

ROLE OF KUDUMBASHREE MICRO ENTERPRISES IN ALLEVIATION OF POVERTY WITH SPECIAL REFERENCE TO THEIR MARKETING STRATEGIES

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ABSTRACT

Kudumbashree believes that poverty is a multi-phased phenomenon. Hence, they have adopted a holistic approach to tackle the multiple manifestations of poverty and this approach is equivocally stated in the Mission Statement of the project, which goes like this:

The aim of the project is to study the role of Kudumbashree in alleviating poverty with special reference to their marketing strategies. For the collection of data both secondary and primary sources were used. Interview Schedule was administered for collecting primary data.

Kudumbashree micro enterprises perceptibly depict how grass roots-level activities are essential for women's active participation in social and economic life. Even though there are so many pitfalls and shortcoming .These micro units has been successful in reaching the unreached through providing ways and means of living and financial independence.

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

KEYWORDS: Area Development Society, Community Development Society, Micro Enterprises, Neighbourhood Groups

INTRODUCTION

Darkness can be removed only by bringing in light. Similarly, poverty can be eradicated only by bringing in prosperity. Poverty is a multi-faced sorry state of deprivation. Hence by meeting one disadvantage in the lives of the poor, poverty cannot be eradicated or mitigated. It cannot be reduced or removed simply by giving money or by charity activities.

Unlike the conventional Poverty theories and practices, the monetary factors are not the only contributory to poverty but it is due to the deprivation of basic needs, basic facilities and basic rights. Eradication of absolute poverty means restoration of the denied or deprived basic needs, basic facilities and basic rights. To restore the denied or deprived entitlements of the poor the capability of the poor has to be improved first. Capability deprivation is the root cause of poverty and to make them aware of their entitlements is the only solution to overcome this hurdle.

The centrally planned, rigid, individual-oriented uncoordinated, income criteria based poverty eradication programmes of the past that implemented throughout the world didn't give the expected result. More over they were implemented by different agencies and they never gave any room at all for the involvement and commitment of the poor and viewed the poor only as 'resource less receivers of benefits'. Most of the anti-poverty programmes implemented in the world especially in India during the last decades, though seemingly well conceived, have failed due to various reasons.

Every programme of the past tried to meet only one of the disadvantages in the lives of the poor and the programmes were implemented by a host of agencies with no co-ordination with one another. The programmes therefore lost focus and the resources got scattered. Being implemented by different agencies also meant many parallel structures for delivering, resulting high delivery costs. The programmes were centrally planned with little flexibility to suit local needs. The target-oriented programmes did not take into account the resource handling capacities of the poor.

All these experiences emphasized the necessity to adopt a holistic approach to fight poverty, with the active participation of the community in the developing countries especially in India. It paved way for a trend in these countries to start poverty eradication programmes with poor people's participation. In tune with this global trend the central government of Indian union also started joint ventures with state governments. One of the participants was Kerala state which took clear and bold steps in this direction. The state designed its own poverty reduction projects by obeying national guidelines. As a result, small ventures took place in different districts in Kerala with the financial help from the central government.

Kerala is a State with an impressive array of achievements in the field of women development. It has a high female literacy rate of 86.2%, a low IMR of 13 (against the national average of 80) a favourable sex ratio of 1032 female/1000 male, low MMR 0.8/1000, High Life Expectancy ratio 74 female/70 male etc., just to mention a few. But in spite of all these achievements the

conspicuous absence of women in the public domain remains as a paradox of the Kerala model of development.

The economic marginalization of women in the development process has drawn considerable attention during recent years. While the female work participation rate in India increased from 19.7% to 22.7% between 1981 and 1991, in Kerala the ratio declined from 16.6% to 15.9% during the same period. The incidence of unemployment among females in the State is higher than that among males by 5 times in rural areas and 3 times in urban areas. The unemployment in Kerala is severe and is 3 times larger than that in India.

The sexual division of labour has resulted in the concentration of women in low paying unorganized sectors such as agricultural labour, cottage and traditional industries and selected service sectors. Despite the powerful trade union movements, equal wages for equal work still remains a mirage and gender discrimination at the work place is widely prevalent.

The marginalization of women in the economic process and lack of control over resources have been major impediments in improving the status of women in Kerala.

