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PROBLEMS AND PROSPECTS OF KUDUMBASREE LINKED MICRO ENTERPRISES

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ABSTRACT

The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. Kudumbasree is an innovative women centered, state poverty eradication programme in rural and urban areas of the state of Kerala. It aims at eradicating absolute poverty, with in a definite time period, under the leadership of local governments. Kudumbasree is a holistic, participatory, women oriented innovative poverty reduction approach. It envisages prosperity of the economically backward families of the state. Kudumbasree linked micro enterprises play a vital role in poverty alleviation and socio-economic development of the marginalized, and help to bring about equitable and balanced economic development with low amount of capital investment. Women owned business is one of the fast growing segments of micro enterprises. Increased income in the hands of women is invested in health, education and housing of their families. The present study about problems and prospects of Kudumbasree linked micro enterprises analyses problems faced by micro enterprises, the reasons for irregularity of income for these types of units and the quantum of investment in current and fixed assets by these units.

KEYWORDS

Kudumbasree, irregularity of income, micro enterprises.

INTRODUCTION

Kudumbashree is a female-oriented, community-based, poverty reduction project of the Government of Kerala. Kerala is an Indian state lying in the southwest part of the Indian subcontinent, where many development experiments are being tested, refined and implemented. "Kerala Model" is being widely discussed all over world for socio-economic progress of the people. Kudumbashree project is an offshoot of Swarna Jayanti Shahari Rozgar Yojana (a project initiated by Govt. of India for urban poverty alleviation implemented in 1997) 75 per cent of the project is funded by the central government and 25 per cent is funded by the state government.

The mission aims at the empowerment of women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives. Kudumbashree movement was launched on May 17, 1998. Kudumbashree means prosperity of the family in Malayalam, the language spoken in Kerala.

The following are the community structures suggested for the rural side:

- **KUDUMBASHREE AYALKOOTTAM (NEIGHBOURHOOD GROUPS)**

NHG, the lowest tier constitutes the Neighbourhood Group with 10 to 20 women members selected from economically backward families. Meetings are convened on a weekly basis in the houses of NHG members. In the weekly meeting all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans.

- **KUDUMBASHREE WARD SAMITHY (AREA DEVELOPMENT SOCIETY)**

ADS, the second tier which is formed at ward-level by federating all the NHGs in the ward. The activities and the decision in the ADS are decided by the representatives of the women elected from various NHGs.

- **KUDUMBASHREE PANCHAYAT SAMITHY (COMMUNITY DEVELOPMENT SOCIETY)**

CDS, at the Panchayat / Municipal level a Community Development Society a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act, is formed by federating all ADSs in the local bodies.

The paradigm shift in the approach is that any woman who is residing in the Grama Panchayat can become a member of the Kudumbashree Ayalkoottam irrespective of whether she is in a below poverty line (BPL) family. Since this aspect gives an opening for the above poverty line (APL) families to enter into the community structures envisaged by Kudumbashree, it is further ensured that majority of the office bearers should belong to BPL families. These structures give added importance to women empowerment both social and economic.

MICRO ENTERPRISES

Micro enterprise is any income generating activity owned, operated and managed by a group, consisting of at least five and not more than fifteen women members of the Kudumbashree NHG s with an investment ranging from Rs 5000 to Rs 5 lakh and should have a potential to generate at least Rs 1500 per member per month by way of wages or profit or both together, with an expectation of turnover ranging from Rs 1 lakh to Rs 5 lakh per year".

Supporting and sustaining micro enterprises has always been a challenge for development administration. Problems of scale, capability, market and vulnerability do not offer easy solutions. In the recent past Kudumbashree has been attempting to analyze and resolve these problems specifically and jointly, both by increasing the interface with the Local Self Government (LSG) and the entrepreneur regarding existing programmes, and by bringing new strategies and new programmes that help converge resources and address arising issues proactively and creatively.

LITERATURE REVIEW

Kudumbasree Mission (2006) analyzed the plethora of problems faced by the micro entrepreneurs. Issues such as lack of proper marketing, Micro Enterprises market for products, shortage of raw materials, lack of quality, and unscientific methods of quality assessment, lack of modern technology and lack of funding were recognized as problem areas.

