

# WOMEN, **Land and Agriculture** IN RURAL INDIA



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IN RURAL INDIA

By N C Saxena







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# 1

## Executive Summary

Despite India's remarkable economic growth over the past two decades the progress in achieving gender equality and women's empowerment has been unsatisfactory so far. The ratio of females to males in 2011 for the age group 0-6 is 914 to 1000 which is the lowest since 1947. The literacy rate among females aged 6 and above has certainly increased from 65 percent in 2001 to 74 percent in 2011, but it is still 15 points less than for men. Gender inequalities are reflected in the country's human development ranking; India ranks 113 of 157 countries in the Gender-related Development Index. More than 90 per cent of women continue

to struggle in the informal/unorganised sector with no legislative safeguards. The prevailing social constraints of patriarchy largely relegates women to the inside sphere. Added to this are the dual responsibilities of women tagged with heavy work responsibilities in agriculture, animal husbandry and other traditional sectors which create a syndrome of gender stereotypes, marginalisation, alienation and deprivation of women in the informal sector. Even when their hard work produces surplus they do not generally control its disposal, which has traditionally been and continues to be in men's domain.

Seventy nine per cent of rural female workers are still in agriculture, a sector which is stagnating and has done very poorly in the last fifteen years. Given the paucity of data on women's role and contributions to the agricultural and allied sectors, it is imperative to understand existing gender roles and relations in land and livestock management as well as constraints faced by women, which is critical for informing gender equitable policy, maximizing the productive potential of women, and ensuring their economic empowerment. Women's economic and social development will not be achieved if the problems confronted by women in agriculture are not addressed.

This paper undertakes a critical analysis of issues related to women in agriculture in India with a view to provide directions to UN Women for future programmatic interventions and policy advocacy to address the gender gaps in agriculture. The central point made in the paper is that despite women's vital contribution to agriculture and allied sectors in India, they lack control over productive assets (land, livestock, fisheries, technologies, credit, finance, markets etc.), face biases due to socio-cultural practices, experience gender differentials in agricultural wages and decisions concerning crop management and marketing.



Photo Credit: UN Women/Gaganjit Singh Chandok

The paper is organized as follows. The first section discusses quantitative and qualitative dimensions of women's work in agriculture, including livestock, water, and fisheries. The second section discusses interventions, such as the impact of agricultural stagnation and centrally sponsored schemes on women, women's self-help groups, land laws concerning women, and the current government efforts to ensure food security. The final section summarises the recommendations of the paper and explores possible policy options.





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## 2 The Present Scenario

### 2.1 Women's unrecognized workload

Agriculture is the main source of livelihood for Indian rural masses, including women who are extensively involved in the agricultural activities. Three-fourths of all women workers are in agriculture. Women work extensively in production of major grains and millets, in land preparation, seed selection and seedling production, sowing, applying manure, weeding, transplanting, threshing, winnowing and harvesting; in livestock production, fish processing, etc. In animal husbandry, women have

multiple roles ranging from animal care, grazing, fodder collection and cleaning of animal sheds to processing of milk and livestock products. Women work on family farms as well as paid agricultural labourers on the fields of other farmers. They also lease in land for cultivation. The majority of workers involved in collection of non-timber forest produce (NTFP) are women, particularly tribal women. Women also augment family resources through tasks such as collection of fuel, fodder, drinking water and water for family members and domestic animals (Planning Commission, 2007).



A study (Chayal, 2010) in Bundy district of Rajasthan to analyse the participation of women in agriculture found that cutting, picking, cleaning of grains, drying of grains, storage and processing are the major farm operations wherein women participation was 100 percent. In winnowing, weeding, gap filling, grading, shifting produce to threshing floor and cleaning the participation of women was more than 75 percent. The tasks in which women participation was varied between 50-75 percent were thrashing, raising nursery for seedlings and thinning. The results also show that 25 to 32.5 percent of sowing, manure application and irrigation were performed by women. Least involvement of farm women was found in ploughing<sup>1</sup> of field (2%) and in fertilizer application (1%). There was no participation of women reported in marketing and plant protection measures.

While women in India have always worked harder than men, their role as workers has not been fully recognised by the planners and policy makers. According to the 66th Round NSSO survey, labour force participation rate<sup>2</sup> (LFPR) in 2009-10 was significantly lower for females than for males in both rural and urban areas. It was about 56 per cent of the total male population (includes all age groups) for both rural and urban areas. For females, LFPR was much lower at 27 per cent in rural areas and only 15 per cent in urban areas<sup>3</sup>. Since the last survey in 2004-05 there has been a dramatic fall in the labour force participation ratio of women in both rural areas (to 27 per cent from 33 per cent) and urban (to 15 per cent from 18 per cent). Less than one in four women now has been recorded as worker, down from three in ten. For the age group 15-59 years, LFPR at the all-India level in 2009-10 was 85 per cent for rural male, 40 per cent for rural female, 81 per cent for urban male and only 21 per cent for urban female.

Combining both rural and urban, female participation in the work force has declined from 30 per cent to

some 23 per cent, a decline of 7 per cent over these last five years. Translated into numbers, this means that 35 million women have withdrawn from the work force, or in other words, are not seeking productive work. The absolute decline in the number of women workers during 2004-09 is shown Table 1.

Thus whereas there was an absolute increase in the number of men labour force both in urban and rural areas, women workers showed a different trend, and their number declined from 126.2 to 106.2 million in rural and from 26.4 to 24.2 million in urban areas. There seems to be under-counting of women's work on a massive scale in Indian statistics.

The reasons for the under-reporting of women as workers are many: women's work is often informal, unpaid and home-based; it is flexible, non-standard and an extension of domestic work and therefore frequently indistinguishable from it (Kanchi, 2010). Women typically work 16 hours per day on both paid and unpaid labour; most women have no leisure time. Women bear the greatest responsibility for



Photo Credit: UN Women/Gangajit Singh Chandok

<sup>1</sup> Taboo on use of plough by women, although justified in terms of religious beliefs, helps in establishing women's subordinate position as they remain dependent on men for crucial activities (Munshi 2003).

<sup>2</sup> includes both employed and unemployed but looking for work.

<sup>3</sup> Key Indicators of Employment and Unemployment in India, 2009-10, 66th Round NSSO.

**Table 1:**  
**Estimated population and persons (in million) in the labour force (all ages) as per usual status (ps+ss), NSS 66th and 61st rounds**

	rural		urban	
	male	female	male	female
<b>2009-10</b>				
population	423.9	400.9	183.8	165.5
Labour force	235.7	106.2	102.7	24.2
<b>2004-05</b>				
population	400.8	379.1	164.7	148.3
Labour force	222.5	126.2	93.9	26.4

household chores, including many tasks related to income generation. Women generally assume full responsibility for children. While both men and women recognise that rural women perform a wider variety of tasks, they fail to grasp the extent of its economic value. Social and institutional bias prevents recognition of the economically gainful nature of women's work. Women as a whole are perceived as housewives, and their work in agriculture both as cultivators and agricultural labourers is not fully quantified. Greater gender sensitivity is needed to correctly appreciate and record productive nature of women's work.

Besides under-counting there could be two other explanations for the fall in the number of women workers in the last five years. First, the number of women students in the age group 15-25 has increased and therefore they are not in the labour market. Secondly, as prosperity increases there is a tendency in Indian households to withdraw women from work outside their homes. In the Indian mindset, a household in which females don't perform manual work outside their homes has higher status than one in which females do so. Poor females work because they have no choice. But as the family incomes rise, they are withdrawn from paid work.

## 2.2 Rural women workers in agriculture

Despite under-estimation and thus an increasing dependency ratio, the NSSO data show two other trends as regards women's role in agriculture. Firstly, of those rural women who were classified as workers a greater proportion worked in agriculture when compared with men, as comparatively fewer women workers were in the more productive non-farm sector (see Figure 1); and secondly, women's share in the total number of agricultural workers is increasing overtime leading to their increased involvement in agriculture. As men migrate to urban areas and to non-farm sectors in response to both the distress in agriculture and better job opportunities elsewhere, women's responsibility both as workers and as farm managers has been growing, leading to an increased feminization of agriculture<sup>4</sup>.

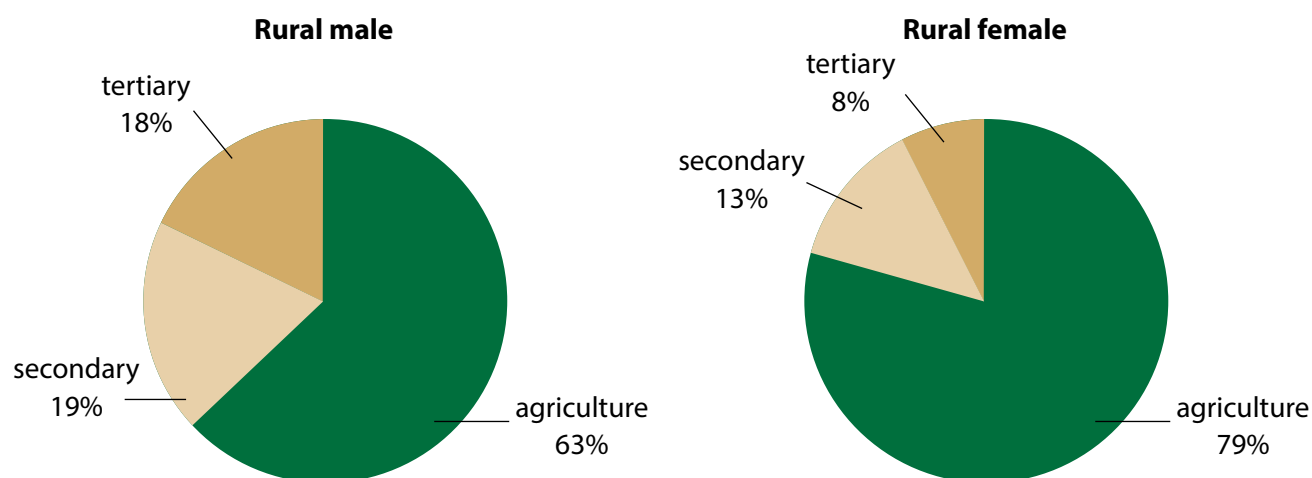
The proportion of female agricultural workers in the total rural female workforce was 79 per cent in 2009-10<sup>5</sup>, whereas for males this figure was only 63 per cent. The share of men agricultural workers in the total rural male workers has come down from 74 per cent in 1993-94 to 63 per cent in 2009-10, showing greater diversification for rural men in their occupations and movement away from agriculture. For women the decline during the same period

<sup>4</sup> The term 'feminization of agriculture' refers broadly to women's increasing presence (or visibility) in the agricultural labour force, whether as agricultural wage workers, independent producers or unremunerated family workers.

<sup>5</sup> [http://mospi.nic.in/Mospi\\_New/upload/Press\\_Note\\_KI\\_E&UE\\_66th\\_English.pdf](http://mospi.nic.in/Mospi_New/upload/Press_Note_KI_E&UE_66th_English.pdf)



**Figure 1:**  
**Percentage share of the three broad industrial sectors in total rural workforce in usual status (ps+ss) in 2009-10**



**Table 2:**  
**Employment in agriculture (US = PS+SS) by gender**

Year	total workers	Agr workers	share in agr workers	% of agr workers in total workers
<b>1993-94</b>				
Male	187.8	139.2	60.7	74.1
Female	104.7	90.2	39.3	86.2
Person	292.5	229.4	100	78.4
<b>2004-05</b>				
Male	222.5	145.6	58.5	66.5
Female	126.2	103.3	41.5	83.3
Person	348.7	248.9	100	72.6

(Kanchi, 2010)

was only from 83 to 79 per cent, showing much less diversification in their occupation. Lower level of literacy<sup>6</sup> amongst rural women also implies that those who are engaged in agriculture are less able to shift easily to other higher skilled jobs, for example, to the services sector.

As regards the share of women in the total number of agricultural workers, Table 2 shows that this share

has gone up from 39.3 to 41.5 per cent during 1993-94 to 2004-05.

Thus between 1993-94 and 2004-2005, the percentage of workers in agriculture declined more rapidly from 74.1 per cent to 66.5 per cent for men than for women (86.2 to 83.3 per cent). One can also calculate the compound annual growth rate of agricultural workers in the above period; it was only 0.41 for men

<sup>6</sup> Among the small farmers, 62 per cent of men and 85 per cent of women are illiterate or have education upto primary level. Only about 20 per cent of the male small farmers and 6 per cent of the female small farmers had levels of education above secondary schooling.

**Table 3:**  
**Employment structure of males & females daily status in 2004-05**

	Agriculture	Manufacturing	Construction, Trade & Hotels, Transport, Storage and Communications	Government Services, Education, Health, Community Services, Personal Services	Total
Males	0.486	0.130	0.272	0.083	0.970
Females	0.681	0.124	0.075	0.108	0.988

(Eswaran et al., 2009)

as opposed to 1.23 per cent for women. The gender differential in growth rates was particularly large between 1999-2000 and 2004-05 (Table 2). As a result, the share of female labour in the agricultural workforce increased from 39.3 per cent to 41.5 per cent. Evidently, men are moving out of the sector leaving women behind to assume a more dominant role.