In 1993 a beacon light of good hope penetrated the dark and morbid scenario prevailed in the state. The phenomenal success of the CDS(community development society) systems of Alappuzha and Malappuram district encouraged the planners to formulate a participatory, community-based programme for fighting poverty. The concept of Kudumbashree was thus took definite shape

Kudumbashree is the inevitable offspring of the collective experience derived from the bleak plight of the anti-poverty programmes of the past. When most of the seemingly well conceived anti-poverty programmes of the Central and State Governments failed to bring about the desired result.

Kudumbashree is a mission formed for the total eradication of absolute poverty in 10 years through concerted community action under the leadership of Local Self Government, by facilitating organisation of the poor women for combining self help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically.

This project aims at the empowerment of women, giving them the central place in the programmes meant for their benefit. They will no longer be passive recipients but active leaders. The action plan charted out by this process is to enable women to realize their latent potential, strengthening them through self-help

Kudumbashree views Micro Enterprise Development as an opportunity for providing gainful employment to the people below poverty line and thereby improving their income and living standard. Micro enterprise development is 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 on to low to medium capital and then to low to medium risk. In an advanced stage, it may even reach

medium capital medium risk and medium profit with appropriate technology, emerging technology or even with low technology.

To generate additional employment opportunities and to bring down the incidence of poverty, micro enterprise is found to be the best tool by Kudumbashree and it has acquired vast experiences by venturing into innovative micro enterprises in this field over the last 5 years. The micro enterprises set up by Kudumbashree in urban and rural areas of the State by individuals and groups.

Providing skill up gradation trainings, self-employment opportunities and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro enterprises that adopted by this project.. Kudumbashree is bent on giving necessary resource support and facilitate forward/backward linkages etc., to promote micro-entrepreneurship among poor women.

Kudumbashree enterprises giving special focus on their marketing strategies, capital accumulation and skill up gradation.

Operational definitions

Area Development Society (ADS)

Area Development Society (ADS) is the federation of 8-10 NHG's formed at ward level, consists of representatives of the poor elected from various federating NHGs. The Area Development Society functions through three distinct bodies viz., General Body, Governing Body and Monitoring and Advisory Committee.

Community Development Society (CDS)

Community Development Society (CDS) is a registered body under the Charitable Societies Act is formed by federating various ADS's at Panchayath level. The CDS has three distinct bodies viz, General Body, Governing Body and Monitoring & Advisory Committee

Micro Enterprises

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

Neighbourhood Group (NHG)

It consists of women from 20 – 40 families and acts at grassroots level .NHG are the building block of the organisation. In each Neighbourhood Group from among its members, five

Volunteers are elected for undertaking various functional activities. They are Secretary, President, Community Health Volunteer, Income generation activities volunteer and Infrastructure Volunteer.

Women Entrepreneur

Women entrepreneurs are those who own, organize or operate and control an enterprise including small and cottage industries with not less than 80% of the total workers are women and whose holding in the enterprise is at least 51%.

Review of literature

Kannan (et al) (2004) made an attempt to analyze the significance of informal women entrepreneurs in generating income for their families. The major findings of the study are- women entrepreneurs depend upon the family for involvement in entrepreneurship. The major reason for involvement in informal trade is due to poverty in their families. In rural India, women turn to self employment and entrepreneurship as a means of earning for livelihood. The study was conducted in five villages around Tuticorn town.

Mohammed Seik (et al) (2004) suggested that in the rural context women's control over ownership of land can play an important role not only in economic betterment but also in terms of social and political empowerment as land is the symbol of political power and social status. Micro credit programmes have to be visualized in the context of new global economic order in liberalization, globalization and privatization policies which have led to job losses in the formal sector decline in social sector spending and growing unemployment. In this scenario the last option left for poor women is self-employment, which micro credit aims to promote. He concluded that since the efficiency of micro credit programmes is not independent of other developmental interventions, it could at best be one of the components of wider developmental agenda.

