



Women, Work, and Weaving Identities: Gendered Labour Relations in Karnataka's Sericulture Sector

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Abstract- Sericulture has long been projected as a women-friendly, labour-intensive rural industry in India, with women performing nearly 60 per cent of the work across the silk value chain. In Karnataka, sericulture and silk industries provide employment to almost 1.2 million rural households, many of them headed or co-managed by women from small and marginal farming families. Drawing on feminist and gender studies perspectives, this paper examines how women's labour in sericulture is organised, valued and governed, and how financial inclusion policies reshape their work identities. The study combines secondary data from government and policy sources with primary survey data from 120 rural women sericulture workers across selected districts of Karnataka. It analyses women's participation in different stages of sericulture, access to financial institutions and schemes, and perceived livelihood changes. The findings reveal a paradox: while sericulture offers flexible, home-based employment and supplementary income, women's work remains undervalued, under-remunerated and concentrated in low-paid, labour-intensive tasks. Access to Self-Help Groups (SHGs), DAY-NRLM and state-level livelihood schemes has improved savings discipline and credit access, but benefits are uneven and mediated by caste, landholding and bargaining power within households. Feminist political economy lenses show that gendered labour in sericulture simultaneously enables inclusion and reproduces structural inequalities. The paper concludes with recommendations for gender-responsive sericulture policy, improved social protection, and deeper financial democratisation to transform women from "family helpers" to recognised workers, entrepreneurs and decision-makers in the silk economy.

Keywords- Gendered labour, Sericulture, Rural women, Financial inclusion

I. Introduction

India's rural economy is becoming increasingly feminised, with recent Periodic Labour Force Survey (PLFS) data showing that 46.5 per cent of women aged 15+ in rural areas were in the workforce in 2023–24, almost double the figure for 2017–18. Within this expanding landscape of women's work, agriculture and allied activities remain dominant: around 76.9 per cent of rural working women are engaged in agriculture, underscoring both their centrality to production and their concentration in low-paid, informal forms of labour.

Sericulture occupies a distinctive position in this rural economy. As a farm-based, labour-intensive activity, it generates employment for an estimated 60–70 lakh people annually in India, and women account for roughly 60 per cent of the total workforce, especially in mulberry cultivation, silkworm rearing and post-cocoon operations. In Karnataka, the country's leading mulberry silk-producing state, sericulture and silk industries provide livelihoods to nearly 12 lakh rural households, many of them small



and marginal farmers from socially and economically weaker sections. Studies across different regions consistently describe sericulture as a “women-intensive” sector in which female family workers and hired women workers together constitute about 60 per cent of the workforce.

However, feminist research on rural labour cautions that an increase in women’s work participation does not automatically translate into control over income, assets or decision-making power. In sericulture, women’s labour is often embedded within family enterprises, with their contributions recorded as “help” rather than recognised employment, and major decisions about investment, marketing and credit still frequently taken by men. At the same time, financial inclusion initiatives such as Self-Help Groups (SHGs) under DAY-NRLM and state-level livelihood missions have expanded women’s access to savings and credit, potentially reshaping gender relations in sericulture households.

Against this backdrop, Karnataka’s sericulture sector provides a crucial empirical site to examine how gendered labour relations, feminist critiques of work, and financial policies intersect in the daily lives of rural women. This paper explores these dynamics through a gendered analysis of women’s work and identities in the sericulture economy of Karnataka.

II. Background of the Study

Sericulture in India engages about 9.178 million people (2018–19), of whom roughly 5.5 million nearly 60 per cent are women. The sector is strongly rural-based, combining mulberry cultivation with silkworm rearing and post-cocoon activities, and is promoted as a tool for poverty reduction, livelihood diversification and women’s empowerment by agencies such as the Central Silk Board and state sericulture departments.

Karnataka has a 250-year history of sericulture, with Mysore silk enjoying Geographical Indication (GI) status. Sericulture and silk industries provide employment for nearly 12 lakh households, generating 60–70 lakh person-days of work annually at the national level, with approximately 60 per cent of this work done by women. The state contributes about 43 per cent of India’s mulberry raw silk output, and sericulture is a mainstay in traditional districts such as Kolar, Ramanagara, Mandya, Mysuru and Chamarajanagar, as well as newer belts like Chitradurga and Haveri.

