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PLATFORM CO-OP MARKETS? INSIGHTS FROM KUDUMBASHREE IN KERALA

A Report by

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About the Institute for Digital Cooperative Economy (ICDE) at the Platform Cooperativism Consortium (PCC)

The Institute for the Cooperative Digital Economy is dedicated to studying the cooperative digital economy.

Where, when, and how work is done is changing. Advances in artificial intelligence, automation, and data processing continue to shift responsibilities from workers to digital systems. These disruptions are often unpredictable and still unfolding.

To navigate these challenges, we need research that imagines, builds, and explores new visions of a fairer future of work. One starting point is the platform co-op model, which carries the cooperative principles into the digital economy. Platform cooperativism addresses the root causes of systemic inequality and presents a near-term solution for the problems plaguing our economy and democracy.

The cooperative digital economy is an under-researched area in the fields of anthropology, political science, sociology, history, and economics. This emerging field is closely linked with labor studies and cooperative studies. In business schools, this field of study is situated in the areas of finance, entrepreneurship, and organizational studies. In law schools, the pertinent areas are governance and corporate structure.

Acknowledging these research gaps, it is the purpose of the Institute to provide prospective and existing platform co-ops with applied and theoretical knowledge, education, and policy analysis. We are committed to realizing new visions for a fairer future of work grounded in relevant research, driven by imaginative proposals. Initial research questions focus on distributed governance, scaling, marketing, and start-up funding. The ICDE makes this knowledge accessible to diverse audiences in innovative formats. Through this research, the Institute builds a body of knowledge that advances platform ownership and democratic governance for workers and Internet users alike.

Learn more at: <https://platform.coop/who-we-are/icde/>

1.

BACKGROUND

Market Access for Micro-Entrepreneurs : Can Platform Co-ops Help? Insights from Kudumbashree Micro-entrepreneurs in Kerala, India

The advent of digital platforms has spurred the emergence of business models that enable market access and growth at an unprecedented scale. Many of these innovative platform business models allow the platform owners to amass resources from the ‘partners’ that they bring onto the platform. These models also permit the platform owners to take disproportionate benefits, while passing on disproportionate risk to the stakeholders. With a wider recognition of the exploitative nature of these digital platforms, various stakeholder groups have begun to ask: Is it possible to run businesses on digital platforms in a fairer manner?

Platform cooperatives offer an alternative here. They also are businesses that use digital platforms – a website, a mobile app, or any such digital protocol – to sell goods or services. But they have a shared ownership model that permits democratic decision making, humane terms and conditions for work and a fairer sharing of benefits. They have sprung up in various parts of the world, most of them selling services, including childcare, home services, data entry, urban recycling and taxi services. The service providers (in some cases, customers and other stakeholders too) become co-owners of the platform to render the services, unlike in case of the dominant digital platforms.

Platform cooperatives that sell goods are rarer, though examples like Fairmondo exist. A business, relying on shared ownership of the platform and democratic decision-making, that allows producers and/or sellers of goods to come together on a digital platform will be a much-desired solution for micro-enterprises that struggle for market access – a need that has only intensified with the pandemic.

The unparalleled spread of COVID 19 into a global pandemic has been a severe blow to micro-enterprises the world over. The consequent lockdown and social distancing norms imposed by governments to stall the virus spread have jeopardized several businesses that frequently interface with customers. Small businesses are more vulnerable to market contractions as they have a relatively lower level of competitiveness. Perhaps the most affected have been the micro-enterprises who sell their products in local markets or to local clientele. The lockdown blocked the supply chain leaving them without raw

materials, and social distancing saw a dwindling in the number of customers who had quickly migrated to shop online rather than through marketplaces. The impact has dealt an even harsher blow on women micro-entrepreneurs who had to shoulder an unequal burden of household responsibilities and childcare during the lockdown.

The pandemic has given impetus for many micro-entrepreneurs to turn to digital marketplaces to sell their products. Research is scant on their experiences on the mainstream digital platforms, but slowly emerging evidence suggests that these platforms hardly make neutral marketplaces with the platform owners controlling their operations, often not to their advantage.

This report aims to contribute to generating a more nuanced understanding of the experiences of micro-entrepreneurs in various types of digital marketplaces and to tease out if and how platform co-op marketplaces can aid micro-entrepreneurs in mitigating the difficulties that they face and creating more desirable outcomes for them.

2.

RESEARCH
SETTING AND
OBJECTIVES

For our insights we turn to the micro-entrepreneurship program of Kudumbashree, Kerala (India).

Kudumbashree is a state-led poverty eradication initiative that promotes micro-entrepreneurship among poor women as a way to empower them economically, and currently has 42000+ micro-enterprises under its fold. We chose Kudumbashree as the site for this study for two reasons: (1) Having recognized market access as a challenge for many of these micro-enterprises, Kudumbashree had experimented with various digital platforms, including: their own online retail portal, a market-leading retail platform and a hyper local app. Therefore, it becomes a site that can provide comparative insights on multiple platforms. (2) Taking the lessons from all these experiments, Kudumbashree is keen to shape a digital platform model that suits the needs of its micro-entrepreneurs. With Kerala's long and rich history of co-operative movements, it offers an ideal setting for exploring the potential for introducing a platform co-operative model. Co-operative movements have existed in Kerala right from the beginning of the 20th century. Much prevalent in the banking sector, co-operatives function also in other sectors such as farming, dairy, handloom and fisheries.

The specific objectives of our study are:

1. To understand the operating models of the various digital platforms offering market access to the Kudumbashree entrepreneurs, the experiences, and unmet needs of the micro-entrepreneurs on these platforms.
2. To explore the feasibility for introducing a platform cooperative model in Kerala for the Kudumbashree micro-entrepreneurs.

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3.

METHODOLOGY

3. RESEARCH METHODOLOGY

The findings of this study emerge from the in-depth interviews conducted with actors closely associated with the Kudumbashree micro-enterprise initiative.

The interviewees included the senior state-level Mission officials in charge of online platforms and the District Program Managers who had close ties with the micro-enterprises in their respective districts and played a critical role in onboarding them on to the digital platforms. We chose a purposive sample of women micro-entrepreneurs representing different product categories and locations. The enterprises included those who had some success with the digital platforms and those who had limited success in attracting new online customers (Figure 4).

The interviews were conducted over five months, beginning with an online meeting with the senior Mission officials and getting their approvals for further exploration. 44 interviews were conducted in total. Each in-depth interview was carried out on the phone or in person (where possible), using protocols tailored to the respondent groups. The conversations were recorded with the respondents' permission. The interviews were transcribed and analyzed for key themes by the authors.

