogget, (1996); Kolodko, (2000) are exemplified as the unique contribution to micro enterprises towards national development indices. Modern literature and old literature have failed to define and grouping small enterprises precisely, but the studies of all time have overemphasized the role of micro enterprises in socio-economic development of all economies. It is commonly said that the small businesses are the vehicles of development by mitigating all development hindrances.

According to **World Bank Report on Small Business Finance(2019)** “There are about 365-445 million MSMEs in emerging markets: 25-30 million are formal SMEs, 55-70 million are formal micro, and 285-345 million are informal enterprises”). Significant presence of small business is well acknowledged in many studies. Similarly, the role of micro enterprises in fostering the economy also has been widely disseminated. For instance, UNDESA–Report on MSMEs and the Sustainable Development Goals (2019), portrayed the significant role of the small business in SDGs of UN. The Report demonstrated the role and expected contributions to the seventeen SDGs.

According to **Kyalo and Kiganan (2014)** Entrepreneurship can be considered as the engine of economic growth and wheel that pedals the vehicle of economic development. Small business has been recognized as multipurpose tool by

considering its role in job creation, poverty alleviation, revenue and wealth creation. These sector augment economy by contributing significantly to development indices and also acts as cradle of large entities. Small businesses have unique characteristics of creation of local markets, inattentiveness, rejuvenates its product and service by taking risks. Small business often attempt for being proactive in exploring new business opportunities than competitors. Small business is a potential segment to men and women who have interested in making profit through industrial relations.

The study conducted by **Syed Zamberi Ahmad (2012)** reviewed the role of micro entrepreneurship in accelerating economic growth in the context of the Kingdom of Saudi Arabia. The study further analysed various development constraints of MSMEs in KSA. It emphasized the role of the micro entrepreneurship in facilitating global economic development. The sector remain inevitable segment of the any economy due to its unique qualities like innovation, creativity, fostering technological advancement, employment generation, quick organizational innovation and changes. The sector strengthen competitiveness of the economy by significantly offering to economic indices along with industrial expansion. By applying a mixed approach of quantitative and qualitative method and using a sample of 177 micro enterprises data located in the selected cities of KSA, the study identified the factors constraining the growth and survival of micro enterprises. The results of the study highlights series of problems encounter by small businesses such as challenges in fund sourcing, unfriendly bureaucracy system, not much credit options, unpredictable policy changes, inadequate government supports, lack of training provisions and challenges of business environment. Based on the study findings, the researcher suggests and recommends need of government interventions through policy makers, NGOs and other stakeholders by launching promotional schemes specifically to assist entrepreneurial success, supporting programmes and design future plans which actively stimulate for the growth and development of small business segments.

The study conducted against the background of Romania by **Gherghina et al., (2020)** in terms of the challenges and prospects of micro enterprises presents similar findings. The study fortified the role of small businesses in the socio-

economic growth of Romania by stating its contribution in job creation, poverty alleviation and economic growth of the Romania. The study investigated the impact of investments and innovation on territorial economic growth by using turnover. Required data were sourced over the period of 2009-17 of Romanian active enterprises and using log-log linear regression. The study established a positive association of investment and turnover, this positive association has found in all categories enterprises such as micro, small, medium and large entities. The study also found positive relation of turnover and size of the firm in all types of business forms as well as national level. At macro level, the study established the positive influence of number of small business units and economic growth. The study found that funding issue is the major growth barrier of the small business segment. The study suggested that the findings of the study would be relevant to policymakers, small business promotional agencies, stakeholders of small business segments and managers to activate and encourage entrepreneurial activities. The study findings would be helpful to design supporting schemes and strategies for the development of small business segment.

The study of **Obi et al.,(2018)** analysed various statistics of small business in the context of European countries and established their significance in economic development. Small business segment often considered as the noteworthy driver of economic development across the globe, especially for Europe. In Europe small business represent 99 percent of total business and created more than 85 percent of employment in total employment of last five years. The small businesses constitute two-third of the total industrial activities of Europe. For instance, as per the data of 2018, Europe has 23 million active SMEs which generated 90 million jobs and produce 3.9 million EUR. The uniqueness of the sector such as high flexibility to technical adaption, balanced income distribution, easy market capturing, addressing of customer requirement and quick decision making all these ensure the inevitable sector of any economy. By considering relevance of the small business, the European Commission designed a set of measures alongside a modern and coherent policy for development of SMEs.

The study of **Yoshino (2019)**, has identified the acumen behind the

promotion of small business is their share to the employment market. The study viewed that the small businesses are the backbone of any economy, they significantly constitute for poverty alleviation, job creation, promotion of foreign trade and creativity. All these ensure major contribution to the development of economy. Most of the transition economies of the Asian region highly depends on small business to absorb excess labour forces of agricultural and other sectors in transforming from agricultural economy to industrial economy. The researcher viewed that small business normalize the competition in the market by introducing innovative products, in most of the case innovation acts as survival tool for many businesses. Apart from normal form of innovation such as introduction novel products, entering new market and adapting new method of management as well as technology, a small business go further by entering into international market through internationalization of small business. Small business have ability adapt changes and to make innovations, the segment earn competitive advantages through ensuring local and regional supports

A study on the factors that determine the performance of the small business has been carried out by **Clarke, J (2011)**. According to the scholar, small businesses play pivotal role in the development of any economy of all time. Their ability to make innovation and to face the competition are making them endure in all situations. The ability of competition of the small business is “the capacity of producing proper goods and services of eligible quality, at the right price and at the right time” otherwise “the capacity of firm to compete, to develop and to increase profits”. Thus, the competition ability of the firm is viewed as the “dynamic function that depends on progress, innovation and on the ability to self-change and improve”. Innovation and competitive ability of the small business help any firm to increase the performance.

The positive relationship between small business and economic development of a country has been substantiated by **Dawe & Nguyen (2006)** against the case of the economic development of Australia. The study sourced data from The Australian Bureau of Statistics (ABS) over a period of 20 years. The study claimed that around 15 percent of gross domestic products introduced by small business, which

is also create 3.6 million employment which represented 49% of all non-agricultural private sector employment. As per the statistics of Department of Industry, Tourism and Resources, of Australia, small business holds half of the tourism entities and new jobs are created in the tourism sector.

The study conducted by **Sindhwani et al, (2023)** analyzed contribution of small businesses particularly MSMEs towards national indices of India. Indian small business segment is actively engaging in different field ranging from defense products, electrical components and low-cost products. The sector offer different products and services at low capital expenditure. Small business remain as the one of the emerging pillars of the economy, along with the contribution to the economic indices, the sector acts as tool for addressing various socio-economic issues such as regional imbalance in the development, slow growth and gap in rural and urban development. The study identified strong presence of the segment is necessary for the development of the economy. The study also suggests that a well-planned traditional design in the MSME will be facilitated through better government policies and programs and transport infrastructure.

The study of **Hossain and Pathak (2023)**, inquired and analysed how the MSME segment contribute to the advancement of Indian economy. Maintain stagnant growth in GDP is difficult task, but the small business sector ensure growth trend of Indian GDP by significant constitution to the GDP through innovation, job creation, and production. Small business segment has priority in the industrial development because they required less funding and can employ relatively cheap workers. However, a strong economy with strong presence of small businesses maintains the task, but it necessary for the steady growth. An increase in the productivity of the small business leads to high volume of output, and adoption of innovative technology which in turn ensure boost of an economy.

The study of **Raghuvanshi (2020)**, analysed the role small business in Indian economy and also focused how innovation assist small business to survive in globalized economy. Globalization compel for making innovation, it provide strategic direction for the survival of the business. To ensure and improve the

current contribution of the small business, the promotional must help the business to activate the culture of innovation. To make the visibility of the firm, attain competitive advantages, increase the performance, and overall development firm must undertake innovative activities. Innovation is supreme solution for many market challenges. The study highlights that the success of the small business in a competitive world is directly depends on the level of innovation. Many market issues such as technological capabilities, vertical integration entities, shorter product life cycle, fluctuating demand and excessive global competition can be overcome through innovation.. Thus, in an emerging market like India, business innovation is the only tool for survival and success.

The study conducted by **Harvie (2003)** establishes the role of small businesses in retracking the economy in a growth way by analysing Asian crisis 1990s. Many Asian countries normalized their economic activities during the crisis by promoting small business. As the result of the Asian crisis, many countries particularly Indonesia, Thailand, Korea and Malaysia were faced series of issues such as falling incomes, increase of absolute poverty and malnutrition, stuck of public services, threats to educational and health status, increased pressure on women and children, and increased crime and violence. Capital flows migration linkage export and import of these countries were exacerbated, which hastened the transmission of economic and social effects across the region. The crisis slowly recovered through the augmentation of small business segments in agriculture and allied sectors. All these enterprises were independent owned by large family, low skill required, less technological requirements and highly labour intensive; and all these firms mainly concentrated on largely in low-income and low productivity activities, especially in petty trades and services. Women owned enterprises played a big role in revitalization of the economy through small businesses in post Asian crisis.

The study of **Al Mamun et al., (2019)** established how small business help the households to increase the income. Small business has significant role in balancing the growth of a nation. The government of Malaysia offered intensive different capacity building activities through training, discussion , group activities

and group or center meetings. The study sourced required data from 300 micro entrepreneurs of Peninsular of Malaysia by using a structured questionnaire. The study established that the training and development activities increases the firm's competencies. The study also proposed six entrepreneurial competencies such as opportunity recognition competency, organizing competency and relationship competency. These findings highlight the importance of enterprise development training programs towards micro entrepreneurs in increasing their competencies.

According to the study of **Heltberg et al., (2015)**, the future poverty of USA can be mitigate through small business development. In the context of changing socio-economic conditions, there is rise poverty challenges. The events of international economic shock and back to back global economic crisis may be caused for hard core poverty. Many economy faces similar challenges including poverty and inequalities. A large number of population across the world particularly in developed countries have been facing high level material deprivation and disproportionate individual well-being. Millennium Development Goals of UNO has prioritised poverty eradication and reduction of inequalities as the prime objective. To address such cases promotion of small business is necessary. The unique features of small business helps to tackle such challenges easily. Further, to increase household income and imparting required skill and capacities the promotion of small business in necessary. The study establishes that promotion of small businesses is one of the effective ways to reduce income inequality.

A study conducted by the **Department of Economic and Social Affairs (2019)** reveals the role of small businesses to achieve 17 Sustainable Development Goals (SDGs). The report state that small business has significant role in generating employment and increasing the income of among marginalized segments of the society including women. Promotion entrepreneurship not enhance economic well being but also social-cultural achievements. It also ensure achievement of social infrastructure including education, health, water and sanitation. The spirit of environmental protection and environmental conservatis also could be developed through promotion of small business. Through these contributions, scholars believed that promotion of micro enterprises could be help to achieve all social goals. Thus

small business segments directly and indirectly plays significant role in achieving seventeen SDG goals. Achievement of SDGs help the transform of public and private segments in balanced form. This transformation is possible through development of small businesses and include adaption of new business models, bringing in new innovation and doing business differently with the theme of more sustainable and more ethical. This transformation process creates new business opportunities for both private and public as well, particularly for micro enterprises. The study also pointed that, *“sustainable business models could open economic opportunities worth \$12 trillion and create 380 million jobs by 2030, with more than 50 per cent being located in developing countries. Such opportunities for MSMEs have been identified under each goal”*. The study concluded that the small businesses have to play many roles to achieve SDGs.

The study conducted by **Lee (2016)** analysed the role of small businesses in Korean economy as well as their hindrance to growth. The study highlighted that small business in Korea contribute to the various development indices such as output, employment, and growth. For instance, the small business segment of Korea constitute for about 99 percent of all enterprises which create 88 percent of total employment and produce half of the national output and similar performance in export too. Korean small businesses are growing similarly to that of many developing countries, especially in Asia. Thus, small business promotional agencies have adopted targeted policy tools to micro enterprises as economic development strategies.

The study of **Shameem et al., (2021)**, analysed the role of small business in the development of UAE as one of the fast-growing economies. The study reveals “SMEs represents 94% of companies and 90% of workforce in UAE. Estimates suggest that there are 300,000 small and medium enterprises in UAE. According to the Ministry of Economy, small and medium enterprises contribute 60% of the country’s Gross Domestic Product. According to Ministry of Economy and Ministry of Foreign Trade, UAE’s competitiveness and innovation are highly encouraged amongst SMEs” The study reveals that skill development was one of the reasons in strengthening the small businesses roots in UAE. The study listed

following skills are mandate for entrepreneur for running enterprises, they are “accounting skills like maintenance of accounting books of business, development in technical skills, specialized management, business development and technology skills”. The small business promotional agencies and MFIs plays important role in strengthening small business segments by offering various services.

The study of **Ribeiro-Soriano(2017)** reviews various literatures with the theme of importance of small business. The study affirms that the small business plays significant role in shaping economic growth, augmenting emerging sectors and making innovation in many sectors. Their role in job creation, economic growth and poverty eradication are overemphasized in many studies. In the post globalization periods on wards the small business segments has been considered as the vehicle of economic growth, because they are the cradle of innovation and generation of new business. Many studies affirmed that for long term balanced growth and prosperity, active representation and participation of micro small business is required. Both experts and government agencies have recognized small business as problem solver and considered as an appropriate mechanism to face the impacts of the economic crisis.

In their study, **Fitzgerald and Muske (2016)**, discussed the role of the family-oriented businesses in community development. Using a panel data from three waves of the National Family Business Survey (USA) spanning of 10 years. The study established that family business have important elements of community development. The study argued that small business promotional agencies must give special attention to promote family oriented business. Because each family constitute unique concept of model family business which ensure long term sustainable development of the economy. The study highlighted that many youngsters are actively engaging business “approximately 10 million US adults are involved in the process of starting nearly six million new businesses at any given time”. In US nearly one million new small business start every year which contributes to economic growth generating 47% of the US total sales volume, approximately 51% of the private sector gross domestic product.

According to **Beisengaliyev et al., (2018)** role of small business is a veritable tool in Economic Growth and Development. The study used responses of 200 entrepreneurs of five cities of Nigeria with a structured questionnaire and analyzed with several descriptive statistics to identify the perception of the roles of SMEs in Nigeria. The study found that small business entities have multidimensional role in economic growth and augmenting regional development. The study prioritized the hurdles of the small business as lack of finance access , poor management, lack of training, corruption, lack of experiences, poor infrastructure, insufficient profits, and low demand for product and services. Based on the analyses and findings the study suggest that government must involve to address the problems and ease in access to finance. The government must facilitate necessary arrangements to pass the information relating to business opportunities. The government also frame a platform for modern technology, raw materials, market, plant and machinery. Such facilities helps to reduce their operating cost and be more efficient to meet the market competition.

The study of **Surya et al (2021)**, investigated the prevailing role of small business for the growth and development of Indonesian economy. The study mainly focused on how firms productivity determine the economic growth, influence of government policies, and capacity development on the performance of small business. What are the strategies determine the business productivity and sustainability of SMEs. Using both quantitative and qualitative data and relevant statistical tools the study found economic growth and technological innovation goes in same direction which also boost the life of people. The study also found that government support brings positive vibe in the development of business. The study identified positive influence of innovation and productivity of the firm, which eventually constitute for economic growth. Based on the results, the study suggests for government decision making as an effort to increase the productivity of community economic enterprises.

Micro Entrepreneurship and Skill Development

This section aims to draw an insight view about the existing research works on the skill development programs. How skill development determines the growth development of small firms as well as how entrepreneurial activities enhance skills of entrepreneurs.

The study of **Cabral and Dhar, (2019)** provides an in-depth analysis of the literature and give a new insight for skill development research in India by reviewing 45 peer reviewed articles ranging from 2004 to 2017. The study considered skill development, research methods, economic sector, nature of training and context of the study. The study fortifies from the analysis, skill development institutional and regulatory mechanism is necessary for the development of the enterprises. Skill development, technology adoption play significant role in women empowerment. The study suggest that there is need of integration of skill development with secondary education and labour market reforms. The study also highlighted role of NSDA and PMKVJ in skill development among women and marginalized groups. The study list out the limitation in skill development mission with labour market reforms. There is mismatch with labour market requirments and skill development, it mainly due to low quality of skills assimilated, the mismatch between demand and supply of skilled labour force, low level of in-house training, low cooperation from students and employees due to lack of incentives and lack of qualified teachers. Findings of the study would be useful to finalize various elements of the current study.

The study conducted by **Kutzhanova et al., (2009)** argues that skill building is the core of the entrepreneurs' successes. For a productive entrepreneurial culture skill developed is required. The study propose blended approach of personal and group shows significant impact on the productivity of the firm. The study further clarified the skill development process as skills, skill development and coaching skills. Under skill development framework how entrepreneurs can be assisted in their business is clarified. A learnable environment is required for skill development. When an individual use his own experience for doing work, he achieve optimal level

of skill. When a coach support his learning process through expert presence, clues, and advice, the person earn best learned skills. When a person perform his learned skill along with the support experts, his output will be strong. Such level of learning is indicated as scaffolding level of skills. According to the study “the level of task performance is extended several steps upward because psychological control of the activity is shared with an expert” in the current study context, this study substantiate the kudumbhasree skill development programmes.

The study conducted by **Grant and Zackon (2004)** emphasized the role of coaching in skill development of an entrepreneurs. Coaching is common skill development tool, it is used to align the individual performance with organizational goals. Coaching is the process of person to person interaction, thus skill development take place through personal bonding. The prime objective of adapting coaching in skill development is to transform the scarce skilly organization into worthy skilled organization and make the individuals to achieve organizational goals. The study reviewed 131 literature from 1987 on wards to establish coaching as emerging technique for skill development in the business. The study also proposed two type coaching; on the job coaching and off the job coaching. In generic sense the coaching helps people to kow themselves better-paying, understand mistake and correct the mistakes in proper ways, thus they can live more consciously, and contribute more richly. However, the concept of the coaching widely popular only after globalization and the debate on coaching for skill development was emerged late 1980. According to the study “nowadays coaching is employed by larger companies to address problems with employees, facilitate transitions, and manage personalities and interpersonal conflict in leadership teams”. Successful coaching plan helps to achieve high performance and revamp or upskill or reskill of the talent that an entrepreneur already has. Unfortunately, the coaching method is used only to train and skill the management people but not widely used for training normal employees.

The study of **Mbuya et al. (2016)** determined the level of the skills in contributing to the growth and the sustainability of small and medium businesses by taking the sample of SMEs in Johannesburg Metropole. The study identified the

requirement of skill development among small entrepreneurs by analysing the causes of failure of the many business. The study used five identical skills such as leadership, creativity and innovation, networking, goal setting and time management to compare the performance of two groups of the samples of the study with the assumption of lack of entrepreneurial and business skill impacts on the growth and survival of small businesses of Johannesburg Metropole. Required data were sourced from 150 small business entities and used factor analysis to identify required skill for running business. The study found that listed skills are relevant for the performance of small business. Skills generally associated with entrepreneurial and business behaviour as conducive to either success or failure. The study concluded that “ Although previous researches have indicated that entrepreneurial skills played crucial role in small and medium businesses sustainability, this study highlighted some of the key skills and attributes that SMEs owners should possess in order to operate their business ventures successfully”.

The study of **Berman and Bradt, (2006)** establishes coaching is one of the effective techniques for skill development. The study proposes four categories of coaching methods to upskill the skills of executive level employees, there are, “facilitative coaching that helps new and existing leaders in organizations to accept new challenges and advance leadership skills; executive coaching emphasizing creative problem solving, decision making, and capitalizing on strengths; restorative coaching that helps a valued manager to overcome difficulties related to personal or organizational changes; and developmental coaching that builds strengths and alleviates deficits in individuals who experience substantial difficulties”. The study also identified underlying result of the skill development using any form of skill development method is problem solving behaviour. Changing attitude, approach and intention reflects on skill application and use. Thus, from the study it can interpret that coaching could be used to scaffold entrepreneur skills.

According to the study of **Lichtenstein and Lyons (2008)** entrepreneur must acquire various skills for their business succession at the starting stage of their business itself. Mainly, an entrepreneur must aware of technical skills which is needed to produce the product or services of the business. Entrepreneur needed

managerial skills to handling the day to day administration and management of the business unit. Further, the entrepreneurs must have entrepreneurial skills for identifying economic opportunities and unfolding opportunists effectively. In addition, the entrepreneur must hold personal maturity skills for self awareness, accountability fixation, emotional balancing and making creative. The study suggest that personalized coaching is the effective method for skill development. The study concluded that “personalized coaching system that provides individual client entrepreneurs with both personal and peer group coaching, combined in a synergistic fashion. This coaching is tailored to the skill level of the entrepreneur”.

The study of **Cabral and Dhar (2019)** analysed the need of skill development in Indian context. According to the study to resolve numerous issues as emerging nation skill development is required. To address the problems raised from the quick growth of human resources and the competition from external environment the skill development approaches is required. In post globalized environment with the wide spread competitiveness among the nations, the concept skill development has attracted in many literature across the globe. Skill development has been considered main agenda for many development themes of different countries. The skill development is considered as the backbone of the competitiveness and talent enhancement schemes

The study conducted by **Horwitz (2013)** emphasise importance of the skill development to resolve the transitional issues in economic reforms has fortified on the context of the South Africa. The study raises the issue of lack of skill among individuals of South Afric as compared other BRICS countries. As compared to other countries, the skill development in South Africa is less as compared to other BRICS countries. The study argue that strong government policies and capacity to implement plan is the prime requisite for the implementation of skill development culture in South Africa. The study suggested that to mitigate shortage of skill development in the labour, an approach to integrate skill formation higher institutions including educational institutions.

An analysis of the role of creativity and innovation skills in the succession of

the business has been made in the study by **Kibet, et al.(2010)** The intellectual capabilities of the entrepreneur improve innovation and continued ability to create and deliver products and services of the highest quality is the resemble of creativity. Creativity means the ability to spot the pattern and trend in the market. In other words it is the process of the identifying opportunities in the economy and exploring it as earliest without any fail. It include critical thinking and the base of the inattentiveness. Creative people can easily convert their idea into product or services. Creativity is the central phenomenon of the successful entrepreneurs. In a competitive world level of creativity of an entrepreneur is determine the survival or disappearance of the firm. The study found the experiences, culture, education background, skills and interest determine the creativity of the entrepreneur. The study conclude that the knowledge of the entrepreneurs is a critical factor for the successful development of products and an increase in the innovative performance of the organization.

The study conducted by **Zeb and Ihsan, (2020)** aimed to assess the impact of entrepreneurship and innovation on the entrepreneurial performance of women-owned small and medium-sized enterprises in Pakistan. The study also determined the factors influence the innovative activity of the firm and how such factor influence the entrepreneurial activities and performance of the firm. Required data were sourced using a structured questionnaire which was administered among women entrepreneurs. Using hierarchical multiple regression and factor analysis, the study found a significant direct relationship between entrepreneurship, innovation and the entrepreneurial performance. More specifically, the risk taking tendency and need for achievement significantly determine the innovation and performance of the firm. The result of the study point out the direct bonding of innovation and firm performance. Further, it also mediate the entrepreneurship activities and firm performance among the women entrepreneurs of Pakistan. In the context of the study, study makes suggestions of promoting skills and capacity to more innovative activities.

The study of **Hassan and Nahia (2016)**, noted various challenges that are entrepreneurs have been facing in carrying business activities. The study connects

how such challenges to be overcome through psychological abilities of the entrepreneurs. The study has given preference for risk taking and need for achievement to achieve and move forward of the business entities. In broad sense, risk taking ability involves the bold steps of entrepreneurs into new markets and new projects. The study also identified the level of risk perceives for various groups, at entrepreneurial level risk perceives is high whereas at employee level it is low, in management level there is medium risk perceiveness. The nature of risk at different stages is also different. Financial risk, business risk and personal risk are under the purview of entrepreneur. The psychological traits of individual are the base of dealing such risks. Similarly, the need for achievements is also the determinant of psychological. In fact, psychological skills have prominent role in nurturing the behaviour of entrepreneurs. Entrepreneurs always aspired to achieve success with the intrinsic and extrinsic factors. Such motivational skills are nurtured through continuous training and skill development interactions.

The study conducted by **Horwitz (2013)**, states that setting a strong capacity building environment is prerequisite for develop and transform human resources into a competitive resource. The concept of the skill development and capacity building widely discussed in the post globalization. It gain significant attraction among policy makers and scholars due to it transform a society into productivity society by fill the skill gaps. Thus, they can choose their trade and occupation based on their refined skills. The study highlighted that the skill development helps to resolve many social problems including inequality unemployment and poverty reduction. Skill development is regarded as the solution for emerging nations like India, which faces enormous transitional problems.

Having reviewed various studies on Indian context and identified various factors determine skill development **Biswabhusab (2022)** argue that skill is the quality, competence, proficiency, ability and talent of an individual to perform given tasks effectively. Skill can be gained through own experiences, naturally and gradually over time. Education and training have significant role in promoting skills particularly communicating skill, leadership skills etc or hard skills.

The study conducted by **Patil and Charantimath (2021)** established the need of skill development to uplift the employability of rural and urban people. The study also suggested proper training would be helpful to mitigate skill gaps. Education and training have greater scope in transformation of abandoned knowledge into skills. The study findings are relevant in the context of 'make in India, Atmanirbhar Bharat, 5 trillion economy dreams'

The study of **Vidhyadhar et al. (2020)** analysed various skill development programs implemented among rural youth of India with the aim of identifying present status, challenges and the government intervention for the skill development of India. The study argued that education and skill development have significant roles in bettering employment opportunities, reducing poverty, increasing productivity and promoting creative and sustainable youth in rural India. The study strongly advocated that educational institutions have to play a big role in providing skills through adding to the discipline. Thus, the government and other educational agencies must assimilate the various procedures of skill development, policies and strategies for the betterment of rural India. Integrating educational institutions with skill development schemes helps to provide skill and training through a massive platform which also ensures women's presence in the skill development process. The study concluded that skill development is the way to meet the skills gap, as an immediate and important requirement for developing countries with large youth populations such as India.

The study of **Anita and Sunita (2020)** investigated challenges and opportunities in the skill development mission of India data base of National Skill Development Corporation. The second largest populated country in the world with 60% of youth, India faces the shortage of skilled people.

Even though the country represents a large youth population, it is not explored the youths' potential due to lack of skills. To capitalize the youth to the economy, there is a huge need of imparting skill and providing required training. The government's flagship programs, Make India and Skill India, mitigate the skill gap through extending various support services. The 'Skill India' mission requires more focus on entrepreneurship skills for enhancing job generation in the country.

According to the study “various schemes like PMKVY, DDU-GKY etc. have been launched by Government of India for making Indian youth skilled and employable”. Indian youth should be aware of such schemes, get required training and make themselves employable.

The study conducted by **Chandra and Dash (2020)** explored the concept of skill development mission and skill landscape of India. The study argued that many business entities are failed to unfold growth opportunities due to lack of ample skills and capabilities. The study pointed out that there is an urgent need of skill extension programs due to rapid growth of technological disruptions, international mobility and global transformation. There is a need of national frameworks like ‘Skill India Mission’ to transform the local manpower into international standardized qualities. Such mission would be able to reduce challenges of gender issues, regional and sectorial imbalance, limited access of training and placement cells.

The study conducted by **Rajni Singh (2019)** focused on how learned skills enhances employability of professionally qualified individuals by analysing the sample of engineering students of India. The study focused engineering students who took projects as part of their program with the assumption of such learned skill impart adequate professional skills. The finding of the fortifies the research assumption that research based learning helps to nurture various skills among students particularly problem solving,, language and communication, communication & IT, domain knowledge general learning, academic knowledge, attitude and ethics skills. Further, the study found that learning environment is highly determine the problem solving skill of the student than any other skills. Based on the findings, the study suggest that implementation of research based learning experiment must extend to all courses and skill development programs.

The study of **Dilip Chenoy(2019)** analysed the need of skill development for accelerating the manufacturing industries’ growth. The study was aimed to identify right skill required to address various the growing skill gap in various manufacturing sectors. Apart form the traditional form of skill development, the study argued for new form skills for the successful execution of various missions of Make India

campaign. Since the industrial landscape changing from time to time, the requirement of skill is also changing. Adoption of new age technology made major skill gap. Thus there is a need of re skill and up skill strategies among existing workforce to mitigate the skill gap. For this a massive training and educating programmes are required. The study conclude by stating “ the government initiatives so far like ‘Make in India’ but they only the solution. Private agencies also needed took their part with affordable rate to fill the gap skill requirements”.

The study of **Kavery et al. (2019)** investigated the levels of skill development in agriculture and food processing sector of India. the study evaluated the policies and institutions that are operational in this context of skill formation in India, with a focus on the agriculture and food sector. The study found that policies and institutions are still works with traditional methods, not changed their operational scenario. Due to rapid internationalization and technological renovation, the country like need continuous skill updation from all sides. India owing to large pool of young people and great opportunities to internationalization business operation, there is significant scope for nurturing skill development programs. The study made concluding remarks as “ the commonly observed challenges related to skill development programs need to be addressed with an alternative approach based on better partnerships, institutions, and program designs to achieve the desired outcomes.”

According to the study conducted by **Nieuwenhuizen (2008)**, entrepreneurial skills are skills that are conveyed in people’s behaviour and are linked to personal and interpersonal capabilities. The study also found three capabilities are associated with entrepreneurship skills. They are pro-activeness, achievement orientation and commitment to others. Through entrepreneurial training and education, entrepreneurs can gain a certain level of skills that is crucial for their performance. The study further classified required skills for running business are as entrepreneurial skills, business skills and motivational skills. *Entrepreneurial skills* are the totality of Creativity, education, risk-taking, goal-setting and opportunity, identification skills are the key attributes that will enhance entrepreneurial awareness. *Business skills* include human capital, management, knowledge

management and technical expertise. *Motivation as a skill* includes personal factors such as leadership, networking and commitment to succeed and perform in the business environment. Many studies have applied such skills for evaluating the firm performance by using skills.

Krishnamoorthy(2019) analysed the role of vocational and higher education institutions in fostering skills and the role of skill development in economic growth in the context of India. The study raised the problem as the shortage of skilled labours in the industries and the problems raised due to shortage of skilled workforce. Indian are being dominated in the world labour supply, on the other hand India economy is bounded with opportunities and considered as one of the fast-growing emerging economies. Thus to meet the requirement of fast growing economy as well as world labour shortages, Indians should be trained and practiced with market needed skills. To improve and development such skilling environment, the study suggests that the policy makers should consider all factors of skill development and should be mixed with all other best practicing best models. Therefore, a frequent analysis and study are needed to introspect various skill development practices across globe. The cohesive contribution of all stake holders, academe, industrialists and policymakers within the vocational and higher education intuitions would be the best practice for skill development model. The study also suggests development of a strong educational system with the perfect blend of necessary skills required to achieve the targeted goals.

The study conducted by **Rajni and Manoj (2019)** analysed the role of skill India program in reshaping Indian economy. Skill India campaign is a massive mission to enhance the youngsters with skills and improve employability. At present, India faces a severe shortage of trained workers. Only 2.3% of India's work force has formal skill training compared to 68% in the UK, 75% in Germany, 52% in USA, 80% in Japan and 96% in South Korea. Under the programe, the government of India target to scale up the skills of 400 million Indians in the first stage. However, job transition rate after skill development is very lower than expected. In its first phase, the government trained some 1.97 million people against a target of 2.4 million and the placement of skilled people is also is low. To reap the

required result, government must make alliance and support for higher intuitions and development exclusive skilling institutions. To ensure decided results, government re think the implementation practice under skill India campaign. To develop a strong human capital and to compete with other developed countries, it is necessary to note that in the whole process of skill India campaign, training to job transmission rate, proper skill acquisition & implementation rate is undertaken in an effective manner.

According to the study conducted by **Lobler (2006)**, entrepreneurs learn skills from their own experiences. Entrepreneurs learn by discovering and developing themselves. Learning process take place when identifying failures. It is the level of changing mind set and a deeper understanding of one's weaknesses and strengths. Identification skill shortage or gap is the first stage of skill development process. An entrepreneur who effectively engaged in learning and skill development identify their own identity and personality. At each stage there should be a self-reflection practice to reflect their learned capabilities and to know problems in applying leaned skills. For instance, "A entrepreneurs typically, at the inception of seeing themselves as entrepreneurs, need assistance to reflect on their abilities to conduct business." The study suggest that entrepreneurs identify more about themselves and understand their strength and weaknesses before advancing their skills and capacities. Self-awareness and self-learning increase confidence.

The study of **Hansel Furtado (2018)** analysed the role of skill development among fresh graduate in the placement and work life. Researcher used skill gap, entry level and expected level skill criteria to measure, how skill development patch such gaps. Sustainability level of newly entered candidates is highly depends on the skills he acquired. The conversion rate in with long- lasting sustainable effect on the market in a structured analytical way and it is important to consider before providing any initiative relating to developing human potential especially for candidates at entry level jobs. The study found that entry level training and timely providing required skills are the best ways to improve employability of candidates.

The study conducted by **Liccione (2009)**, highlighted the importance of goal setting skills for the succession of the business. According to Liccione, effective goal setting means the existence of goal commitment and the firm has to set its targets first and then take decisions regarding acceptable shortfalls in order to attain the objectives. The study also identified goal setting skills has the following features; “*Consistent*: Goal commitment is maximized only if employees are held accountable for goals over which they have the most control. Employers must always ensure that their goals and objectives are fully understood and mastered by the employees and that they will be dedicated to their work. *Attainable*: It is the responsibility of managers to ensure that employees possess the knowledge, skills, abilities and a personal motivation in order to participate fully in the vision and mission of the organization. *Clear*: Goals must be clear and the objectives and sub- objectives of the organization, as well as the approach that will be used in order to attain those objectives must be expressed in a simple way.”

Jasmeen Kaur & Manu Dogra (2018) analysed the how skill development agencies work and what results they produce by studying Punjab skill development mission for promoting skill development, quality standards maintained at the skill centres in Amritsar, Jalandhar and Ludhiana districts of Punjab. The study also focused and list out the challenges faced by skill development institutions in smooth functioning of skill centres. The study also affirmed that highly skilled workforce in both the developing and developed nations as it enables them to accelerate the growth rate of any economy towards higher trajectory. Before providing skills, institutions must fix meet global standards of quality, to increase their foreign communication, to accept advanced technologies in their work life at domestic as well as foreign nations. A comprehensive strategy based on quality training and effective measures of improvement will certainly lead to an increase in productivity and diversification of the economy, thereby improving the standard of living.

The study carried out by **Agarwal (2014)** on looks at the role of micro businesses from the vantage point of unemployment, especially of vocational graduates by comparing their employment as well as earning. The study found there is high level of unemployment among vocational graduate, another important

finding of the study is high rate of unemployment exist among vocational graduates than the general secondary graduates. The age category of such unemployment is higher among 18-29 groups. From the result it could be interpret that vocational training institutions not meet the requirement of market demand. The study identified the reason for mismatch of the skill acquisition and skill requirements into four overall evaluation of higher education structure, low ratio in public expenditure and GDP, increase in Pupil-Teacher ratio (PTR) and low ratio of enrollment. The study concluded by stating the tremendous opportunities that exist in the informal sector for skill development need to be utilized through the proper formulation of system.

The role of skill development has been subjected to study by **Panigrahi, (2016)**. The study presented the role of skill development in the succession of micro enterprises by taking a case study of how impacted skill related dimensions on the succession of micro enterprises of Jharkhand in India. in traditional studies, role of skill related efficiency discussed with limited contexts, at the entrepreneurial level, the role of skill efficiency detailed at organization success. But on the flip side, the skill efficiency effectively reflected on higher output, and should subsequently enhance the profitability of a firm. The study mainly focused on how perceived skill sets of the entrepreneurs in micro-enterprises effects in succession and profitability of the firm. The finding of the study fortifies the positive relation of ‘perceived business successes and communication, leadership and human relation skills, but poor correlation with inborn aptitude and technical skills. The study also found human relation skill is significantly correlated with leadership and communication skills, and therefore, reinforces the notion that these two skills are prerequisites for employee management, and to provide a congenial ambience at the work place to enhance employee productivity. However, ‘Technical skills’ and ‘Inborn Aptitude’ are poorly correlated with rest of the variables in this case study for unexplained reasons.

The study carried out by **Sneha (2018)** briefed needs and challenges of skill India campaign. The study presented capacity and challenges faced by skill development system in India. To unfold the growth opportunities the required

skilled human capital. The study listed policy level challenges as well implementation challenges. To resolve the skill development problems a well-institutionalized system of vocational training is needed. To speed up economic growth of India, the youngsters should be developed properly and upskill strategies also required. The youth must be developed with the requirement of industries. The study also suggested a national as well as institutional framework to nurture skills. Institutional level arrangement to upskill the semi-skilled workers.

The study carried **Pao-Nan Chou (2018)** analysed how skill development help to solve real problems by analysing Arduino-based Educational Robotics. It is an educational supporting platform under which students are trained to access their study material and to access support required for the study. It has been observed that maker education training significantly improved students content knowledge and might cultivate students problem-solving skill development. Providing a new instructional strategy for implementing a maker education program and identified that students in the maker group required considerable learning support and continual encouragement from the instructor.

The study carried **Tamanna & Mukesh (2018)** deliberated on Skill Development: Enhancing Employability in India. India can become the world's largest provider of skilled workforce for the world. To meet global requirement of workforce, policy makers should prepare mapping of manpower requirements, not just in India, but globally as well. Understanding the requirement, develop a separate skill mission for constant updating of training programmes and syllabi to ensure that the youth is exposed to latest technology and industry environment. Training programs should be put an agenda of meet industrial needs not just skill up. The Government should work to promote both apprenticeship and entrepreneurs. It is important to predict the possibilities of the future, and prepare for them today itself.

According to the study conducted by **Yathish & Ramya K R (2017)**, skill development is best tool to resolve many socio-economic issues including poverty. The study covered a broad area of awareness of skill development concept and the problems faced in self-employment. Study observed that the found that majority of

the respondents were aware of the Skill India Campaign due to various publicity schemes of Government which is highly commendable. Out of the respondents selected for study, it has been observed that majority had trained under any scheme of skill development. It implies the acceptance of skill development programs. However, the survey reveals that even after the training the respondents had faced some major problems while setting up their own business. thus, continuous and uninterrupted supporting environment is required to setup a self-employed venture.

Jagdish & Purohit (2017) conducted a study with theme of Skill Development, Employability and Entrepreneurship through Make in India. The objectives of the study were to understand the effect of Make in India initiative on employability, the present status of skill development in India and to analyse if the Skill Development measures will help to bridge the gap of existing skills and required skills of workforce and Labour force in India and to understand the Challenges in Skill Development Initiatives in India. The study concluded that to make the 'Make in India' project successful, youth of the Nation should be empowered with Formal Education, Technical and Vocational training to meet the Industrial and Market requirement as per global standard. The vocational training should start from High School. Students should be made industry ready by making the curriculum for professional courses such as Engineering and MBA in a way that provides complete on the job training. The standard and quality of training need to be upgraded. Soft skills training along with technical skills will bring desired results. It is important that the intended beneficiaries of the skill development program join training programs with an inspiration to learn and make them self-reliant to live a better life.

The study conducted by **Mukti Gill (2015)** proposes the idea that vocational education enhance skill and mitigate the skill shortages. Taking the causes of unemployment and fostering self employed entities. The study pointed out the need of enhanced skill supply from vocational institutions. The current education system should be developed with the aim of inducing entrepreneurship skills and self-employment skills. To overcome development constraints as well as to foster economic growth vocation institutional must focus on entrepreneurship skills and trait skills .

