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POTENTIAL OF MICRO ENTERPRISES IN WOMEN EMPOWERMENT: A CRITICAL STUDY OF MICRO ENTERPRISES RUN BY WOMEN UNDER THE 'KUDUMBASHREE' PROGRAMME IN KERALA

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Abstract of the Paper

It is widely recognized that micro enterprises can play a vital role in rural development and women empowerment, particularly in developing countries like India. Micro enterprises are supposed to bring about poverty alleviation and promote socio-economic development of the poor. This in turn facilitates balanced and equitable economic development, and that too with relatively low capital investment. In the above context, this paper makes a critical analysis of the potential of micro enterprises in women empowerment by studying such enterprises promoted by women who are members of 'Kudumbashree' – the poverty alleviation project sponsored by the Government of Kerala in India.

1. Introduction

It is widely recognized in the development literature that small scale enterprises (SSEs), particularly micro enterprises (MEs) – the lowest strata among the SSEs, play a vital role in the economic development of nations, both developed and developing. The special feature of MEs is that they ensure that the development is equitable, balanced, and devoid of gender disparities. It is noted that in spite of the various positive features of MEs (or, SSEs in general), governments of developing countries showed lesser concern for SSEs until at least the 1970s (Little et. Al., 1987). The fact that MEs exist in large numbers and employ many people in the developed industrialized economies is often cited as a main reason for promotion of MEs in the developing nations like India. In the case of India in particular, the peculiar capability of SSEs in bringing about faster economic development was acknowledged even during the early years of the Plan era. For instance, the Karve Committee Report (1956) has stated that under-development by its very nature implies the existence of a large volume of unemployment and this problem can be addressed through promotion of SSEs. In the post-independence India, there have been many significant changes in the approach towards women development and their empowerment. Government of India has taken a large number of steps to ensure gender equality over the years. For instance, the 73rd and 74th Amendments to the Constitution of India make it mandatory to reserve at least 1/3rd of the seats in local and urban elected bodies for women. MEs are often referred to within the broader framework of Micro, Small and Medium Enterprises (MSMEs). It is estimated that of the total MSMEs in India, as high as about 95 percent are MEs – the lowest strata among the MSMEs. Among MSMEs, 2.2 lakhs (14 percent) are promoted by women and the rest 13.5 lakhs (86 percent) by men. (All India Census of MSMEs, 2006-07).

The literal meaning of the term 'to empower' is invest legally or formally with power to enable or permit. The term, 'empowerment' particularly when it refers to that of women, involves undoing negative social constructions, so that people affected can perceive themselves as having the capacity and right to act and have influence (Rowlands, 1995). According to Rao and Keller (1995), women empowerment is defined as "the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence". The definition of empowerment as per the United Nations (UNDP 2001) is the process by which women take control and ownership of their lives through expansion of their choices. Two vital processes are observed to be vital for empowerment of women. The first one is social mobilization and collective agency, because poor women often lack the basic capabilities and self confidence that equip them to counter and challenge the disparities and barriers against them. The second process is economic security, because as long as economic deprivation and livelihood insecurity prevail women would not be able to mobilize.