Combining both rural and urban population, Table 3 shows much less participation of women in the buoyant sector of construction, trade & hotels, and greater involvement in the primary sector of agriculture.

Census figures show similar trend as regards increase in women’s share of agricultural employment in the post-reform period. Between 1991 and 2001, the agricultural sector saw a decline in rural main workers from 183 million to 171 million, a reduction of 11.7 million male and a mere 0.5 million female workers-taking women’s share in the main agricultural workforce from 27 per cent to 29 per cent (Table 4). This trend would have been extended into the new millennium. We would know this for sure once the data for 2011 becomes public.

Male migration is affecting traditional social norms too. As men migrate in search of better-paid work, women in rural India are taking over agricultural work in the villages. They face meagre wages, long hours, hazardous work and sexual harassment (WTO, 2010). The existence of patriarchy at all levels also intertwines with the work-related problems of women. The effects of increased commercialization of agriculture are impacting on women labourers in

**Table 4:**  
**Main workers in agriculture (Rural), Census, 1991 & 2001 (in millions)**

Year	Persons	Male	Female
All agricultural workers (Rural)			
1991	182.8	132.7	50.1
2001	170.6	121.0	49.6



Photo Credit: UN Women/Gaganjit Singh Chandok

certain more indirect ways. While consumer goods, advertisements, video parlours, television, etc. have invaded villages, increasing seasonal migration has also exposed rural workers to more affluent areas and to cities. One of the noticeable impacts of this is an increased desire for consumer goods. Spiralling demands for dowry are seen as one of the easiest



and fastest ways to meet this desire. Dowry is thus spreading to communities where it did not exist before. In tribal families, where a bride price was the practice, the girl's family now has to buy the groom all the goods that make a fat dowry. Mortgaging and selling of land to meet the dowry demands of the bride groom's family has become an important mechanism by which poor and marginalized farmers lose their land.

A study on land rights for women in West Bengal recently found that 39.9 per cent of the households surveyed have had to part with land or raise loans at high interest rates in order to pay dowry. In fact 79 per cent of the families who sold land to pay for dowry were Muslim - a community where dowry was not a tradition. In addition, the people who were selling or mortgaging their lands for dowry were agricultural labourers and marginal farmers (WTO, 2010).

## 2.3 Inter-regional differences & migration

A variety of factors determine women's participation in agriculture. Besides agro-climatic conditions, factors such as type of crop grown (food or cash crops, wheat, rice or coarse cereals), availability of irrigation, type of agriculture (market or subsistence), crop intensity, degree of diversification, the technology used, extent of mechanization as well as socio-economic factors such as poverty, backwardness, incidence of landlessness, caste, class, cultural norms of social mobility and seclusion, level of education and skills, and accessibility of non-farm opportunities determine the extent of women's participation and control. In explaining the differences, a distinction is usually drawn between the north and north-west regions where irrigated or dry wheat cultivation discourages female participation in contrast to the eastern and southern region where double cropping of wet rice cultivation requires high female labour for sowing, transplanting and harvesting. Moreover, the north-west region in the medieval period was prone to attacks from invaders, from whom women had to be protected, leading to them being regarded as a liability. This world-view still persists as witnessed by the lowest sex ratio in the north-west region in the entire country.

### Box 1: Women in Agriculture: Punjab vs Madhya Pradesh

Women's participation varies significantly across the two regions of Punjab and Madhya Pradesh. In Upper Punjab, women do not work. In Middle Punjab, women's participation is confined to work as hired agricultural labourer and never as family worker or farmer. In lower Punjab, some women do work as cultivators. This also has a clear caste dimension. Upper caste women, e.g. *jat* women will never participate in cultivation as farmers or labourers. *Raisikh* women participate as cultivators and engage in all activities except ploughing. Among lower castes like *Majhabi* Sikhs and *Sainis*, women work. *Majhabis* are all labourers mainly from the BPL families, do more manual work, but hardly have own any land.

In contrast, in Madhya Pradesh, women (mainly from BPL families) carry on the main activities in agriculture while men work in other activities (in rural service sectors for example in Mandis). Women work on their own land (family held) and also as agricultural labourers. Women's activities have recently increased in this region as men have moved to non agricultural work. Almost all agricultural labour of the region is provided by women. Women are also engaged in animal husbandry (washing, milching, making cowdung cakes).

In both the regions the women engaged in agriculture showed very low educational attainments. Again in both regions *it was clear that women rarely hold any assets in their names, especially land*. Property seems to pass on from father-in-law to husband to brother-in-law etc, never directly being held by the women.

(Singh and Sengupta, 2009)



In some regions such as the hills, a traditional practice amongst small farmers is to take up farm operations on a collective basis. Thus for paddy transplantation women from neighbouring farms would gather and help each other. On the whole, women from small farmer families and particularly from rainfed backward areas actively participate in operations like field preparations, sowing, manure applications, besides harvesting of crops which is predominantly the women's job. Women also manage small-scale vegetable and fruit producing kitchen gardens for home consumption. However, involvement of women from families of rich and big farmers (those with irrigation and machines) is only marginal, partly because of mechanisation. It is quite uncommon to see women handling machines such as tractors and

threshers. Agricultural development programmes from government are usually planned by men and aimed at men. Mechanization, for example alleviates the burden of tasks that are traditionally men's responsibility, leaving women's burdens unrelieved or even increased. The excess burden of work on women ("the double day" of the farm work plus house work) also acts as a stimulus to have many children so that they, especially female children, can help out with chores from an early age (WTO, 2010).

Some studies point out that most of the states with high female WPR (Worker Population Ratio) - Andhra Pradesh, Gujarat, Rajasthan, Maharashtra, Karnataka, Madhya Pradesh and Tamil Nadu - are predominantly dry land regions. In fact, 56 per cent



of all women agricultural workers in the country are in primarily rain-fed states (that is, states with irrigated ratio less than the all-India ratio of 39.5 per cent). High participation is attributed partly to the greater importance of livestock economy and partly to the predominance of crops such as rice, groundnut and cotton where women have been traditionally engaged. Distress migration of men from these areas is also cited as a cause. The predominance of certain migrant castes and tribes has also been associated with a large proportion of landless female agricultural labourers (Kanchi, 2010).

Punjab, Maharashtra and Gujarat are major destinations for inter-state migrants<sup>7</sup> from the poorer eastern and central states of Orissa, Bihar, Uttar Pradesh and Madhya Pradesh. There is also much rural–urban movement of people within states with sharp regional inequalities such as Andhra Pradesh, Tamil Nadu and Rajasthan. A study of migration from Bihar documents how migrants who used to go to Punjab for work in agriculture are now travelling to urban centres and industry in other destinations. Another study of tribal migration from Orissa shows that migration has changed from the rural–rural migration of the pre-1980s to rural destinations in Bihar and West Bengal, to rural–urban migration to far away metropolises such as Delhi, Kolkata and Mumbai. A study of Bolangir district in Orissa estimates that nearly 60,000 people migrated during the drought of 2001 from that district alone.

The status of left behind wives in India due to male migration is culturally determined. It is also affected by the household structure that forms the key mediating factor through which husband's absence affects women. Women not residing in extended families are faced with both higher levels of responsibilities as well as greater autonomy, while women who live in extended households do not experience these demands or benefits. Finally, widowed and divorced women seem to stand out

even when they are part of an extended family. Unlike married women, widows and divorcees work to support themselves (and their children) even when they live in an extended family. They are also far more likely to have the freedom to make decisions that concern them or their children. While on surface this may appear to mark greater opportunities for empowerment, when taken in conjunction with the vulnerabilities of Indian widows, these highlight the ambiguous position of widows and divorcees in Indian families.

**Extension** - Women are not perceived as 'farmers' even when they do most of the farm work. As a result, agricultural extension and information on new technologies are almost exclusively directed to men, even when women are increasingly responsible for farm work (Kelkar, 2011). Women may be aware of local resources as well as constraints in marketing, but their awareness is poor about new developments like improved dry land farming techniques and varieties suitable for unfavourable soil and moisture conditions. This is probably due to lack of communication and virtual absence of extension programmes, which would directly benefit women.

The information dissemination process such as agricultural and livestock extension does not properly cover women, even in areas where the training and visit extension programmes are implemented. Moreover, the extension messages and information on new developments are not provided in a language that women easily understand. Extension workers almost exclusively aim their advice at men's activities and crops. Women handle most of the painstaking and back breaking jobs, and therefore provision of suitable tools may reduce their drudgery. In some regions, this bias may depress production of subsistence food crops (often women's crops) in favour of increased production of cash crops (often men's crops) so that the family nutrition suffers.

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<sup>7</sup> This and the next para draws heavily from Priya Deshingkar's work at <http://www.scribd.com/doc/49776178/Inclusive-growth-Labour-migration-and-poverty-in-India>.



Photo Credit: UN Women/Gangajit Singh Chandok

In order that farm women get a fair deal at the hands of change agents, one of the remedial measures that needs to be undertaken is to induct a sizeable number of well trained women personnel in training and extension programmes of agricultural development agencies at all levels and more so at the grass-root level.

## 2.4 Girl child labour

Of greater concern is the issue of child labour; one of the major problems in contract farming throughout the developing world. India is one of the main users of child labour in the Asian region, with almost 80 per cent of working children employed in the agricultural sector (Singh, 2003). The majority of these child workers are girls; preferred by employers for their docility, obedience and 'nimble fingers'.

Most of the girl labourers belong to the scheduled caste and scheduled tribe households, poor backward castes and other such communities. The lower status assigned to girls in Indian society, where male preference rules, further propels their employment in a number of activities. Even if parents do not wish to exploit their children, they are often trapped in a vicious cycle of indebtedness, bondage and other obligatory relations which compel them to send their daughters to work. Yet the employers or contractors of girl labour have no requirement to take care of these children; if any health problems arise, they are simply replaced with a new group. With no social security obligations, there is hardly any cost involved for the employers or contractors (Rustagi, 2002). Child labour under contracting is not subject to any legal or public disapproval.



The employment of female children in cottonseed farms has had many impacts on gender relations at the household level. For example, girls have more responsibility for household provisioning, and with more money coming in, men may withdraw from work and often resort to drinking. There are also health implications for girls involved in cottonseed work; higher levels of pesticides are used in this crop than in ordinary cotton cultivation. Girls working in cotton fields for many years have been reported to suffer menstrual problems (Venkateshwarlu and Corta, 2001).

Punjab has been a pioneer in India in the contract farming of perishable produce, a sector which tends to rely on women and children's labour. Fruit and vegetables require more intensive labour than other crops. Contract farms under company supervision are like 'factories in the fields' as their labour system resembles the industrial sector. This requires 'quality labour', i.e. efficient, timely and paced; 'flexible labour', that is readily available and cheap; and 'docile labour', in other words politically trouble-free labour. These conditions are met more easily by women, who are perceived to be homemakers and, therefore, low cost, sincere and more obedient workers (Singh, 2003). This amounts to manipulation of the cultural understanding of gender (Collins, 1993).

## 2.5 Wages

As described in the NSSO 66th Report, the male-female disparity in wages has continued to be significant, with male wages being 1.4 times the female wages as shown in Table 5 and 6.

Thus, as per NSSO 66th Round, average wage/salary earnings per day received by male casual labours engaged in rural works other than public works was Rs. 102 and for females it was Rs. 69; while in urban areas, the wage rates for casual labours other than public works was Rs. 132 for males and Rs. 77 for females. The difference was also seen in public works, though not as stark as in private works. In rural areas, wage rates (per day) for casual labour in public works other than MGNREG



Photo Credit: UN Women/Gangajit Singh Chandok

**Table 5:**  
**Daily actual wages of male and female workers in 2009-10**

	<i>(in Rupees)</i>	
	Men	Women
Urban private	132	77
Rural private	102	69
Rural public (other than NREGA)	98	86
Rural NREGA	91	87

*(NSSO, 2011)*

public works was Rs. 98 for males and Rs. 86 for females. The difference was least for casual labour in MGNREG public works, where the wage rate (per day) was Rs. 91 for males and Rs. 87 for females<sup>8</sup>. State-wise difference in wages is shown in Table 6.

On the whole, women's wages are generally lower than men's, working conditions are poorer, and their bargaining power is more limited.

## 2.6 Women's role in livestock management and marketing systems

A higher proportion of women (16 per cent) relative to men (3 per cent) are involved in farming

of animals. Micro studies reveal women have a high stake in dairying; they account for 93 per cent of total employment in dairy production (Kelkar, 2011; WTO, 2010). Self-employed women spend 22 per cent of their person days on manual work in animal farming. Many studies reveal that their work with animals constitutes bathing and care of livestock, grazing and collecting fodder, feeding and milking. Depending upon their economic status, women also perform the tasks of collecting fodder, collecting and processing dung and carrying it to the fields. Women prepare cooking fuel by mixing dung with twigs and crop residue. Men in general take charge of ploughing and other mechanized activities; the health aspects of livestock; and the sale and purchase

<sup>8</sup> Women comprised 48 per cent of the person-days in MGNREGS.



