

**ECONOMIC EMPOWERMENT OF WOMEN IN KERALA WITH
SPECIAL REFERENCE TO WAYANAD DISTRICT-A STUDY ON
MICRO ENTERPRISES PROMOTED BY
KUDUMBASREE**

*Thesis submitted to the
Mahatma Gandhi University, Kottayam*



For the award of the Degree of
DOCTOR OF PHILOSOPHY IN COMMERCE

Under the Faculty of Commerce

By

SUJISHA A.S.

Under the Supervision of

Dr. BIJU T.

BJM Government College
Chavara, Kollam

**Research Centre:
RESEARCH & POST- GRADUATE DEPARTMENT OF COMMERCE,
KURIAKOSE GREGORIOS COLLEGE ,PAMBADY,KOTTAYAM
June 2019**

**summary of findings,
conclusion and
recommendations**

7.1 Introduction

7.2 Findings

7.3 Conclusion

7.4 Recommendation

7.5 Scope for further research

7.1 Introduction

The present study is conducted to analyse the role of micro enterprises promoted by Kudumbashree in the economic empowerment of women. The study attempted to analyse the socio-economic characteristics of member beneficiaries of Kudumbashree and its enhancement with years of experience in Kudumbashree. A slight comparison was also made in enhancement of socio economic condition between members and non-members of micro enterprises promoted by Kudumbashree. In the final section change in the problems of member beneficiaries between different categories of experience group was also measured. The major findings, Conclusion, recommendation to improve the project and scope for further research etc are included in this concluding chapter.

7.2 Findings

The major findings of the study are enlisted as follows under four heads.

7.2.1 *Socio-economic conditions of women under Kudumbashree and the role of Kudumbashree in enhancement of socio-economic conditions of member beneficiaries.*

1. It has been found that majority of the respondents have more than six years of Experience. And almost all beneficiaries are unemployed women, it may be because of Kudumbashree mainly focuses the unemployed poor women.
2. It may be observed that majority of the member beneficiaries were from the age group of 35-54. and among 400 member beneficiaries selected 240 belongs to OBC category, and 218 out of 400 (54.5%) women beneficiaries of Kudumbashree are from Hindu religion. participation of tribal is nominal but increased from the beginning (from observation). Majority of the beneficiaries are married women and Participation of unmarried women is very low.

3. The cross-tabulation results reveal that majority of SC/ST Category members are illiterate and very few members of SC/ST belong to high school educational status. Majority of OBC category acquired high school qualification. Out of Total general category majority acquired higher secondary and above education and only lower portion belongs to illiterate group.
4. The study revealed that majority of member beneficiaries had concrete roofed homes, better sanitary facility and source of drinking water.
5. The women members of Kudumbashree have enhanced their decision making capacity with respect to personal matters, on expenditure of family consumer goods, seeking medical care for children, family planning, Children's education and in financial decision but they have no role in decision making related to family property, religious function etc. and the hypothesis test result using Jonckheere –Terpstra test shows that significant difference were found in the distribution of specific measures of enhanced decision making across the five levels of years of experience in all the cases except in the case of making decision on family property. Then Kendall's tau-b correlation test shows a very weaker association indicated by correlation very close to zero in the cases of making decision on family property. Finally the pair- wise comparison of levels of experience in the cases of measures of enhanced Decision making power that were found to significantly differ across levels of experience in Kudumbashree shows that significant difference were found between the experience group with long duration in between.
6. Kudumbashree member beneficiaries also achieved enhanced self confidence in the case of increased self confidence followed by confidence to go for shopping without the help of family, ability to participate in gramasabha, and in general meetings. But they don't

have improvement in ability to give public speech. And the hypothesis test result also says that significant difference were found in the distribution of specific measures of enhanced self confidence across the five levels of years of experience in all the cases and Kendall's correlation point out a very weaker association in the case of ability to give public speech. Pair-wise comparison also says that there is enhancement in specific measures of self confidence among more experienced member beneficiaries of Kudumbashree.