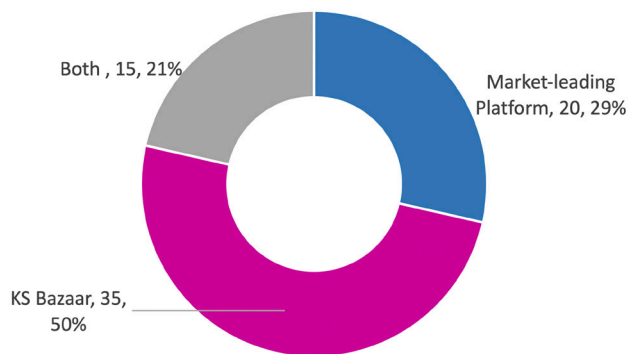


Figure A : ME digital platform breakup

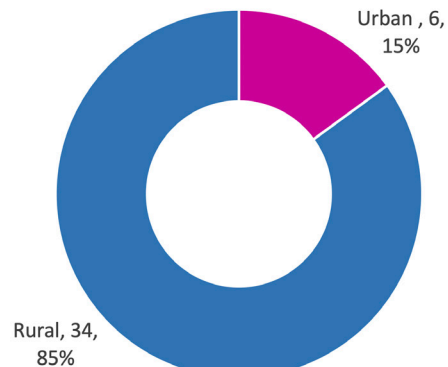
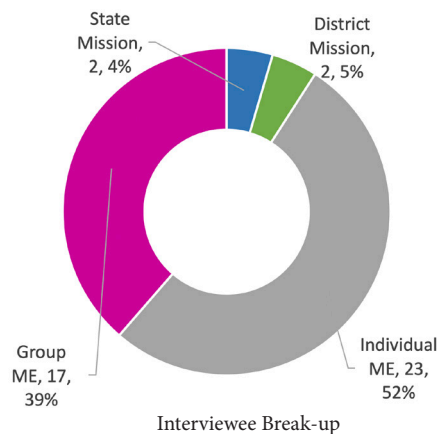


Figure B : Urban-rural breakup



Interviewee Break-up

4.

UNDERSTANDING
KUDUMBASHREE

What is Kudumbashree?

Kudumbashree (meaning ‘radiance of prosperity to the family’ in Malayalam, language of Kerala) was initiated by the Government of Kerala in 1998, as a women-oriented, community-based, poverty reduction program. What led to its inception was the conviction that women were the ultimate sufferers in case of poverty, and any attempt to mitigate poverty should address the women first, if it were to make any tangible and lasting impact. Based on this, the program envisages reaching out to women as a way for bringing their families out of poverty, and eventually making their communities prosperous. Kudumbashree projects are designed to help its member women achieve economic empowerment, social empowerment and gender empowerment, as signified in its logo with three blooming flowers.

Structure of Kudumbashree?

State Poverty Eradication Mission of the Government of Kerala, commonly called Kudumbashree Mission (henceforth the Mission), is the apex body that oversees the activities. The institutional model of Kudumbashree combines an exciting mix of formal institutional elements that operate top-down and a vast community network that operates bottom-up. Both complement each other in working towards the goals of Kudumbashree (Figure 1). The formal institutional mechanism, that flows top-down, has the Mission at the helm, situated at Thiruvananthapuram, the state capital, supported by District Mission Offices in all the 14 districts of the state. The District Mission Officials oversee the various empowerment programs, including the micro-entrepreneurship program.

The heart of Kudumbashree is the community network that operates bottom-up. At the most basic level, it consists of ‘ayalkooatam’ (self-organized Neighborhood Groups - NHGs) of approximately twenty women who are neighbors. At the next level is Area Development Society (ADC), comprising elected representatives from NHGs in each Ward in the Panchayat (the lowest tier in the Local Self Government structure). At the next higher level is the Community Development Society (CDS), which consists of elected representatives from all the ADCs in a Panchayat. CDS members represent their Panchayats at the district level. CDS and ADS members coordinate with the Mission Officials to implement the various projects under the Kudumbashree umbrella.

As of 15 March 2021, Kudumbashree has 45,44,834 women members in its 2,90,723

Neighborhood Groups and 550 transgender members in 48 Transgender NHGs. They form 19489 CDCs, which are grouped into 1064 CDSs.

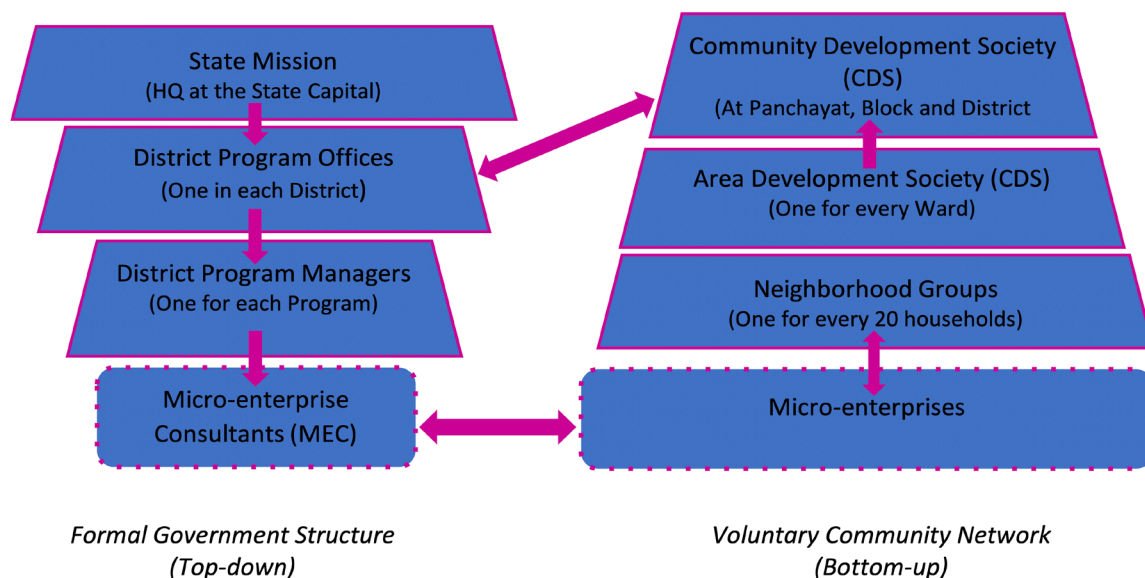


Figure 1: Kudumbashree Institutional Model

Kudumbashree Micro-Enterprises

Economic empowerment of women is central to the vision of Kudumbashree. To this end, taking a cue from the Self-Help Group (SHG) models elsewhere, Kudumbashree also had promoted thrift schemes among its NHG members. As they found this insufficient to achieve economic empowerment, the Mission introduced a micro-entrepreneurship program to support the NHG members from low-income families to set up micro-enterprises.

The proposed micro-entrepreneurship model is a low capital, low-risk model ideal for disadvantaged women from lower socio-economic strata. The core idea is to educate and enable women in setting up micro-enterprises that they can run with their available skills (or, in some cases, newly acquired through training) during their spare time, after attending to their household chores. Earnings will help supplement the family income (advancing the economic empowerment goal) and provide women more agency within and outside their homes (advancing the social and gender empowerment goals).

The Mission follows a process approach in facilitating the setting up of micro-enterpris-

4. CASE STUDIES

es.

1. Expression of entrepreneurial interest: From among the neighborhood groups, interested women (a minimum of five members) can come together to set up a collective micro-enterprise, either product-based (e.g., herbal hair oil unit or a detergent manufacturing unit) or service-based (e.g., laundry service or a printing press). Individual enterprises were also encouraged, many of which could engage other Kudumbashree members as employees.

2. Setting up support: Women are assisted in establishing micro-enterprises with linkage loans (an interest-free loan amounting to three times the initial personal investment) and preliminary training in product development and operations skills to create products and managerial inputs for the smooth running of the enterprise.