TK Jose, Executive Director of Kudumbashree (2006) commented that Kudumbashree views Micro Enterprise Development as an opportunity for providing gainful employment to the people below poverty line and thereby improving their income and living standard. In setting up of Micro enterprises for the poor and enabling to take up livelihood activities Kudumbashree has developed its own methodology. So far 27477 women from urban area and 2.07 lakh women from rural areas were given the sustainable self-employment opportunities with reasonable income.

Santhosh Kumar (2011) conducted a study on poverty eradication mission of the State of Kerala, where it has been instrumental in facilitating the formation of women groups, micro-enterprises, provision of administrative and financial aid and monitoring the microfinance activities in the State. The present micro study about the Kudumbashree linked micro-enterprises in three panchayats of the Ernakulam district of Kerala reveals the general and economic prospects of the enterprises along with different problems confronted by micro-entrepreneurs. It also advocates the strategies to be adopted by the enterprises, and promotional agencies to overcome the problems and survive in the competitive environment.

The study conducted by Shreedevi. S. Sardagi (2012) found that the women's empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. The SHGs are a potential source to empower and institutionalize participatory leadership among the marginalized and to plan for initiative development activities. The SHGs in India have come a long way since 1992, this spread has been phenomenal. SHG-bank linkage programme and most of these groups are usually women groups. Therefore, the SHGs are successful in the empowerment of women.

OBJECTIVES OF THE STUDY

In the above backdrop, the objective of this paper is set as follows:

- 1) To identify the quantum of investment in Kudumbasree Linked Micro Enterprises.
- 2) To assess the reasons for irregularity of income of the Kudumbasree Linked Micro Enterprises.
- 3) To examine major problems faced by the Kudumbasree Linked Micro Enterprises.

HYPOTHESES OF THE STUDY

In order to make the study scientific the following hypothesis has been formulated and tested.

HO₁ : The opinion regarding micro enterprise units regarding difficulty in raising funds from the financial institutions are the same.

HO₂ : The opinion score of the micro enterprise units regarding the different problems faced by them are same irrespectively the nature of economic activity.

METHODOLOGY OF THE STUDY

The study is descriptive and analytical in nature. The study is limited to Kudumbasree linked micro enterprises in Vengola Grama Panchayat (Local Self Government Body) of Ernakulam District, Kerala. Altogether, there are 58 Kudumbasree linked micro enterprises operating in the Grama Panchayat, which are engaged in various economic activities like production, trading and service. 52 units are operating in production activities which comprises of food products, animal husbandry and tailoring, out of which 14 each are engaged in food products and tailoring and 24 units involved in animal husbandry. 3 units each are engaged in trading and service activities. Sampling size has been selected 50 per cent of the units engaged in various economic activities. The sample units were identified by using the technique of random sampling. The population and the number of units selected are depicted in table 1.

Both primary and secondary data are collected and used for the study. The primary data required for the study has been collected using interview schedules. The secondary data for the study has been collected from the Panchayat Office, published reports of Kudumbasree, government reports, journals and also from various websites. For the purpose of analysis mathematical and statistical tools like percentages, weighted mean score, ranking technique, ANOVA test etc; were used. SPSS software was used for analysis of primary data.

TABLE 1: SAMPLE SELECTION

Nature of Activity	No. of Units	Sample Selected
Production :		
Food Products	14	7
Animal Husbandry	24	12
Tailoring	14	7
Trading	3	2
Services	3	2
Total	58	30

RESULTS AND DISCUSSIONS

Various objectives formulated were scientifically analyzed and the formulated hypotheses were tested and the results obtained have been discussed below:

QUANTUM OF INVESTMENT

In order to analyze the quantum of investment in micro enterprises an attempt was made by the researcher. It has been identified that 33.3 per cent of micro enterprises have total investment in fixed and current asset at the range of rupees one lakh to two lakhs, followed by 20 percent each at above rupees four lakh and 2 to 3 lakh. 10 per cent of the enterprises have investment in less than one lakh rupees, whereas 16.7 per cent enterprises have amount of investment rupees three to four lakh. The amount of investment analysis reveals that majority of micro enterprises invested more than rupees two lakh.

