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**Employment Training for Women and
Facilities and Amenities for Readymade Unit to Kudumbashree
Entrepreneurs of Thazhekode Grama Panchayath
(2012-13)**

**Evaluation Division
Kerala State Planning Board
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DISCLAIMER

This working paper is prepared by Shri. Mohamed Ansal Babu NK., Research Assistant, District Planning Office, Malappuram. The facts and figures in the report are based on quick field survey done by the author and do not reflect the views or policies of the State Planning Board. The purpose of this document is to provide a comprehensive overview of the project 'Employment Training for Women' & 'Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs implemented by Thazhekode Grama Panchayath as a part of people's plan 2012-13.

FOREWORD

Income/employment generation projects aim at positive effects in terms of empowerment, self-reliance and community development. All modern welfare governments believe that income/employment generating schemes are very helpful in restoring the dignity and self-respect amongst poor people and have striven to provide countless struggling families with a means of generating income.

The present evaluation study is focused on effectiveness of the projects 'Employment Training for Women' & 'Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs' implemented by Thazhekodde Grama Panchayat as a part of annual plan 2012-13 in creating opportunities for employment and income.

For the preparation of the report, along with the Primary data collected from the respondents, Secondary data available in Thazhekodde Grama Panchayath were also used to study whether the strategies and plans are in conformity with the objectives of the Projects.

The report was prepared by Sri. Mohamed Ansal Babu NK, Research Assistant, District Planning Office, Malappuram with the technical assistance of the members of staff in District Planning Office, Malappuram.

I hope that the findings of the study will become a primary reference for the formulation of policies on income/employment generating schemes.

I appreciate Mr. Mohamed Ansal Babu. NK, Research Assistant, District Planning Office, Malappuram for the earnest effort he has taken in preparing this evaluation study report.

Sd/-
P.Sasi Kumar
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Malappuram

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I take this occasion to thank the members of the Kudumbashree readymade unit in Thazhekodde Grama Panchayath for their co-operation and help in the collection of relevant data.

Finally, I am short of words to express my heartfelt gratitude to my family members, friends and all well wishers for their support.



Malappuram
31/03/2014

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ABSTRACT

This study is an attempt to examine the efforts of Thazhekode Grama Panchayath to empower women by establishing and running economic schemes aimed at alleviating poverty. Through this study, the investigator tried to study the effectiveness of the projects 'Employment Training for Women' & 'Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs' implemented by Thazhekode Grama Panchayat as a part of annual plan 2012-13 in creating opportunities for employment and income. The investigator used schedule for collecting data from the members of the unit and analysed the data by using simple statistical measures like percentage, graphs, etc. The investigator could reach at the conclusion that the training coupled with establishment of the unit will definitely strengthen the position of the women in the society. The co-operation of the members along with the sustained and continuous efforts from the government would ensure more employment and income to the target group.

INTRODUCTION

Income/Employment generating schemes are practical solution to empower the people and one of the strategies to strengthen their positions. Involving women in such a project, therefore, should be an important policy for government and development organisations because women can drastically change their own lives. Women can use the economic resources more wisely and to the benefit of the entire household better than men. Nevertheless, they have a bleak economic presence in the developing world.

Income generating schemes can be defined as ‘small-scale projects that create an income source to individual beneficiaries or beneficiary groups while promoting a) the principal right to self-determination and b) the objectives of integration, repatriation and (re-) integration’. Income generation schemes cover a wide variety of activities such as micro-credit, grants, skills and vocational training, business training, cash/food for work (asset creation) schemes, local economic development initiatives and even small and medium enterprise development. In the strict sense of the term, income generation aims at creating a financial income. Income generation projects, however, may also aim at positive effects in terms of empowerment, self-reliance and community development.

Income generating schemes allow autonomy and self-sufficiency. They help families secure much needed income with which to buy necessary food and medicines. All modern welfare governments believe that income generating schemes are very helpful in restoring the dignity and self-respect amongst poor people and have striven to provide countless struggling families with a means of generating income. In less developed countries, female-headed households have less access to land or other resources to fight against the uncertainties they face in their life. These households are invariably poorer any way and are forced to compromise on education or medicines for their children in their pursuit of food.

This study is an attempt to examine the efforts of Thazhekode Grama Panchayath to empower women by establishing and running economic schemes aimed at alleviating poverty.

Importance of the Projects

Unemployment remains a persistent problem in our society. More men are employed than women. Many income/employment generating schemes are being implemented in our country. They are implemented to empower the people economically and to assist them to become independent without relying on government assistance.

In order to address the unemployment and thereby poverty of the women, Thazhekode Grama Panchayath has decided to take an effort to provide employment opportunities for the unemployed women during 2012-13. For this, two projects named '**Employment Training for Women**' & '**Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs**' were prepared and implemented by Thazhekode Grama Panchayath based on the following objectives as a part of people's plan 2012-13.

Objectives of the Projects

1. To increase the employability of the unemployed women.
2. To provide employment opportunities for the unemployed women.
3. To provide support for the livelihood of the unemployed women.
4. To increase the standard of living of the unemployed women.

