

Understanding the Nature, Forms and Implications of Structural Violence against Rural Women in the Context of Agrarian Distress in Maharashtra, Telangana and Punjab



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Understanding the Nature, Forms and Implications of Structural Violence against Rural Women in the Context of Agrarian Distress in Maharashtra, Telangana and Punjab

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The Research Team from Maharashtra, Telangana and Punjab

Glossary

Term	Definition
Arogya Sri	Aarogya Sri Health Care Trust is a state government-run health insurance program in Telangana. It provides free medical treatment to eligible individuals below the poverty line or those identified as vulnerable by the government. The program covers medical procedures, including surgeries, hospitalisations, and diagnostic tests, and provides transportation assistance.
Anganwadi Worker (AWW)	A field-level staff member working in Anganwadi Centres under the Integrated Child Development Scheme, Department of Women and Child Development.
Ayushman Bharat	Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) is a national public health insurance scheme to provide free access to health insurance coverage for low-income earners in India.
Bharosa Cell	A government-supported, multi-disciplinary support unit—embedded within Maharashtra Police—that offers legal aid, medical assistance, psychological counselling, police protection, and temporary shelter to women, children, and senior citizens facing domestic violence or abuse. Reference: nagpurpolice.gov.in; raigadpolice.gov.in
Bharatiya Janata Party (BJP)	A major national political party in India, founded in 1980. It is ideologically aligned with Hindu nationalist organisations like the Rashtriya Swayamsevak Sangh (RSS) and is currently the ruling party at the national level under Prime Minister Narendra Modi. Reference: Official Website of Bharatiya Janata Party – https://www.bjp.org
Bt Cotton	A genetically modified cotton variety containing the <i>Bacillus thuringiensis</i> gene, resistant to pests but costly and input-intensive.
E-Shram card	A national database and identity card for unorganised workers in India, launched by the Ministry of Labour & Employment, to deliver welfare benefits and social security.
Gross Sown Area (GSA)	Also called Gross Cropped Area (GCA), it is the total land area sown once or multiple times in a year.
Gross State Value Added (GSVA)	Measures the economic contribution of a state by summing the value added of industries/sectors, i.e., output minus intermediate consumption.
Jan Dhan Yojana (PMJDY)	National Mission for Financial Inclusion to provide affordable savings, remittance, credit, insurance, and pension services.
Land Access Index (LAI)	Indicators that assess accessibility and utilisation of land resources, particularly for rural development.

LARR Act, 2013	Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, regulating land acquisition and ensuring compensation and rehabilitation.
Landholding Size	As per Agriculture Census: marginal (≤ 1 ha), small (1–2 ha), medium (2–10 ha), large (>10 ha).
Land Purchase & Development Scheme (LPS)	Telangana scheme to provide land ownership to landless women from SC families, including financial assistance for purchasing and developing agricultural land.
Mandal	An administrative unit under a district/revenue division, similar to a tehsil, used in Andhra Pradesh and Telangana.
Matritva Vandana Yojana	A conditional cash transfer scheme providing Rs 5000 in three instalments to pregnant and lactating mothers for their first living child.
Mukadams	Middlemen/labour contractors who recruit and manage migrant workers, especially cane cutters.
Mutation/ Succession	Legal updating of property records when ownership changes due to inheritance/succession.
Naamaantar Andolan	Dalit-led movement (1978–1994) in Marathwada demanding renaming of Marathwada University after Dr. B.R. Ambedkar; met with caste violence.
National Democratic Alliance (NDA)	NDA (National Democratic Alliance) A coalition of centre-right political parties in India, led by the Bharatiya Janata Party (BJP). It was first formed in 1998 and has governed India under Prime Ministers Atal Bihari Vajpayee and Narendra Modi. Reference: Election Commission of India, Recognised Parties & Alliances – https://eci.gov.in
National Family Health Survey (NFHS)	A large-scale household survey conducted every 3-4 years to collect health and demographic data by MoHFW.
Net Sown Area (NSA)	Total land under cultivation (sown once in a year).
Pahani (Adangal)	A legal land record document issued by the Tahsildar with land and ownership details.
Pattadar	Registered landowner named in the official land record or "Patta".
Pradhan Mantri Kisan Samman Nidhi	Government scheme providing farmers Rs 6,000 per year as income support.
PWDV Act, 2005	Protection of Women from Domestic Violence Act, enacted to safeguard women against domestic violence.
Sakhi Centres	One-stop crisis centres for women survivors of violence, providing counselling, shelter, legal, and police aid.
Society for Elimination of Rural Poverty (SERP)	Telangana government program (with World Bank support, 2000) to alleviate rural poverty, particularly among women.

SHE Teams	Telangana Police initiative addressing harassment, stalking, and eve-teasing, to improve women's safety.
POSH Act, 2013	The Sexual Harassment of Women at Workplace Act, for prevention, prohibition, and redressal of workplace sexual harassment.
Social Welfare Hostels	State-run residential hostels in Telangana as well as in Maharashtra for SC, ST, and BC/OBC students to ensure equal educational opportunities.
Special Cell (for Women & Children)	Established in 1984 via TISS-Mumbai Police collaboration, now institutionalised in Maharashtra police stations. Provides counselling, legal aid, and referral services. Reference: TISS (2024).
Tahsildar	Revenue Officer responsible for revenue collection at the Tehsil/Mandal level.
Thanda	Small tribal hamlet, often with huts ("jubdas"), smaller than a village, in rural/tribal areas.
Scheduled Castes (SC)	Constitutionally recognised historically oppressed castes in India, entitled to affirmative action under Articles 15(4), 17, and 341.
Scheduled Tribes (ST)	Indigenous communities recognized under Article 342, given protections and benefits for cultural and socio-economic development.
Other Backward Classes (OBC)	Socially and educationally disadvantaged castes recognised for reservations in education, jobs, and politics (Mandal Commission, 1980).
Nomadic Tribes – Denotified Tribes (NT-DT)	Communities historically stigmatised as "criminal tribes" during colonial rule, denotified in 1952 but still facing exclusion; entitled to welfare measures.
Special Backward Classes (SBC)	These are caste groups identified by certain state governments as socially and economically backward, but not included under the SC, ST, or OBC categories of the state list. Some states (like Maharashtra) have given them a separate reservation quota under the label "SBC." However, in the central government's list, SBC groups are usually treated as part of the OBC category, not as an entirely separate category. Reference: PDF (ncbc.nic.in)/PDF (prsindia.org) Maharashtra Act No. VIII of 2004
United Progressive Alliance (UPA)	A coalition of centre-left political parties in India, led by the Indian National Congress (INC). It was formed in 2004 and governed India from 2004 to 2014 under Prime Minister Dr. Manmohan Singh. Reference: Election Commission of India, Political Parties & Alliances – https://eci.gov.in

List of Abbreviations

Abbreviation	Full form / Explanation
APMC	Agriculture Produce Market Committee
ASHA	Accredited Social Health Activist
ATM	Automated Teller Machine
BPL	Below Poverty Line
DES	Directorate of Economics and Statistics
DT / NT-DT	Denotified Tribes / De-notified & Nomadic Tribes
EPW	Economic and Political Weekly
FGD	Focus Group Discussion
Gol	Government of India
HDI	Human Development Index
ICAR	Indian Council of Agricultural Research
IDI	In-depth Interview
INR	Indian Rupee
LC	Local Committee
MAKAAM	Mahila Kisan Adhikaar Manch (Forum for Women Farmers' Rights)
MFI	Microfinance Institutions
MGNREGA / MNREGA / MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Act / Scheme
MoSPI	The Ministry of Statistics and Programme Implementation
NCRB	National Crime Records Bureau
NFHS	National Family Health Survey
NSA	Net Sown Area
NSS / NSSO	National Sample Survey / Organisation
PDS	Public Distribution System
PLFS	Periodic Labour Force Survey
PM	Prime Minister
PMAY	Pradhan Mantri Awas Yojana

PMFBY	Pradhan Mantri Fasal Bima Yojana
PMMVY	Pradhan Mantri Matru Vandana Yojana
POSH	Prevention of Sexual Harassment (Act)
RTI	Right to Information (Act)
SCRB	State Crime Records Bureau
SDG	Sustainable Development Goals
SE	Secondary Education (context-specific)
SHG	Self Help Group
SP	Superintendent of Police
TISS	Tata Institute of Social Sciences
VIDC	Vidarbha Irrigation Development Corporation

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Executive Summary

Introduction

The study, jointly conducted by MAKAAAM (Mahila Kisan Adhikar Manch) and SOPPECOM (Society for Promoting Participative Eco-System Management), presents a compelling rationale for investigating structural violence against women in agriculture across Maharashtra, Telangana, and Punjab. It highlights the need to take up similar studies in other states to inform policy and practice to overcome the agrarian distress of women farmers.

In India, women's participation in agriculture is nearly 77 per cent of the rural female workforce. The study highlights the paradox of women's overwhelming participation in agriculture, despite their persistent invisibility in policy, practice, and institutional recognition.

While women contribute substantially to agricultural production, they remain largely assetless, with only 14 per cent of total operational holders being women, according to the 2015–16 Agriculture Census. This marginalisation is more severe for women from Scheduled Castes, Scheduled Tribes, Nomadic and Denotified Tribes, and single women. Women are excluded from land ownership, formal credit, and agricultural extension services, and receive significantly lower wages compared to men. Their labour is often unpaid or underpaid, and unrecognised, even as they shoulder the dual burden of agricultural and household responsibilities.

The introductory chapter conceptualises these conditions as forms of structural violence, drawing on Johan Galtung's definition, where systemic inequalities built into social, economic, and political institutions deny individuals their basic needs and rights. Applied to women in agriculture, structural violence manifests through denied land rights, wage gaps, exclusion from schemes, environmental degradation, and the intensification of unpaid care and subsistence work. These exclusions are often normalised and invisible but produce deep and lasting disadvantage.

This study emerged from a continued dialogue within MAKAAAM, a national forum formed in 2014 to secure recognition and rights for women farmers. MAKAAAM challenges patriarchal and caste-based discrimination in agriculture, pushing for structural changes through a dialogue (samvad), struggle (sangharsh), and creation (nirman). SOPPECOM brings over three decades of experience working at the intersection of natural resource management and social justice. This collaboration ensures that the research combines grounded activism with rigorous analysis.

The research seeks to move beyond individualised understandings of violence (e.g., domestic or sexual violence) to encompass systemic, institutional, and ecological forms of violence. It also attempts to bridge two often disconnected areas of study: agrarian distress and gender-based violence. While agrarian distress has been studied for decades, particularly in relation to farmer suicides and neoliberal reforms, these analyses rarely account for the gendered impacts. Conversely, mainstream studies on gender-based violence tend to focus on domestic and

intimate partner violence, largely within urban contexts, overlooking the violence embedded in agrarian systems and rural labour structures.

Against this backdrop, the study sets out to examine how rural women experience everyday violence in the context of an agrarian crisis marked by landlessness, debt, migration and ecological breakdown. It adopts a broad definition of violence, encompassing economic exclusion, institutional neglect, labour exploitation, and denial of recognition. The research is informed by feminist theory, social reproduction analysis, ecofeminism, intersectionality and political ecology, which together illuminate how caste, class, gender, and geography shape women's agricultural experiences.

The key objectives are to document and analyse the nature, forms and consequences of violence experienced by women in agriculture; to investigate how structural factors shape these experiences; and to inform policies and institutional responses that promote gender justice in agriculture. By centring women's voices and lived realities, the study seeks to expose and challenge the hidden structures of power that produce violence in rural India.

Methodology and Feminist Framework for Understanding Structural Violence

Chapter 2 presents the methodological framework of the study. Rooted in feminist theory, the chapter lays out the philosophical, ethical, and practical foundations for how knowledge was generated, whose voices were prioritised, and how complex, intersectional realities were interpreted.

A Feminist Lens on Methodology

The study uses a feminist methodology that challenges male-centric, positivist research by centring women's voices, subjectivities, and lived realities. It recognises intersecting marginalisations of gender, caste, class, age, and ethnicity. Emphasising reflexivity, care, and participants as co-creators of knowledge, it critically examines power dynamics essential to ethically and sensitively explore themes of violence and build trust among various stakeholders.

Methodology vs Methods

The chapter distinguishes between methodology (the "why" and "lens" of research) and methods (the "how"). While the methods such as surveys, focus group discussions (FGDs), key informant interviews (KIIs), and in-depth interviews (IDIs) are drawn from social sciences, they are used differently under a feminist framework. For example, interviews become spaces for mutual reflection, not just information extraction.

Intersectionality as Core Framework

Intersectionality is central to the study. The study doesn't just disaggregate data by caste or class but also analyses how power structures interact to create unique forms of disadvantage.

For example, the simultaneity of a Dalit woman who is a landless labourer facing caste-based exclusion, gendered wage gaps, and lack of land rights. The methodology sought to capture such layered realities by disaggregating survey data and analysing interview narratives through an intersectional lens.

Mixed-Methods Design

The study used a mixed-methods approach combining:

- Quantitative surveys with over 3,000 women across eight districts in three states.
- Qualitative tools such as FGDs with men and women, and in-depth interviews with 70 women from diverse caste and livelihood backgrounds.
- Creative visual methods like photo essays, graphic stories, and illustrated posters based on women's experiences.

Each method enriched the others. For example, while surveys gave breadth, FGDs and IDIs provided depth, emotion, and nuance, especially around topics like violence and mental health.

Key Insights from Pilots

The FGDs, conducted during pilot phases, informed the survey design. They highlighted:

- Women's multiple livelihood roles (e.g., a variety of casual labour, unpaid domestic and farm work).
- The normalisation of certain forms of violence that made it difficult for women to name or report it.
- The need to frame survey questions around specific experiences, not just ask if someone had faced "violence."

These insights helped reformulate survey tools to be more sensitive, locally grounded, and reflective of women's realities.

Ethical Commitments and Reflexivity

The research followed feminist ethics of care, transparency, and non-extraction. Women were informed there was no personal benefit, only potential for collective action. Local investigators trained in respectful engagement that built trust through repeated contact, enabling women to share experiences, while the team reflected on positionality and responsibility in its interpretation. The investigation team supported women informants facing distress with information and supportive action.

Collaborative and Participatory Research

Anchored by SOPPECOM and MAKAAAM, the research brought together activists, academics, young women surveyors from the villages, and artists. Local partnerships grounded the research in community realities. Dissemination workshops at multiple levels invited

participating women to reflect on and validate findings, linking the study to policy advocacy and action beyond data collection. Such platforms enabled rural women to not only be subjects of the research but also enabled them to emerge as active researchers and leaders who could share their experiences of negotiating both structural and personal violence.

Visual Storytelling as Method

Unique to this study was the use of graphic stories, posters, and photo essays to capture emotional and symbolic dimensions of women's experiences. These visuals did not merely illustrate findings but served as tools of feminist inquiry, offering accessible, affective, and politically resonant ways of communicating rural women's realities.

By integrating quantitative, qualitative, and visual methods within a feminist and intersectional framework, this study goes beyond traditional research paradigms. It captures the structural violence rural women face in agriculture, in terms of land, labour, and income along with impact on their health, mental well-being, social stigma, and systemic neglect. The methodology is thus not just a research design, but a political act of recognition, solidarity, and transformation.

Political Economy of Agrarian Distress and Structural Violence

Chapter 3 reviews key bodies of work in the areas of political economy of agrarian crisis, that help frame the conceptual and analytical lens of the study on structural violence against women in agriculture. It engages with three broad areas of literature as follows:

First, it explores conceptual literature on gender-based and structural violence, highlighting how violence goes beyond physical harm to include systemic and normalised forms of exclusion shaped by caste, class, gender, and state policies. Structural violence is framed as a condition produced by entrenched power relations and institutional denial of rights and recognition.

Second, it examines critical analyses of India's agrarian political economy, tracing how neoliberal reforms, welfare schemes, and recent techno-financial interventions have progressively eroded rural support systems. These shifts have intensified vulnerabilities for small and marginal farmers, particularly Dalits, Adivasis, and women.

Third, the chapter reviews feminist agrarian and labour studies, which have long challenged the invisibility of women's work in both productive and reproductive spheres, while noting their marginal place in mainstream agrarian discourse.

Together, these intersecting literatures support the study's framing of agrarian distress as structural violence and call for a feminist, action-oriented research grounded in the lived realities of rural women, and for appropriate policies and practice.

Structural Change in Agriculture and the Gendered Implications on Work, Health, and Violence

Chapter 4 provides a macro-level analysis of the structural changes in Indian agriculture and the layered forms of violence that women experience as a result. Drawing on a range of secondary data sources, including National Sample Survey (NSS), Periodic Labour Force Survey (PLFS), National Family Health Survey (NFHS), Reserve Bank of India (RBI), and National Crime Records Bureau (NCRB), the chapter highlights how economic shifts, agrarian distress, and gender-based exclusions intersect to create systemic disadvantages for women in agriculture.

Feminisation of Agriculture Amidst Agrarian Distress

India is experiencing a “feminisation of agriculture,” driven not by new opportunities but by men leaving farming due to its declining viability. As men migrate to non-farm work, women take on both agricultural and household roles. Between 2011–12 and 2023–24, the share of men in rural agricultural employment dropped from 59 per cent to 49 per cent, while for women it rose from 75 per cent to 77 per cent. Yet this shift rarely brings empowerment. Most women remain unpaid family labourers or casual workers, with only 31 per cent as own-account workers or employers, compared to 66 per cent of men.

Agriculture’s Declining Economic Significance

The share of agriculture in India's GDP fell from over 50 per cent at independence to just 20 per cent by 2022–23, even as nearly half the population remains dependent on it for employment. This mismatch between economic output and employment, termed a “structural lag”, is particularly high in Maharashtra (37%) and Telangana (35%), while it is lower in Punjab (15%).

Despite this, women across the three states continue to be absorbed into low-paid and insecure agricultural work, especially in the face of male out-migration and suicides. This reflects both structural economic violence and entrenched patriarchal norms.

Gendered Labour Patterns Across States

Employment patterns within agriculture differ significantly by gender. As per the PLFS (2023–24), in Telangana 95 per cent of rural women are involved in crop cultivation. While in Maharashtra 85 per cent of women work in crop cultivation and 12 per cent in animal husbandry. Unlike Maharashtra and Telangana, in Punjab only 19 per cent are engaged in crop cultivation and 70 per cent of women are in animal rearing.

Yet, these roles are mostly unrecognised. Women’s participation in livestock, for example, is typically unpaid or poorly paid. Importantly, 45 per cent of women in agriculture work as unpaid family labour.

Declining Land Access and Control

Landlessness is a key marker of structural violence. While only 13.5 per cent of all operational holders nationally are women, 65 per cent of women depend on agriculture. Female landholdings are overwhelmingly small and marginal. For instance, in 2015–16, 72 per cent of female holdings were marginal (<1 hectare) and the average female landholding was 0.9 hectares, compared to 1.1 hectares for men.

This limited access to land severely restricts women's ability to access formal credit, invest in productivity, or gain state support.

Environmental and Economic Impacts of Input-Intensive Farming

Agriculture's transformation toward monoculture and high input use (fertilisers, pesticides, and groundwater) has degraded natural resources and increased production costs. In Punjab, pesticide use reached 1.25 kg/hectare in 2023–24, much higher than the national average. In Maharashtra and Telangana, excessive pesticide and fertiliser use has similarly escalated.

This model of farming has created an ecological crisis while reducing net farm incomes, especially for small and marginal farmers. In Telangana, for example, farmers retained just 37 per cent of income as surplus after input costs.

Irrigation Inequality and Water Exploitation

Access to water is a defining factor in impacting the livelihood and life opportunities of rural citizens. While 100 per cent of Punjab's net sown area is irrigated, in Maharashtra only 19 per cent is irrigated. Telangana saw a jump in irrigation coverage due to major public investment in lift irrigation.

However, groundwater over-extraction is rampant across the three states. Punjab's groundwater extraction rate reached 157 per cent, with many districts like Sangrur at 313 per cent. In contrast, as per official data, Telangana showed improvements in sustainable water use.

Free electricity and skewed input subsidies have worsened groundwater depletion and reduced resources for long-term investments in sustainable agriculture, especially in Punjab and Maharashtra.

Debt, Indebtedness, and Leasing Patterns

Indebtedness has risen significantly. In Telangana, 83.7 per cent of cultivator households were indebted by 2018–19. In Maharashtra and Punjab, the rates were 45.5 per cent and 51 per cent, respectively.

Leasing of land is common among smallholders and landless households. In Punjab, 23 per cent of land was leased in, mostly under fixed money contracts. In Maharashtra, 26.7 per cent of leases had no fixed terms, indicating higher vulnerability.

Women farmers, with little or no land in their name, are often excluded from credit systems, forcing them into informal debt traps and further distress.

Health and Nutritional Inequality

Women's poor access to nutrition and healthcare is a key indicator of structural violence.

- Anaemia affects 57 per cent of women and 67 per cent of children nationally, with higher rates in study districts like Parbhani and Bathinda.
- Health expenditure is overwhelmingly out-of-pocket. In 2017–18, 95 per cent of hospitalisation costs were borne by households directly.
- Insurance coverage remains low, except in Telangana (70% in 2017–18). In Maharashtra and Punjab, over 95 per cent of rural people lacked any coverage.

Even when women are the primary food producers, they eat last and least. This contradiction between food production and food insecurity is deeply gendered.

Violence as Structural Reality

Violence against women-both domestic and workplace, is common, often invisible, and severely underreported. Between 2005–06 and 2019–20:

- Spousal violence in Telangana remained high (40.4%), though it declined slightly.
- Maharashtra saw an increase in spousal violence from 21.2 to 28.3 per cent
- Punjab showed a decline, but still has concerning levels.

Women working as agricultural labourers often face harassment in fields, yet have little recourse due to their informal work conditions and patriarchal stigma.

The structural shifts in Indian agriculture such as decreasing profitability, increased input costs, environmental degradation, and rural indebtedness, have disproportionately impacted women. Despite their growing presence in agriculture, women remain largely invisible in policy, unrecognised in statistics, and unsupported by state systems.

Rural women in agriculture experience a range of exclusions and risks: economic exclusion (landlessness, unpaid work); environmental risks (pesticide exposure, water scarcity); health inequities (anaemia, lack of insurance), and violence (domestic abuse, workplace harassment)

These are not isolated issues but part of a systemic, structural violence embedded in the agrarian economy and patriarchal society.

State Studies

Chapters 5 to 7 present the study's detailed findings from the three states: Maharashtra (Akola, Parbhani, Yavatmal), Telangana (Medak, Nalgonda), and Punjab (Sangrur, Bathinda, Mansa). Across all regions, the study highlights structural violence against rural women, shaped by intersecting forces of caste, class, and gender within a broader context of agrarian distress.

Despite their central roles in cultivation, agricultural labour, and household sustenance, rural women remain largely invisible in policy and state support systems due to the lack of land ownership and patriarchal inheritance norms. Most welfare schemes, including subsidies, credit, crop insurance, and suicide compensation are linked to land titles, which the majority of women, especially those from Dalit, Adivasi, and OBC communities, do not possess.

Common challenges across the states include high levels of domestic violence, poor access to healthcare, limited livelihood options, and under-provisioning of MGNREGA. Regional factors further intensify vulnerabilities. For instance, in Telangana, digitisation via the Dharani portal and land acquisition policies have excluded tenant women; in Punjab, the legacy of the Green Revolution deepens land-based exclusions; and in Maharashtra, severe landlessness and indebtedness have pushed women into cycles of marginalisation and economic precarity.

Structural Violence Against Women in Agriculture in Maharashtra, Telangana, and Punjab

Chapter 8 provides the analysis of the key findings from the states of Maharashtra, Telangana, and Punjab. Through caste, class, gender, and geographic disadvantage, women, especially those from Scheduled Castes (SC), Scheduled Tribes (ST), Nomadic Tribes (NT/DNT), and landless backgrounds enter the agrarian economy under unequal and often hostile conditions.

A Disadvantaged Start: The Weight of Caste, Class, and Patriarchy

Early marriage, low education levels, and lack of access to land or assets create a hostile environment for women's agency in agriculture. In Telangana, a staggering 81 per cent of women in the study were married before puberty. In Parbhani, Maharashtra, 71 per cent were married before age 18, especially SC women. In Punjab, 96 per cent of women agricultural labourers were from SC backgrounds, but only 7 per cent of Dalit households owned land compared to 99 per cent among the general category.

This structural violence is evident in the state's neglect, reinforcing women's invisibility in policy and practice.

Landlessness, Precarity, and Informal Labour

Landlessness defines much of women's reality in agriculture. In Maharashtra, 53 per cent of women came from landless households, compared to 30 per cent in Punjab and 17 per cent in Telangana. Land ownership among women was highest in Telangana (34%), but remained low overall.

This lack of ownership pushes women into informal, casual, and underpaid work. Most women find paid work for just 120–134 days annually. In Punjab, mechanisation has reduced this to a mere 35 days. Wages are low at Rs 200–Rs 350 per day and are fairly inconsistent. Livelihoods are seasonal, insecure, and tied to caste, with Dalit women overwhelmingly pushed into the lowest rungs of agricultural labour.

Women often lease out land out of necessity. While leasing out is a distress response, leasing in is also driven by landlessness. In Telangana, women lease land hoping to secure food and income, but face lack of credit, labour, and regulation.

Monocropping, Mechanisation, and the Ecological Crisis

Mechanisation and monocropping (cotton, soybean, wheat, and paddy) have destroyed crop diversity, ecological balance, and women's traditional roles. Once custodians of seed, fodder, and food systems, women now face loss of autonomy and cultural knowledge.

Now, they rely on cash wages and market-bought food, weakening food sovereignty and increasing household nutritional insecurity. Pesticides and herbicides have worsened women's health, with many reporting joint pain, backaches, rashes, headaches and anxiety.

Exploitative Credit and Labour Markets

Women operate within predatory markets structured by caste and gender. Traders provide inputs on credit, locking women into disadvantageous output sales. Sexual harassment and intimidation by traders and moneylenders are common.

Labour arrangements are also coercive. Women often accept wage advances to survive, which ties them to exploitative labour. In Maharashtra, 60 per cent of women agricultural labourers had taken such advances. In Punjab and Telangana, women migrate under debt bondage.

These structural exclusions make agricultural work more hostile for single, widowed, and Dalit women.

Distress Work and the Illusion of Labour Shortage

Monocropping has created seasonal peaks in the availability of work, leading to perceptions of labour shortages. However, most rural women experience chronic underemployment for eight months of the year. Earlier cropping systems sustained employment for longer periods and provided food as wages. Now, women face hunger, debt, and overwork.

Mechanisation, along with caste and gender norms, marginalises women's participation and leadership in agriculture. Even when they manage farms, male labourers refuse to follow women's instructions, especially if they are from lower castes.

Debt and the Microfinance Trap

Most women rely on informal credit sources to meet everyday needs: food, children's education, weddings, and health. Landless, SC, ST, and NT/DNT women borrow from Self-Help Groups (SHGs), moneylenders, or Microfinance Institutions (MFIs) at 22–28 per cent interest.

To repay loans, women often mortgage gold or sell livestock. This informal debt severely constrains their agency. Despite being part of the banking system (most have bank accounts), women remain excluded from formal credit due to lack of land titles and gendered discrimination.

Institutional Neglect and Exclusion from State Support

A major thread through the chapter is the systematic failure of state institutions to support women farmers. Access to government services like pensions, housing, healthcare, MGNREGA work, and Ujjwala gas remains minimal. The digitalisation of welfare access, requiring Aadhaar and OTPs, further excludes non-literate women and or those without phones.

Land acquisition and compensation bypass women, often benefiting men. In Telangana, compensation from infrastructure projects is routinely routed through male heads. In Maharashtra, the shift from PDS grains to cash transfers increases women's burden in food provisioning.

Women spend over 56 minutes daily fetching water and fuel, more if they belong to SC or ST groups. In Telangana, piped water supply is available for only 1–2 hours daily which means women need to stay at home to collect and store water.

Mental health issues like depression, anxiety, and insomnia are also widespread, often compounded by debt, overwork, and lack of recognition.

The Continuum of Violence: Home and Field as Sites of Abuse

Violence is a constant in women's lives. Domestic and workplace violence form a continuum, and are often normalised or silenced. In Punjab, 53 per cent of women reported experiencing domestic violence. In Maharashtra, the figure was 35 per cent, and in Telangana, 13 per cent—although NFHS data suggests significant underreporting.

Verbal abuse, physical violence, and economic control by husbands are common. Alcoholism among men exacerbates abuse.

Workplace violence is similarly underreported. In Maharashtra, 41 per cent of women faced verbal abuse by employers. Caste-based harassment was rampant. In Telangana, six women reported sexual harassment, and in Punjab, women rarely spoke out indicating deep normalisation or fear of retaliation.

Redressal mechanisms are weak or absent. Most women seek help from family, not police or women's commissions. In Maharashtra, only 6 per cent of women reporting violence went to the police. Awareness about grievance redressal institutions like the Local Committees (LCs) is abysmally low.

This chapter illustrates that for women in agriculture, violence is not just an episodic event but a structural condition. It permeates every space such as homes, fields, markets, and institutions. The agrarian crisis is not only about declining productivity or economic failure, but about the systemic devaluation of women's labour, bodies, and knowledge.

From debt cycles and land dispossession to verbal abuse and exclusion from policy, the structural violence rural women face is multifaceted and intersectional. A meaningful response requires transformative policies: secure land rights, recognition of unpaid care work, equitable credit and market systems, and robust social infrastructure.

Above all, it requires that women farmers are seen not as invisible helpers, but as rights-bearing individuals shaping the future of rural India.

Conclusions and Way forward

The final chapter synthesises the study's insights and lays out a comprehensive roadmap to address structural violence against women in agriculture across Maharashtra, Telangana, and Punjab and therefore for India as a whole. While the study acknowledges the deep gendered exclusions shaping women's experiences of agrarian distress, especially among Dalit, Adivasi, and other marginalised communities, its focus is on actionable, feminist policy, and institutional reforms.

One of the key recommendations is the need for formal recognition of women as farmers. Without this, women are excluded from entitlements such as credit, insurance, compensation, and welfare schemes. The study calls for immediate reforms to ensure joint land titles, inheritance rights under the Hindu Succession (Amendment) Act, tenancy reforms, and leasing of fallow and common lands to supporting women's collectives. Representation of women in forest and water governance bodies must move beyond tokenism to positions of real decision-making power.

A major policy shift recommended is the move away from extractive, chemical-intensive farming to Ecologically Sound, Self-Reliant Farming (ESSRF). This agroecological model, grounded in community control, supports women-led efforts such as traditional cropping systems, community seed banks, bio-input service centres, and decentralised procurement and food distribution systems. Scaling up collective farming models, like Kudumbashree in Kerala, are key, particularly through strengthened support from schemes like MKSP and MGNREGA.

The chapter calls for revamping MGNREGA to make it more accessible and women-centred by increasing job provisioning, ensuring timely payments, and including women-friendly infrastructure such as childcare, rest spaces, and water facilities. It also recommends expanding rural employment opportunities beyond farm labour through gender-responsive skill training, village-level employment resource centres, creation of small-scale industries and public investments in women-led care and community services.

Access to formal credit and financial services is another urgent priority. Women's dependence on microfinance and SHGs has led to exploitative debt cycles. The chapter recommends regulating MFIs, promoting low-interest formal credit, and investing in financial literacy programmes tailored to rural women. Simultaneously, market restructuring is needed to eliminate exploitative relationships with input dealers who double as creditors and buyers, pushing women into distress sales.

The study identifies major exclusions in women's access to government schemes such as PM-Kisan and PMFBY, due to lack of land titles, digital barriers, and procedural hurdles. Recommendations include revising the eligibility criteria, simplifying application processes, and

establishing local support platforms like Mahila Kisan helplines and Gender Resource Centres. Decentralised, climate-resilient risk management systems must be prioritised to ensure women's inclusion in the face of growing climate vulnerability.

In terms of social protection, the chapter stresses the need to universalise entitlements related to food, health, pensions, and housing. Recommendations include diversifying the PDS, ensuring effective maternity benefits and reproductive healthcare, expanding rural health infrastructure, and investing in essential services such as clean drinking water, clean energy, and sanitation, with women's needs at the centre of planning and delivery.

A critical area requiring urgent attention is violence against women in agriculture: in homes, fields, forests, and migration corridors. The chapter recommends extending legal protection frameworks to informal workspaces, strengthening redressal systems, decentralising Local Committees for addressing cases of violence at workplace, and integrating legal aid, counselling, and mobile support services within rural governance and community institutions.

The study identifies women's collectivisation and leadership as powerful tools for resistance and transformation. Strengthening women-led SHGs, cooperatives, and FPOs, ensuring their access to markets, credit, and policy spaces, and establishing quotas for women's participation are key recommendations. These efforts must be backed by capacity-building, mentorship, and institutional support, with successful models adapted to diverse regional contexts.

Finally, the chapter calls for robust monitoring and accountability mechanisms. Collecting gender-disaggregated data, conducting regular audits of schemes, and co-developing policy with civil society are essential to ensure that recommendations translate into real change.

In conclusion, the study urges a new agrarian paradigm that centres women's rights, labour, knowledge, and leadership. Structural violence cannot be addressed through piecemeal reforms. It demands systemic transformation of the political and economic foundations of rural India to build a gender-just and sustainable future.

Introduction



Usha

Usha Kute, 44, from Yavatmal district, Maharashtra, has been managing her home and raising her children alone since the passing of her husband, Vishnu, in 2016. Today, she is free to decide

about her farm's produce without anyone's interference. But that was not always the case. While her husband was alive, he struggled to handle farming alone. "I wasn't even allowed to step out of the house without his permission," Usha says, lamenting how he never involved her in farming decisions. "He never did things on time, whether it was sowing or watering. Instead, he spent all the money on alcohol and

neglected everything else," she remembers. Burdened by mounting debt, Vishnu took his own life in 2016, leaving Usha alone to care for their two young children.

As Vishnu's widow, Usha had a rightful claim to the land. However, her father-in-law and brother-in-law resisted handing it over. When she stood firm, they reluctantly agreed, assuming she would not be able to manage on her own. But Usha proved them wrong. She did not hesitate walking long distances or toiling in the fields every day. She was determined to give it her all to the land having learned from her husband's mistakes. "When you cultivate your own land, you stand a chance to earn something from it," she asserted.

When Usha took over, the land was unproductive and seeped in debt. Securing water and electricity for her

field was another uphill task. When she set up a lift from the river, her brother-in-law threatened her to take it down, but when she got a dugwell, her brother-in-law started accessing water from it without giving anything in return. With no support from her family and constant opposition, Usha had to fight alone. “They tried to intimidate me, but I stood firm,” she recalls. Today, she

has transformed her farm into a source of livelihood, dignity, and independence. She has even begun experimenting with agroecology on half an acre of her land. Challenges and perseverance are the hallmark of her existence. When asked about her journey, she responds with quiet determination: “Earlier, I didn’t get a chance. Now that I have one, why should I back off?”



Manjula's Struggle for Survival, Dignity, and Justice

Kuruva Manjula, a 30-year-old woman from the Yadava community in Telangana, has been struggling to rebuild her life since her husband, Raveendar, died by suicide in 2021. Married young

and with only a sixth-grade education, she is now the sole provider for her three children.

Her husband's death was inseparable from the harsh realities of tenant farming—cultivating leased cotton fields without irrigation, facing crop failures, and carrying the crushing weight of mounting debts that had reached nearly ₹7 lakhs. Despite applying for ex-gratia compensation, Manjula has not received any support, as the land was not registered in her husband's name.

Living in Thondapalli village, where tenant farming dominates, she cultivates two acres of family land and leases another three acres at a high cost. Erratic rains and repeated crop losses have only deepened her financial crisis. Most of her loans, taken from local

moneylenders and input dealers, remain unpaid, and she now faces relentless harassment from creditors. To survive, Manjula supplements her meagre farming income by working as an agricultural labourer and participates in labour exchange groups with other women in the village.

Her husband's suicide, driven by debt and the vulnerabilities of tenant farming, reflects a wider crisis in Telangana, where over 75 per cent of farmer suicides involve tenant farmers, most of whose families are denied compensation and institutional support. Refusing to remain silent, Manjula has filed a court case with the support of an advocacy group to demand justice for families like hers. But her struggle has drawn political hostility, exposing her to further harassment.

Manjula's story reveals the double burden borne by widows of tenant farmers: trapped in cycles of debt without recognition or aid, while carrying the full weight of economic survival and social stigma. Despite this, her resilience and pursuit of justice stand as a quiet defiance against an uncaring system.



Krishna Devi

Krishna Devi, a 70-year-old woman from Sangrur district in Punjab, stepped into farming under difficult circumstances. She was married at an early age into a large but financially struggling household in

Sangrur. Adding to her distress was her inability to conceive during the first nine years of her marriage. She faced taunts and humiliation from her mother-in-law and the villagers, who called her infertile and forced her husband to remarry. In 2000, her husband died in a road accident, leaving her to manage the household alone with her four children. Refusing to surrender, she took the bold step of cultivating her two acres of land herself.

Her decision immediately met resistance from her brothers-in-law, who pressured her to hand over her land. They insisted she should not cultivate on her own and wanted her to remain dependent upon them. When she refused, they withdrew all support, hoping she would eventually give in. But Krishna chose otherwise. The challenge was compounded by the fact that one of her plots depended on a tubewell located on her brother-in-law's land. “To discourage me, they deliberately did not supply water to my land. I had to fight with them regularly for my rightful share,” she recalls. Irrigation was physically demanding as diverting water (nakka lagana) required strength, and she often had to plead with men in the village for help. To reduce the burden of labour, especially during peak season she joined a self-help group in her village. The group

practiced collective labour exchange, rotating work on each other's fields. This system helped her avoid hiring expensive labour, but other challenges persisted.

For inputs, Krishna had to travel to Jaakhal, a nearby town to buy seeds and fertilizers. As a woman alone, shopkeepers ignored her, so she often had to take men along to be taken seriously. The input dealer rarely extended credit until old dues were cleared. Moreover, the same dealer who sold her seeds and fertilisers also bought her harvest, leaving her trapped in an exploitative cycle. "The shop I bought seeds and fertilizer from was the same one I sold my harvest to. In the end, the balance always tipped in his favour," she explains.

After nearly six to eight years of farming under such hostile conditions, Krishna finally leased out her land. Despite all her efforts, her returns from cultivation were meagre compared to the assured income from leasing. "Even after putting in so much effort, I did not earn much. Leasing out land has been a better option for me," she says. Her story reflects how, for women like her, farming is not just physically exhausting but also economically unviable due to unequal access to resources, dependence on male intermediaries, and exploitative market structures.

1. Background and Context

For many women farmers across India, survival is a daily act of navigating risk, debt, and indignity. Manjula from Telangana, left with no secure work, invested in sand mining, a dangerous, unregulated, and volatile job, only to face mounting costs and a crushing debt of Rs 5 lakh despite years of repayment. Her attempt to recover this amount through livestock and vegetable farming failed too, forcing her into hazardous daily-wage labour far from home. Usha, from a farmer suicide household in Maharashtra, worked tirelessly to reap a bumper cotton harvest, yet had to sell part of her crop at a throwaway price just to pay her son's tuition, making do with whatever little remains after months of toil. Bhanu in Telangana sold her family's PDS rice to repay her alcoholic husband's debts, faced sexual harassment from men in her village, and even attempted suicide under the weight of debt, abuse, and humiliation. She was saved only by her children's intervention. In Punjab, Gurjeet Kaur's story is one of extraordinary resistance in a male-dominated society: years of abuse, debt, and land loss due to her husband's addictions were compounded by the village panchayat's refusal to recognise her legal right to land. She fought multiple legal battles to secure her one acre of land, yet after her husband died in 2024, her in-laws threaten eviction.

These women's stories are not aberrations; they are symptoms of a deeper agrarian crisis that is gendered in its impact.

According to official data from the National Crime Records Bureau (NCRB), 396,916 farm suicides were recorded in India between 1995 and 2022. Of these, 344,474 (87%) were men, while 52,442 (13%) were women. Many more are absent from the statistics altogether, erased by misclassification in the Accidental Deaths and Suicides in India (ADSI) reports, where rural women engaged in unpaid agricultural labour are often recorded as "housewives" or "daily wage earners." This erasure persists despite the National Policy for Farmers (2007) recognising women engaged in agriculture as farmers.

Agriculture remains the backbone of rural India, employing more than 40 per cent of the total workforce (Government of India, 2023-24). Despite its economic centrality and importance for food security, the sector is marked by deep and persistent inequalities. One of the most glaring of these is the invisibility and marginalisation of women farmers. As per the Periodic Labour Force Survey (PLFS) 2024, of the total rural female workers, 76.9 per cent are engaged in agriculture (MoSPI, 2023-24). While women have an overwhelming presence in agriculture, they continue to be assetless and largely unrecognised as farmers in both policy and practice. This is corroborated by the official data of the Agriculture Census of 2015-16, which shows that only 14 per cent of all the operational holders are female (Ministry of Agriculture & Farmers Welfare, 2018). According to the PLFS (2024), the majority of women workers are engaged in family and household-based self-employment work and are therefore invisibilised. The wages they receive are only about 35 per cent of what men receive. In casual and other work, they receive about 65-67 per cent of men's wages (MoSPI, 2023-24). They are denied land rights, both in terms of access and control, excluded from institutional credit, and overlooked in

agricultural extension services. Their labour is rarely counted or valued, despite being critical for sustaining farming systems and rural households. The situation is worse for women who belong to SC, ST, NT households and other disadvantaged categories (MAKAAM, 2020). Single women also face significant challenges. Given the persistent vulnerabilities of marginalised people, especially rural women, it is only appropriate that the multiple forms of distress, their growing intensity and spread, be understood as representing a form of 'structural violence' (Galtung, 1969).

Structural violence thus refers to systemic harm embedded in social, economic, and political institutions that disproportionately marginalise women in agriculture. Denial of access to and control over land, declining employment in agriculture, and increased burden of work due to depletion of resources are all forms of violence that women in agriculture face. The intersection of caste, class, gender, and other forms of disadvantages becomes critical to this understanding.

The need for the present study emerged from discussions within members of Mahila Kisan Adhikar Manch (MAKAAM), a national forum for women farmers' rights. MAKAAM was formed in 2014 to secure due recognition and rights of women farmers in India. It recognises all women engaged in agriculture as farmers and amplifies their voices and rights to land, resources, wages, and decision-making. Challenging caste, class, and patriarchy, and other forms of discrimination, it resists systemic violence and exploitative corporatised farming systems, building alternatives through *samvad*, *sangharsh aur nirman* (dialogue, struggle, and creation).

Society for Promoting Participative Eco-System Management (SOPPECOM) has over three decades of experience working at the intersection of natural resources and social justice through conducting research, capacity building, facilitating and supporting the formation of grassroots organisations and policy engagement.

This study, undertaken by SOPPECOM in collaboration with MAKAAM, adopts a broad and layered definition of violence that goes beyond physical or visible harm to include the structural and systemic conditions that harm, oppress, and disadvantage women. This includes the denial of access to land, credit, water, technology, institutional support, and fair wages, as well as gender-based discrimination and social exclusion.

The study was conducted across seven districts, 18 blocks, and 74 villages in three states of Maharashtra, Telangana, and Punjab. These states and the districts were chosen for their distinct agrarian economies, development histories, and socio-political contexts. Maharashtra, with a predominantly rainfed agricultural economy, shows deep regional disparities, ecological degradation, and a persistent farm suicide crisis. As per the PLFS data for 2023-24, women form 81.5 per cent of the rural female workforce but face extreme marginalisation in land ownership and credit access (MoSPI, 2023-24). Telangana, a state born out of a demand for social justice, has witnessed the consolidation of neoliberal development models and large-scale land acquisition for infrastructure development post its formation in 2014 (Reddy, 2017).

As per PLFS data from 2023-24, 67.83 per cent of women in rural Telangana are employed in agriculture and allied sectors, with a majority of the women being in the self-employed category (MoSPI, 2023-24). Their high participation stands in stark contrast with their near absence from asset-centric state schemes.

Finally, Punjab, once a Green Revolution success story, is now grappling with ecological degradation, stagnant growth, and high farmer indebtedness. PLFS (2023-24) data for Punjab shows that only 45 per cent of women are involved in agricultural activities (MoSPI, 2023-24). Women's labour is concentrated in animal husbandry and casual work, with little access to land or recognition as farmers.

All three states have also consistently reported a high incidence of farmer suicides, with Maharashtra accounting for the highest among the three (NCRB, 2023).

2. Research Problem and Justification

2.1 Studies in Agrarian Distress

The present agrarian crisis in India has been a subject of sustained research and public concern for over two decades. Scholars have documented multiple dimensions of this crisis: declining public investment in agriculture, withdrawal of state support, rising input costs, collapse of extension services, and volatile market conditions. This has been accompanied by a wave of farmer suicides, particularly in regions like Vidarbha, Marathwada, of Maharashtra and parts of Telangana and Punjab.

Over the years, especially since 1997, literature on agrarian distress consists of official committee reports, or civil society fact-finding missions. Most reports have flagged capitalisation of agriculture from the mid-1990s, and withdrawal of state support to be the major causes of agrarian distress. Most reports focus on increased dependence on markets and credit for high-risk commercial crops, declining farm incomes, price instability, and the failure of state mechanisms to support small and marginal farmers. However, they largely ignore the gender dimensions of agrarian distress. Women whether as cultivators, labourers, or as those left behind in the wake of male suicides remain invisible in these analyses, despite being central to agricultural work and rural survival (SOPPECOM & MAKAAAM, 2019).

Notably, there has been no comprehensive All-India official report that fully captures the multi-dimensionality of agrarian distress. The 2006 National Commission on Farmers (NCF) Report, chaired by M.S. Swaminathan is often cited, but it largely focuses on economic aspects like pricing and market access while endorsing productivity-driven reforms. It fails to address the core structural inequalities such as inequitable land distribution, caste-based exclusion, or the ecological consequences of the Green Revolution (Sainath, 2009). Furthermore, the state's persistent denial and manipulation of suicide data further obfuscates the crisis, making it difficult to formulate a holistic response.

The focus of most academic and scholarly writings of that period was on understanding the agrarian crisis as a fallout of the new economic reforms undertaken, and as part of the neo-liberal policies rolled out by the Indian Government in the 1990s (Pattanaik, 2003).

Much of the literature from these sources overlooks and fails to provide any details of the structure of Indian agriculture and the extent to which forms of exclusion are built into it via the caste and patriarchal systems or the fallouts of the agrarian model.

A wide body of interdisciplinary scholarship, spanning economics, political science, sociology, gender studies, geography, and development studies, has examined agrarian distress across India, particularly in the context of farmer suicides. These studies have identified key structural drivers such as neo-liberal reforms, market integration, rising input costs, lack of institutional credit, declining rural growth, unemployment, and ecological degradation (Ramkumar, 2022). Framed within the political economy of agriculture, they explore how expanding capital and shifting rural dynamics have deepened vulnerability, with suicide emerging as a tragic form of distress.

However, while this body of work has been critical in unpacking macroeconomic and structural aspects of the crisis, it has largely overlooked the differentiated impacts on women. Barring a few exceptions, most literature frames women from farm suicide families as hapless victims, as wives and widows left behind (Padhi, 2012; SOPPECOM & MAKAM, 2019). Beyond the victimhood framework, there was no nuanced attempt at understanding women's role as farmers and workers in their own right and their struggles in rebuilding their lives and livelihoods. Caste and Gendered analyses are largely absent, and the lived experiences of women farmers who bear the brunt of agrarian distress, but remain invisible in both policy and scholarship, and are rarely foregrounded.

2.2 Studies in Gender Based Violence

Gender-based violence (GBV) in India is a pervasive and deeply embedded issue, shaped by intersecting structures of patriarchy, caste, class, ethnicity, age, non-normative gender identities, and religion. The literature spans multiple disciplines and highlights the varied forms of violence experienced by diverse women across both public and private domains.

Domestic violence has deservedly received significant attention, particularly following the enactment of the Protection of Women from Domestic Violence Act (PWDVA) in 2005. Scholars and activist groups have assessed the disconnect between the legal provisions and their implementation, especially among rural and marginalised communities (Bhattacharyya, 2017). Similarly, the surge in discourse following the 2012 Delhi gang rape led to deeper academic engagement with sexual violence. Scholars and activists (Agnes, 2014; Menon, 2015) have examined the socio-legal responses, while the Justice Verma Committee Report (2013) remains a landmark policy intervention in this domain.

Caste-based violence, particularly sexual violence against Dalit women, has been foregrounded by Rege (1998) & Teltumbde (2016) who argue that such violence functions as a tool of caste

domination and social control. Violence against Adivasi and Muslim women in conflict-affected areas has also been well documented in reports by civil society and scholars like K Roy, (2008) and Human Rights Watch (2002). More recently, the experiences of queer and transgender persons have begun to enter GBV discourse (PUCL-K, 2003; Narrain, 2014), though this literature remains urban-centric and limited in scope.

Amartya Sen has extensively discussed the issue of violence against women, particularly in the context of gender inequality and its impact on human development. The capabilities approach, as articulated by Sen (1999) and later elaborated by Nussbaum (2000) is based on the notion that human freedom and access to opportunities are central to social development. Given that women represent the largest number of individuals living in poverty and that they are vulnerable to violence and other inequalities that exacerbate their vulnerabilities, the capabilities approach offers a social development framework that can incorporate these realities. The basic capabilities advocated for by Sen (1999: 126) is “the ability to be well nourished, to avoid escapable morbidity or mortality, to read and write and communicate, to take part in the life of the community, to appear in public without shame.” Nussbaum (2000) further broadens Sen’s capabilities, incorporating more explicitly feminist concerns and articulates 10 central human capabilities: life; bodily health; bodily integrity; senses, imagination, and thought; emotions; practical reason; affiliation; other species; play; and control over one’s environment.

In essence, Amartya Sen’s work highlights the interconnectedness of gender inequality, power imbalances, and violence against women, emphasising the need for social change and empowerment to ensure human wellbeing and development.

A smaller and still emerging body of literature has started to explore gender-based violence in agricultural contexts, though this area remains fragmented and under-theorised. The intersection of GBV with agrarian structures, landlessness, labour exploitation, caste hierarchies, and systemic exclusions has largely been overlooked in mainstream GBV studies, which continue to focus predominantly on intimate partner violence and urban geographies. Furthermore, studies of violence often isolate intimate partner violence or sexual harassment as individual acts, but feminist scholars argue for linking these to broader structures of inequality, deprivation, and systemic discrimination (Dominguez & Menjivar, 2014; Njuki et al., 2023).

Mainstream frameworks rarely recognise structural violence in agriculture, such as the exclusion of women from land, credit, markets, labour markets or state entitlements as a form of GBV. This narrow understanding of violence overlooks the systemic and institutional nature of the violence that rural women, particularly those from Dalit, Adivasi, and other marginalised communities, routinely face. Furthermore, national databases like the NCRB do not disaggregate GBV data by occupational categories, rendering violence against women farmers statistically invisible. Intersectional analyses that account for caste, religion, ethnicity, and

marital status are scarce, and the role of the state in dispossession, evictions, or denial of welfare remains under-examined in the mainstream GBV studies and articulations.

While there is growing recognition that women in agriculture are affected by deeply embedded forms of structural and institutional violence, academic literature has yet to fully engage with this intersection. Bridging this gap requires a conceptual and methodological shift in how GBV is understood to move beyond individualised harm to include systemic exclusion and harm.

The present study is an attempt to bring together the discourses of agrarian distress and gender-based violence through the conceptual lens of structural violence. It seeks to argue that the current agrarian crisis in India must be understood not just in economic or ecological terms, but also as a form of violence which is structural, systemic, and deeply gendered. By centring the experiences of rural women, the study aims to visibilise the often invisible and normalised forms of deprivation, exclusion, and violence that women experience in agriculture and related livelihoods.

3. Conceptualising Structural Violence: A Review of Analytical Frameworks

To adequately understand the multifaceted nature of violence against women in agriculture, this study draws on the conceptual lens of structural violence, supported by feminist theories and critical frameworks. Structural violence, as introduced by Johan Galtung (1969), refers to a form of violence wherein social structures or institutions harm people by preventing them from meeting their basic needs. Unlike direct violence, which is overt and easily identifiable, structural violence is embedded in the very fabric of societal norms, institutional processes, and policy frameworks that govern everyday life. It is invisible, normalised, and often unchallenged, perpetuating inequality and exclusion across generations.

Paul Farmer (2005) expanded this concept to include health and social outcomes, showing how structures of poverty, racism, and gender inequality produce harm even without identifiable perpetrators. Structural violence is deeply woven into the societal fabric, taking shape through unequal laws, policies, institutions, and norms that limit access to resources, rights, and well-being (Lee, 2019; Menon, 2015). Farmer (2004) and Waterhouse & Mentor-Lalu (2023) highlight that such violence is not enacted by individuals alone but by systems that create and sustain oppression across gender, caste, and class lines.

In the context of Indian agriculture, structural violence manifests in policies that systematically disadvantage women, such as those that tie farm ownership, access to schemes, credit, markets and compensation to legal land titles, knowing that most women do not possess them due to historical and patriarchal norms.

In the Indian agrarian context, structural violence is evident in patterns of landlessness, male-centric welfare schemes, inaccessible credit systems, and neglect of women's entitlements. Vasavi (2012) and Padhi (2012) highlight that agrarian distress is not gender-neutral: women

bear the brunt of both visible shocks, such as suicides and invisible burdens such as intensified unpaid work, social isolation, and emotional trauma.

Informed by feminist theory and action, this study approaches structural violence as gendered and intersectional. It is not only about who holds resources, but also about who is seen as deserving of rights, recognition, and protection. Feminist scholarship since the 1980s has challenged the invisibilisation of women in agriculture. Ester Boserup's (1970) early work revealed how women's contributions were systematically underrepresented in development statistics. Subsequent interventions by scholars such as Lourdes Beneria and Gita Sen (1981), Nirmala Banerjee (1997), and Krishnaraj M (1990) highlighted that women are not merely agricultural labourers but farmers in their own right, contributing to both subsistence and commercial production.

These scholars also brought attention to the 'hidden abode' of social reproduction, showing how women's domestic and care work is central to sustaining agrarian households (Federici, 2004; Fraser, 2016). The 1991 Census in India marked a partial recognition of women's economic roles, yet the masculine character of agricultural policy and data collection continues to marginalise women's contributions. Over the last decade, MAKAAAM has consistently raised the issue of recognition and voice to women as farmers and has contributed significantly to the policy and practice (MAKAAAM et al., 2017).

Feminist economists and sociologists have also critiqued the concept of the 'feminisation of agriculture', arguing that it reflects not empowerment but the push of women into marginal and precarious labour due to male outmigration, indebtedness, and policy neglect (Banerjee, 1997; Duvvury, 1989). This is particularly stark in the context of India's agrarian crisis, where women's work is increasing in intensity but decreasing in visibility and recognition. However, this feminisation is marked by growing precarity wherein women are more likely to be in casual, seasonal, and unpaid work. The term "feminisation of distress" has been used to describe this phenomenon (Pattanaik et al., 2017).

Intersectional feminist analyses (Bardhan, 1985; Padhi, 2012) have further emphasised how caste, class, and gender shape women's experiences of dispossession, debt, and social control, especially in suicide-affected and migration-prone households. These studies underscore the importance of developing a comprehensive understanding of women's productive and reproductive roles in agrarian economies. Studies and position papers from MAKAAAM further highlight the plight of women who are left behind and suggest robust policy measures for the state to implement (MAKAAAM et al., 2017).

Literature in the area of women and the environment has also made significant contributions from which we learn and draw inspiration. Ecofeminism offers an important perspective by highlighting the links between the exploitation of nature, the marginalisation of women and capital accumulation (Mies, 1986). Vandana Shiva and Maria Mies, for example, critique how industrial agriculture and the Green Revolution undermined women's traditional roles in seed saving, biodiversity conservation, and food production. By valorising monocultures, chemical

inputs, and mechanisation, these policies systematically eroded women's autonomy, knowledge, and control over agricultural systems (Mies & Shiva, 1993).

Feminist Political Ecology (FPE) builds on ecofeminism but focuses more explicitly on power relations over resources. Rocheleau et al. (1996), Leach (2007), and Nightingale (2011) provide tools for analysing how gender, caste, and class mediate access to land, water, and forests. Feminist environmentalism, as articulated by Agarwal (1992), argues that rural women's relationship with the environment is shaped by their roles as subsistence cultivators, food gatherers, and community managers. These roles make them more vulnerable to ecological degradation and more invested in sustainable practices. Yet, the lack of land rights and recognition often renders them powerless in decision-making structures.

Nitya Rao's (2018) longitudinal research in Jharkhand has shown how social norms, male migration, and land scarcity affect women's labour and decision-making roles in agriculture. She emphasises the importance of recognising women as co-farmers and not just helpers.

Social reproduction theory further supports this framework by drawing attention to the unpaid and undervalued labour that women contribute to both households and economies. Silvia Federici, Nancy Fraser, and others have shown how capitalism relies on the invisible labour of women or on the non-economic domains to sustain workers, communities, and even ecological systems (Federici, 2004; Fraser, 2016). In agriculture, this includes seed preservation, composting, livestock care, water fetching, and caregiving, all of which are excluded from economic accounting and policy visibility.

Together, this literature demonstrates that the agrarian crisis is not simply an economic or ecological failure, but a gendered and systemic phenomenon. Studies in agrarian distress, feminist political ecology, ecofeminism, gender-based violence, and social reproduction provide a powerful frame to understand how structural violence is enacted, resisted, and potentially transformed. They allow us to centre women's experiences while also identifying the institutional, ecological, and ideological structures that sustain gendered agrarian distress. This literature review sets the foundation for analysing empirical data and formulating a feminist analysis in the chapters that follow.

Our study, informed by this body of work and the women's movements, understands violence not just as an act, but as a condition. Structural violence is experienced in being excluded from state schemes because one is not a landowner; because one belongs to a particular caste, class or religion, is single or has a disability; in being overworked and underpaid in agricultural fields; in being vulnerable to sexual harassment while growing food, collecting fodder or water; and in being unable to inherit land or make farming decisions even after a husband's death.

Amid agrarian crises marked by dispossession, loss of income, and rising suicides, this study investigates the everyday violence faced by rural women in multiple livelihoods. This includes exploring how structural violence intersects with socio-economic and cultural factors to shape women's experiences, restrict their agency, and limit their well-being.

The goal is to understand the forms, nature, and consequences of this violence, which hinders the well-being of women and men, and also agriculture itself, gender equality, and women's productive engagement in agriculture and propose a way forward for policy and practice.

4. Definitions and Objectives of the Study

The study adopts a broad and layered definition of violence that goes beyond physical or visible harm to include the structural and systemic conditions that harm, oppress, and disadvantage women. This includes the denial of access to land, credit, water, technology, institutional support, and fair wages, as well as gender-based discrimination and social exclusion.

According to the International Labour Organisation (ILO, 2019), violence against women in the world of work includes “any act, including physical, sexual, or psychological violence, as well as economic coercion, that occurs in the workplace or in the course of work-related activities, and that has or may have the effect of harming or causing suffering to women, whether occurring at or outside the workplace.” This encompasses not only physical acts but also harassment, intimidation, and structural discrimination that impede women’s right to safe and dignified work.

The World Health Organisation (WHO, 2013) defines structural violence as “the systematic ways in which social structures, institutions, and practices oppress and harm women by preventing them from meeting their basic needs, enjoying their rights, and realising their full potential.” This includes economic exploitation, political marginalisation, and cultural norms that reinforce gender inequality.

Drawing on these, we define violence against women in agriculture as the lack of recognition and voice for women farmers, denial of access and ownership to land and resources, control over wage labour, and forced deployment of unpaid labour for survival and subsistence. This also includes domestic violence and workplace violence as part of a continuum of harm that undermines women’s dignity, health, autonomy, and economic participation.

Key objectives include:

- To explore the everyday violence experienced by rural women engaged in agriculture and allied sectors, particularly in the context of agrarian crisis characterised by landlessness, debt, dispossession, and male out-migration.
- To analyse the nature, forms, and consequences of this violence, including physical, economic, psychological, and institutional violence.
- To understand how women’s experiences of violence and exclusion are shaped by caste, class, marital status, ethnicity, age, geographical location, and access to productive resources.
- To investigate the impact of this violence on women’s wellbeing, dignity, autonomy, and their ability to participate productively and meaningfully in agriculture.

- To inform and influence policy, practice, and institutional mechanisms to make agriculture more equitable, gender-just, and responsive to the needs and realities of rural women.

5. About the States

Maharashtra's agrarian economy reveals a stark disconnect with agriculture, contributing only 12 per cent to the state's income, while over half the population, especially in rainfed regions, remains dependent on it. Despite having the highest number of dams, irrigation covers less than 20 per cent of the cropped area, with policy support skewed towards water-intensive crops like sugarcane. This has led to ecological stress, declining food crop cultivation, rising costs, and widespread distress, reflected in high farmer suicide rates and migration, particularly in distress-prone Marathwada and Vidarbha regions of the state. 81.5 per cent of the total rural female workforce is engaged in agriculture. They bear a disproportionate burden of this crisis, yet remain largely excluded from land ownership, formal credit, and agricultural decision-making. Most are unpaid or poorly paid workers, with limited access to resources. Structural gender biases in land, credit, and wage systems compound the marginalisation of women, whose contributions remain undervalued and unsupported. Agrarian distress is also manifested in terms of the rising crimes against women, early marriages and the unfavourable sex ratio, immiserisation of women from farm suicide affected households and migrant families, many among whom are Dalits, Adivasis, or other disadvantaged castes (Subramanian, 2024).

Maharashtra's emphasis on industrial development and irrigation since its formation in 1960 has marginalised agriculture, particularly in rainfed regions. The economic liberalisation of the 1990s further eroded public investment in agriculture and social protection, disproportionately impacting women from marginalised caste and class backgrounds. Yet, these women continue to shoulder the burden of maintaining household food security and income, particularly in the face of rising male out-migration and agrarian collapse.

Telangana was formed in 2014 after decades of struggle against the dominance of landed elites from the Andhra region. It emerged with the promise of equitable development and justice for its socio-economically marginalised rural population. Predominantly agrarian, with SC, ST, and OBC communities forming the bulk of smallholders and workers, Telangana's agriculture is highly dependent on rainfall and tank irrigation. Post-statehood, however, policy priorities shifted towards water-intensive paddy cultivation and large-scale land acquisitions for infrastructure and industry, marginalising the very sections that led the statehood movement.

In rural Telangana, 72.6 per cent of women work as unpaid helpers in household enterprises, while the remaining 27.4 per cent work as their own account workers (IWWAGE, 2022). Most of these women continue to be excluded from flagship investment support schemes of the State Government, such as Rythu Bandhu and insurance schemes, such as Rythu Bhima, that are limited only to landowning farmers.

The agrarian crisis remains acute, with tenancy, debt, and lack of institutional support have pushed over 6,600 farmers, including a rising number of women to commit suicide since 2014 (NCRB). In the aftermath, women from suicide-affected households face deepening debt, violence, and social insecurity. Despite rising literacy, gender-based violence remains high, with over 42 per cent of rural married women reporting spousal violence and Telangana ranking among the top five states in crimes against women (NFHS 5). The state's development trajectory, thus, reflects unfulfilled aspirations and widening inequalities, particularly for rural women. The development trajectory of the newly formed state of Telangana over the past decade has been marked by the continuation and consolidation of the neo-liberal paradigm of development that was initiated during the early 1990s by the earlier governments in the erstwhile undivided Andhra Pradesh State.

Punjab emerged as a leading agricultural state post-independence, spearheading India's Green Revolution in the late 1960s and becoming the country's breadbasket. Leveraging fertile soil, abundant river water, and agrarian labour, the state saw a dramatic rise in wheat and rice cultivation, supported by intensive input use and near-universal irrigation. While agriculture initially flourished with growth rates far exceeding the national average, over time the narrowly focused, resource-extractive model, heavily reliant on groundwater, chemical inputs, and mechanisation, led to ecological degradation, unsustainable costs of cultivation, and widespread farmer indebtedness. Manufacturing remained neglected, and populist policies like free electricity further deepened environmental and fiscal crises. Although this early agricultural success contributed to relatively high literacy and life expectancy in the state, Punjab also exhibits a low sex ratio and lower-than-national-average female labour force participation (Oxfam India, 2018). Women in agriculture are largely concentrated in vulnerable roles: more often as casual labourers or unpaid family workers, with very few owning or cultivating land. While men dominate crop cultivation, women are primarily engaged in animal rearing, 80 per cent of whom are self-employed in that activity. The shift of the workforce from agriculture to services has been sharper among women, yet a greater proportion of women remain in agriculture compared to men. This gender-based marginalisation, shaped by deep-rooted social norms and economic exclusion, underscores how Punjab's agrarian crisis is not only ecological and economic but also profoundly gendered, demanding an urgent rethinking of both agricultural and development paradigms (Oxfam India, 2018).

These three states represent different models of agrarian development and distress, allowing for a comparative and intersectional understanding of structural violence against women in agriculture. The agrarian development models are defined by increasing privatisation and corporatisation in agriculture, pushing women to the margins.

6. Report Structure

This report is organised into nine chapters. Chapter 1 introduces the background, objectives, definitions, conceptual framework, and scope of the study. The report's methodology including the research design, sampling strategy, tools used for data collection, and ethical

considerations is described in Chapter 2. Through relevant literature, chapter 3 presents the political economy of the agrarian crisis that informs the report's analysis and findings. In chapter 4, the report provides the macro-level data for the study states. In chapters 5, 6 and 7, the report provides detailed state-specific findings from Maharashtra, Telangana, and Punjab respectively along with an analysis and recommendations for each state. Chapter 8 synthesises key themes across the three states, identifies patterns and divergences, and explores implications for policy and practice. The final chapter i.e. Chapter 9 titled 'recommendations and way forward' offers concrete policy and programmatic suggestions to address structural violence and promote gender equity in agriculture.

Methodology



The feminist methodology centres women's voices and critiques male-centric research by distinguishing methodology (ethics, reflexivity, power) from methods (surveys, FGDs, IDIs, KIIs adapted for feminist inquiry). It applies an intersectional lens to caste, class, ethnicity, gender, landlessness, and age, while combining large-scale quantitative surveys with qualitative interviews and creative visual tools such as photo essays and posters. The study highlighted women's multiple roles, the normalisation of violence, and the importance of

context-sensitive framing. The approach is grounded in ethics of care, transparency, and reflexivity, and collaborative research led by SOPPECOM and MAKAAAM in partnership with local investigators, activists, young women, and communities.

Visual storytelling is used as a mode of inquiry rather than mere illustration. Overall, the methodology is both a research design and a feminist political act rooted in recognition, solidarity, and transformation.

1. Introduction

Feminist theory challenges dominant hierarchies of knowledge and power by foregrounding women's voices, lived experiences, and social realities. In this study, adopting a feminist lens was critical to understanding how gendered relations shape rural and agrarian life, particularly in relation to the experience and persistence of violence. It enabled us to explore how unequal access to resources such as land, income, and decision-making exacerbates women's vulnerability both within households and in the workplace. A feminist approach also opened possibilities for recognising the ways in which multiple axes of identity, such as caste, class, ethnicity and gender, interact to deepen marginalisation in specific socio-economic and geographical contexts, a perspective we further elaborate through the framework of intersectionality later in this chapter. At the same time, this lens allowed us to move beyond accounts of victimhood, drawing attention to women's agency, strength, and everyday strategies of resistance. Rather than framing them solely as passive subjects of structural disadvantage, it foregrounds their efforts to assert dignity, claim space, and live with purpose despite persistent constraints.

This chapter outlines the methodology adopted for the study on structural violence against women in agriculture. It details the philosophical foundation, research design, data collection methods, ethical practices, and analytical strategies used in the study. Emphasising feminist and intersectional approaches, it explains how different methods were used to capture women's lived experiences and structural inequalities across Maharashtra, Telangana, and Punjab.

2. Feminist Research Framework

At the outset, it is important to clarify the distinction we make between methodology and methods, as these terms are often used interchangeably or loosely, leading to confusion. While closely related, they refer to different dimensions of the research process.

Methodology refers to the theoretical and philosophical framework that underpins the research. It addresses fundamental questions about how knowledge is generated, who can be a knower, what can be known, and how knowledge claims are validated. In feminist research, methodology is informed by feminist epistemologies or theories that challenge traditional, male-centric paradigms of knowledge and highlight the exclusion of women's experiences and perspectives. It also considers ontological questions, i.e. the relationship between being and knowing and interrogates the power relations embedded in knowledge production. Feminist methodology, therefore, is not singular; it reflects the diversity of feminist thought, including strands such as liberal, radical, socialist, intersectional, and postcolonial feminism, each with distinct understandings of gender, power, and justice (Harding, 1987; Krishnaraj, 2010).

Methods refer to the specific techniques and tools used for data collection. These include widely used social science approaches such as surveys, interviews, case studies, Key informant interviews, focus group discussions, document analysis, and direct observation (Krishnaraj,

2010; Douglas 2002; Fink 1995; Gulati 2002; Kracken 1988). Feminist researchers do not use entirely different methods from those in mainstream social science, but they apply them critically and reflexively, guided by feminist methodological commitments. For example, interviews are not simply tools for extracting information but become spaces for dialogue, where power dynamics between researcher and participant are acknowledged and negotiated.

To summarise, methods are the 'how' of data collection, while methodology is the 'why and with what lens' the research is conducted. Methodology shapes the entire research process, from the choice of questions to the analysis and interpretation of findings. In feminist research, it demands an ongoing reflection on positionality, power, and the purpose of knowledge production itself.

2.1 Why Feminist Research?

Conventional research, often rooted in positivist traditions, is characterised by value neutrality where researchers are expected to remain detached, unbiased and objective, separating their personal values or politics from the research process. This notion assumes that it is possible and desirable to produce knowledge free from social, political, or ethical commitments (Plack, 2005).

It typically involves hypothesis-driven inquiry, relies heavily on quantifiable data, and uses structured methods such as surveys, experiments, and statistical analysis. The emphasis is on replicability, control of variables, and detachment from the socio-political context of the research setting. Knowledge is viewed as universal and transferable, with less attention given to power dynamics, lived experience, or local knowledge systems. This approach has been foundational in disciplines such as economics, agricultural science, and public health, though increasingly critiqued for its limitations in addressing complex social realities.

In agriculture, conventional research often relies on household-level surveys, treating the household as a single unit and typically interviewing the male "head." This approach assumes shared interests and equal roles among household members, thereby obscuring women's specific contributions, constraints, and decision-making roles. For example, women's labour in sowing, weeding, harvesting, and post-harvest processing is often unrecorded or undervalued, while unpaid care work and engagement in multiple activities are excluded from time-use estimates. Similarly, studies on technology adoption or asset ownership frequently overlook whether women have access to training and extension, credit, or land, assuming that what benefits the household automatically benefits all its members.

As a result, women's roles in agriculture remain largely invisible in mainstream data and policy. Tools, technologies, and programmes are designed around the needs and experiences of men, reinforcing existing gender inequalities. Conventional methods gloss over intra-household power dynamics, leaving critical questions about control over resources, decision-making, and access to benefits unexamined.

Feminist and critical scholars challenge this concept, arguing that all research is value-laden including what topics are studied, whose voices are included or excluded, and how findings are used. Feminist researchers critiqued conventional research for being androcentric (male-centric), objective, and detached, arguing that these methods often fail to capture the lived experiences of women and other marginalised groups (Mehta, 2018).

Rather than claim neutrality, feminist researchers call for reflexivity, relationality and intersectionality, recognizing that values shape every aspect of research. Reflexivity refers to the researcher's critical self-awareness about their own role, position, assumptions, and influence throughout the research process. It involves examining how one's background (e.g., gender, caste, class, race, or institutional location) shapes the choice of research questions, interactions with participants, interpretation of data, and conclusions drawn. In feminist research, reflexivity is central because it challenges the illusion of an "objective" or "detached" researcher. Instead, it acknowledges that all knowledge is situated and shaped by the researcher's standpoint. Reflexivity refers to ongoing reflection, not just a one-time statement about power, privilege, and accountability in knowledge production. In feminist and participatory research, relationality means valuing participants not just as sources of data but as co-producers of knowledge. It also highlights how people's identities and experiences are shaped through their relationships with others, making it essential to study individuals within their social contexts (Maguire, 1987).

Intersectionality helps us understand that oppression is not experienced along a single axis, but through the complex interplay of multiple identities and structures of power that organise society and reinforce one another. Intersectionality in the Indian context refers to the way different forms of social inequality, such as caste, class, gender, religion, ethnicity, and region, intersect to shape people's lived experiences, especially those of women from marginalised communities (Hooks, 1984; Rege, 1998; Guru, 1995). For instance, a Dalit woman agricultural labourer may face layered discrimination: caste-based exclusion, gender-based wage gaps, and lack of land ownership, all compounded by poverty and limited access to education or state services.

2.2 Intersectionality as an Analytical Lens

This research adopted an intersectional feminist approach that goes beyond treating women as a homogenous category, instead emphasising how caste, class, marital status, age, ethnicity, and other axes of identity intersect to shape women's experiences of structural violence in agriculture. As Collins (2015) notes, intersectionality is not merely about listing categories of difference, but about examining how these differences are shaped and maintained through power relations. It urges us to ask not only *who* is affected, but *how* and *why* certain groups are more vulnerable than others. Most development research invokes intersectionality through basic disaggregation by caste or class; for instance, this study aimed to engage more deeply with the social processes and systemic inequalities that underpin these differences.

In practice, this meant that both the survey and qualitative data were analysed, keeping intersecting social hierarchies in mind. For example, survey findings were disaggregated by caste, land ownership (as a proxy for class), marital status, and age, to reveal variations in women's access to work, wages, and entitlements. In the analysis of in-depth interviews, the positionality of each woman was critically examined, helping to show how marginalised women, such as those from scheduled castes, scheduled tribes, denotified tribes, or single women, face multiple layers of discrimination. While declining availability of agricultural work was reported across all groups, Dalit and denotified tribal women were particularly disadvantaged due to entrenched caste-based exclusion. Similarly, the challenges of cultivation were compounded for single women, who faced social stigma, lack of family or community support, and heightened vulnerability to violence. Credit access was significantly lower for landless women, reinforcing cycles of dependency and exploitation. These nuanced insights, rooted in intersectional analysis, are further elaborated in the data chapters that follow.

3. Research Design and Collaboration

3.1 Overview of the Research Design

Feminist research often employs qualitative and participatory methods, though it is not limited to them; rather, it critiques how methods are used and for whose benefit. The aim is not just to produce knowledge but to question and transform existing power structures within both society and the research process. Ethical engagement, co-production of knowledge, and accountability to participants are central. It embraces complexity, contradiction, and multiple ways of knowing, recognising that all knowledge is socially situated and shaped by intersecting structures of gender, caste, class, race, and more. Feminist methodology is both a critique of traditional science and a commitment to social justice and transformative change.

The research adopted a mixed-methods approach, which allowed the team to gain a more nuanced understanding of violence against rural women in the context of agrarian distress. While quantitative survey provided a broad picture of the impact of agrarian distress on women's livelihoods, qualitative methods like in-depth interviews, key informant interviews (KIIs) and focused group discussions (FGDs) helped contextualise that information and presented an in-depth picture of women's lived experiences. The research was designed in a way that the methods can complement and inform each other.

Mixed methods approaches involve using qualitative, visual and quantitative methods in parallel, resulting in multiple perspectives on the same phenomenon. Or one method may be used as background or to contextualise the other. Very often, qualitative studies are done primarily to support the quantitative analyses; however, researchers attempted to give equal weightage to both the methods. The study therefore recognised the inherent value of each method and their contribution to the analyses. While mixed methods are often used in triangulation, seeking confirmation of the findings, the benefits of mixed methods approaches are greatest when each approach tells you something different and forces you to re-evaluate

your conclusions. As Andrea Nightingale (2003), a geographer, noted, “I am interested in the silences and incompatibilities that become evident when datasets produced by diverse methodologies are brought together.” The insights from one method can challenge how we understand and interpret those from another method.

3.2 Collaborations

This study was grounded in collaborative processes that brought together a diverse and committed team of individuals and organisations, many of whom have long-standing engagement with rural women’s issues. The research was not merely academic but deeply embedded in the principles of feminist praxis, linking knowledge production with activism, community participation, and creative expression.

At the core of the research team was SOPPECOM, which has worked with women farmers across Maharashtra and has played a critical role in placing women’s voices and rights at the centre of agrarian debates and interventions. MAKAAAM was the principal collaborator for the study. MAKAAAM’s long-standing work with women farmers was crucial for mobilising participants and grounding the research in ongoing struggles for gender justice in agriculture.

The research team was composed of individuals from a range of disciplinary and professional backgrounds, which became a key strength of the study. Senior members included feminist scholars, activists, and researchers with decades of experience working on rural women’s rights, gender-based violence, and agrarian policy. Their grounding in both academic research and grassroots movements helped anchor the study in feminist theory while remaining attentive to lived realities on the ground.

Complementing this senior leadership were younger researchers trained in social sciences and gender studies, many of whom brought fresh perspectives and methodological rigour. Particularly significant was the inclusion of young women surveyors drawn from the very communities under study. Belonging to farming families, they brought an intimate understanding of local contexts and played a vital role in conducting fieldwork sensitively and effectively. District coordinators, who had been working on women’s issues in their respective regions, further strengthened the connection between the research process and the community.

The study also benefited from the support and guidance of a group of six expert advisors, scholars, and practitioners with extensive experience in the field of rural women’s rights, who provided critical inputs throughout the research process, especially in designing and reviewing the survey tools.

Collaborations were also built for knowledge dissemination and reflexive learning through workshops and consultations. These included partnerships with institutions such as the Women and Gender Studies Department, National Rural Agrarian Studies (NRAS), Feminist Policy Collective (FPC), and the Institute of Social Studies Trust (ISST), which brought additional academic and advocacy insights to the project.

Finally, the project engaged with several artists and visual storytellers who contributed to the creative documentation and dissemination of the findings. Through graphic narratives, photo essays, exhibitions, and posters, they helped vividly portray not just the impacts of agrarian distress on women's lives, but also their resilience, labour, and everyday acts of resistance. These visual interventions formed an integral part of the feminist methodology by enabling affective and accessible forms of communication that reached audiences beyond academia.

In all, the collaborative nature of this study, across generations, disciplines, and sectors, helped produce research that was both methodologically robust and deeply grounded in feminist ethics and solidarity.

4. Ethical Considerations in Data Collection

Addressing structural violence and gender-based violence in rural and agrarian contexts required a careful and ethically grounded approach. Informed by feminist ethics of care and accountability, the research process was designed to be respectful, non-extractive, and sensitive to the vulnerabilities of women participants.

Ethical practice in this study involved obtaining informed consent, ensuring confidentiality, and being transparent about the purpose and scope of the research. Participants were informed that there would be no individual benefits from participating, though their contributions could support collective advocacy efforts. Survey tools were carefully structured to minimise distress and to offer women space to share their experiences in ways they were comfortable with. In particular, the use of structured lists when asking about experiences of violence and harassment helped surface sensitive information that might not have emerged through open-ended questions.

Throughout the study, care was taken to protect the dignity, autonomy, and safety of participants, especially when discussing difficult topics. Ethical safeguards were embedded in training for all field researchers, and efforts were made to ensure that women could participate freely and withdraw at any point without pressure. The team remained attentive to field dynamics and took steps to ensure that participants were not exposed to any harm or unwanted attention as a result of their involvement in the study.

5. Methods of Data Collection

5.1 Pilot Study in Maharashtra and Telangana (July - December 2022): Focussed Group Discussions and Key Informant Interviews

The first phase of the research, conducted in Maharashtra and Telangana, aimed to understand the various manifestations of agrarian distress and the situation of gender-based violence in the study areas. Focus Group Discussions (FGDs) were held with diverse groups of women farmers, including cultivators, agricultural labourers, migrant workers, single women, and women from farm suicide-affected households, as well as with men and women residing in settlement

colonies. These FGDs offered critical insights into the agrarian changes over the past two decades and their impact on women's livelihoods. In Telangana, 11 FGDs were conducted, engaging around 165 women. In Maharashtra, more than 300 women participated in discussions held through 27 FGDs.

Key Informant Interviews (KIIs) were another method used during this phase to gather detailed information about the study areas. A diverse group of key informants was selected for the interviews. These included government officials from the District Women and Child Development Department, as well as officials from departments addressing violence against women. They provided insights into the prevalence of gender-based violence in the district and the existing redressal mechanisms.

Key informants from civil society included representatives of NGOs, human rights activists, labour leaders, writers, journalists and teachers. They offered valuable perspectives on the district histories, agricultural contexts, socio-political dynamics, and the impact of agrarian policies on farmers. In total, ten interviews were conducted in Maharashtra and seventeen in Telangana with such stakeholders.

Another category of key informants comprised village-level workers such as ASHA workers, Anganwadi workers, and Rojgar Sevaks. These informants shared detailed knowledge about village-level issues, particularly concerning agriculture, irrigation, and labour. ASHA and Anganwadi workers, in particular, provided crucial insights into the various forms of violence women face in rural settings. In Maharashtra, 22 such interviews were conducted, while in Telangana, these village level key informants were part of the FGDs.

5.1.1 Insights from FGDs and their Reflection in the Survey Tool

- The FGDs generated several insights that influenced the design of the survey tool. Some were incorporated directly, while others proved more difficult to capture quantitatively:
- One key insight was that women are involved in multiple livelihood activities to sustain their households. We attempted to reflect this through dedicated sections for different livelihood categories. However, this did not work as planned. Many of these were casual labour-based activities, and the survey question, asking respondents to list all labour activities they engaged in over the year, was too open-ended and did not yield sufficiently detailed data.
- Early drafts of the survey tool focused primarily on visible indicators of agrarian distress, such as changes in cropping patterns and loss of employment. However, the pilot and FGDs revealed the importance of also capturing issues related to health and nutrition.
- While some themes, like loans, were already part of the survey design, FGDs added nuance to the report's insights. For example, they highlighted the importance of gathering detailed information on both the sources and purposes of loans.

- FGDs also brought to light new aspects researchers had not initially considered, such as the practice of agricultural labourers taking advances and the discrimination associated with it. This insight was incorporated into the revised questionnaire.
- Perhaps the most significant contribution of the FGDs and in-depth interviews was the deepening of our understanding of women's experiences of violence. Earlier drafts of the survey only considered workplace violence in settings where the employer was clearly defined, such as farmers' fields or NREGA worksites. The FGDs helped us broaden this understanding to include women's experiences while purchasing inputs, selling produce, or negotiating loans. As a result, we added questions to capture multiple forms and levels of harassment.
- It also became clear that women often do not identify certain behaviours as harassment or violence, either because they have normalised these or because they haven't been exposed to frameworks that define such experiences as violence. This insight led us to reformulate the questions to describe specific experiences rather than simply ask if they had experienced violence. This strategy helped generate more meaningful responses.
- Another recurring theme in the FGDs was the changing nature of agriculture. Extensive discussions were held on how best to capture this in the survey. Ultimately, it was decided that while the survey would focus on the current agricultural year, it would collect detailed data on agricultural practices, including types of crops grown, use of chemicals, irrigation patterns, and levels of production.

5.2 Survey (2023–24)

Following the pilot study, a survey was conducted in Maharashtra and Telangana. The preparation for this survey spanned five months and involved multiple stages: finalising the survey tool, selecting the sample, conducting pilot testing, and training investigators.

Extensive deliberations were held within the research team and later with the study advisors to design the survey tools. Given the scale of data collection, considerable thought went into determining the content of the questionnaire. Several rounds of drafting and revisions were undertaken before the tool was pilot tested in both states. The pilot helped assess critical aspects such as the time required for each interview, ease of administering the questions, clarity and comprehension for the respondents, logical flow, and appropriateness of language. Based on these findings, further modifications were made to improve the tool.

The finalised questionnaire was translated into Marathi and Telugu, and data was collected using a mobile app to ensure efficiency and accuracy.

The survey was conducted by a team of young and middle-aged women investigators drawn from the study districts. These investigators were identified with the help of local organisations active in the region. A two-day training workshop was held in each state. The first day focused on building a shared understanding of the issues the study sought to explore, while the second day was devoted to a detailed orientation on the survey questionnaire and training on using the mobile app for data collection. During these sessions, the investigators also highlighted

translation or comprehension issues in the app-based questionnaire, leading to final adjustments before the fieldwork began.

The final survey questionnaire consisted of several sections, including:

- Profile of the woman respondent
- Asset ownership
- Access to water and sanitation
- Access to government schemes
- Livelihood opportunities
- Agricultural practices
- Availability of wage labour
- Migration
- Debts
- Food and nutrition
- Health and mental well-being
- Experiences of violence at home and in the workplace
- Awareness and access to redress mechanisms

What Makes This Questionnaire Different?

- It focuses on women's lived experiences, not just household-level data.
- It attempts to capture structural barriers that disadvantage women, including age at marriage, land and property ownership, access to assets, and freedom to use public spaces.
- It moves beyond obvious markers of agrarian distress (like crop failure or income loss) and adopts a holistic lens with questions on health, nutrition, mental health, and reproductive responsibilities.
- It reflects a nuanced understanding that violence manifests in multiple forms, and accordingly, asks about a range of experiences that women might not always identify as violence.

The survey was conducted in May–June 2023 in Maharashtra and Telangana.

While the research in Maharashtra and Telangana had been ongoing since 2022, the work in Punjab began at a later stage. By the time the study was initiated in Punjab, preliminary analysis of the Maharashtra and Telangana data had already begun. The same survey tool was used in Punjab, and the data collection was carried out a year later, in May–June 2024.

5.2.1 Sampling and Survey Process

The eight districts that were selected for the survey reflect acute agrarian distress, particularly farmer suicides. In the first phase of the study conducted in Maharashtra, Akola, and Yavatmal (Vidarbha) and Parbhani (Marathwada) were selected due to their high suicide rates. Parbhani was also marked by the distress migration of sugarcane workers. In Telangana, undivided Medak and Nalgonda were chosen. Medak was chosen for its large-scale land acquisition, and Nalgonda for its land rights struggles, crop pattern shifts, and climate vulnerability. Both these districts also had the highest number of farm suicides in Telangana. In the second phase, a year later, the study was extended to Punjab and was done in Bathinda, Mansa, and Sangrur districts, with the highest farmer and agricultural labourer suicides, as recorded in two surveys (PAU 2017 and PUP, 2017).

A rigorous and multi-stage process was followed for selecting the sample for the survey, with distinct criteria applied at the block, village, household, and participant levels.

5.2.1.1 Sampling in Maharashtra and Telangana

In Maharashtra and Telangana, blocks were selected based on two key considerations. First, preference was given to areas where MAKAM and its partner organisations had a strong presence, ensuring that the findings could inform action-oriented follow-up programmes. Second, diversity in terms of Scheduled Caste (SC) and Scheduled Tribe (ST) populations, proximity to the district headquarters, and accessibility was factored into the selection process. Data from the Census 2011 and yearly socio-economic survey reports were used to support this selection.

Villages within the selected blocks were then chosen using similar criteria, along with considerations such as population size and special characteristics, e.g., high incidence of land leasing, recurring reports of gender-based violence, or being a resettlement village of project displaced people.

In each selected village, the survey was conducted with 10 per cent of the total households. Caste-wise representation was ensured through lists obtained from ASHA or Anganwadi workers. Based on the total number of households in each caste category, a proportional sample was determined. For instance, if there were 100 households belonging to the Kunbi caste, 10 households were selected from that group. The actual selection used a systematic random sampling method of choosing a random starting number and interval, and subsequently identifying households from a roster (e.g., starting at 5 and selecting every 7th household).

To account for non-responses or unavailability, an additional five households were selected as reserves for each caste group. This process was repeated for all caste categories in the village to arrive at a representative village-level sample.

Women respondents were selected from the sampled households based on two primary criteria: (1) active engagement in agricultural work and (2) age between 18 and 60 years. In addition, all widows from suicide-affected households in the selected villages were included in the survey sample.

5.2.1.2 Sampling in Punjab

In Punjab, for the selection of the districts, the district-wise data on the number of suicides was considered. Since this study is set in the background of the agrarian distress, the suicides by the farmers and agricultural labourers are an indicator of the severity of the economic distress. According to the two census surveys conducted in 13 districts of Punjab on suicides by farmers and agricultural labourers for the period 2000 to 2013 (PAU, 2017 and PUP, 2017), the three districts with the highest number of suicides were selected. These are Bathinda, Mansa, and Sangrur. Further, two blocks from each district have been selected based on the highest and lowest proportion of the rural population, SC population, and also the distance from the nearest town (based on Census data, 2011). Then in each selected block, a village was selected as per the population size. All the villages in the block were arranged according to the population size and then classified into three categories viz. small sized villages (population size less than 2500); medium sized villages (population size between 2500-5000) and large sized villages (population size more than 5000). Two villages were selected randomly from small and large sized villages and one from the medium sized villages. Then, a village survey was conducted in each of the selected villages to understand the occupational distribution of the households. Further, the respondents in each of the villages were selected based on the proportions of the households by land size, as well as agricultural labour households.

The scope of the survey is given in the table below

Table 1 Scope of the survey method

State	Districts	Blocks	Villages	Women participants
Maharashtra	Three districts Akola, Yavatmal, and Parbhani	6	22	1362
Telangana	Two districts Medak and Nalgonda	6	22	1062
Punjab	Three districts Bhatinda, Mansa, and Sangrur	6	30	716

5.2.2 Data Collection and Analysis

The survey data was processed and analysed using Microsoft Excel and SPSS software. The data provided rich insights into various dimensions of agrarian distress and structural violence experienced by women across caste, class, and marital status categories. The scale of the survey enabled a comprehensive analysis of these intersections, revealing patterns that qualitative methods alone may not have uncovered.

5.2.3 Limitations of the Survey Method

Despite the thorough preparation and discussions within the research team, certain elements were inadvertently left out or not captured effectively. Unlike qualitative methods, surveys have limited flexibility once the data collection process begins.

Some important elements were inadvertently left out or not effectively captured in the survey tool. For instance, although ration card ownership and type were discussed in early drafts, the question was dropped during restructuring. The tool also missed capturing harassment faced while accessing water, an issue likely relevant in drought-prone areas. Some questions on access to government schemes could have been more targeted, such as asking about pensions only to widows or maternal schemes to eligible women. Further, certain open-ended or poorly structured questions led to unusable data, and some household-level information collected proved less useful for analysis and could have been streamlined.

Despite its limitations, the survey generated critical data on the structural and systemic forms of violence and distress experienced by different groups of women. It allowed for large-scale, intersectional analysis, especially across caste, class, and marital status, which offered important insights into how agrarian distress affects vulnerable groups of women differently.

5.3 In-depth Interviews (2023-2024)

While the survey provided critical data on various aspects of agrarian distress and structural violence faced by different groups of women, especially when analysed through the lens of caste, class, and marital status, it also had its limitations. The survey was unable to fully capture the gradual transformation of the agrarian landscape or the everyday implications of distress in women's lives. For instance, although a significant proportion of women reported not getting enough work, the survey could not delve into what this meant in terms of daily struggles, unpaid labour, or the drudgery involved in making ends meet. These nuanced aspects required a deeper, more qualitative engagement.

To complement the survey and FGDs, in-depth interviews were conducted with around 70 women across the three study states. These interviews focused on women's day-to-day struggles, their experiences of violence, and the coping strategies they employed. A diverse cross-section of women was selected to bring out varied perspectives on agrarian distress. These included cultivators, landless labourers, migrant workers, widows, single women, and those from suicide-affected households across diverse social groups. In many cases, photographs documenting their daily lives, struggles, and achievements accompanied their interviews, offering a visual narrative of resilience.

Unlike one-time surveys, the in-depth interviews involved multiple visits to the same women over a period of time, including ongoing conversations over the phone. This allowed researchers to understand not just static experiences but the evolving nature of women's lives and the impact of agrarian distress over time.

Many women were initially reluctant to speak about their experiences of violence due to fear of stigma or repercussions. Their understanding of violence was also shaped by social norms. For example, many did not consider abusive language, the burden of unpaid domestic labour, or working without wages as forms of violence. Addressing such silences required building trust, which in turn demanded empathy, cultural sensitivity, and an ethical approach to research.

All investigators were trained to secure informed consent, explain the study's purpose clearly, and ensure confidentiality. They were instructed to be compassionate, non-judgmental, and transparent about the fact that there would be no direct personal benefit, but that the research could contribute to collective advocacy in the future.

Throughout the FGDs and interviews, the research team followed practices of care such as listening actively, taking a genuine interest in women's stories, avoiding judgment, and occasionally sharing personal experiences when appropriate. Researchers were also cautious not to probe into issues that could trigger trauma or discomfort.

In keeping with feminist methodologies, the team consciously worked to reduce hierarchies between researchers and participants. A key principle was recognising women as the primary narrators of their own stories, as holders of knowledge rather than subjects of inquiry. The researchers acknowledged their own positionality and the relatively privileged position they occupied, taking seriously the responsibility of listening and amplifying women's voices with integrity and respect.

5.4 Creative Documentation: Visualising Women's Narratives through Art, Illustration, and Photography

A key principle of feminist research is reciprocity, ensuring that knowledge generation is not extractive but instead acknowledges and values participants' contributions. The research team made a conscious effort to return the findings to the community in accessible and locally relevant formats. To enrich and communicate the complex realities uncovered through FGDs and in-depth interviews, multiple creative media were used to present qualitative data, making it accessible, engaging, and emotionally resonant. These included illustrated posters and booklets, graphic stories, and photo essays.

Illustrated Posters and Booklets

A series of thirty illustrated posters and an accompanying booklet were developed using direct quotes from women who participated in the FGDs and interviews. The posters explored who these women are, the nature of their work, and the various forms of violence they face.

As Medha Kale, who created the content of the posters, described this process as follows:

“There was the issue of expressing all of that in just a few words. Over the past 25 years of working with people, one principle I've consciously followed – what we hear or read is most meaningful when conveyed as closely as possible in the person's own words. Guided by the principle ‘nothing about us, without us’, the posters wouldn't have been complete without

women's own voices that are at the heart of this study. That's why we decided to use short, direct, and powerful quotes wherever necessary."

Each poster was accompanied by striking illustrations with powerful excerpts from the women's narratives, designed to evoke both empathy and reflection.

As the artist Raju Deshpande described, "Each poster's title is presented in bold lettering. A standard font was deliberately avoided. The uneven colour patch behind the title resembles the jagged edge of a hand-torn piece of paper, adding a raw, unpolished feel. Neat, polished illustrations were consciously avoided. Instead, bold brush strokes and minimal lines were used, only as many as necessary to convey the idea. I stopped the moment the image felt complete. Any ornamental detailing was deliberately excluded."

Graphic Stories

Ten graphic stories were created based on selected in-depth interviews across the three states. These narratives were specifically designed for readers who may not be familiar with the lives of rural women farmers. The stories were shaped to be both accessible and emotionally impactful, drawing attention to the layered and often contradictory realities these women face.

The artist, Himanshi Parmar noted, "When I first read the raw drafts of their stories, I was struck by the immense hardship each woman had faced and by the lack of recognition or support around them. Their lives seemed to carry two parallel narratives: one of resilience and survival, and the other of societal apathy that treats their suffering as normal.

To reflect this tension, we used colour illustrations with distinct palettes for each woman, symbolising their uniqueness. A consistent grainy texture runs across all visuals to tie them together, a visual metaphor for the harshness of their journeys. Despite the adversity, the vivid colours also highlight their hope and determination."

Photo Stories

Six photo essays were developed from in-depth interviews and field photography. These stories sought to visually represent the everyday realities, labour, and resilience of women farmers.

The photographer, Vidya Kulkarni, who also authored the accompanying narratives, emphasised the importance of trust and immersion in the subject's life:

"While a photograph can be taken in a second, understanding the subject takes time. We invested that time in getting to know the women, accompanying them from their homes to the fields, and observing the many layers of their lives.

The agrarian crisis served as the broader context as women spoke of reduced availability of work, increased physical strain, and growing feelings of insecurity. We aimed to capture these experiences through images, showing not just their labour, but the environments and emotional weight they navigate daily.

Depictions of violence, whether at home, in transit, or at the workplace, were handled with care. These photographs are symbolic, ensuring women's identities remain protected while still conveying the systemic nature of the discrimination and abuse they face.”

Together, these visual formats transformed research findings into powerful storytelling tools, foregrounding lived experiences in ways that traditional reporting cannot. They also serve as advocacy tools to communicate women's struggles and strengths to wider audiences, policymakers, and civil society.

This creative documentation has been produced as separate outputs in five languages: English, Hindi, Marathi, Telugu and Punjabi.

5.5 Consultation Workshops: Spaces for Dialogue, Learning, and Advocacy

A series of consultation workshops were conducted at the district, state, and national levels, serving a dual purpose: dissemination of findings and participatory data validation and collection.

Women's participation was central to the dissemination strategy. All women who contributed to the study were invited to the district-level workshops. While it was not feasible to include everyone at state and national workshops, representative women participated and shared their perspectives powerfully in these forums. This effort to ensure women's visibility on public platforms helped sustain engagement beyond the study and created pathways for further collective action.

At the district level, the workshops aimed to share preliminary findings with women who participated in the study and to initiate dialogue with local government officials and district administrations. These gatherings created a valuable space where women could reflect on the findings, validate them based on their own experiences, and deepen the analysis through discussions. Importantly, the workshops also revealed how district-level mechanisms for addressing violence against women function in practice or often fail to function, offering crucial insights into gaps and barriers in grievance redressal systems.

At the state and national levels, three state-level (one in each study state) and two national-level workshops were organised. These brought together grassroots networks, women's organisations, researchers, and policy advocates working on violence against rural and informal sector women. The goal was to foster collaboration, develop policy dialogues, and generate collective recommendations. These workshops affirmed the specific realities of rural women and illuminated common patterns of violence and structural neglect faced by women in other informal and unorganised sectors.

These workshops were not limited to formal presentations; they also included interactive and creative methods like photo exhibitions and poster displays. These generated rich discussions, where women not only recognised their realities in the findings but also reflected on them in

new ways. Many expressed that seeing their own experiences visually represented helped them better understand the systemic nature of the issues they faced.

In all locations, the workshops became dynamic forums for both knowledge sharing and participatory analysis. Learnings from these sessions were integrated into the final research reports, policy briefs, and advocacy strategies, strengthening the study's credibility, relevance, and reach.

5.6 Feminist Activism

The research also had a strong action-oriented component. District-level coordinators and researchers responded to women's immediate concerns by referring them to one-stop crisis centres, connecting them to counsellors, providing information on relevant government schemes, and raising awareness about local redress mechanisms. After district workshops, government officials engaged directly with participants and offered contact information and resources to support women in addressing violence, thereby reinforcing institutional accountability.

All these efforts were made possible through an ongoing process of reflection, dialogue, and revision within the research team. By practising collective reflexivity, acknowledging the researchers' diverse locations, privileges, and positionalities, they sought to remain accountable, inclusive, and aligned with feminist principles. Sharing experiences across different geographies enriched our perspectives and deepened the study's understanding of both the issue and the process of conducting ethical, transformative research.

5.7 Data from Secondary Sources

Alongside the primary data collection through surveys, focus group discussions (FGDs), and in-depth interviews, supporting secondary data was gathered to contextualise the findings. This included district- and state-level data on landholding patterns, employment rates, crop production, migration, and access to schemes. In addition, a review of relevant literature that included both academic and policy-focused literature was undertaken to understand existing debates around agrarian distress, gender-based violence, and structural inequalities affecting rural women. These are discussed in the relevant chapters later in the report.

This background research helped situate our primary findings within a broader historical and policy context.

6. Integrating Methods: Conversations Between the Qualitative, Quantitative, and Visual

A key strength of this research lies in the intentional integration of quantitative, qualitative, and visual methods, each informing, challenging, and enriching the others. Rather than treating these approaches as separate or linear, the research design allowed for a continuous and

iterative conversation between them, enabling a more layered and grounded understanding of the realities being studied.

Qualitative methods supported and deepened the quantitative work. For instance, during the piloting phase of survey instruments, hands-on training and interviewing was used to ensure that respondents understood the survey questions and could answer them meaningfully. This process revealed ambiguities and assumptions in the phrasing of questions, leading to revisions that made the tools more contextually relevant and accessible.

Likewise, qualitative research helped interpret and situate quantitative findings. In domains such as cropping patterns and agrarian models, survey data alone would have yielded limited insight. Through key informant interviews (KIIs), focus group discussions (FGDs), workshops, and literature reviews, we uncovered the structural and seasonal rhythms shaping agriculture and labour. These insights informed the framing of quantitative indicators and helped make sense of patterns and anomalies in the data.

In some cases, findings from different methods prompted further reflection. For example, violence was a domain that proved difficult to capture through both qualitative and quantitative methods. While surveys struggled with underreporting and sensitivity, even qualitative approaches revealed silences and hesitations. This highlighted the need for alternative methodologies, perhaps more participatory or narrative-based, to capture such experiences more effectively.

Importantly, the research also incorporated visual methods, like graphic stories, photo essays, as both a tool of documentation and a method of inquiry. Women's lives, labour, and struggles were captured through images that were not only illustrative but also evocative. These photo essays became a means of engaging with participants in conversations about visibility, dignity, and identity, helping to visibilise aspects of their lived experiences that might not have been captured through verbal or written methods alone. Visual storytelling created space for emotional resonance and reflexivity, both for researchers and communities, and opened new ways of interpreting and presenting knowledge.

Together, these methods were not simply complementary; they were in active conversation throughout the research cycle, from design and data generation to analysis and dissemination. This conversational and reflexive integration of methods helped ensure that the findings were not only empirically robust but also ethically grounded and socially meaningful.

Overall, the research process was not about triangulating data to confirm pre-existing hypotheses, but about engaging multiple ways of knowing. The methods were not simply complementary; they were in active conversation, continually reshaping the research questions, tools, and interpretations in a dynamic and iterative process. This approach strengthened the validity and depth of the findings and allowed the research to better reflect the lived realities of women in agriculture.

7. Concluding comments

This chapter has outlined the feminist, intersectional, and participatory methodology that guided every stage of this research, from design to data collection, analysis, and dissemination. By combining qualitative, quantitative, and visual methods, the study not only captured the scale of agrarian distress and structural violence experienced by women but also brought out the lived realities behind the statistics. The use of feminist principles ensured attention to positionality, care, reciprocity, and the active involvement of participants throughout the research process. The intersectional lens further enabled an understanding of how caste, class, marital status, and land ownership intersect to shape women's vulnerabilities and resistance strategies. The following chapters build upon this foundation, presenting state-wise analysis and thematic insights that draw from this rich, multi-layered body of data, integrating survey findings, and data from secondary sources, FGDs, KIs and IDIs to offer a comprehensive account of rural women's experiences in the context of agrarian distress. The visual representations were produced as separate outputs.

Political Economy of Agrarian Distress and Structural Violence



This chapter reviews key strands of literature that shape the study's conceptual lens on structural violence against women in agriculture. It draws on four interconnected areas.

First, writings on gender-based and structural violence reveal how harm extends beyond the physical to systemic and normalised exclusions rooted in caste, class, gender, and state policy. Second, analyses of India's agrarian political economy show how neoliberal reforms and techno-financial shifts have deepened

vulnerabilities of small, marginal, Dalit, Adivasi, and women farmers. Third, insights from feminist agrarian and labour studies expose the persistent invisibility of women's work in both production and social reproduction.

Taken together, these literatures frame agrarian distress as structural violence, demanding a feminist, action-oriented research grounded in rural women's lived realities and aimed at transforming policy and practice.

1. Introduction

In the context of agrarian distress in rural India, represented not only by the epidemic of suicides but also by the persistent privations and vulnerability of marginalised citizens, especially rural women, it is only apposite that the multiple forms of distress, its growing intensity and spread, be understood as representing a form of 'structural violence'. To frame such persisting, deep-seated, and extant forms of harms as 'structural violence' is to reiterate the centrality of Johan Galtung's (1969) critical approach that violence is not merely immediate and physical in nature but can be produced, directed, and impacted by a range of interlinked socio-cultural, historical, and political economic factors that are directly and indirectly experienced. This is particularly so for marginalised and vulnerable communities and persons. Elaborating on this idea of 'Structural Violence', Paul Farmer (2005) observes 'structural violence' as a "host of offensives against human dignity, extreme and relative poverty, social inequalities ranging from racism to gender inequality, and the more perverse forms of violence that are incontestably human rights abuses" (2005:14). This understanding of structural violence is relevant for a study of prolonged and extant agrarian distress in India. A large body of reports, studies, and case studies indicate that the multiple forms and intensity of agrarian distress have roots in the larger structural forces of the changing political economy in which agriculture is set. In the Indian context, the dominant structural features of this political economy are mediated by caste and gender. Empirical evidence abounds, yet it goes unaddressed, of female agricultural labour from oppressed castes who disproportionately bear the burdens of agrarian distress. In addition, the situation of agriculture also foregrounds ecological concerns in contemporary India, exacerbated by the capital-intensive agricultural models adopted. This review while laying out the political economy also incorporates caste patriarchy and ecological concerns into the framework and analysis. The patterns of agricultural production, land use and degradation, labour deployment, and market relations are all linked to the structures and re-structuring of agrarian households, gender relations, and to the cultures that mark their agency, work, and aspirations thereby enabling an expanded 'structural violence' approach to understand agrarian distress. By doing so, the framework examines the details of how women as individuals, members of households, workers, and caregivers within different caste and class groups and in specific agrarian geographies negotiate the structures, along with the conditions and norms that govern their lives. Widespread biases that often see only men as farmers and the fact that it was primarily men who committed suicide in the context of agrarian distress meant that most studies, with a few exceptions, did not focus on the specificities in which women experienced the fast-changing rural economy and society. Perspectives that assume the standpoint of women and marginal people, include contributions from Marxist-feminist and feminist political ecology approaches. Placing women's lives in the context of both broader political-economic forces and their everyday socio-cultural realities helps us understand their experiences more fully. This approach also allows us to show how rural India's political-economic structures are shaped and expanded through these women's lives. This then will enable us to understand how rural citizens, particularly women,

negotiate, strategise and live hard-pressed lives. Interlinking macro political-economic structures with local socio-cultural forces, highlights the complexities of both circumscriptions by external forces and submission to local norms and customary values. The subsequent results at both the individual and collective level are also substantial. Such a perspective is key to highlighting the doubly marginalised and burdened position of working rural women and their agency and voice in varied contexts.

The chapter initially lays out the structure of agriculture in rural India, describing the landholding situation, labour use, the contradictions of rural society, and agrarian integration into the dominant economy. It also highlights how the Green Revolution model became a dominant form of agriculture. These discussions form the context and background for the neglect by the state and the reproduction of agrarian distress, thereby reproducing the marginality of rural society.

2. Agrarian Structure and the Reproduction of Marginality

2.1 Contradictions of Agrarian India and Its Foundational Structures

To contextualise agrarian distress, we must acknowledge that there are several contradictory trends in rural India and focus on the foundational structures of rural society. For instance, despite an increase in production and productivity per hectare, there is widespread malnutrition. Between the years, 2017-19, an estimated 189 million people were reported to be malnourished, and the nation accounted for 28 per cent of the world's stunted children (about 40.3 million). Much of this is due to rice and wheat (now also depleted of their original nutrients) available through the public distribution system (PDS) have replaced a wide variety of local millets and pulses. Subsequently, despite data that indicates increased spread of PDS as a significant source of food security, and the intake of required calories, malnutrition and stunting mark a significant proportion of India's children and the working classes (NRAS 2020). The fact that a large proportion of marginalised farmers and their families also face food and nutrition insecurity are issues that need to be addressed urgently. A second significant contradiction is that although rural citizens compose the majority of the electorate, analyses indicate that both at the state assemblies and national Parliament, issues related to agriculture and rural India are rarely discussed.