7. There is an improvement in the knowledge base of member beneficiaries. Almost all member beneficiaries under sample study have acquired a good banking habit followed by knowledge about rights of women, about gender discrimination etc. While in the case of knowledge about market situation, the lowest mean throws light on very low knowledge about the same. Hypothesis test result as per Jonckheere – Tersptra test shows that significant difference could be traced in all the cases of specific measures of enhanced knowledge across levels of experience and in all the cases significant correlation also could be traced.
8. In the case of enhancement in social status, Kudumbashree has succeeded in increasing mutual help and support for the members of Kudumbashree followed by increased gender equality, ability to meet basic necessities, increased respect and recognition etc. while in the case of increase in relationship in the society, the lowest mean throws light on low increase on the same compared to other factors. When looked into the others all factors of social status have nearest mean value. No much difference could be found. And significant difference could be traced in all the cases of specific measures of enhanced social status across five levels of years of experience according to Jonckheere terpstra test. And significant correlation also could be traced. Pair- wise comparison also support the same results.

9. Kudumbashree also succeeded to a great extent in enhanced use of Health and Technological development, a high mean in the case of vaccinating children indicated a high increase in vaccinating children while in the case of increased use of modern service from banks and banking institutions, the lowest mean throws light on very low frequency of using modern service from banks. Significant correlation could be traced in all the cases and significant difference could be found in all the specific measures of enhanced health and technological awareness across five levels of years of experience.
10. No much improvement has been found in the case of political participation among member beneficiaries of Kudumbashree. In fact a high mean in the case of knowledge about reservation of seats for women in LSGI indicated a slight increase in such knowledge while in the case of participation in local body election; the lowest mean throws light on very low ability of women in contesting in local body election. And significant difference in participation of local body election across five levels of years of experience also couldn't be traced. And a very weaker association indicated by correlation very close to zero also found in the case of participation in the last local body election and levels of experience.
11. A high frequency of attending cleanliness activities of Panchayaths has been found among members. While in the case of participation in the construction of community roads, the lowest mean throws light on very low frequency of participation in such activities. Significant correlation could be traced in all the cases and significant difference could be found in all the specific measures of enhanced participation in the community across five levels of years of experience.
12. Kudumbashree has been successful in improving the personal skill of members like skill to write, sign, maintain accounts etc. A high mean in the case of studied to sign indicated a high improvement in

signing ability while in the case of enhancement in health , the lowest mean throws light on very improvement in health . And significant difference in ability to sign across five levels of years of experience also couldn't be traced. And a very weaker association indicated by correlation very close to zero also found in the case of ability to sign and levels of experience. The only reason behind this may be the fact that every person even if they were illiterate they always have the ability to sign.

13. Another improvement can be seen in group activities. A high mean in the case of both there is strong interpersonal communication in the group and there is mutual trust among the members of the group indicated a high increase in such group activities while in the case of there is co-operation among the members of the group, the lowest mean throws light low increase in such group activity. Hypothesis test result as per Jonckheere – Tersptra test shows that significant difference could be traced in all the cases of specific measures of enhanced group activity across levels of experience and in all the cases significant correlation also could be traced.

7.2.2 Role of Kudumbashree micro enterprises in enhancement of socio-economic conditions of women (Comparison between members and non members of ME)

14. Membership in micro enterprise helped the beneficiaries to improve their house pattern. Compared to non-members they were occupying better houses. Cross tabulation results of House pattern and membership in ME reveals that out of total 400 members majority concrete top homes are occupied by ME members and it is very low while taking the case of roofing tile and sheet top homes among ME members .And the chi-square test showed that there is association between house pattern of non members and members of ME.

15. While comparing members and non-members of micro enterprises, it has been found that members of micro enterprises have much better sanitary facility and source of drinking water than non-members of micro enterprise. The cross-tabulation results show that in the case of ME members' majority have well in their homes. While considering Bore well it is equal for both members and non-members of ME. While considering pipe water and public tap only a small portion coming from me category. The chi-square test revealed that there is no association between sanitary facility of non members and members of ME and there is association between source of drinking water of non members and members of ME.
16. Comparison of non-members and members of micro enterprises on the basis of decision-making capacity revealed that in all the cases except making decision on religious function and making decision on family property the mean was higher for members of micro-enterprises. The highest difference between means was observed in the case of participation in making financial decision where membership in micro enterprises has empowered women much more than the non-members. Making decision on adoption of family planning and making decision on children's education were also found to be prominently high among members of micro-enterprises than non-members. Making decisions on religious functions as well as that on family property membership in micro enterprises did not seem to have much influence. And the hypothesis was tested by using ANOVA and MANOVA. ANOVA test result shows that there is significant difference in individual measures of enhancement in decision making power between members and non members of ME except in the case of self matters. Because it was observed that there is strikable improvement in self matter decision making capacity in the initial stages itself after being member in Kudumbashree. And MANOVA also says there is significant difference in decision making power between members and non members of ME.