Project Profile

Name of the Projects	: 'Employment Training for Women' & 'Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs'
Projects' Number	: S0158/13 & S0203/13
Grama Panchayath	: Thazhekode
Year of Implementation	: 2012-13
Implementing Officer	: Supervisor, ICDS

Projects' No. & Outlay	: 1. S0158/13 - Rs.1.00 Lakh. (Plan Fund) 2. S0203/13 - Rs. 2.50 Lakh (Own fund)
Type of Project	: Single Year
Category of Project	: General
No. of Beneficiaries	: 30 Unemployed Women
Agency of Training	: JSS(Jan Shikshan Sansthan)Malappuram

Objectives of the Study

Following are the important objectives of the study;

- To examine the process of implementation and time frame of the project activities.
- To study the effectiveness of the projects in creating employment opportunities of the target group.
- To study the effectiveness of the projects in increasing the income of the target group.
- To analyse the marketability of the products of the target group.
- To identify the factors contributing to the success and failures of the projects.
- To make recommendations to practitioners and in respect of future studies.

Scope of Study

Following are the important scope of the study

- Department of Women & Social Welfare, Industries, etc. can use the results of this evaluation study for framing various policies on Income/Employment Generating Schemes.
- Research fellows can use the results of the study for their further investigation.

Evaluation Questions

- Whether the implementation of the project was really successful?
- Whether the authority has implemented the project as per the objectives?
- Whether the project was helpful for creating employment opportunities of the target group?
- Whether the activities of this project have really increased the income of the target group considerably?

Methodology

Methodology is the procedure or techniques adopted in research and it occupies a very important place in any types of research. A suitable method helps the researcher to explore the diverse strands of the study and adequately measures them so as to satisfy the requirement.

Method Adopted for the Study

As the present study involves a process of collecting data from a specific population, the normative survey method is most appropriate.

Survey method is very useful in getting descriptive data which people can contribute from their own experience. It is the best means through which opinions, attitudes, suggestions for improvement of instruction and such other data can be obtained.

Tool Used for the Study

For each and every type of study we need certain instruments to gather new facts or to explore new fields. The instrument thus employed as a means is called a tool. For the present study, interview schedule is used as a tool for gathering primary data from the members of Kudumbashree Readymade Unit and the authorities of Thazhekodde Grama Panchayath to evaluate the Project of 'Employment Training for Women and Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs of Thazhekodde Grama Panchayath'. The investigator also collected secondary data to conduct study on the project 'Employment Training for Women and Facilities and Amenities for Readymade Units to Kudumbashree Entrepreneurs' from the project records in Thazhekodde Grama Panchayath.

Sample for the Study

Sampling is the process by which a relatively small number of individuals, objects or events is selected and analysed in order to find out something about the entire population or universe from which it was taken. The term sample refers to a small group of individuals taken from a large population. The sample for the present study consists of 30 members of Readymade Unit and Span of Authority of Thazhekodde Grama Panchayath like the President, the Secretary, CDS President, ICDS Supervisor, and the Director, JSS-Malappuram. The distribution of sample is presented in the following table.

Table No.I
Break up of the sample used for the statistical analysis

No of Members of Kudumbashree Readymade Unit	Span of Authority of the Grama Panchayath & Others
30	5

Source: Sample Survey

It is clear from the table that the sample for the present study consists of 30 members of Kudumbashree Readymade Unit and other 5 members as the dignitaries connected with the implementation of the project. The population under study is again sub divided as follows.

Table.No.II
Sub division of sample

Category	No. of Members
Married	17
Widow	3
Divorced	5
Unhealthy Husbands	2
Unmarried	3
Total	30

Source: Sample Survey

Statistical Techniques Used in the Study

The data collected were analysed using statistical technique such as percentage. Percentages were calculated for each item for deciding the proportions of members of Kudumbashree Readymade Unit giving the responses.

Administration of Tool and Collection of Data

The present study is intended to evaluate the effectiveness of the project 'Employment Training for Women and Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs of Thazhekodde Grama Panchayath' implemented by the Thazhekodde Grama Panchayath during the financial year 2012-13 in achieving its stated objectives. The investigator visited the Grama Panchayath, Thazhekodde and collected all relevant details of the project. The investigator had a discussion with ICDS Supervisor (Implementing Officer), the President, the Secretary and CDS President of Thazhekodde Grama Panchayath and the Director, JSS-Malappuram. The investigator collected data from members of Kudumbashree Readymade Unit through group interview by visiting the unit. The investigator was fortunate enough to receive sincere co-operation from all members.

Limitations of the Study

The present study is a micro level study based on the data collected from 30 beneficiaries of the projects 'Employment Training for Women and Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs' implemented by Thazhekodde Grama Panchayath during 2012-13.

Chapter Organisation

The study is presented in four chapters. Chapter-1 presents the brief outline on Income/Employment Generating Schemes and Objectives and Methodology of the study. Chapter-2 gives available review of literature closely concentrated to the present study. Chapter-3 gives a profile of the study area. Last chapter deals with the conclusions and suggestions of the study.