INVESTMENT IN CURRENT ASSETS

70 per cent of the micro enterprises have investment in current asset with less than rupees in fifty thousand, followed by 23.3 per cent having investment up to rupees one lakh. 7 per cent micro enterprises made investment in current asset more than rupees one lakh.

INVESTMENT IN FIXED ASSETS

40 per cent of the micro enterprises have investment in fixed asset with more than rupees two lakh, whereas 20 per cent of the units invested in fixed assets with less than rupees one lakh. Remaining 40 per cent have investment in fixed assets at the range of rupees one lakh to two lakhs.

REGULARITY OF INCOME

For every economic activity regularity of income is inevitable. If the economic institution is not generating regular income, then it will definitely question the existence of that economic unit. It is in this perspective researcher analyses regularity of income and the reasons for irregularity of income. It has been revealed from the study that 67 per cent of the units are generating regular income, whereas 33 per cent expressed reverse opinion that they have no regular income from their economic activity.

REASONS FOR IRREGULAR INCOME

Depending up on the nature of economic activity, nature of operations and other factors the reason for irregularity of income may vary. In this study the researcher identifies few important reasons for irregularity of income and those identified reasons are; high interest of loans taken by micro enterprises from financial institutions, poor marketing strategies adopted by the micro enterprises, increased cost of production/operation, increased competition from external environment. Various reasons for irregularity of income revealed that 40 per cent units face very high market competition from the external environment. While 30 per cent units expressed the reason for irregularity of income is very high interest on loans taken by them. 20 per cent opined that increased cost of production/operation is the reason for irregularity in income.

DIFFICULTY IN RAISING FUND

Few of the micro enterprise units face various difficulties in raising the funds from financial institutions. 73 per cent of the units make use of the borrowings from commercial banks; whereas 27 per cent make use of both borrowings from commercial banks and Government subsidies. An attempt was made to reveal whether the units have faced any difficulty in raising fund. The study revealed that 70 per cent (21 units) of the units have not faced any difficulty in raising fund; remaining 30 per cent (9 units) opined that they have faced difficulty in raising funds from financial institutions. 78 per cent units who faced difficulty in raising fund opine that bank formalities and 'red tapism' as the main reason for difficulty in raising fund. The study reveals that 33.33 per cent of micro enterprise units faced very high level of difficulty in raising fund, whereas 66.67 per cent faced high level of difficulty.

PROBLEMS FACED BY MICRO ENTERPRISES

In an economy where competition is considered as the driving force for growth, economic institutions with huge capital and highly skilled labours performs in an "extra ordinary" way, the deficiency of these key factors may lead to various uncertainties. In this study the researcher identifies various problems faced by micro enterprise units and the unit leaders were asked to specify the extent of each problem faced by their unit in "Five Point Likert Scale" method. Weighted Mean Score of each problem is measured and ranked on the basis of mean score and the result obtained is shown in table 2.

TABLE 2: MEAN SCORE AND RANK OF VARIOUS PROBLEMS

Problems	Weighted Mean Score	Rank
Scarcity of Capital	3.56	2
Seasonal Nature of Business	3.1	4
Market Competition	3.4	3
Lack of Proper Management	1.2	9
Cost of Raw Materials	4.33	1
Lack of Family Support	1.21	8
Lack of Adequate Workforce	1.07	10
Lack of Education	1.23	7
Technical/Technological Issues	1.7	6
Lack of Sufficient Infrastructure	2.83	5

Source: Primary Data

Increased cost of raw materials is the highest problem faced by the micro enterprises having mean score of 4.33 which ranks first, followed by scarcity of capital (mean score 3.56), market competition (mean score 3.4), seasonal nature of business (mean score 3.1) are the other major problems faced by the micro enterprises. Lack of adequate workforce (mean score 1.07), lack of proper management (mean score 1.2), lack of family support (mean score 1.21) are the least affected problems faced by the units.

