

## **The Plight of Women Workers in SSIs: A Hidden Reality of Alappuzha District, Kerala**

**Dr T.V. Ushadevi**

*Associate Professor,*

*S N College,*

*Cherthala.*

**A.K. Muhizina**

*Student,*

*MA Economics,*

*S N College,*

*Cherthala.*

### **Abstract**

Although small-scale industries (SSIs) play a vital role in creating rural employment and supporting women's livelihoods in Kerala, women employed in this sector still encounter numerous socio-economic barriers. Their work is largely confined to low-income, labor-intensive roles, with minimal access to social security benefits, professional training, or avenues for career advancement. Various government programmers have been launched to enhance the welfare of SSI workers and strengthen women's economic empowerment, yet a significant share of the workforce remains unaware of these initiatives and unable to utilize them. The greatest contribution of SSIs has been in enabling women to earn an income and gain a level of financial autonomy. Nevertheless, for many, especially those from economically disadvantaged backgrounds, such participation has not yet translated into lasting empowerment or substantial improvements in social and economic standing.

**Keywords:** Women Workers, Small-scale Industries, Socio-economic Barriers, Empowerment, Kerala, MSMEs

## I. INTRODUCTION

Small-scale industries (SSIs) and micro, small, and medium enterprises (MSMEs) are globally recognized as vital engines of inclusive growth. They generate employment, promote entrepreneurship, and support rural economies while offering women an avenue to participate in productive work and contribute to household income. Women are particularly prominent in labor-intensive sectors such as textiles, handicrafts, food processing, and manufacturing, where they play a crucial role in sustaining production and community livelihoods.

Internationally, women dominate several small-scale industry sectors, particularly in developing economies. In Bangladesh's garment sector, they make up nearly 80% of the workforce, performing tasks such as stitching, dyeing, and finishing garments that power the country's export economy. In Nigeria, women are central to cassava processing, handling peeling, milling, and packaging, while in Latin America they contribute significantly to food processing, jeweler making, and artisanal crafts. These examples reflect a broader global trend in which women's labor sustains both local industries and international markets, despite the persistence of wage gaps, limited training access, and inadequate labor protections.

In India, women's participation in MSMEs (micro, small and medium enterprises) has expanded significantly in recent years. As of July 25, 2024, approximately 39% of the MSMEs registered on the government's Udyam and Udyam Assist platforms are women-owned units (MSME Ministry data shared by the Minister in Parliament, 2024). However, when it comes to employment in MSMEs, official government figures show that women account for about 26% of the total workforce in Udyam-registered enterprises, indicating that while women's entrepreneurial presence is rising, their share of employment within these enterprises is comparatively lower. At the broader artisan and traditional-industry level, women constitute a large majority of workers in many sectors. The Economic Survey 2024–25 reported that over 80% of workers in the khadi sector are women artisans, and women also represent about 56.1% of workers in handicrafts and 72% of those engaged in handloom activities, illustrating the continued heavy reliance of traditional labor-intensive industries on women's labor.

In the southwestern state of Kerala, the coir industry employs over 7 lakh workers in India, with women forming around 80% of the workforce in pre-production activities such as fiber extraction, spinning and related manual tasks (MSME Annual Report - Coir Board, 2024–25). Female workers continue to experience gender-based wage gaps and occupational segregation, where women are concentrated in labor-intensive manual processes like husking, spinning and weaving, while men are predominantly employed in machine-based operations, reflecting a persistent structural inequality within the sector.

Nevertheless, systemic challenges remain across sectors, women in many traditional occupations and SSI/MSME roles still contend with low wages, limited social security, minimal representation in leadership or ownership positions, and restricted access to advanced training or formal economic recognition. These structural constraints continue to limit the translation of women's labour contributions into sustainable economic empowerment.

### **MSMEs and SSIs**

The term Small-Scale Industry (SSI) traditionally referred to manufacturing units with limited investment in plant and machinery, producing goods for local or niche markets. With the enactment of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, the classification shifted to include micro, small, and medium enterprises under the broader term MSME. SSIs now fall within the small enterprise category of MSMEs, but the term continues to be used in academic and policy discussions, particularly when referring to labor-intensive, artisan-based manufacturing units. In this study, SSI refers to small manufacturing enterprises that are part of the MSME sector, with a specific focus on those employing women workers.