The Mission plays a critical role in providing information, creating awareness, building up the capability and capacity of the newly minted women micro-entrepreneurs.

3. Ongoing business support: Micro-enterprise Consultants (hereon, MECs) appointed by the Mission carry out the ongoing interface with the women micro-entrepreneurs. They coach and assist micro-enterprises in accounting, bookkeeping and tax. The MECs play a crucial role in providing market information that influences the enterprise's product mix and assist in identifying marketing avenues for the products.

Over the last two decades, these measures have enhanced the confidence of poor women to try their hand in micro-entrepreneurship, a new pathway for better livelihood, income and economic security. As on 15 March 2021, there exist 42,218 women-led micro-enterprises, involving 87,239 Kudumbashree members (Figure 2).

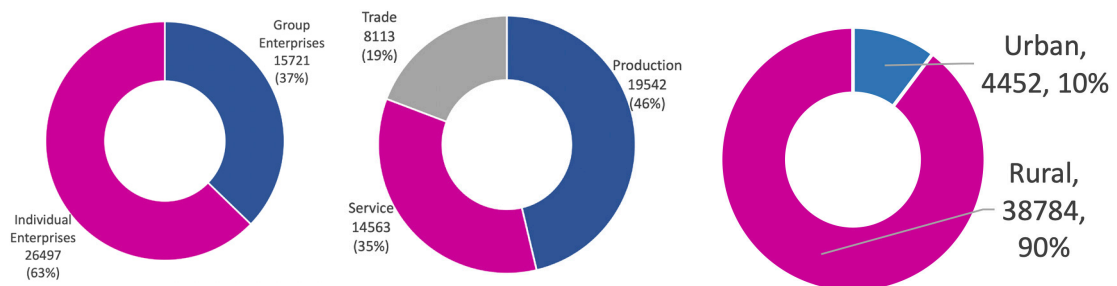


Figure 2: Kudumbashree Micro-enterprises

Market Access for Micro-Entrepreneurs

A key challenge for the Kudumbashree micro-enterprises is market access. This is an area where the platform co-op model can be of help. At present, collectivized efforts for enhancing market access jointly driven by the micro-entrepreneurs themselves are largely lacking within Kudumbashree. Historically, the Kudumbashree micro-entrepreneurs have tended to rely on the assistance from the Mission to access markets and expand the customer base. The prominent channels to access markets that the Mission has promoted thus far include the following.

1. Melas (Fairs): Kudumbashree Mission regularly organizes ‘melas’ (fairs) at the village, district, state, and national levels, which have become the mainstay of the micro-enterprise marketing efforts. Fairs organized around festivals such as Onam (traditional harvest festival of Kerala), Eid and Christmas have increasing participation. In addition, regional food festivals and special fairs organized by the Mission have grown in popularity, contributing significantly to the sales and turnover of micro-enterprises. Melas are the most preferred channel for several micro-enterprises as they receive the payments right away and they can retain all revenue for themselves. Kudumbashree Mission does not charge commission or fee for participating in melas.

2. Brick & Mortar Shops: In recent years, the Mission has set up brick-and-mortar supermarkets (named ‘Kudumbashree Bazaars’) to showcase the products of micro-enterprises. There exists a chain of fourteen Kudumbashree bazaars (one in each district), providing a permanent market. As on March 2021, the Mission also has set up 819 nano markets/kiosks (wherein micro-enterprise products have exclusive shelf space) at Community Development Centers, Grama Panchayath offices, and at outlets of HortiCorp and SupplyCo (State-owned supermarkets), and at private shopping malls and supermarkets[i]. Plans are afloat to augment the chain with many more mini bazaars across districts[ii]. This move augments the existing marketing efforts through trade fairs. [i] <https://www.kudumbashree.org/monitor-progress/345/1385>, [ii] <https://www.kudumbashree.org/pages/512>

Kudumbashree’s own stores do not take commission from the micro-enterprises, but the private supermarkets and retail shops charge either a commission or a rent for the shelf space. What several micro-entrepreneurs find more problematic is that they have to give their stock on credit, which may end up being on display for prolonged periods, affecting their cash flow.

3. Home Shops: Another marketing innovation is the concept of Home Shops. Home Shops are direct selling units run by Kudumbashree members, who do not make the products themselves, but undertake to do door-to-door sales of the products that the other micro-enterprises produce. They do this on a commission basis. Experimented first in Kozhikode and Kannur districts, the Home Shops helps delivery of various micro-enterprise products across different customer segments.

Home shops are popular in some regions and micro-entrepreneurs find that it helps them to focus on production, as they do not have to deal with sales as well. In addition, they feel more comfortable entrusting sales to another Kudumbashree unit rather than external parties. However, the commission rates are not low, and with increasing sales, there is a demand for greater profit sharing. A micro-entrepreneur shares:

“Home Shop members had been asking for extra travel allowance because our unit was growing exponentially in the last three years. We have been solely dependent on the Home Shop; without them, we will not have any other major marketing options.”

4. Own channels: Individual micro-enterprises have experimented with other channels, such as their retail outlets, direct sales, local retailers, and wholesalers. While the first two channels are resource and effort-intensive, they let the micro-entrepreneurs retain much of the revenue for themselves. With the last two, they have to spend a significant proportion of the income on commission. The credit terms and commission rates vary across product categories and regions.

A Turn to Digital Platforms

Though Kudumbashree micro-enterprises have increased in number, and gained recognition and trust for their high-quality homemade products, increasing market reach remains a problem for them. Most of them conduct business within hyper-local markets comprising households from the neighborhood or the local marketplace. The hyper-local orientation limits their growth, as they face competition from sister enterprises selling similar products in these markets, sometimes leading to mutual cannibalization. How to help the micro-enterprises achieve greater reach has been a point of discussion within the Mission.

The idea of experimenting with digital platforms came up at this stage. Since Kerala had a literacy rate of 93.91% and relatively high internet penetration (second among all

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Indian states in 2020) and smartphone usage, online channels seem to have high growth prospects. An online portal with a wider reach was expected to reduce marketing expenses for individual enterprises and help them achieve scale.

Just as the Kudumbashree Mission started experimenting with digital platforms, Covid-19 pandemic hit the world and unleashed several unanticipated challenges. Fearing the pandemic's rapid spread, the government of India imposed a 21-day lockdown from March 24, 2020, followed by two more extensions until May 31, 2020. A series of local containment measures included partial closure of marketplaces and a complete stoppage of fairs and weekly markets. Such measures severely affected the supply of raw materials and disrupted the available channels of marketing. With the pandemic and consequent lockdown, it had become increasingly difficult for the Micro-enterprise Consultants (MECs) to visit the micro-enterprises and provide market intelligence, adding to the woes of the enterprises. Much of the progress that women micro-entrepreneurs had made through micro-entrepreneurship stood threatened in the face of these changes. With livelihoods at risk, several women micro-entrepreneurs were forced to take up employment to sustain their income.

While Kudumbashree Mission tried to address this slump by making use of the opportunities that the pandemic provided (such as mass production of masks and sanitizers, sale of essential supplies and food kits, etc.), it felt imperative that micro-enterprises develop alternate channels for market access that are more versatile so that their businesses can be more resilient.