Landholding size: A key feature of India's agriculture is the hierarchical structure, with disproportionately small and marginal holdings aligned with disadvantaged caste status, indicating the fragmented nature of landholdings. A summary of the data from NSSO's 77th round (GoI: 2019) indicates that of the total of 93.09 million households that are in agriculture (accounting for 54 per cent of the total population), 76.5 per cent have an average landholding size of 0.512 hectares. Of these 8.2 per cent of households are landless, and only 0.1 per cent have more than 10 hectares. A caste-wise disaggregation indicates that SCs own 10.2 per cent of land; STs 14.1 per cent; OBCs 47.2 per cent, and others own 28.5 per cent of land. State-wise average holdings per family for the three states selected for this study indicate it to be as

follows: Maharashtra: 1.35 hectares; Punjab: 3.62 hectares; and Telangana: 1.00 hectare. Across these states and reflecting the caste-based agrarian social structure, most of the small and marginal holdings are held by 'low-ranked' caste/jati groups while the medium holdings (between 2-4 hectares) and the large holdings (more than 10 hectares) are held by dominant and upper caste groups. Attendant with this skewed distribution of resources is the inadequate monthly income that agriculture provides. As the NABARD (2022) data on agricultural incomes indicate, the monthly average income of agricultural households may have marginally increased from Rs 8,059 in 2017-18 to that of Rs. 12,698 in 2021-22. Further, annual average savings are only Rs 13,209 per household in 2021-22. A decile-wise analysis found that on average, the bottom 10 per cent of agricultural households earned only Rs 5,780 annually, while the top 10 per cent earned Rs 5,13,710 annually (Das and Srivastava, 2021). Such conditions and their attendant problems of lack of savings, inability to pay for basic services such as education and health (which are increasingly privatised) and the growing needs and demands of families, including that of increased consumer spending abetted by the growing cultures of consumption, mean that a significant proportion of families are in debt. NABARD (2022) indicates that 52 per cent of agricultural households have debts. Women both in farming and agricultural labour households bear the burden of this poverty and landlessness.

Labour deployment: Despite the widespread prevalence of wage-based labour where payments are made in cash transactions on either a daily or weekly basis, with hourly or work-based remuneration, earlier forms of neo-bondage or casualisation of labour accounts for the ways in which agricultural labour is yoked to agriculture. As many of the revisit studies of agrarian change in various parts of India have elucidated, wage work in agriculture may have eroded the absolute power of zamindars and large landholders but labour relations in most parts of the nation continue to be based on forms of agrestic servitude. Along with caste-based agrarian relations, studies on agriculture both prior to and post-commercialisation of agriculture have consistently pointed to the heteronormative nature of family and labour relations in agriculture, and the neglect of the reproductive sphere where women's labour abounds. Studies have illustrated that in the context of agrarian distress signalled by the suicides of male farmers, women in households have shouldered the burdens of agricultural and household upkeep. Caste patriarchy is evident in the deployment of women's labour in agriculture. A combination of push factors (non-availability of work, inadequate payments, poor relationships, and multiple forms of discrimination) and pull factors (availability of work in urban, construction, plantation or other economies) have triggered various forms of migration, including out-migration and circular migration. As the report, State of Working India (CSE 2023) elaborates, distress-led employment seeking, especially since 2019, has led to an increase in Work Participation Rates (WPR) especially in forms that require migration. As Nirmala Banerjee noted earlier (1997) an increase in women's participation as agricultural labour in the rural economy meant not empowerment but distress. Women's work participation rate was until recently associated with a decline related to withdrawal of women from the labour force following upward social mobility. However, more recent data matches that of general trends,

especially in distress regions and among SCs and STs, to indicate that a decline of women's work participation in labour is also associated with a lack of demand for their skills and labour (Deshpande and Singh 2021). This aligns with observations that both the commercialisation of agriculture (with new cropping patterns) and the increasing use of technologies have made women's labour redundant.

Hence, a summative statement on India's agrarian structure must emphasise the fact that state-led modernisation of agriculture (a discussion of which follows) inverted the land and agriculture question. Instead of addressing the caste-based hierarchical and skewed distribution of land and allied resources, the caste-based system and structure were retained, with dominant landowning castes emerging as key political players, while the knowledge and skills of local agricultures were pushed to precarity. There is uneven development marked by pockets of affluence and privilege and extant forms of deprivation visible in poor civic facilities, inadequate access to education and health, and multiple forms of deprivation including lack of access to nutritious food and to fair and just legal systems.

In contrast, the position and resources of the landed castes and their links to the booming urban economy have led them to emerge as regional satraps consolidating their economic power in both rural (as landowners) and urban India (as investors and entrepreneurs) and to become elected representatives. Such rural-urban political links have meant that dominant caste landowners influence and determine policies and programmes for rural India, to their own advantage leaving the landless, small and marginal farmers', women farmers issues unaddressed.

3. Reviews of Key Studies on Agrarian Distress

Contextualising the trends of farmer suicides, a wide body of literature from various disciplines (economics, political science, sociology, gender studies, geography, and development studies) has sought to understand the present agrarian distress in different regions of the nation. These studies have flagged a range of structural factors which include the onset of neo-liberal policies, integration of India into the world market, the increasing costs of production, lack of institutional support for credit management, deceleration of rural growth, declining wages, high unemployment, and loss of production due to ecological change. (Deshpande and Arora 2010; Ramachandran and Raval 2010a; Ramakumar 2022; Kumar 2016). Encapsulating issues of the political economy of agriculture and rural India, these studies have highlighted the challenges of conducting agriculture in a context of expanding capital and markets, the shifting dynamics of rural society in general and of agrarian households in particular, and the sociological factors that have made suicide a dramatic and tragic form of dissent against the multiple burdens borne by vulnerable farmers and their families. Yet, these studies have not provided adequate attention or details related to how women farmers fare in agriculture in general and in the contexts of agrarian distress.

Drawing on continued interrogation of periodic problems in the agrarian sector, Devinder Sharma (2023) has called attention to the deliberate neglect by the government. Neither issues of Minimum Support Price (MSP), support for food crops, safety concerns about promoting GMOs, nor allocating adequate budgetary funds have been concerns of the successive political parties and governments. Buttressing such state neglect of agricultural issues is the foundational reason for perpetuating agrarian distress; the promotion of the 'Green Revolution' model (the use of hybrid seeds, fertilisers and pesticides, and a range of new technologies) as the dominant form of agriculture across the vast and varied agro-ecological complexes of rural India.

3.1 Agrarian Distress

Although represented primarily by the large volume of suicides by farmers, the current agrarian distress refers to the inability of agricultural and or rural households to sustain themselves or their families, and to be subject to loss of resources, security and assurances to reproduce themselves. Feminist scholars both from academia and movements have added to the discussion on agrarian distress highlighting how both in farming and agricultural labour households, it is the invisible reproductive labour of women that sustains families and communities, even in times of distress. At times when survival is at stake, women take on the burdens not just of sustaining farms but dealing with loss and crisis within households. The desperate acts of farmers seeking to exit life are the results of multiple and prolonged forms of immiseration, humiliation, and endless strife. Chand (2020) identifies a number of forms/ processes of the onset of agrarian distress at the individual or household/family level that include the following: rising debt in relation to net worth; net worth turning negative; forced migration; rise in instances of hunger; sale of productive assets (land, cattle, tractor, machinery); sale of family assets to meet family expenses; adoption of untested and risky ventures; dissatisfaction with the profession (agriculture as livelihood); increase in suicides.

To these processes can be added the gendered experience: increased unpaid labour of women, early marriages, sex selective abortions, sale of babies which have also been done in distress years. Nikita Sud has elaborated how a combination of "capital, space, the law, value, governmentality, agriculture" etc (2021: xv) have combined to make land and society intertwined in India. Extending this, it is pertinent that we review how a range of factors from the acceptance of hegemonic rationale about population and food, the reproduction of caste-based society, the neglect of the centrality of women's labour, and electoral politics articulate ways in which the life of the marginalised majority of rural citizens is marked and impacted.

4. State Neglect and the Reproduction of Agrarian Distress

Over the years, literature on agrarian distress, especially since 1997, consists of reports by officially appointed committees, fact-finding reports by civil society organisations, and a range of studies and reports representing different disciplines and perspectives. Most of the reports focusing on specific states have largely flagged the capitalisation of agriculture since the mid-

1990s and the withdrawing of state support for agriculture as the key causes for agrarian distress. Other reasons documented are the challenges farmers have in accessing credit and markets for new commercial crops, and other pressing needs of marginal farmers. No significance has been placed on the conditions of women either as key economic players or active agriculturists or the impact that the larger distress or suicides by male members has had on them and their families. It needs mention that despite official neglect, there have been feminist enquiries into the role of women in shouldering the distress. These have foregrounded the recognition of women as farmers and to campaign for land rights for women. The most cited report at the all-India level, remains the M.S. Swaminathan chaired National Commission of Farmers' Report (NCF 2006) which highlights the distress as being primarily economic in terms of poor remunerative prices for crops. Overlooking the foundational structures of rural society, the NCF report only suggests the possibility of distributing ceiling surplus agricultural land and wasteland. Endorsing the productivity norm, the report calls for adequate market and support prices for all agricultural produce as a means to address the decelerating agricultural economy. Such a perspective has now become the source for even the farmers' movements to demand Minimum Support Prices (MSP) for all agricultural commodities as a legal right. While the report did lay the grounds to provide fair prices for farmers and made a case to recognise the contributions and role of women in agriculture, it also endorsed the established but problematic Green Revolution model of agriculture thereby discounting the need to have regionally and ecologically specific farming or the urgent need for appropriate technologies.

Further even as the state refuses to recognise farmers' suicides, the NCRB database is reclassified! As Sainath (2015) has highlighted, if 11,772 suicides by farmers were recorded in 2013, the reclassified database by NCRB indicated that by 2014, there were only 5,650 suicides by farmers. In these estimates, women remain invisible; the lack of recognition as farmers make them invisible both in life and death (SOPPECOM & MAKAAAM 2019). Multiple data sources and analyses indicate that suicides by farmers have reached close to four lakhs by 2022. Reports and news from various states, continuing up to 2025, especially from Maharashtra, Telangana, Andhra Pradesh, and Karnataka continue to indicate high levels of suicides by farmers.

When discussing state policy being misdirected, studies have highlighted the impact of the 'Green Revolution' (with its emphasis on industrial, chemical-based agriculture) on varied agro-climatic regions and the extent to which the expansion of this model accounts for the disruption of local agricultural practices and to the onset of distress (Kumar et al 2020). Feminist political economy perspectives, while focusing on women's labour that undergird agricultural production and reproduction, have primarily drawn attention to the damage and destruction that this industrial model of agriculture has on soil, and other natural resources, simultaneously increasing burdens on women in households. While several studies have highlighted this negative impact for different regions of India, Stone (2022) cites how the invocation of the Malthusian nightmare of exploding populations and declining food production has become the rationale and excuse for policies to promote industrial-chemical agriculture; despite evidence refuting this.

This mainstream approach continues to be upheld. For instance, the official academic body the National Academy of Agricultural Sciences (NAAS), endorses more chemical and high-technology inputs to agriculture, making it more export ready and even promotes genetic engineering. On the other hand, its approach to recognise women's role and contribution to agriculture (NAAS 2001) remains merely instrumental. It fails to recognise women as farmers or to facilitate their legal rights to land and instead calls for improving rural women's knowledge, skills, and technology use for facilitating the establishment of process units, entrepreneurship, and livelihood opportunities via self-help groups such as bee-keeping, animal husbandry. A recent book by faculty at NAAS, the 'State of Indian Agriculture' (Kumar and Pathak 2024) reiterates the government's questioning of India's ranking on the global hunger index. Framed within celebrating the contemporary context as that of 'Amrit Kaal' (Golden Era), and completely bypassing any mention of agrarian distress, the book claims there is continued growth in agriculture, bemoaning 'low labour productivity' and the inability of more people to move out of agriculture. Despite recognising the rampant ecological degradation in agriculture, the authors call for increasing value-addition of produce, increasing mechanisation, and the introduction of new technologies including genetically modified organisms (GMOs). The book does not mention the absence of a strong regulatory mechanism in agriculture—regulations that are required to check the sales of spurious seeds and pesticides, ensure fair prices, and efficiently administer allied institutions. These studies and reports show not only the failure of mainstream science, but also how it has supported a political economy that promotes a dominant capitalist, industrial model of agriculture which is responsible for much of the current distress.

The state's contemporary approach to dealing with this distress could be referred as one of 'economic neglect and political rescue,' and is visible in the following three phases charting key government decisions:

4.1 1997-2003: Laying the Foundations for an 'Anti-Rural-Agriculture' Economy

As the then newly (1991) inaugurated neo-liberal economy set in and the industrial-service-and urban economies became the focus, policy documents and 'Vision Reports' from various states reinforced the Lewisian perspective of the inevitability of shifting rural population from agriculture to industrial-urban livelihoods. From the initial reporting of farmers' suicides, debates focused on causes such as indebtedness but also farmers' non-agriculture expenditure, alcoholism, or depression as key reasons with no significant measures by the state except piece-meal compensations. A series of loan moratoria was initiated by both state and central governments, which often meant support to large farmers and an incentive for farmers to resort to debt-based agricultural practices which have both economic and ecological risks in-built. As a NABARD (2022) study summarised, between 1987 to 2000, 17 out of the 21 political parties won state (Assembly) elections after they declared loan moratoria.

4.2 2004-2013: UPA Government and the Initiation of 'Welfare Governmentality'

The constitution of the National Commission on Farmers in 2004 by the UPA and the submission of four reports in two years (NCF 2006) initiated discussions on the need for more remunerative prices, for extending the Green Revolution into new regions and the continued hold of the productivity imperative.

Simultaneously, the Congress announced the initiation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2005, recognising wide-spread rural dissent with the withdrawal of state support for agricultural subsidies and institutions, drawing ideas from civil society attempts to address rural distress. Commensurate with this was the strengthening of the public food distribution system with the promulgation of the Right to Food Act (2013), which enhanced allocations of more grains per household. A combination of these representing a form of 'welfare governmentality' which Kalyan Sanyal (2007) describes as the state's efforts to camouflage and defuse hostility and resistance to its other policies, favouring corporates, of 'accumulation by dispossession.' While these programmes have enabled the allaying of absolute unemployment, destitution and hunger, especially in the poorest regions, they have not addressed the structural issues that retain and reproduce conditions of penury, malnutrition, out-migration, abandonment of land and agriculture, and the spates of suicide by farmers, that continues amidst the rise of a new, empowered, and visible political class of rural entrepreneurs.

4.3 2014-2024: Corporatisation of Agriculture and the 'Techno-Financial Regime' for Rural India

As the NDA government consolidated its political presence following the 2014 parliamentary elections, it marked its political gains in the rural belts by announcing a slew of initiatives to administer rural India and the nation in general. Although the AADHAR (a bio-metric based identity card for all citizens) was mooted and promoted by the UPA government, it was the NDA, with the BJP taking the lead, that facilitated it in 2016, as a legal and compulsory identity card. Alongside deploying multiple sources of new finance (such as basic life insurance, accounts for beneficiaries etc), the state buttressed the capitalisation of agriculture with the financialisation of farmers' links to the state. Schemes like the PM Fasal Bima Yojana (crop insurance) and the PM Kisan Samman Yojana played a key role in this process. They yoked the average cultivator to new systems of techno-financial control and left farmers dependent on the power of local bureaucrats. Prior to the 2019 parliamentary elections, to counter and quell wide-spread rural anxiety and hostility, the BJP government announced plans to provide direct monetary transfers to farmers, such as the PM Kisan Samman Nidhi that assured farmers a sum of Rs 6000. Complementing this later, was the partial continuation of the MGNREG programme and the periodic announcements of the extension of PDS grains distribution, just before the 2024 parliamentary elections.

The period also saw the entrenchment of new agri-corporates and their input and products into the agricultural domains (Aga 2021, Agrawal 2024). Rather than address rural distress, the state sought to promote the interests of private, corporate players as evident from the NITI AYOOG's document. State promotion of agricultural infrastructure such as processing units, storages, and transportation, including rural road systems, were meant to facilitate better commercialisation and corporatisation of agriculture. This was the strategy envisaged through the promulgation of the Three Farm Acts in 2020, which sought to negate the state's role in agriculture and to facilitate corporate role in production, procurement, and sales of all agricultural produce. Although this major attempt at formalising the corporatisation of agriculture was stalled by the prolonged and powerful movement led by the Samyukt Kisan Morcha, the continued support for corporatisation is visible in the fact that such regimes of technologization (via promotion of deep tube well technologies, heavy tractors, and drones etc) and capitalisation continue.

4.3.1 Land Laws and Their Dilution or Non-Implementation

Co-terminus with the above periodic promulgation of schemes and programmes, have been four key land-related legal developments which continue to impact the structure and viability of rural livelihoods. While earlier 'reforms facilitated land to the tiller, the later dilution of laws enabled the quick integration of land into a market economy. First, there have been various state-based amendments to laws related to purchase/sales of agricultural lands that were prohibited to non-agriculturists prior to 1991. For instance, Karnataka's Land Reform Amendment Act, 2020, enabled non-agricultural persons to purchase agricultural land, lifting the upper ceiling limits, encouraging speculative real estate players, to enter the market (Sud 2021). The second Act refers to the Land Acquisition (Right to Fair Rehabilitation and Resettlement) Act (LARR), 2013 that provided landowners and local bodies such as panchayats to have a say in decisions before the government's acquisition of land and for receiving fair compensation. But subsequent revisions to the LARR Acts have diluted these provisions and enabled enforced acquisition of land for both private industrial purposes and state-based projects. As a result, land acquisition now rests on the denial of farmers' rights resulting in continuing strife in various contexts of large-scale land acquisition for mega-development projects. The third legislation relates to the Forests Rights Act (FRA), 2005, enacted to ostensibly provide protection to forest-dwelling communities and to give them legal rights to the forest as both habitat and source of livelihood. However, the law continues to violate the rights of the people, especially Adivasis. The continuation of operation Kargar in central India where large tracts of Adivasi lands are being appropriated resulting in displacement, arrests and deaths represents the new regime of forced land and mineral acquisition. The fourth Act is the Hindu Succession (Amendment) Act, 2005 which grants daughters equal coparcenary rights in joint family property from birth. While the amendment strengthened daughters' rights in their natal families, it gave little attention to the rights of women as wives or mothers within their marital households to own land. This gap is one reason why widows of farmers who die by suicide are often not socially or legally recognised as entitled to land and state compensation. In practice, implementation remains weak as only about 13 per cent of women are operational

holders of agricultural land, reflecting both the failure to enforce the law and the reluctance of families to accept women's legal land rights (Khabar Lahariya, 2023). Dalits, Adivasis, and women continue to be the most land disenfranchised and their continued subjection to forms of dispossession, displacement, and different forms of precarity is drawn from the failure of legal regimes.

5. Factors Contributing to Exacerbation of Agrarian Distress

In addition to these trends that exacerbate the agrarian distress, there are also other features that aggravate it: the promotion and persistence of the 'Green Revolution' as the dominant agrarian strategy (discussed earlier) with new technologization, the adverse integration of diverse agricultural systems into a dominant economy, the impending 'web of risks,' and debt as a key source of distress.

While the critique of the Green Revolution model has already been highlighted, this approach now encourages the promotion of genetically modified crops despite the body of literature that flags concerns related to it (Aga 2021). In addition, 'smart technologies' generated by new start-ups and agribusiness enterprises are also being promoted on a 'blitzscale' (Agrawal 2024), as agri-business players seek to make quick and large profits in the absence of strong regulatory mechanisms and rules. Recently in May 2025, a range of pesticides and herbicides were permitted into the market along with the launching of genome edited rice varieties. These trends persist despite arguments for going beyond the productivism that is officially celebrated and calls attention to the extant ecological degradations (marked by depleted soils, declining water tables), loss of biodiversity and indigenous livestock, inadequate incomes for the most marginalised and the negative impact on the food and nutrition (NRAS 2020; Dorin 2019).

Agricultural complexes and their key players are adversely integrated into a dominant system (defined by capital-technology and markets) including their natural and productive resources, labour, knowledge, and skills. Such processes have implications for the ways in which different caste/class groups and households situate themselves both within the dominant political-economy and within the circumscription of local socio-cultural complexes. For instance, Vakulabharanam (2005) argues that as a consequence of neo-liberal policies, there has been a phenomenon called 'distress inducing growth' among commercial and cash crop cultivators in tune with market-based cultivation practices. Such trends mean that even if a farm is seen as productive or representative of economic growth with commercial inputs paving the way, it is at the cost of inducing and retaining cultivators in conditions of distress.

What the average cultivator is now facing is a 'web of risks' (Vasavi 2012) in which agriculture is increasingly a trap, with the neo-liberal economy and the vagaries of climate change making agriculture a 'speculative activity' (Gupta 2016). In engaging with these risks, agriculturists are faced with agriculture becoming a 'social life (lived) in a climate of speculation' (Gupta 2016:15). The risks also include loss-making and ecological degradation in pursuit of the market model promoting cash crops. Such induced innovation is seen in the promotion of Bt cotton as

in the dry belts of Marathwada in Maharashtra, Nalgonda region in Telangana, and several areas of Punjab, resulting in a “Jevons’ Paradox”, where the “increased efficiency in resource-use leads not to reduced consumption, as one might expect, but the increased consumption of that resource” (Flachs et al 2025:1). In many of the intensively cultivated, primarily mono-cash-crop belts, it is true that agriculture is no longer a sustainable activity but an extractive one. Analyses for suicide data across regions, tellingly indicate that suicides rates are higher in the higher economic or productivity growth areas than in those that are associated with poverty, indicating that it is primarily indebted cash crop farmers with marginal holdings within fragile social and political-economic positions, who resort to the desperate acts of suicide (Kennedy and King 2014).

Most official reports, studies and testimonials consider indebtedness and the burdens of debt defaulting to be the key reasons for such distress. Debt, as part of the capitalisation of agriculture and rural economies, is a signal of the circuits of capital and is promoted as an inevitable process of economic growth and productivity. Even as debt forges new social relationships between creditors and debtors, it generates a cultural grammar in which ‘repayment’, ‘interest’, ‘mortgage’, ‘deferment’, ‘reclaim’, ‘seizure’ etc., become lexicons in the everyday life of debtors (Vasavi 2012). Alongside this is the working of a ‘moral economy of blame’ which hold individual cultivators as responsible for their land, its losses and failures, and leads to the constitution of ‘suicidal subjectivities’ (Munster 2015 :109).

While commercialisation of agriculture and its corporatisation places men as key actors, it marginalises the roles, position, knowledge, and rights of women. But the spread of financialisation is increasingly via women’s self-help groups where women play a significant role in the system of credit, but as debtors who are both liable and accountable for debt repayment. In such contexts, women are contradictorily placed, burdened without attendant rights in the domain of production. Financialisation meant enhancement of the income and growth opportunities for farmers. It has however, become the source for greater stress and suicides are symptomatic of this failure. What is overlooked is the inability to foster structural transformations in “the world of work, domestic sphere, and the relations between the state and social needs” (Sassoon 1987: 175).

5.1 Altering Rural Socio-Cultural Worlds and Evisceration of Self: Suicide as Last Resort and Statement

Marginal cultivators in engaging with modern chemical-based agriculture are forced to engage with the market on unequal terms, individually bearing a larger burden of the web of risks. Plans and strategies which are affordable and available to dominant castes, the primarily land-owning or cultivating groups, are not accessible to these low-ranked or new agricultural players. The separation of agriculturists from each other, the loss of a shared body of knowledge and practices, the onerous burden of risks borne by heads of households and enterprising individuals, and the precarious position of new agriculturists can be identified as

leading to the individualisation of agriculturists (Vasavi 2009, 2012). It is these small and marginal agriculturists who are in distress. Farm suicides have risen sharply in many states. For instance, in February 2022, the Lok Sabha informed that over 17,000 farmers between 2018 and 2020 committed suicide in different parts of the India (Yadav 2022). Yet, despite periodic reports from various states, actual and reliable figures/data on the number of farmers who have committed suicide remains nebulous and unreliable.

6. Response of Farmers' Movements to Agrarian Distress:

Over the past decade (2015-2025), there have been a range of protest movements that have attempted to address state-based inattention to rural misery and violations of citizens' rights that many of the political-economic agendas contain, such as the rights of tenants and agricultural workers to own land, people's resistance to the forced expropriation of their natural resources in Jharkhand and Chhatisgarh, including the 'Long March' in 2018 in Maharashtra calling attention to the issues of indebtedness and the growing distress among small and marginal cultivators (see Waikar 2018). Women have been in the forefront of all these movements, even as the media continues to invisibilise them. Women have been leaders and major actors in fighting displacement, opposing mega projects, and challenging the micro-credit-based debt realisation efforts (Lahiri 2014). A crucial attempt was also made by the 'Nation for Farmers' that sought to bring about policy changes just prior to the 2019 parliamentary elections but none of the demands of the movement were heeded by the government. Although the prolonged (September 2020 to November 2021) farmers' movement against the Three Farm Laws of 2020, led effectively by the Samyukt Kisan Morcha, succeeded in getting the government to withdraw the Acts, the policies of corporatisation of agriculture continue by stealth. Women organised rotational strategies to balance their domestic and farm responsibilities and contribute without foregoing the day-to-day agricultural work in communities (Lahiri 2014). Similarly, the movement in Ladakh, led by Sonam Wangchuk, against the depletion of natural resources and the lack of state-led policies for climate change preparedness in the region, signifies another level at which very visible agrarian distress is not being addressed. While mobilisation by farmers and for farmers remains sporadic, fragmented, and without links to elected representatives, the addressal of agricultural issues and the attention to the grievances of marginalised and women agriculturists remain unaddressed. It can be said that the failure of the farmers' movements to generate and engage with alternatives, their inability to represent the interest of small, marginal, women and landless farmers accounts for their own limited impression on the general public, on elected representatives, and on policy-making. Despite this being the larger picture, several small examples particularly by women from rural India offer hope, for instance, the efforts of women from households that experienced suicides or the mobilisation by sugarcane cutters from Maharashtra. (SOPPECOM, 2022)

7. The Way Ahead

The structures of exclusion in agrarian India, marked by an absent state, weak regulatory mechanisms, and the entrenched caste–class hierarchies that place the most marginalised at the bottom have intensified the crisis of agrarian distress. Within these hierarchies, women cultivators, tenants, and landless workers are particularly disadvantaged. Patriarchal norms that deny them access to land, resources, justice, and freedom subject them to a triple burden of family, community/caste, and state-based discrimination. Yet, despite their central role in sustaining agriculture, the voices and experiences of women have been consistently glossed over in studies of agrarian distress. Their forms of resilience, survival strategies, and everyday negotiations rarely figure in dominant accounts of the crisis, even though these may contain the seeds of alternative pathways. This silence in scholarship and policy obscures not only the specific vulnerabilities of women but also the structural violence embedded in the agrarian political economy. Bringing women farmers to the centre of analysis is therefore not an act of inclusion alone; it is necessary to fully grasp the nature, depth, and consequences of agrarian distress in rural India. The present study on structural violence against women in agriculture is thus situated within the broader political economy context of agrarian distress.

Structural Change in Agriculture and the Gender-based Implications on Work, Health and Violence: Evidence from Secondary Data



Through secondary data, this chapter analyses the structural changes in Indian agriculture and their gendered consequences, showing how feminisation of agriculture has increased women's participation mainly as unpaid or casual labour, without translating into empowerment. Even as agriculture's share in GDP declines, nearly half the population depends on it, leaving women to shoulder insecure and unrecognised work, with crop cultivation dominating in Maharashtra and Telangana and animal rearing in Punjab. Women's exclusion from land ownership (only 13.5% holders) restricts their access to credit, state support, and schemes, while ecological stress from input-intensive farming, groundwater depletion, and rising costs further

undermines livelihoods. Indebtedness is widespread, with women, especially the landless, trapped in informal credit cycles. Health inequities persist through high anaemia rates, low insurance coverage, and burdensome medical expenses, compounded by women's lower food intake despite being food producers. Violence, both domestic and workplace, remains pervasive yet underreported, with women farmworkers facing harassment and lacking redress. In essence, structural shifts in agriculture intensify economic, ecological, health, and gendered violence, leaving women central to farming yet invisible, unsupported, and structurally disadvantaged.

1. Introduction

The structural violence faced by women workers in Indian agriculture is compounded by entrenched patriarchal norms and anti-women societal values. Women are not only subjected to gender-based discrimination but are also forced to carry the weight of a collapsing agricultural and rural economy. This dual burden reflects a complex and layered form of violence, where longstanding economic, legal, and cultural systems rooted in patriarchy are intensified by the ongoing agrarian distress. Indian agriculture is undergoing a process that is characterised as “feminisation of the workforce”. The census reports and several researchers have highlighted this phenomenon (Pattnaik et al., 2017). In this context, the feminisation of the workforce has led to greater structural violence due to its temporal coincidence with the increasing agrarian distress in Indian agriculture (Patil, 2017). Agriculture in the Indian economy has undergone significant transformations since independence, reflecting broader economic shifts and policy interventions. These interventions have largely revolved around increasing foodgrain production, ensuring price stability, and reducing dependence on imports. However, these policies have also led to an agrarian crisis in several regions. The crisis is characterized by farmer distress, declining incomes, and unsustainable farming practices, raising serious concerns about the viability of agriculture in these states.

Understanding this intersection is crucial to grasping the full extent of structural violence against women in agriculture. These systemic violations of women's fundamental needs, rights, and dignity occur daily and are embedded in the very fabric of how the sector operates. Scholars such as Agarwal (1994) and institutions like Oxfam (2021) have made significant contributions to uncovering these structural roots (Isadora & Diya, 2021). Their work has highlighted how patriarchal social systems, denial of rights, and other discriminatory norms interact to perpetuate multiple forms of violence against women in rural India.

Building on such foundational studies, the present study aims to offer a more comprehensive and nuanced understanding of the ways in which structural violence is produced, maintained, and experienced by women in agriculture today.

This chapter presents a comprehensive analysis of secondary data at both the national level and for the three selected states, with the aim of contextualising the study's findings and providing an overview of the current state of agriculture from a gendered perspective. Drawing on various survey reports and official statistics, the chapter seeks to highlight the broader socio-economic and institutional context that contributes to structural violence against women in agriculture.

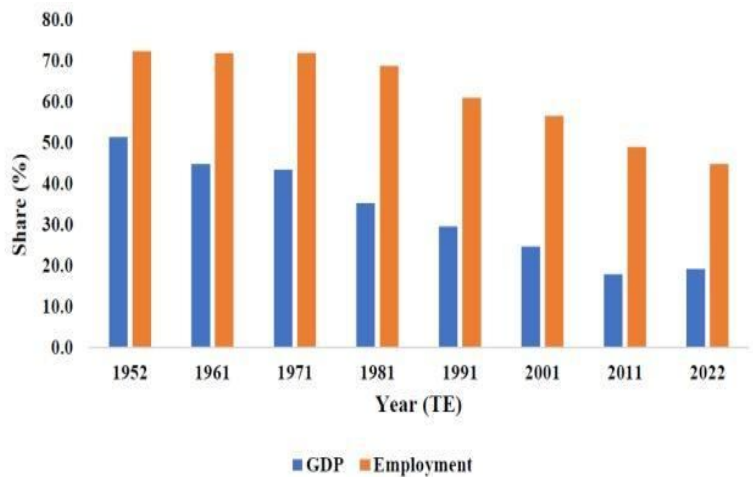
Secondary sources such as the National Sample Survey (NSS), Census of India, Periodic Labour Force Survey (PLFS), National Family Health Survey (NFHS), National Crime Records Bureau (NCRB), and the Reserve Bank of India (RBI) database have been used to trace macro-level trends across key dimensions of agriculture. These include labour force participation, land ownership, employment quality, and health and nutritional indicators. Together, these datasets

offer a multidimensional understanding of the agricultural landscape and help build a more vivid picture of how structural violence manifests in the everyday lives of women in rural India.

2. The Changing Role of Agriculture in the Economy

At the time of Independence, agriculture dominated India's economy, contributing over 50 per cent to GDP and employing around 70-75 per cent of the workforce. The Green Revolution in the mid 1960s increased productivity but didn't immediately reduce employment dependence due to population growth and limited industrial alternatives. Post-1991 liberalisation accelerated the shift to services and industry, reducing agriculture's GDP share significantly while employment declined more slowly due to its rural reliance. By 2022-23, agriculture's GDP share fell to about 20 per cent, with employment at roughly 45 per cent, reflecting a structural lag between economic output and labour absorption. It also points towards low labour productivity (measured as per worker gross value added). The difference in the share of agriculture in GDP and employment can be observed from Figure 1.

Figure 1 Share of Agriculture in GDP and Employment



Source: Kumar and Pathak (2024)

This overall picture needs to be further probed for the latest decade by neutralising the impact of inflation as well as disaggregating the change in employment share by gender, as well as location. For this purpose, changes in the share of agriculture in the gross value addition (GVA) at constant prices are explored for India as well as for the selected three states.

Table 1 shows that at the constant prices, the gross value added by the agricultural sector in India has come down from about 19 per cent in 2011-12 to about 12 per cent in 2023-24. But in the case of the selected states, these shares are quite low for Maharashtra and Telangana, while in Punjab, these ratios nearly reflect the national average. In Maharashtra and Telangana, hardly 9 per cent and 10 per cent, respectively, were contributed by the agricultural sector in

2011-12, which further fell to 7 per cent and 6 per cent, respectively, in 2023-24. On the other hand, in the case of Punjab, this share was 20 per cent in 2011-12 (a little higher than the national average) and came down to about 12 per cent (3 percentage points lower than the national average) in 2023-24.

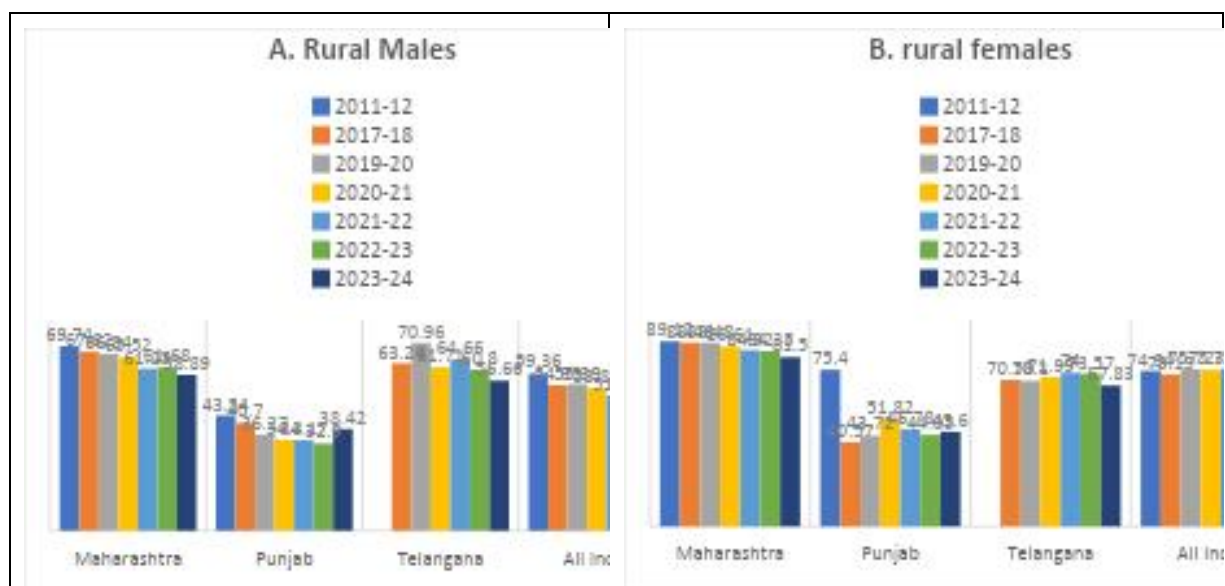
Table 1 Change in share of agriculture in gross state value addition (GSVA) at constant prices (2011-12 prices)

Year	Maharashtra	Punjab	Telangana	All India
2011-12	8.91	19.73	9.63	18.53
2012-13	8.25	18.89	10.28	17.84
2013-14	9.15	18.53	10.22	17.75
2014-15	7.18	16.63	7.71	16.53
2015-16	6.23	15.71	5.71	15.38
2016-17	7.15	15.76	6.20	15.26
2017-18	6.50	15.36	6.27	15.29
2018-19	5.81	14.61	5.39	14.75
2019-20	5.94	13.91	7.88	15.07
2020-21	7.47	14.34	8.42	16.35
2021-22	6.99	13.14	7.16	15.64
2022-23	6.65	12.70	8.17	15.35
2023-24	6.09	12.15	7.16	14.52

Source: Handbook of Statistics on India Economy, 2023-24 and Handbook of Statistics on Indian States, 2023-24, Reserve Bank of India.

However, the shifts in employment share did not follow the same trend and have been slower since independence. It is important to know how they have changed in recent years. The analysis is relevant to rural areas, as they are predominantly agrarian economies. Figure 2 shows the gender-differentiated analysis of recent trends in the share of agriculture to total employment.

Figures 2 Change in share of agriculture in total employment



Source: Employment-Unemployment Situation in India, 68th Round, Periodic Labour Force Surveys (2017-18, 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24), National Sample Survey Organisation, New Delhi.

For the country, the share of agriculture in total employment has declined from around 49 per cent in 2011-12 to 46 per cent in 2023-24. However, in rural areas, it has declined by about 10 percentage points for males (from 59% to 49%) while in case of females, it increased by 2 percentage points (from 75 to 77%) during this period and this increase was set in a year before COVID i.e. in 2019-20. So, while 49 per cent of the rural males are employed in the agricultural sector, for females, this share is as high as 77 per cent. Several studies have shown that as more men shift away from agriculture to rural non-farm or urban employment, the responsibility of cultivation and farm management increases for women. Thus, women, particularly in rural landscapes, increasingly assume the roles as cultivators and labourers as male migration intensifies (Leder, 2022).

Analysing the share of agriculture in total output and in total employment for the latest year available (2023-24) reveals that the average structural lag between output and employment is around 30 per cent for the country, while in case of Maharashtra and Telangana, it is as high as 37 per cent and 35 per cent, respectively. However, in the case of Punjab, this lag is only about 15 per cent. This lower gap can be attributed partially to a relatively higher share of agriculture in GDP and a relatively lower share in total employment in Punjab vis-à-vis national averages, as well as the other two states. As the capacity of agriculture to generate more income and employment gradually declines, a shift to the non-agricultural sector becomes necessary (Lewis, 1954).

The disaggregated growth of agriculture in India during the last decade also shows that the crop sector is growing at a much lower rate (2%) than other allied sectors of livestock (7%) and fishery (9%). The total of agriculture and allied sector has grown by about 4 per cent per annum

during 2014-15 and 2023-24. This is lower than the growth of the non-agricultural sector and the overall economy, which have grown at an average annual rate of 6 per cent. These differences in growth rates of various sub-sectors of agriculture have differential impacts on the size and quality of employment of males and females.

The gendered analysis of employment in agriculture gives an interesting picture. The latest PLFS data (2023-24), in Table 2, shows that 84 per cent of the rural males in agriculture are involved in growing crops, 9 per cent are involved in mixed farming, while only about 4 per cent of them engage in raising animals. On the other hand, 63 per cent of the rural females engaged in agricultural activities grow crops, 22 per cent raise animals, while 11 per cent are engaged in mixed farming.

Among the three selected states, Punjab has the highest proportion of rural women (70%) engaged in animal rearing, while only 19 per cent are involved in crop cultivation. In contrast, in Telangana, very few rural women (just 3%) are engaged in animal rearing, while a large majority (95%) work in crop cultivation. This is not only higher than men in Telangana but also higher than women in the other two states and the national average. In Maharashtra, 85 per cent of rural women are engaged in crop cultivation.

Table 2 Distribution of rural males and the females in agriculture by major activity (2023-24)

States	Growing of crops	Of which growing of vegetables	Plant propagation	Raising of animals	Mixed farming	Support activities	Agriculture total
	Males						
Maharashtra	91.23	7.92	0.02	5.70	0.43	2.62	100.00
Punjab	76.28	0.56	0.04	9.27	8.73	5.68	100.00
Telangana	92.78	0.38	0.00	3.29	1.56	2.37	100.00
All India	83.58	5.33	0.08	4.47	9.00	2.87	100.00
	Females						
Maharashtra	85.15	8.43	0.06	11.90	0.33	2.56	100.00
Punjab	19.21	11.09	0.00	69.63	5.58	5.58	100.00
Telangana	94.57	0.30	0.10	2.54	0.99	1.80	100.00
All India	63.40	6.13	0.07	22.19	11.05	3.28	100.00

Source: Unit level records of PLFS, 2023-24.

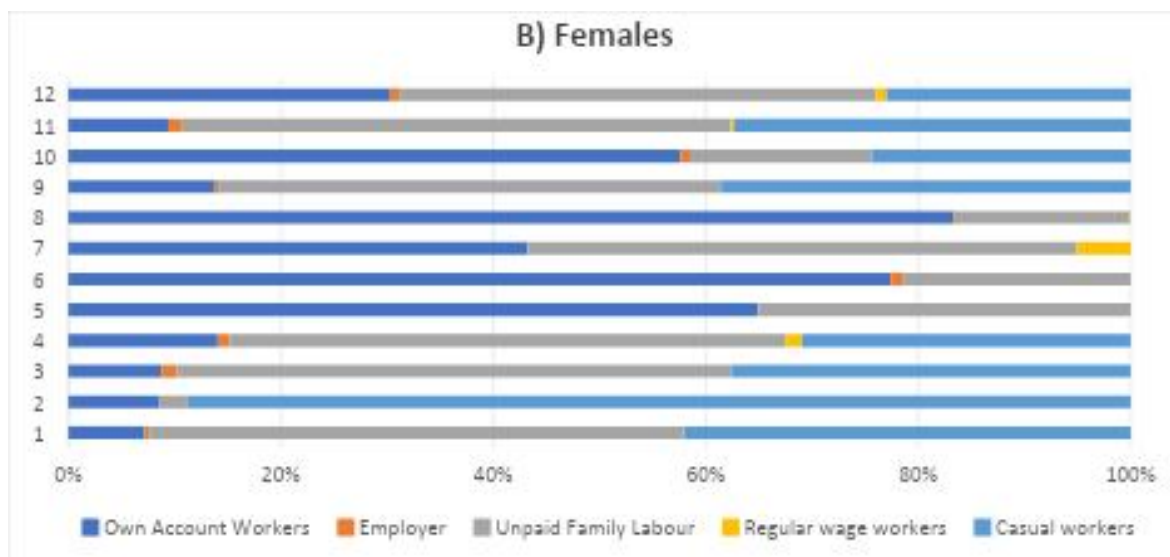
Though a high proportion of the females can be found to be involved in the activity of growing crops in Maharashtra and Telangana, this does not necessarily mean that they are cultivators. They may be working as casual labour in others' fields or as unpaid family labour in their household farms. Therefore, the distribution of these agricultural workers by nature of

employment in various agricultural activities is further explored as shown in Figure 3. While about 66 per cent of the male agricultural workers are either employers or own account workers, this proportion is hardly 31 per cent for females, whereas 45 per cent of them are working as unpaid family labour and 23 per cent are engaged as casual labour. This distribution varies in each activity. A significant proportion of women engaged in crop cultivation and mixed farming work as unpaid family labour. In contrast, in support activities related to agriculture, more women are employed as casual wage workers. In livestock rearing, however, over 80 per cent of women work as own-account workers. Pattnaik et al., 2017, in their study, also showed that large differences exist among ownership in landholding. According to the census of 2011, while only 13.5 per cent of all operational landholders in India were women, 65 per cent depended on agriculture for their primary source of income.

For all three states, in growing crops, the proportion of female own-account workers is very low and ranges between 7 and 9 per cent only, which is even lower than the national average of 14 per cent. This shows the lack of decent employment opportunities in agriculture, especially among rural women.

Figure 3 Distribution of male and female agricultural workers by nature of employment in various agricultural activities





Source: Unit level records of PLFS, 2023-24

3. Agrarian Crisis

India's agricultural model since Independence in 1947 has been shaped by a mix of colonial legacies, post-Independence land reforms, the Green Revolution, and later neoliberal policies. While these strategies aimed to ensure food security and economic growth, they have also contributed to the persistent agrarian crisis. Over-mechanisation and increasing input needs, along with a contracting supply of land have turned agriculture into a non-viable occupation, especially for those with marginal and small landholdings (Reddy & Mishra, 2010). The agrarian crisis in the country reflects the flaws in India's agricultural model: an overemphasis on productivity over sustainability, inadequate support for diverse agroecological zones, and a shift from state-led development to market dependence without safeguards (Kaur & Bhango, 2018). The Green Revolution's gains were regionally skewed, benefiting Punjab, Haryana, U.P., among a few others, while sidelining many other states, including Maharashtra and Telangana. Liberalisation amplified vulnerabilities by reducing public investment and exposing farmers to global markets, a shift ill-suited to smallholders. Moreover, the crises also paved the way for increasing women's participation in agriculture due to migration of male farmers to non-farm sectors as well as increased incidence of farmer suicide. Women farmers therefore face a disproportionate burden of the crises, as they face more constraints than male farmers in terms of both resource accessibility as well as recognition in society as farmers (Kumar & Prasanna, 2025).

According to official data from the National Crime Records Bureau (NCRB), 396,916 farm suicides were recorded in India between 1995 and 2022. Of these, 87 per cent were men, while 52,442 (13%) were women. A study commissioned by the Ministry of Agriculture and Farmers Welfare (2017) noted that the highest numbers of female farmer suicides were reported from Telangana. Farmer suicides have been alarmingly prevalent in the three study states of

Maharashtra, Telangana, and Punjab, underscoring the deep and persistent agrarian distress that shaped the selection of these regions. In Maharashtra alone, between 1995 and 2022, a staggering 96,246 farmers died by suicide, with women accounting for approximately 9.7 per cent of these deaths. In undivided Andhra Pradesh, 36,358 farmer suicides were recorded between 1995 and 2013. Following the formation of Telangana, the state reported 6,658 farmer suicides between 2014 and 2022, of which 14.4 per cent were women, one of the highest proportions nationally (NCRB data). In Punjab, a study by Punjab Agriculture University (PAU) revealed that between 2000 and 2018, almost 9,291 farmers committed suicide in six districts of Punjab. However, paucity of data masks the severity and extent of suicides in Punjab.

Many scholars have flagged inconsistencies in state-level data, particularly the reclassification of farmer suicides under other categories to reduce official figures and avoid political fallout. This manipulation is troubling, but even more alarming is the systemic erasure of women farmers from suicide statistics altogether. The NCRB's *Accidental Deaths and Suicides in India* (ADSI) report does not disaggregate suicides by rural and urban areas, making it difficult to determine how many of the suicides listed under the category "housewives" are in fact women farmers. Rural women engaged in unpaid agricultural labour are often labelled as "housewives," even though the National Policy for Farmers (2007) offers an expansive definition of a farmer that includes them. A similar misclassification likely occurs under the category of "daily wage earners." Thus, the invisibilisation of women farmers, in both life and death, is one of the most damning indicators of the gendered nature of India's agrarian crisis (MAKAAM 2020).

3.1 Landholding Size and Cropping Intensity

To find the reasons for the crisis from the perspectives of dwindling income and increasing cost of production, we look at the changes in the resource intensities of agricultural production in the country.

Over the last two decades, the net sown area (NSA) for India has increased, as also in Telangana but it has fallen in Maharashtra and Punjab (Table 3). The fall in Maharashtra and Punjab goes parallel with the increase in land put to non-agricultural uses as well as fallow land, whereas the area covered under the forests declined in both the states.

Table 3 Changes in net area sown, cropping Intensity and forest land

Year	2004-05	2014-15	2019-20	2021-22	2004-05	2014-15	2019-20	2021-22	2004-05	2014-15	2019-20	2021-22
	Net Sown Area (in Th. Ha)				Cropping Intensity (%)				Forest land (in square Km)			
Maharashtra	17490	17345	16722	16590	127.9	135.3	142.7	145.6	5213	5201	5222	5209
Punjab	4200	4119	4127	4113	188.8	190.8	189.9	192.5	299	256	246	245
Telangana		4377	5500	5625	NA	121.5	136	142.7	NA	2540	2698	2768
All India	140642	139445	139901	141007	135.9	142.5	151.1	155.4	69960	72071	71751	72000

Source: Land Use Statistics (various years), Ministry of Agriculture and Farmers Welfare, Government of India, New Delhi; Handbook of Statistics on Indian States, 2023-24, Reserve Bank of India, Mumbai,

For the country, the average size of landholding has declined from 1.32 hectares to 1.08 hectares between 2004-05 and 2021-22. The three states being studied also experienced a fall in the average size of the landholding, though the average land size was higher in Punjab than other states and the national average. This is because the proportion of the marginal and small farmers in the country, and in the other two states, is more than 80 per cent, as compared to around 30 per cent in Punjab.

The average size of the landholding is lower for females than males in all categories of landholdings (Table 4). Females have a higher proportion of marginal landholdings as well as the area covered under it than males but as the land size goes up, the proportion of females is lower than the males in the number of holdings as well as the area covered. This shows that their proportion in the small and marginal holdings had always been higher than that of males, and these differences have only worsened between the two census periods.

Table 4 Gender-wise distribution of operational holdings: Area operated and average size of holding by land size (in ha) (All India)

Size group	Male			Female		
	Number of holdings	Area	Average land size	Number	Area	Average land size
2000-01						
Marginal	62.18	18.39	0.40	67.90	23.70	0.38
Small	19.06	19.97	1.42	17.74	22.71	1.40
Semi-medium	11.98	24.16	2.73	9.80	24.08	2.69
Medium	5.72	24.59	5.81	3.97	20.75	5.72
Large	1.07	12.90	16.29	0.60	8.76	16.03
All	100	100	1.35	100	100	1.10
2015-16						
Marginal	67.90	23.70	0.38	72.00	28.19	0.35
Small	17.74	22.71	1.40	16.97	26.02	1.39
Semi-medium	9.80	24.08	2.69	8.05	23.54	2.65
Medium	3.97	20.75	5.72	2.66	16.65	5.67
Large	0.60	8.76	16.03	0.32	5.60	15.77
All	100	100	1.10	100	100	0.90

Source: Agricultural Census, various years, Department of Agriculture, Co-operation and Farmers Welfare, Government of India, New Delhi.

3.2 Cropping Pattern

Since 1980, the production of sugarcane and foodgrains have increased more sharply than other crops. Among foodgrains, rice and wheat have received the most attention, while the production of coarse cereals and pulses has largely remained stagnant. The sharp rise in sugarcane production is driven by its higher profitability, growing industrial demand (particularly for ethanol), favourable government policies, and suitability to certain regions.

Although policies have focused on food security, the stronger economic and market incentives for sugarcane have caused it to grow faster than foodgrains. This shift has affected how land and resources are used, placing more pressure on areas that continue to produce foodgrains, even if doing so may not be sustainable in the long run. This reflects the complex mix of economic, policy, and environmental factors influencing agricultural trends in India. Looking at state-level patterns, Maharashtra has seen the highest growth in sugarcane production. Meanwhile, the responsibility of producing foodgrains has increasingly fallen on states like Punjab and Telangana. In Telangana, rice production has grown rapidly, leading to an overall

rise in foodgrain output, but at the cost of reducing the area under cotton, pulses, and millets. In Punjab, the cropping pattern has shifted heavily toward a rice-wheat monoculture system.

In Maharashtra, the area under sugarcane and cotton lint increased by 11 lakh hectares and 13.94 lakh hectares respectively while the area under food grains declined by 20 lakh hectares due to higher productivity of sugarcane crop between 2004-05 to 2023-24 (RBI, 2024).

In Punjab, though the capacity to produce wheat and rice has already been exhausted, yet during the last two decades, the area under these two crops has increased by 1 lakh and 5 lakh hectares, respectively (RBI, 2024).

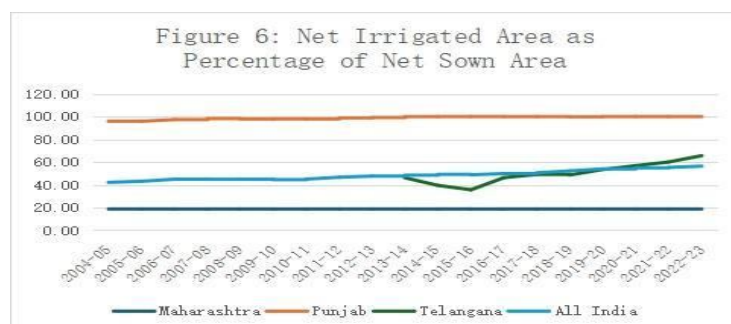
In Telangana, the area under foodgrains increased by 26 lakh hectares, mainly because the area under rice alone grew by 29 lakh hectares. However, during the same period, the area under other food crops such as coarse grains, and pulses has declined. While the area under cotton increased by 3.5 lakh hectares, the area under sugarcane saw a decline between 2004–05 and 2023–24. This indicates that Telangana, despite being a relatively new state, is also moving toward mono-cropping and loss of crop diversity, similar to the older Green Revolution states (RBI, 2024).

The market-oriented model is keeping the goal of profitability ahead of people's needs and the sustainability of the natural capacity of land to produce certain crops. Therefore, in order to maintain the already attained levels of productivity, the resource intensity has been increasing overtime causing deterioration of the quality of soil, water, and other required natural inputs.

3.3 Irrigation

In India, in 2004-05, 42 per cent of the net sown area was irrigated, and it increased to 56 per cent in 2022-23 (figure 4). While nearly 100 per cent of the NSA in Punjab is irrigated, in Maharashtra it has remained as low as 19 per cent during the last two decades. On the other hand, the recently formed Telangana state has been able to increase its irrigated area from 40 per cent in 2014-15 to 66 per cent in 2022-23 due to public investment in lift irrigation projects in the state.

Figure 4 Net irrigated area as percentage of net sown area.



Source: Handbook of Statistics on Indian States, 2023-24, Reserve Bank of India, Mumbai

Tubewells have remained the main sources of irrigation in Indian agriculture. Over the past two decades, the dependence on tubewells has increased marginally as the government investment in canals has remained stagnant or declined during this period. It is only in Telangana that the increase in investment in lift irrigation projects has led to a declining share of tubewells as a source of irrigation. In this state, while the share of canal irrigation has increased from about 10 per cent in 2014-15 to 62 per cent in 2021-22, the share of tubewells declined from about 55 per cent to 25 per cent. Many studies (Gulati & Sharma, 1995; Gulati & Terway, 2018) have highlighted that input subsidies provided to the agriculture sector have reduced the resource availability for public investment in agriculture. Akber (2021) found an inverse relation between input subsidies and public investment and established that these subsidies lead to diversion of funds away from expenditure on social and physical infrastructure in agriculture.

3.4 Increasing Resource Intensity and Its Environmental Impacts

As the area under cultivable land as well as the average size of landholding is declining, there is greater emphasis on intensive cultivation. The increase in crop intensity has gone hand in hand with the increasing use of fertilisers per hectare of land. Several studies have shown that the excessive use of agricultural inputs such as fertilisers, pesticides, and irrigation not only leads to an increase in the cost of cultivation for individual farmers but also degrades the environment with a non-recoverable loss (Mujeri et al., 2012).

Table 5 Consumption of chemical and bio- pesticides (total in metric tons and kg per hectare) (Tech grade/formulation)

	Chemical Pesticides						Bio- Pesticides				
	2014-15	2019- 20	2020- 21	2021- 22	2022-23	2023-24	2019-20	2020-21	2021-22	2022-23	2023-24
Maharashtra	11239	12783.00	13243.00	13175.00	6814.00	8718.00	1082.14	934.41	934.41	14.63	28.78
Punjab	5699	4995.00	5193.00	5376.00	5130.00	5257.00	219.00	210.00	165.00	173.00	193.00
Telangana	2805	4915.00	4986.00	4920.00	4920.00	4920.00	329.80	496.00	522.00	522.00	462.00
ALL INDIA	57353	61701.90	62192.63	59197.75	53630.19	55235.85	8846.93	8647.14	9321.42	7204.68	7816.41
	Consumption in Kg/hectare (using NSA)						Proportion of bio Pesticides to total consumption				
Maharashtra	0.65	0.76	0.80	0.79	0.41	--	7.80	6.59	6.62	0.21	0.33
Punjab	1.38	1.21	1.26	1.31	1.25	--	4.20	3.89	2.98	3.26	3.54
Telangana	0.64	0.89	0.84	0.87	0.83	--	6.29	9.05	9.59	9.59	8.58
ALL INDIA	0.41	0.44	0.44	0.42	0.38	--	12.54	12.21	13.60	11.84	12.40

-- data for NSA is not available for the year 2023-24

Source: Directorate of Plant Protection, Quarantine & Storage, Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare

The use of chemical pesticides in India rose from 573.53 lakh tons in 2014–15 to 621.9 lakh tons in 2020–21. However, it began to decline after the promotion of Integrated Pest Management (IPM). During 2021–22, the use of bio-pesticides increased to 93.21 lakh tons from 88.47 lakh tons in 2019–20. But in 2022–23 their use declined again (Table 5).

Pesticide consumption often varies depending on pest outbreaks and weather conditions. Over time, pests also develop resistance to commonly used chemicals, leading to the need for stronger doses. This not only pollutes nearby water bodies but also poses serious health risks to humans, animals, and birds.

Despite these risks, the current agricultural system invests little in research and use of safer and more affordable bio-pesticides.

As we can see in Annex Table A1, in all three selected states, the proportion of land treated with fertilisers and pesticides is higher than the national average across almost all landholding sizes. Fertiliser use is highest in Punjab, while pesticide use is highest in Telangana (and lowest in Punjab).

In Punjab and Maharashtra, the use of fertilisers and pesticides decreases as land size increases. In contrast, in Telangana, fertiliser use increases with land size, while pesticide use decreases.

Overall, the intensity of input use, both fertilisers and pesticides are significantly higher in these three states compared to national averages, regardless of landholding size or irrigation status.

This model of intensive farming which places heavy dependence on ground water sources has led to declining water level to an alarming situation in many areas (GoP, 2023). Net ground water availability in the country has increased by about 10 bcm between 2009 and 2024. While the domestic and industrial demand for ground water has increased by 2 bcm, that for the irrigation purpose declined by 10 bcm. Currently, about 61 per cent of the net ground water availability is consumed for irrigation, domestic and industrial uses. Out of the total demand for ground water 87 per cent was used for irrigation purposes in 2024 and this proportion was 90 per cent for Telangana, 91 per cent in Maharashtra and 95 per cent in Punjab. The extraction rate of the groundwater had been lower in Telangana (46%) and Maharashtra (53%) as compared to the national average (61%) but very high in Punjab (157%).

Figure 5 Stage of Ground water extraction over the years in the selected Districts



Source: National Compilation on Dynamic Ground Water Resources of India, various years.

Figure 5 shows that among the selected districts, for the year 2024, the extraction rate was higher in Akola than Maharashtra's state average, as well as the other two districts in the state. In Punjab, though it is higher than 100 per cent for all three selected districts, it is the highest at 313 per cent for district Sangrur, while Mansa and Bathinda had lower than the state average of extraction rate. In Telangana, both the selected districts, i.e. Medak and Nalgonda, have a higher extraction rate than the state average.

Despite efforts to promote water conservation, the proportion of overexploited groundwater zones in India has declined only slightly from 14 per cent in 2009 to 11 per cent in 2024. However, additional areas have now shifted into the semi-critical category.

In Maharashtra and Punjab, the share of 'safe' groundwater zones has declined over the past 15 years, from 92 per cent to 84 per cent in Maharashtra, and from 17 per cent to 14 per cent in Punjab. In contrast, Telangana has shown notable improvement, with safe zones increasing from 48 per cent to 79 per cent

Punjab's excessive dependence on groundwater for irrigation, supported by free electricity for agriculture, has led to a rise in semi-critical zones (from 1% to 8%) and critical zones (from 2% to 3%). Although the share of overexploited areas has slightly reduced, it remains alarmingly high where 75 per cent of the 153 assessed groundwater units in Punjab still fall under the overexploited category.

3.5 Income and Expenditure of Agricultural Households:

The previous section shows that the irrational use of inputs has caused environmental damage. However, intensive use of inputs has also added to the expenditure of cultivators, reducing their profitability (Raghavan, 2008).

Between 2012-13 and 2018-19, farming expenses as a share of crop sale receipts increased across the country by about 14 percentage points. However, this rise varied by state and landholding size.

In Maharashtra, the expense-to-receipt ratio went up by 13 percentage points, with smaller farmers seeing a higher increase than larger landholders. In Telangana, the increase was around 14 percentage points, again highest for marginal farmers and lowest for those with large holdings. In Punjab, the overall increase was smaller-about 5 percentage points, but the pattern was similar: marginal farmers saw a steep rise of 14 percentage points, while medium farmers experienced a minimal increase of less than one percentage point.

A major share of crop production costs in India goes toward seeds, fertilisers, and human labour, together making up about 62 per cent of total expenses. However, the breakdown varies across states.

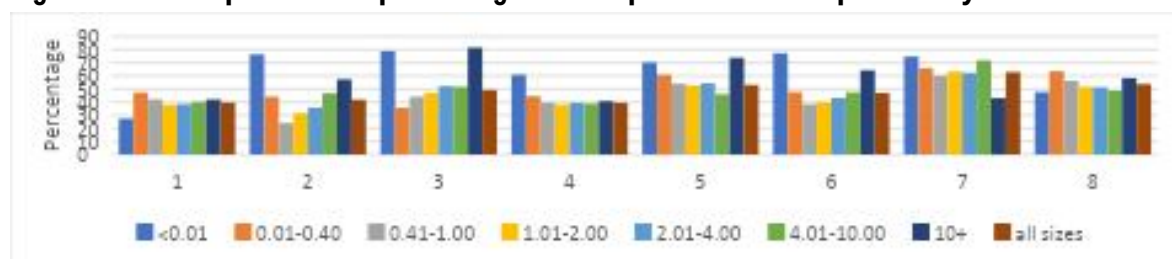
In Maharashtra, these three inputs account for around 67 per cent of total crop production costs. In Punjab, lease rent is a major expense. It decreases with land size up to small holdings but rises again for larger farms, reaching up to 46 per cent for large holdings. Due to

mechanisation and the use of saved seeds, farmers in Punjab can reduce costs on labour and seeds.

In Telangana, farmers also spend significantly on plant protection and other inputs like machinery hire, crop insurance, diesel, and electricity. Altogether, fertilisers, plant protection, labour, and other expenses account for about 84 per cent of total crop expenditure.

Nationally, the cost of production averages 53 per cent of the income from crop sales, meaning farmers retain only 47 per cent as net income. This share is 53 per cent for Punjab farmers, just 37 per cent in Telangana, and 47 per cent in Maharashtra (Figure 6).

Figure 6 Total expenses as a percentage of receipts from sale of product by farm size



Source: NSS 70th and 77th Round, MoSPI, New Delhi.

As per the 77th Round of NSS on Situation Assessment Survey (SAS) of agricultural households in the country, in 2018–19, the average monthly income of agricultural households in India was Rs 6,427. Income increases with land size demonstrated by households with large holdings earning over ten times more than those who are nearly landless.

Comparing the 70th and the 77th Rounds (SAS), we can notice that a key trend between 2012–13 and 2018–19 is the growing reliance on wage income across all landholding sizes. On average, income from wages increased by 17 percentage points, while income from crop production and animal farming declined by 11 and 7 percentage points, respectively. This shift was seen in all three states studied, with Telangana showing the sharpest drop in crop-related income.

Near-landless households earned Rs 9,982 per month in 2018–19 from all sources. However, in the three study states of Maharashtra, Punjab, and Telangana, all households in this category earned less than the national average. Telangana's near-landless households earned the least.

These trends show that the current input-intensive agricultural model demands access to financial resources, something smallholders, women, and Scheduled Castes often lack. As scholars like Barrett et al. (2020) and Sartas et al. (2020) note, innovation in agriculture depends heavily on the social and institutional context, including who the technology is meant for and how it impacts them. Without adequate support, vulnerable groups continue to suffer, and poverty becomes more entrenched (de Roo et al., 2019).

Despite having near-universal access to bank accounts (98%), very few agricultural households benefit from support schemes: Only 4.1 per cent are members of a farmers' organisation; 19.1

per cent have a Kisan Credit Card (KCC); Only 7.1 per cent have crop insurance; and just 1.5 per cent and 0.6 per cent have soil and animal health cards, respectively (See Table 6).

These figures are alarmingly low across all three states. Telangana has particularly poor KCC access, and crop insurance coverage in Punjab is minimal. MGNREGA job card availability is lowest in Punjab, and actual work under the scheme is very limited in Maharashtra, indicating its failure in both states.

Additionally, while more women are now working in agriculture, public schemes and funding have not kept pace. Women continue to receive inadequate support in agricultural development programmes (Das et al., 2021).

Table 6 Number per 1000 of agricultural households with access to different facilities/ Schemes (2018-19)

	Bank account	Membership in registered farmer's organisation	Kisan credit card	Crop insurance under PMFBY	MGNREG job card	Got work under MGNREG scheme	Soil health card	Adopted recommendations from soil health card	Animal health card
Maharashtra	974	46	110	150	215	59	17	12	3
Punjab	978	55	186	1	140	105	3	2	1
Telangana	995	79	19	120	792	622	4	3	6
All India	980	41	191	71	426	228	15	6	6

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019

3.6 Leasing in and Leasing out of Land

As per SAS (NSS Rounds 70th and 77th), between 2012-13 and 2018-19, the proportion of the leased in land increased from 10 per cent to 12 per cent, while that of leasing out remained nearly the same at 4 per cent. While in Maharashtra, very low proportions have been reported for both leasing in (4%) and leasing out (about 1%), these proportions are as high as 23 per cent and 11 per cent for leasing in of land in Punjab and Telangana respectively. Punjab also has a very high proportion of leasing out of land. In 2018-19, it was 15 per cent in Punjab as compared to 3 per cent in Telangana and 4 per cent for the national average. Further, in all the states, the proportions of leasing in land are considerably higher in the case of landless, small, and marginal landholders than other land size categories, while leasing out is more among the semi-medium and medium farmers. The proportion of landless households reporting leasing in of land is higher in Maharashtra (66%) than in Punjab (59%) and Telangana (63%), but it is lower than the national average for landless farmers (83%).

The terms for leasing in land are mainly through the payment of fixed money and it has little seasonal variation. Overall, during the two seasons (July – December 2018 and January- June,

2019), 41 per cent and 42 per cent of the leased in area was contracted on fixed rent in terms of money, while another 13-14 per cent had the contract of fixed quantity of crop, and 29 per cent was contracted on fixed share in produce. Punjab and Telangana have the highest percentage of leased land area in terms of fixed money basis around 92 per cent and 67.8 per cent respectively, whereas Maharashtra had the lowest proportion on this basis around 51.5 per cent. The proportion of area without any fixed terms of lease was also quite high in Maharashtra around 26.7 per cent showing their complete dependence upon their landowners and their vulnerable plight.

3.7 Incidence of Indebtedness – Trends and Patterns

Increasing cost of inputs, stagnant productivity, and diminishing surplus from crop production often push the farmers to borrow to meet their agricultural as well as consumption-related needs. The discussion below and the data in Tables 7 and 8 enable us to understand the incidence, sources, and purpose of debt among the rural households. Between 2012-13 and 2018-19, the incidence of indebtedness in the country increased from 31 per cent to 35 per cent, and it increased both in the case of cultivators and non-cultivators. However, in Maharashtra and Telangana, it has increased more sharply for the cultivators than the non-cultivators, while in Punjab, it has increased from 39 per cent to 51 per cent for the cultivators but declined for the non-cultivators from 29 per cent to 27 per cent during this period. On the other hand, the debt-to-asset ratio (DAR) in India increased marginally from 3.2 per cent to 3.8 per cent. This increase is mainly due to the increase in debt asset ratio for the cultivators (from 2.8 to 3.4%), while it declined in the case of the non-cultivators (from 5.8% to 5.2%). Similar trends can be seen in Maharashtra as well as Punjab, but in Telangana, the DAR declined for both the cultivators and the non-cultivators. Further, we can also see that the average value of assets and the per household average value of debt are higher in all three states than the national average.

Table 7 Per household average value of assets (AVA), average amount of debt (AOD), average amount of debt per indebted household (AODL) [all values in thousand Rs], incidence of indebtedness (IOI) (in per cent) and debt asset ratio (DAR) (in per cent)

State	Category	2012-13				2018-19				
		AVA	AOD	IOI	DAR	AVA	AOD	AODL	IOI	DAR
Maharashtra	Cultivators	1702.4	43.13	41.5	2.5	3119	125	275	45.5	4
	Non-cultivators	3547.30	21.63	17.8	6.1	869	47	249	19	5.4
	All	1123.43	33.89	31.3	3	2071	89	268	33.2	4.3
Punjab	Cultivators	8851.08	120.89	38.8	1.4	6934	198	388	51	2.9
	Non-cultivators	1084.71	24.84	29	2.3	2332	44	165	26.5	1.9
	All	4295.37	64.55	33.1	1.5	3948	98	279	35.1	2.5
Telangana	Cultivators	968.34	68.03	69	7	2242	128	153	83.7	5.7
	Non-cultivators	265.53	31.2	47.9	11.8	878	67	135	49.8	7.6
	All	637.51	50.69	59.1	8	1577	98	146	67.2	6.2
All India	Cultivators	1385.63	38.66	35	2.8	2207	74	185	40.3	3.4
	Non-cultivators	3905.40	22.54	25.6	5.8	785	40	144	28.2	5.2
	All	1006.99	32.52	31.4	3.2	1592	60	171	35	3.8

Source: All India Debt and Investment Survey, 70th and 77th Rounds

The dependence of cultivators and non-cultivators on different sources of credit agencies is also different, though, in both cases, the institutional agencies dominate. The proportion of cultivator as well as non-cultivator households depending upon non-institutional sources is nearly half of those depending upon institutional sources in India. Both Telangana and Punjab follow the national level pattern, but in Maharashtra, the dependence of the non-cultivator households is higher on non-institutional sources than the institutional ones, while in the case of the cultivator households, the dependence is more on the institutional sources than the non-institutional ones.

Table 8 Purpose-wise distribution of cash loan outstanding (Per thousand of Rs.)

Purpose of loan	Maharashtra			Punjab				Telangana			All India	
	Cultivators	Non-Cultivators	All	Cultivators	Non-Cultivators	All	Cultivators	Non-Cultivators	All	Cultivators	Non-Cultivators	All
Expenditure in the farm business	440	83	351	676	249	553	550	190	430	467	122	366
Expenditure in non-farm business	49	96	61	5	73	25	25	50	34	61	106	74
Expenditure on litigation	0	0	0	0	5	2	32	2	22	1	0	1
Financial investment expenditure	0	0	0	1	0	1	0	0	0	1	2	1
Repayment of debt	1	27	7	1	0	1	12	33	19	12	21	15
Education	7	37	15	9	5	8	17	23	19	19	34	23
Medical treatment	28	50	34	10	40	19	20	50	30	36	72	46
Housing	385	313	367	88	278	143	72	200	115	170	290	205
Other household expenditure	66	340	134	137	206	157	176	419	257	152	256	183
Others	24	54	32	73	142	93	96	33	75	81	98	86
All	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000

Source: All India Debt and Investment Survey, 77th Round

The purpose-wise distribution of the outstanding cash loan shows that as compared to other purposes, the highest proportion goes to agriculture. This is about 37 per cent for the country, while this proportion is 35 per cent, 55 per cent, and 43 per cent in Maharashtra, Punjab, and Telangana, respectively. Out of the total credit for agriculture, a greater proportion goes to meet the current needs (revenue expenditure) than the long-term investment (capital expenditure). Other important purposes of loans are housing and other household needs, both constitute about 39 per cent for all the rural households in the country, while in Maharashtra, Punjab and Telangana, about 40 per cent, 30 per cent and 37 per cent, respectively, are used for these two purposes. The borrowings for these two purposes are higher for non-cultivator households than for their cultivator counterparts.

4. Health Status and Expenditure

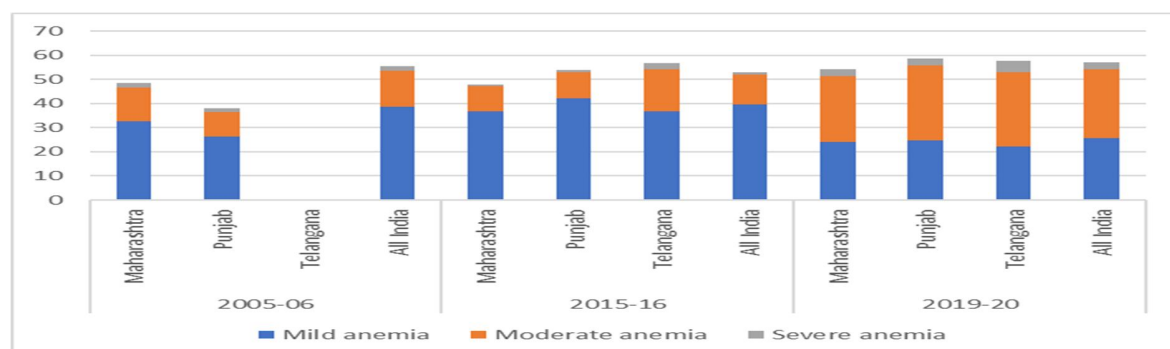
Increased agricultural productivity has not translated into better health outcomes, especially for women. Malnutrition remains a serious issue, often leading to anaemia and related health problems. These health issues further drive vulnerable households deeper into poverty, particularly in the absence of adequate public health spending and limited social protection for those working in agriculture.

Despite being the primary food producers within households, women are more likely than men to suffer from hunger and poverty. This is largely due to their lack of land rights, unpaid labour on male-owned farms, and various social and cultural barriers that limit their access to nutritious food (Dutta & Thaker, 2019).

As shown in Figure 7, the prevalence of anaemia among women aged 15–49 increased nationally from 55 per cent in 2005–06 to 57 per cent in 2019–20. This upward trend is also observed in the selected states. While the proportion of women with mild anaemia has declined, cases of moderate and severe anaemia have risen during this period.

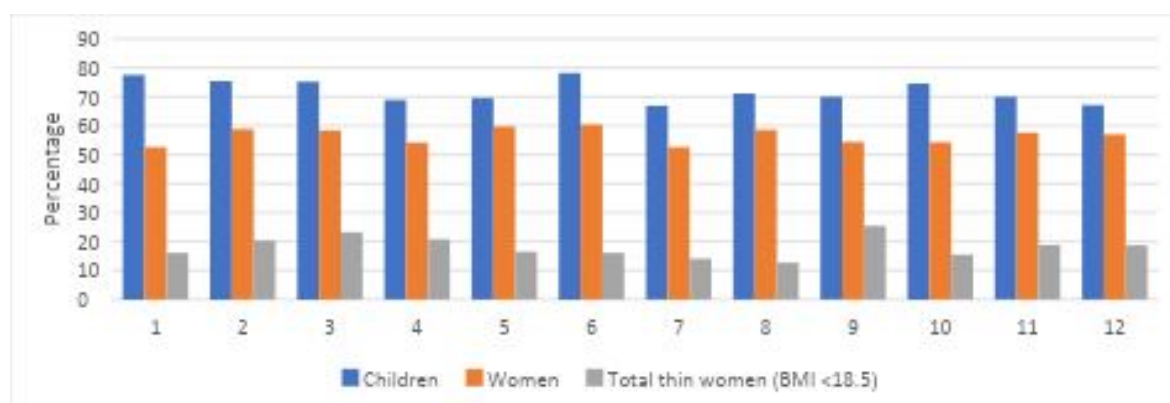
According to the latest NFHS data, 57 per cent of women and 67 per cent of children in India are anaemic. These figures are not lower even in agriculturally prosperous states like Punjab. In fact, in study districts such as Parbhani and Yavatmal in Maharashtra and Bathinda and Mansa in Punjab, the proportion of anaemic women is higher than the national average (see figure 8).

Figure 7 Percentage of women aged 15-49 with different degrees of anaemia



Source: NFHS-3, 4 and 5

Figure 8 Prevalence of Anaemia among women and children (NFHS-5) in selected districts



Source: NFHS-5

Data from NSS health surveys also highlights that a higher proportion of females reported illness within the 15 days preceding the survey compared to males. Although this gap narrowed between 2014–15 and 2017–18, the trend persists. Furthermore, in rural areas of Maharashtra and Punjab, the proportion of ailing men and women is higher than the national average (Table 9). In both states, women reported slightly more frequent episodes of illness than men.

Table 9 Proportion of persons that responded as ailing (PPRA) in a 15-day period in rural areas

State	Male	Female	All	Male	Female	All	Average number of spells of ailment		
							Male	Female	All
	2014-15			2017-18					
Maharashtra	7.3	8.8	8	6.5	8	7.2	1	1.01	1
Punjab	12.4	20.3	16.1	10.6	13.6	11.9	1	1.05	1.03
Telangana	8.4	11	9.7	4	6.9	5.4	1.01	1.04	1.03
All India	8	9.9	8.9	6.1	7.6	6.8	1.05	1.06	1.05

Source: NSS Report Nos. 574 and 586.

Health Schemes Coverage: A large proportion of rural citizens in India remain uncovered by any health or welfare scheme, and this situation has seen little improvement over time. Telangana stands out, with relatively higher coverage under government-sponsored insurance schemes; however, coverage declined slightly from 73 per cent in 2014–15 to 70 per cent in 2017–18. Coverage patterns are similar for both males and females across household types. Among rural workers, regular wage or salaried workers in the non-agriculture sector are more likely to be covered by insurance or health protection schemes than other categories.

Health Expenditure: Average hospitalisation costs (excluding childbirth) are consistently higher in private hospitals than in government ones. Male patients generally incur higher expenses than females, except in Maharashtra (2014–15). Among the selected states, Punjab reported

the highest hospitalisation costs for both genders. While hospitalisation expenses declined between 2014–15 and 2017–18 in Maharashtra and nationally, Punjab showed an increase. Alarming, over 95 per cent of hospitalisation costs in 2017–18 were paid out of pocket by households, often entirely (see Annex table A2).

Source of Expenditure: Figure 9 reveals that in 2014–15, rural households met 67 per cent of medical expenses through income or savings and 25 per cent through borrowings. By 2017–18, reliance on borrowings dropped to 13 per cent, but dependence on household income or savings rose. Telangana reported a higher share of borrowings, while Maharashtra had greater reliance on savings, posing a threat to both present and future financial security. Further, 86 per cent of the persons residing in rural areas of India are not covered by any scheme and these proportions are as high as 98 and 96 per cent in Maharashtra and Punjab, respectively while Telangana has a better position with only 29 per cent of its rural population not covered by any health scheme (Table 10).

The NSS reports on health expenditure also show that during the same years (2014-15 and 2017-18) the non-medical expenses during hospitalisation accounted for 15–20 per cent of medical costs. Additionally, 21 per cent of households reported income loss, averaging Rs 125 per day to Rs 191 in Maharashtra and Rs 37 in Telangana.

Figure 9 Percentage distribution of hospitalisation cases (excluding childbirth) by major source of finance of expenditure for each State/UT during last 365 days in rural areas.



Source: Source: NSS Report no. 574 and 586.

Table 10 Percentage distribution of persons by coverage of the scheme of health expenditure support in rural areas

	Not covered	Government-sponsored insurance scheme	Govt/PSU as an employer	Employer-supported health protection other than govt/PSU	Arranged by HH with insurance companies	other	All
2014-15							
Maharashtra	98.2	1.2	0.3		0.3	0	100
Punjab	96.4	2.4	1.1		0	0	100
Telangana	26.5	72.9	0.5		0.1	0	100
All India	85.9	13.1	0.6		0.3	0.1	100
2017-18							
Maharashtra	97.6	0.3	0.7	0.5	0.6	0.2	100
Punjab	96.2	1.9	0.8	0.9	0.1	0.1	100
Telangana	29	70.3	0.3	0.4	0	0	100
All India	85.9	12.9	0.6	0.3	0.2	0.1	100

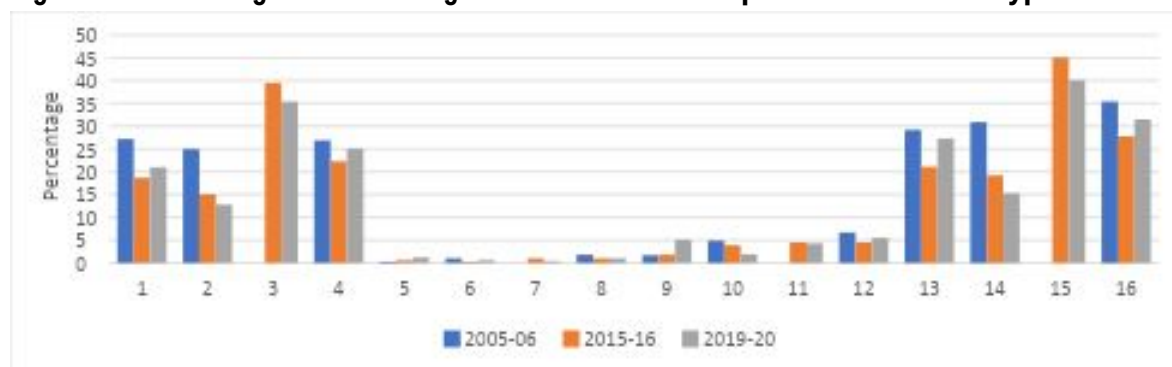
Source: NSS Report no. 574 and 586.

5. Violence

Violence and harassment can lead to severe psychological, physical, sexual, and economic consequences. They instil fear and insecurity, harm the health and well-being of workers, and contribute to gender inequality and occupational segregation (Henry & Adams, 2018). Sexual violence and harassment disproportionately affect women (ILO, 2018) and, when frequent, often become normalised and seen as part of everyday life (Henry & Adams, 2018).

The incidence of violence against women has declined nationally and in the selected states between 2005–06 and 2019–20 (Figure 10). However, the prevalence remains alarmingly high in Telangana, exceeding both the national average and the figures for Maharashtra and Punjab.

Figure 10 Percentage of women aged 15-49 who have experienced different types of violence



Source: NFHS –3, 4 and 5

Evidence in cases of spousal violence (Table 11) shows that between 2005–06 and 2019–20, while the proportion of women reporting spousal violence declined in Punjab, Telangana, and nationally, it increased in Maharashtra. Despite a decline in Telangana, the percentage of women experiencing spousal violence in the state remains higher than the national average and as compared to the other two states.

Table 11 Experience of various types of spousal violence

Year/State	Emotional violence	Physical violence	Sexual violence	Physical or Sexual violence	Emotional or Physical or Sexual Violence
2005-06					
Maharashtra	17.5	30.6	2	30.7	33.4
Punjab	10.7	24.4	7.2	25.4	26.7
Telangana#	--	--	--	--	--
All India	15.8	35.1	10	37.2	39.7
2015-16					
Maharashtra	9.8	20.9	2.1	21.2	23.1
Punjab	7.9	19.6	5.2	20.1	21.2
Telangana	19.9	41.8	6	42.9	46
All India	12.7	27.4	6.4	28.6	31
2019-20					
Maharashtra	13	24.5	5.7	25.2	28.3
Punjab	7.8	11	2.7	11.6	13.4
Telangana	18.6	36.7	4.5	37.2	40.4
All India	14	28.3	6.3	29.2	31.9

the state was not formed in 2005-06

Source: NFHS – 3, 4 and 5

Violence against women in rural and agricultural areas is a well-known and persistent issue. Particularly concerning is the difficulty in documenting spousal and workplace violence in these settings. This issue is not limited to developing countries; even in developed nations like the United States, sexual violence remains widespread in agriculture. A review by Oxfam notes that sexual violence is a longstanding and pervasive norm in the U.S. agricultural sector. The unique social and cultural dynamics of farmworker populations often prevent women from reporting such violence or accessing support systems. The report stresses the need for alternative, sensitive data collection methods to better understand workplace sexual violence, as the current lack of data hampers advocacy and reform efforts (Kominars, 2014).

In India, workplace violence against women in agriculture occurs in fields, homes of landowners, and plantations. The isolated nature of these locations, combined with informal employment conditions, such as the absence of contracts, seasonal work, and lack of legal protection, exposes women to further exploitation. Patriarchal norms, rural underdevelopment, and the stigma attached to reporting violence make access to redressal mechanisms nearly impossible, leaving women vulnerable both at home and at work (FAO, 2010).

6. Conclusion

The trends in secondary data reveal critical shifts in India's agrarian landscape, reflecting deepening structural challenges. While agriculture continues to employ a large share of the population (around 46 per cent in 2023–24), its contribution to the national GDP has steadily declined, standing at just 20 per cent in 2022–23. This points to the sector's diminishing economic viability, even as it remains central to rural livelihoods.

Evidence clearly shows that agrarian distress is intensifying. Rising input costs, increased reliance on inputs, shrinking landholdings, and mounting indebtedness have rendered farming increasingly unsustainable, especially for smallholders, women, Dalits, and other vulnerable groups. Alongside these economic changes, the agricultural workforce has undergone a demographic shift marked by the growing feminisation of agriculture. As more men migrate to urban or non-farm rural employment, women are left to shoulder the burden of agricultural work. In 2023–24, while 49 per cent of rural men were engaged in agriculture, this figure was 77 per cent for rural women. Yet, women's participation has not translated into ownership or control. Only 31 per cent of women in agriculture are own-account workers or employers, compared to 66 per cent of men. Nearly 45 per cent of women continue to work as unpaid family labour, and 23 per cent as casual labour. This reflects the stark gender disparity in access to the most crucial agrarian resource, i.e. land.

Despite their growing role in agricultural production, women remain excluded from decision-making, ownership, and income control. Their labour is largely unrecognised and either underpaid or unpaid, while public policy and institutional mechanisms continue to neglect

them. This precarious economic position is compounded by systemic issues faced by women in agrarian households: poor access to healthcare, rising health expenditures, and the burden of unpaid care work all worsen their well-being. Agrarian distress, for many women, is not just an economic problem; it manifests as structural violence, where patriarchal norms, economic exclusion, and institutional neglect converge to produce severe inequalities. These inequalities expose women to heightened levels of domestic violence, gender-based discrimination, and exclusion from public support.

Thus, women are being drawn deeper into a sector in a structural crisis, without control over land, income, or labour conditions, and while navigating entrenched social norms that hinder their empowerment.

In sum, the secondary data underscores the urgent need for agricultural policies that are not only economically sustainable and inclusive but also gender-just. Addressing agrarian distress requires recognising rural women not as dependents or invisible workers, but as central actors in agricultural transformation. A truly transformative approach must foreground the structural violence women face and the patriarchal systems in which these inequalities are embedded.

The next chapters turn to the key findings from our primary research across Maharashtra, Telangana, and Punjab. They offer grounded insights into how women in these regions are experiencing agrarian distress, negotiating its multiple forms of violence, and claiming space and voice within a deeply unequal system.

Annexure

Table A1 Proportion of the gross cropped area treated with fertilisers and pesticides by irrigation status and size of land-holding (major crops)

				Fertilisers				Pesticides					
		Marginal holdings	Small	semi-medium	medium	large	All	Marginal holdings	Small	semi-medium	medium	large	All
Maharashtra													
All Crops	Irrigated	93.06	92.86	91.11	92.24	82.63	91.50	69.32	70.86	70.66	69.53	76.21	70.66
	Unirrigated	78.59	76.04	74.86	70.69	61.98	74.40	68.22	67.55	68.22	66.23	62.33	67.33
	All	81.60	79.11	78.54	75.03	66.96	77.95	68.45	68.15	68.77	66.90	65.68	68.02
Paddy	Irrigated	54.14	67.49	49.05	56.67	62.34	57.16	31.53	30.02	35.16	50.28	32.47	36.25
	Unirrigated	78.02	59.51	51.05	42.10	47.10	56.23	21.36	32.12	38.50	32.34	33.37	31.85
	All	75.68	60.47	50.84	43.58	48.30	56.32	22.35	31.87	38.14	34.17	33.30	32.31
Wheat	Irrigated	89.43	92.14	77.14	95.58	97.78	84.51	71.14	70.75	68.06	71.56	62.96	69.25
	Unirrigated	95.61	90.54	88.69	89.47	100.00	90.98	73.68	77.03	69.64	75.79	85.71	73.87
	All	90.59	91.92	77.86	94.78	97.89	85.16	71.62	71.60	68.16	72.12	64.08	69.72
Cotton	Irrigated	93.80	93.89	98.14	93.08	98.58	95.96	63.13	72.98	67.32	64.07	48.58	66.27
	Unirrigated	73.41	83.44	97.24	72.58	75.75	82.78	52.75	61.05	67.08	55.96	66.21	60.11
	All	75.08	84.51	97.46	75.55	84.08	84.81	53.60	62.27	67.14	57.13	59.78	61.05
Sugarcane	Irrigated	98.98	97.89	97.13	97.72	98.63	98.09	63.52	62.75	70.60	65.17	85.43	67.25
	Unirrigated	91.46	100.00	97.16	79.52	95.70	94.65	58.54	92.17	63.72	42.17	96.77	69.99
	All	98.64	98.01	97.13	96.84	98.40	97.86	63.29	64.40	69.86	64.05	86.31	67.43

				Fertilizers				Pesticides					
		Marginal holdings	Small	semi-medium	medium	large	All	Marginal holdings	Small	semi-medium	medium	large	All
Punjab													
All Crops	Irrigated	98.03	97.48	95.90	94.75	92.67	94.89	55.05	54.27	50.34	49.09	45.00	49.07
	Unirrigated	85.71	83.61	91.18	79.05	83.33	84.66	0.00	0.00	0.00	0.00	0.00	0.00
	All	97.94	97.32	95.87	94.68	92.67	94.84	54.65	53.67	50.00	48.88	44.98	48.84
Paddy	Irrigated	97.74	97.11	97.56	96.62	94.43	96.49	54.19	53.50	50.25	48.86	42.29	48.33
	Unirrigated	100.00	--	--	--	--	--	--	--	--	--	--	--
	All	97.75	97.11	97.56	96.63	94.43	96.49	54.11	53.50	50.25	48.84	42.29	48.32
Wheat	Irrigated	98.98	98.24	98.01	97.88	96.20	97.63	57.60	56.13	51.47	50.48	45.09	50.27
	Unirrigated	100.00	100.00	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
	All	98.98	98.25	98.02	97.88	96.20	97.64	57.34	55.78	51.24	50.35	45.07	50.12
Cotton	Irrigated	98.51	100.00	100.00	100.00	98.05	99.33	56.72	65.19	66.01	68.90	72.68	68.89
	Unirrigated	--	--	--	--	--	--	--	--	--	--	--	--
	All	98.51	100.00	100.00	100.00	98.05	99.33	56.72	65.19	66.01	68.90	72.68	68.89
Sugarcane	Irrigated	100.00	96.88	99.40	98.89	93.33	97.66	0.00	37.50	51.80	51.53	56.97	52.34
	Unirrigated	100.00	80.00	100.00	56.25		74.60	0.00	0.00	0.00	0.00		0.00
	All	100.00	94.59	99.42	97.66	93.33	97.00	0.00	32.43	49.90	50.05	56.97	50.84

				Ferti sers				Pestic ides					
		Margi nal holdin gs	Sma ll	semi- medi um	medi um	larg e	All	Margi nal holdi ngs	Sm all	semi - medi um	medi um	larg e	All
Telangana													
All Crops	Irrigat ed	91.93	91.8 6	92.02	92.8 0	94.2 5	92.0 4	91.05	90.1 0	89.8 8	88.9 7	84.0 0	90.1 4
	Unirrig ated	87.71	80.9 4	95.67	93.2 2	85.0 6	87.7 4	85.62	78.5 7	92.9 5	90.2 3	80.5 0	85.2 8
	All	89.84	86.4 1	93.79	93.0 1	89.2 3	89.9 1	88.36	84.3 5	91.3 7	89.6 1	82.0 9	87.7 3
Padd y	Irrigat ed	90.10	89.9 3	89.86	90.7 8	90.9 5	90.0 6	90.10	89.9 0	89.8 2	90.7 4	90.9 5	90.0 3
	Unirrig ated	100.00	100. 00	100.0 0	100. 00	100. 00	100. 00	100.0 0	100. 00	100. 00	100. 00	100. 00	100. 00
	All	90.27	90.0 3	90.04	90.8 8	91.0 7	90.2 0	90.27	89.9 9	90.0 1	90.8 3	91.0 7	90.1 7
Whe at	Irrigat ed	100.00	100. 00	100.0 0	100. 00	--	100. 00	0.00	100. 00	100. 00	50.0 0	--	76.4 7
	Unirrig ated	--	--	--	--	--	--	--	--	--	--	--	--
	All	100.00	100. 00	100.0 0	100. 00	--	100. 00	0.00	100. 00	100. 00	50.0 0	--	76.4 7
Cotto n	Irrigat ed	100.00	100. 00	100.0 0	100. 00	100. 00	100. 00	100.0 0	99.7 5	99.6 8	100. 00	100. 00	99.8 6
	Unirrig ated	99.82	80.8 7	99.97	99.9 4	99.5 5	93.0 0	100.0 0	80.9 3	99.9 7	99.7 6	100. 00	93.0 6
	All	99.84	82.1 3	99.98	99.9 4	99.5 8	93.5 8	100.0 0	82.1 6	99.9 5	99.7 8	100. 00	93.6 2
Sugar cane	Irrigat ed	100.00	100. 00	100.0 0	100. 00	100. 00	100. 00	48.48	41.5 6	39.6 8	37.0 4	8.00	38.9 5
	Unirrig ated	--	--	--	--	--	--	--	--	--	--	--	--
	All	100.00	100. 00	100.0 0	100. 00	100. 00	100. 00	48.48	41.5 6	39.6 8	37.0 4	8.00	38.9 5

				Ferti sers				Pestic ides					
		Margi nal holdin gs	Sma ll	semi- medi um	medi um	larg e	All	Margi nal holdi ngs	Sm all	semi - medi um	medi um	larg e	All
	All India												
All Crops	Irrigat ed	81.30	92.5 9	93.82	93.1 1	90.5 0	89.8 8	37.25	38.9 1	39.4 2	38.7 9	42.0 2	38.8 0
	Unirrig ated	63.77	68.6 0	67.74	60.1 4	40.9 3	63.1 8	38.67	40.0 0	37.9 7	31.3 6	23.7 3	36.0 9
	All	72.83	80.5 9	80.64	76.6 8	63.6 6	76.5 3	37.94	39.4 6	38.6 9	35.0 9	32.1 2	37.4 4
Padd y	Irrigat ed	73.11	90.9 9	93.98	93.8 9	92.4 1	85.8 4	38.47	41.2 6	41.9 0	42.8 3	46.9 2	40.8 6
	Unirrig ated	58.39	61.5 9	62.59	61.3 5	55.1 3	60.3 5	31.21	28.1 0	25.4 1	20.7 3	20.9 3	27.1 9
	All	66.95	79.2 8	80.97	79.8 2	75.2 6	75.2 3	35.43	36.0 2	35.0 7	33.2 8	34.9 6	35.1 7
Whe at	Irrigat ed	91.09	95.4 2	96.07	97.3 7	96.2 6	95.1 3	24.28	31.1 7	37.3 2	39.7 2	44.8 3	34.2 2
	Unirrig ated	71.13	73.1 4	77.67	70.6 6	42.6 6	70.6 9	23.71	28.9 1	27.9 6	31.3 9	34.6 1	27.5 5
	All	88.73	93.8 8	95.00	96.0 5	92.6 3	93.3 4	24.21	31.0 1	36.7 8	39.3 0	44.1 4	33.7 3
Cotto n	Irrigat ed	97.71	97.7 7	98.06	96.4 7	98.4 8	97.5 7	47.74	42.7 9	43.5 1	41.3 4	43.1 5	43.1 6
	Unirrig ated	86.75	85.7 5	97.14	82.1 8	84.7 7	88.3 0	70.27	64.7 7	69.2 6	59.3 5	57.9 6	66.0 5
	All	89.27	89.0 8	97.53	89.3 6	95.1 1	91.8 5	65.10	58.6 9	58.5 0	50.3 0	46.8 0	57.2 7
Sugar cane	Irrigat ed	87.31	97.8 3	97.44	98.1 5	95.7 2	95.0 3	33.52	33.6 8	36.0 2	36.8 9	60.1 7	36.3 2
	Unirrig ated	85.28	85.5 6	86.43	84.9 0	81.5 8	85.3 5	46.01	56.9 4	48.2 1	28.9 1	78.2 9	47.9 9
	All	87.26	97.4 7	96.88	97.6 0	94.9 5	94.6 6	33.85	34.3 7	36.6 5	36.5 6	61.1 6	36.7 7

Source: All India Input Survey, 2016-17

Table A2 Average medical expenditure of rural households per hospitalisation case (excluding childbirth) for treatment during stay at hospital (as inpatient) in last 365 days by type of hospital

Year	Gender	Male				Female				All			
		Govt/P ublic hospit al	Private hospita l*	Charit able Trust/ NGO run	All	Govt/ Public hospit al	Privat e hospit al	Charita ble Trust/ NGO run	All	Govt/ Public hospit al	Privat e hospit al*	Charit able Trust/ NGO run	All
2014- 15	Maharashtra	5588	34960	--	28378	4057	36375	--	30598	4966	35690	--	29493
	Punjab	11559	41044	--	31793	17794	31809	--	28040	14347	36411	--	29971
	Telangana	4223	32129	--	25946	1727	20041	--	16350	2899	25320	--	20617
	All India	10040	37181	--	28165	5125	27783	--	20754	7670	32375	--	24436
2017- 18	Maharashtra	8731	26855	41961	23247	2991	20442	16829	15363	5606	23821	31112	19383
	Punjab	10901	47567	30175	34085	18491	36901	9169	30248	15093	40303	22160	31805
	Telangana	1442	26887	5476	20171	1054	25022	6157	19544	1278	26019	5704	19887
	All India	4988	31262	23302	19428	3596	22992	19442	13762	4290	27347	21599	16676

*The figures include the charitable trusts

Source: NSS Report no. 574 and 586.

Structural Violence against Women in Agriculture: Evidence from Maharashtra



Irfana

Irfana is a 26 years old woman from Babhulgaon village of Parbhani district. She was married at the young age of 15, and now has two children. She survived verbal and physical abuse from her

husband for many years before he left her.

She had migrated with her husband for sugarcane cutting, when he left her there to fend for herself. She had her older son with her, and was pregnant for the second time. The contractor made her work off the advance her husband had taken. She never received a penny from that advance but had to stay at the worksite for three months without any support. After that she

came back to her parental home. Her brothers are not happy with her return, but she cannot afford to set up her separate house.

To access government schemes, various kinds of documentation is required. Like most others she only has the Aadhar card, but that too has a wrong address, so she cannot use that as a proof to get her ration card and other required documentation made. Irfana does not have access to the PDS because her name is not in the ration card of either of the families. Access to the PDS, would have alleviated some of the burden of bringing food to the house. But in the absence of that, Irfana depends on the market, or has to work at the cost of her health in farms where produce is given in lieu of cash.

Her father shares two hectares of land with his brothers,

and her family gets to cultivate it once in five years. So Irfana depends on agriculture labour work for her livelihood.

Sometimes Irfana has to forgo going for labour work when she has to fetch water. Like many women and young girls in Babhulgaon, she spends hours fetching water for domestic use. Irfana says, "When a farmer who has a well comes to ask us for work, we cannot refuse, as we get water from their well. There is a water crisis and we have to adjust with those who own wells in the village. There is no government water scheme that is working in this village."

Her village is a rainfed village with severe water shortage, therefore agriculture work is not available throughout the year. Mechanisation has further reduced the work availability. When there is no work, she will walk around the village asking people if she can work anywhere. Once the cotton picking is over, there is hardly any work. She has to borrow from multiple sources for her daily needs, and borrowing from land owners tie her to do labour work in less wages on their farm. "I cannot afford a day without work. I have to feed myself and my children, repay the loans and the borrowals. I have no choice at all," she told us. The desperation in Irfana's voice is a reflection of the agrarian crisis and its gendered nature.

1. Background and the context

1.1 Maharashtra State

Maharashtra is India's third-largest state in terms of area, encompassing 307713 km, and is the second largest in terms of population after Uttar Pradesh. Maharashtra has 36 districts and geographically, it is divided into five regions: Vidarbha (eastern Maharashtra) (11 districts), Marathwada (Central Maharashtra) (8 districts), Northern Maharashtra (5 districts), Western Maharashtra (5 districts), and Konkan (Coastal region) (7 districts). The state's topography includes the Sahyadri mountain ranges, river basins, and black soil suitable for cotton and soyabean cultivation (Patil, 2024). The climate varies from tropical to semi-arid, with frequent droughts and erratic rainfall (Shirsole, 2023).

1.1.1 Agriculture

Agriculture in Maharashtra presents a paradoxical case. While it contributes only 12 per cent to the state's income (SE Survey, 2022-23), 68 per cent of rural workers and 43.22 per cent of total workers are involved in agriculture (PLFS, 2023-24). This heavy reliance on agriculture is particularly critical given the state's agrarian challenges.

Maharashtra's emphasis on industrial development and irrigation since its formation in 1960 has marginalised agriculture, particularly in rainfed regions. This neglect was somewhat addressed after the severe drought of 1972-73, but the focus remained on irrigation infrastructure, disproportionately benefiting sugarcane cultivation at the expense of other food crops and favouring certain regions and farmer categories. Further, these initiatives came at the cost of environmental damage.

More than 90 per cent of Maharashtra's population resides in rainfed areas, making it the second most rainfed state in India, with 83 per cent of the gross cropped area dependent on rainfed agriculture (Agriculture Census 2015-16). Despite having the largest number of dams in the country, less than 20 per cent of the state's cropped area is under irrigation. This has led, to significant regional disparities in state support in favour of irrigated areas over rainfed ones.

The concentration of poverty in rainfed regions has led to distress migration and high incidence of farmer suicides, particularly leaving women to manage farms and families alone. Between 1995 and 2022, around 96,000 farmers committed suicide in Maharashtra, with women constituting about 9.7 per cent of these deaths (National Crimes Record Bureau of India). The tragic aftermath of these suicides often leaves women, particularly widows and mothers, to bear the brunt of the loss and to manage additional responsibilities. Solutions like the "Vidarbha package"¹ have proven largely ineffective in alleviating this distress.

¹ A scheme for 6 districts of Maharashtra affected by farmer suicides was introduced in 2006-2007. Details can be read here <https://ahd.maharashtra.gov.in/en/prime-minister-package-implemented-6-districts-maharashtra-vidarbha-ie-amravati-akola-washim>

The state's agrarian structure and land use patterns have changed significantly over the past few decades. Moreover, agricultural land has been increasingly repurposed for non-agricultural uses, especially around expanding peri-urban areas. From 1961 to 2022, more than a million hectares were reclassified as unavailable for cultivation, and the net sown area decreased by over a million hectares (Maharashtra's economy in figures 2022 DES data). This shift has resulted in the state losing approximately 1.3 million tons of food grains annually (Shaha et al 2020).

Table 1 Changes in land use, cropping intensity, and consumption of fertilisers in Maharashtra

Land use (Area in thousand hectares)	2004-05	2014-15	2019-20	2021-22
Net Sown Area	17490	17345	16722	16590
Land for use in non-agricultural purposes	1393	1482	1712	1744
Fallow land	2520	2587	2659	2658

Source: Land Use Statistics (various years), Ministry of Agriculture and Farmers Welfare, Government of India, New Delhi; Handbook of Statistics on Indian States, 2023-24, Reserve Bank of India, Mumbai

We can see in Table 1 that over the period of the last two decades, the net sown area (NSA) has decreased.

Table 2 Change in share of agriculture in total employment

Year	Share of agriculture in total employment (percentage)
2011-12	49.1
2017-18	47.49
2019-20	48.98
2020-21	49.36
2021-22	44.7
2022-23	45.98
2023-24	43.22

Despite the substantial loss of agricultural land, the workforce directly dependent on agriculture has declined only marginally. Table 2 shows that in 2023-24 agriculture still constitutes 43.22 per cent of the state's employment. The rapid decrease in agriculture's contribution to the state's economy contrasts sharply with the slower decline in the population reliant on agriculture, thus increasing the pressure on each hectare of cultivated land. This challenge is particularly pronounced in the Marathwada and Vidarbha regions of the state.

Further, around 80 per cent of the operational holders belonging to small and marginal households operate about 45 per cent of land, thereby increasing the pressure on the land.

Table 3 Distribution of operational holdings, area operated and average size of holding by land size

Year	Marginal	Small	Semi-med	medium	Large
	per cent of Numbers of operational holdings				
2000-01	47.31	28.11	17.47	6.43	0.69
2005-06	48.97	29.58	15.76	5.19	0.5
2015-16	51.13	28.39	15.22	4.8	0.46
	per cent of area under each holding size				
2000-01	14.58	25.42	29.89	23.05	7.07
2005-06	16.12	29.03	29.17	20.2	5.48
2015-16	16.82	28.14	29.38	19.99	5.66
	Average size of land (in hectares)				
2000-01	0.48	1.42	2.68	5.61	16.14
2005-06	0.47	1.42	2.67	5.62	15.96
2015-16	0.44	1.33	2.59	5.59	16.66

Source: Agricultural Census, various years, Department of Agriculture, Co-operation and Farmers Welfare, Government of India, New Delhi.

The data in Table 3 show that the share of marginal and small holdings in the total number of operational holdings, as well as the total area covered by these holdings, has increased, and that of the large holdings has decreased. This shows the prevalence of fragmentation of the landholdings.

Agricultural and irrigation reforms have exacerbated the focus on water-intensive crops like sugarcane, which, despite occupying only 4-6 per cent of the cropped area, consume 60 per cent of the available irrigation water due to a remunerative and guaranteed pricing policy. The shift towards such crops has reoriented agricultural markets and pricing policies, favouring water-intensive crops over more sustainable and locally suited ones.

In rainfed areas, the promotion of specific crops like soyabean has transformed agricultural practices. Soyabean, which was not cultivated in the state in 1960-61, now occupies 91 per cent of the area under oilseeds (Agriculture Census 2015-16). Despite its lack of local consumption in the form of oil, it is heavily traded in commodity markets. Conversely, the area under foodgrains has declined, and although rainfed cotton has marginally increased by 0.8 per cent, local varieties have been replaced by Bt cotton, which is more susceptible to pest attacks,

raising cultivation costs and environmental damage. Table 5 shows the increase in consumption of fertilisers over the last two decades, which in turn increases the overall cost of cultivation.

Table 4 Changes in area under major crops in Maharashtra (Area in ha)

Crops	2000-01	2015-16
Cereals	93,11,399	79,88,302
Pulses	20,33,601	35,48,911
Sugar crops	6,26,863	11,10,191
Oilseeds	20,10,532	42,20,697
Fibers	33,48,322	41,03,784

Source: Agriculture census 2001-02 and 2015-16

The data from the two agriculture censuses above indicates that the area under cereals cultivation has decreased compared to sugarcane, oilseeds (including soyabean), and fibres (including cotton).

