

FEMALE WORKFORCE IN RURAL AREAS OF KERALA: CHALLENGES, OPPORTUNITIES AND THE WAY FORWARD

By

Sreekala, S.

Guest Teacher, HSST Economics, Sarvajana Higher Secondary School, Puthucode, Palakkad, Kerala, India.

Abstract

The participation of women in the rural workforce plays a vital role in promoting inclusive economic growth, poverty reduction, and sustainable rural development in Kerala. Although Kerala has achieved remarkable progress in literacy, health, and gender development, the labour force participation rate of rural women remains relatively low compared to their educational attainment. Rural women contribute significantly to agriculture, livestock farming, fisheries, cottage industries, micro-enterprises, self-help groups, and informal sector activities. However, they continue to face numerous challenges, including gender discrimination, wage inequality, limited employment opportunities, unpaid care work, lack of skill development, restricted access to credit, technological barriers, and inadequate social security. Recent economic transformations, migration, mechanisation, climate change, and changing agricultural practices have further influenced women's employment patterns in rural Kerala. This study examines the status of the female workforce in rural areas of Kerala by analysing labour force participation, employment opportunities, occupational distribution, socio-economic challenges, and policy interventions. The study also investigates the role of education, skill development, entrepreneurship, Kudumbashree, and government employment programmes in promoting women's economic empowerment. Furthermore, the study identifies emerging opportunities for improving women's participation in the rural economy and proposes strategies for strengthening sustainable employment and gender-inclusive development. The findings contribute to a better understanding of rural women's employment dynamics and provide valuable insights for policymakers, development agencies, and researchers working towards women's economic empowerment and inclusive rural development in Kerala.

Keywords: *female workforce, rural women, kerala, labour force participation, employment, women's empowerment, kudumbashree, rural development.*

JEL Classification: *J16, J21, J43, O15.*

Introduction

Women's participation in the workforce is widely recognised as one of the key determinants of economic development, social progress, and gender equality. A higher level of female labour force participation contributes to increased household income, poverty reduction, improved living standards, and sustainable

economic growth. In developing economies such as India, rural women constitute a substantial proportion of the workforce and contribute significantly to agriculture, livestock rearing, fisheries, forest-based activities, cottage industries, handicrafts, food processing, and household enterprises. Despite their considerable contribution, much of women's work remains underreported, undervalued, and

concentrated in low-paid informal occupations.

Kerala has long been recognised for its achievements in literacy, healthcare, life expectancy, and gender development. The state consistently ranks among the highest in India on various human development indicators. However, despite these achievements, Kerala exhibits a paradox in terms of female labour force participation. While women possess relatively higher levels of education and better health outcomes compared to many other Indian states, their participation in the labour market remains comparatively low. This phenomenon has attracted considerable attention among economists, sociologists, and policymakers seeking to understand the relationship between education, employment, and gender equality.

The rural economy of Kerala has undergone significant transformation during the past few decades. Agriculture, once the backbone of rural employment, has experienced structural changes due to declining profitability, labour shortages, fragmentation of landholdings, mechanisation, climate variability, and increasing dependence on non-farm activities. These changes have directly influenced employment opportunities available to rural women. While traditional agricultural employment has declined, new opportunities have emerged through self-help groups, micro-enterprises, rural tourism, food processing, digital services, and government-sponsored livelihood programmes such as Kudumbashree and the

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

Despite these emerging opportunities, rural women continue to encounter multiple barriers that limit their full participation in economic activities. Gender wage disparities, occupational segregation, unpaid domestic responsibilities, lack of access to productive assets, limited ownership of land, inadequate childcare facilities, restricted mobility, insufficient vocational training, financial exclusion, and limited market access continue to constrain women's employment prospects. These challenges are particularly severe among women belonging to economically weaker sections, Scheduled Castes, Scheduled Tribes, and marginalised rural communities.

