Chapter 7

SUMMARY AND CONCLUSION

Contents

7.1 Back ground and focus of the study

Economic performance evaluation is an important area in the field of development. The development of enterprise significantly influences the earnings of persons engaged in it, thereby empowering them. Many studies done in different contexts substantiate this. In the light of this understanding the present study is carried out to assess the economic performance of Kudumbashree Microenterprises. A comparative evaluation of enterprises across different categories is done. The level of women empowerment achieved across various categories of enterprises has been examined.

7.2 Major findings

7.2.1 Economic performance

In respect of total revenue following are the major findings

- **Industry wise** performance shows that though manufacturing units earn high total revenue than non – manufacturing, the difference is not significant.

- **Location wise** performance shows that total revenue of units operating in rural area is higher than that of units in urban area.
- **Type wise** performance shows that total revenue of group units are higher than Individual units. The difference is statistically significant.
- **Product wise** performance shows food products earn the highest total revenue and dairy and poultry units earn the lowest total revenue.

The following are the major findings with regard to total cost:-

- Industry wise performance shows that manufacturing units incur higher total revenue than non – manufacturing, the difference is not significant **.**Cost disaggregation shows that cost incurred is the highest in raw material and in inventory. It is same in the case of manufacturing and non-manufacturing units. Difference in cost on *plant and machinery* and *other equipment* is significant at 1percent level. Cost on *inventory* and *cost on wages* is significant at five percent level. In the case of thrift loan only non-manufacturing units are avail higher thrift loan than manufacturing units and it is statistically significant at one percent level.
- **Location wise** performance shows that total cost of units operating in rural area is higher than that of units in urban area. Disaggregation of location wise total cost shows that cost except on raw material and marketing and distribution is higher

in urban area than rural area. Difference in annual expenditure on land and building, raw material is significant at five percent level. Difference in loan payment between groups is also significant. . Except thrift loan own fund, subsidy and loan are higher in urban area units than in rural area units, but the difference is statistically significant in subsidy and thrift loan only.

- **Type wise** performance shows that total cost of group units is higher than Individual units. The difference is statistically significant. Type wise categorization of total cost shows that in the case of group units expenditure on raw material procurement is higher than expenditure on all other items. Regarding Individual units they incur high expenditure on marketing and distribution, Expenditure on inventory is comparatively lower in both individual and group units. All cost except cost on plant and machinery is higher in group units. The difference is statistically significant in the case of cost on other equipment, and cost on raw materials only. In the case of cost on marketing and distribution, the difference between groups is significant. The own fund and thrift loan of individual units are higher than that of group units. The difference is statistically significant in thrift loan. The subsidy and loan of group units are higher than that of individual units, the difference in both case is statistically significant at one percent level.

- **Product wise** performance shows food products incur higher total cost than others and dairy and poultry units incur lower cost. The product wise cost disaggregation -- in the case of Land and building the highest cost is incurred by services and the lowest cost by the diary units. In the case of plant and machinery the highest cost is incurred by services and the lowest cost by business. In the case of other equipment Business incurs the highest cost and dairy and poultry incur the lowest cost. For Inventory handicrafts incur high cost and dairy has no cost on this account. For raw material, business incurs the highest cost and services incur the lowest cost. In the case of marketing, services incur the highest cost and dairy and poultry incur the lowest cost. In the case of wages, food products incur the highest cost and dairy and poultry incur the lowest cost. In case of loan repayment services incur the highest cost and business incurs the lowest cost. Own fund is the highest in food products and the lowest in business. Subsidy received is higher in handicraft, toiletries and utilities. The units which availed the highest loans are food products and the lowest are dairy and poultry. Regarding thrift loan dairy and poultry has taken the highest amount and food products the lowest amount. Total capital is the highest for services and the lowest for food products.

Finding related to total profit are following

- **Industry wise performance shows** manufacturing units incur high profit, monthly profit and monthly profit per head, than non-manufacturing, the difference is not statistically significant.
- **Location wise** performance shows that total profit and monthly profit of units operating in rural area is higher than that of units in urban area. Monthly profit per head is higher in Urban area. The difference is significant in monthly profit and monthly profit per head.
- **Type wise** performance shows total profit and monthly profit of group units are higher than Individual units. The difference is statistically significant. Monthly profit per head is higher in individual units than group units. The difference is statistically significant at five percent level.
- **Product wise** performance shows food products incur higher profit and monthly profit than others. Dairy and poultry units incur lower profit, monthly profit.

Following are the findings regarding employment generation:-

- **Industry wise** man days generated is higher in non-manufacturing and additional man days generated is higher in manufacturing. The difference is significant only in the case of man days generated.
- **Location wise** employment generation shows man days generated and additional man days generated are higher in

urban area than in rural area. The difference in man days generated is significant at 10 percent level.

- **Type wise** man day's generated and additional man days generated is higher in individual units than group units. Difference in man days generated is significant.

Following are the findings regarding training programmes:-

- **Industry wise** influence of training programmes show that periodical skill development programmes have an equal effect upon the industry and the dependent variable TC and Periodical skill development programme has an equal effect upon industry and dependent variable TR.
- Location wise influence of training programmes shows that periodical skill development programme has equal effect upon the location and the dependent variable TC. Periodical skill development programme has equal effect upon the location and the dependent variable TR.
- **Type wise influence of training programmes shows that** PIP has an equal effect upon type of the unit and dependent variable total cost. Skill development programme has an equal effect upon type of the unit and dependent variable total cost. Periodical skill development programme has an equal effect upon type of the unit and dependent variable total cost. Periodical skill development programme has an equal effect upon the type and the dependent variable TR.

Following are the findings regarding Experience:-

- The total revenue and monthly profit, total cost of units having 6-10 years' experience is higher than that of all other units. Difference in monthly profit is significant. There is strong association between experience and location (Pearson chi-square p value .003). Own fund and subsidy, is higher among units having 6-10 years' experience in Kudumbashree while loan and thrift loan, is higher among units having 11 and above years' experience. Interaction between periodical skill development programme training and experience upon TC is weakly significant at 10 percent level.

7.2.2 Comparative evaluation of microenterprises across various categories such as rural and urban, group and individual, manufacturing and non-manufacturing

- Classification on the basis of type and location. -- Rural individual (RI), rural group (RG), urban individual (UI), and urban group (UG).

- Classification on the basis of location, type and industry--- Rural Individual non- manufacturing (RINM) Rural individual manufacturing (RIM), Rural group non-manufacturing (RGNM), Urban Individual non-manufacturing (UINM), Urban Individual manufacturing (UIM) Urban Individual manufacturing (UIM), Urban group non-manufacturing (UGNM), Urban group manufacturing (UGM).

Following are the findings relating to total revenue:-

- Difference in total revenue is significant between RI and RG, RI and UG, RG and UI, UI and UG.
- The differences in total revenue between RINM, and RGNM, RINM and RGM, RINM & UGM, RIM and RGM, RIM & RGM, RIM and UGM, RGNM and RIM, RINM and KGM, RGM & UIM and UGM and UIM are significant.

Following are the findings relating to total cost:-

- The difference in the total cost is significant between RI and RG, RI and UG, RG and UI, UI and UG. Cost disaggregation has also been done. The study finds that the difference in total capital between RI and RG, RI and UI,RI and UG,UI and UG are significant
- The study found that the difference in subsidy between the following groups. RI and KG, RI and UG, UG and RG, UI and KI, UI and UG and difference in availing loan is significant between RI and RG,RI and UI,RI and UG according to the Hochberg statistics for unequal group variance at one percent level significance level. Difference in thrift loan is significant between RI and RG,RI and UG,RI and UG
- Regarding the 8 groups cost difference is significant between RINM and RGNM, RINM, RGM, RINM, UGNM and RINM and UGM. RIM & RGNM and RGM, RIM & UGM, RGNM and RINM and RIM, RGM and UIM, RGM and RIM, UGM and UIM.