Table 5 Changes in consumption of fertilisers

Year	Fertiliser consumption Kg per hectare
2004-05	74.7
2014-15	125.6
2019-20	111.4
2021-22	129.2

Source: Land Use Statistics (various years), Ministry of Agriculture and Farmers Welfare, Government of India, New Delhi; Handbook of Statistics on Indian States, 2023-24, Reserve Bank of India, Mumbai

A comparison of data from the 70th (2012-13) and 77th (2018-19) NSSO rounds, based on the situation assessment survey of agricultural households in India, shows (Table 11) that the majority of crop production expenses are for seeds, fertilisers, and human labour. Farmers in Maharashtra spend about 67 per cent on these three items. In 2018-19, the overall cost of production constitutes 53 per cent of the receipts from the sale of the output, indicating that farmers get only 47 per cent of their net crop value. However, this percentage has increased considerably from 39.76 per cent in 2012-13

Table 6 Proportions of different items in total expenses of crop production and receipts from sale of the product

Land size	Seed s	Fertiliser /manure	Plant protection materials	Irrigation	Minor repair and maintenance of machinery and equipment	Interest	Lease rent for land	Human labour	Animal labour	All other expenses*	Total expenses as per cent of receipts from sale of product
2012-13											
<0.01	5.04	35.61	29.97	2.08	1.19	0	2.37	17.51	2.08	3.86	27.38
0.01 - 0.40	20.93	30.23	3.58	6.08	2.5	0.18	0	15.92	6.44	14.13	47.29
0.41 - 1.00	14.5	32.6	4.92	2.26	2.66	0.2	0.13	17.9	6.32	18.5	42.1
1.01 - 2.00	17.48	32.08	7.88	2.89	1.62	0.34	0.39	15.87	5.78	15.77	38
2.01 - 4.00	17.44	33.09	9.57	1.76	1.43	0.39	0.11	18.67	4.12	13.44	38.53
4.01 - 10.00	18.17	30.13	10.62	1.16	1.38	0.86	0.54	22.94	2.02	12.18	40.1
10.00+	20.02	24.37	8.04	0.95	3.77	1.06	0.53	23.71	0.41	17.14	42.02
All sizes	17.33	31.46	8.44	2	1.81	0.49	0.3	19.22	4.18	14.73	39.76
2018-19											
<0.01	17.09	12.69	4.08	6.44	0.39	36.04	0	6.97	0.04	16.27	70.26
0.01 - 0.40	12.97	21.78	6.61	3.83	0.82	0.41	0	32.06	4.32	17.13	60.93
0.41 - 1.00	14.05	21.78	8.49	2.09	0.93	0.89	0.08	32.53	4.51	14.65	54.06
1.01 - 2.00	16.04	22.05	9.25	2.26	0.7	1.52	0.11	28.84	5.29	13.96	52.69
2.01 - 4.00	14.74	23.14	9.84	1.66	1.03	0.77	0.51	28.46	6.94	12.92	54.32
4.01 - 10.00	16.47	21.99	9.77	1.37	0.57	1	2.32	28.1	5.18	13.23	46.05
10.00+	12.43	20.51	12.92	1.1	0.75	1.75	0.13	28.68	4.87	16.87	73.83
All sizes	15.09	22.18	9.46	1.91	0.8	1.11	0.58	29.46	5.48	13.96	53.11

*All other expenses include cost of hiring machinery and equipment, cost of crop insurance, diesel, electricity, and other expenses

Source: NSS 70th and 77th Round, MoSPI, New Delhi.

The 2018-19 NSSO data shows that the average monthly income for agriculture households is Rs 9592, and this amount decreases with land size. What emerges strikingly from this data is the decline in the share of income from crop production. As seen in table 7, in 2012-13 on an

average the percentage of income from crop production was 52 per cent, which declined to 39.51 per cent in 2018-19. On the other hand, the percentage of income through wages has increased from 29 per cent to 45 per cent. This indicates that agricultural households increasingly depend on wage labour for their income.

Table 7 Percentage distribution of monthly Income from various sources of agricultural households by size of landholding

Land size	Wages	Leased out land	Crop production	Animals	Non-farm business	Average Income (in Rs.)
2012-13						
<0.01	68.77	NA	2.87	22.67	5.69	5060
0.01 - 0.40	57.11	NA	10.53	17.06	15.31	5423
0.41 - 1.00	41.54	NA	36.63	4.7	17.14	5559
1.01 - 2.00	34.57	NA	47.86	7.26	10.31	6751
2.01 - 4.00	16.68	NA	68.03	7.51	7.79	8341
4.01 - 10.00	6.65	NA	78.8	5.65	8.9	15865
10.00+	2.59	NA	94.27	-0.38	3.52	44556
all sizes	29.19	NA	52.21	7.3	11.29	7385
2018-19						
<0.01	81.59	2.76	0.92	7.72	7.01	7684
0.01 - 0.40	69.01	0.23	7.27	10.89	12.6	8768
0.41 - 1.00	58.84	0.25	27.62	3.6	9.68	7508
1.01 - 2.00	43.32	0.27	39.25	6.88	10.29	10062
2.01 - 4.00	29.67	0.28	57.34	6.59	6.13	10202
4.01 - 10.00	15.97	0.83	74.16	6.93	2.11	21135
10.00+	8.02	0	70.07	-3.01	24.93	16557
all sizes	45.08	0.35	39.51	6.22	8.83	9592

Source: NSS 70th and 77th Round, MoSPI, New Delhi.

The distress faced by rural households is further aggravated due to lack of support from the government. The NSSO data below indicates poor access to various government schemes.

Table 8 Number per 1000 of agricultural households with access to different facilities/ schemes (2018-19)

Scheme	Number of households per 1000
Bank account	974
Membership in a registered farmers' organisation	46
Kisan credit card	110
Crop insurance under PMFBY	150
MGNREG job card	215
Got work under MGNREG scheme	59
Soil health card	17
Adopted the recommendations from soil health card	12
Animal health card	3

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019

One major concern is the significant reduction of the state's budget allocation for agriculture from 12 per cent of the total budget in 2017–18 to just 6 per cent in 2021–22, despite the sector's importance for nearly half the population (Singh & Kulkarni, 2024). This decline in financial support has impacted various agricultural initiatives leading to challenges such as ineffective crop insurance schemes. The Pradhan Mantri Fasal Bima Yojana (PMFBY), for instance, has faced criticism due to delays in claim payouts and low compensation rates. Although the government has allocated substantial funds, many farmers do not receive timely relief, further exacerbating their financial difficulties (Singh & Kulkarni, 2024).

Increased costs of production and failure to get returns on investment send rural livelihoods into a cycle of debt. This data from All India Debt and Investment Survey shows that there was a four per cent increase in the incidences of indebtedness between 2012-13 and 2018-19.

Table 9 Indebtedness among the rural households

	Cultivators		Non cultivators		All	
	2012-13	2018-19	2012-13	2018-19	2012-13	2018-19
Average amount of assets (thousand rupees)	1702.4	3119	3547.3	869	1123.43	2071
Average amount of debt (thousand rupees)	43.13	125	21.63	47	33.89	89
Average amount of debt per indebted household (thousand rupees)		275		249		268
Incidence of indebtedness (per cent)	41.5	45.5	17.8	19	31.3	33.2
Debt asset ratio (per cent)	2.5	4	6.1	5.4	3	4.3

Source: All India Debt and Investment Survey, 70th and 77th Round.

Food and nutrition insecurity is another indicator of agrarian distress. The real picture of people's nutritional standards can be gauged by their expenditure or the quantities of food items they consume. Percentage of expenditure on these items to the total consumption expenditure in rural areas has decreased from 52 per cent in 2011-12 to 42.74 per cent in 2023-24.

Table 10 Percentage share of cereals and food in total consumption expenditure in rural areas

Year	Percentage share	
	Food	Non food
2011-12	52.42	47.58
2023-24	42.74	57.26

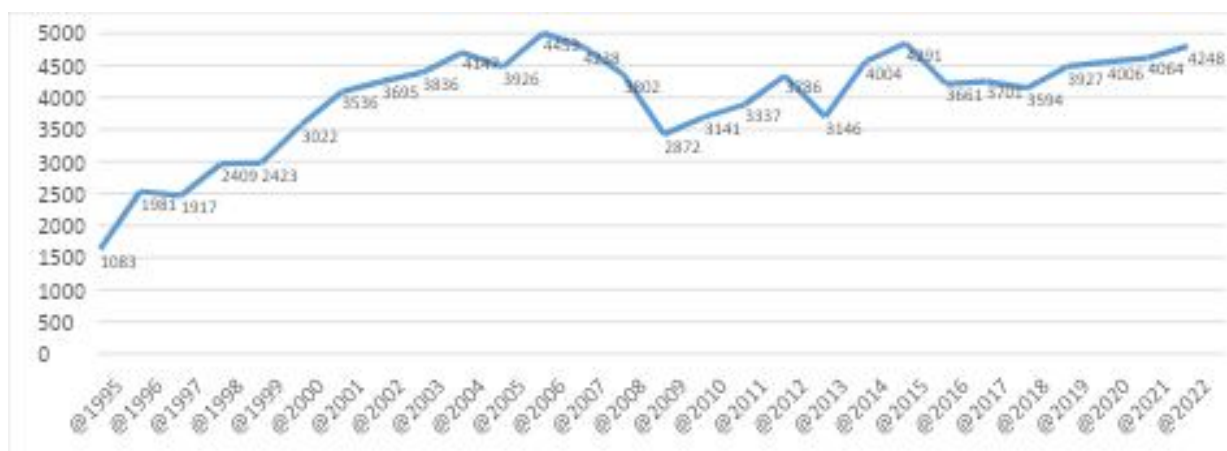
Source: Survey of Household Consumption Expenditure, 2011-12 and 2023-24.

The increasing dependence on markets for food and essential resources, along with a degrading environment, has intensified the struggle for survival, especially among disadvantaged caste groups. Women and men from these groups often provide unpaid labour, enduring long hours to gather water and fuel, which adversely affects their health.

1.1.2 Farmers Suicide

According to the NCRB data, there have been 96,246 farmer suicides in Maharashtra between 1995 to 2022. Of these 9.7 per cent of farmers were women. For the years 2014 to 2022, disaggregated data for farmers owning land, and agriculture labourers is available. Additionally, for the years 2020-2022, data for tenant farmers is also available.

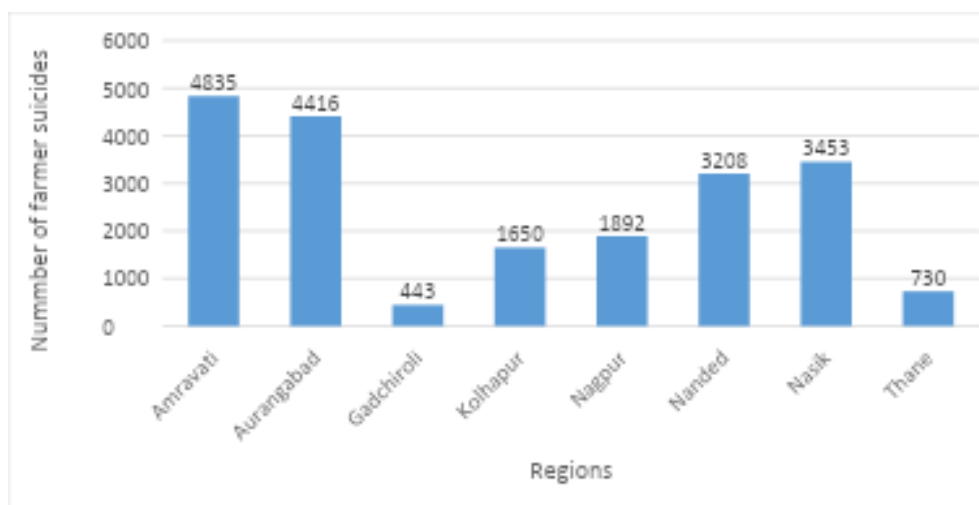
Figure 1 Number of farmers' suicides in Maharashtra from 1995 to 2022, data from NCRB



Source: NCRB, various years

Figure 2 presents the data from State Crime Record Bureau (SCRB), received through a request made under the RTI Act. While the NCRB data provides the picture of the state, data received through SCRB provides both the state and the district level information.

Figure 2 Region wise number of farmers suicides in Maharashtra as per SCRB from 2014-2021



Source: Data received through RTI from SCRB

Looking at the region-wise number of farmers' suicides, Amravati region reported the highest number of suicides. This region includes five districts of Akola, Amravati, Buldhana, Yavatmal, and Washim. Aurangabad region which includes four districts from Marathwada – Aurangabad, Jalna, Beed, and Osmanabad – also shows a high number of farmers' suicides. Nasik and Nanded regions follow next. This shows that Vidarbha region is not alone in farmers' suicides. The Marathwada region has been seeing an increasing trend in suicides and along with Nasik and Nanded regions in recent times.

The state's development priorities and the economic liberalisation of the post-1990s have deeply reshaped Maharashtra's agricultural sector and the lives of those dependent on it. Their impact is visible in rising farmer suicides, distress migration, the growing burden of unpaid labour on women in securing water, fodder, and fuel, and in agitations such as the ongoing Maratha demand for OBC reservations. Yet, distress is too often narrated in narrowly economic terms, overlooking the layered realities of different farmer groups. By treating farmers as a homogeneous category, such analyses obscure the intersecting power relations of caste, class, and gender that reproduce inequality and sustain the status quo.

1.1.3 Women Farmers in Maharashtra

As per official data, in Maharashtra, 82 per cent of rural women workers are engaged in agriculture, compared to 58.89 per cent of men. Despite their higher participation, women farmers earn only about 60–65 per cent of men's wages (PLFS 2023–24). Further, only 15 per cent of operational landholders are women, and most of them are small or marginal farmers (Agriculture Census 2015–16). In the absence of gender-disaggregated data on land ownership in the public domain, the Agriculture Census remains our key reference for understanding women's operational holdings.

How women continue working in agriculture without any rights becomes even clearer if we look at the detailed distribution of workers involved in agriculture. If we look at the activity of growing crops, while 48 per cent men work as own account workers, the proportion for women is only seven per cent. Among all agriculture activities the numbers are 49 per cent for men and 14 per cent for women. Women's percentage is substantially higher in the category of unpaid family labour across all activities.

Table 11 Distribution of male and female agricultural workers by nature of employment in various agricultural activities (2023-24) (Percentages within activity)

Nature of employment	Growing crops		Livestock rearing		Mixed farming		Support activities		Agriculture total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Own account workers	48.11	7.17	87.09	64.87	86.74	0	5.31	0	49.36	13.82
Employer	4.54	0.39	0.41	0.09	0	0	0	0	4.18	0.34
Unpaid family labour	15.14	50.32	10.5	35.04	0	50.3	1.96	0	14.47	47.18
Regular wage workers	0.58	0.04	0.47	0	2.4	0	16.84	0	1.01	0.04
Casual workers	31.63	42.07	1.54	0	10.86	49.7	75.89	100	30.98	38.61
All activities	100	100	100	100	100	100	100	100	100	100

Source: Unit level records of PLFS, 2023-24.

As they cultivate land without any rights, women farmers are often denied access to crucial resources and institutions.

In 2017 (Chavan, 2020) an analysis showed that at the national level, although 31 per cent of rural bank accounts are held by women, they receive only seven per cent of total bank credit compared to 30 per cent for men. Including microfinance and self-help groups, women's share rises to just eight per cent. Women receive only 27 per cent of the credit compared to their deposits, while men receive 52 per cent, indicating a structural bias in access to formal credit. Only 26 per cent of female cultivators receive direct credit, compared to 55 per cent of males (Chavan, 2020).

Lack of access to resources and decision-making is deeply rooted in structural barriers and systemic gender bias that women face in our society. The data from NFHS-5 below indicates some of the discrimination faced by women.

Table 12 Key gender markers for rural women in Maharashtra

Sex ratio	977
Literacy rate	79.5%
Women with 10 or more years of schooling (Rural)	40.7%
Women who have ever used the internet	23.7%
Women age 20-24 years married before age 18 years	27.6%
Women age 15-19 years who were already mothers or pregnant at the time of the survey	10.6%
All women age 15-49 years who are anaemic	56%
Women owning a house and/or land (alone or jointly with others)	24.5%
Women having a bank or savings account that they themselves use	70.9%
Women having a mobile phone that they themselves use	43.1%
Ever-married women age 18-49 years who have ever experienced spousal violence	28.6%

Source: NFHS-5

Poor access to land and assets, wage discrimination, and declining employment opportunities limit women's recognition and voice in agriculture, hindering their ability to invest in and improve their agricultural productivity. It is this under-resourced and underpaid workforce of women that takes on a significant burden to ensure the welfare and subsistence of the household during times of crisis.

Economic insecurity and exploitative social structures make women vulnerable to violence at home and in the workplace. Migrant workers, agricultural labourers, tenant farmers, single women, and those from farmer-suicide households face violence and harassment while trying to fulfil their roles as workers.

1.1.3.1 Women Farmers from Farm Suicide Affected Households

Most farmers who die by suicide are men. However, women farmers who take their lives are rarely recognised as farmers, even in their death. In case of suicide by male farmers, for the women left behind, life is an uphill battle. MAKAAAM conducted a situational analysis of women farmers from farm suicide-affected households to assess their access to various government social security schemes. Data was collected from 505 women from suicide-affected households across eleven districts – Aurangabad, Beed, Hingoli, Latur, Nanded, Dharashiv, Parbhani, Akola, Amravati, Wardha, and Yavatmal.

The findings from the survey illustrated the poor access to social security among women from suicide affected households. Only 26 per cent women applied for a pension, out of which 34 per cent women received it. Women who were sanctioned a pension, did not receive it regularly. For the eight months between January and August 2018, only forty-seven women received pensions for all the eight months. Fifty-two per cent of women had independent ration cards in their name; 34 per cent women had their name in their family's (natal/marital) ration card, while seven per cent women did not have their name listed in any ration card-independent or family. As a result, these women had no access to the public distribution system (PDS).

Most importantly, majority of the women were engaged in agricultural labour work for their livelihood. Few were able to work as cultivators on their family farms or had any other livelihood activities upon which they could depend.

1.1.3.2 Violence against Women

The data in table 13 collated from the office of the Special Inspector General (Prevention of crime against women and children), Government of Maharashtra, and presented in Economic survey of Maharashtra shows the number of crimes reported by women. It shows that over the years, the number of reported crimes has increased.

Table 13 Crime against women reported in the state

Year	Rape	Kidnapped and Abduction	Dowry deaths	Cruelty by husband and relatives	Molestation	Sexual harassment	Immoral Trafficking	Other	Total
2015	4144	5096	268	7640	11713	1119	381	765	31126
2016	4209	4776	227	6203	11388	793	317	4635	32548
2017	4320	6248	233	6584	12138	919	284	1271	31997
2018	4974	6825	200	6862	14070	1127	200	1239	35497
2019	5416	6906	196	8430	13632	1074	152	1306	37112
2020	4846	5254	197	6729	12664	1017	85	1162	31954
2021	5954	7559	172	10095	12945	1287	95	1419	39526
2022	7084	9297	180	11367	14434	1649	65	1255	45331
2023	7524	9361	170	11226	17328		211	1312	47132
2024	7940	8883	139	10539	17671		159	1128	46459

Source: Economic survey of Maharashtra, various years

1.2 Study Area

The three districts selected for the study were Akola, Yavatmal, and Parbhani, representing two of the most backward regions of the state, namely Vidarbha and Marathwada. Akola and Yavatmal belong to the Vidarbha regions of the state and Parbhani is in the Marathwada region. These two regions are historically disadvantaged and represent many manifestations of agrarian distress. Fourteen districts from the region are affected by farmer suicides, and distress migration is also prominent in the Marathwada region. Therefore, districts presenting these regions were selected for this study.

This following section presents brief information about the two regions to help contextualise the selected districts.

1.2.1 Vidarbha

Vidarbha, located in eastern Maharashtra, comprises of eleven districts and has a distinct historical and administrative identity. Before merging into Maharashtra in 1960, it was part of the Central Provinces and Berar (Phansalkar, 2003). The region was ruled by various dynasties, including the Satavahanas, Vakatakas, Rashtrakutas, and Bhonsale Marathas, before coming under British control.

Despite being a major contributor to India's cotton production, Vidarbha struggles with severe agrarian distress, economic backwardness, and persistent demands for statehood. The State

Reorganisation Commission (1955) initially recommended separate statehood due to Vidarbha's unique cultural and economic identity. However, political pressures led to its merger with Maharashtra, fuelling long-standing debates over regional neglect (Kumar, 2013).

1.2.1.1 Agriculture and Irrigation

Agriculture remains the primary source of livelihood for most of Vidarbha's rural population. However, it has become increasingly unsustainable due to climate vulnerability, inadequate irrigation, high input costs, and long-standing policy neglect (Deshmukh, 2012). Although Vidarbha occupies a significant portion of Maharashtra's 30.8 million hectares (ICAR, 2025) and is a key cotton-producing region, nearly 93 per cent of its cultivable land is rainfed, making it highly sensitive to rainfall variability (Caritas, 2016). Farmers have reported yield losses of up to 80 per cent, particularly for cotton and soyabean, due to erratic monsoons and prolonged dry spells (Thakare & Thakare, 2016).

Between 2019 and 2021, more than 12 lakh hectares of kharif crops were damaged due to climate-related disasters, affecting thousands of farming families. Vidarbha faces frequent droughts as well as excessive rainfall, both of which disrupt crop cycles and damage infrastructure (Singh & Kulkarni, 2024). These climate extremes have made the region a hotspot of agrarian distress.

Although Vidarbha lies within the Godavari, Krishna, and Tapi river basins, its irrigation infrastructure remains severely underutilised. Only 67.36 per cent of the created irrigation potential is operational due to mismanagement, delays, and funding constraints (Comptroller & Auditor General of India, 2014). Annual rainfall varies drastically, from 400 mm to 6000 mm, making water security a major concern (Singh & Kulkarni, 2024).

The recurring debt cycle is especially severe in cotton and soyabean farming, where low returns and crop failures are common. Farmers often resort to borrowing from private moneylenders at exorbitant interest rates in the absence of timely institutional credit.

Vidarbha has been affected by farmer suicides since late 1980s. Between the years 2014-2022, 6727 farmer suicides were recorded in the Vidarbha region. The breakdown of microcredit systems, irregular electricity supply, and bureaucratic hurdles in accessing government schemes have only worsened financial distress.

Despite the region's eligibility for special policy attention under Article 371(2) of the Constitution, the implementation of development programmes in Vidarbha has been weak. Relief schemes like loan waivers and compensation packages are marred by inefficiencies and delays. Infrastructure development also lags, as institutions like the Vidarbha Irrigation Development Corporation (VIDC) and Vidarbha Development Board lack the autonomy and capacity to execute projects effectively (High-Level Committee on Balanced Regional Development, 2014).

1.2.1.2 Socio-economic Indicators

Beyond agricultural distress, Vidarbha faces deep-rooted socio-political challenges that exacerbate its economic marginalisation. A major concern is the historical budgetary disparity, where western Maharashtra has received disproportionate development funds despite a 1994 directive mandating equitable distribution among Vidarbha, Marathwada, and other regions (Comptroller & Auditor General of India, 2014). This persistent imbalance has fuelled demands for separate statehood, citing systemic economic and political neglect. However, these demands have encountered strong political resistance and remain unresolved (Government of Maharashtra, 2017).

Vidarbha remains underdeveloped due to poor connectivity and limited state support. High unemployment and lack of economic opportunities have resulted in large-scale migration, particularly of youth, to cities like Nagpur and Pune, leaving behind an aging rural workforce. These trends have deepened issues of malnutrition, poverty, and social distress (TISS, 2005).

Vidarbha's Human Development Index (HDI) remains below the state average, with poor health indicators (ICAR, 2025). Public health infrastructure is weak, marked by a shortage of hospitals, medical professionals, and basic healthcare services.

Vidarbha's socio-economic crisis is therefore deeply rooted in a combination of financial distress, infrastructural deficiencies, governance failures, and long-standing political neglect. Addressing these challenges requires a multi-pronged approach that includes equitable budget allocations, greater decentralisation of governance and policymaking authority, and targeted investments in critical sectors such as infrastructure, healthcare, education, and irrigation. (Comptroller & Auditor General of India, 2014; Government of Maharashtra, 2017).

1.2.2 Marathwada Region

The Marathwada region rose to historical prominence under the Satavahana and Yadava dynasties, with Paithan and Devgiri serving as major cultural and political centres. Despite several Maratha victories over the Nizam, the region remained under Nizam rule until 1948. It was merged into the Mumbai State in 1956 and later became part of Maharashtra on May 1, 1960. Also known as the Aurangabad Division, Marathwada was once part of the Hyderabad State and now forms the central belt of Maharashtra, with Aurangabad city at its heart. The region comprises of eight districts: Aurangabad, Jalna, Beed, Dharashiv, Nanded, Parbhani, Latur, and Hingoli, with a population of approximately 18.6 million (Government of Maharashtra, 2021).

1.2.2.1 Agriculture and Irrigation in Marathwada

The Marathwada region of Maharashtra is predominantly agrarian, with 90 per cent of the rural population engaged in agriculture (Dhumale, 2023). Located in a rain shadow zone, Marathwada receives an average annual rainfall of only 750 mm, and more than 98 per cent of its agriculture is rain-fed, rendering it highly susceptible to drought and water scarcity.

In recent decades, climate change has intensified these vulnerabilities. Marathwada has experienced a temperature rise of 0.8–1.2°C and a 15–20 per cent decline in annual rainfall over the past 30 years (Sirsat & Sirsat, 2023). The 2018–2019 drought alone resulted in 80 per cent crop failure, a 36 per cent reduction in food grain production, and a 15–20 per cent decline in milk yield due to heat stress on livestock (Economic Times, 2015; Sirsat & Sirsat, 2023).

Annual rainfall now averages only 600–800 mm and groundwater levels decline by 0.2 meters per year, intensifying the agrarian crisis (Deshmukh, 2020; Mishra, 2019). In 2018, half of Aurangabad's villages received just 56 per cent of expected rainfall (Gadgil, 2021). The region's black cotton soil, while good at moisture retention, has poor infiltration capacity, which hampers groundwater recharge (Jadhav et al., 2018). The uneven topography means uplands face severe scarcity, while valleys retain more water (Kale & Kulkarni, 2022). The water crisis is acute with 50 per cent of wells and borewells dried up and 85 per cent of rural drinking water dependent on groundwater (Chaitanya, 2018). In 2019 alone, over 400 villages were declared drought-hit, and 1.4 million hectares of crops were destroyed by unseasonal rains and hailstorms (Sirsat & Sirsat, 2023), aggravating food insecurity and debt.

These challenges are reflected in human suffering of 7624 farmers having committed suicides in Marathwada region between 2014-2022 (SCRB).

Frequent droughts and work unavailability compels large number of people from Marathwada to migrate seasonally to other irrigated areas of the state, or to other states in search of work. Many of them are sugarcane workers who migrate for around six months for cane cutting work. It is estimated that there are around eight to ten lakhs of sugarcane workers in Maharashtra that predominantly belong to the Marathwada region.

1.2.2.2 Socio-economic Indicators

Marathwada has long been one of Maharashtra's most socio-economically backward regions, marked by developmental neglect, agrarian distress, and caste-based inequities. The region's volatile socio-political landscape, shaped by historical injustices, continues to fuel deep divisions among Marathas, Dalits, and Muslims.

The Naamaantar Andolan of 1978, where Dalits demanded the renaming of Marathwada University after Dr. Babasaheb Ambedkar, erupted into one of the worst caste riots in the state's history. Over six weeks, Dalit homes were looted and burned, individuals attacked, and in horrifying instances, wells in Dalit localities were poisoned (Atyachar Virodhi Samiti, *EPW*, 1979). The violence was allegedly led by dominant caste groups with political backing. Scholars like Gupta (1991) note that among all Dalits in Maharashtra, those in Marathwada remain the most landless, reflecting the region's unequal implementation of land reforms.

The Maratha agitation for reservations, although state-wide, has found its most intense and emotional resonance in Marathwada. This is partly due to the region's chronic underdevelopment and political marginalisation. While it accounts for 16.84 per cent of the state's population, it contributes only 8 per cent to the state's industrial output.

All eight districts are ranked among the 100 poorest in India, and nearly 30 per cent of Maharashtra's Below Poverty Line (BPL) families reside in the region. The region faces serious challenges in achieving the Sustainable Development Goals (SDGs), particularly SDG 6 (Clean Water and Sanitation), SDG 1 (No Poverty), and SDG 3 (Good Health and Well-being). Only 30 per cent of rural households have access to tap water, and 55 per cent of farmers live below the poverty line (Sirsat & Sirsat, 2023).

1.2.2.3 Gender Indicators

Women in Marathwada face multiple layers of marginalisation rooted in patriarchal norms, caste hierarchies, and regional underdevelopment. Gender-based violence in the region is not only prevalent but also underreported due to fear of reprisal, social stigma, and the dominance of upper-caste political structures. Domestic violence, sexual harassment, and caste-based atrocities often remain invisible, especially when victims belong to lower castes or economically weaker backgrounds.

Although the literacy rate improved from 51.23 per cent in 2001 to 76.27 per cent in 2011, it still lags behind the state average of 82 per cent. According to the 2011 Census, male literacy in Marathwada is 84.3 per cent, while female literacy is 67.02 per cent, highlighting persistent gender disparities in educational access (Sirsat & Sirsat, 2023).

Maharashtra recorded 47,381 crimes against women in 2022–23, a sharp rise from 39,526 in 2020–21, with Marathwada districts like Beed and Aurangabad contributing significantly (Hindustan Times, 2023). A study in Beed highlighted that economic instability and poor access to healthcare increases the vulnerability of women farmers and wage workers (Global History Dialogues, 2023).

The region also exhibits a highly skewed sex ratio. Beed and Dharashiv report ratios as low as 885–915 females per 1000 males, reflecting both son preference and structural neglect in the region (Times of India, 2011). This gender imbalance is a manifestation of entrenched discrimination, including sex selective abortions, and neglect of girls' health and education.

Women also bear the physical burden of water scarcity, often walking several kilometres daily to fetch drinking water, which puts them at an increased risk of violence and exploitation. For migrant sugarcane cutters, many of whom are women from Dalit and Bahujan communities—the lack of toilets, healthcare, and legal safeguards exposes them to frequent sexual harassment and violence during seasonal migration (The Hindu BusinessLine, 2023).

1.2.3 Study Districts

The three districts selected for the study were Akola, Yavatmal (Vidarbha), and Parbhani (Marathwada). Blocks selected for the study from these districts were Akola and Murtijapur from Akola district, Ralegaon and Kalamb from Yavatmal district, and Parbhani from Parbhani district.

1.2.3.1 Akola District

The district of Akola in Vidarbha has been a part of Maharashtra since 1960. In 1998, the former Akola district was divided into two separate districts, Akola and Washim. The present Akola district comprises seven talukas with a total area of 5,428 square kilometers. According to the 2011 census, the population of Scheduled Castes in the district is 20 per cent, and that of Scheduled Tribes is 5.5 per cent. The child sex ratio in the district is 912, and the literacy rate among women is 83 per cent.

Among the total cultivators in the district, 25 per cent are women, and among the total agricultural labourers, 40 per cent are women. The irrigation coverage in the district is low, with a high percentage of marginal and small farmers. Eight villages from Murtizapur and Akola talukas were selected for the study from the Akola district.

1.2.3.2 Yavatmal District

Yavatmal district in Vidarbha comprises 16 talukas with a total of 2,137 villages. According to the 2011 census, the population of Scheduled Castes is 11.85 per cent, and the population of Scheduled Tribes is 18.54 per cent. The sex ratio of Yavatmal district is 922, and the literacy rate among women is 67 per cent.

In Yavatmal district, 19 per cent of the net sown area is irrigated. Among the total landholders, 60 per cent are marginal and small farmers, and among the total landholders, the proportion of female landholders is 16 per cent. Female cultivators are 34 per cent while agricultural labourers are 46 per cent. Out of the total crop area in the district, 48 per cent is under cotton cultivation.

1.2.3.3 Parbhani District

Parbhani district falls in the Marathwada region of the state and has a predominant population belonging to the Maratha caste. According to the 2011 census, the population of Parbhani district is 1,836,086, of which the population of Scheduled Castes is 13.5 per cent and that of Scheduled Tribes is 2.2 per cent. The overall literacy rate is 73.34 per cent with a literacy rate of 63.6 per cent among women. The child sex ratio is 844 with a high prevalence of early marriage. As per the NFHS (5) the prevalence of early marriage among women aged 20-24 years in the district is 48 per cent, which is significantly higher compared to the state average of 21 per cent.

Information obtained under the Right to Information Act indicates that from 2014 to 2021, there were 883 farmer suicides in Parbhani district. District social and economic analysis reports, based on information from the district superintendent of police office, provide statistics on crimes recorded against women and show that between 2019 and 2023 violence against women has increased.

Among the total working population in the district, 34 per cent are engaged in agriculture, while 35 per cent are agricultural labourers. Among the total male workers, 29 per cent are

agricultural labourers, while for women, this percentage is 48 per cent. Additionally, among the total cultivators, 38 per cent are women, and among the total agricultural labourers, 49 per cent are women. This shows that the proportion of female labourers is higher compared to males.

According to the 2015-16 agricultural census, 85 per cent of the total landholders in the district are small and marginal landholders, holding 47 per cent of the land. Of the total cultivated area in the district, 15 per cent is irrigated. The main crops in the rain-fed area are jowar, bajra, cotton, soyabean, and pulses, while sugarcane, wheat, and fruits are also grown in the irrigated area.

All the three districts and the blocks selected for the study fall in the rainfed areas of the state and are marked by distress in agriculture through an increasing number of farmer suicides and distress migration. Yavatmal has a higher number of farmer suicides as compared to the other two districts. The gender inequalities are evident from the data on early marriages, female literacy, child sex ratio and crimes against women. Operational holdings amongst women are not commensurate with their presence in agricultural labour work.

Table 14 Brief district profile

Category	Akola	Yavatmal	Parbhani	Maharashtra
Demographic data				
SC population per cent (Census 2011)	20	11.8	13.5	11.8
ST population per cent (Census 2011)	5.5	18.5	2.2	9.3
Child sex ratio (Census 2011)	912	922	844	920
Child marriage- 20-24 years (per cent) (NFHS 5)	13.5	11.7	48	21.9
Agriculture				
Total Area (000ha) District Socio-economic Review 2023	540	1352	637	307 lakh ha
Net Sown area (per cent) of total area District Socio-economic Review 2023	80	68	83	54
Irrigated area (per cent) of net sown area District Socio-economic Review 2023	14	19	15	18-20
Main crops District Socio-economic Review 2023	Soyabean Cotton, Tur	Cotton, Soyabean Tur	Cotton, Sorghum, Soyabean, Tur, Green gram, black gram	Tur, Cotton, Sugarcane, Soyabean, Jowar
Annual Rainfall (mm) District Socio-economic Review 2023	860	1109	771	1075
Farmer Suicides (2014-2021) SCRB RTI	765	1207	883	20700
Female Agricultural workers				
Female Operational holding per cent of total operational holdings (Agri census 2015-16)	20	16.7	16.4	15.5
Female Cultivators per cent (Census 2011) of total cultivators	25	34	38	37
Female agriculture labourers per cent of total agricultural labourers (Census 2011)	40	46	48	47

1.2.4 Villages

A total of 22 villages were selected for the study from the three districts of Akola, Yavatmal, and Parbhani

In Akola district, the study was done in eight villages across the two blocks of Murtizapur and Akola. In the villages of Akola, the OBCs dominate the demographic landscape, comprising about 38.5 per cent of the total population, followed by SC (28 per cent, NT/DT (12.6%), and ST, Muslim, and General communities at 9.7, 7.7, and 3 per cent respectively.

Irrigation coverage varies significantly, with some villages benefiting from infrastructure like dams, while others rely primarily on borewells and wells, operated by solar pumps. Soyabean is the predominant crop. Cotton and tur are also widely grown but over the years, cotton has been replaced by soyabean as it is considered a hardy crop. Migration for employment varies but two of the eight villages report migration for both agricultural work and jobs in cities.

In the Yavatmal district, the study was conducted in ten villages from two blocks. The villages, ranging from 31 to 942 households, predominantly belong to the OBC and Special Backward Class (SBC) communities, which account for nearly 59 per cent of households, especially in three of the ten villages. Yavatmal has a high population of the ST community, and this is reflected in the study villages as well. The ST community makes up 18.02 per cent of households, primarily in four of the ten villages, while the NT/DT community comprises 10.56 per cent, in some of the villages selected. The SC community represents 9.77 per cent of households, while the general caste and Muslim households are a small minority, at 2.20 per cent and 0.63 per cent, respectively.

Irrigation practices vary widely. Rajur has high irrigation coverage (78.46%) through canals and bore wells, while Warud (3.54%) and Zadgaon (6.54%) have low coverage. Cotton is the predominant crop, cultivated in 65 to 80 per cent of the total area in most villages, except in one of the selected villages where it constitutes 21 per cent. Secondary crops include soyabean and tur, with wheat, gram, and fruits like sweet lime and oranges contributing lesser to overall cultivation.

In Parbhani district, the study was conducted in four villages of Parbhani block, which were within 20 km radius of the block and district headquarters. The villages had a diverse caste representation, with significant populations from the NT (Nomadic Tribes) and General Caste categories.

Two of the villages have a high percentage of irrigated land due to the presence of an irrigation project and multiple water sources, while others had lower irrigation levels. Soyabean is the primary crop, with a significant area dedicated to its cultivation. Cotton and sugarcane were also among the other major crops, and orange cultivation was done in one of the villages. Socio-economic challenges were prevalent, with higher farm suicide rates reported in some areas and migration for employment, particularly in sugarcane harvesting, brick kilns, and urban jobs. Parbhani is one of the districts of Marathwada, which recently witnessed the Maratha agitation.

Overall, all 22 villages selected for the study reflected varying levels of socio-economic distress. Farmer suicides were reported in large numbers across the villages from these three districts. Distress migration for sugarcane work was seen in the villages of Parbhani district.

The study sample broadly represents the geographical features and the demographic composition of the villages selected.

The table below gives information about districts, blocks and villages included in the study.

Table 15 Geographical scope of the study in Maharashtra

District	Block	Villages
Akola	Akola	Chandur, Dongargaon, Masa and Sisa
	Murtizapur	Chikhli, Dahatonda, Hatgaon, Jamthi Budruk, Tiptala
Yavatmal	Kalamb	Aandhbori, Dhotra, Metikheda, Rajur, Tirzada
	Ralegaon	Bhulgad, Raveri, Varud, Zadgaon, Zargad
Parbhani	Parbhani	Amdapur, Babhulgaon, Jamb, Pimplagaon Thombre

2. About the Households and Women Involved in the Study

Over the course of the study, data was collected from women, using both quantitative and qualitative methods. This section provides information on the profiles of the women who participated in the study.

2.1 Women Participants of FGDs and In-Depth Interviews

Table 16 Details of women respondents of qualitative methods

Method of data collection	Participant category	Area of enquiry	Number of respondents
FGD	Women landless labourers, single women farmers, other women cultivators	Changes in the agrarian context and its impacts on their livelihoods, their work, and their lives	367 respondents through 27 FGDs
IDI Photo documentation	Single women, agricultural labourers, cultivators, tenant farmers, sugarcane workers, farm suicide affected women	Detailed exploration of their experiences as farmers	23 women farmers

The study included 27 FGDs with more than 350 women. Most of these FGDs had a mixed group of women in terms of age, caste, and livelihood activity – i.e., cultivators and agriculture labourers. But some FGDs were conducted with specific groups of women. One FGD in Parbhani district was conducted with single women – widows and deserted women from one village. In Parbhani one FGD each was conducted with sugarcane cutters and another one with women workers processing Bibha seeds. Four FGDs were conducted in Akola only with agriculture labourers. One FGD each was conducted in Yavatmal with women who were leasing in and leasing out land.

The research study conducted 23 in-depth interviews during the study period. Of these 23 women, 15 were widows, five were married, and three were deserted. If we look at their caste profile, 11 were OBC, five were ST, three were SC, two were general caste, and one each belonged to NT and Muslim communities. Their age ranged from 26 to 55 years.

2.2 Women Participants of the Survey

2.2.1 Demographics

2.2.1.1 Caste and Religion

In Parbhani district the proportion of General castes (mainly Marathas) is the highest, whereas in Akola and Yavatmal proportion of OBCs is the highest. The proportion of SC households is

higher in Akola and Parbhani districts, whereas Yavatmal has a higher proportion of ST households.

The table below illustrates the caste-wise distribution of the surveyed households.

Table 17 Caste composition of the participants across districts (percentage in parentheses within the district)

	Akola	Yavatmal	Parbhani	Total
General	48 (8.6)	5 (1.0)	138 (46.5)	191 (14.0)
Other Backward Class (OBC)	215 (38.5)	242 (47.7)	17 (5.7)	474 (34.8)
Scheduled Caste (SC)	162 (29.0)	47 (9.3)	94 (31.6)	303 (22.2)
Scheduled Tribe (ST)	18 (3.2)	106 (20.9)	0	124 (9.1)
Nomadic Tribe (NT)	50 (9.0)	37 (7.3)	39 (13.1)	126 (9.3)
Denotified Tribes (DT)	46 (8.2)	14 (2.8)	9 (3.0)	69 (5.1)
Special Backward Class (SBC)	19 (3.4)	56 (11.0)	0	75 (5.5)
Total	558	507	297	1362

In Parbhani, the percentage of Muslim and Buddhist households was highest, followed by Akola. Almost all participants from Yavatmal district are Hindus.

Table 18 Religion wise composition of the participants across districts (percentage in parentheses within the district)

Religion	Akola	Yavatmal	Parbhani	Total
Hindu	417 (74.7)	504 (99.4)	183 (61.6)	1104 (81.1)
Muslim	31 (5.6)	3 (0.6)	34 (11.4)	68 (5.0)
Buddhist	109 (19.5)	0	80 (26.9)	189 (13.9)
Jain	1 (0.2)	0	0	1 (0.1)
Total	558	507	297	1362

As mentioned in the methodology, the research ensured representation of all the communities in the village in the sample. The sample reflects the proportions of different caste and religious composition in the villages.

2.2.1.2 Age

Most of the women fall in the age group between 31-50 years across all the districts.

Table 19 Age-wise distribution of the participants across district (percentage in parentheses within the district)

Age groups	Akola	Yavatmal	Parbhani	Total
18 to 30	97 (17.4)	109 (21.5)	96 (32.3)	302 (22.2)
31 to 40	210 (37.6)	164 (32.3)	126(42.4)	500 (36.7)
41 to 50	206 (36.9)	169 (33.3)	67 (22.6)	442 (32.5)
51 to 60	45 (8.1)	65 (12.8)	8 (2.7)	118 (8.7)
Total	558	507	297	1362

2.2.1.3 Marital Status

The percentage of married women in the sample was highest at 82.7 per cent. Widows were 13.7 per cent, and other single women were around three per cent.

Table 20 Marital status-wise distribution of the participants across districts (percentage in parentheses within the district)

Marital Status	Akola	Yavatmal	Parbhani	Total
Married	463 (83.0)	418 (82.4)	246 (82.8)	1127 (82.7)
Unmarried	5 (0.9)	1 (0.2)	0	6 (0.4)
Widowed	75 (13.4)	66 (13.0)	45 (15.2)	186 (13.7)
Separated/ divorced/ deserted	15 (2.7)	22 (4.3)	6 (2.0)	43 (3.2)
Total	558	507	297	1362

If we look at the marital status of the women in the age group 18 to 30, 3.6 per cent women were widows, and the percentage of the same for age group 31 to 40 was 12.6 per cent.

Table 21 Age wise marital status of the participants from all the districts (Percentage in parentheses within the age group)

Age group	Married	Unmarried	Widowed	SDD	Total
18 to 30	281 (93.0)	2 (0.7)	11 (3.6)	8 (2.6)	302
31 to 40	417 (83.4)	0 (0.0)	63 (12.6)	20 (4.0)	500
41 to 50	350 (79.2)	3 (0.7)	80 (18.1)	9 (2.0)	442
51 to 60	79 (66.9)	1 (0.8)	32 (27.1)	6 (5.1)	118
Total	1127 (82.7)	6 (0.4)	186 (13.7)	43 (3.2)	1362

Of the 186 widowed women 42 (23%) reported that their husband had committed suicide. This proportion is higher due to the purposive sampling process whereby all the women from the suicide-affected households from the selected villages were included in the survey.

Of these 42 women three women were in the age group of 18 to 30 years.

Only 26 (62%) reported that their husband's death was considered eligible² as 'farmer suicide'. Of these 26 women, 15 received compensation of one lakh rupees, while 11 said they did not receive any compensation.

Among the other reasons for husband's death reported by women, illness was highest, followed by a significant number of deaths caused by accidents and overconsumption of alcohol.

² A suicide is considered 'eligible' as a farmer suicide if the person belonged to a landholding household, had crop failure that year, and had an institutional loan.

Table 22 Reasons for death of husband (Percentage in parentheses within district)

Reasons	Akola	Yavatmal	Parbhani	Total
Accident	7 (9.3)	10 (15.2)	6 (13.3)	23 (12.4)
Alcoholism	14 (18.7)	4 (6.1)	4 (8.9)	22 (11.8)
Illness	29 (38.7)	33 (50.0)	28 (62.2)	90 (48.4)
Murder	1 (1.3)	1 (1.5)	0	2 (1.1)
Suicide	23 (30.7)	15 (22.7)	4 (8.9)	42 (22.6)
Unknown cause	1 (1.3)	3 (4.5)	3 (6.7)	7 (3.8)
Total	75	66	45	186

2.2.1.4 Age at Marriage

The NFHS-5 report shows that 23.3 per cent women in India, and 27.6 per cent women in Maharashtra between the age group 20-24, were married before the age of 18. If we look at the district wise data, this percentage is 13.5 per cent for Akola, 11.7 per cent in Yavatmal, and 48 per cent in Parbhani.

The data from the survey shows a similar trend. Across the three districts, 32 per cent of women participants were married before the age of 18. This proportion was highest in Parbhani district at 71 per cent.

Table 23 Age at marriage for women participants (percentage in parentheses within district)

Age at marriage (in years)	Akola	Yavatmal	Parbhani	Total
<18 years	127 (23.0)	101 (20.0)	211 (71.0)	439 (32.4)
18-24 years	416 (75.2)	398 (78.7)	86 (29.0)	900 (66.4)
>=25 years	10 (1.8)	7 (1.4)	0	17 (1.3)
Total	553	506	297	1356

Among women currently aged 18 to 30 years, the proportion of early marriages is 23.6 per cent. It is lower in Akola (13%) and Yavatmal (10%) compared to Parbhani (49%). Percentage of early marriage was highest among General castes (55%), followed by SCs (44%). It was lowest among OBCs (16.7%). Percentage of early marriage was higher among Buddhists (48.7%) and Muslims (41.2%) compared to Hindus (29%).

2.2.1.5 Education

Overall educational level among women participants was low with 20.9 per cent having no formal education. This resonates with the state trend as indicated in the NHFS-5 report, which reports the literacy rate among women as 79.5 per cent.

The largest number of participants of the survey fell in the category of education up to the tenth grade. Only two per cent of women got education beyond the twelfth grade. While this was the overall picture, there were significant differences among different groups of women.

Table 24 Educational Status among survey participants (percentages in parentheses within district)

Education	Akola	Yavatmal	Parbhani	Total
No formal education	51 (9.1)	88 (17.4)	146 (49.2)	285 (20.9)
Between 1 to 10	380 (68.1)	341 (67.3)	142 (47.8)	863 (63.4)
Up to 12	107 (19.2)	68 (13.4)	8 (2.7)	183 (13.4)
Graduate and Postgraduate	20 (3.6)	10 (2.0)	1 (0.3)	31 (2.3)
Total	558	507	297	1362

In Parbhani, the proportion of women with education between the first and tenth standards and those with no formal education was nearly equal. Conversely, Akola and Yavatmal had a lower proportion of women with no formal education.

Specifically, among women aged 18 to 30, only four per cent in Akola and three per cent in Yavatmal had no formal education, compared to 22 per cent in Parbhani.

Caste-wise differences were also seen. For example, in Akola and Yavatmal, women from General and OBC categories had higher education levels than SC, ST, and other vulnerable caste women. In Parbhani, however, the proportion of women with no formal education was significant among all castes, highest among SC women (56%), but notable even in General castes (47%) and OBC (41%).

Among the total participants, the percentage of women with no formal education was higher among Buddhists (30.2%) and Muslims (26.5%) compared to Hindus (19%).

Caste, marital status, and education create a foundational disadvantage for many rural women in the study. Women from Dalit, Adivasi, and other marginalised castes reported lower education levels, deepening their socio-economic vulnerability. Nearly 21 per cent of all women had no formal education, with the figure rising to nearly 50 per cent in Parbhani and over 30 per cent among Buddhist and Muslim women. Early marriage was common, especially among General and SC castes. Even among the young group of 18-30 years education levels remained low, and early marriages were still significant.

2.2.2 Economic Assets

2.2.2.1 Land Ownership of the Households

As per the NSSO data (77th round) on land and livestock holdings, ten per cent rural households in Maharashtra were landless. The Socio Economic and Caste Census (2011) shows that 53.67 per cent of rural households are landless. The data from the survey shows a similar trend.

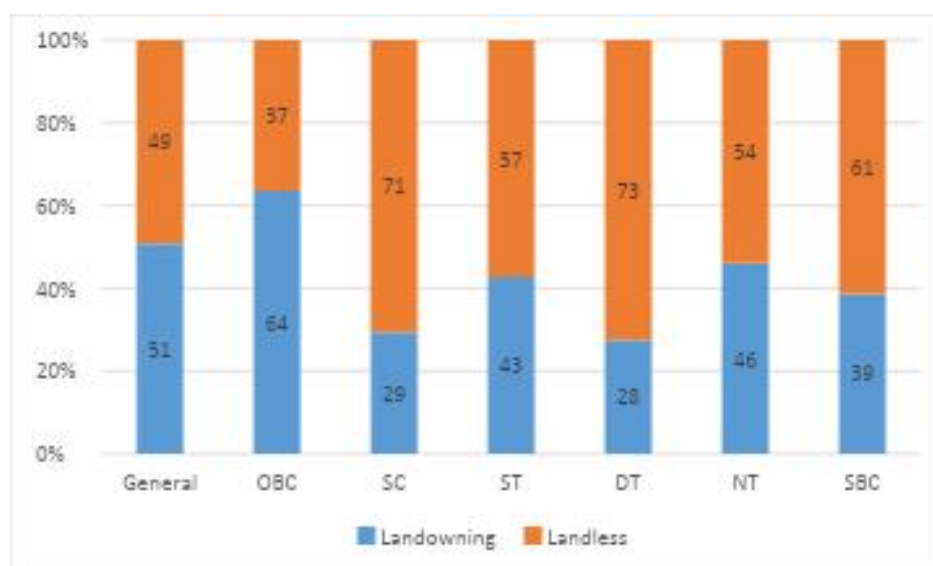
Landlessness seen in the sample households shows the similar trend as the Socio Economic and Caste Census. Fifty-three per cent households in the sample were landless.

Table 25 Landownership of the households of the participant women (percentages in parentheses within district)

Household's land ownership	Akola	Yavatmal	Parbhani	Total
Landowning households	237 (42.5)	277 (54.6)	132 (44.8)	646 (47.4)
Landless households	321 (57.5)	230 (45.4)	165 (55.2)	716 (52.5)
Total	558	507	297	1362

Overall, we see that landlessness is high among DT (72%), SC (70%), and SBC (61%) communities in the three districts.

Figure 3 Caste wise land ownership of the household of the participant women (Percentage within caste)



Land ownership is higher among OBCs, especially in Akola (62%) and Yavatmal (65%), where the Kunbi community is prominent. In Parbhani, land ownership is higher among General castes (57%), dominated by the Maratha community. Land ownership is lower among SCs in Akola (26%) and Parbhani (21%) compared to Yavatmal (55%). There were no ST households in Parbhani, but in Yavatmal, land ownership among STs (48%) is significantly higher compared to Akola (28%).

It is also high among Buddhists (73.5%) and Muslims (88.2%) compared to Hindus (46.8%).

Among land-owning households across the three districts, 40 per cent were marginal landholders, and 46 per cent were small landholders. Yavatmal had a higher percentage of small landholders (62.1%) compared to Akola and Parbhani, where 59 per cent were marginal landholders.

Table 26 Land classification for landowning households across districts (percentages in parentheses within district)

Land classification	Akola	Yavatmal	Parbhani	Total
Marginal	140 (59.1)	40 (14.4)	78 (59.1)	258 (39.9)
Small	86 (36.3)	172 (62.1)	41 (31.1)	299 (46.3)
Semi-medium	7 (3.0)	43 (15.5)	4 (3.0)	54 (8.4)
Medium	4 (1.7)	19 (6.9)	6 (4.5)	29 (4.5)
Large	0	3 (1.1)	3 (2.3)	6 (0.9)
Total	237	277	132	646

(Landholding classes are as per the Agriculture Census definition³)

As per the land ownership data from the survey, average landholdings of the district in hectares are as follows: Akola 0.48 ha, Parbhani 0.82 ha, and Yavatmal 1.15 ha.

This is in line with the data from Agriculture Census 2015-16, where marginal and small landholders comprise almost 80 per cent of landholders.

2.2.2.2 Access to Irrigation

Nearly 64 per cent of these households reported having no access to irrigation sources. This trend of poor irrigation coverage was similar across all three districts.

The total land owned by the 646 landowning households across the three districts amounts to 688.42 hectares, with 642.4 hectares (93%) being unirrigated. The proportion of irrigated land was slightly higher in Parbhani due to the availability of canal irrigation in the selected villages.

Table 27 Access to irrigation among the land-owning households (percentages in parentheses within district)

Irrigation facility	Akola	Yavatmal	Parbhani	Total
Irrigation	94 (39.66)	94 (33.94)	44 (33.33)	232 (35.91)
No irrigation facility	143 (60.34)	183 (66.06)	88 (66.67)	414 (64.09)
Total	237	277	132	646

Of the total land owned by all the land-owning households in the survey, only seven per cent land was irrigated. This is considerably lower compared to the state average of 18 per cent, and

³ Marginal farmers less than 1 ha; Small 1-2 ha; Semi-medium 2-4 ha; Medium 4-10 ha and large 10 ha and above

indicative of regional disadvantage of Marathwada and Vidarbha region in terms of irrigation infrastructure and access.

2.2.2.3 Women's Land Ownership

Of the 646 women from land-owning households in the study, 24.5 per cent had land in their own name. This is significantly higher compared to the state average reported in the Agriculture Census 2015–16, where only 15 per cent of operational landholders were women.

The proportion of women owning land varied by district, with the lowest in Akola and the highest in Yavatmal. Land ownership was significantly higher among widows (56%) compared to married women (19%), indicating women are more likely to receive land after their husband's death.

Table 28 Land ownership of participant women from the land-owning households (percentages in parentheses within district)

Land ownership of respondents	Akola	Yavatmal	Parbhani	Total
Have land in their name	40 (16.9)	84 (30.3)	34 (25.8)	158 (24.5)
Do not have land in their name	197 (83.1)	193 (69.7)	98 (74.2)	488 (75.5)
Total	237	277	132	646

If we look at caste and women's land ownership, except for DT communities, the land ownership among women varies between 19 to 30 per cent, with General castes, OBCs, and SCs showing slightly higher land ownership among women. No DT women had land in their name.

Land ownership among Muslim women (12.5%) was lower compared to Hindu (24.7%) and Buddhist (24%) women.

Land ownership was higher among the women from older age groups – 29 per cent in the age group 41 to 50, and 39 per cent among the age group 51 to 60 – compared to younger women. In the age group of 18 to 30, 20 per cent of the women from land owning households had land in their name.

The sample included 186 widows, 94 of whom were from land-owning households. Of these 94 widows, 73 per cent received their share of the husband's property after his death. Among the remaining 25 women, 17 had not initiated the land transfer process, two could not receive the share as the land was not in the husband's name at the time of death, five faced opposition from marital families, and one had the land transferred only to her son. Seventeen of these women were cultivating the land without formal entitlement. Of the eight not cultivating, four received some form of compensation in cash or kind, while the other four received neither land access nor compensation.

2.2.2.4 Livestock

In the survey, 33 per cent of women reported that their household owned livestock. Livestock ownership was lowest among SC (23%) and General castes (26%). Livestock ownership was lower among Muslims (19.1%), and Buddhists (24.3%) compared to Hindus (35.5%)

It was higher among married women (36%) than widows (19%) and higher in land-owning households (44%) than landless ones (23%).

The type of livestock owned by these households can be seen in the table below.

Table 29 District wise types of livestock owned by the (percentages in parentheses within district)

Type of livestock	Akola	Yavatmal	Parbhani	Total
Cows	93 (58.4)	119 (53.6)	35 (50.0)	247 (54.7)
Buffalos	13 (8.1)	10 (4.5)	11 (15.7)	34 (7.5)
Bullocks	52 (32.7)	97 (43.7)	33 (47.1)	182 (40.3)
Goats	61 (38.4)	99 (44.6)	28 (40.0)	188 (41.7)
Sheep	1 (0.6)	4 (1.8)	2 (2.8)	7 (1.5)
Chickens	14 (8.8)	83 (37.4)	7 (10.0)	104 (23.1)
Pigs	1 (0.6)	0	0	1 (0.2)
Total	159	222	70	451

Eight per cent of households that currently do not have livestock previously owned livestock. These households cited reasons such as insufficient fodder, lack of caretakers at home, and selling livestock to repay loans for loss of livestock. Fifty-one per cent of women who owned livestock reported keeping the income they earned from it.

2.2.2.5 Agricultural and Other Assets

Ownership of agriculture-related assets was generally low among most households, reflecting significant landlessness and limited resources among marginal and small landholders. While only 2.3 per cent of the women said that the households owned tractors, other agricultural equipment like harvesters, power tillers, and threshers were owned by less than one per cent of the households. Bullock carts were owned by 10 per cent of the households. Fifteen per cent of the households had wells and about seven per cent had borewells suggesting an overall lack of irrigation in the study area.

While none of the women owned any vehicles, two-wheelers were reported in about 37 per cent of households and four-wheelers in only 2.2 per cent of households suggesting an overall poor financial status across households. Women's ownership of such assets is particularly minimal. Mobile phones are the most common asset, with 55 per cent of women owning regular mobile phones and 24 per cent owning smartphones. According to the NFHS-5 report,

in Maharashtra 55 per cent women have mobile phones that they themselves use. Sixty-eight per cent of urban women have a mobile phone they themselves use, compared with 43 per cent of rural women.

2.2.2.6 Banking

Most of the women who participated in the survey had bank accounts in their name. About 78 per cent women reported having an independent account which they operated themselves. While 10.9 per cent of women said they had a joint bank account with someone in their household. The percentage of women having joint accounts was higher in Yavatmal compared to the other two districts.

Table 30 Access to bank accounts (percentages in parentheses within district)

Access to a bank account	Akola	Yavatmal	Parbhani	Total
No bank account	46 (8.2)	48 (9.5)	52 (17.5)	146 (10.7)
Single account holders	471 (84.4)	352 (69.4)	244 (82.2)	1067 (78.3)
Joint account holders	41 (7.3)	107 (21.1)	1 (0.3)	149 (10.9)
Total	558 (100)	507 (100)	297 (100)	1362 (100)

The percentage of women who don't have an account in their name was higher among General castes (20%) and DT (19%) compared to the other castes. Those women who reported having joint accounts were almost all married. No significant difference was observed among women from land-owning and landless households. The percentage of women who don't have an account in their name was highest among the age group 18 to 30 (18%) and lowest among the age group 31 to 40 (9%).

Among the 15 per cent of women who had a bank account (either single or joint accounts) reported having a linked ATM card. Of those who had an ATM card, 59 per cent said that they operate the ATM card themselves.

To conclude the section on economic assets we see that, with 53 per cent of households being landless, particularly among DT, SC, and SBC communities, the levels of deprivation and assetlessness was high. Even among landowning households, 86 per cent were marginal or small farmers, and only 7 per cent of the land was irrigated, indicating poor agricultural infrastructure. Just 24.5 per cent of women had land in their names, though this was higher than the state average on female operational holdings; further, widows were more likely to own land than married women. Livestock ownership was limited, with lower access among SCs, Muslims, and landless women. Ownership of agricultural equipment was negligible. Women's access to economic assets like vehicles or wells was extremely low. Mobile phones were the only widely owned asset, but access to smart phones was limited. Overall, caste, gender, landlessness, and poor irrigation access collectively contribute to women's economic insecurity, leaving them with minimal control over productive resources and limited ability to enhance household resilience.

The demographic and economic profile of the participants provides a crucial context for understanding the findings discussed in the following sections.

2.2.3 Access to Basic Amenities

Twenty-five per cent of women owned the house they lived in, while 30 per cent co-owned it with household members (likely their husbands), and in 45 per cent of cases, the house was owned by other household members. Ownership among widows and other single women was higher compared to married women, similar to land ownership.

The survey also investigated primary water sources for drinking and domestic use. In Akola, 79 per cent of women used water from a village water scheme delivered through private taps, compared to 55 per cent in Parbhani and 20 per cent in Yavatmal. In Parbhani, 25 per cent depended on private wells or borewells of others, while in Yavatmal, public sources like wells, borewells, and hand pumps were commonly used for drinking water.

Table 31 Drinking water source across districts (percentages in parentheses within district)

Drinking water source	Akola	Yavatmal	Parbhani	Total
Own private source	15 (2.7)	95 (18.7)	22 (7.4)	132 (9.7)
Other's private source	23 (4.1)	50 (9.9)	74 (24.9)	147 (10.8)
Tap in the house (village water scheme)	440 (78.9)	100 (19.7)	164 (55.2)	704 (51.7)
Public source	73 (13.1)	259 (51.1)	33 (11.1)	365 (26.8)
Purchased	7 (1.3)	3 (0.6)	4 (1.3)	14 (1.0)
Total	558	507	297	1362

In Akola, tap water from village water schemes accessed through a household tap was the most commonly used source for domestic water. In Parbhani, like the drinking water, many people depended on other people's wells and borewells to access water for domestic purposes. In Yavatmal, 48 per cent used public sources for domestic water.

Table 32 Domestic water source across districts (percentages in parentheses within district)

	Akola	Yavatmal	Parbhani	Total
Own private source	33 (5.9)	126 (24.9)	22 (7.4)	181 (13.3)
Other's private source	29 (5.2)	52 (10.3)	92 (31.0)	173 (12.7)
Tap in the house (village water scheme)	404 (72.4)	86 (17.0)	152 (51.2)	642 (47.1)
Public source	83 (14.9)	243 (47.9)	31 (10.4)	357 (26.2)
Purchased	9 (1.6)	0	0	9 (0.7)
Total	558	507	297	1362

Fetching water was primarily a woman's responsibility, with 74 per cent stating it was their or other women's duty, 24 per cent noting men's occasional contribution, and only one per cent relying solely on men. Additionally, 77 per cent of households had access to a functioning toilet, while the remainder resorted to open defecation.

2.2.3.1 Access to Social Security Schemes

Schemes that would reduce the drudgery and provide social security to women have not fared very well as is evident from the study. Only 46 per cent of women said they got the benefit of the Ujjwala scheme of cooking gas. Many who said they benefitted from the scheme also spoke of their inability to maintain the cylinders due to the escalating costs of gas.

Gharkul is the PM Awas Yojana or housing scheme to provide shelter to the households. Only 25 per cent of women said that they benefitted from the scheme. Ayushman Bharat or the Mahatma Phule Janarogya Yojana is expected to cover the full costs of surgical procedures up to Rs Five lakhs. However, the study shows that only 7.6 per cent of the women have benefitted from the scheme despite the huge loans incurred on health.

Among the 226 widows, divorced, separated and deserted women only 18 per cent said that they received any pension. Parbhani reported the lowest percentage of single women availing of pensions.

Table 33 Access to social security schemes (percentages in parentheses within district)

Schemes	Akola	Yavatmal	Parbhani	Total
Ujwala cooking gas	214 (38.4)	277 (54.6)	143 (48.1)	634 (46.5)
Gharkul (PMAY)	185 (33.2)	118 (23.3)	46 (15.5)	349 (25.6)
Mahatma Phule Janarogya/ Ayushyaman Bharat	69 (12.4)	34 (6.7)	0	103 (7.6)
Total	558	507	297	1362

Given that the safety net for women is so poor, women continue to expend their energies in ensuring that survival and social reproduction continue. The lack of basic amenities and inadequate access to social security significantly deepens the burden of unpaid work on rural women. In most households, women are solely responsible for fetching water, often walking long distances and spending hours on this task due to the absence of reliable in-house or nearby sources. Limited access to sanitation, housing, clean cooking fuel, and healthcare further adds to their physical and emotional labour. Many women continue to use firewood for cooking as they cannot afford gas refills, exposing themselves to health risks. In the absence of functioning welfare schemes, women, especially widows and single women constantly stretch their time and energy to ensure the survival of their families. They bear the weight of caregiving, domestic chores, and managing everyday crises, often without any institutional support. This unpaid labour, though vital to household and community survival, remains unrecognised, pushing women into cycles of exhaustion, invisibility, and structural inequality.

2.2.3.2 Socio-political Capital: Membership in Institutions

Inquiry was conducted into women's participation in various village-level institutions such as credit cooperatives, watershed committees, farmer-producer organisations, and gram panchayats.

There were five women in the survey who were Village heads or Sarpanches of their village. Four were from Yavatmal and one was from Akola district. Three were OBC, and one each was from SC and ST communities. Four of them were from land-owning households. Two women – one from Akola and one from Yavatmal district – were Gram Panchayat members. Both were OBC and belonged to land-owning households. Four women – three from Parbhani and one from Yavatmal – were ward members in their villages. Two were from the General castes, and one each was from NT and ST communities. Three of these were from landless households, and one was from land-owning households.

Membership in other organisations was negligible, with self-help groups (SHGs) being the only significant affiliation, encompassing 63 per cent of women. Not much difference was observed among married (64%) and widowed women (60%) in terms of SHG membership, but among other single women (deserted/ divorced/ separated) the percentage was lower (51%). SHG membership was lowest among General castes (43%) and highest among OBC and SBC (71%).

SHG membership was considerably lower among Muslim women (32.4%) compared to Hindus (64.2%) and Buddhists (66.1%). In terms of age wise membership of SHGs, the number is the lowest among the age group 18 to 30 (55%) and highest in the age group 31 to 40 (67%).

3. Agrarian Livelihoods

In this section, we discuss women's livelihood activities and their experiences around them along the axis of caste and landownership and where relevant marital status.

The section concludes with an understanding around indebtedness among these households.

3.1 Introducing the Women Workers

The large-scale quantitative survey showed that 79 per cent of women reported being engaged as agricultural labourers. Forty-five per cent were involved in cultivation, either from land-owning households or as tenant farmers. This data underscores the limited livelihood opportunities available to women in these rural areas. Most workers were engaged in either cultivation or agricultural labour or both.

Table 34 Livelihood activities of the women participants (percentages in parentheses within district)

Category of work	Akola	Yavatmal	Parbhani	Total
Cultivation	218 (39.1)	276 (54.4)	115 (38.7)	609 (44.7)
Agriculture labour	466 (83.5)	361 (71.2)	254 (85.5)	1081 (79.4)
Other labour	53 (9.5)	19 (3.7)	13 (4.4)	85 (6.2)
Migration	6 (1.1)	3 (0.6)	33 (11.1)	42 (3.1)
Domestic Labour	2 (0.4)	2 (0.4)	0	4 (0.3)
Livestock rearing	18 (3.2)	8 (1.6)	7 (2.4)	33 (2.4)
Dairy	4 (0.7)	3 (0.6)	3 (1.0)	10 (0.7)
Petty trade	4 (0.7)	3 (0.6)	0	7 (0.5)
Homebased work	8 (1.4)	12 (2.4)	1 (0.3)	21 (1.5)
Village service provider	8 (1.4)	5 (1.0)	2 (0.7)	15 (1.1)
Total	558	507	297	1362

Before we discuss the details of their work, let us look at who the workers are and the nature of their work.

Table 35 Distribution of workers by work type (percentages in parentheses within district)

Workers	Akola	Yavatmal	Parbhani	Total
Cultivators	81 (14.5)	136 (26.8)	33 (11.1)	250 (18.4)
Agricultural labourers	329 (59)	221 (43.6)	172 (57.9)	722 (53)
Cultivators and Agricultural labourers	137 (24.6)	140 (27.6)	82 (27.6)	359 (26.4)
Other workers	11 (2)	10(2)	10 (3.4)	31 (2.3)
Total	558	507	297	1362

The distribution of workers based on the work they do shows that of the total 1362 surveyed women, only 18 per cent of women said that they were solely engaged in cultivation work while 53 per cent reported being solely engaged in agriculture labour work. This corresponds with the land ownership data. Fifty-three per cent of the households from the survey are landless, and women from those households solely depend on labour work for their livelihood. About 26 per cent of women said they were engaged in both cultivation and agriculture labour work while 2.3 per cent reported being engaged in work other than cultivation and labour. Some were petty traders, or managing livestock at home etc.

3.2 Distribution of Workers

The table below highlights the relationship between land ownership and labour participation. It illustrates that landless households are heavily dependent on labour work, while land-owning households engage more in cultivation activities.

Table 36 Landownership and type of work (per cent in parentheses within the category of landownership)

Family land ownership	Cultivator	Labourer	Cultivation and labour work	Other livelihood activity	Grand Total
Landless	10 (1.4)	643 (89.8)	38 (5.3)	25 (3.5)	716
Land owning	240 (37.2)	79 (12.2)	321 (49.7)	6 (0.9)	646
Grand Total	250 (18.4)	722 (53)	359 (26.4)	31 (2.3)	1362

Among the land-owning households, 37 per cent of women are involved in cultivation alone, while 50 per cent are involved in both cultivation and agricultural labour.

Landless households, however, are predominantly involved in agricultural labour (90%) and 1.4 per cent of women who reported being cultivators are engaged in tenant farming. Twelve per

cent of the women belonging to landholding households are entirely dependent on agricultural labour as they have leased out their land.

Table 37 Caste-wise distribution of workers (percentage in parentheses within the category of caste)

Caste	Cultivator	Labourer	Cultivation and labour work	Other livelihood activity	Grand Total
General caste	30 (15.7)	96 (50.3)	57 (29.8)	8 (4.2)	191
OBC	138 (29.1)	180 (38)	146 (30.8)	10 (2.1)	474
SC	25 (8.3)	222 (73.3)	50 (16.5)	6 (2)	303
ST	21 (16.9)	65 (52.4)	37 (29.8)	1 (0.8)	124
NT	22 (17.5)	62 (49.2)	36 (28.6)	6 (4.8)	126
DT	7 (10.1)	49 (71)	13 (18.8)	0 (0)	69
SBC	7 (9.3)	48 (64)	20 (26.7)	0 (0)	75
Grand Total	250 (18.4)	722 (53)	359 (26.4)	31 (2.3)	1362

The percentage of women engaged in cultivation alone is higher among the OBCs as compared to other castes. The percentage dependent on only agricultural labour is higher among the SC, DT, and SBC castes. The percentage of women dependent on labour work is higher among Muslims and Buddhists compared to Hindus. This aligns with the landownership patterns that also show a similar trend.

Table 38 Religion-wise distribution of workers (percentage in parentheses within religion)

Religion	Cultivator	Labourer	Cultivation and labour work	Other livelihood activity	Total
Hindu	237 (21.5)	518 (46.9)	329 (29.8)	20 (1.8)	1104
Buddhist	9 (4.8)	147 (77.8)	30 (15.9)	3 (1.6)	189
Muslim	3 (4.4)	57 (83.8)	0 (0.0)	8 (11.8)	68
Jain	1 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	1
Total	250 (18.4)	722 (53.0)	359 (26.4)	31 (2.3)	1362

Table 39 Age wise distribution of workers (Percentage in parentheses within age category)

Age group	Cultivator	Labourer	Cultivation and labour work	Other livelihood activity	Total
18 to 30	45 (14.9)	184 (60.9)	64 (21.2)	9 (3.0)	302
31 to 40	92 (18.4)	267 (53.4)	132 (26.4)	9 (1.8)	500
41 to 50	89 (20.1)	217 (49.1)	127 (28.7)	9 (2.0)	442
51 to 60	24 (20.3)	54 (45.8)	36 (30.5)	4 (3.4)	118
Total	250 (18.4)	722 (53.0)	359 (26.4)	31 (2.3)	1362

The percentage of labourers is high across age groups compared to cultivators, but it is highest among the youngest age group of 18 to 30 (61%).

Table 40 Marital status wise distribution of workers (Percentage in parentheses within marital status)

Marital status	Cultivator	Cultivation and labour work	Labourer	Other livelihood activity	Total
Married	225 (20.0)	307 (27.2)	574 (50.9)	21 (1.9)	1127
Widowed	23 (12.4)	49 (26.3)	105 (56.5)	9 (4.8)	186
Divorced	0 (0.0)	1 (11.1)	8 (88.9)	0 (0.0)	9
Deserted	2 (7.4)	1 (3.7)	24 (88.9)	0 (0.0)	27
Separated	0 (0.0)	0 (0.0)	7 (100.0)	0 (0.0)	7
Never married	0 (0.0)	1 (16.7)	4 (66.7)	1 (16.7)	6
Total	250 (18.4)	359 (26.4)	722 (53.0)	31 (2.3)	1362

The percentage of labourers is higher among other single women compared to married and widowed women.

If we look at the educational levels of the workers, we see that the educational levels among women who depend only on agricultural labour were much lower than cultivators. Sixty-one per cent of agricultural labourers reported not receiving any formal education as against 9.8 per cent of cultivators. Among the cultivators about 58 per cent had completed their college graduation or studied beyond that, whereas among the agricultural labourers, this percentage was as low as 9.7. This aligns with the higher educational levels seen among landowners in an earlier section.

To conclude the section on the type of workers and their distribution across different axis of land ownership, caste, marital status, and education we see the following:

Women from historically marginalised castes (SC, DT, SBC), Muslims, and Buddhists are predominantly in agricultural labour, which is low-paid, insecure, and physically demanding. This reflects their limited access to land which is a key productive resource. While land ownership does provide some security, it does not guarantee a full realisation of livelihoods through the land. This was evident from the data showing 79 per cent of women from both landowning and landless households engaged in wage labour. Even among women from landowning households, 12 per cent reported relying entirely on labour due to them leasing out their land. Both are suggestive of distress in the households.

Educational attainment clearly influences the type of agricultural work women engage in. Cultivators who are often landed and belong to OBCs and General castes are more likely to be educated, with many having studied beyond graduation, whereas a majority of labourers (SC, ST, SBC, DT) have not shown educational attainment. This points to how education, in interaction with land access, enables women to take on roles with greater autonomy and possibly better returns.

Given this brief background about women workers engaged in cultivation and agriculture labour work, in this section, we present the significant challenges women face in agriculture, from financial constraints and labour shortages to unfair market practices and limited access to government support. Considering that most women who participated in the quantitative survey were engaged as cultivators and agricultural labourers, the next two sub-sections discuss their experiences and challenges.

3.3 Women Engaged in Cultivation

Among the total women participants in the survey, 45 per cent (609 women) reported involvement in cultivation for their livelihood. Of these, 59 per cent engaged in both cultivation and agricultural labour work, while 41 per cent exclusively worked on their farms without participating in wage labour.

In this section, we discuss the experiences of women cultivators in the changing agrarian context drawing on the information shared in the qualitative and quantitative studies.

3.3.1 Cropping Pattern

If we look at the state data from the Agriculture Census of 2000-01 and 2015-16, we see a decline in the area under cereals from 51 per cent of the total crops to 35 per cent. The same trend is seen for overall food crops with a decline from 69 per cent in 2000-01 to 61 per cent in 2015-16. On the other hand, the percentage of area under soyabean has increased from eight per cent to 17 per cent.

If we look at the Agriculture Census data for the districts, the area under soyabean has increased from 2000-01 to 2015-16: in Akola from four to 35 per cent, in Yavatmal from six to 23 per cent, and in Parbhani from 11 to 37 per cent. Percentage of both the area under overall food crops and cereals has decreased in Yavatmal and Parbhani. But Akola shows an increase in both food crops and cereals.

The survey data on crops cultivated in 2022-23 revealed a clear trend of monocropping. In Yavatmal, 99 per cent of women cultivators grew cotton. In Akola, 94 per cent grew soyabean, while in Parbhani, 60 per cent cultivated soyabean and 46 per cent cultivated cotton. Intercropping with pigeon pea/red gram was common, though less prevalent. Only nine per cent of women in Parbhani cultivated pulses. Very few women cultivated other food crops or vegetables.

Table 41 Crops cultivated in 2022-23 (percentages in parentheses within the category of districts)

Crop	Akola (N=214)	Yavatmal (N=261)	Parbhani (N=95)	Total (N=570)*
Cotton	16 (8)	257 (99)	44 (46)	317 (56)
Soyabean	198 (93)	33 (13)	57 (60)	288 (51)
Pulses	137 (67)	215 (83)	9 (9)	361 (63)
Foodgrains	19 (9)	28 (11)	13 (13)	60 (11)
Oilseeds	0 (0)	2 (1)	5 (5)	7 (1)
Fruits	1 (0)	2 (1)	0 (0)	3 (1)
Vegetables and Spices	20 (10)	4 (2)	2 (2)	26 (5)
Sugarcane	0 (0)	0 (0)	4 (4)	4 (1)

* N here is lower than the total number of cultivators, because data could not be captured for all cultivators.

Table 41 below shows the cultivation practices of the participant households. Seeds were purchased from the market for almost all the crops. Use of chemical fertilisers, pesticides and weedicides is high for all crops, but especially for the three major crops: cotton, soyabean, and pulses. This has implications for both soil health as well as cost of production. The state data

also indicates increase in the use of chemical inputs and overall increase in the cost of production.

Table 42 Use of seeds, pesticides and weedicides in the crops cultivated in 2022-23 (Percentages)

Crop	Seeds purchased from market	Fertilisers used	Pesticides used	Weedicides used
Cotton	100.0	88.6	98.7	64.0
Soyabean	99.3	92.0	99.7	88.9
Pulses	99.0	88.5	98.5	62.8
Foodgrains	92.4	89.4	81.8	53.0
Oilseeds	100.0	85.7	100.0	42.9
Fruits	100.0	100.0	100.0	100.0
Vegetables and spices	100.0	64.3	100.0	60.7
Sugarcane	100.0	100.0	75.0	75.0

The land use statistics data shows that fertiliser consumption has increased from 74.7 kg per hectare in 2004-05 to 129.2 kg per hectare in 2021-22. In 2018-19, the total cost of production constitutes 53 per cent of the receipts from the sale of the output indicating that the farmers are able to get only 47 per cent of their crop value in net terms.

Apart from the main crops cultivated, an enquiry about kitchen gardens showed that 26 per cent of women cultivated vegetables in kitchen gardens for their consumption. This percentage was considerably higher in Parbhani compared to the other two districts.

Table 43 Cultivation in kitchen garden (percentages in parentheses within district)

Kitchen garden	Akola	Yavatmal	Parbhani	Total
Yes	40 (18.3)	73 (26.4)	49 (42.6)	162 (26.6)
No	178 (81.7)	203 (73.6)	66 (57.4)	447 (73.4)
Total	218	276	115	609

In FGDs and in-depth interviews, women highlighted the loss of crop diversity, attributing it to soil degradation caused by the overuse of herbicides. They explained that the soil quality has deteriorated to the point where only certain crops, like soyabean, can be cultivated. Savita from Akola district said, "Using herbicides is necessary because labour costs are high, making it unaffordable to hire labour." She further added, "Due to herbicides, the soil quality has deteriorated, so nothing other than soyabean can be grown."

So, while the women are aware of the harmful effects of the cropping model, they think that there is little that can be done about it.

This shift towards monocropping and use of herbicides and weedicides has had several adverse effects, including reduced work availability, food and nutrition insecurity, and an increased risk of crop loss.

As cultivators, women shared a varied set of responses that ranged from crop failure to the harassment they faced while managing their farms.

3.3.2 Crop Failure

The percentage of women reporting crop loss was highest in Yavatmal (94%) where cotton is grown compared to Akola (53%) and Parbhani (74%) where the main crop is soyabean and tur. The primary reasons for crop loss were weather changes (99%), pest attacks (71%), and crop raiding by animals (76%). Only 21 per cent of women who suffered crop loss received any compensation. This compensation was largely in Yavatmal district where cotton is the predominant crop.

Mangala and Kavadu Botune are from Bhulgad village in Yavatmal. They are both farmers and work extremely hard on their five-acre farm nestled between the Bhulgad pond and the border of the Tippeshwar wildlife sanctuary. “I feel like giving up farming and selling my land because of the constant nuisance from the animals,” says Kavadu, exasperated by the frequent, unpredictable attacks by a host of wild animals like porcupines, boars, deer, and peacocks. Even parrots wreak havoc in the fields, especially during the sesame season. We are forced to guard our fields round the clock during this period. “Boars are the worst,” Mangala adds. “They eat very little but destroy everything.” The couple’s challenges have increased in recent years. Frequent tiger sightings and attacks on people and cattle have added to the fear and anxiety in the villages bordering the sanctuary.

The symbiotic relationship with the forest has equipped the local community to coexist in the wild. “We know how to stay safe while working in the fields,” says Kavadu. “When we spot wild animals, we make noise, beat tin cans, or light fires to drive them away. People remain cautious, travel in groups, and avoid working alone in the fields during risky times.”

However, the community feels that the Forest Department has disrupted their lives by declaring their forest as a tiger sanctuary and introducing tigers from other places in their habitat. (SOPPECOM, 2025)

3.3.3 Input and Output Markets

Seventy per cent of women cultivators purchased inputs on credit at the beginning of the year. By June 2023, most (94%) had paid off their previous dues to borrow again for the coming year. However, 23 per cent of women were compelled to sell their produce to the same trader from whom they purchased inputs, often receiving unfair prices. This percentage was highest among ST women cultivators (48%) compared to other categories. Additionally, 28 per cent of women could not get inputs on credit and had to manage funds at the start of the year. The percentage of women most affected was highest among DT women (45%) and lowest among General castes (13%). Twenty-two per cent women said that they mortgaged their gold to get inputs for the agriculture season. Six women reported that they faced sexual harassment from the trader.

Single women especially had difficulty obtaining inputs and often depended on male family members. In discussions with women, they often expressed that gold is not meant to be worn but rather viewed as an asset to be mortgaged in times of need. Many lamented their fate, sharing that they have never had the opportunity to wear gold.

Most farmers in Akola (85%) and Yavatmal (76%) sold their main crop produce in Agriculture Produce Market Committee (APMC) operated markets. In Parbhani, 71 per cent of women sold their produce to private traders. Women faced various constraints in selling their produce, such as a lack of storage facilities (71%) and immediate cash needs (80%). Furthermore, 28 per cent of women found it challenging to sell outside their village, and another 28 per cent could not do so because the land was not in their name. Only three per cent of women went to the market themselves while most depended on male family members.

From our in-depth interviews with women, we heard several stories that highlighted the struggles women face regarding input and output marketing. Regarding seeds, Vanita from Yavatmal district said "If I buy seeds with upfront cash and the price is five thousand, they'll charge me five thousand rupees. But if I buy on credit, they'll charge me between fifty-five hundred and six thousand, plus an additional two per cent interest."

For Usha from Yavatmal district, distress sale of cotton was essential for paying her child's school fees. She said "I had to pay my son's school fees, so I sold the cotton at whatever price I could get. But since the cotton was wet, they gave me an even lower price."

3.3.4 Labour Availability

Eighty-seven per cent of women said they hired labourers for their fields, with significant differences across districts: 93 per cent in Akola, 95 per cent in Yavatmal, and 57 per cent in Parbhani. Seventy-five per cent of women reported they could not afford to hire the required labour, and another 75 per cent had to take up extra work due to labour shortages. Thirty-five per cent women exchanged labour with other cultivators to save money.

Single women particularly faced difficulties dealing with male labourers and often faced harassment.

"Since I farm alone, the labourers I hire give me a hard time. They don't let me hire workers. They say, 'let's see how this single woman manages on her own,'" says Alka from Akola.

"I have to instruct them about the pesticides and tell them exactly how much to use. They don't spray the way I want. If it were a family member, they would spray the entire plant properly. But these labourers don't have time and stop after doing a little bit of work" laments Anita from Akola.

Women cultivators find themselves to be vulnerable at times, especially if they need to get things done in a timely manner during the agricultural season. Tractors for ploughing, seed for sowing, labour for spraying of pesticide, or application of fertiliser are all needed at once in any village at a given time. This is especially so if all the farmers are growing the same crops in a season. For Varsha from Yavatmal, accessing services from the village men is the most challenging task, especially as a single woman cultivator. She says "It's frustrating not to get labour on time for my farming needs. Men can easily get tractor drivers' numbers and call them as needed, but for me, getting those contacts and making calls would make me an easy target for harassment. I'd be stalked and constantly bothered over the phone." The task becomes further difficult for a Dalit woman farmer.

Shobha from Parbhani district shares her ordeal of making payments to wage labourers. She says "Labourers come to my house late at night to ask for money. To avoid this, I take a loan from a moneylender and pay them in advance." This however means that she bears the additional costs towards the interest over the loan.

3.3.5 Land Leasing

Land leasing for short or longer duration is not uncommon in any of the study districts and although not very prevalent, women farmers too are engaged in land leasing. Cultivators in this section include those who may be landless but are leasing in and cultivating land.

Across three districts, 8 per cent women leased in land in 2022-23. Among those who leased in land, the highest percentage was in Yavatmal district (15%), compared to Akola (3 percent) and Parbhani (3%).

Among the 106 women who leased in land in 2022-23, 38 per cent were landless, and 62 per cent were from land-owning households. The percentage of land leasing was slightly higher among married women (9%) compared to widowed women (4%).

Leasing out of land (12%) was slightly higher than leasing in of land (8%) indicating distress on the farms. Twelve per cent of land-owning households leased out their land in 2022-23. The main reasons were insufficient resources or credit, lack of irrigation, and insufficient labour at home. Widowed women were more likely to lease out land (27%) compared to married women (10%).

Our interviews with single women revealed that the lack of credit, labour, and social networks in the village and the absence of any familial support pushed women into leasing out their

lands. Jyotsana from Akola shares her ordeal when she leases out her land, "I leased out my farm. I used to manage it myself, but it was very challenging. No one would come to spray pesticides. The tractor driver would come according to his schedule. Since I am alone, the shopkeepers would charge me extra for seeds."

"Even after paying two people three hundred rupees each, they only did half the work, and I lost six hundred rupees. They would often be drunk, and since I am a single woman, I had to give up my farm to someone else" said Alka from Parbhani District

"The labourers carry a 15-litre pesticide sprayer on their backs, but they can't get up by themselves with that weight. So, I have to help them. But what can I do? Seeing a woman, they tend to slack off. Therefore, managing the farm on my own became very difficult, so I decided to lease it out " said Alka from Parbhani District.

While there is a push factor linked with leasing out of the land, there is also a pull factor that has attracted women and their households to lease in the land. The main reasons cited for leasing in the land included landlessness or inadequate land for crop diversity and food security. The inadequacy is felt because of a lack of owning a piece of land. Of the 106 women who leased in land 50 per cent mentioned inadequate landholding as a reason for leasing in, while 60 per cent said they lease in to ensure some food security for their families.

"If I go to someone's field to work, like picking pods, and pick a few for myself, the owner scolds me. But in my field, I can do as I please; it's my right. I can take lentils for myself without anyone saying anything; I get to eat what I rightfully own" says Vaishali from Yavatmal. She further adds "when it's your farm, you can plant a variety of crops and enjoy eating them too." These are some of the reasons cited by landless women for leasing in land, despite the various hurdles in doing so.

However, tenant farming or leasing in land is often fraught with several challenges. For example, tenants are often forced to enter unfair contract terms and do not receive benefits from schemes like PM Kisan or crop insurance because the land was not in their name. They also pay the lease charges even in the event of crop failure.

Vanita Thuturkar, 31, lives in Zadgaon, a village in Yavatmal district. Since her husband, Jeevan, died by suicide in 2022, she has become the sole provider for her family: two school-going children, Kartik (13) and Arpita (11), and her ageing in-laws. Life was hard even when Jeevan was alive, but they managed by cultivating their four acres of land and supplementing their income with wage work.

The family's land, once their main source of livelihood, had stopped yielding crops. For three successive years, their cotton harvest failed, leaving them burdened with unpaid loans of Rs 50,000 from a bank and Rs 30,000 from a private lender. "Nothing was growing. We couldn't repay the loans, and the debts kept piling up," Vanita recalls. Under pressure, the couple leased out their land for Rs 25,000 and used the money to partially repay the loans. "We thought we could get by with wage work and save enough to clear the remaining debt."

For a while, this seemed to work, but then came the fateful year when favourable weather produced a thriving crop on their leased land. Jeevan couldn't stop thinking about the lost opportunity. "If we had farmed ourselves, we could have repaid the entire debt," he lamented repeatedly. Vanita tried to reassure him, saying, "Next year, we'll do it ourselves." But his regret deepened, and he became withdrawn, lost in his thoughts.

On September 25, 2022, Vanita's life changed forever. She had taken the children to visit her ailing mother. While she was away, Jeevan ended his life by hanging himself. Vanita was consumed with guilt, believing she could have stopped him if she had been there. This guilt was compounded by her family and community, who offered little sympathy and instead blamed her for not preventing his death. (SOPPECOM, 2025)

3.3.6 Farm Investments and Government Support

Twenty per cent of women (121 women) said that their households had made farm investments in the last three years, mainly for irrigation or water conservation. Only 11 per cent (13 women) received government support for these investments.

Eighteen per cent of women from land-owning households reported having benefited from the PM Kisan Samman Yojana, 23 per cent had access to crop insurance, and only one per cent had access to Kisan credit. PM Kisan is a flagship cash transfer scheme of the Government of India (GoI). While earlier, the scheme could be availed by only those farmer households who owned less than a hectare of land, over the last few years the ceiling on landholding size has been removed. Yet the study found that despite 44 per cent of households in the study owning land, only 18 per cent among the landowning households reported being covered under PM Kisan.

This response could reflect the reality on the ground in terms of the complete absence of access to the scheme or significant delays in receipt of the instalments.

In conclusion, it is evident that women cultivators are not a homogenous group. Their experiences are shaped by intersecting axes of caste, class, land ownership, education, and marital status.

While 45 per cent of women reported involvement in cultivation, their roles varied significantly. Women from land-owning households were more likely to be active cultivators, though some leased their land due to lack of resources or support. Landless women often rented land to secure food or autonomy but faced exploitative conditions, with no access to entitlements like PM Kisan or crop insurance.

Caste significantly influenced the extent and nature of distress. Women from Dalit (SC), Denotified Tribes (DT), and Scheduled Backward Castes (SBC) communities were more likely to be agricultural labourers than cultivators. Even among those cultivating land, conditions were harsher for ST women, who were often compelled to sell to exploitative traders due to credit dependence, while DT women faced severe difficulties accessing credit for inputs.

Marital status further compounded vulnerabilities. Single, widowed, and deserted women struggled to access labour, credit, and markets, and were frequently subjected to harassment by male labourers and traders. Widows, lacking family or financial support, were more likely to lease out land, while single women were overcharged for inputs and harassed for simply trying to manage their farms independently. These numerous challenges thus impact their ability to manage farms effectively and secure fair economic returns. They struggle with negotiating with traders, creditors, and family members, and financial constraints force them to mortgage assets for input costs. Lack of family support in agricultural operations exacerbates their struggles. Labour shortages compel them to work longer hours or seek extra work, while limited access to markets, due to responsibilities or land ownership issues, forces them to sell produce at lower prices urgently. These challenges collectively hinder their productivity and profitability, making it difficult to sustain their livelihoods and achieve economic stability.

Monocropping, rising input costs, lack of storage, irrigation, and market access have deepened the crisis. Despite their critical role in agriculture, women cultivators remain largely unsupported and invisibilised by the state, as was evident from the poor performance of the PM Kisan (18%), crop insurance (23%), and the access to Kisan Credit Cards (1%).

3.4 Agricultural Labourers

As seen earlier 1081 women or 79 per cent of the total participants in the survey reported being engaged as agriculture labourers. Among these 67 per cent said they depend entirely on agriculture labour work.

3.4.1 Shrinking Fields: Decline in Agricultural Employment

Of the total agriculture labourers in the survey, 65 per cent reported that the work availability has reduced over the last few years. This percentage was 70 per cent for landless labourers and 55 per cent for labourers who belong to land-owning households. Findings from the survey show that women agriculture labourers received an average of 123 days of work in the year 2022-23. The average workdays for landless labourers, who depend entirely on wage labour, were 134.

Women's daily wages are not more than Rs 200. However, contractual wage rates differ with both the season and type of work.

Reduced work availability is a major concern for women agricultural labourers, especially those who are landless and completely dependent on labour work.

Inquiry into the reasons behind the decline in work opportunities among agricultural labourers revealed several factors. The most frequently cited reasons by participants included the increased use of weedicides and mechanisation. Mechanisation tends to reduce the demand for manual labour. Other contributing factors mentioned were monocropping practices and that farmers could not afford to hire labour.

“Earlier (when there were other crops) women used to get a lot of work. Now with just soyabean, labour of women is not needed anymore. They use weedicides and harvest with machines. Machines are doing all the work people used to do. Our labour is not in demand anymore” said Sarita from Akola.

In the study districts, cotton and soyabean are the major crops cultivated by most farmers. Among pulses, red gram (Tur) is primarily grown. Most other food crops have been replaced by soyabean or cotton. This kind of monocropping creates a high demand for labour during certain periods, such as weeding and harvesting of soyabean and cotton, but there is not enough work available for the rest of the year. Cultivators often complain of labour shortages and steep wages that force them to use weedicides and opt for mechanisation. They say that with the increasing cost of cultivation and uncertainty of price realisation, smallholder farmers are struggling to hire labourers. The contradiction lies in the simultaneity of the labour shortage and the declining availability of paid agricultural work.

3.4.2 Payment Delays and Wage Exploitation

Many women discussed exploitative wage payments. About 63 per cent of agricultural labourers reported payment delays. This proportion was higher among landless labourers (67%) compared to labourers from land-owning households (55%). Additionally, 36 per cent of women said they were asked to work extra hours without compensation. The proportion of women reporting this was highest in Parbhani, followed by Akola. In Parbhani, this issue was more prevalent among SCs (80%), NTs (74%), and General castes (72%) compared to OBCs

(50%). Furthermore, this proportion was higher among landless labourers (41%) compared to labourers from land-owning households (28%).

"Payments to labourers are made every Friday, and wage rates for jobs like soyabean harvesting are decided among farmers. So, even if a farmer had promised a higher rate for the job done if the wage rate goes down on payment day, he will not pay the promised amount" said Jaya from Akola.

Reduced work availability and limited payment mean women are forced to borrow money for their daily needs. Employers are often the source of credit in exchange for future labour. In the survey, 60 per cent of agricultural labourers reported taking an advance against future labour from their employers. The proportion of those taking advances against future labour is higher among women from landless households (64%) compared to women from land-owning households (54%). Additionally, 58 per cent of the women who take such advances reported having to work extra hours in exchange in such instances.

When agricultural labourers face delays in receiving their wages, it often leads to financial strain and instability. Many of these labourers rely on their daily or weekly wages to meet their basic needs such as food, shelter, and healthcare. When payments are delayed, they may struggle to afford these necessities, pushing them and their families into financial distress. This delay can exacerbate existing inequalities and vulnerabilities within communities dependent on agricultural labour.

3.4.3 Failure of Public Employment: MGNREGA

Three decades before the introduction of the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA), Maharashtra introduced the Employment Guarantee Act (1977) guaranteeing the right to work for rural people all around the year. This was in response to the severe drought of the early 1970s that had led to distress in rural Maharashtra. The MGNREGA introduced in 2005 at the national level aims to enhance the livelihood security of rural households across the country by providing at least 100 days of guaranteed wage employment in a financial year to every rural household. It is expected to provide support to rural households during the lean agricultural season. However, the findings from the survey point towards a complete failure of the programme in the study area. Only 33 per cent of the agriculture labourers said they had job cards. Interestingly, the proportion of women labourers who reported having job cards was slightly higher among labourers from land-owning households (38%) compared to landless labourers (30%). If we look at the caste-wise proportion, access to job cards was higher among ST women labourers (47%) and lowest among women labourers from General castes (13%).

Of the total agricultural labourers only three per cent received work during the year 2022-23. As for MNREGA, of the total number who held job cards only nine per cent said they received any work.

3.4.4 Harassment and Violence at the Workplace

Economic exploitation is not the only form of harassment faced by women. About 41 per cent of women across three districts reported verbal abuse by the employer. This proportion was highest in Akola district (62%). It was also reported to be higher among SC and DT women compared to other castes. Labourers from landless households reported (43%) more harassment as compared to those from land-owning households (38%).

Many agriculture labourers reported caste-based comments at the workplace (28%) and discrimination at worksite (34%).

Landless women labourers from the Pardhi (ST) community in Akola district spoke about various caste-based discriminations. They are often denied work, particularly jobs like vegetable harvesting because of their caste. “The usual arrangement for picking residual soyabean, once harvested by a machine, is that labourers get to keep half of the produce they collect. However, farmers take a large portion of our share” said Mangal, a Pardhi woman from Akola

“I didn’t go out for work for many days after my husband’s death. On the day that I finally decided to go to work, a man in our neighbourhood started passing comments. I had my dog with me, and he said why don’t I take him instead with me for company. I got so scared and returned home. I didn’t dare to get out of the house again for many days” said Archana, a widowed woman from Yavatmal.

The extent of violence against migrant women workers, particularly sugarcane cutters, is notably severe. Our in-depth study with sugarcane workers highlights the escalation of both domestic violence and workplace violence at migration sites. Satyabhama’s experience from Beed is a tragic example of this dual burden. She was brutally attacked by her husband with the machete used for harvesting sugarcane because he was suspicious of her. The vicious attack left her with life-altering injuries, casting a shadow over her future. Satyabhama now faces the harsh reality of being unable to return to work, which jeopardises her ability to feed her children. Her story underscores the compounded vulnerabilities women face, battling both physical abuse at home and exploitative conditions at their workplaces.

Harassment by employers creates a hostile work environment for agricultural labourers. Such abuse can include derogatory language, threats, and intimidation. It undermines the dignity and self-esteem of the labourers and creates a culture of fear and powerlessness. It can lead to mental health issues such as anxiety, depression, and trauma among the labourers. Moreover, it perpetuates a cycle of violence and exploitation within the agricultural labour sector, thereby affecting their opportunities to earn a living.

3.4.5 Coping with Distress

Reduction in paid work, delayed payments, denial of work, failure of public employment, caste-based discrimination, verbal and physical abuse by employers, and increased domestic violence are among the several experiences reported by agricultural labourers. These experiences

directly contribute to a broader context of violence and financial distress among these agricultural labourers.

Vanita after her husband's death, and leasing out her land, now relies entirely on agricultural wage work. But she doesn't work alone—she leads an informal labour gang of women from her village. "I take other women along with me" she says. What started as a small group of 3-4 women has grown to about 17-18 women, all relying on Vanita to find work. The group benefits both the women and the farmers. "Farmers prefer groups, and we feel safer working together" she explains. Early each morning, the women gather at Vanita's home, where she coordinates with farmers, tracks wages, and arranges work.

Reduced opportunities for paid work in the villages mean that women must look for alternate employment opportunities for most of the year. Cotton picking season usually commences in late October or early November and ends in January or early February. Soyabean too has a similar pattern with harvesting beginning in late September or October. Harvest of Tur is around December or January. Manual labour for weeding has been reduced due to the use of weedicides for these crops. Similarly, manual harvesting of soyabean and tur has also reduced drastically due to the introduction of harvesters. Cotton is the only crop that requires women's labour and hence work becomes available in the months from November to about January at plucking intervals for cotton at about 15-20 days. Labour requirement is thus concentrated in some specific months for a duration of not more than 15-20 days per month.

Due to a short agricultural work season, it is seen that women take up all kinds of jobs during this period, working as both daily wagers as well as contractual labourers. Contractual jobs are taken up during the harvest of soyabean or picking of cotton so that most is made during the harvest season which is followed by a lean season. The labour contracts where women work in groups are highly self-exploitative forms of work as they work for more than 10-12 hours a day often at the cost of their health. Most of them work so hard in the cotton and soyabean seasons which are almost back-to-back that they fall ill in this period. Only under severe conditions do they see a doctor. They continue working even when they are sick.

"It takes one day for ten women to harvest one bag of soyabean (sown usually over one acre). The usual rate for it is 2800 to 3000 rupees. We start work as early as 5 am and work till late afternoon. Women sometimes fall sick after such jobs" said Manisha from Akola. Women take this extra burden of work because these jobs pay slightly more than daily wages, which normally are not more than Rs 200 per day. Women also take up piecemeal jobs such as cleaning fields by picking up crop residue, walking behind the tractor to clean the fields and picking the waste etc.

About 29 per cent of women from the survey reported that they took up such piecemeal work in the year 2022-23. This percentage was slightly higher among landless labourers (31%) as

compared to labourers from land-owning households (26%). Apart from financial reasons, women reported that they take up such jobs because they can also get some food grains or vegetables for their household. Especially in Parbhani women who got such jobs reported that along with cash income, they received food grains and/or fodder and fuel as a payment. "Harvesting gram is a difficult job, our arms and hands get itchy. But we took that job so we can bring home some gram for our kids to eat," says a landless woman Chhaya from Parbhani.

The availability of agricultural work from February onwards until the end of June sharply declines in the rainfed districts studied. As we have seen, MGNREGA has failed the women of Maharashtra, leading to shrinking opportunities for paid work. Through in-depth stories, we pursued the follow-up question of how women are surviving beyond the 120 days of work they have reported. In-depth stories of women agricultural labourers from the study villages show the daily struggles of women in search of work.

Irfana from Parbhani says "I go wherever there is work. I cannot afford to sit idle for even a single day of my life. Who will feed my children? I am a single mother." She further says that if there is a single day when there is no work, she will walk around the village asking people if she can work anywhere.

"In summer I get my older son to sell the dried *ber* fruit. I collect it during the season, then wash it, clean it, and dry it. In summer when there is no other work, I make it into a snack by adding sugar and ask my older son to sell it in the village. Each glass of *ber* sold fetches a rupee and the boy manages to sell about 30-40 such glasses in a day. Whatever is not sold on that day is discarded and a fresh batch is made for the next day" says Irfana from Parbhani district.

"In the summer, when work is scarce, if a woman finds a job, she will take one or two other women with her and divide the wages with them to ensure they all have food on the table in the evening," said Alka from Akola.

The entire summer, women migrate daily to neighbouring villages where there is some irrigated agriculture for work. Usually, they migrate for work to villages in and around 10-15 km from their village. If the worksite is 2-3 km away, they walk, otherwise the farmers send for them. Agricultural work in these villages is usually the harvest of winter crops of gram, jowar, turmeric etc. Irrigation in Maharashtra covers not more than 20 per cent of the cropped area and is mostly concentrated in western Maharashtra. Thus, work availability in the neighbouring villages of these districts too is limited. Thus, seasonal migration from these districts for harvesting of sugarcane in western Maharashtra, vegetables or onions in western and northern Maharashtra or chillies in Telangana or Andhra Pradesh is not uncommon.

3.4.5.1 Migration as Coping Mechanism

Not having enough work in their own village forces some households to migrate seasonally in search of work. Of the total women who participated in the survey three per cent reported that they migrate seasonally for labour work. Most of these women were from Parbhani district and worked as seasonal sugarcane cutters. The proportion of migration was higher among SC (7%),

followed by DT (6%), and NT (5%) and General castes (4%). It was lowest among OBCs (0.6%) and STs (0.8%).

All women migrating were from landless and marginal land-holding households. Five per cent of the landless women reported migrating seasonally for work and among marginal farmers, this was two per cent.

Parbhani reports the maximum migration. Thirty-three of the total 42 migrants reported are from Parbhani (78.5%). Of the 33 migrants from Parbhani, 28 (84%) migrate for sugarcane harvesting. Of these 33 migrants, 29 (87.9%) said they have taken advances for this work. Of these 29 who had taken advances only seven said that they were able to settle the advances against wages for that year. Twenty-two migrants (75.9%) said that they were unable to settle their advances against wages thereby carrying that burden for the next year and being compelled to migrate with the same contractor. In Parbhani, among the reasons for migration, landlessness (93.9%) and lack of work availability in the village were reported as major reasons. Further, women also reported that MGNREGA work (54%) was not available. The other reason mentioned was that large payments are made for this work as a lumpsum amount and failure to settle it against work in one season forces them to migrate in subsequent years to settle advances against wages. Only a few of them said that they migrate because it is their traditional occupation.

The average duration of migration for women from Parbhani was 7-8 years.

In Parbhani, women migrants reported that they continue with sugarcane harvesting work to repay and settle the prior advances against their work (87.9%); 93.9 per cent reported that they have no paid leave available during the working season; all of them reported that they have been asked to work for extra hours without any additional payment.

Sugarcane cutter women work in abysmal conditions at worksites. In the survey, all migrant women reported that last year, when they migrated, they did not have housing or sanitation facilities at their worksites. They also lacked access to health facilities in the villages they migrated to. Most of these women reported being asked to work extra hours without payment (97%) and working for days without leave (94%). Many also reported facing various kinds of violence at worksites, including verbal abuse (61%), threats of not being provided work in the future (49%), and caste-based comments (21%).

In Akola (6) and Yavatmal (3) the reported migration is small. Only nine women reported that they migrate for work in lean seasons. They migrate to brick kilns and other worksites. In both districts too, women cited the lack of adequate work in the village as one of the major reasons for migration.

The experiences of women agricultural labourers in the study are marked by deep structural inequalities, shaped by caste, landlessness, and patriarchal norms. With 79 per cent of women reporting agricultural labour as their main livelihood, the overwhelming majority are landless and wholly dependent on insecure, low-paid wage work. Labour availability has declined due to

mechanisation and monocropping, disproportionately affecting landless women (70 per cent report reduced work) compared to those from land-owning households.

Caste plays a defining role in determining the gravity of distress. In the context of declining employment in agriculture, SC, DT, NT, women face systemic caste-based discrimination, including being denied certain kinds of work and experiencing verbal abuse, and exclusion from workplace entitlements. Payment delays and exploitative practices such as forced extra work and advances against future labour are more common among landless and lower caste women, reinforcing debt cycles and dependency.

Marital status further exacerbates vulnerabilities. Widowed, deserted, and single women face harassment from employers and community members, pushing them into isolation and financial insecurity. Many are forced to take up harsh, self-exploitative contractual work, working 10-12 hour days during peak harvest months, often at the cost of their health.

Further, the failure of MGNREGA to provide meaningful employment has only worsened their precarity. Seasonal migration, especially for sugarcane work, reflects how state neglect and local job scarcity compel women into exploitative labour circuits. These interlocking factors of caste, class, gender, and lack of state support make women agricultural labourers among the most invisible and vulnerable sections of the rural workforce. The pervasive harassment and violence, both domestic and at the workplace, severely undermine their ability to work and support their families.

3.5 Women from Suicide Affected Households

Death by suicides of farmers is one of the most extreme manifestations of the agrarian distress. In Maharashtra more than ninety thousand farmers have committed suicide between 1995 and 2022. For that reason, a special focus on this group of women was important for the study. Therefore, as mentioned earlier, all women from farm suicide affected households from the study villages were included in the survey, and in-depth interviews were conducted with ten women from farm suicide affected households.

Forty-two women in the survey were from farm suicide affected households. Twenty-three were from Akola, 15 were from Yavatmal and four were from Parbhani district. Twenty-two (52%) were OBC, five (12%) were SC, four each (10%) belonged to General caste, NT and SBC, and three (7%) were ST. Most belonged to the age group 31 to 50 (83%), but there were three (7%) that belonged to the younger age group of 18-30 years. Sixty-nine per cent had education between first and tenth standard, but 11 (27%) had education beyond tenth standard, and one had studied till graduation.

Twenty-five (60%) belonged to land owning households, while 17 (40%) were from landless households. Of the 25 women from landowning families 11 (44%) had land in their own name, while 14 (56%) depended on the land that belonged to other household members. Twenty-two (52%) women owned the houses they were living in.

In-depth interviews with farm suicide affected women over the years show that claiming their right over the property – particularly land – is always a struggle for women. Marital families don't want them claiming the right especially if the woman is young, or if she only has daughters. Often they are thrown out of their houses and face violence when they try to claim their right.

Neelima from Yavatmal was nine months pregnant and staying with her maternal family when her husband died by suicide. After a few months when she came back to her marital home and asked for her rightful share in the land, her in-laws refused. She continued with her demands, and finally they agreed to transfer it in the name of her son. Ten years later she is still cultivating the land without any right over it.