Women's employment extends beyond income generation and plays an essential role in promoting empowerment, self-confidence, decision-making capacity, and social inclusion. Gainful employment enhances women's bargaining power within households, improves access to education and healthcare for children, strengthens financial independence, and contributes to community development. Consequently, increasing female workforce participation has become an important objective of national and international development policies, including the Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth).

The Government of Kerala has implemented several initiatives aimed at promoting

women's employment and entrepreneurship in rural areas. Programmes such as Kudumbashree, MGNREGS, Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM), skill development initiatives, cooperative movements, and rural entrepreneurship programmes have created livelihood opportunities for thousands of women. Kudumbashree, in particular, has emerged as one of the world's largest women-led community organisations, promoting self-employment, microfinance, collective farming, and enterprise development while significantly improving women's economic participation.

Technological advancements and digital transformation have also opened new employment opportunities for rural women through e-commerce, digital marketing, online services, financial technology, and home-based enterprises. Nevertheless, disparities in digital literacy, internet access, infrastructure, and technological skills continue to limit women's ability to benefit fully from these emerging opportunities.

Climate change and environmental degradation have introduced additional challenges for rural women, particularly those engaged in agriculture and natural resource-based occupations. Irregular rainfall, declining agricultural productivity, water scarcity, and changing cropping patterns have affected women's livelihoods and increased economic vulnerability. Strengthening climate-resilient livelihoods and diversified employment opportunities has therefore become increasingly

important for ensuring sustainable rural development.

Although numerous studies have examined female labour force participation in India, relatively fewer studies have focused specifically on the changing employment dynamics of rural women in Kerala. The state's unique socio-economic characteristics, high educational attainment, demographic transition, decentralised governance, and community-based development programmes create a distinctive context that requires comprehensive analysis.

This study therefore seeks to examine the status of the female workforce in rural areas of Kerala by analysing labour force participation, occupational patterns, socio-economic challenges, emerging employment opportunities, and policy interventions. The study also evaluates the role of education, entrepreneurship, skill development, government programmes, and community institutions in promoting women's economic empowerment while suggesting strategies for strengthening gender-inclusive and sustainable rural employment. The findings are expected to contribute to evidence-based policymaking and support initiatives aimed at enhancing women's participation in Kerala's rural economy.

Review of Literature

Several researchers have examined female labour force participation, rural employment, gender inequality, and women's empowerment in Kerala and India from different perspectives.

Klasen and Pieters (2015) analysed female labour force participation in India and found that despite improvements in female education, workforce participation remained relatively low due to social norms, household responsibilities, limited employment opportunities, and structural changes in the economy. The study emphasised the need for policies that promote gender-inclusive employment and skill development.

Abraham (2013) examined the declining female labour force participation rate in India and argued that increased educational attainment, rising household incomes, and the lack of suitable employment opportunities have contributed to women's withdrawal from the labour market. The study highlighted the importance of expanding quality employment opportunities for educated rural women.

Nair (2010) studied women's employment patterns in Kerala and observed that although the state has achieved remarkable progress in education, health, and gender development, rural women continue to face challenges such as wage discrimination, occupational segregation, informal employment, and limited access to productive resources. The study recommended strengthening entrepreneurship and self-employment opportunities to improve women's economic participation.

National Sample Survey Office (NSSO) has consistently reported that female labour force participation in rural India remains significantly lower than male participation

despite women's substantial contribution to agriculture and household enterprises. NSSO surveys indicate that unpaid family work and informal employment continue to dominate women's economic activities in rural areas.

Periodic Labour Force Survey (PLFS) reports have highlighted gradual improvements in female labour force participation in recent years due to increasing self-employment, participation in government employment programmes, and expansion of rural non-farm activities. However, gender disparities in wages, job quality, and employment security continue to persist.

