

***KUDUMBASHREE* INTERNSHIP REPORT**



AGRI-BASED ENTERPRENEURSHIP AMONG *KUDUMBASHREE* FARMERS

Submitted to,

***Kudumbashree* State Mission,**

Thiruvananthapuram, Kerala

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CONTENTS

Acknowledgement.....	3
Introduction and Background.....	4
Methodology.....	7
1. Bitter Gourd Consortium, Nadathara.....	8
1.1. Impact Creation.....	8
1.2. Suggestions.....	9
2. Mahila Rice Producer Company, Mala.....	10
2.1. Impact Creation.....	10
2.2. Suggestions.....	11
3. Kudumbashree Bio-Pharmacy, Erumapetty.....	12
3.1. Impact Creation.....	12
3.2. Suggestions.....	13
Conclusion.....	15
Internship Evaluation.....	17
References.....	18

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Introduction and Background

Kudumbashree, the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala, was set up in 1997. The name *Kudumbashree* in the Malayalam language means ‘prosperity of the family’. Its formation was in the context of the decentralization of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples’ Plan Campaign. *Kudumbashree* has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The *Kudumbashree* network has 2,91,507 NHGs affiliated to 19,489 ADSs and 1064 CDSs with a total membership of 43,93,579 women (as of 31st March 2019). *Kudumbashree* membership is open to all adult women, limited to one membership per family. In 2011, the Ministry of Rural Development (MoRD), Government of India recognised *Kudumbashree* as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

Considered as one of the largest women’s networks in the world, its community network is formed around the axis of poverty eradication and women empowerment. Its main features include democratic leadership and support structures formed from the ‘*Kudumbashree* family’. It provides guidance and direction to the programs as per the government policy. The Mission takes the lead in ensuring the unity of the community network with local self-government institutions. It also works as the platform for partnerships with government departments at the district and state levels.

Mission Statement of *Kudumbashree* is as follows,

‘To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating the organisation of poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically’

The Mission structure consists of the State Mission and 14 District Missions. The State Mission is structured into three divisions – Systems Support, Organisation and Social Development, and Livelihood Development. District Mission Coordinators head the District Missions; there are Assistant Mission Coordinators under them looking after particular domains. The Mission has different types of community support structures for various programmes ranging from the development of community network to enterprise promotion.

Members of these support structures are either *Kudumbashree* members or members of the ‘*Kudumbashree* family’. *Kudumbashree* Mission selects and mentors these members through different processes including training programmes and practice.

To narrow down to a single sector of work where *Kudumbashree*’s efforts turned fruitful can be difficult. Whether it is the education sector or health sector, *Kudumbashree* women have been able to utilize the opportunities to work in almost every field.

Perhaps *Kudumbashree*’s most successful endeavours have been in agriculture. Farming has taken off to new heights through women in the *Kudumbashree*’s collective farming and other support projects, implemented with active partaking of Panchayats, backed with farm subsidy. The mission was not only able to increase agricultural production, but it has also brought a significant amount of fallow land back to cultivation and through which several women got financially empowered.

Kudumbashree is the programme implementing agency of Mahila Kisan Shashakthikaran Pariyojana (MKSP), a sub-component of National Rural Livelihood Mission (NRLM), in Kerala since 2011 and has been in the process of implementing the project through the institution of Joint Liability Group (JLG) and associated NHG networks. MKSP aims to improve the status of women engaged in agriculture and to address food security at a micro-level.

By 2017-18, there were around 3 lakh women cultivators in 63,101 JLGs cultivating various crops like paddy, banana, tapioca and vegetables in about 52,490 Ha. This farm collectives which jointly lease land, cultivate it, use the product to meet their consumption needs and sell the surplus to local markets. To keep the cultivation on the flow, a few measures have been further implemented. These include seed banking, soil testing facilities and a steady credit flow by linking the JLGs with banks. And taking the solution from end-to-end, marketing facilities have also been provided through the creation of weekly and monthly markets through Community Development Societies (CDSs).