In terms of women's access to social security measures, 13 (31%) women received pension, ten (24%) had benefited from the housing scheme, and 19 (45%) women had access to Ujjwala scheme. Of the 25 women from land owning households, only three reported having benefitted from the P M Kisan scheme. Thirty-one (74%) women were members of SHGs.

Twenty-one (50%) women from farm suicide affected households were working as labourers, 14 (33%) were working as both labourers and cultivators, four (10%) were only involved in their own cultivation, and three (7%) were doing some other activities for livelihood.

Seven women from the land-owning households had leased out their land, and four women leased in some land for cultivation. Some women find it difficult to continue cultivating their own land, especially if they don't have support from the family, and in the end are forced to lease out the land. Leasing out land is also a source of getting a loan for them when in need. Chhaya from Akola needed funds for her son's education, and so she borrowed twenty thousand rupees from her nephew. She had to lease out her three acres of land to him in exchange. Since she owes him money, he is not giving her a fair return. Since she has not been able to pay off the debt, she continues working as a labourer for him on her own land.

Varsha on the other hand decided to lease in land when her in-laws refused to give her the share in the land because she has only daughters. "It's impossible to survive only on daily wages. There isn't enough work, and the pay is too little to support a family. When you farm, at least you have food grains for your family. Plus, when you cultivate, moneylenders are more willing to give loans because they see you have the means to pay them back. I need loans to pay school fees and run my household" she explained.

Whether they are leasing in or leasing out, women from farm suicide affected households face different types of discrimination from family and community.

Single women cultivators often deal with many obstacles as they begin cultivating on their own. Eight women cultivators said that they don't have any support from their family members for cultivation, and six said that male labourers don't cooperate with them. They also face limitations when it comes to selling their produce. They have to depend on male family members to sell it or have to accept the loss when they sell it locally. Fifteen women also said

that they cannot wait for better prices because they don't have the place to store, and they need cash. "Men labourers don't cooperate. You have to bribe them with alcohol if you want them to come to your field, and still there is no guarantee. And when they come for work, they don't work properly. For instance, when they are spraying pesticides, they don't cover all the plants. If there is a man overseeing, he can get it done, but they don't listen to a woman," said Archana from Yavatmal.

Twenty women labourers said that work availability has reduced in the last few years. "There is not much work in the months of April and May. At such times, I have to borrow money to get by, or I go to my natal home. But as they too aren't very welcoming, I have to return soon," said Chhaya from Akola. Twenty-one women said they have to take an advance against their future labour to fulfil their cash needs, practically binding them to that particular employer, and often working at a lower wage rate. Eighteen women said that their payments are delayed, and 11 said they face verbal abuse by the employer.

Thirty-six women had outstanding debt at the time of the survey. When we asked her about her loans, Chhaya from Akola reported that she has an outstanding loan of fifty thousand rupees. This includes loans for her son's education, advances from the village money lender for her daily consumption needs, money borrowed from relatives towards medical expenses and miscellaneous expenses for her son, loans taken to repay other loans, and a loan taken to pay her domestic electricity bill. Women from farm suicide affected households are often left to repay the loans taken by their husbands and are unable to take new loans from the banks when they start cultivating. They have to rely on other informal sources like SHGs, microfinance, and moneylenders for their credit needs.

Thirty-one (73%) women reported having faced domestic violence. Many women faced violence at the hands of their husbands. The violence from the marital family continued after his death and manifested in many ways including denial of property rights, harassment, creating obstacles in her livelihood, and constant verbal abuse. Widowed women, and especially women from farm suicide affected households, suffer tremendous amount of harassment from the community. People ostracise them, treating them with indignity. "If I step out of my house in the morning people swear at me. They say they are going to have a bad day if they see my face in the morning. I don't have the right to sit on my own porch," Chhaya said.

Nilima Renghe, 37, a resident of Zadgaon village in Ralegaon block of Yavatmal district, is the mother of ten-year-old Soham and a pioneer of agroecological farming practices in her village since 2020.

Nilima's journey has been anything but easy. In 2014, when she was nine months pregnant and staying with her maternal family for her first delivery, her husband ended his life. Her partner left her halfway, leaving her shattered, but she had no choice but to become the sole support for her newborn child.

After a lot of struggle, her in-laws agreed to transfer the land in the name of her son. Initially, she travelled back and forth from her maternal home to manage the farm, but the commute was exhausting and unsustainable. So, she demanded her share of space in her in-laws' house to live closer to her fields. This, too, led to conflicts within the family, but Nilima refused to back down and eventually secured a place to stay. She settled in the village and began managing her farm independently.

Amidst this struggle, Nilima connected with MAKAAAM (Mahila Kisan Adhikar Manch) through Perna Gram Vikas Sanstha and became a village-level leader. She began mobilising local women, taking initiative in various efforts. Through regular meetings, she provided women with essential information on accessing government programs, such as MGNREGA employment, land title documentation, and pensions.

MAKAAAM's introduction to agroecological practices marked a turning point in Nilima's life. She believed that natural farming could provide solutions to the challenges faced by farmers. Having witnessed firsthand the devastating impact of monocropping which led to her husband's suicide, she deeply understood the severity of the agrarian crisis. Agroecology involved lower input costs and the promise of improved soil fertility, Nilima thought, "Why not give it a try?"

She dedicated half an acre of her three-acre land to experiment with sustainable agricultural methods. When her father-in-law found out, he questioned her choices: "Why are you growing so many different crops?" Calm and confident, she replied, "I'm not troubling you. I'm doing this entirely on my own, and I will manage everything myself."

The first two years were tough. Erratic rainfall led to minimal yields, but she still managed to harvest mung beans, urad dal, a variety of vegetables, and even some wild greens in abundance. Most importantly, the soil's fertility improved. "The soil became loose, soft and crumbly, and healthy," she says. "I realised that spraying herbicides to boost production harms the soil in the long run. Without microorganisms, the land will eventually become barren."

Gradually, people began noticing the success of her mixed-farming methods. Even her once sceptical father-in-law acknowledged her efforts, proudly telling the family, "look how well she has managed the farm all by herself." For Nilima, earning the approval of her family and villagers was a significant achievement.

Today, Nilima actively shares her knowledge with other women in the village, encouraging them to try mixed farming. "Women come to me asking for mung beans and urad dal because the ones they buy in the market don't taste the same as our naturally grown crops," she explains. "I tell them to take these seeds, plant them on their own land, and see the difference for themselves." (SOPPECOM, 2025)

3.6 Indebted Agricultural Households

“You will not find anyone here who is not indebted. We can’t survive without taking loans. There is never a time when the debt is nil. The cycle goes on and on like grinding on a stone wheel,” said Shaila from Yavatmal district.

3.6.1 Outstanding Loans

“With my land leased out and limited wages, I must take loans all the time. Currently, I have an outstanding debt of fifty thousand rupees. Some of it is from a moneylender for my son’s education and some I have borrowed from relatives for day-to-day expenses. I also had to borrow to pay the electricity bill,” shared Chhaya from Akola.

Table 44 Current outstanding loans of the households (percentages in parentheses within district)

Current loans	Akola	Yavatmal	Parbhani	Total
Have an outstanding loan	433 (77.60)	408 (80.50)	154 (51.90)	995 (73.10)
Don’t have an outstanding loan	125 (22.40)	99 (19.50)	143(48.10)	367 (26.90)
Total	558	507	297	1362

Seventy-three per cent of women participants of the survey reported having some amount of outstanding loans at the time of the survey.

The proportion of households with outstanding loans was higher in Yavatmal (81%) and Akola (78%) compared to Parbhani (52%).

The proportion of households with outstanding loans was lower among General castes (60%) and NTs (63%) compared to STs (81.5%), SBCs (80%), and OBCs (78.5%). Among the SC community it was 71 per cent.

Among land-owning households, 79 per cent households had outstanding loans, while the percentage for landless households was 68 per cent.

The state data presented in All India Debt and Investment Survey (2018-19) indicates that incidence of indebtedness among cultivators and non-cultivators is 41.5 per cent and 19 per cent respectively. The data from the survey shows a significantly higher indebtedness among these households.

3.6.2 What Pushes Women to Take Loans

The highest number of loans were taken for agriculture (51.7%). This proportion was considerably higher in Yavatmal, resonating with a high number of cultivators in the district. Thirty-eight per cent of women reported taking loans for household purposes, including

children's education. Twenty per cent of women had to take loans for health-related expenses, and 15.8 per cent depended on loans for daily needs, with a higher proportion in Akola district.

Table 45 District-wise purposes for Existing loans (percentages in parentheses within district)

Purpose	Akola	Yavatmal	Parbhani	Total
Agriculture	132 (30.4)	263 (64.4)	54 (35.0)	515 (51.7)
Building Asset	78 (18.0)	14 (3.4)	4 (2.6)	117 (11.7)
Wedding	18 (4.2)	44 (10.8)	21 (13.6)	101 (10.1)
Household purposes	179 (41.3)	93 (22.8)	40 (25.9)	379 (38.1)
Other Livelihood	15 (3.5)	6 (1.5)	3 (1.9)	29 (2.9)
Health	42 (9.7)	91 (22.3)	36 (23.4)	202 (20.3)
Daily Livelihood needs	105 (24.2)	22 (5.4)	4 (2.6)	158 (15.8)
Total	433	408	154	995

Proportionally, General castes and OBCs took more loans for agriculture, whereas SCs took more for household purposes. "Since labour work is not sufficient, we need to take loans for daily expenses. The interest rate for these loans can range from 5 to 25 per cent per month," said Sushila from Akola.

Husbands' alcohol abuse is another factor driving women to take loans for de-addiction treatments.

Some women reported that they take loans to access government schemes such as PMAY (housing), Ex gratia payment for farm suicides, pensions, or job cards. These loans are taken from moneylenders to pay agents for processing paperwork.

Table 46 Average outstanding loans against different purposes across the districts (All amounts in INR)

Purpose	Akola	Yavatmal	Parbhani
Agriculture	68,300	1,06,190	87,047
Building Assets	39,300	87,535	83,250
Other Livelihoods for income generation	28,456	40,272	37,500
Health	62,857	52,667	70,111
Household purposes	37,754	64,430	48,300
Wedding	52,611	1,03,954	85,238

It is evident from table 44 that outstanding loans for meeting survival needs, weddings, building assets like houses, health needs etc. are substantial. In fact, put together they are more than what we see as borrowing for agriculture and other livelihood needs.

3.6.3 Sources of Loan

Table 47 Sources loans (Percentage in parentheses to the total number of women who currently have outstanding loan) (N=995)

Source of the loan	Women participants
SHG	387 (38.9)
Bank	308 (31.0)
Microfinance	257 (25.8)
Moneylender	191 (19.2)
Relatives	182 (18.3)
Credit cooperatives	15 (1.5)

If we look at all the sources, SHGs are the most common source of the loan for these households. It is in line with the SHG membership data presented earlier where 63 per cent of women in the survey were part of a SHG.

If we look at the data of source of loan against the purpose, an interesting pattern emerges.

Table 48 Sources of the loan (percentages in parentheses within purpose of loan)

Sources	Agriculture	Building Asset	Daily Livelihood	Health	Household purposes	Other Livelihood	Wedding
Bank	276 (45.7)	2 (2.0)	3 (2.2)	7 (3.9)	14 (4.2)	4 (16.0)	5 (5.3)
Credit cooperative	14 (2.3)	0	0	1 (0.5)	0	0	0
Microfinance	57 (9.4)	56 (56.0)	14 (10.6)	47 (26.2)	91 (27.8)	7 (28.0)	26 (27.9)
Money lender	96 (15.8)	8 (8.0)	10 (7.6)	46 (25.6)	34 (10.3)	2 (8.0)	27 (29.0)
Advance against future labour	0	0	0	0	3 (0.9)	0	1 (1.0)
Relatives	45 (7.4)	5 (5.0)	59 (45.0)	33 (18.4)	33 (10.0)	3 (12.0)	16 (17.2)
SHG	115 (19.0)	29 (29.0)	45 (34.3)	45 (25.1)	152 (46.4)	9 (36.0)	18 (19.3)
Total	604	100	131	179	327	25	93

For agricultural purposes, the highest number of loans were taken from banks (46%). Cultivator women also got loans from SHGs (19%), moneylenders (15%), and microfinance (9%). For non-agricultural purposes, women depended on high-interest sources. Microfinance was the most sought-after source for building assets (56%), with 25-30 per cent of loans for health, household purposes, other livelihood activities, and weddings coming from microfinance.

Moneylenders played a significant role in loans for health and weddings. Most women (45%) depended on borrowing from relatives for daily livelihood needs, often at significant interest rates. It is important to note here that the loans from banks were often in the name of the landowner, who is most often not a woman. For all the other sources, which are at higher interest rates, and which also pose a significant risk, it is the women who are at the forefront. SHGs, MFIs, relatives, and moneylenders through mortgaging of loans, it is the women who borrow.

Some variations based on caste, marital status, land ownership and location could also be observed.

Table 49 District wise sources of loan (Percentage in parentheses within district)

Source of loan	Akola	Parbhani	Yavatmal
SHG	215 (49.7)	27 (17.5)	145 (35.5)
Bank	113 (26.1)	55 (35.7)	140 (34.3)
Microfinance	114 (26.3)	19 (12.3)	124 (30.4)
Moneylender	6 (1.4)	64 (41.6)	121 (29.7)
Relatives	93 (21.5)	0 (0.0)	89 (21.8)
Credit cooperatives	3 (0.7)	0 (0.0)	12 (2.9)
Number of women with outstanding loan	433	154	408

Women in Yavatmal reported taking loans from all available sources, whereas in the other two districts there were notable differences in the sources of borrowing.

In Akola, percentage of women taking loans from moneylenders is negligible, but loans from SHGs are quite higher. Similarly, in Parbhani, loans from microfinance are lower compared to the other two districts, and there was no reporting of loans from the relatives.

If we look at the marital status data, all married, widowed, and other single women show similar trends in loans from SHGs and microfinance. But the percentage of single women taking loans from banks was lower (10%) compared to married (32%) and widowed (28%) women. Similarly, the percentage of widowed (24%) and other single women (24%) taking loans from relatives was higher than married women (17%).

Compared to General castes and OBCs, the percentage of other castes taking loans from banks was considerably lower. In their case loans from informal sources were much higher compared to these two caste groups. Similarly, only five per cent of the landless women reported taking loans from banks. The other depended on other informal sources.

All this data on loans indicates vulnerability of these households in terms of credit availability. Bank credit is mostly available in the form of crop loans. For all the other needs they depend on

informal sources that have high interest rates. Landless households, households from disadvantaged castes, and single women are particularly vulnerable in this situation.

3.6.4 Experiences around Borrowing

When asked about their experiences with loans, 72 per cent women reported depending on credit to purchase daily necessities from local shops. Other significant experiences included struggling to pay loans due to insufficient income (51%), being harassed for loan repayment (50%), not being able to get a loan from the bank (24%) and not being able to get new loans due to previous dues (29%).

Additionally, FGD analysis showed that many women mentioned taking loans mostly in April and May due to a lack of work availability. This period coincides with higher loans and increased stress, affecting their sleep. Similar experiences were shared by most women interviewed in the study.

Due to insufficient income from cultivation and labour work, women are dependent on loans for many things. Cultivators take loans at the beginning of the year for agricultural operations, but women also take loans for other purposes like household expenses, children's education, health, and even daily needs.

Getting loans from microfinance and moneylenders increases women's vulnerability. "Since the work has reduced, we are dependent on loans. Sometimes we take a 'savai' loan (a loan with a 25 per cent interest rate). That means if I take 10 rupees, I will have to return 12.50 rupees. Sometimes in a year, we are only able to pay off the interest, and the principal amount gets carried forward. Then after a year, we will have to pay double interest," said Vanita from Yavatmal.

Women from the Pardhi community in Akola district mentioned their struggles with understanding various interest rates and keeping track of payments, often paying whatever the moneylender demands. Phasepardhis belonging to the ST community reported that villagers exploit them by lending money at exorbitant interest rates and then trapping them in a cycle of debt due to their lack of financial knowledge.

The pressure to pay microfinance instalments on time causes significant mental stress. "I had taken a loan of Rs 12,000 from Basic (a microfinance company). When the agent came to collect the weekly payment, I did not have money. But he didn't budge and sat outside my house until I paid him. I had to sell off my cotton at a cheap rate that evening to pay the instalment," said Jyotsna from Yavatmal district.

Having land makes getting loans easier, so some women lease land to improve their creditworthiness. Credit access also improves if they borrow from the same person they get agricultural inputs from, but they need to pay a higher interest rate for the same. Some women go to great lengths to avoid loans. One of the women said that she and her daughters picked 15 quintals of cotton themselves to reduce labour costs due to farm debt.

"Getting a loan from microfinance is a vicious cycle. When you pay off your loan, the agents persuade you to take a new one. They tell us we will not get another loan from them if we don't take it immediately. That's how women get caught in the cycle," said Archana from Yavatmal.

Twenty-nine per cent women with loans said they mortgaged something, with 88 per cent of those cases involving gold owned by the women. Gold is often the only asset women own and is frequently used to secure loans for the household.

The data on loans highlights the chronic nature of indebtedness among rural women, with 73 per cent of survey participants reporting outstanding loans which is higher than state and national averages reported in the All India Debt and Investment Survey (2018–19). Contrary to assumptions that land ownership offers financial stability, even among land-owning households, 79 per cent reported outstanding loans, suggesting deep agrarian distress. Landless and marginalised caste households also showed high rates of borrowing, especially among STs (81.5%), SBCs (80%), and OBCs (78.5%).

While over half of all loans were taken for agricultural purposes, a large proportion were also taken toward household expenses (38%), health (20%), daily needs (16%), and weddings (10%), highlighting how borrowing is used to bridge daily survival deficits. Thereby emphasising the point that for women, borrowing is not indicative of just a strategy for investment for an income but rather a daily mechanism of subsistence.

Access to formal credit is highly unequal. Only five per cent of landless women accessed bank loans; the rest depended on informal and high-interest sources like moneylenders, SHGs, relatives, and microfinance institutions. Women bear the brunt of such borrowing, often mortgaging their only assets which is mainly gold. Microfinance and SHGs are the common source of loan which lock women into cycles of repeated borrowing, pressure to repay, and coercion. Single and widowed women are particularly excluded from formal banking systems and pushed towards riskier credit avenues.

Women reported emotional and physical strain due to pressure from recovery agents, high interest burdens, and harassment for repayment. Many were forced into distress sales of crops or assets to repay loans. Some even leased land just to access credit.

In essence, borrowing has become a way of life, not a sign of economic agency but of state failure. The data reflects a credit-dependent survival economy, where gender, caste, and landlessness intersect to deepen women's vulnerability in a system that fails to offer reliable public support or financial justice.

4. Wellbeing: Health, Nutrition and Violence

4.1 Food and Nutrition Security

Data from NHFS-5 shows that fifty-four per cent women in Maharashtra are anaemic, including 24 per cent with mild anaemia, 27 per cent with moderate anaemia, and three per cent with

severe anaemia. Anaemia is particularly high among rural women, women in the age group of 15-19 years, and scheduled tribe women, but anaemia exceeds 45 per cent for every group of women. Anaemia among women has increased by six percentage points since NFHS-4.

The data also shows that twenty-one per cent of women in Maharashtra are too thin. Undernutrition is particularly common in the younger age groups (especially ages 15-19), in rural areas for women, and among scheduled tribes.

Survey of Household Consumption Expenditure, 2011-12 and 2023-24 show that the share of food in total consumption expenditure has decreased from 52 per cent to 42 per cent.

This data also indicates the trends of inability of the households to spend on nutritious food and its effects on women's health.

The survey collected data on women's food consumption patterns to understand their intake of nutritional food.

Figure 4 shows women's dietary habits with wheat and rice being staples. About 41 per cent of women consume pulses daily, with little difference between landowning and landless women. Consumption of nutritious foods like vegetables, fruits, dairy, and meat is very low.

Figure 4 Consumption pattern among women participants, percentages for all districts (percentages within district)

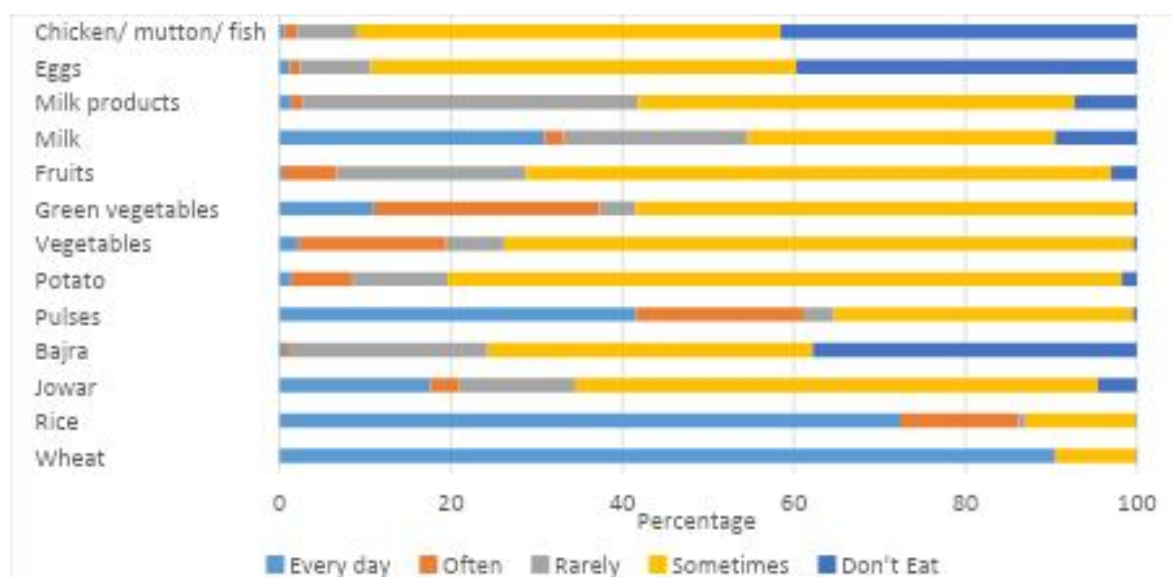
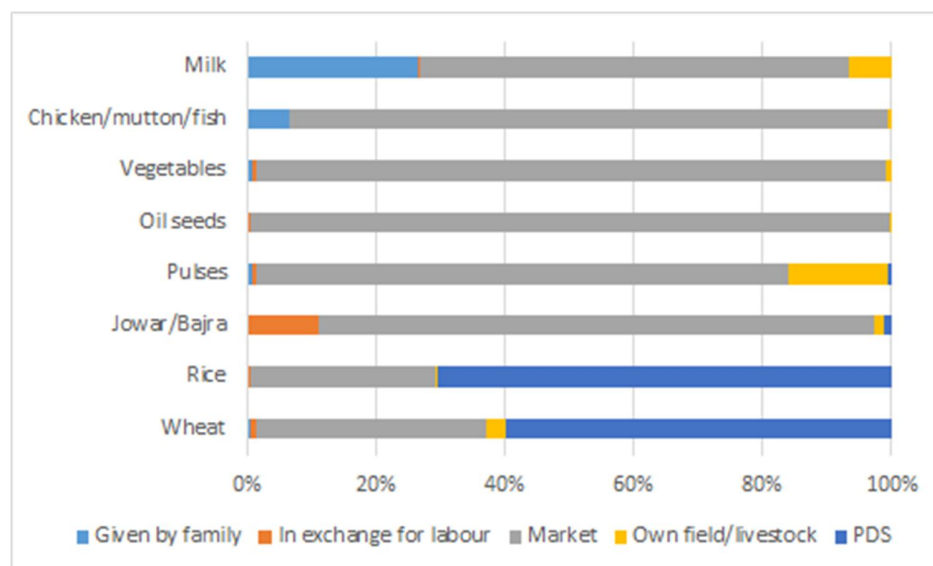


Figure 5 Sources for food (percentages within district)



An inquiry into food sources revealed that most households now rely on the market. Rice and wheat are mainly through the PDS and hence show regular consumption among women (See Figure 5). However, the state government's new cash transfer policy replaced the previous one, resulting in farmers from suicide-prone districts receiving cash instead of food grains. While the policy shift is in limbo at present, in our interviews and FGDs, most women from landowning households reported receiving neither cash nor food grains under the new policy. Some women reported a reduction in the quantity of the ration they got. "We used to get two kilos of wheat per person. Now we only get one kilo per person, and when we go to buy it, we get poor quality wheat at 35 rupees per kilo. Sometimes the situation is such that it feels like we should just die," said Chhaya from Akola.

Another respondent questioned how they can feed a family of 5-8 persons with just five kgs of ration from the PDS.

"There is no rain, and the price of Jowar has gone up to 60 rupees per kilo. The prices have increased substantially. Now, the quota of ration for the poor has decreased, but not for the rich. Look at this, Jowar is 60 rupees per kilo. What are we supposed to eat?" asks Suman from Parbhani District.

Women in FGDs and interviews highlighted how changes in cropping patterns, like the shift to cotton and soyabean, have increased market dependence and affected food security. Landless women shared this sentiment and said that earlier when food crops were grown, they received some food grains in kind.

"We don't get any ration now, so we work in the fields to get wheat. But there are very few people in the village who grow wheat. So, they hoard it, and in exchange for our labour, they give us wheat at those high prices" tells us Seema from Akola.

Women also commented on how the cropping pattern changes have led to poor soil quality. “Earlier, we sowed cotton, then peanuts after the cotton was harvested, and then Jowar on the same land. This kept the soil healthy. But now, if one person sows peanuts, everyone else does the same. Then they only grow peanuts. So how will the soil get the diverse nutrients?” lamented Vimala from Parbhani.

4.2 Crisis of Health and Healthcare

“During the soyabean harvesting season, I took up many jobs and earned fifteen thousand rupees. But I worked from six in the morning to six in the evening during the entire season. I fell sick afterwards and had to spend 25 thousand rupees on treatment,” said Mina from Parbhani district. The strenuous nature of women’s agricultural work, especially during the soyabean harvest seasons, severely impacts their health. The monocropping pattern leads to work being available only for certain months, causing women to overburden themselves during these periods due to a lack of work year-round.

In the survey, major health issues reported by women included backache, body aches, joint pain, headache, and weakness. Exposure to pesticides has also been reported in some villages. “Due to the increasing use of pesticides, I have a major skin problem on my hands, and it’s also affecting my eyes,” said Asha from Parbhani.

More women in Parbhani reported heavy bleeding during menstruation and skin-related issues, while a higher proportion in Akola reported suffering from piles. Regarding reproductive health, 71 per cent of women had undergone family planning procedures, and four per cent had hysterectomies which is higher than the NFHS-5 data for Maharashtra at three per cent. Family planning procedures were more common in Yavatmal (79%) compared to Akola (67%) and Parbhani (66%).

Table 50 Reporting of physical health related issues, percentage across district (percentages in parentheses within district)

Health issue	Akola	Yavatmal	Parbhani	Total
Backache	523 (93.7)	487 (96.1)	274 (92.3)	1284 (94.3)
Headache	432 (78.0)	398 (78.5)	228 (76.8)	1061 (77.9)
Body aches	403 (72.2)	410 (80.9)	246 (82.8)	1059 (77.8)
Joint pain	390 (69.9)	417 (82.2)	127 (42.8)	934 (68.6)
Weakness	289 (51.8)	332 (65.5)	232 (78.1)	853 (62.6)
Heavy bleeding during menstruation	20 (3.6)	56 (11.0)	93 (31.3)	169 (12.4)
Postnatal Health issues	76 (13.6)	7 (1.4)	5 (1.7)	88 (6.5)
Skin related issues	41 (7.3)	7 (1.4)	61 (20.5)	109 (8.0)
Piles	103 (48.5)	53 (10.5)	63 (21.2)	219 (16.1)
Blood pressure	109 (19.5)	95 (18.7)	40 (13.5)	244 (17.9)
Eyesight related issues	272 (48.7)	204 (40.2)	70 (23.6)	546 (40.1)
Hearing related issues	109 (19.5)	65 (12.8)	54 (18.2)	228 (16.7)
Dental related issues	188 (33.7)	104 (20.5)	48 (16.2)	340 (25.0)

Mental health issues were also prevalent. “In summer, we don’t have much work, and the debts pile up. I feel quite depressed then and can’t sleep at night,” said Kavita from Yavatmal. Concerns about finding work, providing for one’s family, managing children’s education, and dealing with domestic violence adversely affect women’s mental health. Many women reported short-temperedness, insomnia, and anxiety. Mental health issues such as insomnia, anxiety, and depression were higher among widows (71per cent, 76per cent, and 31 per cent, respectively) compared to married women (56per cent, 57 per cent, and 18%).

Table 51 Reporting of mental health related issues, percentage across the district (percentages in parentheses within district)

Conditions	Akola	Yavatmal	Parbhani	Total
Short temperedness	330 (59.1)	351 (69.2)	157 (52.9)	838 (61.5)
Insomnia	347 (62.2)	316 (62.3)	139 (46.8)	802 (58.9)
Anxiety	333 (59.7)	354 (69.8)	136 (45.8)	823 (60.4)
Depression	84 (15.1)	169 (33.3)	23 (7.7)	276 (20.3)
Total	558	507	297	1362

Access to health services was another challenge. Thirty-seven per cent women reported major health expenses in the last two years, averaging 40 to 50 thousand rupees. Ninety-two per cent of these women went to private hospitals, while only eight per cent used government hospitals. Across the three districts, only eight per cent households benefited from the Ayushman Bharat scheme, and just 10 women (0.7%) benefited from the Pradhan Mantri Matru Vandana Yojana (PMMVY), which provides cash benefits to pregnant and lactating mothers. PMMVY, an entitlement under the Food Security Act (2013), emerged from over a decade of civil society struggles. However, it has become a poorly implemented scheme, as evidenced by data.

With no government clinics in the village and private clinics being unaffordable, women often resort to unsafe self induced abortions, leading to long-term health effects.

"After having two daughters, I don't want more children. I'm afraid if I have another girl, my husband will beat me. I'm trying to get an abortion at home because the village health centre only has a doctor for women's check-ups once a week. Using home remedies makes me sick and it is painful, " says Sangita from Akola District. Another woman Kamala from Parbhani district asks "even if I am sick, where is the hospital? And even if there is one, where is the money to pay for it?"

The data on health and nutrition reveals a grim reality of chronic undernourishment, deteriorating health, and systemic exclusion from public healthcare among rural women. Nutritional insecurity is acute—while staples like wheat and rice are regularly consumed (mostly through the PDS), intake of pulses, fruits, vegetables, dairy, and meat remains severely inadequate. Shifts in cropping patterns towards commercial monoculture (cotton and soyabean) have deepened food insecurity, especially among landless women who earlier received food grains in kind. Now, most depend on erratic market access and shrinking PDS entitlements, which are reported as inadequate and of poor quality.

Women's physical health is adversely impacted by long hours of intense agricultural work, especially during short harvest windows. Over 90 per cent of women reported backaches and body pain, with a large proportion also experiencing weakness, skin problems (due to pesticide exposure), piles, and menstrual issues. Hysterectomy rates (4%) are slightly higher than state averages, raising questions about access to reproductive healthcare.

The burden is magnified by poor access to affordable health services. A staggering 92 per cent of women sought treatment in private clinics, incurring expenses averaging Rs40,000–Rs50,000—pushing many further into debt. Despite this, only eight per cent benefited from Ayushman Bharat, and less than one per cent accessed PMMVY. Widows and single women reported higher levels of anxiety, depression, and insomnia, underscoring the psychological toll of poverty, isolation, and violence.

In essence, women's poor health and nutrition are not isolated concerns but deeply linked to agrarian distress, market-led food systems, unpaid care burdens, and state withdrawal from public health provisioning. Their survival hinges on resilience in the face of exclusion, making visible the urgent need for gender-sensitive publicly funded health and nutrition systems that go beyond token entitlements and address structural inequalities.

4.3 Domestic and Workplace Violence

4.2.1. Domestic Violence

Irafana from Parbhani district tells us, “My husband used to beat me. He abandoned me during sugarcane cutting. He didn't take responsibility for our child, and my brother has mistreated me since I returned home.”

Domestic violence, in various forms, is a major issue. The study found 35 per cent of women across three districts experienced domestic violence, with significant variations: Parbhani at 5 per cent, Akola at 60 per cent, and Yavatmal at 25 per cent. Higher rates were seen among widows (44%) and single women (79%) compared to married women (32%).

The table below shows various forms of domestic violence experienced by women.

Table 52 Forms of domestic violence experienced by the women, percentage within the district (percentages in parentheses within district)

Types of violence	Akola	Parbhani	Yavatmal	Total
Verbal abuse by husband	296 (88.9)	11 (78.6)	95 (75.4)	402 (85.0)
Beating/physical abuse by husband	185 (55.6)	11 (78.6)	54 (42.9)	250 (52.9)
Verbal abuse by other members of the family	185 (55.6)	7 (50.0)	54 (42.9)	246 (52.0)
Beating/physical abuse by other members of the family	40 (12.0)	3 (21.4)	10 (7.9)	53 (11.2)
Forced to hand over your income	119 (35.7)	2 (14.3)	4 (3.2)	125 (26.4)
Not given a share in the income of the family	24 (7.2)	4 (28.6)	13 (10.3)	41 (8.7)
Violence escalated by alcohol consumption	111 (33.3)	7 (50.0)	54 (42.9)	172 (36.4)
Violence for demand for dowry	6 (1.8)	4 (28.6)	4 (3.2)	14 (3.0)
Multiple marriages by husband without a divorce	6 (1.8)	1 (7.1)	8 (6.3)	15 (3.2)
Denial of rightful share in the family property	26 (7.8)	3 (21.4)	11 (8.7)	40 (8.5)
Harassment over demanding a share in the property	9 (2.7)	2 (14.3)	9 (7.1)	20 (4.2)
Pressure to remarry within the family	0	1 (7.1)	2 (1.6)	3 (0.6)
Total	333	14	126	473

Verbal abuse by husbands was the most common type of violence shared by women, followed by physical violence by husbands and verbal abuse by other family members. Violence often escalated with alcohol consumption by men (36%); violence also took the form of forcing women to hand over income (26%). Focused group discussions and case stories vividly highlighted these issues. Among married women, examples included verbal and physical abuse by husbands, alcohol-related economic violence, and devaluing of their work.

Vanita from Yavatmal shared, “After many years of marriage, my husband left me for another woman. He sold part of our land and took the money. It has been too much for me. I see a doctor for my mental health condition and take medication.” Kavita from Yavatmal said, “He doesn’t work much. I toil in the field all day, but he doesn’t appreciate it. When I come home, I still have to cater to his demands. He curses me if I serve a simple dinner after a tiring day and says I’m not the only woman who works hard.”

In Yavatmal, during a group discussion with landless women who cultivate leased land, it was revealed that while most of the cultivation is done by women, men handle marketing. Only a couple of women said their husbands handed over the money; the rest had no access to the income from their hard labour. The violence perpetrated by husbands affects women’s physical and mental wellbeing and can impact the family’s livelihood. “Whenever he needs alcohol, he sells some produce from the farm and uses the money to drink,” said Sheela from Akola. Many women reported that due to alcohol addiction, men either didn’t work, spent their income on

drinks, or demanded money from women's earnings. Sangita from Akola shared, "I sold a goat, took a loan, and sent him to a rehabilitation centre. He doesn't drink anymore but still treats me the same. He curses me and threatens to start drinking again if I don't behave."

Domestic violence takes a different form for single women. Widows often fight with their marital families for property rights, especially land. They are sometimes denied these rights, or families create a hostile environment, preventing successful cultivation. Alka from Akola said, "since my husband's death, my two brothers-in-law have been harassing me. My land is between theirs, and they often encroach on it from both sides."

Kalpana is a 37-year-old woman from Akola district. She was married at the age of 17, and from the very beginning violence defined her marriage. After enduring abuse of from her alcoholic husband. One day, tired of daily beatings, Kalpana took action. She raised and sold a goat, pawned her mangalsutra, and took a Rs 30,000 loan to send her husband to a rehabilitation centre she had recently learned about.

Determined to address the root cause of his drinking, Kalpana united the village women to fight illegal liquor shops. When the Sarpanch or the village head refused to help them, women went to the police station and directly reported the illegal shops to the police, who shut several of them down.

After ignoring multiple warnings, Kalpana finally reported her husband to the authorities, and the physical abuse stopped.

Although her husband no longer drinks, he remains addicted to gambling. However, these days Kalpana shares farm decisions with him and, when there is no farm work, earns extra income through beauty parlour and tailoring jobs.

4.2.2 Violence at Workplace

It was difficult to get women to talk about the violence at workplace during the survey, especially sexual violence. Even during in-depth interviews, women often talked about instances of violence happening to other women they know, or hearing about such instances happening, but not their own experiences. Six per cent women in the survey reported being aware of sexual harassment faced by other women in their village. One per cent of the cultivators said they faced sexual harassment from traders when they go to purchase inputs, and 0.5 per cent of the cultivators said they faced sexual harassment by the labour they hired. While reporting of sexual harassment was low, women talked about other types of harassment they face at the workplace.

Verbal abuse by the employer was reported by 41 per cent of agriculture labourers, and 53 per cent of the migrant labourers. Also six per cent of the women said they face verbal abuse by the rojgar sevak, a village level functionary for MNREGS. Twenty-seven per cent of the women reported they endure caste-based comments at the workplace. Thirty per cent of the

agriculture workers and 16 per cent of migrant workers reported facing threats of not being offered work in the future.

4.2.3 Redressal Mechanism

The survey also inquired about redressal mechanisms for domestic violence. Among the 466 respondents who experienced domestic violence, 56 per cent sought help. Most sought help through informal channels such as family members (84%), friends (38%), and community members (12%). Only six per cent (16 women) went to the local police station. No one reached out to district-level mechanisms like the Bharosa cell or Sakhi centre, nor did they call any helpline. This indicates a failure of government systems to reach women in need.

This is concerning looking at all the mechanisms established through the Departments of Police, Justice, and Women and Child Development. From the discussions with women, and interactions with government officials it was clear that the existing distress-redressal mechanisms remain out of reach for women. There are of course social and cultural norms that prevent women from seeking help against violence. But another reason is that they are not aware about all the mechanisms that are available to them. In all the district workshops conducted in the study districts, district level government officials participated and provided information about various mechanisms. But there have been hardly any initiatives from the government to popularise this information in the villages. In his address during the district workshop, the Superintendent of Police (SP) of Akola district expressed concern over the study's finding that very few women approach the police in cases of violence. He said that this is an indication of lack of trust, and the Police Department needed to take more concrete actions so women would feel confident to approach the police.

Another issue observed during these interactions was lack of gender sensitisation among the government officials. Some officials during the interviews and their address to women expressed the opinion that women too are often responsible for violence they face in the household. They advised that women should adjust, and should ignore minor incidences of violence. Very few officials showed any understanding about violence being rooted in patriarchal structures. Social workers working with Women and Child Special Cell were among the sensitive officials, but lack of budget, and absence of coordination with other departments made it difficult for them to work efficiently. The Local Committees established under the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act 2013 are at the district level, and not accessible to women farmers. But most importantly there is very little understanding around what could constitute harassment at the workplace when it comes to the agriculture sector. The local committee members approached by the researchers shared that they have never had a complaint filed by women farmers or labourers. There was no awareness among officials that such harassment would come under the purview of the local committee. There is no awareness among women about the local committee, and no efforts to that end have been made by the department.

The findings present a disturbing account of the widespread and deeply embedded nature of violence faced by rural women, within homes, at workplaces, and across community spaces. Over one-third (35%) women reported experiencing domestic violence. This is significantly higher than the NFHS-5 figure of 28.6 per cent for Maharashtra. Rates were particularly high among single (79%) and widowed women (44%), and among the landless (40%), revealing how marital status and landlessness intensify women's vulnerability.

Verbal abuse by husbands, physical violence, and control over women's earnings emerged as the most common forms of domestic violence. Alcohol consumption was a significant trigger in many cases. Education did not shield women from violence as seen in the data.

Women reported economic violence through control over income and property, especially among widows and women cultivating land leased or owned in their husband's name. Workplace violence took the form of withholding wages, harassment, or economic deprivation, especially during migration. The denial of a rightful share in income or property was particularly acute for widows, who also faced land encroachment by in-laws.

Access to justice and support remains severely limited. While 56 per cent sought help, most turned to family and friends. A mere six per cent approached the police, and no woman accessed formal district-level mechanisms such as Sakhi Centres or helplines.

This data exposes how violence operates as a continuum, shaping women's health, labour, income, and autonomy. Without serious investment in community-based support, legal accountability, and redistribution of land and labour rights, violence will continue to impact women's agency and survival in the rural economy.

5. Concluding Remarks and Way Forward

5.1 Concluding Remarks

5.1.1 Starting with Disadvantage: Interplay of Caste, Class, Patriarchy, and Location

The profile of the women participants clearly presents the disadvantage they face due to structural barriers placed by caste, class, patriarchy, and location. Lack of education, early marriage, lack of asset ownership, and restrictions on public participation, hinder their opportunities in life and affect their potential to participate in society. While almost all women participants faced some of these barriers, certain groups were more vulnerable compared to others. Women from SC and other disadvantaged communities, and Muslim women faced more disadvantages than others. Marital status played a key role as seen both in the survey and in in-depth interviews. The situation of the young women in the age group 18 to 30 years is also striking, because it is no different from that of the women in older age groups. The data also shows regional differences: women in Parbhani represent lower gender markers typical of the

Marathwada region, compared to the two districts in Vidarbha. Navigating agrarian distress with these disadvantages, places varied burdens on them.

5.1.2 Landholding, Irrigation, and Agricultural Assets

More than half of the households in the survey were landless, and most of the landowning households belonged to marginal and small landholders. Availability of irrigation was very low compared with the state average (20%), which is also very low compared to national average (55%). Landholding pattern and irrigation unavailability affects women's livelihood options in these villages. Other resources owned by these households including livestock and agricultural assets were limited, further marginalising women. Overall disadvantaged castes were more resourceless, making them more vulnerable in dealing with agrarian distress.

5.1.3 Overt Reliance on Farm-Based Livelihoods

Almost all the women involved in the survey are engaged in either cultivation or agriculture labour. Even younger women in the 18-30 age group were involved in these two activities. Non-farm employment or livelihood opportunities are almost non-existent in the study districts. For the women from landless households, agriculture labour is the only source of income. For agricultural labourers, the total workdays available are between 120-134 days in a year and daily wages rarely go beyond Rs 200. Other than lowly paid agriculture labour work for about four to five months in a year, women do not have any other opportunities for wage work in their own villages. They work in labour gangs and move from village to village for agricultural work. Under extreme distress conditions, as seen in Parbhani, they migrate for an entire season for sugarcane harvesting. Many are thus seen scavenging for any work that is available and exploiting themselves, always at the cost of their health. It is evident that crop production is unable to absorb these women workers in many of these villages. This warrants strengthening of MGNREGS and creating opportunities for non-farm livelihoods including rural services for the women.

5.1.4 Impact of Existing Agrarian Model

Data from the study indicates a shift towards chemical intensive monocropping in the study area. This has implications for human health and environment sustainability, and impacts the cost of cultivation, pushing agrarian households into cycles of debts. The study specifically noted impacts on food diversity, health and well-being, and seasonality of work.

5.1.4.1 Lost Food Diversity and Impact On Health and Wellbeing

The shift from food crops to cash crops like cotton and soyabean has also negatively affected the availability of diverse foods, fuel, and fodder that was otherwise available on farms. This is also evident from the data on patterns of food consumption and sources of food. Most women irrespective of landholding have reported being heavily dependent on markets for almost all of their food needs. Wheat and paddy are the only food items that are regularly consumed by

women and the source for these grains is the PDS. In the absence of PDS, these grains are also purchased from markets.

Poor access to diverse food, exposure to pesticides, weedicides, and chemical fertilisers, and back-breaking work in short periods of time have led to multiple ailments among women such as skin rashes and body aches during harvest and weeding seasons. Insomnia and depression due to lack of work, especially during the lean season are not uncommon among women. Concerns about finding work, providing for family, managing children's education, and dealing with domestic violence adversely affect women's mental health.

5.1.5 Paradox of Declining Work and Labour Shortage

Most women engaged in labour reported declining work availability in agriculture due to monocropping, mechanisation, use of weedicides, herbicides etc. On the other hand, cultivators mentioned labour shortage as a persistent problem that they were left to tackle, particularly during peak seasons.

Changes in cropping patterns have led to the concentration of agricultural labour work in certain months of the year. This has an impact on both cultivators who seek to hire labourers and agricultural labourers seeking work.

The concentration of labour work at certain times means that cultivators face labour shortages when labour is most needed, whether for weeding, harvesting, or other operations, compelling them to introduce mechanisation and the use of weedicides to tide over the labour shortage. Moreover, uncertainty over price realisation, lack of irrigation, climate change, crop raiding, etc, exacerbate this situation and further compel the cultivators to move towards mechanisation and other labour-saving technologies.

Labour shortages are particularly felt by small and marginal farmers who cannot afford to pay higher wages; women from socially disadvantaged castes or single women who do not have the social or financial capital to hire labour. They are often seen to engage in exchange labour and end up working for extended hours at the cost of their health. Medium and large farmers provide advances to labour that helps them suppress wages and be assured of labour.

For those dependent entirely on agricultural wage labour, monocropping along with increased mechanisation and use of weedicides presents a case of declining labour opportunities. Women have reported around 120-134 days of work availability in a year. The lean agricultural season is thus extended from six months to about eight months now, forcing them into distress migration, seasonal or otherwise, borrowing for survival or doing any work that comes their way.

Earlier a diverse set of crops meant that work was available for at least 6-8 months of the year, and wages were available in either cash or kind. Foodgrains as wages, especially for Jowar are fondly remembered by women. Access to food grains, fuel, and fodder which are all essential for the survival of families or social reproduction has been reduced, thus putting an undue

burden on women to work for longer hours and engage in any work that may become available—collecting crop residues for example. Through their lowly paid and unpaid labour in the home and farms, women reduce the relative deprivation of others.

5.1.6 Interlinked Markets as a Form of Violence

As cultivators, women have reported heavy reliance on traders to provide credit for seed and other agricultural inputs against the crop produce as a collateral. While the high interest rates are already a form of harassment, women have also reported violence and sexual harassment from creditors for repayment of credit through early sales of produce at lower rates for example.

Tied labour is another form of violence against women in the context of labour shortages. As discussed earlier, medium or large farmers struggle to hire due to seasonal labour shortages. By providing wage advances, these landowners can get assured labourers and also suppress wage rates. Another form of tied labour seen in Parbhani district is among sugarcane workers who are contracted by the sugar factories through contractors by giving lumpsum advances to be settled against wages after the six-month sugar harvesting season is over. These workers are staying away from home under adverse conditions.

5.1.7 Indebtedness: Excessive Reliance on Informal Sources

The study has shown that women have been resilient in times of crisis but due to the limited time, energy, and income, they are unable to address their family's needs. It is not uncommon to find them driven into distress sale of assets and unsustainable informal borrowing at very high interest rates.

While 90 per cent of women have bank accounts, loans are mostly from informal sources, particularly for SC, ST, DT, SBC, and landless groups. Landowning households rely on both formal and informal credit for survival needs, underscoring the economic vulnerabilities women face in these districts.

A majority of borrowing by women is to meet expenses for running the household. Loans were taken for meeting health needs, paying agents who helped avail government schemes, education of children, weddings, and other household needs. Loans for daily needs were mainly taken during the lean seasons of April and May. General castes and OBCs took more loans for agriculture, whereas SCs took more for household purposes.

With multiple private players in the agriculture sector, women and other small and marginal farmers must negotiate with multiple intermediaries such as agricultural input dealers, traders, insurance agents, etc. who often belong to dominant castes and classes. This is further aggravated by the failure of the public system to provide social and economic security to women farmers, forcing them to borrow to meet daily needs as well as for investments in developing their farms.

5.1.8 Failure of the State

The data points to the failure of the state to provide welfare measures such as pensions, housing, water, and sanitation facilities, and crèches at work sites to women. Women shared that they have limited access to the Ujjwala scheme (that provided LPG connections) and thus forage for fuel. Moreover, public healthcare facilities too have failed the women, forcing them to rely on private health systems for which informal borrowing becomes inevitable.

While the PDS has been a saviour in times of crisis, the lack of diversity and the limited quantity fails to replenish women's energy. With the shifting policies which prioritise cash transfer over the supply of grains and pulses, the onus on women to provide food for families increases further.

The public employment programme MNREGA has also failed in the study area, where little or no employment is available in the lean season which is now fairly extended.

Investments in agriculture too have been limited, as pointed out by the women. Emphasis has been on paltry direct transfers that are poorly implemented, rather than on improving their farms through water conservation, soil building etc. Investments have not focussed on the advancement of resource rights, improvement in formal credit, price realisation for produce, better storage facilities in the proximity of their villages etc. thereby compelling women to increasingly rely on a number of intermediaries. Moreover, the state has paid less attention to improving the rights of women on land and other resources.

5.1.9 Unpaid Care Burden of Women

Unpaid care and domestic work are particularly onerous for poor women because they are deprived of the resources needed to carry out these responsibilities, both due to lack of income and assets and lack of good quality infrastructure, such as water and sanitation, clean energy, good quality housing. Most of the responsibility of household tasks, including fetching water, fuel and fodder is carried out by women of the households. Women labour in their family lands often without any rights or say in the decisions regarding the cultivation. They often engage in labour exchange systems to save money. They care about their family's food and nutrition security, and take labour contracts to secure foodgrains for the family's consumption. In many cases if the husband is an alcoholic, they not only bear the responsibilities of the family on their own, but also have to take care of the husband's loans.

5.1.10 Continuum of Violence

In the agricultural sector, the continuum of domestic and workplace violence often blurs the lines between personal and work lives, especially for women and marginalised groups. The workplace is often not well-defined for women in agriculture. Many a time it is the farm that belongs to the household or is in her name where she works as an unpaid labourer without the right to decide and is harassed by her own family or the male labourers she wishes to hire; the farm she works on as a paid labourer where she is often discriminated against based on caste or

other difference; the migration site, the Krishi Kendra, the banks, and market spaces she goes to are all workplaces that often do not get defined as workplaces.

Women shared instances of family members encroaching upon land that is in their name; how the husbands sell the hard-earned produce little by little to pay for their addictions; how as labourers, the caste and patriarchal norms affect their employment opportunities; escalation of domestic violence at migrant worksites and several other similar experiences.

Women farmers frequently face physical, verbal, and psychological abuse from their own families, landowners, traders etc. mirroring the power dynamics and control exercised by others in their personal lives. This violence not only undermines their safety and wellbeing but also hampers productivity and perpetuates a cycle of oppression and economic dependency.

With the blurring of lines, redressal is often sought from family members, neighbours, community members, and other informal channels. Rarely do women go to the police or other formal redressal institutions.

While various mechanisms set up by the police, women and child development, and justice department are available for addressing women's complaints about violence, women's reach to these structures remain unlimited. There needs to be more awareness about what constitutes as violence. Accordingly, different measures would be needed for addressing different forms of violence. To deal with the cases of direct forms of violence, there must be more coordination within the redressal ecosystem. In order to effectively address other forms of violence like economic violence, economic redressal policy shifts are required across departments. The discourse around violence against women needs to be changed. It needs to be seen through the lens of structural violence.

5.2 Concluding Comments and Suggested Way Forward

Gender roles and relations in farming are being constantly reshaped and reconfigured as a result of the evolving nature of the agrarian structure and farming. This happens importantly because of changing patterns of workers, distribution, and access to productive resources. The marginalisation of farmers and the reallocation of land and water from food crops to chemical and water-intensive commercial crops has re-organised rural livelihoods and relations, often along existing socio-economic axes of inequity. This places undue burden on women which is evidenced through multiple markers highlighted in the study. However, the broader narrative around agrarian distress on the one hand and the narrative around violence against women on the other has paid little attention to this. Through the findings from the study, the researchers argue for the need to understand the agrarian crisis from a gendered lens, thereby highlighting how agrarian distress impacts women farmers across diverse groups. This offers a lens to understand the gendered nature of the crisis. Given the emerging evidence, it becomes important to introduce measures that would advance the rights of women farmers, safeguard and protect their interests, and create spaces for safe work environments.

The present model of agricultural investment in Maharashtra has been shaped by policies that prioritise direct transfers and input subsidies over asset development. These measures often favour seed and fertiliser companies rather than poor farmers, and irrigated areas and select crops rather than neglected geographies and people. Such an approach has deepened existing inequalities, particularly for women in agriculture who remain marginalised both as cultivators and as workers. structural shift in policy is needed to promote a gender-transformative and inclusive model of agricultural development. This must begin with land reform, redistribution, and reallocation of resources in an equitable manner, with specific attention to securing women's rights to land through inheritance and public distribution. Investments must shift away from large irrigation projects that displace communities towards locally grounded initiatives such as water conservation and soil moisture enhancement based on watershed approaches. At the same time, creating local markets, storage facilities, and access to low-interest credit designed specifically for women farmers, particularly in rainfed and drought-prone areas would support marginal and small farmers, tenant cultivators, livestock rearers, and landless labourers. Benefits from agricultural schemes should be linked to actual work in farms rather than ownership, thereby recognising women as farmers regardless of their landholding status. Introducing drudgery-reducing technologies that ease women's workload without displacing labour, and supporting group farming and collective labour practices, will further strengthen their role.

A key area for reform lies in transitioning towards ecologically sound and caring models of agriculture, led locally by farmers' collectives and especially by women. Moving away from chemical-intensive monocropping towards diverse, climate-resilient systems that place food, nutrition, and ecological health at the centre would not only address environmental degradation but also valorise women's knowledge of sustainable farming practices. Strengthening public systems that support everyday survival is equally critical. The study highlighted the extent of time and resources women invest to ensure basic wellbeing for their families, while the state has failed to provide adequate pensions, housing, healthcare, sanitation, child care, or secure food systems. Strengthening healthcare, water and sanitation services, public distribution with diverse nutritious grains, and child-care facilities are central to reducing women's burdens and improving family nutrition and health.

Employment creation must also be prioritised. Expanding MGNREGA as a social protection programme during lean agricultural seasons is essential, especially as agrarian distress forces migration. Women often have no respite from work and are pushed into debt through borrowing at high interest rates. Increasing budgetary allocations for MGNREGA, ensuring timely payments, and linking it to asset-building activities such as drought proofing, soil improvement, and water conservation can both absorb women's labour and strengthen agricultural resilience. Beyond MGNREGA, the non-farm sector must be expanded to provide opportunities in rural services such as education, health, livestock, and agriculture-related services. Support for developing bio-service sectors aligned with green transitions could provide

dignified work for landless and marginalised women, many of whom belong to SC and DT communities.

A gender-just agrarian transformation must also ensure women's participation in decision-making and governance. Since women shoulder disproportionate risks and unpaid labour, they must be actively involved in natural resource management and in shaping local and state-level agricultural plans. Strengthening women-led institutions, women's rights organisations, and civil society groups is vital to advancing gender equality and ensuring that women farmers' voices shape policy. This requires confronting entrenched inequalities of caste, class, and patriarchy, which continue to limit women's prospects as farmers and workers. Programmes to raise awareness of these structural barriers and create resource centres for women to challenge discrimination are essential to creating favourable and safe workspaces.

Finally, addressing violence against women in both domestic and workplace settings must be a central priority. Farms and agricultural labour sites are rarely recognised as workplaces, which has excluded women from protections under laws such as the POSH Act of 2013. Strengthening redressal mechanisms, enhancing awareness of workplace rights, and ensuring that women can access Sakhi centres, special cells, and Bharosa centres is critical. Local complaint committees must be established at the Gram Sabha level, with information displayed at Panchayat offices and MGNREGA sites to increase accessibility. Anganwadi workers, ASHAs, police patils (village level law enforcement official), and panchayat leaders must be sensitised and trained to support women facing violence. Recognising violence as a continuum across domestic and workplace spheres and institutionalising measures to prevent and address it can create safer, more equitable rural spaces.

In summation, a comprehensive strategy for Maharashtra must weave together reforms in land rights, public investment, employment, ecological farming, social security, institutional strengthening, and violence prevention. Such measures will serve to safeguard women's rights and wellbeing while strengthening agriculture as a whole, and lay the foundation for a more just, resilient, and sustainable agrarian future.

Structural Violence against Women in Agriculture: Evidence from Telangana



Guduri Lalitha –
Life Anchored in Soil,
Torn by the State

Guduri Lalitha, a 30-year-old woman from the Scheduled Caste community in Siddipet district, saw her life upended when her village,

Pallepahad, was submerged by the Mallannasagar reservoir under the Kaleswaram Lift Irrigation Project. Like most families there, her household survived on small plot of land and seasonal wage labour. The forced evacuation of the village tore people away from their livelihoods, homes, and community bonds.

Married in 2012, Lalitha worked both on her family's

land and as an agricultural labourer, while her husband took up construction work. In 2016, land acquisition notices reached the village. The residents resisted through protests and hunger strikes but under mounting political pressure, many families, including Lalitha's, were compelled to surrender their land. Decisions were made largely by men; women's voices were neither heard nor considered.

Her family received ₹12 lakhs per acre along with a housing plot. But most of the compensation was consumed by debt repayment and the purchase of a small plot for a new house. The move to the resettlement colony brought greater hardship. With her

husband staying at home to care for his ailing father, Lalitha became the family's main breadwinner. She now juggles agricultural labour with tailoring, earning barely ₹5,000 a month under irregular and exploitative conditions.

Lalitha's story mirrors the plight of countless displaced women, stripped of land, identity, and security and yet forced to carry the burden of survival. Compensation

was paid, but livelihood was ignored. The Land Acquisition Act of 2013 was not honoured in full. No provisions were made for loss of work, identity, and food security. Women, already marginalised, are now bearing the weight of survival in an unfamiliar, unyielding world. Despite these losses, her resilience continues. Rooted in hope, she continues to fight for a more secure future for herself and her family.

1. Telangana State Context

1.1 Introduction

Telangana became a new state in June 2014, following bifurcation from the erstwhile undivided State of Andhra Pradesh. Amongst various socio-economic and political factors that led to the formation of a separate state, a long-drawn process of agrarian distress that adversely impacted the livelihoods of a large sections of the rural population in the state was one of the key factors that led to the demand for a separate state. During the early 1990s, Andhra Pradesh became one of the foremost states to implement the economic reforms agenda as part of the broader liberalisation induced reforms. The focus of these reforms was on reducing fiscal deficit involving withdrawal of the state from key sectors, especially the agricultural sector leading to reduced public investments. More importantly, the focus of these reforms was on reducing the dependence of over 70 per cent of the rural workforce on agriculture to less than 40 per cent as envisaged in a vision document for Andhra Pradesh named “Vision 2020: Swarna Andhra Pradesh” (Golden Andhra Pradesh) prepared by McKinsey & Co, a leading American consulting firm. Resultantly, the agrarian structure comprising predominantly of a large number of small and marginal farmers and landless tenant cultivators became particularly vulnerable to new market forces with little or no protection from the State (Reddy N. D, 1999; Dev & Mahajan, 2003). The most acute manifestation of this distress was the rise in the number of suicides amongst farmers in the erstwhile undivided Andhra Pradesh. As per various estimates from NCRB data, around 33,326 farmers’ suicides were recorded in the state between 1995-2011. Significantly, the largest number of these suicides occurred amongst farmers in the cotton growing regions of Telangana at that time (Vaditya.V, 2017).

Telangana Rashtra Samiti (TRS), the political party that was at the forefront of the movement for separate statehood was voted to power and formed the first government in the newly formed state of Telangana in 2014. The party, with its strong roots amongst the rural sections at that time was also seen as a party that would reflect the needs and aspirations of the rural population across the state in its policies, programmes and governance of the new state. To set the historical context, it is significant to mention that women, especially in the rural areas across Telangana played a key role in the movement for a separate state not just in the later phase of the struggle for a separate state that began in the early 2000s but also in the earlier militant struggle for land rights and against feudal oppression that happened during various phases from the 1940s along with the demand for a separate state during the 1960s. Women’s role and participation in these larger political movement is however less acknowledged. It was only in the 1980s that women’s groups attempted to revisit these movements and retrieve the role and experiences of women through their oral histories and memoirs (Stree Shakthi Sanghatana, 1989; Kodidala, 2022).

While agrarian distress itself precedes state formation and is well documented (Nayyar & Sen, 1994; Vakulabharanam, 2005; Bhalla & Singh, 2009; Posani, 2009), this chapter is an attempt to

present an overview of the agriculture sector in Telangana following state formation, and more specifically the situation of women in the sector by traversing the key policy shifts in the sector over the last decade by using available data on key parameters such as landholding patterns, access to schemes, key demographic indicators related to rural women such as sex-ratio, marital status, literacy, access to social security schemes along with examining patterns in violence against women and access to redressal mechanisms. In doing so, this paper draws upon secondary data from various government reports such as various volumes of the Telangana Socio-Economic Outlook (between 2015-23), the four-part series of Telangana Social Development Report, 2017, data from Census 2011, NFHS 4 and 5 Survey Reports, NCRB data as well as a review of various other independent research and media reports.

1.2 Overview of Agriculture Sector

Telangana is located on the Deccan Plateau, in the southern region of India. The state is strategically located in the central stretch of the eastern seaboard of the Indian Peninsula and is bordered by the states of Maharashtra to the north and north-west, Chhattisgarh to the north, Karnataka to the west, and Andhra Pradesh to the south, east, and north-east. The annual normal rainfall of the state is around 905.3 mm. Important soils include red sandy loams, red loams with clay base along with very small patches of alluvial soils. The maximum and minimum temperatures during southwest monsoon ranges between 13°C - 27°C and 29°C - 34°C, respectively. Telangana is divided into four agro-climatic zones based on geographical characteristics such as rainfall, nature of soils, climate etc., viz., (i) Northern Telangana Zone (ii) Central Telangana Zone, (iii) Southern Telangana Zone and (iv) High Altitude and Tribal Zone. The state's climate is predominantly hot and dry.

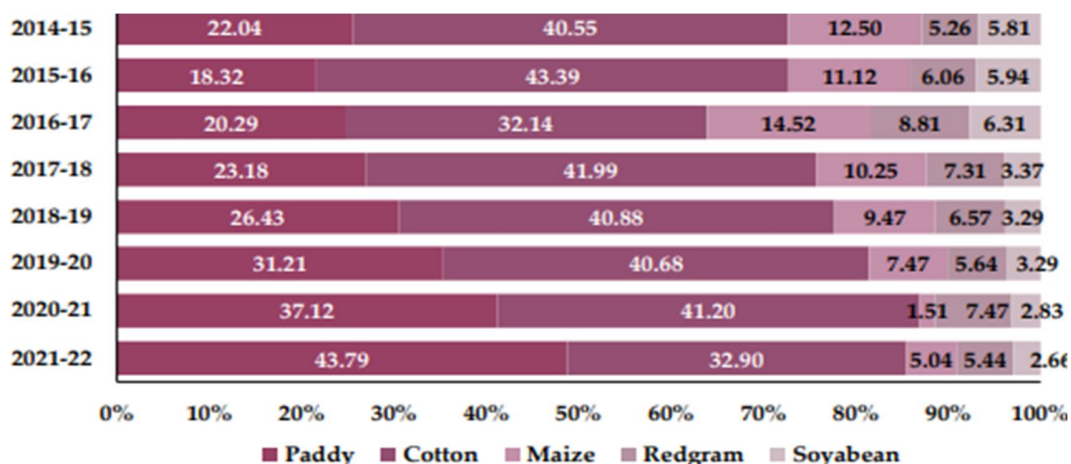
Agriculture and allied sectors such as horticulture, animal husbandry, and fisheries form the backbone of Telangana's economy, providing employment to a significant portion of the state's population that lives in the rural areas. Agriculture and allied sectors employ nearly two thirds (66%) of the rural workforce and nearly half (47%) of the state's workforce. (Telangana Socio-economic Outlook 2024). The contribution of the agriculture and allied sectors to the state's economy has remained steady at around 16-18 per cent of (GVSA), Gross State Value Added (GSVA) at current prices during the period 2014-15 to 2023-24, as compared to the contribution from the industries sector that shrunk marginally from 22 per cent to 18 per cent during the same period, while the contribution of services sector registered a marginal rise from 61 per cent to 63 per cent of the economy (Directorate of Economics and Statistics, Government of Telangana, 2024).

Telangana has a total geographical area of over 276.95 lakh acres (112.08 lakh hectares). Of this, 52.6 per cent of the area is under Net Sown Area, around 24.7 per cent is under forest cover, 7.46 per cent is under land put to non-agriculture use, 5.26 per cent area is under fallow lands, 5.42 per cent is under barren and uncultivable land and the remaining area is under permanent pastures and other grazing lands (Agriculture Census 2021-22).

1.3 Key Shifts in Cropping Pattern and the Push for Paddy Cultivation

A look at the past decade following state formation shows that a major shift in cropping pattern has occurred primarily through a policy push for cultivation of paddy in a big way. According to official data available, the Gross Sown Area (GSA) has increased from 131 lakh acres in 2014-15 to 198 lakh acres in 2021-22 (an increase of 51%). This increase in area is mainly due to the heavy investments in new irrigation projects, revitalisation of existing irrigation systems such as medium and small tanks to some extent and the systematic paddy procurement mechanisms implemented by the Government (Telangana Socio-economic outlook, 2023). Paddy cultivation in both kharif and rabi seasons has made Telangana the rice bowl of India in a very short span. Paddy, cotton, maize, pigeon pea, and soybean are the major crops grown in the state. The area under these five major crops constituted 85 per cent of the total area during 2021-22. Of these five major crops, paddy (50%) and cotton (24%) constituted about 74 per cent of the area. In 2014-15, the area cultivated under paddy was about 35 lakh acres and increased by 180 per cent to 98 lakh acres in 2021-22. Similarly, the area under the cotton crop also increased by 12 per cent from 42 lakh acres to 47 lakh acres in 2021-22. The massive push for cultivation of paddy and cotton has also meant an increase in consumption of fertilisers and pesticides across the state over time. There is an increase of 11.70 lakh tonnes (46% increase) supply of fertilisers during the period from 2014-15 to 2021-22 in the state. The following figure shows the key shifts in the area under the major crops between 2015-16 to 2021-22.

Figure 1 Shifts in cropping pattern



Source: Directorate of Economic and Statistics, Government of Telangana

As per official data, the gross irrigated area of all crops increased by 117 per cent between 2014- 15 (from 62.48 lakh acres) and 2021-22 (to 135 lakh acres). Significantly, the Net Sown Area (NSA) in the decade preceding state formation increased from 74 per cent in 2001 to 79 per cent in 2011, largely due to land development work taken up through convergence of MGNREGS and irrigation schemes, the increase in NSA was enabled largely through heavy investments and commissioning of lift irrigation projects such as the Kaleshwaram Lift Irrigation

Project (KLIP), involving a massive network of several reservoirs and pumphouses across seven districts of the State. Next to agriculture, the livestock sector is another important sector in rural and semi-urban areas in the state. About 25.82 lakh families are engaged either in rearing livestock or related activities for their livelihood. Between 2012-2019 the livestock population in the state increased from 26.7 million to 32.6 million with 22 per cent growth (20th Livestock Census, Gol). Among the major states in India, Telangana is second to West Bengal in the growth of livestock population.

1.4 Ownership of Agricultural Land

The agrarian structure in Telangana is characterised by deep asymmetries in land ownership patterns and a comparison of the data compiled from the two Agriculture Census following formation of the new state reflects the landholding patterns across various social groups. It is significant to mention here that land records in Telangana have not been updated for a long time and in the absence of accurate data related to land ownership, data related to operational landholdings compiled as part of Agriculture Census (which is based on existing land records) only offers a proxy estimate or picture of the landholding patterns. A look at the data from the Agriculture Census 2021-22 reveals that the total number of operational holdings in the state underwent a major shift from 59.48 lakhs covering an area of 59.72 lakh hectares in 2015-16 to 70.60 lakhs, covering an area of 63.12 lakh hectares in 2021-22. Small and marginal farmers constitute about 91.4 per cent of the landholdings (less than 4.94 acres), accounting for 68.2 per cent (43 lakh hectares) of the area. Semi-medium, medium, and large farmers hold 7.1per cent, 1.4per cent, and 0.1 per cent of the landholdings and account for 20.5per cent, 8.7per cent, and 2.6 per cent of the area operated respectively. As per the Agriculture Census of 2021-22, the average landholding size in the state is 0.89 hectares, down from 1.00 hectare in 2015-16. The size/class of landholdings across different social groups is shown below.

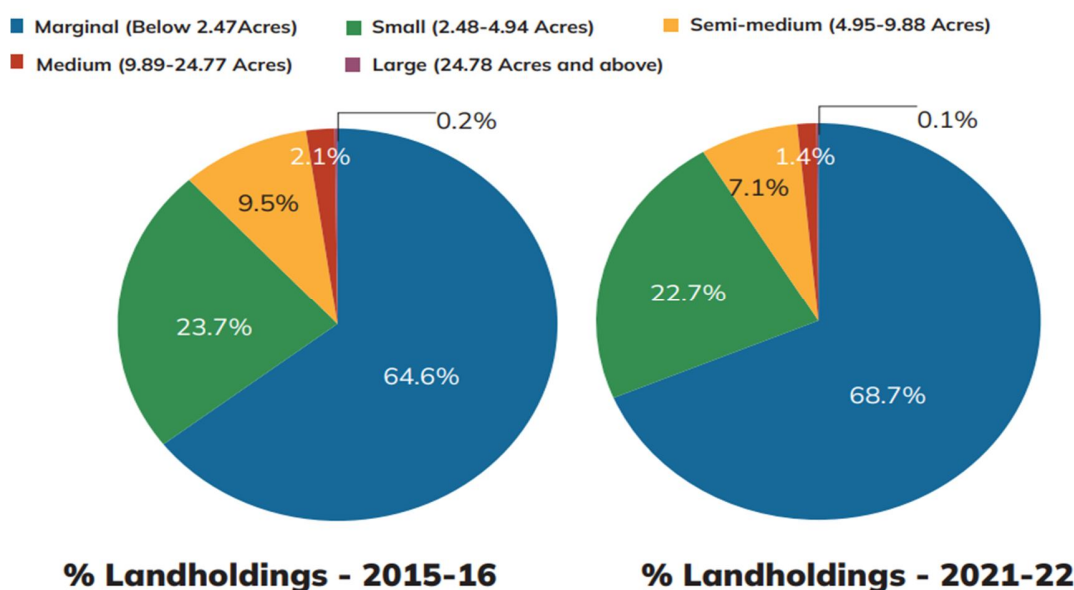
Table 1 Landholdings vs. social groups

Land Holdings by Size Class						
Size Class (Acres)	No. of Holdings ('000)		% of Holdings	Area Operated ('000 Hects.)	Area Operated ('000 Acres)	% of Area Operated
Marginal (Below 2.47)	4,847		68.7	2,067	5,108	32.8
Small (2.48 – 4.94)	1,600		22.7	2,237	5,528	35.4
Semi-Medium (4.95 - 9.88)	505		7.1	1,297	3,205	20.5
Medium (9.89 - 24.77)	99		1.4	547	1,352	8.7
Large (24.78 and Above)	9		0.1	164	405	2.6
Total	7,060		100	6,312	15,597	100
Land Holdings by Social Groups						
Scheduled Caste	979		13.9	611	1,510	9.7
Scheduled Tribes	834		11.8	753	1,861	11.9
Institutional	0.2		0.0	9	22	0.2
Others	5,247		74.3	4,939	12,205	78.2
Total	7,060		100	6,312	15,597	100

Source: Agriculture Census, 2021-22, Directorate of Economics and Statistics, Government of Telangana

Significantly, in the period between 2015-16 to 2021-22, marginal holdings (below 2.47 acres) increased from 64.6 per cent to 68.7 per cent and small holdings (2.48-4.94 acres) slightly decreased from 23.7 per cent to 22.7per cent, semi-medium holdings (4.95-9.88 acres) dropped from 9.5 per cent to 7.1per cent, medium holdings (9.89-24.77 acres) declined from 2.1 per cent to 1.4per cent, and large holdings (24.78 acres and above) saw a marginal decrease from 0.2 percent to 0.1 per cent. These shifts indicate a growing prevalence of smaller farms, with the most significant increase in marginal holdings. A comparison of the change in landholdings between the two census periods is shown below.

Figure 2 Landholdings in 2015-16 and 2021-22



Source: Agriculture Census 2021-22, Directorate of Economics and Statistics, Government of Telangana

1.5 Role of Women in Agriculture and Women's Land Ownership

In Telangana, women have a significant presence and role in agriculture as cultivators and agricultural workers. The proportion of women in agriculture as cultivators is 36 per cent and women working as agricultural labourers are 57 per cent (Census, 2011). This is significantly higher than the national average! Apart from their roles in crop production and processing, women play a diversity of roles in the livestock, poultry, horticulture production, and forestry sectors in the state.

While there is no accurate gender disaggregated data available, figures from various sources indicate that women's land ownership in the state ranges between 28-32 per cent. Over the last two decades, various governments, both in the erstwhile undivided State of Andhra Pradesh and in present Telangana have initiated various measures to entitle landless women to land ownership in the form of public land distribution programmes, land purchase and assignment schemes etc. Figures from the SC, ST Land Inventory initiative carried out by Society for Elimination of Rural Poverty (SERP) in 2010 indicate that around 28 per cent women amongst

SC and ST sections owned around 30 per cent assigned land (in 392 sample villages of 267 mandals surveyed by SERP) across all districts of Telangana. In terms of overall land ownership (including assigned land), 24 per cent women from the SC and ST sections owned 25 per cent lands sampled across 9146 villages of 428 mandals in Telangana as per the SERP study (SC-ST Land Inventory, SERP, 2010).

In a study using International Crops Research Institute for the Semi-Arid Tropics, (ICRISAT)'s unique longitudinal data for the same set of households over 2009–2014, Bina Agarwal and others attempt to provide the first estimates of the inter and intra gender gaps in land ownership in India, based on a wide range of indicators across nine major states, including Telangana. Their paper shows that around 32 per cent of the landowners in Telangana were women in 2014 while emphasising that even here substantial inequality remains and the need for government action for putting in place policies to enable land rights for women (Agarwal. B et al., 2021).

As per data available from the Agriculture Census 2021-22, in the individual category, female operated holdings across all social groups comprised 32.79 per cent of the total operational holdings in Telangana. In terms of total operated area, female operated area comprised 29.29 per cent of the total operated area across the State. In the same category, male holdings constituted 67.21 per cent of the total holdings and 70.66 per cent of the total operated area. In joint holdings, males represented 85.79 per cent of total holdings with an area of 81.08 per cent of total operated area and female holdings represented 14.21 per cent with an area of 18.92 per cent of total operated area. Female operated holdings by SC women comprised 22.6 per cent (1,58,300) out of the total operational SC holdings (7,00,000). Total SC holdings comprised 11.76 per cent of total operational holdings across the state and constituted 8.9 per cent of the total operated area. In terms of operated area, SC women operated area comprised of 22.5 per cent (1,19,800 ha) of the total operated area by SCs (5,32,200 ha) across the state.

It is important to note that as compared to the agriculture census of 2010-11, the total operational holdings of both men and women amongst SCs registered a decline of -5.86 per cent from 7,43,600 holdings to 7,00,000 holdings in 2015-16. Male holdings declined more sharply by -7.05 per cent during this period. Correspondingly, the operational area under SC holdings also declined by 9.42 per cent from 5,87,600 ha in 2020-11 to 5,32,200 ha in 2015-16. Here again, the area operated by SC males registered a sharper decline of 12.48 per cent during this period. Female operated holdings by ST women comprised 22.8 per cent (1,62,600) out of the total operational holdings by STs (7,12,500). ST holdings comprised 11.97 per cent of total operational holdings across the state, constituting 22.79 per cent of the total operated area by STs (7,40,600 ha) across the state. It is again important to note that while the number of ST operational holdings registered an increase of 5.95 per cent between 2010-11 and 2015-16, the operational area registered a decline of -3.90 per cent during this period, with female operational holdings increasing by 13.07 per cent during this period and the operational area also for females registering an increase of 10.93 per cent during this period.

Poor levels of land ownership amongst women, especially in the socio-economically marginalised groups has significant implications in terms of their extent of access to various agriculture related schemes and support services such as inputs, investment support, access to institutional credit, crop insurance, and marketing of produce.

1.6 Review of Policies Related to Agriculture and Agricultural land

It is in the context of the above asymmetries in land ownership that it is important to briefly review the key policy changes related to agricultural land and agricultural schemes brought in by the government in the new State to draw out the gendered implications of these policies. While a detailed review of each policy decision is beyond the objective and scope of this paper, the attempt here is to dwell briefly on each of these.

Agriculture in Telangana has a predominant presence of households from the marginalised sections of SC, ST, and OBC who form the bulk of small and marginal farmers and agricultural workers in the sector. Between 2002-12, rural landless households in Telangana constituted 43.3 per cent of the total rural households, with this proportion remaining unchanged over the decade (Telangana Social Development Report, 2017). Incidence of landlessness also varied widely across social groups with Land Access Index (LAI) being the lowest for the SCs (0.52) and close to 1 for STs (0.94) and more than 1 for others (1.15) (ibid, 2017). Even while the new government in Telangana State did not say anything about land reforms as part of its electoral promises or manifesto, the expectation was that it would set in place specific policies and programmes that would be in favour of the socio-economically marginalised sections of the state.

1.7 Land Acquisition for Projects

In a clear departure from the above expectation, the Government initiated large scale land acquisitions for various projects such as setting up lift irrigation projects, mega investment and infrastructure projects, thermal power plants, establishment of a massive pharma city etc. To bypass several procedural processes laid down in the Land Acquisition Act of 2013, the government brought in a special Government Order (GO.MS. No.123) to enable expedited land acquisition for several of the above projects. While several thousand acres of agricultural land was acquired from the landowning farmers using the above GO, the same GO had no provisions for compensating landless agricultural workers or tenant farmers who were dependent on the same lands for their livelihoods. On this contention, a group of 23 landless agricultural workers belonging to the Dalit community, (21 of these were women) approached the High Court of Telangana challenging the GO.123, thereby leading to this GO being struck down. In 2017, the government subsequently amended the land acquisition Act of 2013 (central Act 30 Of 2013) and continued to acquire a little over one lakh acres of agricultural land for various projects across the state. The government was compelled to compensate the landless workers for loss of their livelihoods, as required by provisions of the amended act.

In 2016, the government bifurcated the 10 districts (including Hyderabad) which were part of Telangana into 33 smaller districts. The acquisition of agricultural lands for various projects, some for construction of new collectorate buildings and several amenities for officials in the newly created districts led to a massive escalation of land values, including the price of agricultural lands across the state. The concomitant impact of these policies also meant that those who lost their agricultural lands, especially the small and marginal farmers and who received only small compensation amounts in return could no longer buy agricultural lands with the same money. More significantly, women who owned very little or no lands in their names are likely to be more adversely and disproportionately affected by the above processes.

1.8 Land Records, Updating, Digitisation and Changes in Revenue Governance

Between 2017-20, the government brought in key changes in the system of revenue governance in the state. To begin with, a large-scale exercise of purification of land records was initiated across the state without any comprehensive survey of lands. The last survey in Telangana was conducted almost 90 years ago. The purified land records were to be used as a basis for issuing new pattadar passbooks and title deeds to farmers as well as to access agriculture related schemes. However, several errors in the updating of records such as incorrect entry of names of farmers, inaccurate reflection of extent of lands owned etc led to farmers making repeated rounds to revenue offices to correct their own passbooks. In the year 2020, the government made key amendments to the “Telangana Rights in Land and Pattadar Passbooks Act, 1971.” These amendments significantly included empowering the Tahsildars with the powers to record as well as authority to register land transactions, the removal of the column in pahani that involved entering the names of the tenant cultivators, thereby invalidating their existence on lands and most importantly, the creation of a digital portal for facilitating digitisation of land records as well as for enabling various land related transactions online. The new digital platform was named “Dharani” (meaning land) and was given legal status through the amendments to the above Act. The digitisation of the land records without a physical survey of lands meant that a plethora of errors were made as part of entry into the digital platform that required further corrections by farmers. For women farmers, who have limited ownership over lands combined with their poor digital literacy skills, this means a further layer of marginalisation. It posed new challenges in terms of ensuring correct entry of their names and any land transaction like mutation and succession on the new platform.

1.9 Investment Support and Insurance Schemes for Landowners

In 2018, the Telangana government introduced two key schemes related to agriculture. An investment support scheme called Rythu Bandhu was initiated with the objective of providing Rs10,000 as investment support per acre of land to each farmer for each agriculture season. A second scheme called Rythu Bheema (Farmers Group Life Insurance Scheme) was introduced with the main objective of providing Rs 5 lakhs as financial relief and social security to the

family members/ dependents, in case of loss of farmer's life due to any reason. More importantly, both these schemes are directed at only landowning farmers, thereby excluding many tenants and landless agricultural workers from the purview of the same. Here again, women as tenant cultivators and agricultural workers tend to lose out on any support. A study on the implementation of Rythu Bandhu Scheme in four villages in Telangana found that one of the major beneficiaries of the scheme were absentee landowners, even though most of their income comes from non-agricultural activities, which include leasing out their land. The tenants, who are the actual cultivators do not benefit from this scheme. Some of the real cultivators, including Adivasis, Dalits also did not benefit since their land titles are not clear. Among the absentee landowners, a considerable number of government employees were among the beneficiaries, while they did not invest in agriculture. The study also notes that the benefits of the scheme tend to reach the real estate developers, the urban rich, middlepersons, and others who are not the actual cultivators (Sreenivasulu Y, 2023). The Congress government that was voted to power in the Assembly elections in the state in 2023 promised to correct the above anomalies related to the Dharani online portal and extend the investment support scheme (renamed as Rythu Bharosa) to all tenants and landless agricultural workers. In 2024, the government repealed the “Telangana Rights in Land and Pattadar Passbooks Act, 2020,” which had been enacted the previous administration. The new government introduced minor amendments to the earlier act and also renamed the new legislation as Bhu Bharathi Act, 2024. Based on the amendments to the earlier legislation, the Congress government also replaced the earlier unified land portal of Dharani with a new portal named as “Bhu Bharati,” that has also been given a legal status. However, despite the legislative changes and replacement of the online portal, no substantive measures have been taken by the government in identifying and enumerating tenant cultivators in order to extend investment support to them through schemes such as Rythu Bharosa. For extending financial assistance to landless agricultural households, the government has launched a new scheme named “Indiramma Atmeeya Bharosa”, to provide financial assistance of Rs 12,000 a year in two instalments. However, the key criterion for selection of beneficiaries under this scheme involves only those households who have worked under the MGNREGS scheme in the previous financial year (2022-23). Since the scheme involves disbursement of monetary support into the account of only one adult worker per household who has worked under the MGNREGS for this year, it would be significant to see how many women from the landless agriculture households in the state benefit under the Atmeeya Bharosa scheme.

1.10 Budgetary Allocations to Asset Ownership Based Schemes

As per official estimates, the budgetary allocation for agriculture in Telangana increased markedly from Rs 6,611 crore in 2016-17 to Rs 27,228 crore in 2022-23. In the financial year 2022-23 budget, the government allocated 14.4 per cent of its total revenue expenditure towards agriculture and allied activities (Telangana Budget Analysis, 2022-23, PRS Legislative Research). Under the Rythu Bandhu scheme, cumulatively, the government claims to have disbursed a total amount of Rs 65,192 crores (from kharif cropping season of 2018 to the kharif

cropping season of 2022) to 65 lakh beneficiaries. Of these, 53 per cent belonged to the BC category, around 13 per cent each to SC and ST categories, and 'Others' constitute around 21 per cent of the beneficiaries (Telangana Socio-Economic Outlook, 2023). There is no gender disaggregated data available to show how many women benefitted from the scheme separately. Under the Rythu Bima scheme, beginning from 2018- 19 onwards, the Government claims to have settled claims to an extent of Rs 4,771 crores and transferred the amount to 95,416 bereaved families (ibid, 2023). What is however evident from the budgetary allocations to the agriculture sector is that a significant portion of the budgets are being allocated towards asset ownership centric schemes such as Rythu Bandhu and Rythu Bhima, while those without land ownership, particularly women cultivators and landless agricultural workers are not only being disintitled from such schemes but also from a major chunk of the budgets for such schemes that come from public taxation.

1.11 Land Purchase as a Land Reform Measure

The only measure by way of land reform that enables landless households to come into land ownership is a land purchase and land development Scheme (LPS) that was introduced in 2015. This market-assisted scheme involved purchase of agricultural land of any quality from land owning households who are willing to sell it for a price not above Rs 7 lakhs per acre and assigning 3 acres of such purchased lands to landless Dalit households that are dependent on agriculture for their livelihood. More importantly, land purchased under this scheme was sought to be assigned in the name of the women in the beneficiary households. However, as per officially available data (www.tgscfc.cg.gov.in), the scheme had a limited impact, benefitting only around 7,000 women who received approximately 17,000 acres during the period that the scheme was actively implemented by the government (2014-18). The scheme was subsequently discontinued citing practical issues in identification and purchase of lands for distribution to the landless.

1.12 Welfare Schemes by Caste and Numbers

While welfare schemes from the State are essential for the upliftment of marginalised communities, the Telangana Government over the years consciously designed and launched many of these welfare schemes to bolster caste-based occupations in the state even without fundamentally addressing caste-based inequalities in rural areas. During its first term, the government announced a 75 per cent subsidy on the purchase of livestock through a cooperative society for families from the sheep-rearing Yadava and Kurma communities. While the Brahmin community forms a miniscule percentage of the population, the government set up a Brahmin welfare corporation and sanctioned Rs 100 crore for a Brahmin welfare fund. As several communities such as the Gangaputra, Bestha, and Goondla depend on fisheries, the government announced supply of fish seedlings and the establishment of fish rearing centres across the state. The government also proposed allocating Rs 500 crores to the Nayi-Brahmin community of barbers and washerman communities to help modernise their traditional

vocations. Even while many of these welfare schemes failed to reach the constituents over the years, the government's promises to different communities exhibits a flawed understanding of social justice, reducing caste to questions of voter arithmetic alone (Kadiyala S, 2023). During its second term too, the Telangana government continued targeting its welfare schemes through its ideology of caste-based social engineering by winning over smaller backward-caste groups through various schemes but making sure not to alienate upper-caste voters. For instance, before the 2018 State Assembly elections, the government made budgetary allocations of Rs 8,063 crores to appeal to the Adivasi communities without taking any proactive measures to address the applications for forest lands made by thousands of scheduled tribes and other forest dwellers under the Forest Rights Act (FRA, 2006). Similarly, Rs 2000 crores was set aside for religious minority communities. For the welfare of backward castes, Rs 5,920 crore was proposed to be sanctioned and Rs 12,709 crore for the upliftment of the Scheduled Castes. A little before the 2023 assembly elections too, the government announced an allocation of Rs 36,750 crore towards the special development fund for SCs and Rs 15,233 crore for the STs. Programmes for the welfare of minorities and backward castes were slated to receive Rs 2,200 crore and Rs 6,229 crore, respectively, the highest sums since the state came into existence. In a clear bid to wrest a byelection to a prestigious constituency in Karimnagar district, the government announced Rs 1,000 crore for a scheme aimed at the "all-round development" of Scheduled Castes in 2021, this has since morphed into one of the most hyped flagship programmes. Renamed as "Dalit Bandhu" later that year, it became a cash-transfer scheme where Rs 10 lakh is transferred to Dalit families to foster entrepreneurship. In an insightful paper that seeks to locate the broader issue of the tension between welfare and development policy framework by taking the case of Andhra Pradesh in the last 10 years, the author argues that a new type of patron–client relationship is developing between the politician and the voters as welfare schemes are designed and implemented to transform citizens into clients expected to vote for the ruling party in gratitude for the welfare benefits received (Suri K.C., 2024). The findings here could well apply to the newly formed state of Telangana where excessive centralisation of political power in one person is related to the speed with which the above welfare benefits are expanded. The victory of the Congress party in the 2023 assembly elections in Telangana could also be attributed to the extensive welfare guarantees announced by the party during its election campaign. These welfare guarantees are often made in an attempt to address the basic needs of the electorate and centred largely around addressing issues of housing, pension, free public transport, supply of subsidised cooking fuel or gas cylinders, unemployment allowance, free housing etc in what is referred to as "welfare populism" adopted by various political parties (ibid,2024).The wider implications of these processes for the nature of democratic politics and its consequences for the polity calls for a deeper examination and analysis in future.

1.13 Farm Suicides, the Link to Tenancy and Indebtedness

There have been key shifts in the nature and forms of tenancy in Telangana, even prior to the formation of the state. Fixed cash rent has become the most common form of tenancy in

Telangana with a large proportion of leased in land (61.5%) under fixed money followed by fixed produce (30.5%) and share produce (6%) arrangements in Telangana as of 2011. The area under fixed cash rent increased by 26 percentage points over the decade (2001-2011) in the state replacing the earlier form of largely share produce and fixed produce to some extent (Telangana Social Development Report, 2017). In rainfed conditions in Telangana, share cropping was a preferred mode of tenancy earlier since the risk of crop loss was shared between landowners and tenants, who were usually small or marginal farmers. Amongst the tenants again, SCs are marginalised in terms of their access to tenancy markets which have come to be dominated by the OBCs in Telangana. With the tenants being left to bear all the uncertainties related to production and prices, the higher share of leased in area under fixed cash terms in Telangana over time indicated the shift in disproportionate share of risk and burden onto the tenants. Added to this is the lack of any state support for cultivation in the form of investment, credit, crop insurance or crop loss compensation. In this scenario, borrowings by farmers from private and non-institutional money lenders further contributed to their debt burden, leading to suicides. Data indicates that about 83 per cent of rural households in Telangana across all social groups borrowed loans from both institutional and non-institutional sources. Average loan amount per household was Rs 3.23 lakhs. For SCs it was Rs 1.91 lakhs and for STs it was Rs 2.36 lakhs (Telangana Social Development Report, 2017). The NABARD-NAFIS study, in its All India Financial Inclusion Survey Report (2024) noted a high level of indebtedness in Telangana at 79 per cent.

In the absence of any state support for cultivation and with marginal landholdings, tenancy has emerged as one of the key reasons for the rise in the number of farmer suicides in the state. As per NCRB data, there were around 6658 suicides by farmers between 2014 to 2022. Of these, 14.4 per cent (756) are suicides by women farmers. However, the actual number of suicides by women farmers is likely to be much higher since a large percentage of women engaged in cultivation do not own land in their own names and are therefore not officially recognised as farmers in the records. NCRB report suggests that the number of suicides by farmers has been consistently underestimated since 2019 as compared to previous years. According to the compilation by civil society organisations such as Rythu Swarajya Vedika (RSV) from various newspaper reports, 406 farmers have committed suicide in the year 2023. Though NCRB data for 2023 is not released, the total number of suicides by farmers in the last 10 years from 2014-23 amounts to 7064. Since 2014, NCRB started recording disaggregated data of cultivators and agricultural labourers. According to this disaggregation, 8 per cent of the total suicides were by agriculture labourers. Within the category of agriculture labourers 21.8 per cent were women and among cultivators 13.8 per cent were women. Suicides by farmers continue unabated in Telangana despite change of the government in December 2023. While the newly elected Congress government has announced a series of guarantees for the welfare of farmers and especially the promise of extending investment support to tenant cultivators, the incidence of suicides continues unabated. In a span of merely a year (2023-24), around 223 suicides by farmers were reported in the state (Telangana Today, November 2024).

1.14 Role of MGNREGS as a Key Supplementary Livelihood Support

For many small and marginal farmers and landless agricultural workers in rural Telangana, the Mahatma Gandhi National Rural Employment Guarantee Scheme provides a critical source of supplementary livelihood support to several lakh workers registered under this scheme. As per official data, Telangana has a total of 1.1 crore workers registered under MGNREGA, of whom 58.58 lakh are currently active, accounting for 52.91 per cent of the workforce. However, data from an independent research study shows that in 2024–25, Telangana saw a stagnation in job card registrations but a net reduction in workers—running counter to the national trend of substantial net additions. Compounding this concern, Telangana has failed to conduct large-scale drives to reinstate households and workers who were wrongly deleted due to the imposition of Mandatory ABPS (Aadhaar-Based Payment System). Over the last three years, the state has recorded substantial deletions—about 6.1 lakh households and 21 lakh workers have been removed from the lists thereby severely affecting people’s ability to access work and undermining their rights under the act. Further, despite an increase in the notified wage rate from Rs 272 to Rs 300, the rise in MGNREGA wage income at the household level has been modest—only Rs 1,133, increasing from Rs 8,637 in 2023–24 to Rs 9,770. This remains far below the potential income of Rs 13,740 that households could have earned if full wages had been paid for all days worked. The study notes that there was an estimated wage shortfall of Rs 1,059.32 crores (40.6%), due to the gap between notified and actual wages, even though person days under the scheme remained stable. This indicates a trend of large underpayment in Telangana’s MGNREGA implementation (Libtech India, 2025).

1.15 Demography, Health, and Literacy Profile of Women in Rural Areas

In attempting to understand the agriculture sector in the state from a gender lens, this discussion is incomplete without an endeavour to understand the overall situation of rural women in Telangana across different age and social groups along some of the key/critical markers of social status such as sex ratio, marital status, literacy, health, access to social security and freedom from violence.

A look at the child sex ratio, a critical indicator of women’s well-being at the state level in the 0-6 years’ group indicates that there is an overall increase in child sex ratio in the state from 971 to 988 over the decade 2001-2011 (Census of India, 2011). There is however a sharp decline in child sex ratio from 957 to 933 in the urbanised districts of Hyderabad, Mahbubnagar, Warangal, Ranga Reddy, and Nalgonda occupying the bottom positions. A look at the marital status of women indicates that while the proportion of married men in the less than 18 years of age stood at 3.7 per cent at an all-India level in 2011, it was slightly lower at 2.6 per cent women in Telangana. Significantly, in the urbanised districts of Hyderabad and Ranga Reddy, a higher proportion of women were married under 18 years of age.

In 2014, the Government of Telangana introduced 2 major schemes, viz., Kalyana Lakshmi and Shaadi Mubarak, with the objective of curbing child marriages and relieving the financial burden related to marriages for socio-economically disadvantaged households. As part of these schemes, a one-time grant of Rs1,00,116 is provided to unmarried girls (above 18 years of age) from SC, ST, BC, and Minority families (with a combined income of both parents not exceeding Rs2,00,000 per annum) at the time of their marriage. As per official estimates, up to January 2023, a total of 2.4 lakh SC, 1.5 lakh ST, 5.9 lakh BC, 2.4 lakh Minority families benefited from these schemes and an amount of Rs 10,558.79 crore had been disbursed (Telangana Socio-economic Outlook, 2023). Data from the NFHS 5 for Telangana indicates that more than a quarter (28%) of the currently married women aged 20-24 years in rural areas were married before the legal age of 18 years with the overall percentage being higher than 30 per cent in Mahbubnagar, Khammam, and Nalgonda districts (NFHS-5, 2019-20). Analysis of census data 2011 for the state further reveals that the share of elderly women in the total population grew from 7.4 per cent to 9.3 per cent during the decade 2001-2011 and this increase is higher than the share of men during the above period, indicating the growing number of single women above 60 years of age. More importantly, it has significant implications for provision of support services, health care, social security for such sections of women. In the 60+ age group, while 87 per cent men were currently married, only 47 per cent women are in “currently married” category in 2011. Similarly, while only 11 per cent men were widowed in this age group, 57 per cent women are widowed in this category (Telangana Social Development Report, 2017). A look at the literacy status of women shows that in the 15-49 years’ age group, only 58 per cent women are literate in rural areas, with only 36.3 per cent women in rural areas having 10 or more years of formal schooling. Only around 15.8 per cent of women in rural areas had ever used the internet (NFHS 5, 2019-20).

A look at some of the key indicators of women’s health in the state shows that around 59.1 per cent women in the age group of 15-49 years in rural areas were anaemic and close to 55 per cent pregnant women in the same age group were anaemic too. Close to 22 per cent women in rural areas had a Body Mass Index (BMI) below normal (BMI <18.5 kg/m). Around 13 per cent women in rural areas had high or very high blood sugar levels and were taking medication to control the same. About 24.7 per cent women in rural areas had elevated blood pressure or taking medicine to control the same. Institutional child deliveries amongst rural women were at 96.6 per cent, births in private health facility, delivered by caesarean section stood at 80.6 per cent in rural areas (NFHS 5, 2019-20) also indicating a high health expenditure incurred on account of private health care by these households.

Regarding housing, data shows that around 74.5 per cent women in rural areas own house/land alone or jointly with others (NFHS 5, 2019-20), but there are wide inter district variations and intra district variations across social groups with pucca housing for SCs being only 59 per cent and for OBC only 46.6 per cent (Telangana Social Development Report, 2017). Under the current Congress government’s Indiramma Indlu (housing) Program, the aim is to construct 22.50 lakh fully subsidised houses for households below poverty over a period of five years and

promoting gender equity by sanctioning these houses in women's names. However, the full implications of this scheme remain to be seen. Regarding social security, the government introduced the Aasra Pension scheme to provide monthly financial assistance to various sections of the old, widowed, disabled persons, and beedi workers. Data shows that 15,73,185 widowed and 1,43,366 single women are getting pension, and 4,22,246 women beedi workers also get pension. However, a performance audit of the Aasra pension scheme by the Comptroller and Auditor General's office revealed that in cross-checking of Aasara beneficiaries and Samagra Kutumba Survey (SKS) data in Aasara database, 19 per cent of households' data was not available in SKS data and 16 per cent of households were found to be ineligible as per the SKS data but were included as beneficiaries of Aasara Pensions indicating ineffective verification and identification processes. The CAG report further highlighted that irregular, inappropriate sanctions were made resulting in payment of Rs 535.39 crore under the categories of Disabled (Rs 71.90 crore), Beedi Workers (Rs 446.96crore) and Single Women (Rs 1.70 crore) and to more than one member in a household (Rs 14.83crore) (CAG Audit Report, 2021)

1.16 Violence against Women and Redressal Mechanisms

Data from the latest NFHS report reveals that 42.3 per cent ever married women in the age group of 18-49 years in rural areas report having experienced spousal violence (NFHS-5, 2019-20). As per NCRB Reports (2015-21), crimes against women rose by 35 per cent and in 2021, Telangana ranked amongst the top 5 states with the highest rate of crimes against women. Despite witnessing rising levels of literacy, Telangana has shown an increase in crimes against women. Compounding this is the abysmally low presence of women in institutions crucial to address these crimes—judiciary, police, and legislative bodies. Incidence of crime, of which declining sex ratio is also an indicator, is the highest in Hyderabad and Ranga Reddy, the most urbanised and most literate districts. Also, the crimes against women in families far exceeds other forms of violence (Telangana Social Development Report, 2018: Gender, Access and Well Being). In September 2014, the Government of Telangana constituted the Poonam Malakondaiah Committee to deliberate on various issues related to safety and security of women and girls in Telangana. The Committee recommended proactive measures such as formation of SHE teams to monitor and address violence against women. However, these SHE teams are mostly spread across the capital city of Hyderabad (Raman and Kommaraju, 2018). Following the December 2012 Nirbhaya rape incident and the recommendations made by the Justice Usha Mehra Committee, the Government of Telangana set up Bharosa Centres on the lines of the one-stop special crisis centres. However, the major limitation of these centres is their concentration in Hyderabad, while in the districts, it is the domestic violence cells that double up as crisis centres. There are currently 36 one stop crisis centres, also known as Sakhi centres across the state. Under the Department of Women and Child Development, there are 35 Bharosa Support Centres for Women and Children across 24 districts providing integrated assistance through police, medical, legal, and prosecution services for women in distress, along with relief and rehabilitation.

The link between rising levels of alcohol consumption amongst men and increasing incidence of violence against women in the state cannot be overlooked. Data from NFHS also reveals that close to 50 per cent men in rural areas aged 15 years and above consume alcohol. In the year 2022-23, the state earned Rs 34,145 crores, in 2023-24 it was Rs 36,493 crores and in the year 2024-25 is expected to reach to Rs 40,000 crore. Telangana also tops the country in alcohol expenditure with an average annual expenditure of Rs 1,623 per person on alcoholic beverages. Significantly, Telangana's alcohol-related spending had more than doubled from Rs 745 in the 2014–15 fiscal year to Rs 1,623 in 2022–2023 (Mukherjee S. and Badola S., 2024)

The new state of Telangana was formed with the stated objective of development with social inclusion. It is therefore important to assess the impact of the various policy interventions over the last decade on the lives of the most marginalised sections of women who are predominantly dependent on agriculture for their livelihoods and who also played a key role in the struggle for a separate state. This background sets the pretext for findings presented from an empirical study across two districts in Telangana. This study aims to understand structural violence against women in agriculture in the context of the agrarian distress (using both quantitative and qualitative tools).

2. Study Areas: State, Districts, Blocks and Villages

In Telangana state, undivided Medak and Nalgonda districts were selected for the research. Medak district was chosen because of massive land acquisition for irrigation and infrastructure projects which affected farmers. Nalgonda was selected because of its history of struggles for land rights and there were significant changes in cropping pattern in the district. The district encompasses rain shadow region of dry lands and irrigated agriculture. Rain fall variability and climate change has impacted agriculture productivity. These two districts were divided into 6 districts in 2016 after the formation of the new state in 2014.

Figure 3 Study areas - state and districts



Three mandals in each district were selected for the survey- Devarakonda, Kattangoor and Miryalaguda in Nalgonda district, Gajwel, Jarasangham and Ramayampet from Medak district. The survey was taken up in twenty-one (21) villages from the 6 mandals. The details of mandals and villages are given in table 2.

Table 2 Study area: districts, mandals, villages and sample size

Districts	Mandals	Villages
Medak (517)	Gajwel	Dacharam, Kolgur, Pidched, R & R Colony
	Jarasangham	Bidikanne, Siddapur, Yelgoi
	Ramayampet	D. Dharmaram, Jamsing Lingapur, Suthaarpalle
Nalgonda (545)	Devara Konda	Gottimukkala, Kattakommu Thanda Padamati Palli, Sherpally Pedda Thanda
	Kattangur	Duginevally, Mutyalamma Gudem, Turpubayi Gudem
	Miryalaguda	Alagadapa, Ilapuram, Kotturu Venkatadri Palem
2 Districts	6 mandals	21 villages; Total 1062 women

2.1 Profile of Medak District

Undivided Medak district is located on the Deccan plateau and is in the northern part of the state bordering Karnataka on the west. After the formation of Telangana state in 2014 Medak district was divided into three smaller districts - Medak, Sangareddy, and Siddipet in 2016. The newly formed Medak district has 21 mandals, Sangareddy has 27 mandals and Siddipet has 24 mandals. According to 2011 census the undivided district had a population of approximately 30.33 lakh, of which 15.23 lakh were male, and 15.1 lakh were female respectively, SC population was 18 per cent; STs constitute 5 per cent and BCs were 55 per cent. The female literacy rate in Sangareddy district is 54.8 per cent, while in Siddipet it is 51.1 per cent and Medak district it is 45.1 per cent being the least of the three new districts. The child sex ratio is 955, 952 and 946 respectively for Sangareddy, Siddipet and Medak districts, which are a little high when compared to the state sex ratio 932 (Telangana State Statistical Abstract, 2021).

The rationale for selecting Medak district for the study was, that there is high landlessness with 67 per cent of rural households being marginal farmers, 21 per cent small farmers in the district. The average size of operational holdings for SC's is 0.7 hectares which is less than 1.01 hectares of other social categories (CSD, 2017). Medak district has witnessed suicides by farmers since 1995 and continues to record till date. After the formation of the new state in 2014, the state government undertook large-scale land acquisition for various projects. Thousands of acres of prime agricultural land were acquired, displacing farmers from

agriculture and causing huge loss of livelihoods. The real estate boom in the district has led to the conversion of prime agriculture land into commercial plots increasing land prices artificially.

Out of the total landholdings, 89 per cent are small and marginal holdings. Women form 21 per cent of cultivators, 52 per cent of agriculture workers, 31 per cent of main workers. Medak district has been rainfed with 900mm average rainfall with farmers cultivating dry land crops and livestock rearing for livelihoods. The district witnessed prolonged droughts, and this has caused huge distress resulting in migration to neighbouring districts and states. Shift in cropping patterns from food crops to commercial crops like cotton and soyabean has caused increase in cost of cultivation and indebtedness.

2.2 Profile of Nalgonda District

Nalgonda district (erst while) was selected for the current study because it has a long history of people's struggle against the State and landlords. Farmers, including women in leadership positions rebelled against the feudal system of the Nizam and Zamindars, particularly against unfair labour practices of the landlords. Bhoodan movement was initiated at Pochampally village of Nalgonda district to voluntarily transfer land from rich landlords to landless communities.

Nalgonda is a district in the southern part of Telangana. It is bounded on the north by Medak and Warangal districts, on the south by Guntur of Andhra Pradesh and partly by Mahbubnagar districts, on the east by Khammam and West Godavari districts, on the west partly by Mahbubnagar district and partly by Rangareddy district.

After the formation of Telangana state in 2014, the district was divided into 3. Nalgonda, Suryapet and Yaadadri Bhuvanagiri districts in 2016. The newly formed Nalgonda has 31 blocks, Suryapet has 23 blocks and Yaadadri Bhuvanagiri has 17 blocks. Undivided Nalgonda district had an area of 14,240.00 Sq. Kms with a population of 34,88,809 persons in 8,72,911 households. The urban area was 379.33 Sq. Kms, and 6,62,507 persons constituted the urban population and rural area with 13,860. 67Sq. Kms with 28,26,302 rural population. The average household size was 4 (Census 2011). The SC population was 18 per cent and ST population was 11 per cent. The total literacy in the district was 64 per cent where male literacy was 74 per cent whereas female literacy was 54 per cent (Census, 2011). The Child Sex Ratio as per census 2011 was 923, the rural child sex ratio was 915.

Out of the total landholdings, 59 per cent are marginal, 25 per cent small and 12 per cent semi-medium in the district. Women form 21 per cent of cultivators, 52 per cent of agriculture workers, 31 per cent of main workers The average size of operational holdings for SC's is 0.6 hectares and 0.8 for STs. The average area operated by women stands at 1.02 ha as against the average size of 1.12 ha in the state (India Spend, 2018).

Rainfall variability is prominent in the district. During the period from 2011-12 to 2020-21, the annual actual rainfall received was lowest in 2011-12 with 404.6mm and the highest in 2013-14 with 1077.8 mm (District Handbook of Statistics, Nalgonda, 2020-2021). Over the years there is

a change in cropping patterns in the district. The Devarakonda division has dry lands where farmers have shifted from food crops to commercial crops like cotton. At the other end of the district in Miryalaguda, the district has irrigation facility and paddy is grown as a monocrop.

2.3 Sampling Process and Coverage

The quantitative survey in Telangana involved 1062 women participants from the two districts: Medak (517) and Nalgonda (545). The survey was conducted across 21 villages in these districts. The survey sampled 10 per cent of households in each village. Households from all caste groups in the village included, with caste-wise lists obtained from Anganwadi or ASHA workers. 10 per cent sample from each caste category was selected. After determining the number of households from each caste, the actual selection of the households was done randomly at decided intervals using the household list. Thus, the caste-wise distribution of the sample reflects the caste composition of these villages, which varies across the two districts.

Care was taken while selecting the sample. Lists of households with persons of different abilities, single women, farm suicide households, landless, tenant farmers, beneficiaries of social security schemes and beneficiaries from NGO interventions were collected from local NGOs, activists and local leaders.

For the survey, the selection of women from the sample households was based on their engagement in agricultural work and their age. Participant women were all engaged in agriculture and fall in the age group of 18- 60 years. Additionally, identified single women farmers were included in the survey. To this extent, the sampling became purposive.

The table below provides details of participants, areas of inquiry and tools used.