### **Objective of the Study**

The study is undertaken with three primary objectives. First, it seeks to analyse the various factors that influence women's participation in small-scale industries, including socio-economic, cultural, and institutional determinants. Second, it aims to assess the economic impact of women's involvement in these industries, with particular attention to their contribution to household income and local economic development. Third, the research intends to identify the key challenges and barriers faced by women in small-scale industries, encompassing issues related to wages, working conditions, skill development, and access to government support schemes.

### **Methodology**

This study adopts a mixed-method approach, combining primary and secondary data to analyze women's participation in small-scale industries in Alappuzha. Primary data were obtained through a structured questionnaire administered to 75 women selected via simple random sampling to ensure representativeness. The survey captured socio-demographic characteristics, income patterns, employment motivations, and awareness of government schemes. Data was analyzed using the Chi-square test to assess relationships between variables such as income levels and industry type. Secondary information from authoritative books,

government reports, peer-reviewed journals, and credible online resources was used to contextualize and validate the primary findings.

### **A Historical View of Women Workers in Small-Scale Industries in Kerala**

Historically, women in Kerala have played a vital role in small-scale and traditional industries. Before the 1950s, most women workers were engaged in household-based production activities such as coir making, handloom weaving, bamboo work, and handicrafts. These activities, though informal, formed the base for the later development of the organized small-scale industrial sector in the state. During the early post-Independence period, women's contribution remained largely invisible in official records, as much of their work was considered part of unpaid family labor. With the beginning of planned industrial development in the 1950s, women gradually entered organized industrial and cooperative sectors, especially through the state's initiatives to promote employment and self-reliance.

Women's participation in small-scale industries in Kerala can be traced through different stages of development:

- First, during the pre-1950s period, women's involvement was mainly confined to household industries such as coir, handloom, and handicrafts. Their labor was unrecognized and lacked institutional or financial support.
- Second, after the 1950s, the establishment of cooperative societies and government bodies like the Kerala State Handloom Development Corporation (Hanveev, 1968) and Hantex (1961) helped organize women workers into formal production units. The expansion of the Coir Board also strengthened women's role in the coir industry, providing training, marketing, and technical support.
- Third, during the 1960s and 1970s, the government's focus on developing cottage and traditional industries created new employment opportunities for women. This period saw women becoming the backbone of industries such as coir, cashew, bamboo, and handloom. Cooperative movements enhanced their social and economic participation.
- Fourth, in the 1980s and 1990s, the nature of women's involvement diversified. New areas like khadi, garment making, food processing, and other micro-enterprises emerged. Institutions such as the Kerala State Industrial Development Corporation (KSIDC) and Women's Industrial Cooperative Societies played a key role in promoting women entrepreneurship by providing financial and technical support.
- Fifth, from the 2000s onwards, globalization and modernization created both opportunities and challenges. While traditional industries faced decline due to mechanization and competition, the launch of Kudumbashree (1998)

became a turning point in empowering women through micro-enterprise development, credit access, and capacity-building programmers.

Today, women in Kerala's small-scale industries represent resilience and empowerment. Their journey from invisible household workers to recognized industrial participants highlights the success of cooperative movements, policy support, and social reforms that have shaped Kerala's inclusive industrial growth.

### **Schemes for Women in Small-Scale Industries**

- The Government of India has launched several schemes to support women workers and entrepreneurs in SSIs and MSMEs. These schemes aim to provide financial assistance, skill training, and institutional support:
- Mudra Yojana (Pradhan Mantri Mudra Loan Scheme) provides collateral-free loans up to ₹10 lakh, supporting women in setting up and expanding small businesses.
- Kudumbashree (Kerala) a highly successful state-level initiative empowering women through micro-enterprises, cooperatives, and self-help groups, especially in food, textiles, and coir.
- STEP (Support to Training and Employment Programmed for Women) Ensures sustainable employment by focusing on skill development in traditional sectors like handicrafts, handlooms, and agriculture.
- TREAD Scheme offers credit, training, and counselling for women to build entrepreneurial skills in trade and small industries.
- Stree Shakti Package (SBI) provides concessional loans and special benefits for women entrepreneurs running small-scale enterprises.
- These schemes demonstrate the growing recognition of women's role in small-scale industries and their potential to drive inclusive growth. By providing access to credit, training, and institutional support, they not only create employment opportunities but also enhance the economic independence and social empowerment of women workers across India.