17. While comparing non-members and members of micro enterprises on the basis of self confidence in all the cases the mean was higher for members of micro-enterprises. The highest difference between means was observed in the case of increased confidence to give public speech where membership in micro enterprises have empowered women much more than the non-members. While considering other variables of self-confidence it also found to be prominently high among members of micro-enterprises than non-members.
18. In the case of enhanced knowledge, comparison of non-members and members of micro enterprises revealed that in all the cases the mean was higher for members of micro-enterprises. The highest difference between means was observed in the case of increased knowledge of market situation and increased knowledge about Govt. Projects where membership in micro enterprises have empowered women much more than the non-members. While considering other variables of increased knowledge it also found to be prominently high among members of micro-enterprises than non-members.
19. Comparison of non-members and members of micro enterprises revealed that in all the cases of social status the mean was higher for members of micro-enterprises. The highest difference between means was observed in the case of increased relationship in the society and increased respect and recognition in the society where membership in micro enterprises has empowered women much more than the non-members. While considering other variables of increased social status it was also found to be prominently high among members of micro-enterprises than non-members.
20. In the case of Health and Technological awareness also the mean was higher for members of micro-enterprises. The highest difference between means was observed in the case of increased ability to take care of yours and your family nutritional needs where membership in micro enterprises has empowered women much more than the non-members. While considering other variables of increased health and technological development it also

found to be prominently high among members of micro-enterprises than non-members especially in the case of use of modern service from banks and banking institutions.

21. Kudumbashree micro enterprises have been successful in enhancing political participation of member beneficiaries. In all the cases the mean was higher for members of micro-enterprises except in the case of contesting in the last local body election. It shows same mean in the concerned case (.0050). The highest difference between means was observed in the case of Knowledge about reservation of seats for women in LSGIs where memberships in micro enterprises have empowered women much more than the non-members. While considering other variables of increased political participation and awareness it also found to be prominently high among members of micro-enterprises than non-members.
22. Participation in community development also found increased after being a micro entrepreneur of Kudumbashree. Especially in the case of participation in the protest against women abuse where membership in micro enterprises has empowered women much more than the non-members. While considering other variables of increased Participation in the community it also found to be prominently high among members of micro-enterprises than non-members. And the hypothesis was tested by using ANOVA and MANOVA. ANOVA test result shows that there is significant difference in individual measures of enhancement in participation in the community between members and non members of ME. And MANOVA also says there is significant difference in participation in the community between members and non members of ME.
23. While considering the variables of increased personal matters and group activity it was also found to be prominently high among members of micro-enterprises than non-members. The same difference between means was observed in the case of group pays attention to individual member needs and all members actively participate in the group activities then between there is

strong interpersonal communication in the group and there is mutual trust among the members of the group where membership in micro enterprises have empowered women much more than the non-members. While considering other variables of increased group activities it also found to be comparably high among members of micro-enterprises than non-members. In the cases of enhancement in group activity both test suggests that significant difference exist between members and non members of ME as per ANOVA and MANOVA.

7.2.3 *Role played by Kudumbashree micro enterprises in the economic empowerment of women.*

24. Kudumbashree, after starting micro enterprises succeeded to a great extent to empower the women economically by increasing the personal income of the member beneficiaries higher than earlier. It provided a better means of self-employment to them. Paired sample test was used to test the hypothesis and it revealed that there is significant difference in annual personal income before and after joining micro enterprises.
25. It has been also found that because of increase in personal income, the percentage of income expended by the members in all aspects of life like Repayment of loan, education, electricity, rent, and clothing except family expenditure after joining Micro enterprise increased a lot than earlier. So it is very clear that members are capable of spending more for their family than before their entry in Micro enterprise and they are running a better life after joining Micro enterprise because they are earning much more than before joining Micro enterprise. And the paired sample test revealed that there is significant difference in consumption pattern before and after joining ME except in the case of family expenditure.
26. The paired sample statistics of monthly savings before and after joining Micro enterprise shows that the mean value of total savings is very higher after joining Micro enterprise than before joining Micro enterprise

(1658.5500). and the paired sample test showed that there is significant difference in monthly savings before and after joining micro enterprises.