This persuaded the Kudumbashree Mission to carry on with the pilots of the three different digital platforms they had begun to explore, namely:

- 1) Kudumbashree Bazaar, the in-house online portal,
- 2) E-Commerce platform of a market-leading online retailer, and
- 3) Annasree, a hyper-local app.

A comparison of sales revenues from all channels revealed that the digital platforms contributed only 1% in 2020-21 (Figure 3) (4). Although the Mission is keen for the Kudumbashree micro-enterprises to have presence in the digital marketplaces, it is unclear whether the current models are entirely suitable for the purpose. It is time that the Mission weighed the pros and cons of the models that it has piloted, and introduced a model that retains the pros, but addresses the cons effectively. An exploration into the

5. DISCUSSION

appropriateness and feasibility of a platform co-op model becomes especially salient in this context.

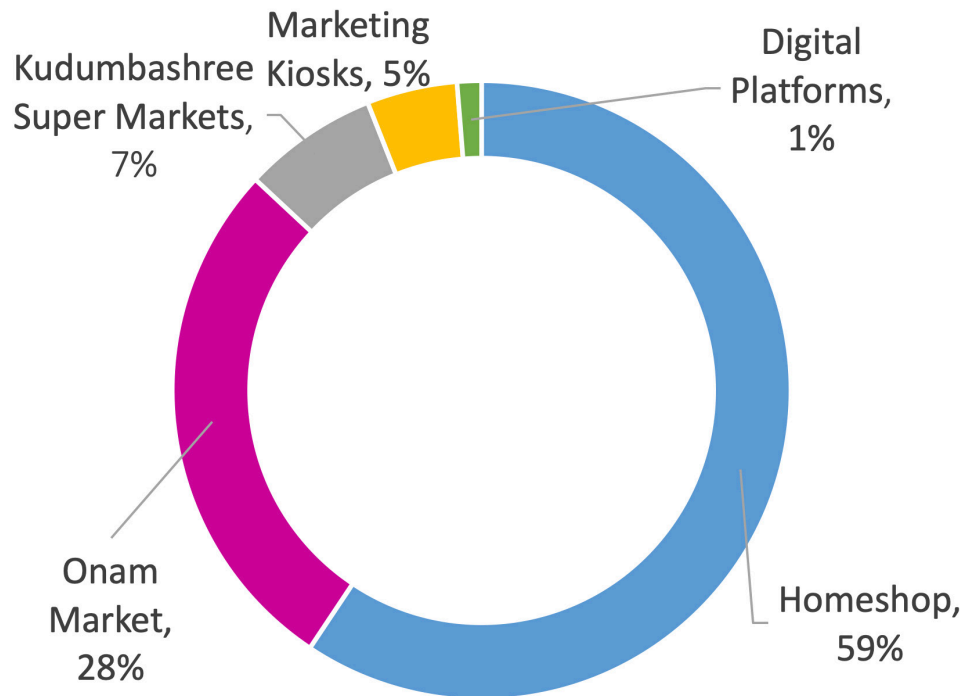


Figure 3 : Break-up of sales revenues

5.

OPERATING
MODELS
OF PILOT
DIGITAL
PLATFORMS

All three digital platforms that Kudumbashree engaged with, vary in their operating models (Table 1).

Kudumbashree Bazaar

The first platform that Kudumbashree piloted was its own in-house retail portal named 'Kudumbashree Bazaar,' which was launched in 2018. S. Harikishore, Executive Director of Kudumbashree, explained the thinking that drove the decision to start the portal.

“This decentralized model aims to introduce women entrepreneurs to technology and empower them in this internet-based economy. We realized that we need to promote the portal well to find a place among our competitors.”

The portal, developed by a third-party company, was owned by Kudumbashree. In the pilot phase, it operated in a quasi-decentralized mode. Mission officials at the district level were asked to select the products and micro-enterprises that could be featured on the portal. Initially, the Mission selected 510 Kudumbashree products in 11 product categories manufactured by 114 micro-enterprises to be sold online. The officials explained that they chose the products that had sold well in the past, were perceived to be of good quality and had attractive packaging (which was felt necessary to get the attention of online customers). Once the products were chosen, samples were requested, photoshoots were organized, and product pictures and details were uploaded on the portal. The District level officials created the product-related content for the website.

Warehousing and order fulfillment remained the responsibility of the micro-entrepreneurs. Once an order was placed, both the micro-entrepreneurs and the district officials would get alerts. The micro-entrepreneur was then supposed to package the product and courier it to the customer. Micro-entrepreneurs were free to choose their own logistics services.

The payment went to a central account. Based on the sales information supplied periodically by the third-party company that developed and was still maintaining the portal, the sale proceeds were transferred to the respective micro-enterprise accounts.

A call center for customer complaints and queries was being managed by the third-party company. Going forward, the plan was to hand over the maintenance and call center

responsibilities to the Mission officials.

Market Leading Retail Platform

In early 2019, a market-leading retail platform that had started a corporate campaign to promote women entrepreneurs on their platform, and the Mission approached them with a request to be part of the program. Mission entered into an Memorandum of Understanding (MOU) with this company. It was felt that this platform would open up the national markets for Kudumbashree micro-enterprises.

The market-leading retail platform followed a more centralized operating model. The state mission had to assume the responsibility for merchandising, warehousing, order management, order fulfillment and customer complaints.

State Mission was required to appoint a dedicated representative to manage the operations on the digital platform. With the help of the district officials, this representative onboarded products onto the platform in three phases. The first phase focused on the products of micro-enterprises from rural areas, the second on handicraft products, and the third on products of urban micro-enterprises. The representative shared that approximately 682 products from 120 micro-enterprises were now available on this platform. The retail platform insisted on products with longer shelf-life and did not permit the listing of food products. This was a severe blow for the micro-enterprises in the food sector, which was the most significant category under the Kudumbashree umbrella.

The retail platform organized for the photoshoot of the selected products and provided training to the representative on imaging, cataloging, packaging, shipping, inventory and account management to facilitate the transition to the platform.

As per the MOU, Kudumbashree had to maintain a seller point, a warehousing facility that would stock all the listed products and from where order fulfillment would be carried out. The representative procured the required stock of each product through the district officials and stored them in the central warehousing facility. If they ran out of stock or if the stocked products reached expiry, the fresh stock was similarly procured with the help of the district officials.

When they received orders, the representative had to arrange for the item to be couri-

ered to the customer as per the agreed upon timelines. Even though they were free to engage logistics companies of their choice, Kudumbashree had chosen to stick with the logistics partner approved by the retail platform. Missing the timelines affected seller ratings and had severe implications for attracting business in the future.

The payments from the customers went to a central account, from which the representative made the payments to the respective micro-enterprises. The representative dealt with the customer complaints, returns, refunds and replacements.

Anasree: A Hyper Local App

The third digital platform is a hyperlocal app, The Annasree app was created in 2020 by Adheba Institute of Food Research and Hospitality Management (AIFRHM), a private sector organization, that had provided training for Kudumbashree micro-entrepreneurs that entered restaurant and catering businesses.

The restaurants run by Kudumbashree micro-entrepreneurs, branded as 'Café Kudumbashree,' are hugely popular in Kerala. The brand was known for 'simple, yet tasty home-cooked meals of great quality.' Although Kudumbashree restaurants were listed on food delivery apps such as Swiggy and Zomato, their visibility was low on those apps. Annasree app followed a model similar to these competitive apps, but focused exclusively on food delivery from Kudumbashree micro-entrepreneurs.

