



# WOMAN ENTREPRENEURSHIP AND EMPOWERMENT THROUGH AGRO- PROCESSING INDUSTRIES IN KERALA

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**Abstract:** *Consistent with the census 2011, population of India is extra than 121 crore with 48.5 percent women, 949 women to a thousand men in rural India in opposition to 929 females to one thousand males in urban India. The female literacy rate is 64.63 percent while the male literacy rate is over 80 percentages. As consistent with NSSO 71<sup>st</sup> round, the agricultural literacy rate for female is 56.8 percent in comparison to 72.3 percent for male. For urban population, the literacy rate for women was 74.8 in comparison to 83.7 for male. Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, anticipated when it comes to the broader framework of women's rights. It's far a procedure of gaining control over self, over sources and over present societal perceptions and attitudes and could be carried out simplest while on development within the situation of women is observed on development by way of enlarging the financial, social and political freedoms and picks available to them. Empowerment of women is carefully related to the possibilities they have in training, fitness, and employment and for political participation. Women represent 52 percent in keeping with percent of country population of Kerala and women literacy rate is ninety two percent. Maternal mortality rate became a good deal lower in Kerala when in comparison to the scenario in India. In assessment to the country wide average of eleven consistent with percent, 22 in step with percent of all families in Kerala are woman-headed. The country formulated coverage on girls in 2009 and later a gender equality and girls' empowerment (GEWE) coverage for 2014-2020. The schemes for the welfare and empowerment of women are being implemented through women and child department.*

**Key words:** Woman empowerment; entrepreneurship; agro-based enterprises; economic empowerment.

## 1. INTRODUCTION

Woman in the present day world plays a crucial role in constructing the economy. As far as the developed countries are concerned the status of woman is better than that of woman in developing countries. Empowering women fuels thriving economies, spurring productivity and growth. Yet gender inequalities remain deeply entrenched in every society. Women lack access to decent work and face occupational segregation and gender wage gaps. They are too often denied access to basic education and health care. Women in all parts of the world suffer violence and discrimination. They are under-represented in political and economic decision-making processes [9]. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions [10]. For families to thrive, women need access to an adequate income, which may be gained through market based work, returns on assets such as land, or social transfers from social protection systems. Having an income of their own enables women to be on a more equal footing with men in their intimate relationships, strengthens their bargaining position within families, and enables them to exit partnerships if they need to [14]. Globally, over 2.7 billion women are legally restricted from having the same choice of jobs as men. Of 189 economies assessed in 2018, 104 economies still have laws preventing women from working in specific jobs, 59 economies have no laws on sexual harassment in the workplace, and in 18 economies, and husbands can legally prevent their wives from working [12]. The Growth and Development (GAD) approach recognizes that it is not sufficient to add women and girls into existing processes of development but there is also a need to problematize why they are excluded, advocating that the focus should be on addressing the imbalances of power at the basis of that exclusion [1].

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them [6].

**1.1. Objectives:** The main objectives of the paper include: (i) to understand the concept of women empowerment and entrepreneurship, and (ii) to establish the linkage between women empowerment and entrepreneurship through the agro-based industries in Kerala.

**1.2. Review of Literature:** Nimalathan B (2010) analysed the empowerment of women leads to economic independence, the opportunity to have control over their lives, self-reliance, self-determination and a way to achieve for themselves. Stanzin Mantok (2016) made an attempt to explain the role of women entrepreneurship in promoting women empowerment by selecting 169 women entrepreneurs from Gujarat in India. Sabrina Korreck (2019) has pointed out five recommendations for the empowerment of women in India that made women entrepreneurs to establish a better business.

## 2. MATERIALS AND METHODS

The study used secondary data from sources like, Ministry of Statistics and Programme Implementation, Kerala State Industries Development Corporation Ltd, Sixth Economic Census of Kerala, Kerala State Women's Development Corporation Ltd, and Economic Review of Kerala.

## 3. RESULTS, ANALYSIS AND DISCUSSION

**3.1. Woman entrepreneurship and empowerment:** Entrepreneurship among women can be the process of economic security and economic empowerment of women. This ultimately leads to the power of taking decisions of their own without any constraints. Every success of woman will reflect in the society by improving the standard of woman and her family. This improvement also causes the increases not only the income of her family but also the women who are engaged or employed through her organization. In order to generate employment and income for the local women, this is the best initiative. By generating income and employment to the locality they are reducing the poverty of the country.