REVIEW AND LITERATURE

Introduction

The review of related literature helps a researcher getting a deep knowledge to the design of the study. It also helps to demonstrate the completed research and the topic under new investigation. In research study, the role of the review of related literature is very important. It gives the researcher an understanding of the previous work that has been done. It enables the investigator to know the means of getting to the frontier in the field. It will give the investigator an insight. Thus information about the specific area of the study can be collected by reviewing the related literature.

Review of related literature is an important aspect of investigation. Fruitful research can be carried out only through a process of integration of past research. New research, which is not based through review of literature, is an isolated entity bearing at best accidental relevance to what has gone before. According to Best(1956) "investigation of related literature is essential in preparing graduate term papers, seminar reports and in planning and carrying out the research in involved in special field problems, thesis and dissertation".

The advantage of the related studies is to provide insight in to the statistical methods through which validity of the results is to be established. According to David (1969), the literature is reviewed to create the content from the past for the study to be conducted with new subjects and newly obtained data.

The review of literature, according to Borg (1968), "in any field forms the foundation upon which all future work will be built."

Neuman (2000:445) states that literature review is based on the assumption that the knowledge accumulates when we learn and build on what others have done. Scientific research is a collaborative effort of many researchers, who have their results with others and pursue knowledge as a community. For the purpose of this study, the literature review was obtained from sources such as books, journals and research publications. Bless (2006:24) states that the purpose of

the literature review is to sharpen and deepen the theoretical framework of the research, familiarise the researcher with the latest developments in the area and identify gaps in knowledge as well as weaknesses of previous studies.

Fox (2004) states that the ultimate goal of any country should be the advancement of the general welfare and peace of its people and that in a developing and transforming country like India, this could only be achieved through the promotion of sustainable development. In rural communities, women and children are the most at risk. Women have taken initiatives to improve their situations and those of their families. Encouraging women to use their leadership skills, providing opportunities for them to participate in community decision-making, supporting women's organisations are some of the actions that communities can take to raise opportunities for generating employment for poor women.

Encyclopedia article on poverty (2000:3) states that the poor people have got no formal jobs. Among those who are included at work as labourers, most of them are women who are earning low wages.

Nampila (2005:31) states that different individuals in the same community have different interests and may not necessarily want to participate in the development projects. With community participation, the people decide, act and reflect on their actions as conscious subjects.

Kakumba & Nsinga (2008:107) believes that involving citizens in income generating schemes and empowering them have the potential to boost their livelihoods and foster development. Such involvement facilitates the reversal of the inequalities that have been developed under colonialism by helping people to engage in the process of identifying problems and acting on them.

Chopra and Ross (1998) are of the opinion that income generating programmes empower people to tackle their problems and to see their potential. To achieve the objective of programmes there should be government funding in income generating programmes and projects for community empowerment.

In this chapter, selected studies have been reviewed which are related to the topic of present investigation.

According to Hepworth and Harsen (1993:493) income generating programmes as a process of increasing personal, interpersonal and collective power which allows individuals, families, groups and communities to maximise their quality of life. Poverty alleviation for women means not just an increase in their income generating projects in rural areas but greater access to production resources such as land, capital, technology and opportunities to develop skills needed to improve their lives. It is a question of empowerment of enabling women to help themselves (United Nations, 1995: 3). Income generating programmes expose women to different training workshops, where they learn different skills, such as financial management, project management issues.

Bhati S.S. (2002) studied the role of small-scale industries in an emerging economy. The role of small-scale industries in the economic development of India in recent years is critically examined under this study. Various factors affecting the growth and development of small-scale industries and the problem faced by this vital sector of Indian economy is examined. The contribution of small-scale industries in employment growth, production, export promotion and other economic indicators are discussed. It was found through this study that the various policy initiatives taken by the Government of India since independence have helped this sector to grow considerably. Some of the policies of the Government of India may, however, not be very helpful in increasing the efficiency of units in this sector as number of non-viable units is increasing steadily.

A study on the role of small – scale industries in an emerging economy of Sri Lanka By Ekanayake A.R & Ragulan.N.V shows that with an impressive history of small firm development policy, in post-Independence Sri Lanka SMEs (Small and Medium Enterprises) dominate the industrial scenario through its contribution to generation of employment and income as also tackling the problem of regional disparities. The Micro, Small and Medium Enterprise (MSME) is considered as one of the most important sectors in Sri Lanka which crafts greater contribution to the growth and social development of the country.

According to the Mahinda Chintana, in his paper 'Vision for the future', SMEs contribute more to the Sri Lankan economy compared to large scale industries since they have a more even geographic distribution and they function as nurseries for large scale industries in developing their creativity and innovativeness. Further, SME clustering is crucial to addressing social and economic objectives, the achievement of which can make them more competitive in the global economy; generating and spreading innovations; creating employment; and distributing broad-based income and welfare. The role of small-scale industries in the economic development of Sri Lanka in recent years is critically analyzed in this paper. Various factors affecting the growth and development of small-scale industries and the problem faced by this vital sector of Sri Lankan economy is examined. The contribution of small-scale industries in employment growth, production, export promotion and other economic indicators are discussed.