2. Review of Relevant Literature

Suneetha Kadiyala (2004)[16] in her paper has stated that the scaling up of Kudumbashree has gone beyond increasing coverage. From primarily a project to improve nutritional status of mothers and children, it has evolved into a multi-sectored poverty alleviation programme, scaling up functionally. By facilitating empowerment of women's CBOs (community based organizations) and making them the wings of the gram panchayath, enabled by the concurrent devolution of resources and power to the gram panchayaths, it has scaled up politically too. M.A.Oommen (2008)[7] has discussed the story of Kerala's Kudumbashree in his working paper as a women empowerment and anti-poverty programme which has benefited not only its members but also the wider community. Community Development Society (CDS) under 'Kudumbashree' as a CBO has got tremendous potential for enlarging freedoms and enhancing and widening the capabilities and choices of poor women in the state. Jacob John (2009)[3] in his work on Kudumbashree has observed that Kudumbashree programme made substantial impact on various sectors and areas covering health, education, agriculture, animal husbandry, enterprise development, women empowerment etc. Kudumbashree members have acquired skills, knowledge and confidence and leadership qualities substantially and status of women in families has also improved their capacity, morale and confidence have increased substantially. Dhanya.M.B & Sivakumar.P (2010)[2] in their study has noted that income from Kudumbashree has accounted for a significant portion of the total income of the households under study. There is economic betterment which points to positive impact of the development programme of Kudumbashree, which includes the dimension of motivation aspiration, overcoming the fear of authority, confidence in once on abilities, autonomy in the use of resources in households and participation in decision making in the households. Centre for Civil Society (CCS) (2008)[1] in their working paper has explained that Kudumbashree has enabled the women to share their personal experiences and this in turn has given perspective to the individual situations of many women and transformed their personal feelings of hopelessness in to a feeling of being part of a collective spirit. They have been able to develop a social network in the neighborhood area, which to some extent has evoked a feeling of social security. Through their involvement in micro enterprise activities, the women are now more confident and independent. Nabavi (2009) [12] has suggested that micro enterprise concept should be coordinated with the SHG lending system to those people who have been deprived of credit, could have their fair share of credit. SHGs can

play an important role for solving social problems, in promoting education, in generating employment, in meeting credit requirements, in bringing about peoples involvement in solving their problems and in bringing about knowledge revolution in every country as well as in Iran. A recent study by Manoj P K (2010)[8] has highlighted the women empowerment potential of 'Kudumbashree'. Another study by Manoj P K (2010)[9] has looked into a specialized housing microfinance scheme 'Bhavanashree' of Kudumbashree' and its potential in empowering the poor. Vasantha Kumari (2012)[20] has stated that the SHGs through micro enterprise development is recognized as an important mechanism for empowering women. By organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their status and to bring about a change in the attitude of the society towards women. A recent study by Manoj P K (2012)[10] has studied in detail the role of technology in women empowerment with reference to Kudumbashree.

3. Objectives of the Study

- (i) To a cursory review of 'Kudumbashree'– the poverty alleviation programme of Government of Kerala and its activities with a focus on the micro enterprises run by the women associated with the 'Kudumbashree' programme;
- (ii) To assess the potential of micro enterprises under 'Kudumbashree' in bringing about empowerment of the women, including the ranking of various socio-economic variables based on their relative potential for empowerment of women;
- (iii) To study the prospects of the micro enterprises run by women entrepreneurs under the 'Kudumbashree' programme, along with the problems faced by such enterprises;
- (iv) To suggest meaningful strategies for more effective functioning of micro enterprises for enabling enhanced empowerment of women based on the findings of the study.

3. Methodology of the Study

The study is descriptive-analytical in nature, and it uses both primary and secondary data. Primary data is collected using a census approach by contacting all the 16 micro enterprises (group enterprises) under 'Kudumbashree' representing 80 women (ie. five members each from the total of 16 enterprises) located in the study area, viz. Kottappady Panchayat of Ernakulam District in Kerala, India. From the 80 women entrepreneurs as above, the relevant data are collected using a carefully designed Questionnaire. Popular statistical package SPSS is used for analysis and common statistical tools are used for drawing inferences.

4. 'Kudumbashree' in Kerala and its Role in Women Empowerment: An Overview

'Kudumbashree' was launched by the Government of Kerala in 1998 for wiping out absolute poverty from the state through concerted community action under the leadership of local self government. Kudumbashree is one of the largest women empowering projects in the whole of India. Of late, it has been largely recognized as a role model project for the whole country (Ministry of Rural Development, Government of India, 2012) [11]. The programme has 37 lakh members and cover more than 50 percent of the households in Kerala. Built around three critical components (viz. microcredit, entrepreneurship and empowerment) the Kudumbashree initiative has succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future.