In respect of total profit following are the findings:-

- Profit difference is significant between RI and RG, RI and UG, RG and UI according to Hochberg statistics for unequal group variance and is significant at 5% level.
- The profit variation between, RINM and KGNM, RINM and RGM, RIM and RGNM, RIM and RGM, RGNM and RINM, RGNM and RIM, RGNM & UINM, RGM and UINM units according to the Hochberg statistics for unequal group variance is significant at 1% level except RGNM and UINM and RGM and UINM (it is significant at 5% level).
- The study finds that monthly profit difference is significant between RI and RG, RI and UG, RG and UI.
- The study results show that the monthly profit variation between RINM and RGNM, RINM and RGM, RIM and RGNM, RIM and RGM, RGNM and RIM, RGM and UINM, UINM and RGNM are significant at 5% level. Out of them RINM and RGNM, RINM and RGM, RIM and RGNM, RIM and RGM, RGNM and RINM, RGNM and RIM are significant at 1% level according to the Hochberg statistics for unequal group variance.
- Monthly profit per head between RI and UI, RG and UI, UI and RI are significant
- Monthly profit per head variation between RINM and UINM, RGNM and UINM are significant at 10% level.

With regard to employment generation following are the findings:-

- Total man days generated is the highest in UI and the lowest in RG. Additional man days generated is the highest in UG and the lowest in RG.
- Man days generated is the highest among UINM and the lowest in RGM. Additional man days generated is the highest in UGM and the lowest in UGNM

Following are the findings regarding training programmes

- Periodical skill development programme has an equal effect upon the industry and the dependent variable TC
- Skill training has an equal effect upon the nature of the unit and dependent variable profit.
- PIP has an equal effect upon the nature of unit and dependent variable profit.

7.2.3 Major Findings Regarding Women Empowerment

Marked change is visible in the income, savings, and asset formation after joining KME

Industry wise women empowerment analysis reveals the following findings:-

- In the case of non-manufacturing units dimensional index is the highest in political empowerment (0.713) and the lowest in economic empowerment (0.591).

- In the case of manufacturing units dimensional index is the highest in social empowerment (0.795) and the lowest in the case of economic empowerment (0.643).
- Empowerment Index is higher in manufacturing units (0.733, high) than non-manufacturing units (0.662,medium).

Location wise women empowerment analysis reveals the following findings:-

- Regarding rural units dimensional index is the highest in political empowerment (0.753) and the lowest in economic empowerment (0.597).
- In the case of urban units dimensional index of social empowerment (0.763) is the highest and the lowest in economic empowerment (0.675).
- Empowerment Index is the higher in urban units (0.719, high) than rural units. (0.692,medium).

Type wise women empowerment analysis reveals the following findings:-

- Regarding individual units dimensional index is the highest in social empowerment (0.724) and the lowest in economic empowerment (0.62).
- In the case of group units dimensional index of political empowerment (0.761) is the highest and the lowest in economic empowerment (0.616).
- Empowerment Index is higher in Group units (high) than in individual units (low).

Product wise women empowerment analysis reveals the following findings

- Dimensional Index of social empowerment is high in the case of food products (0.834), garment making (0.750), and handicraft (0.804). In the case of diary (0.676), services (0.754) and business (0.717) dimensional index is high in political empowerment.
- Empowerment index is the highest for food products (0.752) and the lowest for dairy and poultry.

Findings on overall empowerment

- Regarding Economic empowerment beneficiaries of KME have achieved medium empowerment index (0.618).
- Regarding Social empowerment-beneficiaries of KME have achieved high empowerment index (0.745).
- Regarding Political empowerment beneficiaries of KME have achieved high empowerment index (0.744).
- Overall empowerment index is (0.700) beneficiaries of KME have achieved high empowerment index.

7.3 Suggestions and policy implications

- The findings point to the fact that intensive measures need to be taken to better the economic performance of microenterprises. The following steps can be taken.
- Provide subsidy along with loans; reduce interest rates on loans; implement uniform interest rates. Loans should be customer friendly.

- District missions can take initiatives in providing raw material at low cost and identify more outlets for finished products; brand names to be given to all products.
- Provide training in effective cost management, advanced methods and techniques of production, proper accounting. Interim and follow up training should be given to improve performance.
- Though the overall women empowerment index is high, social and political empowerment index is higher than the economic empowerment index .This falls in line with the Kerala Model of Development. So Kudumbashree should take effective measures to boost economic empowerment.

Conclusion

The findings show that in the industry wise classification no difference exists between manufacturing and non-manufacturing units. It may be because of the reason that manufacturing units comprise petty units which require low capital, low technology and low skill. On the other hand location wise and type wise difference is significant. Training programmes are not much effective in improving the performance. Regarding the empowerment aspect Kudumbashree has achieved overall high level empowerment. Economic empowerment is relatively low. The higher level of social and political empowerment is encouraging. The importance lies in the fact that women have acquired the capability to carry out their own initiatives to change and improve their situation. Women below poverty line have exercised their choice of a livelihood,

used that choice supported by Kudumbashree and succeeded in translating their entrepreneurial skills into wellbeing outcomes for themselves, their families and society at large. The synergy generated through collective agency of women has tended to develop transformative thinking regarding gender based constraints, and helped them move towards giving scope to a full range of women's abilities and potential.

This study on KMEs in Pathanamthitta has shown that engagement in economically productive activities through Kudumbashree Microenterprise has helped women gain economic and social status along with political empowerment. There is ample scope for replicating the performance of Pathanamthitta Microenterprises in other districts. But there is the need to address the limitations or problems faced by women in KMEs before that. Another aspect to be considered and examined seriously is the sustainability of the existing economic performance. Along with sustaining the economic performance, there should be efforts for scaling up these enterprises further. In a state like Kerala where women constitute more than 50 percent of population and present a low work participation rate, every step to bring women work force into the labour market will be a beneficial not only for women but also for the State economy.

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Appendices

Appendix 1.1

Industry wise classification of units as per NIC 2008

Manufacturing	Code
1. Toiletaries(soap, lotion, washing powder etc)	Division 20, Group 202 ,class- 2023 Sub divisions— soap -231, lotion-232,washing powder-233,Toiletaries -237
2.Utilities (candle, umbrella., agarbatti, bag etc)	Division 32,Group 329, class- 3290 Sub divisions— Umbrella-903., agarbatti, bag—909
3. Food products (pickles, bakery, curry powder, honey extraction, nutrimixetc)	Division , Group 103, class- 1030 Sub divisions— pickles, curry powder-10306, bakery honey extraction, nutrimixetc--10306
4. paper products (Carry bag, book binding etc)	Division 17 , Group 170, class- 1709 Sub divisions—paper products-1709, Carry bag, book binding --17024
5. Cloth products (readymade garments, tailoring etc)	Division 14 , Group 141, class-1410 Sub divisions—readymade garments-14101, tailoring etc-14105
6. Handicraft (ornament making, arunmulakannadyetc)	Handicraft--(Division 32, Group 32, class-3220 Sub divisions— ornament making----Division 32 , Group 322, class-3220 Sub division-32120