AIFRHM saw Kudumbashree women as the main stakeholders—cooking, managing the order, and delivering the food to the customer. The working zones were divided into Panchayat, Zonal, and District levels. The workers received commission on food delivery. The Annasree model included home kitchens, which allowed women to market food cooked in their own homes and earn an income.

Annasree followed a completely decentralized model. Although Kudumbashree Mission was the party to sign a formal partnership with the third-party provider of the app, the cafes, canteens, and catering units under Kudumbashree were free to register themselves directly on this app without involving the Mission. The app was available on Google Play for customers to download. Using the app, customers could order and buy food directly from Kudumbashree micro-entrepreneurs. The cash transactions were between the customer and the micro-enterprise, though mediated digitally.

5. DISCUSSION

The app was first piloted in Thrissur and Ernakulam districts and then extended to Palakkad and Malappuram districts. The plan was to develop and launch a commercial scale app after the pilot. At that stage, they plan to expand it to the delivery of groceries and other services. Grocery delivery would focus primarily on products of Kudumbashree micro-enterprises. They aimed to use electric rickshaws and engage Kudumbashree members as rickshaw drivers and delivery persons, and thus create job opportunities for even those who were not involved in food production. Services considered to be offered through the app included plumbing, electrical work etc.

	Kudumbashree Bazaar	Market-leading Digital Platform	Annasree Hyper-local App
<i>Platform Ownership</i>	Kudumbashree	Third party	Third party
<i>Operating Model</i>	Quasi-decentralized	Centralized	Decentralized
<i>Contracting Agent</i>	N/A	Kudumbashree Mission	Micro-enterprises
<i>Choice of products for listing</i>	Mission Officials	Mission Officials	Micro-enterprises
<i>Maintenance of product pages</i>	Third party developer	Mission Officials	Third party developer/to be passed on to the micro-enterprises
<i>Warehousing</i>	Micro-enterprises	Kudumbashree Mission	Micro-enterprises
<i>Order fulfilment</i>	Micro-enterprises	Kudumbashree Mission	Micro-enterprises
<i>Logistics partner</i>	Varied, chosen by micro-entrepreneurs	Approved by the platform owner	Kudumbashree members
<i>Customer service</i>	Call centre by third party developer/to be passed on to Kudumbashree Mission	Kudumbashree Mission	Call centre manned by the third party (to be handed over to Kudumbashree members)
<i>Payment</i>	To a central account, periodic payment on receiving sales data from the third party	To a central account, periodic payment	To micro-entrepreneurs

Table 1: Digital Platform Operating Models – A Comparison

Key Impediments to Improving Presence and Performance in Digital Platforms

The Kudumbashree micro-entrepreneurship model has historically been Mission dependent, so much so that the enterprises continue to expect the Mission to identify and open up retail avenues. However, Mission-organized fairs, local markets, and Home Shops have kept the clientele very local, despite being in business for long. Migrating to online markets has not altered that reality much. The most significant benefit of digital platforms is their reach, however they have not been able to achieve that just yet. Covid-19 pandemic and the resultant breakdown of supply chain and logistics are to blame to a good extent. However, our interviews with the micro-entrepreneurs and Mission officials revealed a host of other aspects that could have affected their performance on digital platforms in a pandemic-free scenario.

Level of Involvement

The three platforms varied in the level of involvement and autonomy that the micro-enterprises could have in the process. While the centralized processes of the market-leading retailer kept the Kudumbashree micro-entrepreneurs completely out of the process, the fully decentralized model of Annasree app required them to drive their business online. The Kudumbashree Bazaar took a somewhat middle ground.

In the case of the market-leading digital platform, since merchandising, stocking and order fulfilment were centralized processes opaque to the micro-enterprises, they had no opportunity to interface directly with customers and to receive feedback that could help them improve their product. In addition, they had little information on the sales status of their products. Operating on meagre cash flows, both unsold stock and infrequent payments were problematic. This alienated the women micro-entrepreneurs from the sale process, leaving little opportunity to learn the nuances of operating on digital platforms and build competencies. Further, it did not leave them with a sense that this would be a platform that they could rely on to build their business. One entrepreneur said:

“Only once has the e-retailer contacted us and paid us upfront. We expected more orders as they had promised to call us back. But we never got the call from them”.

The challenge in the case of Annasree was that the micro-entrepreneurs needed new skills to operate on the digital platform on their own. It was bound to take a bit of time and effort for them to master the operations in the digital environment. AIFRHM intended to focus on capacity building as they moved from the pilot to the wider commercialization phase.

Kudumbashree Bazaar took the middle ground, which was not without problems either. The micro-entrepreneurs pointed out that the lack of autonomy in deciding the products they wanted to place online (or pull out) was problematic.

Although they could trace how much they had sold, they had to wait 1-2 months or more to receive payments. The sales information had to be handed over by the third-party developer to the Mission and approvals for cash disbursement to be processed by the Mission officials.

A micro-entrepreneur remarked:

“I have sold seven bottles of pickles that cost Rs.700. Even after four months, still, I am waiting to get that money.”

Access to Technology and Digital Skills

The digital divide affecting the lower-income groups had surfaced as one of the main difficulties in moving to digital platforms. Many of the women micro-entrepreneurs we spoke to lacked elementary digital experience, had not used a computer, or purchased a product online. Therefore, it was complicated for them often to visualize how to do business online. The men in the households, who used the available smartphones, helped the women browse for information but would not train them to do so themselves. These challenges were likely to continue as the language barrier (most of them can only read and write in vernacular Malayalam, whereas English was the lingua franca of digital platforms in India). Lack of opportunity for acquiring digital skills stood in the way of their accessing and operating online portals.

The hesitation on the part of digital platforms to grant greater autonomy to the women micro-entrepreneurs was partly connected to the above. Although the market-leading

retail platform was keen to have Kudumbashree under the fold of their special campaign for women entrepreneurs, they seemed to think onboarding individual micro-enterprises might compromise their operational efficiency, which they would rather not risk. Similarly, Kudumbashree Bazaar also kept the Mission officials in the loop even in case of activities that the micro-entrepreneur was supposed to be in-charge of (e.g., order fulfilment, where the Mission Official also got a phone/email alert). They might stand justified in their apprehensions, given that AIFRHM that envisaged autonomous participation of women micro-entrepreneurs on their app also had identified it as a major challenge. The operation manager, AIFRHM shared:

“Kudumbashree women are digitally illiterate. Many of them do not even use smartphones. So, for every aspect, we have to train them. Same with keeping the book of accounts. For this project, everything will be digital. Getting them equipped is the main challenge.”

Product Related Challenges

As the women micro-entrepreneurs were understood to lack access to technology and requisite digital skills, the digital portals kept them out of online merchandising. This affected their ability to place their products before the potential customers competitively.

For instance, a significant chunk of micro-enterprises selected to be part of the online foray dealt in handicrafts and handloom products. The handloom enterprises updated their designs regularly, but sending the new designs to the Mission headquarters in Thiruvananthapuram, the state capital, and taking back the older stock proved to be too cumbersome. Most micro-enterprises do not have the access to skill sets to supply aptly-styled photographs to update online product images regularly. Customers soon lost interest given stale stock images.