Table 3 Category of participants, area of inquiry and tools

Participant category	Sampling process	Area of enquiry	Tools
Women farmers from 2 selected districts across 21 villages, women labourers and tenant women farmers	Based on the sampling criteria	Livelihood options, impacts of agrarian distress, access to government support, different forms of violence they face	Quantitative survey
Women landless labourers, Single women farmers, Other women cultivators	Through local MAKAAAM/Civil society contacts	Changes in the agrarian context and its impacts on their livelihoods, their work, and their lives	FGDs
Party leaders, Union leaders, Women organisations, Civil society groups, farmers, writers, human rights activists, lawyers, from the two districts		Their experiences based on working with issues of agriculture/labour/ land relations/violence against women	KII
Single women, Agricultural labourers, Cultivators, Tenant farmers. All the above were drawn from diverse socio-economic and religious groups. They also belonged to farmer suicide households.	Drawn from the large-scale quantitative survey, Local contacts of MAKAAAM, and conversations in FGDs helped in finding women farmers for IDIs.	Detailed exploration of their experiences as farmers	IDIs

The coverage of the total respondents through both qualitative and Quantative methods is presented in table no.4 below.

Table 4 Total sample

Tools	Sample covered
FGDs -11	Covered 153 Women & men
Key Informant Interviews	17 Men and Women
In depth Interviews	16 Stories
Survey	1062 women respondents
Total Women Covered	1248

3. Survey Findings

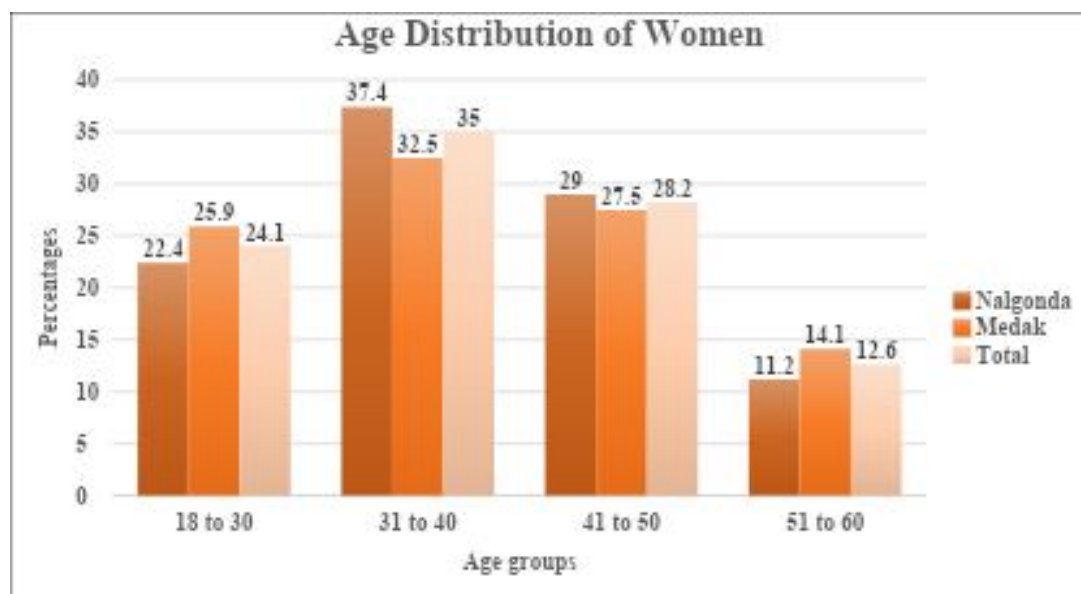
3.1 Demographic Details of Women Farmers

3.1.1 Who are Women Farmers?

One of the key objectives of the quantitative survey was to find out the socio-economic profile of women farmers in terms of their demographic details, caste, and levels of education. The respondents belonged to 18-60 years age group. Across all age categories, the proportion of women participants is similar within each district. Respondents from 31-40 years age group are higher in both the districts comprising 35 percent, followed by 28 per cent of respondents in the age group of 41-50 years age group, 24 per cent belonged to 18-30 years age group and 13 per cent of respondents were in the older age group of 51-60 years. The distribution is represented in the graph below.

3.1.1.1 Distribution of Respondents' Age District wise

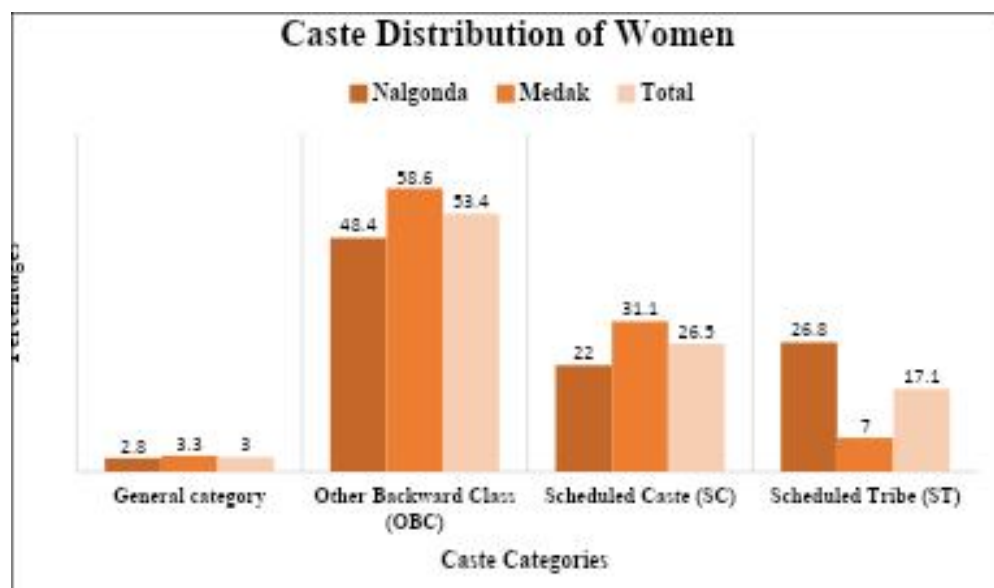
Figure 4 Distribution of Age



3.1.1.2 Distribution of Women by Caste

More than 50 per cent of the respondents belong to the Other Backward Class (OBC) category (53%) followed by 26 per cent of Scheduled Castes (SCs) and 17 per cent Scheduled Tribes (STs). This trend of higher OBC population is similar in both the districts. This is due to the caste composition of the districts. The sample selection was based on the district composition. Nalgonda district had a significantly higher number of participants from the scheduled tribe category with 27 per cent and Medak district had higher number of respondents from SC category with 31 per cent as seen in the figure. Overall, respondents from general category were 3 per cent.

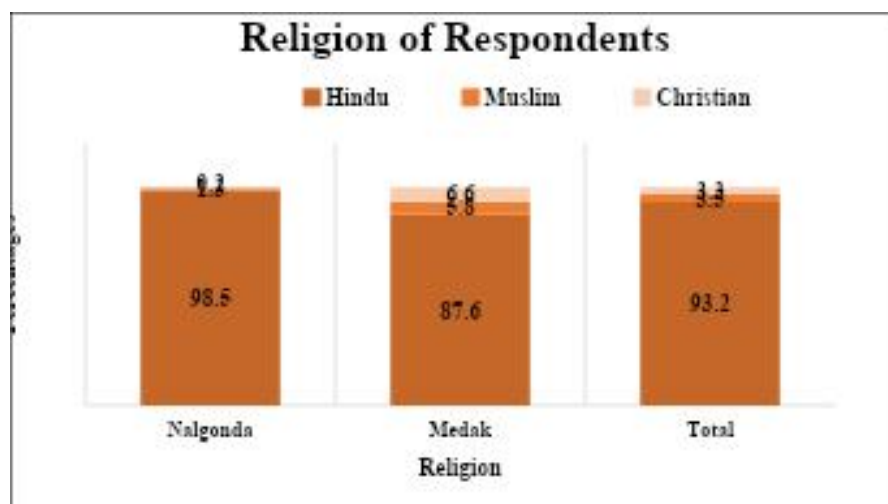
Figure 5 Caste of Respondents



3.1.1.3 Religion of Respondents

Hindu religion dominates among the sample respondents, and their share is 93 per cent while 6 per cent of the respondents were from Muslim and Christian religions with a share of 3 per cent each. Between the two districts, Medak has higher number of Christians with 6 per cent, and it was nominal (0.2%) in Nalgonda. Similarly, 6 per cent of respondents were from Muslim community in Medak compared to Nalgonda with 1 per cent as shown in the figure 6 below.

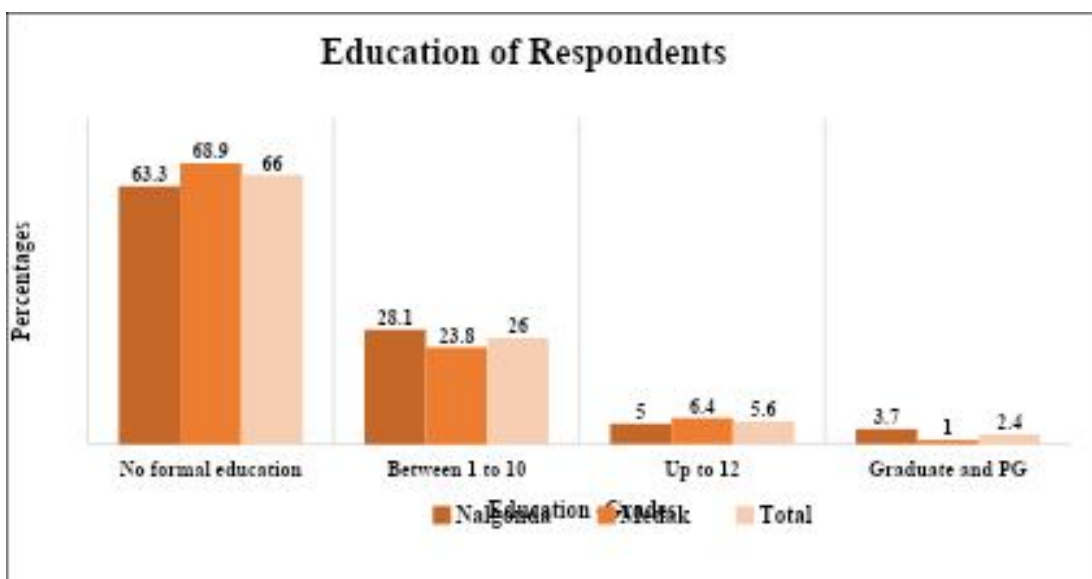
Figure 6 Religion of respondents



3.1.1.4 Educational Background

Majority (66%) of the study participants reported that they were non-literate. Of this, 63 per cent were from Nalgonda and 69 per cent belonged to Medak districts. One fourth of the total participants (26%) have reported their education level between grade 1 to 5 per cent had education up to grade 12. Only 2.4 per cent of the total sample respondents had education up to graduation and post-graduation.

Figure 7 Education of respondents



The correlation between age and education revealed that the proportion of respondents without formal education is high among the age groups of 31-40 years, 41-50 years, and 51-60 years. Of this 92 per cent were from 51-60 years age group, 87 per cent were from 41-50 years age group and 66 per cent belonged to 31-40 years age cluster.

Table 5 Distribution of women education and age (percentage within age group)

Education/Age Groups	18 to 30 (n=256)	31 to 40 (n=372)	41 to 50 (n=300)	51 to 60 (n=134)	Total (N=1062)
Grade/Class	%	%	%	%	%
No formal education	26.9	65.9	87.8	92.5	66.0
Grades 1 to 10 class	47.7	29.8	11.3	6.7	26.0
Up to grade 12	18.8	2.7	0.3	0.8	5.6
Graduate and Postgraduate	6.6	1.6	0.7	0.00	2.4
Total	100.00	100.00	100.00	100.00	100.00

Forty-eight per cent of respondents from 18-30 years and 30 per cent of women from 31-40 years' age group studied up to grade 10. Women from 18-30 years are better educated compared to other groups, 19 per cent of the women from this group were educated up to grade 12 and 6 per cent had also completed graduation/post-graduation education. However, 27 per cent women from 18-30 years age group reported no formal education as shown in table 5.

Looking at table 6, the caste composition of the respondents for education, we find that of the total sample, 66 per cent have no formal education. Among OBCs this proportion is 65 per cent among SCs 65 per cent and STs 76 per cent.

Table 6 Distribution of women by education and caste (percentage within caste)

Education	General (n=32)	OBC (n=567)	SC (n=281)	ST (182)	Total (n=1062)
No formal education	37.5	64.7	65.1	76.4	66.0
Grade 1 to 10	43.7	28.0	24.9	18.2	26.0
Up to grade 12	12.5	5.1	7.2	3.8	5.6
Graduate and Postgraduate	6.25	2.2	2.8	1.6	2.4
Total	100	100	100	100	100

The number of women who had education from 1-10 were lower among SCs and STs compared to OBCs as shown in the table below. Only 18 per cent of ST women had access to schooling up to grade 10. According to a local activist, "the Lambadi community live in Thanda which are small hamlets away from the large villages. Because of small population in a Thanda, primary schools are not located here. Children m walk some distance to school. High schools are further away. Therefore, girls did not study earlier. Moreover, language also acted as a barrier because primary school education is in Telugu while the children speak Lambadi. The children continue to be disadvantaged throughout their schooling".

It is evident that girls drop out of school due to poverty, inaccessibility of rural schools along with early marriages. This combined with socio-cultural factors in some communities related to women's labour also further added to early marriages.

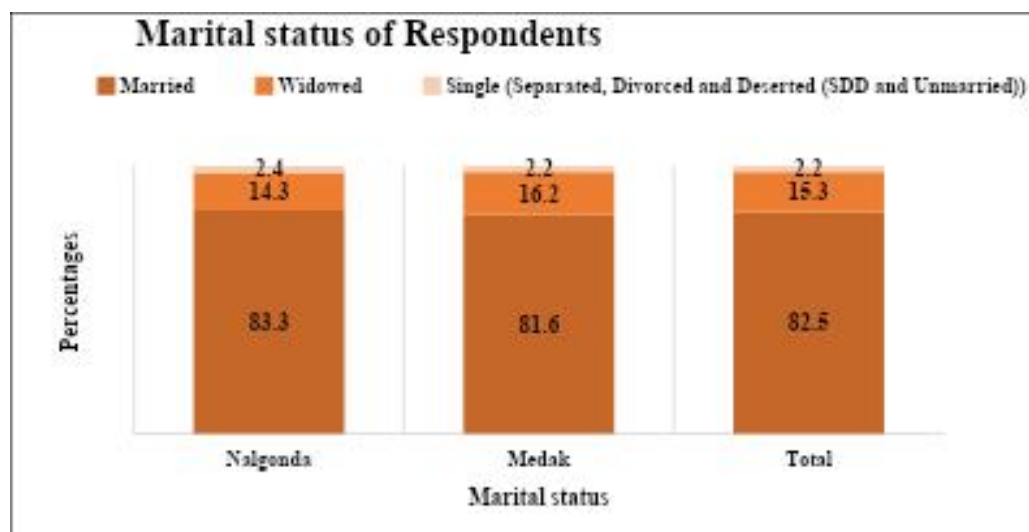
Radha belongs to the OBC community of Chintapalli mandal, Nalgonda district. Her family rear sheep and goats. She was taken away by her maternal aunt at a young age, so that she could graze goats. She was married to her cousin at the age of 12 years and her aunt became her mother-in-law. She was an asset to the family providing free labour. No efforts were made to enrol her in school either by the school system or the family.

A comparison with NFHS 5 (2019-2020) data reveals that 63 per cent women of women are reported as literate in Nalgonda district. Similarly, as per NFHS survey, female literacy in the undivided Medak district was 58 per cent and women with 10 or more years of schooling was

39 per cent. There is a contradiction with the current survey data because NFHS data includes 'Female population aged 6 years and above who ever attended school', while the current survey reflects the reality that 66 per cent women acknowledged that they do not know how to read and write except for signing their names for banking purposes.

3.1.1.5 Marital Status of the Respondents

Figure 8 Marital status of respondents



Out of the total respondents, 83 per cent were married, 15 per cent were widows, and the rest 2 per cent were single - separated, divorced, deserted, and unmarried. No significant differences were observed in the marital status of respondents between the districts as seen in figure 8.

The age wise distribution shows that married women were distributed across all age groups. In the 18-30 years age group, 91 per cent were married, and 6 per cent were widowed. In the 31-40 years age group 84 per cent were married and 13 per cent were widowed. In 41-50 years, age group, 79 per cent were married, and 19 per cent were widowed. In the age group of 51-60 years, 68 per cent were married, and 30 per cent were widowed. We can see from the data that older women were married at an early age in table 7.

Table 7 Distribution of women by age and marital status (percentage within age group)

Age Group	18 to 30 (n=256)	31 to 40 (n=372)	41 to 50 (n=300)	51 to 60 (n=134)	Total (N=1062)
Marital Status	%	%	%	%	%
Married	91.4	84.7	78.7	67.9	82.5
Unmarried	2.0	0.0	0.0	0.7	0.6
Widowed	6.3	13.4	18.7	29.9	15.3
SDD*	0.4	1.9	2.7	1.5	1.7
Total	100.0	100.0	100.0	100.0	100.0

*SDD- Separated, divorced/deserted and unmarried

Though the situation is improving, early marriages continue in the state. Among the Lambadi community, girls were married at the age of 12 or 13 years when they were not sent to school a generation ago. However, now most girls are in school. Early marriages continue to take place in the community if the family is poor or a parent has passed away. Among OBCs, particularly *Yadava, Kuruma, and Golla* communities when marriages are arranged among close relatives' early marriages are performed. This is usually done to avoid paying high amounts of dowry or when the natal family needs labour. In recent years, we find early marriages taking place when girls drop out of school. These observations were shared by staff of Gramya Resource Centre for women who have been working in the area for the last three decades.

The above data highlights the continuation of early marriages in the study districts of Telangana. At state level, more than a quarter (28%) of the currently married women aged 20-24 years in rural areas were married before the legal age of 18 years with the overall percentage being higher than 30 per cent in Mahbubnagar, Khammam and Nalgonda districts (NFHS-5, 2019-20). However, mean age at marriage for girls in the state increased to 19.8 years (DLHS 4 2012-13).

Table 8 Distribution of women by marital status and caste (percentage within caste)

Marital Status	General (n=32)	OBC (n=567)	SC (n=281)	ST (n=182)	Total (N=1062)
Married	90.6	83.8	82.2	77.5	82.5
Unmarried	0.0	0.5	0.4	1.1	0.6
Widowed	9.4	13.6	15.7	20.9	15.3
SDD	0.0	2.1	1.8	0.5	1.7
Total	100.0	100.0	100.0	100.0	100.0

Married women were distributed across all caste groups, and 21 per cent of widows were from ST community, 16 per cent from SC caste, 14 per cent from OBC and 9 per cent from general category.

3.1.1.6 Age at Marriage

The total percentage of women who were married before 18 years of age was 81 per cent. Nineteen per cent of women were married between the age of 18-25 years. The proportion of women who were married before 18 years age was 79 per cent in Medak and 84 per cent in Nalgonda as seen in the figure below.

Figure 9 Age at marriage

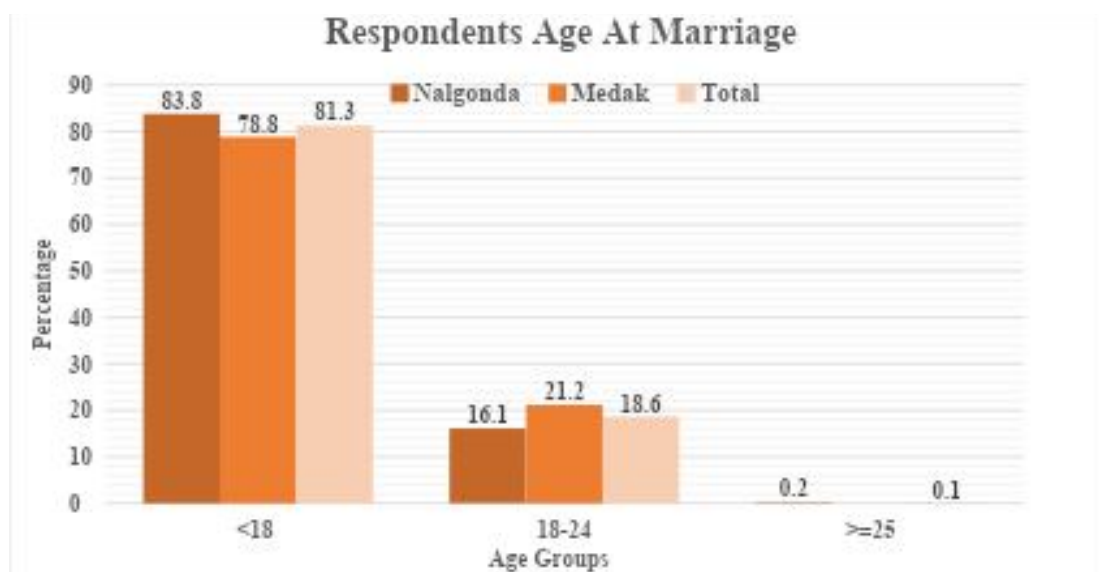


Table 9 Distribution of women by age at marriage and present age

Age at Marriage		Age group				
		18 to 30 (n=251)	31 to 40 (n=372)	41 to 50 (n=300)	51 to 60 (n=133)	Total (n=1056) *
		%	%	%	%	%
Nalgonda	Below 18 years	64.2	86.3	92.4	91.7	83.8
	18-25 years	35.8	13.7	7.6	6.7	16.1
	Above 25 years	0.0	0.0	0.0	1.7	0.2
Medak	Below 18 years	55.0	77.4	95.1	93.2	78.8
	18-25 years	45.0	22.6	4.9	6.8	21.2
	Above 25 years	0.0	0.0	0.0	0.0	0.0
Total	Below 18 years	59.4	82.3	93.7	92.5	81.3
	18-25 years	40.6	17.7	6.3	6.8	18.6
	Above 25 years	0.0	0.0	0.0	0.8	0.1

* Age group was not mentioned for 6 respondents

Exploring the age at marriage and the present age of respondents, 64 per cent of the women from 18-30 age group were married before 18 years of age in Nalgonda district. In Medak, 55 per cent of respondents from the same age group had early marriages before they attained 18 years. The distribution of women who were married before the age of 18 years was 59 per cent from 18-30 years age group, 82 per cent from 31-40 years age group. Respondents who had early marriages before 18 was dominant in 41-50 years and 51-60 years age groups with 93 per cent each as seen in table 9.

In Nalgonda, 88 per cent of SCs, 92 per cent of STs, and 78 per cent of OBCs were married before they attained 18 years of age. This proportion in Medak district was similar with 76 per cent of OBCs, 82 per cent of SCs, and 91 per cent of STs respectively.

Singlehood and Widowhood: Widowhood was reported by 87 per cent of single women. The remaining 13 per cent were separated, divorced or deserted and 3 per cent were unmarried. The distribution of women according to their age and widowhood and singlehood were shown in the table below.

Table 10 Distribution of women by age and widowhood/singlehood (percentage within age group)

Marital Status	18 to 30 (n=22)	31 to 40 (n=57)	41 to 50 (n=64)	51 to 60 (n=43)	Total (n=186)
Widowed	72.7	87.7	87.5	93.0	87.1
Unmarried	22.7	0	0	2.3	3.2
SDD*	4.6	12.3	12.5	4.7	9.7
Total	100.0	100.0	100.0	100.0	100.0

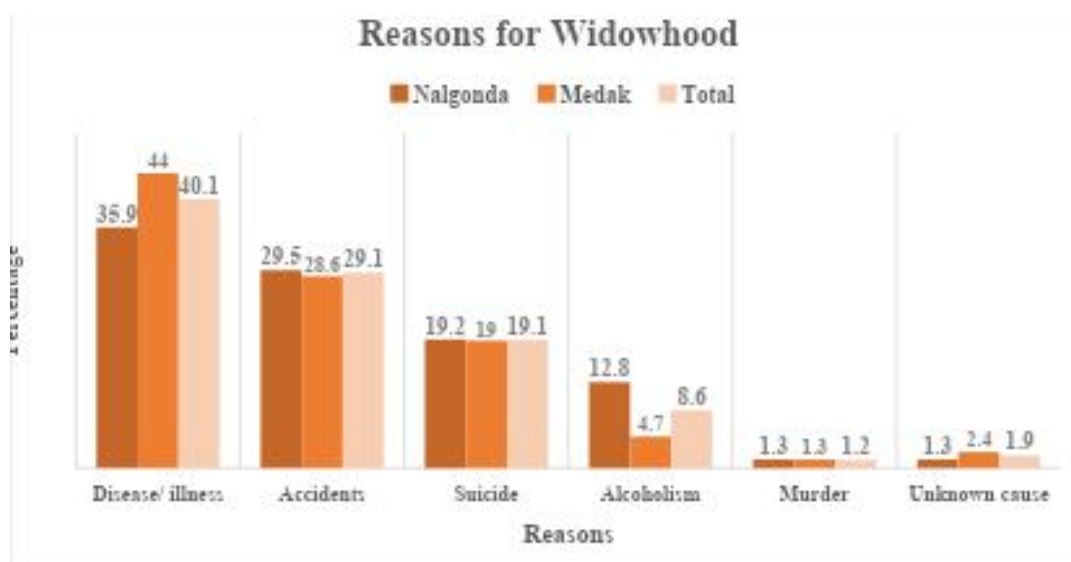
*Separated, deserted and divorced

More widowed women (93%) were in 51 to 60 years age group, 88 per cent each in 31 to 40 years and 41 to 50 years age categories. However, 73 per cent of the widowed women were in the age group of 18 to 30 years age group indicating widowhood at the young age. Twenty per cent of unmarried women belonged to 18 to 30 years age group. More number of women were single in the age group of 31-50 years.

Reasons for Widowhood: The most common reported reason for the death of spouses across both districts was illness followed by accidents. Other most reported reason was suicide, accounting for 19 per cent of deaths in both the districts respectively. Alcoholism was another significant factor leading to death with 13 per cent in Nalgonda.

The reasons for the widowhood can be seen in the figure below.

Figure 10 Reasons for widowhood



3.2 Ownership of Resources and Assets

The survey sought to probe the asset ownership profile of the women farmers in terms of ownership of land, house and livestock both by the households and the women. Ownership of agricultural implements as well as access to irrigation facilities was also included.

3.2.1 Land Ownership

Findings from the survey revealed that the proportion of land-owning households was 78 per cent in Nalgonda and 89 per cent in Medak district. Overall, 84 per cent of the households reported owning land.

Table 11 Distribution of household land ownership

Household land ownership	Nalgonda (n=545)	Medak (n=517)	Total (N=1062)
Land owning households	78.3	89.4	83.6
Landless households	21.7	10.6	16.4
Total	100.0	100.0	100.0

Historically, in Nalgonda district, the left parties played an active role in securing land rights for the poor. Comparatively, Medak district witnessed a higher distribution of public land to the landless poor through government initiatives. The land distribution programme was implemented in 7 phases between 2005 and 2013 in erstwhile state of Andhra Pradesh specifically targeting women as beneficiaries. Under this programme 1,99,373 women were given a total extent of 2,63,724 acres in Telangana districts. Undivided Medak district 38,355 beneficiaries and they received 37,322 acres of land. In Nalgonda 25,136 beneficiaries received 26,891 acres of land through this program. (Information obtained through RTI application from CCLA, dated 4.12.2015)

The data on caste shows that there are no differences in land ownership across castes. Between 81 to 85 per cent households from all castes own land. However, there were significant differences in size and class of landholdings across both districts. Table 12 shows the land-owning households who have reported family land.

Table 12 Distribution of land-owning households by land class

Land classification	Nalgonda (n=427)	Medak (n=461)	Total (n=888)
Marginal	59.0	69.0	64.2
Small	24.8	25.4	25.1
Semi-medium	9.8	5.0	7.3
Medium	4.2	0.2	2.1
Large	2.1	0.4	1.2
Total	100.0	100.0	100.0

The distribution of landholdings by size/class across both districts shows that households with marginal landholdings were higher in Medak with 69 per cent households compared to Nalgonda with 59 per cent households. Around 25 per cent were small landholding households and the proportion of this segment was similar in both the districts. Only a small percentage of households fell in the semi-medium, medium, and large landholdings category with a slightly higher percentage under semi-medium category (10%) in Nalgonda than Medak as seen in the table above. However, the overall proportions of such landholding households were very small under medium and large land-owning categories in both districts.

What clearly emerges from the above data is that a large percentage of the households owning land fall in the marginal (64%) and small (25%) farmer categories. The extent of their holdings is too small to provide adequate incomes for a sustainable livelihood for the families.

Most of the marginal and small holdings are not irrigated, which poses a high risk of crop loss. Particularly Devarakonda region of Nalgonda district is part of the rain shadow area where droughts are predicted for two out of five years. Nalgonda district has also seen high variability in rainfall.

The association between landholding and caste reveals that majority of the marginal and small farmers belonged to OBC communities in both Medak and Nalgonda districts. as seen in table 13.

Table 13 Distribution of land-owning households by land class and caste (percentage within caste)

Land Class/ Caste	Marginal (n=570)	Small (n=223)	Semi- medium (n=65)	Medium (n=19)	Large (n=11)	Total (n=888)
General	25.9	25.9	29.6	18.6	0.0	100.0
OBC	64.6	26.0	6.4	1.5	1.5	100.0
SC	72.8	18.4	6.6	1.3	0.9	100.0
ST	56.6	32.2	7.3	2.6	1.3	100.0

The data highlights that OBC, SC, and ST households own 64 per cent, 73 per cent and 57 per cent marginal lands respectively, highlighting their vulnerability.

District-wise distribution of land classification showed that marginal landowners in OBC caste were 60 per cent and 68 per cent in Nalgonda and Medak. Marginal landholding households from SC category were 72 per cent in Nalgonda and 73 per cent in Medak.

3.2.1.1 Self-Owned Land by Women Farmers

Land ownership by women respondents (self-ownership) was explored in the survey. Out of 888 land owning households, 302 women reported owning land in their name. Thirty-two per cent were from Nalgonda and 36 per cent from Medak. Women acquiring land through land distribution programme was high in Medak. This could be one of the reasons for high land ownership of women. Nalgonda has a history of struggle for land rights which could be a reason for the above. The state government has also created schemes such as providing drip irrigation to small and marginal farmers. This may have coaxed families with more than 5 acres of land to register additional land in the name of women family members. The state has a history of providing land to marginalised women. Despite this, women farmers face enormous difficulties to keep control of their land and cultivate it. The case below illustrates this struggle.

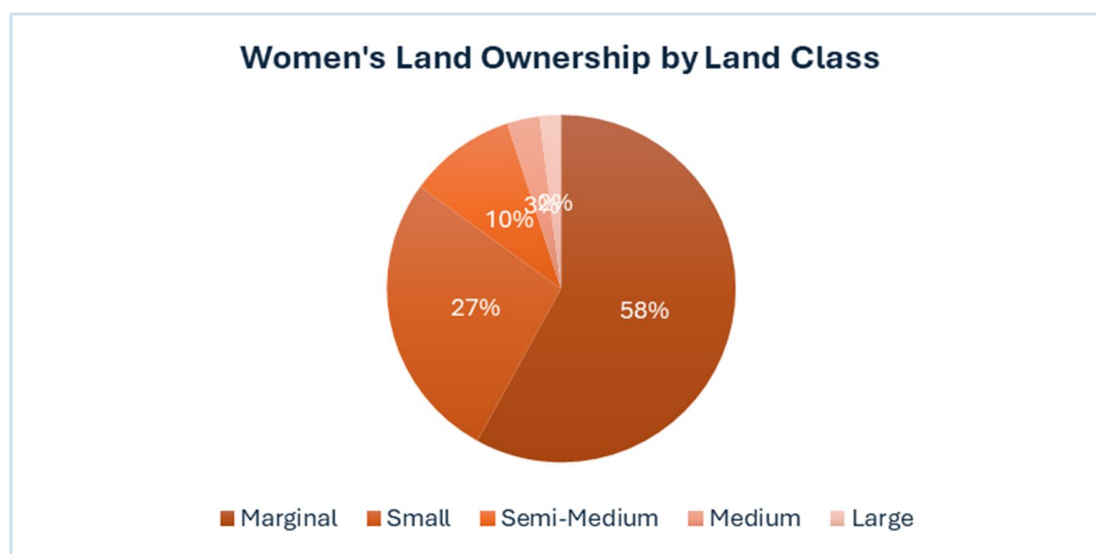
The case of Mallupally reveals the land distribution of assigned lands and the issues the assignees face to cultivate the land, and the dynamics played among the communities in this village. In Mallupally village, Mirdoddi mandal of Medak district assigned lands were distributed to 22 SC women in 2005 by Prime Minister Manmohan Singh as part of land distribution program. Out of these, 12 women belong to Mala community and 10 belong to Madiga community. All 22 women were given land ownership certificates for 1 acre in survey no. 376 but only 18 of them were given pattas, and their names were entered in the land records. There was a general discontent about 22 Dalit women getting land ownership of common land full of black rock. This land was used by the entire village to source stones used in home construction. Some part of this assigned land which was partly cultivable was occupied by a few BC farmers. When the revenue officials visited the village to survey the assigned land and demarcate the boundaries of land to each assignee, the BC farmers opposed it and threatened the revenue

staff to stop the survey. Whenever there was an attempt to survey or develop the land there was stiff opposition from the other communities and politically powerful sections. Other landless Dalit women in the village who did not get the assigned land were questioning the selection of beneficiaries for land distribution. Several efforts were made by the assignee families to present a memorandum to the officials, starting from MRO to District Collector to get the land developed under MGNREGS. However, these efforts were futile and the land remains fallow.

The story of Mallupally shows that despite having land, women are unable to cultivate it due to many structural issues. Padhi (2009) emphatically states that the situation of women is a state of 'pauperisation despite owning land'. Even though widow farmers own land, the structural inequalities due to fragile agrarian conditions are so deeply entrenched that access and control of 'land' by women farmers do not provide them with sufficient resources to deal with poverty and extreme hardships.

Class of land owned by women

Figure 11 Land wwnership and land class of women



As seen in the figure 11 above, 58 per cent women have marginal landholdings and 27 per cent held small landholdings. The remaining 15 per cent consisted of semi-medium, medium, and large landholdings.

Table 14 Distribution of land-owning women by caste

Caste/District	General (n=27)	OBC (n=481)	SC (n=228)	ST (n=152)	Total (n=888)
	%	%	%	%	%
Medak	43.8	32.8	40.4	33.3	35.6
Nalgonda	18.2	29.5	20.7	46.7	32.3
Total	33.3	31.4	32.9	44.1	34.0

Amongst land owning households, the survey sought to understand how many women own land in their name across different castes. In Nalgonda district land owned by women among STs was 46 per cent which was higher compared to other groups. Twenty-one per cent among SCs, 30 per cent among OBCs and 18 per cent among General categories own land. In the district of Medak, women owning land was higher among SCs with 40 per cent (due to land distribution by government), while it was 33 per cent each among STs and OBCs. In Medak, 44 per cent of women respondents from General category owned land.

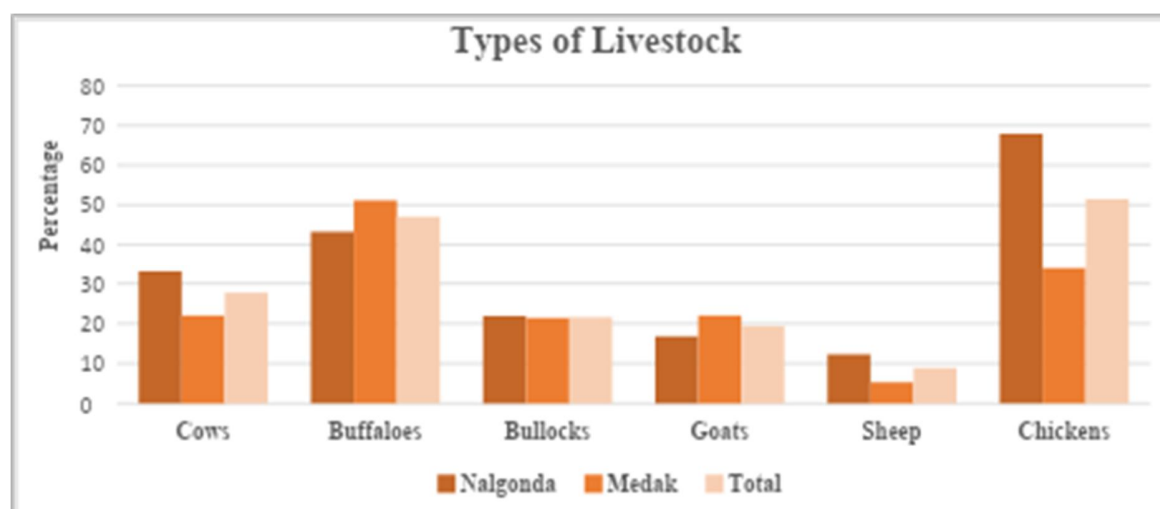
An analysis of landholdings by women in relation to their marital status revealed that, of the 302 women owning land, 197 women were currently married, 97 women were widowed, and 8 women were single. An intra district comparison on the same shows that 93 women were married, 43 women were widowed, and two were single women in Nalgonda. In Medak, 104 women were married, 54 widowed, and six were single women. Unmarried women did not report owning any land that indicates reluctance of maternal families to give land to their daughters. This is despite the law passed in 2005 giving equal coparcenary rights to daughters.

3.2.2 Livestock

Traditionally agriculture and livestock have been interdependent and livestock rearing is an important livelihood activity, especially for women. Women have been playing a major role in livestock rearing as in agriculture. Women depend on dairying, sheep and goat rearing and backyard poultry for additional income. In the last two decades, the number of livestock has reduced drastically and the organic relation between agriculture and livestock has broken due to several reasons including shift in cropping patterns, chemical farming, and mechanisation. Reduced availability of grazing lands and common resources due to diversion of these lands for other purposes has negatively impacted women especially from landless, SC, ST and marginalised communities who are dependent on the commons.

The major types of livestock owned by the households in the study were buffaloes, cows, and bullocks along with chickens. Out of the livestock owning households, 47 per cent own buffalos. The proportion of buffalo owning households was 51 per cent in Medak district compared to Nalgonda with 43 per cent. While households owning cows was 33 per cent in Nalgonda and 22 per cent in Medak as seen in the figure below.

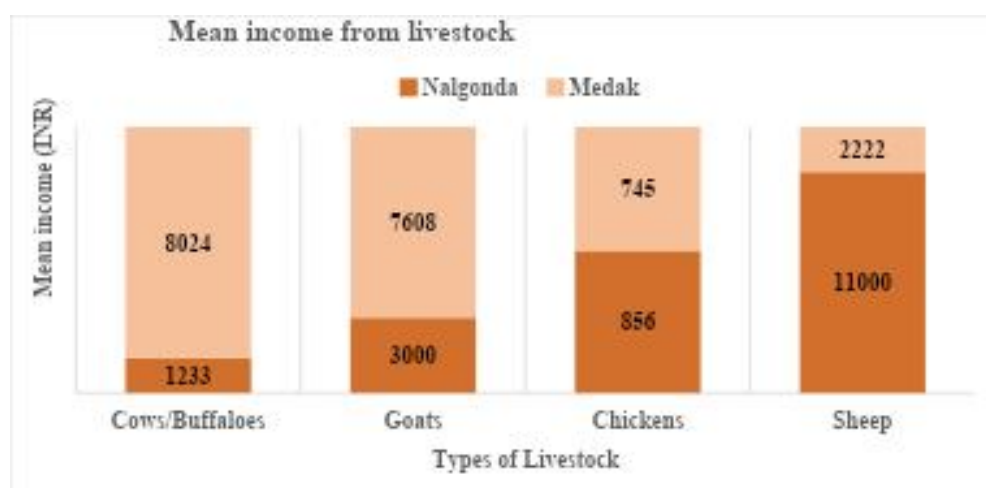
Figure 12 Types of livestock



The livestock ownership situation in the study districts shows that out of 1062 households only 33 per cent own some livestock and even in terms of nature of livestock ownership, a majority have cows, buffaloes, goats and only 12.3 per cent owned sheep. This is in sharp contrast with the data from the 20th livestock census of 2019 which shows an increase in the number of animals in the country since 2012 by 4.6%; Telangana with an increase of 22.3 per cent in livestock population stood at 7th place out of 10 major livestock owning states in the country. The same report showed that Telangana stood first in the country in sheep population with an increase from 12.8 million in 2012 to 19.1 million in 2018.

Of the 346 livestock owning households only 22.3 per cent said they keep the income from livestock, 26 per cent from Nalgonda and 18 per cent from Medak informed that they have earned income from the livestock.

Figure 13 Income from livestock



The mean income generated in the last year through livestock rearing across the two districts is detailed in the figure above. The average income varied between districts for each type of livestock. Medak participants earned significantly higher income from cows, buffaloes, and goats compared to Nalgonda. Women from Nalgonda reported higher income from sheep than Medak.

During focus group discussions (FGD) women shared that income from buffaloes, sheep, and goats was less than Rs 10,000 per year on an average. In Palugu Thanda of Nalgonda district women informed that they rear milch animals and sale of milk and curd generates some income.

Examination of livestock ownership across different communities showed that 31 per cent of general category own livestock. Among OBCs in the sample, 32 per cent owned livestock, among SCs 26 per cent, and among STs 45 owned livestock. In Nalgonda, the ST Lambada community were traditionally cattle rearers. This practice continues and thus they own more cows compared to other communities. In Medak district SC households own goats.

3.2.2.1 Households by Livestock Ownership and Land Class

Traditionally, livestock has been reared by poorer sections to gain additional income and thus land ownership among livestock owning households shows that majority of them are landless, or hold small, and marginal landholdings. The study brought to light that farmers with semi-medium landholdings own more livestock compared to other categories as seen in the above table. This was possibly due to their increased access to fodder from their land as seen in the figure below.

Figure 14 Livestock ownership and land class



Time spent looking after the livestock daily: The study attempted to understand the time spent to look after the livestock by women and other family members. Nineteen per cent of women from Medak and 23 per cent from Nalgonda reported that on average they used two hours per day to care for the livestock, whereas 30 per cent in Medak and 15 per cent in

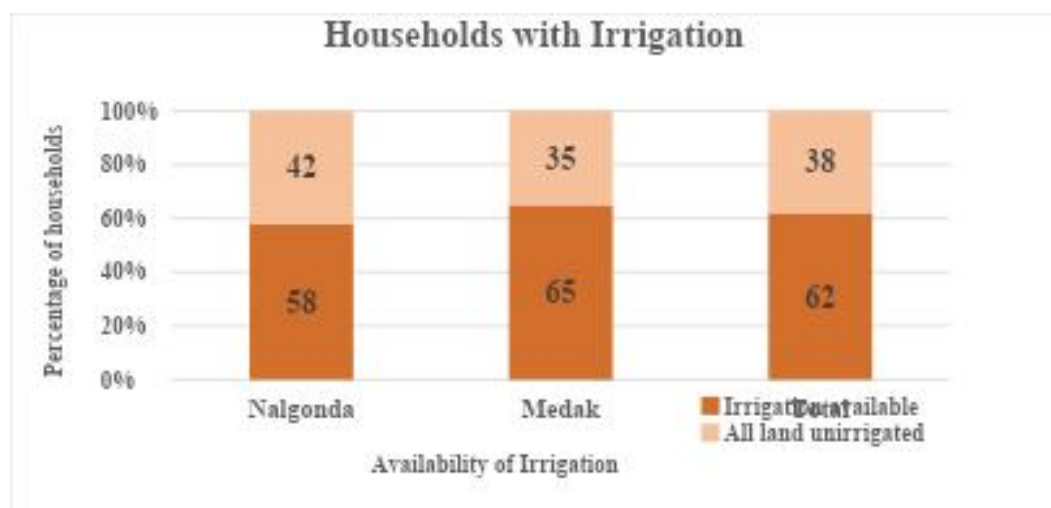
Nalgonda shared they spend only one hour caring for the livestock. Thirty-three per cent women from Nalgonda and 21 per cent women in Medak shared that they need five hours and four hours respectively to look after the livestock. This is due to larger number of animals and time spent in taking them out for grazing. Around 10 per cent women in both the districts informed that they need three hours in caring for the livestock.

Among those households who currently don't own livestock (n=716), 28 per cent reported that they owned livestock in the past. Multiple reasons were cited for giving up livestock. Of these, 36 per cent were from Medak and 21 per cent from Nalgonda. Reasons for giving up livestock were unavailability of fodder (37%), lack of grazing lands (19%), scarcity of water (21%), and unavailability of family members to look after livestock (58%). Eleven per cent households reported that they were forced to sell their livestock to repay debts which shows the agrarian distress of giving up the livestock.

3.2.3 Access to Irrigation

In rural areas particularly where agriculture is the primary livelihood, reliable access to water resources is crucial for crop cultivation and livestock rearing. Lack of access to irrigation can lead to crop failure, reduced yields, and economic losses for agricultural households. Respondents from Medak reported having more irrigated land compared to women from Nalgonda. The distribution of irrigated and unirrigated land can be seen in the figure 15. Overall, only 62 per cent of households reported land with irrigation.

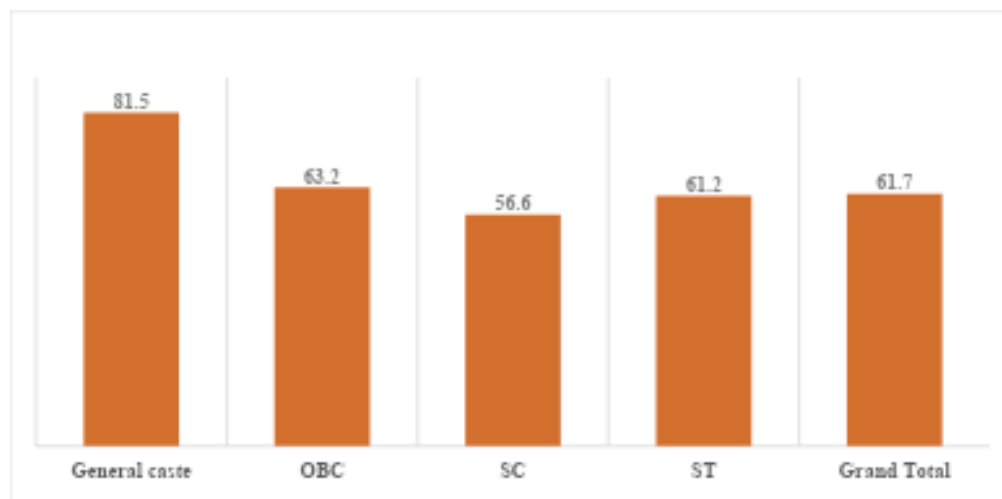
Figure 15 Availability of irrigation



The total land ownership reported by the respondents in both the districts was 2732.548 acres and out of this, 54 per cent was irrigated, and 46 per cent was unirrigated. In Medak district out of the total land of 1122.21 acres, 692.87 acres (62%) is irrigated. In Nalgonda out of the total land of 1610.338 acres, only 48 per cent was irrigated (768.423 acres).

Further analysis of data on irrigation and caste reveals the percentage of participants within caste categories who reported owning irrigated land in the figure below.

Figure 16 Irrigation and caste of respondents



Higher percentage of irrigated land was reported by women from the general caste (82%), among OBCs 63 per cent owned irrigated land, while 61 per cent STs and 57 per cent SCs had access to irrigation. Most unirrigated land belonged to SCs both in Nalgonda and Medak with 52 per cent and 38 per cent respectively. SC communities are thus the most marginalised with low irrigation facilities.

3.2.4 Agricultural Implements and Other Assets

Regarding hand operating tools, 42 per cent reported families owning them. Ninety per cent from Nalgonda and 62 per cent from Medak districts reported using the tools jointly by other household members. Coming to other assets, 40 per cent reported owning borewells. Out of this, 51 per cent were in Medak and 29 per cent were in Nalgonda. Ten per cent women reported owning tractors and 8 per cent had access to drip sprinklers.

More than half of the participants from both the districts reported owning two-wheelers, shared two-wheeler usage was reported by 74 per cent women from Nalgonda and 52 per cent women from Medak. About 56 per cent of the participants reported owning smartphones and 56 per cent owned simple/small mobile phones. This was the same in both the districts. Of those who reported smartphone ownership, 70 per cent phones from both Nalgonda and Medak districts were being used jointly with other household members.

3.2.5 Housing

The data revealed that 91 per cent (n=969) women reported that their families owned houses. It was noted that house ownership was 88 per cent in Nalgonda and 94 per cent in Medak. About 69 per cent of the respondents indicated living jointly with their spouse in owned

houses, while 31 per cent of the women reported residing in houses owned by other family members.

Analysis of data between house ownership and caste revealed that 85 per cent of ST households in both the districts have joint ownership. The proportion of women with joint ownership of house among OBCs was 70 per cent and 75 per cent among SCs in Nalgonda, whereas 63 per cent of OBCs, and 59 per cent of SCs had joint ownership in Medak.

Looking at the correlation between marital status and house ownership jointly or on other family member's name, 66 per cent of married women reported joint ownership and 34 per cent married women informed the house was owned by other family members in both the districts (n=804). The proportion of single women having joint ownership was reported by 83 per cent (n=165) which included unmarried, widowed, separated/divorced/deserted women. Only 17 per cent of single women mentioned that their house was owned by others.

The study findings on ownership of house are in consonance with the National Family Health Survey (NFHS) data. NFHS 5, 2019-20 data indicates that 75 per cent of women in rural areas own house or land alone or jointly with others.

Living in houses owned by other family members makes women vulnerable to loss of housing in case of any family dispute. Equally significant is that amongst women, a large percentage of widowed women reported jointly owning houses with other family members. When single women were living with in laws or other family members they reported facing verbal abuse and, in some cases, physical abuse.

This challenge is illustrated by the lived example of S. Sangeetha from Rampur village in Siddipet district. S. Sangeetha lives in a rented house with her two children, where she pays a monthly house rent and electricity bill of Rs 4000. When her husband was alive, she lived in the joint house owned by her husband's family. After her husband died by suicide in 2017, she continued staying in a small portion in the joint house due to indebtedness of 3 lakhs. Her elder brother-in-law, who controls the family's land, promised that he would take care if S. Sangeetha obliged to his indecent motives. She refused and to avoid his harassment she moved out of the in-laws' house and rented a small house near her parents in the same village. She was denied a share in the family land.

3.2.6 Access to Basic Amenities, Agricultural and Social Security Schemes

3.2.6.1 Access to Basic Amenities

Access to clean drinking water is essential for good health including to prevent waterborne diseases. Additionally, proper sanitation facilities, including toilets are critical to keep up hygiene and prevent the spread of diseases. Hence, data around these variables was collected to investigate drinking water and sanitation conditions in sampled households.

3.2.6.2 Drinking Water and Water for Domestic Use

Table 15 below provides district-wise breakdown of drinking water and domestic water sources.

Table 15 Distribution of households with access to water sources

Water sources	Nalgonda (n=545)	Medak (n=517)	Total (N=1062)
Drinking Water			
Tap in house	74.7	73.3	74.0
Purchased	13.4	1.0	7.3
Other source	8.1	9.3	8.7
Public source	3.6	14.7	9.1
Own source	0.2	1.7	0.9
Water for Domestic Use			
Tap in house	69.5	74.5	71.9
Public source	19.8	20.9	20.3
Other source	8.3	2.3	5.4
Own source	2.2	1.7	2.0
Purchased	0.2	0.6	0.4
Total	100	100	100

Own source: own well, own hand pump, own borewell; Tap in the house: Tap from village drinking water scheme in the house premises.

Other source: Other well, other borewell, other hand pump.

Public source: Public well, public hand pump, public tap of village.

Purchased: Water ATM.

Seventy-four per cent (74%) of surveyed women reported taps in their houses for drinking water and 72 per cent for domestic purposes in both the districts of Telangana. While 28 per cent women still depend on public source of water for domestic purposes.

Availability of water supply continues to be an issue for women. In Medak district 93 per cent women and in Nalgonda 72 per cent women reported that they spend one hour to collect and store water daily. Whereas, twelve per cent of the total sample shared that they need two hours per day. Some reported that they needed more than two hours.

FGDs with women in some surveyed villages (Alagadapa of Miryalaguda mandal and Mutyalamma Gudem of Kattangur mandal) revealed that water supply is limited to 1-2 hours a day in the case of piped water. The responsibility of filling water fell primarily on women. During the FGD, women in Siddapur, Rayalapur, and Lakshmapur shared that given the time bound supply of piped water, they spent close to almost two hours each day filling water for cooking and other household purposes. Men rarely helped in this task. If the home maker could not do the task, it was passed on to daughters or another woman in the household. In

Nalgonda, the private water sources did not differ much across the caste categories. Buying water was reported by a greater number of participants in Medak who belonged to general caste category compared to SCs and STs.

3.2.6.3 Access to Toilet Facility and Usage

The availability of toilet facilities was reported by most women participants from Nalgonda (86%) and Medak (89%), indicating relatively good access to sanitation infrastructure in these districts. Amongst those who reported owning toilet facilities, majority were utilizing the facilities, with reported usage rates ranging from 95 per cent to 99 per cent. However, 13 per cent of households were still not able to access toilets. When analyzed further 18 per cent of STs and 16 per cent of SCs still do not have access to toilets in the villages. Toilets built under Swachh Bharat scheme were said to be poorly designed, half-finished and not being used, though, 95 per cent report usage of toilets. During FGDs in Devarakonda mandal, it was observed that the toilets were used as storerooms in some households in Kattakommu Thanda. Women shared that only 50 per cent of them were using the toilets in Sherpally Pedda Thanda.

3.2.6.4 Bank Accounts

Information about bank accounts held by women was collected to understand autonomy regarding financial matters. Most participants reported having bank accounts (97%). Among them, a significant proportion (99%) reported having individual bank accounts. Though majority of the women have bank accounts, only 16 per cent of the respondents reported having ATM debit cards and only half of them reported using the cards independently. In other cases, the spouse or another male member in the family operated the cards. There was no significant difference among women based on marital status, regarding bank accounts. A larger number of SCs (96%) have bank accounts compared to STs (92%).

While women SHG groups are linked to banks and most women hold bank accounts, they find it difficult to operate digitally. Only around 16 per cent of women in rural areas had ever used the internet (NFHS 5- 2019-20) and most of them would be young women in school or colleges. As per data, 85.2 per cent women in rural areas are noted to have a bank account that they themselves operate (NFHS 5 2019-20). However, SCs and STs have lower number of bank accounts across the state. But this was contrary to the present study sample. Due to the mobilisation of women into SHG groups, rural women in Telangana were able to learn banking operations and open their accounts.

3.2.6.5 Identity and Access to Government Schemes

The study examined women farmers' access to government schemes. These schemes are tied to documents such as BPL cards, Aadhar, voter cards; therefore, availability of these documents was studied in the sample population. The study aimed to estimate the level of awareness among respondents regarding this and to understand the extent to which women respondents were utilizing and benefiting from these crucial forms of identity to access government

schemes and services. The study revealed that nearly all participants possessed both voter ID (98%) and Aadhaar cards (99%).

Women respondents reported having health cards, indicating awareness and utilisation of healthcare services in the districts (86 per cent in Nalgonda and 82 per cent in Medak). The health card in Telangana is known as Arogya Sri card. Though 84.2 per cent women have Arogya Sri health cards, they were spending considerable amounts of money on private health care.

During FGDs it was revealed that women do go to the local PHCs and government hospitals. They get treatment for minor issues, but in more serious instances where surgery is required, or diagnosis is essential, many of the medical officers at the government hospitals refer patients to private hospitals they or their friends own. Some of the private health facilities do not accept Arogya Sri cards for various reasons. Women reported spending considerable amounts of money for private healthcare including surgeries. They often borrow money during emergencies at high interest rates to ensure decent healthcare. When inquired about the non-acceptance of Arogya Sri cards by private medical facilities from the poorer sections, respondents shared that the bill settlement from the concerned state department was delayed for more than 30 days.

Only 2.2 per cent of the total sample (22 from Nalgonda and 1 from Medak district) reported having E-Shram cards. This was mainly because agricultural workers are not mobilised for E-Shram cards and the benefits of registering through the web portal were not announced by the government. Social security for the unorganised sector remains to be fulfilled. Since 90 per cent of the respondents of the study are labourers, it is necessary to register agricultural workers. Unfortunately, the labour departments in the districts are not equipped for the task of raising awareness or registering workers for social benefits. The state government needs to allocate resources to register workers and ensure long term social security. Awareness about Unorganized Workers Social Security Act, functioning of the State Board, representation in the Board are important aspects for future advocacy

3.3 Access to Agriculture related Schemes

3.3.1 Kisan Credit Card

Despite most women being engaged in agriculture and 36 per cent of them owning land, only three women possessed Kisan credit cards (two from Nalgonda and one from Medak). It was not clear whether the cards were in their name or on their family member/s' name. Further exploration is needed into this aspect.

3.3.2 PM Kisan Samman Yojana

The data about the schemes particularly for agriculture purposes was obtained from those who have ownership of land. Pradhan Mantri Kisan Samman Yojana (PMKSY) was reportedly availed by 152 households. This scheme provides direct benefit transfer to farmers of Rs 6000 per year in three instalments. As reported by the women respondents, 150 households in Medak and

two households in Nalgonda availed this scheme. This comprises only 17 per cent of eligible households. The question arises about the reasons for such a low number of farmers who have benefited from this scheme.

Further analysis showed that among women who owned land 52 women in Medak district availed the scheme and out of them 32 women were from OBC category, 17 women belonged to SC castes and three women from general category castes. No women farmer from Nalgonda district availed this scheme. Looking at the land classification of those 52 women, 27 women were marginal farmers, 18 women were small farmers, and seven women were of semi-medium class.

3.3.3 Crop Insurance

Only seven women respondents from Nalgonda district and six women respondents from Medak district reported coverage by crop insurance scheme. Lack of crop insurance puts the women farmers in a disadvantageous position. Crop failures take place due to extreme climatic conditions like drought, heat waves, heavy rains, floods, and pest infestations. The frequency of these adverse events is increasing. Denial of crop insurance forced women to take more loans leading to increased indebtedness. Women mortgaged the little gold they own (given by their maternal family) to invest in agriculture due to denial of access to credit at the right time.

3.3.4 Access to Social Security Schemes

Distribution of government schemes in the two districts was explored to see the accessibility of such schemes by the women respondents. Ujwala cooking gas was accessed by 67.5 per cent of women respondents in Nalgonda district whereas only 6.4 per cent of the respondents in Medak district reported accessing the scheme. This scheme has not reached the majority as refilling gas cylinders has been difficult due to affordability and accessibility.

The outreach of PM Jan Dhan Yojana bank accounts was limited in the State, with 25 per cent of women respondents from Nalgonda and six per cent of women in Medak district opening such accounts. In erstwhile Andhra Pradesh the mass mobilisation of women into self-help groups supported by the World Bank led to millions of women opening bank accounts, learning to save, and revolve loans. Therefore, many of the women in Telangana have bank accounts and do not need to open Jan Dhan Yojana accounts.

In Telangana pregnant women have benefitted by the KCR kits⁴ scheme leading to institutional deliveries and financial gain for the new mothers/their families. This scheme was not part of the survey, but it is well-known and availed by many women. In 2023, almost 15 lakh women availed the maternity services (Telangana Today, 2023).

⁴ Named after K Chandrasekhara Rao, the former CM of Telangana who initiated the programme, the programme provides financial and medical assistance to women undergoing delivery of the child at any government hospital in the state. The programme aims to reduce the Infant Mortality Rate and Maternal Mortality Rate which currently stands at 28 deaths per 1000 and 65 deaths per 1 Lakh deliveries respectively.

Access to Gharkul/Pradhan Mantri Awas Yojana was negligible. Pradhan Mantri Awas Yojana-Gramin was turned down by the earlier BRS government in Telangana. Now the newly elected Congress-led government has revived it. Many households owned their own homes because of an earlier government scheme viz Indira Awas Yojana. The central government's Ayushman Bharat scheme is not accepted by the state government.

Coming to Amrut Aahar/Balaamrutam, despite its successful implementation by the ICDS department in the state, only one respondent reported its use in Nalgonda. Similarly, Matritva Vandana scheme was reported by four women from Nalgonda district. Almost all the women respondents knew about Anganwadi centres and their functioning where Balaamrutam is distributed.

Pension for Single Women: Pension scheme for single women is applicable to all categories of single women (widowed, separated, divorced, and deserted). Overall, 142 single women (79%) were getting pensions.

Regarding pensions for single women, out of 162 widowed women, 134 women reported receiving pension (64 in Nalgonda district and 70 in Medak district). Out of 18 single women that included separated, divorced/deserted, eight single women were drawing pensions, four from each district. Twenty-one per cent of single women are being deprived of their citizen ship rights. The distribution of pensions for single women is seen in the figure 17 below.

Figure 17 Access to pensions by single women



3.3.5 Women's Membership in Institutions

In Telangana, rural women have been mobilised in large numbers to form self-help groups. This has given them opportunities to save and access institutional loans. It was expected that the

SHG movement would enable women to develop their leadership, breakdown gender discrimination, and change patriarchal attitudes. This dream is not realised. The SHGs have remained as a tool to access bank loans. Membership in cooperatives, and Farmers Producer Organisations (FPOs) would give women opportunities to develop their livelihoods, create awareness on social issues, and give women leadership opportunities. Caste associations usually deny membership to women, but some changes are taking place. Table 16 below shows the distribution of institutional membership of women.

Table 16 Distribution of women by membership to institutions

Membership based Institutions	Nalgonda (n=545)	Medak (n=517)	Total (n=1062)
SHG membership	82.2	70.8	76.6
Caste based associations	6.2	73.5	38.9
Elected member of Gram Panchayat/Sarpanch/Upa/deputy sarpanch	2.4	2.1	2.3
Credit cooperative	0.4	0.4	0.4
Informal labour union	0.4	0	0.2
Watershed committee	0.2	0.2	0.2
FPO	0.2	0.6	0.4
Labour union (formal)	0.2	0.2	0.2
Religious/ cultural organisation	0.2	0.2	0.2
No response	7.3	0	3.8
*Total do not add to 100 due to multiple responses/no responses			

Eighty-two per cent women reported membership in SHG in Nalgonda and 71 per cent in Medak district. The SHG movement was started with the goal of 100 per cent coverage of rural women. However, over the years, the most marginalised women are left out because they do not have the capacity to save or repay loans on time. Older women were also left out because they were seen as non-productive. A single woman Kamala from Nalgonda said “I am not a member of podupu sangham (SHG) in my village. If I take a loan, the other women in the group will trouble me to repay exactly on time. A group of women will come and sit in front of my house. I have taken loans from local money lenders because, they wait for a few days if I delay my payments.”

Efforts were made in the nineties to run counselling centres by trained SHG members to address violence against women. These were closed when the World Bank funding ended. Efforts are on once again to set up such institutions at a cluster level. The important issue is how to sustain such initiatives. The data in the study indicates that women’s membership in

SHGs is significant to save money, rotate, and repay loans. But these women are not acting as pressure groups to further their own interests, for example demanding and raising wages.

Women were members of caste-based associations in Medak with 74 per cent reporting this, but they did not hold any leadership positions. In Nalgonda the membership in caste associations was negligible. Women's representation and sphere of influence in other key institutions such as cooperatives, FPOs, labour unions remain very poor and weak. Women agricultural workers are not protected under any legal framework, and there is an absence of strong association for them (Meenakshi & Panneer, 2020).

The 73rd Constitutional Amendment ensures women's representation in Panchayati Raj systems which are local-level democratic institutions. Our study highlighted only 2 per cent of the respondents were members of the panchayats. This is possibly due to their marginalised economic status. The political representation of women is crucial to deepening democracy and advancing gender equality. This also has tangible political and economic gains.

3.4 Agrarian livelihoods

Women in majority of the rural households are the primary providers and do many types of work to earn incomes. In a single day many women do 2 -3 kinds of works. For example, women may work on their own land, hire themselves out as labour for part of the day and sell vegetables in the evening or take up other petty trades.

The study revealed that, out of the total 1062 households surveyed, 71 per cent of the women were in cultivation and 74 per cent engaged in agricultural labour, which are the two major livelihood sources both in Medak and Nalgonda districts. Cultivation was higher in Medak district with 81 per cent of the women, and it was 62 per cent in Nalgonda, either from land owning households or as tenant farmers.

Women from small, marginal, as well as landless households including Dalit women and single women work as agricultural labourers. They mostly opt for wage labour to do weeding, paddy transplantation, cotton picking, and harvesting of vegetables, chillies etc. Seasonally they engage in other non-agricultural sectors such as construction and hospitality. Agriculture labour was reported by 81 per cent of women in Nalgonda district compared to 67 per cent in Medak. The distribution of livelihood activities reported by women is seen in table 17 below.

Table 17 Distribution of women by livelihood activities

Category of work	Nalgonda (n=545)	Medak (n=517)	Total (N=1062)
Cultivation	62.0	80.7	71.1
Agriculture labour	80.6	66.7	73.8
Other daily wage labour	33.2	10.1	22.0
Home-based work	2.9	23.2	12.8
Migration	18.7	1.0	10.1
Livestock rearing and dairy	6.6	7.9	7.3
Village service provider	5.7	1.2	3.5
Petty trade	3.1	2.1	2.6
Domestic Work	2.8	1.2	2.0
Total do not add up to 100 due to multiple responses			

Thirty-three per cent of women in Nalgonda and 10 per cent in Medak work as construction labour seasonally. Women migrate for work to other districts mainly for paddy transplantation, chilli picking and cotton picking. Women are forced to migrate in search of work since families own small plots of land and are dependent on rainfed agriculture in Nalgonda, 19 per cent women migrate compared to 1 per cent in Medak. In Medak, migration is lower because women are able to find piece rated work to roll beedis. Twenty-three per cent of surveyed women in Medak were engaged in home-based work (beedi rolling) while only three per cent of women in Nalgonda were engaged in tailoring at home. Livestock rearing and dairy (7%) was one of the livelihood activities among these women. Women were engaged as village service providers (4%) such as Anganwadi workers, ASHA workers and cooks for mid-day meals. Other livelihood activities that women engaged in were petty trade such as running kirana shops, sale of vegetables/ flowers/fish (3%), domestic labour (2%).

Santhosha's case below highlights the hard work women undertake to make a living.

Sette Santhosha, a woman from Yadava community, Kolgur village, Gajwel mandal in Siddipet district was widowed due to her husband's death by suicide. She studied until she got married at the age of 17. Before marriage, she occasionally worked on her family farm with her mother. After marriage, she started working on their family land regularly. She was engaged in different kinds of work to support her family and clear the family debts after the death of her husband. She worked as an agriculture labourer in her own village and in neighbouring villages. She purchased a buffalo with the financial help extended by a donor towards livelihood support. She started selling milk and earning an income. She learned tailoring through which she was earning Rs 3000/month during non-agricultural season. Santhosha runs a small kirana shop in her own house which is open during mornings and evenings and on days when she does not go

for wage labour. Despite working tirelessly, her income was limited. She did not earn enough to manage the household expenditure, let alone repayment of debts.

Table 18 shows the unpaid and care work taken up by women and other family members.

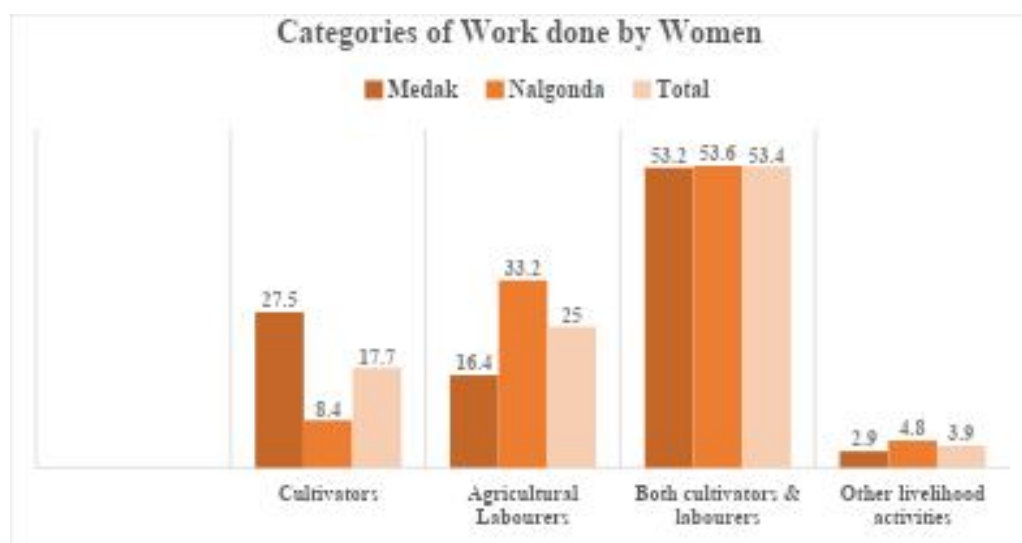
Table 18 Distribution of household work

Household Work	Medak (%)	Nalgonda (%)	Total (%)
Fetching water			
Women	89.7	92.9	91.3
Men	0.4	0.9	0.7
Both	9.9	6.1	8.0
Total	503	541	1044
Caring for livestock			
Women	40.0	11.3	19.0
Men	28.8	60.4	51.4
Both	31.2	28.3	29.6
Total	125	159	284
Looks after kitchen garden			
Women	73.7	62.5	67.4
Men	0.0	12.5	7.0
Both	26.3	25.0	25.6
Total	19	24	43
Gathering fuel for cooking			
Women	60.8	93.6	80.7
Men	5.8	0	2.3
Both	33.4	6.4	17.0
Total	291	443	734

As seen in the table, women are engaged in all household work and their contribution is much higher compared to men. Except caring for livestock, men's contribution was negligible. Men took responsibility if vegetables were grown in the field for sale. Kitchen gardens at home were maintained by women.

Distribution of Women by Work: As stated earlier women work as cultivators in their own fields and work as labourers for others. The distribution is seen in figure 18.

Figure 18 Working category of women



The distribution of women based on the work they were engaged in shows that 18 per cent of women were cultivators. The number of cultivators was higher in Medak district; 28 per cent compared to eight per cent in Nalgonda. Twenty-five per cent of women were engaged in agricultural labour only. The number of labourers was high in Nalgonda with 33 per cent while in Medak it was 16 per cent. This pattern of high cultivators and low labourers in Medak district was due to higher land ownership, 89 per cent compared to 78 per cent of land ownership in Nalgonda. In both the districts, 53 per cent women cultivated their own lands and worked as hired labour seasonally. Distribution of women as cultivators and labourers by their caste is seen in table 19.

Table 19 Distribution of women as cultivators/labourers by caste

Caste	Cultivators (n=188)	Labourers (n=266)	Both (n=567)	Other activities (n=41)	Total (N= 1062)
	%	%	%	%	%
General category	53.1	9.4	28.1	9.4	3.0
OBC	19.4	22.0	54.1	4.4	53.4
SC	16.4	32.4	48.4	2.8	26.5
ST	8.2	25.8	63.2	2.7	17.1
Total	17.7	25.0	53.4	3.9	100.0

Women from ST, SC and OBC category were engaged in both cultivation and agricultural labour. More women from general category (53%) were only cultivators.

3.4.1 Women as Cultivators

Rural women are engaged at all levels of agricultural value chain, i.e., production to pre-harvest, post-harvest processing, packaging, marketing to increase productivity in agriculture. As per Pingali et al. (2019), the ratio of women to men working in agricultural sector has increased over the time and made greater amount of contribution to GDP per capita.

Women farmers handle 70 per cent of the work in cultivation. As per Niti Aayog (n.d.) female farmers produce 60 per cent to 80 per cent of India's food. In a given crop season, when fields are sown and harvested, women farmers work about 3,300 hours, double the 1,860 hours of their male counterparts put into farming (<https://www.niti.gov.in/rural-women-key-new-indias-agrarian-revolution>)

Women save seeds, sow seeds, transplant paddy, undertake weeding through the crop cycle, harvest crops, and process them for storage. Women undertake more work than men. In some families, men migrate while women look after agriculture. Hence the burden of cultivation is increasingly falling on women who work in their own fields and for wage work for others. Single women are burdened of managing all agricultural operations without any support.

Of the total respondents, 71 per cent said they are engaged in cultivation. When looking at district data, 81 per cent of women reported cultivation in Medak compared to 62 per cent of women in Nalgonda. The remaining 29 per cent households were not engaged in cultivation due to lack of irrigation, investment support, land not suitable for cultivation, and insufficient family labour, especially in case of single women. Some of the households have very small pieces of land (less than one fourth acre) which are not viable for cultivation. Of the 754 individuals who reported cultivation as their livelihood activity, 92 had left their land fallow in the current season.

Looking at the data on cultivation, 67 per cent women in Medak district and 52 per cent of women in Nalgonda were cultivating crops. Small and marginal farmers formed 86 per cent (26 per cent and 60%) of the cultivators. Eighty-six per cent of women were married, and 12 per cent were widowed. The remaining were single women. The caste composition of the cultivators showed that 55 per cent were from OBC, 24 per cent from SC and 17 per cent from ST categories. Only 3 per cent were from general category. Analysis on district wise data indicated that 46 per cent of the total SC cultivators belonged to Medak and 60 per cent of the total ST cultivators were from Nalgonda.

Table 20 Distribution of households by reasons for leaving the land fallow

Reasons	Nalgonda	Medak	Total (n=92)
Lack of irrigation facility	23.5	53.7	37.0
Lack of livestock, infertile land, climate related issues	29.4	14.6	22.8
Family labour inadequate	27.5	14.6	21.7
Inputs not available	9.8	4.9	7.6
Short of finances/ credit	7.8	9.8	8.7
Don't live in the same village	2.0	2.4	2.2
Total	100	100	100

Looking at the data in table 20 about the reasons for leaving the land fallow, lack of irrigation was cited as the reason for not cultivating by 54 per cent of women in Medak and 24 per cent of women in Nalgonda. Lack of livestock, infertile land and climate related issues were mentioned by 29 per cent in Nalgonda and 15 per cent in Medak. Inadequate family labour to help in cultivation was reported by 28 per cent of women from Nalgonda and 15 per cent from Medak. Eight per cent of women respondents from both the districts stated shortage of finances/credit.

3.4.1.1. Cropping Patterns

Six hundred and thirty respondents shared cropping information (32 did not respond). Major crops cultivated in both districts are paddy and cotton. Area under cotton cultivation was more in Nalgonda (52%), while paddy was more in Medak district (60%). Major crops grown in both the districts are paddy 58 per cent and cotton 41 per cent. Wheat, maize, millets, pulses, soybean, sugarcane, and vegetables were also cultivated in small areas in Medak. Only 10 per cent of the households grew kitchen gardens. The major crops cultivated in 2022-23 were paddy 58 per cent, cotton 42 per cent, wheat 9 per cent, maize and pulses 7 per cent each; sugarcane 6 per cent and soybean 5 per cent. Vegetables and millets were grown by a small number of farmers.

Change in cropping pattern.

In Alagadapa village of Miryalaguda mandal, Nalgonda district, women produced food crops such as varieties of millets including Bajra, Jowar, Sesame, and Castor. Later when prices went up for cotton, many shifted to grow cotton. Once irrigation improved all farmers shifted to paddy cultivation. Currently this is the main crop in the area. In Chinnakandukur women farmers shared that earlier they grew Jowar, red gram, green gram, horse gram, and other food crops. Subsequently they shifted to cotton cultivation due to higher prices obtained. Lambadi women farmers from Palugu Thanda shared they grew Bajra, maize, and other food crops. They had shifted to cotton cultivation when prices went up.

In Medak district women from Yelgoi village reported that they grew a wide variety of millets including sajja, sama, ragi, jowar, maize, and pulses such as green gram and red gram. Potato and turmeric were also grown in the area. Sugar cane was cultivated where water was available. Subsequently, crops such as soyabean and cotton were introduced into the area. Once irrigation became available, all farmers shifted to paddy cultivation. Women from Rayalapuram reported growing maize, red gram, sunflower, and cotton. Women from Dacharam village mentioned that they grew millets earlier. Subsequently they shifted to growing cotton and since irrigation is available now, they grow paddy.

The shift in cropping pattern over the last 10-15 years has reduced food security. Farmers who shifted from growing food crops to cotton are now entirely dependent on the market for food. With increasing food prices and reduction in the variety of the food basket they are vulnerable to malnutrition and ill health. Farmers who have shifted to paddy are also vulnerable because they have lost access to variety of nutritious millets and pulses. At the national level, procurement of wheat and paddy for distribution in the PDS reinforces loss of balanced diet. Focussed group discussions and study results all point to the increasing vulnerability of women and poor health of women and girls due to loss of nutritional security.

3.4.1.2 Production of crop and earnings in the Study Districts

Nalgonda has a higher average crop production (4,507.36 kg) than Medak (4,012.93 kg). When looking at production for own consumption, Nalgonda also shows a higher average production (475.61 kg) compared to Medak (245.12 kg). This suggests that farmers in Nalgonda are producing more crops for their own use, which could reflect a more self-sufficient agricultural system. The average income from crop sales is similar in both districts: Nalgonda has an average income of Rs 34,130.77, while Medak has Rs 34,391.66. This indicates that despite differences in crop production, farmers in both districts earn approximately the same income from selling their produce.

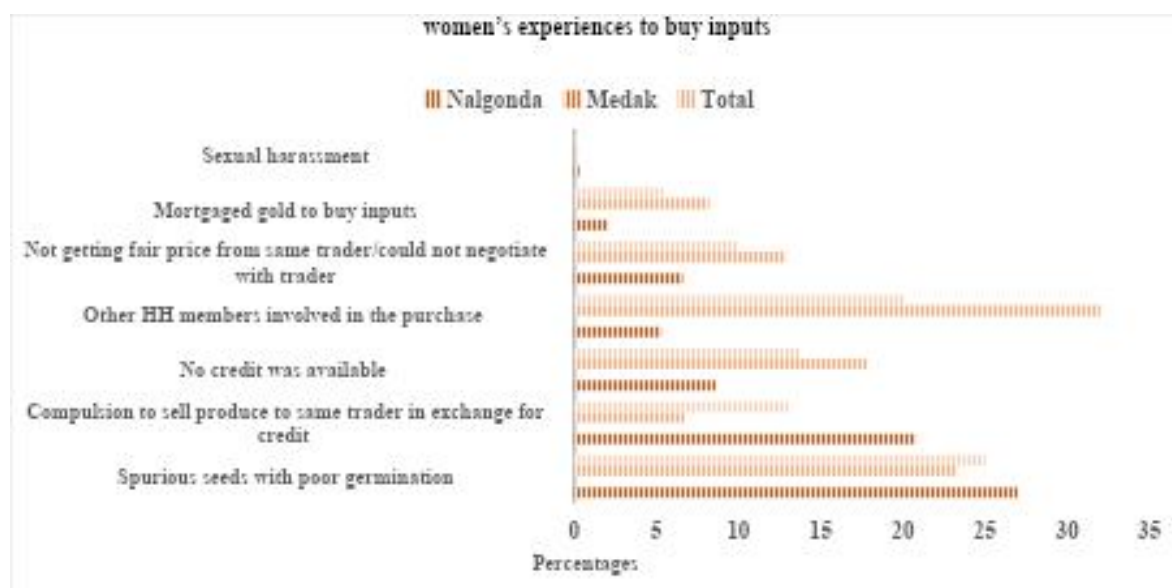
3.4.2.3 Women's experiences with purchasing inputs and marketing produce

Of the total cultivators, 82 per cent purchased inputs from nearby town or block and 16 per cent bought them from the district headquarters. Only 2 per cent purchased from inputs from their village. On inquiring about the type of purchase, 41 per cent of the women said that inputs such as seeds and fertilizers were purchased on credit by male members in the households. Of these, 26 per cent women reported full repayment, 43 per cent partial repayment, and 25 per cent could not clear their bills. Fifty-nine per cent respondents chose not to share these details.

Fifteen per cent of the women were personally involved in purchasing the inputs required for cultivation.

Women's Experiences of Purchasing Inputs: Figure 19 below captures experiences shared by women respondents' experience of purchasing inputs.

Figure 19 Women's experience to purchase inputs



Twenty-seven per cent in Nalgonda and 23 per cent in Medak reported that seeds purchased on credit germinated poorly. The farmers are not able to demand compensation for the same. A top Telangana government official noted, "Under the Central (seed) Act, 1966, companies bear no liability or punishment, and despite supplying fake seeds, states were prohibited from enacting their own laws." A similar situation of sale of fake seeds had occurred in 2017. At that time, the central government had asked the state government for enactment of appropriate law (Times of India, 2025) but it did not happen. Only Haryana government has passed Seeds bill (Haryana amendment bill) in 2025. Other states have not done this.

Respondents were compelled to sell their produce to the same trader from whom they had taken inputs. This was reported by 21 per cent women in Nalgonda and 7 per cent in Medak. Credit to purchase inputs was not available to 18 per cent women in Medak and 9 per cent women in Nalgonda. Ten per cent reported that they did not get a fair price for their produce due to the credit provided earlier. Five per cent women reported they had to mortgage their gold (given by their parents) to purchase inputs.

During focus group discussions, women and men farmers expressed their concerns about poor quality of seeds in the market. Several farmers complained that they had crop losses because germination of cotton and castor seeds was very poor in some years. Women from Gurrampodu shared that due to poor germination and crop losses, their debts had increased.

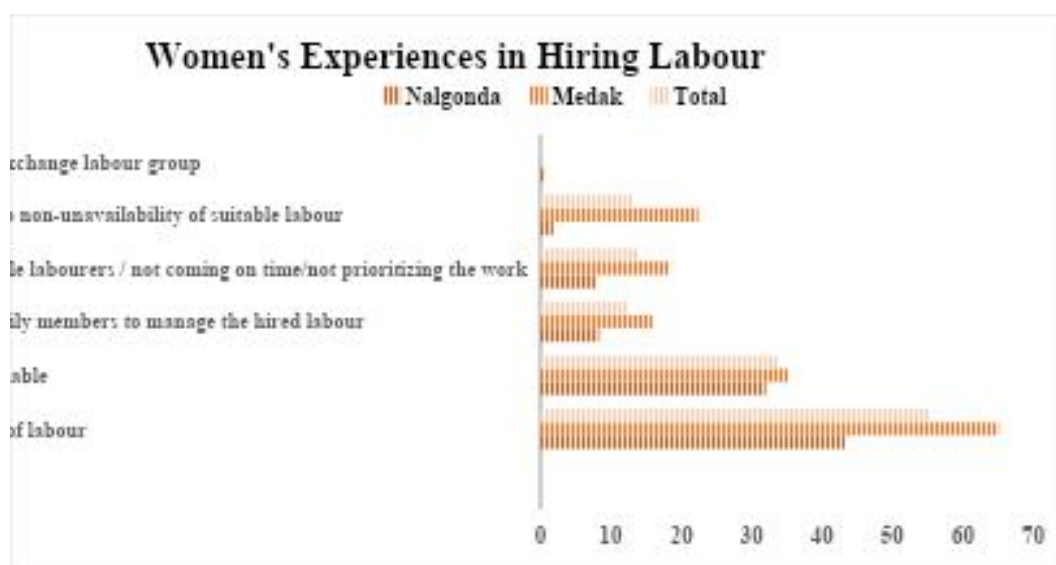
3.4.3.4 Hiring Labour

The study probed whether the women respondents were hiring labour for agricultural operations during the previous year (2022-23). Study revealed that 93 per cent of women from the households hired labour. Among the women who hired labour, 88 per cent hired labour from within their villages in both the districts, 10 per cent of the women shared that they hired

labour from nearby villages, and 2 per cent of the women struggled due to unavailability of labour during peak season. The wages were paid in cash by 97 per cent of the women. Three per cent reported share in crop and worked in exchange labour.

Women reported exchange labour in groups (54%) to reduce cultivation cost. Fifty-nine per cent of women in Medak district and 48 per cent of women in Nalgonda made such arrangements. Sixteen per cent of women reported such arrangement with male farmers. Women's experiences while hiring labour are shown in the figure below.

Figure 20 Women's experiences in hiring labour



Though majority of the women reported hiring labour, 55 per cent women could not afford the costs involved. Almost one third (34%) had difficulty finding suitable workers. Single women (14%) experienced non-cooperation from male workers, for example coming late to work and not accepting suggestions. Single women farmers from Devarakonda mandal shared that tractor drivers prioritized work for large landowners and came late to work for them which delayed their own operations. Women shared that undertook extra work due to non-availability of suitable labour (14%). Other women shared that they were not able to join the women groups for labour exchange. Only one woman acknowledged that she had experienced sexual harassment at work during the survey.

However, during FGDs and in-depth interviews women acknowledged that sexual harassment occurred at the workplace. They mentioned acquaintances who had faced such incidents. One woman shared that her husband did not allow her to work under a farmer or a contractor because of his fears of sexual harassment.

Marketing produce: Information about marketing produce was sought in the survey and the details are shown in table 21 below.

Table 21 Distribution of women by marketing produce

Sale of produce	Nalgonda (n=338)	Medak (n=416)	Total (n=754)
Same trader from whom inputs were purchased	33.4	1.4	15.8
Agriculture Produce Marketing Committee (APMC) /IKP centre run by women SHG members	27.2	44.5	36.7
Private trader in village	20.4	13.5	16.6
Private trader at block/district	10.4	29.3	20.8
Money lender and other local traders	7.7	8.9	8.4
Not sold yet	0.9	2.4	1.7

Thirty-seven per cent of the households sold their produce at Agricultural Produce Market Committee (APMC) yards. Paddy cultivating households sell mostly to Indira Kranti Patham (IKP) Centers at village level managed by SHG women. This percentage was also larger in Medak than Nalgonda. Notably, 17 per cent of households sold their produce to private traders in the village and another 16 per cent sold to the same dealers from whom they bought inputs. This was true for cotton and maize. Due to indebtedness, 8 per cent of the households sold their produce to the trader/ moneylenders from whom they bought inputs. This assured them timely access to inputs the following year. On the other hand, they were bonded to the trader.

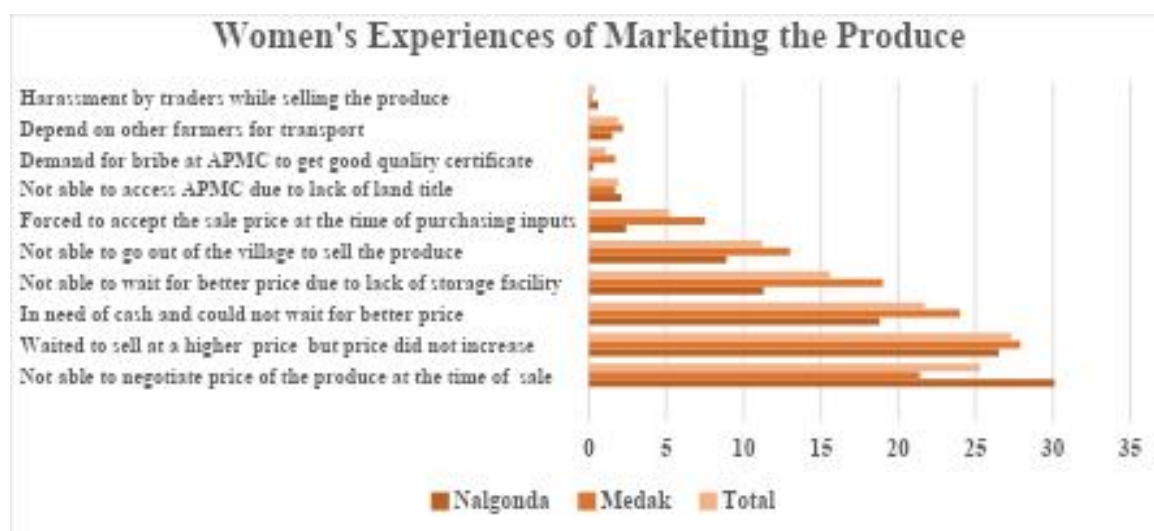
In 81 of per cent households men sell the produce and 19 per cent of the women respondents informed that they or other women in the household sold the produce. Women farmers are more involved in cultivation of vegetables and selling them in the villages, or in nearby towns, or Hyderabad city. In Medak district, small groups of women hire autos and take their produce to be sold along the nearby highway. In Nalgonda district, women who grow vegetables sell to a middleman at their doorstep. The middlemen make a sizeable profit. The men travel at night from the village to sell the produce early in the market. Such travel is inconvenient and unsafe for women.

Chandrakala is a 45-year-old woman farmer from Bandarupally village in Siddipet district. Her family owns two acres of land in which they cultivate paddy in kharif season. After the paddy harvest, they cultivate vegetables such as tomatoes, okra and beans in one acre of land as irrigation is limited. Chandrakala harvests the vegetables early in the morning and sells them in Siddipet town (20kms away) every alternate day. She transports her vegetables in a shared auto rickshaw with other women to the farmers' market (Rythu Bazar). On some days she takes the vegetables to Vontimamidi market, 40 kms away from Siddipet. Chandrakala says, "Vegetable cultivation and marketing is full time work. After sowing a crop, I go to the field every day, look after the crop, do weeding. Once the crop is ready, I harvest the vegetables early morning every alternate day to keep them fresh. A group of us from the village go to the market, reach the

town by 10 am and sell the vegetables until 3pm in the afternoon. I return home by 5 pm. I am busy from November to February every year”.

The experiences of farmers in marketing their produce indicates that they faced significant challenges and pressures as seen in figure 21.

Figure 21 Experiences to market the produce



Twenty-five per cent could not negotiate a better price, 27 per cent waited for increase in price, but it did not happen, 22 per cent of the women needed cash and hence could not wait for better price and 16 per cent of the respondents sold the produce for whatever price was available due to lack of storage facilities. Other experiences shared were that they were forced to accept the price committed during the purchase of inputs because they needed credit. Some women could not access APMC due to lack of land titles, some were asked bribes for APMC certification. The market yards situated in towns are not women friendly, do not have toilets, or resting places. They are dominated by middlemen. Single women face issues in transporting their produce from their farms to the village and to the market. As a result of the underlying vulnerability, many women prefer farm gate sales though the price may be lower.

3.4.3.5 Investment in farms

The study revealed that very few farmers could invest in their farms towards land development, water and soil conservation, silt application, increasing irrigation facilities or take measures to improve productivity in the last three years. The survey showed that only 23 per cent (n=175) of land-owning farmers could invest in their land as seen in the table.

Table 22 Distribution of households by investment on land

Investment on land	Nalgonda	Medak	Total
Water conservation	49.4	12.6	29.1
Irrigation source (well/borewell)	22.1	22.1	22.1
Infrastructure	11.7	35.8	25.0
Silt application	26.0	6.3	15.1

The average amount of money invested by the farmers was Rs 70,587 for Nalgonda and Rs 58,966 for Medak. Since women own only small pieces of land, any investment would not yield high returns.

Women reported that only two per cent households had received benefits from the government to invest in land development (4 out of 175) in Nalgonda. In Medak district none of the farmers reported that they could access any government support.

3.4.3.6 Crop Failure

Of the 175 households who invested in land development, 145 households experienced crop loss. The reported reasons for the crop loss are captured in the table below.

Table 23 Distribution of women by their reasons for crop failure

Reasons for crop loss	Nalgonda	Medak	Total
Climatic changes	89.8	84.8	86.8
Untimely pest attacks	77.9	37.2	53.7
Animal attacks	8.4	11.6	10.3
Other	3.3	6.9	5.5
Total	59	86	145

Crop loss by households was reported by 59 women in Nalgonda district and 86 women in Medak district. The main reasons were due to climatic changes, pest attack, and animal attacks. Only five households out of 145 received compensation from the government for their losses. This indicates a significant gap in the government systems responsible for providing support to farmers in times of crop loss. Despite the existence of crop loss policy in Telangana for compensating farmers for their losses, only a fraction of them received such support. This underscores potential inefficiencies, lack of awareness, or barriers preventing farmers from accessing the entitled compensation (RSV, 2021).

Women from Chinna Kandukur, Gurrampodu and Devarakonda reported crop losses in the last few years due to unseasonal rains, animal attacks such as wild boars chewing cotton buds, and pest attacks. None of the losses were compensated. Crop losses were also reported due to spurious seeds. Neither were the farmers compensated or seed companies punished.

3.4.3.7 Land Leasing/Tenancy

Land is leased by marginal and small farmers to supplement their incomes. For example, a farmer owning two acres may lease an additional three acres to make a viable holding. The present study explored tenancy terms to understand the reasons for leasing land. Additionally, it explored issues related to tenancy and how it affects women farmers. Landless workers who have farming skills also lease in land in the hope of increasing their annual income for family sustenance.

Interviews also shed light on some interesting insights about tenancy both districts. According to them, the nature of tenancy has changed in Telangana, from share cropping to paying lease price upfront in cash. This is done before the start of the crop season. In some districts, lease amount is collected for two years at once to reserve the tenancy which is an extra burden on the tenant farmers. Tenant farmers grow mostly commercial crops like cotton, and paddy in the leased land without any institutional support. Even in case of crop damage, tenant farmers are forced to pay the agreed amount and do not receive any compensation from the government. When tenant farmers commit suicide due to crop loss and indebtedness, their widows are forced to take on the debt as well as continue to feed and educate children. Single women, including those from farmer suicide affected families continue to rent land despite many difficulties because farming is the only skill they possess.

The study revealed that 19 per cent (n=197) of the households were leasing in land as reported by the women respondents. The average extent of leased in land in Nalgonda district was 4.7 acres and it was 3.3 acres in Medak district. Coming to the duration of leasing in land, the mean duration was 5.8 years in Nalgonda and 4.6 years in Medak. The reasons for leasing in land are shown in the table below.

Table 24 Distribution of women by reasons for leased in land

Reasons	Nalgonda (n=104)	Medak (n=93)	Total (n=197)
Marginal landholdings	89.4	81.7	85.8
To increase family income	70.2	50.5	60.9
Landlessness	38.5	30.1	34.5
Availability of family labour	12.5	22.6	17.3
Food security	1.0	6.5	3.6

Marginal landholdings was the major reason cited by 86 per cent of the women and 61 per cent women mentioned that tenant cultivation was taken up to increase the family income. Landlessness was reported by 35 per cent of the women and 17 per cent stated availability of family labour as reasons for leasing in land.

Women during in depth interviews revealed that majority of the households were leasing land because they do not have sufficient land to make a living or are landless. The number of farmers leasing in land has been on the rise in the past 10 years. One of the reasons is loss of land due to land acquisition by government for various projects. During focus group discussions, women farmers shared three reasons for leasing land: 1. those making losses in agriculture were migrating and their lands were available for lease, 2. land prices have increased enormously, so people have the confidence that they could sell part of their land and pay off debts if necessary, and 3. farmers were leasing land due to increase in MSP for cotton and paddy. Though expectations for profits were high, the ground realities did not match, and farmers were incurring heavy debt.

Only 39 households out of 197 who leased in land reported formal agreement with landowners. Across both districts, landlords usually refused to document lease arrangements. Sharing of expenses with landowners was reported by 11 respondents from Medak and three women from Nalgonda.

Reducing lease amount in case of crop destruction/loss is not a common practice. Landowners rarely show a human face. Five women from Medak and one from Nalgonda reported that their landowner had shown consideration for crop loss. Two households who leased in land were compensated by the landowner by reducing lease amount for crop loss.

During FGDs women shared that differential tenancy charges were applicable based on the location of the land and availability of irrigation. In Suryapet, if lands were near canals, six quintals (8-12 bags) of paddy were demanded as lease amount. It was nine bags of paddy in Nalgonda. In Palugu Thanda of Nalgonda district, people lease in land from the landlords of neighboring village Thimmapur. The lease price was Rs 5000/acre per annum. This was dry land, and they would cultivate cotton. Women shared that lease cost of irrigated land was higher, ranging between Rs 8 to 10 thousand per acre per annum. If the lands were black soils with irrigation, Rs. 12,000 per acre per annum was paid upfront.

Land-owners are extracting safe incomes at the cost of tenant farmers in the form of cash at the beginning of the crop season. Occasionally if the lease amount is in kind this is agreed on at the beginning of the season and irrespective of production losses the fixed amount must be paid.

Data was analysed to examine any association between caste and marital status and landholdings with leased-in land. Of the 197 respondents who rented land, 60 belonged to OBC, nine to SC, and 34 to ST groups in Nalgonda. In Medak this number was 59 for OBCs, 24 for SC, and nine for ST groups. Only two respondents were from the General category in both the districts. In terms of marital status, of the 197 women respondents who leased in land, 190 were married and 7 women were widowed. The distribution of married women leasing in land was almost similar in both the districts. Out of the total respondents who leased in land, 125 had marginal landholdings and 57 women owned small landholdings. The remaining 15 women who leased in land belonged to semi-medium, medium and large farmers.

Distribution of women by irrigation of leased in land is shown in table 25.

Table 25 Distribution of households by irrigation of leased in land

Irrigation	Nalgonda	Medak	Total
Irrigated	35.6	41.9	38.6
Partially irrigated	12.5	18.3	15.2
Unirrigated	51.9	39.8	46.2
Total	104	93	197

The above table highlights the irrigation facility available for rented lands. Almost 50 per cent of these were unirrigated. Some farmers had partial irrigation for their lands. Some farmers own land that is scattered across the village. They may dig borewells in larger plots of land. While these plots are irrigated smaller plots are cultivated during the monsoons.

Leasing out land: The study shows that a small percentage of women farmers have leased out their land. Of the 888 women from landholding households, 57 in Nalgonda and 24 in Medak have leased out their land (total 81).

The mean extent of land leased out in Nalgonda district was 3.9 acres and 2 acres in Medak district. The average duration of the lease was 4.5 years in Nalgonda and 4. 9 years in Medak respectively. Of the 81 households, 13 households had formal agreement with their tenants; two households practiced share cropping, and three households received crop loss compensation from the government. Reasons for leasing out land in both the districts were: lack of family labour (58); lack of farm tools (31); ill health of family members (21); unavailability of inputs on time (19); lack of irrigation (11) and land far away from residence (5). Majority of households leasing out land were small and marginal farmers (69 out of 81). Marital status of women revealed that 56 women were married, 23 women were widowed, and one woman was single. The caste composition of these households was 42 OBCs, 26 SCs, nine STs, and four from general category.

3.4.2 Women as Agricultural Labourers

While many of the respondents were both cultivators and labourers, 74 per cent of them worked as labourers for others. Figure 22 shows experiences of women as agricultural labourers and issues they face.

Figure 22 Experiences as agriculture labourers



Thirty-nine per cent women reported delayed wage payments. This results in great financial distress among the women who live on the margins and need their daily wages to survive. When agricultural labourers face delays in receiving their wages, it often leads to financial strain and instability. Many of these labourers rely on their daily or weekly wages to meet their basic needs such as food, and health. Such delays can exacerbate vulnerabilities within communities forcing them into debt. It also highlights lack of liquidity among the farming community.

Employers use different strong arming tactics to ensure women are pliable. They sometimes refuse to pay the agreed wages and find reasons to pay less or demand more work. They also threaten to boycott employing women who they see as troublemakers. These are women who demand their rights and a dignified employer-employee relationship.

The study analysed data to understand the associations among agricultural labour, caste, marital status, and landholding classification. The caste composition of agricultural labourers shows that 82 per cent were STs, 76 per cent were SCs, and 72 per cent were from OBC communities indicating the marginality of these communities. Only 38 per cent of general category of women worked as agricultural labourers. The proportions of agricultural labourers among the two districts varied. Women from general category were 53 per cent in Nalgonda and 24 per cent in Medak. The percentages of women from SC communities were represented almost equally in both the districts with 78 per cent in Nalgonda and 74 per cent in Medak. Agricultural labourers from OBC communities were higher in Nalgonda with 81 per cent compared to 65 per cent in Medak district. Eighty-one per cent STs in Nalgonda and 72 per cent in Medak worked as labourers.

Coming to marital status of the women workers, out of 875 married women, 72 per cent women were workers; out of 162 widowed women, 82 per cent worked as labourers; out of 24

single women (unmarried, separated, divorced, and deserted) 79 per cent women doing wage work.

Of the women respondents engaged in agricultural labour (n=784), 76 per cent were from landless households, 77 per cent were marginal farmers, and 69 per cent were small farmers. The proportion of marginal farmers in Nalgonda was 87 per cent and 70 per cent in Medak district.

3.4.2.1 Mechanisation and Availability of Work

Around 50 per cent of women reported that work was not available when they need it and work availability was reducing over the past few years. Inquiry into the reasons behind the decline in work opportunities among women agricultural labourers revealed several factors. The most frequently cited reasons included mechanisation (79%), increased use of weedicides (59%), monocropping (43%), and decrease in the availability of land for cultivation due to land acquisition (40%). Usage of weedicides had reduced weeding work for women cutting down large number of workdays. Seed drummers were introduced into Nalgonda district reducing sowing work in paddy cultivation. However, there were reports that these machines had failed in some areas, where germination was poor and thus affected the production. Due to this, farmers had returned to traditional sowing using women labour for the time being. Tractors and harvesters were major culprits in reducing the availability of work. Since women are employed in large numbers during paddy harvest, introduction of harvesters had disrupted employability. Harvesters along with their drivers were coming down from Punjab to harvest paddy. It is only a matter of time before women workers are completely pushed out of agriculture.

Issues concerning work availability and mechanisation were discussed during FGDs and KIIs. While there is a general notion expressed by middle and large landholding farmers that availability of labour has reduced, according to the women, they were facing huge distress due to decreased availability of work. As per our conversations, work reduced from 4-5 months in a year to 2-3 months in Alagadapa, China Kandukur, Rayalapuram and Dacharam. Most affected were women from landless households and marginalised communities. The women dependent on daily wage labour were thus constantly in search of work, in other villages and sectors. Women shared that migration was one of their coping strategies.

The case of Geetha illustrates the reduced work availability due to mechanisation.

Kodisala Geeta a woman agricultural labourer from Siricinagandla village in Siddipet district noted, that farmers were finding it difficult to continue agriculture due to the increased cost of cultivation and uncertainty of rains. To bring down costs, farmers were mechanising their operations. While costs may reduce for farmers, women who were dependent on wage labour were not able to find adequate work for a living. Machines were now used for sowing and harvesting paddy and maize. Use of one harvester eliminates seven days of wage work for six women labourers. The charges for the harvester were Rs 2500/ per acre. If the same work is

done manually, six women are needed per acre for seven days. The cost would be Rs 21000/. One harvester is replacing 42 women days of work per acre. Women are experiencing rapid loss of work. Geeta says, "Farmers find it easy to get sowing and harvesting done by machines as it gets done quickly and farmers can avoid going around the village to mobilise labourers. They also do not want to take the risk of leaving the harvested crop in the field for a week because untimely rains can ruin the drying crops."

To cope with the low availability of work, women go in search of work to neighboring villages and across the border to AP daily during harvest season (64%). Thirty-one per cent do other non-agricultural work such as construction work, work in shops and hotels and petty business. Women take up MGNREGA work (22.0 per cent in Nalgonda 44 per cent in Medak) and 11 per cent migrate seasonally to other districts. Of this, 17 per cent from Nalgonda and five per cent from Medak migrated. Twelve per cent women reported leasing in land. These findings underscore the multifaceted nature of agrarian distress and its impact on women. Reduced cultivable land due to several factors such as land acquisition and real estate development added to this distress.

3.4.2.2 Income of Women Workers

The mean income earned by agricultural workers was calculated to be around Rs12,500 in Kharif season based on 30 days of work available over three months. In the Rabi season, the average income reported was Rs10,000 for 30 days spread over three months. In Nalgonda during Kharif season the mean income reported was Rs 15000 and Rs 12000 during Rabi season for 30 days on an average. The income through agricultural labour in Medak was lower. In both Kharif and Rabi seasons the average income was Rs 7500 for 30 days (average) spread over three months.

In most households' women hand over wages to either their husband or mother-in law.

As part qualitative data collected through FGDs in Chinna Kandukur, Yaadadri Bhuvanagiri district, Ms Lakshmi Kantham highlighted the wage disparities prevailing in the study districts. Calculations based on information provided by women respondents, the average daily wage for women for regular agriculture work like weeding and harvesting was Rs 250-350 per day while men's wages were around Rs 500-600 per day. During peak agriculture season such as paddy sowing and cotton picking mostly done by women, the piece rate wage was around Rs 500 per day (as a result of longer hours and excessive strain). On average, an agriculture worker was paid around Rs 300 per day. This amount is less than minimum wages.

In Nalgonda district, during focus group discussions, women reported that during cotton picking season they earned Rs 700 to 800 per day, but this was only for a few days in a year. If the crop was destroyed due to pest attacks or unseasonal rains, they earn very little.

Wages for non-agriculture work are higher in towns. Women earn around Rs 400 per day while men are paid around Rs 700. Overall, women do not have the bargaining power for an increase in wages or equal wages on par with men, as there is little work compared to its demand.

Women are unable to bargain equal pay for equal work with men due to the patriarchal mindset that men do more laborious work and can lift heavy weights. Women's work of bending for hours and transplanting paddy is not valued.

Analysis based on unit-level data from the 61st round of NSS (2004-05), the PLFS (2018-19 and 2019-20), as well as All India Debt and Investment Surveys (India Discrimination Report, 2022) reports sharp rise in gender-based wage discrimination across the board for the most vulnerable and marginalised – Scheduled Castes, Scheduled Tribes and the Muslim community (Dewan, R, 2023). And women from these communities bear the brunt of wage discrimination.

3.4.2.3 Women as MGNREGS Workers

Undertaking MGNREGS work is one of the coping mechanisms for women respondents during the summer months. The study examined the extent of work available to women and its benefits.

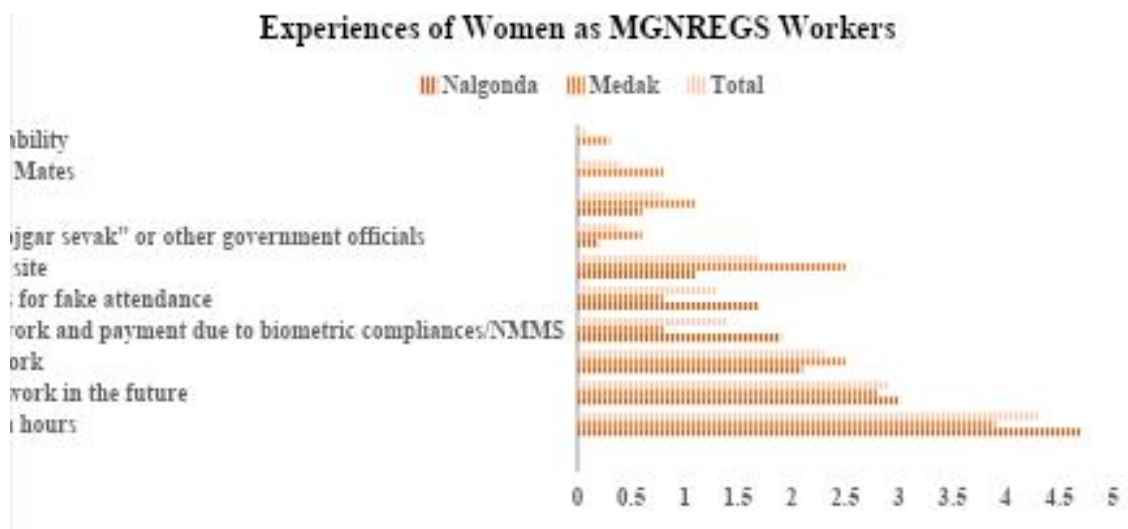
This data was available for 833 participants. When inquired about job card availability, 84 per cent women reported having job cards during the survey (701 out of 833). District wise, 87 per cent women in Nalgonda and 80 per cent women in Medak districts have job cards. Caste wise distribution of women having job cards did not show any significant difference with 86 per cent SCs, 84 per cent STs, 83 per cent of OBCs, and 83 per cent OCs each respectively.

Of 132 respondents who did not have job cards, 26 from Nalgonda and 15 from Medak have applied for the same. In Nalgonda, seven women reported that their applications for job cards were rejected without giving any reason.

