

# Empowering Women Entrepreneurs: Strategies for Strengthening Entrepreneurial Self-Efficacy and Sustainable Enterprise Growth under the Kudumbashree Model

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**Abstract--** The Kudumbashree model is one of India's most successful community-based poverty alleviation and women empowerment initiatives. This study examines how various entrepreneurial support mechanisms such as financial assistance, marketing support, capacity building programs, digital training and institutional linkages enhance the self-efficacy of women entrepreneurs and contribute to sustainable enterprise growth. It is possible to identify the major challenges faced by micro enterprises including financial constraints, limited market access, skill gaps and social as well as cultural barriers. Using a mixed method approach, the study evaluates how entrepreneurial self-efficacy acts as a mediating factor between these challenges and the long-term sustainability of enterprises. The findings show that the integrated support offered through Kudumbashree along with targeted training and peer networks improves confidence, decision making and enterprise stability. The study suggests practical strategies to strengthen entrepreneurial capability and promote inclusive development.

**Keywords--** Kudumbashree, Women Entrepreneurs, Entrepreneurial Self Efficacy, Sustainable Enterprise Growth, Micro Enterprises, Empowerment, Support Mechanisms.

## I. INTRODUCTION

Women entrepreneurship plays a vital role in social development, economic progress and inclusive growth. In India, many women continue to face challenges such as limited access to credit, restricted mobility, inadequate skills and social barriers that prevent them from starting or expanding enterprises. In this context, the Kudumbashree model of Kerala has emerged as a powerful community-based initiative that supports women in creating sustainable livelihoods. Established as a joint program of the Government of Kerala and local self-government institutions, Kudumbashree aims to eradicate poverty through collective action, capacity development and economic empowerment. Over the years, it has grown into one of the largest women-oriented development missions in the country and has become a successful platform for nurturing micro enterprises led by women.

The rise of Kudumbashree enterprises shows that women are capable of managing economic activities effectively when proper institutional support is available. The mission provides financial assistance, market exposure, training programs, digital literacy initiatives and linkages with government as well as private agencies. These forms of support are designed to build confidence and strengthen the self-efficacy of women entrepreneurs. Self-efficacy refers to the belief in one's ability to perform tasks and overcome challenges. For women from vulnerable backgrounds, the development of self-efficacy is essential because it influences their motivation, decision making and long-term commitment to enterprise activities.

Although Kudumbashree has created many opportunities, women entrepreneurs continue to experience issues such as financial constraints, limited market access, inadequate skills and socio-cultural pressures. These challenges can affect their confidence and restrict the growth of their enterprises. Therefore, it becomes important to study how the support mechanisms provided by Kudumbashree influence the self-efficacy of women and how this, in turn, affects the sustainability of their enterprises. Sustainable enterprise growth refers to the ability of a business to operate continuously, adapt to market changes and generate stable income over time. When women entrepreneurs develop strong self-efficacy, they are more likely to handle risks, learn new skills, innovate and maintain business stability.

This study focuses on understanding the relationship between entrepreneurial challenges, self-efficacy and sustainable enterprise development under the Kudumbashree model. It is possible to state that a clear understanding of this relationship will help in designing more effective policies and training programs that address the unique needs of women entrepreneurs in Kerala. By examining both the strengths and the gaps in the current support system, the study aims to offer strategies that further empower women and contribute to their long term social and economic progress.

The findings will also help policymakers, development practitioners and academic researchers to strengthen existing frameworks and create more inclusive development pathways for women led enterprises.