Source: National Industrial Classification, 2008

Non- Manufacturing	
1.Animal husbandry	Division-01, Group -014
1.1 poultry farming (breeding , egg production)	Division 01, Group 014, class- 0144 Sub divisions-01461, 041462
1.2 cow rearing (breeding, milk production)	Division 01 , Group-014, class-0141 Sub divisions- 01411, 01412
1.3 goat rearing (breeding, milk production)	Division 01, Group 014, class- 0144 Sub divisions-01441, 01442
2. services	Division 56, Group 562, class- 5621 Sub divisions-
2.1 catering, (catering restaurant, fast food)	Division 56, Group 562, class-5621 Sub divisions- catering- 56210 restaurant -56101, fast food-56102
2.2 auto	Division 77, Group 771, class- 7710 Sub divisions-77100
2.3 IT (printing, service activities related to printing,data processing)	Division 63,18, Group- 631,181, class- 6311,1811,1812 Sub divisions-63114,18112

Source: National Industrial Classification, 2008

Appendix 4.1

Multiple comparison of product wise total revenue

Dependent variable		Units		Mean difference	Std Error	P	95% confidence interval	
							Lower bound	Upper bound
TR	Hochberg	1	2	-225001.3433	71813.97230	0.031	-438739.0587	-11263.6279

Source: Computed from survey data

Appendix 4.2

Industry wise total cost disaggregation-robust test of equality of means

	Robust test of equality of mean				
Dependent variable	**Welch**	**Statistics**	**df1**	**df2**	**Sig**
Plant and machinery		4.136	1	95.24	.045
Other equipment		4.852	1	91.97	.030
Wages		4.097	1	84.161	.046

Source: Computed from survey data

Appendix 4.3

ANOVA for industry wise thrift loan

	Robust test of equality of mean				
Dependent variable	Welch	**Statistics**	**df1**	**df2**	**Sig**
Thrift Loan		3.085	2	74.28	.052

Source: Computed from survey data

Appendix 4.4

Robust test of equality of means for location wise cost disaggregation

		Statistics	df1	df2	Sig
Annual expenditure on land and building	Welch	3.874	1	43.82	.055
Annual expenditure on plant and machinery	Welch	9.302	1	48.579	.004
Annual expenditure on raw material	Welch	26.948	1	98.971	.000

Source: Computed from survey data

Appendix 4.5

ANOVA for type wise annual expenditure on marketing and distribution

Monthly profit per head		Sum of squares	df1	F	Sig
	Between groups	22800504607.216	1	14.903	.000
	Within groups	218779546034.412	143		
	Total	241580050641.628	144		

Source: Computed from survey data

Appendix 4.6

Multiple comparisons of product wise TC

Dependent variable		Mean difference			Std Error	Sig	95 percent confidence interval	
							Lower bound	Upper bound
TC	Hochberg	1	2	-138627.10333	38889.02330	.007	-254371.30	-22882.9
		2	3	128155.40889	37770.64546	.013	15739.7993	240571.018

Source: Computed from survey data

Appendix 4.7

Test of homogeneity of variance of Product wise cost disaggregation

Variable	Levene statistics	df1	df2	Sig
Land and building	7.981	5	139	.000
Plant and machinery	10.712	5	139	.000
Other equipments	9.963	5	139	.000
Inventory	2.481	5	139	.035
Raw material	4.335	5	139	.001
Marketing	3789	5	139	.003
Wages	13.449	5	139	.000
Loan repayment	2.231	5	139	.055

Source: Computed from survey data

Robust test of equality of means

	Welch	Statistics	df1	df2	Sig
Land and Building		4.205	5	56.85	.003
Plant and machinery		19.750	5	57.339	.000
Other equipment		19.165	5	61.508	.000
Raw material		5.274	5	64.369	.000
Marketing		13.244	5	61.37	.000
Wages		5.273	15	59.525	.000

Source: Computed from survey data

Appendix 4.8

Multiple comparison of product wise thrift loan

Dependent variable	products		Mean difference	Std Error	Sig	95 percent confidence interval	
						Lower bound	Upper bound
Thrift loan	1	2	-11855.83333	-3265.64255	.006	-21585.26	-2146.40
		3	11368.05556	-3205.85457	.008	1826.56	20909.54

Source: Computed from survey data

Appendix 4.9

Location –wise product cost disaggregation

Location	Product	TC	Mean of Land & Building	Mean of Plant & machinery	Other equipments	Inventory	Raw material	Marketing distribution	Wages	Loan repayment
Rural	Food product	318681.25	3800	17375	10450	1601	133467	77717	238392.50	44878.75
	Garment making	167717.95	364450	8968	157445	1403.50	73540	42510.05	1480	26199.50
	Handicraft, toiletries and utilities	233814.05	2020	7594.84	9012.05	374.21	111894.74	69549.53	2685.53	30646.32
	Business	259404.63	2963.16	0	24291.05	478.42	132000	70158.68	4460.95	25158.68
	Dairy and poultry	149029.78	1016.67	34068.33	4639.22	0	59000	26011.11	505.56	28500
	Services	226828.00	4400	25710	15920	200	56200	83456.00	6390	36440
Urban	Food product	190987.60	0	24540	6143.20	436	19200	72066	15073.40	55569
	Garment making	157184.71	3974.29	34281.14	16949.43	2020.29	39683.71	19003.71	3405.71	37851.57
	Handicraft, toiletries and utilities	286860	17445.83	21021.33	7440	11416.67	87523.67	63156.83	25773.17	51415.83
	Business	154328.80	8440	4000	23800	1560	34400	39360.80	6416	36352
	Dairy and poultry	170972.33	0	43287	8056.33	0	32000	45371.67	4554	36033.33
	Services	265460.70	8890	48440.80	23813.00	1410	4344	73177.10	7595.40	58604.40

Source: Survey data

Appendix 4.10

ANOVA for type wise monthly profit per head

		Sum of squares	df1	F	Sig
Monthly profit per head	Between groups	22448924.713	2	4.937	.028
	Within groups	650233181.039	143		
	Total	672682105.752	144		

Source: Computed from survey data

Appendix 4.11

Multiple comparison of type wise monthly profit per head

Dependent variable				Mean difference	Std Error	Sig	95 percent confidence level	
							Lower bound`	Upper bound
Monthly profit per head	Hochberg	4	5	-1870.62000	621.9147	.045	-3721.6058	-19.6342
		5	6	2147.52500	627.64682	.012	279.49791	4015.5709

Source: Computed from survey data

Appendix 4.12

Industry wise influence of periodical skill development programme on total revenue

Periodical skill development programme	Industry	Mean (in ₹)	SD	N
those who did not get periodical skill development training	non-manufacturing	308922.7	219062	34
	Manufacturing	333344	247791.8	24
	Total	319028.1	229577	58
those who got periodical skill development training	non-manufacturing	289467.2	185030.2	34
	manufacturing	356597	319424.8	53
	Total	330362.3	275529.3	87
Total	non-manufacturing	299194.9	201481	68
	manufacturing	349349.3	297507.7	77
	Total	325828.6	257357	145

Source: Survey data

Appendix 4.13

Industry wise influence of periodical skill development programme on total cost

periodical skill development programme	industry	Mean (in ₹)	SD	N
those who did not get periodical skill development training	non-manufacturing	214888.1	114070.3	34
	manufacturing	225288.8	139681.7	24
	total	219191.8	124228.	58
those who got periodical skill development training	non-manufacturing	206629.2	111139.7	34
	manufacturing	236602.1	176673.5	53
	total	224888.6	154367.8	87