The Women Entrepreneurship Platform (WEP) is a one-of-a-kind, unified access portal that brings together women from throughout India to create a nurturing ecosystem that allows them to realize their entrepreneurial dreams. WEP accomplishes this through partnering with essential organizations to provide relevant information and services. WEP hosts information and services relevant to women entrepreneurs as an aggregator platform. WEP allows significant collaborations to offer critical information, workshops, campaigns, and other learning and growth opportunities to its users from industry trailblazers. Services are delivered in six key focus areas namely; community and networking, funding and financial assistance, incubation and acceleration, compliance and tax assistance, entrepreneur skilling and mentorship and marketing assistance in partnership with partner organizations, the WEP platform will encourage offline projects and outreach programmes to boost the entrepreneurial spirit among potential women entrepreneurs [7].

In Kerala, women entrepreneurs own 27.24 percent of businesses. The agricultural sector is made up 52.87 percent of the 913917 businesses run by women entrepreneurs. The livestock sector accounts for 99.18 percent of all establishments. Other than crop production and planting, 0.14 percent of agricultural operations are linked to fishing and aquaculture and 0.59 percent to forestry and logging. While considering the women entrepreneurs activity wise, 52.87 percent are dealt with agriculture sector and 47.13 percent dealt with non-agriculture sector. In Kerala there are 720 joint stock companies started and operated by women from April-September 2016. Among them 645 are under private ownership and only 67 are by the public ownership [8]. In Kerala, a Gender Equality and Women Empowerment Policy to establish a foundation for the peaceful coexistence of men and women was launched. It aspires to do so in an atmosphere of mutual respect, with equal access to economic, social, and political opportunities, resources, and benefits for men and women; and a society in which both men and women can participate in and benefit from the development of their communities, states, and countries [9].

**3.2. Establishments under women entrepreneurship in Kerala:** A relatively large market for food and agro-based products exists within Kerala. The growth of traditional, food and agro-based industries and of tourism can go hand in hand, feeding on each other to create a globally recognized niche for the State in these sectors. For a positive transformation of the industrial scene in Kerala, the Government should seek ways to promote entrepreneurship in the State women's self-help groups, notably Kudumbashree, can play an important role in Kerala's industrialization drive. Many Kudumbashree groups are already engaged in food processing activities (such as pickle manufacturing), but mostly in the low end of the value spectrum. They should now try to establish their presence in higher value adding industries. It also conducts various training programmes viz., Industrial Motivation Campaigns, Entrepreneurship Development Programme (EDPs), Entrepreneurship Skill Development Programme (ESDP), Management Development Programmes (MDPs) and Skill Development Programmes. In 2017-18, 28 courses were undertaken and 676 persons were trained under ESD Programme. In Kerala, the total number of working industrial co-operative societies in 2018 was 394. Kannur has the largest number of working societies with 101 societies. Out of 394 societies, 90 Societies were registered by Women [10].

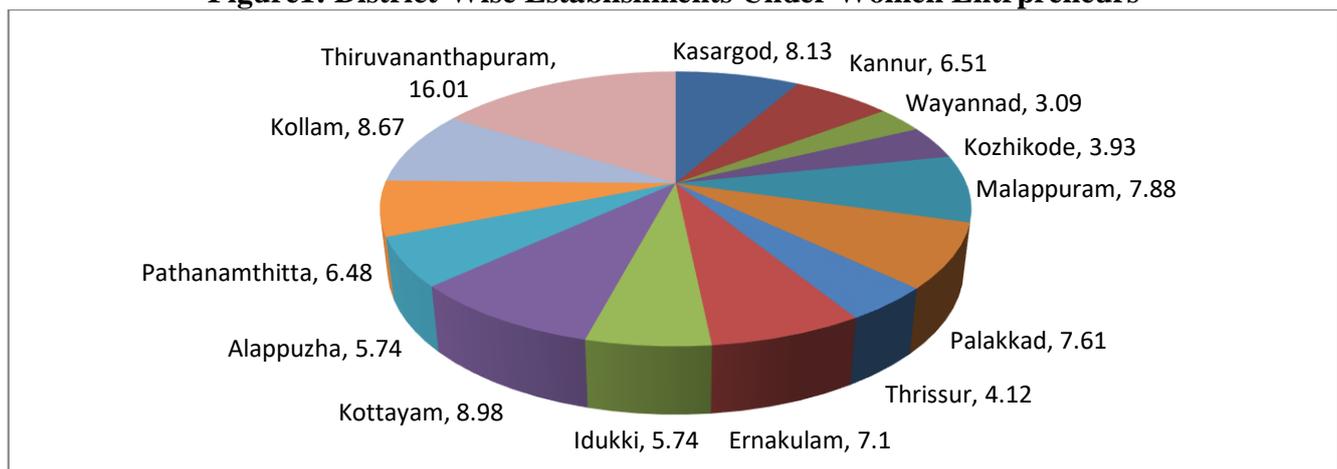
**Table.1: Women entrepreneurship in Kerala**

	Nature of operation			Total	% of perenial	Hired / no hired workers		% with hired workers
	Perenial	Seasonal	Casual			Without hired Workers	With hired workers	
Kerala	825386 (11.5)	54589 (7.5)	33942 (21.4)	913917 (11.3)	90	863797 (12.9)	50120 (3.7)	5
India	7166019	726435	158365	8050819	89	6697354	1353465	17

Source: Sixth Economic Census (2014), Ministry of Statistics & Programme Implementation. The figures in parenthesis show the percentage with national level.