Lee (2016) evaluates government policies for promoting training in small and medium-sized enterprises (SMEs) to increase their contributions to economic development by taking sample from Asian and Latin American countries. Author started the discussion by highlighting the role of SMEs in country development and the special challenges facing SMEs in developing human resources. The study elaborates that to achieve potential benefits in promoting SMEs and micro enterprises, there should be a proper skill development system should be designed. The study identified three major training required for entrepreneurs; Financing of Training Programs, Training Levy System and Training Levy Grant System. General skills development normally achieved through educational sector programs like vocational secondary schools and technical college. To impart special skills proper training facilities should be designed. The stated importance of such training programs as “The training sector programs offer preemployment training for youths entering the labour market for the first time, retraining for unemployed adults or workers who intend to change occupations, and in-service training for employed workers. The technical areas such as finance, accounting taxation and audit require proper and intensive training environment.

The role of personal and peer coaching has been studied by **Kutzhanova et al.,(2009)**. The study discussed and substantiated the role of personal and peer coaching as an effective method to imparting entrepreneurial skills and the study also suggested an active learning behaviour of entrepreneur would be impetus the skill acquisition process. To increase entrepreneurial capabilities and to increase ability to address their actual problems continuous acquiring of skills under face-to-face coaching would be helpful. Personal coaching creates an environment of self-realization. Advantages of coaching include facilitates learning by assisting reflection, providing feedback, challenging preconceptions, and providing support. Such developed skill reflects on building social capital that affords moral support, access to innovative solutions to problems, advice, and the benefit of multiple perspectives on an issue. The findings of the suggest that those organizations that seek to foster entrepreneurship should consider the importance of skill development by entrepreneurs.

According to the study conducted by **Kaabi & Sandhu (2018)**, there is a pressing need of training and skill development for the development of economy. The study evaluated the role of skills development in establishing and empowering the workforce in United Arab Emirates (UAE). Emerging economy like UAE required well skilled and trained workforce to meet the need of private sector as well as private sector. By using structured questionnaire, required data were sourced from Emirate of Abu Dhabi and applied quantitative approach for data analysis. The result reveals that there is a need to pursue and develop abilities and skills for the Emiratisation as a key factor for entrepreneurial activities. The study also suggests for government interventions to uplift the skills and capabilities through establishment of programs, policies and institutional frameworks. Further, the study recommends that the government support for consultancy and advisor services, market conditions and government policies, acquisition and transmission of technology, financing and availability of infrastructure contributes to promote entrepreneurial culture.

Kessels and Poell (2004), fortify the process of skill acquisition is a process which includes work related learning certainly comprises reflection, learning from mistakes, critical opinion sharing, challenging groupthink and asking for feedback, trialing, knowledge sharing and career consciousness. The study identifies workforce development and learning environment as the prerequisite for the emerge entrepreneurship and entrepreneurial culture. Learning environment is the blend of long tradition in social, critical, and emancipatory knowledge. It was evident that the focused in workforce development should shift from the organisation to the individual, to individual knowledge, objectives, motivation and circumstances. Higher knowledge and skill development in work forces will entice new workers and cause the area to produce in people. The study concludes that certain innovation and adaptive skills, the basic know how are offer valuable expectations for self-directed, individual learning and the social network for shared knowledge efficiency which in turn creates entrepreneurship and entrepreneurship culture.

Katongole et al (2013) evaluated how women's personality traits impact on the business enterprise success. The study identified from the study sample women

entrepreneurs is that more than 80% of the sample units were able to run enterprises for last 10 years. It also found that women are capable of increasing the capital stock in their enterprises by big proportions even if their enterprises remain micro. The study found that the conscientiousness (reliability, hard work and perseverance) and extraversion (being talkative, outgoing and social) are very strongly associated with success in business. According to the study any traits needed to run a business is acquirable and the women entrepreneurs are also successful in skill acquisitions and running of the business. Further, the study also identified the factors that influence the skill development are as; the erection of the economy, the political structure, the labour market, the national HRD strategy and the national culture.

Akeke et al (2022) examined the how skill development programs of educational institutions enhance the entrepreneurial capacities of graduate students by taking a sample of students Cross River State. Specifically, the study used planning skills, marketing skills and management skills to identify entrepreneurial skills of graduate students of federal universities and state universities by taking a sample of 256 business education students. The study found there is no significant difference between students of the two universities in terms of their skill development. It could interpret that there is no institutional difference on providing skill development. However, there is significant difference among graduate students in their acquisition of skills, it may be due to individual differences.

Micro Entrepreneurship and Capacity Building

The terms ‘capacity’ and ‘capability’ are interchangeably used. Both are different. **The World Bank (1997)** introduced a distinction between ‘capability’ and ‘capacity’, where capability is “*the ability to undertake and promote collective action of whatever nature and its consequences*” and capacity is “*the ability to use available capability to meet concerns and objectives of society*”(The World bank Report 1997).

Many studies verified the need of organisational capacity and capacity building (CB) for the continuous succession of entity. For instance, the study of **Whittle et al.,(2011)** has given a clear clarification of capacity building

“Organisational capacity is described in terms of any one or, importantly, a combination of these: Capacity to achieve particular outcomes, Capacity in terms of particular internal functionalities and processes – what people do and the systems and structures in use in the organisation (e.g. governance, fundraising) ‘Hidden’ capacities such as culture, relationships, beliefs Cross-organisational/cross-functional capacities such as leadership Capacity to ensure the future sustainability of the organisation”

UNDP defines capacity development as: *“the process through which individuals, organizations and societies obtain, strengthen and maintain the capabilities to set and achieve their own development objectives over time”* (Capacity Assessment Practice Note, 2008).

The World Bank describes capacity development as follows: *“Involves the empowerment of societal actors through learning, knowledge, information and innovation to effect transformational and sustainable change in institutions, which in turn supports the achievement of the development goal”* (**Steps for Designing a Results-Focused Capacity Development Strategy, 2011**).

The OECD, in the Paris Declaration, has given a macro concept of capacity development as an endogenous process led from within a country with the support of many other agencies” in the same report the, the OECD has given a micro level concept of capacity building as *“the ability of people, organizations and society as a whole to manage their affairs successfully”* and capacity development as *“the process whereby people, organizations and society as a whole unleash, strengthen, create, adapt and maintain capacity over time”*. (**Working towards Good Practice, the Challenge of Capacity Development, 2006**).

Europe Aid uses the following definitions: “Broadly taken, capacity can be defined as the ability to perform tasks and produce outputs, to define and solve problems, and make informed choices. Capacity development (CD) is the process by which people and organizations create and strengthen their capacity over time. Support to capacity development is the inputs and processes that external actor—whether domestic or foreign— can deliver to catalyse or support capacity

development of persons, an organization, or a network of organizations (e.g. in a sector, or even at the public sector level.” (Institutional Assessment and Capacity Development, why what and how? 2005).

The study conducted by **Linnell (2003)** highlighted the tandamines of organization capacity with individual capacity. In organization sense, capacity is an organization’s ability to achieve its mission effectively and to sustain itself over the long term. For the individual concern, the capacity the skills and capabilities of individuals. In an organization capacity related to every part of the organization’s work; governance, leadership, mission and strategy, administration (including human resources, financial management, and legal matters), programme development and implementation, fundraising and income generation, diversity, partnerships and collaboration, evaluation, advocacy and policy change, marketing, positioning, planning, etc. For individuals, capacity may relate to leadership, advocacy skills, training/speaking abilities, technical skills, organizing skills, and other areas of personal and professional effectiveness.

In the study conducted by **UNDP (United Nations Development Programme-2008)**, no particular skills has been specified; however the study stated the importance of capacity building as any ability to maintain and sustain the organisation into the future, in its broader sense, it covers the ability of individuals, institutions and societies to perform functions, solve problems, and set and achieve objectives in a sustainable manner.

McKinsey & Company, (2009) proposed hierarchical model of capacity building for non- profit organisation, which includes three higher-level elements: aspirations, strategy, and organisational skills; three foundational elements: systems and infrastructure, human resources, and organisational structure; and a cultural element which serves to connect all the others. They assert that coordinated capacity building across all seven elements will help organisations achieve the greatest social impact.

According to the study conducted by **Lusthaus et al. (1995)** there are eight types of capacities required for an organization; strategic leadership, organisational

structure, human resources, financial management, infrastructure, programme and service management, process management, and inter-organisational linkages. However, essential focus on capacity building should be to improve the potential performance of the organization as reflected in its resources and its management.

The role of Self-Help Group has been specifically emphasized by **Barbuto et al., (2011)**. The study has disseminated the role of self-help groups in capability building of beneficiaries. The emphasized how life project has been acts as a relevant and comprehensive tool towards enhancing capabilities, agency and enforcing human rights for persons with disabilities. The study fortified how three instruments namely life project, peer counselling and self-help groups are being instrumental towards capability building of the disabled persons of Italian regional systems. The study result reveals that the life project strategies enable the person with disability to set some realistic goals and his priorities, which can be modified over time as and when needed. Peer counselling and self-help groups can be fundamental instruments of capacity building process. However, the peer counsellor has a complementary role that cannot be substitutive of those already present in the system. The study mainly focused only how three instruments are levelling the capabilities of disabled person in their life context not on the entrepreneurial capabilities. But the study gives hints of the positive association in the capacity building factors.

In the study conducted by **Okurut (2013)**, the scholar investigated how capacity building programs and government credit extension services brought favorable entrepreneurship culture among women and youth microenterprises in Botswana. The study has used 590 sample and applied both quantitative and qualitative methods to identify the factors determine the performance of women owned enterprises. The study found a mixed response in accessing available government institutional credit and capacity building programs. (E.g. Citizen Entrepreneurial Development Agency [CEDA] and Capacity Building through the Local Enterprise Authority [LEA]). Such supportive services helped the entrepreneurs to expand their enterprises. The study found that entrepreneurs who empowered such schemes are engaged mainly in the trade and services sectors and

are profitable. Most of the microenterprises were owned as individual proprietors and the main motivations for engaging in microenterprises included improvement of household income, creation of employment opportunities, and search for self-independence. However, the study also sorts out the schemes like limited accessibility of the services particularly finance.

The study conducted by **Lehnert et al., (2017)**, discussed the need of building BPM – Business process management capacity to sustain the business. The study defined the concept capacity as “the art and science of overseeing how work is performed in an organization to ensure consistent outcomes and to take advantage of improvement opportunities.” The IBM capacity strives for two objectives; improving individual capabilities and developing BPM capabilities. From the business lifecycle perspective, BPM involves activities such as the identification, definition, modeling, implementation and execution, monitoring, control, and improvement of processes.

The study emphasized the need of capacity building as ‘it helps establish an infrastructure for efficient and effective work, and enables improving business processes more easily in the future.’ The study identified different forms capacity buildings, for instance, operational capabilities refer to an organization’s basic functioning; dynamic capabilities help integrate, build, and reconfigure operational capabilities to increase their environmental fit as well as their effectiveness and efficiency. The study gives an insight for the different forms of capacity and capabilities needed for business succession.

The study of **George (2011)** explored how a new venture acquiring capabilities from its dynamic environment and such learned capabilities support to reach a firm internationally. Using quantitative evidences from new firms which have globalized within short period, the study proposed a cognition-based model of capability emergence in new ventures. The findings of the study fortify that capability development and learning process are the fundamental characteristics of new startups. The ability of firms to respond to uncertainty through endogenous strategic and structural adaptation by developing and deploying capabilities.

The study conducted by **Chhabra et al., (2023)** makes a comprehensive review of literature on entrepreneurial capacity (EC). The study reviewed and carried bibliometric analysis of 193 studies published in common databases including Google Scholar, Scopus, and the ISI Web of Science from 1979 to 2022. The result reveals; there is a dearth of studies on EC in developing countries including India. The study established reciprocal relationship of Entrepreneurship education (EE) and entrepreneurial capacity (EC). The study stated as “entrepreneurship education (EE) as an antecedent of EC, which, in turn, is an antecedent to entrepreneurial intention (EI), and EC as an antecedent factor of firm performance and economic growth”. The finding of the study is an illumination to the current study theme of ‘reciprocal relationship of capacity building and skill development on entrepreneurship development; and entrepreneurship development on capacity building and skill development.

The study conducted by **Bamfo et al., (2015)** substantiated the need improving the capability of the entrepreneurs by highlighting the relevance of the small businesses in economic growth and development. The study affirmed to retain/improve SME’s economic contribution the need constant increase capacities. In the context of the Ghana, by taking a sample of 102 managers of SMEs, the study proves that the major enterprise support institutions engaged in building the capacities of owner managers are financial institutions, higher educational institutions, government agencies and/or international institutions. The study also highlighted the effectiveness such capacity building programs, the owners who have accessed facilities offered by Business supporting centers in the areas of management training and financial assistance as a way of building their capacities for growth and development, the study also disclosed the positive impact of such facilities on performance of the firms and individual growth entrepreneurs. However, the study highlighted some challenges to the systems like lack of awareness of such programs, requirement of facilities that already have. The study affirmed that the role government institutions to building entrepreneurship capacity has been negligible.

According to the study conducted by **Noya & Clarence, (2009)**, community capacity building (CCB) has to be given prior importance. The study emphasized the need of developing community capacity building (CCB) strategies to address major social and economic decline in towns, cities and regions experiencing significant economic change and the consequences of deep-seated and long term worklessness and benefits dependency. The study further stated the CCB as “enabling all members of the community, including the poorest and the most disadvantaged, to develop skills and competencies so as to take greater control of their own lives and also contributes to inclusive local development”. The study also highlighted the role of national and local governments in stimulating and fostering capacity building among deprived societies.

Buck and Bischoff, (2016), identified and constituted three critical elements for capacity building, they are “defining, maintaining, and when needed, reinventing, your business model is the most effective way to maximize capacity’s contribution to impact.” Organization analysis and development leads to customized model the attract every individual to allocates all aspect of the organization into a comprehensive whole.

The study conducted by **Karmokar, (2019)** reveals some successful models of capacity building on the context of New Zealand. The result of the capacity building related on the ability to establish a rapport with the community. The study specifically highlighted the New Zealand government’s programs ‘Live your dream’ , the programme designed to encourage the university students to undertake entrepreneurship activities with proper rapport with community. The result of the programs was impressing one. The programme inspired and raised awareness of how to go about finding opportunities and developing concepts in a new changing market place. The programme encouraged people to develop self-awareness and draw on their creative potential with a specific focus on their contribution to a more diverse New Zealand workforce and society. Further, the capacity building programmes also included confidence building canvas, empathy mapping, lotus blossom techniques and persona. The workshops included hands-on activities in creative problem solving, to identify opportunities, and to put in action new

techniques for creative thinking, collaboration, leadership, and entrepreneurship. Participants were encouraged to start their own enterprise and briefed on the opportunities available for such enterprises, keeping in mind the resources and technical feasibility analysis required.

In their study on entrepreneurship and capacity building, **Goel & Rishi, (2012)** proposes a model to Indian government, the private sector, and the citizens' sector in promoting entrepreneurship and capacity building. The proposed model aimed to uplift the social entrepreneurs and SHGs to alleviate poverty and social backwardness.

The study conducted by **Gonzaga et al., (2020)** explored how interaction with innovative environment create organizational learning capacity (OLC) development stage in startups in Northeast Brazil based on the perception of managers of these companies. Data collected from 154 managers were analyzed using multiple linear regressions. The study highlighted a specific incident from Brazil At the regional level, efforts by municipal and state governments were identified, through agencies such as the Brazilian Support Service for Micro and Small Businesses and the Bahia Startups Association to stimulate local development through the construction of a startup ecosystem capable of increasing the competitiveness of these companies.

The role of higher education institutions in fostering entrepreneurial capacity has been studied by **Towers et al., (2020)**. The study conceptualised how higher education institutions inculcate entrepreneurial capacity-building among graduates in the context of Whilst university. Entrepreneurial capacity-building place growing pressures on universities to nurture career- ready graduates with entrepreneurial acumen. Through capacity building entrepreneurs acquire enterprising behaviours, attributes, skills and competences such as creative thinking, communication, problem-solving, decision-making, opportunity seeking, autonomy and self-confidence. Thus, nowadays HEI nurture capacity building for students to set entrepreneurial career paths and opportunity recognition processes.

The study conducted by **Barbuto et al., (2011)** focused on the upliftment of the disabled in relation to capacity building. The study analysed the need of

capacity building in general sense. The capability approach for disabled persons' upliftment the disabled one to overcome the social barriers and prejudice that exist towards persons with disabilities also entails placing the person at the centre of the decision-making process and viewing him/her as a crucial actor in the rethinking of both policy objectives and service implementation.

The study conducted by **Whittle et al., (2011)** reviewed various literature on organisational capacity and capacity building (CB). The study was followed an 'analysis of analyses' approach to get an insight what happening on capacity building studies over last three decades. The study promote the discusses the need of an overarching organisational capacity framework propose that capacity building should adopt a related framework for diagnosing and addressing organisational strengths and weaknesses. The content of the study covers in five heads; (1) what are the factors attributes capacity and what impacts on an approach to capacity building. (2) how capacity building enhances organization development, then study also emphasizes the reciprocal relationship of how an organisation development philosophy shapes the approach to capacity building, including the shift from the language of capacity building to capacity development. (3) sustained capacity building, higher level thinking and help to achieve longer-term sustainable change, or hinder such change. (4) how capacity building rectifies unique tool to challenge of capacity development on a larger social scale. A philanthropic approach. In the last section,(5) how to build sustainable capacity in organisations and fields supported by philanthropic funding.

The study by **Kaplan (2000)** proposes hierarchical model of capacity building which included a series of interdependent elements, but some are more important for succession of the business. They are: "A conceptual framework: a competent understanding of the organisation's world, without which it will be incapacitated regardless of other skills and competencies Organisational 'attitude': confidence to act in and on the world in a way that the organisation believes can have an impact Vision and strategy: sense of purpose Organisational structure: clear roles, functions, lines of communication, decision- making processes Skills: individual skills, competencies (but organisational capacity has to be harnessed sufficiently to harness training) Material resources."

In his study, **Backer (2000)** identified core components of effective capacity building. The study reveals the bases capacity building is change agent. The study state that “The study found that the most effective capacity-building services are those that are offered by well-trained providers (both foundation staff and expert service providers) and requested by knowledgeable, sophisticated ‘consumers’ – the managers and board members of non- profit organisations.”

Babarinde (2022), examined capacity building as a strategic tool for innovation and sustainability in the context of southwest Nigeria. The study used a sample of 800 respondents of selected food and beverage companies. The study has applied Descriptive, regression, and correlational analysis were carried out on the collected data and, the result shows that capacity building practices adopted by the study firm had a slight impact on innovation. The study also highlighted the capacity building and sustainability of the firm has mixed response nature.

The study conducted by **Eze et al., (2012)** analysed the role of capacity building and Entrepreneurship development, which eventually how contributes to national building. The study substantiated positive association of above relationship in the context Higher Education Institutions (HEI). The study argues that each individual must develop their capacities to contribute to the economic, social and political development of their society. For this, educational institutions play key roles. The study test how capacity building for entrepreneurship education has been pursued with particular reference to Nigeria, and opine how best this can be achieved in the light of the perceived lack of entrepreneurial approach to doing things, including in the public service. The study suggests a more comprehensive approach for linking capacity building and entrepreneurship development with the collaboration various agencies including public and private institutions.

In his study, **Hassan, (2013)** proposes a comprehensive strategy for capacity building among women. The core idea of the study is the need of a comprehensive plan of capacity building and skill development of women to retain and sustain the women owned enterprise. The study portraited the need of capacity and skills to overcome the problems, specifically entrepreneurship related as well as women

related enterprises. the efforts of government and non-government agencies in nurture capacity among women have positive outcome various issues such as lack of financial resources, entrepreneurial skills shortage and limited networking. they are major hurdles in the growth trajectory of business. To overcome such challenges, the study substantiated comprehensive capacity building plans.

Teece (2012) established how capacity build in an organization setup. According to the author, the resources and assets have utilized in routine scenario, which helps to individuals to acquire competencies and effective uses of resource. But the acquisition capacity I different from firm to firm, for instance in an incumbent, there are lot of functions are to be do as the part of their routine. Thus, such situation facilitate to capture skills and capacities. But on the flip side, the new firms always operate limited with limited functions and irregular routine. So they need to rely for the help of others or entrepreneurs' idiosyncratic knowledge to operate. The experiences, routine and function enhance the knowledge, skill and capacity of the individual which in turn improve the organization's capacity pool. According to the author, *"capabilities are built jointly by individual skills and collective learning originating from employees working together. In addition, the author notes that entrepreneurial management, besides being concerned about the improvement of existent routines, is more about creating new ones and figuring out new opportunities."*

The study conducted by **Azila-gbettor (2013)** attempts to identify the determines the effectiveness of a training model for capacity building of women entrepreneurship community-based. The study embarked the concept of capacity as "efforts to increase the added value of personal intended to increase the capacity of the knowledge, skill and sensitivity of someone that can act as a useful productive of personal." The study result shows positive association of capacity building with financial management creativity, decision making and innovation. The study followed the model of CEWB-EEER, which reflects a significant increase is due to participants is made in the form of the practice group for the process of assessment, "then its value indicates relatively similar before the training given 100% indicates the ability of participants in the category enough. Categories moderate meaning that

the ability of the participants simply just does webbing as done for generation, just in the same form that rolls the mat in the form of a rectangular, circular or oval shape. But it has not been able to do or make creations in different forms.”

Azila-gbettor, (2013), examined suitability of the content and pedagogy of Ghanaian polytechnic syllabus in developing able and confident entrepreneur’s mindset of polytechnic graduates. The study was sued a sample of 750 final year students to explore curriculum of entrepreneurship , teaching and learning methods to develop capacities. The results indicated low perception about teaching and learning method in capacity buildings. Regarding the curriculum coverage of entrepreneurship reflects on antecedents of entrepreneurial activities.

A study on how cooperative norms influence women’s self-determination was subjected to study by **Pan et al., (2016)**. The result of the study reveals that livelihood opportunities afforded under cooperative tourism Micro entrepreneurship offer women increased levels of self-determination, but that economic improvements alone are not sufficient in enhancing overall well-being. Underline assumption of the study that economic improvement alone is not sufficient to enhance overall well-being. Thus, the study checked the role self-determination among women entrepreneurs by taking a sample of micro enterprises engaged in tourism sector and their role in fostering well-being among indigenous women. The study concluded that *“cooperative entrepreneurship offers opportunities for enhanced competence, relatedness, and autonomy, a number of competing factors can erode gains in these areas. Current gender norms and an overarching patriarchal structure constrain women, particularly if husbands are not supportive of women’s involvement.”* Further, the study also declined arguments like, microcredit schemes can lead to increased domestic violence, unmanageable social pressures, greater exposer to peril and arduous and unstable work. The study also has the opinion that such acquired skills help to gain modern knowledge. Such intervention also enhances individuals in terms of reliefs from tensions at home.

The study conducted by **Mago et al.,(2017)** evaluated how government support enhances the performance of MSMEs in South African. The study used a

case study approach in the King William's Town area to establish the status of support to SMMEs. The study found that Ntsika and Khula programs failed to bring desired results. However, some other schemes brought good results. There are many shortcomings in the implementation of the programs. The main reason for such shortcoming was lack of awareness in the field of the government's support strategy. Another limitation of the program is the skill and knowledge transfer between consultants and business owners is not sufficient, leaving the client continually dependent on consulting advice and technology. To resolve such shortcoming, the agencies should follow a friendly approach as well as continuous business supporting services in professionally. The study also points out the huge variability in extending services of centres. It mainly due to quality of the consulting professionals.

A study on the capacity building among women has been carried out by **Gobeze, (2013)**. The study evaluated how capacity building empower women. Capacity building train women for entrepreneurial culture. Capacity building and train helps to “acquire knowledgeable about the locality, culture and practical field work in the community, and actually move house-to-house, sensitize and mobilize people to form groups, etc”. The knowledge obtained at different group level training is disseminated to the community at large through various community forums, cultural occasions, word-of-mouth, etc. “This whole structure and the established system has provided effective way to facilitate information exchange and mutual learning in the community very cost-effectively, and at the quickest time possible”. Thus, the capacity building help to improve skills and knowledge of the entrepreneurs.

The study conducted by **Murray and Dunn(1995)**, analysed how rural development in the United States places considerable weight upon the contribution of leadership in small communities to bring about local regeneration. The study fortified the role of capacity building in making such huge changes in US. The project like the Colorado Rural Revitalisation Project which was initiated in 1988 as a collaborative venture between two universities and a state agency brought a considerable level change in US.

McKelvie, et. al (2018) highlighted the importance of skill updating. New knowledge, capacity and skills are basic requirements of innovation and new firm's progress. By providing opportunities the entrepreneurs able to renewing their existing skills, technological paths, and developing innovative capabilities to improve competitive advantage and stimulate growth. Apart from just providing training and orientation, the firm also need to carry out the R&D schedule to bring best solutions for their problems. However, new and small firms do not have much facilities to structure dedicated R&D department. Therefore, the developing agencies, universities and other promotional agencies should provide alternative solutions for their issues. Knowledge, capacity and skill development are the base of determine the survival and succession of the business. the study also highlighted the need of updating market and technology knowledge to achieve positive results and enhance the innovative process.

Winkelbach and Walter(2015) identified knowledge acquisition and capacity building as the prior requirement for the value creation knowledge-related learning capabilities. Such gains help the firms to deal the dynamic environments as a result which help the firm to create value and develop innovation. New knowledge and capacity building provide tremendous results, new firms having capacity and knowledge backup innovate in different ways. For instance, human mobility across national borders may foster knowledge creation. The study also highlighted the trend of moving highly skilled and capacity earned individuals from developed countries to under developed countries to start their own ventures. The rapidness of innovation and decision making is closely related to the type and sources of such knowledge and capacity. The study also highlighted the person who immigrated from developed countries have more innovative trend that of other developing countries. The study also points out the less knowledge base and capacity would be lead to earlier closure of the entities. Because in such case, the entrepreneurs under estimate market trend and environment.

The study conducted by Nielsen (2015) discussed the effectiveness of individual absorbed capacity and firm growth by reviewing various studies. The individuals who have higher knowledge, generally have higher absorbing capacity,

therefor their learning capacity also high. Such learned entrepreneurs have the ability to leverage their firms' survival and growth. Similarly, social networking also has positive impact on performance and startup success. The social networks of the startup's team members help their ventures to reap superior performance. By comparing university and corporate spin-offs. But there are some authors disagree such arguments.

A detailed discussion on how capacity development influences the growth of the firms has been carried out by Aas & Breunig, (2017). The study provided Firms generally uses their capacity to transform their knowledge to innovative projects or products, which in turn leads to performance improvement and growth. The study also highlighted the learned capacity and knowledge eventually as valuable asset for economic growth and development. Capacity integrates different knowledge from different sources to meaning implementation of projects. Author portrayed the effects of capacity development in a sequence of capacity integrates the creation or appropriation of new knowledge, the transformation of that knowledge into new or improved products, and the firm's progress or performance enhancement

The study conducted by **McKelvie et al. (2018)** argues that less knowledge leads to lower capacity which would negatively reflect on market estimation. The study found out that "knowing less is better to create innovation; the less knowledge about existing offerings in the market, the greater the chances for developing breakthrough innovations". In highly dynamic environment, less investment on knowledge and capacity development is not justifiable. In this same vein, it also observed that knowledge acquisition and capacity building directly depend on breakthrough innovations. When innovation fails, entrepreneurs try to find and fit the gap by acquiring external knowledge. The study also discussed role of "prior knowledge in transforming capacity. But, identifying and relay on prior knowledge may foster traps and hinder the ability to foresee opportunities". The study also argue that prior stock of knowledge and capabilities enable the development of new ones and thus ensure value creation. But that is not final stage. Regarding this, the mismatches related to the volume of new knowledge required for developing breakthrough innovations.

The study conducted by **Flechas Chaparro et al., (2021)** identified how absorb capacity has been functioning in the new venture context. They used 220 studies from different context and applied a systematic literature review method by focusing three clusters namely knowledge, innovation, and performance. The study highlighted the fact that the ideas proposed by Cohen and Levinthal in 1990 still stands as an important theoretical lens. The study viewed that “AC in universities and research institute spin-offs, corporate venture capital, entrepreneurs’ networks, and as a crucial factor to new venture performance.” Bibliometric analyses showed an increasing interest in AC in the context of new firms. The study identified three clusters in the research of AC. *“The relationship between the clusters reflects how firms employ and develop their AC in order to identify and transform new knowledge into innovation projects, which in turn leads to performance improvement and growth.”* The content analysis make interpretation to knowledge obsolescence. Firms can apply several strategies, internal or external, in order to acquire knowledge, and also might follow both formal and informal processes to address the strategies for growth and dynamic environment and markets, entrepreneurial opportunities, and internationalization.

Chhabra et al(2023) provide overall development of entrepreneurial capacity (EC). With the aid of bibliometric analysis, the study highlighted the development in the EC and research field in EC that would be used in future. The study used 193 papers ranging from 1979 to 2023 from various prominent data bases including Scopus, and the ISI Web of Science. The study focused on broadly two themes: entrepreneurship education (EE) as an antecedent of EC, which, in turn, is an antecedent to entrepreneurial intention (EI), and EC as an antecedent factor of firm performance and economic growth. According to the study, *“EC is the capacity to evaluate the economic potential in novel innovations and to create means for entirely transforming these into aspects that have actual economic worth.”* Importance of capacity building and entrepreneurial education is promoting entrepreneurial activities. The study also highlighted rapid growth of entrepreneurship education institutions, increased number of trainers and mentors dealing with entrepreneurship. It is showing the importance entrepreneurship education and capacity building.

Micro Entrepreneurship and Women Empowerment

The study conducted by **Gundry & Welsch (2001)** analysed the growth possibilities of women entrepreneurship and the strategies for empowering women enterprises. By referring, previous studies, the study pointed out an enterprise's growth is depends on many factors and different process. The study highlighted different factors that influence of growth enterprises are "industrial sectors, firm size, the geographical region in which a business is located, the use of high-technology or low-technology, and the life-cycle stage of the firm". In the analysis the study highlighted that women entrepreneurs are facing problems of men entrepreneurs equally, but in addition to some factors remain as constraints for women only. The study also discussed the need of separation of owner and managers for smooth functioning of organization in both women and men owned enterprise. The growth level of business is depending on the entrepreneur's desire to grow the business rapidly. The study also highlighted factors that enhance or reduce the willingness of the entrepreneur to grow the business which include origin of the business and previous experience of the founder/owner.

A detailed study on women empowerment through different small businesses has been conducted by **Arul Paramanandam & Packirisamy, 2015**). The study analysed what extend micro enterprises help the women in starting of enterprises and how women wholly involved in income-generating activities by having them choose a business venture of their own. Women empowerment and growth is vital for the acceleration of economic growth. Along these, women empowerment is the prime matter of the political thinkers and many governments have been working for it. Women empowerment means nourishing intellectual capital which was not explored yet. The study found that without women development, economic development will not take place. Women should be imparted "technical knowledge, skill training and marketing techniques in the process of establishing an enterprise by them for more sustainability". The study concluded that micro enterprises play a significant part of the development of any economy by "creating jobs, enhancing income, strengthening purchasing power, lowering costs and adding business convenience". Through women empowerment it has two-dimensional effect, namely social upliftment as well as economic development.

The study carried out by **Singh & Singh (2020)** critically investigates the status of women in India and their participation in economic growth. The study also focuses on the importance of preparedness to achieve Sustainable development Goal -5 of the United Nations. Major limitation in executing empowerment programs is approach of society. In traditional patriarchal society, women have been given a secondary status which is reflected in the economic, social and political spheres. The role of initiation often restricted to women. Women equality and empowerment have been always remained as priority for various stake holders. But in implementation stage, due to multifaced reasons the programs often fails to bring expected results. The study clarified the women empowerment as “a situation where the powerless gain greater control over resources and ideologies. It has been associated with terms such as autonomy, power, status and agency.”

A five dimation of women empowerment has been discussed in the study conducted by **Mokta, (2014)**. The study proposed five dimensions for women empowerment, they are “Cognitive, Psychological, Economic, Political and Physical”. In cognitive dimension; “women having an understanding of the conditions and causes of their subordination at the micro and macro levels”. Second dimension is related to psychology it covers “belief that women can act at personal and societal levels to improve their individual realities and the society in which they live”. Third dimension of women empowerment is economic, “it deals power of women to access, to and control over, productive resources, thus ensuring some degree of financial autonomy”. However, she notes that changes in the economic balance of power do not necessarily alter traditional gender roles or norms. Fourth dimension of women empowerment is political representation. “Women have the capability to analyse, organise and mobilise for social change” and fifth dimension is physical, it is related to self-protection, “element of gaining control over one’s body and sexuality and the ability to protect oneself against sexual violence to the empowerment process”.

According to the study conducted by **Duflo, (2011)** women empowerment and economic development are directly related. To reduce inequality and to ensure participation of both men and women in economic participation active role of

women is required. One directed development agenda can't bring balanced economic growth. "The persistence of gender inequality is most starkly brought home in the phenomenon of missing women." The study highlighted the need of bi-directional relationship between economic development and women's empowerment defined as "*improving the ability of women to access the constituents of development in particular health, education, earning opportunities, rights, and political participation*". In one direction, development alone can play a major role in driving down inequality between men and women. Gender discrimination is also a case of economic development. Economic empowerment reduces inequality is by relaxing the constraints poor households face.

Ventura et al (2021), brought some ideas and opinion with the challenges women across the world face in pursuing professional career. The study argues that Women's empowerment is aligned with the Sustainable Development Goals (SDG). Through the promotion of women empowerment in equality can be reduced, which is helpful to uplift certain groups or to help them to remove barriers to have more control over their lives. It also tries to identifies causes disadvantages and find solution to mitigate the disadvantages. The study exemplified gender discrimination in agriculture by stating in "access to agricultural equipment, loans, and knowledge prevents women from participating in agricultural production, which constrains the development of this sector".

Upadhye and Madan (2012) discussed how entrepreneurship promotion empowers socially and economically by taking a sample of strata of Pune, Maharashtra. Women empowerment can be viewed as a process in which "*women challenge the existing norms and culture, to effectively improve their personality, their status in the family as well as in the society*". For a such transformations, entrepreneurship often considered as an effective tool, especially who cannot seek the jobs for many such reasons. Entrepreneurship development magnifies multiple effects in elevating economic status of women, personality and social status of women. In a male dominated society, promotion entrepreneurship culture among women balances their status and other social skills along with the men counterpart.

Shingla and Singh (2018) conducted a study using ex post facto research design and identified impact of entrepreneurship development on women's status and the extent to which an entrepreneur is empowered of Vaishali district of Bihar. Women empowerment was measured using a set of three indicators— “level of mobility”, “decision-making power”, and “awareness and capacity building” consisting of different sub indicators. Statistical tools such as percentage, correlation coefficient and multiple regressions were used. Findings of the study reveals that there is a substantial improvement in overall status of women in the family and also in their self-earned jobs including doing business. the study also reveals that much of their empowerment used for taking decisions. Thus, the study results helpful to the current study to establish the relation of empowerment and business decision making skills.

The study conducted by **Morshed (2015)** attempts to identifies how empowerment increases the intention of women to start businesses by taking a sample of 350 women form Khulna region of Bangladesh. The study found that women empowerment has shows a positive association with decision making , access of information and control of the business units. Women empowerment through entrepreneurship not only strengthen personally but also economic strength too. The study concluded by stating that by extending loans with general terms and condition, women will be more confident, give a hand to the family, control over resources like man. It will resulted to economic independency of women as well as family

Tiwari (2017) clarifies the concept of women entrepreneur as a woman who took all activities of enterprises with the expectation of deriving profit. This definition conceptualizes women to be engaged in continuous decision making as well as should be managed various tasks at various levels. Intention to be entrepreneur of a women is derived from their desire to fulfill their need of independence and achievement. The concept of women entrepreneurship may be out of a group intention, initiation, organizing and managing their enterprise, they are termed as women entrepreneur. Women led entrepreneurship culture significantly contributes to the socio-economic benefits of the society. Such enterprises are also

ensures creative activity of initiating and operating a business venture leading to economic empowerment and social betterment of women in the society.

Noor et al.(2021) fortifies how entrepreneurship promotion empower women by taking samples of 120 women entrepreneurs of different cities of Pakistan. The result of the study highlighted that women entrepreneurship has a positive impact on inculcating chanelising empowerment among women. As compared to women who are not engaged in entrepreneurship activities, those women who started their enterprises individually or group wise have the advancement in decision-making power, easy access to information, and resource control. Moreover, their lifestyle and attitude to take new challenges and risk are far better than their pre-entrepreneurship activities. But on the flip side, women owned enterprises faces numerous obstacles such as “less governmental support, complicated bank loan procedures, lack of entrepreneurial education, and market awareness”. To enhance women entrepreneurship culture there is need of multilevel support services from government and non-government agencies, there must be easy access of bank services, they must get similar role which is enjoyed by male.

Ng et al.(2022) attempted develop an empirically informed framework to analyse women empowerment and entrepreneurship, contextualized within a collective society by taking a sample of women entrepreneurs of United Arab Emirates. Entrepreneurship is considered as prime element for development, with powerful economic as well as societal impact. The study conceptualized multidimensional effect of entrepreneurship, it mainly due to the reflection of its development processes. According to the study “entrepreneurial actions often involve overcoming environmental constraints and breaking free from the authority and dominance of others to pursue individual and collective development. As such, starting a venture enables people to engage with the necessary resources and social networks to achieve entrepreneurship projects that entail social change and liberation from prevalent power systems”. The study further stated as “the concept of entrepreneurship has an inherently empowering dimension associated with the promotion of human welfare through development of capabilities that people can use to practically achieve the doing and being they wish to”. The study measured

various dimensions of empowerment in terms of powers, they are *Power over, Power to, Power with Power from and Power from within*. The found there is a significant impact for entrepreneurship on nurturing empowerment. The study also concluded that entrepreneurship itself an empowerment tools, but more effective among women.

Wei et al. (2021) investigated how women's empowerment through entrepreneurship mitigates poverty and focuses on household deprivation, in terms of education, health, and standard of living in the context of Bangladesh. The study started with the assumption of women's empowerment determine the access of health, nutrition, education, and the overall well-being of societies as well as of the children and households. The results of the study reveal that women empowerment has increased women's access to education, asset ownership, decision- making power on children's health and education, and access to medical facilities, which in turn caused a significant decline in income poverty and multidimensional poverty.

In his study **Narayan (2005)** conceptualized the women empowerment and provided a comprehensive view of women empowerment by considering different aspects and terminologies such as "women's empowerment", "gender equality", "female autonomy", or "women's status". All such terms are focus on women's power and control in making life choices. However, the concept of women's empowerment is broad, it is the process whereby women learn knowledge and skills, overcome difficulties, and benefit from useful resources. It beneficial and have long lasting impact on women day to day life as well as future progress plans. Immediate effects of women empowerment is the poverty eradication at micro level, at national level it reflects on the women's contribution to national development indices.