To scale more development and benefits for farmers, ventures run by farmer collectives are rolled out by *Kudumbashree*, which leads to the upliftment of not only the individual but also the community as a whole through various means, both tangible and intangible. Farmer Producer Companies and Consortiums are prominent among them in creating impact. For the study of a potential enterprise through its course have various evaluation methods; Feasibility Study, done before starting an enterprise’s inception, Value Chain Analysis, done as it

progresses, also the Project Valuation done at the end of a project. Hence, the three methods were adopted for learning three different Agri-based ventures, Bitter Gourd Consortium in Ollukara block, Mahila Rice Producer Company in Mala block and *Kudumbashree* Bio-Pharmacy in Wadakkanchery block respectively of Thrissur district. It was done in the light of both primary and secondary data under the bounds of Covid-19 protocols and mobility restrictions.

Several definitions of the term “agribusiness” exist in the literature. Encyclopaedia Britannica defines agribusiness broadly as “agriculture operated by business; specifically, a part of a modern economy devoted to the production, processing and distribution of food, fiber products and by-products including the financial institutions that fund these activities” (Encyclopaedia Britannica Inc., 2011) A simplistic definition states that agribusiness refers to any business related to agriculture, including farming, processing, exporting, input suppliers, trading and retailing (USAID, 2008). The term agribusiness is often used to convey an aggregate view of agriculture and business-related activities, covering the multiple functions and processes involved in modern food production and distribution. For this study, agribusiness denotes the collective business activities that are performed from farm to table. It covers agricultural input suppliers, producers, agro-processors, distributors, traders, exporters, retailers and consumers.

The rationale for taking agri-businesses by a collective of farmers for the study is because it contains wide-impact activities among all the *Kudumbashree* projects and being community-driven ventures can help to focus abstract properties in the social and cultural domain. Through the capacity building of the farming community and the identification of best practices among the community, these programs act at the grass-root level. This ‘community of practice’ approach lead to better policies for adaptability and innovation thus bettering the stakeholders as well as rising of new enterprises. The enterprises’ structural elements are also considered, to study different aspects possibly if to replicate this kind of social enterprises to create a lasting impact in the concerned stakeholders.

The following sections of the report will deal with the functioning of the mentioned enterprises and their impact that it will create in the concerned *Kudumbashree* members while lucratively running it. Possible risks and contingencies are also discussed followed by suggestions.

Methodology

The methodology adopted for this study was semi-structured personal interviews with members of *Kudumbashree* who are the stakeholders of the stated Agri-based enterprises in the Thrissur district. The primary data was collected from the above as well as the officials at the Thrissur *Kudumbashree* District Office. The semi-structured interview was adopted as it encourages two-way communication, effectively obtaining relevant knowledge. This method captures candid answer, unlike for tailormade questioning, the semi-structured interview can help deduce every related information. Besides, it can cover different aspects from empowerment, struggles, inspiration and so on which may not be achieved through a structured interview.

The sampling technique chosen was purposive sampling, in which the respondents were selected who turns to be relevant to the study. In this case, the beneficiary *Kudumbashree* member farmers of the Agri-based enterprises as well as *Kudumbashree* officials relevant to the specific enterprises. Three Agri-enterprises are selected based on the scale of impact and innovativeness. While the first two venture on which the study is conducted has been assigned, the other one selected by the Intern herself.

The enterprises chosen are –

1. Bitter Gourd Consortium, Nadathara, Thrissur
2. Mahila Rice Producer Company, Mala, Thrissur
3. *Kudumbashree* Bio-Pharmacy, Erumapetty, Thrissur

Kudumbashree officials whose interviews were taken –

1. Ms. Deepa K.N., District programme manager for Agriculture and Animal Husbandry, Thrissur
2. Ms. Greeshma Nandhakumar, block-level coordinator for Farm-Livelihood, Wadakkanchery

1. Bitter Gourd Consortium, Nadathara, Thrissur

Nadathara Gram panchayath in Ollukkara block, Thrissur district is a village which depends primarily on agriculture for their livelihood. Nadathara CDS registered with the panchayath in the year 2002. Out of the total area 20.19 sq.km, the villagers cultivate in 138 hectares. The *Kudumbashree* Joint Liability Groups (JLGs) cultivates Bitter gourd alone in around 150 acres. Among many monsoon-born vegetables for which Nadathara is famous for, Bitter gourd constitutes its major part. But the worst part of its cultivation is that when the 90 % of the Bitter gourd is taken by the traders direct from the field, remaining low-grade Bitter gourd in terms of size, colour and shape are left in the turf.