Manish Roy Tirkey, Joseph School of Business Studies, Allahabad, (2007) has studied the role of Micro, Small and Medium Enterprises in emerging Indian Economy. According to him, the Small and Medium Enterprises today constitute a very important segment of the Indian Economy. SMEs sector has emerged as a dynamic and vibrant sector of the Economy. Today, it account for nearly 35% of the gross value of output in the manufacturing sector and over 40% of the total export from the country. The number of small-scale units has increased from an estimated 6.79 million units in the year 1990-1991 to over 15 million in 2009-2010 providing employment to more than 34 million people in India. This paper mainly focuses on the Role of SMEs in the development of Indian Economy.

Shyam Bhati(2002) has critically analysed the role of small-scale industries in the economic development of India in recent years through his paper 'India: the role of small-scale industries in an emerging economy'. Various factors affecting the growth and development of small-scale industries and the problem faced by this vital sector of Indian economy is examined. The contribution of small-scale industries in employment growth, production, export promotion and other economic indicators are discussed. Conclusions drawn from the analysis of the data suggest that the various policy initiatives taken by the Government of India since independence have helped this sector to grow considerably. Some of the policies of the

Government of India may, however, not be very helpful in increasing the efficiency of units in this sector as number of non-viable units is increasing steadily.

Rajesh Kr Singh, Suresh Kr Garg and S G Deshmukh have conducted a study on the topic, 'Business Environment, Investment Priorities and Competitiveness: An Empirical Study of Indian Small Scale Industries (SSIs). Small and micro scale industries are considered engine for economic growth all over the world. In present scenario of markets globalization and age of information technology, they are playing significant role in supply chains of larger organisations. To sustain their importance and performance, Small and micro scale industries are feeling more pressures to improve their competitiveness as compared to past protective markets. In this paper, an attempt is made to examine various issues such as nature of pressures and constraints, priorities for making investment and developing competencies and their competitiveness. Different dimensions of performance and competitiveness have been identified.

For analyzing these issues questionnaire based survey methodology was used. On the basis of analysis of data, it is observed that cost reduction, quality improvement and delivery in time are major pressures on Small and micro scale industries. Lack of growth conducive environment and inadequate government support are major constraints. For making investment, market research, welfare of employees and research and development are major areas of investment. Performance of Indian Small and micro scale industries is not found very satisfactory in comparison to international standards. However their growth in terms of market share, sales turnover and profit is higher than moderate level. It may be due to enhancing opportunities for them after market globalization. This study implies that Indian Small and micro scale industries have lot of potential for growth provided they can improve their competitiveness at global level.

Merlin Thanga Joy and R. Melba Kani (2013) have conducted a study on 'Emerging Opportunities and Challenges for Cottage Industries in India'. The commodities that are being produced by cottage industries are basically consumable ones and are produced through the utilization of the traditional techniques. Cottage Industry especially started its function in the country sides of a

country where unemployment along with under-employment are prevalent. Thus, this industry helps the economy by absorbing a huge amount of surplus labour of the rural economy. Another glaring feature of Cottage Industry is that it is not a mass producer of commodities. The main risk that is being faced by this industry is from the factory based medium or large industries which are again capital intensive in nature. This is because of the fact that these large industries utilize all sorts of cost effective technologies which enable them to supply the products at low price. On the other hand, the Cottage Industry is basically labour intensive and utilizes traditional techniques in production process which are generally not cost effective in nature which escalates the price of their product. The products supplied by the Cottage Industry thus face risk of extinction if they don't receive enough financial or other form of support from the government.

Conclusion

Indian women endured great suffering and deprivation during the past years. Women in rural areas lived under extreme poverty with less access to the economy and employment. It is difficult for women to escape this situation, unless the Government empowers them through income generating schemes especially the rural women where there are no job opportunities to sustain their livelihoods.

ANALYSIS

Analysis and interpretation of the collected data is the major step in the process of any study. The mass of data collected may be in raw form. It needs to be systematized and organized for meaningful analysis. The response of members of Kudumbashree Readymade Unit and other dignitaries are analysed under the following headings.

I. Time Frame and Process of Implementation of the Project

An attempt was made in this section to analyse the time frame and process of implementation of the projects 'Employment Training for Women and Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs of Thazhekod Grama Panchayath' during the financial year 2012-13. Thazhekod Grama Panchayath had prepared a time frame to implement the project effectively in a time bound manner. However, the authority could not follow the time frame in all sense. Grama Panchayath could only implement the training part of the project as per the time frame. There was inordinate delay in implementing the establishment of the readymade unit due to some administrative delay. Grama Panchayath could not finalise the process of procurement of machineries for the unit as per the time frame. Finally, the governing body of the Grama Panchayath has decided to purchase all the machineries to establish the readymade unit from SIDCO. Implementing officer has pointed out that inordinate delay in supplying the machineries within the time by the SIDCO was also one of the reasons for the delay in the establishment of the readymade unit.

The investigator could understand from the study that there is no monitoring mechanism from the part of Grama Panchayath and DMC, Kudumbashree in the functioning of the unit. The responsible officials of the Grama Panchayath have never visited the readymade unit after the establishment. The readymade unit established through the fund of Grama Panchayath has never received any type of advice and support from the authority of Kudumbashree at District Level.