27. Use of mobile phones increased after participation in micro enterprises. And a very low increase can be seen in the case of gas connection, electricity, drinking water etc. Most of the members have basic amenities with them even before joining ME but they started to purchase luxury items after joining micro enterprise. Paired sample test revealed that there is significant difference in household things owned before and after joining micro enterprises except in the case of owing sanitary latrine.
28. Micro enterprises were also successful in making the beneficiaries capable of constructing own homes for themselves. Because it may be observed that in the case of own house highest frequency(193/200) can be seen in after joining ME group (96.5%). And rented home is very low after joining ME (3.5%). And in the case of ownership of homes significant difference were found before and after joining ME.
29. From Paired sample statistic of asset holding before and after joining micro enterprises it has been found that the mean value increased after joining micro enterprises in all the cases. And the highest mean difference can be found in the case of purchase of shop (160-45825). And a very low increase can be seen in the case of land (9.7 to 10.005). Paired sample test also shows that there was significant difference in asset holding before and after joining ME.
30. Paired sample statistic of financial sustainability before and after joining micro enterprises shows that the mean value increased after joining micro enterprises in all the cases. And the highest mean difference can be found in the case of increase in income (2.505-4.870). And lowest mean difference in the case of ability to manage cash (2.700-4.800). Because even if there is increase in income, it has been found that it was very difficult for them to manage their overdue. But paired sample test showed that there was significant difference in financial sustainability before and after joining ME.

31. It has been found that influence of spouse was the important factor that prompted women to indulge in Micro entrepreneurial activity (12.61-mean rank). Next highest rank was to market potential (10.01) and survival (9.45). And there was significant difference between the factors that prompted women to indulge in micro entrepreneurial activity as per Friedman rank test.
32. Involvement of women in micro enterprises also made them highly capable in managing things. Their freedom to move increased a lot much better than earlier. And paired sample test revealed that there was significant difference in capabilities in managing things before and after joining ME.
33. It has been found that majority of members were highly satisfied with their Micro entrepreneurial activities. It means that Kudumbashree to a great extent provides good satisfaction to majority of women. Only 2.5% were not satisfied because they were facing high losses frequently because of poor management.
34. It has been found that with respect to almost all elements majority of the respondents either agree or strongly agree with factors related to entrepreneurship skills especially ability to start an enhanced business, ability to implement new ideas in business, capacity to analyse the market, efficiency to do work etc.

7.2.4 *Problems and prospects of Kudumbashree micro enterprises*

35. Majority of the member beneficiaries under sample survey has been more than 6 years of experience and 44.5% having less than 5years of experience with micro enterprises of Kudumbashree. Experience group wise ranks of negative effect in life after joining micro enterprise were measured and it has been found that decreases in mean rank were found in all the problems when they go from less than five years' experience group to more than five years group. And highest mean difference can be found in increased household tension after joining ME (121.63-83.55). And lowest difference in more

suspicion from husband after joining ME (103.96-97.73). In short decrease in the negative effect in life after joining ME Could be found after getting experienced in ME activities.

36. It has been found from Group statistic of production problem and experience group of member beneficiaries that decrease in mean could be found in all the cases except lack of timely availability of raw material, inability to collect overdue. So as per the opinion of respondents' lack of timely availability of raw material and inability to collect overdue are the main problems in the area of production.
37. Group statistic of marketing problem and experience group of member beneficiaries shows that very low decrease in mean could be found in all the cases except involvement of middlemen in the area of marketing. So as per the opinion of respondents involvement of middlemen is the main problems in the area of marketing. As per independent sample test significant difference couldn't be traced in any of the cases. All problems listed as marketing problem still continue even after getting experienced in the field. Especially transportation, lack of demand, lack of price, seasonal problems etc.
38. Majority had positive reaction towards various supports given by Kudumbashree and Government like financial support, training classes and Government assistance.
39. From Friedman Test Results of challenges to women entrepreneurial development, it has been found that highest mean rank were assigned to the challenges gender discrimination, Too much of Govt. Regulations, and inconsistency in electricity respectively. The lowest mean rank of 12 was observed to be in the case of lack of access to finance for expansion of business. And the hypothesis test using Friedman rank test shows that there is significant difference between the mean ranks assigned of related measures of challenges to women entrepreneurial development.