Kudumbashree was conceived as a joint programme of the government of Kerala & NABARD implemented through Community Development Societies (CDS) of poor women, serving as the community wing of local governments. Kudumbashree is formally registered as the State Poverty Eradication Mission (SPEM), a society registered under the Travancore Kochi literary scientific charitable societies Act 1955, and it has a governing body chaired by the state minister of local self government. The grassroots of Kudumbashree are Neighborhood Groups (NHG's) that send representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Societies (CDS) which completes the unique three-tier structure of Kudumbashree. The CDS are also very active in government programmes and plays significant roles in development activities ranging from socio-economic surveys and enterprise development to community management and social audit. Under Kudumbashree, women have organized themselves under a three-tier community based organization. The bottom of the Kudumbashree programme is formed by the Neighborhood Group (NHGs) comprising of 20-40 women members selected from poor families. Area Development Society (ADS) is formed at the level of ward of local government by federating 8-10 NHGs. The Community Development Society (CDS) formed at the village panchayath level or at the municipality or corporation is a federation of ADSs. CDS, the highest tier, is the federation of all the ADSs in the respective panchayath or municipality or corporation. The Kudumbashree system works in close association with the urban and rural local governments through a network of Community Based Organizations (CBO) run by women. Thrift and credit activities at the level of NHGs promote saving habits among the poor and help them access loans for both consumption and investment purposes. These thrift and credit societies play a significant role in channelizing rural saving for the poverty eradication programme of Kudumbashree. As of 31 March 2011, there are 211731 NHGs, 17486 ADSs and 1061 CDSs under 'Kudumbashree' as per the latest statistics available. (*Economic Review 2011*, March 2012, Govt. of Kerala)[24].

The principal objective of Kudumbashree is the eradication of absolute poverty from Kerala; the strategy slogan of the mission is reaching families through women and reaching the community through families. Women empowerment initiatives, micro finance operation, micro enterprise promotion and convergent community action constitute the core activities of Kudumbashree carried out through organizations of women below the poverty line (BPL). Kudumbashree has developed training modules for micro-enterprise management and conducted several training programmes. Micro enterprises foster the economic status of women as a means to eradicate poverty. The income generating activities under group and individual initiatives to meet the livelihoods of the poor women are massively promoted. Women entrepreneurs are given training in entrepreneurship development, skill development, project management, and performance improvement by the Entrepreneurship Development Institute of India, Ahmadabad.

4.3. Economic Development Activities of “Kudumbashree”: An Overview

(i) **Thrift & Credit:** Kudumbashree promotes Thrift mobilization by setting up Thrift & Credit Societies at NHG level to encourage the poor to save and to provide them cost effective and easy credit. Thrift and credit Societies facilitate easy and timely credit to the un-reached. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during the routine NHG meetings. The total thrift collected by NHGs in the state comes to Rs 844.95 crore and the internal loans generated are to the tune of Rs.2255.59 crore.

(ii) Linkage Banking: The Bank Linkage programme has helped the NHGs to augment their existing resources collected through thrift. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. The total amount which has been mobilized under linkage banking is Rs 461.81 and 87715 NHGs have availed of the loans.

(iii) Micro Enterprise: Kudumbashree views Micro Enterprise Development as an opportunity for providing gainful employment to the BPL people and thereby improving their income and living standard. Kudumbashree considers micro enterprise development as an emerging process which will start with low capital low risk and low profit at the initial stage which will gain momentum and later switch to low to medium capital and then to low to medium risk. Micro enterprises facilitated by Kudumbashree fall under the banner of Rural Micro Enterprise (which takes after the SGSY pattern), Yuvasree (which caters to educated youth), and the SJSRY programme (which is implemented through the agency of Kudumbashree).

5. Potential of Micro Enterprises under “Kudumbashree” in Women Empowerment

As already noted 80 women members associated with the 16 micro enterprises (MEs) in the study area (viz. Kottappady Panchayat of Ernakulam district in Kerala) are interviewed. These 16 MEs fall under 7 different Wards (viz. Ward Nos. I, II, IV, VI, IX, X and XII) out of the total 12 Wards in the Panchayat and are engaged in 5 different activities (viz. Catering, Candle, Tailoring, Dairy and Goat Farming) of which as high as 7 are in Goat Farming and 5 in Dairy, while only 01 each are in Candle and Catering activities. It is noted that the total investment (loans) is Rs. 15.5 Lakhs. The investment in Dairy activity is 4 times higher (Rs. 2 lakhs) than any other activity (Rs. 0.5 lakh each). (Tables I and II).

