

From Passion to Profit: Women opting for the Entrepreneurial Way in Kerala**Nazna Noushad¹, Dr N. Dharma Raj²**¹Ph.D. Research Scholar (Economics), Reg. No: 21113161032005

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Abstract:

Women's entrepreneurship boosts a country's economic progress. The country's economic growth is expanding as more women enter the entrepreneurial world. Entrepreneurship and earning activities are viable methods of empowering women. This article examines how women are increasingly turning to entrepreneurship to transform their passions into profits. It investigates the motives, problems, and influence of female entrepreneurs in today's economy using secondary data. It also discusses how government initiatives, societal changes, and successful case studies have encouraged women to start their own businesses. The article finishes with recommendations for empowering women entrepreneurs through inclusive policies and support ecosystems

Keywords: Women entrepreneurship, empowerment, Kudumbasree**INTRODUCTION**

Women have always been significant characters in families, communities, and cultural norms. Despite their centrality, women continue to face a number of socioeconomic and cultural challenges that limit their independence and participation in the economy. Even in today's modern era, a significant proportion of women continue to rely on others for a living, not due to a lack of ambition, but due to entrenched societal structures that limit their freedom. Although there has been a noticeable increase in the number of women entering entrepreneurship and public life, many are still trapped in invisible "frame cages" of tradition, fear, and social expectations. Women empowerment, which is frequently emphasised, is still a work in progress. Women are challenging established gender stereotypes in the 21st century by pursuing entrepreneurship. What was once a male-dominated arena has now transformed into a dynamic landscape in which women are not only participants but also change agents. Women's socioeconomic empowerment significantly shifts from job searchers to job creators. This article explores how women turn their passions into viable business endeavours.

Policymakers, financial institutions, and civil society have recently paid close attention to women's entrepreneurship in India. However, total female participation in entrepreneurial endeavours remains disproportionately low. Women have the largest equity ownership in

India's manufacturing sector (mainly related to paper and tobacco goods), with holdings of over 50%. The Government of India has taken various steps towards women's economic empowerment through initiatives such as the Stree Shakti package, Udyogini scheme, Mahila Udyam Nidhi scheme, Stand Up India Scheme, Mahila e-haat, Mahila Bank, Mahila Coir Yojana, Mission Shakti. Furthermore, NITI Aayog's Women Entrepreneurship Platform (WEP) and projects like SEHER and EmpowHER Biz are developing mentorship and funding paths aimed specifically at women. The emergence of nearly 76,000 women-led companies in India, many of which are located outside of major cities, demonstrates a quiet but determined entrepreneurial tsunami.

The state of Kerala has emerged as an important player in this transition. The state, known for its high literacy rates, strong public health systems, and progressive social indices, provides a unique framework for exploring women's entrepreneurship. Initiatives such as Kudumbashree, Start-up Mission, Women Industrial Parks, and the Year of Enterprises (2022) have contributed to a more supportive environment for female-led companies. According to the Kerala Economic Review 2023, women account for a sizable share of new micro-enterprise registrations, particularly in the service and food-processing sectors. However, many of these businesses remain small in scale, and their long-term viability is frequently jeopardised by a lack of access to cash, market connections, and advanced digital skills.

With the emergence of social media, digital platforms, and online markets, a new generation of passion-driven entrepreneurship has begun to redefine how women in Kerala and throughout India perceive economic freedom. Women are reimagining business on their own terms, from home-based boutiques to organic agricultural startups, content development, and wellness ventures. Despite exciting success stories, the movement has left many areas unaffected. Bridging this disparity necessitates not just policy changes and financial assistance, but also social transformation, awareness, and community-based support.

Despite this, there are barriers. Female labour force participation has risen to 31.7%, although it remains primarily informal, and awareness of support efforts is poor in rural and marginalised groups. While institutional support is growing, the path forward demands continued efforts in financial inclusion, digital literacy, and breaking down entrenched societal barriers.

REVIEW OF LITERATURE

Tambunan (2009) – Women Entrepreneurs in Developing Countries, A comparative study of women's entrepreneurship in developing countries found that in many Asian economies, women enter business not out of ambition but out of economic necessity, such as poverty, unemployment, or the death of a spouse. He refers to this as necessity-driven entrepreneurship, in which women manage modest informal firms, typically from their homes, with limited finance.

Dhameja and Bhatia (2014) – Constraints Faced by Indian Women Entrepreneurs, emphasise on the multifaceted problems that women confront, including societal taboos, gender norms, safety concerns, and a lack of financial and institutional support. Their findings indicate that even educated women are hesitant to pursue entrepreneurship due to fear of

failure, a lack of family support, and financial insecurity. Their paradigm of challenges—categorized as social, economic, and psychological—is frequently mentioned in entrepreneurship research.