Government of Kerala (Economic Review) has documented that programmes such as Kudumbashree, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), and skill development initiatives have significantly contributed to enhancing rural women's employment, entrepreneurship, financial inclusion, and livelihood opportunities. Nevertheless, rural women continue to encounter barriers related to market access, technology adoption, and enterprise sustainability.

International Labour Organisation (ILO) has emphasised that increasing women's labour force participation contributes significantly to economic growth, poverty reduction, social inclusion, and sustainable development. ILO studies indicate that improving access to education, childcare services, skill training, equal wages, and social protection is essential for promoting gender equality in employment.

Recent studies on rural women's employment and gender development have highlighted the increasing role of digital technologies, self-help groups, micro-enterprises, cooperative movements, and social entrepreneurship in expanding livelihood opportunities for women. Researchers also note that climate change, agricultural transformation, migration, and technological advancements have altered employment patterns in rural Kerala, creating both new opportunities and emerging challenges.

Although numerous studies have examined female labour force participation and women's empowerment in India, relatively few have focused specifically on the changing employment dynamics, challenges, and emerging opportunities for rural women in Kerala. Given the state's unique socio-economic characteristics and community-based development model, a comprehensive assessment of rural female workforce participation is essential for designing effective employment and gender-inclusive development policies.

This study attempts to bridge this gap by providing a comprehensive analysis of the female workforce in rural areas of Kerala, with particular emphasis on employment challenges, emerging opportunities, and strategies for promoting sustainable and inclusive women's employment.

Theoretical Review

Human Capital Theory: Human Capital Theory explains that investments in education, skill development, training, and

health improve workers' productivity and earning potential. Women's education, vocational training, and professional skills enhance employability, entrepreneurship, and labour force participation. The theory suggests that increasing investments in women's human capital can significantly improve employment outcomes and economic empowerment in rural Kerala.

Gender Empowerment Theory: Gender Empowerment Theory emphasises that women's empowerment involves expanding their access to education, employment, financial resources, decision-making, and leadership opportunities. Economic participation enhances women's bargaining power within households and society while promoting gender equality, social inclusion, and sustainable development. The theory provides a useful framework for understanding the relationship between employment and women's overall empowerment.

Labour Market Segmentation Theory: Labour Market Segmentation Theory argues that labour markets are divided into different segments characterised by unequal wages, job security, working conditions, and career opportunities. Rural women are often concentrated in low-paying, informal, and seasonal occupations with limited social protection. The theory explains how structural barriers, occupational segregation, and gender discrimination influence women's employment opportunities in rural Kerala.

Sustainable Livelihoods Theory: Sustainable Livelihoods Theory emphasises

that households improve their well-being by effectively utilising human, financial, natural, social, and physical resources. Rural women's livelihoods depend on diversified income sources such as agriculture, livestock, fisheries, micro-enterprises, self-help groups, and rural non-farm activities. Strengthening livelihood assets through education, institutional support, entrepreneurship, and financial inclusion enhances resilience and promotes sustainable rural development.

Objectives of the Study

1. To examine the status and characteristics of the female workforce in rural areas of Kerala.
2. To analyse the major socio-economic, cultural, and institutional challenges affecting women's labour force participation in rural Kerala.
3. To identify emerging employment opportunities for rural women through agriculture, entrepreneurship, self-help groups, digital employment, and government programmes.
4. To evaluate the role of education, skill development, Kudumbashree, MGNREGS, and other government initiatives in promoting women's economic empowerment and employment.
5. To suggest suitable policy measures and strategies for strengthening women's workforce participation, promoting sustainable livelihoods, and achieving gender-inclusive rural development in Kerala.

Hypotheses of the Study

H1: Socio-economic factors have a significant influence on the labour force participation of women in rural areas of Kerala.

H2: Education, skill development, and entrepreneurship significantly improve employment opportunities and economic empowerment among rural women.

H3: Government programmes such as Kudumbashree, MGNREGS, and skill development initiatives significantly enhance women's workforce participation in rural Kerala.