Photo Credit: UN Women/John Borgoyary



**Table 6:**  
**Average wage/ salary earnings (Rs.) per day**  
**received by casual labours of age 15-59 years**  
**engaged in works other than public works rural**  
**in 2009-10**

State	male	female
Andhra Pradesh	115.41	75.71
Assam	94.38	74.87
Bihar	81.03	65.81
Chhattisgarh	70.83	65.49
Delhi	195.23	200.00
Gujarat	87.31	70.99
Haryana	146.08	99.12
Himachal Pradesh	141.44	110.23
Jammu & Kashmir	157.46	206.54
Jharkhand	103.61	82.17
Karnataka	96.91	62.77
Kerala	226.60	119.31
Madhya Pradesh	74.46	58.13
Maharashtra	86.01	58.22
Orissa	81.00	59.06
Punjab	133.46	91.80
Rajasthan	132.29	94.31
Tamil Nadu	132.14	72.62
Tripura	107.55	83.63
Uttarakhand	122.10	96.70
Uttar Pradesh	97.04	69.21
West Bengal	87.76	65.94
<b>All-India</b>	<b>101.53</b>	<b>68.94</b>

(NSSO, 2011)

of crop, livestock and other agricultural products. Women have no ownership rights over either crop or livestock, and income from all activities (except income from small poultry) usually belongs to men (National Commission for Women, 2005). Until recently, milk co-operatives were dominated by men. Only recently have all-women dairy co-operatives enabled women to earn money from the sale of milk.

Women from higher socio-economic strata are not involved directly in handling of crop or livestock, while those from underprivileged societies like tribes have to manage production as well as marketing.

Amongst pastoralists the work is equally shared since livestock production is the main source of occupation and income for them. In some regions the cultural tradition restrict the women from being involved in outdoor jobs like marketing. Thus within livestock management, feeding and cleaning or milking operations are done by women while sale and purchase are handled by men and thus the income is in the hands of the men.

Studies indicate that goat keeping and backyard poultry production are inversely related to socioeconomic status and are largely women's domains. The majority of poor, underprivileged and landless families in rainfed and underdeveloped areas own goats and/or backyard poultry. Goat keeping is totally managed by women and children except for the pastoralists, who keep large flocks of goat. However, the sale and purchase of animals is carried out by men in most cases, except in tribal communities where marketing is also handled by women. With the substantial increase in meat prices in India goats have become a good source of income, although marketing of goats is not properly organised and is totally in the hands of middlemen. Much of selling of goats in rural areas is to meet contingencies. Hence, goats are usually looked upon as an asset that is easy to convert into cash, and as an animal that can be conveniently handled and managed at low cost. Although goats are mostly grazed, the studies indicate that contrary to common belief the majority of the farmers provide some locally available, supplementary feed. Goat production has not received any support through various development schemes as it is considered detrimental to the environment. However, the livestock census indicates a sharp rise in the number of small ruminants, particularly goats (Rangnekar, 2004).

A field study from Uttarakhand (Singh and Tulachan, 2009) describes how contribution of a mountain woman in dairy production system, like in all other land-related activities, is enormous: she harvests fodder-yielding crops and gathers fodder and bedding material from the forest areas, makes hay



and stacks it, feeds and looks after the animals, cleans animal shed, takes cows and buffaloes to bulls for service, milks the animal, processes and markets the milk, and does almost every thing relating to smallholder dairy farming in the mountains. Men's role in dairy is limited. He participates only in the marketing of milk, looking after grazing and sick animals, and in providing service to dairy animals.

However the project officials and beneficiaries of the projects in development programmes in the field of dairy production in Uttarakhand are mostly men. Women are almost always marginalised, though, in the traditional setting, animal husbandry and dairy production are in women's domain. In light work such as tending of grazing animals, they are often assisted by their daughters. The male head of a family takes important decisions relating to dairy farming. It is always a male who participates in the activity where cash economy is involved. For instance, a male member will collect the money the sale of milk fetches. It is also the male who will take decision to sell or purchase a dairy animal. Loans under various government agencies are sanctioned mostly to the males. Only a male member of a family participates in a dairy farming-related training occasionally organised by concerned government institutions under a 'development project'. In many households, particularly in areas where there is a situation of male out-migration to the plains in search of jobs, the women are the de-facto heads of their families. However, women are not psychologically prepared to take important decisions regarding the improvement in dairy production systems. They, for instance, would not be ready to become a member of a Village Dairy Cooperative (VDC), or take advantage of loan schemes, dairy training, etc.

A similar study of Bundelkhand (Mishra et al., 2008) found that most of the hard work in animal husbandry and crop production was done by women while men were involved in those activities where major decision making was needed. Involvement of women in livestock management practices varied depending upon the type of management practices. Activities like collection of fodder (88%), cleaning of animals and sheds (67%), feeding animals (79%), milking

(46%) and traditional healthcare (67%) are performed by women. Milk disposal (85%), sale (96%), purchase of animals (100%), vaccination (100%), and breeding of animals are mainly done by men. Because of drought and scarcity of underground water in Bundelkhand region, women have to fetch drinking water from wells situated in low lying areas from long distances. Due to the prevalence of grazing in the area, most animals drink water from community hand pumps or stored rainwater in ditches or ponds. Senior males (62 per cent) of the family take animals for grazing in most families.

Livestock are less influenced by rain failure, compared to crops and are invaluable in sustaining family income during drought. Amongst livestock a mix of large and small animals are usually maintained. Milk production contributes a major share of livestock production and in semi-arid regions is only next to cereals with regard to contribution to agriculture production (Rangnekar 2004). Thus it is common to see a cow or buffalo along with goat and backyard poultry, in a tribal family. Studies carried out in semiarid and arid areas of North Gujarat and West Rajasthan indicate that livestock contribute 45 per cent to 52 per cent of family income. It is the women who look after livestock and backyard poultry and thus play a major role in sustainable production and food security for the family, through optimal use of local resources. Illiteracy, lack of awareness, low level



Photo Credit: UN Women/Gangajit Singh Chandok



Photo Credit: UN Women/Gangajit Singh Chandak

of skills, suppression, lack of appropriate technology, extension and training programmes are the main factors which need be addressed for empowerment of women.

In many cases the income from dairy animals does not remain in the hands of women and neither does the decision regarding sale and purchase. However, due to the move to develop women's dairy co-operatives in many states in India, women have better control over sale of milk and use of income from it. Another positive development is recognition of women as members of dairy cooperative societies, so that the price of milk supplied to the society can be paid to the women directly.

There is need to develop women para-extension workers who can organise health control programmes for goats and chicken with guidance from veterinarians. Skill training for health control would be needed. Formation of women's groups for sale of milk, animals, eggs and birds should be organised.

## 2.7 Role of women in water management

Women's most important role in water management in the traditional context is seen within the domestic arena--as that of domestic water managers. In this role they are seen as responsible for the gender-specific tasks of procuring, managing, and using

## Box 2: Promoting backyard poultry by IFAD in Orissa

Since 2005, the IFAD-funded Orissa Tribal Empowerment and Livelihoods Programme has been working in the 30 poorest and most remote blocks of Orissa state of India, benefiting 56,180 households in 1,034 villages. Eighty per cent of the households are made up of scheduled tribes (ST) and 15 per cent scheduled castes (SC). About 75 per cent of these families live below the poverty line and 24 per cent are landless. Their main source of livelihoods comes from collecting non-timber forest products and rearing small livestock such as goats and poultry.

The programme introduced backyard poultry as a livelihoods activity to groups of tribal women belonging to self-help groups. They are trained in basic skills like vaccination and medication to better manage breeding centres. The backyard poultry farming generates additional income to the members and boosts their nutritional standards and overall health, as well as that of their family.

Most ST households reared backyard poultry, but its contribution to their livelihoods was minimal. This is because they rear indigenous birds, which are not remunerative in comparison to rearing low-input technology birds, which are dual purpose birds: they lay a good quantity of eggs and the male birds grow quickly. The low-input technology poultry birds are now being introduced by the Animal Husbandry Department of the State Government, with the assistance of the Central Government and IFAD. Village poultry eggs and meat fetch a much higher price than commercial poultry.

Each family receives Rs 1,500 from the project to meet the cost of rearing the chicks for three or four weeks, after which they can survive in open-range conditions. The birds can be sold for meat after 60-90 days. The hens can be reared for their eggs, which they start laying after 24 weeks. After the egg-laying period, the hens can be sold for meat. The programme expects 80 per cent of the participating households to move above the poverty line permanently by March 2012. This should translate into a 30 per cent reduction in malnutrition among tribal families.

*(Swain and Nanda, 2010)*

water for domestic purposes. Their chief concern lies with water used for five basic domestic purposes: namely, drinking and cooking, washing and cleaning, bathing, sacred and therapeutic usage. Labour for irrigation is generally provided by men. However, women's interest and role in the irrigation sector is seen in those households where women manage the agricultural land because of male migration or where it is woman-headed. Women also look after the water needs of small-scale plots that are used for raising vegetable gardens, and in those irrigation water sources that are exploited for domestic purposes as well.

Another example of a successful initiative in the area of water infrastructure is provided by SEWA's water campaign in Gujarat. The project was about improving access to safe and reliable drinking water and involved, among others, training women to repair hand pumps. Women's collective action was a crucial ingredient of the success. Women were initially reluctant to participate because water infrastructure was regarded as male territory and men were expressing hostility by refusing to drink water from a source built by women or to work on water structures that women managed. SEWA's district-level functionaries and



### Box 3: Women in Participatory Irrigation Management (PIM)

Established in 1983, the Aga Khan Rural Support Programme (AKRSP) of India is a non-profit organisation working to organise and empower rural communities and marginalized groups, particularly women, through natural resource management interventions in three districts of Gujarat. In 1995, the Gujarat government declared a policy on Participatory Irrigation Management, calling for the participation of farmers in the planning, implementation and management of medium and minor irrigation projects. AKRSP is involved in this programme in mobilising people. Their experience shows that women are more sincere both in terms of collecting irrigation dues and saving money at the household level. In cases where women have been trained as canal supervisors, they have also been more effective than men in ensuring that water is not wasted and that irrigators do not take water out of turn.

In addition to these direct impacts of involving women in irrigation decision-making, the AKRSP case illustrates that canal water has multiple uses for women, such as bathing and washing clothes and utensils, as well as for livestock. However, such efforts will not be sustainable unless gender concerns in PIM are placed in the larger context of equity where water needs of the landless and other stakeholders also need to be addressed. Secondly, women need to be involved from the beginning so that they can be exposed to the negotiation process with the irrigation bureaucracy, rather than waiting for irrigation societies to start functioning efficiently before addressing equity.

*(Koppen, 2001)*



Photo Credit: UN Women/Gangajit Singh Chandok

village women leaders facilitated a process of mobilization through meetings, solidarity group formation and capacity building, and acted as interface between the local women and the Water Board. As a result, workloads from collecting water were reduced, enabling women to devote more time to remunerated employment or to rest. More reliable and safer water provision also led to a reduction of migration to nearby villages.

A significant part of irrigation is now provided through groundwater extraction. Although markets for groundwater have developed in recent years, they remain highly inequitable. Attempts to develop legal mechanisms for controlling groundwater withdrawal have been limited because of the lack of political will. Where capacity building efforts have sought to 'equip and empower' women so that they can participate more effectively and efficiently in water management, they have often been based on a win-win rationale: 'women who are trained to manage and maintain community water systems often perform better than men because they are less likely to migrate, more accustomed to voluntary work, and better entrusted to administer funds honestly,' (Vasavada, 2005).

## 2.8 Fisheries

Another area of enterprise development for rural women is in the fisheries sector. In India, out of a population of 5.4 million active fisher-folk, 3.8 million are fishermen and 1.6 million are fisherwomen. Fishermen are engaged in several fish vocations but the major activities, in which women's contributions can be noticed throughout the country are fish processing and marketing. They play a significant role in both pre and post-harvest operations. A large number of poor women are engaged in aquaculture and sustain their families with their income.

Government of India has been implementing several programmes to promote fisheries sector. For developing inland fisheries, 422 Fish Farmers Development Agencies (FFDAs) have been initiated and 39 brackish water Aquaculture Fish Farmers Development Agencies (BFDAs) are now functioning in the coastal areas of the country (Government of India, 2002). The National Fisheries Development

Board (NFDB) was formally set up at Hyderabad in September 2006 with the main objectives of bringing major activities relating to fisheries and aquaculture for focused attention and professional management (Planning Commission, 2007).

An analysis by NABARD on the current situation of the fishing industry in India has identified factors that could facilitate women to become entrepreneurs and enhance their incomes. The bank has extended financial support to some of the important fishing activities run by the female entrepreneurs (Samantray and Pathak, 2001) including composite fish culture for fishing equipment, prawn culture, backyard hatcheries, and fish processing and packaging.

