CHAPTER - VIII

FINDINGS, CONCLUSIONS, SUGGESTIONS AND RECOMMENDATIONS

A. FINDINGS AND CONCLUSIONS

Following are the major findings and conclusions that emerge from the study:

- Majority (37.5 per cent) of the DWCRA units in Ernakulam District are engaged in Making Garments, while those, which have engaged in the Processing of Food, represent 25 per cent of the total. The DWCRA units which have involved in Miscellaneous Activities like Provision Store, Stationery and Tea Stall, Bookbinding, Cotton Gloves Making, etc., constitute 17.5 per cent of the total. The Units which have occupied in Agriculture and Allied Activities and manufacturing Building / Structural items represent 12.25 percent and 7.5 per cent respectively.

- The activity-wise classification of DWCRA units in Ernakulam District indicates that majority (28.75 per cent) of the units surveyed are involved in the production of Readymade Garments. Bakery and Chips making units represent 7.50 per cent each. The units, which have undertaken the activities like the production of Rice Powder, Curry Powder and Dairy products form 6.25 per cent each of the units surveyed, while the Units,
which are involved in Handloom weaving, Bamboo based products and those units running Provision Stores, Stationery shops and Tea stalls assume equal shares with 5 per cent each of the total. The other major activities taken up by such units include Goat rearing (3.75 per cent), Food and Fruit Processing (3.75 per cent) and Hand Embroidery (3.75 per cent). Several activities like Fish Marketing, Pig rearing, Cement Brick making, Book Binding, Paper Bag making, Plaited Cudgel Unit, Gloves Manufacturing, Coir Making, Plastic Net Weaving, Optical Lens making, Pottery Work, Hawai Chappals Making have also been taken up by the DWCRA units in the study area, which constitutes only a miniscule share of the total.

An analysis on the basis of the period elapsed after the commencement of the business or service indicates that majority (58.75 per cent) of the units are functioning successfully for more than 6 years. 27.5 per cent of the units under study are in operation for 5 – 6 years. The units that have commenced their activities between 4 – 5 years constitute 13.75 per cent of the total.

In majority (90 per cent) of the cases Grama Sabhas act as the main source of idea for the formation of DWCRA units in Ernakulam District. 6.25 per cent of units have obtained the idea from sources other than Grama Sabhas and Neighbourhood, while those who obtained the idea from Neighbourhoods represent 3.75 per cent of the total.
Majority (92.5 per cent) of the cases, Grama Sevika has taken the initiative in setting up the DWCRA units in their locality. In 3.75 per cent of the cases, persons other than the Grama Sevika, Extension officer or Members of the unit have taken up the initiative for the formation of the units. The members of the units start themselves happen to be the initiators in the case of 2.5 per cent of the units. The DWCRA units, which are launched with the assistance of the concerned Extension Officer in charge of DWCRA unit, constitute only a miniscule share (1.25 per cent) of the total.

The Field Survey conducted among the DWCRA units in Ernakulam district makes it clear that in the case of 48.75 per cent of the units, there were only 5 – 9 members at the time of the first meeting of the unit. On an average 10 – 14 members attended the first meeting of 47.50 per cent of DWCRA units, while in the case of 3.75 per cent of the DWCRA units, the number of members who attended the meeting came to 15 and above.

65 per cent of DWCRA units surveyed got assistance from Block/Municipal authorities and by sharing the ideas among members, to set up the units followed by 18.75 per cent of units got assistance by sharing the ideas among the members only.

37.84 per cent of number of executive members of DWCRA units surveyed are working in Garment Making units followed by 24.87 per cent in Food Processing and 17.3 per cent in Miscellaneous. Also, 37.41 per cent of number of non-executive members are working in Garment Making followed by 23.92 per cent in Food Processing and 15.83 per cent in
Miscellaneous like provision stores, stationery, tea stall, book binding cotton gloves etc. It is also observed that 75.03 per cent of total members of DWCRA units surveyed belong to non-executive members and 24.97 per cent are executive members.

- 88.93 per cent of members of DWCRA units surveyed are residing within the ward and 11.07 per cent of members are residing outside the ward.

- 25.5 per cent of members of DWCRA units surveyed belongs to the age group of 38-42 years. 22.67 per cent of the members come under the age group of 33-37 years and 15.65 per cent belongs to the age group of 28-32 years. Those who come under the age group of 18 - 22 years represent only 2.16 per cent of the total.

- 57.76 per cent of members of DWCRA units surveyed are Hindus followed by Christians and Muslims (34.68 per cent and 7.56 per cent respectively).

- Majority (55.14 per cent) of the Hindus belongs to the OBC/OEC category followed by SC and others (30.84 per cent and 7.95 respectively). 38.51 per cent of Christians belongs to Latin followed by Roman Catholic and Jacobite (35.8 per cent and 21.79 per cent respectively).

- 91.5 per cent members of DWCRA units are married and 6.2 per cent are unmarried. Widows constitute 2.02 per cent and the percent of divorced and separated are negligible (0.14 per cent each).

- The educational qualification of 66.67 per cent of members of DWCRA units surveyed is Below S.S.L.C. The members who have S.S.L.C. as their educational qualification comprises of 24.02 per cent of the total. Only a miniscule share of the total has completed the Degree.
87.40 per cent of members of DWCRA units have undergone the Training programme imparted by DRIIA where as 7.09 per cent acquired the Technical Know-how from sources other than the training imparted by DRDA, voluntary agencies or financial institutions or from on the job training. 5.15 per cent of members have received on the job training without certificate, while 1.97 per cent of members have taken on the job training with certificate.

The main reason for the dropout of members is Low remuneration (20.93 per cent). The reason for the dropout of 19.77 per cent of the members is Lack of Co-operation. 17.44 per cent of the members left the unit to Look after the members of the family.

83.81 per cent of members of DWCRA units surveyed have the total responsibility of the units, while those who have responsibilities of specific nature constitutes 16.19 per cent of the total.

52.5 per cent of DWCRA units surveyed are units consisting of trained members and 47.5 per cent units consisting of untrained members.

It is observed that 67.48 per cent of members of DWCRA units surveyed are untrained and 32.52 per cent members are trained.