## II. REVIEW OF LITERATURE

Existing literature highlights that women entrepreneurs continue to face multifaceted barriers that hinder their entrepreneurial growth across diverse socio-economic contexts. Studies such as Saim (2023a) show that women face limited opportunities, gender-based discrimination, and high mobility-related costs, which collectively reduce business income, despite their strong motivation to support their families. Similar findings emerge from conceptual studies by Fathimath and Albattat (2023), who emphasize that work–life balance remains a major challenge for women—particularly in developing countries where traditional gender roles are deeply embedded. Empirical evidence from Agrawal (2018) reveals that the absence of formal training and practical exposure limits women’s leadership capacity, managerial efficiency, and networking abilities. Research conducted by Rathna et al. (2016) also notes that personal challenges among women entrepreneurs often arise from information gaps and unequal access to resources. From a theoretical standpoint, Bullough et al. (2022a) observe that women frequently navigate conflicting gender expectations, balancing caregiving roles alongside entrepreneurial duties. In male-dominated sectors such as construction, Aneke et al. (2017) found that entrenched patriarchal norms restrict women’s participation and growth. Panda (2018) also identifies seven key constraints faced by women entrepreneurs, including gender discrimination, financial limitations, inadequate infrastructure, and insufficient entrepreneurial training. Finally, qualitative findings from Shastri et al. (2019) reveal that women entrepreneurs often struggle with lack of societal recognition and acknowledgment of their professional abilities. Collectively, these studies indicate that structural, social, cultural, and psychological barriers significantly constrain women’s entrepreneurial experiences, ultimately influencing their confidence, access to resources, and long-term business sustainability.

## III. OBJECTIVES OF THE STUDY

1. To examine the major challenges faced by women entrepreneurs under the Kudumbashree model.
2. To evaluate the role of institutional support, training, mentoring and peer networks in enhancing entrepreneurial self-efficacy.

3. To analyse how entrepreneurial self-efficacy influences sustainable enterprise growth.

## IV. RESEARCH METHODOLOGY

This study adopts a secondary data-based research methodology to examine the challenges faced by women entrepreneurs under the Kudumbashree model, the support mechanisms provided, and their role in enhancing entrepreneurial self-efficacy and sustainable enterprise growth.

### *Research Design*

The study follows a descriptive and analytical research design, relying entirely on existing secondary sources to understand the constraints experienced by Kudumbashree women entrepreneurs and the institutional support systems available. This design helps develop an in-depth understanding of patterns, relationships, and outcomes documented in prior studies.

## V. ANALYSIS

*Objective 1: To examine the major challenges faced by women entrepreneurs under the Kudumbashree model.*

Women entrepreneurs under the Kudumbashree model continue to face a wide range of challenges that influence their ability to establish and sustain their enterprises. The first and most frequently observed challenge is related to financial limitations. Although Kudumbashree provides microcredit and internal lending facilities, the amount is often insufficient to meet the rising cost of raw materials, equipment and market expansion. Many women depend on informal borrowings or small savings groups, which restrict their capacity to scale up operations. Limited access to formal bank loans, complicated documentation procedures and low awareness of government financial schemes further intensify the financial gap.

Another major challenge is limited market access. Many women run home based or community based enterprises which restrict visibility and customer outreach. The absence of regular marketing channels, inadequate product branding and minimal exposure to online markets reduce their competitiveness. Participation in exhibitions and trade fairs remains inconsistent, and many women lack the confidence to negotiate prices or interact with large buyers. As a result, enterprises often remain confined to small neighbourhood markets.

Skill gaps also pose significant barriers. Many women begin enterprises based on traditional skills rather than modern market requirements.



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Limited knowledge of quality control, packaging standards, accounting practices, inventory management and digital tools prevents enterprises from achieving growth and consistency. Training programs are available, but the frequency, duration and accessibility are not always sufficient to meet diverse needs.

Social and cultural factors further restrict entrepreneurial activity. Women continue to bear household responsibilities, childcare duties and elderly care tasks, which limit the time they can spend on enterprise activities. Family members may not fully support entrepreneurial decisions, especially when financial investment or mobility is required. Cultural expectations related to gender roles may discourage women from taking leadership positions or participating in decision making processes.

Together, these challenges affect confidence, slow down business development and create uncertainty in enterprise sustainability. Understanding these barriers is important because they directly influence the support required for women entrepreneurs under the Kudumbashree model.

