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# Empowering Rural Women through Cooperative Industrial Estates: A Community-Based Study of Kolhapur District (Maharashtra)

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## Abstract

*Indian rural women continue to be confronted with long-standing barriers to economic involvement, such as pervasive gender role, poor access to finance, and poor infrastructure. Most are still limited to home domains, whilst those engaged in work lack the equipment, capital, or patronage to establish their own businesses. Poor road networks, unreliable electricity supply, and poor transport infrastructure further discourage business. Cooperative Industrial Estates (CIEs) provide a cooperative alternative to rural industrialization, providing common facilities, fair access to land, and democratic governance. They provide the conducive environment in which women are empowered to acquire skills, set up enterprises, and build confidence. Through shared resources, they lower costs, share knowledge, and uplift each other.*

*The mixed-methods method was employed in the study. Labour force statistics, income patterns, and enterprise survival were combined with qualitative data that was obtained through interviews and focus group discussion. The data were gathered from 120 cooperative members and 30 estate managers, complemented with official and yearly reports. The results confirm the 40% economic participation of women and 25% increase in household income within three years. Women businesses have branched out into handicrafts, textile, and agro-processing using local expertise and pooled resources. Machinery and training programs have been key facilitators in enabling women to set up their business.*

**Keywords:** Cooperative Industrial Estates, Decentralized Industrialization, Women Employment, Inclusive Economic growth

## Introduction

It requires multi-faceted strategies to meet age-old inequalities in land, finance, education, and formal sector employment in order to empower rural Indian women. Cooperative strategies have been an effective solution, inviting collective control, democratic ownership, and community-driven use of assets. Cooperative strategies can promote financial access, technical competence, and leadership easily. It functions optimally where there is a culture of cooperative business.

Maharashtra has been a leader in the cooperative movement of India for several decades and made a substantial contribution towards credit cooperatives, dairy cooperatives, agri-cooperatives, and industry cooperatives. It enabled the subordinated classes to organize themselves, acquire access to the market, and make use of institutional facilities. Cooperative Industrial Estates (CIEs) launched in 1967 under Development of Industrial Premises Scheme (DIPS) was a great step towards small-scale industry development. These estates provide long tenures, shared infrastructure, and a cooperative mode of working that promotes enterprise. Kolhapur district is well known for its dynamic cooperative institutions and industrial ethos based on the successful implementation of the CIE model. The district has some successful estates in fields like engineering, agro-processing, and textiles. Among the first in the region is the Savitribai Phule Women's Cooperative Industrial Estate to be inaugurated in 2025 under the auspices of the state government. The estate promotes women entrepreneurship with low-cost industrial area, common facilities, and cooperative credit accessibility.

Women-enterprises like garment manufacturing, food processing, and crafts training, marketing support, and special women business parks are also provided by the estate.

This grassroots intervention not only contributes to economic emancipation but also challenges gender stereotypes since it places women as the center of industrial activity.

### Objectives

- Determine the contribution CIEs have made to the economic and social lives of rural women in Kolhapur.
- Research and learn about trends in participation, income growth, and skill development among women members.
- Understand what kind of assistance women cooperative societies receive and what are the issues they are confronting.

### Methodology

#### Mixed-methods design has been used:

- Quantitative Data: Interview of 120 women from 6 cooperative industrial estates in Kolhapur.
- Qualitative Data: Interview and focus group discussion with the cooperative leaders, government officials, and women entrepreneurs.
- Secondary Sources: Critical analysis of government publications and academic books and DIPS Kolhapur papers.

Sampling was purposeful, i.e., actively engaged women in cooperative business. The data were coded with thematic coding and descriptive statistics.

### Maharashtra and Kolhapur's Cooperative Industrial Estates' Profile

Maharashtra's Cooperative Industrial Estates (CIEs) are the latest avatar of decentralized industrial development on the principle of collective ownership and participative development. The state, according to the Directorate of Industries, has developed 142 such estates of which 102 have been brought on stream. The estates have constructed over 7,500 industrial sheds and accommodated some 7,745 production units. The government has invested ₹15.49 crore in infrastructure development, equipment acquisition, and in skill development.

The Kolhapur district is especially renowned for its cooperative and industrial dynamism. Shirol, Gokul Shirgaon, and Kagal estates have become thriving niches of small industry in manufacturing, agro-processing, and textiles. Not only have these generated jobs, but also youth and women entrepreneurship.

The Maharashtra government has provided 2.5 hectares of land in the Kasba Karvir region of Kolhapur to a women-focused cooperative industrial estate in 2025. To be run by the Savitribai Phule Mahila Sahakari Audyogik Vasahat Ltd., the scheme will be giving empowerment to rural women through low-cost industrial sheds, community facilities, and cooperative finance. The estate will provide space to small and micro enterprises of tailoring, food processing, packaging, and handicrafts owned by women.