Source: Survey data

Appendix 4.14

Location wise influence of PIP on monthly profit

Location	Training programme	Monthly profit (in ₹)
Rural	Got PIP	18525.75
	Did not get PIP	9325.40
Urban	Got PIP	4611.33
	Did not get PIP	6277.30

Source: Survey data

Appendix 4.15

Location wise influence of periodical skill development programme on total cost

Dependent variable	Location	Total cost of units who didn't get periodical skill development programme (in ₹)	SD of units who didn,t get periodical skill development programme (in ₹)
Total cost	Rural	218000	130940.3
	Urban	229521.2	30142.94
	Total	219191.8	124228.9
Dependent variable		Mean of units who got periodical skill development programme	sd of units who got periodical skill development programme
Total cost	Rural	235443.6	157432.4
	Urban	207616.6	149986.0
	Total	224888.6	154367.8

Source: Survey data

Appendix 4.16

Location wise influence of periodical skill development programme on total revenue

Dependent variable –total revenue

periodical skill development programme		N	(in ₹) mean	SD
Those who didn't get periodical skill development programme	Rural	52	322952.2	241214.5
	Urban	6	285018.7	76252.82
	Total	58	319028.1	229577.0
Those who got periodical skill development programme	Rural	54	360458.9	256624.6
	Urban	33	281113.4	252840.8
	Total	87	330362.3	275529.3
Total periodical skill development programme periodical skill development programme	Rural	106	342059.4	264733.7
	Urban	39	281714.2	233669.9
Total		145	325828.6	257357.0

Source: Survey data

Appendix 4.17

Type wise influence of skill development programme on TC

Dependent variable – Total cost

Type	Skill development training	N	Mean	SD
Individual	Those who didn't get training	41	127266.6	64507.40
	Those who got training	19	156122.6	102257.8
	Total	60	136404.3	78705.52
Group	Those who didn't get training	98	264194.7	106355.2
	Those who got training	37	308454.8	184951.7
	Total	85	283460.8	146548.6
Total	Those who didn't get training	89	201115.4	112445.8
	Those who got training	56	256770.7	176376.9
	Total	145	222609.9	142646.8

Source: Survey data

Appendix 4.18

Descriptive statistics on type wise influence of periodical skill development programme on TC

Periodical skill development programme	Type	N	Mean	SD
Who didn't get training	Individual	21	111656.6	67344.24
	Group	37	280225.4	106496.9
	Total	58	219191.8	124228.9
Who got training	Individual	39	149730.1	81915.73
	Group	48	285954.9	172283.9
	Total	87	224888.6	154367.8
Total	Individual	60	136404.3	78705.5
	Group	85	283460.8	146548.6
		145	222609.9	142646.8

Source: Survey data

Appendix 4.19

Type wise influence of periodical skill development programme on Total revenue

Dependent variable: total revenue

Periodical skill development programme	Type	N	Mean	SD
Those who didn't get periodical skill development programme	Individual	21	140872.2	83453.93
	Group	37	420143.5	224851.6
	Total	58	319028.1	2295770
Those who got periodical skill development programme	Individual	39	185587.7	109366.7
	Group	48	447991.7	312597.2
	Total	87	330362.3	275529.3
Total	Individual	60	169937.3	102602.2
	Group	85	435869.6	276650.9
	Total	145	325828.6	257357.0

Appendix 4.20

Experience and Location

Years of experience		Rural	Urban	Total
upto 5	total number	18 (17.0)	5 (12.8)	23 (15.9)
	Percentage of total	12.4	3.4	15.9
6-10	total no.	53 (50.0)	31 (79.5)	57.9
	percentage of total	36.6	21.4	57.9 percent
11and above	total no.	35 (33.0)	3 (7.7)	38 (26.2)
	percentage of total	24.1	2.1	26.2
total	total no.	106(100)	39 (100)	145 (100)
	Percentage of total	73.1	26.9	100

**bracketed values are in percent*

Source: Survey data

Appendix 4.21

Experience and type

Years of experience		Group	Individual	Total
Up to 5	Total no. within type	16 (18.8)	7 (11.7)	23 (15.9)
	Percentage of total	11	4.8	15.9
6-10	Total no within type	47 (55.3)	37 (61.7)	89 (57.9)
	Percentage of total	32.4	25.5	57.9
11and above	Total no. within type	22 (25.9)	16 (26.7)	38 (26.2)
	percentage of total	15.2	11	26.2
total	Total no. within type	85 (100)	60 (100)	100
	Percentage of total	58.6	41.4	100

**bracketed values are in percent*

Source: Survey data

Appendix 4.22

Influence of experience on industry

Years of experience		Manufacturing	Non - manufacturing	Total
upto 5	Total no.	14	9	23
	Percentage within industry	18.2	13.2	15.9
	Percentage total	9.7	6.2	15.9
	total no.	45	39	84
6-10	percentage within industry	58.4	57.4	57.9
	Percentage of total	31.0	26.9	57.9
	Total	18	20	38
11and above	Percentage within industry	23.4	29.4	26.2
	Percentage of total	12.4	13.8	26.2
	Total	77	68	145
total	Percentage within industry	100	100	100
	Percentage of total	53.1	46.9	100

Source: Survey data

Appendix 4.23

Sources of finance and years of experience

Own fund	Mean	SD
Up to 5	12130.43	10376.13
6-10	20683.33	35688.67
11and above	16963.42	25517.30
total	18351.79	30459.01
subsidy		
Up to 5	35217.39	32315.15
6-10	36027.38	29549.84
11and above	30855.26	36881.28
total	34543.45	31894.98
loan		
upto 5	133043.5	82472.30
6-10	113131.0	77386.96
11and above	91052.63	73182.09
total	110503.4	77795.24
thrift loan		
upto 5	4000	11801.39
6-10	3970.83	9549.06
11and above	10026.32	15492.78
total	5562.414	11342.99

Source: Survey data

Appendix 4.24

Total cost, periodical skill development programme and years of experience

Dependent variable -Total cost

Periodical skill development programme	Years of experience	Mean	SD	N
who didn't get periodical skill development programme	upto 5	178516	102854.1	5
	6-10	260031	124683.2	33
	11and above	161975.2	105406.0	20
	total	219191.8	124228.9	58
who got periodical skill development programme	upto 5	220977.4	80390.47	18
	6-10	217028.6	163602.5	51
	11and above	251069.6	185569.2	18
	total	224886.6	154367.8	87

Appendix 5.1

ANOVA for location and type and wise total revenue

	Robust tests of equality of mean				
		Statistics	df1	df2	Sig
Total revenue	Welch	31.733	3	31.426	.000

Multiple comparison for total revenue

Dependent variable		KME	Units	Mean difference	St.errors	sig
Total Revenue	Hochberg	RI	RG	-304292.54737*	47630.33439	.000
			UG	-376916.82222*	83955.38216	.000
		RG	UI	212192.78070*	47630.33439	.000
		UI	UG	-284817.05556*	83955.38216	.005

Source: Computed from survey data

Appendix 5.2

ANOVA for location, type and industry-wise total revenue

		Robust tests of equality of mean			
		Statistics	**df1**	**df2**	**Sig**
Total revenue	Welch	13.808	7	25.881	.000

Multiple comparison of total revenue

Dependent variable		**KME**	**Units**	**Mean difference**	**St.errors**	**Sig**
Total revenue	Hoschberg	RINM	RGNM	-305685.01569*	67688.90071	.000
			RGM	-312843.57801*	63287.87567	.000
			UGM	-452601.08235*	113437.19988	.003
		RIM	RGNM	-292472.82564*	74038.14761	.003
			RGM	-299631.38796*	70037.24173	.001
			UGM	-439388.89231*	117336.51750	.007
		RGM	UIM	237778.69565*	70037.24173	.025