The Bitter gourd consortium is to be formed with twenty farmers selected by District Mission Office (DMO), Thrissur who have a better track record of farming to initiate the plan at a pilot level. The Nadathara CDS's JLG member farmers alone produce 10,44,050 kilograms of Bitter gourd in the village. From this, only 90 % are sold for a fine price; most of the traders refuse to take the rest even for a low price. The idea of Bitter gourd consortium took place with this in mind, that is to turn these low-grade Bitter gourd into value-added products which will, in turn, generate an additional income for the member farmers while standing guard against the possible loss that will be incurred on the beneficiary farmers due to the wastage of 'useless' low-grade Bitter gourd. The economic, structural and operatorial feasibility of the seemingly potential solution for the problem needs to be examined.

1.1. Impact Creation

Value addition is the process in which a product is enhanced by giving it more value in the market and result betters the turnover. Value addition ends with processing, packaging and improving the quality of the produce. The value proposition of the consortium being the prevention of wastage of Bitter gourd which turns out to be of low-grade due to extreme conditions it is exposed to, the adoption of adequate value addition methods should materialize to accomplish this value proposition at desired rates. Keeping in mind, the sustenance of the consortium through the year, other crops cultivated in the region are taken into consideration for its processing.

The consortium has the potential for creating varied social impacts. Working under the onus of *Kudumbashree*, it will be an all-women enterprising group which is open to every farmer

beneficiary. It promotes the livelihood of both parties. Coming to the matter of consumers, they receive the nutrient-rich products free of chemicals, at reasonable prices. Consortium being a common facilitation centre is accessible for all the *Kudumbashree* entrepreneurs when they cannot afford to the large-scale machinery. Having set a common criterion for the production and marketing, the products made under the consortium can have uniform packing and selling under the brand name of *Kudumbashree* increases its visibility and market share. The development of consortium will also give rise to the development of a closely-knit group of women entrepreneurs as well as creates an affinity towards farming.

The farm produce when processed in a rural area, farmers can get their access to it in proximity. Encouraging agriculture and enabling its processing and distribution ultimately leads to food security and self-sufficiency from the grassroots level, that is from the rural level.

1.2. Suggestions

Basic research of online articles and interaction with the relevant stakeholders has resulted in possible feasible measures the consortium can adopt through its establishment.

One of the challenges that the consortium will be facing right after its inception is to utilize the benefits that are rolled by the consortium to its full potential. Even though Bitter gourd can be cultivated throughout the year, the farmers usually cultivate during the months April-May and the harvesting extends during August, September and October since it should not get exposed to extreme cold conditions as it can lead to growth retardation, extreme heat makes it overripen and excess rainfall will decay its garden bed. Though the consortium starts for the Bitter gourd processing, it also intends to become the common facilitation centre for the farmers of varied crops across the region. In addition to the consideration of different crops to be processed throughout a calendar year, machinery should also be made available for different kind of functions they probably would come across. While the Bitter gourd required for the value addition can be procured at a modest price since its low-grade, the rest of crops with same deficiency whether can be turned value addition products need to be studied, thus making it lucrative for the consortium.

Like any venture, the consortium must have a robust business model and a persuasive value proposition. These features might turn tiresome if the consortium is not working with the right people. Hence, the commitment of members to the objectives of the ventures is very crucial. The consortium management team should not be entirely the farmers or the

beneficiary, it should let a professional manager in the team which will provide the consortium diverse experience and expertise. It can drive fast decision making in this time of complicated competitive environment.

2. Mahila Rice Producer Company, Mala, Thrissur

Mahila Rice Producer Company is the first of its kind under the aegis of *Kudumbashree*, in the state of Kerala. The Producer Company which was set to start in March 2020 is postponed indefinitely due to the onset of the pandemic that hit the state. It is established in Mala block of Thrissur district keeping in mind the *Kudumbashree* member farmers in the Mala block, which consists of five panchayaths; Mala, Kuzhur, Annamanada, Alur and Poyya.

Mahila Rice Producer Company, Mala has 500 shareholder farmers under the criteria of being *Kudumbashree* member who does agriculture and resides in the Mala block. The Producer Company is registered under the amended Indian Company Act, 1956. Owned and governed by the shareholder farmers the company have a thirteen-membered director board who are ones among the 500 shareholder farmers. To ensure the democratic representation of the farmers, these 13 members hail from the five panchayaths in the block; three members from the first three panchayaths each and two from the remaining two panchayaths. A Managing Director is selected to top the hierarchy from the board of directors. For technical and scientific advice, the producer company also have Chief Executive Officer who is a non-member employee for professional administration.