Malhotra and Schuler (2005),embarked the concept of women's empowerment and gender equality, which are often considered two sides of the same coin. Gender equality is the sense of creating all equal with respect of gender. However, empowerment is the continues or basic function of gender equality. More preciously, on the other hand, women's empowerment contributes to increasing gender equality. The concept of women gender equality or discrimination is

common in the social set up, it is the result of women are excluded from decision making and access to economic services and common services. However, empowerment ensures women's ability control their life and their surrounding. They get the freedom to take decisions and make choice. Generally, entrepreneurship has been considered as one of the best tools for empowering women.

The study conducted by **Khan (2015)** focusses on how capacity building led to women entrepreneurship which in turn increases women empowerment. The success of every economy is greatly depending on equal participation and distribution across all social segments. However, in reality which are not so. There are various factors which inhibit equality-oriented outcomes, they are "patriarchy and masculinity engender gender discrimination and injustice and, thereby, inhibit growth of women capacity building and empowerment, including entrepreneurship". Such inequality can be overtaking though proper capacity building tools. The basic need for capacity building is to identification of shortage of capacity. In most of the cases, lack of skills, minimum access of information and limited access of resources are the key capacity hindrances. Through proper monitoring and scaffolding, capacity could be reloaded among aspirants, which could be used for the succession of women or marginalized groups. Specific capacity for starting and running business like communication, management, decision making and marketing may lead to starting of a business. Business activities further enlarge the basic skills and knowledge of aspirants. Thus, it is generally considered as capacity building enhances entrepreneurship qualities, which in turn increases empowerment.

According to the study conducted by **Senapati and Ojha, (2019)** there are different socio-economic factors that come in the researches undertaken in relation to micro enterprises and empowerment of rural women. The study deeply analysed the socio-economic empowerment of women through entrepreneurship and identify several problems faced by them in managing the enterprises in India. Study result reveals that entrepreneurs confronted during initiation and current management have been explored. The study shows that the women empowerment could achieve through promotion of entrepreneurship. The prime constituents of obtaining high overall empowerment status are "income, self-employment, participation in

domestic decision-making, independently managing personal matters, credit management, leisure, unpaid work, confidence in one's own self, and social recognition", all these could be achieved through promotion of women entrepreneurship.

The study conducted by **Nawaz(2010)** analysed close relationship between women entrepreneurship development and women empowerment on the context of Bangladesh. The study found that women entrepreneurship development and women empowerment is complementary.

The study conducted by **Sharma and Varma (2008)** analysed how entrepreneurship helps the women to overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. The major impedance of women are "centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress". If women get required knowledge, skills awareness and proficiency in use of technology they can run their business successfully. In addition the interaction with Self Help Groups agencies help women in building capacities and acquiring various skills, which help them to enrich their entrepreneurial skills.

Factors Determining the Growth of the Micro Enterprises

Gundry and Welsch(2001), analysed the strategies chosen by entrepreneurs and the relation of strategies with paths to the growth orientation of the firm by selecting women entrepreneurs as sample of the study. The study used variables as 'Strategic Growth and Expansion Intentions' "to define the degree of entrepreneurs intend to actively engage in specific strategies to grow and expand their firms," 'Entrepreneurial intensity' "to identify the degree to which entrepreneurs are willing to exert maximum motivation and effort towards the success of their venture" 'Organizational structure' "is measured by the configuration selected by entrepreneurs to coordinate people and tasks", and 'demographic characteristics' "were measured, including sales revenues, industry, years of experience, and the equity the entrepreneurs held in previous ventures". The study result shows that

high-growth entrepreneurs shows greater ownership intensity which causes for higher opportunity cost. It also found that ambitious entrepreneurs ready to do what they like to do, they also make necessary sacrifices to ensure the success of their businesses.

The study conducted by **Alene (2020)** the study attempted find out the extend of determinants that influence women entrepreneurs' performance in micro and small enterprises in Gondar city, Northwest Ethiopia. The study employed an explanatory research technique, required data were sourced from 180 women entrepreneurs through a structured questionnaire. The result of the study reveals that “educational level, previous entrepreneurial experience, access to business training, access to finance, access to business information, government support, land ownership, and tax are significant in explaining women entrepreneurs' performance in one hand. Along these, on the other side age, marital status, access to market, and access to physical infrastructure are also significant influencer in the performance of women owned enterprises”. The result also reveals that level of education, previous working experience, age, have been strong determinants over the profitability of the enterprise.

According to the study conducted by **Nasri and Muhammad (2018)**, there are many common factors considered as business performance, particularly, women owned enterprises. The study consolidated various factors determine the growth of the firm from different literature are as level of education, access to finance, training received, access to market, legal and government barriers, access to network, infrastructure availability, and cultural factors are among others. For the analysis, the study broadly classified factors into three heads they are “**socio demographic factors:** age, marital status, educational level and previous entrepreneurial experiences; **environmental influence:** access to finance, access physical infrastructure, government support and land ownership; **training and development factors:** business training, access to market and access to information:”. The study also confined that all these factors have significant role predicting business performance.

The study carried out by **de Groot et al(2027)**., reviewed determinants of success of women owned enterprises by taking a sample of informal food sector. Women faces many challenges in starting and running of a business. In this study mainly discussed how access of energy determine the growth of the business. Regular access of energy for women enterprise would resulted for increased performance which would be beneficial to women. The study also found that energy accessibility impetus the growth of the business by building blocks to operate their enterprise, alleviate restrictions on growth, stabilize their business, and provide them with increased control over enterprise operation. From the study it could interpret that availability of infrastructure significantly influence the growth of the firm.

Anderson (2016) aimed to analyse how government-initiated entrepreneurship development programs enhance entrepreneurship intention among youth by taking various policies of the South African Government through its various agencies. Despite many challenges including policy development, operational and pedagogic impediments. The study found and emphasised the need of promoting interdisciplinary approaches to train and upskill of the entrepreneurial skills of the students. The study also argued that appropriate environment helps the students to boom the ideas of business. another finding of the study is lacking interconnection of the students from various background. The study suggests that “youth entrepreneurial education development through well-designed entrepreneurial development efforts.” A well defined and most suitable framework for developing entrepreneurial spirit though training a supportive services is required to accommodate the youth.

Challenges of Women Owned Enterprises

The study conducted by **Hassan (2013)** discussed Socio-cultural biases that’s adversely affect the empowerment of women through smaller enterprises. The study specifically discussed problems and challenges of women owned enterprises in the context of Garissa town of Keniya. The problems of women owned enterprises arise due to discrimination in providing development assistance. These include “lack of access to credit and financial resources, financial illiteracy and weak networks

among others”. Many agencies have been forefront to mitigate such cries, but not produces anticipated or expected result at all. For instance, “the government through Constituency Women Enterprise Fund disburses interest free loans whose impact is positive and laudable.” The main outcomes of the study are, in the cases challenges; “The study concludes that financial resources, entrepreneurial skills and networking are important ingredients in growth and expansion of women micro enterprises in Garissa. Equally important are gender balanced participation in business and inclusiveness and responsive policies by financial institutions.” In long run to retain and to sustain the businesses of women owned enterprises, there is requirement of continuous plan of skill and capacity upliftment.

The study of **Barwa (2003)**, highlights the prevailing gender issues in the society . The prevailing social-cultural gender-based inequalities and biases hinder the raise of the women owned enterprises. The knowledge and cultural influence and embed access of resources, if such conditions are favorable to women, women entrepreneurs have the opportunities to explore and end their entities from local to international. On the other hand, the business environment is constricted with gender biases, there would be no space to start enterprises, np room for the imagination of women owned enterprises. Lack of confidence, lack of strong individual involvement poverty, illiteracy and unwillingness to take risks are also hindrance the women lead enterprises culture. In most of the case Women’s weak social position and status are exacerbated by lack of role model in entrepreneurship.

The study of **Finnegan (2000)** draws out the issues of women owned enterprises are lack of access to finance, technology, markets and information to affect effectiveness of growth as are lack of training and advisory services. The study identified the specific reasons for uplifting women owned enterprises as competition between home and work. According to the study the challenges are “geographical location and social set up of their enterprises, they often operate in an environment with poor infrastructure and hazy societal view about their enterprise”. As result the women owned enterprises witness for slow growth, and limited choices leading to stunting or death of enterprise. To overcome such challenges, there is a need of strong supportive mechanism to remove all barriers and develop women

entrepreneurship. Best solution to address the challenges of women entrepreneurs timely updating their skills and involvement local authority. Such intervention helps to overcome wide problems like competition for market, lack of social networks.

Schiebold,(2011), discussed critical factors that influence growth and expansion of micro enterprises proposes. The study identified and proposed a framework of seven determinants of small firms' growth; they are, "informality, institutional environment, entrepreneurial characteristics, socio-economic environment, financing, petty trading and infrastructure". The study identified that small business firms face the problems in accessing finance from both internal and external sources. To raise from internal source such as savings and retained profits, which often scares for women's entities. On the other hand, external sources are lending agencies e.g. banks, friends, microfinance institutions, government and non-governmental organizations also forbidden for women due to lack proper identify and visibility of the firm. In fact, for women both sources are not easy because of lack of sufficient savings and attitude of officials lending institutions where the micro enterprises are or their unwillingness to lend. Lack of external credit leaves many micro entrepreneurs with inadequate family savings as the only recourse

By making use of the samples of 590 women and youth micro entrepreneurs in **Botswana, Okurut, (2013)** investigated what are the factors determine the performance of micro enterprises. The study applied both quantitative and qualitative approaches to sort down the issues. The study found that most of the small enterprises depends on government financial assistance and capacity building programs for the expansion of the firms. The study also argued that need of small business promotion for the development of the any economy. The promotion sector helps to improvement of household income, creation of employment opportunities, and search for self-independence. The women entrepreneurs has the ability to earn profit as the male entrepreneurs earns. The study identified that access to finance is the biggest challenges of the women entrepreneurs. However, in terms of capacity building, the agencies like Citizen Entrepreneurial Development Agency [CEDA] and Youth Development Fund) and capacity building through the Local Enterprise Authority (LEA) helps the women to expand their enterprises. The study

recommends that “to improve the investment climate for micro enterprises through enhanced access to institutional credit, a specific institution modelled like a government micro finance institution that uses collateral substitutes in the delivery of credit to the micro-entrepreneurs, which is a more pragmatic model for delivery of credit to micro enterprises, be created to cater for the credit needs of the micro enterprises.”

The study conducted by **Reena et al (2023)** fortifies the role of women entrepreneurship in sustainable economic development by analysing women led SMEs South Asian countries. The study used SEM on the data collected from 310 women entrepreneurs of Pakistan, India, Nepal, Sri Lanka and Bangladesh. The study suggested multidimensional efforts to overcome the problems of women entrepreneurship and to ensure equal access to economic opportunities for women. It would be reflect the contributory economic development.

The study conducted by **Shastri et al., (2022)** identified various problems of women owned enterprises. The root cause of women owned entrepreneurship is the gender stereotype nature and lack of access to social capital. Stereotype approaches of women entrepreneurship are often derived from the gender discriminations, for instance, it has often viewed women are less competent than their male counterparts. Side by, access to finance is also referred as constraint of women enterprises. Marketing challenges often as a hurdle in scaling up of the women owned businesses. In the case of training, women have limited access to education and training for entrepreneurship skills which hinder them to develop entrepreneurial abilities and succession of business. The pointed out “women entrepreneurs often lack access to networks and resources, such as mentors, required associations, and other support services that help them overcome the challenges due to their ignorance on the field”. The study concluded by stating problems of women entrepreneurship is remain as unsolved due to double role of women, matching work and family responsibilities.

Afshan et al. (2021), carried out their study in the context of Covid 19 in Pakistan. The study focused on the measure to overcome the challenges of women

entrepreneurs. The argued that there is need of unique and comprehensive policy and regulatory framework for monitoring the women entrepreneurship development. Along these, there is requirement of integration of education and training programs and also supportive networks and resource centers for women entrepreneurs. To ensure economic participation of women in economic development there is need for policy interventions to support women entrepreneurs. The programs and policies must be framed by covering diverse need of all women in different socio-economic groups.

The study of **Tasnim et al., (2020)** takes a comprehensive analysis of women-owned enterprises in South Asian Countries. The study found that access to finance is the biggest challenges of women entrepreneurs, these concept overemphasized in many studies. As compared to men, women entrepreneurs experienced great challenges in getting access to capital, along this, women entrepreneurs also lack infrastructure and lack of networking. This hurdle the women entrepreneurs from accessing various services of other infrastructure resource centres. Further, cultural and social constrains also constraints and restrict them to have an interaction with successful male entrepreneurs and to make business networks. Along these, gender discrimination and lack of entrepreneurship education and training, lack of management skills are also remains as constraints of the women entrepreneurs. However, the study pointed out gender discrimination is due to lack of formal education and the right to work outside. Further, “the social norms and gender stereotypes limit women’s access to entrepreneurship education and discouraged them from pursuing careers in business”. In addition, the entrepreneurs face lack managerial skills, in appropriate infrastructure, lack of networking. All these are the result of lack of entrepreneurship education and training. The study listed the major reasons for failure in the entrepreneurship is due to gender discrimination, lack of formal education, family responsibilities, and fear of failure.

The study conducted by **Costa & Pita, (2020)** attempted to identify how family factors and gender discrimination determine the growth of the women owned enterprises in the context of Qatar. The study sourced required sample of women entrepreneurs and analysed family and business responsibility of women

entrepreneurs and also the support offered by women entrepreneurs. The study identified following are biggest challenges women entrepreneurs “ lack of formal education, lack of entrepreneurship education, capital, skilled and trained manpower, management skills, networking, infrastructural support, fear of failure, and gender discrimination, family responsibilities”. All these problems prevail among the women entrepreneurs of the South Asian countries. Prime problem of women entrepreneurs is the balancing issue between family responsibilities and business commitment which is the root cause of all problems of women entrepreneurial endeavour. The study also identified the “gender stereotype is a significant factor in accessing funding and support, lack of funding and access to finance, insufficient training and mentoring opportunities, cultural and societal barriers, and discriminatory practices are further hinder the growth trajectory of the firm”.

The study of Panda and Dash (2014) analysed various constraints in the growth of the firm and the study prioritized family responsibilities and societal expectations are the major constraints for women entrepreneurs. Along these women also face gender issues, limited access to finance, and lack entrepreneurial training and education in sailing their entrepreneurial career. As compared to male counterparts, women have limited access to capital, it further causes for many constraints such as limited networking opportunities, cultural barriers, lower levels of education and training lack of business skills, infrastructure, and cultural, lack of education and skills, and lack of infrastructure.

Kumar and Singh (2021) analysed how government support encapsulate gender discrimination and to overcome the hindering factors of the women owned enterprises by taking a sample of Delhi-based women entrepreneurs in setting up/operating their enterprises amidst the challenges posed by the coronavirus disease 2019 (COVID-19) pandemic. The study used both quantitative and qualitative approaches to explore the challenges faced and recovery mechanisms adopted by women entrepreneurs with special reference to the COVID- 19 pandemic. The study sample contains of 50 women entrepreneurs. The study found that women entrepreneurs faces challenges and discrimination in accessing the funding even in pandemic situation. The enterprises faces pandemic related issues along with

general issues such as market, finance, social capital, family support and awareness. In addition, women entrepreneurs also face the problems from family background access to information and communication technology, entrepreneurs to initiate, adapt, and scale their enterprises. The study highlighted the complexity of patriarchy, which hampers women entrepreneurs in all family, society, market and state domains. The study suggests policy enactment and implementation for overall growth of the women enterprises.

The study of Bain and Google, (2019) analysed pathetic condition of women entrepreneurs and their problems in enhancing economic empowerment. The study also attempt to increase the contribution women entrepreneurs to the Indian economy. According to the World Economic Forum's Global Gender Gap Index 2020, the participation women in entrepreneurial activities is at minimal. Out of 153 countries in the ranking, India has slipped to the 112th position from the 108th position. Further, out of 432 million working age women in India, approximately 343 million women not paid for formal work. All these indicate the gender discrimination in the economic participation. By 2030 the working population of India will surpassed to one billion, which would be resulted to around 400 million being left out. In India women entrepreneurs hold only 20 percent of enterprises of total enterprise. The study observed that even though constitution guarantee equal right and participation, the presence of women in society, economy and politics has largely been surpassed due to prevalent patriarchal values/structures of the society.

Milazzo & Goldstein (2019) brought some major issues of women entrepreneurs. The study identified lack of capital, access of financial institutions, access of financial market are greatest hurdles of women entrepreneur in South Asian countries. Along with the financial challenges, the women entrepreneurs also face many problems due to their social role which arise due to the omnipresence of patriarchy in the family, society and state institutions, both in normal times pandemic time. Studies on the women entrepreneurs would be helpful to understand narrow the gender gap in micro enterprise performance. The problems of women is more than the counter partner but it is difficult to point out.

The study conducted by **Kyalo and Kiganane (2014)** portrayed the challenges women entrepreneurs in Africa. Women entrepreneurs and their entities are inevitable elements every economy. Their contribution to the national development indices is widely discussed in many studies. The study sourced demographic factors of 130 entrepreneurs and applying exploratory and descriptive research designs and using statistical techniques such as Chi-square, t- test and logistic regression, the study found that demographic factors and network building were the biggest challenges of women entrepreneurs. But in the study, the access of finance was not major challenge in the sample. The study recommend that for fostering women empowerment, creation of enterprise is good tool, along with the promotion of enterprise, the promotional agencies must facilitate the growth firm through “training and sharing of information, provision of networks to enable marketing, provision of working areas near home location because of family reasons, building of self-confidence and esteem, risk taking training to improve formal market credits and thus grow their enterprises”.

Rizvi et al.(2023), investigate the challenges and motivations for women entrepreneurs in the service sector of Pakistan. For a healthy economy women entrepreneurship is prerequisite, they plays vital role in the creation of new jobs, balancing of the region, extending services with cheap rate and contributes to overall economic development. But, the presense of small business in the economy is very scarce. By applying a case study approach, the study analysed both sides, i.e. motive factors of entrepreneurs and challenging factors of women entrepreneurs. Self-confidence and self-motive are the factors of startup decision of women enterprises, family support also plays a significant part. But on the flip side, the constraints of women enterprises ranges from finance to multi factor challenges including resource mobilization, marketing plan, managerial and administrative issues. The study suggests comprehensive policy framework is required for the development of women owned enterprises.

The study conducted by **Husna et al., (2017)** investigates both motivating and challenging factors of women. The starting and running of enterprise by women is a challenging task at its initial stage itself. Thus through a wide literature review ,

the study conceptualized the theme. The study started by analysing factors that have driven women to undertake entrepreneurial activities. These factors range from family background, family support interest, education, independent factors, work experience, self- satisfaction, ambition, status, sense of creation of identity motivation, to change family fortunes and other factors which are likely to become a source of income support for those involved in entrepreneurship. On the flip side, the women entrepreneurs face series hurdles including limited access of finance, lack managerial skills, poor infrastructure, gender discrimination and social attitude. In the conclusion, the study argued that while promoting women entrepreneurship, government and promotional agencies must focus on offering special attention to women entrepreneurs to overcome their issues.

Belwal et al., (2014) identified and discussed features and motive factors and obstacles of women enterprises from starting and running of a business by taking a sample of women enterprises of Al-Dhahira region of Oman. Women entrepreneurs have to take various challenges at various stages to organize and manage an enterprise. Required data were collected through a structured questionnaire and processed by applying different statistical tools. The study found proper balance of work with family life is remain as critical factors of entrepreneurial succession. Intention to take advantages of new niche market is also a determine factor starting of an entrepreneur. The major obstacles of women entrepreneur are limited financial resources and access to external financing. The study finding help to mitigate regional imbalance through the promotion of the small business.

1.5 Research Gap

Most of the previous studies with the theme of the entrepreneurship development has dealt with the role of entrepreneurship in economic development, problems of the micro enterprises and the review of the micro enterprises development programs. These studies have significantly contributed to enterprises literature. Multifaceted roles of micro enterprises in mitigating socio-economic issues are well discussed and often recognized as the growth engine of economic

development. However, despite the fact that this large number of local and regional small business have a huge potential for growth, but they are abstained to extend their activities to international market. The hindrance to go internationally includes lack of competency in both regional and international market. Further they also face the problems of poor advocacy, insufficient managerial competency, lack of negotiable capacities, limited access of finance and their inadequate skills in cross-border trade.

The previous studies purposefully neglected how micro enterprise owners acquire the business skills and capacities for doing their business. Some studies focused on the skills, capacities and talents required in the initial stages. To do the business in a competitive world continuous and constant updating skills and capacities are needed. The most micro enterprises fail at their initial stages due to troubles in acquiring later stage skills and capacities. However, the experiences in running the business gives new knowledge, skills, capacities, talents and proficiencies, which impetus the owners to nurture required business skills and capacities. The training programs of the government and non-government agencies augments the skills and capacities acquisition process of the entrepreneurs.

Micro entrepreneur literature failed to generate how the business experiences develop skills and capacities among owners, particularly women entrepreneurs and how such skills and capacities applies in managing the business as well as in their personal life. Thus, there is a dearth of study on what are the skills required to do manage the business in the later stage of initiation and what are the role of micro enterprises in skills and capacity building among entrepreneurs and also how such skills and capacities applied in growth planning of the business and in the personal development of individual.

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CHAPTER 3

PROMOTION OF MICRO ENTERPRISES AND KUDUMBASHREE MISSION

This chapter reviews the role of Kudumbashree in capacity building and skill development among women micro entrepreneurs by analyzing various schemes of Kudumbashree Mission.

Inception and Objectives of Kudumbashree Mission

In a country like India, where gender disparities and poverty remain persistent challenges, initiatives aimed at women's empowerment and poverty eradication are crucial. Kudumbashree, a community-driven program initiated by the Government of Kerala in 1998, stands out as a notable effort to address such disparities. Central to its objectives is the promotion of skill and capacity development among women, recognizing it as a potent tool for socio-economic empowerment. Kudumbashree Mission is the one of the flagship programs of Government of Kerala to uplift women and marginalized segments of the society. The mission aims to all-round empowerment of women through socio-economic development. Kudumbashree was incepted when Kerala was facing significant socio-economic challenges, including widespread poverty, unemployment, and social exclusion. To address such challenges effectively, the Government of Kerala appointed a task force in 1997. The mission was officially launched in May 17, 1998 as a program for eradication of poverty. Kudumbashree is registered society under the Travancore-Cochin Literary, Scientific and Charitable Societies Registration Act, 1955. The mission started functioning on April 1, 1999 across the state. Over years, Kudumbashree Mission encompasses 43 lakhs of women members, and therefore it is considered as largest organization known for women participation.

At its inception, Kudumbashree focused on organizing women into neighborhood groups called 'Ayalkoottams,' fostering collective action and self-help among them. These groups formed the basic units of the program, facilitating social

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mobilization, capacity building, and empowerment. Over time, Kudumbashree evolved into a multi-dimensional initiative, encompassing various sectors such as microfinance, entrepreneurship, health, and education, with a strong emphasis on skill development. The organization has been acclaimed as a model of women empowerment initiative worldwide. As a best practice, Kudumbashree Mission has received numerous national and international awards for its excellence. The established objectives of Kudumbashree are as follows;

- **Poverty Eradication:** By enhancing the socio-economic status of women and their families through income-generating activities, access to credit, and asset creation **Women's Empowerment:** By promoting leadership skills, decision-making abilities, and self-reliance among women, particularly those from marginalized communities
- **Community Development:** By fostering participatory processes, social cohesion, and inclusive growth at the grassroots level through collective action and community mobilization
- **Gender Equality:** By challenging gender stereotypes, addressing gender disparities, and promoting women's rights and gender justice in all spheres of life

At initial stage, in 2000-2002, Kudumbashree community network had only three phases to cover the entire State. As per the data by 15th March 2024, Kudumbashree has a total membership of 46,16,837. The Mission has 3,16,860 NHGs affiliated to 19,489 ADSs. There are a total of 1070 CDSs under the Mission. Any adult woman is entitled to the membership of Kudumbashree. Whereas, only one member from a family is eligible for its membership. In 2011, the Mission was recognized as the State Rural Livelihoods Mission (SRLM) by the Ministry of Rural Development (MoRD), Government of India under the National Rural Livelihoods Mission (NRLM). Kudumbashree community network is considered as one of the major platforms for implementing various inclusion programs and livelihood schemes.

Organization Set-up and Structure of Kudumbashree

The head office of Kudumbashree is at Thiruvnanthapuram. It has a field office in each district of the state. All the activities under the Mission are monitored through these field offices. All facilities for conducting various activities are provided through this channel. The Minister for Local Self-Government acts as the chairman of the governing body of the mission which comprises of 28 members. Whereas there is an executive committee of eight members to monitor the Mission's administration. The chairperson of this committee will always be the Principal Secretary of the Department of Local Self-Government. The Executive Director of the Mission is the convenor of the committee. There is a three-tier organizational structure of women for an effective coordination of its activities. While Neighborhood Groups (NHGs) work at the base level, Area Development Societies (ADSs) coordinates activities at ward levels. Community Development Societies (CDSs) work at the level of Grama Panchayat/Municipality/Corporation.

1 Neighborhood Groups (NHGs)

Neighborhood Groups (NHGs) serve as the foundational units of Kudumbashree, comprising women from local communities who come together to address common challenges and aspirations. Each NHG typically consists of 10-20 households, with members sharing a common bond of solidarity and collective action. NHGs serve as platforms for savings and credit activities, skill development programs, and community initiatives aimed at women's empowerment and socio-economic development.

2 Area Development Societies (ADS)

At the next level of the organizational hierarchy are the Area Development Societies (ADS), which bring together multiple NHGs within a defined geographic area or administrative unit, such as a ward. ADS serve as intermediate structures that facilitate coordination, collaboration, and synergy among NHGs, thereby enhancing the effectiveness and impact of Kudumbashree interventions at the grassroots level. ADS are responsible for planning, implementing, and monitoring

development activities, as well as mobilizing resources and building partnerships with external stakeholders.

3 Community Development Societies (CDS)

Community Development Societies (CDS) represent the apex of the organizational structure of Kudumbashree at the local government level, i.e., the panchayat or municipality. CDS function as umbrella organizations that oversee the functioning of multiple ADS within their jurisdiction, thereby extending the reach and scope of Kudumbashree initiatives across entire localities. CDS play a pivotal role in governance, resource allocation, and policy advocacy related to women's empowerment and community development at the grassroots level.

1 Kudumbashree Mission

At the state level, the Kudumbashree Mission serves as the nodal agency responsible for policy formulation, program coordination, capacity-building, and monitoring and evaluation of Kudumbashree initiatives statewide. The Mission operates under the Department of Local Self Government, Government of Kerala, and works in close collaboration with various government departments, non-governmental organizations (NGOs), academic institutions, and other stakeholders. The Mission provides strategic direction, technical support, and financial assistance to Kudumbashree units at the grassroots level, thereby enabling them to implement programs effectively and achieve desired outcomes.

Kudumbashree represents a remarkable journey of empowerment, resilience, and solidarity in Kerala. From its humble beginnings in the late 1990s to its present stature as a pioneering women's empowerment program, Kudumbashree has demonstrated the power of collective action, grassroots democracy, and gender-responsive development. As it moves forward into the future, Kudumbashree must remain steadfast in its commitment to the principles of equity, inclusivity, and sustainability, ensuring that no woman is left behind in the quest for a more just, prosperous, and equitable society.

Kudumbashree Mission and Women Empowerment

Kudumbashree community network covers the entire State of Kerala formed with the aim of poverty eradication and women empowerment. It undertakes various operations with a formal three tier structure of Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. Even though the prime purpose of the Kudumbashree is to eradicate poverty and women empowerment, it is also extended its operation in multidimensional empowerment programs which include democratic leadership, micro enterprises and support structures. The agencies operate as a mainstream agency along with the other development agencies of the Kerala state.

Kudumbashree offers a wide range of livelihood interventions aimed at enhancing the income-earning capabilities of women and their families. These interventions include skill development training, capacity-building programs, and entrepreneurship promotion initiatives in sectors such as agriculture, livestock rearing, handicrafts, textiles, food processing, retail, tourism, and services. Kudumbashree collaborates with government agencies, academic institutions, NGOs, and private sector partners to impart relevant skills and knowledge to women, thereby enabling them to pursue sustainable livelihoods and contribute to economic growth. These interventions are tailored to the local context and needs of different communities, ensuring their relevance and effectiveness in addressing specific challenges and opportunities.

One of the core components of Kudumbashree is its savings and credit programs, which aim to promote financial inclusion, entrepreneurship, and asset creation among women. NHGs mobilize savings from their members through regular meetings and thrift activities, which are then pooled together to form a corpus. This corpus serves as the basis for providing micro-credit facilities to NHG members for income-generating activities, livelihood investments, and emergency needs. Kudumbashree promotes a culture of thrift, financial discipline, and mutual assistance among women, thereby enabling them to access credit on flexible terms and invest in their economic empowerment.

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In addition to participating in a variety of other activities including health, nutrition, agricultural, and social development, the NHGs concentrate on empowering women through income generation and microcredit after originally focusing on thrift and loan activities. By its thrift and credit initiatives, Kudumbashree has improved the financial standing of less fortunate women and played a significant part in the financial inclusion of impoverished women. Members of neighbourhood groups who demonstrate merit are awarded internal loans from the combined small, regular savings (thrift) accounts. Even though Non-Governmental Homes (NGHs) possess autonomy and discretion in financial matters, they are legally obligated to behave in compliance with the Kudumbashree. The Community Development Society (CDS) and Area Development Society (ADS) must be informed of the activities. In the year 2022-23, more than 532 crore was collected by Neighborhood Groups (NHGs). They also generated threefold of the amount as the internal loan.

Table 3.1

Financial Inclusion through Neighbourhood Groups

	2019-20	2020-21	2021-22	2022-23
No of NHGs	287723	294436	306551	317226
No of NHG Members (in lakh)	45.1	45.85	45.86	48.02
Amount of Thrift (in crore)	443.7	406.71	514	532
No of Bank linked NHGs	73522	250018	52837	93080
Disbursement of bank loans (in crore)	2670	4070.26	3436	6550.8
Internal Loan (in crore)	1778.4	1323.11	2510	2660

(Source: Kudumbashree Website)

Kudumbashree has been instrumental in promoting inclusive and participatory approaches to community development in Kerala. By mobilizing women into collective action groups, Kudumbashree has fostered a sense of solidarity, cooperation, and mutual support among community members. Through its decentralized structure and bottom-up planning processes, Kudumbashree has empowered communities to identify their own needs, prioritize their own development goals, and implement their own solutions. This has led to the emergence of vibrant, self-reliant, and resilient communities capable of addressing

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local challenges and harnessing local resources for sustainable development. Kudumbashree has also fostered social capital trust, and social cohesion within communities, thereby strengthening their resilience to external shocks and stresses. By promoting community ownership and participation in development initiatives, Kudumbashree has democratized decision-making processes and empowered marginalized groups to claim their rights and entitlements.

Beyond economic empowerment, Kudumbashree also focuses on social development initiatives aimed at improving the overall quality of life for women and their families. These initiatives include health and nutrition programs, education and skill development initiatives, sanitation and hygiene campaigns, environmental conservation projects, and community welfare activities. Kudumbashree works in close collaboration with government agencies, civil society organizations, and community stakeholders to address key social issues and promote inclusive development. These initiatives are designed to enhance the well-being, dignity, and social capital of women, thereby enabling them to lead fulfilling and meaningful lives. Kudumbashree has also contributed to improving gender relations within households and communities, fostering greater gender equality and social cohesion. By promoting women's empowerment as a key development outcome, Kudumbashree has challenged patriarchal norms, discriminatory practices, and institutional barriers that hinder women's progress and participation in public life.

Kudumbashree has made significant strides in advancing gender equality and women's rights in Kerala. By promoting women's economic empowerment, political participation, and social inclusion, Kudumbashree has challenged traditional gender norms and stereotypes that perpetuate discrimination and inequality. Women who are members of Kudumbashree have gained greater visibility, recognition, and influence in public spaces, governance structures, and decision-making bodies. Kudumbashree has also contributed to narrowing gender gaps in education, health, and employment, thereby creating a more equitable and inclusive society for future generations. Through its advocacy efforts, policy interventions, and community mobilization strategies, Kudumbashree has paved the way for transformative change in gender relations and social norms. By mainstreaming gender equality as a core development objective, Kudumbashree has set a positive example for other states and countries grappling with similar challenges.

Kudumbasree Mission and Micro Enterprise Promotion

Kudumbashree Mission is committed to promote microenterprise as strategic tool to empower the poor. In order to achieve the target, the mission extended various supportive assistances like partial finance assistance, training and education programmes and various handholding initiatives by looking into the requirements of the enterprises. The supportive assistances are not only provided to the new enterprises, but also to the existing ones. Kudumbashree has been playing transformative role on the economic empowerment of women in Kerala. By providing access to credit, skills, markets, and support services, Kudumbashree has enabled women to generate sustainable incomes, build assets, and improve their living standards. Studies have shown that Kudumbashree members have experienced significant increases in household income, savings, and investment levels, thereby reducing their vulnerability to poverty and economic shocks. The program has also contributed to the growth of micro-enterprises, self-employment opportunities, and women- owned businesses in diverse sectors of the economy. By promoting entrepreneurship, innovation, and inclusive growth, Kudumbashree has unleashed the economic potential of women and catalyzed local development processes in Kerala.

Local Economic Development (LED) through local production and consumption is prioritized under the Mission. It gives an impetus to economic activities in the respective local areas through microenterprises. The community and Local Self Governance bodies are required to analyse market demands and development of products and services.

In line with the Government of India's initiatives such as the Start-Up India and Stand-Up India campaigns, Kudumbashree places a strong emphasis on entrepreneurship development among women. It provides technical assistance, mentoring support, market linkages, and access to finance to aspiring women entrepreneurs to start and scale up their ventures. Kudumbashree promotes a culture of innovation, risk-taking, and enterprise among women, empowering them to break free from traditional roles and explore new avenues of economic empowerment.

Through its entrepreneurship development programs, Kudumbashree encourages women to identify business opportunities, develop viable business plans, and access support services to establish and manage successful enterprises. These initiatives not only create employment and income-generation opportunities for women but also contribute to the overall economic development of their communities.

Enterprise Mapping and Monthly Turnover

Microenterprises have a pivotal role in the empowerment of women and the poor sections of the society. Microenterprises provide opportunities for development through creating employability which will ultimately increase the income and living standards of them. It is estimated that there are more than 15000 non-farm microenterprises in the state. The mission considers it compulsory to geotag and map these enterprises. Mapping will help the mission organize the information regarding such ventures. For this purpose, a mobile application is being developed. As many as fifteen varieties of microenterprises have been identified and geo-mapped by the mission so far. Apart from that, effective cash flow management (Income, Expenditure and Profit) is critical when calculating the growth of each Micro enterprise. In order to organize the finance flow, district missions have been given a monthly turnover page for the purpose of updating monthly financial details.

The Kudumbashree Mission is committed to motivate women to involve in microenterprise initiatives by extending different training platforms for them. The mission expects that such enterprises will provide livelihood for the woman folks. As on January 2022, 31,000 enterprises are set up in the state by individuals and groups. The table given below provides district wise data regarding the initiatives and participation in the mission:

Table 3.3

Number of Kudumbashree Enterprises in Kerala

District	Total number of individual micro enterprises	Total number of group enterprises	Total number of enterprises in the district
Thiruvananthapuram	738	1971	2709
Kollam	871	1528	2399
Pathanamthitta	1256	1110	2627
Alappuzha	576	1900	2476
Kottayam	1417	1120	2537
Idukki	579	1006	1585
Ernakulam	1038	2145	3183
Thrissur	1643	1385	2828
Palakkad	739	1427	2166
Malappuram	610	1313	1923
Kozhikode	1208	1764	2972
Wayanad	196	484	680
Kannur	505	1496	2001
Kasaragod	401	574	975
Total	11,777	19,223	31,000

(Source: official website of Kudumbashree)

The Kudumbashree Micro-enterprise Development Program (KMDP) provides support to women interested in starting small-scale enterprises. KMDP offers training, mentoring, and financial assistance to aspiring women entrepreneurs, helping them develop viable business plans, access credit facilities, and navigate market opportunities. Through KMDP, women have established successful enterprises in various sectors, including food processing, garment making, beauty services, and eco-tourism, contributing to local economic development and employment generation.

The Kudumbashree Livelihood Mission (KLM) is another initiative that aims to enhance the livelihood opportunities of women through skill development, entrepreneurship promotion, and market linkages. KLM offers a wide range of training programs in sectors such as agriculture, animal husbandry, handicrafts, textiles, and services, tailored to the needs and aspirations of women in different regions of Kerala. Through KLM, thousands of women have acquired new skills, started their own businesses, and improved their economic well-being.

Capacity Building and Kudumbashree Enterprises

Capacity building is a prerequisite for empowering individuals and communities to step forward their own development processes. Kudumbashree has played a significant role in capacity building at the grass roots level of the society. Kudumbashree has played a catalytic role in enhancing the social status, self-esteem, and agency of women in Kerala. Kudumbashree has uplifted and empowered women community of Kerala to assert their rights, voice their opinions, and take on leadership roles in decision-making processes through capacity building, leadership training, and community participation programs. Women who were once confined to domestic chores have emerged as active agents of change, driving social and economic development in their communities. The Mission fulfils its established objectives by enhancing capacities (both entrepreneurial and non-entrepreneurial) by extending assistances and supports. It includes providing resources and trainings to different beneficiaries of the mission's initiatives.

The Mission is committed to provide tailor-made training programmes for the best result of its initiatives. As its activities are different, the training programmes of the mission are also expected to be cater to the diversified requirements. Through the three-tier organization set-up, the members of the mission who are either going to start enterprises or existing enterprises receive trainings. All the stakeholders are trained to develop and enhance skills for sustainability in the long run. This capacity building venture is made possible through four elements envisaged by Kudumbashree. They are realized through Organizational Development, Strengthening of Community Based Organizations,

Strengthening of Community Supporting Groups and Livelihood Management.

Over the years, Kudumbashree Mission realized that training groups can be resorted for the best impart of the skills required for capacity enhancements. As a result, there is a number of government and non-government organisations actively provide skill training to the members of the mission. Following are the community training groups that are active for some designated purposes: KAASS is committed to accounting and auditing of the Kudumbashree network, whereas EKSAT organizes entrepreneurship development and motivation. At the same time, MECs are focused in livelihood programmes while AIFRHM is founded for special livelihood programmes. The attractive part of these training groups is that most of the trainers are the members of the Mission. It helps the participants to receive hand-on training from the experienced trainers. Apart from these trainers, Kudumbashree seeks collaboration with reputed institutions and organisations. IIM Kozhikode, IMG, KILA, and IRMA are a few among them.

Capacity building programmes of Kudumbashree

Capacitation of LSGs

LSGs play a decisive role in coordinating and facilitating various programmes. Therefore, it is imperative to create awareness among the LSG members about various schemes and initiatives of the mission. Moreover, as LSGs have a great role in synchronizing the Mission's activities with various schemes and plans of LSGs through CDSs. LSGs also are decisive while elections to Kudumbashree CBOs are conducted. Also, LSGs can work as Evaluation Committee as it can act as a centre for effective convergence of resources. In short, the role of LSGs in is the implementation of various activities of Kudumbashree. Additionally, the mission's activities are meant to bring about social development which is a concern for the LSGs. In this regard also, the role of LSGs in carrying out the missions of Kudumbashree is inevitable.