63.57 per cent of members of DWCRA units surveyed have got training during pre involvement, followed by 20 per cent members got training immediately after commencement and 16.43 per cent members, during functioning. It is observed that 45.36 per cent of members of DWCRA units surveyed got training for a period below one month followed by 37.5 per cent for a period 5-6 months.
77.5 per cent of members, who got training of DWCRA units surveyed in
Ernakulam District, obtained production training followed by 15.71 per cent
of members obtained Accounting/Management training and 6.79 per cent
of members obtain Marketing training.

The main training institution that has imparted training to the members of
DWCRA units is DRDA and it has given training to 222 members (88.45
per cent). The members who have undergone the training programme
organized by the Private firms come to 9.56 per cent, while those who
have received the training of TRYSEM accounts for 1.99 per cent of the
total.

90.44 per cent of members got training from government institutions, while
9.56 per cent of members got training from private institutions.

58.51 per cent of members who have undergone the training programme
of the DWCRA units surveyed have the very good opinion about the
contents effectiveness and usefulness of training programme followed by
41.08 per cent of members have good opinion about training and only
0.41 per cent have bad opinion about training.

Majority of the units are isolated from similar other units and 72.87 per
cent of members of DWCRA units surveyed do not have the opportunity to
visit other units. The members who have the opportunity to visit other units
compose only 27.13 per cent of the total.

56.25 per cent of number of DWCRA units surveyed has own investment,
which range between Rs.0 - 10,000, while those units without having own
investment account for 22.5 per cent. The units having investments, which
range between Rs. 10,000 - 20,000 and Rs. 20,000 - 30,000 constitute 16.25 per cent and 3.75 per cent respectively. The units having their own investments ranging between Rs.40,000 – 50,000 represent a negligible share (1.25 per cent) of the total number of units surveyed.

* 57.50 per cent of total number of DWCRA units surveyed have a matching grant between Rs. 0 – 10,000, while the units without having any sort of matching grant represent 27.50 per cent of the total. Those units whose matching grant which range between Rs.10,000 – 20,000 constitute 12.50 per cent of the total, while only a negligible percentage of the total number of units surveyed have a matching grant which range between Rs.20,000 – 30,000.

* 47.5 per cent of number of DWCRA units surveyed have availed loan which range between Rs.50,000 – 1,00,000, while those units which have availed loans ranging from Rs.0 – 50,000 and Rs.1,00,000 – 1,50,000 constitute 18.75 per cent each. 10 per cent of the DWCRA units in the study area are observed to have availed no amount of loan for pursuing the activities of the enterprises. Only 5 per cent of the units are found to have availed loans, which range between Rs.1,50,000 – 2,00,000.

* 55 per cent of total number of DWCRA units surveyed have availed subsidies, which range between Rs. 0 – 50,000, while the units which have availed subsidies ranging between Rs. 50,000 – 1,00,000 and Rs.1,00,000 – 1,50,000 represent 28.75 per cent and 5 per cent
respectively of the total. Those units, which have not received any subsidy, constitute 11.25 per cent of the total.

- 80 per cent of DWCRA units did not receive any grant from Grama Panchayaths or as part of People's Campaign for Planning Programme. Only 20 per cent of the units surveyed received such Grants to pursue their activities.

- A range-wise, Activity-wise analysis of Grants received by DWCRA units from Grama Panchayats and as part of People's Campaign for Planning indicates that majority (75 per cent) of such units received Grants to the tune of Rs.10,000. Units which received Grants from such sources to the extent of Rs.5,000, Rs.15,000, Rs.25,000 and Rs.50,000 and above constitute a relatively small share (6.25 per cent each) of the total.

- 83.75 per cent of DWCRA units surveyed in Ernakulam District derive their recurring income from the sale of their main products, while those units, which obtain their income, only from the services represent 12.5 per cent of the total. The units, which earn their recurring income from the sale of main products as well as by products, constitute only a small share (3.75 per cent) of the total.

- A range-wise analysis of the recurring income from the sale of main products of various DWCRA units indicates that majority (68.57 per cent) of the units' income from this source, ranges between Rs. 0 – 25,000. In the case of 17.14 per cent of the units, the income from the sale of their main products, ranges between Rs.25,000 – 50,000, while in the case of 11.43 per cent of the units, the same ranges between
Rs. 50,000 – 75,000. Those units whose recurring income, which ranges between Rs. 75,000 – 1,00,000 and Rs. 1,00,000 – 1,25,000 represent only a miniscule share (1.43 per cent each) of the total.

- A range-wise analysis of the monthly recurring income from the units reveals that 66.67 per cent of the units have a monthly income ranging from Rs. 1,000 – 2,000 and those who have a monthly income ranging from Rs. 2,000 – 3,000 represent 33.33 per cent of the total. It is also observed that the units engaged in agricultural and allied activities alone have been able to derive additional income from the sale of by-products.

- A range-wise analysis of the recurring income from the services of various DWCRA units indicates that majority (50 per cent) of the units’ income from this source ranges between Rs. 0 – 10,000. In the case of 30 per cent of the units the income from the services ranges between Rs. 10,000 – 20,000, while those units whose recurring income, which ranges between Rs. 20,000 – 30,000 and Rs. 30,000 – 40,000 constitute 10 per cent each of the total.

- Majority (90 per cent) of the DWCRA units in Ernakulam District have neither own land nor rented land. The DWCRA units in Ernakulam District having own land compose 10 per cent and the average value of the own land is Rs. 36,750.

- The DWCRA units in Ernakulam District surveyed having no owned / rented building forms the maximum and it comes to 41.25 per cent. 36.25 per cent of units have rental building, while units having own building
constitute 22.5 per cent. The average value of the own building comes to Rs. 75,745 and that of rented building comes to Rs. 3,062.

- It is observed that 46 units out of 80 units, representing 57.5 per cent, of DWCRA units surveyed in Ernakulam district have investment in Plant and Machinery, while 42.5 per cent of them have no investment in Plant and Machinery. 58.75 per cent of the units surveyed possess Furniture and fixtures, while those units, which do not have any investment in Furniture and fixtures, represent 41.25 per cent of the total. It is also observed that majority of the units do not have any investment in Apparatus and Utensils, Office Equipments and in other accessories. Only in the case of a single unit it is found to have investments in Vehicles.