In parallel, national financial inclusion programmes such as the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) and state-level rural livelihood missions promote women’s Self-Help Groups as vehicles for bank linkage, credit access and enterprise promotion. Rural women sericulture workers thus negotiate their labour identities at the intersection of family farms, market value chains and SHG-centred financial architectures.

Despite this, empirical work that combines feminist theory, sericulture economics and financial inclusion to analyse gendered labour in Karnataka’s silk economy remains limited creating a clear space for the present study.



III. Women in Village Economy and Sericulture

Table. No-1
Representation of Women in Rural Economy and Sericulture – India & Karnataka

Indicator	India	Karnataka
Rural female workforce participation rate, age 15+ (%)	46.5	36.3
Share of rural female workers in agriculture & allied sectors (%)	76.9	88.0
Persons engaged in sericulture (total)	91.78 lakh persons	24.8 lakh persons
Estimated women in sericulture (number, % of total)	55 lakh (60%)	14.9 lakh (~60%)

As per recent labour force and sericulture statistics, 46.5 per cent of rural women aged 15+ in India are in the workforce, while the corresponding figure for rural women in Karnataka is about 36.3 per cent. Around 76.9 per cent of rural female workers in India, and roughly 88 per cent in Karnataka, are concentrated in agriculture and allied activities. Sericulture engages about 91.78 lakh persons nationally, of whom an estimated 55 lakh (around 60 per cent) are women; Karnataka alone accounts for roughly 24.8 lakh sericulture workers, including nearly 14.9 lakh women.

IV. Government Records, Financial Policies and Rural Women

Sericulture development and women's work intersect with three policy pillars:

Sectoral Support to Sericulture

- The Central Silk Board's cluster programmes, bivoltine promotion and technology dissemination schemes aim to improve productivity and incomes, often routed through SHGs, producer cooperatives and sericulture societies.
- Karnataka's Department of Sericulture provides subsidies for saplings, chawki rearing centres, rearing sheds, reeling units and training, explicitly recognising women as key beneficiaries.

Financial Inclusion and SHG–Bank Linkage

- DAY-NRLM and SHG–Bank Linkage programmes aim at “universal financial inclusion of all poor households,” combining savings, credit, insurance, pensions and digital banking.
- An interest subvention scheme allows women SHGs to access up to ₹3 lakh in credit at 7 per cent interest, with additional incentives for prompt repayment.
- The Karnataka State Rural Livelihoods Promotion Society (KSRLPS) adapts these measures to state context, promoting SHG federations and financial literacy among rural women.



Rural Women in the Village Economy

- Recent PLFS data show a sharp rise in rural female LFPR in India between 2017–18 and 2023–24, from about 24–25 per cent to nearly 47–48 per cent, with a strong concentration in agriculture and allied activities.
- In practice, a significant share of rural women’s work remains unpaid or informally paid, including in family-managed sericulture units, which complicates the measurement of empowerment.

These policy and statistical records provide the institutional backdrop against which the present primary study in Karnataka is framed.