In many states, fisherwomen co-operatives have been formed as part of the fisherwomen development programme. An example of a successful case on product development and market diversification is given in Box 4.

### Box 4: Group Enterprise by fisherwomen

The Azhikode Fisherwomen Welfare Society was established in 1997 under the auspices of the Kerala State Co-operative Federation for Fisheries Development (MATSYAFED) of the Government of Kerala. A total number of 9 women, who have undergone training in improved methods of producing value added fish products under Integrated Fisheries Project (IFP), are engaged in value addition of fish, shrimp, clam etc. Initially they had a marketing outlet under the MATSYAFED. Supply of raw material was provided to the men folk from their own families. The menfolk collected fresh raw materials from landing centres directly and the items were processed by the fisherwomen society within four hours, giving much attention to the quality standards. The high quality of the products helped to fetch a good price and assured market. Now the society supplies the products to leading super markets and even export agents. Assured quality of products, integrity of group members, training in improved and hygienic handling methods and above all enthusiasm has helped the group to be a success.

*(Suleiman et al., 2003)*





Photo Credit: UN Women/Gangajit Singh Chandok

# 3 Interventions

In the first section of the paper we discussed the ground situation of increasing feminisation of agriculture but with little recognition of their role in land, livestock, and water management, with the result that they remain invisible to government as regards credit, extension and marketing services. In addition to non-recognition, women's livelihoods have also been affected by the falling rates of growth of crop agriculture in the last two decades, pushing men to move out of agriculture. In this section we discuss the causes and implications of stagnation in agriculture, the indifferent impact of recent centrally sponsored schemes, and the

growth of women's self-help group movements across the country. Then we take up the most important recommendation of granting ownership rights on land to women, that have been denied to them despite Constitutional provisions of equality and the recent amendment of 2005 in the Hindu Succession Act (HSA). This will not only empower them but will also boost land productivity by reducing the gap between operation and ownership of land.

The last section summarises the main findings and recommendations of this paper.





Photo Credit: UN Women/Gangajit Singh Chandok

### 3.1 Changes in the agriculture scenario in India in the last three decades

The agricultural scene in India in the last fifteen years has three features that distinguish it from the earlier 'green revolution' phase (1970-85). First, the stagnation. The index number of crop production<sup>9</sup> (with triennium ending 1981-82 taken as 100) rose to 148.4 in 1990-91 and 175.7 in 1996-97, but since then has either fallen or remained stagnant at this level, and ended up at 179.9 in 2009-10 (Various Economic Surveys, GOI). The compound annual growth rate during these periods is shown below, clearly

**Table 7:**  
**Index number of Crop Production**

	Index	Compound annual growth rate
1981-82	100	
1990-91	148	4.4%
1996-97	176	2.8%
2009-10	180	0.2%

<sup>9</sup> Crop production accounts for roughly 65% of the total agricultural GDP. Performance has been far better in livestock, dairy, horticulture, and fisheries sector, thus giving a better average for growth of agricultural GDP than what is indicated in Table 7.

indicating that production has been stagnating in the last 13 years.

Even if one takes the entire agricultural sector, and not just the crop sector, the average growth during the Tenth Five-Year Plan (2002-07) in agriculture and allied sectors was just 2.5 per cent as compared to an average of 7.8 per cent for all sectors in the economy. The growth rate in the agriculture sector in 2007-08 registered a robust 4.9 per cent, but fell down to 1.6 per cent and a mere 0.4 per cent during 2008-09 and 2009-10 respectively. The dismal performance of agriculture in the last two years needs to be contrasted with the overall growth rate of 6.8 per cent and 8.0 per cent during 2008-09 and 2009-10 respectively.

The increase in agricultural GDP during the last seven years has been more because of higher relative prices, and not higher production. Stagnant production has also resulted in a slower increase of real agricultural wages from 4.68 per cent during 1981-91 to 2.04 per cent in 1991-99 to just 0.6 per cent in 1999-2005 (Eswaran et al., 2009), with the poorer states showing no increase or even a decline in wages. In addition, the casualisation of a mass of rural workers without safety nets, the feminization of agricultural labour accompanied by low wages, and the persistence of child labour are worrying trends.

Similar is the trend for foodgrains. During 1996-2010, foodgrain production increased only from 199 to 218 mT at an annual rate of growth of only 0.7 per cent, as against 3.5 per cent achieved during the 1980s<sup>10</sup>. In fact per capita production of foodgrains in India has fallen from 207 kg per capita in 1996-97 to just 186 kg per capita in 2009-10, a decline of 11 per cent. Despite reduced production, Government of India has been exporting on an average 7 million tons of cereals per annum (which is highly unethical), causing availability to decline further by 15 per cent from 510 gm per day per capita in 1991 to 436 gm in 2008.

<sup>10</sup> In 2010-11, we are likely to have a record harvest of 241 million tonnes of grain and public sector stocks of 65 mt. This achievement is being claimed to be as a result of the doubling investment in agriculture from less than 10% of agri-GDP in 2002 to more than 20% of agri-GDP in 2010 (Economic Times, 23rd July 2011). The discussion on effectiveness of government schemes in the next section however throws doubt on this claim.

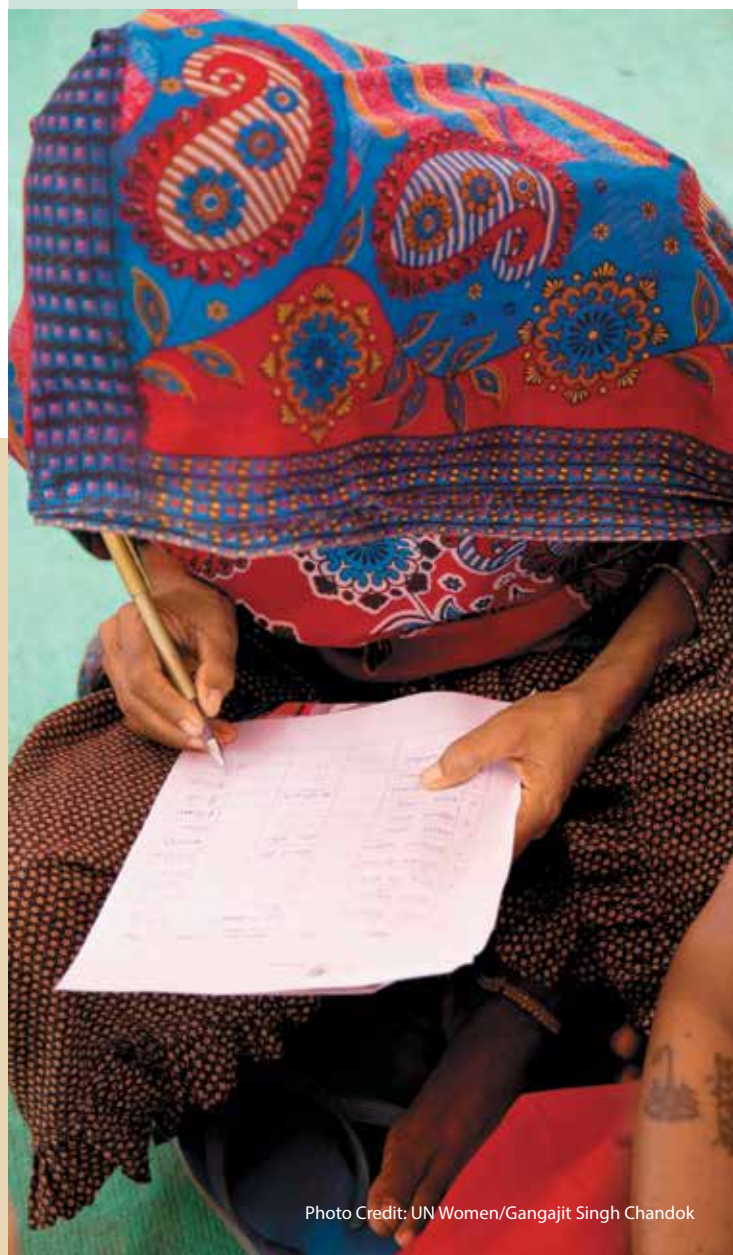


Photo Credit: UN Women/Gangajit Singh Chandok



Part of the explanation for reduced demand for foodgrains could be increased consumption of fruits, vegetables, and meat products by the well-off. However, the poorest three deciles of the population (who do more manual work than others) in 2004-05 consumed 11.76 kg of foodgrains per month as against 14.77 kg for the top three deciles (Saxena, 2011). So long as a significant cereal gap between the top and bottom end of the rural population persists, falling foodgrain availability must be taken seriously, as it shows lack of purchasing power by the poor, and not any shift by them to more expensive forms of food. As lower consumption by the poor cannot be a matter of choice, it must be viewed in terms of distress. The poor still need food but have no money to demand it.

Despite the fact that growth of foodgrain production in the period 1991-2010 was lower than the increase in

population during the same period, procurement of cereals on government account went up, suggesting a decline in poor people's consumption and their purchasing power. This may have happened because of the structural imbalances (high MSP, rising capital intensity, lack of land reforms, failure of poverty alleviation programmes, no new technological breakthrough in agriculture, etc.) created in the economy, as well as due to production problems in less endowed regions (erratic rainfall, soil erosion and water run-off, lack of access to credit and markets, poor communications) which led to a dangerous situation of huge surplus in government godowns since 2008 coupled with widespread hunger. The trend of exports of rice/maize despite falling per capita production has continued, leading to high open market prices, and consequently increased food insecurity. Women are the worst sufferers, as they are in charge of feeding the family, and in times



Photo Credit: UN Women/Gangajit Singh Chandok

of scarcity forego their share of food in favour of their children and husband, and in the process becoming malnourished and anaemic.

The second feature of the agriculture scenario in the last two decades is that the policy approach to agriculture since the 1990s has been to secure an increased production through subsidies on inputs such as power, water, and fertilizer, and by increasing the minimum support price (MSP) rather than through building new capital assets in irrigation, power and rural infrastructure. This has shifted the production base from low-cost regions to high-cost ones, causing an increase in the cost of production, regional imbalance, and an increase in the burden of storage and transport of foodgrains.

The equity, efficiency, and sustainability of the current approach are questionable. Subsidies do not improve income distribution or the demand for labour. The boost in output from subsidy-stimulated use of fertilizer, pesticides and water has the potential to damage aquifers and soils – an environmentally unsustainable approach that may partly explain the rising costs and slowing growth and productivity in agriculture, notably in Punjab and Haryana. Although private investment in agriculture has grown, this has often involved macroeconomic inefficiencies (such as private investment in diesel generating sets instead of public investment in electricity supply, or too many tractors/tubewells in a village because of status considerations). Public investment in agriculture has fallen<sup>11</sup> dramatically since the 1980s and so has the share of agriculture in the total Gross Capital Formation (GCF). Although it has improved since 2003-04, it has still not reached the levels of the 1980's. Instead of promoting low-cost options that have a higher capital-output ratio, present policies have resulted in excessive use of capital on the farms such as too many tubewells in water-scarce regions.

Third, the proportion of total bank credit earmarked for agriculture has steadily fallen from near 18 per cent in the mid-1980s to 10.0 per cent in March 2003. This decline has been much sharper in direct lending.

A substantial part of agricultural loans in the 1990s has been in the form of indirect credit, that is, lending for various intermediary agencies and instruments like the Rural Electrification Corporation (REC), the special bonds issued by NABARD (National Bank for Agriculture and Rural Development) and deposits placed by banks in Rural Infrastructure Development Fund (RIDF) in lieu of priority sector lending. In the same period there has been a precipitate fall in small borrowal accounts (credit limits of Rs 25,000 or below) from 62.55 million to 36.87 million or more pointedly, in terms of amount outstanding from 25 per cent to 5.4 per cent. Small loans are mostly agricultural loans.

Undoubtedly, institutional credit has been scarce for the agricultural sector rather significantly in the 1990s. Are banks reluctant to offer agricultural loans because their earning potential from these loans has been relatively low? A more palpable cause for the banks' poor lending to agriculture or to small borrowers is their professional reluctance to operate in rural areas. And this is a more daunting issue to be addressed. Given the option, the scheduled commercial banks will not operate in rural areas. Since March 1995 after the disbanding of branch licensing policy and the grant of freedom to bank boards, the number of rural branches has declined from 32,981 to 32,137, i.e., the closure of roughly 840 rural branches instead of an addition of at least 8,000 branches under normal circumstances. This approach to rural banking has spawned a serious institutional vacuum in rural credit. It is no use goading banks to expand rural and agricultural credit base without ensuring that there is an adequate spread of the institutional network for rural lending.