- A range-wise, Activity-wise analysis of the amount of investments by various DWCRA units in Plant and machinery reveals that 30.43 per cent of the units have investments in Plant and machinery ranging from Rs. 20,000 – 30,000, while those units having an investments in the same, ranging from Rs. 10,000 – 20,000 represent 17.39 per cent of the total. The units having investments in Plant and machinery ranging from Rs. 0 – 10,000 and Rs. 70,000 and above constitute 15.22 each of the total. Number of units having investments ranging from Rs. 30,000 – 40,000 and Rs. 60,000 – 70,000 represent only 6.52 per cent each of the total number of units surveyed. Thus it can be seen that majority (63.04 per cent) of the units under study have an investment in Plant and machinery up to a maximum range of Rs. 30,000.
A range-wise, Activity-wise analysis of the amount of investments by various DWCRA units in Furniture and Fixtures indicates that in majority (72.34 per cent) of the cases, there is an investment in Furniture and Fixtures ranging from Rs. 0 - 10,000 and in 17.02 per cent of the cases, the same is found to be ranging from Rs. 10,000 - 20,000. The units having an investment in Furniture and fixtures ranging from Rs. 20,000 - 30,000 and Rs. 30,000 to 40,000 represent only an insignificant share of the total.

Majority (70.97 per cent) of the units surveyed the investments in Apparatus / Utensils range between Rs. 0 - 10,000. The units having investments in Apparatus / Utensils which range between Rs. 10,000 - 20,000 and Rs. 20,000 - 30,000 constitute 16.13 per cent and 12.90 per cent respectively.

Among the units surveyed it is observed that in the majority (88.46 per cent) of the cases, the investment in Accessories ranging from Rs. 0 - 10,000. The units having an investment in Accessories, ranging from Rs. 10,000 - 20,000 represent 7.69 per cent of the total. Only a small share of the units surveyed has an investment in Accessories ranging from Rs. 20,000 - 30,000.

Majority (80 per cent) of the units surveyed have an investment in Office equipments ranging to the tune of less than Rs. 10,000. The units having investment in Office equipments ranging between Rs. 10,000 - 20,000 and Rs. 20,000 - 30,000 accounts for 10 per cent each of the total.
A range-wise, activity-wise analysis of investment of DWCRA units in Vehicles and other assets reveals that in majority of cases, the investment in Vehicles and other assets like fan, clock, radio, telephone, deposit in banks, etc., come to less than Rs. 10,000 on an average. Units having investment in such assets ranging from Rs. 20,000 – 30,000 and Rs. 50,000 – 60,000 constitute a minuscule share of the total.

61 out of 70 production units in the study area are found to have incurred monthly recurring expenses by way of materials. Out of these, 45 units have been incurring expenses to the tune of less than Rs. 10,000 per month. 67 units, both production and service units, in the area under study have been incurring direct expenses to the extent of less than Rs. 10,000. Moreover, 16 units comprising of both the production and service units are found to be incurring other expenses to the tune of less than Rs. 10,000.

Thus it can be seen that majority of the units in the area under study have been incurring expenses by way of materials, direct expenses, etc., to the extent of less than Rs. 10,000 per month.

The units that generate income from Seasonal Activities constitute 55 per cent, while from non-seasonal activities come to 45 per cent of the total.

Out of the 80 units under study, 68 of them (85 per cent) generate income from both production and sale of items, whereas the units yielding income from rendering services comprises of 12.5 per cent. Only 2.5 per cent of unit generates the income from selling alone.
55 per cent of the DWCRA units surveyed are experiencing serious fluctuations in the income generating activities, while the units that are not experiencing any serious fluctuations constitute 45 per cent.

Festivals are the main reason that brings fluctuations in the income generating activities (63.64 per cent) out of 44 units experiencing serious fluctuations in their income generating activities. In 11.36 per cent each of the cases, Undulating fluctuations in demand and Temporary spurt in demand consequent upon the reopening of schools, lead to serious fluctuations in their income generating activities.

87.5 per cent of DWCRA units surveyed do not have any provision for specialization. The units that are having facilities for specializing in the activities represent 12.5 per cent.

97.14 per cent of DWCRA units have implemented the method of rotation of all activities in order to make the members proficient in all the activities, while 2.86 per cent of the units do not rotate the members employed in the marketing division of the unit.

92.5 per cent of DWCRA units surveyed in Ernakulam district are engaged in production, service and marketing activities, followed by the units engaged in production and marketing tasks (3.75 per cent). 2.5 per cent of the units are engaged in service and marketing tasks. Units engaged in marketing tasks only constitute 1.25 per cent.

95 per cent of DWCRA units surveyed in Ernakulam district have no regularity in the rotation of tasks and units having regularity in the rotation
of tasks only belongs to 5 per cent of the total; of which 2.5 per cent have daily rotation of tasks and 2.5 per cent have weekly rotation of tasks.

Most of the DWCRA units in Ernakulam district work for about 4 – 8 hours both in the peak period as well as on the Lean period (71.25 per cent and 85 per cent respectively). But the number of units engaged in the income generating activity for more than 8 hours during the peak season (21.25 per cent) is comparatively greater than those in the lean period (6.25 per cent). In the peak season, 7.5 per cent of the units work for 1 - 4 hours. Out of 80 units, 7 units (8.75 per cent) work for 1 – 4 hours during the Lean period.

Majority (36.25 per cent) of the DWCRA units in Ernakulam district generate an average take home income of Rs.0 –2000 per week during the peak season. At the same time, the number of units generating the same range of income constitutes 46.25 per cent of the total during the lean season. During peak season, 23.75 per cent of the units generate income ranging from Rs.2000 – 4000 and 22.5 per cent during the lean period. 3.75 percent yields average take home income ranging from Rs.8000 to Rs.10,000 during the Peak season. During the Lean period, the units generating average take home income ranging from Rs.8000 – Rs.10000 and above Rs.10000 are equal (6.25 per cent each).