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

Objectives

- To identify different trainings & practices acquired by Kudumbashree units to market their products
- To find various promotional measures adopted by Kudumbashree enterprises for marketing their product
- To trace out the mode of advertising adopted by each micro enterprises
- To trace out different marketing strategies adopted by various Kudumbashree Micro enterprises

- To trace out the problems and hurdles faced by Kudumbashree micro enterprises in marketing
- To find out different strategies to enhance the marketing ability of Kudumbashree enterprises

Hypothesis

- Kudumbashree micro enterprises face major setback in marketing due to absence of branding, inadequate advertisements, improper personnel selling techniques, in attractive packing and lack of marketing practices.
- Inadequate marketing strategies have adversely affected the overall performance of each Micro enterprise especially the Repayment Profit making, value addition and diversification, etc.

Methodology

Area of the study

The study was undertaken in Kozhikode District in Kerala where the activities of Kudumbashree are widespread. It is one of the few districts in Kerala where Kudumbashree has formed highest number of NHG's which are the basic units developed for grass root level functioning. Kudumbashree establishment in Kozhikode district has succeeded in strengthening their activities in urban and in rural areas equally. Kozhikode also enjoys a top rank in the volume of cash turned up through thrift collection and lending by NHG members. With a population of more than 20 lakh, Kozhikode has to bear and solve the problems of a large number of BPL families who constitute around 40% of the total population. People under BPL include destitutes, landless farmers, fishermen, agricultural labourers and artisans. Major chunk of them are the members of Kudumbashree. Kozhikode is also one of the few districts in Kerala where most of the central and state sponsored poverty alleviation programmes are implemented with the support of Kudumbashree. In Kozhikode Kudumbashree has paid attention to start various types of micro enterprises ,giving weightage to variety and innovativeness.

Source of Data

Both primary and secondary data are used for this study. Primary data were collected through specially designed interview schedule or questionnaire. Secondary data were collected from books, magazines, websites, journals, house journals, hand outs, research papers and periodicals.

Tools and techniques used for analysis

- ❖ Descriptive Analysis
- ❖ Average Score and Average Rank Analysis
- ❖ Chi-Square Analysis

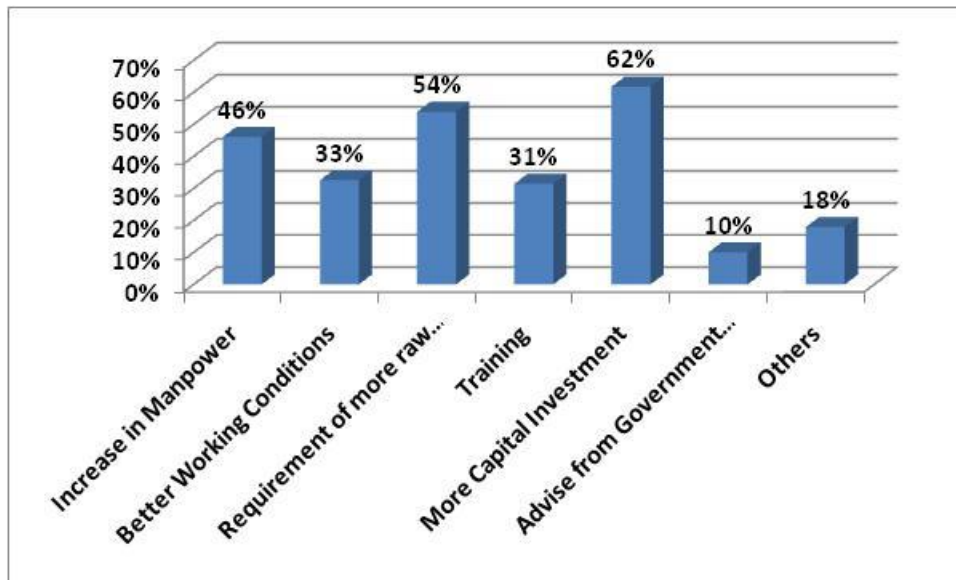
STEPS TAKEN FOR IMPROVEMENT OF THE ENTERPRISES

Table 1

Steps Taken	Frequency	Percentage
Increase in Manpower	41	46%
Better Working Conditions	29	33%
Requirement of more raw material Machineries etc	48	54%
Training	28	31%
More Capital Investment	55	62%
Advice from Government Officials	9	10%
Others	16	18%
Total	89	

Source: Primary Data

Figure 1



There is more than one step taken by many of the respondents to improve their enterprises. Most of them that is 62% specified the need of investment of more capital. Secondly respondents need more raw materials and machineries for the improvement of their enterprise. Then comes

increase in manpower better working conditions and training. Least respondents need advice from government officials for the improvement of their enterprise.