It is thus obvious that Indian agriculture is in a serious crisis. Agriculture (including allied activities) accounted for 14.6 per cent of the Gross Domestic Product in 2009-10 but its role remains critical as it accounts for about 58.2 per cent of the employment in the country (Economic Survey 2010-11). Apart from being the provider of food and fodder, its importance also stems from the raw materials that it

<sup>11</sup> Expenditure through centrally sponsored schemes in agriculture has certainly improved in the last five years, but its efficacy is doubtful as discussed later in section 2.2.

provides to the industry. The prosperity of the rural economy is also closely linked to agriculture and allied activities.

### 3.1.1 Impact of agricultural stagnation on women

These three developments – stagnation, change in policy from investment to subsidy, and credit squeeze – have affected rural women very adversely, more so because the proportion of poorer women of all women is higher as agricultural workers. Their wages and the number of days of work too have not improved significantly, which has resulted in very slow reduction in rural poverty in the last two decades.

The increasing stake of women in a sector marked by loss of viability of cultivation, reduced public investment, decelerating and gendered wages, and degradation of resources has at least two more important gender specific effects. First, women who are traditionally responsible for food - from acquiring and storage to cooking and serving - are now burdened more than ever with the responsibility of ensuring household food security under adverse economic conditions with little or no rights, authority, access to or control of resources required for enhancing production and household income, and no authority over what they produce. Second, the additional responsibility is also likely to intensify women's work burden (Kanchi, 2010). Women's work burden is one aspect of their working lives that is generally overlooked, particularly in macro policy. Domestic work, variously known as housework or reproductive work, is an invariable fixture in the lives of majority of women. In addition, women have to work harder in the agriculture sector that has been languishing for the last two decades.

Progressive degradation of natural resources and high prices, especially of fuel but also of education and health, necessitate the expansion of women's activities to make ends meet. Women have to work longer hours on several unpaid and low paying jobs as also spend considerable time on and travel longer distances for foraging free goods like food,

fuel, fodder and drinking water. The increased work burden impacts not only on women's physical and emotional health but may affect children's health and educational progress, since women will have less time to devote to children and are likely to recruit them, especially the girls, to share household responsibilities. This will be especially true for poor women, spouses of migrant men due to uncertain and infrequent remittances, and widows of indebted farmers who are obligated to repay. Also, women may find little time available to spare for community participation and awareness creating activities of the government. The state needs to take this into consideration while drawing up programmes for women farmers.

### 3.2 Centrally sponsored schemes (CSS) in agriculture<sup>12</sup>

Public expenditure in agriculture has gone up in the last decade in the form of a number of centrally sponsored schemes initiated by the Ministry of Agriculture & Cooperation. However, as discussed below, their impact on increasing production is doubtful, thus making little dent on the conditions of women.

The Eleventh Plan acknowledges that slowdown in agriculture growth after mid 1990s was due to multiple factors including the lack of a breakthrough in technology of major crops; low replacement rate of seeds/varieties; slow growth or stagnation in area under irrigation and fertiliser use, decline in power supply to agriculture, and slowdown in diversification. Extension is the responsibility of state governments and is the weakest link in the chain. There are large unfilled vacancies and the number of extension workers has marginally declined over the last three decades, while the number of holdings have increased almost four-fold.

Further, with increasing feminisation of agriculture, it is important that extension models address the needs of women farmers. In the absence of any such improvements, the input dealers have donned the role of extension workers and it has been left to the

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<sup>12</sup> This section draws heavily from Raturi (2011).





Photo Credit: UN Women/Anindit Roy-Chowdhury

dealers of inputs to provide advice to the farmer. Given their poor grasp of technological issues and more importantly their interest in selling the inputs, this development is inappropriate and possibly counter-productive. There is an urgent need to innovate extension models built on public-private partnership (PPP) mode, that specifically integrate the needs of the many farm households that are found to be run today by women, give the farmers the latest information about an array of technologies, and let them choose the best.

Institutions, which are supposed to help farmers, such as research, extension, credit and input supply agencies, are by and large not pro-poor and pro-women. Over the past decade, the government

has been allocating increasing resources to support the rural economy and agriculture sector, through the introduction of various centrally sponsored and funded schemes. Given that the agriculture sector is a state subject, the primary objective has been to support state governments in designing and funding programmes which help in generating a sustainable agriculture sector growth of at least four percent per annum. The key schemes are shown in Table 8, which briefly summarizes the main objectives of the various schemes.

The objectives are set out in very ambitious terms – with the aim being to increase overall agricultural productivity and production, and/or ensure increased rural incomes. However, in most

**Table 8:**  
**Main centrally sponsored schemes in agriculture**

Scheme	Main Objectives	2010-11 Allocation (Rs. Crore)
Rashtriya Krishi Vikas Yojana (RKVY)	To provide an incentive to states to increase public investment in agriculture and allied sectors; bring about quantifiable changes in the production and productivity; and maximize returns to farmers. Other objectives include: provide flexibility to states in the process of planning and executing agriculture and allied sector schemes; ensure the preparation of agriculture plans for the districts and the states; ensure that local needs/crops/priorities are better reflected in the agriculture plans of the states; reduce the yield gaps in important crops, through focused interventions.	6755
National Food Security Mission (NFSM)	To increase the production of rice by 10 million tons, wheat by 8 million tons, and pulses by 2 million tons, by the end of the 11th Plan in 2011-12.	1564
National Horticulture Mission (NHM)	Support the holistic growth of the horticulture sector through area based regionally differentiated strategies. It aims to enhance acreage, coverage and productivity.	1100
Backward Regions Grant Fund (BRGF)	The Backward Regions Grant Fund aims to redress regional imbalances in development, focusing on 250 identified backward districts. It aims to: bridge gaps in infrastructure and other developmental requirements; help build capacity of local bodies for planning, implementation and monitoring, and strengthen Panchayat and Municipality level governance.	5050
Integrated Watershed Development Programme (IWDP)	Targets the rainfed areas, and aims to improve rural livelihoods through participatory watershed development, with a focus on integrated farming systems for enhancing income, productivity and livelihood security in a sustainable manner.	2458

cases there is a considerable disconnect between the ambitious objectives set out by the central government for each of the schemes, when viewed against the actual programmes and components being delivered on the ground. In the case of RKVY, which provides considerable flexibility to the states, it is clear that the latter have not really picked the ball with new programmes and innovative institutional arrangements. With the non-RKVY

schemes, where the design is very much driven by the centre, the programmes are heavily biased towards the provision of subsidies on programmes and components which are very much prescriptive. Finally BRGF sets very lofty objectives – of helping to redress regional imbalances in development, but then provides minimal resources towards pursuing those objectives. Overall, none of the schemes make any serious attempt at grappling with the huge

institutional challenges which prevail, or recognize the political complexities of fostering change in PRI capacity without the explicit commitment of the states.

Complementing RKVY, the National Food Security Mission (NFSM), launched in 2007-08, aims at increasing the production by restoring soil fertility and productivity at the individual farm level, promoting and extending improved technologies, and area expansion – thereby creating employment opportunities and enhancing farm level economy. The objectives of the NFSM are lofty which however, are not matched by the contents and components of the scheme, which largely seek to dispense subsidies. As a result the scheme, with its focus on subsidies, has become more a means for income transfers to a limited number of farmers rather than a scheme for augmenting foodgrains production.

There is considerable overlap in the objectives across these schemes, and indeed funds from any or all of them can be allocated for meeting objectives for any one of the schemes. In most cases, subsidies are reportedly provided on a 'first come first served' principle. Inevitably it leads to issues of governance, and promotes a culture of patronage, where departmental officials are distributors of the subsidized goods. Importantly, it leads to a relationship between local government officials and farmers which is more hierarchical and not one of a partnership. In the end it is not driving a process of local level empowerment.

Further, these schemes have not resulted in any significant manner in the upgrading of agricultural technology, or the wider adoption of new technology across large areas in the country; consequently, the programmes have generally not been transformational in character, in as far as changing the growth profile of the agriculture sector on a sustainable basis is concerned.

Implementation of the programme has also suffered from delays – caused by various factors. Delays in funds availability, among other factors, leads to delays in the delivery of seeds, fertilizers, pesticides, etc. – the timing for which is critical for ensuring

an appropriate outcome in terms of yields and production.

Finally, although on paper the schemes insist on one-third of the beneficiaries being women, in actual practice, the male farmer is chosen on the basis of patronage and other extraneous considerations, and his wife's signatures are obtained on the papers in order to complete the formalities. The absence of a serious effort at monitoring and evaluation that would have pointed out these glaring issues is a major gap.

### 3.3 Women's self-help groups

The only programme that has done well in many states is the spread of a self-help group movement, but it is not supervised by the Ministry of Agriculture and Cooperation. The decline of institutional credit for agriculture and the onerous terms on which farmers have to borrow are major factors contributing to rural distress. Not being landowners, women in any case were not entitled to bank credit. At the same time, during the last decade, there has been a highly visible micro-credit initiative through self-help groups (SHGs) of women. The growth and experience of SHGs across the country is region specific. While in some parts of the country, there has been a phenomenal disbursement of funds to women in rural areas, and some capacity building, via the intermediation of NGOs, State agencies, line departments etc., which has enabled them to meet some pressing consumption needs it is far less clear to what extent this has enabled access to improved technology, higher productivity and profitable enterprise. SHGs in themselves can and certainly do provide women a new and legitimate social space where they can come together and explore avenues of collective action, but such instances have been only part of the story.

On the whole, a large number of households who were yet to be directly covered by the banks are being reached through micro-finance. There are two models of credit flow. The larger of the two models, the Self Help Group Bank Linkage (SBL) Programme covered about 35 million households in 2009 (MTA, 2010), whereas the Microfinance



Institution (MFI) model covered about seven million households (Ghate, 2008). The latter model does not follow the group approach or may not be restricted to women only. It has come for sharp criticism, especially in Andhra Pradesh for forcing people to borrow too much at very high rates of interest, thus making them perpetually indebted. The amount of loan sanctioned was often beyond the capacity of the households to repay, thus forcing them to take another loan just for repayment of old loans. The issue of multiple borrowing is not answered by allowing two MFIs to lend to a borrower at a time. "One MFI, one loan" should be the principle. By allowing two MFIs to lend to a borrower, we are again giving scope to multiple loans and burdening the poor borrower (Reddy, 2011). There is a need to regulate the expansionist MFIs which are serving the interests of the investors by ignoring the very objective of addressing the microcredit needs of the poor.

As regards the more dominant model of SHGs, these are informal associations of up to 20 women who meet regularly to save small amounts (typically Rs 10 to Rs 50 per month), and use the saved funds to lend small amounts to their members. After satisfactory working for six months they are eligible for bank loans that are given to the group which decides the rate of interest at which the amount should be loaned to a member. The major advantage of the SHG model is the empowerment and participation it has facilitated in millions of rural women of which half are under poverty line. The real power of the SHG model lies in the economies of scale created by SHG Federations (comprising 150-200 SHGs each). This is evident, for example, in bulk purchase of inputs (seeds, fertilisers etc) and marketing of outputs (crops, vegetables, milk, NTFPs etc). They can also provide larger loans for housing and health facilities to their members by tying up with large service or loan providers.

However the programme is still heavily skewed in favour of the southern states, Andhra Pradesh, Kerala, and Tamil Nadu. These states have set up umbrella organisations at the state level which promote formation of SHGs, ensure thrift, establish bank linkage and facilitate capacity building. In addition,

they federate the SHGs into effective self-governing organizations with a hierarchy of appropriate functions, including ensuring coordination with the line departments. The Kudumbashree in Kerala with active linkages with the PRI and the Andhra Pradesh model which relies on federations of SHGs have acquired the shape of effective organisations of the poor.

### **3.3.1 Issues needing attention**

There is a concern that impressive figures of disbursed loans hide the poor quality of work. Many of these groups remain on paper and suffer high rates of mortality. Due to subsidy available to bank loans under the SGSY scheme of GOI, the programme remains largely government-pushed, top down and full of corruption. A report on Andhra showed that SHG loans were used mostly for non-income generating purposes. These were for repayment of old loans (20.4%), health (18%), and home improvement (13%). Only 25% loans were for income generating activities.

SHGs cannot be formed overnight. There is a formation stage, a strengthening stage and a self-help stage. Groups need to be helped in the process of progressing through these stages. SHGs need guidance and assistance on a number of issues. These include:

- Training in basic functions, such as, accounting, keeping record, linkages with the local bankers and monitoring of loans granted to them.
- Saving and micro-credit activities to encourage regular participation of the members at group meetings. But micro-credit activity in isolation may not be able to generate substantial employment and income for poor families.
- Selection of enterprises keeping in view the availability of time by women, their risk taking ability, cost of inputs required, cash flow, risks involved, marketing prospects etc.
- Development of linkages with various other organisations outside the village to support the micro-enterprises. Links to banks, training organisations and extension services are the basic support services required. (Sulaiman et al., 2003)

### Box 5: SHGs in Bundelkhand (UP)

A survey of 32 villages in Kaushambi, a backward district of Bundelkhand (Uttar Pradesh) showed that the 67 per cent of the ever formed SHGs had gone out of existence. As the poor have no incentive to form a SHG, all sorts of advantages are dangled to cajole them to form one. For example, houses under the Indira Gandhi Awas Yojana would be sanctioned only to those who have become part of an SHG. Likewise, BPL cards would also be given only to such persons. Most importantly, a bank loan of Rs 20,000 to Rs 25,000 would be sanctioned after six months and if they continue to contribute their monthly share for one year, a sum of Rs 2 lakh, which has now been raised to Rs 4 lakh, would be credited to their bank account to be used by them to undertake remunerative activities.