Promotion of local entrepreneurship can help to improve and create more sustainable consumption and production systems. Entrepreneurial education fosters innovation and helps entrepreneurs build better products, processes, and services. It is especially effective when it takes into account the social, economic and ecological complexities of development, the values of sustainability, and a long-term perspective. In 2018-19, 1680 persons were benefited from the skill development programmes [13].

**Figure1: District-Wise Establishments Under Women Entrepreneurs**



Source: Sixth Economic Census (2014), Ministry of Statistics & Programme Implementation.

Rural areas account for 58.45 percent of the 913917 women-owned businesses, while urban areas account for 41.55 percent. 552851 people work in the agricultural sector and 594174 people work in the non-agricultural sector out of a total of 1147025 people employed in companies run by women entrepreneurs [12].

**Table.2: Establishments under Women Entrepreneurs By Major Source of Finance**

Major Source of Finance	Number of Establishments	Percent
Self finance	864223	94.56
Financial assistance from the Govt. sources	9939	1.09
Borrowing from financial institutions	13471	1.47
Borrowing from Non-institutions/Money lenders	2780	0.30
Loan from self help group	6897	0.75
Donations/ Transfers from other agencies	16607	1.82

Source: Sixth Economic Census (2014), Ministry of Statistics & Programme Implementation.

While considering the Southern states of India, Kerala is having the second position in women entrepreneurship across India. Tamilnadu has the first position; Andhra Pradesh, Karnataka and Telangana are having third, sixth and ninth positions respectively. The Kerala State Women's Development Corporation (KSWDC) aims to free women from restrictive norms by including them in the development and progress of their communities. It expresses the Kerala government's interest for women's empowerment. A just and equal society is not a far-fetched utopian dream for KSWDC, because empowerment is real and produces actual consequences. KSWDC provides women with the necessary support structure to enable them to achieve their goals by encouraging them to be ambitious and confident in their abilities. Under the umbrella scheme Women Entrepreneurship-Mission (WE-Mission), KSIDC is providing infrastructure and financial help to women entrepreneurs with the goal of boosting entrepreneurship among women in the state [11].

**3.3. Women empowerment and decision making in Kerala:** Participation in decision-making by women is a key indicator of their empowerment. Women must have a proactive role in household decision-making as well as state policy decision-making; in order to ensure that their demands and interests are incorporated into the development process and that a gender equitable society is developed. Percentage of women who usually participate in the household decisions in Kerala is 94.1 percent, Percentage of women having bank/savings account operated by them is 78.5 percent and percentage of women having a mobile phone that themselves use is 86.6 percent. While comparing these data with all India level, women in Kerala leads the position [13].

**3.4. Entrepreneur Support Scheme (ESS):** The scheme intends to provide extensive support to MSMEs (Micro Small and Medium Enterprises) and give one time support to entrepreneurs, especially women and persons belonging to SC and ST community. An outlay of Rs. 58.50crore was provided for ESS scheme in 2019-20 and assistance of Rs 29.03 crore was given to 512 units. Assistance given to 107 units was Rs 1398503 and provided employment was to 4725 persons; Assistance given to 1146 units for an amount of Rs 557090 under Nano House Hold Scheme and provided employment to 500 persons. Total number of units in 2017-18 was 1146 [13].

#### 4. CONCLUSION

Participation of women in decision-making is an important measure for assessing their empowerment. Women have a pro-active role to play in the decision-making both at home and in policy-making decisions of the State. Despite limited resources, the government plays a strong emphasis on women's employment, with a special emphasis on women's entrepreneurship, agro-based and non-agro-based, traditional and non-traditional. During this time, the state has seen an increase in the number of individual women start-ups, nano-micro enterprises in the IT and industries sector, the kudumbashree special livelihood development package, and other organizations' Self Help Groups, all of which must be sustained in order to ensure women's participation in economic activities. Kudumbasree units plays crucial role in attaining the goal of women empowerment and entrepreneurship in Kerala. Major problem in attaining the goal of entrepreneurship and empowerment is the unawareness in this field. The scope of this field is very high but the attitude of women to come forward for doing business is more important. It is far better in Kerala as compared to the nation as a whole.

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