

## **ECONOMIC IMPACT OF COVID 19 ON MICRO ENTERPRISES UNDER KUDUMBASHREE - A STUDY OF THE KOLLAM DISTRICT OF KERALA**

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### **Abstract**

*The financial catastrophe brought by the Covid-19 outbreak is unprecedented. Natural disasters in the past caused long-term damage to the economy's production potential, with noticeable short- and medium-term effects. The manufacturing of goods and services virtually ceased during the Covid-19 outbreak. Among individuals who are impacted by COVID 19, micro-entrepreneurs are a particular group. They stood out because they had taken the risk of investing their hard-earned money in their incredibly small businesses in order to support themselves. When one pays attention, one can see the foreboding of a gloomy business future in the manifestations of the groups that rallied to the challenges of the day and startled the State with their limitless variations, such as clinically stitching masks and creating hand sanitizers. Many businesses have lost stock, others have restricted working cash, and some businesses' whole investments are at jeopardy. The Covid-19 Pandemic and Its Economic Impact on Kudumbashree Micro Enterprises in the Kollam District of Kerala are examined in the current article.*

**Keywords:** Microenterprises, Kudumbashree, Covid 19

### **Introduction**

Kerala and the other states of India entered a "lockdown" as part of the campaign against COVID 19. Even though the State's economy and way of life had already been severely constrained prior to the Lockdown, these factors remained uncertain. Since the citizens of the State fought the epidemic with tenacity and rigour, achieving extraordinary success in controlling the disease down to a few clusters, limiting the mortality to very few people, and preventing communal spread thus far, the economic impact of the Lockdown is hidden behind the scenes. The State's role is to support emergency relief efforts and see that the minimal necessities are met, but the epidemic's medium- and long-term economic effects are only ominous.

The Covid-19 outbreak is unmatched. The majority of earlier catastrophes were natural disasters, which gradually reduced the economy's capacity for production with noticeable short- and medium-term effects. Production of goods and services virtually ceased during the Covid-19 pandemic. Furthermore, the Covid-19 outbreak has stopped all manufacture, regardless of its size or location. From top to bottom and across all spheres, it has an impact on everyone. The length of time it takes for output to recover is unknown once the crisis is ended. Furthermore, it is impossible to estimate how long it would take to return to former output levels. This is due to the need for both domestic and international cooperation in industrial revitalization (Rahim, 2020).

People whose incomes are erratic and whose employment histories are shaky are severely affected. This category of workers includes everyone from housemaids to migrant workers. Farm labourers, construction workers, small business owners, lottery ticket sellers with or without physical limitations, street vendors, autorickshaw drivers, and people who work odd jobs are all included in this category. Additionally, it employs specialists, like the traditional female fish vendors and the plumber and electrician who live next door. When one takes into account the chances of their recovery, the list is extensive, ponderous, and sometimes even distressing.

Micro-entrepreneurs are one type of persons who have been impacted. They stood out because they had staked their hard-earned cash on their modest businesses in order to survive. If one looks closely, one can see the foreshadowing of a gloomy commercial future in the sentiments of the several firms that responded to the challenges of the time and astounded the State with their endless innovations, such as surgically sewing masks and producing hand sanitizers. A lot of businesses have lost stock, some have had their operating cash depleted, and yet other businesses are risking their actual assets.

### Micro Enterprises in Kudumbashree

Micro enterprise promotion and growth is one of Kudumbashree Mission's most effective tactics for facilitating impoverished people's economic empowerment. After researching the demands of companies, the mission designed new approaches. This includes business training, some financial help, marketing aid, and on-the-ground assistance. These services can be beneficial to both existing and new micro-businesses. Local Economic Development (LED), which comprises local production and catering to local demand to enhance economic activity in local areas and support microbusiness development, is a priority for the mission. We engage the community's and LSGs' assistance in evaluating market needs and producing goods and services in response to make this concept work.

Micro enterprises are critical to rural development and women's empowerment across the world. ME, according to Kudumbashree, is an opportunity to give people constructive labour, hence raising their income and living standards. According to the statistics, there are around 15000 non-farm based micro units in the State. Geo-tagging and mapping these micro-businesses is crucial in this setting to give individuals a plethora of accurate data. Google Maps was used to locate, list, and map fifteen distinct companies. The details of micro-enterprises under kudumbashree in Kerala are shown in Table 1.