The village development officers and the facilitators are under pressure from their higher-ups to form SHGs as per the target fixed for them, and use all kinds of pressures to form an SHG without taking the trouble to motivate them in a proper manner. The result is that people join SHGs in the hope of getting a bank loan and make the monthly contribution, but if someone defaults other members also become lukewarm about their installments. They are hardly told about what amount has been deposited with the bank. There are cases where the president and secretary of the SHG have embezzled the funds. It was only in the case of those SHGs which had existed for 24 months or more that roughly 40 per cent received an average loan of Rs 90,000 instead of Rs 1 lakh because a bribe of Rs 10,000 or so had to be paid in every case. There is a subsidy of 50 per cent on such loans and the banks are enjoined to pay Rs 2 lakh, but they generally keep the subsidy with themselves (and show that as payment of loan in their records) and pay only Rs 1 lakh and that too after the SHGs agree to pay a bribe. A three month installment of the total amount to be paid back by the respective SHGs is fixed in which interest at a compound rate is charged.

It appears that corruption is sounding the death knell for the scheme. The bank officials make the SHGs run in the hope of getting a larger amount as a bribe. This causes frustration and exasperation. Bogus SHGs have also cropped up (there were four such SHGs in the study area), which are prepared to bribe on a much larger scale and have vitiated the atmosphere. The study found that the banks consider bribe as their right and nothing moves unless the bribe amount is settled in advance.

*(Shankar, 2011)*

On the whole, SHGs appear to have transformed rural women, increasing their self worth, their credit worthiness, and their worth in the larger community (Lindberg et al., 2011). Nonetheless, in the field of savings and credit, and the use of these in the reduction of poverty and social inequalities, SHGs may need major adjustments in their design. Women are under pressure from the Bank/MFI to save at a rate that they cannot often afford. As a result, they see their savings more as collateral against loan, and feel the need to have a loan in their names, whether or not they need it, at any given point of time. It might

be best to help them choose to save at a rate that the poorest can comfortably afford in the leanest of months (Rajagopalan, 2009). Loans must be repaid in installments, and there should be a gap between the clearing of a loan and the taking of another. In the first few years, when the group's corpus of savings is small, women should not have access to more than one loan at a time.

Microcredit through the SHG mode has, in fact, demonstrated in unequivocal terms that poverty reduction is quite possible through small lending



without any collateral. It also leads to a good beginning for women's empowerment. However, microcredit is a necessary condition but obviously not a sufficient one for empowerment (Reddy, 2011).

### **3.4 Land rights of women**

As already emphasized in section 1 of the paper, women's importance in agricultural production both as workers and as farm managers has been growing in the last two decades, as more men move to non-farm jobs leading to an increased feminization of agriculture. Today 48 percent of all male workers are in agriculture as against 75 percent of all female workers, and this gap is rising. Further, an estimated 20 percent of rural households are de facto female headed, due to widowhood, desertion, or male out-migration (Planning Commission, 2007). These women are managing land and livestock and providing subsistence to their family with little male assistance. Hence agricultural productivity is increasingly dependent on the ability of women to function effectively as farmers.

However ownership of land is concentrated mostly in male hands in our patriarchal society. It has been estimated that in India, landownership in favour of women<sup>13</sup> is not more than 9.3% (NSSO, 2004-05; Agriculture Census, 2004-05). Lack of entitlement to land (and other assets such as house, livestock, and so on) is a severe impediment to efficiency in agriculture for women cultivators because in the absence of title women cannot get credit or be entitled to irrigation and other inputs, especially technology. Women's working on land without title has led to creation of a new form of Zamindari (absentee landlordism), as their operation on land today is divorced from ownership. It may be recalled that Zamindari was abolished some sixty years back on considerations of both efficiency and equity. The discrepancy between the ownership and operation of land was regarded as one of the basic maladies of agrarian structure that acted as a 'built-in-depressor'. It led to not only inefficient utilisation of given scarce resources but also stood in the way

of augmenting these resources. Thus in every state the policy of abolishing all intermediary interests and giving ownership to the actual operator on land was adopted soon after independence. Time is ripe now to do so for women farmers too.

In addition to improved production, the clinching argument in favour of land titles to women is the stability and security it provides, the protection it affords from marital violence, and the bargaining power it gives women in household decision making and in the labour market for wages. However without title to land, women are not recognized, even by the state, as clients for extension services or as candidates for membership in institutions such as co-operative societies.

Women are keen for their independent rights to land. Women's aspirations and men's compliance with such aspirations are reflected in a meeting with 50 women and 20 men in a village in Maharashtra "when the land is in my husband's name, I'm only a worker. When it is in my name, I have some position in society and my children and my husband respect me so my responsibility is much greater to my own land and I take care of my fields like my children" (Kelkar field notes, 2010).

The land rights as well as access to land to the women accrue primarily through inheritance of ancestral landed property. However, the existing succession and inheritance legislations as well as customary laws for women are full of gender inequalities and discriminate against them as discussed below.

#### **3.4.1 Land laws in post-Independent India**

Before 1956 devolution of both acquired and inherited property was governed by the personal laws of the community. Although equal rights were granted to Hindu women in acquired property through the Hindu Succession Act of 1956, rights in inherited agricultural land were specifically exempted from the Act, and were made subject to tenancy and land reform laws of the states. In India, agrarian reforms through the 1950s

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<sup>13</sup> Recent state-level studies (Karnataka 2011, West Bengal 2009 and The State of Food and Agriculture 2010-2011) point out 10-12 percent women's ownership of land.

### Box 6: Why land is important for women

- Land access can reduce a household's risk of poverty, but for persistent gender inequalities land solely in men's hands need not guarantee female welfare.
- Direct land transfers to women are likely to benefit not just women but also children. Evidence both from India and from many other parts of the world shows that women, especially in poor households, spend most of the earnings they control on basic household needs, while men spend a significant part of theirs on personal consumption, such as alcohol, tobacco, etc.
- Women with assets such as land have greater bargaining power, which can lead to more gender-equal allocations of benefits even from male incomes.
- Women without independent resources are highly vulnerable to poverty and destitution in case of desertion, divorce, or widowhood. In parts of western and northwestern India, not uncommonly, rural women even from rich families, deprived of their property shares when widowed, can be found working as agricultural labourers on the farms of their well-off brothers or brothers-in-law. The fate of deserted and divorced women is worse.
- Tenure security, and especially titles can empower women to assert themselves better with agencies that provide inputs and extension services
- Women are often better informed than men about traditional seed varieties and the attributes of trees and grasses. If they had greater control over land and farming, this knowledge could be put to better use.



Photo Credit: UN Women/Gangajit Singh Chandok

(WCD, 2007)

and later took place at a time when gender equality was marginal to the policy agenda and women's organisations lacked their current visibility. Hence, in most government land reform programmes and land transfers, women's land rights remained a non-issue.

**Joint Pattas** - From the 1980s onwards gender equality was talked about, but restricted only to

land distributed by government. The Eighth Five Year Plan (1992-97) called for titles to spouses in productive assets, houses, house sites and directed state governments to register government allotted wasteland/ceiling surplus lands in joint names, but remained silent on the inequities in devolution laws as regards women. The Tenth Plan carried a section which focused on not only in increasing





Photo Credit: UN Women/Gangajit Singh Chandok

women's work opportunities but also increasing the productivity of women farmers. It referred to the NSSO data on high female employment in agriculture and suggested increasing women's access to productive land by regularizing leasing and share cropping of uncultivated agricultural land by women's groups. Similarly the Eleventh Plan has many suggestions for providing women access to cultivable land, ensuring joint ownership or sole ownership to women of all land distributed by the state including under rehabilitation schemes, facilitating 'group' ownership or leasing, and allotment of homestead lands of 10-15 cents to landless families within one kilometre of existing habitation with priority to single women, but again like the 10th Plan it too did not raise the issue of discriminatory inheritance laws.

### 3.4.2 Pattas in favour of women or their groups

The XI Plan advocated individual titles or group titles rather than joint titles with husbands in those cases where new land is being distributed or regularized. It rightly observed that joint titles with husbands gave women little control over the produce and made it difficult for them to claim their shares in case of marital breakup, or domestic violence. In contrast, individual titles or "group pattas" (to groups of women) would strengthen women's hands. In the case of individual titles, half the land allocated to the family should be registered in the wife's name and half in the husband's name rather than jointly in both names. This will give women control over their shares and greater bargaining power.

In addition, where possible a group approach should be followed, as already being done under some NGO programmes. SEWA's experience in leasing government-owned land indicates that the legal and institutional impediments that stand in the way of giving a group title to land need to be eased (Kanchi, 2010).

A group approach to land use need not be limited to crops. It could be extended to other activities such as fish production. Fifty percent of the land pattas given to forest communities should go to women, under any land enactment, including those under the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006. Rather than giving joint pattas, however, women

and men should be given individual pattas. Also any new land so distributed should be in terms of group rights. Groups of poor women could be given land on medium or long term leases (10-20 years), for group farming or group fish production. The formation of such groups should not be limited to SHGs, since many SHGs are not composed of the poorest.

However, the potential of wasteland distribution in future is extremely limited, as the cultivable waste has already been allotted or encroached. Hence the main source of land title in the years to come is not through distribution of government land or leasing, but through inheritance, and therefore we need to examine the tenancy laws and the extent of discrimination inherent in such laws.

### Box 7: Group leasing in Andhra Pradesh

The Deccan Development Society (DDS), Andhra Pradesh works together with dalit women to promote household food security for approximately 3000 women in 32 villages by increasing de facto control on decision-making as to what is to be grown and how. Male farmers who technically owned the land were consulted and their agreement legally recorded to implement a household food security programme by growing sorghum which is the local staple millet along with a variety of other food crops. The women working collectively (100 in each village with 5 leaders in every village to manage the programme) could achieve significant results. Sorghum grown through this process was collected in a grain bank at the village level and distributed to poor households at a low cost according to their needs in time of seasonal shortages. The poor households were identified by participatory wealth ranking in an open process by the women themselves at village meetings.

As a result of the programme the dalit women were able to achieve not only food security, but also nutritional, fodder, fuelwood, and livelihood security. It also achieved ecological security – since fallow lands were cultivated and soil fertility improved.

Other benefits to the group's members were availability of work and access to fodder. Many of the women who gained confidence to practice agriculture independently went on to buy land through the SC Corporation. Women who leased in land felt empowered because instead of looking for work with landlords, the latter were approaching dalit women with request to lease in land. They have written agreements with landlords though the agreements are not registered. In case of any dispute the women's groups and village elders sit together to resolve them. Women also gained recognition as farmers and started collective marketing.

The government of AP is exploring the potential of SHGs taking up land lease activities to improve their incomes through a new Bill.

(Rao, 2011)

### 3.4.3 Tenorial laws for agricultural land

As already stated, the Hindu Succession Act left the question of devolution of inherited agricultural land and property to be decided by the respective state tenancy laws. For example, in the tenorial laws of Haryana, Himachal Pradesh, Jammu and Kashmir, Punjab, Delhi and Uttar Pradesh, the specified rules of devolution show a strong preference for agnatic succession, with a priority for agnatic males. In all these states the tenancy develops in the first instance on male lineal descendants in the male line of descent. The widow inherits only in the absence of these male heirs. In addition, in the first four states mentioned, daughters and sisters are totally excluded as heirs. In Delhi and Uttar Pradesh, daughters and sisters are recognised but come very low in the order of heirs. Such discriminatory laws violate the equality principle enshrined in Article 15 of the Constitution, but these could not be challenged as the Land Reform laws have the protection of the 9th Schedule of the Constitution.

For instance, section 171 of the UP Zamindari Abolition Act has a strong gender-bias as daughters have no right of inheritance when sons are alive. The section holds,

***'General order of succession - subject to the provisions of Section 169, when a bhumidhar or asami being a male dies, his interest in his holding shall devolve in accordance with the order of succession given below:- (a) the male lineal descendants in the male line of descent in equal share, (b) widow and widow's mother and widow of a predeceased male lineal descendants in the male line descent etc.'***

A married daughter would be entitled to a share in the absence of the above claimants, only when the deceased had no father, widowed mother, unmarried daughter, brother or unmarried sister.