*Objective 2: To evaluate the role of institutional support, training, mentoring and peer networks in enhancing entrepreneurial self-efficacy.*

Institutional support offered through the Kudumbashree mission plays a significant role in strengthening the confidence and capability of women entrepreneurs. Support from local self-government institutions, community development societies and neighbourhood groups creates an enabling environment where women receive guidance, recognition and financial assistance. Access to microcredit, subsidies, revolving funds and income generating schemes helps reduce fear of financial loss and encourages participation in business activities.

Training programs are another important pillar in enhancing entrepreneurial self-efficacy. Kudumbashree provides training in areas such as technical skills, bookkeeping, marketing, leadership and digital literacy. These programs help women gain practical knowledge required for enterprise management. When women learn new skills and apply them in their businesses, their belief in their own abilities increases. Training improves not only skill sets but also problem-solving skills and decision-making capacity, which are central components of self-efficacy.

Mentoring offers personalised guidance from experienced professionals, development officers or successful entrepreneurs. Mentors support women in areas such as product selection, pricing, branding, packaging and market expansion.

Through continuous interaction, women feel more confident to try new ideas, correct mistakes and face challenges with a positive mindset. Mentoring also helps them overcome fear of failure by giving them clear direction and emotional encouragement.

Peer networks form one of the most influential support systems under the Kudumbashree structure. Women draw strength from their neighbourhood groups and micro enterprise groups where they share experiences, challenges and solutions. These networks provide emotional reassurance, motivation and a sense of collective progress. When women see others succeed through similar efforts, it strengthens their belief that they can also succeed. Peer groups also promote group learning, mutual assistance and joint participation in exhibitions or training programs.

Overall, the combined effect of institutional support, training, mentoring and peer networks significantly improves entrepreneurial self efficacy. Women begin to believe that they have the ability to manage enterprises, take risks, solve problems and sustain their income generating activities. This enhanced confidence becomes the foundation for enterprise success and long term sustainability.

*Objective 3: To analyse how entrepreneurial self efficacy influences sustainable enterprise growth.*

Entrepreneurial self efficacy plays a central role in determining the sustainability and long term growth of micro enterprises under the Kudumbashree model. When women believe in their abilities, they make stronger decisions, experiment with new ideas and show greater commitment to their work. Self efficacy influences the way women respond to challenges because those with higher confidence view difficulties as opportunities for learning rather than threats.

Self efficacy contributes to sustainable enterprise growth through improved decision making. Women with higher confidence are able to manage production processes, maintain financial records and plan for future expansion more effectively. They also demonstrate better leadership within their groups and are more willing to take calculated risks that support enterprise development.

Market adaptability is another area where self efficacy plays an important role. Women with strong confidence levels are more open to adopting new technologies, exploring digital marketing platforms and improving product quality. They also show greater willingness to engage with customers, participate in exhibitions and build new market linkages. This adaptability allows enterprises to remain competitive in changing market conditions.

Self-efficacy also enhances resilience. Women with higher levels of confidence are more likely to continue their enterprises even when they face setbacks such as financial losses, seasonal fluctuations or personal challenges. Their ability to cope with stress supports consistent production and income generation, which are essential for sustainable enterprise growth.

Moreover, self-efficacy improves the long-term vision of the enterprise. Women begin to set realistic goals, plan for expansion and invest in better quality inputs or advanced machinery. This forward-looking approach enables enterprises to grow steadily and survive in competitive markets.

In summary, strong entrepreneurial self-efficacy leads to greater stability of income, improved risk management, higher quality standards and long-term continuity of business activities. It acts as a bridge between support systems and enterprise performance, making it a crucial factor for the sustainable growth of women led micro enterprises under the Kudumbashree model.