Source: Computed from survey data

Appendix 5.3

ANOVA for Location and type wise total cost

	Robust tests of equality of means				
		Statistics	**df1**	**df2**	**Sig**
Total cost	Welch	29.751	3	31.733	.000

Multiple comparison for total cost

Dependent variable		**KME**	**Units**	**Mean difference**	**St.errors**	**sig**
Total Cost	Hochberg	RI	RG	-173603.54737*	26064.92189	.000
			UG	-243883.32222*	45943.21049	.000
		RG	UI	105626.68070*	26064.92189	.001
		UI	UG	-175906.45556*	45943.21049	.001

Source: Computed from survey data

Appendix 5.4

ANOVA for location and type wise subsidy

	Robust tests of equality of means				
		Statistics	**df1**	**df2**	**sig**
Subsidy	Welch	43.725	3	31.701	.000

Multiple comparison for subsidy

Dependent variable		**KME**	**units**	**Mean difference**	**St.errors**	**Sig**
subsidy	Hochberg	RI	RG	-35250.52632*	5520.57630	.000
			UI	-27706.66667*	6610.78872	.000
			UG	-82567.77778*	9730.81753	.000
		RG	RI	35250.52632*	5520.57630	.000
			UG	-47317.25146*	9025.68805	.000
		UI	UG	-54861.11111*	9730.81753	.000

Source: Computed from survey data

Appendix 5.5

ANOVA for location and type wise Loan

	Robust tests of equality of means				
		Statistics	**df1**	**df2**	**sig**
Loan	Welch	22.344	3	32.735	.000

Multiple comparison for loan

Dependent variable		**KME**	**Units**	**Mean difference**	**St.errors**	**sig**
loan	Hochberg	RI	RG	-96100.87719*	14657.54680	.000
			UI	-65166.66667*	17552.14310	.002
			UG	-117888.88889*	25836.05509	.000
		UI	RI	65166.66667*	17552.14310	.002

Source: Computed from survey data

Appendix 5.6

ANOVA for location and type wise total capital

Respondent variable	Robust tests of equality of means				
		Statistics	df1	df2	sig
Total capital	Welch	18.643	3	31.752	.000

Multiple comparison for total capital

Dependent variable		KME	units	Mean difference	St.errors	sig
Total capital	Hochberg	RI	RG	-112124.78070*	18848.85066	.000
			UI	-75348.33333*	22571.15249	.006
			UG	-181673.33333*	33223.83687	.000
		UI	UG	-106325.00000*	33223.83687	.010

Source: Computed from survey data

Appendix 5.7

Location, type and industrywise total cost

	Robust tests of equality of mean				
		Statistics	df1	df2	Sig
Total cost	Welch	14.213	7	25.750	.000

Multiple comparison of Total cost

Dependent variable		KME	units	Mean difference	St.errors	Sig
TC	Hoschberg	RINM	RGNM	-175909.16863*	37060.58981	.000
			RGM	-179528.27877*	34650.96900	.000
			UGNM	-218809.48529*	67842.78642	.043
			UGM	-272035.43529*	62108.40315	.001
		RIM	RGNM	-165533.47179*	40536.88847	.002
			RGM	-169152.58194*	38346.33832	.001
			UGM	-261659.73846*	64243.33235	.002
		UIM	RGM	-129246.88963*	38346.33832	.027
			UGM	-221754.04615*	64243.33235	.020

Source: Computed from survey data

Appendix 5.8

Location, type and industry-wise cost disaggregation

Nature	Land & Building	Plant & Machinery	Other equipments	Inventory	Raw material	Marketing	Wages	Loan repayment
RINM	882.35	10881.76	6068.59	0	19764.71	37150.59	1411.76	2152.94
RIM	2723.08	12650.92	9569.15	1855.38	18461.59	34526.15	2732.69	26396.54
RGNM	3453.33	22844.67	20035.67	369.67	126533.33	66807.17	4458.60	33137.17
RGM	3301.52	11015.22	12406.96	936.52	131003.04	71242.61	11151.09	36101.96
UINM	4588.24	38595.88	12566.35	464.712	23882.35	55396.29	6186.88	45682.12
UIM	2807.69	18674	9598.77	901.77	21676.92	44049.31	9393.38	41883.92
UGNM	13275.00	27000	47960	3500	98100	64767	7545.25	51852
UGM	19199.00	49206.80	13843.60	14619.80	123428.40	59931.20	26346.40	61362
Total	3927.34	19271.85	13785.00	1275.94	83417.12	58171.57	7554.74	35824

Source: Survey data

Appendix 5.9

ANOVA for Location and type wise profit

		Robust tests of equality of mean			
		Statistics	df1	df2	Sig
Total profit	Welch	25.856	3	30.813	.000

Multiple comparison for total profit

Dependent variable		KME	units	Mean difference	Std. errors	sig
Monthly profit	Hochberg	RI	RG	-136620.96842*	24451.74132	.000
			UG	-132486.15556*	43099.74543	.015
		RG	UI	113068.96842*	24451.74132	.000

Source: Computed from survey data

Appendix 5.10

ANOVA for Location and type wise monthly profit

		Robust tests of equality of mean			
		Statistics	df1	df2	Sig
Monthly profit	Welch	26.052	3	30.802	.000

Multiple comparison for monthly profit

Dependent variable		KME	units	Mean difference	St.errors	sig
Monthly profit	Hochberg	RI	RG	-11410.43158*	2033.86286	.000
			UG	-11036.85556*	3584.97869	.015
		RG	UI	9451.09825*	2033.86286	.000

Source: Computed from survey data

Appendix 5.11

ANOVA for Location and type wise monthly profit per head

		Robust tests of equality of mean			
		Statistics	df1	df2	Sig
Monthly profit	Welch	3.772	3	32.292	.020

Multiple comparison for monthly profit per head

Dependent variable		KME	units	Mean difference	St.errors	sig
Monthly profit per head	Hochberg	RI	UI	-1959.33333*	529.29210	.002
		RG	UI	-1765.07281*	442.00436	.001
		UI	RG	1765.07281*	442.00436	.001

Source: Computed from survey data

Appendix 5.12

ANOVA for Location, type and industry-wise profit

		Robust tests of equality of mean			
		Statistics	**df1**	**df2**	**p**
Total profit	Welch	10.809	7	25.74	.000

Multiple comparison of profit

Dependent variable		**KME**	**units**	**Mean difference**	**St.errors**	**sig**
Annual profit	Hoschberg	RIM	RGNM	-135981.50769*	37943.32067	.013
			RGM	-133192.91639*	35892.92287	.008
		RGNM	RINM	140088.49412*	34689.43711	.002
			RIM	135981.50769*	37943.32067	.013
			UINM	114335.78824*	34689.43711	.034
		RGM	UINM	111547.19693*	32433.98489	.021

Source: Computed from survey data

Appendix 5.13

ANOVA for Location, type and industry wise monthly profit

	Robust tests of equality of mean				
		Statistics	**df1**	**df2**	**sig**
Monthly profit	Welch	10.867	7	25.750	.000

Multiple comparison of profit

Dependent variable		**KME**	**units**	**Mean difference**	**St.errors**	**sig**
Annual profit	Hoschberg	RINM	RGNM	-11646.70784*	2885.41244	.003
			RGM	-11506.87596*	2697.80749	.001
		RIM	RGNM	-11296.76667*	3156.06532	.013
			RGM	-11156.93478*	2985.51648	.008
		RGNM	UINM	9500.64902*	2885.41244	.034
		RGM	UINM	9360.81714*	2697.80749	.019

Source: Computed from survey data

Appendix. 5.14

Influence of skill development programme on TR, TC, P, MP and MP per head.