States where the tenorial laws explicitly mention that the devolution of tenanted land will be according to personal law are very few, and include Rajasthan<sup>14</sup> and Madhya Pradesh where the personal law applies for all communities. Also in the Telangana region of Andhra Pradesh, the commentary following Section 40 of the relevant Act clarifies that for Hindu tenants the Hindu Succession Act will apply. In practice, however, even in Rajasthan daughters have been recognised as heirs only in some cases, while in others male heirs alone have received recognition. In addition, there are states which do not specify the order of devolution in their laws dealing with tenancy land, such as Gujarat, the Bombay region of Maharashtra, West Bengal, Karnataka, Kerala, the Andhra region of Andhra Pradesh and Tamil Nadu. In these states Courts have ruled that the personal laws automatically apply. Then there are states such as Bihar and Orissa for which the tenancy Acts specify that occupancy rights shall devolve in the same manner as other immovable property, "subject to any custom to the contrary". This leaves open the possibility of admitting gender-inegalitarian customs if established, especially for the tribal communities in these regions.

According to the Hindu Personal Law, sons and daughters are entitled to equal shares in the deceased man's "notional" share in *Mitaksara* joint family property. But sons, as coparceners in the joint family property *additionally* had a direct birth right to an independent share; while female heirs (e.g. daughter, widow, mother) had claims only in the deceased's "notional" portion. This meant that if a man had four acres of land and a son is born, he is left only with two acres and the rest has notionally gone to the new born son. But if a daughter is born she gets nothing unless her father dies, that too from the remaining two acres of land of which the son will also get his share in addition to two acres that was his since birth. Also, sons could demand partition; daughters could not. In actual practice, daughters get nothing, as mutation of land is generally done

<sup>14</sup> Section 46(1) of the Rajasthan Tenancy Act, 1955 holds, "the restrictions imposed by Section 45 on letting by a holder of Khudkasht and on sub-letting by a tenant shall not apply to (a) a minor, or (b) a lunatic, or (c) an idiot, or (d) a woman (other than married). This is discriminatory and betrays insensitivity as women have been placed at par with minors, lunatics and idiots.





Photo Credit: UN Women/Anindit Roy-Chowdhury

in favour of male heirs. In some cases daughters are asked to give a letter in favour of the sons (Agarwal, 1994).

#### 3.4.4 Changes in 2005<sup>15</sup>

Little effort was made until 2005 to do away with these discriminatory laws. Finally after 50 years of the 1956 Hindu Succession Act (HSA), the Government addressed some persisting gender inequalities in the HSA by bringing in the Hindu Succession (Amendment) Act, 2005. One of the most

significant amendments in the 2005 Act is deleting the gender discriminatory Section 4(2) of the 1956 HSA. Section 4(2) exempted from the purview of the HSA significant interests in agricultural land, the inheritance of which was subject to the devolution rules specified in State-level tenorial laws. The 2005 Act brings all agricultural land on par with other property and makes Hindu women's inheritance rights in land legally equal to men's across States, overriding any inconsistent State laws. This can benefit millions of women dependent on agriculture for survival.

<sup>15</sup> The first half of this section draws heavily from Agarwal (2005).



Photo Credit: UN Women/John Borgoyary

The second major achievement lies in including all daughters, especially married daughters, as coparceners in joint family property. They can also demand partition in the life time of their father just as sons could. Third, the Act deletes Section 23 of the 1956 HSA, thereby giving all daughters (married or not) the same rights as sons to reside in or seek partition of the family dwelling house. Section 23 did not allow married daughters (unless separated, deserted or widowed) even residence rights in the parental home. Unmarried daughters had residence rights but could not demand partition.

Fourth, the Act deletes Section 24 of the 1956 HSA, which barred certain widows, such as those of predeceased sons, from inheriting the deceased's

property if they had remarried. Now they too can inherit.

On the debate against equality the risk of fragmentation is an oft-repeated argument. This contention is misleading and cannot justify selectively disinheriting women (Velayudhan, 2009). Fragmentation can occur even when sons inherit. In practice, many rural families continue to cultivate jointly even when parcels are owned individually. Another argument is that women migrate on marriage. But one might ask: if men retain their claims despite job-related migration, why shouldn't women on marriage-related migration? They could lease out the land to their family or someone else, or cultivate it cooperatively with other women.



This would give women some economic security, however small.

If her marriage breaks down, she can now return to her birth home by right, and not on the sufferance of relatives. This will enhance her self-confidence and social worth and give her greater bargaining power for herself and her children, in both parental and marital families.

Even though the legal framework has been amended in favour of women as recently as 2005 with the deletion of the gender discriminatory clause on agricultural land, women often forgo their claims in anticipation of support from their natal family in case of marital problems or their marriages breaking up, even though such support may not actually materialize. Women also face impediments<sup>16</sup> in operationalising the statutory codes and getting their names included in the records. Also, ownership does not always translate into control, as is the experience of matrilineal societies of Meghalaya where control is exercised by the maternal uncle. Even when women have mutations of land in their names, they may not have actual control over that land. Decision making in cropping patterns, sale, mortgage and the purchase of land or the instruments of production remains in the hands of the men of the household.

Thus the issue is not only legal, it is also cultural. As women's control over loans, income and assets goes down, their access to social resources such as knowledge, power and prestige diminishes. Disparity in gender status gets intensified with the emergence and deepening of other forms of stratification. Subordination and seclusion of women is more noticed in communities where social differentiation and hierarchy based on ownership patterns or on prestige is more pronounced.

Rural women may be aware of the necessity of getting separate legal rights over land, but they lack the wherewithal to claim their rights through the tedious and harassing process of approaching

bureaucracy and the courts. They are exploited by their husbands and even by their sons but they would not consider challenging them. They generally like to view their husbands as comrades and friends whose good wishes and advice they would like to cherish. They keep fasts for their husbands' long life, and aspire to die as *Suhagan* (in their husband's lifetime). They divide men in the neat category of good husbands and bad husbands, without realising the inherent exploitation in the very institution of patriarchy and property customs (Ellis, 1988). These norms serve as barriers to women's ability to exercise direct control over the land they may inherit in their natal village. Thus along with initiating legal rights over land to women one would have to conscientise them about the existing realities of power inequities within the family, which would require a great deal of political courage.

Asset redistribution is superior to income redistribution. It provides a basis for overcoming distortions in the functioning of markets and for restructuring gender relations in the fields of property rights, access to technology, healthcare and governance. Asset ownership and control rights are preferable to numerous policy alternatives for women's empowerment. These are likely to bring in changes in public opinion about gender roles and social cultural norms of deep-seated social inequalities of women such as the household division of labour, restraints on women's speaking in public, constraints on women's mobility and pervasive gender-based violence within the home and outside (Kelkar, 2011).

Central to the varied levels of engagement and in diverse context, is the gap between the law, policy reform and actual practice. It is at the community level that such gaps are most glaring and hence need to be addressed. These include social norms and perception, lack of an enabling land administration, lack of awareness including legal awareness among women themselves, and the wider economic and political dynamics. This has made organisational strategies multi-pronged - community approach,

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<sup>16</sup> Prem Choudhry's ongoing study on Haryana points out that in numerous rural families girls are made to sign away their land rights in favour of their brothers or fathers.



raising awareness, conducting participatory research, building capacities at different levels and among different actors, advocacy – and widening the concept of justice at its centre (Velayudhan, 2009).

The Department of Land Resources in the Ministry of Rural Development (MORD) should launch a campaign to correct revenue records and ensure that women's land ownership rights are properly recorded by the states with intimation to them, while the Planning Commission must coordinate with other Ministries, such as Agriculture, Livestock, Finance, and Women & Child Development (MWCD) to ensure speedy implementation of the suggestions given in this report. Further MORD, MWCD, UN Women and the Lal Bahadur Shastri National Academy of Administration, Mussoorie could devise programmes for awareness building. Monitorable targets should be set for the district collectors to ensure timely implementation of law. It may be prudent to make these rights inalienable and non-transferable for the first twenty years on the pattern of pattas under the Forest Rights Act. Also, UPSC examination questions on women's property and inheritance rights be geared to increase awareness about the issue. Further, MWCD and UN Women should think of preparing and circulating pamphlets to Members of Parliament that enable them raising concerns about women's rights to land and property in Parliament.

### **3.5 Neglect of women's concerns in the 12th Plan Approach Paper**

The Approach Paper for the 12th Plan (2012-17) released in September 2011 has surprisingly shown total insensitivity towards women's issues, especially those faced by women farmers, such as lack of title, and poor access to credit and extension. What is even more distressing is the Planning Commission's desire to deprive marginal farmers of their land, facilitate its transfer to farmers owning large holdings, and reduce marginal landowners to the status of agricultural labour. This will not only hurt women farmers who mostly own small holdings, but will result in more poverty and deprivation, and hence needs to be opposed vigorously.

The Planning Commission advocates legislation to "permit leasing of land where small farmers, who would otherwise be unviable, are able to lease out their lands to others able to bring in the other inputs needed. The small or marginal landowner may even be employed on the land by the new tenant farmer" (para 7.35). The Planning Commission's aversion to small and marginal farmers and its efforts to reduce them to the status of landless labourers by increasing inequality in the area of operational holdings should be examined seriously, as this recommendation is not only anti-poor but also anti-productivity. Research done on size-productivity relationship since the 1960s has made it clear that in agriculture, given the same resource facilities, soil content and climate, a small farmer produces more per acre than a large farmer. In a recent article (Chand et al., 2011), agricultural economists, on the basis of recent National Sample Survey data, have held that small holdings in Indian agriculture still exhibit a higher productivity than large holdings. Industry operates under conditions of increasing returns to scale whereas agriculture has so far operated under diminishing returns to scale.

Thus, both output and employment per unit of capital invested increase in agriculture with the decline in the size of its operation. Various theories about disappearing advantages of marginal and small farmers and efficiency gains of large farmers with economic development are not found to be operating in India.

Small farmers have better access to labour as they exploit their own family labour, whereas large farmers have better access to capital and have to hire labour from the market. These differences result in small farmers committing more labour to production than large farmers and large farmers substituting machines and capital for labour. Thus, a small farmer may get an extra unit of output by using home-produced mulch and organic manure and the large farmer may depend on chemical fertilizer bought from the market. In fact, capital intensity is increasing for all categories of farmers, but at a faster pace in Green Revolution areas and for large farmers.

Both market and technological forces act in favour of concentration of land in fewer hands, and unless the government comes out with a programme to halt this trend, growth with the existing levels of asset inequalities will lead to further impoverishment of the rural poor. This phenomenon of reverse tenancy has gathered strength in recent years and has contributed to the steady increase in the concentration of operational holdings. Rather than express concern at this trend and provide credit, inputs and markets to small farmers and supplement their incomes with off-farm employment opportunities within the countryside, the Planning Commission wishes to act in favour of big operational holdings and make them even bigger.

### 3.6 Food and nutritional security

It is well established now that the inferior status of women in India is a key factor towards the failure to translate agriculture-led poverty reduction into nutritional improvements. Despite high economic growth in the last two decades, more than half of Indian women are anaemic, and 44 per cent children are underweight. In addition to several steps that need to be taken for improving nutritional standards (better access to potable water, hygiene and micro-nutrients, curbing their early marriage, and improving their low weight at pregnancy, etc.) one must also increase the consumption of foodgrains by the poor, especially women. As already stated in



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section 2.1, availability of foodgrains (which is a good proxy for consumption) has declined by 15 per cent from 510 gm per day per capita in 1991 to 436 gm in 2008. At any given point of time the cereal intake of the bottom 10 percent in rural India continues to be at least 20 percent less than the cereal intake of the top decile of the population, despite better access of the latter group to fruits, vegetables and meat products. The sedentary life style of the non-poor too should be taken into account while assessing the difference between the two groups. For the upper segment of population the decline may be attributed to a diversification in food consumption, easy access to supply of other high value agricultural commodities, changed tastes and preferences, and consumption of more expensive non-foodgrain products. Higher economic growth and per capita incomes thus contribute to reduction in per capita demand for cereals for the rich.

However for those who are below or around the poverty line, this has to be understood as a distress phenomenon, as with marginal increase in their incomes over time they are forced to cut down on their food consumption to meet other pressing demands that were not considered important in the past. For instance, as more schools open, the poor too wish to send their children to schools, where expenses are incurred on clothes, shoes, stationery, books, etc. despite the school fees being met by government. These expenses would thus become a new item on the household budget, and food expenditure may be curtailed to make room for it. Fighting sickness leads to another chunk of essential expenses, for which opportunities did not exist in the past, as there were no doctors in the vicinity. The share of fuel and light in total consumer expenditure has risen from under 6 per cent to 10 per cent in both rural and urban areas between 1972-73 and 2004-05. So has the consumption of tobacco. Food is still needed, but not demanded for lack of money. The food budget of the poor has been squeezed out because the cost of meeting the minimum non-food requirements has increased (Sen, 2005). Thus, it is not possible for households around the poverty line to purchase their initial food basket within their current food budget, unless it is subsidized.

If cereal consumption of the poor as a class has not improved over the past two decades, women's consumption must have further deteriorated, as Indian women are the last in the family to consume food after feeding their men and children. Unfortunately sex-segregated data on household food consumption is not available, but higher incidence of anaemia and malnutrition amongst women does reflect inequities in intra-household food consumption.

