



**GOVERNMENT OF KERALA
KERALA STATE PLANNING BOARD**

**FOURTEENTH FIVE-YEAR PLAN
(2022-2027)**

**WORKING GROUP ON
WOMEN AND EMPLOYMENT**

Report

**Social Services Division
March 2022**

FOREWORD

Kerala is the only State in India to formulate and implement Five-Year Plans. The Government of Kerala believes that the planning process is important for promoting economic growth and ensuring social justice in the State. A significant feature of the process of formulation of Plans in the State is its participatory and inclusive nature.

In September 2021, the State Planning Board initiated a programme of consultation and discussion for the formulation of the 14th Five-Year Plan. The State Planning Board constituted 44 Working Groups, with more than 1200 members in order to gain expert opinion on a range of socio-economic issues pertinent to this Plan. The members of the Working Groups represented a wide spectrum of society and include scholars, administrators, social and political activists and other experts. Members of the Working Groups contributed their specialised knowledge in different sectors, best practices in the field, issues of concern, and future strategies required in these sectors. The Report of each Working Group reflects the collective views of the members of the Group and the content of each Report will contribute to the formulation of the 14th Five-Year Plan. The Report has been finalised after several rounds of discussions and consultations held between September to December 2021.

This document is the Report of the Working Group on “Women & Employment”. The Co-Chairpersons of Working Group were Smt. Mini Antony IAS, Principal Secretary, Department of Labour and Dr. N. Neetha, Professor, Centre for Women’s Development Studies, New Delhi. Smt. Mini Sukumar, Member of the State Planning Board co-ordinated the activities of the Working Group. Dr. Bindu P. Verghese, Chief, Social Services Division was the Convenor of the Working Group and Ms. Dhanya S Nair, Deputy Director, Social Service Division was Co-convenor. The terms of reference of the Working Group and its members are in Appendix I of the Report.

Member Secretary

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Review of workforce participation, status of employment and working conditions of women workers

Workforce participation rate, as per the official labour force survey, has been lower in Kerala, particularly in rural areas. However, in urban areas, Kerala has had one of the highest rates of female work force participation among the states. This needs to be highlighted since it reflects the benefits of higher literacy levels in Kerala. In 2019-20, for persons aged 15 and above, the female work participation rate in Kerala was 27.1 percent whereas the all-India female work participation rate was lower at 28.7 percent. However, urban female work participation rate of the state was higher (23.8) than the all-India figure of 21.3 per cent. In other words, urban women workers as a proportion of all urban women in the state is above the Indian average.

Type of employment

In 2018-19, 21% of working age women in Kerala were employed. Hearteningly, of these employed women, nearly half were in regular salaried employment, nearly twice that in the rest of India (Table 1). Similarly, while unpaid family work occupied the majority of the female workforce in the rest of the country, in Kerala, this accounts for only 8 percent. This points towards the better quality of employment that the state has been able to provide to its female workforce.

Table 1: Employment patterns of working women in Kerala and rest of India

	2018-19		2019-20	
	Rest of India	Kerala	Rest of India	Kerala
Own Account Worker	21.3	19.2	20.8	20.0
Employer	0.6	2.1	0.5	2.5
Unpaid family worker	28.6	8.4	32.4	10.4
Regular salaried	23.6	49.9	21.8	49.5
Casual wage worker (public works)	1.7	6.7	1.1	6.9
Casual wage worker (other)	24.2	13.8	23.4	10.8

Source: PLFS 2018-19 & 2019-20

Kerala also has a relatively large share of women employers (2 percent) compared to only 0.6 percent in other states. It is also worthwhile to note that while other states saw a substantial increase in women in unpaid family work in the recent year (between 2018-19 and 2019-20), in Kerala, the increase was marginal. Yet, the share of women in salaried work has remained more or less unchanged pointing towards a stagnancy in the generation of 'good' jobs for women.

Educational level of women workers

Kerala's female working age population is unique when compared to the rest of India. On an average, women in Kerala are more educated. A look at work participation by educational-levels reveals that the likelihood of getting a job is higher if the level of education is higher. In 2019-20, as per the Periodic Labour Force Survey (PLFS), only 8 percent of Kerala's

working age women were illiterate compared to 33 percent in the rest of the country (Table 2). On the other end of the educational spectrum, nearly a quarter of working age women in Kerala had education above higher secondary level while in the rest of the country, the share of women with such education was only 11 per cent.

Table 2: Distribution of working age women (aged 15 and above) by education level, Kerala and rest of India (2019-20)

	Rest of India	Kerala
Not Literate	33	8
Secondary & below	46	58
Higher Secondary	10	14
Diploma/Graduate and above	11	20
Total	100	100

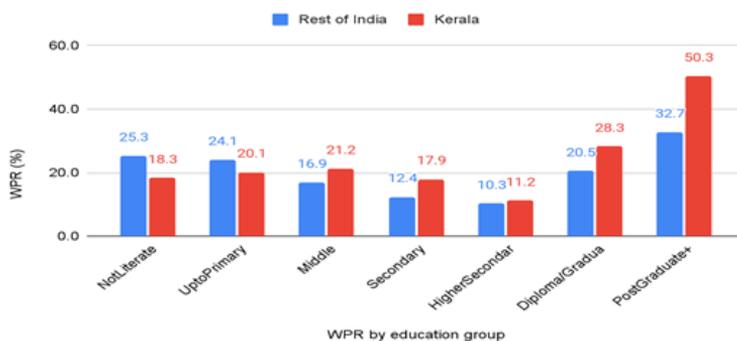
Source: PLFS 2019-20

Therefore, the challenge of encouraging women’s work in the Kerala context is primarily one of enabling opportunities for a highly educated workforce. Kerala can reap the benefits of this highly educated workforce with investment in the right sectors enabling the creation of ‘good jobs’ and facilitating women’s entry into work.

U-shape relation between education and employment

Education and employment have been found to have a U-shaped relationship typically. Women at the lowest and highest ends of the education spectrum have higher levels of participation in paid work. In the case of Kerala, there is not much difference in the employment rate at the lower levels of education. Interestingly, there is a marked dip in employment rate between women who have received education up to secondary level and those who have received up to higher secondary education (Figure 1). Beyond higher secondary education, employment rate increases substantially and nearly half of women with post graduate and above education reported being employed.

Figure 1: Employment rate according to usual status (age 15 and above) by education level, Kerala and all India



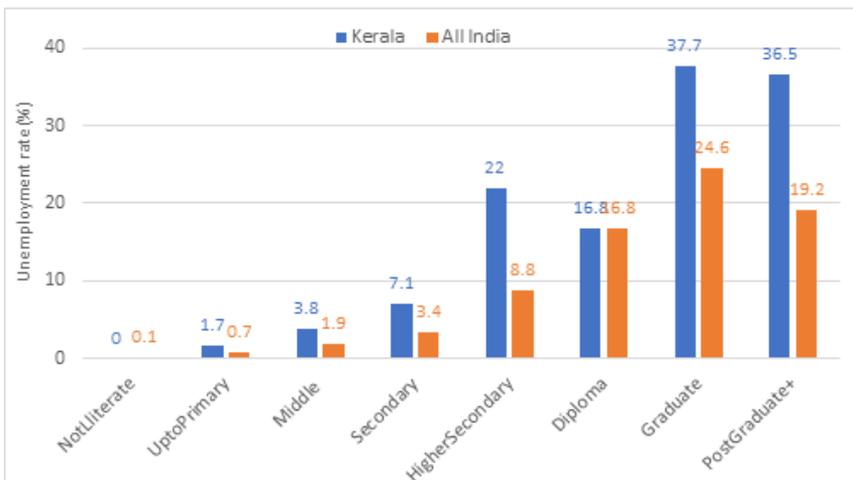
Source: PLFS 2018-19

This U-shaped phenomenon is not unique to Kerala and in fact manifests both across the country, and globally too. There have been many reasons put forward for this. Increase in household incomes over time alongside the lack of good jobs discourage educated women from participating in paid work. Social norms may also play a role as suggested by the Sanskritisation hypothesis - as incomes increase, households prefer to signal their improved social status by withdrawing their women from the workforce, mimicking higher income households.