96.25 per cent of DWCRA units in Ernakulam district surveyed determine the take home income per member as per the decision taken jointly by all the members of the unit. The units that does not determine the take home income per member as per the directions of Office Bearers / Block
Authorities or as per the decision taken jointly by all the members constitute a miniscule share (3.75 per cent).

- 98.75 per cent of DWCRA units in Ernakulam district surveyed are not having any conflict of opinion with regard to the fixation of their take home income. There is only 1 unit (1.25 per cent) where there exists conflict of opinion among the members in fixing the take home income.

- In 51.25 per cent of the units surveyed the members go for employment outside the unit, while in 48.75 per cent of the units; the members do not go for employment outside the unit.

- Out of the 741 members surveyed, majority (83.81 per cent) of them do not go for employment outside the unit, while those who go for employment outside the unit constitute 16.19 per cent of the total.

- 68.33 per cent of the active members and 31.67 per cent of the inactive members go outside for employment from their parent units.

- It is also discernible that 68.97 per cent (80 members) of the active members and 31.03 per cent (36 members) of the inactive members are engaged in dissimilar activities outside their units.

- Majority (79.17 per cent) of the members of DWCRA units surveyed go outside their parent unit in search of additional employment due to their economic / financial problems, while 20.83 per cent of them go outside their units because of some other reasons.

- 72.5 per cent of the units surveyed in Ernakulam district, have engaged in single activity only, while those units having multiple but relative activities
and units having multiple but different activities represent 17.5 per cent and 10 per cent respectively.

Product/service-wise classification of the DWCRA units reveals that majority (20 per cent) of the units are involved in the production of readymade garments. Units producing ready to eat items/products, embroidery and stitching works and stationery items represent 16.25 per cent, 8.75 per cent and 7.5 per cent respectively. Dairy units, units producing flour products and units producing ready to eat items as well as ready-made garments, constitute 6.25 per cent each of the total. Units producing other types of products and rendering other types of services like Lamb and Pig, Handloom products, Bamboo based products, optical Lens, etc., represent an insignificant share of the total number of units surveyed.

The DWCRA units in Ernakulam district carrying on production/rendering of services fully as per the standard norms are found to be the maximum (62.50 per cent), followed by those rendering products/services as per the specification of consumers (28.75 per cent). 8.75 per cent of the units produce/render services partly as per consumer requirements and partly as per standard norms only.

Majority (51.25 per cent) of DWCRA units in Ernakulam district, market products/services within their Grama Panchayat limits. The units marketing products/services within their Grama Panchayat and Municipal limits constitute 17.5 per cent. 13.75 per cent of the units are promoting their items within the Grama Panchayat, Municipal and Corporation limits,
while none of them market their goods / services within the municipal and the corporation limits.

- 37.50 per cent of DWCRA units surveyed are carrying on their marketing activities, without any intermediaries and they sell the products directly to consumers. The units marketing their products only through retailers come to 33.75 per cent of the total. Along with direct marketing 16.25 per cent of the units rely on the retailers for marketing their products and services. 7.50 per cent of the units depend on the wholesalers for marketing the items / services.

- 38.75 per cent of DWCRA units are marketing their products or services ‘Once in every week’, while the units marketing their products or services on a ‘Daily’ basis represent 37.5 per cent of the total. The units marketing their products / services ‘Once in every fortnight’ come to 8.75 per cent, while those who sell the same ‘Once in every month’ and those who market the same ‘As and when demand arises’ constitute 7.5 per cent each of the total.

- The DWCRA units selling their products / services ‘Partly for cash and partly for credit’ accounts for 37.50 per cent of the total, followed by the units selling their product / services for ‘Cash alone’ (32.5 per cent) and by those selling for ‘Credit’ (30 per cent).

- Majority (55.55 per cent) of the units allow a credit period of ‘One week’ to its debtors, while those allowing the same for ‘Four weeks and above’ constitute 25.93 per cent. The units collecting their debts after ‘Two weeks’ represent 11.11 per cent. 5.56 per cent of the units collect their
dues after 'Three weeks' where as 1.85 per cent do not have 'any specific period' for collecting their debts.

- 74.07 per cent of the DWCRA units marketing their products / services on credit receive prompt payment, while 25.93 per cent of them do not receive prompt payment from their customers.

- The units that do not receive prompt payments from the customers for the goods sold or services rendered, recover the debts by repeatedly asking them for making payments. No other methods are resorted by them in recovering their dues.

- There is no cutthroat competition in the area of marketing of the products / services of the units. 78.75 per cent of DWCRA units in the district of Ernakulam do not face any competition in the field of marketing, while the units facing competition comprises of 21.25 per cent of the total.

- Majority (82.35 per cent) of the DWCRA units face the competition from 'Local units', while 17.65 per cent face the competition from 'Units outside the locality'.

- 35 per cent of the respondents have opined that 'Lack of varieties' is the main weakness of their unit with regard to the marketing of products / services. Those who have reported 'Non appealing nature of packing', 'Less confidence among consumers with regard to qualitative aspects of edible items' and 'Lack of innovation in products' as their main weaknesses constitute 25 per cent, 20 per cent and 15 per cent respectively of the total. Those who have spoke up 'Shortage of raw
materials resulting in untimely delivery of goods' as their weakness represent only 5 per cent of the total.

- The major segment of consumers of the products or services of DWCRA units is 'Individuals' (38.75 per cent), followed by 'Retailers' (22.5 per cent), 'Individual consumers' and 'Retailers' (12.50 per cent), 'Wholesalers' (6.25 per cent), Individual Consumers and Household Consumers (6.25 per cent) and 'Household consumers' (5.00 per cent). Marketing of the items to other segments are found to be a small percent of the total.

- Majority (51.25 per cent) of the DWCRA units market their products / services to 'Low, Middle and High Income Groups'. 18.75 per cent of the units supply their products / services to Middle Income Group only, followed by those marketing their items only to the Low Income Group (11.25 per cent), to Low and Middle income groups (11.25 per cent), only to the 'High Income Group' (6.25 per cent) and to the 'Middle and High Income Groups' (1.25 per cent).