### **Data Analysis and Discussion**

This section provides an analysis of the conditions, challenges, and contributions of women workers in small-scale industries in Alappuzha district, based on responses from 75 participants. A substantial share of the data was collected from women in Alappuzha, a key hub of small-scale industrial activity in the State. The insights from this area serve as a representative reflection of the wider trends across Alappuzha.

### **Demographic Profile**

The workforce in small-scale industries in Alappuzha is predominantly middle-aged and married women with modest educational backgrounds.

- Age: The largest group falls in the 36–45 years category (36.5%), followed by 46 years and above (31.1%). Women aged 26–35 years constitute 21.6%, while the youngest group 18–25 years represents only 10.8%.
- Marital Status: A majority of women are married (66.7%), with widows (20%) forming the next largest group. Smaller proportions include divorced women (8%) and single women (5.3%).
- Education: Most women have limited educational attainment, with 45.3% educated up to high school, 24% with primary schooling, and 17.3% without formal education. Only 13.3% hold a college degree or above.

### **Working Pattern of Women Workers**

The study examines women working in handicrafts, food processing, and textiles in Alappuzha. It highlights the distribution of women across these sectors, factoring in total numbers and sampling methods for fair representation. Handicrafts dominate women's employment due to the reliance on traditional skills and the low capital needed to start such ventures, shaping industry preferences in the region.

### **Categorical Variable Analysis**

#### **Goodness of Fit**

- Null Hypothesis ( $H_0$ ): Women workers are equally distributed across all three industries.
- Alternative Hypothesis ( $H_1$ ): Women workers are not equally distributed across industries.
- Level of Significance: 5%
- Degrees of Freedom:  $n - 1 = 3 - 1 = 2$
- Table value of chi-square at 5% significance level ( $df = 2$ ): 5.991
- Observed Frequencies (O): 12, 41, 22
- Expected Frequency (E):  $75 \div 3 = 25$  for each industry

**Table 1**

O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> / E
12	25	-13	169.00	6.76
41	25	-16	256.00	10.24
22	25	-3	9.00	0.36
				$\Sigma=17.36$

Source – Primary data

The chi-square test value of 17.36 exceeds the critical value of 5.991, leading to rejection of the null hypothesis. This confirms that women workers are unevenly distributed across industries, with a strong preference for sectors like handicrafts, highlighting disparities in employment opportunities within small-scale industries.

### **Income-Based Distribution**

The income levels of women in Alappuzha’s small-scale industries are generally low, reflecting modest financial independence and difficulty in fulfilling household needs. These earnings reveal persistent economic challenges and highlight the necessity for improved wage structures and additional support to ensure their work becomes more sustainable.

### **Categorical Variable Analysis**

#### **Goodness of Fit**

- Null Hypothesis (H<sub>0</sub>): Women workers are equally distributed across all three income categories.
- Alternative Hypothesis (H<sub>1</sub>): Women workers are not equally distributed across income categories.
- Level of Significance: 5%
- Degrees of Freedom:  $n - 1$
- That is,  $3 - 1 = 2$
- Table value of Chi-square at 5% significance level (df = 2): 5.991
- Observed Frequencies (O): 35, 25, 15
- Expected Frequency (E):  $75 \div 3 = 25$  for each category

**Table 2**

<b>O</b>	<b>E</b>	<b>O-E</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup>/E</b>
35	25	10	100	4.00
25	25	0	0	0.00
15	25	-10	100	4.00
				$\Sigma = 8.00$

Source- Primary data

The chi-square test ( $8.00 > 5.991$ ) shows significant uneven income distribution among women in small-scale industries. Most earn low wages, with income differences linked to skill, experience, sector, and job role, underscoring the need for skill development, fair wages, and supportive policies to reduce inequality and boost economic empowerment.

### Pattern of Family Support

**Table 3**

Response	Number of people	Percentage (%)
Yes	43	57.3
No	8	10.7
Partially	24	32
Total	75	100

Source – Primary data

The study indicates that 57.3% of women workers receive full family support to participate in small-scale industries, while 32% report partial support, reflecting mixed or conditional acceptance. A smaller share, 10.7%, receives no support, highlighting resistance within some households. Overall, the findings suggest a generally supportive family environment, though a notable minority of women still face hesitation or lack of encouragement at home.