Table I: Network of ‘Kudumbashree’ at Kottappady Patchayat (As of Aug. 2011)

Sl. No.	Ward No	No. of NHGs	No. of Members
1	I	14	171
2	II	19	214
3	III	09	113
4	IV	13	145
5	V	11	146
6	VI	11	182
7	VII	13	176
8	VIII	16	200
9	IX	13	147
10	X	11	130
11	XI	09	111
12	XII	19	251
Total	12 (Wards)	158	1986

(Source: Collected from the Official records of CDS, Kottappady Pachayat).

Table II: Micro Enterprises under ‘Kudumbashree’ at Kottappady Panchayat (As of Aug. 2011)

Sl. No.	Ward No	Name of the Unit	Activity	Members (No)	Investment (Rs.)
1	XII	Rujishree	Catering	5	50,000
2	IX	Jwala	Candle	5	50,000
3	II	Sneha	Tailoring	5	50,000
4	IV	Devika	Tailoring	5	50,000
5		Vijayashree	Dairy	5	2,00,000
6		Goshree	Dairy	5	2,00,000
7	VI	Mailanchi	Dairy	5	2,00,000
8		Mayil Ppeeli	Dairy	5	2,00,000
9		Anugraha	Dairy	5	2,00,000
10	I	Pulari	Goat Farming	5	50,000
11	II	Aishwarya	Goat Farming	5	50,000
12	XII	Haritha	Goat Farming	5	50,000
13		Vinayaka	Goat Farming	5	50,000
14	X	Jyothis	Goat Farming	5	50,000
15		Deepam	Goat Farming	5	50,000
16		Shakthi	Goat Farming	5	50,000
TOTAL	07 Wards	16 Units (MEs)	05 Activities	80 Members	15,50,000 (Rs)

(Source: Collected from the Official records of CDS, Kottappady Pachayat).

The profile of the 80 women under ‘Kudumbashree’ representing the 16 MEs under study is given in Table III and IV. are cutting across different religions and castes. A brief discussion on the socio-economic and demographic profile of these 80 women members is given below. (Tables I to III).

Table III: Age Profile of the 80 Women Representing the 16 MEs under Study

Particulars	Profile of the rural women micro entrepreneurs			
	Below 35	35 to50	Above 50	Total
No. of workers in each group	16	52	12	80
Percentage Share	20	65	15	100

(Source: Field Survey)

Table III reveals that 20 percent of the women are below 35 years, 65 percent within 35-50 years and the rest 15 percent above 50 years. Hence, middle-aged (35-50 years) people account for the largest share in the women under study and is as high as 65 percent (Table III).

Table IV: Marital Status of the 80 Women Representing the 16 MEs under Study

Type of Micro Enterprises	Married		Unmarried		Total
	No	Percent	No	Percent	
No. of workers in each group and Percentage	74	92.5	6	7.5	80

(Source: Field Survey)

It is observed that as high as 92.5 percent (74 Nos) of the women associated with the 16 MEs under study are married while the balance 07.50 percent (6 Nos) are unmarried. (Table IV).

Table V: Religion of the 80 Women Representing the 16 MEs under Study

Particulars	Religion			Total
	Hindu	Muslim	Christian	
No. of workers in each group	44	16	20	50
Percentage Share	55	20	25	100

(Source: Field Survey)

It is observed that majority of the women under study belong to Hindu religion and they account for 55 percent of the total, and is followed by Christian women who account 25 percent, and thirdly comes those belonging to Muslim community (20 percent). (Table V).