- **Capacitation of Kudumbashree CBOs**

Kudumbashree gives much importance to building of CBOs. The mission's activities are to be coordinated in a timely manner. It will be possible only when the

members of the community are aware of the programmes of the mission. The mission is committed to foster awareness among its members through training communities, LSGs, CDS Officials, training group personnels and the efficient three-tier system.

- **Financial Inclusion**

Kudumbashree promotes financial inclusion as a critical component of capacity building, particularly among women from marginalized communities. By facilitating access to formal financial services, such as savings accounts, credit facilities, insurance schemes, and pension plans, Kudumbashree enables women to build financial resilience, invest in productive assets, and plan for the future. Financial inclusion initiatives offered by Kudumbashree aim to empower women economically, reduce poverty, and enhance household welfare.

Example: The "Kudumbashree Financial Literacy Program" educates women about basic financial concepts, such as savings, budgeting, borrowing, and investment. Women learn how to manage their finances effectively, make informed decisions about financial products and services, and protect themselves against financial risks. Through this program, women gain confidence and empowerment in managing their financial affairs, thereby improving their economic well-being and security.

- **Social Capital Building**

Kudumbashree recognizes the importance of social capital in capacity building and community development. By fostering social networks, relationships, and trust among community members, Kudumbashree strengthens social cohesion, collective action, and solidarity. Social capital-building initiatives offered by Kudumbashree create opportunities for women to connect, collaborate, and support each other, leading to positive outcomes at the individual, household, and community levels.

Example: The "Kudumbashree Community Exchange Program" facilitates peer-to-peer learning, knowledge sharing, and collaboration among women across NHGs, ADS, and CDS. Through exchange visits, study tours, and networking events, women learn from each other's experiences, share best practices, and forge alliances for collective action. This program builds social capital by strengthening social ties, fostering mutual trust, and promoting cooperation among community members, thereby enhancing their capacity to address common challenges and achieve shared goals.

- **Kudumbashree School**

The Mission has introduced Kudumbashree Schools as a training programme. Such schools are meant to foster awareness among the members of NHGs about their social responsibilities. Such programmes are expected to enhance the knowledge level of its members. As many as 43 lakh beneficiaries are expected to be trained for a period of two hours per six weeks in various subjects. The training will be carried out by a master trainer at the CDS level whereas there will be six trainers at ADS level for providing training at ward level. The programme was successfully carried out by the Mission during the financial year 2017-18.

- **CDS Action Plan**

The action plan of CDS is prepared by the CDS. The action plan and the role of CDS/ADS/NHG should be specified and communicated to all of them. The convergence of funds and functions also should be detailed and communicated.

- **Capacitation of Community Supporting Groups**

As continuous training is required for the best results of the programmes under the mission, constant capacitation of the nineteen training groups is given special focus by the mission. The KAASS groups receive training on book keeping with regard to Micro financial Literacy. The Kudumbashree CBOs also will be benefited out of this. At the same time, the MECs are trained of management ideas. As many as 50,000 Gender Resource Persons work at different levels of the mission. Therefore,

capacitation of these resource persons is decisive for the successful conduct of the initiatives.

Capacitation on livelihood management

The Kudumbashree Mission is committed to provide multiple provisions for ensuring the livelihood of its beneficiaries. The support is given through financial support, different training programmes, assistances, and infrastructure. The training programmes are of two kinds: first one is meant for the MEs that are currently operational, and the second one is for the new ones in the initial stages. Their training includes Skill Enhancement Programmes, Entrepreneurship Development Programmes, and programmes meant for improving the performance level.

Example: The "Kudumbashree Poultry Farming Project" trains women in poultry management techniques, including feeding, breeding, disease management, and marketing. Through this initiative, women acquire practical skills and technical know-how to start and manage their own poultry farms, thereby enhancing their income-earning potential and economic independence.

The Kudumbashree Leadership Development Program (KLDP) aims to build the leadership capacities of women leaders within Kudumbashree structures. KLDP provides training, mentoring, and networking opportunities to women leaders, enabling them to effectively lead and manage community development initiatives. Through KLDP, women leaders gain confidence, skills, and knowledge to advocate for their communities' needs, mobilize resources, and implement projects that address local challenges and priorities.

Kudumbashree Neighborhood Groups (NHGs) serve as platforms for capacity building and collective action at the grassroots level. NHGs bring together women from local communities to participate in savings and credit activities, skill development programs, and community initiatives. Through NHGs, women acquire new skills, share knowledge and experiences, and support each other in pursuing common goals for development and well-being. NHGs have become catalysts for social change and empowerment, empowering women to transform their lives and communities.

Kudumbashree's capacity building initiatives have played a pivotal role in empowering women, strengthening communities, and promoting sustainable development in Kerala. By investing in skill development, entrepreneurship promotion, leadership development, financial inclusion, and social capital-building, Kudumbashree has enabled women to overcome barriers, seize opportunities, and achieve their full potential. As Kudumbashree continues to expand its reach and impact, it remains a shining example of grassroots empowerment and inclusive development, offering valuable lessons for other regions and countries seeking to build resilient and self-reliant communities.

Conceptual Framework of Skill Development in Kudumbashree

At the core of Kudumbashree's approach to skill development is the active involvement of community members, particularly women. Rather than relying solely on external interventions, Kudumbashree emphasizes the empowerment of local communities to identify their needs, prioritize skill gaps, and design appropriate interventions. Further, the mission follows a holistic approach for skill development. Skill development in Kudumbashree is not limited to traditional vocational training programs but adopts a holistic perspective. It recognizes the importance of equipping women with a diverse set of skills, including technical, entrepreneurial, financial, and social skills, to enhance their employability and entrepreneurial potential. Given its focus on women's empowerment, Kudumbashree's approach to skill development is inherently gender-sensitive. It acknowledges the unique challenges faced by women in accessing education, training, and employment opportunities and seeks to address gender disparities through targeted interventions. The distinguished features of skill development programs of Kudumbashree are closely linked to livelihood enhancement strategies, aiming not only to impart skills but also to create sustainable income-generating opportunities for women. This entails facilitating access to markets, credit, technology, and support services to enable women to translate their skills into viable livelihoods.

Strategies and Initiatives for Skill Development in Kudumbashree:

Kudumbashree adopts a variety of strategies and initiatives to promote skill development among women, ranging from formal training programs to experiential learning and capacity building activities. Some of the key strategies and initiatives include:

Vocational Training Programs: Kudumbashree organizes vocational training programs in collaboration with government agencies, NGOs, and private sector partners to impart technical skills in various trades such as tailoring, embroidery, handicrafts, food processing, beauty therapy, and computer literacy. These programs are designed to be demand-driven, responsive to local market needs, and accessible to women of all ages and backgrounds.

Entrepreneurship Development: In addition to vocational skills, Kudumbashree emphasizes entrepreneurship development to enable women to start their own businesses and become self-reliant. It provides training and support in areas such as business planning, marketing, financial management, and access to credit. Special emphasis is placed on promoting women-led enterprises and fostering a culture of entrepreneurship within the community.

Life Skills Education: Recognizing the importance of non-technical skills in enhancing employability and personal development, Kudumbashree conducts life skills education programs for women. These programs cover a wide range of topics such as communication skills, problem-solving, decision-making, financial literacy, health, and hygiene, empowering women with the knowledge and confidence to navigate various aspects of their lives.

Mentoring and Peer Learning: Kudumbashree promotes peer learning and mentoring as effective strategies for skill development. Experienced members of the community serve as mentors, providing guidance, support, and practical advice to women seeking to acquire new skills or start businesses. Peer learning platforms facilitate the exchange of knowledge, experiences, and best practices among women, creating a conducive environment for continuous learning and skill enhancement.

Convergence with Government Programs: Kudumbashree collaborates with various government departments and schemes to enhance the effectiveness of its skill development initiatives. It leverages existing resources and infrastructure to scale up training programs, facilitate access to subsidies and incentives, and promote convergence between different sectors such as agriculture, tourism, healthcare, and manufacturing.

Kudumbashree Mission provides various skilling and placement programs in order to enhance skills and talents among youth belonging to financially backward in urban areas.. The youth from the families whose annual family income less than Rs.1 lakhs are eligible to join the programs. Through 69 training placement centres, the mission provides technical trainings and employment opportunities. The mission provides both residential and non-residential training with the minimum duration of 600 hours.

Skill Training Programmes under Kudumbashree

Kudumbashree runs multiple training programmes to help women increase their skills. It serves as the nodal organisation for the Deendhayal Antyodaya Yojana-National Rural Livelihood Mission [DAY-NRLM], a federally funded initiative. Men and women, many of whom are Kudumbashree members, can receive skill-based training under the scheme, Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU GKY). The DDU GKY programme is committed to extend its training programmes for the benefit of the poor people in the rural areas. The training programmes have to be free of cost. The job-oriented scheme is a collaborative venture of both Ministry of Rural Development (MoRD) and Kudumbashree. The target beneficiaries of the scheme are the rural youth between the age group of 15 to 35 belonging to poor families. As per the data available in September 2023, as many as 65,821 persons have been trained under the scheme and also 37809 persons completed their three months in various jobs

Table 3.4

DDU GKY status in Kerala (Skill development under Kudumbashree)

	Commenced	Completed
2015-16	9607	4261
2016-17	10722	11630
2017-18	12998	10693
2018-19	16428	13736
2019-20	15221	12812
2020-21	3358	3152
2021-22	5664	5718
2022-23	2618	3819
Cumulative	76616	65821

Source : Official website of Kudumbashree

Impacts of Kudumbashree's Skill Development Initiatives

The skill development initiatives implemented by Kudumbashree have yielded significant impacts at individual, household, and community levels. One of the primary impacts of Kudumbashree's skill development initiatives is economic empowerment, as evidenced by increased income levels, improved livelihood opportunities, and poverty reduction among women and their families. By equipping women with marketable skills and entrepreneurial capabilities, Kudumbashree enables them to access better-paying jobs, start their own businesses, and contribute to household incomes. Kudumbashree's focus on vocational training and entrepreneurship development enhances women's employability by equipping them with relevant skills and competencies demanded by the labor market. Women who undergo training under Kudumbashree are better positioned to secure formal employment, engage in self-employment ventures, or participate in income-generating activities in diverse sectors such as textiles, agriculture, tourism, and services. Skill development initiatives implemented by Kudumbashree promote social inclusion by empowering marginalized groups such as low-income women, tribal communities, and differently-abled individuals. By providing them with access to training, education, and economic opportunities, they uplift their earning capacity

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through social inclusion. Perhaps the most significant impact of Kudumbashree's skill development initiatives is women's empowerment, defined as the process of gaining control over one's life, resources, and decision-making. Through skill acquisition, women develop a sense of agency, confidence, and independence, enabling them to challenge traditional gender roles, assert their rights, and participate more actively in public and private spheres. Skill development initiatives implemented by Kudumbashree contribute to overall community development by enhancing human capital, fostering entrepreneurship, and promoting local economic growth. As women acquire new skills and generate income, they invest back into their families and communities, thereby creating multiplier effects that benefit society as a whole.

Role of Kudumbashree in Entrepreneurship Skill Development:

- **Training and Capacity Building:** Kudumbashree organizes training programs, workshops, and skill development sessions to equip women with the necessary entrepreneurial skills. These sessions cover a wide array of topics including financial management, marketing strategies, product development, and business planning. By imparting practical knowledge and enhancing confidence, Kudumbashree empowers women to start and manage their enterprises effectively.
- **Access to Financial Resources:** Lack of access to financial resources often impedes entrepreneurship, especially among marginalized communities. Kudumbashree addresses this challenge by facilitating access to microcredit and financial assistance schemes. Through its network of self-help groups (SHGs), Kudumbashree provides loans at low interest rates, enabling women to invest in their business ventures without being burdened by exorbitant interest rates or stringent collateral requirements.
- **Market Linkages and Exposure:** Building a sustainable enterprise requires access to markets and exposure to consumer demands. Kudumbashree facilitates market linkages by organizing exhibitions, trade fairs, and

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marketing events where women entrepreneurs can showcase their products. Additionally, Kudumbashree collaborates with governmental and non-governmental organizations to provide market intelligence and connect women entrepreneurs with potential buyers, thereby expanding their market reach.

- **Networking and Collaboration:** Entrepreneurship thrives in an ecosystem of collaboration and support. Kudumbashree fosters networking opportunities by bringing women entrepreneurs together through cluster-level meetings, business forums, and peer-learning initiatives. These platforms not only encourage knowledge exchange but also instill a sense of camaraderie and solidarity among women entrepreneurs, enabling them to overcome challenges collectively.
- **Policy Advocacy and Empowerment:** Beyond individual capacity building, Kudumbashree advocates for policies and initiatives that promote women's entrepreneurship at the grassroots level. By lobbying for gender-sensitive policies, favorable regulatory frameworks, and institutional support, Kudumbashree creates an enabling environment for women to venture into entrepreneurship without facing systemic barriers or discrimination.
- **Empowering Women Through Handicraft Enterprises:** Consider the case of a group of women from a rural village in Kerala who were trained and supported by Kudumbashree to start a handicraft enterprise. Initially, these women lacked the necessary skills and resources to turn their craftsmanship into a viable business. However, through Kudumbashree's intervention, they received training in product design, quality control, and marketing strategies. Additionally, Kudumbashree facilitated access to microcredit, enabling the women to procure raw materials and set up a production unit. With Kudumbashree's guidance and support, the women began producing a diverse range of handicrafts including traditional textiles, pottery, and bamboo crafts. Kudumbashree helped them establish market linkages by organizing exhibitions and connecting them with retailers and export agencies. As a result, their products gained visibility in domestic and

international markets, leading to increased sales and profitability.

Moreover, Kudumbashree encouraged collaboration among these women and other local artisans, fostering a supportive ecosystem where they could share resources, skills, and experiences. Over time, the handicraft enterprise grew into a thriving cooperative, empowering women economically and socially. Today, these women serve as role models in their community, inspiring others to pursue entrepreneurship and break free from the shackles of poverty. Kudumbashree's holistic approach to entrepreneurship skill development has been instrumental in transforming the lives of women across Kerala. By providing training, access to financial resources, market linkages, networking opportunities, and policy advocacy, Kudumbashree empowers women to realize their entrepreneurial aspirations and contribute to the socioeconomic development of their communities. The example of the handicraft enterprise underscores the transformative impact of Kudumbashree's interventions, highlighting the potential for grassroots initiatives to drive inclusive growth and empowerment

To promote women entrepreneurship in Kerala, Kerala State Industrial Department, Women Development Corporation, Kudumbashree, and numerous other government departments are providing different programmes. Entrepreneurship Development Programmes (EDPs) mainly focus to address the needs of prospective female entrepreneurs who might lack the necessary training and experience. In order to help needy women become economically independent, the Central and State governments also run a number of other programmes that offer support in setting up training and income-generating initiatives. Special programmes for female entrepreneurs have also been implemented by certain banks and financial organisations, such as NABARD. Apart from the dedicated programmes for female entrepreneurs, there are also government initiatives including the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), National Rural Livelihood Mission (NRLM), Kudumbashree MSME schemes, and the Industrial Department's Entrepreneur Support Scheme. The Government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Additional Skill Acquisition Programme (ASAP), Kerala Academy for Skills Excellence (KASE), and Labour Departments have various skill development programmes for female groups to create a skilled women labour force and thus offer

more opportunities for women.

This chapter reviews the efforts taken by Kudumbashree Mission to promote entrepreneurship through micro enterprises and thus eradicate poverty. This chapter also covers skilling mission and capacity building process for micro entrepreneurs initiated by Kudumbashree at different levels. In the next chapter a detailed description about entrepreneurial capacity building and skill development in India and Kerala has been given.

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CHAPTER 4

ENTREPRENEURIAL CAPACITY BUILDING AND SKILL DEVELOPMENT IN INDIA AND KERALA

Introduction

This chapter reviews various skill and capacity building programs aimed for the development of women entrepreneurship culture. The chapter reviewed various schemes, policies, supports and assistances extended by both central and state governments for enhancing entrepreneurship, skill development and capacity building among women. Further, the chapter also details the role of specialization institutions in promoting women entrepreneurship.

Women's Entrepreneurship landscape in India

Promotion of women entrepreneurship is necessary to ensure equal growth and prosperity of the society. Women entrepreneurship ensures equal priority in socio-economic order of the country. It is powerful strategy to speed up the India's journey of becoming a \$5 trillion economy. Moreover, women entrepreneurship could play a significant role to rise of household income and to alleviate poverty. Many agencies have prioritised promotion of women entrepreneurship as the tool of socio-economic development. For instance, the UNO identified the fact that women entrepreneurship has to play significant role to achieve the 2030 United Nations Sustainable Development Goals (SDGs), especially SDG-5 on gender equality.

Women-led entrepreneurial activities in India show a significant growth. As reported in the study of Mastercard Index of Women Entrepreneurs (MIWE 2022), India has 63 million micro small and medium enterprises (MSMEs), of which around 20% are owned and controlled by women and they provide employment to 22 to 27 million people. The figures of the study give a hope for the growth trend of women entrepreneurial activities. However, in the global ranking of women entrepreneurship activities, India's rank is at bottom. India is ranked 57th among 65

countries in the Mastercard Index of Women Entrepreneurs 12 (MIWE, 2021). The low phase growth of women entrepreneurship culture is caused by multiple reasons including double role of women, lack of proper supports and guidance; scarcity in capacity building and skill development. Readiness of the women to start and run the business is also one of the basic reasons. It is estimated that there are nearly 432 million working age women in India. Whereas, only 19% of them are involved in a formal and paid work. As per the 2023 reports submitted by the Global Entrepreneurship Monitor (GEM), only 2.6% of them are involved in early-stage entrepreneurial activities. Low growth phase of women entrepreneurship culture exhibits the lack proper guidance and supports, and opportunities for capacity building and skill development which are essential for the growth and development of entrepreneurship. The report also states that the women found motivation in business enterprises due to the unemployability in the country.

Table 4.1

A Bird's View of Entrepreneurship in India

	Women Enterprises (in Lakh)	In Percentage	Enterprises in India (in Lakh)
Number Enterprise (Incl. MSMEs)	129.12	20.37	633.88
Rural enterprise	72.25	22.24	324.88
Urban enterprise	56.91	18.42	309
Employment	264.92	24	1109.89
Rural Employment	137.50	27.62	497.78
Urban Employment	127.42	20.81	612.10
Investment	12684512	11.15	1,137,23700
Turnover	171499298	10.22	16,784,35800

Sources: Annual Report of MSME 2024, Ministry of MSMEs. PIB, Government of India, 2024.

There are many programs, policies and supporting facilities across the globe to enhance women entrepreneurship and alleviate the hurdles in their growth

trajectory with the support of government and non-government agencies.

Women Entrepreneurship Platform (WEP)

The Women Entrepreneurship Platform (WEP) is an initiative of NITI Aayog. It is a facilitating centre to bring together of women across the country and enhance their entrepreneurial intentions. The platform acts as an ecosystem to realize entrepreneurial intention at primary level, scale-up innovative initiatives and chalk-out sustainable for growth level. At sustainable level, the platform assists long-term strategies for their businesses. Participation in the platform is substantially increasing. The aspirants in the platform are broadly classified into three:

- Ichha Shakti (Motivating aspiring entrepreneurs to start their enterprise)
- Gyaan Shakti (Providing knowledge and ecosystem support to women entrepreneurs to help them foster entrepreneurship)
- Karma Shakti (Providing hands-on support to entrepreneurs in setting-up and scaling up businesses)

The streamlining information and supports of both government and private sectors help to address the bottlenecks faced by aspiring and established women entrepreneurs. The platform ensures vivid services such as free credit ratings, mentorship, funding support to women entrepreneurs, apprenticeship and corporate partnerships. Further, the platform encourages entrepreneurs to share their entrepreneurial journeys, stories and experiences to nurture mutual learning. In collaboration with various stakeholders, the platform acts as a driving force of change in women entrepreneurship promotion through both offline and online initiatives and outreach programmes.

Mahila Udyam Nidhi Scheme

Mahila Udyam Nidhi Yojana (UNY) scheme was first launched by Punjab National Bank under SIDBI's guidance with purpose of funding women enterprises national wide. Under Udyam Nidhi Yojana, loan is provided for project(s) /unit(s)

costing up to Rs.5.00 lakhs for women. Under this scheme, loans are provided through Cooperative Societies and Cooperative Banks (Channelizing Agency) to pursue small/micro activities as per the need of the beneficiaries. The scheme provides loans up to 90% of the Project Cost i.e. up to Rs. 4.50 lakhs. The loan under the Yojana is to be repaid in quarterly/half-yearly instalments, within a maximum period of 5 years including 3 months moratorium period. Loans are available for purchasing equipment and other operational needs. The scheme focuses on promoting self-employment among women.

Stand-Up India Scheme

The Ministry of Finance launched the Start-up India in April 2016 as a scheme for promoting entrepreneurship in grass-root levels. It focused on economic empowerment of the poor sections of the country by creating job opportunities through this scheme. The Prime objective of the scheme is to facilitate bank loans for setting up greenfield enterprises by women and SC/ST communities. Under this scheme, an amount in the range of ₹10 lakh to ₹1 crore is provided.

Loans can be used for various sectors, including manufacturing, services, and trading. In addition to loan amount, the scheme provides a comprehensive support system including training and mentorship. In the last seven years, the scheme has expended Rs.40,710 crore for the benefit of 180,636 account holders.

Mudra Yojana

Mudra Yojana was launched by the government in 2015 for providing loans up to Rs. 10 lakh to the non-corporate, non-farm small/micro-enterprises. Prime objective of the scheme is to provide micro-financing for small businesses, with a focus on women entrepreneurs. A loan amount up to ₹10 lakh is provided in three categories: Shishu (up to ₹50,000), Kishore (₹50,000 to ₹5 lakh), and Tarun (₹5 lakh to ₹10 lakh). Any individual or business entities looking to start or expand a micro-enterprise are eligible for securing the loan. This loan is collateral-free loans, accessible through various banks and financial institutions and emphasis on skill development and training. It is estimated that the scheme has

successfully generated 1.2 crore net additional job opportunities during the years 2015-2020, out of which 69 lakh (62%) beneficiaries are women.

Nari Shakti Puraskar

Nari Shakti Puraskar is the highest Civilian Honour given for women in India. The award was instituted in the year 1999. It is given to the women who make significant contributions in different fields of society, including entrepreneurship. The Puraskar is conferred on 08th March every year by the President of India. The award is given as an encouragement for empowering women to participate in decision making and skill acquisition. It promotes the role of women in non-traditional sectors viz technology, art, sports and science.

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

With the purpose of providing collateral-free credit for the development of micro and small enterprise sector, the Government of India introduced the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in the year 2000. This scheme prioritized the enterprises owned by women as its beneficiaries. Government of India and SIDBI contribute the corpus of CGTMSE initiative in the ratio of 4:1 respectively. The loan amount varies according to the nature of the enterprises.

The scheme provides guarantees to banks and financial institutions, encouraging them to lend loans to small enterprises. The prime objective of the scheme is to reduce the risk for lenders and enhance access to finance for entrepreneurs. The government of India revamped the scheme in the union budget 2023-24 with an additional corpus support of ₹9,000 crore to provide a guarantee for an additional ₹2 lakh crore to MSEs.

National Policy for Women

The Government of India developed a comprehensive framework known as the National Policy for Empowerment of Women to promote women's participation in the economy and entrepreneurship. The policy aims to address the issues of

women and develop women's welfare in the nation. It ensures gender equality, eliminates discrimination, and gives women more authority in all spheres of the community. It also provides equal access to resources, training, and business opportunities. It focuses on creating a conducive environment for women entrepreneurs, addressing barriers and challenges they face.

In addition to the schemes mentioned above, the government of India provides various intensive projects including Skill India Mission. This scheme provides training programs focused on enhancing the skills of women in various sectors and Self-Employment Schemes, various state-level schemes that focus on financial support, skill training, and market linkages for women entrepreneurs. These schemes are designed to create a robust ecosystem for women entrepreneurs, addressing financial, educational, and social barriers to entrepreneurship.

Capacity building Programs in India

Self-employment programme has enough potential to bring marginalized segment of the society into mainstream through creating employment. But in order to unfold the full potential of self-employment and micro enterprises at individual level, there is need of capacitating them to manage and sustain their enterprises. Through capacity building programmes, the government proposes to build their own capacity to promote and support micro entrepreneurs to establish. Every entrepreneur must understand the processes, dynamics and scope of self-employment and entrepreneurship. Entrepreneurs must gain the personal attributes like attitude; mindset, etc. which is needed to harness their energies in the right direction. Capacity building also includes ability of procuring and sharing information related to various governmental and non-governmental schemes and help them in networking with various agencies useful in setting, managing enterprises and marketing products and services. Capacity building in broad sense include innovation, orientation, management, marketing and all other related areas to run a business. Following are the major capacity building programs of the government of India:

Start-up India Seed Fund Scheme

The Start-Up India is an initiative launched by the Government of India with the aim of creating a start-up ecosystem in the country. The scheme is committed to promote innovation in entrepreneurial ventures. It encourages any start-up of prototype development, market entry and proof of concept. The Prime Minister unveiled the Action Plan of 19 Action Plans in 2016. Two flagship programmes namely Fund of Funds for Startups (FFS), SISFS and Credit Guarantee Scheme for Startups (CGSS) were launched under the scheme. In order to provide financial assistance under these two programmes, the Government of India allocated 945 Crore Rupees for the upcoming four years starting from 2021-22. The funding is made available for the start-ups which propose an innovative solution for various challenges like waste management, education, financial inclusion, food processing, textile, logistics, healthcare etc. there are 3600 entrepreneurs available under the scheme across 300 incubators. The committee selects the eligible incubators, and upon selects, an amount up to Rs. 5 Crore will be made available as grant. Under this scheme, a grant up to Rs. 20 Lakh will be given for validation of proof of concept, trials of products, and prototype development. Alos, Rs. 50 Lakh is granted for startups to commercialization and market entry.

Atal Innovation Mission (AIM)

With the aim of promoting innovation and entrepreneurship, Atal Innovation Mission (AIM) was incepted by the Government of India. Under this mission, programmes like Atal Incubation Centers (AICs) encourage the start-ups with training programmes, funding and mentorship. The Mission is committed to foster a culture of innovation and entrepreneurship in India. Atal Tinkering Labs, Atal Incubation Centres, Atal Community Innovation. Centre, Mentor of Change Program, and Atal Research & Innovation for Small Enterprises (ARISE) are the programmes available under this Mission.

Pradhan Mantri Employment Generation Programme (PMEGP):

This scheme was launched in 2008. The major aims of this scheme is to create job opportunities in rural and urban areas by introducing micro enterprise opportunities. In this scheme, entrepreneurs can start small units to factories. Currently, Khadi and Village Industries Commission (KVIC) acts as the nodal agency of the scheme.

Rashtriya Udyamita Vikas Pariyojana

This is a unique National Entrepreneurship Development Project (NEDP) which provides training and skill development for aspiring entrepreneurs, focusing on various sectors. It aims to equip individuals with comprehensive entrepreneurship training, creating job opportunity providers rather than job seekers. This initiative focuses on reskilling and up skilling employees to enhance their competitiveness and adaptability in an era of disruptive technology. Moreover, bringing about the ideas of the entrepreneurs into cation is a major target of the scheme. It also extends its training programmes to foster positive attitude towards the enterprises, and behavioural changes among the target beneficiaries. By doing thus, the entrepreneurial skills of the target beneficiaries will be improved.

Women Entrepreneurs Development Programme (WEDP)

Women Entrepreneurs Development Programme (WEDP) is designed to address the distinct challenges that women face when starting and growing businesses as an initiative of National Institute for Entrepreneurship and Small Business Development (NIESBUD). The purpose of WEDP is to provide training and skill development for aspiring women entrepreneurs. By enhancing their skills through continuous training programmes, the scheme expects to empower as many as twenty-five lakhs of women across the country. The scheme is committed to provide all technical and financial assistance to them in addition to the training sessions. It also extends training which covers various aspects of business management, marketing, and finance. In addition, WEDP conduct workshops and seminars to enhance practical skills.

Startup India Initiative

This initiative of the government of India is constituted to ensure the participation of women in the entrepreneurial activities. The marginalized sections of the society will also be the beneficiaries of the scheme. It extends bank loans for mostly female members of Scheduled Caste (SC) and Scheduled Tribe (ST). the borrower shall be women. The financial assistance shall be provided to group ventures also if a minimum ownership of 51% of the enterprise is held by the female or an SC/ST member. Female entrepreneurs can avail loan amount from 10 Lakh to 1 Crore Rupees for the purpose of starting or enhancing their small-scale enterprise. Also, it provides special provisions for women-led start-ups, including funding support and mentoring. It encourages innovation and technology-driven enterprises.

Support for International Patent Protection in Electronics & Information Technology (SIP- EIT):

The scheme aims to protect the Intellectual Property of MSMEs through providing assistance for patent filing. It helps the MSMEs financially to file patent internationally. By doing thus, the innovations and findings made by such MSMEs will be recognized. It will enhance the scope of such innovations in ICTE sector as well. A fund not more than 15 Lakhs will be reimbursed to such MSMEs or 50 % of the expenses made to file patent will be provided.

Micro and Small Enterprises - Cluster Development Programme (MSE-CDP):

Ministry of MSME is implementing Micro and Small Enterprises – Cluster Development Programme (MSE-CDP) across the country including Maharashtra. The objective of the scheme is to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) for their holistic development, adopting cluster approach through financial assistance as Government of India (GoI) grant for establishment of Common Facility Centers (CFCs) in the existing clusters and for establishment of new / up-gradation of existing Industrial Areas / Estates / Flatted Factory Complexes. Ministry of MSME also implements the Scheme of Funds for Regeneration of Traditional Industries (SFURTI) for making Traditional Industries

more productive and competitive by organizing the Traditional Industries and artisans into clusters to provide support for their long- term sustainability and economies of scale. MSE-CDP is a demand driven Central Sector Scheme, wherein, State Government sends proposals for establishment of Common Facility Centers (CFCs) and establishment /up-gradation of Infrastructure Development (ID) projects as per requirements in clusters. SFURTI is also a demand driven Central Sector Scheme which aims to cover traditional enterprises from diverse geographies of the country, with preference to uncovered areas, new districts, including niche traditional industries. Proposals are encouraged from all corners of the country through the network of Nodal agencies including NER, hilly areas, tribal areas, aspirational districts, etc.

Digital MSME Scheme:

This scheme encourages MSMEs to adopt digital technologies and provides support for digital marketing, e-commerce, and technology upgrades. The scheme prepares ground for digital empowerment of MSMEs. It also encourages them use ICT tools in the production and promotion of their businesses. Through digitizing, the enterprises can find international market also.

Rural Self Employment Training Institutes (RSETIs):

The scheme is introduced with the intention of enhancing the employability skills of youth of this country, especially of rural areas. It is a collaborative venture of the Ministry of Rural Development, and the Government of India. The state governments and sponsor banks also associate with the initiative. All sponsor banks are advised to open at least one RSETI in their leading district. The programme is of tow type: one short term training and another long-term handholding of micro enterprises. There are a total of 64 training courses under this scheme. Ten courses are meant exclusively for women. Any person belonging to the poor section and in the age group of 18-45 is eligible to join the courses. The programme has given an impetus to the employability of rural poor youth of the country.

E-Marketplace for MSMEs: The Government has set up a dedicated online platform (GeM) for MSMEs to sell their products directly to government buyers, simplifying procurement. An E-Marketplace for Micro, Small, and Medium Enterprises (MSMEs) is a digital platform designed to facilitate the buying and selling of goods and services among small businesses and consumers. The Ministry of Commerce and Industry, Government of India in 2016 to facilitate transparency of transactions while purchasing goods and services for government organizations. Activities like e-bidding, reverse e-auction, and demand aggregation are made possible on this platform. It helps the government users to get best value of the money.

Skill Development in India

Globally, India is considered as one of the youngest countries as 62% population of the country belongs to the age-group of 15-59. It is also estimated that citizens below the age of 25 constitute 54% of total population. In the next decade also, the population pyramid will reflect positive with the people belonging to the age-group of 15 to 59. By 2020, average age of the Indian population was 29. It is against 40 years and 47 years in USA and Japan respectively. It is expected that 32% of work force in India will be increased. It is against this background; India needs to equip its youth with skills and knowledge. Imparting the employable skill will result in the economic growth of the country.

Presently, there are majorly two challenges faced by India: first one is that there is a scarcity of trained workforce and secondly the level of unemployment among the educated youth is increasing. The educated youth do not possess little or zero skills. In order to tackle these issues, the Ministry for Skill Development and Entrepreneurship was established in 2014. The aim of the ministry was to give an impetus to the Skill Agenda. It also aimed at facilitating an ecosystem conducive to the growth of employable workforce in the country. By upskilling the Indian youth, the country can cater workforce requirement worldwide.

One main strategy for economic growth in a country like India is to promote the participation of women in all lines of work. Lack of gender consciousness has led

to a fall in the number of women in the labour force in both rural and urban areas. Rural areas saw a continuous fall in labour force participation rate of women from 33.3% to 26.5%. At the same time in urban areas the fall was marked from 17.8% to 15.5% between 2004 and 2016. Gender awareness and vocational training for women would play a significant role to increase productivity and growth. It will help them have a say over decision taking in all junctures. The role of creating job opportunities for skilled youth will become a challenge for the country. In this regard, innovation and entrepreneurship is looked upon as a scope for the growth of the nation. India is placed in the 76th position out of 143 countries across the world. India finds skill enhancement and innovation as the major tools to encounter the challenges of unemployment.

History of Skill Development in India

After independence, India emphatically focused on the aspects of skill development. Technical and vocational training was given higher priority. The first Industrial Policy of 1956 introduced the concept of Technical and Vocational Education and Training (TVET) sector. TVETs were established as dedicated institutions to promote vocational education. An emphasis to industry-oriented job trainings were offered to qualified persons under the Apprenticeship Act of 1961. In 1964, Kothari Commission was appointed to propose reformations in the educational sector of the country. With the same intention, various Training Institutes came into existence in 1969. The country envisaged its first National Educational Policy in the year 1968. Subsequent to the formation of New National Policy of Education in the year 1986, the Government of India established the All-India Council of Technical Education in the in 1987. AICTE supervised and regulated the funding for various technical colleges and polytechnic institutions in the country. As the 1990s was marked with the advancements in Information and Technology. It paved the way for IT-oriented industry and service sector. The prospects in IT slowed down the pace of engineering and manufacturing economy. In 1992, the New Education Policy was framed by the government.

The first National Policy on Skill Development was framed in 2009 after the establishment of National Development Corporation in 2008. NSDC aimed for

better employment opportunities for the workers and the policy brought significant changes in training sectors and private partnerships giving exposures to the workers. The National Skills Development Agency (NSDA) in 2013 initiated a National Qualification Framework (NQF). Ministry of Skill Development and Entrepreneurship (MSDE) was established in 2014 after amending the Apprenticeship Act. The act of 2014 included non-engineering in optional trades. The Government of India launched Skill India Mission in 2015. In order to meet the growing requirements in industry, The National Policy on Skill Development and Entrepreneurship was established. As a result, the Training and Apprenticeship Division was brought under the MSDE from MoLE.

Skill Development - The need of the hour in India

India is encountering the great challenge of unemployment in the country. A large population of the country remains unemployed or underemployed. Moreover, the student population of the country is considered to be unemployable by most of the companies including MNCs. It paves way for migration to other developed countries. The youth of the country will be victimized to drugs and may involve in anti-social activities if they are not guided properly, and the energy is not channelized in the right way. The most advisable way to avoid the scenario is to equip the youth with different skills. With this intent, the Government of India has launched various schemes and programmes like Make in India, Digital India and Smart Cities etc. apart from these decisive initiatives, the workforce quality of the nation has to be matched with the international quality and standards. The skill India Mission was carried out by the Ministry for Skill Development and Entrepreneurship which was previously established in 2014. The Ministry coordinated all other ministries and departments for the best outcome of the efforts made to achieve the goals of Skill India Mission. The Government of India targeted to impart various skills to as many as forty crore people of the country by the year 2022. In order to achieve this goal, different skill councils have been instituted. These councils were directed to identify the required job skills in different sectors. These councils monitored all the training activities provided through various agencies.

National Policy for Skill Development & Entrepreneurship, 2015

The Skill Development activities in the country gained a new impetus with the formation of the National Policy on Skill Development in 2009. There was a demand for changes in the policies pertaining out of the experiences gained from the different skill development programmes. In line with the growing requirements of the industry, the 2009 policy was revised in 2015 and the national Skill Development Policy was implemented. The Policy of 2015 gave much priority to developing a culture of innovation-based entrepreneurship. By encouraging such a culture, sustainable livelihood and employability will be ensured.

The aim of the entrepreneurship policies is to facilitate an ecosystem of which is conducive to promotion of a culture of entrepreneurship. Various factors like finance, expertise, infrastructure etc have to be supportive to create the ecosystem. The policy framework proposes to strengthen nine aspects of entrepreneurship to achieve the expected outcome of such initiatives. They are as follows: 1. Identify, educate and equip the early-stage entrepreneurs in the country; 2. Facilitate Entrepreneurship Hubs to support the entrepreneurs; 3. Bring about a culture to promote entrepreneurship; 4. Create platforms for interaction between peers and mentors; 5. Open E Hubs for the support of the entrepreneurs; 6. The under-represented sections of the society should be encouraged to do entrepreneurship; 7. Give promotion of entrepreneurship among women; 8. Provide financial assistance for the development of entrepreneurs, and 9. Improve social entrepreneurship and innovations in the grassroots.

Projects in Pradhan Mantri Mahila Kaushal Kendra (PMMKK)

Ministry of Skill Development and Entrepreneurship and National Skill Development collaboratively administered Pradhan Mantri Kaushal Vikas Yojana (PMKVY). The programme aimed in promoting youth to get free and short-term certifications in training with financial benefits. PMKVY is a pilot scheme under Skill India Mission of 2015. PMKVY is dedicated in different training sessions for over 40 crores of youth to help them achieve a finer living.

Small Industries Development Organization (SIDO)

Ministry of Trade, Industry and Marketing took over SIDO which was created in October, 1973. It acts as a primary institution of policy making in Central Level for small scale industries. Run by Ministry of Small- Scale industries, the body is headed by Additional Secretary and Small-Scale Industries Development Commissioner. Small Scale industry is the foundation of Indian economy. SIDO through its different plans and undertakings reinforces rural development.

Management Development Institute (MDI):

MDI is a premier organisation initiated by Industrial Finance Corporation of India. Located in Gurgaon, Haryana, MDI works with the aim to enhance managerial excellence in the industry. Along with the programmes for officers in different sectors including IAS, IES, BHEL, ONGC and leading PSUs, the institute also runs various developmental programmes in management.

Entrepreneurship Development Institute of India (EDI)

EDI is a not-for-profit establishment with IDBI Bank Ltd., IFCI Ltd., ICICI Bank Ltd. and SBI as its apex institutes. EDI is an autonomous institution which travelled nationally to introduce entrepreneurship in academics focusing on schools, colleges and other technical institutes. EDI also set up twelve state level centres exclusively for development in entrepreneurship. In a global perspective, EDI has centres in Cambodia, Lao PDR, Myanmar and Vietnam. The centres in Uzbekistan and five African countries are in progress. Several privileged organisations including World Bank, ILO, British Council, Ford Foundation, European Union, Commonwealth Secretariat, UNIDO and ASEAN Secretariat recognise and support EDI because of different strategies they take to facilitate entrepreneurial development.