Sharma (2020) – Digital Entrepreneurship and Women, findings on digital women entrepreneurs examines the recent trend of more women creating online enterprises in fashion, food, art, and home products. The author discusses how social media platforms such as Instagram, YouTube, and WhatsApp Business are providing low-cost entry points for educated women, particularly urban inhabitants, to transform their passions into revenue. Sharma refers to this as the transition from "passive internet users to active digital creators."

Devika & Thampi (2007) – Kudumbashree as a Model for Empowerment, The research applauds Kudumbashree for forming self-help groups and encouraging social empowerment. It does, however, question the economic viability of its microenterprises, which frequently rely on subsidies and have limited scalability. According to the authors, while Kudumbashree increases confidence and agency, it does not always lead to strong economic independence.

OBJECTIVES OF THE STUDY

- To understand the current status of women entrepreneurship in Kerala
- To examine the motivations behind women choosing entrepreneurship.
- To analyze the challenges faced by women entrepreneurs.

METHODOLOGY OF THE STUDY

This study uses a descriptive research design to analyse current trends, difficulties, and support systems connected to women's entrepreneurship in India, with an emphasis on the state of Kerala. The analysis relies exclusively on secondary data sources, including authenticated stories, research papers, government publications, and official economic data.

Women Entrepreneurs in Kerala

According to the Sixth Economic Census (2013-14) by the Ministry of Statistics and Programme Implementation (MoSPI), women entrepreneurs constitute 13.76% of total entrepreneurs in India, owning over 8 million enterprises. These are largely micro-scale, home-based, and operate in low-capital sectors like textiles, retail trade, and personal services.

Despite its remarkable gender and development indicators, Kerala exhibits contradictory tendencies in women's economic participation. Despite having a high female literacy rate and a favourable sex ratio, the state's Female Labour Force Participation Rate (FLFPR) is still among the lowest in India. Here's an official district-wise table from the Government of Kerala's Labour Force Participation Rate (LFPR) estimates—using the NSSO 68th Round data and Kerala's Economic Review (2017-18) by the Kerala State Planning Board. This gives the most recent validated data for female LFPR across districts, highlighting regional variations in women's labour participation.

Table-1: Kerala District-Wise Female Labour Force Participation Rate

District	Labour Force Participation Rate – Female (%)
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Idukki	38.5
Kasaragod	31.8
Pathanamthitta	25.7
Alappuzha	24.8
Ernakulam	25.9
Kottayam	26.2
Thrissur	20.3
Kollam	21.6
Kannur	22.0
Wayanad	22.3
Thiruvananthapuram	23.9
Palakkad	20.9
Kozhikode	12.6
Malappuram	11.6

The condition of women entrepreneurship in Kerala is promising but unequal. According to the Economic Census (2017-18), women-owned businesses are heavily concentrated in specific districts, reflecting both regional involvement and differences in entrepreneurial engagement.

Table-2: Kerala District-Wise Women Entrepreneurs

Women-Owned Establishments	Total Establishments
Thiruvananthapuram	159,881
Ernakulam	84,421
Thrissur	60,885
Idukki	28,956
Kozhikode	57,430
Kollam	45,132
Alappuzha	41,579
Palakkad	38,901
Kottayam	33,497
Malappuram	31,222
Kannur	27,416
Pathanamthitta	22,015
Kasaragod	13,978
Wayanad	11,340

Source: Economic Census 2017-18

Thiruvananthapuram leads the state with almost 1.59 lakh women-owned businesses, accounting for 18.38% of total enterprise in the district—one of the highest percentages recorded. Other districts, such as Ernakulam, Thrissur, and Kozhikode, have significant populations, while the exact percentage data for these locations is unknown. This distribution reveals that, while urban and semi-urban areas have significant female entrepreneurship, rural districts like as Wayanad and Kasaragod continue to fall behind. The data emphasises the need for targeted policy assistance and awareness programs, particularly in low-participation regions, to encourage inclusive growth and empower more women to enter the entrepreneurial sector in all districts of Kerala.

Passion in Women Entrepreneurship

Many women choose to establish their own enterprises because they are motivated by their passion. Many female entrepreneurs start out by turning their hobbies or passions, such as fashion design, baking, education, or technology, into viable businesses. According to the Global Entrepreneurship Monitor (2023), more than 60% of women-led businesses worldwide were founded on personal interests and passions.

Such intrinsic drive promotes increased dedication, innovation, and resilience, particularly in the face of market volatility. Furthermore, enthusiastic entrepreneurs frequently inspire others in their communities, resulting in a ripple effect of empowerment

Kerala's distinct socio-economic climate, high literacy rate, and expanding digital infrastructure make it the perfect place for a number of traditional and emerging business sectors. There is still need for more extensive and in-depth involvement in the following areas, even if Kerala women have already dabbled in a number of them:

Table-3: Viable Businesses among Women in Kerala

Sl. No.	Entrepreneurship Area	Examples
1	Food and Farming	Pickles, snacks, coconut products, organic farming, spices
2	Tourism and Hospitality	Homestays, small cafés, local tour services
3	Beauty and Health	Beauty parlours, Ayurveda centres, yoga classes
4	Handicrafts	Jewellery making, coir products, cloth bags
5	Fish and Marine Products	Drying fish, packaging seafood, local sales
6	Education Services	Tuition centres, preschools, online coaching
7	Online Business (E-Commerce)	Selling clothes, handmade items, home décor online
8	Digital and IT Services	Content writing, digital marketing, graphic designing from home
9	Eco-Friendly Products	Paper bags, cloth bags, solar lamps
10	Women's Groups and Social Work	SHG-based businesses, small NGOs

Women can choose fields according on their interests, abilities, and local resources, ranging from traditional industries such as food, farming, and handicrafts to new ones such as digital services and e-commerce. These areas have the potential to provide secure income, independence, and social recognition with the right assistance, knowledge, and training. Encouraging more women to enter these fields will not only improve their own lives, but will also strengthen Kerala's economy and promote inclusive development throughout the state.

Kudumbashree: A Strong Supporter of Women's Entrepreneurship

The Government of Kerala established Kudumbashree in 1998 to empower women through entrepreneurship and self-employment. It is one of India's largest women-led community development programs, assisting thousands of women in forming Self-Help Groups (SHGs) to start small businesses and earn money. Kudumbashree helps women by providing training, financial aid, marketing platforms, and microcredit. It encourages women

to start businesses in fields such as food processing, handicrafts, retail, catering, agriculture, tailoring, and more. The mission also encourages social inclusion by assisting impoverished and marginalised women. Kudumbashree units have become a paradigm for long-term, women-led economic growth in Kerala, increasing both family incomes and women's social prestige in the community. Usha Nair (2005) in the study, "Women Empowerment Through Self Help Groups – A Participatory Approach", describes how Kudumbashree has created a platform for marginalised women in Kerala to break the cycle of poverty and reliance. She points out that the program not only helps women achieve financial independence, but it also boosts their confidence and social participation. According to her, the participatory nature of Kudumbashree is essential to its success because it fosters ownership and communal responsibility among women.

One of the most important aspects of Kudumbashree is its supportive ecosystem, which includes regular capacity building, market access through fairs and online platforms, and collaboration with banks and government departments. The mission also supports inclusive development by focussing on women from Below Poverty Line (BPL) families, Scheduled Castes, and Tribes, ensuring that marginalised groups are not left behind.

Kudumbashree's success stems not just from economic upliftment, but also from increasing women's confidence, leadership skills, and decision-making capabilities. It has transformed women's perceptions from dependents to important contributors to the household and communal economy. Today, Kudumbashree serves as a paradigm for community-driven women's empowerment not only in India, but around the world. Its impact extends beyond income generating; it fosters dignity, self-worth, and social transformation

Challenges Faced by Women Entrepreneurs

Although these support systems exist in Kerala, women continue to face numerous challenges.

- Women are frequently discouraged from starting businesses due to a lack of confidence and fear of judgement, particularly in conservative communities. Many people are hesitant because they are afraid of failing or being judged.
- Access to financing remains a major obstacle, as women sometimes struggle to provide collateral or are ignorant of potential financial options.
- Family and domestic commitments hinder women's ability to devote time and energy to commercial activity.
- Many women miss out on benefits because they are unaware of the existence of government support schemes.
- Women struggle to build their businesses due to a lack of sufficient training and abilities in areas such as business management, digital marketing, and finance.

FINDINGS OF THE STUDY

- Women's entrepreneurship is on the rise in India, although there is still a significant gender gap in entrepreneurial activity, particularly in rural areas.
- In Kerala, government-led initiatives such as Kudumbashree have increased women's engagement in entrepreneurship dramatically.
- According to district, specific data from the 2017-18 Economic Census, Thiruvananthapuram has the most women-owned businesses, highlighting regional differences in participation.
- Despite an increase in the number of female entrepreneurs, many remain unaware of government programs and face barriers to accessing finance, marketing support, and education.
- Gender bias, a lack of mobility, and a fear of failure are all social and cultural barriers that prevent women from starting businesses in Kerala.
- Kudumbashree has emerged as a key supporter by promoting microenterprise development through capacity training, microcredit assistance, and social networks.
- Entrepreneurship has emerged as a crucial channel for women seeking economic independence, challenging traditional gender stereotypes, and actively participating in local development.
- Food processing, agribusiness, eco-tourism, tailoring, and online retail are some of the potential areas for women-led entrepreneurship in Kerala.
- Women's entrepreneurship success is closely related to long-term policy support, social acceptance, financial inclusion, and digital empowerment.

CONCLUSION

Women entrepreneurs' journey from passion to profit is both inspirational and transformative. Despite tremendous hurdles, women continue to break down boundaries and manage successful enterprises. Women can significantly contribute to economic development and gender equality if they receive the right policy support, societal encouragement, and entrepreneurial training. As the ecosystem evolves, it is critical to recognise and promote women's entrepreneurial ambitions—not only for economic growth, but also as a step towards a more just and inclusive society

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