6. Potential of ‘Kudumbashree’ MEs for Women Empowerment: Study Findings

For assessing the women empowerment resulting from micro entrepreneurial initiatives of such “Kudumbashree” women the following 15 factors (under 3 broad types) are considered:

I. Entrepreneurial / Individual Factors: (i) Confidence to promote own enterprise, (ii) Enhanced managerial/administrative capability, (iii) Inspiration to undertake risk, (iv) Generation new business ideas, (v) Accounting and Financial management, and (vi) Decision making ability.

II. Family/Economic Factors: (i) Freedom to spend and save the earnings, (ii) Freedom to decide on children’s education, (iii) Deciding on purchase of household assets, (iv) Financial planning and discipline.

III. Social/Political Factors: (i) Public speaking ability, (ii) Expressing opinion in a meeting/discussion, (iii) Election campaigning / election contesting, (iv) Raising voice against injustice, (v) Knowledge of laws to protect self / family

Suitable weights are attached to the responses of the respondents viz. the 80 women under ‘Kudumbashree’ under study as follows: ‘Yes’ Weight 2, ‘To Some Extent’ Weight 1, and ‘No’ Weight 0 (Table VI). Now, the factors leading to women empowerment can be categorized based on their empowerment potential into three major groups viz. High Empowerment, Moderate Empowerment and Low Empowerment as shown below:

Average Score below 0.67	–	Low Empowerment
Average Score between 0.67 to 1.33	–	Moderate Empowerment
Average Score above 1.33	–	High Empowerment

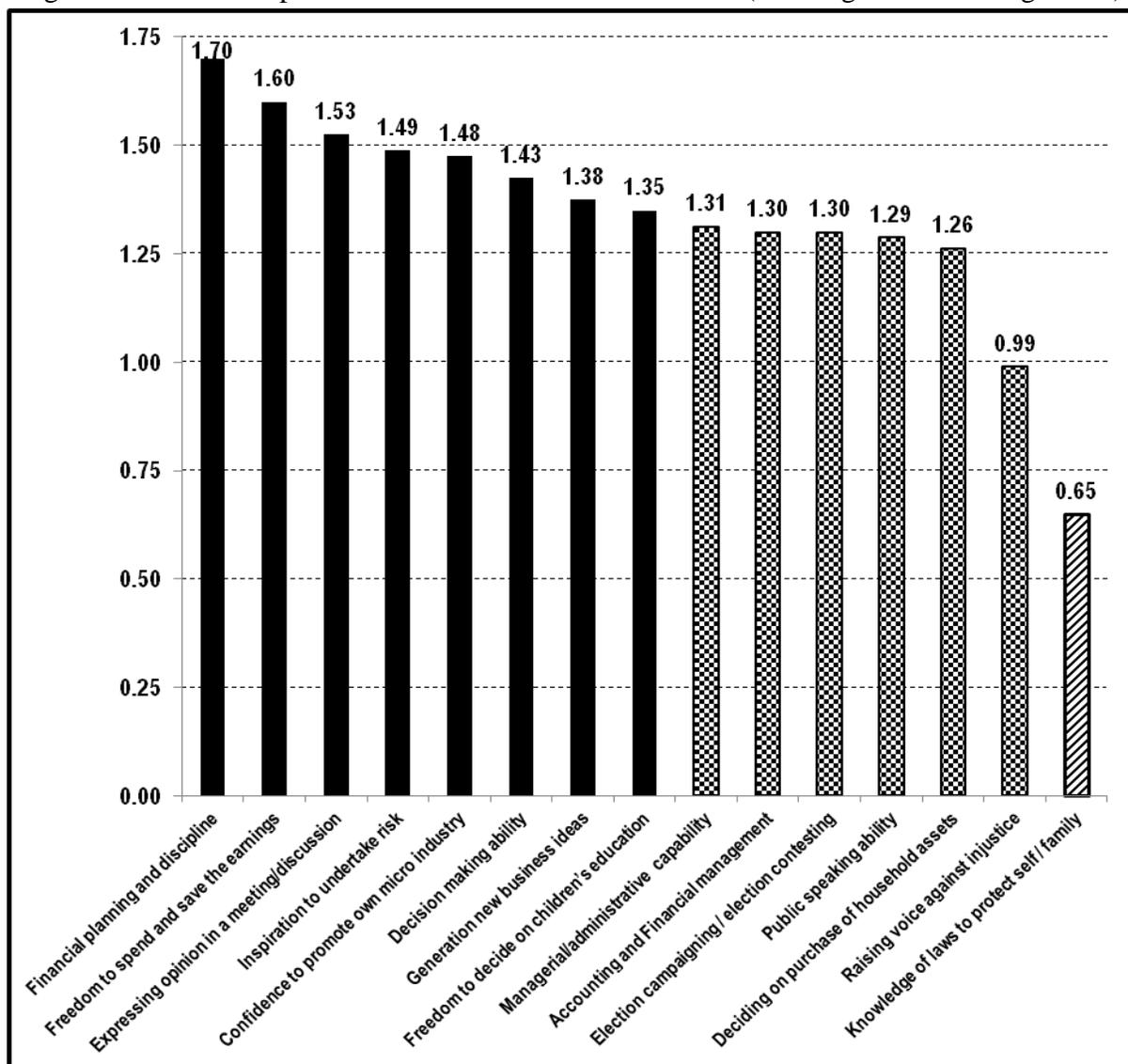
Table VI: Assessment of the Empowerment of Women under ‘Kudumbashree’ MEs