High unemployment rate among educated women

Unemployment in the Indian context has predominantly been a feature of its highly educated populace and this remains especially so in the case of Kerala, and more so, among women in Kerala. The high rates of open unemployment among women reported from States such as Kerala and Tripura may partly be associated with the high levels of female literacy in these States. In 2019-20, overall unemployment rate for women in Kerala was 15 percent compared to only 4 percent in the rest of the country. Disaggregating this unemployment rate by education level, it is evident that this is predominantly a case of educated unemployment. Nearly 40 percent of women with education of graduate level were willing to participate in paid work but were out of the workforce (Figure 2). Similarly, about 37 percent of women with post-graduate and above education were reporting as unemployed.

Figure 2: Unemployment rate according to usual status (age 15 and above) by education level, Kerala and all India

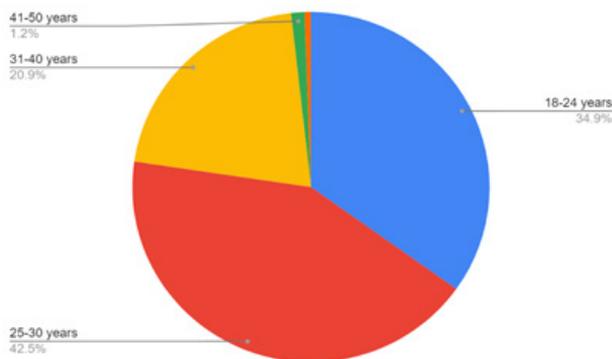


Source: PLFS 2019-20

Notably, the highly educated who report themselves as unemployed are primarily the youngest of the working age population. Women between the ages of 18 to 24 years and those between 25 to 30 years account for half of the unemployed educated women (Figure 3). Therefore, the problem of educated unemployed women is one concerning the youngest new entrants to the labour market. This also reflect a problem of a mismatch between expectation of educated women (and the education they acquire) and the opportunities that

are available in the labour market. The bulk of unemployed women in the state are those with higher secondary and graduate education. Women are concentrated in the general streams of education whereas jobs may require specialized skills or technical skills, which the highly educated female work force in the state lacks.

Figure 3: Age categories within educated unemployed



Source: PLFS 2018-19

Industrial Distribution of women workers in Kerala

A remarkable feature of Kerala's labour market is the relatively high share of a selected number of services-sector activities requiring skilled labour. In 2011-12, 22 lakh workers in Kerala, including 9.8 lakh women workers, were engaged in the following services combined: education; health; social services; information services; financial and insurance activities; real estate; professional, scientific and technical activities; administrative and support service activities; public administration, and arts and entertainment. In these services, wages per worker and value added per worker are relatively high; so too are the skill and education levels required of workers. The combined shares of these 'high-skilled services' in Kerala's total workforce and female workforce were 26.4 per cent and 26.9 per cent in 2011-12. However, within services women predominantly occupy the more 'feminine' segments such as health and education in occupations such as teaching, nursing or sales-work. They have poor representation in the new service sectors such as financial services, business support services etc.

Another sector where the workforce participation of women is concentrated is in manufacturing. In the organized manufacturing sector in Kerala, there is considerable work being done by women which is largely invisible because it is in the unorganized sector. This includes the large number of women employed in the assembling units of electronics industries (run informally) and pickle making units for big companies. There is also the traditional manufacturing sector including cashew, coir, handloom, mat making and bidi rolling, a large part of which continues to use unorganized workers. Organized manufacturing is restricted to mostly the existing industrial parks. Organized manufacturing, despite the problems with working conditions, has a profile which would render it more attractive to women workers. These jobs are likely to draw young women with secondary and higher

secondary education because these are industrial jobs considered superior socially to informal manufacturing opportunities and daily wage labour.

There are gender-based differences in the labour market, much like other parts of the country, with women over represented in the informal labour market. However, a unique and distinguishing feature of the labour market in Kerala is the unionisation of workers in unorganised sectors – including the major traditional industry, coir, and subsequently other traditional sectors, such as cashew and agriculture – in which the proportion of women workers is very high (KSPB 2021). The average wage rate for a woman worker in the State, though lower than the male wage rate, has been above the all-India wage for a long time. The existence of Welfare Fund Boards, another unique feature of the labour market in Kerala, ensures some social security benefits to women workers registered with the Boards.

However, a large section of women are in lower rungs of the informal sector spread across a number of occupations. High degree of informality with poor wages and working conditions characterize most of these occupations. Insights from some of the prominent sectors of women's employment in the informal sector such as sale work (mostly in textiles, jewellery shops and petrol pumps) and packing work reveals that many of these women workers are denied basic rights at the workplace such as minimum wages, over time wages, fixed working hours, rest periods or protection against sexual harassment. The sales girls in the retail sector have been called 'living automations' in the workplace where they have to stand the whole day without any rest/time off and basic amenities. They are categorized as individual employee and group employees; the latter category is outsourced by the employer to an external agency. The living condition of the group employees is an issue as not even adequate basic needs are met. Recent survey done in the capital city of Kerala revealed the poor working conditions of such workers. Only 14 toilets were available in a facility that is provided by an employer for 300 women workers. Another facility provided by another employer was a stock room converted as a dormitory in topmost floor which was too hot to stay. Assessing the scenario, more facilities need inspection to know the working condition of outsourced sales workers. Another major concern is the night shift of the sales girls. Mode of transportation during night shift is also a grey area. Further, no security measures are taken in the work place to address the grievance of the sales girls including sexual harassment.

Self-employment is another important segment of women's employment and women are engaged in diverse activities within this category. Apart from farming and other home-based work, women are also engaged as vendors. The most important issue that such workers face is the right to their workspaces. Women who earn their livelihood by selling vegetables, fish and other items are under constant threat of eviction. Apart from insecurity of place of hawking, low income, insecurity of earnings and sexual harassment are also critical issues. There is a need to recognize and protect women's vendors right to work and workspaces.

Kudumbashree, a community organisation of Neighbourhood Groups (NHGs) of women setup in 1998 in the state as the State Poverty Eradication Mission functioning under the Local Self Government Department needs special attention in the context of women's

employment. Starting initially with thrift and loan activities, the NHGs focused strongly on empowering women through income generation activities and seeking micro-credit, besides engaging in a range of other activities such as health, nutrition, agriculture, and social development.

In the Farm livelihood sector of Kudumbashree, collective farming is one of the important areas with over 2.6 lakh women taking up agricultural activities. These women are aggregated into small farming groups called Joint Liability Group (Borrowed from the NABARD Concept) and are supported by Kudumbashree by means of training, financial assistance, convergence opportunities etc facilitated by district missions and also exposure to a vast arena of livelihood ventures for income enhancement. For a sustainable financial growth and quality of life the support extended apart from the above include, linkage loans from Nationalized bank at practically a zero-percentage interest with no collateral security as well as continuous and un interrupted service of the Community Recourse Persons called Master Farmers throughout the year for all activities required for the dynamic agricultural sector.

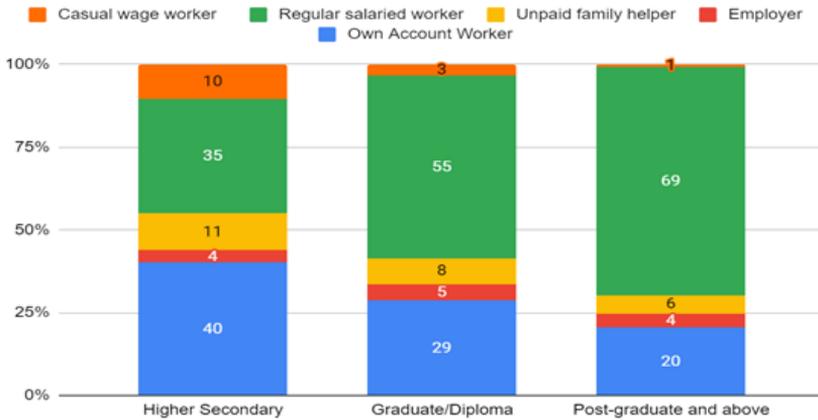
In 2018, Kudumbashree had initiated Harsham programme realizing the opportunities existing in the service sector of Kerala. Harsham programme aims at providing intensive training of 15 days to women and equip them to provide service in geriatric care sector. The training for the caregivers was provided with the assistance of doctors, nurses and hospital management in selected hospitals in the state. Harsham team is all set to provide full time professional care on enterprise model to the elderly, extend day time care, provide service as bystander in hospitals and extend service as caretaker for old people in care homes. Till 2021, 636 people have been trained, out of which 198 were working on monthly salary basis in various firms/ care homes/ houses. The programme plans to extend training to more women and also aims at launching a service portal (website) where people who need geriatric care services can register, and services of the trained professionals can be given to those who register in the portal.