FACTORS AFFECTING INCREASE IN DEMAND

Table 2

Factors	RANKS							Not Responded
	1	2	3	4	5	6	7	
Price	13 (14.6%)	30 (33.7%)	14 (15.7%)	1 (1.12%)	1 (1.12%)	(0%)	(0%)	30 (33.7%)
Quality	66 (74.1%)	11 (12.3%)	(0%)	(0%)	(0%)	(0%)	(0%)	12 (13.4%)
Increase in Size	(0%)	5 (5.61%)	6 (6.74%)	8 (8.98%)	4 (4.49%)	2 (2.24%)	(0%)	64 (71.9%)
Attractive packing	1 (1.12%)	15 (16.8%)	15 (16.8%)	7 (7.86%)	4 (4.49%)	2 (2.24%)	(0%)	45 (50.5%)
Brand Names	(0%)	(0%)	5 (5.61%)	2 (2.24%)	5 (5.61%)	1 (1.12%)	1 (1.12%)	75 (84.2%)
Colour	(0%)	(0%)	3 (3.37%)	6 (6.74%)	4 (4.49%)	4 (4.49%)	1 (1.12%)	71 (79.7%)
More Advertisement	1 (1.12%)	(0%)	3 (3.37%)	(0%)	(0%)	1 (1.12%)	5 (5.61%)	79 (88.7%)

Source: Primary Data

The factors which occurred mostly under each rank is highlighted. Price and quality are the factors with highest percentage occurred under rank 1. Thus it can be concluded that price and quality are the most affecting factors to increase demand.

Price and Attractive packing got 2nd rank. Thus it can be said that Attractive packing affect the demand of the product.

From the above table, it is known that 13 respondents (14.6%) have given first rank to price. 30 (33.7%) ranked it as second. 14(15.7%) gave third rank. Hence price is an important factor which affects the increase of demand.

74.1% gave first rank to quality and 12.3% ranked it as 2nd .So quality also got a very big role to improve the demand of the product.

Respondents believe attractive packing also affecting the demand of the product in a manner. From the table it can be concluded that, rest of the factors that is brand name, colour, increase in size and more advertisement did not have that much role in increase in demand of the product.

CHI-SQUARE ANALYSIS

Null Hypothesis: Help extended from Kudumbashree mission has significant influence on profit making of Kudumbashree enterprises

Table 3

		Business Profitable		Total
		Yes	No	
Kudumba shree help	Yes	58 85.3%	10 14.7%	68 100.0%
	No	11 61.1%	7 38.9%	18 100.0%
Total		69 80.2%	17 19.8%	86 100.0%

When the cross tabulation of two data count of respondents who got help from Kudumbashree units and count of respondents whose business are running on profit is done , it is found that out

of the total 68 respondents who got help from Kudumbashree , 58 make profit from business. 11 out of 18 who never got any help from Kudumbashree also make profit from their enterprise.

Chi_ square Test_ Help from Kudumbashree Versus Business Profitability

Table 3

	Value	df	P value
Pearson Chi-Square	5.248 ^a	1	.022
N of Valid Cases ^b	86		

a. 1 cells (25.0%) have expected count less than 5. The minimum expected count is 3.56.

b. Computed only for a 2x2 table

Significant = (P value ≤ 0.05)

It is inferred from the above table that help from Kudumbashree mission has significant influence on making their business profitable since the hypothesis is accepted at 5% level of significance

It is concluded that assistance from Kudumbashree mission has significant influence on profitability of business.

Limitations of the study

- The research area is restricted to Kozhikode District.
- The sample size is limited to 101 respondents.
- The study is restricted to the women microenterprises formed and organized by the District Kudumbashree Mission
- The respondents who are selected for the study are either the secretary or the president of the microenterprise who acts as leader in respective groups. Opinions of other members are seldom taken in to account.
- The district coordination team of Kudumbashree, Panchayath level community organizers and office bearers of CDS who really organize and monitor the Kudumbashree micro enterprise activities not come under respondent category.

- The findings are based on a sample survey. Hence, all the limitations of sampling research are applicable.