Nature	Skill training	TR	TC	Profit	Monthly profit	Profit per
RI	No skill training	120861.29	100095.71	21555.43	1796.29	1796.29
	Skill training	130948.33	107829.67	23118.67	1937.67	1937.67
RG	No skill training	399737.95	265535.26	145221.77	12152.51	1640.40
	Skill training	465240.73	289686.67	176136.73	14678.06	2544.48
UI	No skill training	196262.40	155796	40439.4	3369.95	3379.95
	Skill training	255436.70	199586.30	55850.40	4654.20	4654.20
UG	No skill training	252166.60	252665.60	99511	8292	1678.40
	Skill training	686601.25	463341.25	2232.60	18605	2189.25

Source: Survey data

	Dependent variable Yearly profit	N	Mean	SD
RI	No skill training	21	21555.42	11780.39
	Skill training	9	2318.66	24022.79
RG	No skill training	43	145221.76	146599.65
	Skill training	33	176136.72	133041.67
UI	No skill training	20	40439.4	29231.86
	Skill training	10	55850.4	43283.04
UG	No skill training	5	99511	90372.15
	Skill training	4	223260	269330.37

Source: Survey data

Appendix 5.15:

Influence of PIP on location and type wise profit

Nature of unit	N		Mean	SD
RI	30	No skill training	22024.40	15982.43220
	0	Skill training		
RG	68	No skill training	151155.5294	132065.57
	8	Skill training	222309	200742.159
UI	21	No skill training	41393.71	28825.36
	9	Skill training	55336	45876.16
UG	9	No skill training	154510.55	18519.15
	0	Skill training		
Total	128	No Skill training	103118.52	123431.56
	17	Skill training	133911.52	161438.61

Source: Survey data

Multiple comparison

		Mean difference (I-J)	Std error	Sig
RI	RG	-136620.9684	24437.62916	.000
	UG	-132486.1556	43074.87069	.015
RG	RI	136620.9684	24437.62916	.000
	UI	113068.9684	24437.62916	.000
UG	RI	132486.1556	43074.8706	.015

Source: computed from survey data

Appendix 5.16

Share of employee

Location	*Share of employee(Mean)*
Rural	26.19
Urban	28.71
Total	26.87
Type	*Share of employee(Mean)*
Individual	29.65
Group	24.90
Total	26.87
Product	*Share of employee*
Dairy and poultry	28.39
Food product	23.09
Garment making	28.51
Handicraft, Toileteries and utilities	26.81
Services	32.21
Business	23.04
Total	26.87

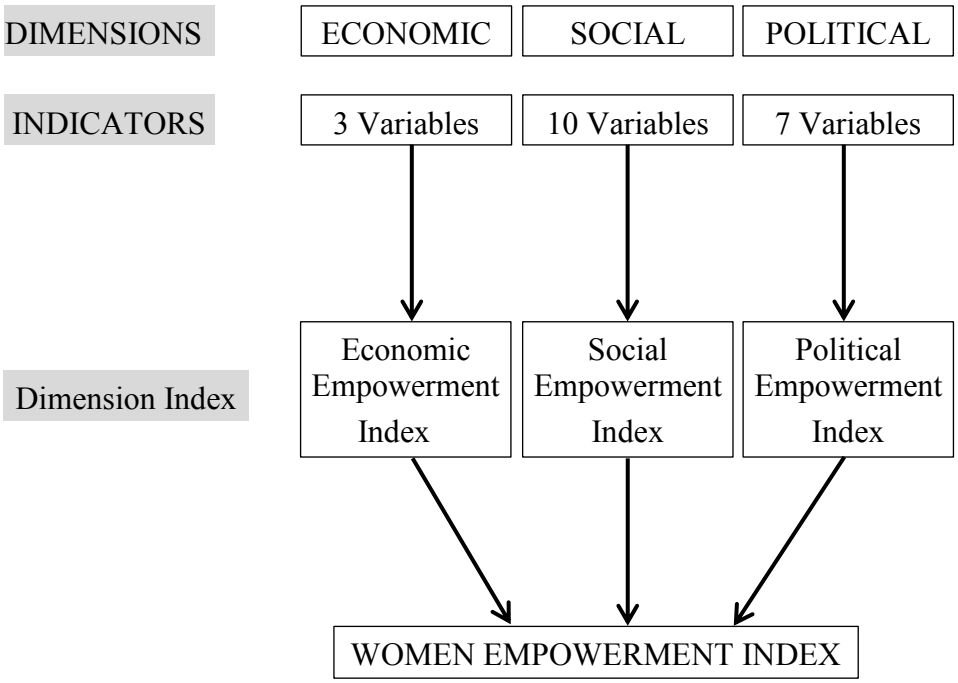
Source : computed from survey data

Appendix 6.1:

Calculating the Empowerment Index- graphical presentation

Women Empowerment

Index



Source: Compiled from HDI Report 2013

Women Empowerment Index is a summary measure of key dimensions of women empowerment. It measures the average achievements in three basic dimensions of women empowerment. Economic, social and political. The Women Empowerment Index is the geometric Mean (in □) of dimensional indices from each of these 3 dimensions.

Steps to calculate the Women Empowerment Index

There are two steps to calculate WEI

Step 1: Creating the dimension indices

Minimum and maximum values are set in order to transform the indicators into indices between 0 and 1. The maximum is the highest observed value and minimum value is the subsistence value.

After defining the minimum and maximum values, the sub-indices are calculated as follows:

$$\text{Dimension Index} = \frac{\text{Actual value} - \text{minimum value}}{\text{maximum value} - \text{minimum value}}$$

Step 2: Aggregating the sub-indices to produce the women empowerment index.

The Women Empowerment Index is the geometric Mean (in ₹) of the three dimension indices.

$$\left(I_{\text{Economic;}}^{1/3} \quad I_{\text{Social}}^{1/3} \quad I_{\text{Political}}^{1/3} \right)$$

The level of women empowerment can be assessed with the following scale. 0.8-1 very high empowerment, 0.7 - 0.799 high empowerment, 0.55- 0.699 medium level of empowerment, below, 0 .55- low level of empowerment.

Appendix 6.2

Industry wise Women Empowerment Index

		N	Minimum	Maximum	Sum	Mean (in ₹)	SD	Av Min	Av Max	Av Score	Av Index
Non-manufacturing	Emp Economic	68	4	8	445	6.544	1.014	1.33	2.667	6.544	
	Emp. Social	68	12	30	1616	23.765	5.029	1.200	3.00	23.765	
	Emp. Political	68	11	21	1155	16.985	2.783	1.571	3.00	16.985	
	TotaL	68	29	59	3216	47.294	7.736			53.6	
Manufacturing	Emp. Economic	77	4	9	528	6.857	0.996	1.333	3.00	6.857	
	Emp. Social	77	12	30	1994	25.896	3.673	1.200	3.00	25.89	
	Emp political	77	11	21	1371	17.805	1.913	1.571	3.00	17.805	
	Total	77	28	59	3893	50.558	5.172				

		Av. index	Dimensional index with sample min/max	Empowerment index with sample min/max	Dimensional index	Empowerment Index
Non-Manufacturing	Emp Economic	2.181	0.636		0.591	
	Ep. Social	2.376	0.654		0.688	
	Emp. Political	2.426	0.599	0.629	0.713	0.662
	Total					
Manufacturing	Emp Economic	2.286	0.571		0.643	
	Ep. Social	2.590	0.772		0.795	
	Emp. Political	2.544	0.681	0.670	0.772	0.733
	Total					