Kerala State Industrial department, Kudumbashree, Women Development Corporation and many other Govt. departments are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. MSME has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems. There are also several other schemes of the government at central and state level, which provide assistance for setting up training cum-income generating activities for needy women to make them economically independent. Some banks and financial institutions like NABARD have also been implementing special schemes for women entrepreneurs. In addition to the special schemes for women entrepreneurs, various government schemes for small, micro enterprises also provide certain special incentives and concessions for women entrepreneurs. The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme.

Major sectors of employment for educated women in Kerala

Among women with higher secondary education, self-employment (without any hired workers) is the predominant activity. However, as education levels increase, the share in self-employment reduces steadily, and salaried employment is the major employment status. Nearly 70 percent of women with post-graduate and above education are in salaried work (Figure 4).

Figure 4: Employment patterns by level of education among highly educated workers in Kerala



Source: PLFS 2018-19

Within each of these education levels, there is also distinction in the kinds of industries women are occupied in as regular salaried workers.

Table 4: Major Industry of Activity for regular salaried workers, by education level of women, Kerala

Higher Secondary		Graduate/Diploma		Post graduate & above	
Major industry	Share	Major industry	Share	Major industry	Share
Retail trade	19.41	Education	28.38	Education	56.4
Health services	9.43	Health Services	19.33	Financial services	7.43
Insurance services	8.34	Public administration	13.58	Health services	7.32
Financial services	7.86	Retail trade	7.86	Public administration	7.04
Education	7.21	Financial services	3.69	Legal and accounting	5.48

Source: PLFS 2018-19

It is evident that as education level increases, women are more likely to be engaged in sectors belonging to the knowledge economy - education, financial services, legal services etc. However, within these industries, when one examines the occupational profile of women vis a vis their male counterparts, we see the limited progression or access of women to higher occupational statuses. Very few women compared to men are engaged as managers,

senior professionals. Similarly in the education sector, there are twice as many men as college teachers compared to women despite both having the same level of education (post graduate and above). Most women are in primary, middle and secondary education, and comparatively few in higher education institutions.

If we look at women who are highly educated and self-employed, education sector remains a primary employer. Notably for women with higher secondary education, working in agriculture and garment manufacturing are important sectors. For women with the highest level of education, self-employment in the food industry accounts for 18% of such self-employed.

Table 5: Major Industry of Activity for self-employed, by education level of women, Kerala

Higher Secondary	Graduate/Diploma	Post-graduate and above
Education (54%)	Manufacture of wearing apparel (20%)	Education (43%)
Agriculture (15%)	Retail trade (16%)	Legal and accounting (20%)
Manufacture of wearing apparel (15%)	Education (12%)	Manufacture of food (18%)
Insurance services (5%)	Financial services (5%)	

Given the above patterns of concentration and segregation, even within the knowledge economy, there are limits on how far women progress in their career whether as salaried workers or as entrepreneurs. It is important therefore to chart out and facilitate a clear career path for women in these industries.

How to remove obstacles to women’s labour force participation in multiple sectors of the economy

To begin with it is important to acknowledge the pertinent issue of lack of adequate employment opportunities for women, especially for those with better educational attainments. Apart from the limited opportunities available, a number of social factors contribute to the relatively low levels of participation of females in the labour force. These include social restrictions, unfavourable social and familial norms, stigma around entry into wage labour market, and various forms of discrimination against women at the workplace. These factors may have played a role in reducing female labour participation in Kerala as well. There are other sector specific challenges as well which prevent women’s participation in the labour force.

In particular, while women are encouraged to pursue education, working after education does not receive similar support. This comes from the lack of availability of good jobs and persisting social norms. Major life events such as marriage and childbirth constrain young women, and this is particularly the case for fresh college graduates and early career workers. To remove obstacles to women’s greater work force participation, workplaces need to have women-friendly policies. This includes facilitating flexible work timings for women, proper support systems like creche and child-care facilities, and safe transportation systems where

safe public transport is scarce and accessibility is limited. Thus, removing the social norms and providing access to good jobs are two sides to the same coin in promoting work for women. The former involves a sustained social conversation to remove the stigma around women working while distributing the burden of work at home. The latter involves (i) facilitating the entry of educated women into good employment, (ii) providing them a clear career path and the opportunity to move ahead in their career trajectory and also the (iii) facilitation of women's re-entry into the workforce after major life events such as marriage and childbirth without having to take a big hit on the nature of job, position and earnings.

We place two caveats when placing our recommendations on how to improve women's workforce participation. Any recommendation or move for improving women's paid employment rate must recognise that this is not just a call for quantitative improvement in the rates of employment, but also in the kind of employment; and women's employment must be accompanied by a reduction in the burden of household work that she performs currently.

Improvement in quantity and quality of work

Firstly, we recognise that a mere increase in participation rates alone is not enough. It must be accompanied by an improvement in the nature and quality of work that women are engaged in. Indeed, many opine that the decrease in WPR seen between 2017-18 and 2018-19 was not necessarily a 'bad' trend since most of the withdrawals came from women in poor households engaged in agriculture alongside a decline in poverty rates during the same time (Ghosh 2016). In fact, the recent increase in all-India female WPR between 2018-19 and 2019-20 as per the PLFS has largely been led by an increase in unpaid family work which is not a favourable development. Therefore, when advocating an increase in women's employment, we need to move beyond the binary of a simple increase in WPR and qualify it with a concomitant improvement in the kinds of work being performed.

Distributing the burden of care work

Secondly, any call for increasing women's access to paid employment must necessarily be accompanied by a call for distributing the burden of care work more equitably between men and women. The latest TUS shows women in India spend nearly ten times more time in domestic and care work compared to men. It is imperative that this imbalance be addressed and corrected alongside an advocacy for improving women's workforce participation rates. Otherwise, women will find themselves doubly burdened - with employment and domestic work.

Recommended policy ideas for employment generation and skilling/re-skilling of women workers

Promoting women workers in traditional sectors

Challenges and Opportunities in traditional sectors

- Even though, Govt. Departments have been conducting various entrepreneurship development programmes for women in the traditional sectors, there are barriers for women. Mainly, ignorance about various subjects related to starting of an industry, lack of self-confidence, and lack of technical knowledge, reluctance to take loans, cer-

tain socio-cultural attitudes and difficulty in finding marketing opportunities are all barriers

- Lack of awareness about financial assistance – Various institutions in the financial sector extend support in the form of incentives, loans, schemes etc. Still woman entrepreneurs may not be able to avail such assistance due to lack awareness, particularly in the case of entrepreneurs in rural and backward areas.
- Lack of exposure to training programs - Training programs and workshops for such entrepreneurs are available through the social and welfare associations, with varied duration and skill sets. Such programs are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own. However, these programmes are not adequately used by women.
- Face challenge in seeking Government Assistance- Indifferent attitude of government officials of industry related departments like taxation, labour, power, etc is an issue. Above all women are ignorant of the procedures, laws, and complicated bureaucratic set-up while dealing with entrepreneurial support organizations.
- Agro Processing-Most of the entrepreneurs have had little or no formal trainings in the technical aspects of agro processing and less in marketing and management. Most of the time they have no support from government and there are no coherent programmes or projects specifically designed to support their development. Key challenges faced by this sector are gaps in supply chain infrastructure which means inadequate primary processing, storage, and distribution facilities; insufficient connection between production and processing; seasonality of operations and low-capacity utilizations; institutional gaps in the supply chain, lack of focus on quality and safety standards; and not having enough of product development and innovation.
- Family and work life balance-Women are expected to take care of all the household work, taking care of the children and other family members. They are overburdened with family obligations such as taking care of husband, children and elders which take a lot of their time and energy away from them which affects their participation in economic work.
- Care Economy-Poor communication, disappointing compensation, challenging work hours, and a lack of recognition are among the main reasons caregivers leave their services.

Policy suggestions for traditional sectors

- Formulate and implement schemes to promote nano household enterprises. Intervention may be possible to redefine the definition of Nano house hold units. Existing schemes are not sufficient to fulfil all requirements in this area. Schemes may be introduced to support women to get sufficient knowledge and financial support.
- Promote traditional tribal livelihoods and conduct tribal art/craft/ethnic food festivals both at district and State level so as to motivate new entrepreneurs (KSPB 2021).
- Traditional informal livelihoods such as in the coir industry should be promoted and recognised for their contribution to a green-circular economy by re-introducing coconut wastes back into the system as inputs in a different form. The coir industry and coir

livelihoods should be promoted and their 'sustainable and environment friendly' brand image should be strengthened through innovative marketing strategies, and organizing publicity for promotion of exports and internal sales. Modernise traditional industries through product innovation and diversification such as geo-textiles in the coir sector and evolve effective marketing and distribution strategies, rather than a strategy involving mechanisation alone may result in displacing workers.