HYPOTHESES TESTING

H0₁: The opinion of the Micro Enterprise Units regarding difficulty in raising funds from financial institutions is the same.

In order to identify whether there is any significant difference between difficulty in raising fund and the nature of economic activity ANOVA test is applied. The result of ANOVA test is shown in table 3.

TABLE 3: ANOVA RESULT I

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.185	27	0.092	0.408	0.669
Within Groups	6.115	2	0.226		
Total	6.300	29			

Source: Primary Data

The ANOVA test revealed a Sig value of 0.669, which means there is no significant difference between the nature of economic activity and the level of difficulty in raising fund from the financial institutions. Therefore, the null hypothesis, "the opinion of the Micro Enterprise Units regarding difficulty in raising funds from financial institutions are the same" stands accepted.

H0₂: The opinion of the Micro Enterprise Units regarding the different problems faced by them is the same.

In order to identify whether there is any significant difference between various problems faced by the units and the nature of economic activity, ANOVA test is applied. The result of ANOVA test is shown in table 4.

TABLE 4: ANOVA RESULT II

	Sum of Squares	Df	Mean Square	F	Sig.
Scarcity of Capital:					
Between Groups	.867	2	.433	.289	.751
With in Groups	40.500	27	1.500		
Total	41.367	29			
Seasonal Nature of Business:					
Between Groups	8.200	2	4.100	1.280	.294
With in Groups	86.500	27	3.204		
Total	94.700	29			
Market Competition:					
Between Groups	9.046	2	4.523	1.451	.252
With in Groups	84.154	27	3.117		
Total	93.200	29			
Lack of Proper Management:					
Between Groups	.251	2	.126	.477	.626
With in Groups	7.115	27	.264		
Total	7.367	29			
Cost of Raw Materials:					
Between Groups	1.128	2	.564	.516	.603
With in Groups	29.538	27	1.094		
Total	30.667	29			
Lack of Family Support:					
Between Groups	1.415	2	.708	1.099	.348
With in Groups	17.385	27	.644		
Total	18.800	29			
Lack of Adequate Workforce:					
Between Groups	.021	2	.010	.150	.861
With in Groups	1.846	27	.068		
Total	1.867	29			
Lack of Education					
Between Groups	.251	2	.126	.198	.821
With in Groups	17.115	27	.634		
Total	17.367	29			
Technical/Technological Issues:					
Between Groups	1.185	2	.592	.757	.479
With in Groups	21.115	27	.782		
Total	22.300	29			
Lack of Sufficient Infrastructure:					
Between Groups	1.821	2	.910	1.504	.240
With in Groups	16.346	27	.605		
Total	18.167	29			

Source: Primary Data

The ANOVA test revealed that Sig. values of all the variables are more than 0.05, which indicates that there is no significant difference between the nature of economic activity and various problems faced by the units. Therefore, the null hypothesis, "Opinion score of the Micro Enterprise Units regarding the different problems faced by them are the same" stands accepted.

SUGGESTIONS AND RECOMMENDATIONS

Cost of raw materials and scarcity of capital is the major problem faced by the majority of the micro enterprises, so efforts should be taken to identify low cost materials and to identify the sources from which they can avail necessary capital they need. It is also highly recommended that the rural women should be provided with sufficient financial literacy programmes for operating their micro enterprises.

CONCLUSION

Kudumbasree linked micro enterprises has gained various achievements in our society. Our rural woman has got into a new way of socialization through Kudumbasree unit activities. The socio-economic empowerment of the women has been achieved by the Kudumbasree units up to a certain extent. Kudumbasree linked micro enterprises have been providing employment opportunities and income generating activities to the rural women. Decision makers have to give due attention to various problems faced by the micro enterprise units. In this study the researcher analyzed the problems and prospects of Kudumbasree linked micro enterprises and the study revealed that high cost of raw materials, scarcity of capital, market competition etc. are the main problems faced by the units. Efforts should be made to overcome all hindrances for the successful achievement of goals.

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