It is unfortunate that the word 'hunger' does not occur in the 12th Plan Approach Paper even once, whereas according to the latest Global Report India continues to be in the category of those nations where hunger is 'alarming'. What is worse, India is one of the three unfortunate countries where the hunger index in the period 1996-2011 has gone up from 22.9 to 23.7, whereas 78 out of the 81 developing countries studied, including Pakistan, Nepal, Bangladesh, Vietnam, Kenya, Nigeria, Myanmar, Uganda, Zimbabwe, and Malawi have all succeeded in improving their scores. In the absence of data on intra-household variation in consumption, one can only go by the anecdotal evidence that hunger afflicts women and the girl child more adversely when household availability of food is limited.

Although men control land ownership, supply of inputs, and the sale of "cash crops," women often manage production of subsistence crops, albeit some of the same crops that are sold in local markets. Therefore, improving women's productivity in agriculture not only increases food availability for the household but also raises women's incomes and enhances food security due to women's spending patterns. Women are typically responsible for food preparation and thus are crucial to the dietary diversity of their households. Women are generally responsible for selecting food purchased to complement staple foods and to balance the household's diet.

Major food related programmes, such as PDS and ICDS are plagued by corruption, leakages, errors in selection, procedural delays, poor allocations and little accountability. They also tend to discriminate



against and exclude those who most need them, by social barriers of gender, age, caste, and disability; and State hostility to urban poor migrants, street and slum residents, dispersed hamlets, and unorganised workers, such as hawkers.

A recent evaluation of ICDS in Gorakhpur (UP) by NHRC showed that 63% of food and funds are misappropriated. In place of cooked food, as directed by the Supreme Court, manufactured ready-to-eat food is given to children which has only 100 calories, as against a norm of 300 calories, and most of which ends up as cattle feed.

More than half of the poor either have no card or have been given APL cards, and are thus excluded from the BPL benefits. These must be presumably

the most poor tribal groups, women headed households, and people living in remote hamlets where administration does not reach. Thus the people most deserving of government help are deprived of such assistance. On the other hand, almost 60% of the BPL or Antyodaya cards have been given to households belonging to the non-poor category. It is doubtful if the current Socio-Economic Caste Census would be able to weed out these errors of exclusion and inclusion.

A large number of homeless and poor living in unauthorised colonies in urban areas have been denied ration cards, and are thus not able to avail of PDS, despite being Indian citizens. In Rangpur Pahadi, a slum area just a few kms away from Vasant Kunj (Delhi), people living since 1980 have not been



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given even voter ID or any ration card. Thus their very existence is denied by the Delhi Government. A drive should be launched in collaboration with civil society to cover them in a time bound manner with ration cards.

Food Ministry should have a greater sense of ownership of PDS, and improve its oversight mechanisms. For instance, it should start an annual impact study of the PDS, especially in the poorer states. It is willing to spend Rs 60,000 crore on the programme but not willing to spend even Rs 60 lakh on monitoring and evaluation of the programme. That means spending just about one rupee out of every one lakh rupees on monitoring. But the ministry has not conducted a single multi-

disciplinary third party objective evaluation of PDS in the last eight years.

Further, the poorest 150 districts (which will cover most of the tribal majority areas in central India) should have universal PDS. In no case export should be permitted. If basmati is to be exported, equal amount of ordinary rice must be imported.

Large scale substitution of PDS by Direct Cash Transfers (DCT) is not feasible, as foodgrains purchased from the farmers through MSP mechanism need an outlet for distribution. Besides DCT needs a good banking structure, functional registration system, and widespread use of debit cards. At best it

could be tried on a pilot basis in a few poor localities of metropolitan cities.

Keeping these facts in mind the National Advisory Council (NAC) has made the following recommendations to government in the proposed Food Security Bill which government is likely to introduce in the Parliament soon:

- '90 per cent of rural and 50 per cent of urban population will be entitled to subsidised foodgrain under the PDS.
- Every pregnant women and lactating mother through anganwadi will be entitled to free cooked meal during pregnancy and six months after the child's birth.
- All destitute persons shall be entitled to at least one cooked meal everyday free of charge in accordance to scheme prescribed by the Central Govt.
- All homeless and poor, casual workers & migrant labourers shall be entitled to cooked meals

at community kitchens according to schemes prescribed by Central Govt.

- All persons, households etc living in starvation or conditions akin to starvation shall be provided –
  - (1) Free cooked meals two times a day, for 6 months from date of identification.
  - (2) any other relief deemed necessary by the State Govt.

The eldest women who is not less than eighteen years of age, in every priority and general household, shall be the head of household for the purpose of distribution of ration cards. If in a household there is no women who is 18 years old but has a female below 18 years of age then immediately after attaining the age of 18 years she will be considered as a head of the household for the purpose of distribution of ration.'

It is hoped that these recommendations will be accepted as they go a long way in reducing women's malnutrition.





Photo Credit: UN Women/Gangajit Singh Chandok

# 4 Summary of recommendations

Women's participation in agriculture is seldom accorded the importance it deserves. Especially with their ever-growing numbers on the farm leading to feminization of agriculture, the cardinal issue calls for urgent attention by the planners and policy makers alike. We have analysed these issues in the previous sections, and here we make policy recommendations following the analysis already done.

Women's role as agricultural workers, especially their work on family farms is not being reported correctly, thus denying them access to extension and credit that they truly deserve in the context of increasing male migration out of agriculture. Statisticians and

ground staff need to be sensitized to the changing nature of agriculture, so that their mindset of thinking of farmers as males only is changed. The gender bias in functioning of institutions for information, extension, credit, inputs, and marketing should be corrected by gender-sensitizing both men and women.

Government should recognise that women and men may have different priorities, problems and needs. Women prioritise food crops, and therefore government should give higher priority to food production on small farms in rainfed and eastern regions. Rejuvenating agriculture through significant

increase in public investment would help women if such investment recognizes the gender-specific needs of women as also the constraints that women face in tackling their expanding responsibilities.

Analysis of women's location within agriculture shows that to benefit women, public investment must flow into rain-fed areas, backward districts, particularly food insecure ones since this is where women workers are concentrated. It must increase productivity, especially on marginal and small farms, based on sustainable agricultural practices (Kanchi 2010). Public policy and investment need to focus on increasing the yield of food crops, particularly coarse cereals and pulses which are inherently suitable to arid areas and withstand climate change because such crops are the basis of food security and are therefore preferred by women.

The most important intervention that is needed is greater investment in irrigation, power, and roads in poorer regions. Another focus of policy should be to ensure effective price support in states and areas with future production potential. Often farmers in backward regions such as eastern UP and Bihar get only half the price for paddy from the millers (as there is no government purchase of paddy in these states) when compared with the farmers in Punjab who sell paddy to FCI. In other words, the MSP should truly be a national level floor price, rather than remaining confined to established surplus regions.

Regulated markets were supposed to improve efficiency, but many official market committees such as in UP, Punjab, and Haryana make it illegal for farmers to sell through alternative channels (i.e. selling directly to millers). The markets have thus emerged as taxing mechanisms, rather than facilitating farmers to get the best price. This needs to be changed.

In order that farm women get a fair deal at the hands of change agents, one of the remedial measures that needs to be undertaken is to induct a sizeable number of well trained women personnel in training and extension programmes of agricultural development agencies at all levels and more so at the grass-root level.

Technology transfer to women should be prioritised in all aspects of farming and farm management. As drylands are more dependent on groundwater, which means heavy dependence on tubewell technology, women and young girls could be given training in the use of bore wells and the repairs required. Grassroots women farmers must be trained in various fields, including dry land farming technologies, animal husbandry, forestry, sustainable natural resource management, enterprise development, financial management, and leadership development. They should be provided training in pre and post harvest technologies; storage, preservation, packaging and processing and marketing.

Existing formal institutions must take the initiative to recognise women's roles and needs in various fields of agricultural activity. For this they must ensure participation of women farmers in designing programmes for technical training and research. The methodologies, time duration, location and other factors of programme design must be appropriate to the needs of women. Women's access to agricultural technology should be improved through designing women friendly agricultural technology. One example is improved tools for transplanting that eliminates constant bending down. More drudgery-reducing technology for women must be introduced so that it may reduce women's workloads, leading at the very least to better health.

The outreach of the formal credit system has to expand to reach the really poor and needy women. There is an urgent need for a paradigm shift from micro-finance to livelihood finance, comprising a comprehensive package of support services including financial services through SHGs, water user associations, forest protection committees, credit and commodity cooperatives, and empowering them through capacity building and knowledge centres. Kisan Credit Cards should be issued to women farmers, with joint pattas as collateral.

Livestock and dairying are important sources of livelihood even for landless farmers, and of special interest to women. Development of indigenous livestock varieties and the encouragement of fodder





Photo Credit: UN Women/Ashutosh Negi

cultivation are important here. As women provide fodder security, local animals and breeds, backyard poultry and goat rearing should be promoted. In credit programmes and poverty alleviation programmes, do not force women to purchase and rear animals that are unsuited to their area and resource base. Greater attention should be paid to the problem of acute shortage of green fodder and water during summer months, lack of grazing space, and lack of local veterinary health care facilities (Planning Commission, 2007).

Planning Commission may earmark funds to encourage women to take up income generating activities such as poultry, milch animals and diary,

sheep and goats, fish production, seed production of crop varieties, hybrid seed production and micro-propagation.

Women's co-operatives and other forms of group effort should be promoted for the dissemination of agricultural technology and other inputs, as well as for marketing of produce. Wherever possible a group approach for investment and production among small scale women farmers, be it on purchased or leased land, should be promoted. Women farmers are typically unable to access inputs, information, and market produce on an individual basis. A group approach would empower them.



Although the plan budget of the Ministry of Agriculture has been increased several fold in the last decade, there is a multiplicity of schemes, particularly the ones which target the agriculture sector (both the central schemes such as RKVY, NFSM, NHM, MMA, among others, as well as the state schemes), with overlapping objectives, and without there being any apparent benefit from having so many schemes – instead, there are costs, as the schemes are being implemented by different departments in many cases, and there has been little convergence. It does not appear to be the case that the states are adopting differentiated strategies, or actively ensuring convergence across programmes, for the use of the resources from the different agriculture sector schemes.

Overall, the implementation of these schemes has led to a large transfer of resources to the rural economy, but does not appear to have demonstrated widespread impact on a sustainable basis – in terms of a sustained increase in agricultural productivity and a major transformation of the sector. The manner in which the schemes have been implemented demonstrate a weakness in the generation of new ideas, including the adoption of new and more impactful institutional arrangements for delivering the programmes – it is more a case of business as usual, rather than an opportunity for bringing in new approaches which bring in women, with the ideas which could drive a transformational change in the agricultural/rural economy. Although on paper the schemes insist on one-third of the beneficiaries



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being women, in actual practice the male farmer (chosen on the basis of patronage and other extraneous considerations) brings papers signed by his wife and pockets the subsidy amount.

Most problems that women face in agriculture would get sorted out if their rights over land are recognised in the revenue records. Endowing women with land would empower them economically as well as strengthen their ability to challenge social and political gender inequities. There are three main sources of land for women: direct government transfers, market (by purchase or lease), and inheritance. To enhance women's land access from all three sources, a range of initiatives are needed, including land titles to women in all government land transfers, credit support to poor women to purchase or lease in land from the market, raising legal awareness and legal support about women's inheritance rights, supportive government schemes, recording women's inheritance shares etc.

It will also need a new approach to enable women to retain the land they get by strongly encouraging a "group approach" in land cultivation and investment in productive assets. It is now well recognized that the poor are best empowered if they function as a group rather than as individuals. This lesson should be incorporated in the creation of all productive assets in women's hands. Where new land is being distributed or regularized, individual titles or group titles rather than joint titles with husbands should be provided.

Lastly, the 2005 Hindu succession Act brings all agricultural land on par with other property and makes Hindu women's inheritance rights in land legally equal to men's across States, overriding any inconsistent State laws. This can benefit millions of women dependent on agriculture for survival. The Ministry of Women & Child Development should launch a campaign to correct revenue records and ensure that women's land ownership rights are properly recorded by the states with intimation to them.

# 5

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UN Women is the UN organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established in South Asia to accelerate progress on meeting their needs. The UN Women network in South Asia extends to Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka. UN Women supports these UN Member States in South Asia as they set standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to implement these standards. It stands behind women's equal participation in all aspects of life, focusing on five priority areas: increasing women's leadership and participation; ending violence against women; engaging women in all aspects of peace and security processes; enhancing women's economic empowerment; and making gender equality central to national development planning and budgeting.

## About the Report

Despite the increasing role women play in agriculture, there continues to be gender differentials in the agricultural sector at all levels of the value chain. Given the paucity of data on women's role and contributions to the agricultural and allied sectors, it is imperative to understand existing gender roles and relations in land management. This report highlights the gender gaps which persist to barricade women in agricultural productivity and developments.



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