- Handloom cooperatives should be supported to work closely with design institutions such as National Institute of Fashion Technology (NIFT) so that they can come up with innovative designs and marketing strategies (KSPB 2021). Similarly, promoted tie ups between handloom weaving societies and the tourism sector (Tomas 2020). For instance, build linkages between the traditional spinning and weaving sector with eco-tourism projects (which highlight the history of coir).
- More initiatives to promote the use of handloom such as the Government of Kerala order encouraging its employees to wear handloom clothes at least once in a week.

Policy suggestions for Agro-processing / Agriculture and allied activities

- In agricultural sector, agro processing must be strengthened. It will enhance value addition of the products produced in the agricultural sector. Women who work in this area will get more income when the products are placed in higher levels of value chain. For that technology need not be the high-end technology, but imparting of very practical and handy technology to ensure the participation of women in the agriculture and agriculture allied activities is the need of the hour. This strategy can be followed in areas such as dairy, poultry, vegetable farming (eg: preparation of dried products from vegetables such as bitter gourd; vegetable pickles; cut vegetables for urban users; create networks and home delivery mechanisms; sale of vegetables produced using organic farming via online; etc.).
- Implement regular market in each panchayat under the supervision of women's group to collect and sell locally available agro products including raw and value-added products. Technology/ financial support for cold storage and value addition of agro products may be given to these women's group with the help of ADS/CDS/Kudumbashree.
- Any institution such as the University of Agriculture, Common Facility Centres under the Department of Industries and Commerce may be selected for R&D, Incubation for agro processing industry and equip them to give sufficient technology support for women working in this area. Interventions to enhance the functioning of existing Common Facility Centres under the Department of Industries and Commerce are also required.
- The traditional tree fruits like jack fruit, papaya, mango, tamarind, bread fruit, etc. are getting wasted throughout the state. This can be collected using proper networking modes among women's collective and are to be processed using appropriate technology so that it can be exported to other countries. A huge market is there for exotic fruits across the countries. We have to tap the potential of the markets given the special geographical advantage of Kerala.
- Fruits like pineapple, cashew fruit, etc. can be used to make beer and spirit through such collectives, which has to be branded and can be sold for good profit.

- A line of Dairy products can be produced by the dairy farmers as we have a huge network of cooperative societies throughout the state. These cooperative societies, at present, collect the raw material as such and sell it as such without adding any value to it. Following the model of Anand in Gujarat, Kerala can also use the expertise of a large quantity of agricultural experts who are trained in agricultural universities, agricultural colleges, VHSEs, etc. to invent new products for the market.
- Production of animals for food (e.g.: rabbit) can be enhanced as a home industry and can be used as a substitute of mutton and beef. Proper linkages must be established, as well as, value addition must be ensured.
- Kerala's climate is highly amenable for fish production. There is a steady demand for fish in the state and the neighbouring states as it is a good source of protein. Local varieties of fish can be cultivated using agroponics/hydroponics methods using the women networks in the state (like Kudumbashree or women startups). It can be processed for value addition (eg: ready to cook, half cooked, marinated, fish fingers, etc) so that it can be even be ready for sale in foreign countries where there is a demand for such products.
- Women producers in agriculture and allied activities, agro processing, etc., must be kept inside the supply chains of the food production in the state. Their products must be specifically branded in order to ensure quality. It can also be certified with tags such as organic farming, produced by women, etc.
- Horticulture is an area we usually ignore. A lot of fruit varieties (e.g.: strawberries, blue berries, etc.) can be produced at home or by residents' associations, or by Kudumbashree networks.
- Floriculture is yet another area where there are possibilities. Flowers are imported from other parts of the country/ abroad. A huge market is there for all types of flowers (e.g.: jasmine, marigold, orchids, aster, etc.). This can be enhanced using women collectives.
- Scarcity of land is a big problem for the agriculture production in the state. The fallow lands must be brought under cultivation. The premises in the government offices, KS-RTC stands, college and school campuses (including aided and private institutions), any private fallow land, etc. must be given to the women collectives for cultivation and proper linkages with the market are to be established.
- There must be proper linkages between higher education institutions and women's collectives. The universities/ research labs/ research institutions inside the state must develop indigenous technology and marketable products for the women who work in the agriculture and allied activities. Good amount of money must be earmarked for the research activities for product development under "Lab to Society" activities. The universities/research institutions must make it mandatory for the researchers to map the local issues and provide technical know-how to the local communities using extension activities.

Policy suggestions for Handicraft sector

- Many women are working in the traditional handicrafts sector (e.g.: coir, handloom, handicrafts, etc.). Clustering methodology must be followed to bring them together.

Proper technology must be imparted to these women and marketing linkages in the lines of retail chains (e.g.: Fab India) must be established. Branding of the products is a must. Geotagging can be tried for various products (like Balaramapuram handloom, Alappuzha coir, etc).

- Formulate and implement a margin money grant scheme to revive the sector with or without bank loans.
- Suitable institution may be identified and equipped for conducting capacity building programmes, counselling and other support to such women by considering them as a special category.

Policy suggestions for Care Economy

- For the children, in addition to the crèche facilities (including anganavadis with better facilities), there is a demand and potential for after school care centres; health care centres for sick kids and gyms for kids to enhance the physical health of the children; camp centres with lodging facilities where the children can spend their vacations and holidays to enhance their life and other skills; mental health centres (including counselling centres, therapy centres, etc.), etc. This will both enhance the employment opportunities of women, as entrepreneurs and workers, relieve young mothers from the care work at home so that they can take up employment.
- For the geriatric/ palliative care, more care centres can be introduced. It would enhance the employment opportunities of the women who are trained in various health care avenues. Day care centres for old age/ destitute are to be set up so that the women at home can be relieved of the duty of caring the aged during day time.
- Special care centres must be provided for the different types of differently abled people. There is a shortage of adequately trained personnel in the existing centres and women could be trained to address this gap.
- Violence against women and destitution of women at all age are rampant in our society. Short stay homes exclusively for women have to be set up throughout the state. Counselling facilities, facility for mental therapy, etc must be provided along with food and accommodation. This will apart from its welfare orientation can also be a source of employment to many women.

The above care gaps in our system can be provided through various type of cooperatives of women such as:

1. Care Services Provided by Worker Cooperatives

Cooperatives are democratically owned, operated and governed by their worker- members. As a key defining characteristic of worker-owned cooperatives, the majority of workers are members, and vice versa.

2. Care Services Provided by User Cooperatives

User cooperatives are owned by their members who are users of the cooperatives' services. Examples include senior housing cooperatives (e.g., Altus & Mathews, 2002) and child care or elder care provided by consumer cooperatives.

3. Care Services Provided by Multis-takeholder Cooperatives

Multistakeholder cooperatives bring together numerous stakeholders involved in the provision of care services (Conaty, 2014). Stakeholders may include beneficiaries and their families, care workers, other community members and government representatives, among others.

Apart from generating institutional care facilities, these care Cooperatives and care workers collectives can also provide their services to households/individuals with multiple care needs such as:

- **Child care** - Cooperative forms of childcare include day care centres, after-school care and home-based childcare.
- **Elderly care** - Cooperative forms includes home-based care and cooperative housing or recreational centres for the elderly.
- **Persons Living with Disabilities** - Services are broad and range from physical care and rehabilitation to social services, such as job preparation in and beyond the cooperative, and life skills training.
- **Persons Living with Illness or Disease** - homebased or clinic-based health services and care, as well as social and support services to beneficiaries and their families.

It is very essential to have a comprehensive approach that is capable to address the challenge, grab the opportunities and provide standardised service delivery. Hence a technology driven system which ensures, quality, tracking, customer care services and skill training is needed.

Skill training under care jobs

There is a need to impart skills among women care workers and existing possibilities needs to be explored and strengthened. The National Policy on Skill Development and Entrepreneurship, 2015 laid out Skill India Mission, and envisaged the creation of Sector Skill Councils (SSCs) by NSDC. Priority sectors have been identified based on the skill gap analysis. Presently 39 sector skill councils are functioning in various sectors. Health care sector skill Council and Domestic Worker sector skill council are offering more than 40 courses and potential women should be encouraged and supported to undertake such skill training opportunities .