### Financial Independence after Working Small-Scale Industries

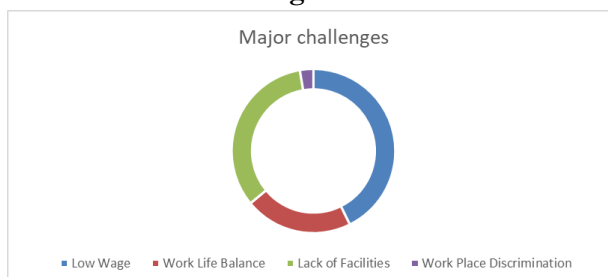
**Table 4**

Categories	Number of people	Percentage (%)
Yes	62	82.7
No	13	17.3
Total	75	100

The data indicate that a large majority of women workers (82.7%) reported feeling financially independent because of their employment in small-scale industries, while only 17.3% did not share this perception. These findings suggest that participation in small-scale industries plays a crucial role in promoting women’s empowerment by strengthening their financial autonomy and reducing dependency on others for economic needs.

### Major Challenges

**Figure 1**

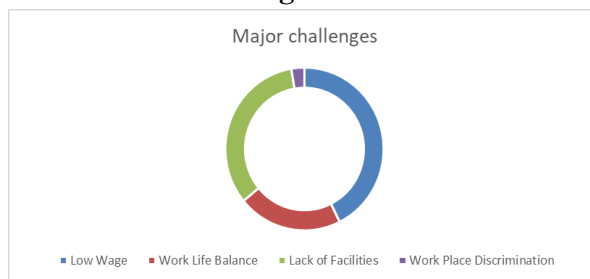


Source – Primary data

The study highlights several challenges faced by women in small-scale industries. The most pressing issue is low wages (42.7%), followed by lack of workplace facilities (33.3%). Work– life balance difficulties affect 21.3% of women, while a small fraction (2.7%) experience workplace discrimination. These challenges collectively limit both economic security and overall well-being.

### Pattern of Government Support

**Figure 2**

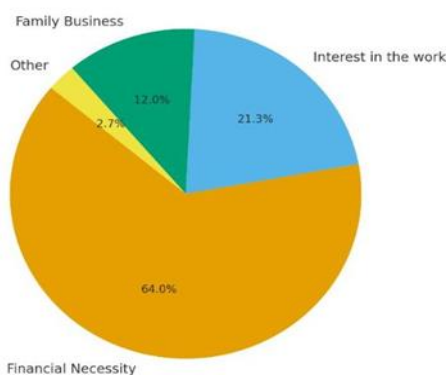


The diagram shows that the most expected form of support from the government is financial assistance, as indicated by 45.3% of respondents. This reflects the need for funding or subsidies to sustain and grow their work in small-scale industries. 29.4% expect better working conditions, highlighting the demand for improved infrastructure and facilities. 25.3% seek skill training, emphasizing the importance of enhancing their capabilities and productivity. Notably, no respondents selected other forms of support, indicating a clear focus on these three key areas for government intervention.

### Motivational Factors of Women

**Figure 3**

Motives of Women Workers in Small-Scale Industries

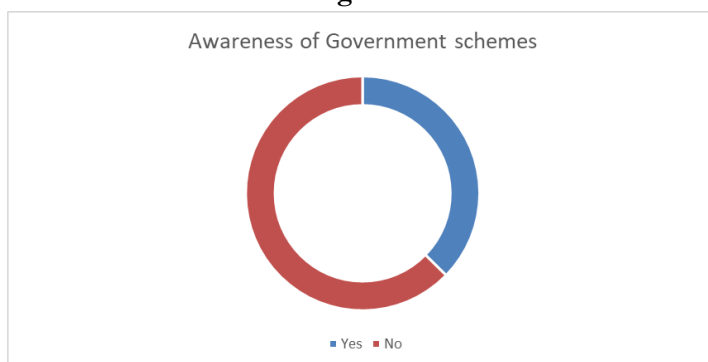


Source – Primary data

Most women workers (64%) in small-scale industries joined primarily due to financial necessity, while 21.3% were motivated by personal interest. Around 12% became involved because of family business ties, and 2.7% cited other reasons such as limited job options or the need for flexible hours. This shows that participation is largely driven by economic need, with passion and family influence playing smaller roles.