## VI. FINDINGS

Based on the review of published literature, government reports, and secondary data, the following key findings were identified:

### *1. Women entrepreneurs face multiple interconnected challenges*

- Many Kudumbashree members struggle with **financial constraints**, limited working capital, and dependence on internal thrift.
- Marketing-related challenges such as poor market access, low visibility of products, and competition from established brands persist.
- Skill gaps, especially in advanced technical skills, digital literacy, and modern business management, are commonly reported.
- Social and cultural barriers, including patriarchal norms, mobility restrictions, and inadequate family support, affect enterprise performance.
- Psychological factors such as low confidence, fear of failure, and limited decision-making power hinder entrepreneurial ability.

### *2. Institutional support plays a crucial role*

- Kudumbashree provides training, capacity building, microfinance support, product fairs (Saras fairs), CEF loans, and market linkages, which significantly help women improve their business operations.

- Support from Mentoring programs, CDS/ADS units, and peer networks contributes to emotional, technical, and motivational support.
- Access to skill training through DDU-GKY, PMAY convergence, and livelihood missions enhances competencies.

### *3. Entrepreneurial self-efficacy improves through support mechanisms*

- Training, mentoring, and peer encouragement strengthen women's self-belief, decision-making ability, and risk-taking capacity.
- Women gradually develop confidence to handle finances, negotiate with buyers, and manage enterprises independently.
- Increased self-efficacy directly results in enhanced business performance.

### *4. Empowerment is a major outcome of Kudumbashree participation*

- Members report higher income levels, improved savings habits, and financial independence.
- Social empowerment indicators—such as mobility, leadership roles, self-confidence, and participation in community decisions—show significant improvement.
- Collective support from NHGs enhances solidarity and emotional strength.

### *5. Sustainable enterprise growth is achievable but uneven*

- Some microenterprises achieve stability and expansion through proper training and support.
- Growth is inconsistent due to limited digital marketing adoption, competition, and operational inefficiencies.
- Enterprises with stronger self-efficacy and regular training tend to perform better.

## VII. SUGGESTIONS

Based on the findings, the following suggestions are proposed:

### *1. Strengthen advanced skill training*

- Provide continuous upskilling in areas like digital marketing, GST, packaging, branding, financial management, and e-commerce.
- Promote partnerships with colleges, NGOs, and industry bodies for specialized training.



*2. Enhance market access*

- Expand permanent outlets, online marketplaces, and e-commerce collaborations.
- Introduce branding and standardization of Kudumbashree products to improve competitiveness.
- Increase exposure through exhibitions, trade fairs, and corporate tie-ups.

*3. Improve financial support mechanisms*

- Simplify loan procedures and ensure faster disbursement.
- Provide interest subsidies, working capital support, and revolving funds for microenterprises.
- Encourage collaborations with microfinance institutions and banks.

*4. Strengthen mentoring and peer network support*

- Appoint professional mentors to guide women in enterprise planning, costing, and scaling.
- Promote peer-to-peer learning through workshops, experience sharing, and field visits.

*5. Promote psychological empowerment*

- Conduct workshops on confidence-building, leadership development, and negotiation skills.
- Encourage families to support women entrepreneurs through awareness sessions.

*6. Digital transformation of Kudumbashree*

- Introduce mobile apps, online training modules, and digital payment systems.
- Train women to use social media for business promotion.

*7. Continuous monitoring and evaluation*

- Establish an evaluation cell to monitor the performance of enterprises and provide corrective strategies.

## VIII. CONCLUSION

The study concludes that women entrepreneurs under the Kudumbashree model face a range of challenges related to finance, marketing, skills, social norms, and psychological barriers, yet the comprehensive institutional support offered by Kudumbashree, together with training, mentoring, and strong peer networks, plays a crucial mediating role in strengthening entrepreneurial self-efficacy.

As self-efficacy improves, women demonstrate better decision making, increased confidence, higher business resilience, and improved financial stability, all of which collectively contribute to sustainable enterprise growth and holistic empowerment. Kudumbashree emerges as a transformative model for women led entrepreneurship and poverty eradication, showcasing the power of community driven development. However, achieving sustained enterprise growth requires continuous skill enhancement, improved market linkages, greater digital adoption, and targeted support mechanisms to address persisting challenges effectively.

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