Policy suggestions for Hospitality and Tourism

- People are highly conscious of healthy food. Restaurants can be set up to prepare the traditional low carb food varieties like local greens/vegetables, tubers, wheat puttu, oil free preparations, food for diabetes patients, etc. This will have linkages to the local markets so that they place demand to the local farmers.
- Tourism sector is a promising sector which can enhance women's employment opportunities. A lot of women are there in the sector who run homestays, and other small enterprises such as restaurants, artists groups, etc. Adventure tourism is an area which can be enhanced where women tourists can safely travel with women drivers, trained women guide, etc. Women customers are increasingly interested in trekking and camps. These activities could be arranged by the women's groups who are engaged in tourism activities.

- Agriculture (Plant / Vegetable / Animal Based) Farms are found near the tourist centres. Women involved in such ventures may be identified and trained to transform their farm products which will also attract tourists. In addition, they may be trained and could be provided ID cards to become tourist guides. Thus, they can be brought from the unorganized sector to the organized sector. Thereby, village tourism can be enhanced.

Promoting women workers in unorganised sectors

Many women are under poverty and homelessness. Such women should be identified and listed out by the Kudumbashree or other groups at the village level and depending on local resources opportunities for employment needs to be explored. One suggestion is setting up of packaged drinking water units managed by women group under Kudumbasree brand with the support of Industries Department.

Various schemes may be formulated to enhance investment in women friendly industries which are suitable to the local area. For this, awareness programmes may be conducted with the help of eminent faculties from various institutions.

The shift in the nature of work with high degree of informalisation is particularly marked among women in the state. A large section of women are in the informal sector spread across a number of occupations. To address issues of regulation and implementation of measures to protect women wage workers there should be:

- Implementation of Minimum wages and revision of wages every 5 years as stipulated under the Act
- Regulation of working conditions such as working time, overtime, rest periods, leave etc
- Facilities for safe commuting after work hours
- Revision of Shops and Establishment Act, Contract Labour Act
- Provision of facilities such as toilets, rest room etc
- Access to crèches, day care centres and respite care centres
- Availability of Social security schemes
- Access to Women's Welfare Centres for unorganized workers attached to industrial parks where they may seek information, counselling and maybe even health services

Policy suggestions for women fish vendors

- Promote More Programmes Such As Those Formulated By The 'Theeramaithri Project Which Emphasizes The Overall Development Of People In Coastal Regions Especially Women Fish Vendors.
- Assist Women To Access Better Quality Fish Directly From The Local Harbours Either By Providing Them Transport Facilities To The Harbours And Markets Or Organizing For Special Trucks To Bring Good Quality Fish.
- The Special Vehicle System Now Available For Women In Thiruvananthapuram District For Selling Fish Ought To Be Extended In Other Districts Too.
- 'Women Only Markets' Selling Only Good Quality Fish Should Be Developed In All

Districts To Facilitate The Process Of Informing The Consumers Of Good Quality Fish So That The Small Fishers Also Get Better Prices.

- Whole Sale Markets Should Also Be Provided, Supervised And Maintained
- Assist Women Retailers To Buy Fish Without Being Cheated By The Male Merchants
- Create Spaces In Formal Markets For Women Who Buy Fresh Fish Directly From The Local Shores On A Daily Basis So That Customers Are Also Educated About Fish Quality And Are Willing To Pay The Price For Better Quality Fish.
- Immediate Steps Should Also Be Taken To See That Women Have Decent Spaces To Vend In Markets And They Should Get Priority Over The Salesmen Of The Bigger Merchants
- Provide Storage Space For Women In Markets
- The Main Issues Faced By This Sector In The Unhygienic Work Place And Absence Of Basic Amenities Including Toilets. Toilet And Water Facilities Should Also Be Provided In Markets
- As The Market Is Their Workplace, Any Harassment Should Be Dealt With According To The Harassment At The Workplace Act.
- Matsyafed Runs A Few Buses For Women Fish Vendors Which May Be Extended To Other Important Routes
- More Comprehensive Data Is Required Regarding Women Who Work In Different Aspects Of Fisheries. The Fisheries Department Should Be Able To Find Ways Of Collecting More Authentic Data So That Planning And Budgeting For This Sector Is Also More Meaningful.
- Presently There Is A Mismatch Between The Loan Schemes Of The Various Departments And The Needs Of The Women. Efforts Needs To Be Made To Develop Some Creative Participatory Alternatives That Can Be Of More Beneficial To Women In Collaboration Unions.
- All Technical Institutions Should Reach Out More Proactively To Women's Groups To Develop Their Capacities In Financial Management And Quality Control. Csr Support Could Also Be Sought For This.
- More Attention Should Be Given To The Implementation Of The Street Vendors Act So That The Fish Vendors Are Not Arbitrarily Evicted And So That The Various Requirements Of The Act – Portable Shelters, Access To Public Toilets And Water, Garbage Clearance Are Also Put In Place Thereby Serving Both The Vendors And The Public.
- Work Towards Designing And Enacting A Fish Marketing Regulation Act
- Women, Who Earn A Livelihood By Selling Fish And Catching Mussels, Crab And Fish Have Been Categorized As Only Allied Workers In The Sector, Do Not Get The Benefits Of The Many Welfare Projects In The Sector. Such Women May Also Be Classified As Fish Workers So That They Have Access To Benefits.
- Fisheries Department Must Include Women Engaged In Fresh Water Fish Cultivation As Individuals As Well As Groups In Its Schemes For The Benefit Of Fish Workers.
- There Must Be Projects For The Welfare Of Women Engaged In Ornamental Fish Farming And Vending of dry fish products to enable them to sustain this activity.

Policy suggestions for women in sales work

- Continuous inspections in the workplace and facility should be made by the authorities in a surprise mode to assess the living and working condition of sales girl
- Strict legal measures shall be taken up against employers who violate the rules.
- The sales girls should be empowered (training) in a manner to speak up the issues they are facing to the concerned authority assigned for them (can formulate an impartial grievance redressal cell)
- The employer shall provide medical insurance for the employees. Alternatively, the employer shall agree to cover the cost of regular annual check-ups and OBGYN exams, as well as the cost of emergency medical treatment when the employee is ill or injured.
- Employers shall provide women friendly rest rooms for refreshments for sales girls.
- Employers shall assist in transportation considering the travel duration and mode of conveyance.
- Shops and commercial board can add up more welfare plans (exclusively for sales girls) to ensure their rights.

Policy suggestions for domestic workers

- It would be ideal if domestic workers can be pooled under a single umbrella to address the intangible threats faced by the domestic workers. They can be organized collectively as a network panchayat/block/district/state wise and representatives from their side should be selected for speaking for them. This will facilitate discussion with groups representing the interests of workers on developing appropriate health and safety standards in domestic service as the leaders and beneficiaries are from their own side. Contracts can be made with the employer defining all the terms and conditions like annual leave and other benefits the domestic worker can avail. The collectives can pool promotion funds for welfare activities like health insurance by taking contributions from the members.
- There is no exclusive body (ICC) to address the sexual harassment faced by the women domestic workers, which is still an unspeakable issue in Kerala. An Internal complaint cell shall be there headed by legal experts and representatives from the collective for addressing the sexual harassment in the workplace and formulating a bias free regulatory measures.
- It would be better to offer training sessions to domestic workers in safe cleaning techniques following eco-friendly cleaning tips that highlight the use of non-toxic and inexpensive products such as baking soda and vinegar and capacitate them to give more priority for their own health.
- KILE can provide training for domestic workers to improve their working condition to address both tangible and intangible issues. It is important to address three major areas, health aspect of women, wages and social security including their rights. The training shall disseminate the awareness and benefits that they can avail through various schemes and making them more professional giving equal importance for economic empowerment, social empowerment and women empowerment.
- Training can be given in qualitative aspect also for identifying the possibility of posi-

tioning and promoting deserving domestic workers as gardeners, drivers and securities as women workers in these sectors is minimal.

- Promote welfare efforts directed towards migrant women domestic workers who migrate out of the country. The Pravasi organisation and NORKA have been created to reach out to migrant workers and safe guard their rights but women domestic workers do not find required space in these organisations or in related deliberations for various reasons.

Promoting women workers in organised sectors

- **Employability** - Women are not usually qualified with base level technical qualifications like ITI, Diploma in Engineering, mobile and TV technician, driving, common technical skills like plumbing, electrical work etc. A special scheme for inducting girls into technical skills to increase employability can be devised. Linking the scheme with industries and entrepreneurship schemes can support the initiative on an ongoing basis. This could also play a role in breaking gender stereotyping with respect to hands-on technical skills.