Five hundred and forty-three women with job cards demanded work. 82 per cent in Nalgonda and 71 per cent in Medak could avail work. The average days of work available was 39 in Nalgonda district and 27 days in Medak district. Of the women who worked, 66 per cent received full payment, 14 per cent received partial payment (for some days), and 20 per cent women have not received any payment. Many workers were not aware that their job cards were deleted. Such workers were not paid when they worked and were not informed of the reasons.

Women who received full payment were asked whether they have received the wages on time. Fifty-seven per cent of women workers in both the districts received payment on time. Delayed wages were reported by 43 per cent of the MGNREGS workers. Women shared their experiences as MGNREGS workers as seen in the figure 23 below.

Figure 23 Experiences as MGNREGS workers



The study tried to understand whether there were instances of abuse, exploitation, or discrimination within government schemes. This involved gathering information directly from individuals to understand any potential mistreatment or unfair practices they might have encountered at work. A few women have reported threats from mates that they will not provide work in the future; being asked to work for extra hours; denied work for being single.

The efficacy of MGNREGS is wanting. Instead of 100 days of employment, only 39 days in Nalgonda and 27 days of work are being provided in Medak. Payments are delayed and workers are not informed when their names are struck off of the rolls. Despite the difficulties, women are seeking work due to their impoverished financial state.

The experiences of women who were engaged in MGNREGS work were shared during FGDs in Chinnakandukur, Bhongir district and Dacharam, Siddipet district. In Chinnakandukur, women shared past experiences. They reported 100 days' work was completed due to the regular monitoring by people's monitoring committees and their campaign for 100 days of work. Two women in the group were mates, representing the Mandal Federation of workers. The women mainly engaged in bush clearance, stump clearing, farm pond construction, clearing roads, sewage lines, wells, Haritha Haram plantation works, and construction of cowsheds. The average wage received was Rs 240. Wage delays were reported to an extent of two to three months. Currently, the good practices of the past were abandoned, and women were availing only 40-50 days of work per year.

Women in Dacharam shared that in 2022 they have undertaken land levelling (small and marginal farmers' lands), tank desilting and nursery (Haritha Haram) work. Women had to walk up to 3 km and found it difficult to walk in the hot sun. If they took the help of men in the family to get dropped on motorbikes, they had to spend an extra amount for diesel. Women above 50 years age felt challenged when the work site was far away. The women shared that

there were no facilities at the work site such as tents for shade to take rest, drinking water, or medical kits. They carry water bottles and tools from home. They have reported changes in modes of payment. Earlier, they were given pay slips once a week which showed how much work they had done and the wages for that period. But in the year 2022-23, pay slips were not given and job cards were not updated. Hence people could not understand what wages were due to them. Adhaar linked authentication and Mobile Monitoring System were causing problems as the workers must wait till a photo was taken at the close of work. Network problems made workers wait for hours at the end of the workday.

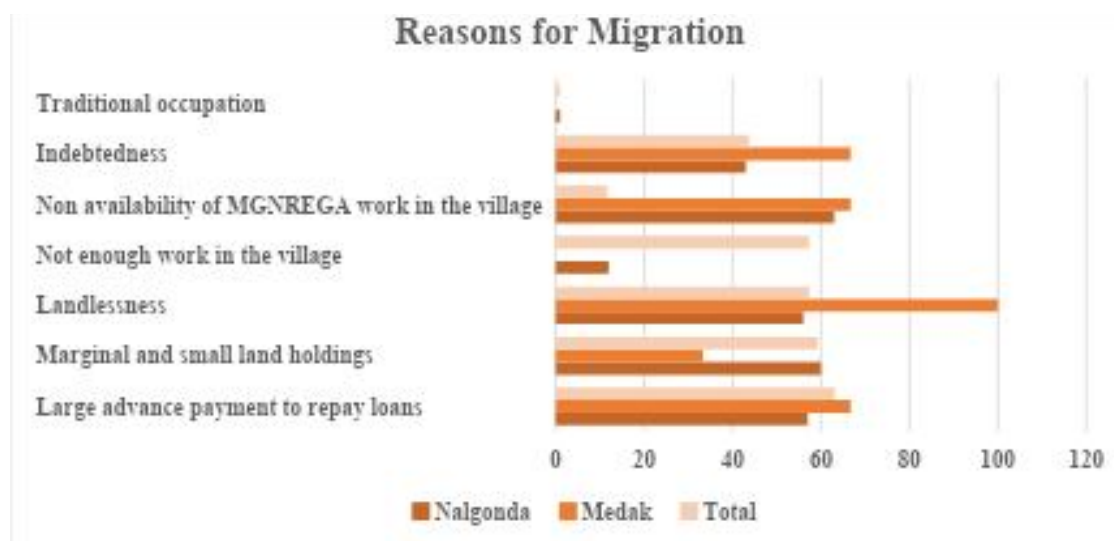
3.4.2.4 Migration

Migration of adults both men and women from rural areas to towns and cities and to other districts and states has been a coping strategy due to loss of livelihoods. In Nalgonda, women workers mostly migrate with families to sow and harvest paddy, pick cotton and chilies in the neighboring state of Andhra Pradesh. They also go to nearby towns to undertake construction work and petty jobs such as washing vessels in hotels. In some districts, families migrate to other districts and in some cases to neighboring states for certain months. These families are mostly involved in picking cotton, chilly, sugarcane cutting, arrack preparation etc.

Migration emerged as a predominant livelihood activity and 10 per cent of the total sample reported migrating. A total of 107 women informed that they migrate regularly. Out of 107 women, 102 in Nalgonda district and five from Medak district migrate seasonally for three months to six months. Regarding the regularity of migration, respondents from Nalgonda reported an average 10 years of ongoing annual migration, whereas respondents from Medak indicated a shorter duration of 1-2 years.

Reasons for Migration: The reasons for migration can be seen in figure 24 below.

Figure 24 Reasons for migration



The primary reasons for migration include receiving large advance payments which would be used to repay loans, landlessness, marginal and small landholdings, limited work opportunities in their home villages including MGNREGS work.

Marginal and small farmers plough their fields and after sowing a crop, some family members migrate. They bring back their earnings to invest in their own agriculture and for their survival. This is the case among Lambadi community in the Devarakonda division, Nalgonda district.

Harvesting chillies was reported mainly from Devarakonda block and sugarcane cutting from Kattangoor block. Respondents from Kattangur informed that they go to Surat and nearby places in Gujarat to brew and sell arrack. Women also migrate to work in brick kilns.

To meet their basic needs, migrants often resort to taking advance payments from their employers. Forty (40) women respondents from Nalgonda reported availing such advances. Of those who have taken advance payments, 36 have managed to repay the amount through their work.

Out of the respondents who reported migration, (n=107), 71 were OBCs, 19 from SCs, 15 belonged to STs, and two from general categories. Coming to marital status, 91 women were married and 16 were single women (separated, deserted, or divorced). Thirty-five women reported they were landless, 53 hold marginal land, nine had small landholdings. The remaining 10 belonged to semi-medium and medium landholding households.

Migration of ST Lambada communities is high in Devarakonda mandal of Nalgonda district. Families living here are people displaced multiple times due to development projects. Families were earlier displaced due to Nagarjuna Sagar Dam being built. Some had been displaced due to local developments. Lambada communities were earlier nomadic but have now settled down in Devarakonda area among small hillocks. Due to the poor quality of soil and small landholdings, they are not able to make a living through agriculture.

Migration in the last 12 months was reported by 81 women, 79 from Nalgonda and two from Medak. Literature indicates that migrants often face challenges due to inadequate facilities at their work sites. Study participants were questioned about the availability of such facilities. Out of 81 respondents who migrated last year, 33 women reported having housing facilities at their worksites, but of poor quality like cow sheds. Similarly, 31 women reported having sanitation facilities near the houses and 35 stated access to healthcare facilities. This data highlights the lack of basic amenities. Additionally, only 12 women migrants mentioned about the availability of ration through Public Distribution System (PDS) at the work site. While the results show lack of basic amenities for almost half of the migrants, only 11 out of 81 mentioned the availability of schools at the worksites.

Out of 79 respondents who reported migration from Nalgonda, only 22 individuals informed formal contracts with their employers, highlighting substantial legal gaps in labour arrangements.

Migration experience

Commonly reported experiences include being compelled to migrate to settle previous advances (47) and working without leave entitlements (28). Other experiences include being asked to do extra work without payment, denial of access to health care services, employer's refusal to pay the due amount, and discrimination and harassment at work sites. These experiences underscore the precarious circumstances faced by migrants, particularly those hailing from Nalgonda district.

As informed by women during FGDs, more than 50 per cent of the households who migrate from Nalgonda district take advance payments and they repay the amount by working which sets a cyclic chain of debt. During the key informant interview, Mr Harinder, a human rights activist reported that the Mudiraj community in Kattangur mandal migrate seasonally to Gujarat to earn a livelihood by making illicit liquor. These households leave during Diwali and return at the end of summer i.e. November to May, while some others would leave at Diwali and return for the Telugu new year in March. Earlier a couple would travel together and carry all the ingredients they needed to make the illicit brew. Now, they would not carry these ingredients as they were available locally. This kind of migration started because the then AP government had cracked down on illicit brewing in the Mandal.

The following were the experiences of a women at a work site. These experiences are same for many women who migrate for work.

Haji, a 30-year-old lambada woman from Palugu Thanda, Neredugommu mandal, Nalgonda district says: "Majority of households in our village migrate to Guntur for picking cotton and chilies after Sankranthi i.e. middle of January. We work for 2 to 3 months depending on the extent of work. The major reason for migration is to repay loans because men borrow money and drink. They do not take any responsibility to repay the loan. A contractor comes from Guntur in the month of December and informs a local middleman about the requirement of labour and pays some amount as advance (Rs 50,000). Then the middleman contacts the people who would like to go and pay some advance as per their requirement. The families who decide to go for work take this amount and give it to elderly members in the families who stay back in the village to look after the family and children. It is mostly women who go as migrant labourers for agriculture work. In some families the young couples migrate. Single women also join their village groups taking their children, if there is no one to look after them. They carry cooking vessels and clothes. It is very difficult for them to stay in sheds/shacks but must bear the hardship to repay the debts. They put up a small bathroom adjacent to their shack, covered with a plastic sheet. They must carry water from the nearby borewell or canal for cleaning and washing. They get up early in the morning and complete cooking and washing. After chores are complete they start work. Cotton picking is piece work, they do as much work as they can in a day, sometimes they work for more than 10 hours".

Women shared that it is difficult to manage during their menstruation. They walk to nearby canals and look for bushes to change sanitary towels. Due to the heat and long hours in the

field's women develop health problems. Lack of easy access to toilet facilities results in women developing problems with their kidneys.

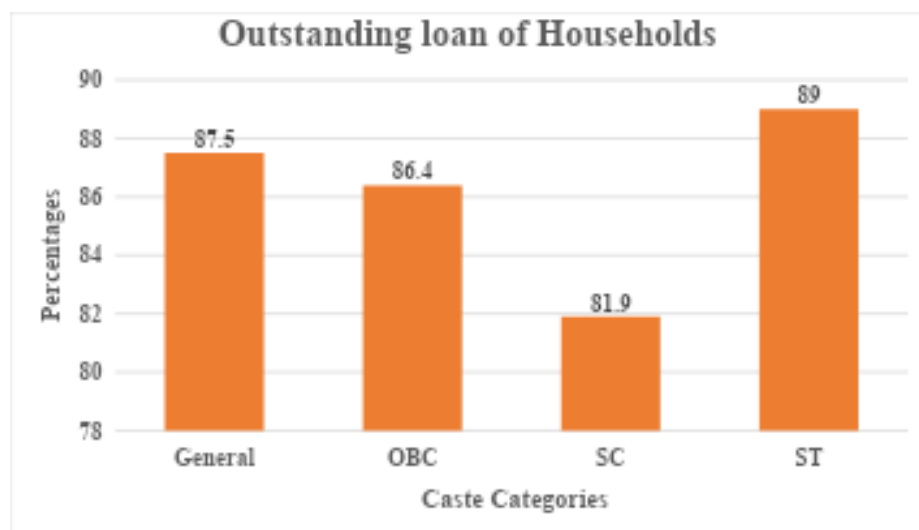
3.5 Women's Access to Credit and Indebtedness

To invest in agriculture, credit plays a crucial role. Cultivators rely on various sources for obtaining loans which include banks, cooperatives, informal lenders within their communities, relatives, and friends. Each source may offer different terms, interest rates, and repayment schedules. The reasons behind seeking loans in agricultural communities can be diverse. Farmers may require funds for purchasing seeds, fertilizers, pesticides, and other inputs necessary for cultivation. Additionally, loans might be needed for investing in machinery, equipment, or livestock. Other common purposes include covering operational expenses, such as labour costs or irrigation systems, and addressing emergencies like crop failures or natural disasters. Household expenses for consumption, children's education and marriage expenses are all met by taking loans. Pandey and Bhandari (2009) have shown that small farmers fall back into poverty during drought years.

A review of indebtedness among the study participants highlights the following. Eighty-six per cent of farmer families in the study were in debt comprising 91 per cent in Nalgonda and 81 per cent in Medak. This proportion of participants burdened by loans underscores the financial distress prevalent among them.

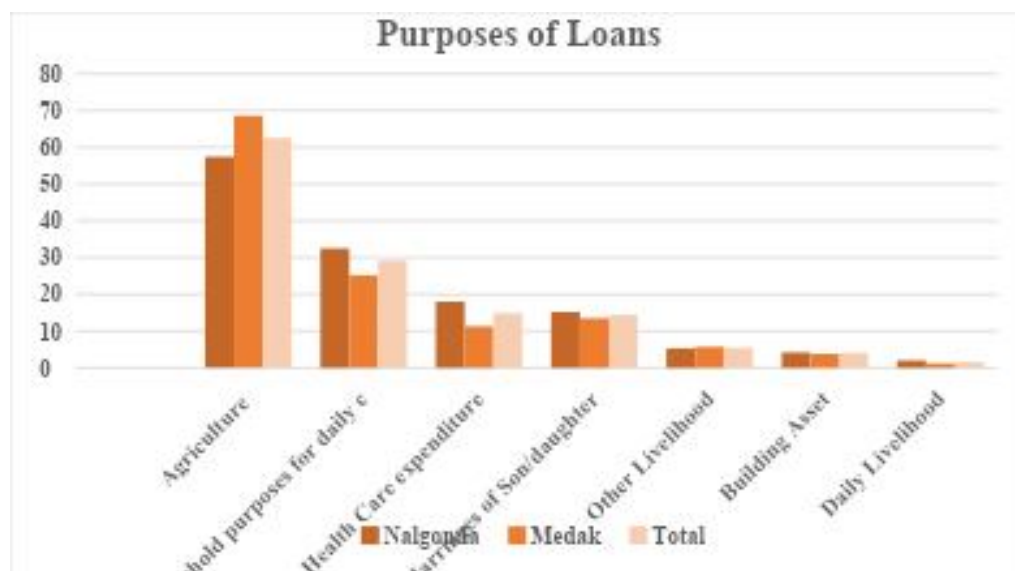
The caste-wise composition of respondents with outstanding loans can be seen in figure 25 below. Farmers from all communities are in distress. Eighty-nine per cent of STs, 88 per cent of General caste, 86 per cent of OBC, and 82 per cent of SCs are in debt. The lower number among SCs may reflect their inability to access credit. Another reason could be their lower landholdings which would not need higher investments as in other categories. The highest indebtedness among STs reflects their life conditions: farming on poor quality of soils and lack of employment and livelihood opportunities. Traditionally the Lambada communities were cattle rearers. They have reduced their cattle due to loss of pastureland and closure of hill sides by the forest department.

Figure 25 Outstanding loan and caste



The outstanding debt amount ranged from Rs 1.7 lakh to Rs 3.8 lakhs. Majority of the loans were borrowed to invest on agriculture (63%), household consumption (29%) and healthcare (15%), and for marriage expenses of children (14%). Loans taken for building assets (4%) or to develop livelihoods (2%) were limited as seen in figure 26. This highlights that families were struggling for survival and very few were thinking about their future.

Figure 26 Purposes for loans



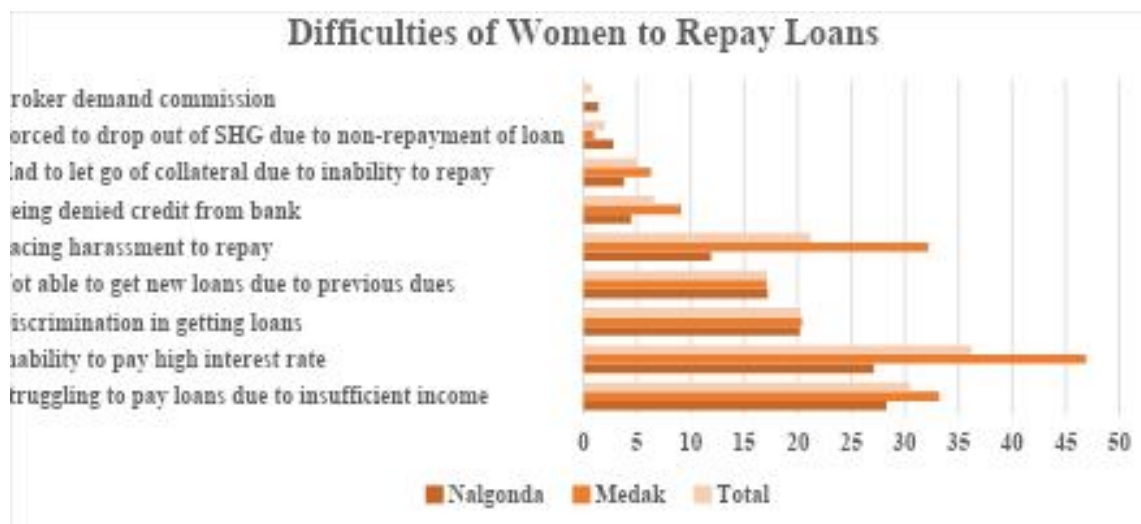
Study revealed that households have borrowed 84 per cent loans from relatives. Seven per cent availed credit from banks and 7 per cent from money lenders. Most women who are part of SHGs availed loans regularly from the groups linked to banks. The survey showed that majority of single women have borrowed from relatives rather than banks.

Relatives emerge as primary source of loans for all purposes across both districts which suggests reliance on informal social networks and familial ties for financial support. Women participants turn to relatives due to accessibility, trust, and flexibility in repayment terms. Banks are also commonly utilized specifically for agricultural purposes. While accessing loans from relatives was easy, the interest rates were quite high. The relatives in most cases were informal money lenders.

Ramavat Saili from Devarakonda mandal shared, “I was heavily indebted and had to take another loan of Rs 50,000/ from my brother for my daughter’s marriage. I ended up repaying my brother Rs 3 lakhs because of high interest he charged me. Though we borrow from relatives, it is not easy to repay the loans”.

Collateral used for borrowing loans in majority households was gold (67%) and land (25%). Women from the small and marginal households were giving away whatever meagre gold they owned towards borrowing loans for the benefit of the family. Other collaterals were house and crops. Survey participants, regardless of current outstanding loans, were asked about their reliance on local shops for day-to-day credit for consumption. Seven per cent of the total sample relied on local shops for daily credit. In Nalgonda 8 per cent reported this dependency compared to 5 per cent in Medak. This indicates that 7 per cent of the surveyed households were in a state of ‘hand to mouth’ living. When asked their difficulties to repay loans, the women respondents reported many difficulties as shown in figure below in Figure 27.

Figure 27 Difficulties in repayment of loans



As figure 27 indicates, 31 per cent of households were struggling to repay the loans. High interest rates meant that the women were on a treadmill, once they took a loan. Since incomes were lower than means to live decently, families were rotating loans. The SHG movement introduced in the State to empower women has given them access to bank credit. At the same time high interest loans are also acquired to meet basic needs.

The overall situation of access to credit of women especially from rural households was tough and they were under tremendous pressure to continuously borrow loans from various sources and repay them. The interest rates mostly range from 12 per cent in banks to 36 per cent in case of private loans and in considerable number of cases the interest rate was as high as 60 per cent annually. The burden of repayment fell mostly on women who were forced to work more to repay the loans and face anger from their SHG members if late in repayment. Moreover, they faced discrimination and harassment in accessing and repaying loans.

Yamuna from Mutyalamma Gudem of Kattangur mandal was widowed at the age of 20 years. Her husband committed suicide due to high indebtedness. Yamuna had three children and was forced to move away from her marital village because her house collapsed. She has returned to her mother's village and now works as a daily wage worker. She has built a small house on her grandmother's plot by taking a loan. She shared, "I save regularly with the chit fund to pay off my house loan. I am not a member of the local SHG. I do not want to become a member because I am worried that group members will scold me if I cannot save regularly or repay any loan on time. SHG members are very strict. I find that the chit fund owners are willing to wait for a few days if I am late in paying my dues".

A study by Azim Premji University indicates borrowing is mostly from informal institutions and networks such as friends, relatives, self-help groups and local money lenders, with banking institutions and co-operatives providing little credit (APU, 2021). The current study findings are in line with this insight.

Eighty-three per cent (83%) of rural households in Telangana across all social groups borrowed loans from both institutional and non-institutional sources. Average loan amount per household was Rs 3.23 lakhs. For SCs it was Rs 1.91 lakhs and for STs it was Rs 2.36 lakhs (Telangana Social Development Report, 2017).

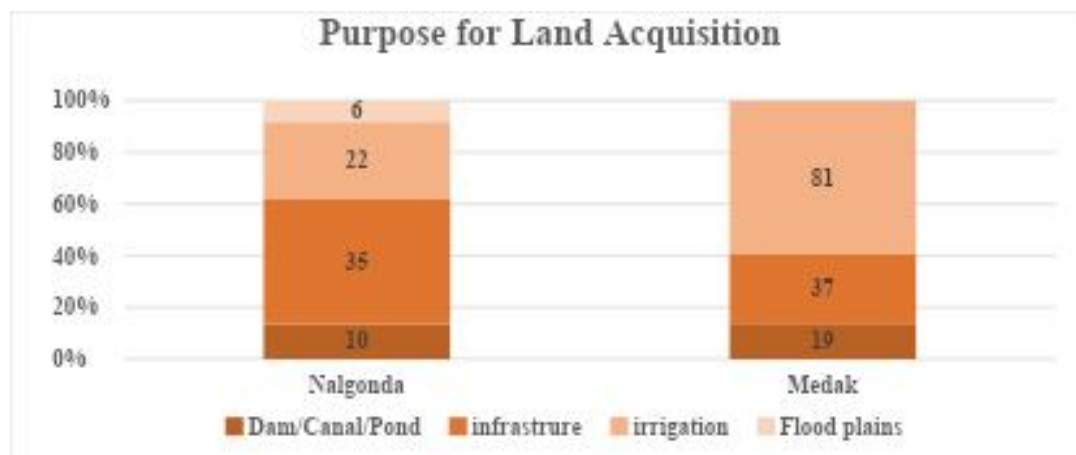
3.6 Impacts of Land Displacement

Acquiring land from small and marginal farmers is like snatching food from their mouths. Land acquisition by the government from farmers, communities, or other entities for various public purposes makes small and marginal farmers landless. Their livelihoods are destroyed since they depend on agriculture. Women with meagre landholdings and landless agricultural workers are impacted most adversely. The compensation given by the State cannot provide adequate relief and restore their lifestyle. When cash compensation is provided, families are not able to buy the same extent of land they owned earlier because prices skyrocket. Experience shows that when land for land is provided, the land provided by the government is of extremely poor quality, and needs further investment in irrigation and land development. In most cases the evacuated people lose their land, their homes, villages, and means of livelihood.

The present study aimed to understand the impact of land acquisition. A total of 212 participants (20 per cent of the total women respondents) (137 from Medak and 75 from Nalgonda) reported that their land was acquired by the government. The question of land likely

to be acquired in the future was answered by 888 participants (those who have family land). Out of 888 respondents, 61 women from Medak and 22 women from Nalgonda reported that their land will be acquired in the future.

Figure 28 Purpose for land acquisition



Land was acquired in Nalgonda and Medak districts mostly for irrigation and infrastructural purposes. Irrigation projects mentioned by the respondents in Nalgonda were Dindi lift irrigation project, Gottimukkala Reservoir, acquisition for road and railways. In Medak, Kondapochamma Sagar project, Mallanna Sagar, National Investment and Manufacturing Zone (NIMZ), and Puttamgandi projects had displaced communities.

Of the 212 households whose lands were acquired, 182 received compensation. Of these, 126 households were from Medak and 55 households from Nalgonda. One case in Nalgonda was being processed. Though the law stipulates compensation to be paid as land for land in case of acquisition by the government, in both the districts, the displaced families received only cash compensation. Five women from Nalgonda and 18 women from Medak received compensation directly. In all other cases, male members who owned the land received the benefits. This creates family dynamics which are gender discriminatory. Young sons use the compensation money for frivolous items such as motor bikes, to show off and do not adequately invest in livelihood activities. Adult men are known to have invested in building large homes rather than in business. Community members are easily misled to waste their money. Elder women are known to have suffered when their sons take all the compensation money and neglect elders' health and wellbeing.

Of the 212 women respondents who reported land acquisition, 73 women participants reported being evicted from their villages. One was from Nalgonda and the rest 72 were from Medak. Of these 73 households, 62 respondents were provided a house by the government as compensation. In other cases, while land was submerged the village was not. Therefore, people continued to live in their homes.

Further analysis of data indicated that participants whose land was acquired predominantly were from OBC category (112,) 56 from SC, and 36 from ST reflecting the composition of population in the districts. Only eight were from the general category. Out of 56 SC households 46 were from Medak district.

Coming to the marital status, 174 respondents whose lands were acquired were married and 37 were single women. The landholding class of those displaced show that 48 were landless (became landless after land acquisition), 42 had small landholdings, 99 were marginal farmers, 16 had semi-medium landholdings. Four were medium and three were large farmers.

The reasons given for not receiving compensation by 30 households were unclear documentation of land ownership, disputes among family members on the share of compensation amount, cases in the court, and unfavourable court decision.

Further, the women participants were asked about their awareness on the land acquisition act - Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013, also known as the LARR Act. Only 44 women out of 212 reported awareness on this Act. This suggests that while some participants who received compensation were aware of the legal framework governing land acquisition, a significant portion were not aware of their legal rights. There were some variations in awareness levels between the districts, which could be attributed to factors such as access to information, education levels, and community networks.

3.6.1 Experiences of Women Due to Displacement in Both the Districts

The impact of land acquisition and displacement is very harsh on women who are dependent on those lands. Their situation changes from being a landowner who provides work and is self-reliant to becoming a landless worker in search of employment. This starkly affects their incomes, means of livelihoods, and dignity.

3.6.2 Mallannasagar Project Displaced

During a focus group discussion, women from Mallannasagar rehabilitation colony in Siddipet district shared their experiences of land acquisition and displacement. “Vuru ledu, pani ledu, paisa ledu” (we don’t have our village, we don’t have work, we don’t have money). These phrases capture their distress. The women shared that a major change occurred in their lives after they shifted to the rehabilitation colony. There was no work in the new colony. Women were working as agriculture labourers and had to travel as far as 30 kilometres away in autorickshaws to reach their work. Demand for work has increased as women who were once cultivators are now converted into labourers adding to the pool. The daily wages have decreased due to competition, and the maximum wage women were paid was Rs 200/day. Work was available only for 10 days in a month. Half of the women were engaged in home-based work such as rolling beedis with a meagre income of Rs100/day. Making beedis is tedious work, they must sit for hours and end up with backache and respiratory problems due to inhaling tobacco continuously. Though households continue to have their job cards, MGNREGS

work was not available in the new resettlement colony. Some families have purchased buffaloes, but fodder was not available nearby. Fodder was purchased and a few women were selling the milk to other families in the colony. Few families have purchased one or two acres of land at a faraway village and travel long distances to cultivate their land. Some have leased in land for higher tenancy rates.

3.6.3 Land Displacement in Medak District

The Telangana government undertook large-scale land acquisition for lift irrigation projects, Pharma city, Thermal power projects, and the National Investment and Manufacturing Zone (NIMZ). Large parts of the land acquired were in Siddipet and Sangareddy districts of erstwhile Medak district. Approximately 24,000 acres were acquitted for Mallannasagar reservoir affecting 17 villages in Toguta and Kondapaka mandals of Siddipet district. Similarly, 1700 acres for Gouravelli reservoir were acquired in two villages Gudatipalli and Tirumala Thanda of Hasnabad mandal of Siddipet district. For NIMZ project, 3000 acres out of proposed 12,636 were acquired in Nyalkal and Jarasangham mandals of Sangareddy district affecting 17 villages. Farmers affected by this illegal land acquisition where the LARR Act, 2013, was not implemented by the Telangana government, fought hard on the ground and in courts. Women were at the forefront of the struggle. People displaced from project-affected villages were shifted to rehabilitation villages without basic facilities of water, electricity, and toilets. Many displaced people have not received either compensation or rehabilitation to date. The proposed Phase I of the Regional Ring Road (RRR), passing through Sangareddy, Narsapur, Toopran, Gajwel, Jagadevapuri, Bhongir, and Choutuppal, will require the acquisition of land in approximately 300 villages across seven districts. In light of this project, 18 villages in Sangareddy, 36 villages in Medak, and 17 in Siddipet districts will be affected (Hans India, 2022).

Problems faced by women in the NIMZ area in Jarasangham Mandal, Sangareddy were of a different kind. They did not own any land. The women travelled to neighbouring villages in search of work. Women in these villages were worried that their young sons were neither getting work nor getting brides to marry. False promises about employment were made when their lands were taken away. They were hoping that companies would be set up under the project and young men would get jobs, but nothing happened. "We could see only windmills were set up and most of the land acquired is lying fallow. Young men are idling away without work." When cheques for compensation were handed over to households, who had land titles, many households went through severe conflicts among the family members claiming a share.

3.6.4 Irrigation Project

FGD in Rayalapuram village in Ramayampet showed that land belonging to 100 households was acquired for Kondapochamma canal. Households were paid a compensation of Rs 60,000 for five guntas (40 guntas make an acre). Several SC women lost land assigned to them under this project (pattas to this assigned land were given by Prime Minister Dr. Manmohan Singh 15 years

ago). Few other SC families were given lands in the hillocks. Dalit families who got pattas for the assigned land cleared the land and started cultivating. But recently when land digitiation took place, these lands were not recorded in the Dharani portal because the Forest Department claimed them in 2018. Since then, the Dalit families were not provided new passbooks and investment support of Rythu Bandhu. Such families did not receive compensation under the project, even though they were eligible and were left without any support.

3.6.5 Voices of Displaced People Due to Gottimukkala Project Devarakonda Mandal, Nalgonda District

For this irrigation project, 1563 acres were acquired, and another 355 acres land acquisition is under process. This village is an example of how cash inflow into the village after land acquisition disturbs families and they are not able to hold on to their cash.

The Sarpanch in Gottimukkala village informed the researchers that, “When compensation for acquired land was given, 284 farmers bought tractors to make a living out of sand mining. But most of them became heavily indebted. Tractors were recovered by the finance companies and money lenders.”

Mangamma one of the land oustee shared, “I had two sons and one passed away. We bought a tractor by paying Rs 6,80,000. We could not manage the use of the tractor and ran into heavy debts. My surviving son has migrated to Hyderabad to earn and repay the remaining loan of Rs 2 lakhs.”

Anjali, a single woman lives with her parents. Her husband abandoned her and left for Hyderabad when the compensation for the land was not given to him. The five acres of land, which the family owned was acquired totally and her parents received compensation of 15 lakhs. Anjali got her younger sister married by giving a dowry of Rs 18 lakhs. She also bought a tractor with a loan influenced by others in the village. However, she could not manage it and was forced to sell the tractor. The family including her parents and her two children now survive on wage work and sale of milk (they own two buffaloes). Anjali says, “We could not buy land for land immediately when we received the land compensation, due to increased land costs in the neighbouring villages.” Eight years later, the family has now bought one acre of land for 22 lakhs by borrowing money; she and her mother have taken loans from their respective SHG groups. Anjali has also taken a gold loan of 3 lakhs. She continues to be in debt. Her two children go to a private school with hefty school fees.

Lakshmi shared, “My children dropped out of school because our teachers in the village do not take interest in their learning. My son is working. Though the village has an upper primary school and 70 children are enrolled, only a few go to the government school.” On the day of research team’s visit, only 13 children and four teachers were present in the government school. 74 children from the village are sent to private schools in Devarakonda. 56 children from one school alone are paying an annual school fee of Rs 7, 59, 000/.

3.6.6 Land Acquisition for Proposed Food Park in Miryalaguda Mandal, Nalgonda District

Focussed group discussion was held at Alagadapa village to understand land acquisition issues. Both men and women joined the discussion and shared their woes. Telangana government has acquired 7200 acres of land for 28 food parks in the state. The Government wanted to acquire 440 acres of land from five villages in Miryalaguda mandal for the proposed food processing unit in Alagadapa. All this is cultivable land owned by 420 families, where they grow 2-3 crops in a year.

Land acquisition notification by government was given in 2022, but actual process has not yet started. However, the communities were under lot of stress and anxiety. If these lands are taken by the government, almost all families will lose their livelihoods as farming is the only occupation for them. Many of them expressed their concerns about their livelihoods and pollution created by the plant food processing units in the future. They were not clear whether the food processing zone would create good job opportunities for the local youth except as labour during construction and security jobs. Kamalamma of Jala Bhai Thanda shared, “Without land, there is no food and no health. It is like taking away the food from our mouths.”

The community was uncertain about the lands possessed by SCs and STs. Land registrations were not happening in these villages. They were not receiving Rythu Bandhu. They were not getting loans on their lands as collateral for input support and other familial necessities like marriages and healthcare. The women expressed their distress, “We do not mind if there are no jobs for our children. But lands cannot be acquired. That thought itself causes anxiety among all of us. We are getting sick with this worry.” This anxiety was visible in their conversation.

3.6.7 Land Displacement in Kattangur Mandal

Five hundred acres of land was acquired in Duginevally village in 2007 to make the Panagal reservoir for the next lift irrigation project. Currently two major canals of 60-100 ft. must be built and canal networks for 50 kms to take water to farmer fields. The Government Order (GO) for land acquisition was released in 2017 when land prices were Rs 3 lacs per acre. However current market prices are reported to be approximately Rs 30 lacs per acre. Farmers were not offered a rehabilitation colony. Families from Narketpally and Kattangoor are demanding similar compensation as given at Mallanna Sagar and Kaleshwaram projects. Cases have been filed for fair compensation (N. Harinder Reddy, Key Informant, Kattangur).

3.6.8 Land Displacement in BN Timmapuram Village, Yaadadri Bhuvanagiri District

During an interview, M. Janardhan, a civil society leader in Turkapally informed the research team about land acquisition for Kaleshwaram reservoir at BN Timmapuram. 1016 families were displaced and kept in Usnabad rehabilitation colonies, which is in forest and hilly area. All the families received homestead land but were denied compensation for alternate land. They were

paid compensation in cash. Many of the families lost land and are now doing daily agricultural wage work. “The compensation paid was only Rs 7-8 lakhs per acre, whereas the land price at current market value is Rs 30-40 lakh per acre. There is an ongoing struggle for better rehabilitation package in these villages”.

3.7 Farmers’ Suicides, a Manifestation of Agrarian Crisis

One of the extreme manifestations of deep agrarian distress has been the continuing spate of suicides by farmers in Telangana. These suicides started in the 1990s in the erstwhile combined state of Andhra Pradesh as a fall out of the liberalisation induced policies of the government in the agriculture sector and continued even after the formation of the new state of Telangana. In around 48 per cent of the cases of farmers suicides, bankruptcy or indebtedness, was listed as a reason in 2018 (NCRB, 2020).

In the present survey, 31 spousal deaths by suicide (15 from Nalgonda and 16 from Medak) were reported, and 12 out of the 31 deaths were shown as farmers suicides with distress linked to agriculture being the key cause for the suicides. Parida et. al., (2018) using more than half a century of data find that drought significantly increases farmer suicides.

Details regarding compensation for the husbands’ deaths by suicide were checked among the women participants. It was found that only 12 women (eight from Nalgonda district and four from Medak district) received compensation from the government. This indicates that not all farmer suicide families are receiving the ex-gratia announced by the state and highlights the gaps in accessing support systems by the families.

Due to random sampling method adopted for the household survey, data on all the households impacted due to farmer suicides in the survey villages could not be captured in the present survey. However, the research collected data through other qualitative methods such as key informant interviews, focus group discussions, and in-depth case stories that highlight the deeper distress amongst women farmers in the households impacted by farm suicides as illustrated through some of their experiences below.

Kuruva Manjula, 30-year-old from Thondapalli village in Parigi mandal, Vikarabad district says, “My husband Ravinder committed suicide at the age of 30 due to debts piled up over the years. We were cultivating cotton in two acres of our own land and five acres of leased land. Lease price has increased to Rs15,000/acre since 2018. In 2019 and 2020 there was crop loss due to heavy rains and the debts piled up. My husband was under lot of pressure to repay the debts. He committed suicide in 2021. He died due to high cost of leasing and cultivation of land. He left behind Rs 7 lakhs debt. I continued to rent land with a hope to repay the loan. For two years, the cotton yield was good so I could repay Rs 3 lakhs but in the third year there was no rainfall, and the debts increased again. In the last five years there has been a change in the terms of payment of lease price. Earlier we paid lease amount for one year but now we are forced to pay the rent for two years. I had to borrow from private money lenders to pay this. My loans have increased. The money lenders ask ‘why did you agree to repay the loans when

you cannot. Stick to your word. How many times do we need to visit your house? Why don't you sell the land and repay the debts?"

Manjula does not want to sell the only acre of land she owns. She shared that she didn't believe her husband when he talked about his debt of Rs 7 lakhs. In the last three years she has repaid Rs 1.5 lakhs with the income from wage labour and another Rs 1.5 lakh from yield of cotton crop. She still needs to repay Rs 5.5 lakhs. Most of the loans were borrowed from money lenders. She did not get any loan from bank. She keeps repaying old loans and borrows fresh loans from the input dealer. She says money lenders give her loans as her family owns some land, and she is also cultivating leased land. She borrowed Rs75,000 from her SHG and they are pressurizing her to repay. She must pay Rs 2,500 per month towards SHG loan. She finds work wherever it is available including MGNREGS work.

Manjula sold six tolas of her gold (60gms) when her husband was alive as she wanted to ease the burden of debt on her husband. Nevertheless, he committed suicide. Recently she mortgaged her ear studs, the only gold left with her and borrowed Rs 5000 at an interest of 24 per cent per annum. Her mother-in-law owns four acres of land. She transferred one acre to Manjula last year and one acre to her elder son and kept two acres for herself. The arrangement is that the share of one acre from her mother-in-law's land would go to Manjula's son when he grows up. Though Manjula cultivates two acres of family land she gets investment support of Rythu Bandhu only for one acre since she owns it formally. Her mother-in-law keeps the Rythu Bandhu support for one acre for herself.

3.7.1 Land Woes of Widowed Women

The study data indicated that some women as widows have received a share in spousal property. It was reported that 44 widowed women out of 56 received a share of family land in Nalgonda district. In Medak district 42 out of 70 widows received a share in land. Many others struggle to get their share. Usually, older women with sons received their share while younger women with daughters are harassed and prevented from claiming their share.

Women from farmer suicide families shared their struggles during personal interviews. Kodisala Geetha from Siricinagandla village of Konda Paka mandal, Siddipet district narrated her story after her husband's death by suicide. After a long struggle, her in-laws gave her a small plot of dry land at the far end of the village. Without irrigation, the land could not be cultivated and is fallow. Geetha shared her struggle:

"I was harassed by my brothers-in-law when I asked for a share in the family house and land. They were not willing to give me anything. After long negotiations, they gave me a small share in the house. They were not fair to me. I continued to demand my share of land. After several rounds of talks, my brothers-in-law agreed to give me a share. I was given only six guntas (40 guntas make an acre) and I had to struggle for a long time to have the land registered. The family still owes me another 10 guntas share of better-quality land. My brothers-in-law are not prepared to give it to me since the land value is high. They have promised me this when my

sons become majors. The six guntas are lying fallow because it needs investment and irrigation. There are rumours that the government may acquire this land for canal irrigation.”

Of the land-owning households where farmer suicides took place, 40 women reported they had not received their share of land. Sixteen women mentioned that their son would inherit the land, seven mentioned that their in-laws refused to give them the land and eight mentioned that the land was in the name of father-in-law and not on husbands’ name. Six women were due to initiate the process of land transfer. 26 women reported that they were cultivating the land but did not have formal titles. Widowed women continued cultivating land without formal land titles. Sixteen women reported that they were waiting for ownership titles while 10 others informed that their in-laws were ‘allowing’ them to farm.

Fourteen women were not cultivating land. Of them, 11 reported that their in-laws were cultivating the land but did not share the produce. Two women had “share in crop” and one received cash. Of the 126 widowed respondents whose families own land, 80 reported that their husbands’ debt was transferred to her and they were expected to repay all the loans. Though this was a burden, women wanted to clear the debts.

3.7.2 Details of Farmers Suicides Reported During Fgds

Thirty-two-year-old Saroja, from Lambadi community from Sherpally Pedda Thanda shared that her husband had committed suicide because he was in debt. He had piled up loans to Rs 8 lakhs and could not find means to pay this back. Saroja has one daughter and one son. She did not receive ex gratia payment from the government because legally the cultivated land was owned by her father-in-law. She gave away her daughter to the government run Shishu gruha (for abandoned and orphan children) but brought her back home with the support of a local NGO.

Syedamma, Buduga Jangalu community, Gonnakal village, Dindi mandal

“My husband took land on lease and made losses due to crop failures. He hung himself. It is two years since he passed away. Initially, we had taken two acres on lease then took 10 acres on lease and got into debt due to crop loss because of heavy rains. I did not get any support from the government. We had taken a seed loan from the local Seth (moneylender) and our debt went up to 5 lacs for various inputs. There were heavy rains and the machines we got for ploughing got stuck in the mud. We had to spend a huge amount to get them pulled out of the field. I was married at the age of 11 years. I have two sons and one daughter. I married off my daughter to my brother. One son is 15 years old, and the second son is in class 10. I am 38 years now. I live with my in -laws. My sister-in-law and her children also live with us because her husband also committed suicide”.

R. Challi ST Mushtipally Thanda, Nampally mandal

Challi’s husband committed suicide six years ago owing to heavy debt. Her in-laws gave them two and a half acres of land. In addition, Challi and her husband had leased in three more acres at a cost of Rs 8,000 per acre. They dug four bore wells in their own land, of which three failed leading to debt. The loan amount was Rs 6 lakhs. Challi did not receive ex gratia payment from

the government since the land was owned by her father-in-law and the government does not support tenant farmers. Challi has two daughters and one son. The daughters attend a government residential school, and her son is enrolled in a private school. The bank deducted the crop loan from her account. In 2023, she made a profit of Rs 20,000 from cultivation. She is a member of SHG and took a loan of Rs 40,000 from her group. She used the money to repay money lenders reducing her interest rate. Currently she is yet to repay loans of Rs 4 lakh.

Venkatesh, Gurrampodu village, Gurram podu mandal, Nalgonda district

Venkatesh shared that his father owned two acres of land, and he built in nine bore wells which failed. Due to this the family got into a debt of Rs 5 lakhs. Further, the seeds of cotton and castor did not germinate properly. Though they registered for compensation for crop failure they did not receive any support. Attempts to set up a sweet lime farm also failed. His father committed suicide. Due to increasing debts, his mother also committed suicide. Currently he owes a debt of Rs 5 lakhs to several money lenders. Venkatesh is now working in a nearby oil mill. He earns Rs 8,500 per month. Venkatesh and his brother are responsible for paying off the loan.

Chandrakala from Pochampally village

Chandrakala has one daughter who is 11 years old and the second is 4 years old. Her husband committed suicide when she was pregnant with her second child. Her father-in-law owns seven acres of land. Though it has been four years since her husband died, the family has refused to give her a share in the land. She has demanded her share unsuccessfully. After several years they have given her two acres of land to cultivate without an ownership title. Unfortunately, while she planted cotton, the crop yield was low, and she made losses. She shared that it was extremely difficult for single women to cultivate land.

When asked about the status of women from farmer suicide affected families, our key informant B. Kondal Reddy from Rythu Swarajya Vedika said, "For women every day is a struggle, they are always worried about providing food for the family and are worried about children's education." When he had visited some families immediately after the suicide, he found that some households were in miserable conditions and many of them could not afford a single meal. Many of them do not have a house to live in. Some of them live in dilapidated houses.

While the government has a double bedroom housing scheme, but till now none of these women were allotted a house under the scheme. According to Kondal, these women face severe harassment from money lenders. The money lender come to their doorsteps, harass them and use foul language which is highly traumatic for the women. "Why should these women take responsibility of repaying the loans borrowed by their husbands? It is the responsibility of the government to settle the loans through one-time settlement by three-member committee as mentioned in the GO.173 and 194 because these loans were taken due to agriculture distress," says Kondal Reddy.

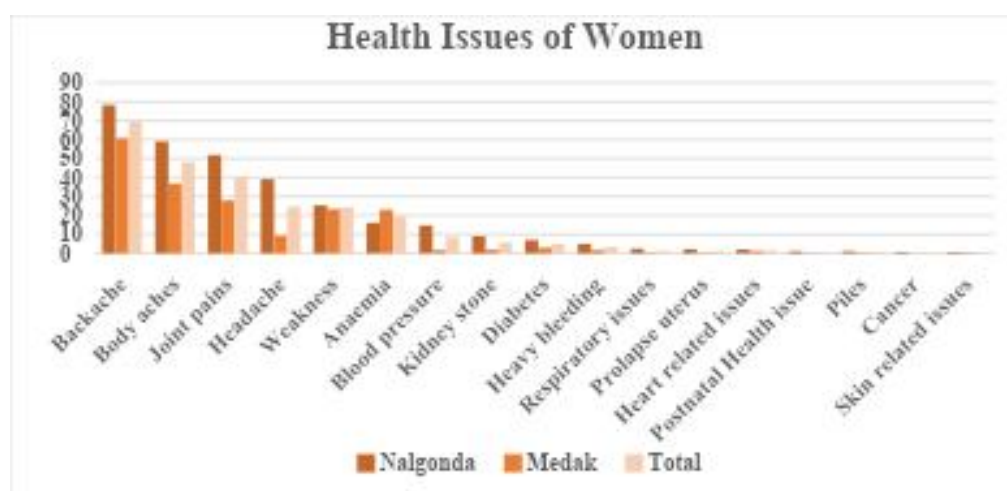
3.8 Health and Nutrition

Women undertake strenuous agricultural work to earn their livelihoods. It is important that they maintain good health so that they can continue to work. Women also undertake long hours of care work and risk their lives during pregnancies. Given this, it is important to understand their health status. Though women contribute 73 per cent labour in agriculture and feed the country, they often go hungry. Literature on the health of women in agriculture has established this morbidity.

Women in agriculture are at risk of serious health problems because of their work schedules, undernutrition, occupational hazards, and health problems caused by the use of pesticides (Singh B., 2021). Relating to the health problems of women in the agricultural sector, women suffer from ailments such as generalized body ache, cough, respiratory allergies, injuries, toxicity, and other related problems. Less income, occupational health hazards, adverse monsoon changes, employment insecurity, are some of the endangering threats for women in agriculture, which directly affects their physical and mental health. Meenakshi & Panneer, 2020).

Health Issues: Information was collected on health and nutrition in the survey. Details of health issues faced by women respondents can be seen in the following figure.

Figure 29 Health issues



Women reported a variety of generalized symptoms of ill health such as backache, body ache, joint pains, headache, and weakness. Around 20 per cent of the women self-reported anaemia. It is evident from the literature that, strenuous physical work can lead to musculoskeletal problems such as back pain, joint pain, body aches, and repetitive strain injuries and weakness.

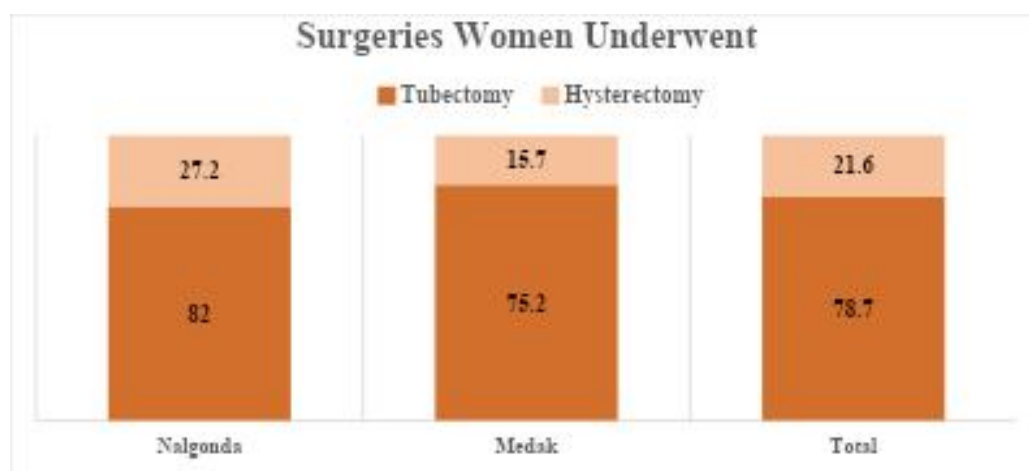
The morbidity pattern among women agricultural workers reveals that their ailments were more with poverty and occupation rather than lifestyle (Thresia, 2004). Such issues can

significantly impact an individual's ability to work and their overall quality of life. Women respondents have also reported issues related to ENT and dental, though in small percentages.

During FGDs women from Palugu Thanda, Devarakonda mandal reported suffering severe backaches. This was due to challenging work and lifting loads as well as bending entire day to transplant paddy or picking cotton. When women migrate to neighboring districts such as Guntur, they face many health problems due to hot and humid conditions. It was reported that the migrant group, including men and women, would live in cow sheds and did not have access to clean toilets. Menstruating women would walk long distanced to change their menstrual cloth/pads leading to infections. When working in cotton fields, particularly at the time of picking cotton, many women experienced skin rashes due to the presence of pesticide on the plants. Denial of drinking water and toilets resulted in kidney dysfunction for many. Women reported that they had started working from an early age, had early pregnancies and had suffered malnutrition in their childhood. Hard work, both household and on farms, exposure to extreme weather conditions were some of the major reasons women reported for their poor health.

The present survey highlighted that a total of 79 per cent of the women respondents had undergone tubectomy as part of family planning, 82 per cent in Nalgonda and 75 per cent in Medak. High rates of female sterilisation reveals that the burden of family planning continues to rest with women. Early age sterilisation deteriorates gynaecological health (Rupelle and Dumas, 2025). Studies indicates that early sterilisation leaves negative impact on the health of women. The state's 'camp approach' poses additional health risks to women. Instead of each woman who wants to have a tubectomy being served after childbirth in a regular hospital, the camp approach involves gathering many women in a sub-district hospital. A group of doctors arrive at the facility and carry out many surgeries at one time. Often sterilisation of equipment and hygienic preparation for surgery are compromised. This results in infections and fatalities. Four women who underwent double puncture laparoscopy succumbed to death in a government hospital (camp) at Ibrahimpatnam (The Hindu 2022).

Figure 30 Surgeries undergone by women



The survey also showed that many women had undergone hysterectomies. The present study highlighted that, hysterectomies were carried out for 27 per cent of women in Nalgonda and 16 per cent in Medak. While the national average for such surgeries was 3 per cent, it was 7.7 per cent for Telangana (Singh and Govil, 2021). Singh et al. (2020) in their study found that women from rural areas were more likely to have undergone hysterectomy than urban women. Higher prevalence of hysterectomy in rural women is also consistent with qualitative research that reports limited non-surgical options for bleeding compared with urban women due to lack of treatment options and opportunity costs associated with pursuing non-surgical treatment—suggesting that hysterectomy may be offered as primary treatment in some rural settings (Desai, 2016; Sardeshpande, 2014).

This reflects possible unethical practices in the private medical sector where any uterine issues are dealt with radical surgery as a moneymaking opportunity for local private practitioners. This also reflects shortcomings of the rural public health system. The women shared that when they reported their problems at the government centres, the doctors on duty refer them to their own private hospitals.

At a FGD conducted with women in Palugu Thanda, Devarakonda division, Nalgonda district, women shared that more than 25 women from this village had undergone hysterectomies. Their ages ranged from 30 to 40 years. Women informed the research team that when they have a gynaec problem and go to a doctor, the doctors immediately suggest a surgery. Women spend between Rs 50,000 to 1 lakh for the surgery. It was understood that a nexus of Rural Medical Practitioners (RMP) doctors who are uncertified/unqualified mostly and private hospitals were conspiring together. Women were told that they may get cancers if the hysterectomies were not carried out making them fearful. Women also shared that they were pressurised to continue having babies till a son was born. Sometimes husbands demanded that their wives should have two sons. Earlier households from ST lambada community killed or sold girl babies, partly this emanates from gender discrimination and partly from the agrarian

distress the families are facing. Now this practice has reduced after efforts of a local NGO to prevent infanticide and sale. Though infanticide has reduced, the agrarian distress causes the families to hand over their girl babies to the government Sishu gruha.

Women respondents from both the districts have reported psycho-social symptoms such as insomnia by 112, short temperedness (36) anxiety, and depression. Farming and uncertainties over incomes was causing stress leading to insomnia and anxiety. Women in both the districts during FGDs shared that, constant worry about farm investment, feeding the family, education of children and employment cause them distress. Collection of dowry and marriage expenses for daughters was another cause for concern. Women on the treadmill of debt were afraid; they would not be able to step out. Threat of displacement was one of the reasons for anxiety as stated by the women from the villages of Miryalaguda and Jarasangham. Loss of livelihoods was another reason for depression among women from displaced villages of Mallanna Sagar project. Increased medical expenditure due to lack of public health care services led to dependency on private medical services. This was an important reason for the worry of majority of the women.

Studies support these insights obtained both from quantitative and qualitative data. Considering women as a substantial provider for the family and the undervaluing of their contribution, lack of power and decision-making, absence of control on their earnings, reproductive work, stress, and strain relating to occupational and domestic work, overburden of work, underemployment, less payment, gender discrimination, poor eating habits, ill habits of the spouse such as alcoholism, extramarital relationship, death of a spouse, male domination, etc., lead to both physical and mental health issues (Singh and Arora, 2010). Negative mental impacts could similarly result from repetitious jobs, employment that demands continual attentiveness, inconsistent operating patterns and scheduled labour, including seasonal labour. Insomnia, exhaustion disorders, sadness and high blood pressure have all been proven to be linked to mental strain and overloading (Kalyani et.al., 2008).

3.8.1 Health Expenditure

Health issues starting from minor problems to lifestyle disorders such as diabetes, hypertension, cardiac disorders are seen in the areas as expressed by women during FGDs. Government Sub-centres and Primary Health Care Centres (PHCs) are expected to provide basic health care services to rural communities. Community Health Centers (CHCs) and government district hospitals are physically in place in rural areas. While these exist physically, community members find the services inadequate. Only 3 per cent of women respondents reported that they availed government services (except for immunisation, maternal care).

On questioning about whether women have incurred any health expenditure in the last year, 42 per cent of the women reported health expenditure in both the districts. Of those who spent on healthcare in the previous year, 96 per cent opted for treatment in private hospitals. This expenditure ranged between Rs 31000 to 200,000 in Nalgonda. In Medak it ranged from Rs 11000 to 100000. The average health expenses ranged from Rs 40,000 to Rs 1lakh.

Therefore, they spend large amounts of money on healthcare. This financial burden is especially pronounced among individuals and families below the poverty line who often find themselves struggling with the burden of medical expenses. This is one of the major reasons for indebtedness among rural households. There are no health policies for women especially for women in agriculture. Jayathi Ghosh, (2019) mentions that India has many laws and schemes for the welfare of the workers, but it has not given enough significance to the health aspects of women agricultural workers. 80–100 million Indian women have worked in agriculture over the past two decades, and it is hard to find much evidence of this in policymaking. Sigamani and Mathur (2016) in their research concluded that the women agricultural workers do not have solid social security policies, which increases their vulnerability at the time of illness and old age.

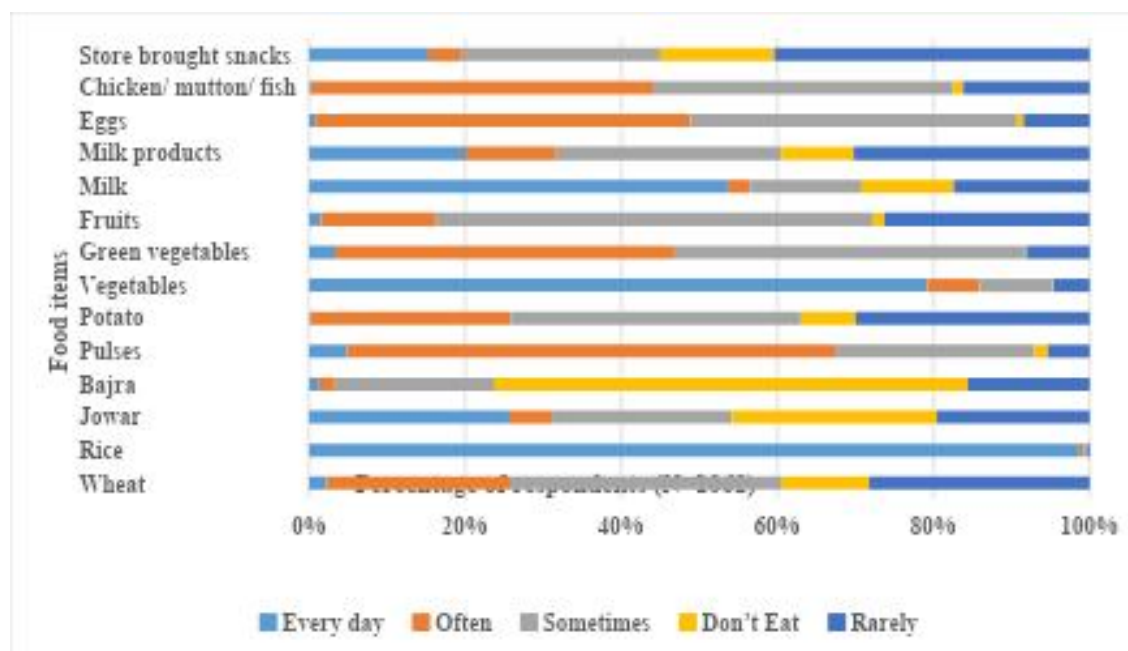
3.8.2 Food and Nutrition

Nutrition is vital for agricultural labourers who engage in physically demanding work. And the present survey has collected information about the nutritional status of women respondents.

Despite engaging in laborious activities, less than 20 per cent of participants from Medak reported consuming protein every day. Majority of the participants from both the districts reported consumption of protein occasionally in their meals. Pulses stand out as a reliable source of protein in their context. Most of the women participants consume vegetables (other than green leafy vegetables) daily, but in very small quantities, indicating insufficient intake of essential minerals. The intake of fruits was reported to be minimal.

With increasing food inflation and limited opportunities to increase incomes, access to nutritious food was low. The consumption of poultry and animal products, known for being rich sources of protein and calcium, was reported to be occasional or intermittent among the survey participants. However, milk consumption was notable, with approximately 70 per cent of participants from Nalgonda district reporting daily intake.

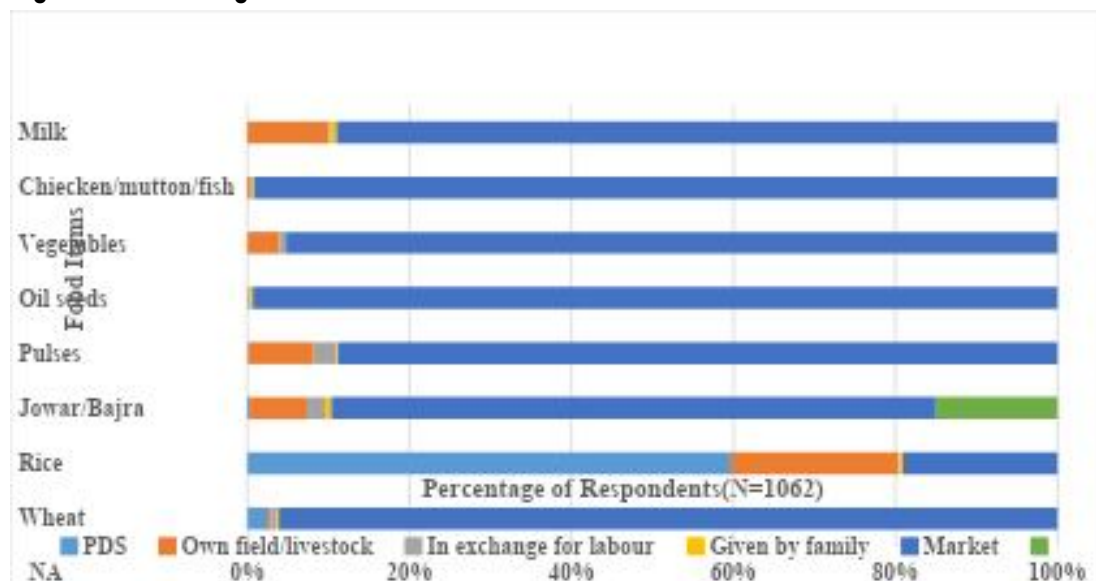
Figure 31 Consumption pattern among participant women



3.8.2.1 Food Items, Consumption and Sourcing

Public Distribution System (PDS) is the primary source to access rice in both the districts. This indicates widespread reliance on government subsidies. However, wheat, bajra, and pulses are sourced from market. With increasing prices, access to these grains and pulses has reduced. While women shared that they eat pulses and vegetables regularly, they noted that they make thin dal (*charu*), and vegetables made into watery curries. Furthermore, the data indicated a limited practice of growing pulses and millets (bajra) among participants, particularly in Medak district, where only 2 per cent reported cultivating pulses and millets on their fields. In Nalgonda too there was a shift from cultivating nutritious food crops to cotton.

Figure 32 Sourcing of food items



Increased cash incomes could increase access to food in the market, but the high cost of vegetables, pulses, and meat means that farmers can buy little. While respondents mentioned that they consumed variety of food, the quantities were small. For vegetables and oilseeds majority of the women are dependent on the market.

The survey findings reveal a consistent trend across both the districts: participants rely on purchasing animal products from the market. This suggests a significant absence of livestock ownership. The causes for loss of livestock and current situation can be seen in the relevant section (see page no 46).

3.9 Continuum of Violence: Domestic and Workplace Violence

Gender-based violence affects about one-third of women in the world (World Health Organisation, 2013), and this is estimated to be costlier than any other form of interpersonal violence. Violence against women and children, particularly intimate partner violence (IPV), child abuse, female genital mutilation and 'honour crimes' are estimated to cost 17 per cent of the world's gross domestic product (GDP) (Fearon & Hoeffler, 2014).

The study collected information about different forms of violence women face at home and at workplace to understand the continuum of violence in the lives of rural women. It was found that women who enter the agriculture work force as labourers or small and marginal farmers are handicapped in life and face many forms of discrimination. Early marriage is a structural factor which prevents women from asserting their identity and rights. Since they enter the marital home almost as children they are controlled by their husbands and in-laws. Violence also erupts early, and women are not able to protect themselves. This is one of the reasons for husbands keeping control of women's income and finances.

It may be noted that dropping out of school is a result of early marriages and on the other hand lack of good educational facilities and safe transport leads to school dropouts and early marriages for girls. The survey highlighted that most women farmers could not access education. To reiterate, 66 per cent respondents in the two districts were non-literate. This proportion was higher among SC and ST women. The current survey reflects the reality that 66 per cent respondents reported that they do not know how to read and write, except signing their names for banking purposes.

Among the Lambadi community, due to economic and gender discriminatory attitudes, it was common to practice infanticide, feticide, and sell girl babies to raise resources for family survival and investment for livelihood. In the past this increased at times of agrarian crisis such as drought. The Nalgonda Childline 2023 data showed that from 2018 to 2023, 138 babies (including two boys) were sold due to economic distress. Starting from childhood, rural girls face discrimination which continues throughout their lives.

Women are prevented from continuing their schooling after marriage and are burdened with housework and care work. Today, schemes such as Kalyana Laxmi and Shadi Mubarak are policy tools to increase the age of marriage to 18 years. The question arises whether a woman farmer has adequate education at that age to adopt new technologies, new scientific ways of working to improve agriculture, or take control of her life. This scheme does not empower women to continue higher education. It may help parents with marriage expenses - though reports from the ground also highlight that there is an increasing demand for dowry with the groom's family expecting the full amount to be paid to the groom. Starting from childhood rural girls face discrimination which continues throughout their lives.

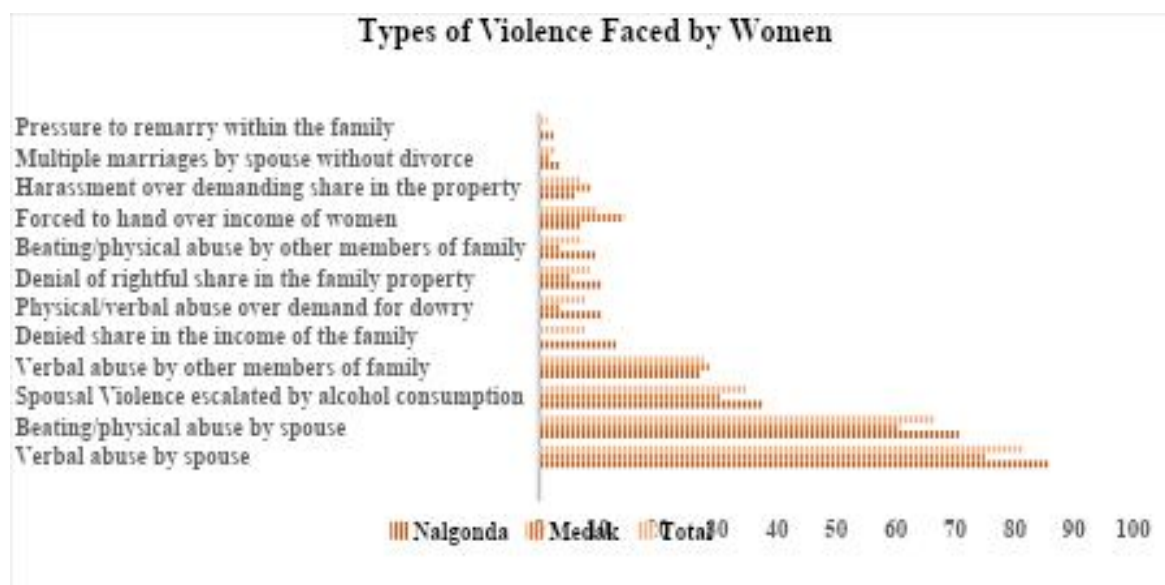
In the new Nalgonda district for the years (2017 to 2023), 2595 cases of different types of violence including domestic violence, rape, child sexual abuse, dowry harassment, cybercrime were reported to the One Stop Crisis Centre. In Suryapet district 961 cases were reported between 2019 to 2023. In Bhongir district 1114 cases are reported since inception.

3.9.1 Domestic, Physical, and Verbal Violence

The objective of the present study was to understand the violence women face in their everyday lives. It was highlighted in the methodology section, that the survey method is not very effective to elicit complete responses on the issue of domestic violence. However, the research team could gather some insights through personal interviews.

The survey captured self-reported domestic violence experienced by 16 per cent of women in Nalgonda and 11 per cent in Medak. The overall reporting of the total sample was 13 per cent. Figure 33 shows various types of domestic violence reported by participants.

Figure 33 Types of violence



Of the total sample that reported domestic violence (n=141) verbal abuse was reported by 82 per cent and physical abuse by husband 67 per cent. Women suffered verbal abuse from other family members too (28%). Escalation of violence due to alcohol consumption was reported by 38 per cent women in Nalgonda and 30 per cent in Medak. Madhavi, a Police Inspector from women police station in Hyderabad says, “Alcohol addiction has been observed as a huge reason for such violence.” “Alcohol plays a big role in some of the domestic violence cases,” said K Sundeeep, a volunteer counsellor, Hyderabad (TOI, 2018). Existing literature indicates correlation between alcohol addiction and domestic violence (Indu et.al.; 2018).

The state government of Telangana continues to increase alcohol production and sale. In the year 2022-23 the state earned Rs 34,145 crores, in 2023-24 it was Rs 36,493 crores and in the year 2024-25 it is expected to break Rs 40,000 crore mark (Times of India, 2024). The misery of rural women continues to increase exponentially. This is a structural cause of violence disrupting family life. While the government is increasing its revenue, no attempts have been made to address the problem of alcoholism in the form of preventive education or setting up de-addiction centres. Men continue to increase alcohol consumption due to low self - esteem, lack of employment and direction about the future.

Economic violence was prevalent in the form of denying women access to household expenditure. Men retained their own income as well as that of their wife forcing women to beg for daily expenditure. The survey revealed that 10 per cent of women were forced to handover their income to their spouses. Several women shared that they had self-managed bank accounts, but their spouses were holding the ATM card and did not allow them to use their own money. Economic problems arising out of agriculture exacerbate the problem. The case below is illustrative of the severe stress women face due to violence.

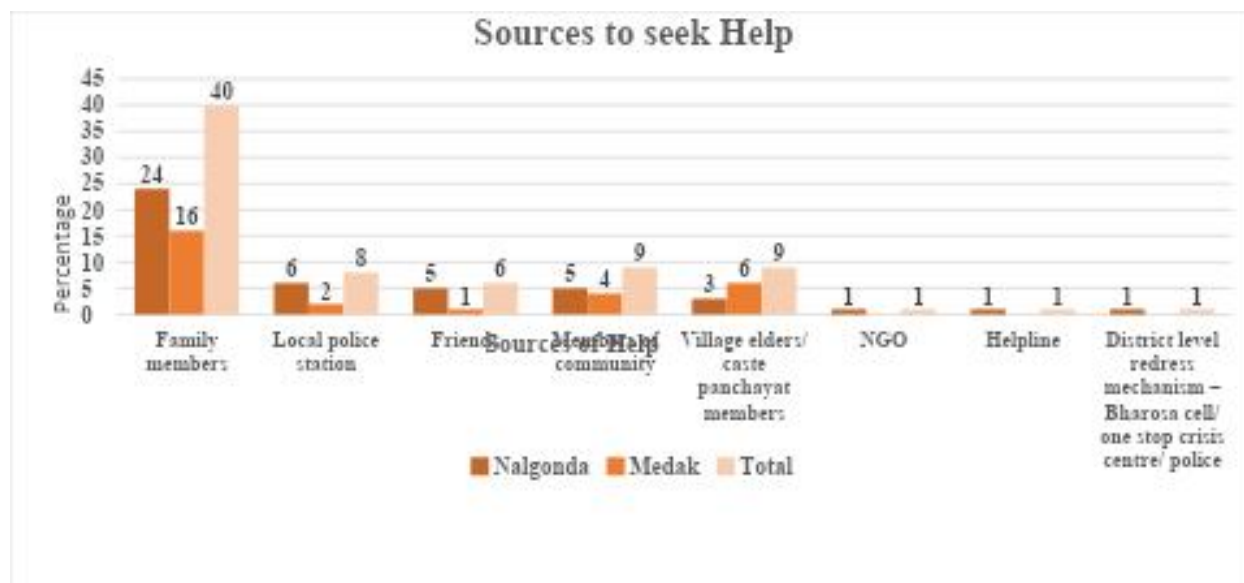
Nenavath Bhanu's husband Sukya (Kattakommu Thanda, Devarakonda mandal) was an alcoholic. They owned three and a half acres of land on which she grows cotton. When her husband was alive, he would drink and beat her regularly. The family tried to irrigate their fields, dug three bore wells and spent approximately Rs 50,000 for this. No water was available. Her husband continued to drink heavily and whenever she tried to stop him, he beat her up. On one occasion, when he collapsed, she took him to the local private doctor and spent Rs 20,000 to make him better. He was advised to stop drinking. However, on returning home, when Bhanu was away at work he went to the local wine shop and drank. He once again collapsed. Bhanu had to sell the PDS rice at home to collect Rs 1000 and took him back to the hospital. However, her husband passed away. Bhanu at the age of 26 was left with three small children and agriculture to take care of. She faced lot of difficulties as a young woman. Several men in the village approached her for sexual favours. When she refused, they harassed her by throwing stones at her house. They would also harass the children and taunt them. Due to her mother-in-law harassing her regularly she once attempted suicide by drinking pesticide. Fortunately, her children found her in time and rushed her to hospital.

3.9.2 Redressal Mechanisms

Despite the different forms of domestic violence faced by women, few reached out to formal support systems. While women did report crimes to nearby police stations, but matters are usually settled by village elders.

Women who experienced domestic violence were further asked about the redressal mechanisms they used. Figure 34 provides an overview of the various sources from which individuals sought help, ranging from friends and family to government schemes and formal and informal labour union mechanisms.

Figure 34 Sources of help



Of the 141 women who reported domestic violence, 50 women reported seeking help. No differences were observed between the two districts.

Despite the availability of government resources such as one stop crisis centres (Sakhi Centres), Bharosa centres and helplines, women sought help from family members, community, and village panchayats. This suggests either a lack of awareness about these resources or a reluctance to report violence, due to the stigma associated with this. This was corroborated by other sources.

Less than 40 per cent of the women who experience violence seek help of any sort. In most countries with available data on this issue, women who seek help look to family and friends and very few seek support from formal institutions, such as police and health services (UN Women, 2024). Fearing stigma, many abused women do not report cases, (Times of India, 2018). “Still there is a large part of society where women do not file a complaint fearing the reputation of her family” says Jameela Nishat, Hyderabad based Women Rights Activist.

More importantly it may be an indication of the inability of women to go past the “gate-keeping” of family members which prevents them from reporting the crimes they face. The predominance of family members as the primary sources of support with 40 women out of 50 stating this, the importance of informal networks in addressing such issues is apparent. Community members and members of caste panchayat members were approached by nine women each. Going to the local police was the next alternative for eight women respondents and six women contacted friends. Three women have reported seeking help from NGOs, helplines, one stop crisis centres/Bharosa Centre.

3.9.3 Violence at Workplace

Workplace violence comprises any act or threat of physical violence, sexual harassment, intimidation, or other unruly behaviour that occurs at the workplace, impacting women workers. It ranges from subtle comments, sexual innuendoes, verbal abuse, and threats of physical assaults. Violence at work, impacts women disproportionately. It causes physical and psychological trauma, affects productivity, and impacts the morale of women. Sexual violence or harassment at workplace affects women and their families negatively. It is a violation of human rights and right to livelihood with dignity.

In the survey women were asked about their knowledge and experience of workplace violence. Seventy-five women reported awareness of such incidents (41 in Nalgonda and 34 in Medak). When women were asked about their personal experiences, six women reported facing sexual harassment.

Jayamma from Sherpally Pedda Thanda, Nalgonda district, reported that if there were any attempts of sexual harassment in the fields, women would bring up the matter at the village or caste panchayats. The matter was mutually resolved by paying a fine or apology to the woman. If the matter was reported at the police station, while preliminary complaints may be accepted,

the two concerned parties were asked by the police officials to settle their cases through village elders. Women did not get justice in such circumstances.

In both districts, single women shared that they faced harassment at home as well as in public places. A single woman Kavitha from Kattakommu Thanda, Devarakonda mandal in Nalgonda reported the following: “One day I found my neighbour was hitting an old woman. When I saw this, I intervened and asked him to stop beating the old person. The man was extremely violent and kicked me in my abdomen because of which I passed urine and immediately collapsed. When I recovered, I went to the police station and filed a case. A lady constable saw the serious injuries I had on me and filed an FIR against the perpetrator. I left home and went to my mother’s village to recover from my injuries. Due to the police complaint, the perpetrator came and offered to pay me Rs 50,000 withdraw the case. I refused the money because I wanted justice. The elders in my village took the perpetrator’s side and insisted that I should withdraw my complaint. After many months I was forced to withdraw the complaint. I did not get any justice. The perpetrator is roaming around.”

In Medak district a single woman from farmer suicide family shared, “After my husband committed suicide, men in the village look at me as if I am available freely. They ask for my phone number, on the pretext of helping me with my farm work. They try to take advantage of me. When I refuse to oblige, they spread rumors about my character.”

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 has been in place for more than 10 years. A separate institution, the LCC (Local Complaints Committee) though formed at the district level to take up cases of sexual harassment at the workplace is not approached because the women are not aware of its existence. The state government while setting up the LCCs at the district level has not publicised information about the committee members or clarified the procedure to be followed by a woman agricultural worker has a complaint against her employer. Discussions with the LCC members in Nalgonda district revealed that they are not aware of their duties. The committee does not take up any proactive publicity campaigns. Women in the unorganised sector including agricultural workers, construction workers, domestic workers and home-based workers continue to be vulnerable. This Act is applicable to women in all the unorganised sectors. There is a need to publicise and highlight the functioning of redressal mechanisms.

4. Not a Conclusion but the Way Forward

4.1 Discussion Informed by Research Insights

This study set out to examine the nature, forms, and implications of structural violence against rural women in the context of agrarian distress in Telangana. Through a mixed-methods approach combining a quantitative survey of 1,062 households across Medak and Nalgonda with qualitative narratives of women cultivators and workers, it documents how early marriages, limited education, and historical disadvantages of caste and class shape women’s entry into agriculture and the labour market. Women shoulder the burden of cultivation and

agricultural labour, yet remain excluded from ownership of land and houses, and unsupported by the State in terms of inputs, credit, tenancy regulation, or marketing. For single women, the absence of family and institutional support compounds these vulnerabilities.

The State's policies over the past decade, including promotion of cotton and paddy monocropping, massive investments in lift irrigation, large-scale land acquisition, digitisation of land records, and asset-centric schemes like *Rythu Bandhu* and *Rythu Bheema* have disproportionately harmed women. These measures have displaced many from land and livelihood, erased tenants from records, and deepened caste- and class-based inequalities. With men migrating out, women are increasingly responsible for farming under precarious conditions, facing mechanisation-led contraction of work, declining nutrition due to crop shifts, and heightened exposure to violence and alcoholism within households and communities.

Addressing these intersecting forms of distress requires a comprehensive and multi-pronged strategy. First, women's independent rights to productive resources—land, water, and cultivation support must be strengthened, particularly for landless SC, ST, and BC women, single women, and those from suicide-affected households. Systematic identification of such women by district administrations can enable their prioritisation in land distribution and purchase programs. Strengthening gender-based data systems is equally essential for planning, budgeting, and outreach.

Second, a comprehensive state agriculture policy must place women farmers at its centre, complemented by intra-district agriculture plans responsive to local conditions. These plans should support production and processing of climate-resilient crops such as millets and pulses. Women's skilling and employment programmes must be expanded, drawing on local resources to create micro-enterprises in food processing, dairy, and crafts that meet women's aspirations across age groups.

Third, social security and welfare measures must be made more accessible. Panchayats, ASHAs, and Anganwadi workers should proactively identify women eligible for pensions, ration cards, and health insurance, while ensuring timely and diversified PDS supplies. Campaigns led by SHGs and panchayats must demand the inclusion of millets and pulses in rations. Housing, sanitation, and drinking water schemes must be prioritised for single and marginalised women.

Fourth, institutional support for cultivation must be coordinated across agriculture, irrigation, marketing, and revenue departments, with special officers mandated to support women farmers. Subsidised credit, irrigation access, input support, and marketing linkages must be extended, with single and suicide-affected households prioritised.

Finally, structural violence against women demands urgent redressal. Reviving SHGs and village organisations, sensitising panchayats, regulating liquor sales, and strengthening community-based support can create protective environments. Decentralised gender resource cells at mandal level, linked to legal aid and counselling services, must be institutionalised. Violence at

agricultural worksites must be formally recognised, addressed through department mandates, and monitored through communication and review systems.

Recognising agriculture as a workplace, ensuring fair compensation and rehabilitation for women displaced by land acquisition, and providing long-term housing and social security are central to building resilience. Addressing structural violence against women farmers will not only secure their rights and dignity but also strengthen agriculture itself, contributing to a more equitable and sustainable future for all rural communities in Telangana.

Structural Violence against Women in Agriculture: Evidence from Punjab



Kulvinder Kaur

Kulvinder Kaur, a Dalit woman in her early forties, lives in Mandour village of Patiala district, Punjab. Like many in her community, she works as an agricultural labourer and tends to livestock at home.

Yet even securing regular fodder for her animals was a constant struggle. Without land of her own, she often walked long distances to collect crop residue from the fields of dominant caste Jatt landlords. However, she says that women face harassment and repression when they try to access fodder or other leafy greens from the fields of dominant caste landlords. Sometimes she was subjected to verbal abuse and at other times landlords

sprayed chemicals along field edges just to prevent Dalit women like her from collecting fodder.

This daily insult was not limited to words. Across villages, Dalit women who attempted to gather fodder were often pushed, beaten, or harassed. Some even had their clothes torn. “We only wanted to feed our animals, but they treated us as if we had no right even to exist,” recalls Kulvinder.

It was through such moments of humiliation that she came in contact with the Zameen Prapti Sangharsh Committee (ZPSC), a grassroots organisation in Punjab demanding that Dalits be given their legal right to one-third share of Panchayati land. At first, the idea seemed unbelievable. “I laughed,” she says. “How can people like us ever own land?” But as she engaged more with

the movement, she began to see land not as a favour, but as a right that could change lives. Now the motto of the organisation being, “Jo Zameen Sarkari hai, wo zameen hamari hai” which literally translates into “The land that belongs to the state, belongs to the dalits.”

In 2023, Mandour became the centre of a long struggle. They decided to claim their rightful share in the village land because of which they also had to face intense police brutality. For over a month, Kulvinder and other women joined a sit-in protest. Every day she woke up at 4 a.m., finished her household and livestock chores, and then sat at the protest site in blistering heat. They slept on bare ground, in intense heat with mosquitoes, determined not to give up. The struggle was met with severe harassment by the village's upper-caste landlords, while the police always favoured the powerful. In one brutal lathicharge, Kulvinder's fingers were broken, leaving her permanently injured.

But the struggle did not go in vain. After months of mobilisation and resistance, the gram panchayat finally relented. In 2023, Dalits of Mandour village won the auction and began cultivating their rightful land. For Kulvinder, this was life-changing. “Now I don't have to beg for fodder. I proudly cultivate my own land,” she says.

The victory also gave her confidence. She now speaks to other women, urging them to join the movement and believe that the dream of land ownership is achievable. “Earlier I thought we could never own land.

Today I know it is possible, and I want every woman to know that too.” Yet, the struggle is far from over.

By 2025, landlords have begun using dummy Scheduled Caste candidates to capture land meant for Dalits.

Once again, Kulvinder and her community are preparing for another fight.

1. Background and Introduction to The Study

1.1 Introduction

Punjab's economy, a pioneer in green revolution, popularly known as the breadbasket of India has witnessed many socio-economic-political events in the post-independence era. During the late sixties, the growth trajectory of the state was relegated to the national objectives of food self-sufficiency, as the state was naturally endowed with plenty of river waters, productive soil, and the required manpower. As a selected region for the Green Revolution, it witnessed a significant change in its cropping pattern. Between 1960-61 and 2022-23, the area under wheat has increased by 151 per cent and production by 851 per cent, whereas the area under rice has increased by 1296 per cent and production by 5698 per cent (Statistical Abstract of Punjab, various years). Currently, with almost 100 per cent area under irrigation the cropping intensity in the state is 190 per cent. Thus, the ongoing intensive agriculture model, which is presently pursued as a modern mode of agricultural production with a policy-price push, is a highly resource-intensive but a distorting system. It promotes cultivation of crops against their natural habitat and requires heavy chemical inputs, leading to higher costs. This intensive model affects people's health and farmers' profitability leading to debt, depression, and suicides. After initial years of high growth of agricultural sector which was nearly double the national average (5.7 per cent per annum for Punjab as compared to 2.3 per cent per annum for India for the period 1971-72 to 1985-86), the growth rate of this sector in the state had slipped down to merely 2 per cent for the period 2014-15 to 2023-24 while the national average was 3.96 per cent for the same period (Chand and Singh, 2024). Thus, this underscores the need for further exploration into the matter to find out where the growth trajectory of the state went wrong.

Throughout the decades, the manufacturing sector of the state was consciously kept underdeveloped, leading to distorted development. On the other hand, after the initial success of the new agricultural technology, farmers in the region were trapped in the vicious cycle of debt due to relentless exploitation of natural resources and declining public investment in agriculture. Studies have shown that more than 80 per cent of the farmers in Punjab are under debt (Jodhka, 2006) and more than 70 per cent of the debt is taken for purchase of farm machinery and other inputs (Singh *et al.*, 2016). The operational cost of cultivation has been increasing due to declining water level, increase in use of fertilisers, insecticides and relatively lower rise in the procurement prices since liberalisation, especially during the last two decades. The populist measures used by the state governments have led to depletion of fiscal resources of the state and have also aggravated the ecological imbalances in the economy. Due to the policy of free electricity to agriculture and declining public investment in irrigation projects, the source of irrigation has largely shifted from canal water to tubewells (table 1) and from diesel operated tubewells to electric tubewells (table 2), leading to an alarming fall in the groundwater level in the state.

Table 1 Net irrigated area in Punjab by source of irrigation (in 000 hectares)

Year	Canals	Tubewells	Proportion of net irrigated to net sown area
1990-91	1660	2233	93
2000-01	962	3074	95
2010-11	1113	2954	97.9
2018-19	1169	2907	98.9
2019-20	1180	2894	98.9
2020-21	1144	2902	98
2021-22	1159	2936	98.9
2022-23	1153	2955	99.8

Source: Statistical Abstract of Punjab, 2023.

Table 2 Tubewells in Punjab by use of energy (in Lakhs)

Year	Diesel Operated	Electricity Operated	Total
1990-91	2	6	8
2000-01	2.85	7.88	10.73
2008-09	2.71	10.05	12.76
2009-10	2.7	11.06	13.76
2010-11	2.4	11.42	13.82
2011-12	2.26	11.57	13.83
2012-13	1.94	11.91	13.85
2018-19	1.4	13.36	14.76
2019-20	1.4	13.36	14.76
2020-21	1.4	13.36	14.76
2021-22	1.4	13.89	15.29
2022-23	1.4	13.89	15.29

Source: Statistical Abstract of Punjab, 2023.

According to the latest report on groundwater resources, out of 150 blocks in the state, 114 blocks (76%) are “over-exploited”, 4 blocks (3%) are “critical”, 15 blocks (10%) are “semi-critical” and 17 blocks (11%) are in “safe” category (CGWB, 2022). The number as well as the proportion of over-exploited blocks has increased with time as per various Ground Water

Estimation Studies carried out from time to time by the board (table 3) and we can easily see that the proportion of the over-exploited regions increased remarkably from 53 per cent in 1999 to 75 per cent in 2004, mainly due to greater extraction of water by high power tubewells after provision of free electricity to agricultural sector in 1998 (initially, it was meant only for farmers with two acres of land, but later the provision was extended to all farmers). Since, the farmers have to frequently dig deeper wells to irrigate the fields, it has led to increase in irrigation cost.

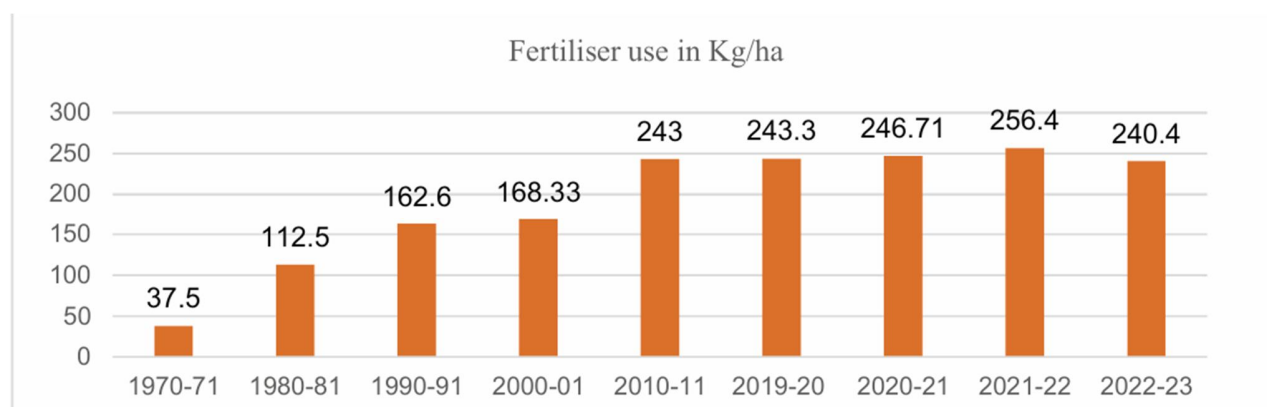
Table 3 Ground water assessment by CGWG (various Years)

category of Blocks	1984	1986	1989	1992	1999	2004	2009	2011	2013	2017	2020	2022
Over-exploited	53	55	62	63	73	103	110	110	105	109	117	114
Critical	7	9	7	7	11	5	3	4	4	2	6	4
Semi-critical	22	18	20	15	16	4	2	2	3	5	10	15
Safe	36	36	29	33	38	25	23	22	26	22	17	17
Total	118	118	118	118	138	137	138	138	138	138	150	150
Proportion of Over exploited regions out of total studied blocks	44.92	46.61	52.54	53.39	52.90	75.18	79.71	79.71	76.09	78.99	78.00	76.00

Source: CGWG, 2022.

Additionally, as compared to the national average, farmers in Punjab are also using greater fertilisers and insecticides to maintain productivity levels. This further leads to increase in the cost of cultivation. After the Green Revolution, fertiliser consumption in the state has increased from 37.5 kg per hectare in 1970-71 to 256.4 kg per hectare in 2020-21(see figure 1). It has always exceeded the national average, remaining nearly double the quantity used in the rest of the country (GoP, 2024).

Figure 1 Fertiliser use in Punjab (Kg/hectare)



Source: GoP, 2024.

Similarly, the use of pesticides per hectare of net sown area is also the highest in the country. In recent years, particularly during the last decade, cost of irrigation and insecticides has grown at a faster rate compared to the total operational cost (table 4). Studies show that one kilogram of rice production consumes 3000-5000 liters of groundwater in the state, making increase in production of this crop unsustainable and at a big environmental cost (Gulati et al., 2021).

Table 4 Operational cost, cost of irrigation and insecticides in cultivation of wheat and paddy in Punjab (in Rs. Per hectare, at constant prices, 2011-12 = 100)

Crop	Cost	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	CAGR
Wheat	Total operational Cost	60,564.30	60,784.76	64,314.73	68,023.43	68,171.63	70,824.91	70,756.23	73,775.95	79,074.77	72,700.43	1.84
	Insecticides	2,955.37	3,303.44	3,448.86	4,064.53	3,965.99	3,608.58	4,107.29	4,617.85	4,337.93	4,190.37	3.55
	Irrigation	2,468.03	1,923.81	2,302.97	2,187.53	2,167.47	3,010.29	3,265.82	3,534.76	3,501.18	4,647.77	6.53
Paddy	Total operational Cost	45,903.07	48,751.98	46,172.49	51,946.44	54,635.74	57,173.67	59,351.79	59,307.19	58,549.86	49,822.40	0.82
	Insecticides	1,519.29	1,492.47	1,357.18	1,667.42	1,409.40	1,602.69	1,727.68	1,804.08	1,873.44	1,768.31	1.53
	Irrigation	353.82	311.80	437.62	496.85	524.05	574.98	544.24	539.61	597.84	547.75	4.47

Source: Ministry of Agriculture and Farmers' Welfare, GoI. [Cost of Cultivation/Production Estimates | Official website of Directorate of Economics and Statistics, Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Government of India \(desagri.gov.in\).](https://www.desagri.gov.in/)

However, due to initial years of high productivity and income in agricultural sector, the state is considered to be one of the most prosperous states in the country. Amongst the states, Punjab has a higher literacy rate and life expectancy but a lower sex ratio and lower than national average female labour force participation rate (NSSO, 2023). Social and cultural norms, as well as entrenched stereotypes, are a key source of discrimination against women in the labour market. Although the cultural restrictions are changing, women are not still as free as men to participate in the formal economy (Drèze and Sen, 1995; Nihila, 1999). In the agricultural sector, a majority of them are employed as agricultural labourers rather than in cultivation as owner farmer (PSFC, 2020). To determine the status of women in Punjab agriculture, this study used Periodic Labour Force Survey (PLFS) data, to analyse women's participation and the nature of jobs they hold in different sectors.

Table 5 shows that over a period of 11 years, the workforce has been shifting from primary to secondary and tertiary sector. The share of the primary sector in total employment declined by 12 percentage points, out of which, 3 percentage points went to the secondary sector and remaining 9 percentage points shifted to the tertiary sector. However, this shift is different for males and females. While the share of agricultural sector in total employment of males fell from about 29 per cent in 2011-12 to 22 per cent in 2022-23, in case of female workers, it fell sharply from 60 per cent to 32 per cent. Despite the sharper fall in case of females in agriculture, a greater proportion of the females are employed in this sector than that of the males.

Table 5 Sector-wise distribution of workforce in Punjab (in percentage)

Sector	2011-12				2017-18			2020-21			2022-23		
		Male	Female	Persons	Male	Female	Persons	Male	Female	Persons	Male	Female	Persons
Primary	Rural	43.54	75.40	52.37	40.70	40.57	40.68	34.17	46.78	37.02	32.90	44.05	35.76
	Urban	4.42	11.85	5.70	3.90	5.44	4.15	3.46	4.13	3.59	3.93	5.34	4.25
	Total	28.97	59.98	36.45	26.13	25.55	26.04	23.36	33.39	25.53	22.42	31.45	24.64
Secondary	Rural	34.87	11.76	28.47	30.15	23.09	29.12	40.71	21.19	36.31	37.90	27.44	35.23
	Urban	40.00	25.08	37.44	42.01	23.82	39.04	43.12	23.03	39.14	35.84	21.2	32.51
	Total	36.78	14.99	31.52	34.84	24.39	33.1	41.56	21.77	37.29	37.15	25.41	34.27
Manufacturing	Rural	11.34	10.70	11.16	10.61	17.38	11.61	13.09	13.40	13.16	15.86	14.85	15.60
	Urban	28.79	23.14	27.82	31.53	20.68	29.76	29.66	20.09	27.77	22.76	18.10	21.70
	Total	17.83	13.72	16.84	18.90	19.79	18.88	18.92	15.50	18.18	18.35	15.91	17.75
Construction	Rural	22.06	0.88	16.19	18.90	5.71	16.97	26.22	7.79	22.06	21.37	12.59	19.12
	Urban	8.69	0.82	7.34	9.23	0.88	7.86	12.61	1.66	10.45	11.20	2.61	9.25
	Total	17.09	0.87	13.17	15.07	3.64	13.32	21.43	5.87	18.07	17.69	9.34	15.64
Tertiary	Rural	21.58	12.83	19.16	29.17	36.34	30.19	25.11	32.02	26.68	29.19	28.51	29.02
	Urban	55.58	63.1	56.86	54.09	70.73	56.82	53.44	72.84	57.26	60.26	73.46	63.23
	Total	34.24	25.03	32.01	39.03	51.04	40.87	35.09	44.84	37.18	40.43	43.14	41.1
Trade	Rural	7.03	1.67	5.55	11.40	3.50	10.24	8.74	2.83	7.41	11.15	5.50	9.70
	Urban	22.15	3.90	19.02	25.04	10.05	22.59	24.65	11.62	22.08	27.93	8.37	23.49
	Total	12.66	2.21	10.14	16.8	6.30	15.19	14.34	5.59	12.45	17.22	6.43	14.57
Education	Rural	1.43	4.47	2.27	2.73	18.43	5.03	1.34	7.46	2.72	2.36	8.50	3.93
	Urban	2.61	29.84	7.28	3.02	28.17	7.13	2.43	25.41	6.96	3.04	23.89	7.76
	Total	1.87	10.63	3.98	2.84	22.60	5.87	1.72	13.10	4.18	2.61	13.51	5.29

Source: NSSO (2014, 2019, 2022, 2023).

Although, a greater proportion of women are employed in agriculture, women are mainly involved in raising animals while men are mainly involved in growing crops. Similarly, more women are involved in mixed farming (a combination of growing crops and animal rearing) than men (table 6). Further, the distribution of men and women by employment status in agricultural activities alone (table 7), the aggregates would show that nearly the same proportion of men and women are self-employed (i.e. working owner and the employer) in agriculture. This proportion is around 59 per cent for men and 53 per cent for women. However, while none of the female workers are engaged as regular workers in agriculture, as compared to men, a greater proportion of them is engaged as unpaid family labour and casual workers.

The activity wise employment status throws more light on the status of women workforce in agriculture. In the activity of growing crops, women are engaged either as unpaid family labour (35%) or casual workers (61%). Only about four per cent of them are self-employed as compared to 62 per cent (approx.) (41.7 + 20.1) in case of males. It is mainly the activity of rearing animals in which 80 per cent of the females are self-employed and 20 per cent are engaged as unpaid family labour while none of them is hired as casual or the regular workers. Thus, women are mainly engaged in animal rearing, and in cultivation of crops they are mainly employed as casual workers, showing a very low proportion of women farmers in the state.

Table 6 Distribution of males and females in different agricultural activities in rural Punjab (2022-23)

Activity	Male	Female	Total
Growing Crops	73.73	17.07	58.64
Raising Animals	8.23	64.76	23.29
Mixed Farming	10.80	11.31	10.93
Support activities	7.24	6.86	7.14

Source: PLFS, 2023

Table 7 Distribution of males and females in different agricultural activities by employment status in rural Punjab (2022-23)

Activity	Male					Female				
	Working owners	Employers	Unpaid family labour	Regular workers	Casual labour	Working owners	Employers	Unpaid family labour	Regular workers	Casual labour
Growing Crops	41.70	20.10	21.23	2.72	14.25	4.46	0.00	34.55	0.00	60.98
Raising Animals	80.44	10.57	7.83	1.16	0.00	79.88	0.56	19.56	0.00	0.00
Mixed Farming	48.17	5.25	15.41	1.57	29.60	0.29	0.00	7.98	0.00	91.73
Support activities	0.00	0.00	0.00	5.96	94.04	0.00	0.00	0.00	0.00	100.00
Total	42.57	16.26	17.97	2.70	20.51	52.53	0.36	19.47	0.00	27.64

Source: PLFS, 2022-23.

1.2 Profile of Study Areas

To meet the objectives of the study, primary data has been collected through a mixed method of purposive and random sampling. The district-wise, block-wise, and village-wise distribution of the sample is given below in Table 8.

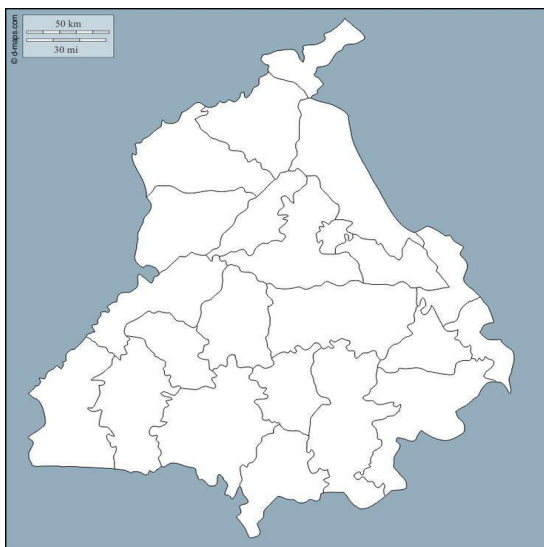
Table 8 District-wise, block-wise and village-wise distribution of the sample respondents in Punjab

Districts	Blocks	Villages	Population Category	Number of Respondents
Bathinda	Talwandi Sabo	Fatehgarh Nouabad	Small	13
		Gurusar joga	Small	13
		Singho	Medium	24
		Shekhpura	Large	33
		Ram Tirath Jaga	Large	39
	Bathinda	Jodhpur Romana	Small	15
		Phus Mandi	Small	14
		Gill patti	Medium	20
		Gobindpura	Large	39
		Sivian	Large	33
Mansa	Sardulgarh	Alike	Small	12
		Chotian	Small	13
		Jatana Kalan	Medium	22
		Jhanduke	Large	37
		Fattha Maluka	Large	31
	Bhikhi	Jassarwala	Small	8
		Mohar Singh wala	Small	14
		Dhalwan	Medium	28
		Samaon	Large	30
		Heron Kalan	Large	31
Sangrur	Lehragaga	Arkbass	Small	13
		Changliwala	Small	12
		Khokhar	Medium	22
		Bhuthal kalan	Large	36
		Lehal kalan	Large	38
	Sunam	Chhajla	Small	12
		Kheri naga	Small	8
		Kauhrian	Medium	22
		Chhajli	Large	57
		Rogla	Large	27
Total	6	30		716

Source: Field Survey, 2024.

In this study, the three selected districts have highest number of deaths by suicides among farmers and agricultural labourers (PAU, 2017). A brief geographic and agro-climatic profile of these districts is as follows:

Figure 2 Map of Punjab state



1.2.1 Profile of Bathinda District

Bathinda District is situated in the southern part of Punjab in the heart of Malwa region, and borders the state of [Haryana](#) on the south. It has an area of 3,385 square kilometres and a population density of 414 inhabitants per square kilometre. Bathinda is divided into the four [tehsils](#)/ sub divisions and these tehsils are further divided into nine blocks. According to the [2011 census](#), Bathinda district has a [population](#) of 13.89 lakh with 35.95 per cent population living in urban regions and 64.05 per cent living in rural areas. The sex ratio is 858 in urban areas and 874 in rural areas, whereas the average national sex ratio in India is 940. The total literacy rate in the district was 68.28 per cent in 2011 which is less than the state's average literacy rate of 75.84 per cent. Male literacy rate was 73.79 per cent and the female literacy rate was 61.94 per cent. Scheduled Caste (SC) constitutes 32.44 per cent of the population while Scheduled Tribe (ST) were 0 per cent of total population.

As per the 2011 census, in Bathinda, out of total population 5.49 lakh people were engaged in work activities. 82.3 per cent of workers were involved in main work (employment or earning more than six months) while 17.7 per cent were involved in marginal activity (providing livelihood for less than six months). 18.13 per cent of females were involved in main or marginal work whereas 81.87 per cent fall in the category of non-workers. Of the females engaged in work, 12.89 per cent worked as cultivators, 28.46 per cent as agricultural labourers, 5.24 per cent in household industry, and 53.41 per cent worked as other workers in the district.

The district of Bathinda comes under the semi-arid zone of Punjab and about 75 per cent soils have sandy loam texture and 25 per cent have loamy sand. Thus. Due to the light texture of soil, the region has low to medium fertility status. The region witnesses' low rainfall with an average rainfall of 410mm. Bathinda is predominantly an agrarian district. Wheat, paddy, and cotton are

the major crops of the district. As per the Statistical Abstract of Punjab 2021, of the total farming households, 28.80 per cent were small & marginal farmers, 32.74 per cent were semi-medium, 32.11 per cent were medium, and 6.35 per cent farmers were large farmers. The district is suffering from soil degradation problems like soil erosion, water logging, sand dunes, etc. Groundwater depletion is a severe issue in the area with six blocks falling under the category of “over-exploited.” Surface waters are highly contaminated due to untreated wastewater from industries and overuse of chemicals & pesticides in agricultural practices, which has led to high cases of cancer in the district. Also, Bathinda district has been witnessing increasing cases of farmer suicides over a period of time.

1.2.2 Profile of Mansa District

Mansa district was formed in 1992 from the erstwhile district of Bathinda. Mansa is a small district both population and areawise. The total area of Mansa district is 2,198 km² with a population density of 350 people per square kilometre. The district is divided into three tehsils/sub-divisions which are further divided into five blocks. According to census of 2011, Mansa's population was 7.70 lakh of which male and female were 4.09 lakh and 3.61 lakh respectively. Average literacy rate of Mansa in 2011 was 61.83 per cent. The male and female literacy rates were 67.31 and 55.68 per cent respectively. Approximately 21.25 per cent of the population lived in urban regions whereas 78.75 per cent lived in rural areas of villages. Sex ratio in the urban regions of Mansa district was 890 and in rural areas was 881 females per 1000 males. Scheduled Caste (SC) constitutes 33.63 per cent while Scheduled Tribe (ST) were 0 per cent of total population according to 2011 census.

In Mansa district out of total population, 3.29 lakh people were engaged in work activities. 75.2 per cent of workers describe their work as Main Work (Employment or Earning more than 6 Months) while 24.8 per cent were involved in Marginal activity (providing livelihood for less than 6 months). 27.08 per cent of the females fall in the category of workers whereas 72.92 per cent were non-workers. 20.27 per cent were cultivators, 33.57 per cent were agricultural labourers, 7.40 per cent were household industry workers, and 38.78 per cent fall in the category of other workers. This signifies that 53.84 per cent of females in the district were engaged in agricultural sector, while 46.16 per cent were involved in non-agricultural sector of economy.

The climate of Mansa is typical of the Punjab plains, with hot and dry summers, cold winters, and monsoons that bring most of the rain. The land is predominantly plain except a few pockets of sand dunes in some areas. Mansa is situated in the cotton belt of Punjab and therefore fondly called the “Area of white gold.” Agriculture forms the backbone of the district's economy and industrially the district is backward. Over the years, the topography and cropping pattern have undergone vast changes specially after the Green Revolution. The traditional cotton belt has witnessed a shift towards paddy crop and the largest shift is observed among medium and large farmers. The region suffers from issues of salinity and poor groundwater quality which has been a cause of severe health problems among residents.

1.2.3 Profile of Sangrur District

Sangrur district is located in the Malwa tract in the southern part of the state. It accounts for 7.2 per cent of the state's area and 6.0 per cent of its population. The district has total area of 3,625 sq. km with population density of 457 people per sq. km. The district has been divided into seven tehsils /sub division and eight blocks. In accordance with 2011 census, Sangrur's population was 16.55 lakh, of which male and female were 8.78 lakh and 7.77 lakh respectively. Approximately 31.17 per cent of population lives in urban regions whereas 68.83 per cent lives in rural areas. The sex ratio in the urban region was 887 and 884 in rural areas. Average literacy rate of Sangrur was 67.99 per cent, and male and female literacy were 73.18 per cent and 62.17 per cent respectively. The per cent of Scheduled Castes in the district was 27.9.

As per census 2011, out of the total population, 34.36 per cent are workers while 65.64 per cent are non-workers. In the district 55.25 per cent among males and 10.76 per cent among females fall in workers' category highlighting significant gap between the two. Amongst the working female population, 14.49 per cent were cultivators, 20.75 per cent were agricultural labourers, 6.67 per cent were involved in household industry and the remaining in other industries.

The climate of the district is on the whole dry and is characterised by a short monsoon, a hot summer, and a bracing cold winter. This district is marked with relatively low rainfall and thus, is highly dependent on irrigation. Agriculture is the backbone of the district with majority land used for agricultural purposes. About 68 per cent of the total workforce is engaged in agriculture & allied activities. Paddy and wheat are the two major crops and the district occupies the top position in the state in both production and productivity. Similar to the other regions of Malwa belt of Punjab, Sangrur, is known for high levels of uranium in its groundwater and soil. The trend of paddy-wheat cycle of cropping has led to depleting ground water levels, water logging, soil salinity, and over-extraction of groundwater. As per Dynamic Ground Water Resources of India July 2019 Report, stage of groundwater depletion in Sangrur district is 260 per cent. Thus, leading to increasing cost of cultivation. There has been considerable change in cropping pattern in favour of wheat and paddy and the area under legumes, foliage crops, sugarcane, sunflower, and potato has declined considerably. The region is among the districts with highest suicides by farmers since 1970s and the total number is estimated to be around 2,506 between 2000 to 2018.

2. Survey Findings

2.1. Demographic Details of the Women Respondents

The demographic details of women from the study districts are provided below.