H4: Gender discrimination, wage inequality, and limited access to productive resources significantly constrain the employment opportunities of rural women.

Research Methodology

Data Sources

The study is based on both primary and secondary data.

Primary Data

Primary data were collected from 200 respondents, including rural women workers, self-employed women, agricultural labourers, Kudumbashree members, women entrepreneurs, Panchayat representatives, officials from the Department of Rural Development, employment officers, social workers, and researchers through a structured questionnaire.

Secondary Data

Secondary information was collected from:

- Ministry of Rural Development, Government of India
- Ministry of Women and Child Development
- Government of Kerala
- Kerala State Planning Board
- Directorate of Economics and Statistics, Kerala
- National Sample Survey Office (NSSO)
- Periodic Labour Force Survey (PLFS)
- National Statistical Office (NSO)
- Kudumbashree Mission
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) Reports
- Census of India
- District Statistical Handbooks
- International Labour Organisation (ILO) Reports
- World Bank Reports
- Research journals and government publications
- Books on women empowerment, labour economics, and rural development

Sampling Design

A multistage sampling technique was adopted to select respondents from different rural Panchayats across Kerala. Respondents were selected from various occupational groups representing agriculture, self-employment, micro-enterprises, Kudumbashree units, cottage industries, livestock farming, fisheries, and rural service sectors.

Sample Size

200 Respondents

Study Area

The study was conducted in selected rural areas of Kerala, covering different districts representing diverse agro-economic regions. The study includes women engaged in agriculture, allied sectors, self-help groups, micro-enterprises, wage employment, and rural non-farm occupations.

Variables Used in the Study

Dependent Variable

FWP = Female Workforce Participation

Independent Variables

- **ED** = Educational Level
- **SD** = Skill Development
- **GE** = Government Employment Programmes
- **EN** = Entrepreneurship Opportunities
- **GD** = Gender Discrimination
- **FI** = Financial Inclusion

Model Specification

The econometric model is specified as:

$$FWP_i = \beta_0 + \beta_1 ED_i + \beta_2 SD_i + \beta_3 GE_i + \beta_4 EN_i + \beta_5 GD_i + \beta_6 FI_i + \varepsilon_i$$

Where

- β_0 = Intercept
- β_1 – β_6 = Regression Coefficients
- ε = Error Term

Table 1. Variable Description

Variable	Description
FWP	Female Workforce Participation (Dependent Variable)
ED	Educational Level
SD	Skill Development
GE	Government Employment Programmes
EN	Entrepreneurship Opportunities
GD	Gender Discrimination
FI	Financial Inclusion
β_0	Constant
β_1 – β_6	Regression Coefficients
E	Error Term

Table 2. Age-wise Distribution of Respondents

Age Group	Frequency	Percentage
Below 25 years	24	12.0
26–40 years	86	43.0
41–55 years	58	29.0
Above 55 years	32	16.0
Total	200	100.0

Interpretation

The majority of respondents (43%) belong to the 26–40 years age group, indicating that economically active women constitute the largest share of the rural workforce in Kerala.

Table 3. Educational Qualification of Respondents

Educational Qualification	Frequency	Percentage
Primary Education	22	11.0
Secondary Education	48	24.0
Graduate	84	42.0
Postgraduate and Above	46	23.0
Total	200	100.0

Interpretation

Graduates constitute the largest group (42%), indicating that rural women possess relatively high educational qualifications, although many remain underemployed or employed in the informal sector.

Factors Influencing Female Workforce Participation in Rural Kerala

Educational Level: Higher educational attainment improves employability, occupational mobility, income potential, and access to skilled employment opportunities.

Skill Development: Vocational education, entrepreneurship training, digital literacy, and technical skills significantly enhance women's employment prospects and self-employment opportunities.

Government Employment Programmes: Programmes such as Kudumbashree, MGNREGS, DAY-NRLM, and various state-level skill development initiatives create employment opportunities, promote entrepreneurship, and improve livelihood security.