Work environment

- Pollution (poor air quality, sound pollution, heat etc) affect the health of all employees. In labour intensive industries employing women, such pollutions tend to get ignored. It can cause short term and long-term health issues like bronchitis, impaired hearing and a variety of diseases and needs attention.
- There needs to be a forum (other than KSPCB) for employees to raise their concerns regarding environmental pollution in factories. The forum can be constituted as a committee of technical, legal and environmental experts and representatives of the employees' unions.
- Providing safety gears and providing training for its use.

Occupational ergonomics

Improper postures (e.g.: for cashew, coir, factory workers etc) can have severe adverse impact on the health of employees. For e.g.: cashew workers are reported to have increased tendency for uterine prolapse. Other such posture related issues include intra-discal pressure resulting in backache, stiff neck, pain in the heels/legs, strain on eye muscles etc. Also, office chairs, tables etc designed for average male worker can cause strain on female body for long working hours.

1. Studies on occupational health at factories for understanding the issues and to device long term actions are required.
2. Clear stipulations regarding ergonomic seating and workspace are to be in place as part of regulations.
3. An annual health audit at factories against specific check parameters is also recommended to ensure timely corrective and preventive measures.

Facilities

- Though the 'Factories Act' stipulates that crèche facilities have to be provided in firms/

institutions/industries with more than thirty women, many industries do not provide them and even if provided, properly equipped facilities are not made available. This can cause stress and imbalances for women with infants and young children thereby affecting their own health as well as the wellbeing of their offspring.

- Toilet facilities also are mostly not sufficient or adequately hygienic.
- Annual reports from factories and annual facility audits by regulatory authorities recommended

Stagnation of skills

- Once employed, most women do not get any higher learning / upskilling. This acts as a deterrent in career progression for women employed at all levels. A special scheme for upskilling of women in industries (unskilled/semi-skilled/skilled categories and executives) need to be devised and implemented.

This has to be run under a single apex body and implemented with clear objectives and measurable targets.

Career growth

- Women tend to have slower growth in career due to domestic, social and institutional constraints. For example, in many institutions including government sector and PSUs, women after availing maternity leave, child care leave and other legally eligible leaves often get ignored in promotions.
- HR reports in specific formats from institutions to Govt/ regulatory body to be made mandatory with respect to women employees.
- Annual HR audits including aspects related to women employees need to be conducted to assess non-conformities.

Menstrual health and hygiene

Menstruation directly affects the quality of employment of women especially when proper facilities are not provided at the workplace. It has been estimated that women menstruate for almost two months in a year. And for thirty reproductive years and work life, this can add up to sixty months of menstruation ie; five years. Poor menstrual practices and inadequate support facilities can directly affect the quality of life and hence quality of work of women.

1. Awareness and counselling by medical professionals on menstruation and related issues to be made part of institutional support
2. Toilet and rest facilities to be ensured and annual facility audits to be conducted.
3. Awareness creation and distribution of alternative menstrual health devices like Menstrual Cups can be provided for women in factories. It can help eliminate hassles in disposal of napkins, can help reduce expenses, provide freedom of movement and improved menstrual health for women (eg: 'Thinkal' MCup project by HLL Lifecare Ltd, the Trivandrum based CPSU under MoH&FW).

Mental health & well being

Mental stress and related issues are high among women as they bear multiple responsibilities

in the domestic space and work space. Also, physiological reasons specific to women can contribute to this mental stress. It can affect the quality of work and the well-being of women and the wellbeing of children. Regular medical support / therapy support needs to be made available for women at their work place.

Information / knowledge sharing

Many women do not get exposure to the information regarding various Govt schemes, loans etc. they can avail, legal rights, health matters. Knowledge forums to be institutionalised and regular counselling and awareness programmes on various Govt schemes and matters of relevance o women employees to be conducted

Gender sensitization

- Lack of knowledge on gender as a concept and construct (and gender spectrums) is a major reason leading to misogyny and insensitivity to gender aspects. This is getting reinforced on a continual basis within families, by media and other social institutions. There need to be conscious and committed effort to address this issue.
- 1. Gender and women as economic agents are to be part of curriculum from primary classes and is to be handled by subject experts.
- 2. Media and public institutions need to have clear guidelines on their gender related discourses, and stereotyping of women's roles could be checked. Any insensitive expressions on gender shall be treated as offense by law.
- 3. A gender-watch forum can be constituted to keep watch on indirect/ passive violence on women and non-male genders

Policy Suggestions

- The status of the women has to be studied in detail (eg: Shramshakti: Report of the National Commission on Self-Employed Women and Women in the Informal Sector). Database for the employees in organized sector is available in the system. But the quality of the data about each category has to be improved. (For e.g., how many women are in the low skilled category, whether they are promoted on time, are they accepting the promotions, if not, what are the reasons for that).
- On the other hand, data about the private school teachers, private health workers, MS-MEs, etc., are not reliable/weak. A proper mechanism should be introduced to collect data from the micro-units (e.g., private schools, private hospitals, MSMEs)
- Many entrepreneurs/shopkeepers do not get their establishments e-registered with the labour department of the Government of Kerala because of the apprehension that if registered they have to observe the provisions of following Acts:
 - a) the Kerala Shops and Commercial Establishments Workers Welfare Fund Act 2006
 - b) the Minimum Wages Act 1948
 - c) Kerala Shops and Commercial Establishments Act 1960
 - d) Industries Disputes Act
 - e) Other Labour Acts.

Many provisions of the said Acts like that of the following are already included in the existing laws:

1. Payment of minimum wage and maintaining wages slips
 2. Employers' contribution to Employees' Provident Fund
 3. Employers' contribution to Employees' State Insurance Corporation and benefits to employees availed under it.
 4. Maintenance of Muster roll of workers and of service record
 5. Maintenance of register of holidays and leave
 6. Maintenance of Register of Wages
 7. Leave benefits including maternity benefits.
 8. Social security measures/protection under labour laws of the state
- The abovementioned provisions are instituted for the benefit, welfare and social security of the employees. But the establishments have to contribute a part of their income for the welfare of the employees/workers which they are hesitant to do.
 - Moreover, the employers have the responsibility to submit a list of employees, details of wages paid to each employee; professional tax to be recovered from each employee as per the rates fixed by the local body – panchayat, municipality, municipal corporation to be remitted to the local body.
 - Stringent enforcement of the Acts and the rules to be made in the respective sectors. Severe punishment should be instituted to those who are not adhering to the existing laws. Proper follow up must be made in case to check whether any violation of the laws is done.
 - Most of the programs in higher education in Kerala do not have linkages with the employment and often skill gaps exist. It is important to impart skills to the unemployed youths as per the industry requirement. For that at least 25 percent of the curriculum must be based on industry requirements. The topics that range from soft skills to communication to aptitude training must be part of the curriculum right from the higher secondary level. In order to enhance corporate readiness, modules such as grooming, body language, interview skills, time management, stress management, etc. must be part of the curriculum.
 - For those students who have completed their degree programmes or those who took a break, reskilling can be done by imparting training programmes on software, workshops on techniques on instruments in their working places or the educational institutions. The resources in colleges and university must be available for the public after working hours. Maximum utilization of the existing infrastructure in the educational institutions must be made to impart necessary skills to the persons who are not in the labour force. Universities and colleges can start six months/one year refresher courses for women wishing to re-enter jobs.
 - If such programmes can be conducted in consultation with the corporates/ companies, the exercise would be fruitful. As part of Corporate State Responsibility of the companies, the government can ask them to give adequate skill training (eg: soft skill training, technical training, bridge courses, etc.) to the women who are entering into the job market and also who have taken a break in their career. These companies can employ the women too. That would be a win-win strategy for both of the players

- Women who are in the Science Technology Engineering Mathematics (STEM) fields must be given adequate attention so that they can contribute more to the knowledge economy of the state.
- An experimental Zone for women's work: This has to be conceived as an experimental social space, somewhat similar to theme parks or special economic zones, Gender work spaces can be thought out. The key elements here would encourage enterprise hub where entrepreneurs are mainly women. This space can be for largely service oriented industries. The facility should have women's hostels and housing facilities for single mothers and their dependents, institutionalised day care for both children and older persons; Skilling and re-skilling facilities for women; institutionalised kitchens that could release women from cooking. This must also be a space for understanding empowerment that teaches political, economic and social empowerment. Also, the safety issues must be managed by women themselves in this space. This place must also have incubation centres for women entrepreneurship; and also training conducted for enterprises in general to make women friendly environment to work. But this need not be a woman only space, but women should definitely hold dominant positions in running the entire zone. This space must also allow women to break into male bastions in productive activities.