In online businesses, the competition was often with mass-produced products, that were standardized in design and quality. Home-made products of the micro-entrepreneurs that did not meet such levels of standardization and quality expectations were likely to lose out. A Mission Official confessed: “Our main challenges are marketing, standardization of their products, and quality up-gradation”.

Also, some products could not be standardized. For instance, handicraft was a specialized segment wherein product standardization was not feasible as the natural materials used to make them lend their unique character and color to the final products. Several enterprises have faced product returns as the product received by the customer did not precisely match the displayed product image. Problems such as these could have been managed by including more precise product descriptions with caveats, which the inexperienced enterprises did not know how to handle.

The online customers were mostly individuals, who purchased smaller quantities for personal use. Therefore, the online orders did not help them achieve production economies as in case of the bulk orders in the wholesale trade. Further, the intermittent nature of orders made small-batch production unviable and uneconomical. A micro-entrepreneur specializing in hand-made handicrafts out of natural materials shared:

“When we get orders online, making a single piece is much expensive and time-consuming. For example, making a mini ox-cart [one of the items on sale] would require cane, wood, and bamboo. We might need a small portion of each. But we do not get the raw materials in small quantities, that would be costly. Suppose, we make 100 pieces and sell one piece. That would not be profitable for us. Most people will not understand how it works. Some individual pieces would take 2-3 days to make, we can make 20 pieces of another item in 2-3 days as well. So making 20 pieces would be profitable. But as the markets are closed [depriving them of alternative channels to sell in bulk], it has become even more difficult for us to meet the individual orders we get from the online e-retailer”.

At times, orders were not communicated in time to the enterprises, and the delayed fulfillment caused customer dissatisfaction and loss. Another micro-entrepreneur talked about her experience:

“Once a person called me directly for a product and said he had waited more than three weeks to get a product from the Kudumbashree site. But there was no response, so somehow, he found my number and contacted me directly. Since then, I have stopped accepting orders from the Kudumbashree site. Also, there are delays in getting money as well.”

Finally, several enterprises with similar products had not differentiated their offerings, leading to cannibalization, which reduced sales for many. Some micro-entrepreneurs had begun efforts to form clusters that would make the same products using standard-

ized approaches. A cluster approach, they hoped, would avoid the danger of cannibalization and, at the same time, achieve scale.

“I have been a micro-entrepreneur for 7 years and I have been training a few groups now. Day by day, the market competition is increasing even between Kudumbashree micro-enterprises. To reduce this competition and ensure quality products, I am trying to start a Kudumbashree cluster. Cluster is getting a lot of support from the Kudumbashree members and the Mission. I hope it will help the Kudumbashree members to get a decent income”.

Pricing and Profit Challenges

Through the pilot, the Kudumbashree micro-entrepreneurs discovered that their original prices had to be marked up to cover various fees and logistics expenses if they were to maintain their profit rates. The pricing practices of digital platforms appeared complicated to Kudumbashree micro-enterprises that were used to selling directly to the customers or paying a flat rate of commission to the external parties.

A Mission official explained how pricing was done on the market-leading digital platform: “The micro-enterprises decide their initial price. If it is Rs.100, [we want to ensure that] they are getting that amount. Then comes the platform charges - shipping charge, closing fees and commission rate (referral fees), which is different for different categories. In the program we are enrolled, this rate is between 3-12%. For the regular sellers it is 35-45%. But for us, it’s just 12%. While fixing the price we look into the referral fee, if it’s handloom, we check the referral fee of handloom and if it’s 10% then we will add that 10% to the initial price decided by the micro-entrepreneur. Then the closing fee, that differs based on pricing. For example, for products ranging Rs. 0 – 250, they charge Rs.2 rupees. For the range Rs.250-500, they charge Rs.5 and so on. They have a pricing calculator to make it easy. So, we add that amount too to the price. And also shipping charge, the platform charges Rs.60 on all India basis. That is also based on weight, up to 500 gms. So we add these 3 different fees with the product price. Then comes the GST [Sales tax]. Category-wise we add that too. Finally, for a product worth Rs.30, the price will go up to Rs.120 after including all the fees and charges”.

Pricing, however, played an important role in online competitiveness. Non-competitive prices were likely to affect the seller and product ratings negatively. Non-competitive

prices were likely to negatively affect the seller and product ratings. This trapped enterprises in a vicious cycle of lower ratings, leading to fewer customer views and low sales. A micro-entrepreneur selling electrical products reflected:

“We are not getting many sales on online sites. The issue is, our same product is available at a lesser price. People will prefer products with lesser price. Also, our competitors can give better offers than we do. We are buying the parts and putting them together to make our product. We do not get a warranty for the parts we purchase. But we have to give at least one year warranty for the products we make.”

In contrast, Kudumbashree Bazaar added only shipping charges to the product price on the in-house online portal, helping enterprises garner more customers. However, some of the micro-enterprises selling relatively inexpensive products found that the courier charges exceeded the product price, and they had not marked up the costs for that. Over time, it edged low-value products off the platform.

“Market price of one of my products was Rs.40. The courier charge for a single piece was Rs.60. I never anticipated it would be that high. The sale was at a great loss. After a while, I have stopped taking orders for that product.”

For shipping costs to not eat into profits, the Mission had set up an institutional account with India Post, the government-run postal service, that the individual micro-entrepreneurs could use for couriering the packages. However, the experience of many with India Post had been very negative, with several products being returned by customers as they had arrived damaged. Therefore, some expressed the desire for a centralized order management facility, although balancing that with a desire for autonomy was difficult.

“It would be better if Kudumbashree can set up a packing and shipping team, we can assist them with a small commission and get them the products on time, as we do not have enough resources to employ a dedicated person to manage the online sales.”

Annasree was planning to charge a flat rate commission of 16% in contrast to the 25% charged by Swiggy and Zomato. However, the platform itself was hardly out of the pilot and yet to stabilize. It might be necessary to wait and watch how the commission structures evolve.

Branding, Packaging and Promotion

Even though Kudumbashree was a well-recognized and trusted name among the general public in Kerala, that was not the case elsewhere in India. There had been calls long since for a branding exercise to benefit Kudumbashree micro-enterprises, which was yet to come to fruition. Most of the micro-enterprises we spoke to had little knowledge of branding and sported rudimentary packaging appropriate for local sales. What they did at the best was adding Kudumbashree logo on their packaging to show the affiliation. A standard branding probably would have provided the Kudumbashree enterprises with collective legitimacy on the digital platforms.

Similarly, packaging needed more attention. Even the Mission officials thought that attractive packaging was a must to get the customer pay any heed on digital platforms. The Mission had chosen well-packaged products to be displayed on the platform. Without adequate training in packaging, this move excluded several of their own less savvy enterprises. Experiences of a few enterprises showed that professionally designed packaging conveying the common brand identity was necessary also to protect themselves against predatory practices in the online space. There had been reports of instances when bulk packaged health drinks were bought by other sellers, repackaged attractively, and sold at a significant mark-up. Most micro-enterprises did not have the skills and budget to design packaging that could withstand the stress of transportation and was appealing to customers. Without them, they also ran the danger of damaging the products in transit, resulting in returns and bad ratings.