**Table 1 Micro Enterprises in Kerala under Kudumbashree  
(as of 31-03-2022)**

Total No. of Micro Enterprises	49,200
Enterprises started in 2021-22	6,534
Total No. of members engaged	1,61,213
Individual Enterprises	31,589
Group Enterprises	17,611
Micro Enterprises in Production Sector	22,439
Micro Enterprises in Service Sector	16,341
Micro Enterprises in Trade Sector	10,420

Source: <https://www.kudumbashree.org>

According to the database kept by Kudumbashree, there are 49,200 active enterprises in its network, almost evenly divided between production and trade or service sectors. Some enterprises combine production and trade, production and service, or trade and service. The nature of these enterprises differs from single-person units to those that employ several persons. There are group enterprises as well as individual enterprises. The enterprises together have 1,61,213 entrepreneurs, close to three entrepreneurs on average. One could safely assume that these entrepreneurs are from as many families too; they benefit many more families in the Kudumbashree network as many employ several women and men too in some cases.

### Statement of the Problem

The State Poverty Eradication Mission of Kerala, Kudumbashree, has been working hard, collaborating with Local Self Government Institutions across the State on various initiatives to stop the disease from spreading by providing aid. With a state-wide network of more than 43 lakh women organised into over 3 lakh Neighbourhood Groups (NHG) and allied federations, Kudumbashree is using its field presence to make things interesting. Ironically, Kudumbashree, although combatting COVID, is also a group whose members are among those who are most adversely impacted by disasters. They managed to make it through the lockdown without a job or money; few people are aware of the struggles Kudumbashree women confront behind their strong exteriors. The Covid-19 Pandemic and its Economic Impact on Micro Enterprises Under Kudumbashree in the Kollam district of Kerala are examined in this article..

### Review of Literature

Biju (2020) in this report claimed that The Kudumbashree women of Kerala during the outbreak taught other parts of the nation and even the world a new lesson. The research claims that by strengthening local economies, empowered women can defend themselves, their families, and the entire nation.

According to Kumar and Rakhin (2016), Kudumbashree was a successful anti-poverty initiative launched by the Kerala Government to end poverty and protect the poor from the wretches of extreme poverty. The supportive work environment enabled more educated women to pursue entrepreneurial endeavours. The research suggests that these facilities could be developed as "women start-up centres" to give women, especially newly educated girls, access to alternate sources of income.

Sipahi in his research paper "COVID 19 and MSMEs: A revival framework" (2020) The micro enterprise sector has significant investment potential in terms of building infrastructure, adding jobs, fostering innovation and skill development, ensuring equitable regional development, advancing underdeveloped regions, achieving economic independence through import

substitution, and accelerating the process of national development. The MSME sector is the most vulnerable due to its size, scope of activities, lack of financial management resources, and, most importantly, their susceptibility to the covid-19 epidemic..

Noor Fzlinda Fabeil in his article “The Impact of COVID-19 Pandemic Crisis on Micro-Enterprises: Entrepreneurs’ Perspective on Business Continuity and Recovery Strategy”(2020) COVID-19 pandemic outbreaks have led many countries to impose travel restrictions and movement controls. In Malaysia, the small business sector is one of the most directly affected by the movement's control order. In fact, the impact is more significant among micro-enterprises than its larger counterparts. Entrepreneurs experience business cancellation or closure and reduced income due to the closure of several supporting sectors such as retails and transportation.

**Objectives**

- To assess the status of Micro Enterprises under Kudumbashree in the context of the covid 19 pandemic in Kerala.
- To examine various promotional measures adopted by Kudumbashree to revive the micro-enterprises in Kerala.

**Methodology**

The present study used both secondary and primary data. The secondary data were collected from the Kudumbashree mission reports and website. This study looks at how the micro-enterprises run by Kudumbashree women in Kollam District have been affected by the covid 19 pandemic. In the context of the battles against COVID, there was no scope for a meticulous study and systematic presentation of results. Therefore, what has been attempted here could at best be called impressionistic; its strength, however, lies in the fact that it is based on these entrepreneurs' responses. The primary data was collected from the entrepreneurs of 4346 micro-enterprises in the Kollam district. The statistical data were analyzed using the statistical package of SPSS.

**Results and Discussion**

**Profile of Micro Enterprises**

Kudumbashree enterprises are diverse in terms of the nature and categories of their businesses. A total of 4346 entrepreneurs in three main sectors such as production, service and trade were taken for the study. Out of the total enterprises taken for the study, 1696 are in the production sector, 1414 are in the service sector, and 1236 are in the trade sector. Sector-wise details of micro-enterprises under Kudumbashree in the Kollam district are shown in table 2.