Promoting employment of educated women

The need for skilling and reskilling to promote employment of educated women

- Automation and technological disruption have altered the world of work. A reskilling revolution could dramatically alter it further. Therefore, investments in reskilling women to face the new challenges in the emerging world of work will ensure that they are not disproportionately losing jobs. Reskilling will involve learning new skills as well as 'upskilling' to adapt existing skills to new kinds of work. For organizations around the world to thrive, they will have to promote reskilling or upskilling in digital and data and analytics for millions of workers. A focus on upskilling measures can provide promising female employees with the skills they need to be leaders in a new digital era.
- Currently, organizations are already finding it hard to recruit young workers who possess the advanced digital skills required by an increasing number of jobs. By 2022, at least 54% of all employees will require significant reskilling and upskilling. Yet only 30% of employees at risk of job displacement from technological changes received training in the past year, and those most at risk are often the ones who are least likely to receive any retraining at all. The technologies of the Fourth Industrial Revolution create new pressures on labour markets, education reform, lifelong learning and reskilling initiatives will be key to ensuring both that individuals have access to economic opportunity by remaining competitive in the new world of work, and that businesses have access to the talent they need for the jobs of the future as per the studies of World Economic Forum during the period of 2019.
- Nearly 11 percent of jobs currently held by women are at risk of elimination as a result of digital technologies – a higher percentage than for jobs held by men (OECD). Moreover, technology can even keep women from getting the job in the first place;

there is evidence that artificial-intelligence (AI) algorithms in talent management, for example, have generated results biased against female recruits as a result of a cumulative bias contained in the data.

- Though STEM experts may be at a distinct advantage in tomorrow's workforce, most of them are currently men. Women hold 56 percent of university degrees overall, but just 36 percent of STEM degrees, and they make up only 25 percent of the STEM workforce. Just 22 percent of AI professionals and 12 percent of machine-learning experts are women, according to studies of IMF. It is crucial to promote STEM (science, technology, engineering and mathematics) education for women.
- Instead of allowing digital disruptions in the workplace to cast women aside, reskilling presents a clear way to build advantage in challenging times and drastically speed up the pace of progress on diversity – a strategy that will be good for women and crucial for the longevity of organizations. As administrative or clerical jobs mainly held by women begin to disappear, women can learn new skills that pay as much or more – and be retrained as the needs of organizations change. Reskilling can flip the odds and offer significant opportunities for women, particularly in the in-demand STEM roles. Women drop out of the workforce at higher rates than men do, and the pace of change within skilled digital jobs is so fast, it likely makes them feel less confident about returning. A targeted reskilling curriculum aimed at women who are eager to re-enter the workforce can make a huge difference. Providing women with the right skills will also help in closing the gender gaps in leadership positions.

Reskilling programme to keeps women in the workforce - recommended policies/suggestions

- During the pandemic, several existing skilling programmes were forced to go online. At the same time, it was also observed that women's enrolment in such courses/programmes increased. Evidently, the online learning format has enabled a lot of women to participate in such courses where otherwise they would have been constrained by mobility and other restrictions. Therefore, creating these online platforms for such augmentation programmes are an important way to reach women workers. There are a number of points to consider when designing such a platform as well as existing schemes or institutions that can be mobilized to support this venture.
- Bring a Skill development Funding Agency under Kerala Academy for Skills Excellence (KASE) or Additional Skill Acquisition Programme (ASAP) to provide funding for the upskilling/reskilling development of women employees, and employers.
- Develop a self-learning self-paced online learning platform for upskilling & reskilling with industry demanded courses, under ASAP or KASE where women can take the course free of cost and exam at 80 percent discount rates and at flexible time with no age limit. This helps the women to learn the course anytime and anywhere even after their working hours.
- Enable collaboration with top universities and industries to design the industry demanded courses with curriculum & approval of such courses by the government for industry acceptance.

- Training certificates and if possible, internship/placement should be arranged for women completing such courses.
- Government affiliated industry designed Online courses (for upskilling & reskilling category) under ASAP & KASE, taken by women, can be considered by the government, private & public employers for providing jobs, promotions, increments etc.
- Provide Business Excellence Scholarships or reimbursement of 50 percent of fees for Female Entrepreneurs (in any sector) who successfully completed minimum 6 years of their entrepreneurship to study degrees (especially Entrepreneurship), Master Degree & PhD in National & International Universities or Government approved Institutions.
- Providing Honorary Degrees by partnering with various universities for women entrepreneurs who have established a mark in their business. This will encourage women's work and mitigate social stigma around women in the workforce.
- Skilling curriculum must also focus on training women on the application for patents including the process involved and the availability of women-specific subsidies. This can address partially the gender imbalance in the filing and acceptance of patents.
- Design content/curriculum that includes gender-neutral job descriptions. Involve leaders particularly female leaders in the curriculum preparation and training. The learning format should be made as flexible as possible so as to allow women to participate.

Promoting Regular salaried work for women

- One of the major problems noted is that even when women are in salaried work, they are not progressing in their career path in the same way as men. Women, at the same level of education as men, are more likely to be primary and secondary teachers for instance, rather than in tertiary education and in higher education institutions. It is necessary to push for an enabling career path and trajectory for salaried female professionals so as to retain them in the workforce. There have been several studies that point to the importance of having women in positions of power along with the role model and peer effects that this can have. Therefore, private and public institutions must commit to systematic promotions and pay increases for women.
- There is scope in Kerala for the development of specific segments of chemical, electronic and engineering industries, and also of industries based on advanced technologies such as biotechnology, nanotechnology and life sciences where educated women can find regular employment. There are a number of public-sector industrial units and research institutions in Kerala in the above-referred areas and a plan for employment generation in these segments needs to be generated.
- During the pandemic, the Central Government announced a scheme to pay the employee and employer's contribution to the Employment Provident Fund for those earning below Rs. 15,000. This implicit wage subsidy reduces employers' costs while increasing workers' take-home pay. A similar wage subsidy scheme targeted towards women in certain kinds of employment can potentially incentivise the hiring of women in professional and salaried work.

- Regular salaried working women in many sectors are often involved in developing techniques and processes that are patentable. In many instances, such patents are often not attributed to them or do not get filed due to lack of access or know-how of the process. Providing government subsidies for patent filings by women can be a potential way to encourage recognition of women's achievements in the workplace while enhancing her career trajectory and incentivising innovations at work.

Promoting Women's Entrepreneurship

- For many women-led organisations some of the major challenges faced are inadequate markets, lack of networks and limitations in scaling up. Women-led or women-pre-dominant organisations can be promoted through a subsidy that will enable them to explore international markets and identify partners in the national and global arena.
- The schemes need to be designed or redesigned for the ease of doing business in government sectors.
- Identifying agencies -The subsidy for Women Employers to explore International Market comes under the below mentioned agencies.
 - For local economic development, industries, livelihood, farming, home-based business come under Kudumbasree.
 - For Technology related product & service companies having startup India DIPP certifications & Start-up Mission unique ID comes under Kerala Startup Mission.
 - For IT related product & service companies, Electronic & Electrical -Hardware Companies, HR & Consultancy Companies, Training Institutes, Medical Clinic, Life science areas such as Biotechnology, Nanotechnology,& Agricultural Companies, Interior Designing Companies , Construction Companies, Emerging Technology companies(Robotic, AI, AR/VR etc) , new niche areas like Content Creators (Bloggers), Textile/Designer Boutiques, makeover studios (Beauty Parlours), Jewellery Making (Artificial, Gold, Silver) having MSME certificate or Private Limited companies or Public Limited Companies or OPC or Partnership Firm comes under Kerala State Women Development Corporation and District Industries Centres.
 - For Agriculture, Ayurveda etc related industries comes under Biodiversity board or Agriculture Board or NABARD

Policy Gap

- No Schemes or Loans for the purchase of Software to upgrade the business.
- No Schemes for the technology transferring or technology purchasing.
- No Subsidies or Schemes for Patents. (Large gap in Women in Patent filing)
- Agencies are not defined properly for providing schemes based on the type of industries. (Identified agencies are KFC, Kerala State Women Development Corporation, KSIDC, Kerala State Council for Science and Technology, Kerala Startup Mission, Kerala Tourism Department, Kudumbashree, NABARD, Kerala Agriculture Board etc.)