2.1.1. Religion-wise Distribution

Figure 3 Religion-wise distribution of sampled respondents

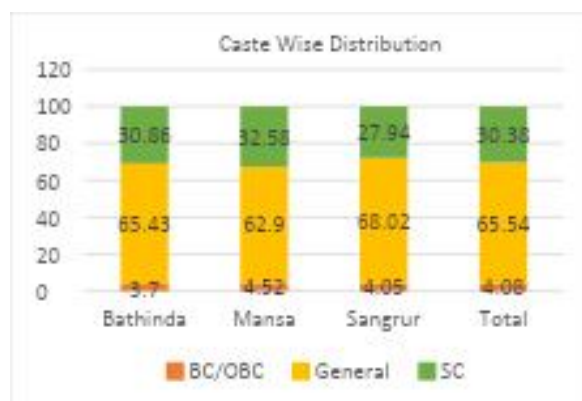


Source: Field Survey, 2023-24

Sikh religion dominates among the sampled respondents and its share is around 97 per cent while about 2 per cent belonged to the Hindu religion and less than one per cent of the respondents were Muslims. The dominance of Sikh religion in the sample is due to two main factors, first, Punjab is a Sikh majority state and secondly, the rural areas, which are dominated by agricultural and allied activities have a greater proportion of the Sikhs than the overall average. In our sample, the proportion of Sikhs is relatively lower in Bathinda district where the proportion of the Hindu and Muslim respondent was relatively higher than the other two selected districts.

2.1.2 Caste-wise Distribution

Figure 4 Caste -wise distribution of sampled respondents



About two-third of the respondents belong to the general category while overall 30 per cent and 4 per cent belong to the SC and OBC category, respectively. Here, it must be noted that in Punjab, the STs are conspicuous by their absence and have a very negligible proportion in the total sample. Hence, we do not have any respondent belonging to this category in our sample. Further, the proportion of the SCs and OBCs is higher in Mansa district than the other two districts.

Source: Field Survey, 2023-24

2.1.3 Age-Wise Distribution of Sampled Respondents and Their Family Members

Since our respondents are in the working age group, we do not have any respondent in the age group of less than 18 and more than 60 years. Among the intermediate categories, in all selected districts, majority of the respondents either belong to the age group of 31-40 years (35%) or 41-50 years (36%) as shown in figure 5.

To understand the respondents' care/domestic responsibilities, it is also important to observe the age distribution of the household, as the age structure of a household largely determines a woman's ability to participate in the labour market as well as intra-household decision making. Greater presence of children and elderly in the family reduces their participation in the productive work at home, fields, and typically defined labour markets. Figure 6 shows that overall, almost 31 per cent of the household members belong to the age group less than 18 years and more than 60 years. This percentage was highest in Bathinda around 34 per cent than other two districts. This gives a fair idea of the dependency burden of the households and also the household care responsibilities that fall on these women.

Figure 5 Age -wise distribution

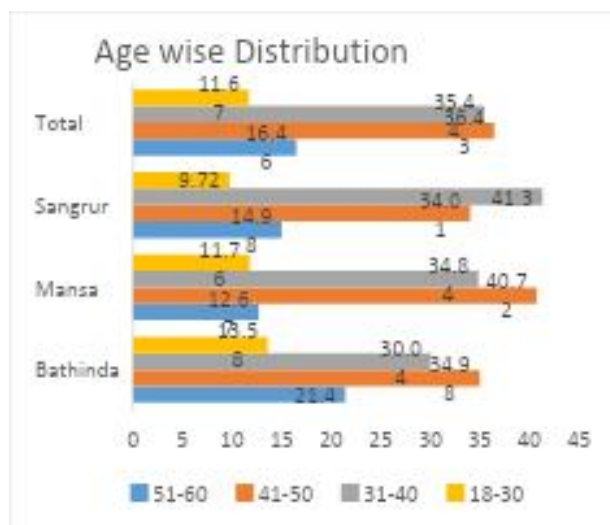
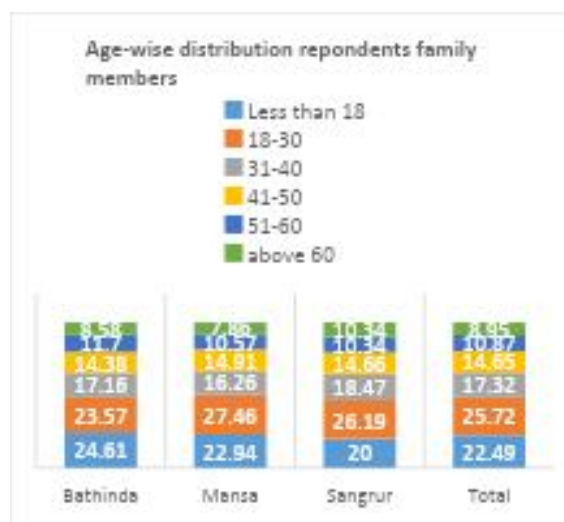


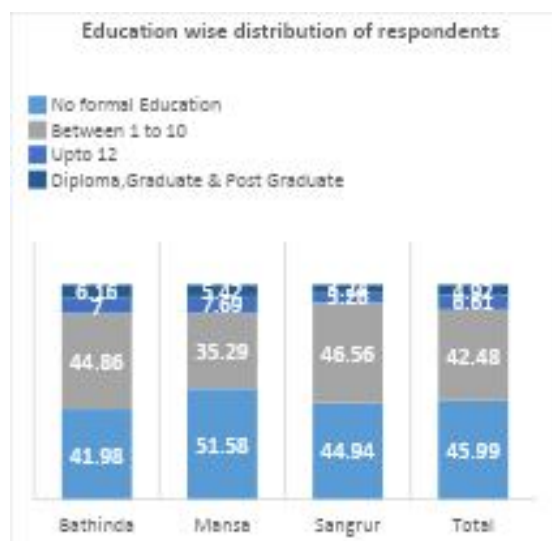
Figure 6 Age -wise distribution of family members



Source: Field Survey, 2023-24

2.1.4 Educational Background

Figure 7 Education wise distribution of respondents



About 46 per cent of the selected respondents possessed no formal education and 43 per cent have attained education up to matric level. Very few of them have acquired education up to secondary level or higher education. The proportion of respondents without formal education is higher in Mansa district (52%) than other districts. Mansa district is also known as educationally backward district and enrolment of its population in higher education is also among the lowest.

The age wise composition depicted that the proportion of respondents without formal education is very high among the persons aged 41-50 and 51-60 years while those in age group 18-30 and 31-40 years have a higher proportion of those who have attained education up to matric. Similarly, the proportion of those with graduate and postgraduate degree is higher among the respondents belonging to the age group 18-30 years than other groups. But as we know that this age group constitutes only 12 per cent of our sample, so we can say that majority of the respondents in the study area were either illiterate or have only completed matriculation.

2.1.5 Marital Status

Out of total respondents, about 74 per cent were married, 23 per cent were widows, 1 per cent were unmarried, and about 2 per cent divorced or separated. Thus, the sample is largely dominated by the married women. The proportion of married as well as unmarried women was highest in Sangrur, whereas for widows, Mansa had the highest proportion.

Table 9 Distribution of the respondents by marital status

Marital Status	Bathinda	Mansa	Sangrur	Total
Married	184 (75.2)	157 (71.04)	189 (76.52)	530 (74.54)
Separated/ Deserted/ Divorced	6 (2.47)	6 (2.71)	0 (0.00)	12 (1.69)
Unmarried	3 (1.23)	0 (0.00)	4 (1.62)	7 (0.98)
Widow	50 (20.58)	58 (26.24)	54 (21.86)	162 (22.78)
Total	243 (100.00)	221(100.00)	247(100.00)	711(100.00)

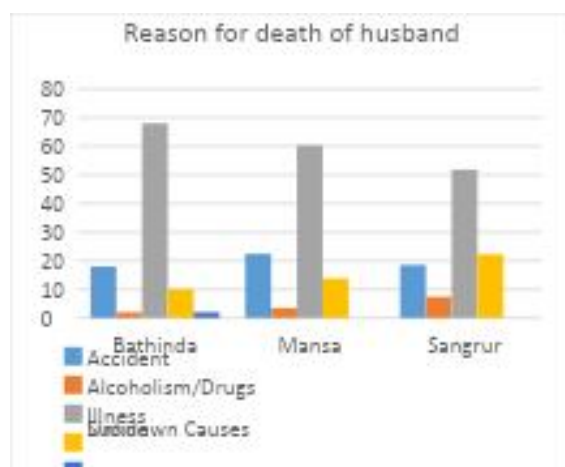
Source: Field Survey, 2023-24

The age-wise distribution highlighted that within each district, a greater proportion of the unmarried respondents belong to those in age group 18-25 years while other categories have a greater proportion in the age group of more than 25 years. In case of separated women, 8 per cent of women within the age group of 18-25 years were separated from the spouse while this is less than one per cent in case of age group greater than 25 years. Though, the distribution of the age group more than 25 years is almost similar in all the districts but in case of the age group 18-25 years, the proportion of the married respondents is just 20 per cent in Sangrur district as compared to 67 per cent and 75 per cent in Bathinda and Mansa district, respectively. Thus, the district has a higher trend of marrying off the girls before reaching the age 25 years.

If Widowed, reasons for husband's death

Since, the survey was conducted in the context of the agriculturally distressed area and a quarter of the respondents were widows, it is important to know about the cause of death of their husbands.

Figure 8 Reason for death of husband



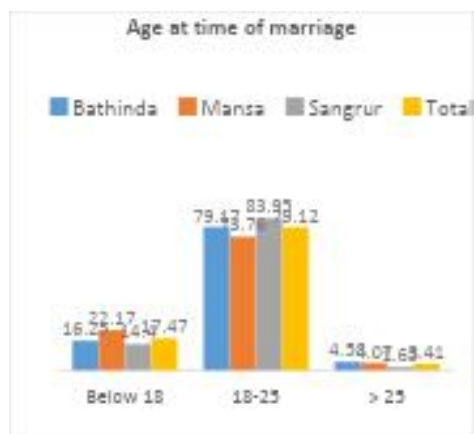
There is a total of 162 widows in our sample, with the highest number of widows in Mansa followed by Sangrur, and finally, Bathinda. About 60 per cent reported that their husband died of illness, 20 per cent said that it was due to accident and 15 per cent said that their husbands died by suicide while very few i.e. about 4 per cent reported that it was due to heavy alcoholism/ drugs.

During the survey 31 households have reported a suicide by a family member in the household and this proportion was the highest in the district of Sangrur. However, only four households reported that they have received any compensation from the government. Out of the households that reported receipt of compensation, 25 per cent received Rs. 1 lakh and 75 per cent received Rs. 2 lakhs as compensation from the government. However, 27 out of 31 households i.e. 87 per cent households did not receive any compensation for the suicide committed by their family members.

Charanjeet Kaur, a 40-year-old widow, faced immense hardships after her husband's tragic death by suicide, leaving her as the sole breadwinner for her family. Despite working tirelessly as a daily wage labourer and cleaning animal yards for meagre wages, she struggles under the heavy burden of debts her husband left behind. Her financial instability forced her two eldest children to drop out of school, while she continues to fight for her youngest child's education. Charanjeet has repeatedly sought compensation and support from the government, but her pleas are ignored due to bureaucratic hurdles. This case highlights the deep-rooted issues of gender inequality, where women like Charanjeet are left unheard, bearing the double burden of labour and societal neglect, all while showing incredible strength and resilience.

2.1.6 Age at the Time of Marriage

Figure 9 Distribution of respondents by age at the time of marriage



As compared to other districts, a greater proportion of the respondents in Sangrur district (84%) have reported that the age at the time of their marriage was between 18-25 years while this proportion was 79 per cent and 74 per cent in Bathinda and Mansa district, respectively. According to NFHS-5, the median age at the first marriage for women aged 25-49 years was 21.4 years (IIPS, 2021). So, our findings fall in line with the average situation of the Punjab state. We must keep in view that Sangrur district is also a district with highest number of farmers' and agricultural labourers' suicides. So, there is a possibility that the families would be marrying off girls early if a suicide has taken place in a household. However, to verify this correlation, we need to account for the average age of the women at the time of marriage belonging to the suicide victim families only. But we have not asked married respondents if any suicide has taken place in their parental family.

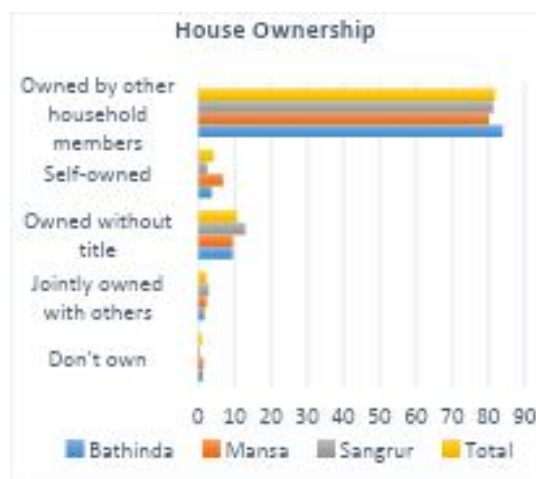
2.2. Ownership of Assets

It is widely recognised that ownership and control over assets such as land and housing provide direct and indirect benefits to individuals and households, including a secure place to live, the means of a livelihood, protection during emergencies, and collateral for credit that can be used for investment or consumption. Many studies have suggested that assets are important for cushioning risk and vulnerability from financial crises (Feder et al, 1988; Chakraborty and Mahanta, 2024) but women may not receive the benefits of assets held by men, even when they live in the same household. Besides being a measure of opportunities to generate income or earning livelihoods, ownership of assets is critically important to women's bargaining power and hence their economic empowerment (Grown et al., 2005). Studies have found that women who owned land had greater voice in household decision-making than women without land (Agarwal 1998 and 2002). So, it is very important to know how women own or acquire assets and how it may affect their decisions and their pecking order in the socio-economic ladder which obviously influences their well-being. In this section, we will discuss the ownership status in terms of respondents' homes and the productive assets. Therefore, details on asset

ownership, including house ownership and other farming-related assets were collected from study participants.

2.2.1 Ownership of House

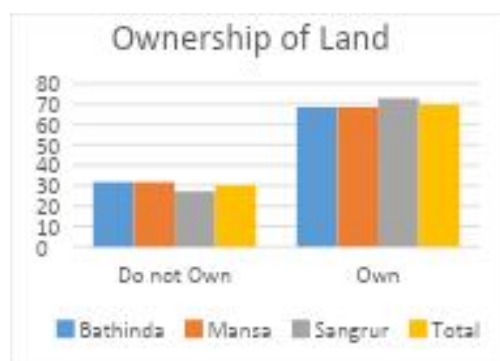
Figure 10 House ownership



Housing facility is the basic necessity of an individual's life, as living in one's own house gives a sense of security against all odds in personal as well as social life. Though nearly 99 per cent of the respondents were living in their own house, only 4 per cent of them had the legal ownership of the house under their own name and 2 per cent have a joint ownership with other household members. In 82 per cent cases, the houses in which the respondents are living is owned by another household member viz. father, father/mother-in-law or husband. The district wise variation in these proportions show that the ownership under the name of the women respondent is higher in district Mansa and lower in district Sangrur. But it is very low in all the selected districts as well as the state as a whole indicating a state wide lack of access to house ownership rights of women.

2.2.2 Ownership of Land

Figure 11 Land ownership by household



Almost 70 per cent of the respondents reported that their family/household own land. This proportion is higher in Sangrur (73%). The ownership pattern is similar in Bathinda and Sangrur where 68 per cent own land. Ownership of productive assets differ by social groups in a society divided on lines of caste, class and gender. Therefore, land ownership has been further categorised on these criteria.

Caste-wise Ownership of Land: In all selected districts, the ownership of land is much higher in the general category than other social groups. While about 99 per cent of the respondents belonging to general category were from a land-owning family, this proportion was 79 per cent for the OBCs, and merely 7 per cent for the SCs. Further, out of total ownership of land, the share of OBCs is merely 5 per cent and that of SCs is 3 per cent while general category takes the major chunk which is 92 per cent. Thus, property ownership is concentrated in the hands of upper castes only. Since, in agrarian societies, land is the main productive asset, the upper castes hold the majority ownership of the income generating assets.

Figure 12 Caste based land ownership

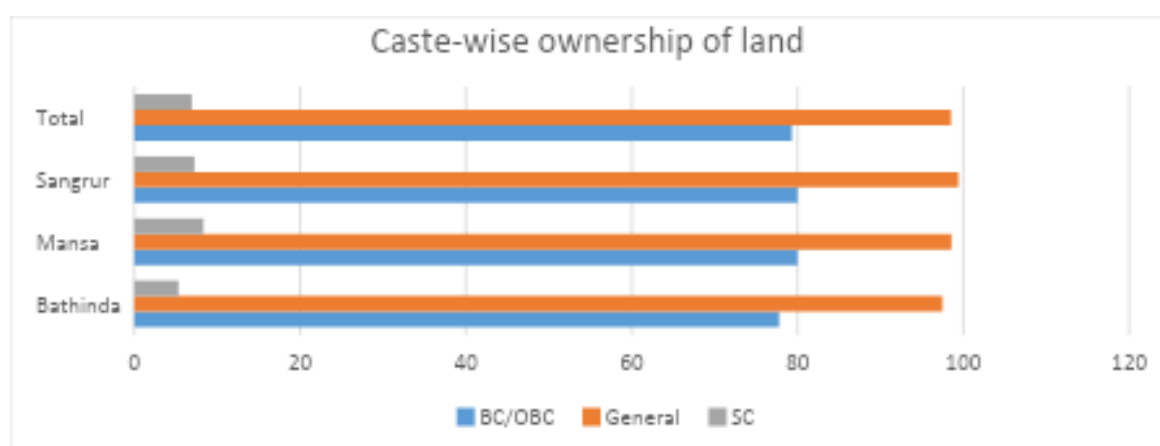
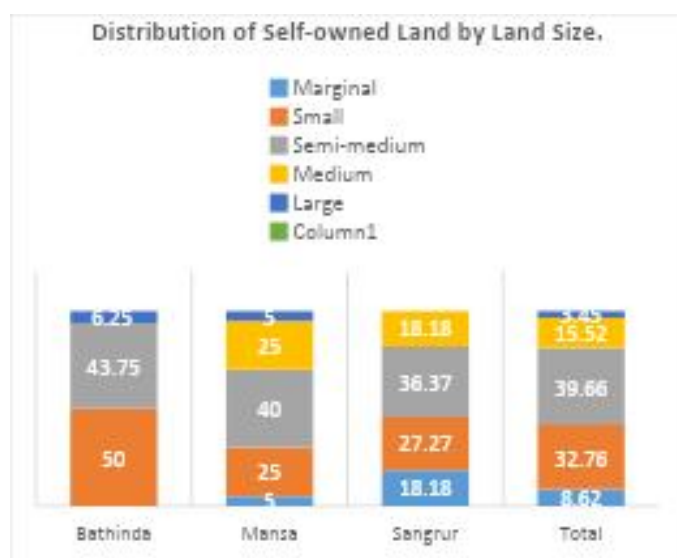


Table 10 Distribution of household members by ownership of land – self owned vs owned by other family members

District	Owned by others	Owned by self	Total
Bathinda	1762	16	1778
	(99.1)	(0.9)	(100)
Mansa	1883	20	1903
	(98.95)	(1.05)	(100)
Sangrur	1700	22	1722
	(98.72)	(1.28)	(100)
Total	5345	58	5403
	(98.93)	(1.07)	(100)

Out of 497 (70 per cent of sample) respondents who own land only 58 reported that it is self-owned which constitutes hardly 12 per cent of the respondents owning land. However, when we take in to account all the family members, this percentage becomes even lower showing that out of total persons owning land in the sample, the share of the selected women who have the self-ownership of land falls to only one per cent.

Figure 13 Distribution of self-owned land by land size among self-owned land



Majority of the self-owned land is of small and semi-medium nature in Bathinda and Sangrur. In Mansa, however, the 25 per cent each of the respondents owned land of small and medium size whereas 36 per cent owned land of semi-medium nature. Overall, most of land owned by women was small and semi-medium in size. Only 3 per cent owned land which was large in size whereas 15 per cent owned medium-sized land.

Ownership of land is mainly related to agricultural operations, through self-cultivation or leasing it out to other farmers. However, the presence of agricultural machinery, irrigation tools and other equipment is equally important for these operations. Therefore, ownership status of the same was also checked for respondents.

2.2.3 Ownership of Farm-Machinery

Among those who own any agricultural machinery, none is self-owned by the respondent, very few (less than one per cent in case of tractor and hardly 0.14 per cent in case of thresher) have reported joint ownership with the husband. So, a big proportion of the respondents who reported that their household own any kind of machinery listed in the table, stated that the asset is owned by other household members. Similar situation can be observed in case of weeding and tilling machines. Though majority of the respondents reported that they do not own a spraying tractor, however, the percentage of joint ownership was highest, nearly 4 per cent. Only one respondent in Sangrur reported joint ownership of a thresher whereas two in Mansa and four in Sangrur reported joint ownership of tractors.

Table 11 Distribution of the respondents by ownership of farm-machinery

	Tractors		Harvester		Thresher		Power Tiller		Weeder		Spraying Tractor	
	Jointly owned	Owned by other household members	Jointly owned	Owned by other household members	Jointly owned	Owned by other household members	Jointly owned	Owned by other household members	Jointly owned	Owned by other household members	Jointly owned	Owned by other household members
Bathinda	0	44.86	-	5.35	0	13.58	0	13.58	0.41	13.58	2.47	0
Mansa	0.9	44.34	-	5.88	0	8.14	0	6.79	0.45	10.41	5.43	0.9
Sangrur	1.62	40.08	-	2.83	0.4	17	0.4	15.38	0.4	15.79	3.24	0
Total	0.84	43.04	-	4.64	0.14	13.08	0.14	12.1	0.42	13.36	3.66	0.28

Source: Field Survey, 2023-24

2.2.4 Ownership Status of the Private Source of Irrigation

Further, the ownership status of the private source of irrigation such as tubewell, borewell, or drip sprinkler was also looked into. In the sample while 38 per cent and 28 per cent reported that they do not own tubewells and borewells respectively, this proportion is very high in case of ownership of drip/sprinkler as most of the districts in Punjab rely upon ground water and canal water. Due to free electricity, the use of tube wells and borewells is more common than any other medium of irrigation. Further, a very miniscule proportion is owned by the females as in our sample merely 0.28 per cent and 0.84 per cent of the respondents have self-ownership of tubewell and borewell, respectively. Here also 56 per cent of the respondents reported that the tubewell used in their fields is owned by some other household member and this proportion is

68 per cent in case of the borewell. The ownership status is quite similarly distributed in all the selected districts.

2.2.5 Ownership Status of the Livestock

Livestock is an important source of income and also consumes a significant proportion of women's time in agricultural households. The gender-based analysis of the ownership of livestock looks at the presence of the livestock in the household along with who manages and controls the earnings from the livestock, if any:

Figure 14 Ownership of livestock by household

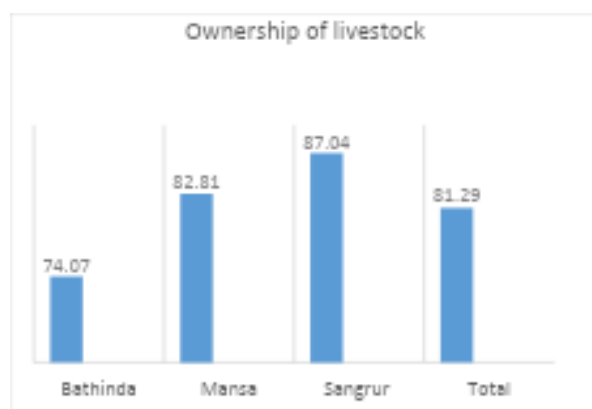
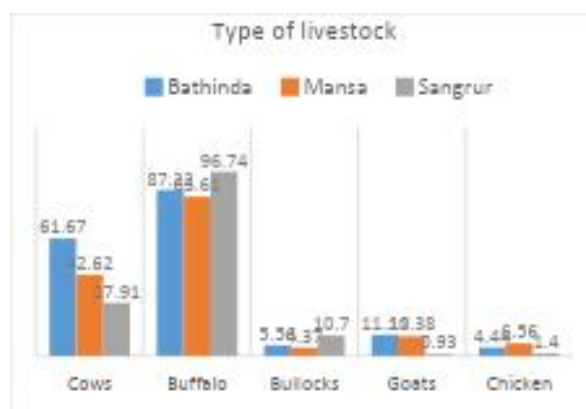


Figure 15 Type of livestock



Source: Field Survey, 2023-24

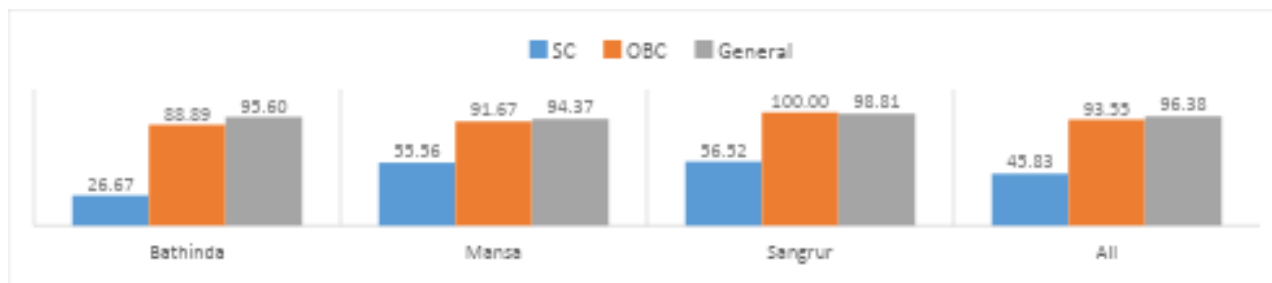
Overall about 81 per cent of the respondents had livestock in their household. This proportion is lower in the district of Bathinda (74%) and higher in Sangrur (87%) than Mansa (83%) and the overall average. Though most of the respondents having livestock have mainly reared buffaloes (figure 15) but a relatively higher presence of cows was observed in Bathinda, bullocks in Sangrur, goats in Bathinda and Mansa, and chickens in Mansa. Further, very few respondents reported that they have availed any benefits for animal rearing from the government. Hardly 4 per cent of all respondents reported having availed any such benefits and this proportion was only 1 per cent in Sangrur district as compared to 7 per cent in Mansa. The ownership of livestock differs by ownership of land as well as the person's caste. Figure 15 shows that hardly 46 per cent of the landless households had any livestock and this proportion increases as the size of land owned increases and more than 90 per cent of the households having land (irrespective of the land size) own livestock. It has been observed that the ownership of land differs by caste and the socially marginalised classes have little access to this productive asset i.e. land. Lack of ownership of land among the socially marginalised groups (Scheduled Castes) further translates to lack of ownership of livestock which is an important feature of rural livelihoods.

Figure 16 Ownership of livestock by land ownership of the household



Source: Field Survey, 2023-24

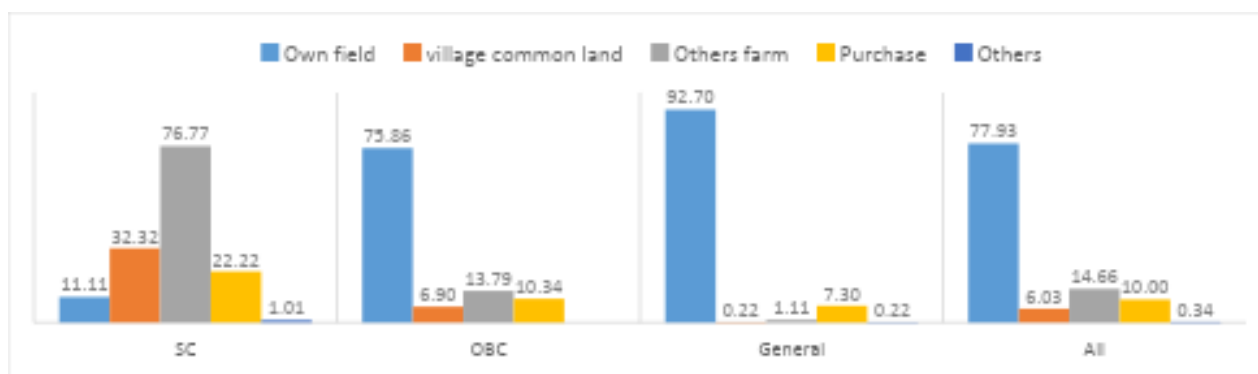
Figure 17 Ownership of livestock by caste



Source: Field Survey, 2023-24

Figure 16 shows that while 94 per cent of the OBCs and 96 per cent of general category households owned livestock, this proportion is only about 46 per cent in case of the SC households. Among the three selected districts the ownership of the livestock by SC households is hardly 27 per cent in Bathinda district as compared to 56 and 57 per cent in Mansa and Sangrur districts respectively. Lower access to land causes them troubles to attain fodder for their animals as they have to depend on other farms for getting fodder (figure 17). They also depend on multiple sources for fodder. Very few SC households depend upon their own fields (11%) for fodder while among the households belonging to the general category (93%) and OBCs (76%), this is the main source of fodder for animals. As compared to other caste categories, the dependence of SC households for attaining fodder on village common land and market is considerably higher.

Figure 18 Source of fodder by caste (multiple sources)



Source: Field Survey, 2023-24

Lack of ownership of land, and hence a source of fodder may have discouraged many households from keeping livestock. Many of the households who previously owned livestock, cited various reasons for not keeping livestock. These reasons also differ by caste.

Figure 19 Ownership of livestock in past anymore

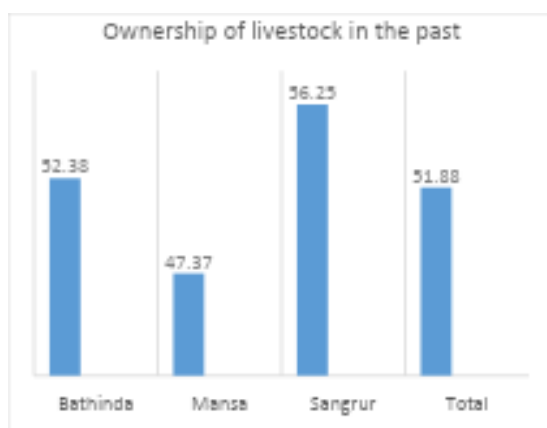
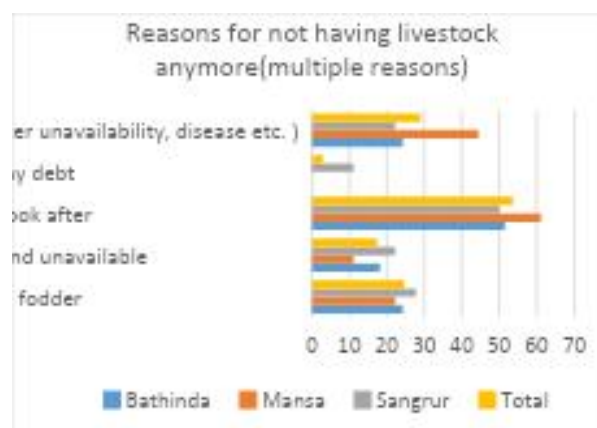


Figure 20 Reasons for not having livestock anymore (multiple reasons)

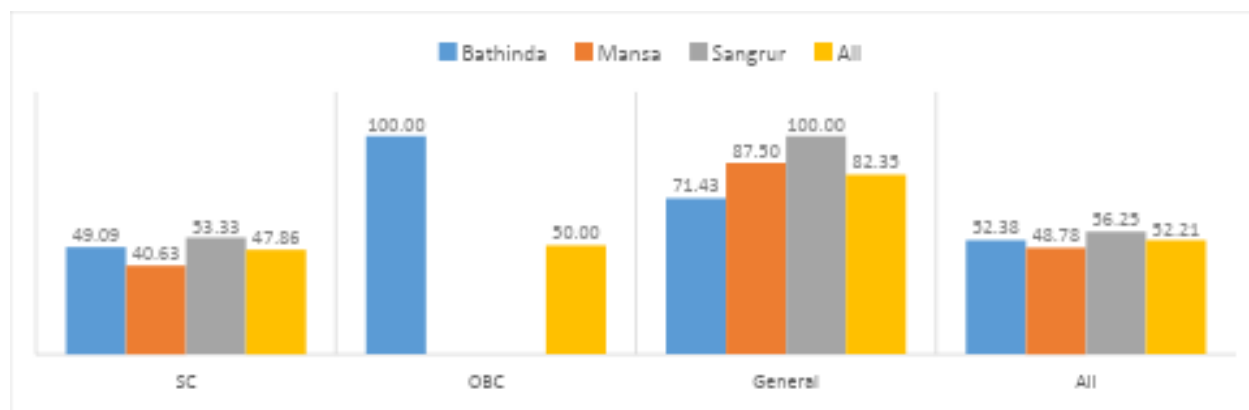


Source: Field Survey, 2023-24

The data shows that out of the 133 respondents who do not have any livestock, about 52 per cent had it in the past and this proportion was 56.25 per cent in Sangrur. Out of those who had been involved in animal rearing in the past a big proportion (54%) no longer continued with it as they now have no person in the family to take care of the livestock and 24.64 per cent said that they do not have enough fodder. Though, about 3 per cent said that they sold the livestock to repay the debt, this proportion was as high as 11 per cent in case of Sangrur district. Apart from it some 29 per cent have also cited reasons other than listed here like livestock disease, migration of children, old age etc.

A glance at those having livestock in the past by their caste reveals that, the ownership of livestock in the past too was more in favour of upper castes. Almost 82 per cent of those belonging to the general category who do not have livestock now, had some livestock in the past. This proportion is 48 per cent in case of the SCs. But the reasons for not being able to keep the livestock currently are very different for different castes.

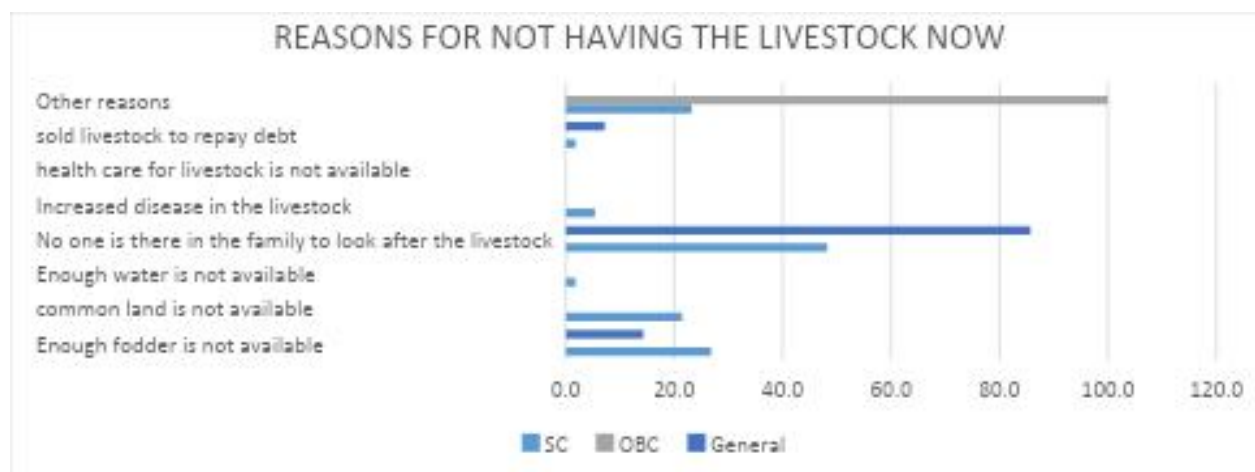
Figure 21 Caste-wise proportion of the households having livestock in the past



Source: Field Survey, 2023-24

Figure 21 shows that the households belonging to the general category do not have livestock now because they do not have enough family members to look after the livestock but in case of SC households, apart from the non-availability of family help, about 48 per cent also reported that it was due to non-availability of enough fodder and common grazing land in the village that they are no longer able to rear an animal.

Figure 22 Caste-wise reasons of not having livestock in present



Source: Field Survey, 2023-24

2.2.6 Ownership of Other Household Assets

Other household assets include means of transportation such as bicycle, other two wheelers, four wheelers, autorickshaw, bullock cart; and means of communication such as mobile/smart phone. These assets not only determine the mobility of the possessors but also enhance their ability to communicate with the world/markets and gather relevant information. The study reveals that women do not own any of the means of transportation to move around according to their own wishes. In most cases, where these means are being owned by the household, they are mainly owned by some other member of the household. While hardly 0.28 per cent and 0.14 per cent of the respondents reported that they themselves own a bicycle and a motorised two wheeler, respectively, the ownership of a four wheeler viz, a car or jeep is conspicuously absent among respondents. This shows that even to go to the nearest market, they have to rely upon either a public means of transportation (which may consume much of their time) or have to be dependent on other family members. In case of other means of transportation which are also used for carrying/loading goods, vegetables, crops, or some greens for the animals are also not at all owned by any respondents in the study area. While a big majority has reported not owning any auto rickshaw or a bullock cart by the household, in households with these assets, other household members owned them and less than 0.2 per cent respondents said that they jointly owned these assets. This shows that even if women want to transport things for the animals or small shops, they do not have means of carrying these things according to their discretion and are dependent upon other household members' availability and willingness.

The situation regarding means of communication is somewhat better. While 49 per cent of the respondents reported that their household does not own a mobile phone, this figure was only about 9 per cent in the case of smartphones. However, only 31 per cent of the respondents stated that they personally own a mobile phone and 24 per cent reported owning a smartphone. Yet, the proportion of smartphones owned by other household members is much higher (64%). This unequal distribution often has a gendered dimension and indicates that women are less likely to own personal phones and have to depend on other household members which are usually men for access. This further limits their participation in market and implies that the features of using some normal apps like online payments, getting someone registered for some essential services, agricultural extension services or market information which is easily accessible through the smartphone apps are not directly available or utilised by these women, standing in the way of them becoming independent producers.

2.2.7 Access to Drinking Water and Sanitation

It is a well-established fact that the lack of water and sanitation facilities adversely affects women and girls in families. It increases their unpaid care burden and exposes them to greater possibilities of violence. The larger responsibility of catering to water and sanitation needs of the households generally falls on women's shoulders (UNICEF and WHO, 2023), further reducing their time in paid activities. This adversely affects their income sources (ILO, 2018).

Though, the state of Punjab is listed among the open defecation free states but in rural areas, the households of the marginalised social sections are not fully covered with in house toilet facilities.

Water facilities: Of the total 711 female respondents, 66 per cent had borewells while 42 per cent used public wells to fetch water for drinking and cooking. The third largest single source of water used for drinking/cooking was paid filtered water (RO water).

- The proportion of those having their own borewells was highest in Sangrur (82%), while this proportion in Bathinda and Mansa was around 62 per cent and 54 per cent respectively. The use of public wells for obtaining water for cooking/drinking is affected by access to own borewells. Since, Sangrur is the district where the access to own borewells was highest, therefore the reliance on public wells is lowest in the district (only 9%).
- It is quite astonishing that only one out of 711 respondents had their own wells and only three (one in Bathinda and two in Mansa) had a private tap to access water.
- This demonstrates lack of even basic amenities in the rural areas of the Malwa region of Punjab.
- The statistics for Bathinda and Mansa indicate that the respondents here depend on both their own borewells and public wells. Paid RO as a source of water for drinking/cooking was used much more extensively in Bathinda (8%) compared to Mansa (2%) and Sangrur (0%). The primary reason for this could be the poor quality of underground water in Bathinda which has been widely recognised as a source of many diseases (Kumar, 2005; Kumar et al., 2023)
- On the whole, respondents in Sangrur district had a much higher proportion of access to owned sources of drinking water as compared to Bathinda and Mansa, while respondents in Bathinda and Mansa usually sourced water from dual sources, i.e., own source and also public wells.
- The caste-wise access to water for drinking as well as other domestic purposes shows that the SC community's' reliance on public sources or others' sources (others' borewell) is higher than the general category as well as the OBCs. A greater proportion of the households belonging to the general category and the OBCs have own sources (mainly own borewell) as compared to the SCs.
- The largest burden of fetching water for domestic work fell on women respondents. Of the total 711 female respondents, 687 performed the task of fetching water in one form or another. This means about 97 per cent of the female respondents partook in this work. The regional variation is not too severe, the proportion being approx. 98 per cent, 94 per cent, and 99 per cent in Bathinda, Mansa, and Sangrur respectively. This is well in line with the division of labour in a patriarchal social structure where the domestic sphere is largely the sphere which the woman must maintain with her own labour. Another testament to this is the fact that the second person who bear largest burden of

this work amongst the respondents' families are other womenfolk in the house, approx. 23 per cent, 28 per cent, and 29 per cent in Bathinda, Mansa and Sangrur respectively.

Sanitation: The data indicates a reasonable access to toilet facility at home and its usage across the three study districts. Out of the 711 respondents surveyed, 703 or 99 per cent reported having a toilet facility at home. This proportion is fairly even across the three districts, being 98 per cent, 99 per cent, and 99 per cent respectively in Bathinda, Mansa, and Sangrur.

2.2.8 Ownership and Access to Financial Assets

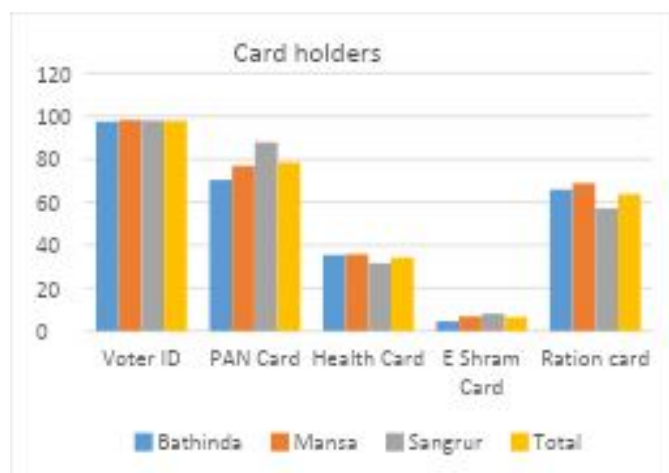
Financial assets in their most traditional form are saving accounts which are similar to cash liquidity. Saving accounts allow money to be withdrawn at any time of need through the ATM card or even through e-transfers, provided the account holder has access and knowledge of these methods. Most of the rural women, even though they have bank accounts in their name for many government transfers (these accounts are mandatory now) but they do not have access to the amount lying in these accounts. Savings accounts are likely to be held in the name of one individual, although they are also jointly held. The utilisation of funds generally goes in favour of a person who actually operates the account by physical presence at the bank or through the ATM card.

- A very high proportion, i.e. 90 per cent of the respondents have a bank account and nearly 96 per cent of those who have a bank account reported that they hold it in their name only while only 4 per cent have a joint account. These proportions are almost the same across all the selected districts.
- Just 25 per cent said that their account is linked to an ATM card and this proportion is higher in Mansa district (31%) and lower in Bathinda district (19%) than the Sangrur district (24%).
- Both in case of the ATM card and the joint account, a very high proportion does not operate it themselves. In 56 per cent cases, ATM card is used by other members of the household and in 48 per cent of the respondents having joint account, the account is singly operated by other account holders which is generally the husband.

Thus, even though, these women have savings accounts in their names, they don't enjoy real access to these savings.

2.2.9 Access to Government Schemes

Figure 23 Types of card holders



Majority of the respondents have voter ID, PAN card etc. However, the ownership of other welfare cards was relatively low specially the health card and e-Shram⁵ card. The proportion of respondents having health card and ration card were lower in district Sangrur than other two districts.

Nearly all respondents (98 %) have a voter ID.

A good proportion of the respondents (79 %) have PAN cards.

Nearly 64 per cent have a ration card where 65 per cent hold a BPL (below poverty line) card while 35 per cent have an APL (above poverty line) card.

Very few possess health card (34%) and e-Shram card (7 %).

2.2.9.1 Access to Agriculture Related Schemes

The data highlighted effectiveness of schemes particularly initiated for agriculture purposes. The widest coverage was of PM Kisan Samman Nidhi Yojna⁶ but that was also availed by only 16 per cent respondents. The uptake of Kisan credit card⁷ is much lower (1.41%), with none in Mansa possessing these cards. This suggests that fewer farmers are accessing credit facilities, which could limit their ability to invest in agriculture. The coverage of Fasal Bima Yojna crop insurance scheme is also minimal. With no beneficiaries in Bathinda and Mansa, and only 0.4 per cent in Sangrur, leading to an overall average of 0.14 per cent. Farmers are reluctant to adopt the scheme due to limited confidence, citing delayed claims, rejections, and perceived benefits favouring insurance companies over their own. This distrust, has led to minimal uptake.

⁵ e-Shram cards provide social security to workers engaged in the unorganized sector such as death insurance, pension after 60 years, and other types of financial aid in case of incapacity.

⁶ Pradhan Mantri Kisan Samman Nidhi is an initiative by the government to provide farmers up to Rs 6,000 per year as minimum income support.

⁷ The KCC scheme has short-term credit limits for crops and term loans. Farmers having KCC credit are covered under personal accidental insurance up to Rs 50,000 for permanent disability and death and up to Rs 25,000 for other risks. The premium under this scheme is borne by both the bank and borrower in respective 2:1 ratio.

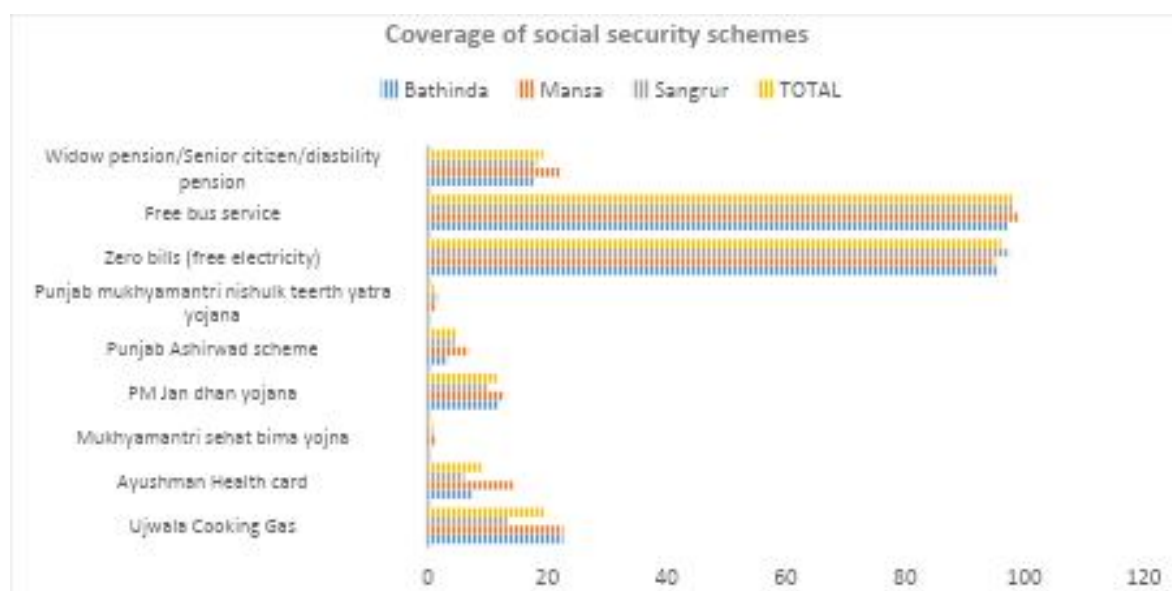
Table 12 Beneficiaries of agriculture related schemes in the sample

Benefitted from Government Schemes (in %)	Bathinda	Mansa	Sangrur	Total
PM Kisan Samman Nidhi	(16.87)	(14.48)	(16.6)	(16.03)
Kisan Credit	(1.23)	(0)	(2.83)	(1.41)
Fasal Bima Yojana	(0)	(0)	(0.4)	(0.14)

2.2.9.2 Access to social security Schemes

- The coverage of the voter wooing schemes such as free bus service and free electricity is far wider (98 per cent and 96 per cent, respectively) as compared to other social security schemes.
- Ujwala cooking gas was accessed by 19.41 per cent of women respondents overall, however, its coverage was 23 per cent in Bathinda and Mansa whereas only 13 per cent of the respondents from Sangrur reported accessing the gas scheme. This scheme has not reached majority as refilling of gas cylinders has been difficult due to affordability and accessibility.
- The outreach of PM Jan Dhan Yojana which is the flagship financial inclusion programme is limited in the state. Only 12 per cent of women respondents overall have such accounts.

Figure 24 Beneficiaries of social security schemes in the sample



- The coverage of Ayushman Bharat and Mukhyamantri Sehat Bima Yojna were reported to be very low with only 9 per cent respondents overall having Ayushman health card; this percentage was highest in Mansa at around 14 per cent.
- Coverage of Pradhan Mantri Awas Yojana and Punjab Ashirwad scheme ⁸ was minimal in the districts.
- The current situation shows that, despite the number of schemes announced by both centre and state government, their coverage remains low and with majority people lacking access to these programs.

2.3 Livelihood Activities

In order to know about the living standards of rural persons and the hardships they face, it is important to know about the major livelihood activities. These activities also have strong gender dimensions as men and women have different access, options and human capital attainments in patriarchal societies. Understanding these differences are important to promote equitable livelihoods as well as the challenges women face in this process (UNDP, 2010).

⁸ Punjab Ashirwad Scheme: Financial assistance of Rs 15,000–21,000 for the marriage of girls from backward classes and economically weaker sections. The scheme provides benefits for up to two daughters per eligible families.

Table 13 Distribution of respondents by different livelihood activities (multiple responses)

Type of work/activity involved (in %)	Bathinda	Mansa	Sangrur	Total
Cultivation	(7.41)	(17.65)	(3.24)	(9.14)
Agriculture labour	(30.04)	(32.58)	(27.53)	(29.96)
Other Labour	(3.7)	(2.26)	(3.64)	(3.23)
Migrant Labour work	(2.47)	(0.45)	(0)	(0.98)
Domestic Worker	(9.88)	(10.41)	(3.64)	(7.88)
Livestock Rearing	(73.25)	(74.66)	(83.81)	(77.36)
Dairy	(0.41)	(1.81)	(0.4)	(0.84)
Home-based Work	(5.76)	(10.86)	(8.91)	(8.44)
Petty Trade Shop	(3.29)	(3.62)	(2.83)	(3.23)
Village-based Service Provider	(1.23)	(2.26)	(1.21)	(1.55)
Household Work	(99.59)	(96.38)	(99.6)	(98.59)
MGNREGA	(26.75)	(31.22)	(23.89)	(27.14)
Total	(100)	(100)	(100)	(100)

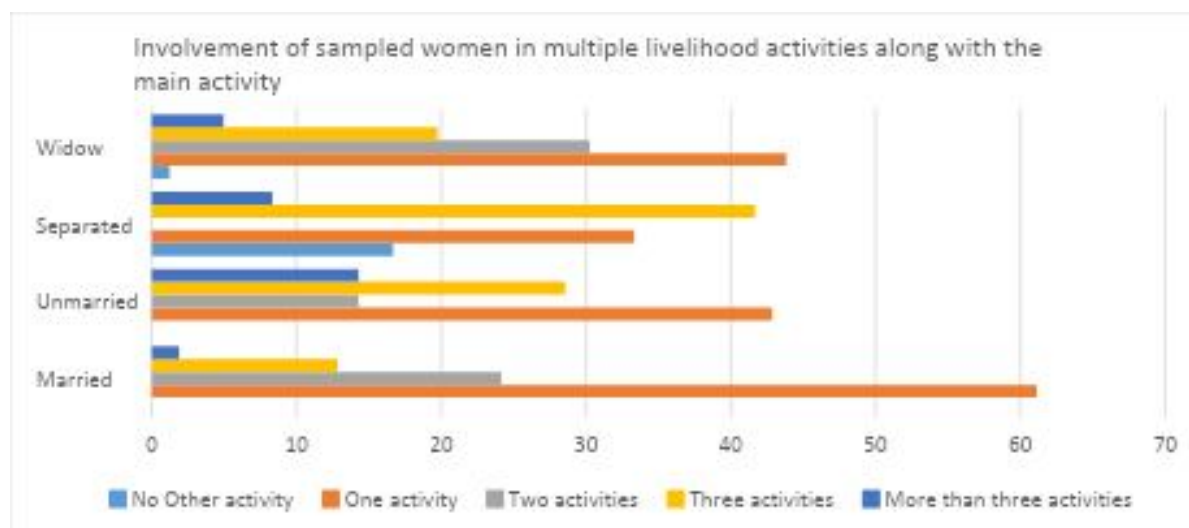
Source: Field Survey, 2023-24

The table shows that nearly all i.e. 99 per cent of the respondents are involved in household work, more than three quarters (77%) of them are also involved in livestock rearing, 30 per cent earn their livelihood from agricultural labour; 27 per cent also have been able to get work under MGNREGS, while 8 per cent work as domestic help. Only 9 per cent of respondents have reported that they are themselves involved in cultivation. However, this proportion varies from merely 3 per cent in Sangrur to 18 per cent in Mansa. Apart from it, about 8 per cent were also involved in some home-based economic activity. Again, this proportion is higher in Mansa (11%) than Bathinda (6%) and Sangrur (9%). The women in Mansa, interestingly have higher proportions in various livelihoods activities than their counterparts in the other two districts.

Jasveer Kaur from Bathinda says “I am ready to do whatever work is offered to me. I sell milk of two cows and a buffalo that I own with the help of my children. In the agricultural season, I work as an agricultural labourer for various farmers. I also work as labourer in any kind of social functions and marriages in the village. Yet I am hardly able to cover my family expenses.” There are others like Charanjeet Kaur who do not own any form of property at all (whether agricultural land or cattle) and rely solely on working as agricultural labourer. She also works as a servant to clean the animal yards of her neighbours. She is paid merely 500 rupees a month per yard by the neighbours. Two of her children dropped out of schools to assist her in earnings while only the youngest is still pursuing his education.

These women work in more than one activity to make both ends meet as the earnings from a single activity is not good enough, especially for the single women without any family support. The involvement of the sampled women in more than one activity can be witnessed from the following figure.

Figure 25 Involvement in multiple livelihood activities along with the main activity



Source: Field Survey, 2023-24

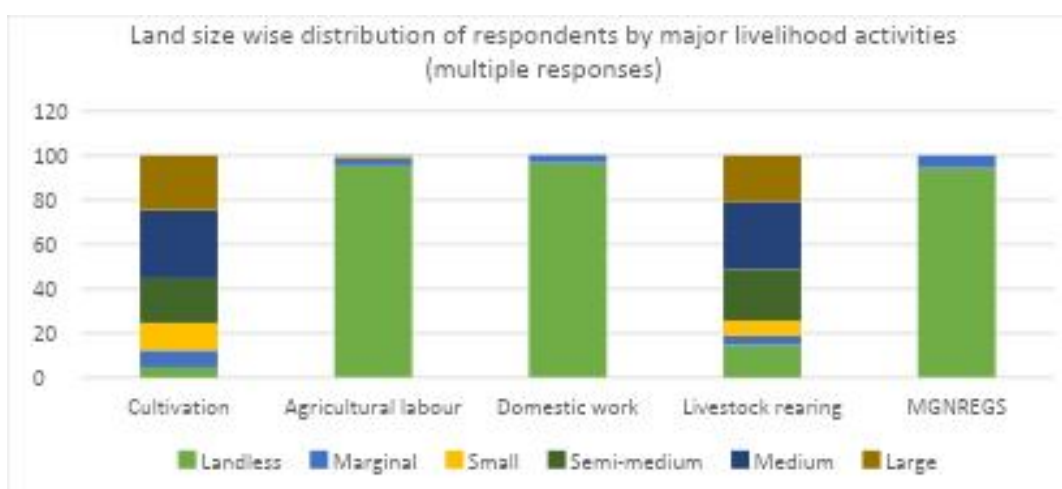
The tendency of working in multiple activities is higher for those women who have never married, divorced, separated, and widowed women than the currently married women. While 57 per cent of the respondents are engaged in at least one activity apart from domestic responsibility, this proportion is 61 per cent in case of married women, only 33 per cent for the divorced/separated women, and 43 per cent each for the never married and the widowed women as a greater proportion of them is working in more than one activity apart from the domestic responsibilities. While 25 per cent of the respondents were engaged in two more activities other than the domestic responsibility, this proportion is 30 per cent for widows. Similarly, 15 per cent of all the respondents are engaged in three more activities apart from the household responsibility, this proportion is 29 per cent for the never married women and 20 per cent for the widows. Thus, we have seen that while majority of the sampled women in the study area cannot rely upon a single activity to earn their living, things become harder for those who handle it single handedly which shows that the agrarian distress becomes harsher for widows and divorced/separated women.

Further, distribution of various occupations across different categories of land ownership (Figure 25) shows that occupational work of agricultural labourers, domestic work, and MGNREGA is carried out mainly by the landless respondents, about 95 per cent were working as agricultural labourers; 94 per cent also works in MNREGS as and when the work is available in the village; 37 per cent is involved in livestock rearing and 25 per cent reported earning their

living as domestic servants. None of those falling in semi-medium category or higher categories has been found to be working in above mentioned occupations.

Livestock rearing increases as the land size increases, and other labour work is conspicuously absent for all land -owning categories (except for marginal land holders). This shows how ownership of productive assets, especially land, influences occupational choices. In Sangrur, cultivation and migration for labour work are totally absent among landless respondents. Similarly, dairy has been totally absent among the landless in both the Bathinda and Mansa district, even though a good proportion of them have been involved in livestock rearing.

Figure 26 Land size wise distribution of respondents by major livelihood activities



Source: Field Survey, 2023-24

2.3.1 Cultivators

Cultivation as an occupation has become more male centric as it was commercialised and became more market oriented both in case of inputs in form of purchase of High Yielding Variety (HYV) seeds, chemical fertilisers, pesticides, taking turns for canal water for irrigation or for sale of output after Green Revolution. It seems that the modernisation and commercialisation of agriculture leads to withdrawal of females from work in direct cultivation.

Overall, only 9 per cent of the respondents were involved in the occupation of cultivation, this percentage was highest in Mansa around 18 per cent, followed by Bathinda (7%) and Sangrur (3%). However, division of cultivators on the basis of caste shows that in all districts, a greater proportion of respondents belonging to the general category (approximately 84 per cent in Bathinda, 95 per cent in Mansa and 88 per cent in Sangrur) are involved in cultivation as compared to those belonging to the BC/OBC (11.11 per cent, 0 per cent, 12.5 per cent respectively in Bathinda, Mansa, and Sangrur) and SC categories (5.56 per cent 5.13 per cent, and 0 per cent respectively in Bathinda, Mansa, and Sangrur).

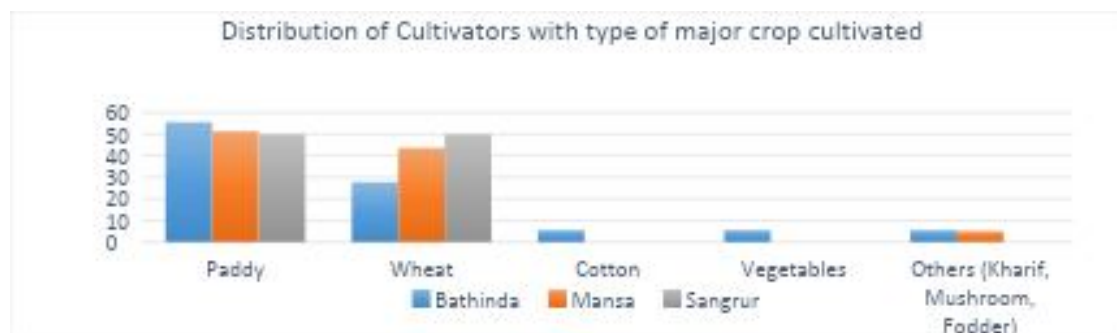
In the sample we observed that cultivation as a livelihood activity is chosen more by widowed women as they have to do it not as a choice but as something that circumstances forced upon them due to the death of their husbands. As compared to married and separated women choosing cultivation as a livelihood activity, this proportion is about 12 per cent in case of widows and less than 9 per cent for the married and separated women (who may not have land rights yet).

2.3.1.1 Cropping Pattern

Major crops cultivated in all the districts are paddy and wheat which shows the trend towards mono cropping. Paddy is the dominant crop in Bathinda and Mansa, with wheat as the second major crop. In Sangrur, both paddy and wheat are equally significant. Bathinda has the highest proportion of paddy cultivators, followed by Mansa and Sangrur. Wheat cultivation is notable in Mansa (44%) and Sangrur (50%). Other crops like cotton, fodder, and vegetables are minimally cultivated, primarily in Bathinda, while kharif crops and mushrooms are limited to Mansa. This limited diversity in crop types stems from the (a major reason) Minimum Support Price (MSP) policy favouring paddy and wheat, indicating a need for policy restructuring to encourage varied cropping patterns.

In terms of land use, Sangrur has the largest average area under cultivation at 7.5 hectares, followed by Mansa at 7.14 hectares, while Bathinda averages 5.55 hectares. Overall, the average area under cultivation across the districts is 6.74 hectares, reflecting a moderate land management capacity among women cultivators.

Figure 27 Major crop cultivated by women cultivators



Source: Field Survey, 2023-24

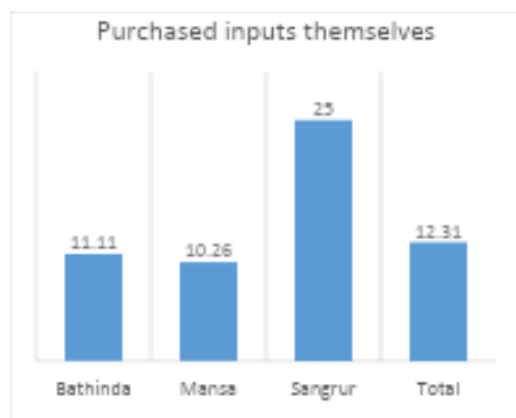
2.3.1.2 Usage of Seeds, Fertiliser and Pesticides

Among women cultivators, only 11 per cent use locally preserved seeds, while 89 per cent use market-acquired seeds. There are notable inter-district variations with over 94 per cent of cultivators in Bathinda and 91 per cent in Mansa relying on market-sourced seeds, while Sangrur has a higher usage of local seeds at 45 per cent. Regarding fertilisers, 84 per cent of women cultivators use a combination, with Bathinda (6.45%) and Sangrur (9.09%) having low usage of only market-sourced chemical fertilisers, compared to Mansa (17%). Pesticide use is widespread, with Sangrur at 100 per cent, Mansa at 99 per cent, and Bathinda at 94 per cent.

Similarly, weedicide use is also high, 100 per cent in Sangrur and around 93-94 per cent in Mansa and Bathinda. Thus, the data clearly shows similar agricultural practices are in place in Bathinda and Mansa, however, the agricultural practices of the district Sangrur are somewhat different, particularly in case of seed usage.

2.3.1.3 Input/Output/Marketing

Figure 28 Women cultivators who purchased inputs themselves

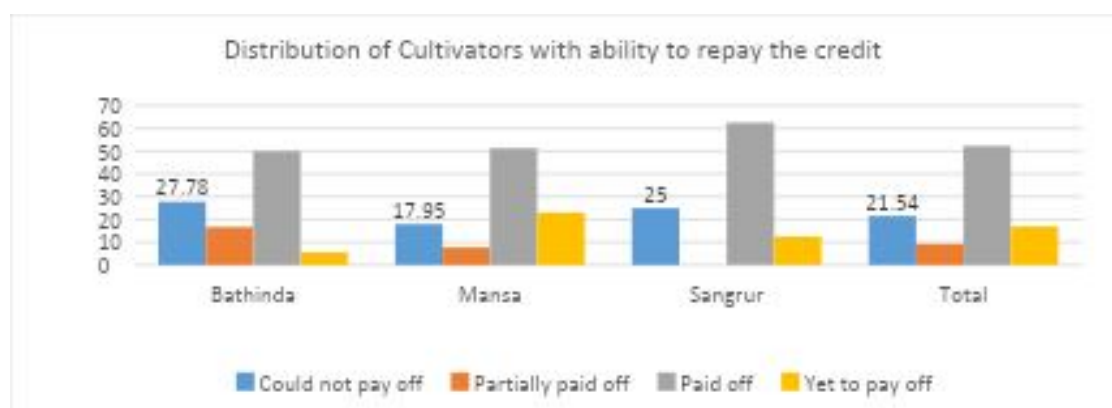


Inputs Purchasing: A significant majority of women cultivators in all districts do not purchase agricultural inputs themselves and overall, 88 per cent of them rely on others to purchase inputs. Bathinda and Mansa have very similar proportions of women cultivators who purchase inputs themselves, at around 11 per cent, whereas the corresponding figure for Sangrur is notably higher at 25 per cent. This data indicates the amount women cultivators depend on others for basic market functions. The male-dominant market structure of agricultural

production ensures the dependence of women on their fellow villagers or family members for the procurement of such produce. A number of problems can be easily envisaged from such dependence viz. costly inputs, low quality inputs being supplied due to lack of checks by the women cultivator, lack of timely supply of certain inputs, obligations to others in lieu of the inputs supplied at their doorstep etc.

Place of buying inputs: A significant number of cultivators nearly 71 per cent, bought their inputs from the nearby town or block. This percentage was highest in Mansa (74%), followed by Bathinda (67%) and Sangrur (63%). Apart from this, most of the remaining respondents (28%) sourced their inputs from within the village itself, while the rest obtained them from other locations within the district. This method is particularly notable in Sangrur (37.5%), indicating that local village markets are relatively significant sources for inputs in this village. This might point out the inability of women cultivators to source from other places due to their dependence on others and lack of mobility.

Figure 29 Distribution of cultivators with ability to repay the credit



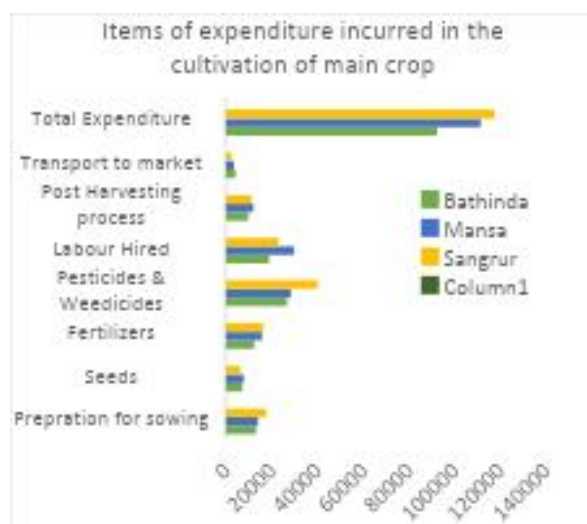
Source: Field Survey, 2023-24

Ability to pay credit: As shown in figure 18, overall, 52 per cent of cultivators across the districts have fully repaid their credit, but 22 per cent could not repay debt. Bathinda has the highest percentage of women cultivators unable to repay (28%) and those who have partially repaid (17%), with only 50 per cent fully repaying. Mansa's data shows that 18 per cent are unable to repay, with 23 per cent still in the process of repayment. Sangrur has 25 per cent cultivators that are unable to repay but on the other hand, boasts the highest full repayment rate at 63per cent, with no partial repayments, indicating a binary repayment behaviour. This data highlights significant regional differences in repayment capabilities, suggesting that tailored credit management strategies are needed. Bathinda may require support for those struggling, while Mansa could benefit from strategies to help those still repaying.

Expenditure incurred in the cultivation of main crop: The highest expenditure was witnessed on pesticides and weedicides with the overall total being Rs 29,490. This expenditure is strikingly high in Sangrur district which amounts to Rs 40,250 which might be due to a greater or more frequent incidents of pest attacks in the area. The substantial expenditure on these reflects a high reliance on chemical treatments for pest and weed control and thus the importance of these inputs in maintaining crop health and productivity. Second major expenditure incurred is on hiring labour which is notably higher in Mansa around Rs 29,850, which may reflect differences in labour wages or the amount of labour required. Preparation for sowing and use of fertiliser are another major expense. These expenses were highest in Sangrur district. Post-harvesting processes, seeds, and transport are lower in comparison to other expenses though still essential.

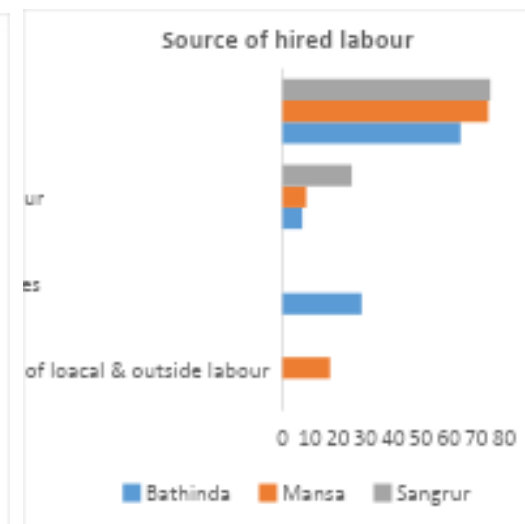
In all other expense categories, Bathinda has the lowest costs however, in case of transportation expenses it has the highest costs among the districts. Poor infrastructure, less efficient transport system, greater distance to market might be the possible reasons for this. Overall, the total expenditure incurred was highest in Sangrur followed closely by Mansa whereas Bathinda spends the least overall.

Figure 30 Expenditure on cultivation of main crops



Source: Field Survey, 2023-24

Figure 31 Sources of hired labour



Source: Field Survey, 2023-24

Hiring Labour: Use of hired labour is predominant across the districts, with a total of 82 per cent of women cultivators reporting their usage. The highest use of hired labour at 90 per cent was reported in Mansa whereas moderate use of hired labour at 78 per cent was reported in Bathinda. Sangrur reported the lowest use of hired labour at 50 per cent. Agarwal (2022) found that in many areas of Asia, women cultivators had a higher dependence on hired labour compared to their male counterparts as in addition to their work contribution in the farms, the primary burden of these women was child care, cooking and cleaning, and tasks such as firewood gathering, water carrying, and grain grinding. Therefore, factors like greater household responsibilities and time constraint might lead to a larger share of women cultivators making use of hired labour in their operations. The inter-district variations might be due to differences in farm sizes, intensity of farming practices, or labour shortages in the area.

Figure 30, shows that a significant majority of women cultivators hire labour from within their villages, with Sangrur at 75 per cent, Bathinda at 74 percent, and Mansa at 64 per cent. Women face various challenges, including societal expectations, restricted access to resources, and limited mobility, which affects their access to labour markets compared to men. These constraints often lead them to reliance on local labour, which can raise concerns about costs, especially if they have limited access to credit or financial resources, ultimately impacting their overall profitability.

Total Production and income from the cultivation of main crop: Total production was significantly higher in Sangrur as compared to its counterparts. Women cultivators of Mansa kept the highest amount for own consumption, indicating potentially greater domestic needs or self-sufficiency followed by Bathinda. Such phenomenon in women cultivators have been duly noted by other studies as well. The primary reason cited is the nature of cultivation pursued by women cultivators, which is largely subsistence in nature. Traditional gender division of labour often consign women cultivators to subsistence production whereas commercial farming is considered as the province of men.

The single biggest issue faced by many women cultivators is dependence on other farmers for transport, particularly in Sangrur where 50 per cent women cultivators face this issue.

Table 14 Total production and income from the production in the cultivation of main crop (by women cultivators)

Production (Kg)	Bathinda	Mansa	Sangrur	Total
Total Production	13133.33	17450	19891.25	16555.08
Kept for own consumption	901.11	2240.25	658.75	1674.769
(in per cent)	(6.86)	(12.83)	(3.31)	(10.11)
Income from the sale (Rs)	2,23,767.8	3,48,693.5	4,35,925	3,24,834.9
Per Kg price	19.92	22.92	22.67	21.92

Source: Field survey, 2023-24

Marketing: Majority of women cultivators (66%) sell their produce to the Agricultural Produce Market Committee (APMC), with Sangrur having the highest reliance at 75 per cent. This reliance may contribute to greater earnings in that region. Mansa and Bathinda also utilize APMC, though to a lesser extent. Notably, Mansa has 33 per cent of women selling to moneylenders or arhtiyas, while Bathinda has 17 per cent, indicating challenges in accessing formal markets for credit. Only a small share of produce (5.56%) in Bathinda is sold to private village traders, whereas in Mansa and Sangrur there is no engagement with private traders.

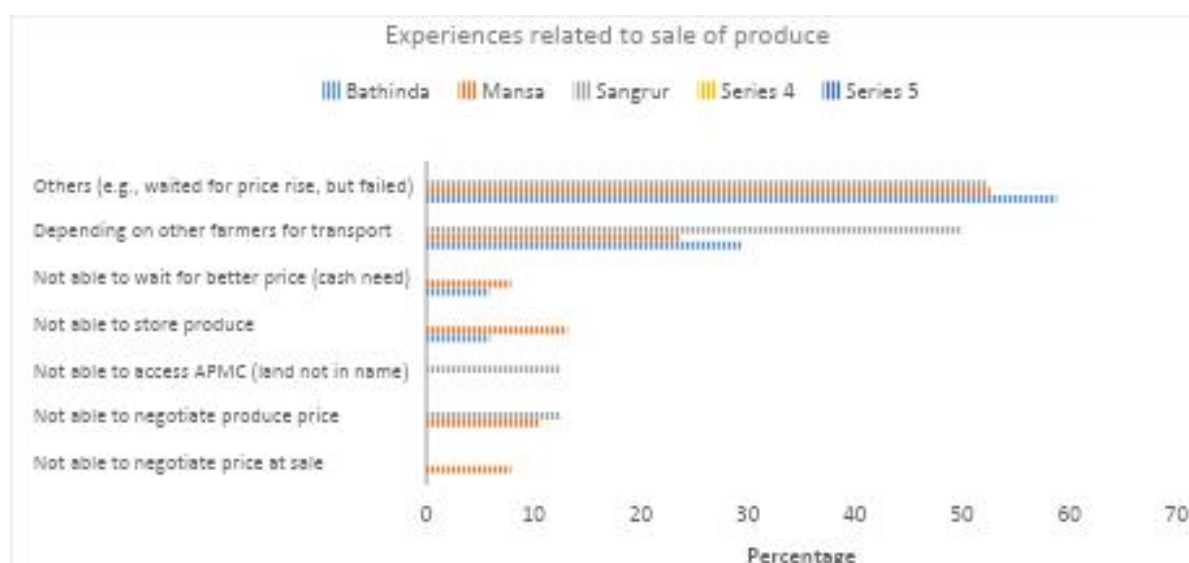
For majority of women cultivators, the produce was sold by other members of the household. This figure was 100 per cent in Bathinda, indicating that none of the women cultivators sold agricultural produce themselves in the market, whereas in Mansa and Sangrur it was 87 per cent and 71 per cent respectively. This might be because, traditional gender roles and social norms restrict women's mobility, limiting their ability to travel to markets or engage in direct sales activities. Moreover, men possess greater control over financial resources and decision-making thus, making women cultivators dependent on them for the sale of their produce and

handling of income. This might also indicate gender insensitive agricultural markets with inadequate infrastructure, such as lack of transport or market facilities nearby, lesser access of women to market information which disproportionately affects women's ability to make informed decisions, negotiate better prices, and find profitable market opportunities.

Amandeep Deol, General Secretary of Istri Jagrati Manch, an organisation that works for educating and organising women, shared that even though women significantly contribute to agricultural work their names do not appear on the J-forms (proof of agricultural income) as they do not own land or do not sell the produce themselves and thus, they are not recognised officially as farmers. These forms are essential for financial transactions like accessing Direct Benefit Transfer (DBT) schemes, accessing credit. Thus, their non-recognition in these records erases them completely from the official data, financial records and associated benefits.

As shown in the figure below, a significant portion of respondents across all districts (48 per cent overall) reported "Other reasons," indicating that the women cultivators may not be facing these specific challenges or that there is a lack of awareness about these specific issues.

Figure 32 Experiences of women cultivators regarding sale of produce



Source: Field survey, 2023-24

2.3.1.4 Investment in Farms

The study revealed that very few cultivators could invest in their farms towards land development, water and soil conservation, increasing irrigation facilities etc. A vast majority of women cultivators (91%) did not make any investments in the last three years. The investment rate is the lowest in Bathinda, with only 6 per cent of cultivators reporting investments in the past three years whereas Mansa and Sangrur reported a slightly higher proportion. The low investment rates across regions suggests that economic constraints might be a significant factor, preventing women cultivators from making investments. Further, lack of information and financial services might also limit their access to investment opportunities.

In Bathinda, the average investment amount is around Rs 40,000 which is considerably lower than its counterparts. In Mansa, women cultivators show a higher average investment amount in irrigation sources which is around Rs 2,66,250 whereas in Sangrur investment is being made in water conservation facilities with the highest average investment amount of Rs 4 lakhs. As noted earlier, the availability of canal water irrigational facilities is quite low in Sangrur due to which considerable proportion of women cultivators are forced to depend upon personal means like borewells for irrigation purposes, therefore, motivating them to opt for sustainable water management practices or other conservation measures. This might solely be due to regional variations.

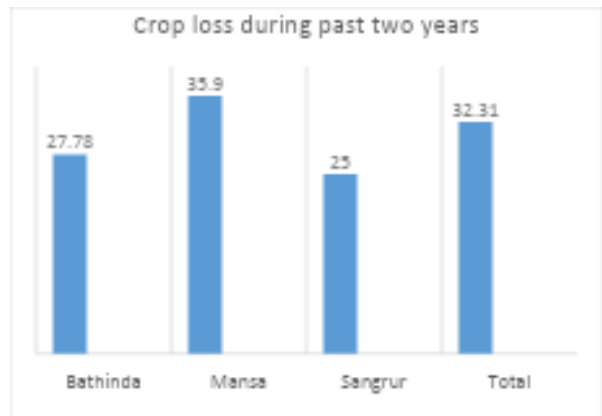
2.3.1.5 Irrigation

The study found that while about 99 per cent of the area under cultivation in the state is irrigated by canals and tubewells, most women cultivators use mixed irrigation methods, particularly in Bathinda (72%) and Mansa (49%). In Sangrur, reliance on borewells is predominant (50%), highlighting a heavy dependence on groundwater. A notable proportion also relies on purchasing irrigation facilities from other farmers, with 20 per cent in Sangrur, 16 per cent in Mansa, and 7 per cent in Bathinda. When purchasing these facilities, cash payment is preferred over sharing crops, especially in Bathinda and Sangrur, where all transactions have been in cash. Additionally, 6.25 per cent of women cultivators do not pay anything or provide a share of their crop for water.

2.3.1.6 Crop Loss

A significant portion of cultivators (overall 32%), faced challenges related to crop failure. The highest proportion of women cultivators reporting crop loss was in Mansa (36%), followed by Bathinda (28%) and Sangrur (25%).

Figure 33 Suffered crop loss events recently

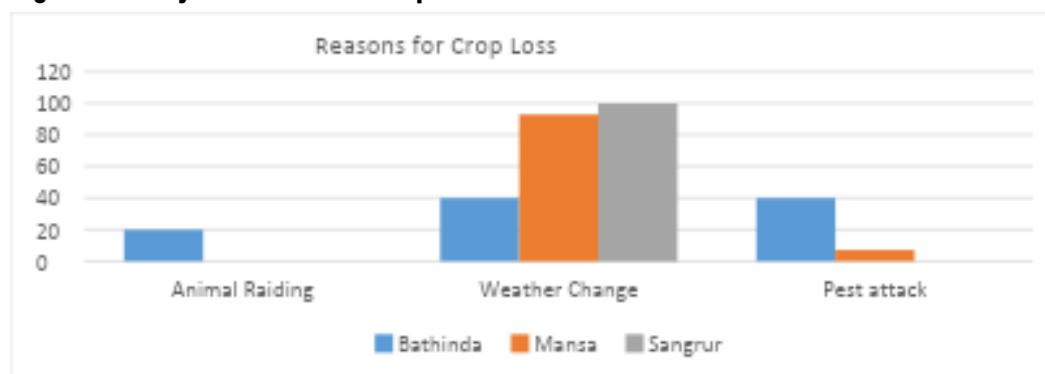


Women cultivators in all three regions are significantly affected by weather changes, accounting for 81 per cent of crop failure cases. Climatic factors such as floods, irregular rainfall, heatwaves, and droughts are major contributors. Additionally, untimely pest attacks impact many cultivators, particularly in Bathinda, where 40 per cent cite this as a significant cause of crop failure. Also, animal raiding is a localized issue, reported only in

Bathinda.

Source: Field survey, 2023-24

Figure 34 Major reasons for crop loss



Source: Field survey, 2023-24

Overall, only 38 per cent of women cultivators received compensation for crop loss, with Mansa reporting the highest rate at 43 per cent. Bathinda follows closely at nearly 40 per cent. In contrast, none of the women in Sangrur received compensation, indicating a significant disadvantage for cultivators in that district. This suggests that a significant portion of the population, possibly including women cultivators, did not receive compensation for crop loss. The major reason that women cultivators often do not receive compensation for crop loss is that they typically lack land ownership rights. This means that even though they carry out all the farming operations, they are disqualified from benefits and programs targeting landowners such as accessing government schemes like PM Crop Insurance scheme and compensation programs. Women cultivators who do not receive any compensation likely face greater economic hardship. This is crucial as women cultivators in most rural areas already face economic and social disadvantages.

Numerous studies indicate that women are more adversely affected by climate change than men, with impacts not being gender-neutral. Socioeconomic factors, such as poverty and limited resource access, contribute to these vulnerabilities, while gender roles in agriculture further exacerbate the disparities. Women are particularly susceptible to climate change effects, such as increased time spent gathering resources and rising food prices (Patel et al., 2020). Crop losses have significant economic implications for women, impacting their income and livelihoods. Although men also face crop failures, women often struggle to access government compensation due to lack of property rights which is compounded by their economic and social constraints.

2.3.1.7 Land Leasing

Leasing land is considered to optimize the resources in an over mechanized agricultural sector of the state. In the sample too, it can be noticed a greater proportion of women reporting leasing in of land than that of those leasing out. But it differs according to the marital status. A married respondent is much more likely to rent land as compared to respondents falling in other categories (unmarried, widowed, and separated). This points to the nature of the

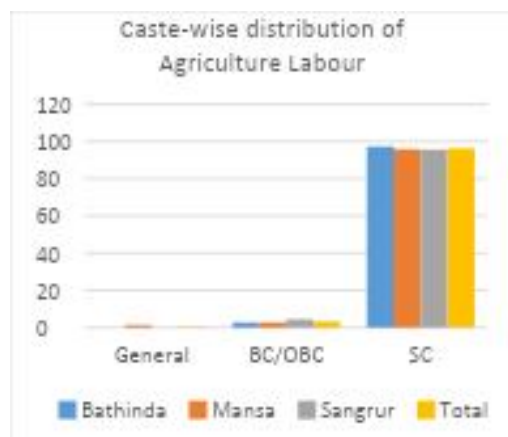
agricultural market where it is very difficult for a woman to conduct operations without the assistance of a male (usually her husband). The major processes involved in agricultural operations (both related with inputs and output) directly or indirectly require male intervention and point to the gender insensitive nature of the market. Caste hierarchies can also be observed in case of leasing in land, with lower caste hardly entering such arrangements as fewer of them have land ownership and access to institutional credit. They also have lesser access to agricultural machinery than that of the upper castes. The study also shows that the proportion of those leasing in land increases as the land size increases upto the medium holding, then comes down in case of large land owners as they already have adequate land to optimally utilize their machinery and enjoy economies of scale. Further, the reasons of leasing out land differ by marital status. For instance, in case of widows these are mostly related with the difficulty of carrying out the agricultural operations, forcing them to stay away from cultivation even if they want to engage in the said activity. In about 60 per cent of the cases, the land was leased out for more than six years in all the three districts. It seems that for them the meaning of land ownership is not turning cultivation into a source of livelihood but instead to earn rental income. Behind this turning of the agricultural land into a source of rental income lies not the inborn attitude of these female respondents but rather the anti-women fabric of the market related with agricultural production (see Appendix tables A1-A15).

Baljeet Kaur of Bathinda district, lost her husband due to suicide, he left a debt of Rs14 lakh. She is now managing the agricultural operations, rearing animals, and selling milk while her son is pursuing higher education. She sold off the agricultural machinery one after the other to pay off some of the debt. Since her mother-in-law is very old, son is more engaged in higher studies and some of the machinery has also been sold, she is finding it hard to continue with cultivation and is considering leasing out her land. Her son has a traumatic experience of the fields as he had seen his father's body hanging there.

2.3.2 Agricultural Labourers

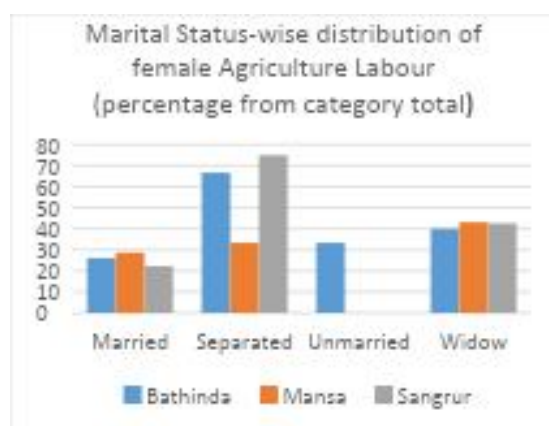
About 30 per cent of the respondents work as agricultural labourers in the sample. Agricultural labourers constitute the most deprived class of Punjab's rural economy. This is because a person's social standing is determined by the possession of the means of production, and in Punjab, where land is the primary means of production, these labourers are conspicuously absent from the landowning class,. However, composition of agricultural labourers too is affected by a number of social, cultural and economic factors.

Figure 35 Caste-wise distribution of agriculture labour



Looking, at the caste composition aspect the study observed that in all the three districts, female agricultural labourers from the general category are nearly non-existent, whereas a negligible percentage is from BC/OBC category and overwhelming majority comes from SC category. This leads us to conclude that this work is taken up mainly by classes at the lower end of the social hierarchy which are already the most depressed and vulnerable section of the population. In villages of Punjab, as is the case in large parts of India, work as agricultural labour is neither remunerative nor honourable according to societal standards. It is the population with negligible or absolute lack of resources who opt for work as agricultural labourer to make ends meet.

Figure 36 Marital status-wise distribution of agriculture labour



Over 50 per cent of separated women in Bathinda and Sangrur work as agricultural labourers, the highest among all categories. More than 40 per cent of widows across all districts are also engaged in agricultural work, compared to only 22 per cent of married women. This indicates that a significant proportion of separated (56%) and widowed females (42%) work as agricultural labourers. The trend may be attributed to financial hardships women face after separation or loss of a spouse, which forces them to take up this occupation for a

living.

2.3.2 .1 Activity wise Engagement and Declining Agricultural Employment

The rice and cotton seedling as well as harvesting activities account for majority of labour employment (91 per cent and 48 per cent respectively), indicating that these crops are quite labour-intensive and provide employment to significant proportion of female agricultural

labourers in the area. Cotton cultivation is mainly undertaken in Bathinda and Mansa district whereas in Sangrur majority of the female agricultural labourers were engaged in rice seedling. Wheat, which is another major crop in the region, provides employment to only 7 per cent of female labourers, as both sowing and harvesting of this crop are highly mechanised and require fewer number of workers. On the other hand, cultivation of potato involves nearly 12 per cent of the labourers overall and 19 per cent in Bathinda. Other agricultural activities like vegetable harvesting, mustard harvesting, pulses cultivation show much lower involvement, suggesting limited cultivation of these crops in the surveyed regions.

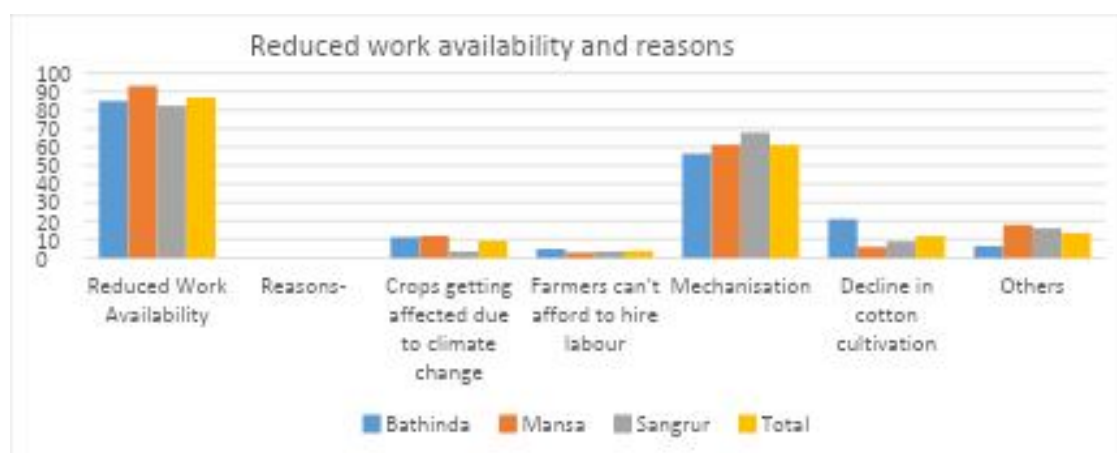
The average number of working days overall was 35 which varies slightly across regions, with Mansa having the highest at 37 days and Sangrur the lowest with around 30 days. Since, the farm work is seasonal in nature, the average number of days remains quite low in agriculture as compared to other activities. The average daily wages vary significantly by region, with Sangrur showing the highest wages of around Rs 354 per day and Bathinda showing the lowest around Rs 299 per day.

The caste-based division of agricultural labour shows that 93 per cent of SC labourers engage in rice seedling and 47 per cent in cotton picking. OBCs primarily work in cotton picking (71%) and rice seedling (57%). All general category respondents are involved in cotton picking and cultivation of pulses. Other castes focus mainly on these two activities, with most remaining agricultural tasks performed by SCs.

Female agricultural labourers face significant challenges, particularly regarding job security, with around 87 per cent reporting reduced work availability. In Mansa, this figure rises to 93 per cent, while it's 85 per cent in Bathinda and 82 per cent in Sangrur. This widespread issue threatens the livelihoods of many women, especially those who are primary earners. Their economic vulnerability is exacerbated by social stigma, domestic responsibilities, and mobility constraints.

The main factor impacting work availability is increasing mechanisation in farming, as reported by 61 per cent of affected female labourers. A decline in cotton cultivation, which is labour-intensive and crucial for employment in Punjab, is the second most significant reason, particularly affecting women in Bathinda. Additionally, 9 per cent of labourers cited climate change as a pressing concern, highlighting an environmental issue that threatens both cultivation and the economic stability of female agricultural workers. Other contributing factors include inability of farmers to hire labour due to increase in cost of cultivation over the years.

Figure 37 Reduced work availability and major reasons for it



Source: Field Survey, 2023-24

2.3.2.2 Issues Faced by Agricultural Labourers

Among the issues faced by women agricultural labourers, the delay in payments impacted considerable proportion with 53per cent females reporting this issue. As, most of these labourers have limited financial resources, they rely on wages to meet their daily needs, including food, housing, and education for their children. Delays in payment can lead to immediate financial strain and uncertainty which may force them to resort to borrowing from informal lenders, leading to a debt cycle which can be hard to escape. Issues like verbal abuse at workplace and denial of work in the village, were also reported by 7 per cent and 5 per cent of the respondents respectively. Being asked to work for extra hours and refusal to pay charges also affected some women.

Table 15 Experiences of agriculture labour

Experiences of Agriculture Labour (in %)	Bathinda	Mansa	Sangrur	Total
Delays in Payment	(39.73)	(72.22)	(48.53)	(53.52)
Denied work in your own village	(4.11)	(6.94)	(8.82)	(6.57)
Verbal abuse by the employer	(1.37)	(11.11)	(1.47)	(4.69)
Being Asked to work for extra hours	(2.74)	(6.94)	(1.47)	(3.76)
Employer refused to pay the charges	(0)	(2.78)	(0)	(0.94)

Source: Field Survey, 2023-24.

A significant proportion of female labourers (47.42%) reported not having labour contracts last year, indicating high level of informal employment among this demographic. Without official agreements, these women probably do not have the same rights as workers, such as a guaranteed minimum wage, benefits like health insurance, and job stability. This puts them at risk of being taken advantage of and working in hazardous environments. Even in cases of labour contracts, majority of contracted work involves rice seedling work as reported by 94 per cent whereas contractualisation in case of other crops is much less common. The cultivation of rice is comparatively more labour-intensive, and thus, demands more labour as compared to other crops. Entering into labour contracts has nothing to do with betterment of labourers rather it is done because it is considered beneficial by the employers to enter into labour contracts with the labourers rather than being solely at the whims of the market. Such a contract ensures landowners a steady supply of labour at a fixed (often nominal) rate, which remains unchanged even when market wages rise during peak agricultural seasons. As a result, while landowners benefit from reduced labour costs and assured workforce availability, labourers are effectively denied the opportunity to negotiate or earn higher wages during such times. The study also revealed a severe lack of basic workplace conditions for female labourers across all three districts. Notably, many workplaces do not have access to drinking water. Factoring the working time and the nature of work, these are tantamount to inhumane conditions to say the least. Crèche facilities are almost absent particularly in Sangrur, forcing some mothers to choose between work and childcare or to commute frequently. The availability of first aid kits is also inadequate, despite the potential for serious health implications due to a lack of timely interventions. The informal nature of these jobs means employers are not legally bound to provide basic facilities, viewing them as additional costs rather than necessities. These findings highlight the urgent need for governmental intervention, which has been largely absent.

2.3.2.3 Ways to Cope with Reduced Work Availability

A majority of female agricultural labourers, nearly 79 per cent, worked under MGNREGA scheme to cope with the reduced availability of work as agricultural labourers. The governmental scheme was thus the go-to alternative for all female agricultural labourers who couldn't find adequate work otherwise.

The second most prevalent form of supplemental work across all categories and districts as reported by 29 per cent of the respondents is taking up some other kind of labour work. The other two prevalent options were taking work other than that in agriculture outside their villages (15%) and taking up contracts for agricultural work as reported by 18 per cent of the respondents. In both Mansa and Bathinda, it was married women who have been able to opt for work outside village more than the other three categories. This again might point to the anti-women nature of the labour market and the social fabric where mobility of the woman depends largely on being accompanied by a male or at least a male who ferries the woman to

and from home to work. Therefore, the female agricultural labourers in the region have to work in multiple activities to make both ends meet.

In lieu of reduced work availability and payments, many women are forced to borrow money even for their basic needs. Many a times employers are a source of credit in exchange of future labour. In the study, 28 per cent of agricultural labourers reported taking an advance from their employers. Across all regions, there is a greater tendency of married or divorced women to take loans against daily wage work. However, considerable proportion of separated women too took loans, indicating that they may have to rely on credit to sustain their households after separation. Females in Bathinda particularly showed higher loan dependency, with greater than 40 per cent of women from all categories taking advance loans against daily wage work.

A very low proportion of women migrated to other places in search of work, that too typically for brief periods and often seasonal in nature rather than long-term relocation for work purposes. Only seven women respondents admitted migrating to other areas where six were from Bathinda and one from Mansa. Women's mobility is severely restricted by obligations like child care and housework which makes it more difficult for them to get better employment possibilities and higher earnings in other locations as compared to their male counterparts. This generally impedes women's financial freedom and may contribute towards sustaining economic disparities.

In case of migrating females, majority have a very short duration of migration, with most reporting stays of 1 to 4 months whereas there is no representation of longer migration durations (e.g., beyond 7 months) in the data. Mansa has only one migrant, who stayed for one month, Bathinda, on the other hand, has a slightly more varied duration among its very few migrants. All identified migrants are from Scheduled Castes category, highlighting a specific demographic trend in migration patterns. This suggests that marginalised communities are the only ones migrating for work in these regions.

Not enough work in the village and unavailability of MNREGA work are major reasons which forces female labourers to seek out work in other areas. Unavailability of work is reported by all the migrants whereas no MNREGA work was reported by 57 per cent of migrants. Other reasons like landlessness is reported by 43 per cent, to earn large sums in one time and to pay off debt is reported by 28 per cent of the migrants. Thus, the temporary migration to other areas by female labourers too is distress driven and not a matter of choice. Seasonal work in agriculture which doesn't provide consistent income and lack of land ownership further leaves them without a reliable source of income, pushing them to seek external employment to support their families.

Manjeeet Kaur who lost her husband due to illness and her son due to crop loss, is now struggling to make both ends meet as debt and death turned her from land owner to a labourer. She works in others' fields, sells milk from her one buffalo, collects cow dung from others' animal yards, sells dung cakes for a paltry amount so that she does not have to depend

on others. Her other son is a drug addict and she does not want to live with him. She earns her subsistence by doing multiple activities in the village.

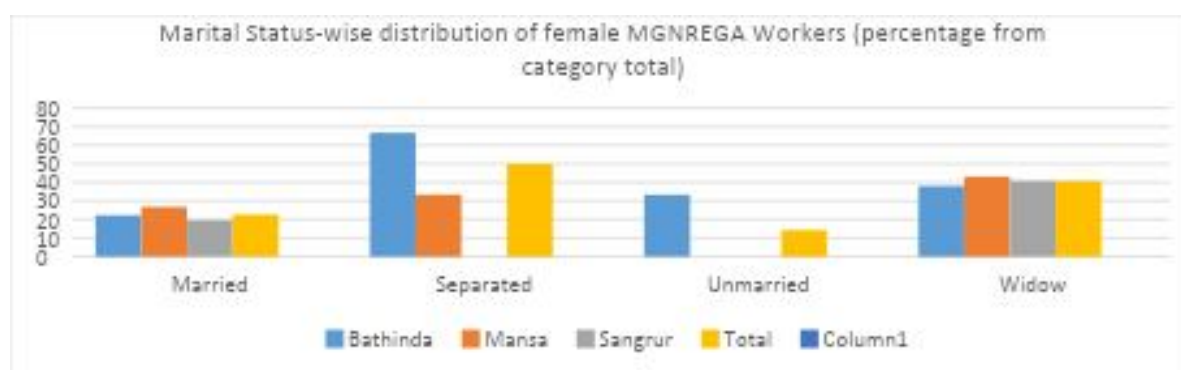
2.3.3 MGNREGA Workers

MGNREGA scheme was introduced in 2005 for rural development and it aims to enhance livelihood security in rural areas by providing at least 100 days of assured and guaranteed wage employment in a financial year to at least one member of every Indian rural household whose adult members volunteer to do unskilled manual work. The Act mandates one-third of beneficiaries shall be women, providing equal work and wages for both male and female beneficiaries within the locality. MGNREGA provides remuneration directly in the hands of beneficiaries particularly to women without any middlemen thus, making them financially stable.

In the study, 27 per cent of the respondent were engaged in MGNREGA work. Overall, 97 per cent of women involved were from SC category while their proportion in the total sample is only 30 per cent. On the other hand, while the proportion of the general category in the total sample is 66 per cent, among the workers working under MGNREGS, they constitute just 0.52 per cent. Thus, majority of females availing work under this scheme belonged to the SC category. This suggests that given the nature of work under this scheme, hard manual labour at minimum wages, it is usually the poorest and most vulnerable sections that avail this programme.

Considerable proportion of widows and separated women work as MGNREGA worker, reflecting perhaps their economic necessity for additional income after losing their spouse or leaving a relationship. MNREGA offers a more accessible option that allows them to work locally and manage their domestic duties. The proportion of married women is relatively quite low near about 22 per cent.

Figure 38 Marital status-wise distribution of female MGNREGA workers



Source: Field Survey, 2023-24

Out of those who participated in this scheme, 99 per cent hold job cards and amongst those only 89 per cent secured work under the scheme whereas 11 per cent could not. This highlights the need for improved outreach to all eligible workers. A significant proportion (84%) of female

workers received full remuneration, although some reported partial payments, particularly in Sangrur. Notably, 12 per cent of MNREGA workers did not receive any payment, with the highest rate in Mansa (13%). Additionally, 43 per cent of those who were paid did not receive their wages on time, with Bathinda having the lowest rate in untimely payment while Sangrur and Mansa lagged at 46 per cent. As noted earlier, the most vulnerable sections of women who are entirely dependent upon wages for subsistence participate in this scheme, therefore delayed payments can lead to financial strain and undermine their livelihoods.

Table 16 Distribution of MGNREGA workers according to job cards, demanded for work, remuneration received, job cards used by others

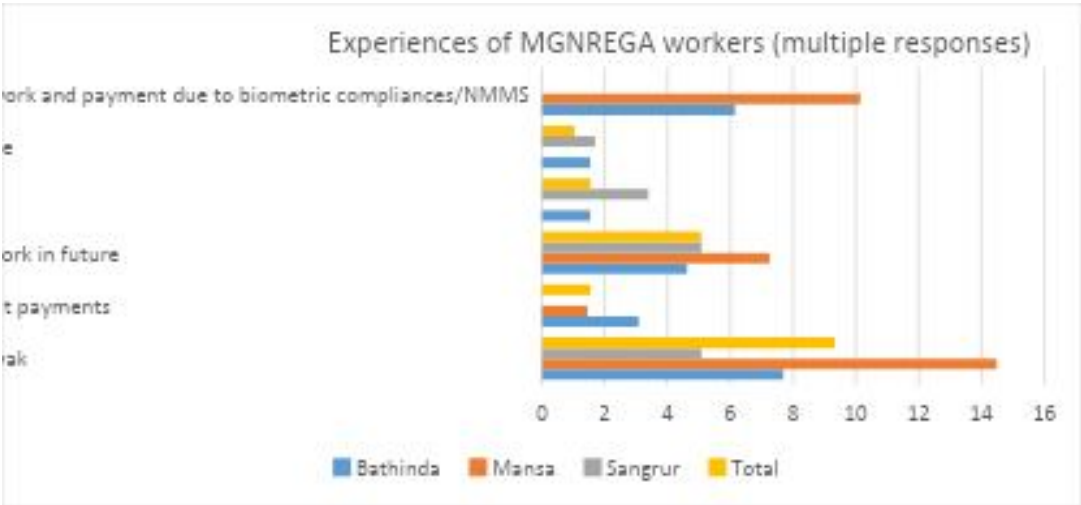
MNREGA Workers	Bathinda	Mansa	Sangrur	Total
Job Card Holders	64(98.46)	69(100)	59(100)	192(99.48)
Worker having job card demanded for work	57(89.06)	61(88.41)	53(89.83)	171(89.06)
Received remuneration for work				
No	7(12.28)	8(13.11)	5(9.43)	20(11.70)
Partial Payment	3(5.26)	1(1.64)	3(5.66)	7(4.09)
Yes	47(82.46)	52(85.25)	45(84.91)	144(84.21)
Payments				
Delayed Payments	17(36.17)	24(46.15)	21(46.67)	62(43.06)
MGNREGA worker's job card used by others for fake attendance	2(3.13)	8(11.59)	5(8.47)	15(7.81)

Source: Field Survey, 2023-24

2.3.3.1 Experiences of MGNREGA Workers

Several issues are faced by women during work. The most reported issue was verbal abuse by rojgar sevak or other government official particularly in Mansa with 15 per cent of the workers affected. Problems related to biometric compliance and payment were also reported, Mansa experiencing the highest incidence (10%). Several workers faced threats by government officials. Reports of discrimination based on single status or disability as well as being asked to work extra hours without compensation, were minimal but highlight areas of concern that should not be overlooked.

Figure 39 Experiences of MGNREGA workers



Source: Field Survey, 2023-24

Kulwinder Kaur, a 41-year-old widow from a scheduled caste in Bathinda, faces severe financial and social challenges being the bread earner of her family. Despite working as a domestic helper and seasonal labourer, she struggles to access MGNREGA jobs, often needing to plead for work. She has a huge unpaid debt and also faces unpaid labour demands from creditors and verbal abuse faced by her daughter at work. This highlights systemic discrimination in accessing welfare schemes and the exploitation of marginalised women in rural India.

2.3.3.2 Facilities at Worksite

The availability of drinking water and shade is crucial for the well-being of workers. However, 19 per cent reported lack of drinking water and 33 per cent reported insufficient shade at their work sites. Additionally, there is a significant gap in health and safety measures, with only 22 per cent of workers overall reporting access to first-aid facilities; Sangrur has the lowest at 15 per cent.

Table 17 Facilities available at worksite (multiple responses in %)

Facilities available at workplace:	Bathinda	Mansa	Sangrur	Total
Creche	59.65	68.85	9.43	47.37
Shade	77.19	59.02	66.04	67.25
Drinking Water	87.72	68.85	88.68	81.29
First-aid Kit	24.56	24.59	15.09	21.64

Childcare facilities are largely unavailable, with only 9 per cent of women in Sangrur having access to crèches. Mansa shows a comparatively higher level of access (69%), though this too remains inadequate. The lack of these facilities directly impacts women's participation in MNREGA, as many studies indicate that the absence of crèche services is a major barrier for women seeking to engage in the programme. This shows that only the levels of participation of women in MNREGA work should not be considered as a measure of women's empowerment, and focus should also be laid on progress and availability of other gender-sensitive provisions of the Act.

2.3.4 Livestock Rearing

Livestock is an important part of rural families in Punjab. A large proportion of women, nearly 77 per cent in the sample are engaged in taking care of the livestock. This proportion is 83 per cent in case of married women. However, the numbers dip to 42 per cent in case of the separated women and 64 per cent among widows (64%), indicating that in absence of family support, single women face greater difficulties in pursuing livestock as a livelihood activity.

Out of the 133 respondents who do not have any livestock, about 52 per cent had it in the past. The reason of not having livestock in the current time period differs by marital status. The proportion of those who have sold the livestock due to non-availability of fodder or if there is nobody at home to take care of the livestock is higher in case of all categories of single women (unmarried, separated, and widows) than the married women. It has also been found that nearly 3 per cent of the respondents sold the livestock to repay debt and all of these women were widows. Thus, the study finds a general tendency of selling of assets by the widows to repay the debt or to meet unseen contingencies.

Table 18 shows that the earnings from livestock milk is the lowest for widows for all categories of animals. In case of the sale of the milk from buffaloes and the cows, whose rearing is common practice in Punjab, the widows are earning at the most 75 per cent of the earnings by married women from the sale of the milk. In many cases, it is lower than 50 per cent of the earnings by married women from this source. This demonstrates that the widows are not able to rear a big herd due to the social constraints imposed on them for their widowhood.

Table 18 Average earnings from livestock milk by marital status

	Married	Separated	Unmarried	Widow	Total
Milk Earning from Cow					
Bathinda	45574.46	65000	81000	34262.5	44757.21
Mansa	44844.46	12000	--	21885.71	38242.18
Sangrur	21108.33	--	--	8708.333	18628.33
Milk Earning from Buffalo					
Bathinda	55960.32	--	91000	35192.86	52346.5
Mansa	52694.12	--	23833.33	38328.57	48933.33
Sangrur	53881.74	--	77000	25626.32	49053.13
Milk Earning from Goat					
Bathinda	1694.118	--	--	11666.67	3190
Mansa	16916.67	--	--	--	10684.21

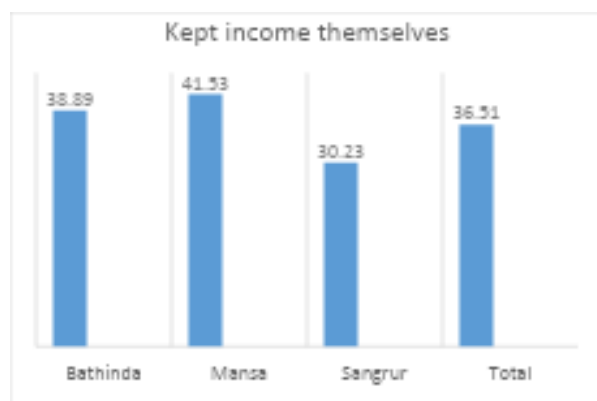
Source: Field Survey, 2023-24

The work of tending to livestock too falls usually on womenfolk (80 per cent of the total respondents admitted to being involved in tending livestock, the proportion for the districts of Bathinda, Mansa, and Sangrur being 74 per cent, 81 per cent, and 87 per cent respectively) though there is a larger proportion of men involved in this chore (23 per cent across all three districts and approx. 19 per cent, 21 per cent, and 29 per cent in Bathinda, Mansa, and Sangrur respectively) in comparison to that of fetching water. The figures regarding the involvement of women respondents and their husbands might be a little deceptive here as approx. 27 per cent, 17 per cent, and 13 per cent respondents reported not owning any livestock at all. On an average 3 hours are spent on animal rearing daily in rural households.