- Identification of various marketing strategies evolved by the DWCRA units indicate that 20 per cent of the units surveyed have adopted 'Strategic marketing in-absentia of product identity', while the units which are found to have developed their own strategies like the 'Product proliferation strategy', 'Penetrating marketing strategy', 'Fascinating product traits strategy' and 'Pressure selling strategy' represent 12.5 per cent, 10 per cent, 8.75 per cent and 7.5 per cent respectively. The other marketing strategies introduced by the members of DWCRA units in boosting their
sales include 'Persuasive marketing strategy', 'Strategy by exploiting the credibility of local consumers' 'Tradition bound strategy', 'Rural taste - variant marketing strategy', 'Strategy based on local fame attributed to the product/service', 'Nostalgic marketing strategy', 'Local priority based strategy', 'Religion bound marketing strategy', 'Product diversification strategy' and 'Additive marketing strategy'.

- 87.5 per cent of the units in the study area are observed to have sufficient facilities to carry out production/service facilities, while 12.5 per cent of them do not have adequate facilities to pursue their production/service activities.

- The DWCRA units having sufficient facilities to carry out ancillary services represent 85 per cent and the units without having such facilities to carry out their ancillary services constitute 15 per cent of the total.

- 56 out of 80 units constituting 70 per cent of DWCRA units in the study area are not rendering any ancillary services, while the units, which are also involved in providing ancillary services, represent 30 per cent of the total. Moreover, out of 741 members surveyed only 17.41 per cent of them are found to have involved in providing ancillary services.

- 83.33 per cent out of 24 units, involved in providing ancillary services, are rendering such services to the Kudumbasree Units, while such units extending their services to Mahila Samajams/Vanitha Samajams and SGSY units represent 8.33 per cent and 4.17 per cent respectively. Similarly, it is also found that out of the total members of such units, 86.82 per cent of them contribute their services to Kudumbasree units, while
those who render their services to Mahila Samajams / Vanitha Samajams represent 8.53 per cent of the total.

41.67 per cent of DWCRA units surveyed have a monthly instalment of repayment of loan amount ranging between Rs. 1,000 – 2,000, while those units having a monthly instalment of repayment of loan amount ranging between Rs. 2,000 – 3,000 constitute 33.33 per cent of the total. The units having monthly instalment of repayment of loan amount ranging between Rs. 3,000 – 4,000 and Rs. 0 – 1,000 represent 12.5 per cent and 8.33 per cent respectively. The units having the monthly repayment amount ranging between Rs. 4,000 – 5,000 represent a negligible share (4.17 per cent) of the total.

 Majority (75 per cent) of the respondents have opined that they have availed a period of 60 months for the repayment of their loan amounts, while those who have informed that they have availed a period of 36 months for the repayment of the same constitute 23.61 per cent of the total. Only an insignificant share (1.39 per cent) of the total number of respondents have opined that they have availed a period of 54 months for the repayment of their loans.

Out of 19 DWCRA units having outstanding amount of loan, 36.84 per cent of them have an outstanding loan amount to the tune of less than Rs. 10,000, while those units having an outstanding loan amount ranging between Rs. 10,000 – 20,000 and Rs. 30,000 – 40,000 constitute 26.32 per cent and 15.8 per cent respectively. All other categories represent 5.26 per cent each of the total.
Analysis of the range-wise, amount-wise default of DWCRA units indicates that out of 9 units making default of the loan amount, 55.56 per cent of them have an amount of over dues to the extent of less than Rs. 5,000, while those units having an amount of default ranging between Rs. 40, 000 - 60, 000 represent 22.22 per cent of the total.

77.78 per cent of DWCRA units surveyed in Ernakulam district make default in payment due to economic/financial problems, followed by 11.11 per cent due to lack of co-operation from former Convener and debt from retailers. It is also observed that 74.24 per cent of members makes default due to economic/financial problem followed by 15.15 per cent due to debt from retailers and 10.61 per cent due to lack of co-operation from former Convener.

66.67 per cent of DWCRA units availing loans in Ernakulam district have not faced any procedural difficulties, while 30.55 per cent of such units have faced elaborate procedural formalities. In 2.78 per cent of the cases it is observed that the banks have insisted on collateral securities or additional sureties for sanctioning loans to the units.

100 per cent of DWCRA units surveyed in Ernakulam district monitor their activities on a regular basis. None of the units surveyed is functioning without a proper monitoring system.

31.25 per cent of DWCRA units surveyed were frequently visited by Grama Sevika and Mukhya Sevika; followed by 28.75 per cent, by Grama Sevika only and 12.50 per cent, by Grama Sevika, Mukhya Sevika and Panchayath Member.
'Proper accounting and keeping of books of accounts' presume paramount importance in many of the units in the study area. Need for 'Prompt repayment of loan' assume the next position in order of the priority of instructions / guidelines given by the monitoring authorities concerned. Inevitability of 'More co-operation among members' and 'Proper conduct of meetings' assume the third and the fourth positions respectively in order of their importance among the instructions / guidelines given by the officials. Essentiality for 'Uninterrupted and Enhanced production', 'Promptness in dealings', 'Increased market share', 'Diversification of Activities', 'Attractiveness in packing of products' and 'Cautiousness in monetary affairs' are the other instructions / guidelines given by the monitoring authorities, in the order of their preference, after evaluating the performances of the units.

Ranking of the opinions of the members of the units about the monitoring of authorities / officials concerned reveals that the Grama Sevikas have assumed very good roles in effectively monitoring the units through the timely discharge of their duties and they have been rated as the first by the members of the units. Performances of Mukhya Sevikas' in the monitoring process of the units have been rated as the second, while the members of the units have rated the performances of Block Development Officers and Panchayat Members as the third and the fourth respectively. Voluntary agencies assume the last position in terms of their performances in the monitoring process of the units in the study area.
Majority (95 per cent) of DWCRA units surveyed in Ernakulam district do not resort to any sort of self-evaluation programme, while the units, which follow their own self-evaluation programmes, constitute only 5 per cent of the total.

61.25 per cent of DWCRA units surveyed in Ernakulam district are not involved in any other development programmes for the empowerment of women and children, while 38.75 per cent of the units associate with such development programmes.