V. Literature Review:

- Hanumappa, H. G. (1986). *Sericulture for Rural Development*. One of the earliest comprehensive works on sericulture in India, this book analyses sericulture as a tool of rural development, focusing on Karnataka. It documents the economics of mulberry cultivation, cocoon production and marketing, and emphasises sericulture’s capacity to generate year-round employment. While gender is not central, women’s labour appears implicitly in discussions of family labour. The book is valuable for understanding the early policy optimism around sericulture, though it largely treats households as undifferentiated units.
- Hanumappa, H. G. (1993). *Sericulture, Society and Economy*. This edited volume moves beyond technical debates to locate sericulture within wider social and economic transformations. Chapters examine landholding, caste, tenancy and market institutions. Women’s work is acknowledged in relation to family labour mobilisation and social norms, though a systematic gender analysis is still emerging. The book is useful for tracing how sericulture reshaped rural class relations in southern Karnataka.
- Ganga, G., & Sulochana Chetty, J. (1995). *An Introduction to Sericulture*. A foundational technical textbook, this volume covers mulberry agronomy, silkworm biology, rearing technology and reeling. Although written as a teaching text, it repeatedly notes women’s precision and reliability in tasks like brushing, feeding and cocoon selection. The book implicitly reinforces gendered task segregation with women in “delicate” operations, men in land preparation and marketing offering an important reference point for how gender norms are built into technical training.
- Sandhya Rani, G. (1998). *Sericulture and Rural Development*. Rani’s work bridges sericulture economics with rural development concerns, using empirical data from Indian sericulture belts. The book documents income, employment and cost–benefit ratios for small Seri culturists, and notes how women’s unpaid labour underpins profitability. However, women appear mainly as “family labour,” with limited exploration of empowerment or decision-making. The book remains a crucial statistical and policy reference for later gender-focused studies.



- Rani, G. S. (2006/2024 reprint). *Women in Sericulture*. This is one of the earliest monographs dedicated exclusively to women sericulture workers. Drawing on case studies, it examines women's roles across the sericulture value chain, their time-use patterns, drudgery, income contribution and participation in SHGs. The book highlights both empowerment potential and persistent gender hierarchies, such as male control over marketing and major financial decisions. It is indispensable for anyone studying gendered labour in sericulture.
- Swaminathan, M., Nagbhusan, S., & Ramachandran, V. K. (Eds.). (2020). *Women and Work in Rural India*. This edited volume uses new data and conceptual tools to place women's labour at the centre of debates on rural production systems. Chapters cover measurement of women's work, caste and class differentials, and changing agrarian labour regimes. Although not sericulture-specific, its arguments about unpaid family labour, invisibilised work and the limitations of official data strongly inform the present study's analytical framework.
- Gaur, S. (2023). *Gender and Craftwork in Rural Society: The Role of Education*. Gaur's book explores how craft-centred education can reshape gender socialisation in rural communities. While focused on craft education, its discussions of skill, embodied knowledge and the valuation of "women's craftwork" provide a useful parallel to sericulture, which similarly combines agricultural and craft-like labour. It highlights how education systems can either reinforce or challenge traditional gendered divisions of work.
- Das, B. (2023). *Agrarian Change in India: Political Economy of Farming*. This book, reviewed in ecological and agrarian journals, chronicles transformations in Indian agriculture and the shifting relations between farmers, markets and the state. Although sericulture appears only briefly, its feminist political economy lens centring labour, ecology and policy helps situate sericulture within wider agrarian restructuring. Its insights on formalisation and precarious rural employment are particularly relevant for analysing women's work in sericulture clusters.

VI. Research Gap

From the literature and policy documents, three gaps emerge:

- Sericulture studies in Karnataka have extensively examined costs, returns and technology adoption but often treat family labour as homogeneous, with limited attention to intra-household gender relations.
- Gender and work studies document women's unpaid labour and rising rural LFPR but rarely provide sector-specific analyses of sericulture that combine time-use, decision-making and financial inclusion.
- Financial inclusion research focuses on SHGs and credit outreach, but empirical work linking SHG-bank linkage and DAY-NRLM support directly to changes in gendered labour relations within sericulture households remains sparse, especially for Karnataka.



- This study addresses these gaps by integrating feminist theory, sericulture economics and financial inclusion to analyse gendered labour relations in Karnataka's sericulture sector using primary field data.

VII. Objectives of the Research

- To examine the nature, extent and patterns of women's participation across different stages of the sericulture value chain in Karnataka, and to analyse their access to financial services and sectoral support schemes.
- To assess the impact of financial policies and institutional mechanisms such as SHGs, bank credit, and sericulture subsidies on women's income, employment, decision-making power, mobility, and overall empowerment within sericulture households.
- To identify the major constraints, exclusions and gender-based barriers faced by women in sericulture, and to propose gender-responsive policy measures for enhancing their economic and social position in Karnataka's sericulture sector.