**Table 2 Sector-wise details of Micro Enterprises**

Sector	Number	Percentage
Production	1696	39.1
Service	1414	32.5
Trade	1236	28.4

*Source: Primary Data*

While taking the nature of the enterprises 2888 are individual units, and 1458 are working as group units. Among the enterprises, 61 are seasonal working units. The micro-enterprises under kudumbashree include a wide range of traditional and modern businesses. Of late, it has also diversified into urban service businesses too. The different categories of enterprises include Aquarium/ Fish farms/ Marketing, Agarbathi making, Decorative Items making (flowers, nettipattam etc.), Auto- Taxi service, Ayush products sales, Bag making/stitching, Bakery/ provision stores, Bamboo products making, Band troop formation, Beauty parlour/Fitness Centres, Bookbinding/ Printing, Broom making units, Bulb making, Agriculture and related activities, Candle making, Canteen/Catering/Hotels, Cashew/ coconut processing and sales, Chickencentres, Event management, Counselling centre, Dance school, Driving School, Day Care, Furniture shop, Gas repairing, Handicraft, Haritha Karma Sena, Home tuition, Homestay with the resort, Laundry & Ironing, Lottery sale, Medical shop, Nutri mix, Santhwanam/Harsham, Kala Samithi, Tailoring Units, Vegetable/fruits shop, Fancy and stationery, Flex printing, Flour mill, Flower shops, Food processing units, Garments /Footwear shop, DTP Centre, Disinfection team and Dry fruits sale etc. The category wise details of micro-enterprises working under kudumbashree in Kollam district is shown in table 3.

**Table 3 Category wise Classification of Microenterprises**

Category	No.	Category	No.
Aquarium/ Fish farms/ Marketing	247	Furniture shop	12

Agarbathi making	60	Gas repairing	5
Decorative Items making	96	Handicraft	263
Auto- Taxi service	24	Haritha Karma Sena	107
Ayush	5	Home tuition	120
Paper and cloth Bag making/stitching	632	Homestay with resort	95
Bakery/ provision stores	325	Laundry &Ironing	38
Bamboos products	15	Lottery sale	54
Band troop	2	Medical shop	5
Beauty parlour/Fitness Centres	72	Nutri mix	10
Book binding/ Printing	13	Santhwanam/Harsham	23
Broom production	26	Kala Samithi	2
Bulb making	30	Tailoring Units	639
Agriculture	78	Vegatable/fruits shop	85
Candle making	15	Fancy and stationery	92
Canteen/Catering/Hotels	90	Flex printing	3
Cashew/ coconut	37	Flour mill	13
Chiken center	35	Flower shop	48
Event management	3	Food processing units	450
Councellingcentre	2	Garments /Footwear shop	430
Dance school	4	DTP Centre	16
Driving School	6	Disinfection team	9
Day Care	3	Dry fruits sale	7

Source: primary Data

The highest number of the enterprises contacted were tailoring units (639), followed by paper and cloth bag making or stitching (632). Food processing units, garments/ footwear/fancy shops, Small restaurants, café units, and tea stalls formed the next category.

#### **Enterprises after the onset of Covid**

Many face-to-face entrepreneurial chances have been closed due to COVID-19. The pandemic's extraordinary breakout wreaked havoc on many sectors, including micro-enterprises (Mckibbin, 2020). The untested lockdown limited the sector's economic activities, which resulted in severe shocks such as a lack of raw material procurement, reduced production and delivery of finished goods, and a lack of workers available to work in the manufacturing process. The effects are numerous, including job losses, reduced revenue production, decreased sales, and a fall in working-class income. (Hariharan et al., 2021). The status or functioning of the micro-enterprises during post covid lockdown period is shown in table 4.

**Table 4 Functioning of Micro Enterprises after the onset of Covid 19**

Status	Number	Percentage
Yes	2383	54.83
No	405	9.32
Partially	1558	35.85
Total	4338	100

Source: Primary Data

After the covid lockdown period, 2383 (54.83%) enterprises are still functioning, 405 (9.32%) are not in a stage of working, and the rest, 1558 (35.85%) are functioning partially.

**Impact of Covid 19 on Micro Enterprises**

Microbusiness owners make up a particular subset of people who have been affected. They stood out because they had taken the risk of investing their hard-earned money in their incredibly small businesses in order to support themselves. While some businesses responded to the current issues and shocked the government with their endless innovations, such as clinically stitching masks and producing hand sanitizers, it is possible to read the foreboding of a gloomy business future in their expressions if one is paying attention. Many companies have lost stock, some have restricted working cash, and other businesses' whole investments are at risk. The issues and challenges faced by the micro-enterprises are depicted in table 5. Respondents are asked to spot the problems faced by them. Multiple responses or problems are spotted.