All India Small Scale Industries Board (AISSIB)

The Indian small-scale sector is run by the advisory institution, SSIB. SSIB takes the final call on all the developmental programmes of small industries. The

body is headed by a Central Government Minister as president. Members are selected from state and central government. Other members are selected from governmental organisations like RBI, SBI, NSIC etc., and non-governmental organisations like Trade and Industries.

National Small Industries Corporation Ltd. (NSIC)

The Central Government started NSIC aiding small scale industries in government purchase programme. NSIC was set up in the year 1995 extending a broad area of marketing for small industries including export of their product.

National Institute of Small Industries Extension Training

With Hyderabad as headquarters, National Institute of Small Industries Extension Training was created in the year 1960. The institute was committed to sever the following purposes: (i) Directing and coordinating syllabi for training of small entrepreneurs, (ii) Advising managerial and technical aspects, (iii) Organizing seminars for small entrepreneurs and managers, and (iv) Providing services regarding research and documentation.

National Institution of Entrepreneurship and Small Business Development (NIESBUD)

It was established in 1983 by the Government of India. It is an apex body to supervise the activities of various agencies in the entrepreneurial development programs. It is a society under Government of India Society Act of 1860. The major activities of institute are: (i) To make effective strategies and methods, (ii) To standardize model syllabus for training, (iii) To develop training aids, tools and manuals, (iv) To conduct workshops, seminars and conferences, (v) To evaluate the benefits of EDPs and promote the process of Entrepreneurial Development, (vi) To help support government and other agencies in executing entrepreneur development programs, and (vii) to undertake research and development in the field of EDPs

Capacity and Skill development Schemes of Govt. of Kerala

Directorate of Industries and Commerce, Govt. of Kerala has several schemes for the promotion of Micro Small and Medium Enterprises in the State. The major schemes and interventions of Directorate of Industries and Commerce giving due prominence for women entrepreneurs are listed below:

Entrepreneur Support Scheme (ESS) By District Industries Centres

The ESS aims to merge and replace all the previous schemes titled the Entrepreneur Support Scheme 2012 and started function in the State of Kerala. All MSMEs engaged in manufacturing activities are eligible for assistance. The scheme is operational w.e.f. 01.04.2012 with the objectives: Extend support to micro, small and medium enterprises and Give support to entrepreneurs by optimal utilization of funds and by giving more flexibility of operation. All assistances under the ESS shall be sanctioned by The General Manager (District Industries Centre)

- For startup Support; District Level Committee - For Fixed Capital Investment below Rs. 200.00 lakhs; and State Level Committee - For Fixed Capital Investment above Rs. 200.00 lakhs

Scheme for Margin Money Grant to Nano Units

This scheme is to promote and incentivize deserving entrepreneurs in setting up nano enterprises within the state through margin money grant for loan linked projects. All new nano proprietary enterprises in manufacturing or food processing and job works and units engaged in service sector having any type of value addition, whose project cost including fixed capital and working capital up to 10 lakhs are eligible for the assistance under the scheme. Preference is given to special categories such as women, handicapped persons, ex-servicemen and persons belonging to SC/ST. Youth entrepreneurs up to the age of 40 are also given priority under the scheme. 30% of the beneficiaries under the scheme shall be women entrepreneurs.

Financial assistance includes maximum limit of margin money grant under

the scheme shall be Rs 4 lakhs per unit as follows. Loan given by financial institution/KFC/Co-operative bank: Minimum 40 % of the project cost. Promoter's contribution: Minimum 30 % of the project cost. Margin money grant by Industries dept: 30 % of the project cost limited to a maximum of 3 lakhs. In case of special categories, MMG will be 40 % of the project cost limited to a maximum of 4 lakhs and promoter's contribution shall be 20%. Procedure for sanctioning assistances: application shall be submitted to the Assistant District Industries Officer, Taluk Industries Office concerned with all supporting documents including the sanction letter with recommendation from the bank. Copy of pass book showing the details of beneficiary contribution remitted to be submitted along with application.

Assistance Scheme for Handicrafts Artisans (ASHA)

The Assistance Scheme for Handicrafts Artisans (ASHA) replaced the existing Scheme Entrepreneur Assistance Scheme in Handicrafts. It aims to bring the artisans in the handicrafts sector under the ambit of a Single Scheme for availing financial assistance in the form of grant assistance for setting up handicraft enterprises. The Assistance Scheme for Handicraft Artisans intends to provide extensive support to artisans in the handicrafts sector for setting up handicrafts-based micro enterprises; Give one time support (grant) to eligible artisans of the state as a back-end assistance. The key features of the schemes are as follows: the scheme envisages extending one- time assistance to artisans who set up a micro enterprise in the handicrafts sector; the support will be extended as a back-end financial assistance in the form of grant upon commissioning of the enterprise and after filing EM Part II/Udyog Adhar, 40% of the expenditure on Fixed Capital Investments (FCI) subject to a ceiling of Rs.2 lakhs and 50% of the expenditure on fixed capital Investment for women, SC/ST and young artisans subject to a ceiling of Rs.3 lakhs as assistance, The principal elements of Fixed Capital Investment include the cost of constructing work shed/workshop, essential tools, equipment, machinery and accessories and electrification. Technology transfer fees/consultancy charge/Product/Design development charges will be considered for financial assistance. The artisan has to apply in the prescribed format with copies of bills/vouchers/invoice/assessments in support of the investments claimed as FCI. The applicant should be enrolled as an artisan/craftsman under the office of the

Development Commissioner (Handicrafts) or Surabhi, HDCK Ltd., KELPALM, KSBC, KADCO.

Kerala Startup Mission

The Kerala Startup Mission (KSUM) is the nodal agency of the government of Kerala for promoting entrepreneurship in the state. It is also the implementing body for the Kerala Technology Startup Policy that supports the state's startup ecosystem through the various schemes and support programs. KSUM was founded in 2006, with the goal to promote technology-based entrepreneurship activities and to create the infrastructure and ecosystem required to support high end technology-based startup businesses. Some of the women-centric schemes floated by KSUM are listed below:

Soft Loan Scheme for Women Entrepreneurs

Kerala Startup Mission (KSUM) supports women startups with a soft loan scheme for an amount limited to Rs.15 Lakhs as working capital for implementing works and projects received from the government departments and the Public Sector Undertakings in Kerala. The amount of loan is limited to 80% of the Purchase order and disbursement is as an advance against the milestone payment agreed by the client. The soft loan will have 6% simple interest and must be repaid in one year or on completion of the project with full settlement, whichever is earlier. The repayment period of the loan is 1 year or completion of the project with full settlement, whichever is earlier. The Startup shall ensure the proper delivery of the product service specified in the purchase order and the disbursement from the second instalment will be based on satisfactory completion of a milestone as certified by the client. The maximum amount of loan outstanding will be Rs. 15 Lakhs.

Technology Commercialization Support for Women

It provides Technology License and Transfer support for startups a maximum of Rs. 10 Lakhs. However, the support is limited to 90% of the technology fee to be paid to the research entity. The terms and conditions for the

benefits under the scheme will be as follows:

- The license/technology purchased through this scheme shall be owned by the Startup or as per the terms specified by the research agency.
- Kerala Startup Mission shall give 2% royalty for the product being commercialized, which shall be limited to the amount supported by the Kerala Startup Mission under the scheme.
- The startup is expected to commercialize the product for which the license /Technology is purchased within a period of 2 years.
- In case, the start-up is unable to commercialize the product within two years, the startup will be liable to repay the contribution given by the Kerala Startup Mission.
- The startup will sign an agreement with the Kerala startup Mission before availing the benefit.

Soft Loan against Purchase order for Women Entrepreneurs

Govt. of Kerala has introduced the soft loan scheme for women entrepreneurs to provide financial assistance for executing the purchase orders received from Government Department or Public Sector Undertaking. Soft Loan against purchase order will be given on the same terms as the seed loan of Startup mission. i.e., simple interest at the rate of 6% per annum. The amount of loan is limited to 80% of the purchase order and disbursement is as an advance against the milestone payment agreed by the client. The repayment period of the loan is 1 year or completion of project with full settlement whichever is earlier. The start-up shall ensure the proper delivery of the product/service specified in the purchase order and the disbursement from the second instalment will be based on satisfactory completion of the milestone as certified by the client.

Seed Fund for Women Entrepreneurs

Govt. of Kerala has introduced the Seed Support scheme to provide financial

assistance to startups to foster the formation and development of innovative, technology-based business enterprises that will stimulate the economy of the State of Kerala through venture creations, increased employment and leveraging of private investment. This scheme is implemented through Kerala Startup Mission, which is the nodal agency of Govt. of Kerala for startup-related activities and schemes. This scheme is to extend the moratorium period of seed funds given from Kerala Startup Mission to two years from one year.

The Kerala State Industrial Development Corporation (KSIDC)

KSIDC, with the objective of encouraging entrepreneurship among women in the state, is offering the infrastructure facilities and financial assistance to women entrepreneurs, under the umbrella scheme Women Entrepreneurship-Mission (WE-Mission) and thereby handholding them through their entrepreneurial journey. KSIDC has set up a Women Apparel Park under the name WE Space at INKEL Tower II, Angamaly. The facility is offered at subsidized rent rate to export-oriented units in the garment manufacture and allied industries promoted by women entrepreneurs. Ventures promoted by women entrepreneurs are also offered financial assistance of up to Rs 25 lakhs (or 80% of the initial project cost, whichever is lower) under the WE Mission scheme for scaling up the business activities. To spread the spirit of entrepreneurship in women of the state and to bring about more women into entrepreneurship and motivating the existing ones to scale up, WE Mission comes up with the services like:

- **Meet your Mentor:** It conducts continuous mentoring support for mentoring sessions/ meetings for women entrepreneurs to provide them with necessary advice, guidance and support to build capacities in them for entrepreneurial leadership.
- **See to feel:** It promotes regular exposure visits to successful units and interactive meeting with successful women entrepreneurs in Kerala in their unit with a view to enable aspiring women entrepreneurs to learn working methods, employment practices etc.

- Source the Fund: Easy funding support is being offered to eligible first-generation women entrepreneurs for scaling up of their activities.
- Launch the venture: Incubation and infrastructure support to arrange necessary infrastructure for the budding women entrepreneurs in the state
- Market connect & Networking support: Arrange participation of women entrepreneurs in national and international trade fairs to enable them to build business networks and market linkages.

The Kerala State Women's Development Corporation Ltd. (KSWDC)

KSWDC was incorporated with the aim of expanding economic and social opportunities for the women of the state, especially those belonging to the marginalized and downtrodden sections of society. The prime objective of the Corporation is the empowerment of women by helping them overcome the constraints and challenges that hamper their growth and advancement. The following are the schemes of KSWDC helping women entrepreneurs:

VANAMITHRA – Integrated Skill Development Centre for Tribal Women

The Kerala State Women's Development Corporation, with the objective of reaching out to ST Women, a marginalized section of the society, proposes to setting up Day care and Integrated Skill Development Centers for ST Women, on a pilot basis in two tribal settlements in the state. These centers shall function as skill hubs aimed at upgrading the skills of ST women in various traditional/modern vocations/trades depending upon their existing skill set, present economic trends and market potential, which would enable them to gain suitable employment or enable them to become self-employed.

Entrepreneurship Development Programme (EDP)

The Kerala State Women's Development Corporation Ltd (KSWDC) proposed to provide Entrepreneurship Training Programmes to widows within the age group of 18- 55 years to ensure the economic development of widows by

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extending financial and consultative assistance to start business ventures through this scheme. The proposed Entrepreneurship Development Programme aims to develop and strengthen the entrepreneurial quality of women and empowering them to share economic progress equitably. The programme is designed to help widows in strengthening entrepreneurial motive and in acquiring skills and capabilities necessary for playing entrepreneurial role effectively. The EDP is proposed to be organized across the State over a span of six months. The sessions will be handled by eminent resource persons within the State. The duration of each training programme would be three days and is designed for widows below 55 years of age. The program aims at the following objectives:

- Impart entrepreneurship awareness among the widows in the state
- Create awareness on various aspects of entrepreneurship
- Helps to formulate a clear road map for future business venture
- Loan assistance for widows to start new ventures
- Ensure economic empowerment of widows through this scheme

Scheme for Women under National Employment Service (Employment Exchange), Kerala

(a) SARANYA (Self Employment Scheme for the Destitute Women)

SARANYA is the new self-employment scheme introduced by the State Government for uplifting the most backward and segregated women in the state, namely widows, divorced, deserted, spinsters above the age of 30 and unwedded mothers of Scheduled Tribe, Differently-abled and wife of bed-ridden patients.

Highlights of the scheme:

- Interest free loan of up to Rs. 50,000 is given for starting self-employment ventures. 50% is re-imbursed as Government subsidy subject to a maximum of Rs. 25,000/- through Employment Department.

- Repayment will be in 60 equal monthly installments.
- For ventures that are running successfully and have repaid at least 50% of the loan amount, additional loan amount subject to a maximum of 80% of the original loan amount at nominal interest rates will be made available for expanding the venture.
- The beneficiary is exempted from providing any security for the loan amount.

National Skill Training Institute for Women (Erstwhile Regional Vocational Training Institute for Women)

National Skill Training Institute for Women (Erstwhile Regional Vocational Training Institute for Women), located in Thiruvananthapuram, is imparting vocational training as required by the Local Industry, and also providing need-based training to become self-entrepreneur. National Skill Training Institute comes under Government of India, Ministry of Skill Development & Entrepreneurship (Erstwhile Ministry of Labour & Employment, Directorate General of Employment and Training (DGE&T)), Women's Training Cell under Directorate General of Training. This exclusive institute for women facilitates regular long term training programme in various disciplines and short-term training programmes. Long term courses are conducted in levels such as Craft Instructor Training Scheme (CITS), Craftsmen Training Scheme (CTS), and Advanced Diploma in IT, Networking and Cloud. The institute is also the Extension Centre for IGNOU, NIOS, PMKVY/SHI. It also proposed to conduct short term courses under various SSC. The 'Skill Hubs Initiative' under PMKVY 3.0 aims at creating shared infrastructure, aligned with the needs of the local economy which addresses the vocational training needs of all target segments.

She Skills 2019

She Skills 2019 was an exclusive training programme for women above 15 years of age to improve their standard of living and make them economically self-sufficient. Areas covered, teaching marketable skills and promoting

entrepreneurship. The three-month-long skill development programme seamlessly combined on-the-job training and internships. She Skills 2019 offered 23 courses in 11 job sectors. Each course's duration ranged from 100 to 240 hours of training by selected service providers, along with an internship of a minimum of 150 hours. Placement grooming and softs skills training were salient features that added value to the course.

REACH (Resource Enhancement Academy for Career Heights)

REACH (Resource Enhancement Academy for Career Heights), a finishing school initiative of the Kerala State Women's Development Corporation was launched on 29th December 2009 with a view to bridge the gap between acquired skills and required skills for professionally qualified women. REACH is a pioneer among institutes aimed at empowering women with the required life-skills to ensure success in life. It is a professional grooming academy which works towards the social, economic and educational advancement of women, from across all cross sections of society. REACH caters to the needs of aspiring young women from different walks of life and fine tunes their talents, triggers their skills, ignites their passion and builds their confidence so that they are empowered to transform challenges to opportunities and to blossom in their full potential.

The initiative which began as an institute at Thiruvananthapuram later on spread to the Malabar region with a branch at Payannur in Kannur district. REACH has conducted a wide array of courses at these centers and has successfully placed hundreds of women in reputed firms with decent pay packages. The Institute focuses on molding competent personnel as per the current industry trends and this has given us an ever-growing list of satisfied clients. The candidates are trained in a vibrant environment that nurtures creative thinking and emotional intelligence.

Skill Development Training Scheme of National Minorities Development and Finance Corporation

The Govt. of India introduced a uniform skill development framework in 2009 in order to give a substantial boost to skill development of the unskilled

manpower in the country by setting up Ministry of Skill Development & Entrepreneurship (MoSD & E) and an ecosystem which includes National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC) and a number of Sector skill Councils. An updated National Skill Qualification Framework (NSQF) was rolled out in 2015 with specific qualification packs, levels and job roles. The Sector Skill Councils have been assigned the role of developing curriculums in consultation with industry, conduct training of trainers and certification of trained candidates. While the prime mandate of NMDFC is to provide concessional finance to the Minorities for self-employment and income generation activities, NMDFC's Developmental mandate also includes vocational training for the welfare of Minority Communities. Like its economic activities, the developmental activities of the Corporation are also implemented through its State Channelizing Agencies (SCAs). In order to improve efficacy of the credit programme of NMDFC, the entrepreneurial and technical capabilities of the prospective beneficiaries are to be appropriately enhanced, which may be necessary or pre-requisite for setting up and expanding of business enterprise. Thus, there is a need to improve their entrepreneurial and technical skills and then link them to credit.

Kerala Academy for Skills Excellence (KASE) State Skill Development Mission

With the objective of skilling the young workforce of Kerala and elevating their skills to global standards for employment in India and abroad, the Government of Kerala has set up Kerala Academy for Skills Excellence (KASE), a nonprofit company as the nodal agency for facilitating and coordinating various skill development initiatives of the state.

It is incorporated to pursue its main objectives to promote, establish, setup, monitor, govern and regulate institutions and academies for skills excellence, development of core employability skills, competency standards and for promoting technology that meets the demands of various industries globally. KASE is designated as the State Skill Development Mission as per the G.O.(Rt) No.1501/16/LBR dated 02.12.2016 to function as the nodal body for the

convergence of all skill initiatives of the state. Considering the peculiar demographic characteristics of the state of Kerala, unique skilling models have been adopted by KASE with industry tie-ups, placement linkages and various such skill development programmes initiated by KASE are under implementation. These programmes stand out from the skill development initiatives in other states in India.

Kerala Academy for Skills Excellence (KASE), the State Skill Development Mission of Government of Kerala, under Department of Labour and Skills, is implementing various skill development initiatives in Kerala to help develop an industry-ready workforce.

Entrepreneurship Development Programme in Tourism and Hospitality Sectors (For Women Only)

Women entrepreneurship is the process of doing something new and innovative for the purpose of creating wealth for women and adding economic and employment value to society, and thereby contributing to the enhancement of quality life. This proposal envisaged by KITTS aims to empower women entrepreneurs in Kerala in tourism and hospitality verticals by providing them with the necessary resources, skills, and support to start and grow their businesses. Women entrepreneurship is a crucial area that needs attention as it has the potential to create jobs, stimulate economic growth, and promote gender equality. This proposal also addresses the existing gaps in support and resources for women entrepreneurs and create a more inclusive and supportive environment for women to thrive in the entrepreneurial ecosystem. Kerala, despite being one of the most progressive states in India, women entrepreneurship is yet to reach its full potential. Women entrepreneurs encounter numerous challenges, including lack of access to finance, inadequate mentorship, and limited networks. As a result, women are underrepresented in entrepreneurship, and their businesses tend to be smaller and less profitable than those led by men. Therefore, as part of an effort to change the scenario, KITTS initiates women entrepreneurship training programme in the following areas:

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- Home Stay Business
- Pink Tour Operator Business
- Pink Chauffer cum Guide Training
- Women Story Teller and Interpreter
- Pink Auto cum Guide Training
- Women Restaurant Business
- Wayside Snacks Corners
- Food Production Training

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CHAPTER V

DATA ANALYSIS AND INTERPRETATION

5.1 Introduction

The collected data from Kudumbashree micro entrepreneurs through a structured questionnaire were processed and analysed using various statistical tools and software. The processing and analysis of the collected data is presented in three parts. The first part of this chapter provides an overall picture of the sample including demographic characteristics of the sample size using descriptive statistics. The second part of the chapters presents a pre test analysis for checking the quality of the data used for hypotheses testing. To ensure quality and adequacy of the data, test results of factor loading, sample adequacy test. (KMO), EFA and CFA have been included. The third part of the chapter test the hypothesis and make relevant interpretations using simple linear regression analysis, ANOVA and T test. To analyse the data Microsoft Excel, SPSS and AMOS were used at different stages.

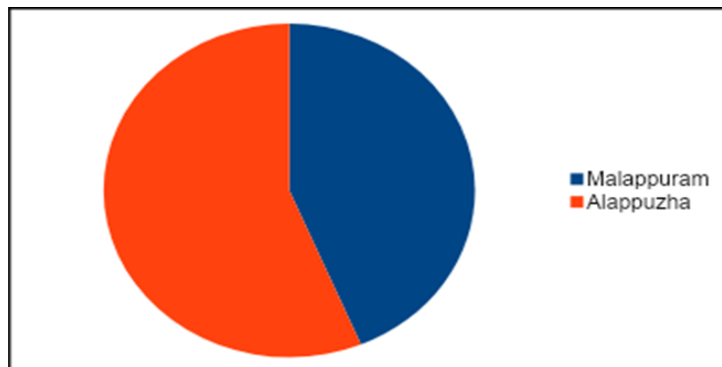
5.2 Primary Analysis

This session provides an overview of the collected data and their tabular presentation. This session helps to get glance view of the sample unit.

5.2.1 Descriptive Analysis

Figure: 5.1

Distribution of Respondents on the Basis of Districts



Source: Primary Data

The figure 5.1 presents the total respondents of the entrepreneurs from two districts. Total respondents under study was 428. Out of 428, 241 entrepreneurs from Alappuzha district and the remaining 187 respondents were from Malappuram district.

Table 5.1
Age Wise Classification of Entrepreneurs

Age Category	Numbers	Percentage
Below 25	34	7.94
25-35	131	30.60
35-45	198	46.26
Above 45	65	15.20
Total	428	100

Source: Primary Data

The table 5.1 provides age wise classification of entrepreneurs who participated in the survey. Majority of the entrepreneurs for the survey were in the age category of 35-45. There were 198 entrepreneurs under the category which constitutes 46.26 percentage of total entrepreneurs. Entrepreneurs who aged 25-35 were 131 which comes to 30.60 percentage and also the second largest age group in the survey. Least participants are from the age category of below 25, only 34 entrepreneurs (7.94 percentage) were participated in the survey. Entrepreneurs who aged above 45 was only 65 numbers which comes to 15.20 percentage. From the age distribution of the respondents, it could interpret that majority of the respondents were the middle aged groups. Thus, the real experience in the business can be assess.

Table 5.2
Educational Qualification of the Entrepreneurs

Educational Attainments	No of Respondents	Percentage
Below Secondary	92	21.49
Secondary	115	26.87
Higher Secondary	123	28.75
Degree & Above	98	22.89
Total	428	100

Source: Primary data

The table 5.2 provide details of the educational attainment of the entrepreneurs who participated in the survey. Majority of the entrepreneurs attained higher secondary (28.75 percentage) education. Similar number of entrepreneurs were also attained secondary education only. However, entrepreneurs who attained degree and above is 98, (22.89 percentage). The remaining entrepreneurs whose educational attainment is below secondary is only 21.49 percentage.

Table 5.3
Marital Status of Entrepreneurs

Marital Status	No of Respondents	Percentage
Married	366	85.51
Unmarried	38	8.88
Divorced	24	5.61
Total	428	100

Source: Primary data

The table 5.3 provides the details of marital status of the entrepreneurs .Majority of the entrepreneurs, 366 (85.51 percentage) were married and leading family life. Only 38 entrepreneurs were unmarried and remaining 24 entrepreneurs were divorced.

Table 5.4
Experience in Doing Business

Experiencein Years	Number of Respondents	Percentage
0-3	75	17.52
3-5	157	36.69
Above 5	196	45.79
Total	428	100

Source: Primary data

The table 5.4 provide the details experience of entrepreneurs in their field of business. Majority of the entrepreneurs (45.79 percentage) of the current study have experience of more than five years in their field of business. 17.52 percentage entrepreneurs have the experience of less than three years. The remaining 157 entrepreneurs have experiences of 3-5 years in their respective field of business.

Table 5.5
Nature of Business Unit

Types of Business	No of Entities	Percentage
Individual Unit	107	25.00
Group Unit	261	60.98
Data Entry	5	1.18
Nutri.Mix	40	9.34
Cafe	15	3.50
Total	428	100

Source: Primary data

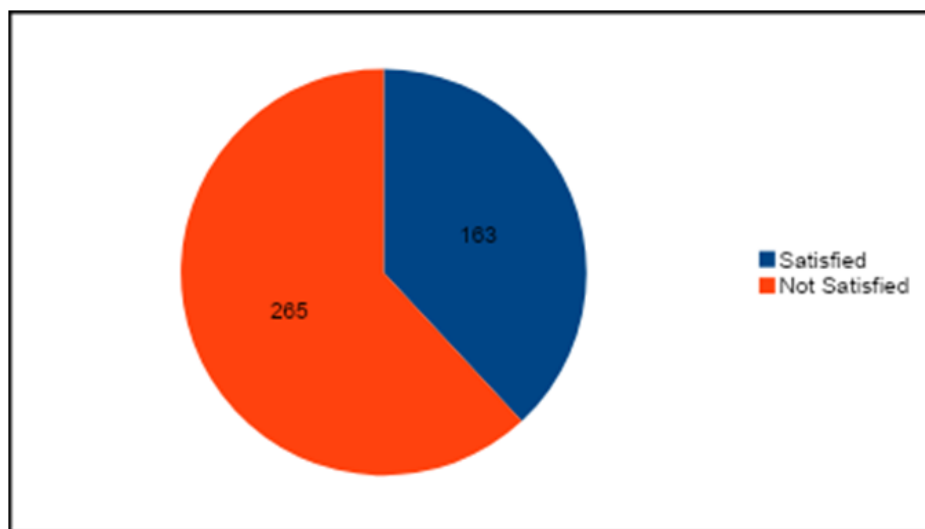
Total entrepreneurs covered in the study is 428, the details of the their business has been presented in table 5.5. Out of 428 entrepreneurs, 261 entrepreneurs are engaged in the business of having group nature or partnership forms. 107 entrepreneurs operate individual unit of enterprises. Five entrepreneurs operate data entry business. 40 entrepreneurs have been engaged in nutrimix units. However, 15 entrepreneurs are engaged in cafe type business.

Satisfaction on Training Mode of Kudumbashree Mission

The study measured the satisfaction level of entrepreneurs about the training mode adopted by Kudumbashree mission. The observation has been presented in figure 5.2.

Figure 5.2

Entrepreneurs Satisfaction Level About Training Mode of Kudumbashree Mission



Source: Primary Data

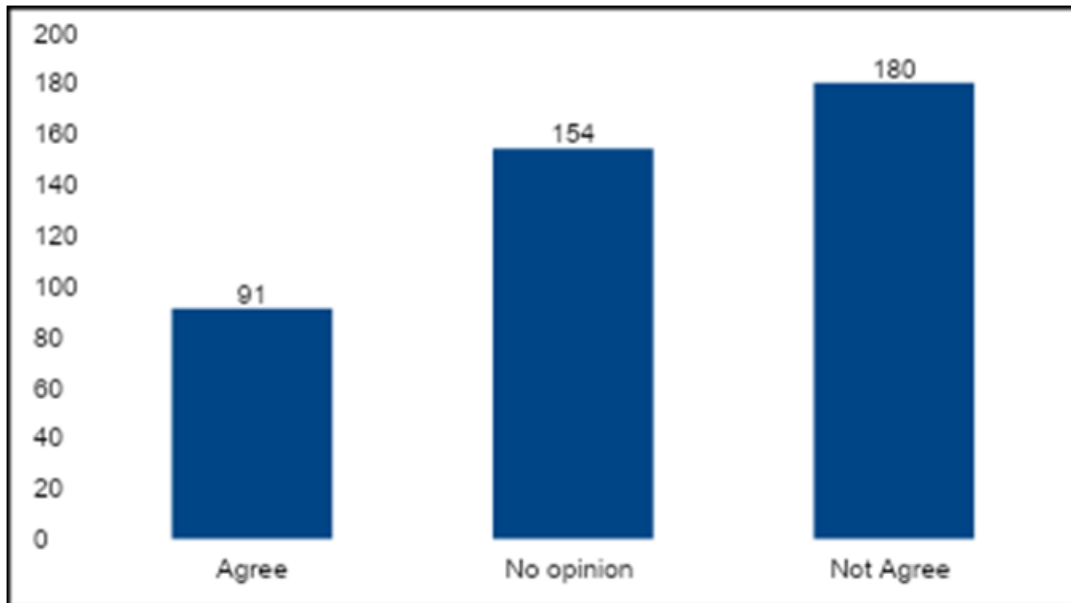
Regarding the entrepreneurs satisfaction level about mode adopted by Kudumbashree mission to nurture entrepreneurial culture among women entrepreneurs were measured using dichotomous scale. 265 entrepreneurs were not satisfied with mode of training adopted by Kudumbashreemission (61.91 percentage).

Kudumbashree Mission's Efforts to Build Entrepreneurial Competency

The study checked the opinion of women entrepreneurs about how effective was the Kudumbashree mission's efforts to build competency through skill and capacity building. The opinions of entrepreneurs have been presented in the figure 5.3.

Figure 5.3

Entrepreneurs' Attitude Towards Kudumbashree Mission's Efforts to Build Entrepreneurial Competency



Source: Primary Data

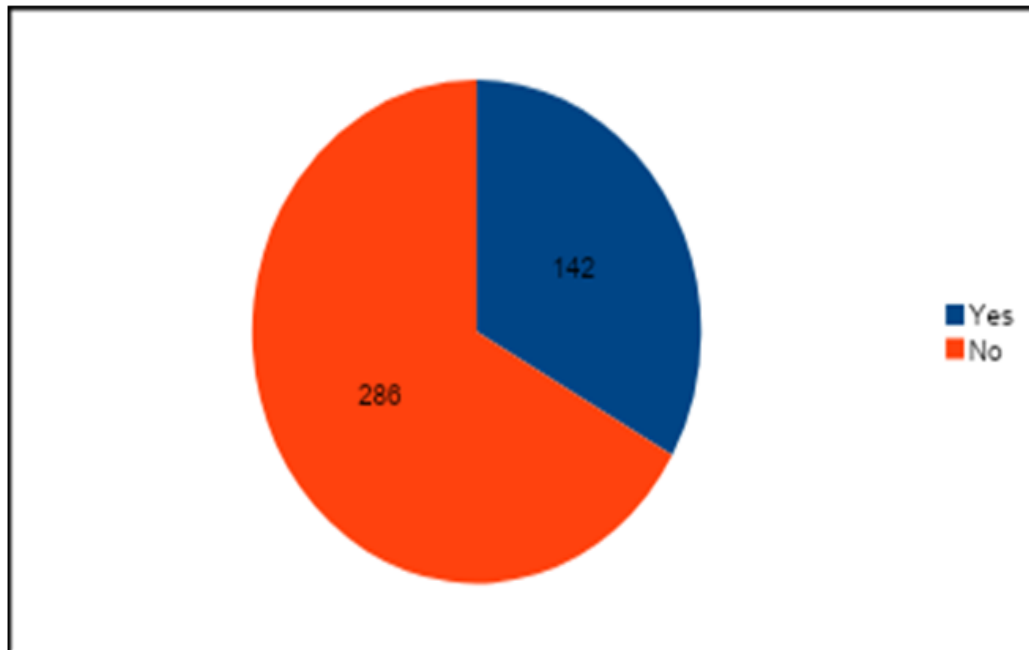
Researcher checked the attitude of women entrepreneurs regarding the effectiveness of Kudumbashree mission's skill and capacity building programs to enhance entrepreneurial competency. Figure 5.3 presents the responses of entrepreneurs. All 428 entrepreneurs under the sample were marked their opinions. 180 entrepreneurs have the opinion of ineffectiveness of the Kudumbashree mission's efforts to build entrepreneurial competency. However, 91 entrepreneurs were satisfied with the Kudumbashree mission's efforts to build entrepreneurial competency. Interestingly, 154 entrepreneurs were neutral about these questions

Incorporation of Modern Methods in Kudumbashree Training Program

Entrepreneurs were asked whether they feel training agencies updated their modules by incorporating modern methods to face the modern challenges. The responses of the entrepreneurs have been presented in Figure 5.4

Figure 5.4

Entrepreneurs Approach About Incorporation of Modern Methods in Kudumbashree Training Program



Source: Primary Data

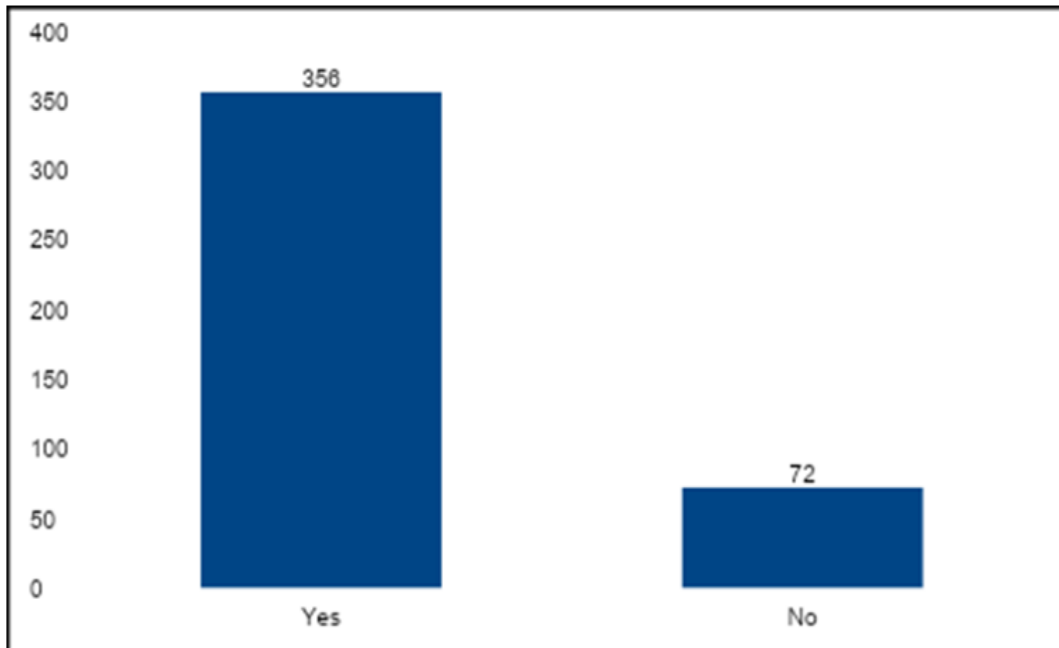
From the figure 5.4 it could interpret that majority of the respondents were disagreed that Kudumbashree mission updated their training module with the modern methods to face modern challenges. 286 entrepreneurs were recorded 'NO' to the question while 142 recorded YES.

Continuation of Kudumbashree Training Program

Entrepreneurs were asked whether they want to get additional training or continuation of training they already received. The responses have been presented in figure 5.5.

Figure 5.5

Interest of Entrepreneurs to Continue the Training Programs of Kudumbashree Mission



Source: Primary Data

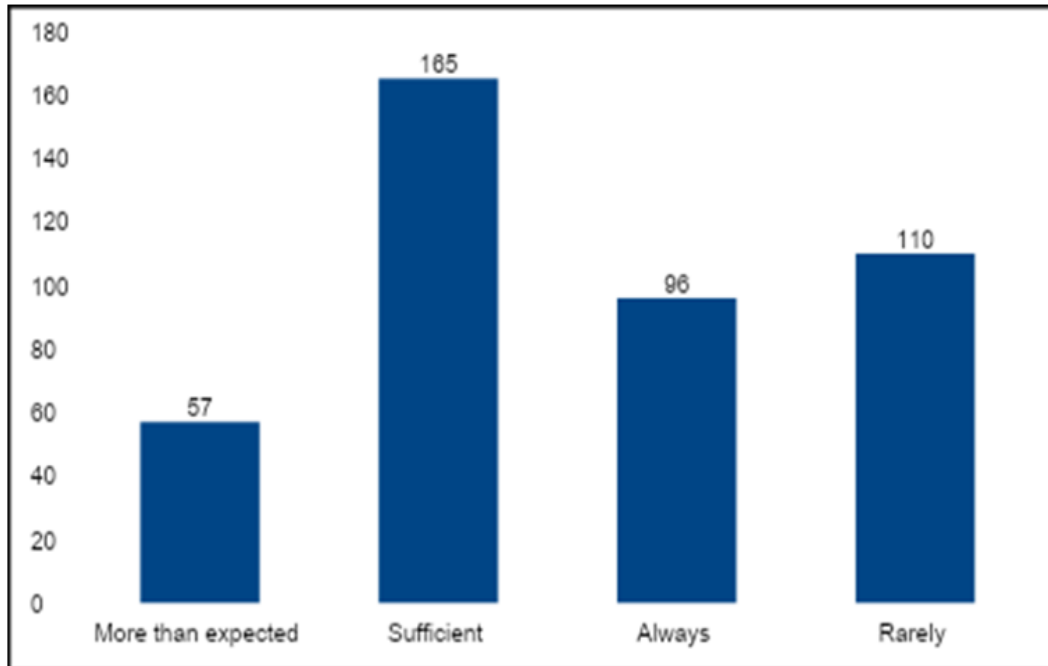
From the figure 5.5 it could interpret that 356 entrepreneurs were in the opinion that they want to get additional or further training. However, 72 entrepreneurs were not continue the training programs of Kudumbashree.

Receiving of Advices from Kudumbashree Mission

Entrepreneurs under the survey were asked did they take or receive advices from Kudumbashree mission. The response has been presented in figure 5.6.

Figure 5.6

Level of Advices Received from Kudumbashree Mission



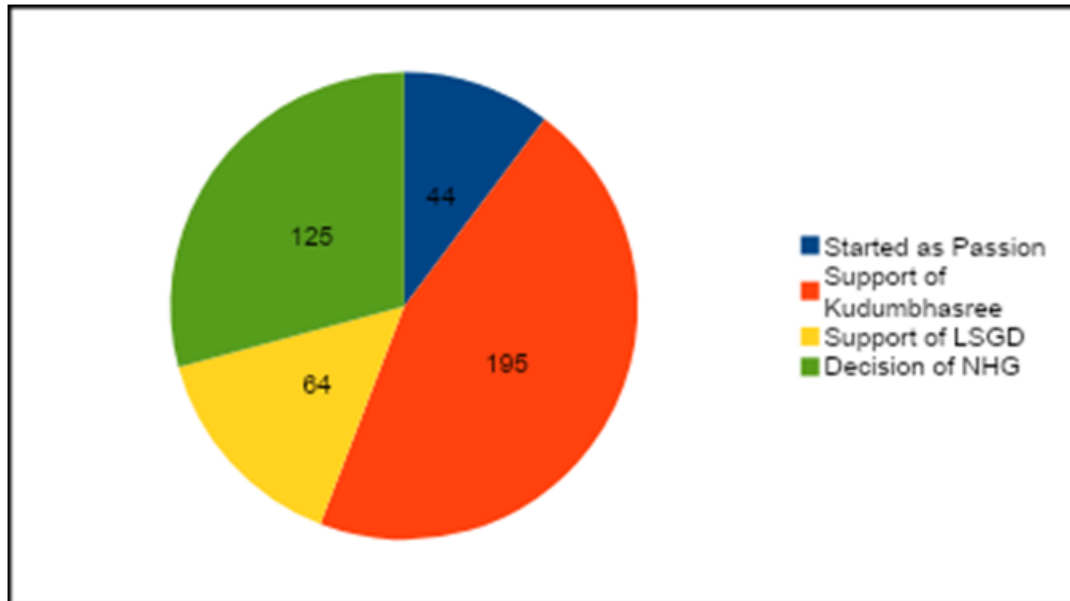
Source: Primary Data

From the figure 5.6 it could interpret that 165 women entrepreneurs were received services of Kudumbashree mission at their required level. 57 Entrepreneurs were received the services of Kudumbashree mission more than what they expected. However, 110 entrepreneurs were rarely approached Kudumbashree mission to take advices. 96 entrepreneurs have taken advices from the Kudumbashree mission regularly.