Mahila Rice Producer Company is established with an intention to make the producer company as a mother unit in which the shareholder farmers can get the access to the machinery and professional guidance, in the rural ecosystem where there is a significant lacuna of infrastructure and awareness. Also, the manufacture of their products under the banner of *Kudumbashree* can increase their market share and visibility compared to their individual establishments. The Paddy Producer Company will have a range of products from its own Rice brand to various value-added products out of it. To keep the company engaged throughout the year even during the off-seasons, the Producer Company will also receive the other farm produces from the shareholder farmers for marketing.

2.1. Impact creation

Mahila Rice Producer Company situated at Mala is 18.7 km and 13.3 km away from the nearest major towns of Irinjalakuda and Chalakudy respectively. Mala got to be the direct option for the establishment of Producer Company due to its comparatively strong infrastructure and social capital. The selected 500 *Kudumbashree* shareholder farmers from the block of Mala contribute a uniform share amount of Rs. 2000. Apart from Producer Company being lucrative for farmers, this farmers' collective aims to bring the top-grade rice which is the prime product of the company to the customers; were in alternative, Supplyco received their farm produce and the top-grade were exported. In effect, the company can provide its quality products at a fair price to its customers. Both the farmer and the customer will be gratified to give and take the product without a long supply chain between them. The Producer Company subsequently intends to make agriculture more appealing as a livelihood option among the working-age.

2.2.Suggestions

The company being non-functional during which the research took place, has been a major limitation for the study. Even though, here are some recommendations that are drawn from the study. The company needs to consider its avenue of customer relation management, which will help to improve its competitive edge. Currently, the company have the arrangement to avail the feedback of only the close customers. If the consumer of the end product is the customer at the end of the value chain, each person forming the links is the customer of the previous one. The Board of Directors is the ones who carry out the dissemination of the decisions made at the top. 500 shareholders scattered over five panchayats in the block, to be effectively managed through 13 board members seems sceptic. The recurring natural disasters of heavy rains and floods Kerala has been facing in recent years have brought farmers' work to halt, leading to their ruining of farm produce. In such conditions, the availability of ripening chamber is commendable when farmers reap the yield before time in face of any unanticipated events. These are some achievable changes that Mahila Rice Producer Company can bring in to reach the aspirations of the shareholder farmers as well as the consumers.

Apart from different tangible results that will be possibly achieved through the establishment of Producer Company, that is the creation of market space for the smallholder farmers' products; its vision stays honest to the objectives of *Kudumbashree*. The Producer Company aims to uphold the primary goal of Women Empowerment as its intangible end product. The

outcome of the company includes the creation of employment opportunities, economic independence of women, ensuring remunerative prices for the member farmers, better livelihood for poor household through women and subsequently attainment of the dignified status of women in the society. Having women at the helm of the company, it intends to break the gender stereotyping regarding leadership and business. In addition, the company will enable the creation of entrepreneurial aspiration among the rural populace.

3. *Kudumbashree* Bio-Pharmacy, Erumapetty, Thrissur

Agri Bio-pharmacy in Erumapetty panchayat was chosen to be the service provider of organic farm inputs for the block as it was already established, that is, it had the required infrastructure. *Kudumbashree* officials convinced the potential proprietor to start the Bio-pharmacy as a side hustle, in their existing outlet/retail shop of other products. *Kudumbashree* provides a revolving fund of Rs. 60,000 for a Bio-pharmacy in which the above have not received yet. Currently, the proprietor obtains the agricultural input at wholesale rate from a unit under Kerala Agricultural University, Mannuthy. The proprietor who is trained for this purpose by Kerala Agricultural University under the aegis of *Kudumbashree* is supposed to manufacture the organic fertilizers and pesticides, but not yet started as they have not been given the fund. Another contingency faced is the physical resource of land that is to be attained.

JLG named Gramashree of ward number 18, Erumapetty, in which the proprietor is a member, takes charge of the Bio-pharmacy as a team. The Bio-pharmacy have in their stock, different organic fertilizers and pesticides such as Bone meal fertilizer, Vermicompost, Neem cake, Groundnut cake, *Verticillium lecanii*, *Pseudomonas fluorescens* and so on. Apart from this, the Bio-pharmacy also provides seeds and saplings of high quality through their store. Other additional products are medicines for plants, grow bags et cetera. As a trained farmer in organic farming, the proprietor will guide the farmers approaching her on the type and application of the respective fertilizers, pesticides et cetera. Taking into consideration the drudgery the farmers of other five panchayaths will possibly face due to the distance, easy availability is tried to ensure as Farm-Livelihood Block Coordinator briefs the proprietor regarding the amount and type of the products required and is brought to the Community Development Office (CDS) office, from where the farmer can obtain the same. The stocking

is done according to the demand only. Less than a year old, the annual turnover of the bio-pharmacy could not be calculated. Besides, the onset of the pandemic has put their functions to a standstill.