Majority (98.75 per cent) of the DWCRA units believe that the activities of their units are helpful for the empowerment of its members. The units, which consider that the activities of their units are not helpful for the empowerment of its members, constitute only a miniscule share (1.25 per cent).

‘Opportunity for exchange of ideas’ assumes the first position on ranking the opinions of the members of DWCRA units with regard to the extent of empowerment attained by them as a result of involving in various activities. ‘Expertise in production / Service’, ‘Saving habit’, and ‘Sense of responsibility’, assume the second, third and the fourth ranks respectively. Empowerment in terms of improvement in ‘Technology’, ‘Creativity’ and ‘Dynamism’ have been rated as the fifth, sixth and seventh by the members of the units surveyed. ‘Dealings with regard to money matters, ‘Freedom from domestic chores’, ‘Attitude towards hard work’, ‘Motivation’, ‘Mental ability’, ‘Positive thinking’, ‘Capacity to take apt and time decisions’, ‘Communication skills’, etc., are the other traits and creative
ingenuities ranked by the respondents in order of their intensities / preferences.

- Analysis of the data using the Chi-square test reveals that the level of empowerment with regard to creativity of members of DWCRA units under study is independent of their educational qualifications.

- The Multiple Regression Analysis also indicates that the average monthly expenses, average investments and the number of members have a significant influence on the average monthly income.

- Path Analysis indicates that among the various variables put under analysis, a strong relationship exists only between the average monthly income and average monthly expenses.

- On analyzing various variables by means of Factorial Analysis, it is revealed that among the various factors analyzed, the average monthly income is found to be the most predominant factor, while the number of members is found to be the next most important factor.

- The Repeated Measures ANOVA and Intra Class Reliability Test shows that there is no significant difference between average take home income of members of DWCRA under various categories of activities.

- 'Shortage of required number of members' is the most severe problem faced by the DWCRA units (12.84 per cent), followed by 'Presence of members not satisfying the eligibility condition' (12.46 per cent), 'Lack of Interaction among the Members present' (12.36 per cent) and 'Lack of Consensus with regard to the Business/Service Ideas' (12.13 per cent).

The other problems in the order of their severity are 'Difficulty in getting
Minimum SC/ST Members' (11.23 per cent), 'Lack of Idea regarding the Product / Service to be chosen' (11.04 per cent), 'Lack of Information/Awareness' (10.56 per cent), and 'Domination of the Idea of the authorities concerned over the Ideas of the Members present' (10 per cent).

'Reluctance of Banks in sanctioning Loans to the units' (7.38 per cent) has been rated by the members as the problem having less severity.

'Lack of interaction among members present' is the most grievous problem (13.8 per cent) encountered by the DWCRA units under Agriculture and allied activities in the district of Ernakulam. 'Lack of Consensus with regard to the Business/ Service Ideas' (13.4 per cent), 'Lack of Information/ Awareness' (12.7 per cent) and 'Domination of the Idea of the authorities concerned over the Ideas of the Members present' (11.6 per cent) assume the second, third and fourth ranks respectively.

'Reluctance of Banks in sanctioning Loans' (6.7 per cent) assumes the lowest rank when compared to the other problems faced by the members of the DWCRA units coming under the Agriculture and allied activities.

Ranking of the problems constraining the Food Processing units in the study area indicates that 'Shortage of Required Number of Members' (14.8 per cent) is one of the serious problems affecting the units at the time of their formation and it assumes the first rank. 'Presence of Members not satisfying the eligibility condition' and 'Difficulty in getting Minimum SC/ST Members' (13.3 per cent each) assume the second rank, while 'Lack of Idea regarding the Product / Service to be chosen' (11.9 per cent) and 'Lack of Interaction among the Members present' (11.5 per cent)
have been ranked as the third and the fourth by the members of the units. ‘Reluctance of Banks in sanctioning Loans’ constitutes only a miniscule share (7.4 per cent) and it assumes the lowest rank.

‘Shortage of Required Number of Members’ (13.2 per cent) is the most serious problem faced by the Garment Making units in the study area. ‘Lack of Interaction among the Members present’ and ‘Lack of Consensus with regard to the Business / Service Ideas’ (12.4 per cent each) assume the second rank, while ‘Presence of Members not satisfying the eligibility condition’ (11.7 per cent), ‘Lack of Information/ Awareness’ (11.6 per cent) and ‘Lack of Idea regarding the Product / Service to be chosen’ (10.5 per cent) assume the third, fourth and fifth positions respectively in the order of their severity. The problems like the ‘Difficulty in getting Minimum SC/ST Members’ (10.4 per cent) and ‘Domination of the Idea of the authorities concerned over the Ideas of the Members present’ (10.1 per cent) have been rated as the sixth and seventh positions by the members of these units.

In the case of DWCRA units engaged in the production of Building / Structural items, ‘Shortage of Required Number of Members’ as well as ‘Lack of Consensus with regard to the Business/ Service Ideas’ (13.7 per cent) ranks the first in terms of their severity. ‘Lack of Information / Awareness’ (12.3 per cent) assumes the second rank. ‘Presence of Members not satisfying the eligibility condition’ and ‘Lack of Interaction among the Members present’ (11.6 per cent each) share the third rank, while ‘Lack of Idea regarding the Product / Service to be chosen’ (11 per
cent), 'Domination of the Idea of the authorities concerned over the Ideas of the Members present' (10.3 per cent) and 'Reluctance of Banks in sanctioning Loans' (8.2 per cent) assume the fourth, fifth and sixth ranks respectively. 'Difficulty in getting Minimum SC/ST Members' (7.6 per cent) ranks the lowest among various problems constraining the DWCRA units at the time of their formation.

It is observed that among the DWCRA units coming under the 'Miscellaneous category', 'Presence of Members not satisfying the eligibility condition' is found to be the most severe problem at the time of their formulation, which assumes the first rank (14.3 per cent). 'Lack of Consensus with regard to the Business/Service Ideas' ranks the second (12.9 per cent) in the order of their severity. It is also discernible that 'Lack of Interaction among the Members present' (12.6 per cent), 'Lack of Idea regarding the Product/Service to be chosen' (12.4 per cent), 'Difficulty in getting Minimum SC/ST Members' (12.1 per cent), 'Shortage of Required Number of Members' (10.7 per cent) are the other four severe problems confronted by these units which assume the third, fourth, fifth and sixth ranks respectively.