Inspiration to Start Business

The study explored the inspiration women entrepreneurs to come the decision to start a business. The response received has been presented in Figure 5.7.

Figure 5.7
Inspiration to Start Business



Source: Primary Data

From the figure 5.7 it could interpret that 195 entrepreneurs started their business with greater expectation on Kudumbashree mission. 125 entrepreneurs came to the decision of starting business as part of the unanimous decision of their NHG. 44 entrepreneurs started their business as the support of LSGD. However, 44 entrepreneurs started their business as the passion to do business.

5.3 Pre- Test Analysis

To check the quality and adequacy of the collected, the data must satisfy some statistical standards. Data set must adhere the conditions of adequacy, reliability, validity, integrity, completeness and utility along with the other tests. Hypothesis test was executed after testing the credibility of the data. This session discusses the results of various tests used for testing quality and adequacy of the current data set.

5.3.1 Sample Adequacy Test

Sample adequacy test was used to verify whether the sample size and collected data are sufficient to make valid inferences about the population under study. Decision to perform various statistical tests like EFA and CFA is depends on the sample adequacy tests. Sample adequacy of the current study’s data collected from Kudumbashree micro entrepreneurs were tested Bartlett’ test of sphericity (BTS) and the Kaisen-Meyer Olkins (KMO). Bartlett’ test of sphericity (BTS) test was used to check whether collected data is adequate to factor the variables under study. Result of KMO and BTS test of the current sample unit has been given in Table 5.6.

Table 5.6
KMO and Bartlett's Test for Smaple Adequacy

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.944
Bartlett's Test of Sphericity	Approx. Chi-Square	9230.672
	Df	741
	Sig.	<.001

Source: Primary Data

Sample adequacy test of KMO gives result in the range of 0 to 1, According to Kaiser & Garrett, (2006) the acceptance of the sample size is based on the range of, if the KMO value between; 0.00 to 0.49 unacceptable; 0.50 to 0.59 miserable; 0.60 to 0.69 mediocre; 0.70 to 0.79 middling; 0.80 to 0.89 meritorious; 0.90 to 1.00 marvellous. As per rule of thumb the value more than 0.7 will be enough. The table 5.6 provide details of sample adequacy test of the current study, it is clear from the table, the sample size of the current study is sufficient for further statistical analysis with the KMO value of 0.944. The sample unit also satisfies the Bartlett's Test of Sphericity with degree of freedom 741 and $p < .000$.

5.3.2 Reliability of Constructs

Reliability test is intended to check the consistency and stability of measurement tool or scale of the questionnaire (Malhotra, 2007; Warner, 2008). Cronbach's alpha is generally used to measure the internal consistency of scale (Cronbach,1951; Warner, 2008). Reliability tests check whether items in constructs are capable to explain the constructs or not. Following is the formula for the standardized

$$\text{Cronbach's alpha} = \alpha = \frac{N * \acute{C}}{\acute{V} + (N - 1) * \acute{C}}$$

Where,

α = the value of reliability

N = the number of items

\acute{C} = average covariance between items-pairs

\acute{V} = average variance

According to Wrightsmon,(1991) and Hair et al, (1998) the construct reliability identified with Cronbach's alpha values. The Cronbach's alpha value ranges between 0 to 1, generally accepted rule of thumb for reliability test is > 0.50 for item. However, some experts suggested lower limit for acceptance of item is fixed in between 0.60 to 0.70 (Robinson et al., 1991; Nunnally and Berstein, 1994; Leedy and Ormord, 2010). In the current study was used eight constructs and 39 items with the sample size of 428 Kudumbashree micro enterprises. The details of reliability test results of the constructs used in the current has been given in Table 5.7

Table 5.7
Cronbach's Alpha Value of Reliability Test

Construct	No of Items	Mean	SD	Cronbach's Alpha
Entrepreneurial Orientation	4	3.56	0.66	0.745
Institutional Assistance	4	3.42	0.66	0.712
Entrepreneurial Engagement	5	3.38	0.66	0.824
Perceived Entrepreneurial Behaviour	5	3.76	0.70	0.817
Skill Development	5	3.41	0.72	0.798
Capacity Building	5	3.30	0.63	0.817
Business Performance	5	3.51	0.74	0.817
Women Empowerment	6	3.39	0.72	0.857

Sources: Primary Data

The table 5.7 reveals Cronbach's Alpha value of the constructs used in the current study. The lower value of the Cronbach's Alpha is 0.712 is marked on institutional assistance and higher value is 0.857 for women empowerment. Thus, the value of Cronbach's Alpha is in acceptable range.

5.3.3 Normality Test of Data

Normality of the data is a fundamental prerequisite of the sample size because many statistical tests and methods are based on the assumption of normality. To test the normality of the sample size researcher performed Shapiro-Wilk test and Kolmogorov-Smirnov test. Result of the normality test has been given in table 5.8

Table 5.8
Result of Normality Test

Constructs	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Entrepreneurial Orientation	0.164	428	0.000	0.91	428	0.000
Institutional Assistance	0.143	428	0.000	0.96	428	0.000
Entrepreneurial Engagement	0.126	428	0.000	0.93	428	0.000
Perceived Entrepreneurial_Behaviour	0.163	428	0.000	0.94	428	0.000
Capacity Building	0.184	428	0.000	0.98	428	0.000
Skill Development	0.192	428	0.000	0.96	428	0.000
Business Performance	0.147	428	0.000	0.90	428	0.000
Women Empowerment	0.162	428	0.000	0.91	428	0.000

a. Lilliefors Significance Correction
Source: Primary Data

Normality criteria of Shapiro-Wilk test and Kolmogorov-Smirnov test satisfy the sample unit of the current study. Thus, the sample unit of the current study qualifies the normality conditions and assume that the sample unit follows normal distribution. Researcher further analysed Q-Q plots and kwenss and kurtosis of the sample units, results of the all tests follows conditions of normality.

5.4 Descriptive Statistics of Items Used in Constructs

Descriptive analysis provides first hand observation of the data which is helpful to assess the nature of the data. This session provides Mean and SD of items of used in the respective constructs. The study used six items to define the entrepreneurial orientation, which used the spirit of Kudumbashree entrepreneur. To measure Kudumbashree assistance to women entrepreneurs, the study used six items under the label of the construct institutional assistance. To measure Kudumbashree experiences, the study used constructs of entrepreneurial engagement which was defined by using six items. The construct entrepreneurial behaviour was used to measure the role of Kudumbashree training, which was defined by six items. To measure the skill development of women entrepreneurs, the study used entrepreneurial skill development construct which was defined by seven items. The construct of capacity building was used to measure the capacity developed by women entrepreneurs through their entrepreneurial activities, which was measured

using seven items. The study used business performance as one of the outcome variable which was measured using seven constructs. Another outcome variable of the model was women empowerment which was measured by using eight constructs. Total of 53 items were used under eight constructs. The details of each constructs and their items have been given in the following session.

Table 5.9
Details of Items Used to Measure Entrepreneurial Orientation

Item Code	Wording of item	Mean	SD
eo_1	I have an ability in generating new ideas	3.31	0.52
eo_2	I have an ability in initiating new activities	3.32	0.60
eo_3	I am training myself to be creative	3.50	0.65
eo_4	I often handle all business tasks in my own way	3.92	0.76
eo_5	Training received from Kudumbashree mission is useful to me to make independent decision	3.82	0.53
eo_6	Kudumbashree mission's training made me the sense of self-reliant	3.52	0.69

Source : eo_1 to eo_4; Al Mamun. et.al., (2017)
eo_5 to eo_6; Nehajoan et al 2017

Table 5.10
Details of Items Used to Measure Institutional Assistance

Item Code	Wording of item	Mean	SD
ia_1	In my region, the people working for government agencies have been competent and effective in supporting female entrepreneurs	3.33	0.82
ia_2	In my region, any female entrepreneur who needs help from a government program for a new business can find what she needs"	3.28	0.56
ia_3	What I have done as a female entrepreneur has been accepted by the public of my region	3.56	0.59
ia_4	What I have done as a female entrepreneur has been accepted by agencies which support us	3.49	0.63
ia_5	I am satisfied with the services extended by various government agencies for my business, including financial and non financial assistance	3.62	0.59
ia_6	I often feel approaches of office bearers of the various facilitating agencies are acceptable	3.35	0.79

Source: Amorós et al., (2013), Shinnar et al., (2012)

Table 5.11

Details of Items Used to Measure Entrepreneurial Engagement

Item Code	Wording of item	Mean	SD
ee_1	Being the founder of a business is an important part of who I am.	3.57	0.67
ee_2	Searching for new ideas for products/services to offer is enjoyable to me.	3.06	0.68
ee_3	Inventing new solutions to problems is an important part of who I am.	3.09	0.74
ee_4	Nurturing and growing business is an important part of who I am.	3.68	0.57
ee_5	Owning my own company energizes me	3.73	0.56
ee_6	It is exciting to figure out new ways to solve unmet market needs that can be commercialized.	3.18	0.88

Source: *M.S. Cardon et al.(2012) Devika, J., and Thampi, B. V. (2007)*

Table 5.12

Details of Items Used to Measure Entrepreneurial Behaviour

Item Code	Wording of item	Mean	SD
peb_1	I am able to inspire or influence the behaviour of others in my business	3.73	0.61
peb_2	I am regularly prepares plans for the future, trying to foresee the necessary steps to reach business goals	3.83	0.57
peb_3	I am willing to commit significant resources to the business in the face of uncertainty	3.5	0.55
peb_4	I have enough capacity to control the internal and external necessary resources for the success of my business	4.12	0.62
peb_5	I am confident to produce new concepts for products, services and processes	3.82	0.89
peb_6	I am sure I am competent enough to forecast business environment	3.55	1.02

Source: Serje Schmidt et.al.,(2018)

Perceived Entrepreneurial Competency

Perceived entrepreneurial competency is the aggregate of entrepreneurial orientation, institutional assistance, entrepreneurial engagement and entrepreneurial behaviour. Perceived entrepreneurial competency is used in the study as the proxy constructs to measure the total efforts of the Kudumbashree mission in capacity building and skill development.

Table 5.13

Details of Items used to measure Perceived Entrepreneurial Competency

Item Code	Details of Item	Mean	SD
eo	Entrepreneurial Orientation	4.10	0.57
ia	Institutional Assistance	4.03	0.52
ee	Entrepreneurial Engagement	3.51	0.54
eb	Entrepreneurial Behaviour	3.63	0.41

Source: Primary data

Table 5.14

Details of Items Used to Measure Capacity Building

Item Code	Wording of item	Mean	SD
cb_1	I am able to mobilise resources required for my business	3.96	0.57
cb_2	I frequently study the interactions between a business and the environment	3.76	0.70
cb_3	I could identify and explore business opportunities	3.42	0.56
cb_4	I can easily relate with other persons, even with those I still do not know.	3.14	0.64
cb_5	I have the capacity to manage knowledge-intensive niche products	3.49	0.84
cb_6	I have all the capacity needed to realize my business challenges	3.92	0.74
cb_7	I do not like routine activities	3.95	0.74

Source: Norton (1988); Otani (1996)
Hindle (2010);Clarysse et al.

Table 5.15
Details of Items Used to Measure Skill Development

Item Code	Wording of item	Mean	SD
skd_1	I am aware of all technical know-how related to my product or service	3.40	0.69
skd_2	I am confident in managing financial resources, accounting, budgeting related to my business	3.14	0.53
skd_3	I manage all process in marketing such as identifying customers, distribution channels, supply chain	3.48	0.56
skd_4	I am confident to recognize market gap and exploit market opportunity	3.03	0.64
skd_5	I am able to take responsibility for resolving a problem	3.06	0.70
skd_6	I am emotionally stable to cope with a problem	3.47	0.71
skd_7	I am confident to deal with people relations and authorities	3.60	0.66

Source: William L (2012)

Table 5.16
Details of Items Used to Measure Business Performance

Item Code	Wording of item	Mean	SD
bp_1	I achieve the business goals I set out to achieve	3.62	0.67
bp_2	I am successful as I am personally satisfied with my life and business	3.83	0.69
bp_3	I do only that create new market for my business	3.60	0.82
bp_4	I think that my business is growing	3.51	0.66
bp_5	Sales figures of my business is showing an increasing trend	3.59	0.80
bp_6	Investment in the business is gradually increased from the starting stage	3.09	0.72
bp_7	I plan to extend of my business with vivid activities	3.38	0.77

Source: Fatoki, Olawale. (2018); Nehajoan et al 2017

Table 5.17
Details of Items Used to Measure Women Empowerment

Item Code	Wording of item	Mean	SD
we_1	I will be able to achieve most of the goals that I have set for myself	3.26	0.70
we_2	I believe I can succeed at most any endeavor to which I set my mind.	3.14	0.70
we_3	I am satisfied with my life	3.47	0.66
we_5	I am frequently contribute to my savings bank account	3.39	0.80
we_6	I will be able to successfully overcome many challenges.	3.06	0.70
we_7	I am confident that I can perform effectively on many different tasks.	3.47	0.72
we_8	Even when things are tough, I can perform quite well.	3.62	0.67

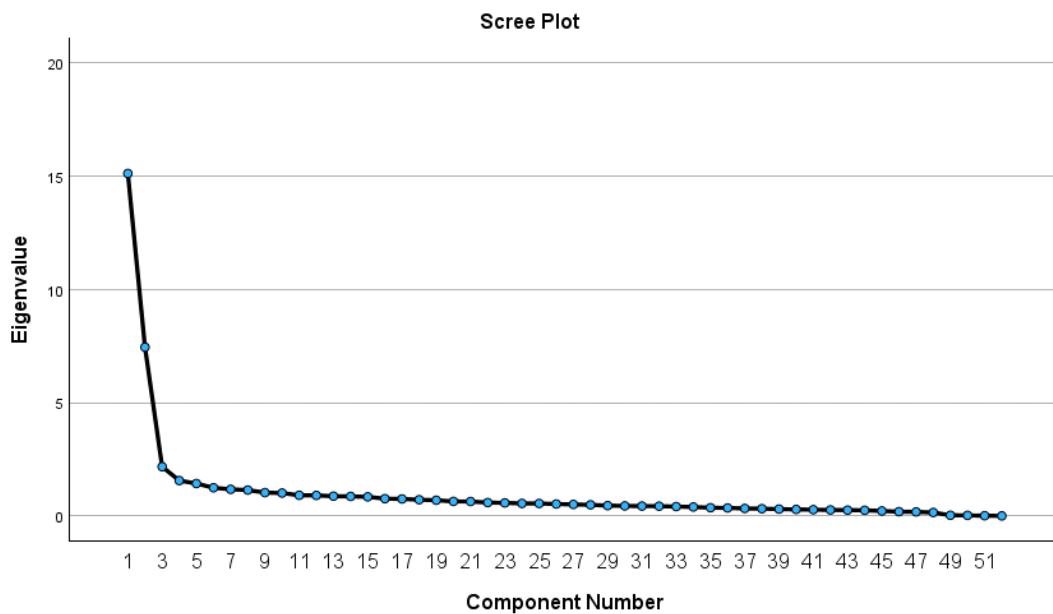
Reference: *Devika, J., and Thampi, B. V. (2007)* , Thomas et. al., (2020);

5.5 Exploratory Factor Analysis (EFA)

To identify and establish relationship between variable and make meaningful construct factor analysis was performed. Factor analysis aims to reduce the variables into minimum without losing information by grouping variables into factors that represent underlying constructs or dimensions (Hair et al., 1998). Factor analysis could either be exploratory factor analysis (EFA) or confirmatory factor analysis (CFA). Exploratory factor analysis (EFA) is used to uncover the latent structures or dimensions within a dataset, revealing how variables are related, further it simplifies the data set into number of variables by grouping them into fewer factors, making analysis more manageable and interpretable. The questionnaire used for the current study contains 53 items, however the items were reduced and deducted into 39 items through factor analysis. Under EFA process around 39 items extracted into 8 constructs such as entrepreneurial orientation, institutional assistance, entrepreneurial engagement, perceived entrepreneurial behaviour, skill development, capacity building, business performance and women empowerment. Before running EFA, correlation of factors were confirmed with Pearson's coefficient correlation,

ensured the validity of the factors with literature supports and experts opinions; and adequacy of the sample was tested with KMO and Bartlett' test of sphericity (BTS). Eigen value was used to sort out the constructs, first eight variable explains 64% of the variance of the sample. The Figure 5.8 shows the screen plot of the eigen value.

Figure 5.8
Eigen Values of Variables



Source: Primary Data

The study performed both un rotated and rotated components of matrix with varimax rotation by surpassing the value below 0.35, it also found that un rotated components matrix not gives required group of items, but rotated components matrix located items meaningfully into groups. Total factors compressed into 39 from 48 by removing unloaded or insignificant factors. However the constructs validity was ensured in each stages. As per rule of thumb factor loading at (+ or -) 0.7 and above considered as robust underlying structure, however the in the current study the minimum value of factor loading is 0.576 and maximum value of the factor is 0.786.

The result of the rotated component matrix of exploratory factor analysis (EFA) has been given in Table 5.18.

Table 5.18
Rotated Component Matrix

Constructs	EO	IA	EE	PEB	CB	SK	BP	WE
EO1	.649							
EO2	.757							
EO3	.738							
EO4	.743							
IA1		.768						
IA2		.622						
IA3		.576						
IA4		.688						
EE1			.706					
EE2			.701					
EE3			.762					
EE4			.660					
EE5			.674					
PEB1				.676				
PEB2				.692				
PEB3				.679				
PEB4				.644				
PEB5				.616				
SKD1					.706			
SKD2					.701			
SKD3					.762			
SKD4					.660			
SKD5					.674			
CB1						.607		
CB2						.482		
CB3						.694		
CB4						.634		
CB5						.592		
BP1							.786	
BP2							.662	
BP3							.630	
BP4							.750	
BP5							.732	
WE1								.641
WE2								.706
WE3								.704
WE4								.681
WE5								.622
WE6								.734

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 19 iterations.

Source: Primary Data

Table 5.18 shows Rotated Components of Matrix of accepted items with respective constructs for further analysis. For factor analysis dimension and reduction were performed with PCA in SPSS Software, we considered three types of variances; (i) the *common variance or communality variance* of the factors i.e. the value of the one variance with all other variables, highest communalities is 0.878 and lowest is 0.350. (ii) *the unique or specific variances* the variance that associated with specific variable, the variance level was acceptable. (iii) *the error variance* is the part of the variance which is unexplained. In EFA through PCA all these three variances are analyzed and found acceptable. Since the number of factors to be extracted known, eight constructs were given in the process of PCA.

5.6 Confirmatory Factor Analysis (CFA)

After extracting factors into eight constructs, the study found 39 items are well loaded with threshold limit of the factor loading. But to ensure accuracy and validity of the proposed model of theoretical structure of the current study confirmatory factor analysis was performed using AMOS software. To specify a model based on theory or previous research, indicating which variables are expected to load onto which factors. In the current study, the CFA has been used to test the reliability of the proposed model of the research. Fitness of the proposed model depends on the fulfilment of certain validity tests. following validity tests were performed.

5.6.1 Face Validity

Face validity is also known as content validity because it is the concept of the construct is represented by its items by representing the domain meaning of constructs (Malhotra, 2007; Garver et al.,1999). In other words the content validity ensure the theoretical relationship of the previous research work or well accepted principles related with the current research domain (Hair et al., 1988). In the current study, the face validity was checked twice, at the time of the preparation items in the development of the questionnaire, later at the time fixing the proposed model after EFA and CFA. To ensure face validity, opinion from the domain of the experts is also considered.

5.6.2 Convergent Validity

Convergent validity measure the relationship among all items in the same construct (Garver et al (1999). In other words, convergent validity determine how well a new measure or test correlates with other measures or tests that are theoretically related to the same construct. It assesses the level of association two measures of the same concepts (Hair et al., 1988). Generally, high correlation in convergent validity implies that the construct clearly explained by all of its items. Factor Analysis, Canonical Correlation Analysis, Construct Comparison and expert review are the some tools used for convergent validity. Convergent validity refers “the extent to which indicators of a specific construct ‘converge’ or share a high proportion of variance in common”. Convergent validity established using Average Variance Extracted (AVE), construct reliability and factor loading, the equation used for AVE is;

$$AVE = \frac{1}{n} \sum_{i=1}^n \lambda_i^2$$

where:

λ_i = factor loading for the i-th indicator (observed variable) that loads onto the factor,

n = number of indicators loading on the factor.

5.6.3 Discriminant Validity

Discriminant validity is the degree of distinct between two items of the construct. According to Garver et al., (1999) and Warner (2008), discriminant validity is assessed by the extent to which the items in one latent construct discriminate from other items representing in other latent constructs. This assesses whether the test is not correlated with measures of different constructs (Hair et al., 1988). widely used technique for discriminant validity is Average Variance Extracted (AVE). According to Fornell & Larcker (1981) the discriminant validity is established through the approach of ‘ either the AVE values should be greater than the squared construct correlations values or square root of AVE should be greater

than the construct correlations. The bold diagonal value given in the table 5.19 is the square root of the AVE which is higher than the constructs correlation and the value of AVE is greater than the squared construct correlation.

Table 5.19

Reliability, Convergent Validity and Discriminant Validity of Constructs

	CR	AVE	EO	IA	EE	PEB	SK	CB	BP	WE
EO	0.745	0.682	0.825							
IA	0.712	0.563	0.718	0.750						
EE	0.824	0.572	0.718	0.075	0.756					
PEB	0.817	0.681	0.771	0.420	0.769	0.825				
SK	0.798	0.638	0.754	0.465	0.713	0.784	0.798			
CB	0.817	0.572	0.567	0.609	0.369	0.303	0.342	0.754		
BP	0.817	0.690	0.801	0.402	0.771	0.830	0.814	0.020	0.830	
WE	0.857	0.797	0.790	0.051	0.763	0.841	0.778	0.763	0.851	0.892

5.6.4 Model Fit Indices of the Proposed Study Model

The purpose of the CFA is to ensure the fitness of the proposed model and validate the measurement theory. In order to validate the measurement model, goodness of fit indices and badness of fit indices are used. Following are the major fit indices used by the researcher to validate the model fitness of the proposed study model. Since the aim of CFA in the current study is to finalize the proposed model of the study, not to check the path analysis and make structural equation modelling for the proposed model, overall fitness of the proposed theory checked in CFA analysis. Selected goodness of fit indices have been given in table 5.20

Table 5.20
Goodness fit indices of the Proposed Model

Major indices	Fit indices	Study Model	Cut off values
Overall fitness of model	Chi-Square Test (χ^2)	1.87	<3
Goodness of Fit Indices	Goodness of fit index (GFI)	.967	>0.9
	Adjusted goodness of fit index (AGFI)	.973	>0.9
	Normed fit index (NFI)	.910	>0.9
	Comparative fit index (CFI)	.963	>0.9
Badness of fit indices	Root mean square error of approximation (RMSEA)	0.043	<0.08
	Standard root mean residual (SRMR)	0.040	<0.08
Model comparison indices	Comparative fit index (CFI)	.955	Higher the value better the model
	Akaike information criterion (AIC)	.456	Lower the value better the model
	Bayesian information criterion (BIC)	.674	Lower the value better the model

Source: Output of AMOS (CFA Test)

5.7 Hypothesis Testing

To test the hypotheses of the proposed model, the researcher has used two statistical hypotheses testing tools. To compare the mean differences of the constructs and their items between Alppuzha and Malappuram t test was applied. To test aggregate influence of the constructs in the proposed relationship of the model simple linear regression was performed. The following sessions provide the result of the statistical significance tests. It contains eight t tests and twelve regression analysis to find the significance of influences of each constructs on other constructs.

5.7.1 Analysis of Mean difference of Model Constructs between Alappuzha and Malappuram

To compare the efforts of Kudumbashree mission in promoting micro enterprises in both Alappuzha and Malappuram districts, t test was performed. Since the sample of size of the two districts were unequal, Welch's t-test, also known as the unequal variances t-test was used to compare the mean differences of the two samples of Alappuzha and Malappuram districts. The decision to Welch's t-test to compare the mean difference was supported by the studies of Sawilowsky (2002); Ruxton (2006) and Delacre et.al., (2017). Researcher identified 53 items, which categorised into 8 constructs for mean difference. However, the items were reduced into 39 through EFA which used the simple linear regression analysis. Following session discusses the result of t test of mean comparison of each construct among the samples of Alappuzha and Malappuram districts. At the end aggregate mean difference or construct's mean difference has been provided.

5.7.1.1 Mean Difference of Entrepreneurial Orientation of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs towards the factors of the entrepreneurial orientation of Kudumbashree mission.

Table 5.21

Paired sample t test for comparing the entrepreneurial orientation among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Idea generation	3.43	0.38	3.19	0.67	4.35	0.231**	NS
2	Activation	3.13	0.71	3.51	0.50	3.23	0.457**	NS
3	Creativity	3.01	0.67	3.99	0.64	2.44	0.362**	NS
4	Interest	3.94	0.45	3.91	0.62	2.94	<0.05**	S
5	Independence	3.73	0.71	3.91	0.67	3.87	<0.05**	S
6	Self reliance	3.38	1.01	3.66	0.98	2.96	0.451**	NS
Aggregate Mean Difference		3.43	0.65	3.69	0.68	1.78	0.134**	NS

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was performed to compare the mean difference in the entrepreneurial orientation programs of the Kudumbashree mission in Alappuzha and Malappuram districts. The total sample size under study is 428 which is distributed as 241 responses from Alappuzha and 187 responses from Malappuram district. Since the sample size of the two districts are different to perform t test, Welch's t-test was used which is also known as the unequal variances t-test. The test result of the mean difference has been given in Table 5.21 at significant level of 0.05 (95% confidence level). Since the P value of items of 'Interest' and 'Independence' is less than 0.001, the null hypotheses rejected, but in the case remaining 4 items the P value is greater. Thus, the null hypotheses are accepted in items of Idea generation, Activation of entrepreneurial activities, creativity in doing job, self reliance in the entrepreneurial orientation. Overall mean difference of entrepreneurial orientation in the districts of Alappuzha and Malappuram is not supported, thus there is no significant difference in the opinions of Kudumbashree members regarding the factors of entrepreneurial orientation.

The result of the t test implies that the efforts of the Kudumbashree mission to make entrepreneurial orientation is the same effects across districts. and there is no disparities on the efforts of Kudumbashree mission to impart entrepreneurial orientation among the women entrepreneurs of Alappuzha and Malappuram. The items such as idea generation, activation, creativity and self reliant are equally imparted among women entrepreneurs of Alappuzha and Malappuram. But on the flip side, the development of independence and interest among women micro entrepreneurs of Alappuzha and Malappuram is significantly different.

According to the statistical results revealed in Table 5.20 the Kudumbashree mission's efforts for making entrepreneurial orientation in both districts are going equally. There is no regional difference in implementing the programs related to creating entrepreneurial orientation among women entrepreneurs.

5.7.1.2 Mean Difference of Institutional Assistance of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs towards the factors of the institutional assistance of Kudumbashree mission.

Table 5.22

Paired sample t test for comparing the institutional assistance among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Officers' attitude	3.43	0.88	3.24	0.76	2.19	0.301**	NS
2	Accessibility	3.49	0.56	3.07	0.56	3.32	0.652**	NS
3	Supports	3.58	0.57	3.55	0.61	3.99	0.987**	NS
4	Perception of institution	3.05	0.64	3.94	0.62	1.34	0.362**	NS
5	Attitude towards institution	3.66	0.61	3.59	0.57	0.99	0.654**	NS
6	Willingness of officials	3.31	0.86	3.39	0.73	2.97	<0.05**	S
Aggregate Mean Difference		3.42	0.686	3.43	0.64	2.17	0.461**	NS

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was performed to compare the opinions of Kudumbashree micro entrepreneurs towards institutional assistance of kudumbashree mission in Malappuram and Alappuzha districts. The statistical significance of the opinions of the respondents towards institutional assistance in two districts was tested at 0.05 significant level or 95% confidence interval. P Value of the test was considered to draw conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of

institutional assistance depicts statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was taken on the basis of P value in the test result, if the P value is less than the 0.05 then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To compare the mean difference of the institutional assistance of Kudumbashree mission among Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts, six items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.22 shows the summary of the t tests of the construct items and aggregates of institutional assistance. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was taken. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs towards institutional assistance of Alappuzha and Malappuram districts shows a P value greater than 0.05. Thus, the null hypothesis was failed to reject, it was accepted. Similarly, out of six items of institutional assistance construct, the P value of five items were also greater than the significance level (0.05), the mean difference of five items are insignificant. The null hypotheses in five items were failed to reject, thus null hypotheses of officer's attitude, accessibility of services, supports, perception of institution and attitude towards institution were accepted. However, the null hypothesis to check the mean difference of willingness of the Kudumbashree officials was rejected.

The statistical test result indicates that the efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram is in uniform in nature. There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions efforts in the form of institutional assistances. However, there is slight mean difference in the opinions kudumbhsree micro entrepreneurs on willingness of Kudumbashree officials in implementing various

programs under institutional assistances. The overall result of the t test reveals there is consistency in the opinions of Kudumbashree micro entrepreneurs towards Kudumbashree mission's efforts for generating entrepreneurial orientation.

5.7.1.3 Mean Difference of Entrepreneurial Engagement of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of entrepreneurial engagement.

Table 5.23

Paired sample t test for comparing the entrepreneurial engagement among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Status	3.12	0.70	4.02	0.64	3.67	<0.05**	S
2	Involvement	3.56	0.68	2.56	0.68	0.45	0.386**	NS
3	Problem solving	3.57	0.75	2.62	0.51	0.34	0.496**	NS
4	Organisations	3.76	0.57	3.60	0.57	2.85	0.302**	NS
5	Business Spirit	3.78	0.55	3.68	0.58	4.12	<0.651**	NS
6	Innovativeness	3.28	0.86	3.08	0.91	5.41	<0.641**	NS
Aggregate Mean Difference		3.51	0.68	3.26	0.64	4.76	<0.434**	NS

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was executed to compare the opinions of Kudumbashree micro entrepreneurs towards the factors of entrepreneurial engagement activities of kudumbashree mission in Malappuram and Alappuzha districts. The statistical significance of the opinions of the respondents towards entrepreneurial engagement in two districts was tested at 0.05 significant level or

95% confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of entrepreneurial engagement shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To analyse the mean difference of the entrepreneurial engagement activities of kudumbashree mission among Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts, six items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.23 shows the summary of the t tests of the construct items and aggregates of entrepreneurial engagement. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was took. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs towards entrepreneurial engagement of Alappuzha and Malappuram districts shows P value of t test is greater than 0.05. It means statistical significance t test of check aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions assistances efforts towards entrepreneurial engagement in Alappuzha and Malapuram not shows any significant difference in the opinions of respondents. Thus, the null hypothesis was failed to reject, null hypothesis was accepted. Similarly, out of six items of entrepreneurial engagement construct, the P value five items were also greater than the significance level (0.05), the mean difference of five items are insignificant. The null hypotheses in five items were failed to reject, thus null hypotheses of *involvement*, *problem solving*, *organizing*, *business spirit* and *innovativeness* were accepted. However, the null hypothesis to check the mean difference of being business status was rejected.

The statistical test result of entrepreneurial engagement indicates that the

efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram through entrepreneurial engagement is in uniform in nature. There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions efforts to enhance entrepreneurial engagement. However, there is a slight significant mean difference in the opinions kudumbhsree micro entrepreneurs on making the sense of business status. The overall results is Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts have consistency in their opinions about entrepreneurial engagement and Kudumbashree mission's efforts for making entrepreneurial engagement.

5.7.1.4 Mean Difference of Entrepreneurial Behaviour of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of entrepreneurial behaviour

Table 5.24

Paired sample t test for comparing the entrepreneurial behaviour among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Leadership	3.69	0.59	3.78	0.64	1.26	.654**	NS
2	Planner	3.81	0.45	3.86	0.69	3.82	0.401**	NS
3	Risk Taking	3.49	0.35	3.51	0.76	2.62	0.352**	NS
4	Self Efficacy	4.09	0.64	4.15	0.61	4.67	0.412**	NS
5	Confidence	3.83	0.84	3.81	0.95	2.27	<0.05**	S
6	Forecast	3.48	1.14	3.65	0.90	1.34	.192**	NS
Aggregate Mean Difference		3.73	0.66	3.79	0.75	2.76	0.762**	NS

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was conducted to compare the opinions of Kudumbashree micro entrepreneurs towards the factors of perceived entrepreneurial behaviour of Kudumbashree entrepreneurs of Malappuram and Alappuzha districts which was developed as a result of Kudumbashree mission's efforts. The statistical significance of the opinions of the respondents towards perceived entrepreneurial behaviour in two districts was tested at 0.05 significant level or 95% confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of perceived entrepreneurial behaviour shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To compare the mean difference of the opinions towards perceived entrepreneurial behaviour of Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts, six items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.24 shows the summary of the t tests of the construct items and aggregates of perceived entrepreneurial behaviour. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was took. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs towards perceived entrepreneurial behaviour of Alappuzha and Malappuram districts shows a greater P value than at significance level 0.05. It implies the aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions assistances efforts towards perceived entrepreneurial behaviour in Alappuzha and Malapuram not shows any significant difference in the opinions of respondents. Thus, the null hypothesis was failed to reject, null hypothesis was accepted. Similarly, out of six items of perceived entrepreneurial behaviour construct, the P value five items were also greater than the significance level (0.05), the mean difference of five items are insignificant. The null

hypotheses in five items were failed to reject, thus null hypotheses of *leadership, planner, risk taking behaviour, self efficacy, making business plan* were accepted. However, the null hypothesis to check the mean difference of creativity was rejected.

The statistical test result of perceived entrepreneurial behaviour resembles that the efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram through generating entrepreneurial behaviour is in stable in nature. There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions efforts to enhance perceived entrepreneurial behaviour. However, there is a slight significant mean difference in the opinions kudumbhsree micro entrepreneurs on making the sense of creative business activities. In nutshell the overall results of perceived entrepreneurial behaviour Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts shows respondents have consistency in their opinions about perceived entrepreneurial behaviour and Kudumbashree mission's efforts for making perceived entrepreneurial behaviour.

5.7.1.5 Mean Difference of Perceived Entrepreneurial Competency of Alappuzha and Malappuram Districts

H0: There is no significant mean difference of perceived entrepreneurial competency among the entrepreneurs of Alappuzha and Malappuram districts

A paired sample t test was performed to compare the mean differences in the elements of perceived entrepreneurial competency among the entrepreneurs of Alappuzha and Malappuram districts. The purpose of this t test is to identify the aggregate difference in the elements of the perceived entrepreneurial competency such as entrepreneurial orientation, institutional assistance, entrepreneurial engagement and entrepreneurial behaviour. Mean differences of the all above constructs were checked in the above sessions. However, to check aggregate mean differences in the efforts of the Kudumbashree mission, separate t test was

performed through compilation of all figures of entrepreneurial orientation, institutional assistance, entrepreneurial engagement and entrepreneurial behaviour. The t test was performed 0.05 significant level or 95 % confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of perceived entrepreneurial competency to shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted. The summary of t test of the perceived entrepreneurial competency has been given in table 5.25. Total responses were 428, out of 241 were from Alappuzha districts, 187 from Malappuram districts.

Table 5.25

Paired sample t test for comparing the Perceived Entrepreneurial Competency among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Entrepreneurial orientation	3.43	0.65	3.69	0.68	1.78	0.134**	NS
2	Institutional assistance	3.42	0.68	3.43	0.64	2.17	0.461**	NS
3	Entrepreneur engagement	3.51	0.68	3.26	0.64	4.76	0.434**	NS
4	Entrepreneurial behaviour	3.73	0.66	3.79	0.75	2.76	0.762**	NS
5	Perceived Entrepreneurial Competency	3.52	0.66	3.54	0.67	2.25	0.549**	NS

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs towards perceived entrepreneurial competency of Alappuzha and Malappuram districts shows a greater P value than at significance level 0.05. It implies the aggregate mean difference of the opinions of Kudumbashree micro

entrepreneurs about Kudumbashree missions assistances efforts towards developing entrepreneurial competency in Alappuzha and Malapuram not shows any significant difference in the opinions of respondents. Thus, the null hypothesis was failed to reject, null hypothesis was accepted. Similarly, out of four items of perceived entrepreneurial competency construct, the P value all items were also greater than the significance level (0.05), the mean difference of five items are insignificant. The null hypotheses in five items were failed to reject, thus null hypotheses of entrepreneurial *orientation, institutional assistance, entrepreneurial engagement and entrepreneurial behaviour* were accepted.

From the result, it could interpret that there is no significant difference in the efforts of the Kudumbashree mission to make entrepreneurial competency among the women entrepreneurs of Alappuzha and Malappuram.

5.7.1.6 Mean Difference of Skill Development of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of skill development

Table 5.26

Paired sample t test for comparing the Skill development among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Technical Skills	3.41	0.67	3.39	0.72	2.40	0.341**	NS
2	Managerial Skill	3.10	0.56	3.19	0.50	5.01	0.371**	NS
3	Marketing Skill	3.93	0.57	3.03	0.55	4.36	0.543**	NS
4	Accounting Skill	3.05	0.67	3.02	0.61	4.87	<0.462**	NS
5	Environmental Scanning	3.04	0.78	3.08	0.62	3.7	<0.001**	S
6	Emotional Coping	3.90	0.79	3.05	0.63	0.89	<0.001**	S
7	Administrative	4.07	0.71	3.13	0.62	3.45	<0.649**	NS
Aggregate Mean Difference		3.54	0.672	3.06	0.60	5.18	<0.582**	NS

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was performed to compare the opinions of Kudumbashree micro entrepreneurs towards the factors of skill development of Kudumbashree entrepreneurs of Malappuram and Alappuzha districts which was developed as a result of Kudumbashree mission's efforts. The statistical significance of the opinions of the respondents towards skill development in two districts was tested at 0.05 significant level or 95% confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of skill development shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To compare the mean difference of the opinions towards skill development of Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts, seven items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.26 shows the summary of the t tests of the construct items and aggregates of skill development constructs. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was took. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs towards skill development of Alappuzha and Malappuram districts shows a greater P value than at significance level 0.05. It implies the aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions assistances efforts towards skill development in Alappuzha and Malapuram not shows any significant difference in the opinions of respondents. Thus, the null hypothesis was failed to reject, null hypothesis was accepted. Similarly, out of seven items of skill development construct, the P value five items were also greater than the significance

level (0.05), the mean difference of five items are insignificant. The null hypotheses in five items were failed to reject, thus null hypotheses of technical skill, managerial skill, marketing skill, accounting skill and administrative skill were accepted. However, the null hypothesis to check the mean difference of environmental scanning and emotional coping were rejected.