Appendix 6.3

Location wise Women Empowerment Index

	Location	N	Minimum	Maximum	Sum	Mean (in ₹)	SD
Rural	Emp. Economic	106	4	8	698	6.585	1.022
	Emp. Social	106	12	30	2625	24.764	4.268
Total	Emp. Political	106	11	21	1859	17.538	2.269
	Total Empowerment	106	28	59	5182	48.887	6.222
Urban	Emp. Economic	39	5	9	275	7.051	0.916
	Emp. Social	39	12	30	985	25.256	5.035
	Emp. Political	39	11	21	667	17.103	2.693
	Total	39	29	59	1927	49.4103	7.87307

	Location	AVMIN	AV Max	Av.Index	Dimensional index with sample min /max	Empowerment index with sample min/max	Dimensional index	Empowerment Index
Rural	Emp. Economic	1.333	2.667	2.195	0.646		0.597	
	Emp. Social	1.200	3.00	2.476	0.709		0.738	
	Emp. Political	1.571	3.00	2.505	0.654	0.669	0.753	0.692
	Total Empowerment							
Urban	Emp. Economic	1.667	3.00	2.350	0.513		0.675	
	Emp. Social	1.200	3.00	2.526	0.736		0.763	
	Emp. Political	1.571	3.00	2.443	0.610	0.613	0.722	0.719

Appendix 6.4

Type wise Women Empowerment Index

		N	Minimum	Maximum	Sum	Mean (in ₹)	SD	Av Min	Av Max	Av Score	Av Index
Individual	Emp Economic	60	4	8	404	6.733	0.918	1.333	2.667	6.733	2.244
	Emp. Social	60	12	30	1469	24.483	4.605	1.200	3	24.483	2.448
	Emp. Political	60	11	21	1026	17.100	2.454	1.571	3	17.10	2.443
	Total Empowerment	60	28	59	2899	48.317	6.915			48.317	
Group	Emp. Economic	85	4	9	569	6.694	1.080	1.333	3	6.694	2.231
	Emp. Social	85	12	30	2141	25.188					
	Emp political	85	11	21	1500	17.647	2.328	1.571	3	17.647	2.521
	Total Empowerment	85.29	59	4210	49.5294	650					

		Dimensional index with sample min/max	Empowerment index with sample min/max	Dimensional index	Empowerment Index
Individual	Emp Economic	0.683		0.62	
	Emp Social	0.694		0.724	
	Emp. Political	0.610	0.661	0.721	0.688
	Total Empowerment				
Group	Emp Economic	0.539		0.616	
	Emp. Social	0.733		0.759	
	Emp. Political	0.665	0.640	0.761	0.708
	Total				

Appendix 6.5

Product wise Women Empowerment Index

		N	Minimum	Maximum	Sum	Mean (in ₹)	SD	Av Min
Diary & Poultry	Emp Economic	24	4	8	1570	6.542	0.977	1.333
	Emp. Social	24	12	30	553	23.042	5.377	1.200
	Emp. Political	24	11	21	395	16.458	3.064	1.571
	Total Empowerment	24	29	59	1105	46.04	8.233	
Food products	Emp. Economic	25	4	8	1700	6.80	1.041	1.333
	Emp. Social	25	19	30	6670	26.680	2.883	1.900
	Emp political	25	15	21	457	18.280	1.514	2.143
	Total Empowerment	24	41	59	1294	51.760	4.304	

		Av. Max	Av. score	Av. Index	Dimensional index with sample max/min	Empowerment index with sample min/max	Dimensional index	Empowerment index
Diary & Poultry	Emp Economic	2.667	6.542	2.181	0.635		0.590	
	Emp. Social	3	23.042	2.304	0.613		0.652	
	Emp Political	3	16.458	2.351	0.546	0.597	.676	0.638
	Total empowerment							
Food Product	Emp Economic	2.667	6.800	2.267	0.700		0.633	
	Emp. Social	3	26.680	2.668	0.698		0.834	
	Emp Political	3	18.280	2.611	0.547	0.644	0.806	0.752
	Total empowerment							

		N	Minimum	Maximum	Sum	Mean (in ₹)	SD	Av Min	Av Max	Av Score	Av Index
Garment	Emp Economic	27	5	8	187	6.926	0.781	1.667	2.667	6.926	
	Emp. Social	27	12	30	6750	25	4.498	1.200	3	25	
	Emp. Political	27	11	21	466	17.259	2.314	1.571	3	17.259	
	Total Empowerment	27	28	58	13.28	49.185	6.463				
Handicraft Toiletries Utilities	Emp. Economic	25	4	9	171	6.840	1.179	1.333	3	6.840	
	Emp. Social	25	20	30	6.520	25.080	3.303	2	3	26.080	
	Emp political	25	13	21	448	17.920	1.706	1.857	3	17.920	
	Total Empowerment	25	43	57	12.71	50.840	4.150				

Garment		Av. index	Dimensional index with sample min/max	Empowerment index with sample min/max	Dimensional index	Empowerment Index
	Emp Economic	2.309	0.642		0.654	
	Emp. Social	2.500	0.722		0.750	
	Emp. Political	2.466	0.626	0.662	0.733	0.711
	Total empowerment					
Handicraft Toiletries Utilities	Emp Economic	2.280	6.568		0.640	
	Ep. Social	2.608	0.608		0.804	
	Emp. Political	2.560	0.615	0.597	0.780	0.738
	Total					

		N	Minimum	Maximum	Sum	Mean (in ₹)	SD	Av Min	Av Max	Av Score	Av Index
Services	Emp Economic	20	5	8	1320	6.60	0.883	1.667	2.667	6.600	
	Emp. Social	20	12	30	4800	24	4.974	1.200	3.00	24.00	
	Emp. Political	20	11	21	351	17.550	2.800	1.571	3.00	17.550	
	Total Empowerment	20	29	57	963	48.150	7.590				
Business	Emp. Economic	24	4	8	1560	6.500	1.180	1.333	2.667	6.500	
	Emp. Social	24	12	30	5830	24.2	4.891	1.200	3	24.292	
	Emp political	24	121	21	409	17.042	2.476	1.571	3	17.042	
	Total Empowerment	24	29	58	1148	47.833	7.510				

Services		Av. index	Dimensional index with sample min/max	Empowerment index with sample min/max	Dimensional index	Empowerment Index
	Emp Economic	2.200	0.533		0.600	
	Emp. Social	2.400	0.667		0.700	
	Emp. Political	2.507	0.655	0.615	0.754	0.681
	Total empowerment					
Business	Emp Economic	2.167	0.625		0.583	
	Ep. Social	2.429	0.683		0.715	
	Emp. Political	2.435	0.604	0.636	0.717	0.669
	Total					

Appendix 7

INTERVIEW SCHEDULE

Topic: Economic Performance of Kudumbashree Microenterprises and Women Empowerment: A Case Study of Pathanamthitta District

The data and information provided will be used only for the study purpose and will be treated as strictly confidential.