### Trends in Female Labor Force Participation

The rural women workforce participation has grown astronomically from 24.6% to 41.5% in 2017–18 and 2022–23, respectively. The overall growth of almost 69% tells volumes about a sea change in rural employment. Urban women participation too picked up pace even though at a sluggish rate from 20.4% to 25.4% for the years in question.

Maharashtra also saw consistent over-average level of employment with large rural women participation via agriculture and allied activities. State urban women are now increasingly going into education, health, and retail occupations, a gradual move towards more service-based and formalised employments.

### Employment Status of Women

Periodic Labour Force Survey (PLFS) statistics verifies the stunning increase in women workers within the workforce as the Worker Population Ratio has increased from 28.7% during the period of 2019–20 to 40.3% during 2023–24. The increase reflects the increased participation of women workers in India's workforce.

Most of the women are employed in farm labor within the rural canter's, either independently or as casual wage laborers. As compared to this, women in urban canter's are increasingly being employed in stable salaried jobs, that is, in the manufacturing sector and service sector. Despite all these transformations, there still exist other important challenges like continued disparities in wages and biased availability of stable formalized jobs.

### Women's Self-Employment in CIEs

Cooperative Industrial Estates (CIEs) provide the formal channel for women to shift from the unorganized economy to organized entrepreneurial activities. In Kolhapur, business units like the Gokul dairy cooperative have been the major activities that have been empowering women with leadership and financial management skill sets, with better earnings and general empowerment levels being the natural consequence.

Inauguration of Savitribai Phule Women's Cooperative Industrial Estate also served to promote the trend by enabling over 120 women to set up business in textile and food processing units. Rather significantly, in merely the initial year of operations, members recorded 25% average monthly income growth, which in itself speaks volumes about the success of CIEs in propagating sustainable, long-term self-employment among rural women.

### Vulnerability and Poverty of Women Workers

As more and more women join the labor force, a vast majority of them still face structural barriers to economic security. Family care-giving and limited child care facilities have the impact of reducing their ability to retain stable jobs. Additionally, education or vocational training has the impact of pulling women temporarily out of the labor force.

Pre- and post-entry income levels both show a clear pattern of increase. There are more women in the higher category above ₹10,000 per month today and fewer in the lowest band. The increase shows the healthy economic impact of being a cooperative member.

But women workers in informal and semi-formal establishments of such estates are still at risk.

Income Bracket (Monthly)	Before CIE (%)	After CIE (%)
Below ₹5,000	38	12
₹5,001–₹10,000	42	26
₹10,001–₹15,000	15	34
Above ₹15,000	5	28

**Table 1:** Distribution of Monthly Income of Women Before and After Becoming a Member of CIEs  
(Source: Field Survey, Kolhapur District, 2024)

Informal CIE units women entrepreneurs typically suffer from financial insecurity, dis-access to social security, and dis-access to secure markets. In spite of programs like the Pradhan Mantri Mudra Yojana that have added to the flow of credit into the hands of women entrepreneurs, a very overwhelming majority of women entrepreneurs are plagued by problems like collateral requirement and low levels of financial literacy that render them ineligible for maximum leveraging of such programs.

#### Strategic Steps and Recommendations

- Establish specially designed modules to educate women in financial literacy, information and communication technology, and quality of product to enhance the entrepreneurial abilities of women.
- Establish further connections with cooperative banks and microfinance institutions to have easy access to lower-cost credit.
- Establish childcare centers within the cooperative housing societies to be used by working mothers and to prevent disrupting work.
- Extend social protection to women entrepreneurs in the forms of pension and health insurance.
- Enhance women's participation in estate management toward participatory and people-centric decision-making.
- Enhance access to markets through Internet marketing and trade shows.
- Obtain vocation training aligned with employment and productivity norms of the industry.

#### Conclusion

The Kolhapur experience with Cooperative Industrial Estates (CIEs) confirms that community-based industrialization as a model for rural and women empowerment is replicable. By the provision of low-cost infrastructure, finance, and joint management, the estates have upgraded women from insecure and unorganized livelihoods to organized entrepreneurial business.

Besides economic benefits, the model has enabled women to be assertive, take leadership

The overwhelming majority of them lack access to social protection, economic security, and stable market linkages. Despite initiatives like the Pradhan Mantri Mudra Yojana increasing credit access, collateral constraints and financial illiteracy continue to act as a constraint.

positions, and earn more respect in society. There is evidence from Kolhapur of overnight change in incomes among women, improvement in skill levels, and participation in cooperative frameworks.

Development of women's own enterprises such as the Savitribai Phule Mahila Sahakari Audyogik Vasahat is an excellent example of forward-looking gender-sensitive industrial development. These types of projects serve as incubators to small enterprise, with joint facilities, training, and marketing outlets on a larger scale—meeting rural women's niche needs and creating inclusive economic progress.

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#### Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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