The statistical test result of skill development resembles that the efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram through generating skill development programs is in stable in nature. There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions efforts to enhance skill development of micro entrepreneurs. However, there is a slight significant mean difference in the opinions kudumbhsree micro entrepreneurs on achieving environmental scanning skill and emotional coping skill. In nutshell the overall results of skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts shows respondents have consistency in their opinions about skill development and Kudumbashree mission's efforts for making skill development among micro entrepreneurs.

5.7.1.7 Mean Difference of Capacity Building of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of capacity building

Table 5.27**Paired sample t test for comparing the capacity building among women micro entrepreneurs of Alappuzha and Malappuram Districts**

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Resource mobilisation	3.90	0.59	4.02	0.56	3.56	<0.001**	S
2	Awareness of business environment	3.67	0.91	3.85	0.73	2.31	<0.431**	NS
3	Ability to evaluate opportunities	3.43	0.78	3.42	0.51	3.78	<0.231**	NS
4	Networking Building	3.15	0.61	3.13	0.52	4.32	<0.423**	NS
5	Market Creation	3.01	0.77	3.97	0.63	5.34	<0.287**	NS
6	Handling Challenge	3.94	0.85	3.90	0.83	5.06	<0.641**	NS
7	Passion to Business	3.97	0.88	3.93	0.61	4.64	<0.001**	S
Aggregate Mean Difference		3.58	0.77	3.74	0.62	4.30	<0.538**	S

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was performed to compare the opinions of Kudumbashree micro entrepreneurs towards the factors of capacity building of Kudumbashree entrepreneurs of Malappuram and Alappuzha districts which was developed as a result of Kudumbashree mission's efforts. The statistical significance of the opinions of the respondents towards capacity building in two districts was tested at 0.05 significant level or 95% confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of capacity building shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To compare the mean difference of the opinions towards capacity building of Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts,

seven items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.27 shows the summary of the t tests of the construct items and aggregates of capacity building constructs. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was made. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs towards capacity building of Alappuzha and Malappuram districts shows a greater P value than at significance level 0.05. It implies the aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions assistances efforts towards capacity building in Alappuzha and Malapuram not shows any significant difference in the opinions of respondents. Thus, the null hypothesis was failed to reject, null hypothesis was accepted. Similarly, out of seven items of skill development construct, the P value five items were also greater than the significance level (0.05), the mean difference of five items are insignificant. The null hypotheses in five items were failed to reject, thus null hypotheses of awareness of *business environment*, *ability to evaluate opportunities*, *network building*, *Market creation and Handling Challenges* were accepted. However, the null hypothesis to check the mean difference of resource mobilization and passion in doing business were rejected.

The statistical test result of capacity building resembles that the efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram through generating capacity building programs is in consistent in nature. There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions efforts to capacity building of micro entrepreneurs. However, there is a slight significant mean difference in the opinions kudumbhsree micro entrepreneurs on achieving ability to resource mobilize and passion in doing business. In nutshell the overall results of capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts shows respondents have consistency in their opinions about capacity building and Kudumbashree mission's efforts for making capacity building among micro entrepreneurs.

5.7.1.8 Mean Difference of Business Performance of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of business performance

Table 5.28

Paired sample t test for comparing the business performance among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Goal Achievement	3.63	0.75	3.62	0.60	4.84	<0.005**	S
2	Satisfaction in Business	3.85	0.68	3.82	0.71	5.43	<0.005**	S
3	Market Coverage	3.60	0.83	3.60	0.82	6.95	<0.005**	S
4	Business Growth	3.51	0.60	3.52	0.72	2.98	<0.005**	S
5	Sales	3.63	0.87	3.56	0.74	7.45	<0.005**	S
6	Investment	3.12	0.76	3.07	0.69	6.05	0.561**	NS
7	Future Plan	3.68	0.88	3.09	0.66	3.81	<0.005**	S
Aggregate Mean Difference		3.57	0.76	3.46	0.70	6.92	<0.005**	S

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was performed to compare the opinions of Kudumbashree micro entrepreneurs towards the factors of business performance of Kudumbashree entrepreneurs of Malappuram and Alappuzha districts which was developed as a result of Kudumbashree mission's efforts reflects on in the performance of the Kudumbashree micro enterprises. The statistical significance of the opinions of the respondents towards business performance in two districts were tested at 0.05 significant level or 95% confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of business performance shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the

basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To compare the mean difference of the opinions regarding business performance of Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts, seven items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.28 shows the summary of the t tests of the construct items and aggregates of business performance constructs. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was made. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs regarding business performance of Alappuzha and Malappuram districts shows less P value at significance level 0.05. It implies the aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions assistances efforts towards business performance through skill and capacity building in Alappuzha and Malapuram shows significant difference in the opinions of respondents. Thus, the null hypothesis was failed to reject, alternative hypothesis was accepted. Similarly, out of seven items of skill development construct, the P value five items were also less than the significance level (0.05), the mean difference of five items are significant. The null hypotheses in five items were rejected, thus alternative hypotheses of *goal achievement, satisfaction in doing business, business passion, business growth, sales performance, future business plan* were accepted. However, the null hypothesis to check the mean difference of investment intention was rejected.

The statistical test result of business performance resembles that the efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram and their effects on business performance is shows inconsistency. There is a significant mean difference in the opinions of Kudumbashree micro entrepreneurs about business performance of Kudumbashree micro enterprises. It implies that the capacity and skill development of Kudumbashree micro enterprises through various Kudumbashree mission's programs differently reflects on the performance of the

business of Alappuzha and Malappuram districts. However, the mean difference is insignificant in the opinions Kudumbashree micro entrepreneurs on investment activities. It means regarding the investment respondents have consistent opinions in both districts. In nutshell the overall results of opinion of business performance among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts shows respondents have indifference in their opinions about business performance and Kudumbashree mission's efforts to improve performance of micro entrepreneurs.

5.7.1.9 Mean Difference of Women Empowerment of Alappuzha and Malappuram Districts

H0: There is no significant mean difference in the opinions of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts towards the factors of women empowerment

Table 5.29

Paired sample t test for comparing the women empowerment among women micro entrepreneurs of Alappuzha and Malappuram Districts

SL. No	Item	Alappuzha		Malappuram		Test Value	P Value	Decision
		Mean	SD	Mean	SD			
1	Goal achievement	3.41	0.72	3.11	0.68	6.151	<0.005**	S
2	Confidence	3.10	0.71	3.19	0.70	5.12	<0.005**	S
3	Satisfaction	3.93	0.67	3.02	0.65	2.18	<0.005**	S
4	Financial Achievement	3.05	0.87	3.73	0.74	1.61	<0.005**	S
5	Self-reliance	3.09	0.78	3.04	0.63	3.64	<0.005**	S
6	Risk-taking	3.90	0.79	3.05	0.65	6.71	<0.005**	S
7	Handling crisis	3.98	0.59	3.26	0.76	2.59	<0.005**	S
8	Social Interaction	3.67	0.91	3.85	0.73	1.96	<0.005**	S
Aggregate Mean Difference		3.51	0.755	3.28	0.69	0142	<0.005**	S

Source: Primary data

Note: ** indicates significant at 0.05 (95% confidence interval)

A paired sample t test was performed to compare the opinions of Kudumbashree micro entrepreneurs towards the factors of women empowerment of

Kudumbashree entrepreneurs of Malappuram and Alappuzha districts which was developed as a result of Kudumbashree mission's efforts reflects on the the life style and standard of living of Kudumbashree micro entrepreneurs. The statistical significance of the opinions of the respondents towards women empowerment in two districts were tested at 0.05 significant level or 95% confidence interval. P Value of the test was considered to make conclusion about whether the opinions of Kudumbashree micro entrepreneurs about the items used to measure the construct of women empowerment shows statistically significant different or not of Alappuzha and Malappuram districts. The acceptance or rejection decision about null hypothesis was made on the basis of P value in the test result, if the P value is less than the 0.05, then the null hypotheses rejected, otherwise, if the P value higher than the 0.05 the null hypotheses accepted.

To compare the mean difference of the opinions regarding women empowerment of Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts, eight items were considered and aggregates of the all items i.e construct total was also considered. Total responses under study were 428, out of 241 responses from Alappuzha districts and 187 responses from Malappuram districts. The Table 5.29 shows the summary of the t tests of the construct items and aggregates of women empowerment constructs. Based on the P value of the each t test result at 0.05 significance level the decision about null hypothesis was made. The aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs regarding women empowerment of Alappuzha and Malappuram districts shows less P value at significance level 0.05. It implies the aggregate mean difference of the opinions of Kudumbashree micro entrepreneurs about Kudumbashree missions assistances efforts towards women empowerment through capacity and skill development in Alappuzha and Malapuram shows a significant difference in the opinions of respondents. Thus, the null hypothesis was rejected, alternative hypothesis was accepted. Similarly, out of eight items of women empowerment construct, the P value all items were also the p value less than 0.005. the mean difference in the opinions of respondents regarding women empowerment is statistically significant. The null hypotheses of all items were rejected, thus

alternative hypotheses of goal achievement, confidence of individual, life satisfaction, financial achievement, self reliance, risk taking, handling crisis and social interaction were accepted. The constructs shows statistically significant in both districts.

The statistical test result of women empowerment resembles that the efforts of Kudumbashree mission to uplift capacity building and skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram and their effects on women empowerment is shows inconsistency. There is a significant mean difference in the opinions of Kudumbashree micro entrepreneurs about women empowerment of Kudumbashree micro entrepreneurs. It implies that the capacity and skill development of Kudumbashree micro enterprises through various Kudumbashree mission's programs differently reflects on the empowerment of women of Alappuzha and Malappuram districts. In nutshell the overall results of opinion of women empowerment among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts shows respondents have indifference in their opinions about empowerment of women and Kudumbashree mission's efforts to empowerment of women micro entrepreneurs.

5.7.2 Result of Hypothesis Test - Regression Analysis

Research model to assess how Kudumbashree micro entrepreneurs acquire required capacity and skill through their entrepreneurial activities and how such learned skills and capacity reinforce for the succession of the business as well as their personal well-being is consist of two stages. The first stage of model evaluate how entrepreneurial activities build capacities and skills among entrepreneurs. The second stage how such learned skill and capacities reflects on business performance and women empowerment. Thus, the first stage identification of entrepreneurial activities and establishment their relationship with capacity building and skill development. Four elements such as entrepreneurial orientation, institutional assistance, entrepreneurial engagement and perceived entrepreneurial behaviour have been used to determine the role of enterprise in capacity building and skill development. To measure the reflection such learned capacities on an outcome

variables, business performance and women empowerment were added to the model. The details of hypotheses developed on the basis of established relationship and results of hypotheses have been given in the following session.

5.7.2.1 Influence of Entrepreneurial Orientation on Capacity Building

Null Hypothesis;

H0: There is no significant influence of entrepreneurial orientation on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

To test whether there is any significant influence of Kudumbashree micro entrepreneurs level of entrepreneurial orientation on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, in this hypothesis, entrepreneurial orientation has been taken as independent variable and capacity building as independent variable. The relationship is established as entrepreneurial orientation has influence of capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is entrepreneurial orientation and dependent variable is capacity building. Descriptive statistics used to give basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicates how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher stranded deviation data are spread out in wider range from the mean value. The mean value of the entrepreneurial orientation (independent variable) is 3.56 and standard deviation is 0.66. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of capacity building (dependent variable) is 3.30 and standard deviation is 0.63. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in between -1 to + 1. If the value of correlation is positive the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.30

Model Summary of Regression Analysis of Entrepreneurial Orientation and Capacity Building

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.567 ^a	.318	.316	0.434667
a. Predictors: (Constant), Entrepreneurial_Orientation				
b. Dependent Variable: Capacity_Building				

Source: Primary Data

The result of the simple linear regression of the hypothesis relationship of entrepreneurial orientation and capacity building has been given in Table 5.30. It reveals the coefficient of correlation of the relationship is 0.567, it is positive relationship. The correlation between entrepreneurial orientation and capacity tells that entrepreneurial orientation plays a significant role in the capacity building of Kudumbashree micro entrepreneurs. To check the whether the influence of entrepreneurial orientation statistically significant and to know the level of the influence, the regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the capacity building due to entrepreneurial orientation is 0.318, it means the variation in capacity building is explained by 31.8 percentage. The

adjusted R square value is 0.316, which indicates regression coefficient of entrepreneurial orientation if any other independent variables added along with entrepreneurial orientation to determine the change is capacity building. From the result it could find, the maximum of the influence of entrepreneurial orientation is explained in the relationship. However, there is some other variable is also determine the capacity building of Kudumbashree micro entrepreneurs along with the entrepreneurial orientation.

Table 5.31

ANOVA Table of Entrepreneurial Orientation and Capacity Building

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.62077	1	37.62077	199.1177	.000 ^b
	Residual	80.48733	426	0.188937		
	Total	118.1081	427			
a. Dependent Variable: Capacity_Building						
b. Predictors: (Constant), Entrepreneurial_Orientation						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.31 shows the result of the ANOVA regression coefficient, which determine whether the regression model predicts the dependent variable (capacity building) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of entrepreneurial orientation and capacity building significant well.

Table 5.32

Coefficients of Entrepreneurial Orientation and Capacity Building

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.0140	.151687	6.55	.000	
	Entrepreneurial_Orientation	.533	0.377	.531	2.28	.000
a. Dependent Variable: Capacity_Building						

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables constant. The coefficient table 5.32 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.32 the value of unstandardized Beta is .533. it is indicates the value of predictor (entrepreneurial orientation) is increased by one unit, the increase in the dependent variable (capacity building) is .533. The value of unstandardized Beta also reveals hat there is strong and positive influence of entrepreneurial orientation on capacity building. This influence and proportionate change of entrepreneurial orientation and capacity building is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of entrepreneurial orientation on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the entrepreneurial orientation is significant in determine the capacity building in the proposed model.

The regression equation of this model is;

$$\text{Capacity Building} = \alpha + \beta (\text{entrepreneurial orientation}) + e$$

if values substitute from the coefficient table 5.32 , the equation will be

$$\text{Capacity Building} = 2.0140 + 0.533 \text{ entrepreneurial orientation} + 0.377$$

The regression equation shows the linear relationship between entrepreneurial orientation and capacity building. The intercept value explains the change in capacity building (depended variable) when entrepreneurial orientation (independent variable) is zero, in this hypothesis intercept is 2.0140. The value of β is 0.533.

From the hypothesis testing it could be interpreted that the entrepreneurial orientation of Kudumbashree micro entrepreneurs has significance influence on

capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in capacity building among Kudumbashree micro entrepreneurs.

5.7.2.2 Influence of Institutional Assistance on Capacity Building

Null Hypothesis

H0: There is no significant influence of Kudumbashree mission's assistance on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

To test whether there is any significant influence of Kudumbashree mission's assistance on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, in this hypothesis, institutional assistance has been taken as independent variable and capacity building as dependent variable. The relationship is established as institutional assistance has influence on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is institutional assistance and dependent variable is capacity building. Descriptive statistics used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicate how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the institutional assistance (independent variable) is 3.42 and standard deviation is 0.66. The descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of capacity building (dependent variable) is 3.30 and standard deviation is 0.63. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.33

Model Summary of Regression Analysis of Institutional Assistance and Capacity Building

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.610 ^a	.377	.370	5.16503
a. Predictors: (Constant), Institutional_Assistance				
b. Dependent Variable: Capacity_Building				

Source: Primary Data

The result of the simple linear regression of the hypothesis relationship of institutional assistance and capacity building has been given in Table 5.33. It reveals the coefficient of correlation of the relationship is 0.610, it is positive relationship. The correlation between institutional assistance and capacity building tells that institutional assistance and capacity building moves on same direction. To check the whether the influence of institutional assistance is statistically significant and to know the level of the influence, the regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the capacity building due to institutional assistance is 0.377, it means the variation in capacity building is explained by 37.8 percentage. The

adjusted R square value is 0.370, which indicates regression coefficient of institutional assistance if any other independent variables added along with institutional assistance to determine the change is capacity building. From the result it could find, the maximum of the influence of institutional assistance is explained in the relationship. However, there is some other variable is also determine the capacity building of Kudumbashree micro entrepreneurs along with the institutional assistance.

Table 5.34

ANOVA Table of Institutional Assistance and Capacity Building

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.461	1	34.72421	231.72	.000 ^b
	Residual	83.6465	426	0.266776		
	Total	118.1081	427			
a. Dependent Variable: Capacity_Building						
b. Predictors: (Constant), Institutional_Assistance						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.34 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (capacity building) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of institutional assistance and capacity building significant well.

Table 5.35

Coefficients of Institutional Assistance and Capacity Building

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.5926	.13467		26.732	.000
	Institutional Assistance	.2910	.04670	.2452	4.148	.000

a. Dependent Variable: Capacity_Building

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.35 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.35 the value of unstandardized Beta is .2910 it is indicates the value of predictor (institutional assistance) is increased by one unit, the increase in the dependent variable (capacity building) is .2910. The value of unstandardized Beta also reveals hat there is strong and positive influence of institutional assistance on capacity building. This influence and proportionate change of institutional assistance and capacity building is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of institutional assistance on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the institutional assistance is significant in determine the capacity building in the proposed model.

The regression equation of this model is

$$\text{Capacity Building} = \alpha + \beta (\text{institutional assistance}) + e$$

if values substitute from the coefficient table 5.35, the equation will be

$$\text{Capacity Building} = 3.5926 + 0.2910 \text{ institutional assistance} + 0.4670$$

The regression equation shows the linear relationship between institutional assistance and capacity building. The intercept value explains the change in capacity building (dependent variable) when institutional assistance (independent variable) is zero, in this hypothesis intercept is 3.5926. The value of β is 0.2910.

From the hypothesis testing it could be interpreted that the institutional assistance of Kudumbashree micro entrepreneurs has significance influence on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in capacity building among Kudumbashree micro entrepreneurs.

5.7.2.3 Influence of Entrepreneurial Engagement on Capacity Building

Null Hypothesis;

H₀: There is no significant influence of entrepreneurial engagement on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

In the hypothesis to check whether there is any significant influence of entrepreneurial engagement on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, entrepreneurial engagement has been taken as independent variable and capacity building as dependent variable. The relationship is established as entrepreneurial engagement has influence on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is entrepreneurial engagement and dependent variable is capacity building. Descriptive statistics used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicate how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the

entrepreneurial engagement (independent variable) is 3.38 and standard deviation is 0.66. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of capacity building (dependent variable) is 3.30 and standard deviation is 0.63. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.36

Model Summary of Regression Analysis of Entrepreneurial Engagement and Capacity Building

OP	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.361 ^a	.263	.247	1.508299
a. Predictors: (Constant), Entrepreneurial_Engagement				
b. Dependent Variable: Capacity_Building				

Source: Primary data

The result of the simple linear regression of the hypothesis relationship of entrepreneurial engagement and capacity building has been given in Table 5.36. It reveals the coefficient of correlation of the relationship is 0.361, it is positive relationship. The correlation between entrepreneurial engagement and capacity

building tells that entrepreneurial engagement and capacity building moves on same direction. To check the whether the influence of entrepreneurial engagement is statistically significant and to know the level of the influence, the regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the capacity building due to entrepreneurial engagement is 0.263, it means the variation in capacity building is explained by 26.3 percentage. The adjusted R square value is 0.247, which indicates regression coefficient of entrepreneurial engagement if any other independent variables added along with entrepreneurial engagement to determine the change is capacity building. From the result it could find, the maximum of the influence of entrepreneurial engagement is explained in the relationship. However, there is some other variable is also determine the capacity building of Kudumbashree micro entrepreneurs along with the entrepreneurial engagement.

Table 5.37

ANOVA Table of Entrepreneurial Engagementand Capacity Building

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18.043597	1	18.04359	301.132	.000 ^b
	Residual	100.0645	426	0.258367		
	Total	118.1081	427			
a. Dependent Variable: Capacity_Building						
b. Predictors: (Constant), Entrepreneurial_Engagement						

Source: Primary data

ANOVA table was used to check the significance of the regression coefficient. The table 5.37 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (capacity building) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of entrepreneurial engagement and capacity building significant well.

Table 5.38
Coefficients of Entrepreneurial Engagement and Capacity Building

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.9506	.18778		16.481	.000
1 Entrepreneurial_Engagement	.31167	.05585	.396	5.5796	.000
a. Dependent Variable: Capacity_Building					

Source: Primary data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.38 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.38 the value of unstandardized Beta is .31167 it is indicates the value of predictor (entrepreneurial engagement) is increased by one unit, the increase in the dependent variable (capacity building) is .31167. The value of unstandardized Beta also reveals that there is strong and positive influence of entrepreneurial engagement on capacity building. This influence and proportionate change of entrepreneurial engagement and capacity building is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of entrepreneurial engagement on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the entrepreneurial engagement is significant in determine the capacity building in the proposed model.

The regression equation of this model is;

$$\mathbf{Capacity\ Building = \alpha + \beta (entrepreneurial\ engagement) + e}$$

if values substitute from the coefficient table 5.38, the equation will be

$$\mathbf{Capacity\ Building = 3.9506 + .05585\ entrepreneurial\ engagement + 0.18778}$$

The regression equation shows the linear relationship between entrepreneurial engagement and capacity building. The intercept value explains the change in capacity building (dependent variable) when entrepreneurial engagement (independent variable) is zero, in this hypothesis intercept is 3.5926. The value of β is 0.2910.

From the hypothesis testing it could be interpreted that the entrepreneurial engagement of Kudumbashree micro entrepreneurs has significance influence on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in capacity building among Kudumbashree micro entrepreneurs.

5.7.2.4 Influence of Entrepreneurial Behaviour on Capacity Building

Null Hypothesis;

H0: There is no significant influence of perceived entrepreneurial behaviour on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

To test whether there is any significant influence of perceived entrepreneurial behaviour learned from kudumbharee mission's programs on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, in this hypothesis, perceived entrepreneurial behaviour has been taken as independent variable and capacity building as dependent variable. The relationship is established as perceived entrepreneurial behaviour has influence on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is perceived

entrepreneurial behaviour and dependent variable is capacity building. Descriptive statistics used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicate how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the perceived entrepreneurial behaviour (independent variable) is 3.76 and standard deviation is 0.70. The descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of capacity building (dependent variable) is 3.30 and standard deviation is 0.63. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e. if one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e. one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.39

Model Summary of Regression Analysis of Perceived Entrepreneurial Behaviour and Capacity Building

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.303 ^a	.565	.541	4.8288
a. Predictors: (Constant), Perceived_Entrepreneurial_Behaviour				
b. Dependent Variable: Capacity_Building				

Source: Primary data

The result of the simple linear regression of the hypothesis relationship of perceived entrepreneurial behaviour and capacity building has been given in Table 5.39. It reveals the coefficient of correlation of the relationship is 0.303, it is a positive relationship. The correlation between perceived entrepreneurial behaviour and capacity building tells that perceived entrepreneurial behaviour and capacity building moves on same direction. To check the whether the influence of perceived entrepreneurial behaviour is statistically significant and to know the level of the influence, the regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the capacity building due to perceived entrepreneurial behaviour is 0.565, it means the variation in capacity building is explained by 56.5 percentage. The adjusted R square value is 0.541, which indicates regression coefficient of perceived entrepreneurial behaviour if any other independent variables added along with perceived entrepreneurial behaviour to determine the change is capacity building. From the result it could find, the maximum of the influence of perceived entrepreneurial behaviour is explained in the relationship. However, there is some other variable is also determine the capacity building of Kudumbashree micro entrepreneurs along with the perceived entrepreneurial behaviour.

Table 5.40

ANOVA Table of Entrepreneurial Behaviour and Capacity Building

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18.77569	1	18.77569	8.522	.910 ^b
	Residual	99.33241	426	0.233175		
	Total	118.1081	427			
a. Dependent Variable: Capacity_Building						
b. Predictors: (Constant), Perceived_Entrepreneurial_Behaviour						

Source: Primary data

ANOVA table was used to check the significance of the regression coefficient. The table 5.40 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (capacity building) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of perceived entrepreneurial behaviour and capacity building significant well.

Table 5.41

Coefficients of Perceived Entrepreneurial Behaviour and Capacity Building

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.3521	.1999		11.766	.000
	Perceived_Entrepreneurial_Behaviour	.45326	.05051	.418	8.9734	.000
a. Dependent Variable: Capacity_Building						

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.41 presents of parameters (Beta values) and significance of these

values. The unstandardized beta coefficient is a parameter used to indicate the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.41 the value of unstandardized Beta is .45326 it indicates the value of predictor (perceived entrepreneurial behaviour) is increased by one unit, the increase in the dependent variable (capacity building) is .45326. The value of unstandardized Beta also reveals that there is strong and positive influence of perceived entrepreneurial behaviour on capacity building. This influence and proportionate change of perceived entrepreneurial behaviour and capacity building is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be concluded that there is a significant influence of perceived entrepreneurial behaviour on capacity building among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the perceived entrepreneurial behaviour is significant in determining the capacity building in the proposed model.

The regression equation of this model is;

$$\text{Capacity Building} = \alpha + \beta (\text{perceived entrepreneurial behaviour}) + e$$

if values substitute from the coefficient table 5.41, the equation will be

$$\text{Capacity Building} = 2.3521 + .45326 \text{ perceived entrepreneurial behaviour} + 0.05051$$

The regression equation shows the linear relationship between perceived entrepreneurial behaviour and capacity building. The intercept value explains the change in capacity building (dependent variable) when perceived entrepreneurial behaviour (independent variable) is zero, in this hypothesis intercept is 2.3521. The value of β is 0.45326.

From the hypothesis testing it could be interpreted that the perceived entrepreneurial behaviour of Kudumbashree micro entrepreneurs has significance

influence capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in capacity building among Kudumbashree micro entrepreneurs.

5.7.2.5 Influence of Entrepreneurial Orientation on Skill Development

Null Hypothesis;

H0: There is no significant influence of entrepreneurial orientation on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

In the hypothesis to check whether there is any significant influence of entrepreneurial orientation earned from kudumbharee mission's programs on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, entrepreneurial orientation has been taken as independent variable and skill development as dependent variable. The relationship is established as entrepreneurial orientation has influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is entrepreneurial orientation and dependent variable is skill development. Descriptive statistics used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicate how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the entrepreneurial orientation (independent variable) is 3.56 and standard deviation is 0.66. The descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of skill development (dependent variable) is 3.41 and standard deviation is 0.72. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.42

Model Summary of Regression Analysis of Entrepreneurial Orientation and Skill Development

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 ^a	.591	.590	0.268243
a. Predictors: (Constant), Entrepreneurial _Orientation				
b. Dependent Variable: Skill_Development				

Source: Primary data

The result of the simple linear regression of the hypothesis relationship of entrepreneurial orientation and skill development has been given in Table 5.42. It reveals the coefficient of correlation of the relationship is 0.751, it is a positive relationship. The correlation between entrepreneurial orientation and skill development tells that entrepreneurial orientation and skill development moves on same direction. To check the whether the influence of entrepreneurial orientation is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the skill development due to entrepreneurial orientation is 0.751, it means the variation in skill development is

explained by 75.1 percentage. The adjusted R square value is 0.591, which indicates regression coefficient of entrepreneurial orientation if any other independent variables added along with entrepreneurial orientation to determine the change is skill development. From the result it could find, the maximum of the influence of entrepreneurial orientation is explained in the relationship. However, there is some other variable is also determine the skill development of Kudumbashree micro entrepreneurs along with the entrepreneurial orientation.

Table 5.43

ANOVA Table of Entrepreneurial Orientation and Skill Development

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	68.70427	1	68.70427	954.79	.000 ^b
	Residual	30.65373	426	0.071957		
	Total	99.358	427			
a. Dependent Variable: Skill_Development						
b. Predictors: (Constant), Entrepreneurial _Orientation						

Source: Primary data

ANOVA table was used to check the significance of the regression coefficient. The table 5.43 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (skill development) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of entrepreneurial orientation and skill development significant well.

Table 5.44
Coefficients of Entrepreneurial Orientation and Skill Development

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.2114	.0936		12.941	.000
1 Entrepreneur_Orientation	.7206	.0233	.698	30.899	.000
a. Dependent Variable: Skill_Development					

Source: Primary data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.44 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.44 the value of unstandardized Beta is .7206 it is indicates the value of predictor (entrepreneurial orientation) is increased by one unit, the increase in the dependent variable (skill development) is .7206. The value of unstandardized Beta also reveals that there is strong and positive influence of entrepreneurial orientation on skill development. This influence and proportionate change of entrepreneurial orientation and skill development is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of entrepreneurial orientation on skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the entrepreneurial orientation is significant in determine the skill development in the proposed model.

The regression equation of this model is;

$$\textit{Skill Development} = \alpha + \beta (\textit{entrepreneurial orientation}) + e$$

if values substitute from the coefficient table 5.44, the equation will be

$$\textit{Skill Development} = 1.2114 + .7206 \textit{ entrepreneurial orientation} + 0.0233$$

The regression equation shows the linear relationship between entrepreneurial orientation and skill development. The intercept value explains the change in skill development (dependent variable) when entrepreneurial orientation (independent variable) is zero, in this hypothesis intercept is 2.3521. The value of β is 0.45326.

From the hypothesis testing it could be interpreted that the entrepreneurial orientation of Kudumbashree micro entrepreneurs has significance influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs.

5.7.2.6 Influence of Institutional Assistance on Skill Development

Null Hypothesis

H0: There is no significant influence of Kudumbashree missions's assistance on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

To check whether there is any significant influence of assistances of kudumbharee mission on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, in this hypothesis, institutional assistance has been taken as independent variable and skill development as dependent variable. The relationship is established as institutional assistance has influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is institutional assistance and dependent variable is skill development. Descriptive statistics used to assess basic

perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicate how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the institutional assistance (independent variable) is 3.42 and standard deviation is 0.66. The descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of skill development (dependent variable) is 3.41 and standard deviation is 0.72. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.45

Model Summary of Regression Analysis of Institutional Assistance and Skill Development

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.465 ^a	.328	.324	0.470150
a. Predictors: (Constant), Institutional_Assistance				
b. Dependent Variable: Skill_Development				

Source: Primary data

The result of the simple linear regression of the hypothesis relationship of institutional assistance and skill development has been given in Table 5.45. It reveals the coefficient of correlation of the relationship is 0.465, it is a positive relationship. The correlation between institutional assistance and skill development tells that institutional assistance and skill development moves on same direction. To check the whether the influence of institutional assistance is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the skill development due to institutional assistance is 0.328, it means the variation in skill development is explained by 32.8 percentage. The adjusted R square value is 0.324, which indicates regression coefficient of institutional assistance if any other independent variables added along with institutional assistance to determine the change is skill development. From the result it could find, the maximum of the influence of institutional assistance is explained in the relationship. However, there is some other variable is also determine the skill development of Kudumbashree micro entrepreneurs along with the institutional assistance.

Table 5.46

ANOVA Table of Institutional Assistance and Skill Development

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.24858	1	5.24858	7.58	.078 ^b
	Residual	94.10948	426	0.22091		
	Total	99.358	427			
a. Dependent Variable: Skill_Development						
b. Predictors: (Constant), Institutional_Assistance						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.46 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (skill development) significantly or not. From the result it is clear, the P value is 0.78 which greater than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of institutional assistance and skill development significant not significant, even though the relationship in positive and showing average regression value. The relationship not significant.

Table 5.47

Coefficients of Institutional Assistance and Skill Development

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1	(Constant)	3.489	.1225	28.469	.000
	Institutional_Assistance	.712	.0450	.0461	4.8742
a. Dependent Variable: Skill_Development					

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.47 presents of parameters (Beta values) and significance of these

values. The unstandardized beta coefficient is a parameter used to indicate the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.47 the value of unstandardized Beta is .712, it indicates the value of predictor (institutional assistance) is increased by one unit, the increase in the dependent variable (skill development) is .712. The value of unstandardized Beta also reveals that there is strong and positive influence of institutional assistance on skill development. This influence and proportionate change of institutional assistance and skill development is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be concluded that there is insignificant influence of institutional assistance on skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the institutional assistance is not a significant in determining the skill development in the proposed model.

The regression equation of this model is;

$$\textit{Skill Development} = \alpha + \beta (\textit{institutional assistance}) + e$$

if values substitute from the coefficient table 5.47, the equation will be;

$$\textit{Skill Development} = 3.483 + .712 \textit{ institutional assistance} + .0450$$

The regression equation shows the linear relationship between institutional assistance and skill development. The intercept value explains the change in skill development (dependent variable) when institutional (independent variable) is zero, in this hypothesis intercept is 3.483. The value of β is 0.712. But the relationship is not significant.

From the hypothesis testing it could be interpreted that the institutional assistance of Kudumbashree micro entrepreneurs has not significant influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and

Malappuram. Thus, it could not say the micro enterprises play significant role in skill development among women micro entrepreneurs.

5.7.2.7 Influence of Entrepreneurial Engagement on Skill Development

Null Hypothesis;

H0: There is no significant influence of entrepreneurial engagement on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

To test whether there is any significant influence of entrepreneurial engagement on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts, in this hypothesis, entrepreneurial engagement has been taken as independent variable and skill development as dependent variable. The relationship is established as entrepreneurial engagement has influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is entrepreneurial engagement and dependent variable is skill development. Descriptive statistics was used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicates how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher stranded deviation data are spread out in wider range from the mean value. The mean value of the entrepreneurial engagement (independent variable) is 3.38 and standard deviation is 0.66. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of skill development (dependent variable) is 3.41 and standard deviation is 0.72. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.48

Model Summary of Regression Analysis of Entrepreneurial Engagement and Skill Development

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 ^a	.509	.508	0.59129
a. Predictors: (Constant), Entrepreneurial_Engagement				
b. Dependent Variable: Skill_Development				

Source:Primary Data

The result of the simple linear regression of the hypothesis relationship of entrepreneurial engagement and skill development has been given in Table 5.48. It reveals the coefficient of correlation of the relationship is 0.713, it is a positive relationship. The correlation between entrepreneurial engagement and skill development tells that entrepreneurial engagement and skill development moves on same direction. To check the whether the influence of institutional assistance is statistically significant and to know the level of the influence, regression analysis result has been used. The regression coefficient or coefficient of determination (R Square) explain the variation in the skill development due to entrepreneurial engagement is 0.509, it means the variation in skill development is explained by 50.9 percentage. The adjusted R square value is 0.508, which indicates regression

coefficient of entrepreneurial engagement if any other independent variables added along with entrepreneurial engagement to determine the change is skill development. From the result it could find, the maximum of the influence of entrepreneurial engagement is explained in the relationship. However, there is some other variable is also determine the skill development of Kudumbashree micro entrepreneurs along with the entrepreneurial engagement.

Table 5.49

ANOVA Table of Entrepreneurial Engagement and Skill Development

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	29.55726	1	29.557226	445.338	.000 ^b
	Residual	69.80073	426	0.2108		
	Total	99.358	427			
a. Dependent Variable: Skill_Development						
b. Predictors: (Constant), Entrepreneurial_Engagement						

Source: Primary data

ANOVA table was used to check the significance of the regression coefficient. The table 5.49 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (skill development) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of entrepreneurial engagement and skill development significant well.

Table 5.50

Coefficients of Entrepreneurial Engagement and Skill Development

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.943	.169622		17.354	.000
	Entrepreneurial_Engagement	.667	.0504	.713	6.733	.000
a. Dependent Variable: Skill_Development						

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.50 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.50 the value of unstandardized Beta is .667 it is indicates the value of predictor (entrepreneurial engagement) is increased by one unit, the increase in the dependent variable (skill development) is .667. The value of unstandardized Beta also reveals that there is strong and positive influence of entrepreneurial engagement on skill development. This influence and proportionate change of entrepreneurial engagement and skill development is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be concluded that there is a significant influence of entrepreneurial engagement on skill development among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the entrepreneurial engagement is significant in determine the skill development in the proposed model.

The regression equation of this model is;

$$\textit{Skill Development} = \alpha + \beta (\textit{entrepreneurial engagement}) + e$$

if values substitute from the coefficient table 5.50, the equation will be

$$\textit{Skill Development} = 2.943 + .667 \textit{ entrepreneurial engagement} + 0.0504$$

The regression equation shows the linear relationship between entrepreneurial engagement and skill development. The intercept value explains the change in skill development (depended variable) when entrepreneurial engagement (independent variable) is zero, in this hypothesis intercept is 2.943. The value of β is 0.0504.

From the hypothesis testing it could be interpreted that the entrepreneurial engagement of Kudumbashree micro entrepreneurs has significance influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs.

5.7.2.8 Influence of Entrepreneurial Behaviour on Skill Development

Null Hypothesis;

H0: There is no significant influence of perceived entrepreneurial behaviour on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts.

To check whether there is any significant influence of perceived entrepreneurial behaviour on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts the hypothesis was developed. In this hypothesis, perceived entrepreneurial behaviour has been taken as independent variable and skill development as dependent variable. The relationship is established as perceived entrepreneurial behaviour has influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is perceived entrepreneurial behaviour and dependent variable is skill development. Descriptive statistics was used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicates how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher stranded deviation data are spread out in wider range from the mean value. The mean value of the perceived entrepreneurial behaviour (independent variable) is 3.76 and standard deviation is 0.70. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of skill development (dependent variable) is 3.41

and standard deviation is 0.72. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.51

Model Summary of Regression Analysis of Entrepreneurial Behaviour and Skill Development

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.784 ^a	.615	.614	0.428826
a. Predictors: (Constant), Perceived_Entrepreneurial_Behaviour				
b. Dependent Variable: Skill_Development				

Source: Primary data

The result of the simple linear regression of the hypothesis relationship of perceived entrepreneurial behaviour and skill development has been given in Table 5.51. It reveals the coefficient of correlation of the relationship is 0.784, it is a positive relationship. The correlation between perceived entrepreneurial behaviour and skill development tells that perceived entrepreneurial behaviour and skill development moves on same direction. To check the whether the influence of perceived entrepreneurial behaviour is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the

regression coefficient or coefficient of determination (R Square) explain the variation in the skill development due to perceived entrepreneurial behaviour is 0.615, it means the variation in skill development is explained by 61.5 percentage. The adjusted R square value is 0.614, which indicates regression coefficient of perceived entrepreneurial behaviour if any other independent variables added along with perceived entrepreneurial behaviour to determine the change is skill development. From the result it could find, the maximum of the influence of perceived entrepreneurial behaviour is explained in the relationship. However, there is some other variable is also determine the skill development of Kudumbashree micro entrepreneurs along with the perceived entrepreneurial behaviour.

Table 5.52

ANOVA Table of Entrepreneurial Behaviour and Skill Development

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	31.02014	1	31.02014	276.307	.000 ^b
	Residual	68.33787	426	0.18389		
	Total	99.358	427			
a. Dependent Variable: Skill_Development						
b. Predictors: (Constant), Perceived_Entrepreneurial_Behaviour						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.52 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (skill development) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, from the result of the ANOVA, inferences can be drawn that the regression model of perceived entrepreneurial behaviour and skill development significant well.