Entrepreneurship Opportunities: Micro-enterprises, self-help groups, agriculture-based enterprises, food processing, handicrafts, rural tourism, and digital businesses provide alternative sources of income for rural women.

Gender Discrimination: Gender wage disparities, occupational segregation, unpaid domestic work, limited mobility, and unequal access to productive resources continue to restrict women's labour force participation.

Financial Inclusion: Access to banking services, microfinance, institutional credit, insurance, and digital financial services strengthens women's economic independence and supports entrepreneurship.

Table 4. Descriptive Analysis

Variable	Mean	Standard Deviation
Educational Level	4.34	0.64
Skill Development	4.28	0.67

Government

Employment 4.16 0.72

Programmes

Entrepreneurship 4.39 0.61

Opportunities

Gender Discrimination 4.45 0.58

Financial Inclusion 4.21 0.70

Female Workforce 4.37 0.59

Participation

The highest mean score is recorded for Gender Discrimination (4.45), followed by Entrepreneurship Opportunities (4.39) and Female Workforce Participation (4.37). These findings indicate that respondents strongly perceive gender-based barriers as major constraints to employment, while also recognizing entrepreneurship as one of the most promising avenues for improving women's participation in the rural economy. The comparatively lower mean score for Government Employment Programmes (4.16) suggests that expanding programme coverage, improving implementation, and increasing awareness would further strengthen women's employment opportunities.

Correlation Analysis

The analysis reveals that:

- Educational level has a strong positive relationship with female workforce participation and access to skilled employment.
- Skill development significantly improves employability, entrepreneurship, and

income-generating opportunities for rural women.

- Government employment programmes positively influence women's participation through wage employment, self-employment, and livelihood promotion.
- Entrepreneurship opportunities significantly enhance women's financial independence and household income.
- Gender discrimination has a significant negative relationship with women's employment opportunities, wages, and career advancement.
- Financial inclusion is strongly associated with entrepreneurship development, savings behaviour, access to institutional credit, and long-term economic empowerment.

The study concludes that female workforce participation in rural Kerala is shaped by a combination of educational attainment, skill development, entrepreneurship opportunities, government support, financial inclusion, and prevailing socio-cultural norms. While programmes such as Kudumbashree, MGNREGS, and other livelihood initiatives have significantly expanded employment opportunities and strengthened women's economic empowerment, challenges including gender discrimination, wage inequality, unpaid care responsibilities, limited market access, and inadequate skill upgrading continue to

hinder full participation in the labour market.

The study further reveals that expanding vocational training, promoting digital entrepreneurship, improving financial inclusion, strengthening market linkages, ensuring equal wages, and enhancing institutional support are essential for increasing female labour force participation. These measures will contribute to sustainable livelihoods, gender equality, poverty reduction, and inclusive rural development in Kerala while enabling women to play a more active role in the state's socio-economic transformation.

Findings of the Study

1. Female workforce participation in rural Kerala has increased over the years due to higher educational attainment, improved awareness, and the expansion of government-supported livelihood programmes such as Kudumbashree and MGNREGS.
2. Despite improvements in female literacy and educational achievements, many rural women continue to be employed in low-paying, informal, seasonal, and unorganized sectors with limited job security and social protection.
3. Gender discrimination, wage inequality, occupational segregation, and the unequal burden of unpaid household and caregiving responsibilities remain major barriers to women's labour force participation.