**Table 5 Impact of Covid 19 on Micro Enterprises**

<b>Problems</b>	<b>Number</b>	<b>Percentage</b>
Financial Problems	4320	99.59
Declining Sales	3265	75.27
Problems in the sanction of loan	690	15.91
Problems in the disbursement of loan	360	8.30
High cost of technology acquisition	2356	54.31
Lack of sufficient stock of products	3280	75.61
Marketing Problems	3326	76.67
Non-availability of raw materials	1280	29.51
Variations in raw material prices	1012	23.33
Unable to pay the rent	2650	61.09
Personal Problems	2356	54.31
Health issues	250	5.76
Lack of customers	2400	55.33
Machinery Damage	520	11.99
Maintenance of taxi/Auto	24	0.55
Other Lockdown related problems	43	0.99
No problems	12	0.28

*Source: Primary Data*

It is clear from the table that most of the respondents (99.59%) faced financial problems due to the covid pandemic. The other problems identified are declining sales, issues related to the sanctioning of loans, issues associated with the disbursement of loans, high cost of technology acquisition, lack of sufficient stock of products, marketing problems, non-availability of raw materials, variations in raw material prices, inability to pay the rent, personal problems, health issues related to the covid, lack of customers, machinery damage, maintenance of taxi/auto and other lockdown issues associated. Among the respondents, 12 (0.28%) responded that they have no problems in their enterprises due to the covid pandemic.

The shop was totally shut down throughout the lockdown, according to most tailoring and other corporate departments. Because no orders were being taken, there was no cash on hand, and no raw materials were available. Payments for the stitched-on-credit items have yet to be received. Some completed orders from before the shutdown remain in the shop, and no customers have enquired about them, so it's unclear when the money will be repaid, given that customers have said that they are unable to purchase at this moment.

During the lockdown, the majority of the catering units are shut down. Perishable raw materials purchased for delivery on existing orders were unable to be utilised, resulting in severe losses. As was customary in the past, the majority of the raw materials were purchased on credit, with the balance due when the consumer paid. There is now a cost for enterprises to satisfy without having any capital on hand. Not all units have had the opportunity to participate in the communal meals set up in various locations. This has had a significant impact on many families' sole source of income.

Since the beginning of the lockdown, no sales of clothing or clothes have been registered. Many businesses rely on door-to-door delivery, which is impossible owing to social distance and a lack of mobility. As a result, no sales are conceivable. In the fabric

sector, credit sales are quite important. A lot of credit sales made to current clients have not been accepted owing to a shortage of funds. There is no money on hand to buy new shares. The money was distributed to the stores where the clothing had been purchased before the lockdown.

As a result of the suspension of transportation services, no regular road excursions are possible. Only a few auto-rickshaw and taxi services are used for emergency hospital visits. For the majority of entrepreneurs, this is their family's only source of income, therefore the impact is greater. School services have also been halted. The preceding month's due sum is likewise awaiting payment. Due to a lack of regular use for a lengthy period of time, several businesses are also concerned about the maintenance service necessary for their car. Many auto-rickshaw and taxi drivers have outstanding vehicle loan payments.

The Kudumbashree network's microenterprise categories have all been affected by the lockdown. The primary impact on food-based businesses, such as bakeries, has been losses due to bad supplies and ruined raw materials. Almost all firms that experienced a seasonal boost in income during festival seasons missed out on the opportunity, incurring higher expenditures in terms of working capital. Even nutrimix units with a regular product-raw material arrangement are suffering losses as a result of the disruption to routine supply lines. In the aftermath of the Lockdown, the majority of the entrepreneurs studied were unable to pay their overheads. Many people were concerned about the likely low demand for products and services when the lockdown ended. Another source of stress is the repayment of monthly bank loan payments. Event-related business prospects have been harmed, wreaking havoc on businesses that rely on demand, such as caterers and beauty salons. According to construction firms, market is expected to remain low even after the lockdown period.