Majority (67.5 per cent) of the respondents have opined that they do not face any sort of problem in respect of repayment of their loans, while those who have opined that they have been facing problems in the case of repayment of loans constitute 32.5 per cent of the total.

Analysis of the problems at the aggregate level indicates that 'Low repayment capacity of members' is the most grievous problem...
(20 per cent) faced by the units in the study area. The other problems in
the order of their intensity is 'Non re-payment due to uneconomic nature of
activity' (16 per cent), 'Non co-operation among members for repayment
of loans' (14.9 per cent), 'Lack of knowledge regarding the consequence
of non - repayment' (12.5 per cent) and 'Non rewarding nature of work of
members during initial stages of repayment' (11.2 per cent), which
presume the second, third, fourth and fifth ranks respectively. Other
problems having lesser intensity include 'Non-repayment due to dropout of
members', 'Lack of interest in the activity due to the fear of the
consequences of non - repayment of loans' (9.4 per cent each) and 'Low
repayment capacity due to quality degradation consequent upon ego
conflict among members' (6.6 per cent).

'Low repayment capacity of members' is the most serious problem faced
by the units under 'Agriculture and allied activities' at the time of
repayment of loans which assume the first rank (20.8 per cent), followed
by 'Non co-operation among members for repayment of loans' (18.8 per
cent), 'Non re-payment due to uneconomic nature of activity' (15.3 per
cent) and 'Lack of interest in the activity due to the fear of the
consequences of non - repayment of loans' (12.5 per cent), which
assume the second, third and fourth ranks respectively. Other problems
like 'Lack of knowledge regarding the consequence of non - repayment'
and 'Non rewarding nature of work of members during initial stages of
repayment' (10.4 per cent each), 'Low repayment capacity due to quality
degradation consequent upon ego conflict among members' (6.3 per cent)
have been ranked by the members coming under this category of activity as problems having relatively less significance.

On ranking the problem faced by the Food Processing units at the time of their repayment of loans, it is observed that 'Low repayment capacity of members' ranks the first, which constitutes 21.2 per cent of the total. 'Non re-payment due to uneconomic nature of activity', 'Lack of knowledge regarding the consequence of non-repayment' and 'Non co-operation among members for repayment of loans' ranks the second (14.9 per cent), third (13.5 per cent) and the fourth (12.1 per cent) in the order of their severity. 'Low repayment capacity due to quality degradation consequent upon ego conflict among members' (7.7 per cent) assume the lowest rank when compared to the other problems faced by this category of Units at the time of repayment of the loan.

'Low repayment capacity of members' (18.9 per cent), 'Non co-operation among members for repayment of loans' (16.7 per cent), 'Non re-payment due to uneconomic nature of activity' (15.7 per cent), and 'Lack of knowledge regarding the consequence of non-repayment' (11.6 per cent) are the major problems constraining the Garment Making Units, which assume the first, second, third and fourth ranks respectively.

'Low repayment capacity of members' is the most serious problem faced by the Building / Structural Items making units at the time of repayment of loans, which assume the first rank (22.2 per cent), followed by 'Non-repayment due to uneconomic nature of activity' (19.4 per cent), 'Lack of knowledge regarding the consequence of non-repayment' (16.7 per cent),
cent) and 'Non co-operation among members for repayment of loans' (13.9 per cent), which assume the second, third and fourth ranks respectively.

On ranking the problems faced by the Miscellaneous category of DWCRA units at the time of repayment of their loans, it is observed that 'Non repayment due to uneconomic nature of activity' ranks the first, which constitutes 22.2 per cent of the total. 'Low repayment capacity of members', 'Non rewarding nature of work of members during initial stages of repayment' and 'Lack of knowledge regarding the consequence of non-repayment' rank the second (18.0 per cent), third (16.7 per cent) and the fourth (15.3 per cent) in the order of their severity. The problems like 'Non co-operation among members for repayment of loans' and 'Lack of interest in the activity due to the fear of the consequences of non-repayment of loans' constitute the fifth rank with 8.3 per cent each of the total. 'Non repayment due to dropout of members' and 'Low repayment capacity due to quality degradation consequent upon ego conflict among members' (5.6 per cent each) have been ranked as the lowest by the respondents when compared to the other problems faced by them at the time of repayment of their loans.

It is observed that majority (55 per cent) of the DWCRA units surveyed have no marketing problems and only 45 per cent of the units are observed to have marketing problems.

An analysis of the nature of marketing problems of the units under study indicates that 47.22 per cent of such units experience problems of
seasonal nature, while 30.56 per cent of them face problems of occasional nature. Those units, which experience problems of perennial nature represents 22.22 per cent of the total.

Ranking of the marketing problems faced by the DWCRA units in Ernakulam district reveal that 'Low response from consumers' assume the first rank (9.68 per cent), followed by 'Difficulties associated with door to door sales / services' (9.58 per cent), 'Inaccessibility to certain market segments' (9.51 per cent), 'Lack of knowledge regarding marketing activities' (8.96 per cent), 'Hesitation of members to involve in marketing activities' (8.82 per cent), 'Competition from similar units' (8.05 per cent), 'Non-appealing nature of advertisement' (7.25 per cent), 'Inability to provide services according to the need of customers' (7.13 per cent), 'Non-appealing nature of the product' (5.88 per cent), 'Ineffective communication skill' (5.37 per cent), 'Poor customer relations' (5.37 per cent), 'Non-attractiveness in packing' (4.81 per cent), 'Less shelf life' (4.79 per cent), 'Low faith in quality of services rendered' (2.92 per cent) and 'Low faith in quality of material used' (1.88 per cent).