### **Awareness on Government Schemes**

**Figure 4**



Source – Primary data

The study reveals that 62.7% of women workers in small-scale industries are unaware of government schemes or financial assistance, while only 37.3% have such awareness. This indicates a major information gap, underscoring the need for stronger outreach measures and awareness programs to ensure that women can access and benefit from available welfare initiatives and support systems.

### **Results of the Study**

1. Women workers in SSIs are mainly middle-aged and married, with most having only basic education, reflecting limited access to higher learning and formal employment.
2. Financial necessity is the primary driver of participation, showing that women often join SSIs out of compulsion rather than choice.
3. While many gain financial independence, wages remain modest and below living standards, reflecting the broader gender pay gap in India.
4. Family support is an important enabler, though a considerable section still faces conditional or no support due to prevailing patriarchal norms.
5. Awareness of government schemes and institutional support is very low, leaving many women outside the reach of welfare and training programmers.

6. Workplace challenges include low wages, lack of facilities, work–life imbalance, and wage disparity, highlighting systemic inequalities in the sector.
7. Real-life scenarios, such as hysterectomies among sugarcane workers in Maharashtra and low-paid coir work in Kerala, reflect the severe vulnerabilities of women in informal industries.
8. 56% of women workers in small-scale industries receive training, enhancing their skills and growth. However, 44% lack such support. To promote sustainable development and improve workforce effectiveness, it is essential to expand access to training and skill development programs for all women workers in small-scale industries.

### **Emerging Trends and the Role of Women in Small-Scale Industries**

Over the past decade, Kerala has witnessed a significant transformation in the participation of women in small-scale industries (SSIs). This evolution is characterized by a shift from traditional, informal employment to more structured, skill-intensive, and technology-driven roles.

#### ➤ **Expansion into Modern Sectors**

Historically, women in Kerala were predominantly engaged in traditional industries such as coir, handloom, and handicrafts. Recent data indicate a diversification of their involvement into semi-modern and service-oriented SSIs, including food processing, packaging, garment manufacturing, and eco-friendly product production. As of the latest reports, Kudumbashree supports over 1.63 lakh micro-enterprise units, providing employment to more than 3 lakh women across the state (lsgkerala.gov.in, 2025)

#### ➤ **Influence of Kudumbashree and Cooperative Movements**

The Kudumbashree Mission, launched in 1998, has been instrumental in promoting collective entrepreneurship and organizing women through neighborhood groups (NHGs) and self-help groups (SHGs). Its micro-enterprise initiatives have expanded women's access to credit, skill training, and market linkages. In Alappuzha, women-led coir and food-processing cooperatives have improved income stability and institutional support, although managerial and marketing constraints remain.

#### ➤ **Digital and Skill-Based Empowerment**

Kerala has begun integrating digital tools and advanced skills into SSIs. The SmartShree incubator, a collaboration between IIM Kozhikode and Kudumbashree, selects women-led micro-enterprises for mentorship, capacity building, and market support (IIM Kozhikode & Kudumbashree Mission, 2024). The central government's Namo Drone Didi Scheme trains

women from SHGs to provide drone services for agriculture, with reports confirming active participation in Kerala (Press Information Bureau, 2025).

➤ **Socio-Economic Implications**

Women's participation in SSIs contributes to household incomes, children's education, and women's decision-making power (Kudumbashree Mission, 2022). However, challenges such as wage disparities, limited social security, unpaid domestic work, and difficulties in market access continue to constrain the full impact of SSI work for many women.

➤ **Future Prospects**

Strengthening women's role in SSIs will require investment in digital skills, market facing training, access to formal finance, product quality improvement, and stronger institutional linkages (IIM Kozhikode & Kudumbashree Mission, 2024; Press Information Bureau, 2025). Initiatives like SmartShree and the Namu Drone Didi Scheme exemplify the state's direction toward sustainable, market-oriented support for women-led micro-enterprises (Times of India, 2025).

## **II. CONCLUSION**

The study highlights that women in small-scale industries form a crucial yet vulnerable workforce segment. Their involvement is mainly driven by economic need, but factors such as limited education, low wages, and poor workplace conditions hinder their progress.

Despite gaining some financial independence, patriarchal norms, weak institutional support, and lack of awareness of welfare programs restrict their empowerment. The exploitation observed in sectors like sugarcane work in Maharashtra calls for systemic reforms, including fair pay, better credit access, skill training, and safer working environments. Gender-sensitive policy enforcement can improve women's security, dignity, and economic freedom while advancing inclusive development.

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