Factors related to Socio-Economic and Political Empowerment of Women Members Associated with the Micro Enterprises (MEs) under ‘Kudumbashree’.	Level of Empowerment			Average Weighted Score
	Yes (Weight 2)	To Some Extent (Weight 1)	No (Weight 0)	
Confidence to promote own enterprise	45 (90)	28 (28)	7 (0)	1.48
Managerial/administrative capability	33 (66)	39 (39)	8 (0)	1.31
Inspiration to undertake risk	46 (92)	27 (27)	7 (0)	1.49
Generation of new business ideas	33 (66)	44 (44)	3 (0)	1.38
Accounting and Financial management	27 (54)	50 (50)	3 (0)	1.30
Decision making ability	36 (72)	42 (42)	2 (0)	1.43
Overall Score for Entrepreneurial/Individual Empowerment (6 factors)				1.40
Freedom to spend and save the earnings	52 (104)	24 (24)	4 (0)	1.60
Freedom to decide on children’s education	35 (70)	38 (38)	7 (0)	1.35
Deciding on purchase of household assets	30 (60)	41 (41)	9 (0)	1.26
Financial planning and discipline	62 (124)	12 (12)	6 (0)	1.70
Overall Score for Family Empowerment (4 factors)				1.48
Public speaking ability	31 (62)	41 (41)	8 (0)	1.29
Expressing opinion in a meeting/discussion	49 (98)	24 (24)	7 (0)	1.53
Election campaigning / election contesting	35 (70)	34 (34)	11 (0)	1.30
Raising voice against injustice	22 (44)	35 (35)	23 (0)	0.99
Knowledge of laws to protect self / family	19 (38)	14 (15)	47 (0)	0.65
Overall Score for Social/Political Empowerment (5 factors)				1.15
Grand Total (Overall) Score for the 15 Social, Economic and Political factors				1.34

(Source: Field Survey)

Table VI reveals that MEs under ‘Kudumbashree’ have got an appreciably high level of potential for women empowerment. This is evidenced from the high overall (total) score of 1.34 considering all the 15 factors together. It may also be noted that among the three major dimensions of empowerment, Family Empowerment is the one with the highest potential for empowerment (overall score 1.48) and is followed by the Entrepreneurial / Individual Empowerment (overall score 1.40). The dimension with the lowest empowerment potential is that of Social / Political Empowerment (overall score 1.15). The summary position in respect of the relative empowerment potential of the 15 different factors under study is shown in Table VII. It is noted that there are 08 factors with high empowerment potential of women, 06 factors with moderate potential for women empowerment and just 01 with low potential. These 15 factors in the order of their ranking and that too in three categories as above is depicted in Figure I.