Ranking of the Marketing Problems constraining DWCRA units under the Agriculture and allied activities in the District of Ernakulam reveals that 'Low response from consumers' is the most heinous one (12.5 per cent). 'Difficulties associated with door-to-door sales / services' (11.7 per cent), 'Lack of knowledge regarding marketing strategies' (10.8 per cent) and 'Poor customer relations' (10 per cent) presume the second, third and the fourth ranks respectively. The problems like 'Non appealing nature of the
product' (9.2 per cent) and 'Low shelf life' (8.3 per cent) assume the fifth and sixth ranks respectively. Inaccessibility to certain market segments' (7.5 per cent) and 'Non-appealing nature of the advertisement' (6.7 per cent) has been rated as the seventh and eighth positions by the members of these units. 'Low faith in quality of materials used' assumes the lowest rank (0.8 per cent) when compared to the other problems faced by the members of the DWCRA units coming under the Agriculture and allied activities.

‘Inaccessibility to certain market segments’ is the most severe problem constraining the Food Processing units (10.1 per cent) in the study area. The problems like 'Difficulties associated with door-to-door sales / services' (9.7 per cent) and 'Lack of knowledge regarding marketing strategies' (9.7 per cent) rank as the second one in the order of their severity, followed by ‘Hesitation of members to involve in marketing activities’ (8.9 per cent), ‘Competition from similar units’ (8.5 per cent) and ‘Low response from consumers’ (8.3 per cent), which assume the third, fourth and the fifth ranks respectively.

Ranking of the marketing problems constraining the DWCRA units involved in the production of Garments in the study area indicates that ‘Low response from consumers’ (10.9 per cent) is one of the most serious problems affecting the units at the time of the marketing of their products and it assumes the first rank. ‘Inaccessibility to certain market segments’ (9.4 per cent) assumes the second rank, while 'Difficulties associated with door-to-door sales / services' (9.2 per cent), ‘Hesitation of members to
involve in marketing activities' (8.8 per cent) and 'Inability to provide services according to the needs of consumers' (8.4 per cent) have been ranked as the third, fourth and the fifth by the members of the units. 'Low faith in quality of materials used' constitutes a miniscule share (2.6 per cent) and it assumes the lowest rank.

'Difficulties associated with door-to-door Sales/ Services' (9.9 per cent) is the most severe marketing problem faced by 'Miscellaneous' category of DWCRA units in the study area at the time of marketing of their products. 'Lack of knowledge regarding marketing strategies' (9.6 per cent) and 'Hesitation of members to involve in marketing activities' (9.4 per cent) assume the second and the third ranks respectively, while 'Inaccessibility to certain market segments' (9.2 per cent), 'Low response from consumers' (9 per cent) and 'Competition from similar units' (8.5 per cent) assume the fourth, fifth and the sixth positions in the order of their severity. 'Low faith in quality of materials used' assumes the lowest rank (1.5 per cent) when compared to the other problems confronted by the members of the DWCRA units coming under the 'Miscellaneous' category.
B. SUGGESTIONS AND RECOMMENDATIONS

Following are the important suggestions and recommendations based on the findings of the Study:

- A centre for imparting management and other training programme to the women groups should be set up in each Grama Panchayat, by utilizing the potential resources of research centers and academic institutions in the near by localities.

- An Idea Bank should be set up at the Block level by utilizing the technical expertise of Researchers, Academicians and persons having practical experience in various fields like agriculture and allied activities, innovative local resource based industries, information technology, etc. This will help to reduce the inter - firm competition and duplication of ideas to a great extent.

- Proper directions should be given by the Government to motivate the women groups at each Grama Panchayat level to take up inter-related economic activities with a view to reduce inter - unit rivalry and to promote collective bargaining and unity among the women groups.

- Priority should be given to the products of DWCRA units, while inviting tenders by the Government and other local authorities for the supply of such items, especially at pilgrim centre and during festive occasions to ensure ready marketability for their products. Periodic workshops on keeping the books of accounts in a scientific way should be organized at the Grama Panchayat levels as many of the DWCRA units are observed
to be following improper accounting procedures due to lack of accounting knowledge.

- Immediate measures should be taken by the University authorities and the Academicians in a sustained way for making an opportunity for interaction between the women for taking up real life businesses and other issues of women groups for their project solutions to the problems of such units in an inexpensive way.

- Grama Sevikas are found to be playing decisive roles in the success and failure of many of the Units under Study. Hence, the Government should take up immediate measures by issuing proper orders to make the Grama Sevikas socially more accountable and for saving the units, which are on the verge of closure.

- Many of the women groups in the study area are found to be more conscious than their counterparts with regard to the repayment of loans, which in its turn, results in an abysmally low take-home income. This in turn, demotivates them in involving in the economic activities taken up by the units. Hence measures should be taken by the Government to see that each and every member of the women group is ensured with a minimum take-home income, depending upon the activities in which they are involved.

- The present system of member-based financial assistance and incentives given by the Government and financial institutions to DWCRA units should be changed to activity-based financial assistance,
subsidies and other incentives for enabling these units to carry out their economic activities in a more efficient and viable way.

- Improper selection of activity without considering the availability of local resources, technical skill, educational qualifications, efficiency and attitude of the members in the group towards work is found to be one of the serious issues constraining the smooth working of many of the units in the study area. Hence the members of the groups should be given sufficient time in prioritizing the economic activity proposed to be taken up by them in a participatory way rather than compelling them to involve in an activity in a unilateral way.

- A product innovation centre should be set up at the Block level by inducting experts or persons having innovative and viable ideas in the localities concerned for evolving products having new end users and in enhancing value – added cost – minimized consumer products / services.

- The consumer products like banana chips, dairy item, bakery item, etc., should be packed in packets having alluring designs and colours instead of the conventional. Low-density polyethylene covers to make it more hygienic and responsive to consumers.

- Co-operative marketing strategies should be evolved among various DWCRA units to minimize the cost of marketing and to avoid the difficulties accounted with the door-to-door sales services.

- Products packed in specially designed wrappers, covers, and containers, to cater exclusively to the needs of middle income and high
income groups by giving due recognition to their status in the society, should be introduced and also to keep par with the big industrial units in terms of physical appearance of the products produced by the women groups.

A core group of dynamic young ladies, capable of effective presentation of the products, should be organized at the Grama Panchayat level on a Co-operative basis from among various women groups involved in economic activities under the scheme for joint marketing of the products of their counterparts.