



Vision 2031 - KERALA

Dr. T.K. Anandhi

Gender budget for women in Kerala in the year 2026-27 has Rs. 5586.99 crores of the total plan outlay of 25401 crores.

Kerala state moved from a phase of relatively high fertility and mortality to one characterized by **low fertility, low mortality, high life expectancy, favorable sex ratio, and near-universal literacy.**

This transition occurred earlier and more rapidly in Kerala than in most other Indian states.

access to healthcare, effective public health interventions, and progressive social policies

contributed to sharp **declines in birth rates, infant and maternal mortality, and steady improvements in longevity and gender balance**

Aging Population – Dignity Through Institutional Safeguards

Goal: Transition to a rights-based elderly care model using India's first Elderly Commission.

- **Demographic Reality:** Elderly population in Kerala is projected to reach **8.4 million by 2036**, with women outnumbering men.
- **Institutional Framework:**
 - **Kerala State Elderly Commission (Act 2025):** Act as a quasi-judicial body to safeguard rights and investigate grievances.
 - **Active Aging:** Leverage the skills and expertise of senior citizens for social benefit rather than viewing aging as a crisis.
 - Implementation of **Senior Citizen policy 2025**
- **Vision 2031 Policy:** Focus on rehabilitation, legal aid, and intergenerational bonding as mandated by the Senior Citizen Policy.

A Structural Shift in Work Participation of women in Kerala

The Education-Employment Correlation (2024 Snapshot)

Educational Attainment/Participation Rate (WPR)

Key Sector of Employment

Secondary Education	28.5%	Retail, Garment, MSMEs
Graduate & Above	42.8%	IT, Education, Professional Services
Vocational Training	51.2%	Healthcare (ASHA), Technical MSMEs

The MSME Engine and Entrepreneurial dev.

The Year of Enterprises (YOE): State-led initiatives have catalyzed this growth, with over 1.07 lakh new enterprises registered by women in the last three years alone.

Ownership Share: Women now own approximately 33% of MSMEs in Kerala, a figure significantly higher than the national average of 20.4%.

Institutional Framework: This ecosystem is supported by a robust network of institutional mechanisms, including the Kudumbashree Mission, the Kerala State Women's Development Corporation (KSWDC), and the Directorate of Industries and Commerce, which together provide financial inclusion, skill training, and market Linkages.

Government initiatives:-

- Soft Loan scheme for women entrepreneurs
- KSIDC WE : funding Scheme up to 50 lakhs with 7.5% interest. Expansion, modernisation and diversification of women owned enterprise with a proven business track record. (Only for manufacturing /service units using machinery /equipment)
- Mission 1000 : to uplift 1000 MSMEs for women ...With incentives like capital investments and subsidies.



Stabilizing the Welfare Workforce (2010–2025)

Category	2010	2015	2020	2025
Anganavadi	52356	66064	66101	66240
Midday Meal	-----	13000	13453	13453
Psycho social Counsellors	666	666	950	969
Asha Workers	-----	26000	26225	26125
MGNREGA	-----	17991	17991	17991
Total	In the year 2025			1,24,778

Key Training and Support Institutions



Institution	Jurisdiction	Primary Role
MSME-DI (Thrissur)	Central (GoI)	Techno-economic consultancy and manager training
KASE(Kaushal Kendras)	State (GoK)	Career guidance and high-end industrial training
KILE	State (GoK)	Research and training in labor and allied subjects
KSUM (Startup Mission)	State (GoK)	Soft loans (up to ₹15 Lakh) and incubator space for women

Key Challenges

Challenge Category Key Constraints

- Financial & Capital Significant "lack of collateral" as women often lack land ownership; complex bureaucratic procedures in formal banking.
- The Digital Divide Limited technical skills for scaling—specifically in e-commerce, digital marketing, and AI integration.
- Socio-Cultural The "caregiver" burden where 69% of women entrepreneurs cite a lack of family support as their primary hurdle.
- Structural Wage Gap In rural Kerala, women earn only 50.47% of male wages (₹419 vs ₹846) due to occupational segregation in "unskilled" tasks.

Way forward in 2031

- From Welfare to Enterprise: We are moving away from seeing women as "scheme workers" or recipients of aid. Our goal for 2031 is for 50% of all small and medium workspaces (MSMEs) in the state to be women-owned.
- The Knowledge Economy: We are placing women at the heart of the digital revolution, by integrating them into startups and the high-value service sector.
- Closing the Wage Gap: We are committed to formalizing labor to ensure that "equal pay for equal work" isn't just a slogan, but a reality, aiming to slash the gender wage gap and gender division of labor by half over the next decade.

By 2031, a woman's economic identity in Kerala will shift from being a "beneficiary of a project" to being a "contributor to the society"., as Each and every household in Kerala will have a worker/self employed woman.

Strategic Government Investment and Infrastructure in the sports arena

- Kerala has long been recognized as a trailblazer in the national sporting landscape, particularly for its commitment to gender-inclusive development.