40. As per sample survey majority getting proper technical training and are getting skill development classes means that Kudumbashree succeeded a lot in giving training, but more care is needed in planning more programmes for marketing and personal guidance.

7.3 Conclusion

The present study focused to analyse whether there is any significant difference exist in general measures of enhancement in socio economic condition between less experienced and more experienced members of Kudumbashree and also to study the role of micro enterprises in enhancement of socio-economic conditions of member beneficiaries- a comparison between members and non-members of micro enterprises. Jonckheere-Terpstra test for trend was used to test whether significant difference exists between less experienced and more experienced Kudumbashree members. a slight increase or significant difference were found to exist in all the general measures of enhancement in socio economic condition between less and more experienced members of Kudumbashree. That is in specific measures of decision-making capacity, self-confidence, enhanced knowledge, social status, Health and Technological awareness, political participation, participation in the community, personal skill, and group activities. No significant differences were found only in the case of decision making on family property, participation in local body election, and the ability to sign.

Kudumbashree mission mainly aims for reduction in poverty and women empowerment. And it started micro enterprises to promote entrepreneurial activities among women and to make them socially and economically empowered. Membership in NHG itself made their members socially empowered. In addition to this Kudumbashree took initiative to start micro enterprises as part of self-employment and to develop an entrepreneurial culture among women. That made their life much better than earlier. Second part of the analysis clearly portray that while measuring each and every measures of enhancement in socio economic condition, the results shows that members have better homes, better source of drinking water, sanitary facility, and are capable of taking all the decisions

especially financial decision much better than non-members of micro enterprises. In addition to this, members have better participation in politics, community development, improved knowledge, self-confidence, personal skill, group participation, social status, and they were capable of handling enhanced technology and health facilities. Chi-square test was used to test whether there is any association shows in general measures of socio economic condition like house pattern, sanitary facility and source of drinking water between non-members and members of micro enterprises and 'p' values as per chi-square test suggested to reject the hypothesis and conclude that there is association shows between house pattern, sanitary facility and source of drinking water of non-members and members of micro enterprises. And membership in ME helped members to improve their house pattern, sanitary facility and source of drinking water. To test the specific measures of decision making, self-confidence, enhanced knowledge, social status, enhanced knowledge, social status, Health and Technological awareness, political participation, participation in the community, personal skill, and group activities ANOVA test was applied. And to study the combined effect MANOVA also used. ANOVA test suggested that there is significant difference in all the individual measures of enhancement in socio economic condition between members and non-members of micro enterprise except in the case of self-matters (decision making), participation in local body election, MANOVA test resulted in rejecting the entire null hypothesis and found that there is significant difference between non-members and members of micro enterprises in combined effect of all the measures of enhancement in socio economic condition. Hence, it may be concluded that the membership in micro enterprises has been able to enhance the socio-economic life of the members. And it is much better when compared to non-members of micro enterprise.

Kudumbashree has been successful in the economic empowerment of women after starting micro enterprises. It became an additional source of income to the member beneficiaries. To some extent it became a source of survival for some families. Paired sample test was used to test whether there is any significant difference which existed in economic condition before and after joining in micro enterprises. The main factors of economic empowerment which were taken for

analysis include annual personal income, savings, consumption pattern, freedom to move, household things owned ownership of house, asset holding, financial sustainability etc. significant differences were found in all the cases of individual measures of enhancement in economic condition except in the case of family expenditure under consumption pattern and sanitary latrine under household things owned. After being a part of Kudumbashree women started earning and contributed to family expenditure. That practice still continues after joining micro enterprise. Therefore no much change could found in sample survey. Majority of the members were belongs to no income group before joining in micro enterprises. Their personal income is higher than before joining in micro enterprise. And their consumption patterns have changed entirely. After being an entrepreneur, every woman was capable of managing things much better than earlier. Now they can contribute a part of their income to their children's education, repayment of loan, electricity bill, rent, daily family expenditure etc. And they also saved money for the future. They started to move from their home to market for buying and selling, banks, government offices, schools and colleges etc. without the support of family members and friends. And while making a look through the household things owned by members, analysis clearly portray that the purchase of luxury items increased after joining micro enterprise. They started to purchase gold, livestock, land etc. by using income from micro enterprise. Changes in financial sustainability of members are another important thing to be noted. Chi square test also applied to identify the factors that prompted women to indulge in entrepreneurial activities. Highest mean rank was acquired by the factor influence of spouse. And significant differences were found between the listed factors.