- No Schemes for providing Social Security for Women Employers (including Insurance, Travel Card etc).

Policy suggestions

- Soft loan scheme for women entrepreneurs to provide financial assistance for executing the purchase orders received from Government Department or Public Sector Undertaking. Soft Loan could be provided to Women Entrepreneurs having 51% Stake in a company (Private Limited, Public Limited, Partnership firms or OPC) . The amount may be limited to 80% of the total purchase order as single disbursement. The simple interest at the rate of 6% per annum and the repayment period of the loan is 1 year or completion of the project with full settlement is suggested. The implementation agency suggestion is Kerala Finance Corporation (KFC)
- As a part of promoting the women to the Patent filing, we can introduce the Patent Support Scheme, where support is provided for Women, Women Lead Startups with 50% Stake, Women Lead Business with 51% stake who are able to secure a patent by reimbursing the patent cost including consultation fee, subject to a limit of Rs. 2 lakh per Indian patent awarded. For awarded foreign patents on a single subject matter, up to Rs. 10 lakhs would be reimbursed. The reimbursement can be done in 3 stages during filing, prosecution and award. The suggested activities covered under these schemes are Provisional Patents Filings, Patent Search, Drafting, Filings, Claims Preparations, Fast tracking Fees, claims prosecutions, Granting. Kerala Startup Mission can be placed as the implementing agency for Women lead startups in Technology, and female student's category. Kerala Finance Corporation or Kerala State Women Development Corporation can be placed as the implementation agency for Women lead startups in other sectors, Women Entrepreneurs and Women in any sector.
- Subsidise the Event Stall Fee, Travel expense and Accommodation expense of women-led organisations to exhibit or present their product or project at an National and International event or conference. Minimum 3 events in a Year in 3 different locations. Only 2 people from the same organization will get these benefits.
- Loans & Schemes for established business franchise Tie Ups or Partnerships.
- Loans & Schemes to meet the expense of Technology Transfer/Commercialization & Software, Hardware, Electronic, Medical Equipment, Security Products, Raw Material Purchase for the scaling of business under KSIDC.
- There is great potential in Kerala for the promotion of industries based on natural resources of the State, importantly food- and agro-based industries. Kerala produces a wide variety of agricultural products, and is rich in marine and forest wealth. There is a relatively large market for food and agro-based products within Kerala and from the diaspora of Malayalees worldwide. Promotion and support for small and medium scale women-led enterprises that cater to such a market can substantially improve opportunities for women, particularly educated entrepreneurs.

PROCEEDINGS OF THE MEMBER SECRETARY

STATE PLANNING BOARD

(Present: Sri. Teeka Ram Meena IAS)

Sub: - Formulation of Fourteenth Five Year Plan (2022-27) – Constitution of Working Group on **Women and Employment** – Revised Orders -reg.

Ref: 1. Order No. 448/2021/SS (W&E)/SPB dated: 10/09/2021

2. Guidelines on Working Groups

ORDER No. 448/2021/SS (W & E)/ SPB Dated: 22/10/2021

As part of the formulation of Fourteenth Five Year Plan, Working Group on **Women and Employment** was constituted vide order referred. Subsequently, the following members were excluded from the Working Group processes based on their requests.

1. Dr. Praveena Kodoth, Professor, Centre for Development Studies
2. Smt. Daisy Chittilapilly, Managing Director, Digital Transformation, CISCO

In this circumstance, revised orders are hereby issued excluding these two members from the Working Group on Women and Employment. The Working Group shall also take into consideration the guidelines read 2nd above in fulfilling the tasks outlined in the ToR for the Group.

Co - Chairpersons

1. Smt. Mini Antony IAS, Principal Secretary, Department of Labour
2. Dr. N. Neetha, Professor, Centre for Women's Development Studies, New Delhi

Members

1. Smt. T.V.Anupama IAS, Director, Women and Child Development
2. Smt. P.I.Sreevidya. IAS, Executive Director, Kudumbashree
3. Dr. S. Chithra IAS, Labour Commissioner, Kerala Labour Department
4. Shri. Dhanaj. K.M, Lead Accelerator, Kerala Start Up Mission
5. Shri. Sunil Thomas, Executive Director, Kerala Institute of Labour and Employment(KILE), Trivandrum
6. Dr.Jayan Jose Thomas, Professor, IIT, Delhi
7. Dr.Vinoj Abraham, Professor, Centre for Development Studies, Trivandrum
8. Dr.Rosa Abraham, Senior Research Fellow, Centre for Sustainable Employment, Azim Premji University, Bangalore
9. Smt. Sindhu. A.R, National Secretary, CITU
10. Smt. Sonia George, General Secretary, SEWA Union, Kerala
11. Smt Bindu.V.C, Managing Director, Kerala Women's Development Corporation
12. Smt.Sunitha Kurian, State Convener, Working Women's Coordination Committee, Kerala
13. Smt. P.Viji, Penkoottu& AMTU, Kozhikode
14. Smt.Chintha Jerome, Chairperson, Kerala State Youth Commission
15. Dr.AnithaThampi, Chief Executive Officer, HLL Management Academy, Thiruvananthapuram
16. Smt. Jancy Jose, CEO, Strava Technologies, Thiruvananthapuram
17. Smt. Lekha Balachandran, Ressitech Electricals, IDA Erumathala, Ernakulam
18. Smt. Simi Chandran.V.R, Assistant District Industries Officer, Directorate of Industries and Commerce
19. Dr.Christabell P.J, Associate Professor, Department of Economics, University of Kerala

Convener

Dr. Bindu. P.Verghese, Chief, Social Services Division, State Planning Board

Co- Convener

Smt. Dhanya.S.Nair, Deputy Director, Social Services Division, State Planning Board

Terms of Reference

1. To review the status of employment, wages and working conditions of women workers in organised and unorganised sectors in the State.
2. To develop policy ideas for skilling and reskilling of women to enhance the employability of women.
3. To develop policy ideas and a shelf of projects aiming at creating more employment for women across various sectors of the economy.
4. To recommend how to remove obstacles to women's employment in multiple sectors of the economy.

Terms of Reference (General)

1. The non-official members (and invitees) of the Working Group will be entitled to travelling allowances as per existing government norms. The Class I Officers of GoI will be entitled to travelling allowances as per rules if reimbursement is not allowed from Departments.
2. The expenditure towards TA, DA and Honorarium will be met from the following Head of Account of the State Planning Board "3451-00-101-93"- Preparation of Plans and Conduct of Surveys and Studies.

The order read as 1st above stands modified to this extent.

Sd/-
Member Secretary

To

The Members concerned

Copy to

PS to VC

PA to MS

CA to Member (Smt. Mini Sukumar)

Sr. A.O, SPB

The Accountant General, Kerala

Finance Officer, SPB

Publication Officer, SPB

Sub Treasury, Vellayambalam

Accounts Section

File/Stock File

Forwarded by Order

Sd/-

Chief (Social Services Division)

PROCEEDINGS OF THE MEMBER SECRETARY

STATE PLANNING BOARD

(Present: Sri. Teeka Ram Meena IAS)

Sub: - Formulation of Fourteenth Five Year Plan (2022-27) – Constitution of Working Group on **Women and Employment** – Orders -reg.

Ref: 1. Order No. 448/2021/SS (W&E)/SPB dated: 22/10/2021

ORDER No. 448/2021/SS (W & E)/ SPB Dated: 02/11/2021

As part of the formulation of Fourteenth Five Year Plan, Working Group on **Women and Employment** was constituted and was subsequently revised vide order referred above. The Co-chair of the Working Group, Dr. N. Neetha, desires to co-opt Dr. Sreerupa as a member of the sub group and also for the drafting committee. Dr. Sreerupa is the Senior Research Fellow Affiliate at International Institute of Migration & Development (IIMAD) and also the Research Consultant of Institute of Social Studies Trust (ISST). In this circumstance, Dr. Sreerupa, is hereby included as a Member in the Working Group on Women & Employment.

Sd/-

Member Secretary

To

The member concerned

Copy to

PS to VC

PA to MS

CA to Member (Smt. Mini Sukumar)

Sr. A.O, SPB

The Accountant General, Kerala

Finance Officer, SPB

Publication Officer, SPB

Sub Treasury, Vellayambalam

Accounts Section

File/Stock File

Forwarded by Order

Sd/-

Chief (Social Services Division)