Figure I: Relative Empowerment Potential of the 15 Factors (Ranking in Descending Order)



(Source: Computed from Field Survey Data given in Table VI above)

Table VII. Categorization of Factors based on their Potential for Women Empowerment

High Potential	Moderate Potential	Low Potential
(1) Confidence to promote own enterprise, (2) Inspiration to undertake risk, (3) Generation of new business ideas, (4) Decision-making ability, (5) Freedom to spend and save the earnings, (6) Freedom to decide on children's education, (7) Financial planning and discipline, (8) Expressing opinion in a meeting/discussion	(1) Managerial/administrative capability, (2) Accounting and Finance management, (3) Deciding on purchase of house hold assets, (4) Public speaking ability, (5) Election campaigning/contesting in elections, (6) Raising voice against injustice.	(1) Knowledge of laws to protect self and family

(Source: Based on the Scores computed from the Field Survey data shown in Table VI)

From Table VII and Figure I, it may be observed that women micro enterprises under “Kudumbashree” offer reasonably high level of empowerment to its members. It is noted that there is highest empowerment is in respect of Family; because under Family Empowerment 3 out of the total 4 factors offer high empowerment and the remaining 1 factor offers moderate potential for empowerment. The overall potential for Family Empowerment as a group is also quite high at the level of 1.48 (Table VI). It is noted that the factors with the highest potential (Financial planning and discipline, Score 1.7) and second highest (Freedom to spend and save the earnings, Score 1.6) are under Family Empowerment group. Next best empowerment potential goes to Entrepreneurial/Individual Empowerment group under which 4 factors out of the total 6 factors offer high potential for empowerment and the rest 2 factors offer moderate potential. The overall potential for this group is also quite high as indicated by the score of 1.40 for the group. (Table VI). The lowest empowerment potential refers to Political Empowerment of women. Under this group just one factor (Expressing opinion in a meeting/discussion, Sore 1.53) is having high potential for empowerment. Of the balance 4 factors 3 are having only moderate potential for empowerment. Besides, the remaining one factor which has got only low potential for empowerment (viz. Knowledge of laws to protect self and family, Score 0.65, is the factor with the lowest score among all the 15 factors) falls in this category. Moreover, for the group as a whole too, the overall score is only in the moderate range at the level of 1.15 (Table VI).

In short, it may be stated in general that there is high empowerment potential for micro enterprises under “Kudumbashree”. Maximum scope for empowerment is in the family front of the women. This relates to (i) financial planning and discipline, and (ii) freedom to save and spend earnings. Quite high and somewhat equally important is the scope for empowerment in the individual and entrepreneurial front, particularly relating to (i) inspiration to undertake risk, and (ii) confidence to promote own enterprise. The least potential is in the political front, though here also there is high improvement in the capability to express one's opinion in a meeting/discussion.

7. Major Problems faced by the 'Kudumbashree' Micro Enterprises under Study

Some of the main problems faced by these groups are;

- (i) Lack of adequate training: Sufficient training in modern business practices is lacking in almost all cases (64 respondents, 80 percent of the total). This creates hurdles in running the MEs in strictly commercial lines. Accounting and finance management is one such area. Others include dealing with outside agencies for procurement, clearances etc.
- (ii) Delay in obtaining credit facilities: Loan facilities, though extended by banks and other financial intermediaries, quite often there is delay in getting the loan sanctions and receiving the disbursement of such facilities. This problem has been cited by as high as high as 60 respondents (75 percent) under study.
- (iii) Marketing of products: Marketing of products is one of the major problems faced by MEs under 'Kudumbashree'. This problem is more in respect of MEs engaged in Tailoring, Dairy, Candle manufacture etc. There are 35 respondents (43.75 percent) who have pointed out the above problem.
- (iv) Inadequate time: Often the time required to deliver the products is quite less as the orders are placed at short notice by the clients. This problem is more so in respect of Catering, Tailoring, Dairy etc. There are 32 respondents (40 percent) who opined as above.
- (v) Non-availability of raw materials: In some cases the requisite raw materials are not available at the right time. This problem has been pointed out by 20 respondents (25 percent) under study.
- (vi) Lack of knowledge and skills: In some cases, there is the lack of adequate skills and expertise by the members. In respect of activities like Tailoring, Catering etc. the typical products that are demanded by the clients, sometimes, might be beyond the technical competence of the respective MEs. However, only 12 respondents (15 percent) have responded as above.
- (vii) Lack of cooperation among members: Mutual co-operation and understanding among the members is another problem faced by the MEs, as these are all group enterprises. However, only 10 members (12.5 percent) have had expressed the above problem.