Women's family obligation was always a major problem for becoming successful entrepreneurs in both developed and developing nations. They have primary responsibility for children, husband and other dependent family members. After meeting all the responsibilities, they may not get time and energy to spent for their business. Sample survey shows that majority of the members have more than five years of experience in the field. While considering the personal problems of members of micro enterprises increasing household tension ranks first. Even if their

personal problems shows decreasing trend with respect to their years of experience in micro enterprise members have high family responsibility and workload after being a member of micro enterprise. Then they are facing a lot of production problems like lack of sufficient fund, lack of technology, lack of material, lack of training etc. inability to collect overdue is a major problem faced by members of micro enterprise and lack of timely availability of raw material and both of these problem shows an increasing trend when years pass. In the case of marketing problems all get decreased since starting stage like lack of information, transportation, seasonal problems, competition, lack of retail outlets, lack of demand except involvement of middlemen. Majority of the member beneficiaries were highly satisfied in the case of support and assistance obtained from the concerned authorities. But they were not getting personal guidance and marketing facility from the part of concerned authorities. In short there are some common problems like overdue, competition, involvement of middlemen etc. for members of micro enterprises, and these problems were not getting solved even they get experienced in the concerned field.

Test statistic shows that significant difference in the distribution of increased negative effect after joining ME between categories of experience group where significances of p value of Z statistic of Mann-Whitney U test stood below .05 were found in all the cases except more suspicion from husband and increased work load after joining ME (Hypothesis get accepted in both the cases). the independent sample test result (Levene's) of equality of variances in difficulties of production between less than five years group and more than five years group, significant differences in equalities of variances were found between two experience group in all the cases except in the case of lack of timely availability of raw material (.0648). Where the hypotheses that no significant difference in the concerned problems between less than five years group and more than five years group could not be rejected since $p > .05$. the independent sample test result (Levene's) of equality of variances in difficulties of production between less than five years group and more than five years group, no significant differences in equalities of variances were found between two experience group in all the cases except in the case of

competition in the area of marketing (.0100) and Lack of information in the area of marketing (.0956). Where the hypotheses that no significant difference in the concerned problems between less than five years group and more than five years group get rejected because $p < .05$. It was found that there is an overall statistically significant difference between the mean ranks of the related measures of challenges to women entrepreneurial development with a $\chi^2(11) = 795$, $p < 0.05$.

In short, there is no doubt that Kudumbashree helped for social and economic empowerment of women in Kerala in general and specifically in Wayanad much better after starting micro enterprises among women.

7.4 Recommendation

7.4.1 *Recommendation to the Kudumbashree District mission*

- ❖ It is very essential to have a proper updated statistics about how many Micro Enterprises are running successfully under Kudumbashree and to check that whether all members registered under ME are continuing with ME activities. Because during survey it was observed that many of the Micro enterprises as per mission records have just discontinued business because of drop outs of members and continuous loss in business.
- ❖ One of the main problems faced by even successful Micro enterprises is that they cannot fully concentrate on production area because they are spending more time for developing marketing strategies. So it will be beneficial for the MEs if Kudumbashree take initiative to build a distribution network for them. Kudumbashree was conducting various exhibitions for Kudumbashree products. But all the MEs under Kudumbashree should be invited to the programme, so that ME can open stalls for promotion of their own products. Kudumbashree can arrange professional marketing team for MEs.
- ❖ ME consultant of every District mission should have proper contact with micro enterprises running under Kudumbashree and they should

provide some personal guidance generally in all the matters related with running of ME. They should inform about all the updates regarding starting up of MEs, subsidy, new offers, loan facility, Purchase of raw materials, trainings, exhibitions etc. to the ME members.