II. Nature and Effectiveness of Training

Under this section, an attempt was made by the investigator to study the nature and effectiveness the training in readymade unit imparted to the members as a part of this project. The Grama Panchayath allocated Rs. 1.00 Lakh for providing training for a period of two months through this project. Training was given by JSS (Jan Shikshan Sansthan), Malappuram. All the members have undergone training in at least one item of readymade unit. The below given table shows the number of members who had undergone training for different sections of readymade unit.

Table No. III
Number of persons who had undergone training for different sections of readymade unit

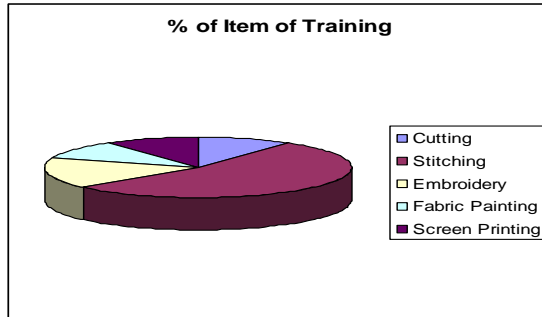
Sl. No	Item	No. of Beneficiaries
1	Cutting	3
2	Stitching	16
3	Embroidery	5
4	Fabric Painting	3
5	Screen Printing.	3
Total		30

Source: Sample Survey

The table shows that out of 30 Kudumbashree members, 16 members got training in stitching, 5 in embroidery and 3 each in cutting, fabric painting & screen printing.

The below given pie diagram shows the percentage of members who had undergone for different item of training.

Figure No. I
Percentage of sample for different item of training



All the beneficiaries of the unit were of the opinion that they are satisfied with the training of JSS with regard to duration, training materials and other supports. The entire sections were trained by a single faculty. Therefore, many of them are of the view that the training would have been more effective provided different trainers were used to impart training in different item of readymade unit.

All the beneficiaries of the project have opined that they do not require any more training to meet the present demand for their unit. But, they have pointed out that it would better to get short term training to acquaint with new trends and technologies in the readymade unit if the demand for their products increased in the future.

It is important to note that there was no monitoring mechanism from the part of Grama Panchayath and Kudumbashree during the period of training in readymade unit.

III. Employability of the Unit

Through this section, the investigator made an effort to analyse the employability of the readymade unit.

All the members of the unit are working on a daily base in the unit. The below given table shows the role of members as a worker in the readymade unit.

Table No. IV
Role of members as a worker in the readymade unit

Sl. No	Item	No. of Beneficiaries
1	Cutting	3
2	Stitching	16
3	Embroidery	5
4	Fabric Painting	3
5	Screen Printing.	3
Total		30

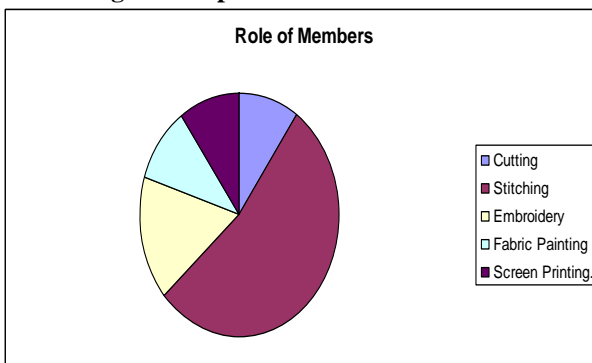
Source: Sample Survey

The table shows that out of 30 Kudumbashree members, 16 members are working in the section of stitching, 5 in embroidery and 3 each in cutting, fabric painting & screen printing.

The below given pie diagram shows the percentage of members who had taken different role in the readymade unit.

Figure No. II

Percentage of sample as role of members in the unit



All the members of the unit are of the opinion that the present demand of the product and facilities and amenities of the unit are sufficient to provide enough employment round the year in the unit.

The members of the unit are able to manage the role as a responsible family member along with the work in the unit due to the flexible working time in the unit (10.30 am to 5.00 pm). All the members of the unit have expressed their happiness in getting a role in taking the decision related to the unit. It is possible because of the regular meeting of the members of the unit biweekly.

IV. Income Generation of the Unit

In this section, the investigator analysed the capacity of the unit in the generation of income to the members of the unit.

All the members of the unit have viewed that they are earning enough money to live on from the unit. However, 13 members out of 30 members in the unit are considering their income as the sole source of livelihood of their family. Among these 13 members, 3 are widows, 5 are divorcees, 3 are unmarried and husbands of 2 members are unable to earn any income as they are unhealthy. 17 members out of 30 of the unit are considering the income form the unit as an additional income to their family along with other source of livelihood. No members of the unit are involved in any other income generating activities. The following table shows the weekly income of the members of the unit.