Interview Schedule -1- Economic Performance

DISTRICT KUDUMBASHREE MISSION

1. Name of District
2. Details of Kudumbashree - Number of CDS
   - Number of ADS
   - Number of NHG
3. Total number of microenterprises

Year	Group	Individual	Rural	Urban	Total Enterprises
2008-09					
2009-10					
2010-11					
2011-12					
2012-13					
2013-14					
2014-15					
2015-16					

I GENERAL INFORMATION

(Tick the correct one)

1. Location of Enterprise : a) Rural ☐ b) Urban ☐

2. Nature of the enterprise:

a) Group ☐ b) Individual ☐

c) Started in (year) ☐

3. NATURE OF ENTERPRISE

1. ANIMAL HUSBANDRY

   (cow, goat rearing, poultry farming, piggery etc)

   Specify:……

2. TOILETRIES

   (Detergent, soap, lotion etc)

   Specify:……

3. UTILITIES

   (Candle, Umbrella, Agabathi,chappal etc.)

   Specify:……

4. FOOD PRODUCTS

   (Catering, pickle etc)

   Specify:……

5. PAPER PRODUCTS

   Specify:……

6. CLOTH BASED PRODUCT

Specify:……

7. HANDICRAFT

Specify:……

II FINANCIAL DETAILS

4. Details of Building if applicable

a) Own building ☐ b) Rented ☐

5 . Details of average yearly expenditure since its inception

Cost incurred on	
➢ Land and building	
➢ Plant and Machinery	
➢ Other equipments	
➢ Inventory	
➢ Raw material	
➢ Marketing and distribution	
➢ Wages	
➢ Loan repayment	
➢ Total Cost	

6. Details of average yearly revenue, profit, monthly profit, monthly profit per head since its inception

Total Revenue	
Total profit	
Monthly profit	
Monthly profit per head	

7. Source of capital since its inception

Capital	
Own fund	
Thrift loan	
Loan	
Subsidy	

8. Do you have any problems regarding loan facility?

Yes ☐ No ☐

If Yes please specify…….

TRAINING

9 . Details of trainning programmes attended

Training programmes	**How many of you got training?**	**From which department/institution**
a) GOT		
b) EDP		
c) Skill development		
d) PIP		
e) Periodic Skill development programme		

9.1 Do you need further training? Yes ☐ No ☐

If yes in which area is training needed?.....

10. Average yearly employment generation

- Number of Man days generated ☐
- Number of additional man days generated ☐

INTERVIEW SCHEDULE-2 Women Empowerment

1. Location of enterprise : a)Rural ☐ b) Urban ☐
2. Type of enterprise : a) Group ☐ b) Individual ☐

3. ECONOMIC EMPOWERMENT

	Before joining KME	**After joining KME**
Average monthly income		
Average monthly savings		
Average yearly asset formation		

3.1 Nature of role and participation in economic decision making at household level –

a. alone ☐ b, collective ☐ c, no role ☐

3.2 Level of skill developed after becoming part of Kudumbashree Microenterprise

a, High ☐ b, moderate ☐ c, nil ☐

3.3 Level of control over your income.

a. Fully ☐ b. partial ☐ c. no control ☐

4 SOCIAL –CULTURAL EMPOWERMENT

4.1. Level of co-operation with other members?

a. high ☐ b. moderate ☐ c. nil ☐

4.2. Level of increase in your ability in communicating at meetings after becoming member of kudumbashree

a. High, ☐ b. average ☐ c. nil ☐

4.3. Level of increase in your self-confidence after becoming member of kudumbashree?

a. highly ☐ b. moderately ☐ c. nil ☐

4.4. Level of mobility i.e. the ability to approach offices and public places to get things done for you /others

a. high ☐ b. moderate ☐ c. nil ☐

4.5 Level of. participation in socio-cultural activities and panchayat /municipality Melas?

a. high ☐ b. moderate ☐ c. nil ☐

4.6. Level of. Participation in competitions, seminars, discussions?

a. high ☐ b. moderate ☐ c. nil ☐

4.7. Has the attitude of your children towards you changed ever since you became a member of Kudumbashree? To what extent?

a, high ☐ b. moderate ☐ c. no change ☐

4.8 . Level of Consciousness of freedom

a. High ☐ b. average- ☐ c. nil ☐

4.9 Level of improvement in position in society after becoming a member of kudumbashree

a. High ☐ b. average ☐ c. nil ☐

4.10 To what degree are you able to contribute to the development of your society

a. Highly ☐ b. moderately ☐ c. nil ☐

5 POLITICAL/LEGAL EMPOWERMENT

5.1. Level of. participation in gramasabhas / nagarasabhas punctually?

a. full ☐ b. partial ☐ c. nil ☐

5.2 Level of. awareness of development programmes in your panchayat /Municipalilty

a. full ☐ b. partial ☐ c. nil ☐

5.3 Level of. participation in political activities

a. full ☐ b. partial ☐ c. nil ☐

5.4 Your awareness about kudumbashree bye-laws

a. Fully aware ☐ b. partially aware ☐ c not aware ☐

5.5 Level of your awareness about need for women empowerment –

a. High ☐ b. medium ☐ c. low ☐

5.6. Level of your awareness about the rights of women

a. High ☐ b. moderate ☐ c. low ☐

5.7 Level of your awareness of gender discrimination?

a. High ☐ b. moderate ☐ c. low ☐

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List of Publications

Articles Published in Books

[1] **Female Self -Employment through Neighbourhood groups: A Case Study (2011),** *Female Employment in India Issues and Challenges*, p. 264-276. ISBN 978-93-80095-26-4

[2] **Technology for Women Empowerment: A Case Study of Kudumbashree Micro Enterprises (2012).** *Technology for Women Empowerment*. *Issues and Challenges*, p. 122-129. ISBN: 978-81-8387-539-4

Articles Published in Journals

[1] **'Women Entrepreneurship Development through Poverty Alleviation Schemes: A Case study'**, Shanlax International Journals, Vol.6 (2), p 88-93, March 2018. ISSN: 2319-961X

[2] **'Tackling Domestic Violence: Role of Kudumbashree'**, Journal of Women Empowerment and Technology-WET, Vol.1, p 40-48, January – June 2015. ISSN2394-4420

[3] **'Neighbourhood Groups and Women Empowerment: A CaseStudy of Peringara Panchayat in Pathanamtitta District'**, SB Academic Review-Humanities and Business Studies Edition, Vol.XIV, p 183-196, 2007 ISSN:0973-7464

Article Published in Proceedings Volume

[1] **Kudumbashree, Women empowerment and Socio-economic Change: Acase study**, p. 102-110, 2015. ISBN: 978-93-85105-16-6.

[2] **Women Empowerment through capacity building: A case study**, p. 257-276, 2017. ISBN978-93-5281-178-6

Paper Presentations

[1] Presented a paper titled ”Women Empowerment through Microenterprises: A Case Study of Kudumbashree at the 19th Annual Conference and International Seminar *Crisis Affecting Peace, Prosperity and Culture in the Third World Scenario* conducted by Association of Third World StudiesSouth Asia Chapter, hosted by Department of History, Psychology and Sociology, Sree Sankararacharya University of Sanskrit, Kalady, Kerala from 10-12 December 2014.

[2] Presented a paper titled “Women Empowerment Through Capacity Building: A Case Study” at the International Seminar on *Catalysing Women Empowerment for an Egalitarian Society* held at Titus II Teachers Training College, Tiruvalla Kerala from 25-2 7October 2017 in collaboration with ICSSR.

[3] Presented a paper titled “Women Empowerment through Microfinance: A Case Study “At the 5th *International Kerala History Conference* held at M .S.M. College, Kayamkulam Kerala from 9-11 November 2017.

[4] Presented a paper titled “Catalysing Women Power for Inclusive Development: A Case Study” at the ICSSR sponsored two day *International Conference on Economic Transformation for Inclusive Growth and Development* hosted by Cochin University of science and Technology in collaboration with Indian Economic Association during March 16-17, 2018.