Primary Data: Sample and Statistical Tables (n = 120)

Type of engagement in sericulture	Frequency	Percentage (%)
Sericulture as primary occupation	70	58.3
Sericulture as secondary / supplementary occupation	35	29.2
Occasional / seasonal assistance only	15	12.5
Total	120	100.0

A majority (58.3%) of respondents depend on sericulture as their main occupation, indicating that women's labour is central to household livelihood strategies, not merely "helping" activity. Around 29.2 per cent treat it as a secondary occupation alongside agricultural wage work or domestic tasks, while 12.5 per cent participate only during peak operations (brushing, harvesting).

Table No -3. Access to Formal Financial Services and Schemes (n = 120)

Financial access category	Frequency	Percentage (%)
No bank account in own name	10	8.3
Bank account only (no active credit use)	40	33.3
SHG-linked savings and credit (NRLM / KSRLPS)	50	41.7
Individual enterprise / sericulture-related loan (bank or cooperative)	20	16.7



Financial access category	Frequency	Percentage (%)
Total	120	100.0

While 91.7 per cent of women have a bank account, only 58.4 per cent (SHG-linked plus individual loans) actively access credit. SHG-based finance dominates, reflecting the centrality of NRLM-style financial inclusion, but only a smaller group (16.7%) have moved to individual enterprise loans, indicating constraints related to documentation, collateral, or risk perceptions.

Table No - 4. Perceived Impact of Financial Policies on Women’s Livelihoods (n = 120)

Perceived impact of financial policies (SHG, NRLM, sericulture subsidies)	Frequency	Percentage (%)
High positive impact (clear rise in income, assets, mobility)	45	37.5
Moderate positive impact (some improvement, but limited)	40	33.3
No significant change	25	20.8
Negative impact (over-indebtedness, repayment stress)	10	8.3
Total	120	100.0

About 70.8 per cent of women perceive financial policies as having a positive impact, at least moderately, mainly through improved savings discipline, ability to smooth consumption, and small investments in rearing sheds or inputs. However, 20.8 per cent see no change and 8.3 per cent report negative experiences, pointing to structural limitations such as low returns to labour, market volatility and pressure to repay loans from limited incomes.

VIII. Major Findings

Based on secondary evidence and the indicative primary data:

- **Centrality of Women’s Labour:** The study reaffirms that sericulture is a distinctly women-intensive sector, with approximately 60 per cent of the workforce in both India and Karnataka being women. Their participation is particularly dominant in labour-intensive and time-sensitive operations such as brushing, feeding, cleaning, harvesting, spinning and cocoon selection. These stages demand precision and continuous attention qualities traditionally associated with women’s labour within agrarian households. Despite their central involvement, women receive limited recognition as “workers,” and their contributions are often absorbed into the category of family labour, which results in underestimation of their economic value. This structural invisibilisation reflects the wider feminist critique of agrarian labour markets where women’s work remains undervalued and unremunerated.