Table No. V
Weekly income of the members of the unit

Income from Unit per week (in Rs.)	No. of Members
Below 500	NIL
Between 500-1000	22
Above 1000	8

Source: Sample Survey

It is crystal clear from the table that 8 members out of 30 are earning more than 1000 rupees per week from the unit. The investigator could understand from the study that the members who earn above 1000 rupees are working in the section of cutting (Consolidated pay of Rs.4500/- per month) and embroidery (Consolidated pay of Rs.4500/-per month). However, it is noteworthy that nobody is earning below 500 rupees. 22 out of 30 earn between Rs. 500-1000 per week.

The investigator could also understand that the income of the members of the unit have increased after joining in the unit as the unit provides permanent employment opportunity to the members. Further, it could identify that all of them except two members were not having permanent employment earlier. All of them are confident that they can earn more income than the present when the volume of their business increased after the reinvestment of the profit in the unit. However, unit is not in a position to reinvest the profit for product diversification due to low rate of profit.

The following table shows the major objective of the members in working in the unit.

Table No. VI
Major objective of the members of unit

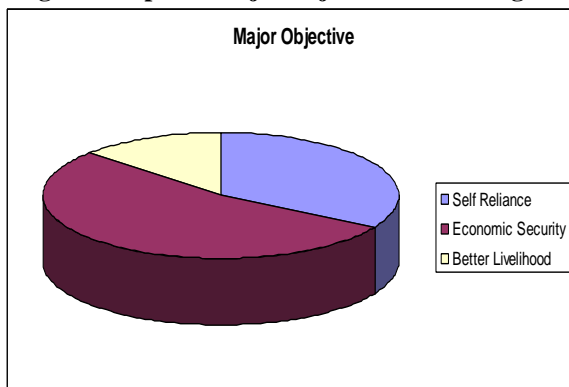
Objective	No. of Members
Self Reliance	10
Economic Security of the Family	16
Better Livelihood	04

Source: Sample Survey

It is clear from the table that 16 members out of 30 have opined ‘Economic Security of the Family’ as the major objective in working in the unit. 10 out of 30 have expressed that ‘Self Reliance’ as their prime objective. 04 out of 30 are of the opinion that working in the unit will be helpful to have a ‘Better Livelihood’.

The analysis on the major objective of the members of unit in working in the unit will be clearer from the following diagram.

Figure No. III
Percentage of sample as major objective in working in the unit



V. Facilities, Amenities and Availability of the Fund of the Unit

An attempt was made in this section to identify various infrastructural facilities with regard to facilities, amenities and availability of the fund of the unit.

The investigator could understand that the unit is functioning in a rental building. It could also understand from the discussion with the authorities that the buildings under the ownership of the Grama Panchayath with minimum rent will be ready within a short period of time. The delay in getting the power connection to the new building of Grama Panchayath is the reason for this.

Members of the unit are of the opinion that the unit has all the basic requirements of an established readymade unit. Machineries purchased and available in the unit are physically verified by the investigator. They are following.

Table No. VII
Number of machineries available in the readymade unit

Sl. No.	Item	No. of Pieces
1	Mini High Speed Sewing Machine	8
2	High Speed Sewing Machine	8
3	Power Sewing Machine	1
4	Over Lock Machine	1
5	Fashion Maker	1
6	Cutting Machine (25 Piece at a time)	1
7	Motors for Sewing Machine	16
8	Iron Box	2
9	Scissors (9", 10", 12")	22
10	Cutting Table	1
11	Ironing Table	1
12	Big Table	1
13	Office Chair	4
14	Stool for Sewing Machines	20
15	Executive Table	1
16	Plastic Chair	10
17	Desktop Computer with Accessories	1
18	Laptop	1
19	Dot Matrix Printer	1

All the members of the unit have stated that the present infrastructure of the unit is enough to meet the present requirements of the market of their products. However, they are of the opinion that these infrastructures will not be enough to meet the future requirement of the markets of their products if the volume of their business increased in the future.

The unit has received 100 % financial assistance to establish the unit except the expenditure for raw cloth through the project of the Grama Panchayath. 2 members out of 30 of the unit have invested Rs.10.00 Lakhs (Rs. 5.00 Lakh each) in the unit by raising the fund through loan from South Malabar Gramin Bank under the scheme PMEGP. In order to start the functioning of the unit, all the members

of the unit have invested an amount of Rs.5000/- to purchase the raw cloth. The amount was collected from the members by executing an agreement with the Grama Panchayath. It was essential to check the drop out of members from the unit in the future.

VII. Marketing and Marketability of the Products

Through this section, the investigator made an effort to analyse the aspects of marketing and marketability of the products.

The readymade unit is now producing Maxi, Pardhas, Skirts, Garments for Namaz & Two Pieces (a type of Churidhar). The unit is collecting the raw cloths from other states. At present the finished products are sold in the local markets. The shops in nearby towns collect the finished products from the unit directly. The unit is not in a position to produce more as the unit is lacking more working capital to meet out the demands from various shops at large scale. The prior experience and contacts of one of the members in the readymade unit has helped the unit to find market for their products. This prior experience has also helped them to ensure better price for their products. Therefore, the unit is self reliant to find market for their products without the assistance from others.