Table 5.53
Coefficients of Entrepreneurial Behaviour and Skill Development

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.190	.17753		12.341	.000
Perceived_Entrepreneurial_Behaviour	.4795	.0448	.467	10.691	.000
a. Dependent Variable: Skill_Development					

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.53 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.53 the value of unstandardized Beta is .4795 it is indicates the value of predictor (perceived entrepreneurial behaviour) is increased by one unit, the increase in the dependent variable (skill development) is .4795. The value of unstandardized Beta also reveals that there is strong and positive influence of perceived entrepreneurial behaviour on skill development. This influence and proportionate change of perceived entrepreneurial behaviour on skill development is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of perceived entrepreneurial behaviour and skill development of Kudumbashree micro enterprises of Alappuzha and Malappuram districts. Further, the perceived entrepreneurial behaviour is significant determine the skill development in the proposed model.

The regression equation of this model is

$$\textit{Skill development} = \alpha + \beta (\textit{entrepreneurial behaviour}) + e$$

if values substitute from the coefficient table 5.53, the equation will be

$$\textit{Skill development} = 2.190 + .4795 \textit{ entrepreneurial behaviour} + 0.0448$$

The regression equation shows the linear relationship between perceived entrepreneurial behaviour and skill development. The intercept value explains the change in skill development (dependent variable) when perceived entrepreneurial behaviour (independent variable) is zero, in this hypothesis intercept is 2.190. The value of β is 0.4795.

From the hypothesis testing it could be interpreted that the perceived entrepreneurial behaviour of Kudumbashree micro entrepreneurs has significance influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs.

5.7.2.9 Influence of Capacity Building on Business Performance

To check whether there is any significant influence of capacity building on performance of Kudumbashree micro enterprises of Alappuzha and Malappuram districts, a hypothesis was developed. In this hypothesis, capacity building has been taken as independent variable and business performance as dependent variable. The relationship is established as capacity building has influence on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram districts. Independent variable of the relationship is capacity building and dependent variable is business performance. Descriptive statistics was used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicates how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to

deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the capacity building (independent variable) is 3.30 and standard deviation is 0.63. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of business performance (dependent variable) is 3.51 and standard deviation is 0.74. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.54

Model Summary of Regression Analysis of Capacity Building and Business Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.305 ^a	.234	.201	0.50134
a. Predictors: (Constant), Capacity_Building				
b. Dependent Variable: Business_Performance				

Source: Primary Data

The result of the simple linear regression of the hypothesis relationship of capacity building and business performance has been given in Table 5.54. It reveals

the coefficient of correlation of the relationship is 0.305, it is a positive relationship. The correlation between capacity building and business performance tells that capacity building and business performance moves on same direction. To check the whether the influence of capacity building is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the business performance due to capacity building is 0.234, it means the variation in business performance is explained by 23.4 percentage. The adjusted R square value is 0.201, which indicates regression coefficient of capacity building if any other independent variables added along with capacity building to determine the change is business performance. From the result it could find, the maximum of the influence of capacity building is explained in the relationship. However, there is some other variable is also determine the business performance of Kudumbashree micro entrepreneurs along with the capacity building.

Table 5.55

ANOVA Table of Capacity Building and Business Performance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.0363	1	11.0363	.174	.677 ^b
	Residual	107.0718	426	0.251342		
	Total	118.1081	427			
a. Dependent Variable: Business_Performance						
b. Predictors: (Constant), Capacity_Building						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.55 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (business performance) significantly or not. From the result it is clear, the P value is 0.677 which higher than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of capacity building

and business performance is not significant well. It means even though the model specify positive relationship, the model is not significant.

Table 5.56
Coefficients of Capacity Building and Business Performance

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.970	.17728		16.753	.000
	Capacity_Building	.2770	.0418	.264	6.626	.000
a. Dependent Variable: Business_Performance						

Source : Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.56 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.56 the value of unstandardized Beta is .4795 it is indicates the value of predictor (capacity building) is increased by one unit, the increase in the dependent variable (business performance) is .2770. The value of unstandardized Beta .264, also reveals that there is strong and positive influence of capacity building on business performance, but it is shows not significant relationship. This influence and proportionate change of perceived entrepreneurial behaviour and skill development is statistically significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted. However, this null hypothesis in the regression is accepted, thus even the relationship positive nature, the influence capacity building on skill development is weak relation.

In nutshell, from the regression analysis it could be conclude that there is no determinant influence of capacity development on business performance of

Kudumbashree micro enterprises of Alappuzha and Malappuram districts. Further, the capacity building is not significant in determine the business performance of the proposed model.

The regression equation of this model is ;

$$\mathbf{Business\ performance = \alpha + \beta (capacity\ building) + e}$$

if values substitute from the coefficient table 5.56, the equation will be

$$\mathbf{Business\ performance = 2.970 + .277\ capacity\ building + 0.418}$$

The regression equation shows the linear relationship between capacity building and business performance. The intercept value explains the change in business performance (depended variable) when capacity building (independent variable) is zero, in this hypothesis intercept is 2.970. The value of β is 0.277.

From the hypothesis testing it could be interpreted that the capacity building of Kudumbashree micro entrepreneurs has no significant influence on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise not significant role in improving performance of Kudumbashree micro enterprises.

5.7.2.10 Influence of Skill Development on Business Performance

To check whether there is any significant influence of skill development on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram districts, a hypothesis was developed. In this hypothesis, skill development has been taken as independent variable and business performance as dependent variable. The relationship is established as skill development has influence on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram districts. Independent variable of the relationship is skill development and dependent variable is business performance. Descriptive statistics was used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicates how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total

data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to its centre and higher standard deviation data are spread out in wider range from the mean value. The mean value of the skill development (independent variable) is 3.41 and standard deviation is 0.72. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of business performance (dependent variable) is 3.51 and standard deviation is 0.74. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.57

Model Summary of Regression Analysis of Skill Development and Business Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.814 ^a	.663	.662	0.4496
a. Predictors: (Constant), Skill_Development				
b. Dependent Variable: Business_Performance				

Source: Primary Data

The result of the simple linear regression of the hypothesis relationship of skill development and business performance has been given in Table 5.57. It reveals the coefficient of correlation of the relationship is 0.814, it is a positive relationship. The correlation between skill development and business performance tells that skill development and business performance moves on same direction. To check the whether the influence of skill development is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the business performance due to skill development is 0.663, it means the variation in business performance is explained by 66.3percentage. The adjusted R square value is 0.662, which indicates regression coefficient of skill development if any other independent variables added along with skill development to determine the change is business performance. From the result it could find, the maximum of the influence of skill development is explained in the relationship. However, there is some other variable is also determine the business performance of Kudumbashree micro enterprises along with the skill development.

Table 5.58

ANOVA Table of Skill Development and Business Performance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	23.2463	1	23.2463	837.530	.000 ^b
	Residual	76.11161	426	0.20214		
	Total	99.358	427			
a. Dependent Variable: Business_Performance						
b. Predictors: (Constant), Skill_Development						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.58 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (business performance) significantly or not. From the result it is clear, the P value is

0.000 which less than 0.05 (95% confidence interval). Thus, from the result of the ANOVA, inferences can be drawn that the regression model of skill development and business performance significant well.

Table 5.59
Coefficients of Skill Development and Business Performance

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.8011	.1589		17.618	.000
	Skill_Development	.3035	.0374	.3001	8.095	.000
a. Dependent Variable: Business_Performance						

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.59 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.59 the value of unstandardized Beta is .3035 it is indicates the value of predictor (skill development) is increased by one unit, the increase in the dependent variable (business performance) is .3035. The value of unstandardized Beta also reveals that there is strong and positive influence of skill development on business performance. This influence and proportionate change of skill development on business performance significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of skill development on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram districts. Further, the skill development is significant determine the business performance in the proposed model.

The regression equation of this model is

$$\mathbf{Business\ performance = \alpha + \beta (skill\ development) + e}$$

if values substitute from the coefficient table 5.59, the equation will be

$$\mathbf{Business\ performance = 2.8011 + .3035\ skill\ development + 0.0374}$$

The regression equation shows the linear relationship between skill development on business performance. The intercept value explains the change in business performance (dependent variable) when skill development (independent variable) is zero, in this hypothesis intercept is 2.8011. The value of β is 0.3035.

From the hypothesis testing it could be interpreted that the skill development of Kudumbashree micro entrepreneurs has significance influence on business performance of Kudumbashree micro enterprises of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs and also performance of the business.

5.7.2.11 Influence of Capacity Building on Women Empowerment

To check whether there is any significant influence of capacity building on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts a hypothesis was developed. In this hypothesis, capacity building has been taken as independent variable and women empowerment as dependent variable. The relationship is established as capacity building has influence on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Independent variable of the relationship is capacity building and dependent variable is women empowerment. Descriptive statistics was used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicate how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard

deviation indicates the data is close to its centre and higher stranded deviation data are spread out in wider range from the mean value. The mean value of the capacity building (independent variable) is 3.30 and standard deviation is 0.63. the descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of women empowerment (dependent variable) is 3.39 and standard deviation is 0.72. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.60

Model Summary of Regression Analysis of Capacity Building and Women Empowerment

N	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.950 ^a	.902	.902	0.16410
a. Predictors: (Constant), Capacity_Building				
b. Dependent Variable: Women_Empowerment				

Source: Primary Data

The result of the simple linear regression of the hypothesis relationship of capacity building and women empowerment has been given in Table 5.60. It reveals the

coefficient of correlation of the relationship is 0.905, it is a positive relationship. The correlation between capacity building and women empowerment tells that capacity building and women empowerment moves on same direction. To check the whether the influence of capacity building is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the women empowerment due to capacity building is 0.902, it means the variation in women empowerment is explained by 90.2 percentage. The adjusted R square value is 0.902, which indicates regression coefficient of capacity building if any other independent variables added along with capacity building to determine the change is women empowerment. From the result it could find, the maximum of the influence of capacity building is explained in the relationship. However, there is some other variable is also determine the empowerment of Kudumbashree micro entrepreneurs along with the capacity building.

Table 5.61

ANOVA Table of Capacity Building and Women Empowerment

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	106.6354	1	106.6354	3959.54	.000 ^b
	Residual	11.4727	426	0.02691		
	Total	118.1081	427			
a. Dependent Variable: Women_Empowerment						
b. Predictors: (Constant), Capacity_Building						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.61 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (women empowerment) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of capacity building and women empowerment significant well.

Table 5.62
Coefficients of Capacity Building and Women Empowerment

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.6338	.0561		11.282	.000
	Capacity_Building	.869	.0137	.868	62.924	.000
a. Dependent Variable: Women_Empowerment						

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.62 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.62 the value of unstandardized Beta is .869 it is indicates the value of predictor (capacity building) is increased by one unit, the increase in the dependent variable (women empowerment) is .869. The value of unstandardized Beta also reveals that there is strong and positive influence of capacity building on women empowerment. This influence and proportionate change of capacity building on women empowerment significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of capacity building on women empowerment among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the capacity building is significant determine the women empowerment in the proposed model.

The regression equation of this model is;

$$\text{Women empowerment} = \alpha + \beta (\text{capacity building}) + e$$

if values substitute from the coefficient table 5.62, the equation will be

$$\text{Women empowerment} = .6338 + .869 \text{ capacity building} + 0.0137$$

The regression equation shows the linear relationship between capacity building on women empowerment. The intercept value explains the change in women empowerment (dependent variable) when capacity building (independent variable) is zero, in this hypothesis intercept is .6338 The value of β is 0.869.

From the hypothesis testing it could be interpreted that the capacity building of Kudumbashree micro entrepreneurs has significance influence on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs and also empowerment of the Kudumbashree micro entrepreneurs.

5.7.2.12 Influence of Skill Development on Women Empowerment

To check whether there is any significant influence of skill development on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts a hypothesis was developed. In this hypothesis, skill development has been taken as independent variable and women empowerment as dependent variable. The relationship is established as skill development has influence on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Descriptive statistics was used to assess basic perception of variables used in hypothesis are mean and standard deviation. Mean is used to indicates how the data in a data set is lying to its centre or to identify the centre of a data set. It is a summarization of total data into a single value. Standard deviation is a statistical measure that quantifies the amount of variation or dispersion in a set of data values. It indicates how much the individual data points tend to deviate from the mean (average) of the dataset. Lower standard deviation indicates the data is close to

its centre and higher stranded deviation data are spread out in wider range from the mean value. The mean value of the skill development (independent variable) is 3.41 and standard deviation is 0.72. The descriptive data set shows the mean value not much scattered, all the value tends to centre. The mean value of women empowerment (dependent variable) is 3.39 and standard deviation is 0.72. The result of regression analysis provides three main Rs, the first related to correlation coefficient, second is coefficient of determination and third is adjusted R square.

The correlation coefficient describes the nature of the relationship of the two variables in a range of -1 to + 1. If the value of correlation is positive, the movement of variable is on same direction, i.e if one one variable increase corresponding variable is also increases. Otherwise, if the correlation is negative, it means the movement of variables in opposite direction, i.e one variable increase corresponding variable is decrease. The value of correlation is also helpful to identify the strength of relationship whether correlation is high or moderate or low. Further the R square explains coefficient of determination, measures the proportion of the variance in the dependent variable that can be explained by the independent variable. Adjusted R square provides a more accurate measure of model fit when comparing models with different numbers of independent variables.

Table 5.63

Model Summary of Regression Analysis of Skill Development and Women Empowerment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 ^a	.606	.605	0.4895
a. Predictors: (Constant), Skill_Development				
b. Dependent Variable: Women_Empowerment				

Source: Primary Data

The result of the simple linear regression of the hypothesis relationship of skill development and women empowerment has been given in Table 5.63. It reveals the coefficient of correlation of the relationship is 0.762, it is a positive relationship.

The correlation between skill development and women empowerment tells that skill development and women empowerment moves on same direction. To check the whether the influence of skill development is statistically significant and to know the level of the influence, regression analysis result has been used. The result shows the regression coefficient or coefficient of determination (R Square) explain the variation in the women empowerment due to skill development is 0.606, it means the variation in women empowerment is explained by 60.6 percentage. The adjusted R square value is 0.601, which indicates regression coefficient of skill development if any other independent variables added along with skill development to determine the change is women empowerment. From the result it could find, the maximum of the influence of skill development is explained in the relationship. However, there is some other variable is also determine the empowerment of Kudumbashree micro entrepreneurs along with the skill development.

Table 5.64

ANOVA Table of Skill Development and Women Empowerment

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	57.771	1	57.771	591.80	.000 ^b
	Residual	41.586	426	0.0976		
	Total	99.358	427			
a. Dependent Variable: Women_Empowerment						
b. Predictors: (Constant), Skill_Development						

Source: Primary Data

ANOVA table was used to check the significance of the regression coefficient. The table 5.64 shows the result of the ANOVA of regression coefficient, which determine whether the regression model predicts the dependent variable (women empowerment) significantly or not. From the result it is clear, the P value is 0.000 which less than 0.05 (95% confidence interval). Thus, form the result of the ANOVA, inferences can be drawn that the regression model of skill development and women empowerment significant well.

Table 5.65
Coefficients of Skill Development and Women Empowerment

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.499	.1069		14.022	.000
Skill_Development	.837	.0262	.779	24.327	.000
a. Dependent Variable: Women_Empowerment					

Source: Primary Data

Coefficient means the amount of change in the dependent variable for a one-unit change in the independent variable, holding other variables are constant. The coefficient table 5.65 presents of parameters (Beta values) and significance of these values. The unstandardized beta coefficient is a parameter used to indicates the change in the dependent variable for a one-unit change in an independent variable, without standardizing the variables. It is clear from the table 5.65 the value of unstandardized Beta is .837 it is indicates the value of predictor (skill development) is increased by one unit, the increase in the dependent variable (women empowerment) is .837. The value of unstandardized Beta also reveals that there is strong and positive influence of skill development on women empowerment. This influence and proportionate change of skill development on women empowerment significant with P value of .000 at the significant level of .05 or 95% confidence level. Therefore, null hypothesis is rejected and on the flip side, alternative hypothesis is accepted.

In nutshell, from the regression analysis it could be conclude that there is a significant influence of skill development on women empowerment among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. Further, the skill development is significant determine the women empowerment in the proposed model.

The regression equation of this model is

$$\text{women empowerment} = \alpha + \beta (\text{skill development}) + e$$

if values substitute from the coefficient table 5.65, the equation will be

$$\text{women empowerment} = 1.499 + .837 \text{ skill development} + 0.0262$$

The regression equation shows the linear relationship between skill development on women empowerment. The intercept value explains the change in women empowerment (dependent variable) when skill development (independent variable) is zero, in this hypothesis intercept is 1.499 The value of β is 0.837.

From the hypothesis testing it could be interpreted that the skill development of Kudumbashree micro entrepreneurs has significance influence on empowerment of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs and also empowerment of the Kudumbashree micro entrepreneurs.

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CHAPTER 6

FINDINGS, SUGGESTIONS AND CONCLUSION

In the previous chapter the data pertaining to the current study were analysed by using appropriate analysis tools and results obtained as per the objectives fixed for this study. Influence of Entrepreneurial Orientation, Institutional Assistance, Entrepreneurial Engagement, and Entrepreneurial Behaviour on both capacity building and skill development of micro enterprises have been analysed along with Business performance and Women Empowerment. This chapter consolidates the major findings arrived after completing the process of data analysis.

Findings of the Study

1. There is no regional differences in the activities of Kudumbashree Mission to promote entrepreneurial orientation among Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Districts. . The study found that out of six items used to check the efforts of Kudumbashree Mission to promote entrepreneurial orientation among the entrepreneurs , four items such as idea generation, activation of business, creativity and self-reliance are identical in both districts. However, two items namely independence and interest in doing business are in difference among Alappuzha and Malappuram districts. The statistical test is not significant in the comparison of idea generation in Alappuzha and Malappuram districts.
2. The study reveals that there is regional disparities in extending Kudumbashree Mission 's assistance to promote micro enterprises. The willingness of officials of the Kudumbashree Mission shows indifference in addressing the issue of micro entrepreneurs in both districts. It indicates that there is regional difference in the intervention of the Kudumbashree Mission's officials in solving business problems.

3. Out of six items used to measure the entrepreneurial engagement, five items such as involvement, problem solving, organisation, spirit of business and innovativeness are identical in both Alappuzha and Malappuram districts. However, the status of being business women shows indifference of opinion among the entrepreneurs of both the districts. The status of being business women is high among the entrepreneurs of Malappuram (Mean 4.02, SD 0.64) as compared with entrepreneurs of Alappuzha (Mean 3.12, SD 0.70).
4. The overall entrepreneurial behaviour of entrepreneurs in Alappuzha and Malappuram is identical. Out of six items used to measure the entrepreneurial behaviour, five items namely leadership, planner, risk taker, self efficacy and forecast are similar in both districts. However, the item confidence is regionally different. The confidence of entrepreneurs of the both Alappuzha and Malappuram is significantly different.
5. There is no regional difference in the skill development of the Kudumbashree micro entrepreneurs. Out of seven items used to measure the skill development of the Kudumbashree micro entrepreneurs, five items namely technical skill, managerial skill, marketing skill, accounting skill and administrative skill show that there is no regional difference in the development of skills. However, the entrepreneurs have indifferent opinion on environmental scanning and emotional balancing skills.
6. There is no much influence of regional advantages in capacity building among Kudumbashree micro entrepreneurs. However, in the case of resource mobilisation and passion to do business there is influence of regional advantages.
7. Out of seven items used to measure the capacity building of the Kudumbashree micro entrepreneurs, five items such as awareness of business environment, ability to evaluate opportunities, networking building, market creation, and handling challenges show there is no influence of regional advantages in capacity building.

8. There is influence of regional advantages on determining the performance of the business of Kudumbashree entity. Goal achievement, satisfaction in doing business, market coverage, business growth, increase of sales and future plan are significantly influenced by regional disparities. However, in the case of investment plan, there is no role for regional difference.
9. Women empowerment is highly influenced by regional factors. There is no uniformity in the opinions among Kudumbashree micro entrepreneurs of the Alappuzha and Malappuram districts about women empowerment. All eight measures, namely goal achievement, confidence, satisfaction, financial achievement, self-reliance, risk taking, handling crisis and social interactions that are used to measure the women empowerment are significantly different from Alappuzha district and Malappuram district. It implies that there is influence of regional elements in determining the empowerment of women.
10. Kudumbashree micro enterprise has significant role in capacity building among Kudumbashree micro entrepreneurs. The coefficient of correlation of the relationship between entrepreneurial orientation and capacity building is 0.567. Thus entrepreneurial orientation and capacity are highly positively associated.
11. The institutional assistance of Kudumbashree has significant influence on capacity building of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram districts. The coefficient of correlation of the relationship of institutional assistance and capacity building is 0.610. It shows that Kudumbashree micro enterprise has significant role in capacity building among Kudumbashree micro entrepreneurs.
12. The entrepreneurial engagement of Kudumbashree micro entrepreneurs has significant influence on capacity building of Kudumbashree micro entrepreneurs of both the districts. 26.3 percentage change in capacity building of women entrepreneurs was explained by entrepreneurial engagement.

13. The study also found that the entrepreneurial behaviour of women entrepreneurs shows constructive influence on capacity building. Thus, the study infer that the level of entrepreneurial behaviour of the kudmbhasree micro entrepreneurs of the Alappuzha and Malappuram districts determine their capacity building. It resembles that Kudumbashree micro enterprises has inevitable role in developing entrepreneurial behaviour and capacity building among women entrepreneurs
14. The elements of perceived entrepreneurial competency such as entrepreneurial orientation, institutional assistance, entrepreneurial engagement and entrepreneurial behaviour determine the entrepreneurial skill development among women entrepreneurs of Kudumbashree mission
15. Entrepreneurial orientation of Kudumbashree micro entrepreneurs is positively associated with skill development of the entrepreneurs. Thus, the study infer that the efforts of the Kudumbashree mission in nurturing entrepreneurial orientation has positive influence on entrepreneurial skill development of the Kudumbashree micro entrepreneurs of both Alappuzha and Malappuram.
16. Institutional assistance of Kudumbashree mission has positive influence on entrepreneurial capacity building among women entrepreneurs of both Alappuzha and Malappuram. But on the flip side, the institutional assistance is insignificant in determine the entrepreneurial skill development of women entrepreneurs of both districts
17. There is positive association between entrepreneurial engagement and skill development of women entrepreneurs. It implies that the level of engagement of women in their entrepreneurial activities determine their entrepreneurial skill development. Therefore, it could interpret that Kudumbashree micro enterprises has significant role in making entrepreneurs being engaged in entrepreneurial activities which in turn positively reflects on entrepreneurial skill development.

18. The perceived entrepreneurial behaviour of Kudumbashree micro entrepreneurs has significance influence on skill development of Kudumbashree micro entrepreneurs of Alappuzha and Malappuram. Thus, Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs.
19. The capacity earned from business activities not determine the business performance of Kudumbashree business units. On the basis of analysis, the study interpret that capacity learned through kudumbashree micro enterprises is not useful in improving business performance due to outdated capacities or under capacitation or mismatch of capacity needed and acquired.
20. The capacity gained from the Kudumbashree micro entrepreneurial activities has significant influence on empowering women entrepreneurs. Therefore, the study infer that Kudumbashree micro enterprise has significant role in skill development among Kudumbashree micro entrepreneurs and also empowerment of the Kudumbashree micro entrepreneurs
21. The learned skills of the women micro entrepreneurs significantly determine the socio-economic growth of entrepreneurs. Therefore, the study conclude that entrepreneurial skill earned from the business activities not only determine the business performance but also empowering the entrepreneurs in their private life.
22. Most of the Kudumbashree micro entrepreneurs are in the age category of 35 -45 years. It indicates that most women entrepreneurs started business units to meet their family requirements than the passion to the business.
23. The study also found that Kudumbashree Mission does not incorporate modern methods in their training for capacity building and skill development. 286 entrepreneurs have negative perception regarding the assimilation of modern methodologies in their training programs.

Suggestions

1. . Kudumbashree Mission in Kerala has to include more entrepreneurial development techniques like project identification tools, assessing feasibility and viability studies of business ideas in order to make micro entrepreneurs more efficient in starting promising enterprises.
2. There is a need to recruit personnels having more experiences and expertise in the area of business development. These personnels should be capable to address various issues existing in the way of development of entrepreneurship among micro entrepreneurs.
3. More women entrepreneurial awareness and motivation activities are to be offered at regular intervals by Government and Kudumbashree Mission to create gender sensitisation among micro entrepreneurs . This will help to eliminate entrepreneurial inhibition among women micro entrepreneurs.
4. Steps are to be taken to increase institutional support to micro entrepreneurs at local level by giving priority to regional backwardness and economic status.
5. Technical consultancy organisations have to take initiative in conducting technical studies and marketing surveys to impart relevant business information to micro enterprises at regional level
6. Since the capacity development and skill development activities are closely related with micro enterprise development, Entrepreneurial Orientation Programmes(EOP) along with Entrepreneurship Development Programmes(EDP) are to be offered by DIC and other business development agencies in association with Kudumbashree Mission
7. Instead of depending the Kudumbashree mission supports for every matters, entrepreneurs must recognize the sense of entrepreneurship and take necessary decision regularly.
8. Make collaboration with other business to explore market as well as for the

strategy of duplication products

9. Apart from the traditional skill upgradation process, the Kudumbashree micro entrepreneurs must cope up with higher education institutions to acquire modern skills particularly for technological refreshment.
10. Instead of focusing on stereotype and traditional businesses, entrepreneurs explore the opportunities in the market by finding new business models.
11. Networking building and technological updates are the key for the succession of the business. Thus, entrepreneurs must focus on network building.
12. Kudumbashree Mission must host a regular survey to assess the skill gap among women entrepreneurs. Based on the survey Kudumbashree can provide skill training as they needed
13. Apart from the traditional skill upgradation process, the Kudumbashree micro entrepreneurs must cope up with higher education institutions to acquire modern skills particularly for technological refreshment.
14. Focus on developing suitable brands for the products so that competition with branded items will be reduced.
15. Since the Kudumbashree units are focusing local market and using local resources, instead of following common module to build capacities and skill development, Kudumbashree mission must develop module at local convenient.
16. Government should establish a nodal agency to provide time to time recommendations to the Kudumbashree members. Nodal agency must assess the skills and capacity of the entrepreneurs in a regular interval which would be helpful for timely up-gradation of skills and capacities.
17. Based on the skill and capacity of the entrepreneurs, Kudumbashree mission must categorize business units. It would help to provide specific and required

training to the entrepreneurs instead of common training to all

18. Government has to develop Kudumbashree as platform for nurturing entrepreneurial skills and capacities. It would be helpful to attract educated and skilled young innovative entrepreneurs to the Kudumbashree project

Conclusion

Capacity building and skill development constitute the pre requisite for the success and survival of micro enterprises in a country. Setting up and operation of micro enterprises in the long run demand both capacitation process and skill developmental activities at varied dimensions. Existence of Kudumbashree micro enterprises as the tool for uplifting underprivileged people in the society through entrepreneurship promotion has contributed towards enhancing both capacity building and skill development to a notable extent without much regional disparities.

CHAPTER 7

RECOMMENDATIONS AND SCOPE FOR FUTURE STUDIES

Kudumbashree Mission initiated by Government of Kerala has recognised Micro enterprises as the powerful engine for the growth of industries and women empowerment in the State. To realise this goal Kudumbashree micro enterprises are focussing on capacity building and skill enhancement process. Kudumbashree micro enterprises range from traditional to high tech industrial units and are undertaking varied nature functions. In order to reach its integrated efforts for bringing development to micro entrepreneurs from the very root level, the researcher would like to point out some suggestions in the form of recommendations.

Recommendations

- The Entrepreneurship Orientation Programme offered during the initial stage of micro enterprises to entrepreneurs should be modified by covering updated technology use adopted in MSMEs.
- At present, the accounts of Kudumbashree micro enterprises are audited by the Kudumbashree Accounts & Audit Service Society (KAASS). However, to create more efficiency, public confidence and transparency, the accounts should be audited by professional auditors.
- Adopt modern strategies for ensuring viability of business incubators of Kudumbashree through MoUs with entrepreneurship and technology supporting agencies.
- Since gender disparity is a reality in our society, similar skilling and capacitation programmes for both male and female entrepreneurs in Kudumbashree are not effective. Therefore, appropriate changes are to be made in the training and development programmes.

- Make collaboration with co-operative sector other private businesses to explore more markets and increase efficiency.
- Give more focus on developing new brand for the products so that competition from the branded items will be reduced.
- Government must frame policies for skill development in association with specialised institutions of entrepreneurship development and higher education institutes.

Scope for Further Studies

Based on the experiences in the processes of the current study, researcher has identified that some studies are possible as continuation to the current study. Following are the possible studies as scope for further studies:

1. A specific study required to prioritise constraints of Kudumbashree micro enterprises

The current study was aimed to find out how micro enterprises help Kudumbashree micro entrepreneurs to nurture skills and capacities through their entrepreneurial activities. However, during the study, the researcher identified that even though Kudumbashree Mission extends various assistance, MEs confronted with many problems including lack of coordination, competition from rivals, lack of business plan, issues with networking building and financial issues. Thus, on the light of the current study, future research could be on the theme of constraints of Kudumbashree micro enterprises by focusing macro and micro levels.

2. Researchers can extend this study by taking samples of kudumbashree micro enterprises from more districts or covering the entire state of Kerala.

The current study considered Kudumbashree micro enterprises of two districts only (Alappuzha and Malappuram—acumen behind selection of two districts has described in the first chapter of thesis). The involvement of Kudumbashree Mission in skill development and capacity building across the state

is uniform in nature. Thus, future research can be possible to measure the role of Kudumbashree Mission in capacity building and skill development in the state of Kerala.

3. A study is also possible to compare the skill and capacity building of Kudumbashree micro entrepreneurs and non-Kudumbashree micro entrepreneurs

The current study analysed the role of Kudumbashree micro enterprises in capacity and skill development. However, non-Kudumbashree micro enterprises are also successfully running their business with or without proper skill and capacity building. Thus, future research can be carried out by comparing skill and capacity building among Kudumbashree micro enterprises and non-Kudumbashree micro enterprises.

4. Study may be carried out to check the influence of capacity and skill development programs on financial and non-financial performance of Kudumbashree micro enterprises.

To extract qualitative and quantitative influence of capacity building and skill development in Kudumbashree micro enterprises, a wider perspective of study by considering both financial and non-financial elements of Kudumbashree micro enterprises can be conducted. A study to focus financial involvement in capacity building and skill development and their outcome in terms financial output (profits, sales and investment) may be helpful to quantify the efforts of promotional agencies to nurture capacities and skill development. Similarly, to assess the long-term influence of skill development and capacity building of Kudumbashree micro enterprises, researchers can use non-financial elements.

5. To balance the demand (requirement of skills) and supply (available provisions for skill upgradation) of skill, there is a need of study to identify the skill gap among Kudumbashree micro entrepreneurs.

During the current research process, researcher felt that there is a mismatch of the skill requirement of the micro entrepreneurs and the available provision of

skill upgradation of Kudumbashree Mission. To lead the business in a rapidly changing business environment, micro entrepreneurs need multidimensional skills including latest skills of AI. But the entrepreneurs receive traditional skill upgradation training programmes. Tradition skill upgradation is also inevitable for the Kudumbashree micro entrepreneurs, because the Kudumbashree acts as cradle of entrepreneurship for majority beneficiaries. Thus, there is a need of the study to prioritise the skill requirements and update the skilling processes.

6. There is a scope for the study to assess how skill development and capacity building reflect on innovation and employability of the micro enterprises.

The current study analysed the effects of skill development and capacity building on business performance and empowerment; however, future studies can go further by extending outcome variable into innovation and employability with social perspective. The current study identified that empowerment, backed by skill development, also leads to creation of innovative enterprises which can generate wealth and employment. Such process ensures sustainable livelihoods for all citizens in the country.

7. There is a scope for the study to analyse how Kudumbashree Mission's policies of capacity building works on long-term growth of micro enterprises.

Since the both skill development and capacity building were considered in the current study, specific impact of capacity building policies of Kudumbashree Mission is not much explored. Thus, future study can be carried on the specific theme of how Kudumbashree Mission's capacity building policies reflect in both short-term and long-terms growth of the MEs.

8. Future study can measure how business experiences help the micro entrepreneurs to acquire required skills and capacities.

The current study explored the theme by stating that there is reciprocal relationship of micro enterprises development and skill and capacity building, i.e.,

Recommendations and Scope For Future Studies

micro enterprises cause for skill and capacity acquisition; as well as skill and capacity building determine entrepreneurship development. It means that entrepreneurs continuously learn for updating their skills and capacities through their experiences. Thus future studies can focus to determine how the role of entrepreneurial experiences determine the exploration of skill and capacity among Kudumbashree micro entrepreneurs.

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APPENDIX

Dear respondent,

I am a researcher working in the broader theme of how Kudumbhasree led micro entrepreneurship enhances skill and capacity of women. This study is being undertaken as a part of my doctoral research in the department of commerce, Mar Thoma College, Chungathara, under University of Calicut. Your sincere response to the statement below would be highly appreciated. All the responses will be kept confidential and shall be used for academic purpose only.

Part A

Your Name or The name of the Entity

Name of Local body Ward.....

Districts.....

1. Your Age

- A. Below 20 years B.20-30 years C.30-40 years
D. Above 40 Years

2. Marital Status

- A. Single B. Married C. Separated/widow D. Prefer not to say

3. Educational attainment of you

- A. Below matric B. Matric C. HSE D. Graduation and Above

4. Age of the firm (Years)

- A. Less than 1 year B. 1 to 3 Years
C. 3 to 5 Years D. More than 5 Years

5. What inspired you to start your own business answers

- A. Started the business voluntarily/Passion
B. Supported of Kudumbhashree
C. Supported of LSGB D. Decision of NHGs

6. Do you get advices and suggestions from ADS of the Kudumbhashree

- A. More than expected B. Sufficient C. Rarely

7. Did you receive training of Kudumbhashree mission

- A. Yes B. No

8. Do you wish to receive further training from Kudumbhasree

- A. Yes B. No

9. Do you feel training agencies updated their modules by incorporating modern challenges
 A. Yes B. No
10. Kudumbhasree mission's skill and capacity building programs are sufficient to enhance entrepreneurial competency
 Agree No opinion Disagree
11. Are you satisfied with the training mode of kudumbhasree mission
 Yes No

Part B

Please express your degree of agreement with following statement on a five point scale (where 5 is Strongly agree, 4 Agree, 3 Neutral, 2 Disagree and 1 Strongly disagree)

Sl. No.	Statements	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Entrepreneurial Orientation						
1	I have an ability in generating new ideas	5	4	3	2	1
2	I have an ability in initiating new activities	5	4	3	2	1
3	Kudumbhasree activities help me to be creative	5	4	3	2	1
4	I often handle all business tasks in my own way	5	4	3	2	1
5	I am quite independent of the opinions of others	5	4	3	2	1
6	I want to stand on my own feet in my business decision	5	4	3	2	1
Kudumbhasree Mission's Support (Institutional Assistance						
7	the people working for government agencies have been competent and effective in supporting female entrepreneurs	5	4	3	2	1

8	any female entrepreneur who needs help from a government program for a new business can find what she needs	5	4	3	2	1
9	What I have done as a female entrepreneur has been accepted by the public in my region	5	4	3	2	1
10	What I have done as a female entrepreneur has been accepted by agencies which support us	5	4	3	2	1
11	I am satisfied with the services extended by various government agencies for my business, including financial and non financial assistance	5	4	3	2	1
12	I often feel office bearers of the various facilitating agencies are acceptable	5	4	3	2	1
Entrepreneurial Engagement (Business Experiences)						
13	Being the founder of a business is an important part of who I am.	5	4	3	2	1
14	Searching for new ideas for products/services to offer is enjoyable to me.	5	4	3	2	1
15	Inventing new solutions to problems is an important part of who I am.	5	4	3	2	1
16	Nurturing and growing business is an important part of who I am.	5	4	3	2	1
17	Owning my own business energizes me	5	4	3	2	1
18	It is exciting to figure out new ways to solve unmet market needs that can be commercialized.	5	4	3	2	1

Perceived Entrepreneurial Behaviour (Kudumbhasree Training)						
19	I am able to inspire or influence the behaviour of others in my business	5	4	3	2	1
20	I am regularly prepares plans for the future, trying to foresee the necessary steps to reach business goals	5	4	3	2	1
21	I am willing to commit significant resources to the business in the face of uncertainty	5	4	3	2	1
22	I have enough capacity to control the internal and external necessary resources for the success of my business	5	4	3	2	1
23	I am often producing new concepts for products, services and processes	5	4	3	2	1
24	I am sure I am competent enough to develop my business	5	4	3	2	1
Capacity Building						
25	I am able to mobiles resources required for my business	5	4	3	2	1
26	I frequently Study the interactions between a business and the environment	5	4	3	2	1
27	I could identify and explore business opportunities	5	4	3	2	1
28	I can easily relate with other persons, even with those I still do not know.	5	4	3	2	1
29	I have capacity to manage niche products problems	5	4	3	2	1

30	I have all the capacity needed to realize my business challenges	5	4	3	2	1
31	I do not like routine activities	5	4	3	2	1
Skill Development						
32	I am aware of all technical know-how related to my product or service	5	4	3	2	1
33	I am confident in managing financial resources, accounting, budgeting related to my business	5	4	3	2	1
34	I am manage all process in marketing such as identifying customers, distribution channels, supply chain	5	4	3	2	1
35	I am confident to recognize market gap and exploit market opportunity	5	4	3	2	1
36	I am able to take responsibility for resolving a problem	5	4	3	2	1
37	I am emotionally stable to cope with a problem	5	4	3	2	1
Entrepreneurial Succession						
38	I achieve the business goals I set out to achieve	5	4	3	2	1
39	I am successful as I am personally satisfied with my life and business	5	4	3	2	1
40	I do only that which I want to do in life and business	5	4	3	2	1
41	I think that my business is growing	5	4	3	2	1
42	Sales figures of my business is showing an increasing trend	5	4	3	2	1

43	Investment in the business is gradually increased from the starting stage	5	4	3	2	1
44	I plan to extend of my business with vivid activities	5	4	3	2	1
Women Empowerment						
45	I will be able to achieve most of the goals that I have set for myself	5	4	3	2	1
	I believe I can succeed at most any endeavor to which I set my mind.	5	4	3	2	1
	I am satisfied with my life	5	4	3	2	1
	I am frequently contribute to my savings bank account	5	4	3	2	1
	I will be able to successfully overcome many challenges.	5	4	3	2	1
	I am confident that I can perform effectively on many different tasks.	5	4	3	2	1
	Even when things are tough, I can perform quite well.	5	4	3	2	1
	I have friends with whom I can share my joys and sorrows	5	4	3	2	1
Kudumbhasree and Entrepreneurial Experiences						
	My business experiences often influence on my business plans	5	4	3	2	1
	My business decisions often influenced by kudumbhasree assistances	5	4	3	2	1
	Support of Kudumbhasree officials are genuine	5	4	3	2	1

I believe Kudumbhasree mission's policies helpful to develop entrepreneurial mind set	5	4	3	2	1
Kudumbhasree mission's interventions are more fruitful growth stage of business than initial stage	5	4	3	2	1
My experiences and kudumbhasree supports guided me to create business growth plan	5	4	3	2	1
Skill earned from my business helped to set goals in my life	5	4	3	2	1

Part C

Your opinion about Kudumbhasree mission's services to promote entrepreneurship

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Your suggestions to new entrepreneurs

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What are the challenges of Kudumbhasree micro-entrepreneurs.

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Any other opinions you wish to share on my research topic

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