Findings

- It was found that majority of the respondents that is around 70% are exposed to training at the initial stages of the establishments of the units,
- In the initial stages it was seen that 37% got training in manufacturing, 58% in marketing, 29% in personnel selling, 50% in technical and 52% was given training on general orientation.
- Only 53% got training on marketing and 30% never attended any training on marketing.
- It was found that those who got training on marketing, 49% agreed that they got training on direct selling, 30% on conducting melas while 34% got training on showroom selling.
- From the study it was seen that 64% of the respondents considered product as the primary component of marketing mix, 15% considers place as the major component, 12% considers price as the major component of marketing mix, while 7% of the respondents did not reveal their opinion.
- It is seen that 75% of the respondents depends on personnel selling, 19% on sales promotion, while only 4% depends on advertisement to promote their product.
- From the study it was concluded that only 7% of the respondents advertise their product. 16% have designed their own logo and only 3% assigned outside agency for advertising their product.
- It was observed from the study that 65% of the total respondents have not spent any amount for branding. 6% spent a sum between Rs 1000 to Rs.5000 for branding and advertisement whereas 3% spent a sum above Rs.5000. 26% of the total population did not respond to the question.
- From the study it was found that 78% of the respondents are getting assistance from Kudumbashree in the marketing activities.
- Around 29% are getting assistance in training programme. They help 12% to conduct melas, 4% for infrastructure and 61% of the respondents are getting financial assistance.
- It was clearly observed that 80% of the respondents expect financial assistance from Kudumbashree, 31% require personnel assistance which 16% expect Kudumbashree for common branding.
- It is seen the 85% of the respondents have not developed separate slogan for their micro enterprises.
- It is inferred that 39% of the respondents believe that advertisement has made a tremendous impact on total sales whereas 42% feels advertisements has no impact on sales volume.
- It is observed that 16% of the respondents got an increase above 10% due to advertisement, while 16% responded that there is no increase in sales volume due to advertisement.
- It is explored that marketing campaign helps only 13% of the respondents to sell their product outside the state while for majority (75%) of the respondents marketing campaign did not help in selling their product outside the state.

- It is seen that for more than 50% respondents direct selling helped them to increase the sales, 42% accept point of purchase and 28% sees exhibitions as a technique to increase the sales.
- It was found that 81% of the respondents implemented their project fully.
- Out of 15 who implemented the project partially, 9 said that project is not profitable due to reasons like lack of proper machinery and raw materials, increase in the price of raw material and lack of training.
- From the study it is also observed that out of 89 respondents, 9 opined that their customers belong to lower income group, 33 responded that their customers are from middle income group, while a small percentage about 3% belong to higher income category. 46% had the opinion that their customers belong to all categories.
- It was observed that 26% of the respondents have not responded to the reasons for non preference, 19% view improper sales promotion, 11% believe unattractive, 10% considers high, 28% see inadequate information regarding the product and 6% feel low quality as the reason for non preference of the other groups.
- From the study 80% of the respondents claim that their business is running on profit.
- It was found that 37% of the respondents conducted melas while 54% did not.
- It was seen that 76% view their product as eco friendly.
- It was observed that 24% of the units got a profit less than Rs.5000 from these melas, 58% got a profit between Rs.5000 and Rs.10000, 12% got a profit between Rs.10000 and Rs.250000. 6% did not respond to the question.
- It was inferred that 37% of the respondents responded to the question about competitors, for 54% other local producers are the major competitors. For 2%, multinational companies are the competitors and 7% other companies are the competitors.
- Another observation of the study was that for the improvement of the enterprises, 62% specified the need of investment of more capital, 54% needs more raw materials and machinery for the improvement of their enterprise and around 46% needs increase in manpower.
- It is inferred from the study that quality is the most affecting factor to increase demand while brand name, colour, increase in size and advertisement did not have much role in increase in demand of the product.
- It is observed that exposure to training of the respondents has significant influence in the profitability of business.
- It is seen that regarding the help from Kudumbashree enterprise, 68 of the microenterprises who got help from Kudumbashree, 58 make profit from business, 11 out of 18 who never got any help from Kudumbashree also make profit from their enterprise.
- Designing of separate slogan has significant influence on the profitability of the business.

Suggestions

- Kudumbashree must ensure that Special camps, orientation classes, workshops must be conducted by those people having expert knowledge in the concerned subjects.