- **Sericulture as a Significant but Precarious Livelihood:** The primary survey shows that 58.3 per cent of respondents identify sericulture as their main occupation, demonstrating that it is not merely a supplementary activity but a crucial livelihood source. However, the income derived from sericulture remains modest and unstable. Factors such as silkworm disease, fluctuating cocoon prices, seasonal variations, climate disturbances, and rising input costs expose households to vulnerability. Women, who perform the most labour-intensive tasks, often bear the greatest burden of this insecurity, as their labour time peaks during rearing cycles but does not necessarily translate into proportional income control or bargaining power within the household.
- **Expansion but Stratification of Financial Inclusion:** Financial inclusion through SHG–bank linkage under DAY-NRLM/KSRLPS has significantly expanded women’s access to formal credit. The study finds that 41.7 per cent of respondents actively borrow through SHGs, indicating strong penetration of SHG-based financial services. However, this financial inclusion is stratified. Only 16.7 per cent have accessed enterprise-level loans, which are essential for upgrading rearing houses, buying equipment or expanding production. The majority use SHG credit for consumption smoothing, education, health care, or repayment of old debts, rather than productive investments. This reflects both the limited financial risk-taking capacity of rural households and institutional barriers such as collateral requirements, documentation difficulties and restrictive banking norms. It also reveals that financial inclusion alone does not automatically translate into women’s entrepreneurial advancement unless embedded within supportive market and institutional structures.
- **Persistent Gendered Power Asymmetries:** Even though women contribute substantially to each stage of sericulture, the control over key economic decisions such as cocoon marketing, procurement of inputs, and investment in rearing infrastructure largely remains with men. This pattern is consistent with long-standing rural patriarchal norms where men manage external transactions, mobility, and financial negotiations. As a result, women’s labour is intensive but their decision-making power remains limited. In households where both men and women work together, women’s contributions remain undervalued, and their autonomy over income is often curtailed. This gendered asymmetry perpetuates a cycle where women gain responsibility but not corresponding authority, reinforcing structural inequalities within the sericulture economy.
- **Uneven Empowerment Outcomes:** Financial policies and SHG participation have produced mixed and uneven empowerment outcomes. A significant 70.8 per cent of women report improved income stability, savings behaviour, and heightened confidence due to their engagement with SHGs or sericulture support schemes. However, empowerment is stronger in regions where SHGs are federated, linked to producer organisations, or actively involved in community-level decision-making. In contrast, in isolated or less-organised villages, SHGs function mainly as credit groups without collective bargaining or market linkages, resulting in weaker empowerment outcomes. The findings suggest that empowerment is not



just a result of financial inclusion but is shaped by social networks, institutional support, market access, and local leadership.

- **Data Gaps and Underestimation:** A major challenge identified in the study is the systematic underestimation of women's work in sericulture in official records. Much of women's labour particularly home-based tasks such as cleaning rearing rooms, feeding worms at night, drying equipment, and monitoring silkworm health is not captured in labour surveys or cost-benefit analyses. This omission aligns with broader critiques of labour statistics in rural India, where women's unpaid or home-based work is routinely misclassified or completely omitted. The lack of accurate gender-disaggregated data contributes to weak policy design and insufficient recognition of women as major stakeholders in the sericulture value chain.

IX. Recommendations

- **Recognise Women as Primary Workers, Not Helpers:** Although women contribute nearly 60% of labour in sericulture, they continue to be invisibilised in formal records. To correct this structural bias, sericulture and labour databases must be updated to independently recognise women's labour contributions at each stage of the value chain. This requires gender-disaggregated data collection on work hours, wages, tasks, and decision-making roles. Issuing worker identity cards for women sericulture workers would institutionalise their status as formal workers instead of unpaid family helpers. Additionally, enrolling them under social security scheme such as health insurance, pension coverage, maternity benefits, and accident insurance would significantly reduce livelihood vulnerability and improve long-term economic security.
- **Strengthen Gender-Responsive Extension and Training:** Women's access to technical knowledge is often restricted due to mobility limitations, domestic responsibilities, and male-dominated extension systems. A gender-responsive approach requires women-friendly training schedules, local language instruction, childcare arrangements, and female extension personnel who can effectively engage with rural women. Training should not be limited to basic rearing tasks; instead, it must encourage women's entry into higher-value, skill-intensive segments such as seed production, chawki rearing, scientific disease management, quality grading, advanced reeling, and marketing. This would help break gendered occupational hierarchies and open pathways for women toward leadership and enterprise roles within the sericulture sector.
- **Deepen Financial Democratisation:** Financial inclusion has expanded through SHGs, but women still face hurdles in accessing larger, enterprise-level credit due to collateral norms and rigid documentation. To widen opportunities, interest subvention schemes, credit guarantees, and zero-collateral models must prioritise women-owned sericulture enterprises, including rearing houses, reeling units, weaving looms, and cocoon trading. Banks and cooperatives should treat SHG members as independent entrepreneurs, enabling direct loans rather than restricting them to group-based lending.



Simplifying paperwork, offering doorstep banking, and integrating digital literacy would significantly enhance women's capacity to invest in productive assets and upgrade their enterprises.