3.1. Impact Creation

The backbone of effective farming is the access of farmers to necessary agricultural input. In the case of organic farming, the farmer cannot use the usual farm inputs; for the same, Bio-pharmacies each in every block (total 152 in Kerala) is established to support the input needed for organic farming activities. The block constitutes six panchayats, namely Desamangalam, Mullurkkara, Erumapetty, Thekkumkara, Varavoor and Wadakkanchery. The organic farmers in the block depend on the Bio-pharmacy instituted at Erumapetty.

The concept of Bio-pharmacy in every block deserves huge applause and is making an impact in the farmers and the farm culture of the particular society. Apart from making accessible the organic inputs, the Bio-pharmacies or similar kind of endeavours should be established where knowledge and facilities for high-tech farming can be made familiar in the rural areas widely. This move can woo many people to farming as a livelihood option, especially the youth. Its perks include off-season farming as well thus ensuring continued production. The increasing demand for organic farming across the globe should be met through compliance with international standards. Every farm initiative should reflect the ultimate aim of achieving self-reliance, that is not depending on other states for food crops and finally attaining food security in the state.

3.2. Suggestions

Among the major strengths of the Bio-pharmacy, one being the stakeholder satisfaction in their extended services of awareness creation in terms of organic farming; here are some areas where the venture needs to consider for improvements. The bio-pharmacy does not have distinct customer relationship management, which creates hassle in its chain of communication. Both *Kudumbashree* and Bio-pharmacy did not have a scheduled follow-up on the respective dependents. Even though the *Kudumbashree* Bio-pharmacies are primarily established for its member farmers, the proprietor should take care to make it reach to other farmers as well.

Wadakkanchery block in Thrissur district has a total of 290 JLGs of which 129 JLGs does organic farming. This accounts for nearly 33.09 hectares. Even if organic farming and its

benefits are highly spoken by the responsible authorities, only a smaller number of farmers venture out to do organic farming, even within *Kudumbashree*. The organic production of farm produces gets limited to their household needs; very few farmers produce it on a commercial scale. Several reasons might have made farmers toward this move. Here are some reasons to cite a few. *Kudumbashree* puts forward the criteria of requiring a minimum of 25-50 cents of land to start organic farming for JLG farmers, while acquiring that area of land, even for a lease may not be always easy. While vegetable production takes place on a small scale, cereals such as paddy, which have high consumption demand in Kerala is produced less due to unavailability of large stretches of land. The majorly produced organic farm produce in Wadakkanchery block are tubers, banana plantations, medicinal plants et cetera.

The Bio-pharmacy established here in Erumapetty to provide toxic-less and nutrient-rich food products through promoting organic farming agricultural commodities should consider few operatory changes to achieve a wide reach of this objective among farmers and also non-farmers. In interaction with a beneficiary farmer, what hinders many farmers to turn their farming organic may sound superficial. Some suggestions that can be taken into the light are the provision of providing organic inputs at a subsidy rate. Unlike Agro Bio-pharmacy, being the only Bio-pharmacy in Wadakkanchery block, chemical fertilizers and pesticides outlets are available throughout the block at the same price, approximately. Their easy availability can make it more feasible for farmers compared to the organic commodities provided. Also, there are farmers within *Kudumbashree* members who are not part of JLGs. *Kudumbashree* should bring attention to the recommendation where JLG member farmers can have the service of Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS) workers as agricultural labourers, through which the farmers can earn more. For attracting other farmers, local bodies should shed off the complacent attitude through participatory actions to build capacity in them.