- Advanced level classes in topics like Organizational management, financial accounting, entrepreneurship and marketing have to be imparted at CDS level.
- Officials must ensure that they make a visit to the enterprises more frequently giving proper support system, clarifying doubts and proper guidance.
- Follow up classes at ADS level should be arranged for reinforcing the basic level courses given at NHG level.
- Proper guidance and communication must be given to the local authorities, semi government organizations and government aided institutions to purchase the products made by Kudumbashree units. They have to give priority to Kudumbashree units while inviting quotations from the suppliers. This ensures a ready marketability of the products.
- Kudumbashree should ensure that proper guidance should be given for the hygienic disposal of wastages for those who undertake waste disposal project.
- Showrooms, sales counters, small business outlets and discount counters should be opened at every market place in each taluk.
- It would be better if Kudumbashree organizations select each panchayat and taluk and give awareness programmes, show documentary films on hygiene, cleanliness, importance of bio gas plant, water harvesting, solar energy, organic farming .
- The harmful and adverse effect of plastic pollution must be properly imparted to the public as well as to the entrepreneurs.
- Kudumbashree must compel and encourage the entrepreneurs to use eco friendly product in their enterprises.
- Women entrepreneurs should get the benefit of Information technology so that it can be utilized for passing timely and urgent information about processes, products and marketing strategies. This may help them sharpen their tactics to cope up with the competing world
- Permanent outlets must be opened by the enterprises for selling their products. The organizations must support the entrepreneurs by giving proper advertisement.
- The appeal of the product can be enhanced by attractive packaging as well as the design of a logo for all Kudumbashree enterprises would give a professional touch and even a boost in their sales.
- The size of the Micro Enterprises group must be small so as to help the smooth functioning of the group activities and to increase the margin of the individual earning..
- It is recommended to consider atleast the locally available resources, local skills, market conditions, social back ground of the unit members and local needs before selecting the types of micro enterprises for NHG groups. The nature of activity and the products should be designed based on these factors.
- Motivation and Leadership classes must be conducted by the organisation which will definitely help the entrepreneurs to deal with people, lessen conflicts among the groups, boost morale, increase self confidence and gain self respect.
- More importance should be given for adopting alternative advertising modes. Discount melas, display advertising, film advertising, point to point sales, etc can be taken up. They are suitable for tiny enterprises.

- Campaign programmes can be conducted by the organizations by educating the public regarding the importance of small scale business.
- Kudumbashree organizations can also take initiative by starting some diploma courses in marketing, human resource management, financial management, etc, for the entrepreneurs to make them aware of the basics which will definitely boost their confidence level.

Conclusion

The relative success of Kudumbashree enterprises is a clear sign of widespread acceptance of community-based activities done to uplift the poor and downtrodden people. Kudumbashree program has cut across the ideological divide and successfully overcome all the social and economical hindrances in the society. Poor Women have truly been empowered by joining in Kudumbashree organs like Neighbourhood groups and Micro enterprises.

We can obviously say that the perception like capability deprivation as one among the root causes of poverty and building capability of poor is inevitable to make poverty alleviation efforts sustainable is true in all sense. For attaining that goal, making the efforts to perfect Micro entrepreneurship is inevitable.

Neighbourhood groups and their allied micro enterprises seems to be the one and only solution to save the rock bottom poor who live in utter distress and despair and who were left out from the coverage.

Kudumbashree micro enterprises perceptibly depict how grass roots-level activities are essential for women's active participation in social and economic life. Even though there are so many pitfalls and shortcoming .These micro units has been successful in reaching the unreached through providing ways and means of living and financial independence.

Even though the Kudumbashree Micro enterprises are in their early stages, they show a clear symptom of sustainability. Around 75% of the units are running on profit. Shortcomings in some areas (in marketing and product standardization) still exist but through more exposure to training and experiences, these hurdles can be bypassed.

Adopting all the ways of advertising, Appointing Professional agencies for outside advertising, Developing a separate logo and slogan for the product, Diversifying the product portfolio, Conducting regular exhibitions and Increasing small outlets and exclusive showrooms for Kudumbashree products are found to be some of the measures to build up a bright future for Kudumbashree enterprises. Anyway I hope a bright and sunny tomorrow awaits them and this study may help them to reach out that glittering day.

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