Budgetary Growth: In the 2026-27 State Budget, the allocation for Sports and Youth Affairs was increased by 51.9%, reaching ₹220.86 crore, with a significant portion dedicated to infrastructure and grassroots development.

Government initiatives

- One Panchayat One Playground
- Specialized Hubs:
- Public-Private Partnerships:
- Targeted Support for Female Athletes:
 - Operation Olympica:
 - Sports Academies:
 - Residential Schools:
 - Sports Council
 - Directorate of sports and Youth affairs

Kannur Girls Sports school G.V Raja school

year	No. of girls	No. of girls
1975	30	48
1985	90	67
1995	150	90
2005	190	92
2015	220	120
2025	235	130

Year	Sport	Sub Junior	Junior	Senior	Total
2017	Aquatics	45	45	48	138
	Athletics	27	48	54	129
2022	Aquatics	42	45	48	135
	Athletics	27	51	54	132
2023	Aquatics	42	45	48	135
	Athletics	27	51	54	132

More than 30 associations under Kerala Sports Council and in all the 30 associations girls are included, and achieved international and national medals.

Sports: Building Resilience and Livelihoods

In Kerala, we see sports as a powerful tool for social engineering. Our athletic legacy is no longer just about **winning medals**; it is about **building "response-ready"** women who carry the confidence of the playing field into every aspect of their lives.

The Roadmap for Athletic Agency:

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The School-to-Professional Pathway: We are closing the "talent leak" by ensuring girl athletes don't drop out after school. Through specialized skill development, we are creating lifelong career paths in the sports economy.

- Safety through Strength: By integrating traditional martial arts like Kalaripayattu into regular training, we are equipping women with the physical skills to ensure their own safety.
 - Dheeram – Skill as Enterprise: We are turning self-defense into a business model. Women trained in martial arts are becoming entrepreneurs who provide safety instruction as a professional service.
 - Arena Malabar: Looking ahead, mega-projects like the Kerala Sports Metropolis will integrate industry and healthcare, making Kerala a global destination for women-led sports excellence.
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Women's Helplines:-

Mithra 181 Women Helpline: 181, 0471-2365445, 9496015051
(available 24/7)- Vanitha Helpline: 999 53 999 53-
Women Helpline: 7827 170 170 (National Commission for
Women) Snehitha help line: 155055

Suicide Prevention Helplines:-

DISHA: 1056, 0471-2552056-

Maithri Kochi: 0484-2540530 (10 AM to 7 PM)-

Police Helplines:- General Helpline: 100 or 112

Crime Stopper Cell: 1090-

Highway Help Number: 9846 100 100

Railway Alert Number: 9846 200 100

Thanal Suicide Prevention Centre: 0495-2760000-
Sanjeevani: 0471-2533900 (1 PM to 5 PM, Monday to
Saturday

Other Facilities:- **Kelkkaam**: A crisis management
prevention helpline offering 24/7 listening support and
professional counselling-

Kerala Police Women Cell: Various district-wise contact
numbers available.

+ Gender awareness program to all Government
Departments through IMG including police
department, Various sectors in the society by
Kudumbasree, WCD, Service organisations and NGOs.

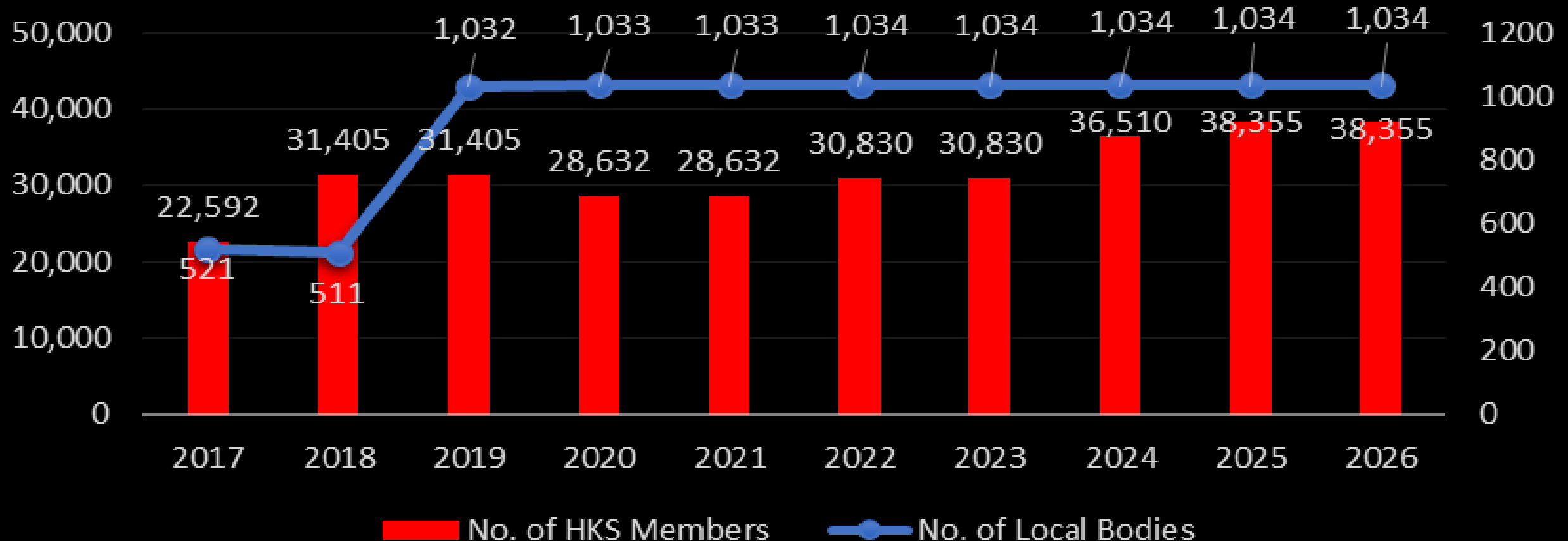
Women Protection Officers are appointed in all the 14 districts to handle DV Act. (Private spaces)
WCD is the nodal agency to POSH Act (Public Spaces)