The investigator could understand from the study that Grama Panchayath and Kudumbashree Authorities have never provided any assistance to find the market for their products. It is very interesting to note that the unit does not require any assistance to find the market for their products from any body. The leaders of the unit are very confident to sell their products even without spending any money for advertisements. The leaders of the unit have opined that the consumers are satisfied with their products as it is very clear from the continuing demand from local shops.

CONCLUSION AND SUGGESTIONS

The main objective of the present study was to study the effectiveness of the projects 'Employment Training for Women' & 'Facilities and Amenities for Readymade Unit to Kudumbashree Entrepreneurs' implemented by Thazhekod Grama Panchayat as a part of annual plan 2012-13 in creating opportunities for employment and income. This section of the report provides major findings of the study and suggestions for further research.

Major Findings of the Study

Following are the major findings of the study.

- Thazhekod Grama Panchayath could not follow the time frame stipulated in the project documents completely in the implementation.
- There was no monitoring mechanism from the part of Grama Panchayath and District Authority of Kudumbashree during the training period and after the establishment of the unit.
- The readymade unit has never received any type of advice and support from the District Level authority of Kudumbashree.
- 16 members out of 30 got training in stitching, 5 in embroidery and 3 each in cutting, fabric painting & screen printing.
- All the beneficiaries of the unit are satisfied with the training of JSS, Malappuram with regard to duration, training materials and other supports. No beneficiary is required any more training to meet the present demand for their unit.
- All the members of the unit have opined that the present demand of the product and facilities and amenities of the unit are sufficient to provide enough employment round the year in the unit.
- All the members of the unit are earning enough money to live on from the unit.
- 13 members out of 30 members in the unit are considering their income as the sole source of livelihood of their family.
- 17 members out of 30 of the unit are considering the income from the unit as an additional income.

- No members of the unit are involved in any other income generating activities.
- 8 members out of 30 are earning more than 1000 rupees per week from the unit. 22 out of 30 earn between Rs. 500-1000 per week. Nobody is earning below 500 rupees.
- The income of the members of the unit has increased after joining in the unit.
- 16 members out of 30 have opined 'Economic Security of the Family' as the major objective in working in the unit. 10 out of 30 – 'Self Reliance', 04 out of – 'Better Livelihood'.
- The unit has all the basic requirements of an established readymade unit.
- The present infrastructure of the unit is enough to meet the present requirements of the market of their products.
- The unit has received 100 % financial assistance to establish the unit except the expenditure for raw cloth through the project of the Grama Panchayath.
- The unit is self reliant to find market for their products without the assistance from others due to the prior experience and contacts of one of the members in the readymade unit.
- The leaders of the unit are very confident to sell their products even without spending any money for advertisements.

Suggestions of the Study

Following are the important suggestions of the study

- Provide full fledged training to unit members. Training should be imparted at three levels: Skill Level-70%, Entrepreneurship Level-20%, Field Visit Level-10%.
- Selection of beneficiaries should be done based on the merit (skill, entrepreneurship and aptitude) by a separate selection committee from the list approved by the Grama Sabha.
- Feasibility & viability of a small scale industrial unit cannot be identified by the Grama Panchayath level. Therefore, a Clearance Committee at District Level, at least Block Level should be constituted for vetting the project, providing guidance, etc. for small scale industrial units. Clearance should not be given by the committee for a project without ensuring the success of the unit. The wing of DIC can be effectively used for this purpose.

- Project for establishing a Small Scale Industrial Unit should be multi-year. Training can be imparted during first year; unit can be established in the second year.
- Projects for Small Scale Industrial Units of Local Bodies should be linked with similar schemes of Backward Class Development Corporation, Women Development Corporation, Employment Exchange, etc.
- The projects should be linked with bank loans to ensure responsibility of the entrepreneur. There should not be 100% financial assistance to the units.
- Payment for the members of the Unit can be done through Kudumbashree bank accounts. This will help the members of the unit to raise fund for the unit through bank loans.
- Monthly monitoring mechanism should be there from the part of Grama Panchayath & Kudumbashree.
- Proper guidance and assistance should be given to Small Scale Industrial units by the Kudumbashree when and where required.
- Short term training should be arranged to the members at least once in a year to acquaint themselves with new trends and technologies in the field.

Conclusion

Women can use the economic resources more wisely and to the benefit of the entire household better than men. Income/Employment generating schemes are the only solution to empower the people and one of the strategies to strengthen their positions. Involving women in such a project, therefore, should be an important policy of the governments.