8. Interpretation of Findings and Suggestions

- (i) Findings of the study as noted above suggest that micro enterprises very significantly enhance the family empowerment of women and their individual /entrepreneurial empowerment too almost equally well. Political empowerment is rather moderate, but one relevant political empowerment capability (viz. expressing one's opinion in a discussion / meeting) is enhanced as a result of association of women with MEs under 'Kudumbashree'. The above positive outcomes arising from association with 'Kudumbashree' MEs when juxtaposed with the practical scenario relating to rural women who are deprived of many primary requisites for a decent wellbeing points to the logical conclusion that adequate credit facilities if extended to such "Kudumbashree" members (either individually or as a group – MEs are often set up as group enterprises) would result in high empowerment for such women. In due course of time, such members can come up with their own individually managed MEs very meaningfully (as against

collective endeavors comprising of a few members, as is seen in the “Kudumbashree” MEs under study). This in turn results in even higher level of empowerment for such women, along with better welfare for their families and adjoining communities. Commercial banks and financial institutions, particularly co-operative sector institutions can extend suitable credit facilities to such MEs either under their MSME financing schemes or Microfinance/such other credit schemes. Individual loans too be extended to interested “Kudumbashree” members / micro entrepreneurs in due course of time, based on their performance track record over the years under various ‘Kudumbashree’ schemes.

- (ii) The high scores in respect of inspiration for generation of business ideas (score 1.49), confidence to promote own enterprise (1.48), decision-making ability (1.43), and generation of new business ideas (1.38) as well as factors like managerial /administrative capability (1.31), accounting and financial management (1.30), point to the logical conclusion that encouragement of further investment in Kudumbashree” MEs (promoted either collectively or individually by its members) is advisable for their empowerment.
- (iii) As revealed by the field study, significantly high level of empowerment is possible to members of ‘Kudumbashree’ MEs in respect of their capability to express their opinions in meetings/discussions. Thus, political empowerment is facilitated to ‘Kudumbashree’ women to that extent. Interest for election campaigning / contesting in elections is highly facilitated (Score 1.3) and so also public speaking ability (Score 1.29). Similarly, moderately high improvement is there in respect of raising voice against injustice (Score 0.99). In view of the above, members of ‘Kudumbashree’ MEs become better equipped to occupy responsible positions under Local Self Government (LSG) institutions / Panchayati Raj Institutions (PRIs) / similar other institutions. While nominating or selecting people to different local bodies as above due preference be given to those having experience of working under “Kudumbashree” initiatives, particularly as part of ‘Kudumbashree’ MEs, so that their relevant skills and experience could be effectively utilized for nation building. The relatively high or moderate score of 0.99 for the factor ‘To raise voice against injustice’ further reinforces the above viewpoint.
- (iv) In short, MEs under ‘Kudumbashree’ need to be encouraged for the empowerment of its members, particularly at the family and individual / entrepreneurial fronts.

9. Concluding Remarks

In view of the foregoing discussions, it may be pointed out that micro enterprises under ‘Kudumbashree’ have got high potential for women empowerment, in spite of a number of problems that they face in their day to day activities. It is the success of ‘Kudumbashree’ in Kerala that made it a role model the whole of India or even elsewhere in the world. It has been recommended by the Government of India for the implementation various Central Government schemes like MGNREGA, in view of its systematic functioning and corruption-free set-up. In order to tap the full potential of MEs for women empowerment in particular and rural development in general, it may be suggested that ‘Kudumbashree’ MEs should be promoted more aggressively by the authorities, and credit facilities channeled to it; and also arranging suitable training for its members since lack of training has been noted to be a problem for MEs.

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