- ❖ It will be beneficial for the MEs if Kudumbashree makes arrangements for training in maintaining proper books of accounts. Because it was observed that improper book keeping is a major problem faced by the units.
- ❖ It is observed that in many units the product packages are not up to a standard quality, felt attractive and also incapable of protecting the products from deterioration. Hence it will be a great success for Kudumbashree units, if they start a better package making units to protect the entire units.
- ❖ From the study it is clear that collection of overdue is one of the important problems of micro entrepreneurs and it shows an increasing trend when years passes. So it will be a great help for the entrepreneurs if mission arranges special training to the micro entrepreneurs in debt management.
- ❖ Exploitation by middlemen is one of the problems faced by Kudumbashree MEs. Department should be vigilant, and they can remove all the restrictions in purchase of raw materials through middlemen. Because some ME members opined that if they get a chance to purchase directly from manufactures of raw materials, they can reduce the production cost, and increase the profit level.
- ❖ Participation of youth in NHGs should be increased.

7.4.2 *Recommendation to the LSGIs*

- ❖ LSGIs should give first preference to Kudumbashree products and services for thereon consumption requirement. For eg. They can give the data processing works to Kudumbashree IT units, and can give

orders for food items in the various programmes conducted by LSGIs to the catering units of Kudumbashree etc.

- ❖ No improvement in health is another problem faced by the beneficiaries. LSGIs with the support of CDS can make arrangements for medical camp for the beneficiaries and their families.
- ❖ LSGIs in Wayanad district with the support of Kudumbashree should motivate tribal to come forward to join in Kudumbashree family and they should be encouraged by the authorities to carryout entrepreneurial activity. Then they can promote more tribes only units and NHGs in rural areas. And should make arrangements to give special training to them.

7.4.3 *Recommendation to the Banks*

- ❖ It will be beneficial for the micro enterprises if the authorities are ready to give long duration loan with low interest rate and low bank charges. It can give priority to MEs regarding timely loan disbursements.
- ❖ Banks should encourage the use of modern services like internet banking, swiping machines, e-payment apps, etc. among the Kudumbashree members. For that all these services should be made available to the beneficiaries at low cost and should train the members for the same.

7.4.4 *Recommendation to the DICs*

- ❖ DICs (District industrial centres) should conduct more seminars/ classes/ meetings to educate members regarding various benefits available to the MEs.
- ❖ DIC can help the MEs to promote their business ideas and to comply with statutory formalities.

7.4.5 *Recommendation to the state Government*

- ❖ State Government should ensure that Kudumbashree mission is making proper KAAS (Kudumbashree Accounts and Audit services) team for auditing the books of accounts. It is essential to ensure the proper involvement of entrusted professionals in the field of auditing to increase the quality of auditing and book keeping of the MEs and Kudumbashree units.
- ❖ State Government should ensure that minimum rate of interest loans and proper amount of subsidies are offered to micro enterprises. It should also ensure the reach of such benefits to the deserved. For that purpose, it should have continuous follow up with bank and LSGIs.
- ❖ State Government should reduce statutory compliance for Kudumbashree MEs.

7.4.6 *Recommendation to the Consortium of Micro Enterprises*

- ❖ An online portal should be designed by ME Consortium to facilitate online marketing of Kudumbashree products.
- ❖ They can provide free technical training in product development & design and can conduct a market study for the rural Micro entrepreneurs of Kudumbashree.
- ❖ They can make proper dissemination of information regarding Govt. Policies and procedures to the targeted group in the MEs.

7.5 *Scope for further research*

Micro enterprises are always a good mode for economic development and empowerment of women. No focused studies have been undertaken in Kerala to provide a detailed view of this sector, especially micro enterprises promoted by Kudumbashree. Present study mainly focusing on general micro enterprises promoted by Kudumbashree in

Wayanad area. Specific studies can be undertaken in the following areas also to get a clear picture.

- A study on role of animal husbandries promoted by Kudumbashree for socio economic empowerment of women in Kerala.
- A study on the financial aspects of micro enterprises promoted by Kudumbashree in Kerala.
- A study on the role of micro enterprises promoted by Kudumbashree for economic development of Kerala.
- A study on problems and prospects of member beneficiaries of micro enterprises promoted by Kudumbashree.