Conclusion

Most of the farmers earn money by selling their primary produce. Creating entrepreneurial aspiration among farmers should be conducted actively, capable of capturing the farm capability without causing a huge financial burden on farmers, taking into consideration, their less access for property or assets. This is even graver in the case of women farmers who owns property in only negligible cases. An Agri-based enterprise should increase profits of farmers, equipping them to be suitable entrepreneurs through their realisation that capturing value requires considering buyers and final consumers at forefront. But just producing and selling is insufficient. This requires greater understanding and knowledge of entrepreneurship and their different elements. It requires a plan for participating further down to the grassroots level. How can farmers capture more market share? The most common way is by selling their regular fresh produce directly to consumers. Another way is to sell high-value products such as organic products. Or producing farm commodities that are differentiated such as organic fruit, a varied kind of meat or other specialised products for a limited “niche” market. Another way of adding value is to enter into production through collectives. Collectives are increasingly being formed among farmers and input suppliers, farmers and processors and between farmers and other buyers for the production and supply of fresh or processed agricultural produce.

Finally, another way to capture market is through value addition units in each link of the value chain. There are several ways – individually and collectively – to do the same: Pre-production enterprises, started for the farm needs that arise before the production of primary produce, that is, supply inputs and other resources such as seed, fertiliser, pesticides, tools and equipment. While Post-harvest enterprises provide service or products concerning post-harvest operations and processing that add value to products, leading to the refined end product to be received by the end consumer.

Like every enterprise, the entrepreneur continuously seeks ways to improve efficiency, cut costs and increase productivity to increase its competitive edge. Finding areas of cost reduction and differentiation opportunity is crucial for a lucrative enterprise. It could be by reducing the amount of money invested in particular equipment or through replacing inputs with the less-cost while giving the same or better production results. Another way is to share risks and costs through shared ownership. Shared ownership agreements work efficiently among farmers who have farms of similar size and produce similar products. The decreased ownership cost enables them to cover up any possible yield/income losses caused by the same.

Each of these provides a value creation possibility which demands farmers participation. The farmers who can afford to have necessary finances can kick start an enterprise to provide one or more of these services. However, for poor farmers who forms the majority, might not find it possible. To fill this major lacuna, where women farmers face a double whammy of social and financial discrimination, requires external intervention to recognise and evaluate opportunities thus leading to the welfare of both the farmers and the community as a whole.

This study on Agri-based entrepreneurship, taking the case of such Kudumbashree agribusiness enterprises, was attempted with the objective to explore the entire dynamics where economic empowerment through entrepreneurship leads to overall social and political empowerment of women farmers.

The widening network of *Kudumbashree* to probably every nook and corner of the state suggests its success. Most of the respondent being content with *Kudumbashree* service indicates its impact created. This does not mean that the organization is problems free. Like any business, women of these enterprises are learning and of course unlearning, surviving every risk and contingencies.

Internship Evaluation

Before the internship my knowledge of various socio-economic issues related to the setting up of the entrepreneurial units was minimal and when it comes to an enterprise's structure and related procedures, I knew nothing at all. Now that the internship is over, I feel I have learned a lot. First of all, I became more familiar with the *Kudumbashree*, which is essentially a community network that covers the entire state of Kerala. Besides, I got to know the role of different institutions (National Bank for Agriculture and Rural Development (NABARD), Krishi Bhavan, Panchayati Raj Institutions (PRIs), Agricultural Universities et cetera). Secondly, I got the awareness of the functions and responsibilities of the *Kudumbashree* in general and, the mentioned Agri-based enterprises in particular. I didn't just learn to do my daily tasks but got an insight into the strengths, weaknesses and the need for improvement.

Even though this internship did not keep me as much engaged, due to the scenario of Covid-19 and restricted mobility because of which the site visits were nominal, I admit that there still is quite a lot to learn, for example, Ideation, Opportunity recognition, Innovation, Value addition, its Impact and so on. Another thing I value the most is that I have witnessed the independence and nimbleness shown by these women entrepreneurs. Their fervour and keenness to learn and their obligation towards their work as well as the commitment to their enterprises is just remarkable. The reign of soft power prevails all over ever since I made the primary contact with the *Kudumbashree*.

I believe I too have changed after this internship, having learnt a lot from the field and the real-life experiences of these women entrepreneurs. I hope to research and work more in this sector and better scrutinize various domains of agriculture and entrepreneurship and its part played in the overall development of the community.

Kudumbashree as a Mission provides all support to these women, which have benefitted them greatly throughout their life. At the same time, the Mission realises its gaps and is continually improving itself to bring all challenges to nought. Being a part of such a group of people was such a unique and promising experience. I am thankful to *Kudumbashree* for allowing me to carry out this internship.

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