Awareness to report Molestation and sexual harassment in the public spaces.

This reflects a significant shift in social attitudes, where harassment in both private and public spheres is no longer tolerated as a social norm but is increasingly treated as a serious criminal offense. Reporting has increased.

By 2022, HKS units were established in all 1,034 local self-government institutions in Kerala. Currently, there are 4,306 micro-enterprise groups and 1,138 consortia.

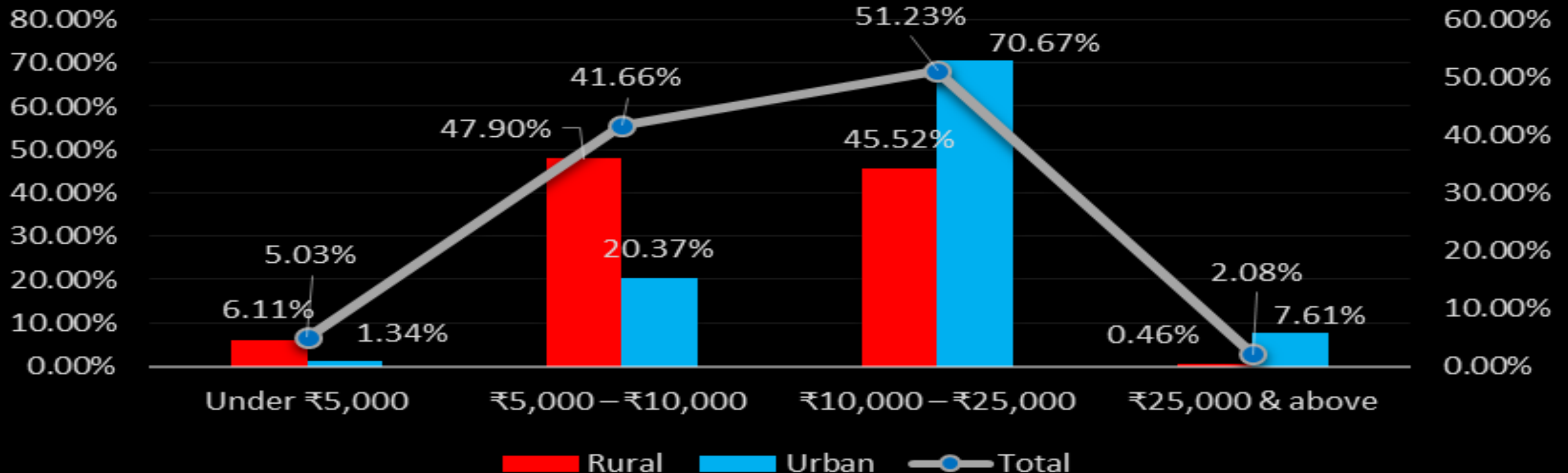
HKS Growth Timeline (2017–2026)



Income Distribution

The primary revenue source is User Fees from households and shops. Selling recyclables up to 20%, while extra services contribute less than 10%.

Monthly Income Distribution



Future Vision is to transform Haritha Karma Sena into a large-scale enterprise model by improving service quality and increasing business volume.

Key strategies include:

- Standardizing service frequency and punctuality.
- Integrating digital tools and modern technology.
- Ensuring a minimum monthly income of ₹10,000 for all members.
- Branding HKS as "Green Facilitation Centers" to solve all local waste management needs.
- Increasing the total annual state-wide HKS revenue from ₹600 crore to ₹1,000 crore

– Professionalism and Readiness

Goal: Elevate waste management to a professionalized sector.

- Haritha Karma Sena (HKS):

Technological Professionalism: Skill Development to include more professional women.

Integrate smart monitoring,

E-governance via apps like Haritha Mithram, and advanced recycling networks, and production of new areas of technology.

The networks can be converted to co-operatives

Women co-operatives to protect environment.



Thank you