“Packing and dispatching was an issue. I got orders for cakes, and it was my first-time selling cakes online. So, I had to buy different boxes for that. Those packing items were expensive. It was inconvenient for me to procure them on my own.”

While word-of-mouth sufficed in their usual marketing channels, they found that digital platforms required much more intensive promotional efforts. Promotional efforts translated to sales immediately, although their effect progressively declined in the following days. A Mission official said:

“Last Republic Day, the market-leading digital platform had some offers to highlight the products of women entrepreneurs. That particular day we got sale worth Rs. 50,000/-. Otherwise, we usually get only one or two orders per day.”

Promotional campaigns were costly however. Although the market leading digital platform came out with campaigns, their timelines did not often align with the Mission's, as they had to complete internal approval processes to take part.

“They have small campaigns during special days such as Republic Day, Women's Day and so on. We get the information all of a sudden via email. Because we are a government body, it is not possible to decide without approval of the higher authorities. So, mostly we do not get to take part in such promotional campaigns”.

Without promotions, Kudumbashree enterprises found themselves still very low in the seller ranking, dipping the visibility of even the products that were doing relatively better in online sales. For this reason, enterprises preferred to sell on Kudumbashree Bazaar, the in-house online portal, as it was mainly targeted at the Keralites living in Kerala or elsewhere in India, who were familiar with Kudumbashree. In addition, the Mission had more freedom in organizing promotional events on Kudumbashree Bazaar and offer discounts.

The Mission organized an online shopping festival titled Utsav between 4 -19 November 2020 on the Kudumbashree Bazaar portal. Inaugurated by the Minister of Local Self Government, the festival offered an opportunity to over 350 micro-entrepreneurs to showcase and sell as many as 1,020 products. The festival offered 20 to 40% price discounts, combo-offers, an additional 10% discount on promotional codes and coupons, and free shipping. Though Utsav was a huge success garnering sales of Rs. 12,45,033 within a 25-day window, it could include only a fraction of the micro-enterprises in the state.

While it was too early to comment on Annasree's brand building and promotional efforts, Kudumbashree micro-enterprises began to express their preferences. The overall sentiment favored Kudumbashree Bazaar rather than the market-leading digital platform, as the comment below shows:

“Kudumbashree Bazaar is much better. We do get some orders from it. During Utsav (online fest), we got sales worth Rs. 40,000. In my opinion, if we invest more in the Kudumbashree online bazaar, it would be beneficial for us. We can introduce more discount offers and attract more customers to the site.”

6.

GOING
FORWARD:
TIME TO
TURN TO A
PLATFORM CO-OP
MODEL?

5. DISCUSSION

It is evident that the models followed during the pilots need tweaking (or even replacing), if Kudumbashree were to achieve the goals of improving the market access and the revenue prospects for its micro-enterprises. The insights from the micro-entrepreneurs shed light on why the pilots with the digital platforms have not made as much impact as was hoped for. More importantly, they reveal the unmet needs of the micro-entrepreneurs in their engagement with digital platforms.

We note two unaddressed needs that are particularly salient: (1) greater autonomy, and (2) collectivization of marketing efforts.

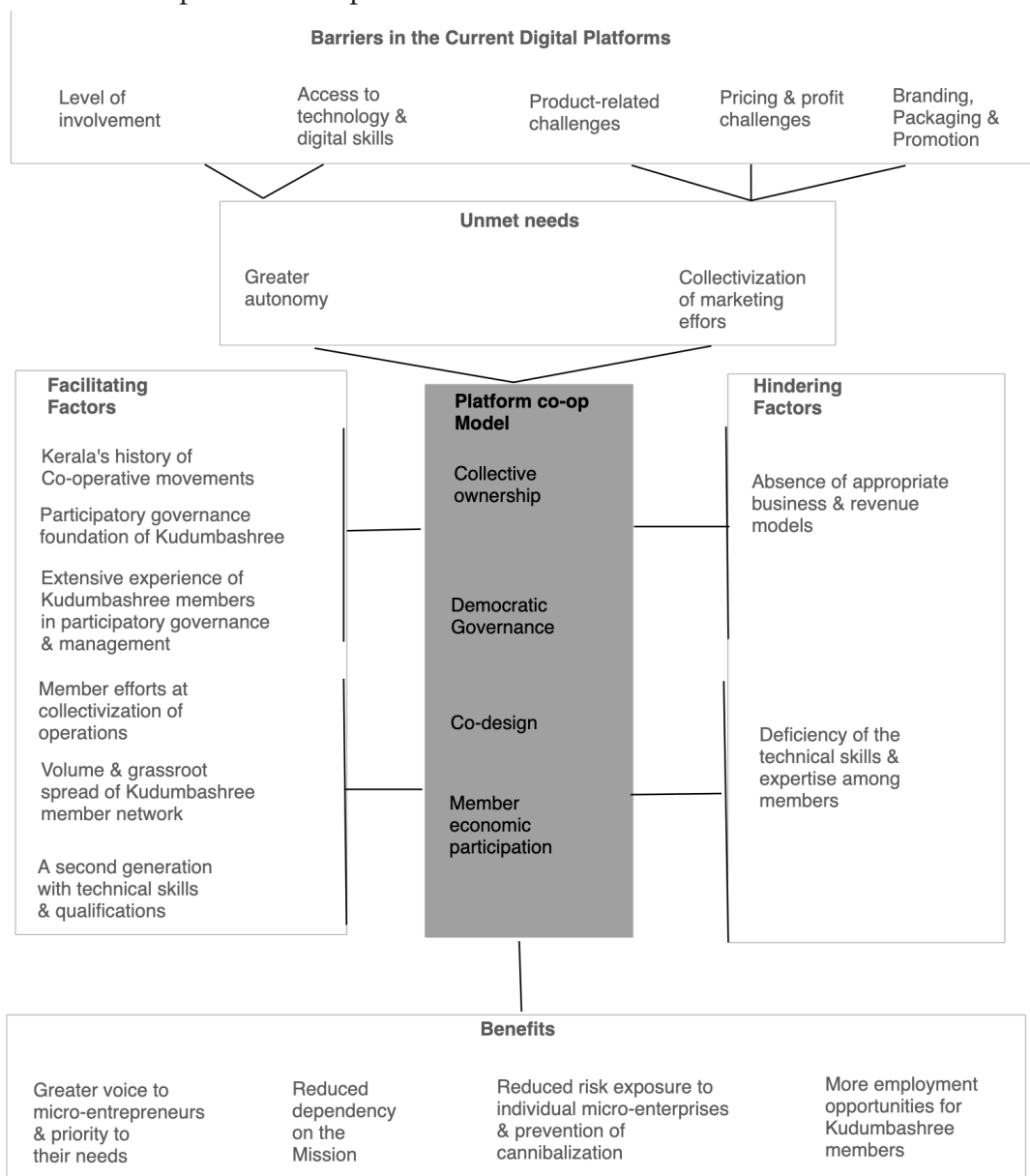
The micro-entrepreneurs view greater involvement and autonomy as necessary for them not to feel alienated and to be more active in pursuing the opportunities that the digital platforms offer. At the same time, they are sure that they will not be able to survive the competition as solo enterprises. They are emphatic that their survival depends on collectivizing their marketing efforts, which include: common branding and packaging, promotional campaigns, product and pricing strategies, logistics solutions and supply chain streamlining.