- **Link SHGs to Producer Collectives and Markets:** SHGs remain effective for savings and small loans, but their empowerment potential increases when they are linked to producer collectives, cooperatives, and market networks. Women-led sericulture producer companies can aggregate raw materials, negotiate better prices for cocoons, and reduce exploitation by middlemen. Collective marketing enhances bargaining power, ensures transparency in price setting, and allows women to participate in value-added activities such as reeling, spinning, and weaving. Such institutional strengthening shifts women's position from informal labourers to collective entrepreneurs, improving income stability and visibility within local silk economies.
- **Integrate Gender in Sericulture Policy Design:** Sericulture schemes at both state and national levels often assume gender neutrality, despite the sector's heavy reliance on women's labour. Implementing gender budgeting within sericulture policies would ensure dedicated allocations for women's training, subsidies, infrastructure support, and market participation. Setting explicit numerical targets for women's representation in training programmes, market committees, cooperatives, and decision-making bodies would significantly enhance gender equity across institutional structures. Moreover, gender audits of state schemes can help identify areas where women face procedural or social barriers, guiding more inclusive programme implementation.
- **Promote Intersectional Inclusion:** Not all women Sericulturists experience challenges in the same way. Dalit, Adivasi, minority and landless women often face multiple layers of exclusion limited land ownership, discriminatory market treatment, weaker financial networks, and constrained mobility. Targeted interventions are required, such as exclusive training batches for marginalised women, earmarked credit lines, land-lease support for mulberry cultivation, and priority inclusion in cooperative leadership roles. Drawing on feminist political economy frameworks, policies must acknowledge how caste, class, gender, and regional disparities interact to reproduce inequality within sericulture systems. Intersectional inclusion ensures that empowerment is not limited to relatively advantaged groups but reaches those most vulnerable within the sector.

X. Conclusion

The study set out to examine the gendered labour dynamics of sericulture in Karnataka through the combined lenses of gender studies, feminist political economy, and rural development. The findings clearly reaffirm that sericulture is not merely a supplementary occupation for rural households but a sector fundamentally sustained by women's labour. Across mulberry cultivation, silkworm rearing, and post-cocoon activities, women perform nearly 60 per cent of the total work, often with precision and continuity that are indispensable to the biological and economic success of sericulture. Yet, consistent with broader feminist critiques of rural labour markets, the recognition



of women as primary contributors remains limited; their work is frequently subsumed under the category of “family labour,” thereby rendering it poorly measured, undervalued, and inadequately compensated.

The primary data reinforces both the potential and the precarity of women’s engagement in sericulture. While more than half of the surveyed women depend on sericulture as their major occupation, their incomes remain modest and vulnerable to climatic, biological, and market fluctuations. Financial inclusion initiatives particularly SHGs under DAY-NRLM and KSRLPS have expanded women’s access to credit, encouraged savings, and improved their financial confidence. However, the benefits of these initiatives are unevenly distributed. Many women still rely on small SHG loans for consumption smoothing rather than productive investments, and only a minority are able to access enterprise-level credit or upgrade to higher-value roles in the value chain. Structural gendered power asymmetries persist across households and markets. Even as women shoulder intensive labour responsibilities, men often control marketing decisions, asset investments, and interactions with financial institutions. This imbalance constrains women’s autonomy and restricts the transformative impact of their economic participation. The study also highlights significant data gaps: official labour statistics continue to underestimate women’s contributions, particularly in home-based sericulture tasks, limiting gender-responsive policy design.

Overall, the findings suggest that sericulture offers a sector with substantial potential for women’s economic empowerment but only if supported by deliberate, gender-responsive, and intersectionally designed interventions. Empowerment is strongest where women are embedded in federated SHGs, producer collectives, and institutional networks that enhance their bargaining power and visibility. Strengthening skill development, deepening financial democratisation, ensuring social security, and expanding women’s leadership in cooperatives and market institutions are therefore critical steps.

In conclusion, transforming Karnataka’s sericulture sector into a genuinely inclusive and gender-equitable livelihood system requires more than recognising women’s labour; it demands reconfiguring policies, institutions, and value-chain structures to place rural women at the centre. By acknowledging their economic contributions, addressing systemic barriers, and enabling access to financial and social resources, sericulture can evolve into a sustainable pathway for women’s empowerment, rural development, and social justice.

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