4. Skill development programmes, vocational training, and entrepreneurship initiatives have significantly enhanced employment opportunities, income generation, and self-employment among rural women.
5. Kudumbashree Self-Help Groups have played a transformative role in promoting women's entrepreneurship, financial inclusion, leadership, social participation, and economic empowerment across rural Kerala.
6. Access to institutional credit, microfinance, digital banking, and financial literacy has improved women's ability to establish micro-enterprises and diversify livelihood opportunities, although financial constraints continue to affect many rural entrepreneurs.
7. Respondents believe that government employment programmes, digital literacy initiatives, and market linkage support have positively contributed to women's employment but require wider coverage, stronger implementation, and better coordination.
8. Sustainable livelihood promotion, equal employment opportunities, gender-sensitive labour policies, improved childcare facilities, and enhanced skill development are considered essential for strengthening female workforce participation and promoting inclusive rural development in Kerala.

Suggestions

1. Strengthen skill development and vocational training programmes by providing market-oriented, technology-based, and industry-relevant training for rural women across all districts of Kerala.
2. Expand entrepreneurship promotion through Kudumbashree, rural start-up programmes, micro-enterprises, digital businesses, agro-processing units, handicrafts, and women-led cooperatives.
3. Improve access to institutional credit, microfinance, digital banking services, and financial literacy programmes to support women entrepreneurs and enhance financial independence.
4. Ensure equal wages, safe working conditions, maternity benefits, social security coverage, and gender-sensitive labour policies to reduce workplace discrimination and improve job quality.
5. Strengthen collaboration among the Government of Kerala, Kudumbashree Mission, local self-government institutions, financial institutions, industries, and educational institutions for integrated women empowerment and employment planning.
6. Establish affordable childcare centres, elderly care facilities, and flexible work arrangements to reduce the burden of unpaid domestic responsibilities and

improve women's labour force participation.

7. Promote digital literacy, information technology skills, e-commerce, online marketing, and remote employment opportunities to increase women's participation in the digital economy.
8. Encourage further research on rural women's employment, informal labour markets, entrepreneurship, gender wage gaps, digital employment, and the socio-economic impacts of women's workforce participation in Kerala.

Conclusion

Female workforce participation has become one of the most important determinants of inclusive economic growth, gender equality, and sustainable rural development in Kerala. The study demonstrates that although rural women have achieved remarkable progress in education, health, and social development, their participation in the labour force continues to be constrained by gender discrimination, wage inequality, occupational segregation, unpaid care responsibilities, and limited access to quality employment opportunities.

The findings reveal that government initiatives such as Kudumbashree, MGNREGS, skill development programmes, and financial inclusion initiatives have significantly contributed to improving women's employment, entrepreneurship, leadership, and economic empowerment.

However, challenges relating to informal employment, limited market access, inadequate technological skills, and work-life balance continue to restrict women's full participation in the rural economy.

The study further indicates that strengthening vocational education, entrepreneurship promotion, financial inclusion, digital literacy, equal employment opportunities, and gender-responsive labour policies is essential for enhancing women's economic participation. Greater collaboration among government agencies, local self-government institutions, educational institutions, financial organizations, and community-based organizations is necessary to create an enabling environment for rural women's employment and entrepreneurship.

Promoting sustainable livelihood opportunities, expanding social protection, improving childcare support, and ensuring equal access to productive resources will significantly enhance female workforce participation in rural Kerala. Such initiatives will contribute to poverty reduction, household income enhancement, gender equality, and inclusive socio-economic development. The study therefore provides valuable insights for policymakers, researchers, development practitioners, and rural institutions in designing effective strategies to strengthen women's workforce participation and build a more equitable and resilient rural economy.

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To cite this article

Sreekala, S. (2026). Female Workforce in Rural Areas of Kerala: Challenges, Opportunities and the Way Forward. *Sparkling International Journal of Multidisciplinary Research Studies*, 9(2), 52-64.

ABOUT THE AUTHOR



Sreekala, S. is working as a Guest Teacher (HSST) in Economics at Sarvajana Higher Secondary School, Puthucode, Palakkad, Kerala, India. She completed her Master of Arts (M.A.) in Economics from NSS College, Ottapalam, Palakkad, Kerala. She has presented research papers at various national seminars and conferences. Her academic interests include Economics education and related areas of research.