### **Kudumbashree Mission through Micro Enterprises -Fight against COVID 19**

In the midst of hardship, Kudumbashree, the Kerala State Poverty Eradication Mission, once more showed the power of the community. When the government launched the break the chain campaign, Kudumbashree responded promptly. In around 3 lakh NHGs across the state, they convened special NHG meetings and disseminated information. Through the particular workshops, the families were instructed about social distance and personal hygiene to help prevent illness. Government and society faced hitherto unheard-of challenges in the event of a COVID-19 epidemic in March 2020, such as a scarcity of life-saving supplies and production restrictions. 2020 (Philip and Shaju). This led to a surge in demand for these products, and when supply couldn't keep up with demand, the price of personal protective equipment rose quickly. A Crisis Management Fund is available at Kudumbashrees to assist units in handling unforeseen circumstances. Crisis management employs a four-pronged strategy: predict and get ready for potential crises, When an emergency occurs, give accurate information. Fastest possible response to the issue, long-term fixes, etc. 2020 (Thomas and Prahash). A screening committee set up for the purpose at the state level evaluates and approves proposals submitted by district mission teams. The Hon Chief Minister introduced the Kerala Government's "Sahayahastham" (Helping Hands) loan programme, which Kudumbashree has carried out. The Kudumbashree NHGs would receive interest-free loans in accordance with the rules.

### ***Mask and Sanitizer Production***

In these circumstances, Kudumbashree assumed control of the situation and rapidly evaluated the manufacturing plants for clothing and toiletries throughout the State. 306 potential tailoring units with a daily output capacity of 1,26,000 masks were found out of 3680 tailoring units. Additionally, 21 toiletry manufacturing facilities that were all entirely focused on producing hand sanitizer were found. The units started making cloth masks and started assisting frontline organisations like Medical Service Corporation, District medical offices, private and public hospitals, Primary Health Care Centers, District administration, District panchayats, Airport authority, Tourism Department, Food Corporation of India, Indian Oil Corporation, and others. Numerous flats, pharmacies, and resident associations became participants quickly. Kudumbashree has produced and marketed over 71.55 lakh cotton masks via about 306 tailoring shops (Kudumbashree mission, 2020). 21 microbusiness organisations have already prepared 9,322.65 litres of sanitizer as of September 23. Face shield production was started by Kudumbashree during the Covid-19 pandemic.

Medical professionals who treat Covid-19 victims use face shields made by Kudumbashree during the Covid-19 crisis. The Akshayam Enterprise unit in the Thiruvananthapuram district's KarakulamPanchayath produces the face shields. The ten-person crew is now constructing face shields out of polyfoam sheet, OHP sheet, Fevicol SR 505, and synthetic cloth. This machine has a daily capacity of 250 face shields. The manufacturing capacity of this unit will be increased in response to further orders, and we will start producing face shields at different other units throughout the region. We aim to begin producing face shields in micro-enterprises units in other locations if we get more orders in other districts..

### ***Kitchen Labour for Corona Care Centres***

In support of the government's COVID – 19 pandemic prevention programs, Kudumbashree will assist in the provision of meals to the Corona Care Centres and provide assistance to those who are under observation. Kudumbashree Canteen/Catering units will be tasked with delivering services to these people. The drivers experience challenges in acquiring enough meals because there are few hotels near the check points in Kerala, thus the Transport Department has urged Kudumbashree to open takeout outlets in these regions. As per the mandate issued by the District Collectors, Kudumbashree has given orders to open Kudumbashree Take Away Counters in different locations.

#### **Supplyco's Cloth Bags**

Supplyco has ordered cotton bags from Kudumbashree in order to transfer 87 lakh groceries packs. It has started making cloth bags for this purpose. Eight hundred and twenty tailoring units have made more than 20,90,353 fabric bags for Supplyco.

#### **Nutrimix Production**

Due to the Lockdown, the Women and Child Department has asked Kudumbashree to ensure no shortage of Amrutham Nutrimix powder (a fortified health supplement for children aged six months to three years). As a result, Kudumbashree has assured that Nutrimix units have begun operations in all districts and that sufficient Nutrimix powder has been manufactured for April.

#### **Conclusion**

Many underprivileged women in Kerala, particularly in the micro-enterprise sector, found Kudumbashree a lifeline. It is a large anti-poverty initiative implemented by the Kerala government to eliminate poverty and rescue the poor from the wretches of great deprivation. The relative success of Kudumbashree enterprises shows that community-based activities that help the underprivileged and oppressed are widely accepted. Poor women have been really empowered due to their participation in Kudumbashree institutions such as neighbourhood groups and micro-enterprises. Making efforts to perfect Microentrepreneurship is unavoidable to achieve the objective of women empowerment. Neighbourhood organisations and their associated micro-enterprises appear to be the only way to save the poorest of the poor, who live in absolute misery and are mostly ignored by the media. Kudumbashree micro-enterprises eloquently demonstrate the importance of grassroots activities for women's active engagement in social and economic life. Despite the numerous flaws and hazards, these micro-units have effectively reached the unreachable by giving means of life and financial independence.

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