We argue that ‘autonomy’ and ‘collectivization’ should therefore be the core design principles that guide further development of these platforms going forward. The digital platforms and accompanying structures and processes need to be (re)designed to reflect these design principles. The micro-enterprises are less hopeful that a market-leading platform would accommodate any request to change their model. They place their hopes on the in-house portal and the hyper-local apps, although these platforms also must evolve further to meet their aspirations and be ready to host the 42,000+ micro-enterprises that are yet to be part of digital platforms .

Here, platform cooperatives - digital platforms operating based on cooperative principles - may prove to be an ideal alternative to go forward. ‘A platform cooperative, or platform co-op, is a cooperatively owned, democratically governed business that establishes a computing platform, and uses a website, mobile app or a protocol to facilitate the sale of goods and services.’ The fundamental principles based on which platform co-ops function, such as collective ownership, democratic governance, member economic participation, and co-design , , hold the potential to make the autonomy and collectivization ideals that the Kudumbashree micro-enterprises aspire to a reality.

Feasibility of a Platform Co-op Model in the Kudumbashree Context

While it appears that platform co-operative model might be appropriate to address the unmet needs of the Kudumbashree micro-enterprises, it is also necessary to examine whether such a model will be feasible in the current context of Kudumbashree. Here we examine the factors that might contribute to or hinder the acceptability and successful implementation of a platform co-op model.



Feasibility Mapping of Platform Co-op Model

Collective Ownership & Democratic Governance

Platform co-ops are grounded in voluntary and open membership. The aim is to ensure that they are owned and governed by those who depend on them most—workers, customers, community, and the other relevant stakeholders. Collective ownership and democratic governance enables a more equitable sharing of benefits among the stakeholders.

Experiments with the platform co-op model may help Kudumbashree to provide more voice to the micro-entrepreneurs in terms of governance and management of the platform. Right now, they are left with no option but to be passive actors, with very little say in the running of the platforms. Their role is mostly limited to being suppliers of products, rather than becoming active sellers. Further, it may reduce the dependence of micro-enterprises on the Mission for market access and survival. This dependency is something that the Mission has been unable to shake off so far. Since the survival chances as individual businesses is often problematic, the micro-enterprises had taken to turning to the Mission for help.

Gaining support for the idea of forming a co-op and getting micro-entrepreneurs to join may not be very hard, as Kerala has a very rich history and tradition of cooperative societies. In addition, Kudumbashree women have fairly advanced knowledge and experience of partaking in governance processes. Kudumbashree community network that they are all part of works based on by-laws, grounded in participatory and democratic approach to governance. Further, Kerala has a policy that stipulates that 50% of the elected members in the local self governments must be women. Kudumbashree women occupy 60% of these positions, despite them being from the most disadvantaged socio-economic strata!

Instead of restricting their participation to ownership and governance, Kudumbashree may even be able to have the micro-entrepreneurs (and other Kudumbashree members) involved in the day-to-day management and operations as well. This aspect also will not be new to the Kudumbashree women since they have been part of program management in Kudumbashree through the community network involving Neighborhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs) right from the inception. The elected representatives in the ADSs, and CDSs have always played key roles in the planning, budgeting, implementation and monitoring processes of Kudumbashree.

The Mission indeed has indeed considered the idea of entrusting the day-to-day management and operations of the digital platforms to the Kudumbashree members every now and then. Every time it refrained from doing so as it was unsure how to structure the business and revenue models in such a way that the costs involved do not become a disproportionate overhead that eats into the meagre profits that the micro-entrepreneurs currently get. At present, it is the Mission staff that provide the managerial and operational support, and their salaries and other costs are absorbed by the Mission. In our interviews, many participants had expressed willingness to pay a fee for centralized managerial and operational support. Combining the fee from the micro-entrepreneurs and the amounts that the Mission is already bearing, it might be possible to create a starting business and revenue model. As the model stabilizes and the sales volumes pick up, the Mission may be able to completely withdraw the financial support and let the platform co-op model run as a financially self-sustaining entity.

Co-Design & Member Economy Participation

Platform co-op models bestow their members with the opportunity to co-create structures, processes and technologies that best suit them. The designs they generate are meant to promote economic participation of members albeit in varied ways.

Platform co-op model may permit the Kudumbashree micro-entrepreneurs to co-design the operating models in ways that balance their needs for autonomy and collectivization. For instance, by tweaking the operating model to include individual logins on the platform, they may be able to independently track their sales and engage with customers directly, which may make them feel more in control. Similarly, they may be able to collectivize the marketing activities in ways that benefit all members. This could include: pushing for common branding and packaging with professional help, designing promotional campaigns, introducing product strategies that provide economies of scale while pre-empting cannibalization, streamlining logistics by engaging economical and reliable partners, adopting pricing policies that do not eat into profits, and devising faster payment processes.

This opens up the possibility for them to organize their business activities differently, in ways that can bring down their risk exposure as well as create opportunities for economic participation for other members. Some efforts along these lines have begun to emerge. For instance, having recognized the collective damage that cannibalization can cause, some micro-entrepreneurs have already taken the lead to organize themselves

into a cluster model of production. Similarly, some others see the potential of developing Home Shop, essentially a distribution channel, into a full-fledged logistics arm. With 4.5 million members in a state with an overall population of 35 million, Kudumbashree has more reach and grassroots penetration than any other business. Kerala has seen Kudumbashree members that carry out most of the state projects that require grass-roots access for years now. If molded into a logistics channel, that capability will generate employment for Kudumbashree members beyond the micro-entrepreneurs. Annasree app is moving in this direction.

Co-designing and operating digital platforms also requires technological skills, which are largely lacking among the majority of Kudumbashree members. They have proven their capability to acquire new skills in the past, yet en-masse upskilling will prove to be effort and resource-intensive. Notably, there exists a second generation – children of Kudumbashree members, who their mothers have managed to educate and who have grown into well-qualified young adults. This group, who otherwise will have to go elsewhere to find jobs, may provide the necessary technical skills and expertise in creating and maintaining the platform. As many of the first-generation members who joined Kudumbashree 20 years ago, when they were in their 40s, begin to contemplate retirement, this will also be a way for Kudumbashree to stay relevant to the next generation.

Conclusions

In conclusion, we do believe that platform co-ops can indeed work in the product sector in a manner that helps micro-entrepreneurs to enhance their market access, provided the platform meets their autonomy needs and makes collectivized support available.

However, we must also stress that the specifics of the organizational structure and operating model underlying the platform co-ops will need to be different based on the membership. In the case of Kudumbashree micro-entrepreneurs, we see several favorable contextual conditions at play that may enable a smoother transition to becoming a platform co-op, should they choose to do so. Being part of Kudumbashree, they are already unified under a collective identity that they feel connected to and is recognized and trusted by the public. They are familiar with cooperative ethos and have extensive experience in making multi-stakeholder organizational arrangements work. However, digital skills may become a hurdle for them. It may be easier to launch platform co-ops where facilitating conditions pre-exist. Where they don't, the initial groundwork will have to be directed towards creating them.



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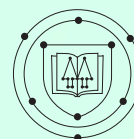
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