Interview Schedule to Evaluate the Project of ‘Employment Training For Women and Facilities and Amenities for Readymade Units to Kudumbashree Entrepreneurs of Thazhekode Grama Panchayath’

Part-A: Primary Details

Name:

Age:

Marital Status:

No of Family Members: Male: Female: Students:

Part-B

I. Time Frame and Process of Implementation of the Project

1. Was there any time frame designed to start the unit?
 - a) Yes
 - b) No

2. Could Grama Panchayath follow the time frame designed in the project to start the unit?
 - a) Yes
 - b) No

3. How did the unit procure the machines for the unit?
 - a) By Tender process
 - b) From Govt. agencies
 - c) Others

4. Is there any type of monitoring mechanism from the part of Grama Panchayath in the functioning of the unit?
 - a) Yes
 - b) No

5. Did you get any advice/support from DMC, Kudumbashree for improving the unit?
 - a) Yes
 - b) No

6. Is there any monitoring mechanism from DMC, Kudumbashree?
- a) Yes
 - b) No

II. Effectiveness of Training

7. Have you undergone training in readymade unit?
- a) Yes
 - b) No
8. If yes, in which item of the following you received training?
- a) Cutting
 - b) Stitching
 - c) Embroidery
 - d) Fabric Painting
 - e) Screen Printing.
 - f) All the above.
9. Are you satisfied with the training of JSS with regard to duration, faculty, training materials and other supports?
- a) Yes
 - b) No
10. Do you want more training to meet the present demands for unit?
- a) Yes
 - b) No
11. Was there any monitoring mechanism from Grama Panchayath while you undergone for training?
- a) Yes
 - b) No

III. Employability of the Unit

12. When do you work at the unit?
- a) Daily
 - b) Weekly
 - c) Alternative Days
 - d) Others

13. What type of activity you do in the unit?
 - a) Cutting
 - b) Stitching
 - c) Embroidery
 - d) Fabric Painting.
 - e) Screen Printing

14. Do you think that the unit can provide enough employment to you round the year?
 - a) Yes
 - b) No

15. Do you think that the present demand of the products is sufficient to provide enough work to you round the year?
 - a) Yes
 - b) No

16. Do you think that the present facilities and amenities are sufficient to provide enough work to you round the year?
 - a) Yes
 - b) No

17. Are you able to manage your time as a responsible family member along with the work in the unit?
 - a) Yes
 - b) No

18. Do you believe that you have role in taking decision related to this unit?
 - a) Yes
 - b) No

IV. Income Generation of the Unit

19. What is your main source of livelihood?
 - a) Income from this Unit
 - b) Others.

20. Is your income the major source of income of your family?
 - a) Yes
 - b) No

21. Do you make enough money to live on from the unit?
 - a) Yes
 - b) No
 - c) To a certain extent.

22. Are you involved in other income generating activities?
 - a) Yes
 - b) No

23. How much do you earn per week from the unit?
 - a) Below Rs.500
 - b) Between Rs.500-1000
 - c) Above Rs.1000

24. Do you think that your income has increased after joining with the unit?
 - a) Yes
 - b) No

25. Do you expect more income in the future than the present from the unit?
 - a) Yes
 - b) No

26. Have you started investing the profit for the product diversification?
 - a) Yes
 - b) No
 - c) Could not earn much profit to reinvest.

27. What is your prime objective in working this unit?
 - a) Better livelihood.
 - b) Better house.
 - c) Self Reliance.
 - d) Good Education, job and other ambitions of children.
 - e) Able to repay old debts.
 - f) Economic security
 - g) Good Health.
 - h) Others.

V. Facilities and Amenities and Availability of Fund of the Unit

28. Does the unit have own building?
a) Yes
b) No
29. If No, nature of building?
a) Rental
b) Building of GP without rent
c) Others
30. Do you think that the members of the unit together can manage the unit by yourself?
a) Yes
b) No
31. If No, why?
32. Do you think that the unit has all the basic requirements of an established readymade unit?
a) Yes
b) No
33. Do you think that the present infrastructure of the unit is enough to meet the present requirements of the market of your products?
a) Yes
b) No
34. Do you think that the present infrastructure of the unit is enough to meet the future requirements of the market of your products?
a) Yes
b) No
35. Have you received the 100% financial assistance to establish the unit through the project of the Panchayath to start the Unit?
a) Yes
b) No
36. If No, Have you invested the money in this unit?
a) Yes
b) No

37. If Yes,
How did you raise the fund to invest in this Unit.?
- a) From Family
 - b) Bank Loan.
38. If Bank Loan, from which type of bank?
- a) Nationalised Bank
 - b) Co-operative Banks

VI. Marketing and Marketability of the Products

39. What are the products of the Unit?
40. Where do you collect the raw material from?
- a) From local markets
 - b) Imports from other states
 - c) Supplied by the agencies.
41. Where do you sell the product?
- a) In the booked shops.
 - b) Finds own markets in households.
 - c) Take back by the agency who distributes the raw clothes.
42. Do you negotiate to ensure better price for your products?
- a) Yes
 - b) No
43. Does the Grama Panchayath provide any type of support in the marketing of your product?
- a) Yes
 - b) No
44. Do you think that the unit is self reliant to find market for your products without assistance from others?
- a) Yes
 - b) No
45. Do you spend money for advertisement for marketing your products?
- a) Yes
 - b) No

46. How do you distribute the products of your unit to the shops?
- a) Distribute by the vehicle of the unit.
 - b) Shops directly collect from the unit.
47. Do you think that the consumers are satisfied with your product?
- a) Yes
 - b) No
48. If Yes, how did you know the satisfaction of your customers?
- a) Verbal feedback.
 - b) Systematic Feedback system.

VII. Suggestions

49. What are your suggestions to improve the unit?