Table 19 Domestic work of looking after livestock is done by

Looking After Livestock	Bathinda	Mansa	Sangrur	Total
Self	179 (73.66)	178(80.54)	215 (87.04)	572(80.45)
Daughter	5(2.06)	5(2.26)	10(4.05)	20(2.81)
Other Women in the house	36(14.81)	45(20.36)	45(18.22)	126(17.72)
Husband	46(18.93)	46(20.81)	72(29.15)	164(23.07)
Son	19(7.82)	19(8.6)	29(11.74)	67(9.42)
Other Men in the House	15(6.17)	30(13.57)	21(8.5)	66(9.28)
Not Applicable	65(26.75)	37(16.74)	32(12.96)	134(18.85)
Total	243(100)	221(100)	247(100)	711(100)
Average Time Spent Daily (in hours)	3.07	2.88	3.92	3.31

Source: Field Survey, 2023-24

Figure 40 Income from livestock

Although, women spend a lot of their time on animal care and storing and processing milk and its by products, yet only about 36.51 per cent admitted that they themselves receive money from the sale of milk or chicken/eggs. This proportion has been a little higher for women in Mansa (42%) and the lowest for women in Sangrur. The average income from livestock is the highest for those who rear buffaloes (about Rs 50 thousand), followed by

those rearing cows (about Rs 36 thousand) while income from goat milk and the chickens is very low and it was Rs 6507 and Rs 1304, respectively during the year preceding the survey.

The work of fetching fodder too fell largely on women respondents as approx. 77 per cent reported performing this task while husbands too had significant participation in this (approx. 37 per cent across all districts). The fetching of fodder for tending to livestock involves stepping outdoors into the agricultural fields which perhaps explains the greater participation of the males in this domestic task. Further, the process of obtaining and carrying fodder requires quite a bit of physical strength as well. This might perhaps also explain the much greater participation of sons as compared to daughters in this domestic work. On an average 5 hours are being spent per week on this activity.

2.4 Issue of Indebtedness

Indebtedness is a common feature of Punjab agriculture. Over mechanisation, reducing productivity due to depleting health of the natural resources, increasing cost of production etc. are some of the causes of increasing indebtedness in the state. The Reserve Bank of India has also categorised Punjab among one of the largest indebted states in terms of agricultural loans.

Here the case of Rajpal Kaur is notable. her husband is a patient of anxiety and is not able to work due to strong medication. She lost her elder son due to crop loss and animal loss in consecutive years leading to mounting debt. Now she does not want her younger son to meet the same fate, she wants him to get some job outside agriculture but she herself showed her inability to deal with the technology driven production process and the male dominated so called 'institutionally supported' marketing process of inputs and output. It is a clear example of how modernisation and commercialisation of agriculture has left women behind on the whole.

2.4.1 Extent of Indebtedness

In this study about 60 per cent of the sampled women reported some outstanding debt in the family. This proportion is higher in the district of Mansa (66%) than other two districts (60 per cent in Bathinda and 54 per cent in Sangrur). But the average burden of the debt is higher in Sangrur district (Rs 3.8 lakh) and the lowest in district Bathinda (Rs 3.5 lakh) while in district Mansa it is about Rs 3.75 lakh.

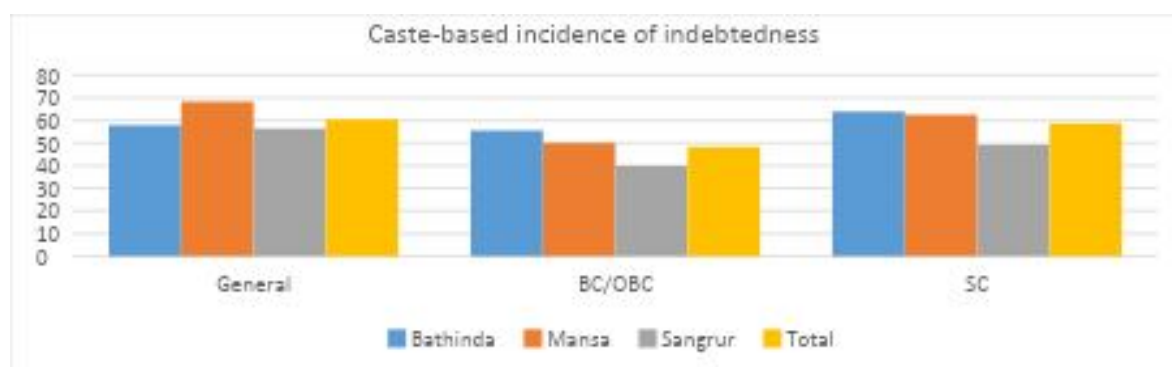
Table 20 Distribution of sampled households by status of debt

Debt	Bathinda	Mansa	Sangrur	Total
Women indebted	145(59.67)	145(65.61)	133(53.85)	423(59.49)
Average amount (in Rs.)	3,48,531.6	3,74,884.8	3,80,200	3,67,634.6

Source: Field Survey, 2023-24

Indebtedness by caste- About 61 per cent of the respondents belonging to the general category, 59 per cent of those to SCs and 48 per cent of those belonging to the OBCs have reported to have some outstanding debt. However, the largest amount of the debt has been recorded in case of the general category and the lowest in case of the SCs. The average amount of debt has been recorded as Rs 4.91 lakh in case of general category as compared to Rs 1.6 lakh for the OBCs and Rs 1.17 lakh for the SCs.

Figure 41 Caste-based incidence of indebtedness among the sampled households



Source: Field Survey, 2023-24

Marital status wise incidence of indebtedness - Higher incidence of indebtedness was found among the married women as compared to other sections. A greater proportion of the married women have taken loan for agricultural purposes and building assets while a greater proportion of widows and separated women have taken loans for daily needs, health expenses, and children's wedding. Although a lower proportion of widows have taken a loan for agricultural purposes, the average amount of outstanding loan by them for this purpose has been found to be higher than married women. It may be due to the accumulated debt of their husbands which was transferred to them after their death and still remains unpaid – on an average a debt of Rs 4.84 lakh has been taken by the sampled respondents for this purpose, which is Rs 4.54 lakh for married women, Rs 3.5 lakh for separated women and Rs 6.28 lakh for widows.

Widows are also taking more loan for health purposes (Rs 2.49 lakh) than married and separated women. It has also been found that a greater proportion of married women have dependence upon SHGs, banks, and co-operative societies than separated women and widows. Widows, as compared to married women, show greater reliance on non-institutional sources like money lenders, relatives and neighbours.

Veerpal Kaur, 44, has endured the heartbreaking loss of her father, father-in-law, and husband—all driven by crushing debt. Married at 16, she faced unimaginable hardship when her husband set himself on fire, leaving her alone with two young children. Denied her husband's death certificate and any rights to land, she struggled against humiliation and exploitation. Despite her grief, Veerpal fought tirelessly, working various odd jobs to educate her children. In the agricultural season she worked as agricultural labour while she also manufactured and sold bangles from her home. Further, finding an opening as an Anganwadi worker she applied and found work as a government employee. Today, she stands as a voice for hundreds of families like hers, who suffer in silence without government support, organizing women from suicide-affected families to demand justice and recognition.

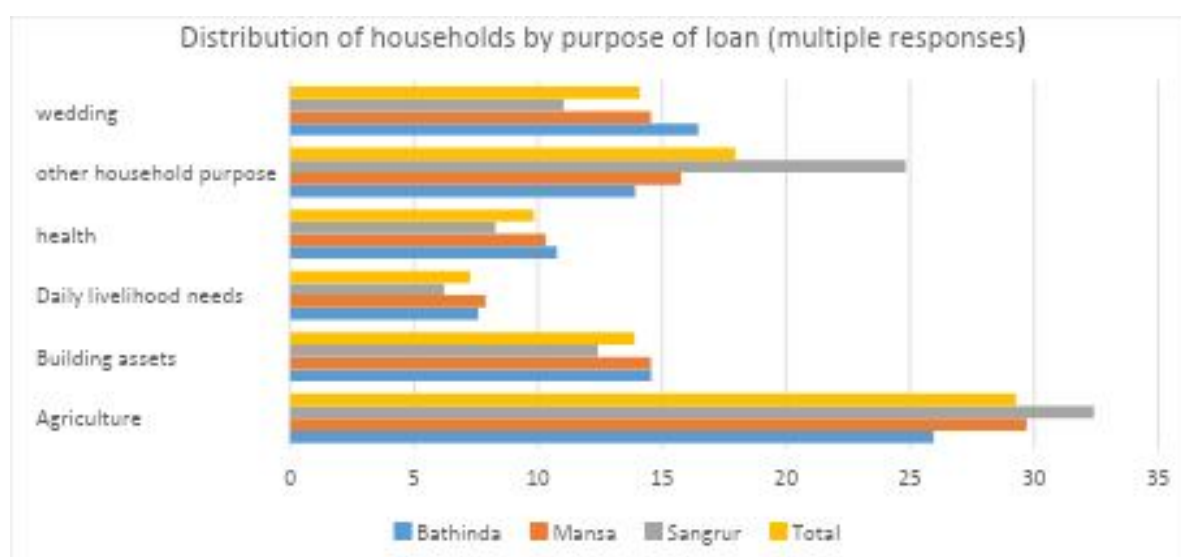
Incidence of Indebtedness by land categories - Analysis of indebtedness by land categories shows an Inverse-U relationship of incidence of indebtedness with land size. Indebtedness has increased from 41 per cent to 66 per cent initially as the size of landholding increases from

marginal to semi-medium holding, then it declines to 62 per cent for medium holding land owners and further to 56 per cent for large farmers.

2.4.2 Purpose of Loan

Out of all the purposes of loans, about 30 per cent is taken for agricultural purposes only and this proportion is higher in district Sangrur (32%) than other selected districts. A very small proportion is taken for other livelihood activities (7%) but this proportion is higher in Bathinda (10%) than other two districts. As compared to the other livelihood activities, in most of the cases, the loan is taken for household purposes (18%), wedding (14%), building assets (14%) and health (10%). A greater proportion of the respondents in Bathinda district have taken a loan for wedding and household purposes while the loan for productive purposes (agriculture and other livelihood activities) has a lower proportion than other two selected districts.

Figure 42 Distribution of households by purpose of loan



Source: Field Survey, 2023-24

The table below shows that the highest amount per person has been taken for payment of leased in land (Rs 6.13 lakh) but very small proportion of the respondents (0.85%) have reported to have taken loan for this purpose. Considering the majority of respondents, we can see that the highest amount of loan is taken for the purpose of agriculture (Rs 4.8 lakh), followed by building assets (Rs 4.3 lakh) and wedding expenses (Rs 4.1 lakh). Though the smallest amount has been reported to be taken for health purposes (Rs 2.2 lakh) but it is the highest in district Sangrur (Rs 3.20 lakh). We can corroborate this finding with the section related with health-related issues where the respondents from this district have reported greater reliability on the private hospitals and a greater proportion of them are dealing with the problems of heart and liver. This may be the reason of greater indebtedness for health purposes in this district than Bathinda and Mansa district.

Table 21 Purpose wise average amount of loan (per household)

Average amount of loan (in Rs.)	Bathinda	Mansa	Sangrur	Total
Payment for leased in land	250000.0	733333.3	NA	612500.0
Agriculture	405975.6	524693.9	510425.5	484270.1
Building assets	351304.4	425000.0	549722.2	433461.5
Wedding	475961.5	385875	324687.5	406530.3
Other household purposes	357000.0	213846.2	233833.3	259904.8
Other livelihood activities	186375.0	440555.6	193714.3	259468.8
Daily livelihood needs	273500.0	166923.1	270555.6	231970.6
Health	211764.7	164117.7	320000.0	222391.3

Source: Field Survey, 2023-24

The general category has taken loans for agricultural purposes (43%) as this category is mainly the land-owning category; a greater proportion of the SCs has taken loan for daily livelihood activities, health, other household expenses and wedding; and a greater proportion of OBCs have taken loans for building assets and other livelihood activities – however, the amount taken for each purpose is the lowest for the SCs. Interestingly, for weddings, the average amount of loan by general category is six times that of the SCs and it is even greater than the loan taken for agricultural purposes and building assets by general category itself. Greater incidence of indebtedness among the SCs for routine consumption needs is mainly due to lower earnings and inadequate ownership of productive assets.

Division of purpose of loan by land size shows that in case of the landless, 59 per cent have reported an outstanding debt with the household. In case of the semi-medium, medium and large farmers, a greater proportion borrows money for agriculture, building assets and for meeting the wedding expenses; in case of small land owners, equal proportion has borrowed money for agriculture and other household expenses (29 per cent each). About 13 per cent of the small land owners have also borrowed for other livelihood needs. In case of marginal farmers, 50 per cent have borrowed money for building assets and wedding expenses (25 per cent each) and another 50 per cent for agriculture, other household expenses and health (17 per cent each); the landless are mainly borrowing money for other household purposes (26%), health (21%) and weddings (19%).

2.4.3 Source of Loans

As already discussed, a big proportion of the loans are taken for the consumption purposes, while the institutional credit mainly caters to productive loans. It is important to examine the sources of different loans. The dominant sources of the loan in the area are institutional as in 63 per cent of the cases (bank – 52 per cent and co-operative society – 11 per cent), while in 17 per cent and 12 per cent cases, it was sourced from the money lender and

relatives/neighbours. The average amount of loan is also the highest from banks (Rs 4.9 lakh), followed by the co-operative societies (Rs 3.3 lakh).

The study highlights low penetration of SHGs and micro-finance institutions in these districts, with an exception of district Bathinda where in 12 per cent cases, the loan was taken from the micro finance institutions while this proportion is only 2 per cent in Mansa and 4 per cent in Bathinda.

Among all the non-institutional sources, loans from moneylenders dominate and this proportion is higher in Mansa district (21%) than the other two districts. However, the average amount of loan from the moneylenders is the highest in Bathinda (Rs 3.1 lakh), followed by Mansa (Rs 2.72 lakh) and the lowest but still a considerable amount has been reported in district Sangrur (Rs 2.38 lakh). The dependence on moneylenders is nearly double that of the co-operative societies in Bathinda and Mansa districts. Hence, a higher dependence and a higher incidence of debt on moneylenders put the women in greater vulnerabilities under the already dismal economic conditions in these areas ridden with agrarian distress.

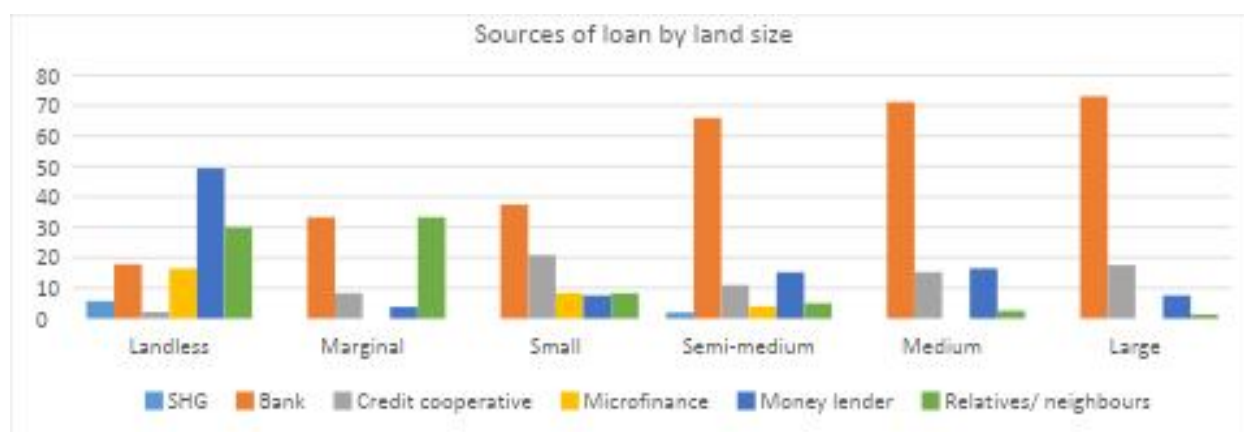
Caste-wise distribution and access to various sources of credit: Distribution of borrowers by each caste group from different sources, reveals that a major chunk of borrowers relies on banks for credit with 52 per cent of the total borrowers reported to have taken bank loans. On the flip side this share is hardly 18 per cent for SCs as compared to 40 per cent for OBCs and 67 per cent for the general category. Similarly, other sources of subsidised credit are co-operative societies, 11 per cent of total borrowers take credit from these societies. The share of borrowers belonging to the general category has been found to be 15 per cent as compared to just 4 per cent for the SCs. However, in more exploitative sources such as Micro-Finance Institutions (MFIs) and the money lenders, the reliance of the SC community is much higher than that of the general category, even though they too spend a huge amount on consumption purposes. The share of MFIs among total borrowers is 6 per cent but it turned out to be 16 per cent for the SCs and less than 2 per cent for the general category. Similarly, about 17 per cent of the total respondents have reported to have taken loan from moneylenders. This share is only 12 per cent for those belonging to the general category as compared to 20 per cent for the OBCs and 27 per cent for the SCs.

It shows that the marginalised social sections depend more on the non-institutional sources to meet their productive as well as consumption needs, while institutional sources are dominated by the upper castes due to their ownership of productive sources. Thus, the inequalities in asset ownership and income are further accentuated by the unequal access to credit from institutional and regulated or less exploitative sources.

The caste-wise average amount of loan from each source of credit shows that, the average amount of debt is considerably higher for the general category than the other two social groups. In case of institutional agencies, the average amount of debt taken by the general category is Rs 5.4 lakh from banks and Rs 3.4 lakh from the co-operative societies as compared to only Rs 1.52 lakh and Rs 1.49 lakh, respectively for the SCs.

Source of loan by land size - The largest source of loans for landless individuals comes from money lenders or relatives/neighbours, indicating limited access to formal financial institutions. In case of land-owning households the largest source of loans is banks followed by cooperative credit societies. As the institutional credit can be availed by only those who have some assets to provide as a collateral and are mainly provided to the persons with agricultural land.

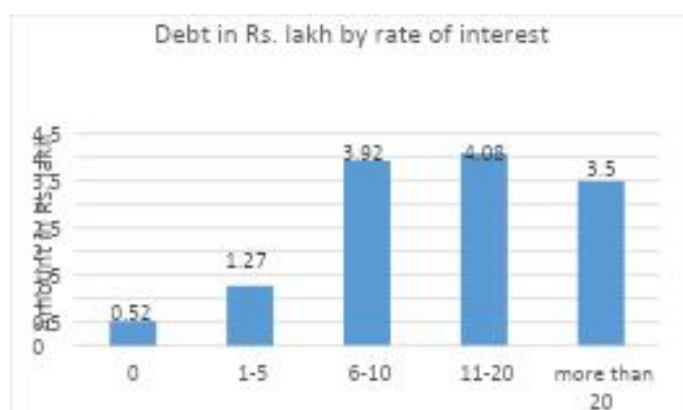
Figure 43 Source of loan by land size



Source: Field Survey, 2023-24

2.4.4 Rate of Interest

Figure 44 Rate of interest charged on loans



The burden of the debt largely depends upon the rate of interest upon it – it has been found that in large proportion of the cases (69%), the loan has been taken at a rate of more than 11 per cent. Average amount is also very high for these interest categories.

The share of the general category in the interest brackets of 6-10 per cent and 11-20 per cent is 29 per cent and 55 per

cent while that of SCs is 13 per cent and 38 per cent. A greater proportion of SCs has taken loans at a rate of interest greater than 20 per cent (35%) than the general category (13%). While 61 per cent of the total respondents have been able to raise loan on a collateral, 90 per cent of them belong to general category. Moreover, while the general category has land as a collateral for the SCs it is mainly gold.

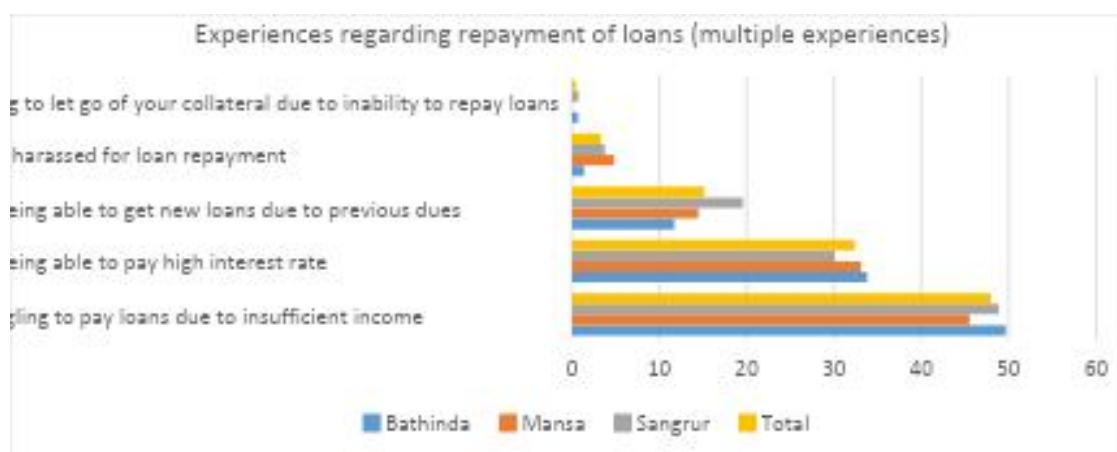
Looking at the caste dimension of the loan by rate of interest and the average amount taken on each interest category, it becomes clear that the socially marginalised sections of the society are forced to pay higher interest on their loans in comparison to the upper caste populace.

Moreover, since the institutional credit can be availed by only those who have some assets to provide as a collateral and are mainly provided to the persons with agricultural land or other physical assets. Therefore, 82 per cent of the borrowers belonging to the general category have been able to provide collateral on their loan while this proportion is merely 17 per cent for the SCs and 21 per cent for the OBCs.

2.4.5 Experiences Regarding Repayment of Loans

About 48 per cent of the respondents who have taken a loan are struggling to pay it due to insufficient income. Approximately 32 per cent respondents are not able to pay high interest rates and 15 per cent reported that they were not able to get a new loan due to previous pending dues. The first two cases are higher in Bathinda than the other two districts.

Figure 45 Distribution of households by experiences regarding repayment of loans (multiple responses)



Source: Field Survey, 2023-24

The marginalised social sections such as the SCs face more of the problems than the upper castes in case of repayment of the loans. About 57 per cent of the SC respondents reported that they are struggling to repay the loan due to insufficient income while this proportion is 47 per cent for OBCs and 37 per cent for the general category. Similarly, 44 per cent of the respondents belonging to SC has also been found to be unable to pay high rate of interest that accrue to their borrowings and this proportion is at 23 per cent for the general category and 20 per cent for OBCs. Similarly, the proportion of those not being able to get new loans due to previous dues is also higher among the SCs (16%) than the OBCs and general category (13%). Among the sampled respondents 4.3 per cent of the respondents belonging to the SCs and 2.6 per cent to the general category also reported being harassed for not being able to repay the loan. Thus, we can see that caste adds another dimension to the woes of women already suffering from the economic distress.

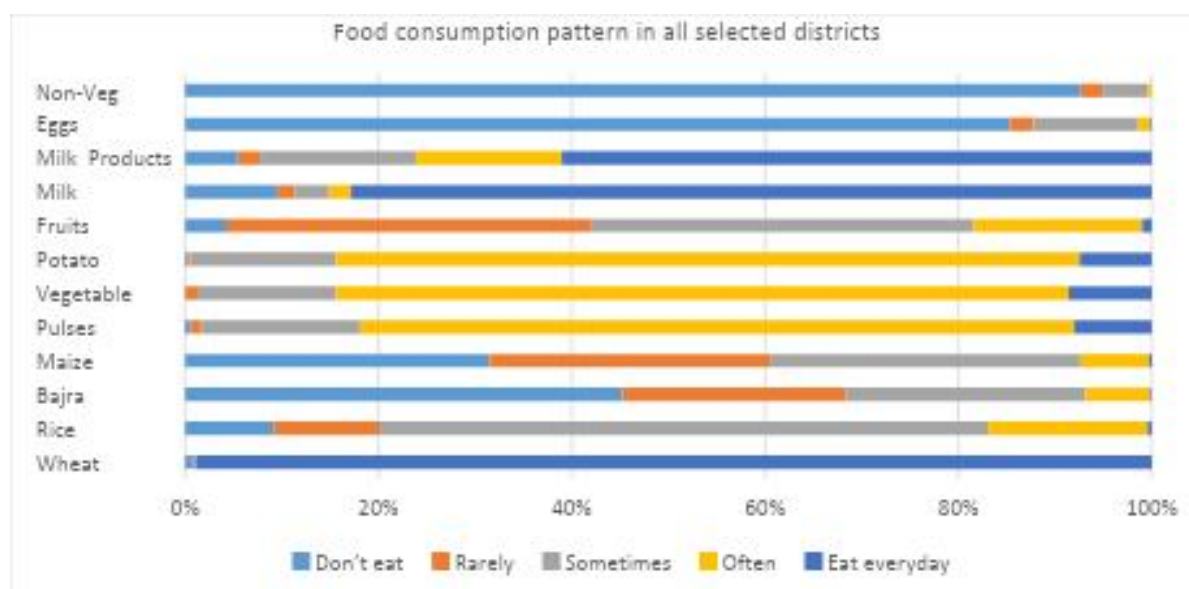
2.5 Food, Nutrition and Health

A balanced diet is an essential requirement for a healthy and productive life. There is no single source which can meet all the nutritional requirements of a body. Due to biological factors and motherhood, women require extra care to have a healthy body and it becomes even more important when their motherhood is also linked with heavy labour of agricultural work. Therefore, ensuring access to balanced meals is paramount for the health and productivity of rural women.

2.5.1 Consumption Pattern of Food items

The consumption pattern of food items is quite similar across the three districts in Punjab. Wheat is the staple diet, with 99 per cent of respondents consuming it daily, while rice is consumed only sometimes. Despite the health benefits of bajra (pearl millet) and makki (maize), 49 per cent and 32 per cent of respondents respectively do not consume them. Pulses and vegetables are often consumed, but daily intake is low (6-8%), and about 16-18 per cent only eat vegetables occasionally, indicating nutritional deficiencies. Less than 1 per cent of respondents eat fruits daily, and 77 per cent consume them rarely. With livestock rearing being a common feature of the rural households, milk and milk products are consumed daily by 83 per cent and 61 per cent of respondents, though about 10 per cent do not drink milk at all. Meat consumption is low among women due to religious practices in Sikhism, which discourages non-vegetarian food.

Figure 46 Food consumption pattern of the respondents in all selected districts (Overall)

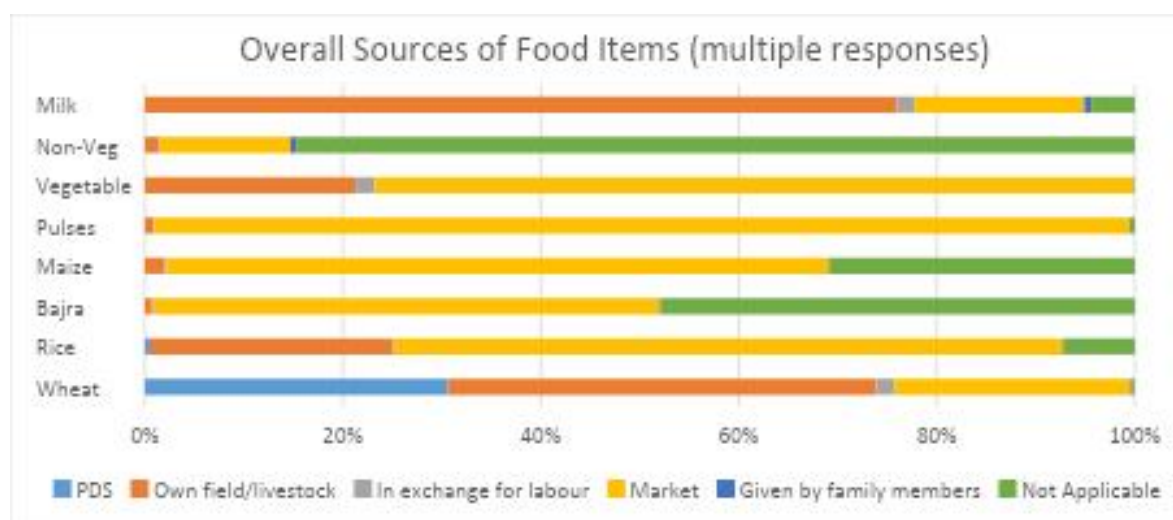


Source: Field Survey, 2023-24

2.5.2 Sources of Food Products:

After looking at the diet patterns of respondents, it is important to know their source, in order to judge the accessibility and affordability of these essential items among the women in areas ridden with agrarian distress. In the PDS system, only wheat is provided, with 43 per cent of respondents obtaining wheat from the PDS, 62 per cent from their own fields, and 34 per cent from the market. Rural families in the area typically purchase rice as needed, since it is rarely consumed at home and only 26 per cent of respondents kept some for home consumption. Due to prevalence of mono cropping in the state which results in the predominant cultivation of wheat and rice, area and production of other crops has declined. Thus, other crops like vegetables and pulses are purchased from the market. For milk consumption, the primary source is personal livestock, with only 17 per cent respondents purchasing it from the market.

Figure 47 Sources for food items in all selected districts (Overall)



Source: Field Survey, 2023-24

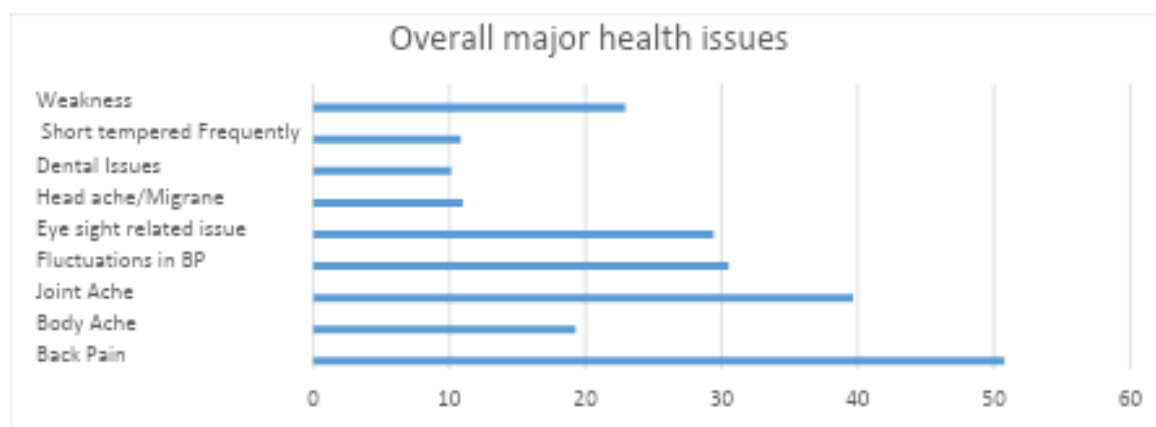
2.5.3 Health Issues

Lack of nutrition, timely healthcare and arduous paid and unpaid work often leads to many ailments among rural women, especially among those who belong to lower economic strata. Prevalence of one or two ailments is quite common among respondents. Back pain, joint ache, eyesight related issues, and body weakness are the main issues faced by women. Unbalanced diet and absence of essential items such as fruits, eggs, poultry products etc. might be a possible reason for such issues. Incidents of many ailments is higher in Mansa and Bathinda districts than Sangrur. This might be because the groundwater in these regions is unfit for consumption due to presence of heavy metals and chemicals (Kumar et al., 2023).

Hardeep Kotla, Convener of women's wing of a farmers' union in Punjab, highlighted that the excessive use of pesticides and insecticides in farming has led to increase instances of breast cancer, uterine cancer, infertility, and premature deliveries among females of Punjab. She also

shared a disturbing case which was also reported by BBC, highlighting a case where pesticides and insecticides were stored inside a household and a six-year-old girl started menstruating at a very young age as she played near them on a regular basis. She also shared the experience of a village in Fazilka where her union works, which has around 40 mentally undeveloped children due to exposure to high uranium content in Punjab's groundwater.

Figure 48 Major health issues faced by women respondents

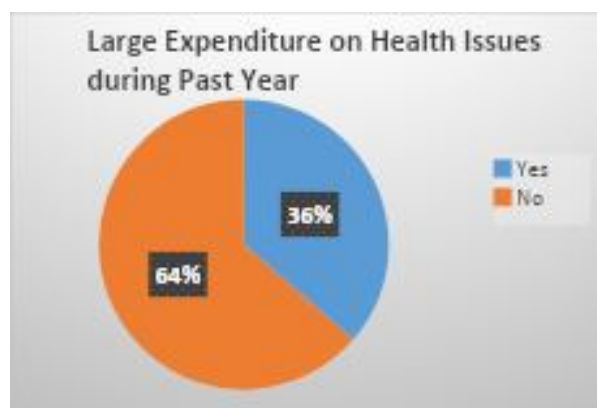


Source: Field Survey, 2023-24

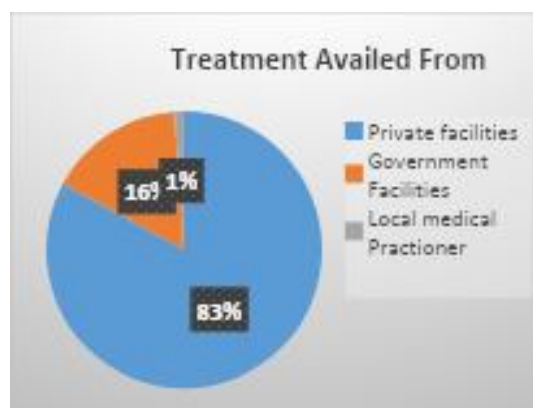
Further, the selected women in the study area were enquired about the expenditure of any large amounts on health issues during the previous year. About 36 per cent of the respondents reported such expenditure and the average amount spent was Rs 1.16 lakh and it was higher in Bathinda at Rs1.36 lakh) than the other two districts. In case of a severe health issue, majority (83%) of the respondents depended upon private facilities for treatment. Thus, a chronic disease in the family increases the care burden as well as financial burden on the family.

Baljeet Kaur, 46, a widow from Moolwal village of Sangrur district has an insurmountable Rs 10 lakh debt on her shoulders. While she works tirelessly in the fields to repay the debt, the financial burden continues to crush her. Tragically, her daughter, paralysed and in need of urgent medical care, died due to the family's inability to afford treatment. Despite having legal rights to the land, Baljeet remains dependent on her son, and has received no government assistance, further deepening the emotional and financial strain on her family.

Figure 49 Expenditure on health issues during past years Figure 50 Source of treatment



Source: Field Survey, 2023-24



Source: Field Survey, 2023-24

Women's reproductive choices significantly impact their health, as frequent and unplanned pregnancies can lead to increased caregiving responsibilities and health issues like weak bones, back pain, and anaemia. While family planning is a crucial step toward improving their health, the cultural preference for male children, particularly in land-owning families, often pressurises women into having multiple pregnancies and even abortions if they do not conceive a male child.

Punjab is popularly known as DEMARU state in line with the acronym BIMARU states. The acronym DEMARU is used for the states with very low sex ratio referring to Daughter Eliminating, Male Aspiring Rage for Ultrasound. The sex ratio in the state is much lower than the national average. It is 895 for whole of the population and 846 among the children (less than 6 years). To understand the reproductive choices of the sampled women, they were asked about family planning and hysterectomy procedures. The study found that 28 per cent respondents have undergone some form of family planning methods, while 14 per cent indicated they had undergone a hysterectomy.

2.6 Membership of Various Institutions/Bodies

Inclusive growth requires bringing marginalised groups into the fold, as market dynamics often deepen inequalities, especially when they intersect with cultural norms. Hierarchies of caste and land ownership further restrict access to power, with women, often lacking land or property, remaining excluded from key decision-making spaces. Gender-sensitive policies must ensure women's equal participation as a democratic right.

Although the 2018 legislation mandating 50 per cent reservation for women and marginalised social sections in panchayats has led to a good number of elected women representatives in Panchayati Raj Institutions (PRIs), in Punjab this number is 41,912 out of 10,0312 which constitutes about 42 per cent (NSO, 2022). However, these positive quantitative changes may

not lead to the desired qualitative improvements, as the overall bright picture can obscure underlying issues.

The data on distribution of females by membership of various institutions shows that significant majority (89 per cent overall) of women are not affiliated with any institution. There is minimal representation of women in elected positions like Sarpanch, Gram Panchayat, and Ward members (0.14 per cent, 0.42 per cent, 0.42 per cent respectively) which might indicate that women face various barriers in political participation. Low female participation in leadership reflects cultural biases and male-dominated decision-making, with institutions often lacking gender-sensitive policies like maternity leave, flexible schedules, and childcare support. These gaps, alongside prejudices questioning women's competence, create barriers to women's involvement in leadership roles.

In Punjab a lot of male farmers are associated with Kisan Unions whereas this proportion seems too abysmal for their women counterpart. The reason for this too lies within the social, cultural, and structural factors that create an environment where women's participation in unions is considered unnecessary. Conversely, there still seems to be a considerable presence of Self-Help Groups (SHGs) across all districts as overall 10 per cent of respondents reported being membership of SHGs. The SC/ST category shows the highest overall participation in SHGs (15%) followed by BC/OBC (10%) categories whereas the participation rates of general category (7%) are relatively low in all three districts.

2.7 Violence against Women

Discriminatory mindset towards women has existed since many centuries and has affected the lives of millions of women. They have been victims of exploitation and oppression in different fields of their life both physically, socially, mentally, and economically. Violence against women is an issue that violates women's basic human rights. The United Nations defines violence against women as "any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life".

Punjab, though an affluent state with high levels of economic growth and per capita income, is still backward and patriarchal on the social front. The reflection of patriarchal mindset and its effect on society at large is very evident in the statistics. According to Census 2011, Punjab has one of the worst sex-ratio of 895, much below the national figure of 940 and lowest child sex ratio of 846. This shows that the preference for sons is very strong in Punjab compelling parents to go for unwanted sex determination test and aborting their foetus. This demonstrated the discrimination towards women at the stage of birth or before birth. Moreover, there exists a significant gap between male and female literacy rate. Further, the statistics presented in the National Crime Records Bureau report 2022, re-affirm that there is high rate of crimes against women. This implies that the development process in the state is highly skewed against women. The fruits of economic expansion and income have not been borne much by the

female population in the state. Thus, the present study tries to find the nature and extent of violence faced by rural women of Punjab.

Overall 53 per cent of women reported encountering some kind of violence in their life which may be physical, sexual, or emotional violence in their life. The highest percentage is among women in the age group of 31-50 where 37 per cent of women in age group of 31-40 and 35 per cent in the age group of 41-50 have experienced or are still experiencing such instances. This might be because women in this age group are working women and often at pivotal points in their lives, balancing both work and domestic responsibilities. Thus, the societal expectations from women to earn a living for their family while managing their care work responsibilities, can heighten their vulnerability to violence.

2.7.1 Education and Violence

The education-wise classification of women who suffered instances of violence shows that both the women with no access to formal education and highly educated women have been victims of violence, however, the study found the former to be more vulnerable. Among women without any formal education, nearly half (49%) reported experiencing some form of violence. The highest prevalence was observed among women with education up to or below the matriculation level, where 60 per cent reported such experiences. However, a significant proportion of women with graduate and postgraduate education also reported violence, with the incidence remaining relatively high at 59 per cent. Thus, the data suggests that women with lower educational attainment are vulnerable to violence, but higher education does not completely shield women from experiencing violence. This could be because literate working women tend to be more outspoken about domestic violence, or their greater assertiveness could also be a reason for increased instances of violence against them.

2.7.2 Livelihood Activity Performed and Violence

The study indicates that in all the three districts taken together, the highest proportion of respondents who faced violence are domestic workers (68%), followed by cultivators (62%) and MGNREGA workers, agricultural labour and home-based workers report violence at similarly high rates (60-61%). Except for occupation of village-based service provider, dairy and migrant labour, more than half of the women in all occupations faced incidents of violence. Thus, the data indicated that those in more informal, vulnerable sectors like domestic workers, home-based workers, MGNREGA workers, and agricultural labour face higher risks of violence. Professions linked to community-based services or structured employment schemes like village-based service providers report significantly fewer experiences of violence. Thus, the nature of the job, level of exposure, and working environment likely contribute to the varying experiences of violence. The social and economic costs of violence upon women are enormous and have ripple effects throughout society. Women may suffer isolation, inability to work, loss of wages, lack of participation in regular activities, and limited ability to care for themselves and their children. The betterment of living and working conditions of women in India and

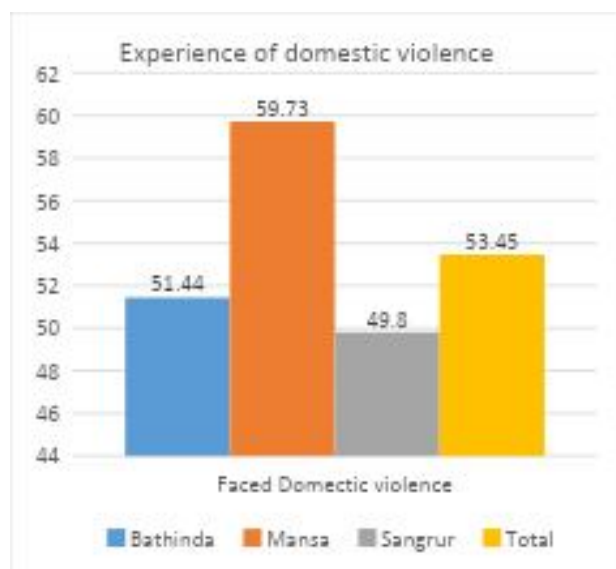
particularly its rural pockets include not merely the improvement of wages, social security cover, pensions etc., but the elimination of such crude forms of oppression that erode upon the basic dignity of a human.

None of the respondents reported facing any kind of workplace violence. However, many subtle manifestations of violence often go unreported as they are not widely recognised as violence. Many of the women who were interviewed mentioned about incidents of workplace violence experienced by other women. But none of the women acknowledged or admitted to having faced violence themselves at their workplace. However, this is contrary to their previous reporting as some women agricultural labourer as well as MGNREGA workers have raised issues such as abuse by employers.

One of the speakers at the state workshop who belonged to the Dalit community shared his lived experience when as a child he used to accompany his mother to the fields. He vividly remembered how when he and his mother went to field for fodder collection, the upper caste land owner used to play vulgar and suggestive songs and often subjected her to objectifying stares.

One of the key informant Ranjeet Singh of Mansa district who is head of one of the influential farmers' organisations, Bharti Kisan Union (Dakaunda), in the region of Punjab remarked that violence and injustice meted out to women in agricultural workplaces was quite a common phenomenon and the union regularly deals with such cases. Another key informant who works as an Anganwadi worker had direct experience of the problems faced by these women. According to her, women labourers often face physical and sexual harassment at the workplace but her jurisdiction as an Anganwadi worker in such cases was limited to conciliation between the two parties. Any case, that overstepped the bounds of conciliation was referred to the One Stop Sakhi (OSS) centre. Similarly, the informant from One Stop Sakhi Centre (OSS) reported that their work was also more reconciliatory nature and they worked towards resolving disputes between the parties through counselling. However, in cases where reconciliation is not possible, the matter is referred to the formal legal system. But she highlighted that these cases tend to go on for a long period of time and emphasised the urgent need of Lok Adalats to be held after every three months to ensure that such cases are not prolonged for years without resolution.

Figure 51 Distribution of respondents with experience of domestic violence



2.7.3 Domestic Violence

The instances of violence reported in the study are mainly cases of domestic violence with 53 per cent admitting that they face domestic violence in their family – with Mansa reporting highest instances of such incidents and Sangrur the lowest. These differences need further exploration – either the women in Mansa district are more open about their personal experiences or the relative backwardness (economically as well as educationally) of the district plays its role.

Whereas all the separated women reported that they experienced domestic violence

which perhaps would have been the main cause of their separation from the spouse on the other hand, none of the unmarried women reported any such experience of violence. Further, 46 per cent of the widows and the 56 per cent of the married women also reported experiencing domestic violence and again this proportion is higher in Mansa (62%) than Bathinda (52%) and Sangrur district (54%). The main cause of concern here is that out of total respondents who reported to have experienced domestic violence the number of married women is very high (294 out of 380 respondents). While married women form a larger number of the overall sample, the cause of concern is that these women are still undergoing violence while for separated women and the widows, violence was an experience of the past.

Gurjeet Kaur of Sangrur district faced abuse by her husband her entire life. Her husband was an alcoholic and regularly abused and physically tortured her. When her husband was selling off his land piece by piece because of his addiction, she vehemently opposed it. But her in-laws instead of supporting her, abused her and even said “This land belongs to him and not you. He can do whatever he wants with his land. You have no right to it.” When she tried to live separately from her husband, he threatened that he won’t let it happen and will kill her. Her younger daughter, traumatised by the events, sank into depression.

Violence by various caste category depicts that the proportion of victims of violence is 61 per cent for SCs, 52 per cent for the general category and 31 per cent for OBCs. Thus, suggesting that women in a socially marginalised household may be facing more violence than her upper caste counterpart. Further, the SC women seem to be more vulnerable in Mansa district (67%) than those in Bathinda (61%) and in Sangrur (54%). On the other hand, the OBC women in Bathinda have reported the least incidence (11%) of domestic violence.

Table 22 Distribution of respondents by type of domestic violence (multiple responses)

Forms of violence (in %)	Bathinda	Mansa	Sangrur	Total
Verbal abuse by Husband	(92)	(81.82)	(83.74)	(85.79)
Beating/Physical abuse by Husband	(20.8)	(27.27)	(16.26)	(21.58)
Verbal abuse by other members of the household	(41.6)	(35.61)	(39.84)	(38.95)
Beating/physical abuse by other members of the household	(8.8)	(2.27)	(2.44)	(4.47)
Forced to handover your income	(2.4)	(6.06)	(0.81)	(3.16)
Violence escalated by alcohol /drugs consumption	(31.2)	(38.64)	(30.89)	(33.68)
Violence escalated for demand for dowry	(2.4)	(1.52)	(0.81)	(1.58)
Denial of rightful share in the family property	(4)	(3.03)	(0)	(2.37)
Family Pressure for baby boy	(4.00)	(4.55)	(5.69)	(4.74)

Source: Field Survey, 2023-24

Form of Violence - Verbal abuse is prevalent in 86 per cent of cases, primarily from husbands, with 39 per cent of incidents involving other household members. Approximately 22 per cent of women reported experiencing physical violence from their husbands. The influence of alcohol is notable at 34 per cent stating that violence often escalates under its consumption. About 5 per cent of women reported violence for not having a male child, and another 5 per cent for demanding their share of the family income. This underscores the urgent need for targeted interventions to address domestic violence and its underlying factors.

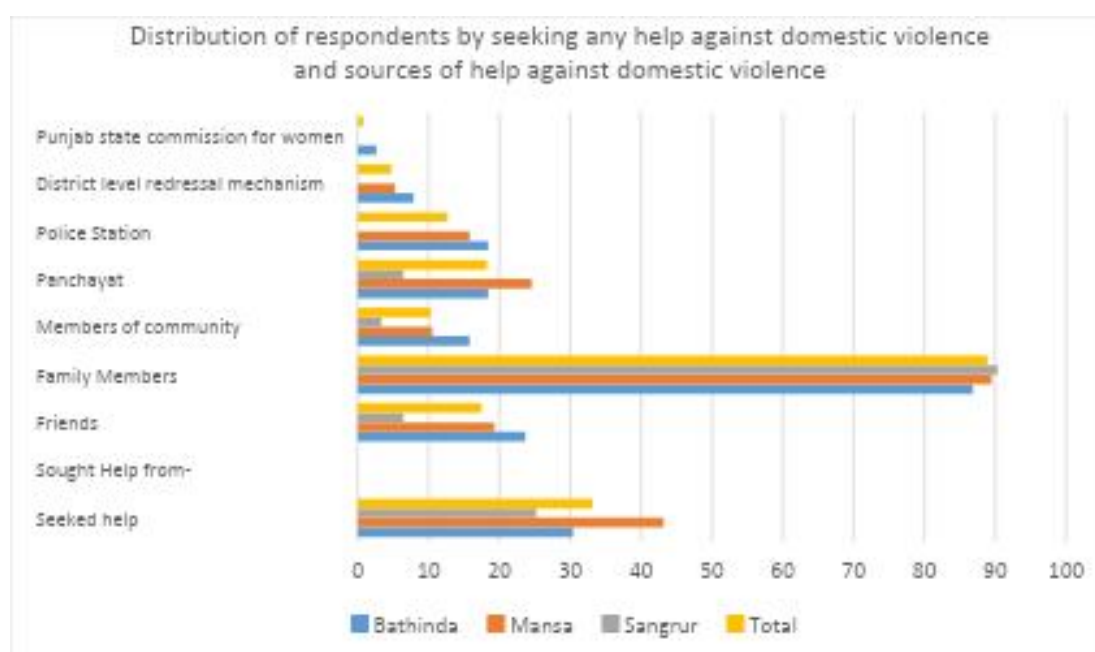
In Mansa, a greater share of respondents reported the experience of domestic violence. The district has a greater share in case of beating or physical abuse by husband, forcing to handover income, violence escalated by consumption of alcohol, and harassment over demanding a share in property, than the other two districts.

Ownership of Land and Violence – In both the instances of physical violence by husband and by other household members, the instances of physical violence declined with increase in land size. However, instances of verbal abuse were faced by more than 85 per cent of women from all categories. The highest number of cases of escalation in violence under alcohol and drug consumption were reported by women of landless households.

2.7.4 Redressal Mechanisms

Merely 33 per cent of respondents overall sought help for coping with domestic violence, the highest being in Mansa and lowest in Sangrur. However, most women primarily rely on informal support from their families, with 89 per cent seeking help from family members. Additionally, 18 per cent each turned to village panchayat members and friends for help. Only when the situation became unmanageable did they approach the police or other institutions for assistance as reported by 13 per cent of the victims. The respondents in Bathinda who reported domestic violence recorded higher number of women seeking help from institutional mechanism like local police station, district redressal mechanism, Punjab state commission for women, as well as the members of the community than other two districts.

Figure 52 Distribution of respondents who seek help against domestic violence and sources of help



Source: Field Survey, 2023-24

3. Conclusion and Way forward

3.1 Concluding Remarks

In Punjab, women's involvement in agriculture is mainly concentrated in livestock rearing and farm labour. Denial of rights to own productive assets, insensitivity of markets and lower access to institutional credit restricts their equal participation as farmers. Many a times they decide in favour of leasing out land rather than cultivating it. The commercialisation and modernisation of agriculture and consequent marginalisation of women shows how social norms lead to multiple deprivations and exclusions from the path of growth. This makes women's struggles

even harder as the temporary phase of prosperity turned into economic distress. Women belonging to lower castes were more vulnerable, as they do not own productive assets and due to lower earnings rely on debt even for consumption purposes. The women in suicide victim families bear the burden of accumulated debt without having their equal space in the productive sector and markets. This violation of economic, political, and human rights needs to be addressed. However, the support from the government and other agencies is nearly absent.

3.2 Way Forward

This study highlights the central role of women in cultivation, livestock rearing, and agricultural labour, and stresses the need for strong policy measures to secure their rights and make them equal partners in agrarian growth. Women's lack of ownership of assets and unequal access to input and output markets remain major barriers. Revisiting land rights, giving preference to women in land allocation, and linking ownership with access to credit and subsidies are essential steps. Equally important is ensuring women's presence in agricultural extension services related to seeds, fertilisers, pesticides, and animal health, which continue to exclude them.

Markets also need to be restructured with women in mind. Mandis must provide spaces for women to participate directly in grading, sorting, weighing, and selling, while APMCs and cooperatives should expand their networks to include women farmers more consciously. Formalising land lease markets can safeguard tenancy rights and protect single women who lease land. At the same time, a concrete policy of crop and livestock insurance with dedicated budget allocations is needed to address the recurrent crisis of farmer suicides.

Expanding work opportunities under MGNREGS and addressing delays in payments, biometric hurdles, and lack of basic facilities at worksites will directly enhance women's participation. With agricultural work shrinking, strengthening the rural non-farm sector can generate alternative livelihoods and improve job security for women. Alongside, expanding the PDS to include nutrient-rich crops, improving healthcare and family planning services, and providing long-term social protection can secure wellbeing. Addressing domestic violence and patriarchal barriers will not only empower women but also strengthen farming and rural society as a whole.

Appendix Tables

Table A1 Proportion of households who have leased in and leased out any land

Leased in/out	Bathinda	Mansa	Sangrur	Total	Bathinda	Mansa	Sangrur	Total
	Leased in				Leased out			
No	199	168	187	554	139	119	153	411
	(81.89)	(76.02)	(75.71)	(77.92)	(83.73)	(78.81)	(85)	(82.7)
Yes	44	53	60	157	27	32	27	86
	(18.11)	(23.98)	(24.29)	(22.08)	(16.27)	(21.19)	(15)	(17.3)
Total	243	221	247	711	166	151	180	497
	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A2 Caste-wise Proportion of households who have leased out any land

Leased out	BC/ OBC	General	SC/ ST	Total	BC/ OBC	General	SC/ ST	Total	BC/ OBC	General	SC/ ST	Total
No	7	128	4	139	7	106	6	119	6	143	4	153
	(5.04)	(92.09)	(2.88)	(100)	(5.88)	(89.08)	(5.04)	(100)	(3.92)	(93.46)	(2.61)	(100)
Yes	0	27	0	27	1	31	0	32	2	24	1	27
	(0)	(100)	(0)	(100)	(3.13)	(96.88)	(0)	(100)	(7.41)	(88.89)	(3.7)	(100)
Total	7	155	4	166	8	137	6	151	8	167	5	180
	(4.22)	(93.37)	(2.41)	(100)	(5.3)	(90.73)	(3.97)	(100)	(4.44)	(92.78)	(2.78)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A3 Caste-wise proportion of households who have leased in any land

Leased in	Bathinda				Mansa				Sangrur			
	BC/ OBC	General	SC/ ST	Total	BC/ OBC	General	SC/ ST	Total	BC/ OBC	General	SC/ ST	Total
No	7	120	72	199	7	90	71	168	7	113	67	187
	(3.52)	(60.3)	(36.18)	(100)	(4.17)	(53.57)	(42.26)	(100)	(3.74)	(60.43)	(35.83)	(100)
Yes	2	39	3	44	3	49	1	53	3	55	2	60
	(4.55)	(88.64)	(6.82)	(100)	(5.66)	(92.45)	(1.89)	(100)	(5)	(91.67)	(3.33)	(100)
Total	9	159	75	243	10	139	72	221	10	168	69	247
	(3.7)	(65.43)	(30.86)	(100)	(4.52)	(62.9)	(32.58)	(100)	(4.05)	(68.02)	(27.94)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A4 Marital status-wise proportion of households who have leased in any land

Leased in	Bathinda					Mansa				Sangrur			
	Married	Separated	Unmarried	Widow	Total	Married	Separated	Widow	Total	Married	Unmarried	Widow	Total
No	145	5	2	47	199	111	5	52	168	136	3	48	187
	(72.86)	(2.51)	(1.01)	(23.62)	(100)	(66.07)	(2.98)	(30.95)	(100)	(72.73)	(1.6)	(25.67)	(100)
Yes	39	1	1	3	44	46	1	6	53	53	1	6	60
	(88.64)	(2.27)	(2.27)	(6.82)	(100)	(86.79)	(1.89)	(11.32)	(100)	(88.33)	(1.67)	(10)	(100)
Total	184	6	3	50	243	157	6	58	221	189	4	54	247
	(75.72)	(2.47)	(1.23)	(20.58)	(100)	(71.04)	(2.71)	(26.24)	(100)	(76.52)	(1.62)	(21.86)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A5 Marital status-wise proportion of households who have leased out any land

Leased out	Bathinda					Mansa				Sangrur			
	Married	Separated	Unmarried	Widow	Total	Married	Separated	Widow	Total	Married	Unmarried	Widow	Total
No	116	1	2	20	139	98	2	19	119	129	1	23	153
	(83.45)	(0.72)	(1.44)	(14.39)	(100)	(82.35)	(1.68)	(15.97)	(100)	(84.31)	(0.65)	(15.03)	(100)
Yes	16	1	0	10	27	14	2	16	32	18	0	9	27
	(59.26)	(3.7)	(0)	(37.04)	(100)	(43.75)	(6.25)	(50)	(100)	(66.67)	(0)	(33.33)	(100)
Total	132	2	2	30	166	112	4	35	151	147	1	32	180
	(79.52)	(1.2)	(1.2)	(18.07)	(100)	(74.17)	(2.65)	(23.18)	(100)	(81.67)	(0.56)	(17.78)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A6 Land category wise distribution of households with leased-in land (with average leased-in land size)

Leased-in Land	Landless	Marginal	Small	Semi-medium	Medium	Large	Total
Bathinda							
No	75	10	6	39	44	25	199
	(96.15)	(83.33)	(75)	(78)	(78.57)	(64.1)	(81.89)
Yes	3	2	2	11	12	14	44
	(3.85)	(16.67)	(25)	(22)	(21.43)	(35.9)	(18.11)
Total	78	12	8	50	56	39	243
	(100)	(100)	(100)	(100)	(100)	(100)	(100)
Average Landholdings Leased in ha	5.33	1.5	6.5	6.81	6	9.21	7
Mansa							
No	68	6	7	25	38	24	168
	(97.14)	(100)	(46.67)	(75.76)	(63.33)	(64.86)	(76.02)
Yes	2	0	8	8	22	13	53
	(2.86)	(0)	(53.33)	(24.24)	(36.67)	(35.14)	(23.98)
Total	70	6	15	33	60	37	221
	(100)	(100)	(100)	(100)	(100)	(100)	(100)
Average Landholdings Leased in ha	2.5	0	5.0	5.0	5.72	10.07	6.45
Sangrur							
No	66	8	13	34	36	30	187
	(98.51)	(88.89)	(65)	(66.67)	(63.16)	(69.77)	(75.71)
Yes	1	1	7	17	21	13	60
	(1.49)	(11.11)	(35)	(33.33)	(36.84)	(30.23)	(24.29)
Total	67	9	20	51	57	43	247
	(100)	(100)	(100)	(100)	(100)	(100)	(100)
Average Landholdings Leased in ha	17	2	8.14	4.52	8.04	7.23	6.93

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A7 Land category wise distribution of households with leased-out land (with average leased-in land size)

Leased out Land	Marginal	Small	Semi-medium	Medium	Large	Total
Bathinda						
No	11	7	37	48	36	139
	(91.67)	(87.5)	(74)	(85.71)	(92.31)	(83.73)
Yes	1	1	13	8	4	27
	(8.33)	(12.5)	(26)	(14.29)	(10.25)	(16.27)
Total	12	8	50	56	39	166
	(100)	(100)	(100)	(100)	(100)	(100)
Average size of landholdings Leased out	1	1	2.46	4.87	5	3.48
Mansa						
No	6	13	23	49	28	119
	(100)	(86.67)	(69.7)	(81.67)	(75.68)	(78.81)
Yes	0	2	10	11	9	32
	(0)	(13.33)	(30.3)	(18.33)	(24.32)	(21.19)
Total	6	15	33	60	37	151
	(100)	(100)	(100)	(100)	(100)	(100)
Average size of landholdings Leased out	0	1	2	5.18	8	4.71
Sangrur						
No	9	16	40	50	38	153
	(100)	(80)	(78.43)	(87.72)	(88.37)	(85)
Yes	0	4	11	7	5	27
	(0)	(20)	(21.57)	(12.28)	(11.63)	(15)
Total	9	20	51	57	43	180
	(100)	(100)	(100)	(100)	(100)	(100)

Average size of landholdings Leased out	0	1	2.18	5.42	10.8	4.44

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A8 Proportion of households who have leased out any land as per land size

Land Size (in Acres)	Bathinda	Mansa	Sangrur	Total
1-2	11	13	13	37
	(40.74)	(40.63)	(48.15)	(43.02)
3-5	11	9	8	28
	(40.74)	(28.13)	(29.63)	(32.56)
6-10	5	7	4	16
	(18.52)	(21.88)	(14.81)	(18.60)
11 and above	0	3	2	5
	(0.00)	(9.38)	(7.41)	(5.81)
Total	27	32	27	86
	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A9 Proportion of households who have leased out any land (as per duration of leased out)

Time (in Years)	Bathinda	Mansa	Sangrur	Total
1-2	4	7	2	13
	(14.81)	(21.88)	(7.41)	(15.12)
3-5	4	11	8	23
	(14.81)	(34.38)	(29.63)	(26.74)
6-10	13	9	11	33
	(48.15)	(28.13)	(40.74)	(38.37)
11-20	4	1	6	11
	(14.81)	(3.13)	(22.22)	(12.79)
21 and above	2	4	0	6
	(7.41)	(12.50)	(0.00)	(6.98)
Total	27	32	27	86
	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A10 Type of return associated with leased out land

Return for Leased out land	Bathinda	Mansa	Sangrur	Total
Cash and share in crop	1	3	0	4
	(3.70)	(9.38)	(0.00)	(4.65)
Cash	25	27	26	78
	(92.59)	(84.38)	(96.30)	(90.70)
Share in crop	1	2	1	4
	(3.70)	(6.25)	(3.70)	(4.65)
Total	27	32	27	86
	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A11 Do the payment term changes if crop is destroyed due to climate related issues

Change in payment terms	Bathinda	Mansa	Sangrur	Total
No	26	23	23	72
	(96.30)	(71.88)	(85.19)	(83.72)
Yes	1	9	4	14
	(3.70)	(28.13)	(14.81)	(16.28)
Total	27	32	27	86
	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24.

Table A12 Reasons for Leasing in the land

Reasons for Leasing in	Bathinda	Mansa	Sangrur	Total
For Crop diversity	0	1	0	1
	(0)	(1.89)	(0)	(0.64)
Inadequate or marginal landholding	9	6	12	27
	(20.45)	(11.32)	(20.0)	(17.2)
Labour is available in the house	1	0	0	1
	(2.27)	(0)	(0)	(0.64)
Landlessness	0	1	0	1
	(0)	(1.89)	(0)	(0.64)
Others	0	2	3	5
	(0)	(3.77)	(5)	(3.18)
To get foodgrains	0	1	0	1
	(0)	(1.89)	(0)	(0.64)
To increase income generation	34	42	45	121
	(77.27)	(79.25)	(75)	(77.07)
Total	44	53	60	157
	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A13 Reasons for Leasing out the land

Reasons for Leasing Out	Bathinda	Mansa	Sangrur	Total
Not able to get inputs for cultivation	5	5	4	14
	(2.06)	(2.26)	(1.62)	(1.97)
Not having access to farming tools and machinery	7	4	3	14
	(25.93)	(12.5)	(11.11)	(16.28)
Not enough family labour to help	19	24	19	62
	(70.37)	(75)	(70.37)	(72.09)
Ill health of family members	5	5	3	13
	(18.52)	(15.63)	(11.11)	(15.12)
Short of finance/credit	0	1	1	2
	(0)	(3.13)	(3.7)	(2.33)
Don't stay in the same village	1	2	3	6
	(3.7)	(6.25)	(11.11)	(6.98)
No irrigation facility	0	6	2	8
	(0)	(18.75)	(7.41)	(9.3)
Total	27	32	27	86
	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Table A14 Reasons for Leased in Land by marital status

Reasons for Leased in Land	Married	Separated	Unmarried	Widow	Total
Bathinda					
Inadequate or marginal landholding	7	0	1	1	9
	(17.95)	(0)	(100)	(33.33)	(20.45)
Labour is available in the house	1	0	0	0	1
	(2.56)	(0)	(0)	(0)	(2.27)
To increase income generation	31	1	0	2	34
	(79.49)	(100)	(0)	(66.67)	(77.27)
Total	39	1	1	3	44
	(100)	(100)	(100)	(100)	(100)

Mansa					
For crop diversity	0	0	0	1	1
	(0)	(0)	(0)	(16.67)	(1.89)
Inadequate or marginal landholding	5	0	0	1	6
	(10.87)	(0)	(0)	(16.67)	(11.32)
Landlessness	1	0	0	0	1
	(2.17)	(0)	(0)	(0)	(1.89)
Other	2	0	0	0	2
	(4.35)	(0)	(0)	(0)	(3.77)
To get foodgrains	1	0	0	0	1
	(2.17)	(0)	(0)	(0)	(1.89)
To increase income generation	37	1	0	4	42
	(80.43)	(100)	(0)	(66.67)	(79.25)
Total	46	1	0	6	53
	(100)	(100)	(0)	(100)	(100)

Sangrur					
Inadequate or marginal landholding	8	0	1	3	12
	(15.09)	(0)	(100)	(50)	(20)
Others	3	0	0	0	3
	(5.66)	(0)	(0)	(0)	(5)
To increase income generation	42	0	0	3	45
	(79.25)	(0)	(0)	(50)	(75)
Total	53	0	1	6	60
	(100)	(--)	(100)	(100)	(100)

All districts					
For crop diversity	0	0	0	1	1
	(0)	(0)	(0)	(6.67)	(0.64)
Inadequate or marginal landholding	20	0	2	5	27
	(14.49)	(0)	(100)	(33.33)	(17.20)
Landlessness	1	0	0	0	1
	(0.72)	(0)	(0)	(0)	(0.64)
To get foodgrains	1	0	0	0	1
	(0.72)	(0)	(0)	(0)	(0.64)
To increase income generation	110	2	0	9	121
	(79.71)	(100)	(0)	(60.00)	(77.07)
Labour is available in the house	1	0	0	0	1
	(0.72)	(0)	(0)	(0)	(0.64)
Other	5	0	0	0	5
	(3.62)	(0)	(0)	(0)	(3.18)
Total	138	2	2	15	157
	(100)	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-2

Table A15 Reasons of leased out land by marital status

	Married	Separated	Widow	Total	Married	Separated	Widow	Total	Married	Widow	Total	Married	Separated
Reasons	Bathinda				Mansa				Sangrur			All districts	
Not able to get inputs for cultivation	3	0	2	5	2	1	2	5	1	3	4	6	1
	(18.75)	(0)	(20)	(18.52)	(14.29)	(50)	(12.5)	(15.63)	(5.56)	(33.33)	(14.81)	(12.50)	(33.33)
Not having access to finance	4	0	3	7	1	1	2	4	1	2	3	6	1
	(25)	(0)	(30)	(25.93)	(7.14)	(50)	(12.5)	(12.5)	(5.56)	(22.22)	(11.11)	(12.50)	(33.33)
Not enough family labour to help	9	1	9	19	9	2	13	24	12	7	19	30	3
	(56.25)	(100)	(90)	(70.37)	(64.29)	(100)	(81.25)	(75)	(66.67)	(77.78)	(70.37)	(62.50)	(100)
Ill Health of family member	4	0	1	5	1	1	3	5	2	1	3	7	1
	(25)	(0)	(10)	(18.52)	(7.14)	(50)	(18.75)	(15.63)	(11.11)	(11.11)	(11.11)	(14.58)	(33.33)
Short of finance/ credit	0	0	0	0	0	0	1	1	1	0	1	1	0
	(0)	(0)	(0)	(0)	(0)	(0)	(6.25)	(3.13)	(5.56)	(0)	(3.7)	(2.08)	(0.00)
Don't stay in the same village	1	0	0	1	1	0	1	2	2	1	3	4	0
	(6.25)	(0)	(0)	(3.7)	(7.14)	(0)	(6.25)	(6.25)	(11.11)	(11.11)	(11.11)	(8.33)	(0.00)
No irrigation facility	0	0	0	0	3	0	3	6	1	1	2	4	0
	(0)	(0)	(0)	(0)	(21.43)	(0)	(18.75)	(18.75)	(5.56)	(11.11)	(7.41)	(8.33)	(0.00)
Others	1	0	0	1	1	0	1	2	1	0	1	3	0
	(6.25)	(0)	(0)	(3.7)	(7.14)	(0)	(6.25)	(6.25)	(5.56)	(0)	(3.7)	(6.25)	(0.00)
Total	16	1	10	27	14	2	16	32	18	9	27	48	3
	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)

Note: Proportion of households is represented in parenthesis

Source: Field Survey, 2023-24

Voices from the Field

Manjeeet Kaur who lost her husband due to illness and her son due to crop loss, is now struggling to make her both ends meet as debt and death has turned her from land owner to a labourer – she works in others' fields, sells milk from her one buffalo, collects cow dung from others' animal yards, sells dung cakes for a paltry amount so that she does not have to depend on others. Her other son is a drug addict and she does not want to live with him also. She earns her subsistence by remaining in the village doing multiple activities.

Analysing Structural Violence against Women in Agriculture: Insights from Maharashtra, Telangana and Punjab



Suman

Suman is a sugarcane worker from Beed in her 40s. Suman shared her experience, "My mother got married when she was 12 years old. I too got married when I was 13 or 14. I have four daughters and a son. I too married off my daughters when they were 15-16 years old. I migrated every year for cane cutting, and my daughters too are working as cane cutters. People ask us why we married them off so early, but we were going to cane cutting every year, and there

was no safe place for girls to stay. I wonder whether our third generation will also continue in the same way." After toiling for many years as sugarcane worker, she has now started agroecology based farming on their family land. Earlier the family did not grow anything but jowar and bajra on their dry, rocky land, but now Suman has started doing mixed farming. She began to see that sugarcane cutting and farm labour were not her only options. She became confident that even their grazing land could yield different crops. Although she had land, she did not have confidence of the upper caste farmers. Now that she has started experimenting on her farm, she has begun to think about herself as a farmer.



Yadamma – Carrying Life's Burdens Alone

Yadamma's life has been marked by hardship from the very beginning. Born into a poor family, she was never sent to school and was married off at the age of 12 to her cousin, an older man. From childhood she grazed goats and sheep, and after marriage her days were consumed by farm work and household responsibilities.

At the age of 26, Yadamma's life took a devastating turn. Her husband, crushed under the weight of mounting debts, consumed pesticide and ended his life. "He was desperate and saw no way out," she recalls quietly. At the time, her eldest son was just 10 years old. Alongside him, she had two other children: a daughter born congenitally blind and a younger boy still in school.

Left widowed and destitute, Yadamma survived by doing daily wage work while also toiling on her father-in-law's land without any income of her own. She cultivated cotton, but frequent crop failures left her with nothing to show for her labour. The government offered no

compensation after her husband's death, forcing her to spend years running from one government office to another. It was only with the support of an NGO that she and a group of other widows managed to file a case against the state. Eventually, she received ₹6 lakhs in compensation, but most of it was swallowed up by moneylenders to whom her husband owed money.

Her hardships did not end there. Her mud house collapsed on her, leaving her injured and homeless. Determined to rebuild, she took out multiple loans to construct a small new house. "I want my children to have a roof over their heads, at least something more secure than what I had," she says with determination.

Today, Yadamma continues to fight for survival. She balances agricultural labour with household duties, all while navigating endless bureaucratic hurdles. Her blind daughter has been denied a disability pension due to technicalities, adding to her daily struggles. Yet, despite these crushing circumstances, Yadamma refuses to give up. "I have to keep going. I cannot stop. My children's future depends on me," she says.



Banso

Banso is a 62-year-old woman from Ramgarh village in Punjab. Born into a family of seven siblings, she grew up in poverty as the daughter of agricultural labourers. Married off even before she began menstruating, her in-laws sought not a daughter-in-law but someone to manage the household. Her husband, an alcoholic and habitual gambler, squandered his earnings and subjected her to daily beatings. "I was always scared," she recalls. "Even if I spoke a word, I feared a thrashing."

Work became the only way for her to survive. For nearly two decades she laboured as a siri earning just ₹200 a day. Even in her ninth month of pregnancy she was in the fields, and barely a week after childbirth, she was back at work, her newborn in one arm and a sickle in the other. She also sought work under MGNREGA, hoping for some relief. "Last year, I worked from 8 a.m to 5 p.m. clearing a road for almost a month," she says. "But I got nothing. Not even a rupee."

Just as she endured poverty and violence, a series of health crises shattered what little she had built. Her middle son's accident left the family with medical bills of ₹12,000–15,000—an unbearable sum. When his wife passed away, they were forced to sell one of their small plots of land just to conduct her funeral. The blows did not end there. Her elder son met with an accident that left him bedridden, and soon after, Banso herself needed surgery. To cover these expenses, the family sold their last plot of land, their only asset and their source of security.

Desperate, they turned to government hospitals, but the nearest hospital was 30–35 kilometers away, and they had to borrow money even for travel. Despite claims of free treatment, every step demanded money—medicines, injections, tests. She says, "In the sarkari hospital, nothing was free."

The health crises stripped Banso of everything. What began as poverty spiraled into destitution, not only because of illness but because the very systems meant to protect her failed. Today, after a lifetime of labour, Banso finds herself without land, without savings, and with her children unable to support her.

1. Starting with a Disadvantage: Interplay of Caste, Class, Patriarchy, Ethnicity, and Location

Across all three states, women, particularly those from SC, ST, NT/DNT, and landless groups, enter agriculture under deeply unequal conditions shaped by early marriage, low levels of education, limited access to assets, and minimal institutional support. These disadvantages are not individual, but structural and are rooted in caste, class, gender, ethnicity, and geography. They shape women's entry into their livelihood activities such as farm work, rearing livestock, cultivation, and wage labour.

In Telangana, many women (81%) were married before puberty and entered their marital homes burdened with household responsibilities but denied rights over assets such as land or housing. In Parbhani, Maharashtra, the intersection of caste-based educational deprivation and high levels of landlessness among SC women compounds their vulnerability, with early marriage being widespread. Across the three selected districts in Maharashtra, 32 per cent of women were married before the age of 18. This proportion was the highest in Parbhani district, at 71 per cent. In Punjab, landless Dalit women dominate the casual labour force yet remain excluded from asset ownership and the benefits of agricultural growth. Among the women in the study, 96 per cent of the female agricultural labourers in Punjab belong to SCs, while this proportion is negligible for those belonging to the general category. At the same time, we can see that hardly seven per cent of the Dalit households in the study in Punjab have ownership of land as compared to 99 per cent for the general category and 79 per cent for OBC households. Telangana had the highest proportion of women (66%) who had not received any formal education, followed by Punjab (46%) and Maharashtra (20%).

This unequal starting point reflects a clear pattern of structural violence, where women's social locations constrain their ability to participate in agriculture on equal terms. These patterns are further reproduced and reinforced by policy neglect that continues to deny them recognition, rights, and resources.

2. Landlessness, Informality, and Precarious Work

In rural landscapes, landlessness profoundly intersects with informality and precarious employment to heighten the vulnerabilities of women workers, perpetuating cycles of economic insecurity, exploitation, and gender-based violence. Deprived of land ownership, these women often rely on casual wage labour, low wages, and a lack of social protections amplify their exposure to harassment and abuse, especially if they belong to marginalised social groups. The survey across three states confirms these realities.

Maharashtra had 53 per cent women who belonged to landless households, while in Telangana, this was around 17 per cent, and in Punjab it was 30 per cent. According to the 77th Round of the NSSO (Situation Assessment Survey-2019), the landlessness in Maharashtra is much higher than in the other two states, as well as the national average. The survey shows that in

Maharashtra, 27 per cent of the rural households are landless, while this proportion is 14 per cent in Punjab and 17 per cent in the country, as well as in Telangana. In Maharashtra and Punjab, landlessness was highest among the SC and NT communities. According to the SAS 2019, in Maharashtra, 46 per cent of the SC households are landless as compared to 29 per cent for STs, 26 per cent for the OBCs, and 20 per cent for the general category (NSO, 2021). Telangana's story is perhaps different because of the land distribution programme introduced in undivided Andhra Pradesh. The Land Purchase Scheme in Telangana provided three acres of land to Dalit women who were from landless families. Earlier, the government in undivided Andhra Pradesh also distributed wastelands and implemented land purchase schemes with additional support for land development and inputs for one year. Maharashtra and Telangana have a large proportion of respondents showing small and marginal holdings, whereas Punjab predominantly had respondents that had a mix of medium, semi-medium, and large holdings.

Women's ownership to land was the highest in Telangana (34%), followed by Maharashtra (24%) and then Punjab, where women owned 12 per cent. Social norms, deeply entrenched in the state machinery, prevail despite the amendments in the HSAA (2005).

Lack of landownership among women, the overall small and marginal holding size of their households, inevitably leads to them opting for precarious work, which is largely informal, casual, and unpaid work on family farms. The Situation Assessment Survey, 2019, also shows that while 30 per cent of all rural households in India were identified as casual labour households, this proportion is 46 per cent for the SCs and 19 per cent for the general category. The situation of Dalits in Maharashtra and Punjab is even worse – 48 per cent of the SC households in rural Maharashtra and 57 per cent of the same in Punjab are categorised as casual labour households (NSO, 2021). Thus, landlessness can be easily related to the precarity of work.

Most women are engaged in agricultural labour activities. Those from landowning households are also engaged in cultivation in Telangana (71%) and Maharashtra (44%). However, in Punjab, only 9 per cent of the women are engaged in cultivation, a majority being pushed into rearing livestock, without any rights to the livestock, wages or any say in the decisions around it. The SC population in Punjab is largely engaged in agricultural labour work.

Across all three states, women overwhelmingly engage in informal, low-paid, seasonal, and caste-segregated agricultural work. This work is characterised by uncertainty, low wages (Rs 200/day or less in Maharashtra, Rs 300/day in Telangana, and varies between Rs 300 and Rs 350 in Punjab), and a severe lack of year-round employment, with work availability restricted to just 120–134 days per year in Maharashtra and Telangana. In Punjab, though the wage rate is higher than the other two states but the work in agriculture is available for just 35 days due to over-mechanisation of agriculture.

Women from Dalit, Adivasi, Nomadic Tribe, and other socially marginalised communities are particularly vulnerable, with landlessness and asset poverty placing them at the very bottom of the agrarian hierarchy.

Distress was also seen through the patterns of leasing in and out of land. The 70th and 77th rounds of NSSO (Situation Assessment Surveys) show that between 2012-13 and 2018-19, the proportion of the leased-in land increased from 10 per cent to 12 per cent while that of the leasing out remained nearly the same at 4 per cent. In Maharashtra, very low proportion has been reported for leasing in (4%) and leasing out (about 1%), while these proportions are as high as 23 per cent and 11 per cent for leasing in of land in Punjab and Telangana, respectively. Punjab also has a very high proportion of leasing out of land. In 2018-19, it was 15 per cent in Punjab as compared to 3 per cent in Telangana and 4 per cent for the national average. Further, in all three states, the proportions of leasing in of land are considerably higher in the case of landless, small, and marginal land holders than other land size categories, while the leasing out is more popular among the semi-medium and medium farmers. The proportion of landless households reporting leasing in of land is higher in Maharashtra (66%) than in Punjab (59%) and Telangana (63%), but it is lower than the national average for landless farmers (83%). Another point to be noted here is that the term of leasing in land is mainly the payment of fixed money, and it has little seasonal variation. Overall, 41 per cent and 42 per cent of the leased-in area was contracted on fixed rent in terms of money, while another 13-14 per cent had the contract of fixed quantity of crop, and 29 per cent was contracted on fixed share in produce. In Maharashtra, 52-54 per cent of the leased-in land was contracted on fixed money; the proportion of those with no fixed terms is very high (22-27%) as compared to other states. Punjab and Telangana have a very high share of leasing in land on fixed money; these proportions are 92-94 per cent in Punjab and 68-77 per cent in Telangana (NSO, 2021 and NSSO, 2015).

In our survey, we found that across the three states, both leasing in and leasing out of land indicate a pattern of distress. It is mostly the small and marginal farmers, from either OBC or general castes are leasing in and leasing out land. The proportions of SCs or STs who enter leasing is comparatively less, this is especially so in Punjab.

Across all three states, leasing out becomes an inevitable survival strategy, especially for single and widowed women due to the absence of state support, credit, and market access. In most cases, women have reported a lack of agricultural machinery, labour, social networks, familial support, an inadequate number of members in the family, or ill health of the family members as the push factors in leasing out land. In both Punjab and Maharashtra, leasing out is more prevalent than leasing in.

Jyotsana from Akola (Maharashtra) shares her ordeal when she leases out her land, "I leased out my farm. I used to manage it myself, but it was very challenging. No one would come to spray pesticides. The tractor driver would come according to his schedule. Since I am alone, the shopkeepers would charge me extra for seeds."

While there is a push factor linked with leasing out of the land, there is also a pull factor that has attracted women and their households to lease in the land. The main reasons cited for

leasing in the land included landlessness or inadequate land for crop diversity and food security.

In Telangana, leasing in is more prevalent, and the reasons cited by those leasing in are inadequate parcels of land, insufficient incomes and growing landlessness. The reasons for leasing in the other two states are similar. In Telangana, single women cultivators struggle to manage leased land without access to inputs, institutional credit, or support services, and face unregulated tenancy terms that further destabilise their livelihoods.

The state's failure to regulate tenancy, ensure fair wages, or offer adequate protective employment like MNREGA during the lean season exacerbates this precarity. Migration becomes a necessary but deeply exploitative coping strategy. Women from debt-ridden households often migrate under tied labour arrangements, face poor living conditions, and experience health, hygiene, and safety risks, especially when advances taken from landowners bind them to repayment through exploitative work.

Moreover, the intersection of gender, caste, and informality severely limits women's access to institutional credit, seeds, equipment, and markets, increasing their reliance on exploitative interlinkages of the input markets of agriculture. They also face routine harassment in banks, government offices, and market spaces, with little recourse or redressal. The exclusion from asset ownership and formal labour protections effectively renders women's labour both invisible and expendable in the current agrarian system.

This casualisation and informalisation of women's work is not accidental but embedded in the structural logic of an unequal agrarian economy, where women's unpaid and underpaid labour subsidises an exploitative system, even as they remain excluded from rights, recognition, and redistribution.

3. Monocropping, Mechanisation, and Loss of Diversity

The dominant agrarian model pursued across Maharashtra, Telangana, and Punjab, marked by commercialisation, mono-cropping, mechanisation, and chemical-intensive farming, has led to violent disruptions in agroecological systems and rural livelihoods. Crops like cotton, soybean, wheat, and paddy have displaced more diverse, locally resilient cropping systems, drastically reducing women's access to commons such as food, fuel, and fodder. This shift has not only narrowed employment opportunities for women but has also undermined their traditional roles as custodians of seeds, local knowledge, and food sovereignty.

This ecological restructuring has produced cascading forms of structural violence:

- Labour has become both precarious and seasonal due to mechanisation and herbicide use.
- Soils are depleted, water sources are polluted, and food systems are increasingly market dependent.

- Women report longer working hours, declining dietary diversity, and rising health issues linked to pesticide exposure and intensive manual labour.

In Maharashtra, women fondly recall earlier times when they were paid in kind, especially in Jowar and other food grains, ensuring food security at the household level. Today, those forms of livelihood security have been replaced by wage dependency, unfree labour, market-based food purchases, and nutritional uncertainty.

These changes are not just economic or ecological, but also deeply cultural and those that erode the knowledge of the marginalised. The erosion of diverse cropping systems has also meant the loss of traditional knowledge, seed diversity, and women's authority over food and farming systems. The brief phase of agricultural prosperity under modernisation has given way to chronic economic and ecological distress, with women disproportionately bearing the costs of this transformation. The agrarian crisis is thus not only a failure of markets or policies, but a systemic assault on the body, farms, and knowledge of rural women.

4. Markets and Credit Systems as Sites of Exploitation: Structural Violence in Input and Labour Markets

In the absence of institutional support, women cultivators and labourers are increasingly dependent on exploitative market systems that operate through entrenched caste and gender hierarchies. These markets, particularly those for inputs and labour, function not merely as sites of economic exchange but as arenas of control, coercion, and unfreedom, perpetuating structural violence against rural women.

In the input markets, women are often forced into interlocked credit relationships with traders who supply seeds, fertilisers, and other agricultural inputs on credit, using future produce as collateral. This interlocking of credit and output markets leaves women with little bargaining power, compelling them to sell their produce early, often at prices far below the market rate. Women in Maharashtra and Telangana reported instances of sexual harassment and intimidation from traders and moneylenders during repayment, making these spaces not only economically but also physically and emotionally unsafe.

The labour market is similarly exploitative. In the context of seasonal labour shortages exacerbated by mono-cropping, use of pesticides, weedicides and mechanisation, medium and large landowners provide wage advances to secure labour. These advances, however, bind women to tied labour arrangements that suppress wages, extract longer working hours, and deepen their dependency. Reduced work availability and limited payment mean women borrow money for their daily needs. Employers are often the source of credit in exchange for future labour. In the survey, 60 per cent of agricultural labourers in Maharashtra and 28 per cent of them in Punjab reported taking an advance against future labour from their employers. The proportion of those taking advances against future labour is higher among women from landless households. In Telangana, advance payments are largely associated with the migration

of labour. As informed by women in Telangana during FGDs, more than 50 per cent of the households who migrate from Nalgonda district take advance payments, and they repay this amount by working, which sets a cyclic chain of debt.

On the other hand, for women cultivators, this also leads to the non-availability of labour for small, marginal farmers, especially single women and those belonging to disadvantaged castes. It is because these categories of farmers are hardly able to retain workers or ensure their supply by giving them advances, as they make up their living hardly from season to season. Finding labour itself becomes a source of violence. Due to the non-availability of labour during the season, these women have reported working for extra time in their fields. For Varsha from Yavatmal (Maharashtra), accessing services from the village men is the most challenging task, especially as a single woman cultivator. She says "It's frustrating not to get labour on time for my farming needs. Men can easily get tractor drivers' numbers and call them as needed, but for me, getting those contacts and making calls would make me an easy target for harassment. I'd be stalked and constantly bothered over the phone." The task becomes further difficult for a Dalit woman farmer.

In Parbhani (Maharashtra), women sugarcane cutters reported being contracted for six-month periods under advance payments, working in harsh, unregulated conditions far from their homes. These arrangements amount to unfree labour, with workers often unable to exit until the advance is repaid, usually under exploitative terms. In such arrangements, it is the free labour of women that provides the caregiving work of cooking, cleaning, and taking care of children while they also work as sugarcane cutters.

Women from marginalised castes and landless households are particularly vulnerable. Their reliance on informal credit, not for investment but to meet survival needs, healthcare, food, children's education etc. traps them in a cycle of debt, dependency, and degradation. Formal financial institutions remain out of reach due to bureaucratic hurdles, lack of land titles, and discriminatory attitudes, while informal systems extract both labour and dignity in return.

What emerges is a systemic pattern of exploitation, where the input and labour markets are structurally biased against women, tied to unequal property regimes, caste and gender discrimination, and the withdrawal of state support. These are not isolated instances of market failure, but symptoms of a broader agrarian economy built on the undervaluation and dispossession of women's labour and autonomy.

5. The Paradox of Reduced Work and the Myth of Labour Shortage: A Gendered Political Economy of Agricultural Work

Shifts in cropping patterns, mechanisation, and chemical-intensive farming have concentrated agricultural labour demands into a few peak months, especially for weeding and harvesting, leading to seasonal labour bottlenecks. This has prompted widespread mechanisation and herbicide use, even as rural workers, particularly women, face declining labour opportunities

for most of the year. What is framed as a “labour shortage” is in reality a seasonal mismatch in an otherwise chronically underemployed rural labour economy.

Women, especially from Dalit, Adivasi, nomadic, and single-women households, report just 120–134 days of work annually, with eight-month-long lean periods becoming the norm. With limited options, many are forced into distress migration, informal borrowing, and low-paid or unpaid survival work, such as collecting crop residues or engaging in domestic exchange labour. Tied labour, in the form of wage advances from landowners, is on the rise. These advances often come with exploitative conditions, including longer work hours and suppressed wages.

This artificial narrative of shortage is strategically deployed by landowners to justify mechanisation, suppress wages, and ensure labour availability on their terms. Meanwhile, women—whose labour sustains both farm and household economies—are pushed further into economic invisibility and dependency. Earlier systems, where diverse cropping ensured employment for 6–8 months and wages included foodgrains like Jowar, have been replaced by market dependency, debt, and nutritional insecurity.

The surplus vs. shortage binary is deeply flawed, masking the real crisis: the absence of dignified and equitable work in agriculture. Addressing this requires dismantling the exploitative agrarian model and restructuring rural economies to recognise, value, and invest in women's labour and livelihoods, not just through employment schemes but through systemic reforms in land, markets, and resource access.

For agricultural labourers, the situation is no less dire. Mechanisation, combined with the push for monocropping (cotton, followed by paddy), has led to the casualisation and shrinking of wage labour opportunities. This disproportionately affects women, who often face discrimination in hiring, both due to caste norms (where wage work is offered within dominant castes) and gendered assumptions (where male labourers resist taking instructions from women cultivators, particularly if they are single or from lower castes).

6. Indebtedness and the Penetration of Micro Finance Institution (MFIs)

The study has shown that women have been resilient in times of crisis, but due to the limited time, energy, and income, they are unable to address the needs of their families. It is not uncommon to find them driven to resort to distress sales of assets and unsustainable informal borrowing at very high interest rates.

While most women across the three states have reported having bank accounts, loans are mostly from informal sources, particularly for SC, ST, DT, SBC, and landless groups. Landowning households rely on both formal and informal credit for survival needs, underscoring the economic vulnerabilities women face in these districts.

Most of the borrowing by women is to meet expenses for running the household. Loans were taken for meeting health needs, paying agents who were helping with availing government

schemes, the education of children, weddings, and other household needs. Loans for daily needs were mainly taken during the lean seasons of April and May. General castes and OBCs took more loans for agriculture, whereas SCs took more for household purposes.

While most agricultural loans were sourced from banks by the landholding households, single women cultivators borrowed from SHGs, money lenders, and MFIs to meet their agricultural and other needs. Much of the credit was thus sourced from informal sources at significant interest rates, and often they mortgaged their gold or sold their goats to repay loans. The NABARD reports on the status of microfinance in India (NABARD, 2023-24 and 2015-16) have shown that out of the total loan disbursed to all the SHGs in India by public sector banks, the proportion of the women exclusive SHGs was 89 per cent in 2015-16 which increased to 96 per cent by 2023-24. This share was a little lower for Punjab (88%) than the other two states (96 per cent for Maharashtra and 92 per cent in Telangana). But in the case of private sector banks, nearly all loans to SHGs are disbursed to the women-exclusive SHGs. Even lately, the loans for NRLM are being channelled to the rural masses through the SHGs. These reports also show that due to heavy rates of interest nearly 100 per cent of the outstanding loans of the SHGs belong to the women-exclusive SHGs. The official page of the MFIs itself shows that the average rate of interest of the private sector MFIs ranges from 22-28 per cent.

With multiple private players in the agriculture sector, women and other small and marginal farmers must negotiate with multiple intermediaries such as agricultural input dealers, traders, insurance agents, etc., who often belong to dominant castes and classes. This is further aggravated by the failure of the public system to provide social and economic security to women farmers, forcing them to borrow to meet daily needs as well as for investments in developing their farms.

7. Exclusion from State Support and Institutional Failure

A pervasive and cross-cutting theme emerging from the study is the systemic failure of the state to recognise, support, or protect women farmers. This is not merely a case of neglect, but of structural violence embedded in policy design, where access to rights, entitlements, and services is dependent on land ownership, formal documentation, and digital literacy, all of which most women lack.

Across the study states, women reported limited or no access to pensions, public healthcare, housing, Ujjwala gas, crèches, or adequate MNREGA employment. Whatever they get is often inadequate to make a decent living. The Public Distribution System (PDS), though a lifeline in times of crisis, offers poor nutritional diversity and inadequate quantities, especially in a context where women's food provisioning responsibilities are increasing under cash-transfer models, as was seen in Maharashtra. The shift from grain entitlements to cash transfers in Maharashtra has only deepened women's burden to secure food amidst rising market dependency.

In Telangana, large-scale infrastructure projects under the neoliberal development paradigm have led to widespread land acquisition. Women, however, remain excluded from land titles and compensation processes. Despite the legal provisions of the LARR Act, the absence of state commitment and women's limited awareness of their rights have resulted in compensation being routed through male household heads. Often, such compensation is used to purchase consumer goods like motorbikes or mobile phones rather than being reinvested into agriculture or household well-being, reinforcing gendered dispossession.

The digitalisation of welfare access requiring Aadhaar linkage, OTP verification, and mobile-based authentication excludes many rural women, particularly those who are non-literate or lack independent access to phones. While many possess ID documents, benefits often do not materialise, either due to technical mismatches or bureaucratic opacity. Meanwhile, information about schemes rarely reaches rural women in remote geographies, further alienating them from the realisation of their rights. Even in MGNREGA, many women have complained that Aadhaar-linked authentication and Mobile Monitoring System were causing problems as the workers must wait after a tiring day till a photo is taken at the end of the workday. Network problems end up making them wait for hours at times.

State investments in agriculture have consistently been minimal. Rather than improving infrastructure for smallholder women farmers, such as water conservation, soil health, storage for produce, and decentralised market access, policy emphasis remains on inefficient direct transfers and input subsidies that rarely reach women. There has been little progress in securing women's land rights, expanding formal credit, or ensuring fair price realisation, leaving them reliant on exploitative intermediaries.

Finally, the state's reluctance to invest in the social infrastructure that sustains women's unpaid care and domestic labour, such as clean water, sanitation, energy, and housing, further entrenches gendered inequality. Poor women must perform this labour under the harshest conditions, with neither support nor recognition. Fetching water and collecting fuel have mainly been found to be women's responsibility. It adds to the work burden without any recognition. According to the Time Use Survey 2024-25, rural women in the three states spend about 300 minutes per day on unpaid activities, as compared to just 50 minutes in the case of rural males. Out of the total time spent on unpaid activities, the average time spent by Indian rural women on fetching water and fuel for household purposes only is approximately 56 minutes, and this time is higher for the resourceless social groups who do not own land or have access to private sources of drinking water. The Time Use Survey shows that the daily time spent on fetching water and collecting fuel for household purposes is higher for rural women belonging to STs (64 minutes) and SCs (58 minutes) than for the OBCs (52 minutes) and Others (51 minutes) (NSO, 2025). This burden becomes higher where the women do not have regular supplies from a public source. The FGDs with women in some surveyed villages in Telangana have revealed that water supply is limited to 1-2 hours a day in the case of piped water. As the responsibility of

filling water fell primarily on women, they shared that they spend close to two hours each day filling water for cooking and other household purposes.

We have seen that to make both ends meet, these women are engaged in multiple activities apart from the unpaid care responsibilities in their own households. The tendency to work in multiple activities is higher for the never married, divorced/separated women and widows than the currently married women. Things become worse if the women belong to socially marginalised groups. They work all the time not only to earn a living in the present times but also to pay off their loans, which have accumulated to tide over their past needs. In Telangana, Sette Santhosha, a woman from the Yadava community, Kolgur village, Gajwel mandal in Siddipet district, was widowed due to her husband's suicide. She was engaged in multiple works to support her family and clear the family debts after the death of her husband. She worked as an agriculture labourer, took care of a buffalo, stitched clothes, and ran a small Kirana shop in her own house, which is open during mornings and evenings and on days when she does not go for wage labour. Though she worked without rest, her income was limited. She did not earn enough to manage the household expenditure, let alone the repayment of debts.

Poverty and never-ending hard work take a toll on their health. In the survey, major health issues reported by women in all three states included backache, body aches, joint pain, headache, and weakness. Exposure to pesticides has also been reported in some villages. "Due to the increasing use of pesticides, I have a major skin problem on my hands, and it's also affecting my eyes", said Asha from Parbhani (Maharashtra). The worries to pay off the debt and keep getting work to make ends meet have also led to mental health issues among these women. Many women reported short-temperedness, insomnia, depression, and anxiety. Skin rashes and issues with eyesight are also common due to exposure to chemical pesticides. In Punjab, the incidence of illness among women and their family members is higher in the districts of Mansa and Bathinda than in the Sangrur district. This might be because the groundwater in these regions is unfit for consumption due to the presence of heavy metals and chemicals in it. During FGDs in Telangana state, women from Palugu Thanda, Devarakonda mandal, reported suffering severe backaches. This was due to challenging work and lifting loads, as well as bending the entire day to transplant paddy or pick cotton. Increased medical expenditure due to a lack of public health care services led to dependency on private medical services. Heavy expenditure on health has also led to indebtedness among these women. Between 20-25 per cent of the loans taken by the selected households in the three states were to meet the health expenses, and the average amount of these loans has ranged from about Rs 52000 in Yavatmal (Maharashtra) to Rs 3.20 lakh in Sangrur district (Punjab). The amount of loan for health purposes is higher where the access to public health services is lower.

This institutional failure is not accidental; it reflects a deliberate policy architecture that excludes women from the framework of economic rights. Women farmers are denied not only resources but also legitimacy, rights, and dignity. The welfare state, in its current form, is failing the women farmers, pushing them deeper into cycles of debt, dependence, and invisibility.

8. Continuum of Violence: Blurred Boundaries Between Domestic and Workplace

Gender-based violence affects about one-third of women in the world (World Health Organisation, 2013), and this is estimated to be costlier than any other form of interpersonal violence.

Sex ratio is one such crude manifestation of violence against women. Among the three selected districts, undivided Andhra Pradesh had the highest sex ratio of 993 in comparison to 929 for Maharashtra and only 895 for Punjab according to the 2011 census. The sex ratio for Punjab and Maharashtra was even lower than the national average of 943, which shows strong son preference in these states. However, an improvement was witnessed in the sex ratio by 0.69 per cent for undivided Andhra, by 6.06 per cent for Punjab, while Maharashtra witnessed a decline in sex ratio by 1.23 per cent from 1951 to 2011 (MoSPI, 2016).

Further, early marriage is a structural factor that has far-reaching consequences on women's life particularly, their reproductive health and identity (Singh & Samara, 1996). Studies show that early marriages lead to a disadvantaged position for females significantly affecting women's bargaining power within a marriage and compromising her involvement in family decisions and increased instances of intimate partner violence in some cases. The average age of marriage in India in the year 2020 was 22.7 years. Punjab showed a relatively better performance with mean age of around 24.4, followed by Maharashtra at 23.7 and Telangana at 23 years.

The study collected information about different forms of violence women face at home and at the workplace to understand the continuum of violence in the lives of rural women. The highest reported incidents of domestic violence were in Punjab, where overall 53 per cent of women respondents reported encountering some form of domestic violence in their lives, with married women and SC women reporting the highest instances of violence. In Maharashtra, this percentage was 35 per cent, with sharp district-level differences ranging from 5 per cent in Parbhani to 60 per cent in Akola. Higher rates were seen among widows (44%) and single women (79%) compared to married women (32%). In Telangana, the self-reported cases of domestic violence were relatively lower, around 13 per cent overall. However, this lower incidence might be because of underreporting on these issues due to social stigma and family pressure faced by the victims of the violence. As the data from the latest NFHS report reveals that 42.3 per cent ever-married women in the age group of 18-49 years in rural areas of Telangana reported having experienced spousal violence (NFHS-5, 2019-20). Also, as per NCRB Reports (2015-21), crimes against women rose by 35 per cent in Telangana. In 2021, Telangana ranked among the top 5 States with the highest rate of crimes against women.

In all the districts, verbal abuse by husbands was the most common type of abuse experienced by these women, followed by physical violence by husbands and verbal abuse by other family members. Women in all the states reported that the incidents of violence increased after

alcohol consumption by men. This percentage was 36 per cent in Maharashtra, 34 per cent in Telangana and 34 per cent in Punjab. Many women reported that due to alcohol addiction, their husbands forcefully took money from their hard-earned income. Sheela from Akola, Maharashtra, reported, "Whenever he needs alcohol, he sells some produce from the farm and uses the money to drink." The husband of Nenavath Bhanu from Telangana was an alcoholic. They owned 3 ½ acres of land in Telangana. Her husband would drink and beat her regularly. Whenever she tried to stop him, he beat her up. They made several attempts to get him admitted to a rehabilitation centre and spent a large sum on his treatment when his health deteriorated. Despite their efforts, they couldn't save him. His passing left Bhanu widowed at the young age of 26, with three small children to raise and the entire burden of managing the agricultural work on her shoulders. Left with three children, she faced sexual harassment, social stigma, and attempted suicide under relentless pressure.

Economic violence was also witnessed in many cases, with a significant percentage reporting that either the employer gives their payment in the hands of a male member, who is generally a husband or in majority cases, the market-related tasks were performed by male members of the family only. In all such cases, women were dependent on men even for their basic expenses. In Telangana, 10 per cent of women were forced to hand over their income to their spouses. In Punjab, though 77 per cent of women were engaged in livestock operations, only 36.51 per cent admitted that they themselves received the money from the sale of the livestock products.

Workplace violence refers to any act of sexual, physical harassment, or any kind of disruptive behaviour that takes place at the workplace. However, workplace violence was under-reported throughout the study in all the districts despite anecdotal references to employer abuse, indicating both normalisation and fear of stigma. Seventy-five women reported facing some kind of workplace violence in Telangana, whereas six women faced sexual harassment. In the case of Maharashtra, about 41 per cent of women labourers across three districts reported verbal abuse by the employer. Labourers from landless households reported (43%) more harassment as compared to those from land-owning households. This can be largely attributed to the greater economic vulnerability of the women belonging to landless families and hence their dependence on wage labour, limited mobility and bargaining power, and exposure to exploitative power dynamics in fields or with male employers. Also, 28 per cent and 34 per cent of women, respectively, reported facing casteist comments and caste discrimination at the worksite. In Punjab, however, none of the women reported facing workplace violence, which reflects either the normalisation of such instances or a strong reluctance to speak about them. Despite this, around 9 per cent of MGNREGA workers reported experiencing verbal abuse by the Rozgar Sevak, 5 per cent reported receiving threats related to denial of future work, and 2 per cent reported facing discrimination at the worksite. Beyond these figures, what emerged clearly from the interviews and key informant interactions from all three states was that harassment of women, especially agricultural labourers, is a common and persistent issue. A particularly widespread form of daily abuse occurs when women go to collect fodder from

fields owned by other farmers, where they are often subjected to both verbal and physical abuse.

8.1 Redressal Mechanisms

Across all three states, few women sought help to redress the issue, this proportion being 56 per cent in Maharashtra, 35 per cent in Telangana, and only 33 per cent in Punjab. Access to effective formal redressal systems is almost absent in all states due to a lack of awareness, institutional apathy, and socio-cultural gatekeeping. Most women reported relying on informal mechanisms such as family members, neighbours, or local leaders to mediate conflicts, with little hope of justice. Women belonging to SC, ST, and other marginalised communities are even more vulnerable due to their lack of productive assets and dependence on debt for even basic consumption needs. Widows and women from suicide-affected households carry the compounded burden of grief, unpaid loans, and social exclusion, excluded from both the productive economy and the protective apparatus of the state.

In Maharashtra, redressal mechanisms are largely informal, with 84 per cent of those seeking help turning to family members, and only 6 per cent going to the police. State support systems like the Bharosa Cell or Sakhi Centres were virtually unused, pointing to their inaccessibility or invisibility. In Telangana, also informal networks such as family friends, neighbours etc remain the primary source of support with 83 per cent of the women reaching out to these sources for help. Similar scenario was witnessed in Punjab with mainly 89 per cent reaching out to family for help. And only 13 per cent turned to formal mechanisms like the police or women's commissions. Jameela Nishat, Hyderabad based Women Rights Activist reported that this concern arose as women do not file a complaint due to social stigma and reputation of the family.

The case studies and KIIs also revealed that most women are unaware of institutions like LCC, set up to remedy such cases. Moreover, discussions with the LCC members across the three states revealed that they are not aware of their duties. The committee does not conduct any proactive publicity campaigns. Thus, the women in the unorganised sector, including agricultural workers, construction workers, domestic workers, and home-based workers continue to be vulnerable with no protective mechanism.

9. Concluding Comments: Structural Violence in Agriculture

For women in agriculture, violence is not confined to the private sphere; it pervades every site they inhabit and labour in. The boundaries between home and workplace are often fluid in the informal sector, like agriculture. Violence, whether physical, emotional, economic, or otherwise, traverses through both domains, making it difficult to name, challenge, or resist.

Women's workplaces in agriculture are ill-defined, informal, and deeply gendered. Whether working as unpaid labourers on family farms, hired workers in others' fields, or navigating markets, credit institutions, and government offices, they face a continuum of violence shaped

by caste, ethnicity, patriarchy, and class. On land that is technically in their name, women are often denied decision-making power, with family members denying them control. Many recounted how their husbands sold produce to fund addictions, or how they were harassed by male labourers they tried to supervise.

As wage workers, women routinely face discrimination based on caste, with lower-caste women often deprioritised or excluded from local employment and at times forced to accept exploitative conditions. Migrant sites make women particularly vulnerable with unsafe work environments, intensified domestic violence, and lack of redressal mechanisms. Market and institutional spaces such as APMCs, Krishi Kendras, banks, and procurement centres are also marked by harassment, gatekeeping, and social hostility, especially toward single and landless women.

The interlinking of domestic and workplace violence, with shared perpetrators, power dynamics, and patterns of exclusion, creates a seamless web of control. It not only undermines women's autonomy and safety but also perpetuates economic dependency, erodes self-worth, and reinforces their invisibility in both public and private life.

This continuum of violence underscores how structural violence is not confined to one or the other domain but rather extends to the entirety of women's experiences: from economic deprivation to bodily integrity, voice, dignity, and social recognition. It shows that the agrarian crisis is not just a crisis of production or employment, but rather it is a deep social and political crisis that plays out across all domains of rural women's lives. Addressing it requires both economic redistribution and social justice, gender equity, and institutional accountability.

Roadmap for Gender-Just Agrarian Transformation



This final chapter outlines a transformative agenda to dismantle the structural violence that shapes women's lives and labour in agriculture across Maharashtra, Telangana, Punjab, and India as a whole. It calls for nothing less than a systemic transformation: one that reclaims women's rights, labour, and knowledge as the foundation of a sustainable, equitable agrarian future.

- Recognise women as farmers through registration, joint and individual land titles, inheritance rights, tenancy reforms, and leasing of common lands to women's collectives.
- Shift to Ecologically Sound, Self-Reliant Farming (ESSRF): promote agroecological models, community seed banks, bio-input centres, and women-led procurement and food systems.
- Revamp MGNREGA to prioritise women- expand job days, ensure timely payments, and provide childcare, rest spaces, and water facilities.
- Ensure equitable access to credit and markets: regulate MFIs, provide low-interest formal credit, and curb exploitative trader-creditor ties.
- Universalise social protection: strengthen food, health, pension, and housing entitlements with women-centred service delivery.
- Address violence in all spaces: extend legal protections to informal work, strengthen Local Committees, and integrate legal aid and counselling in rural governance.
- Strengthen women's collectives and leadership: enhance representation in FPOs, cooperatives, forest and water bodies, backed by training and institutional support.
- Build accountability: gender-disaggregated data, regular audits, and participatory policy monitoring.

A Five-Year Action Plan to Address and Eliminate Structural Violence Against Women in Agriculture (2025–2030)

Mainstream discourse on agrarian distress often centres on male farmers and focuses on suicides, falling incomes, and degradation of resources. While critical, such framings overlook the gendered dimensions of distress and the ways in which women's lives and labour are disproportionately impacted through exclusion from land rights, wage disparities, unpaid care work, food insecurity, and vulnerability to various forms of gender-based violence within the private and public spheres, and their interconnections with environmental decline.

By highlighting these interlinkages and centring rural women's voices, the study challenges both the gender-blindness of the current agrarian policies and the urban-centric focus of gender based violence (GBV) implementation frameworks. The study findings call for a reframing of the agrarian distress that recognises the political subjectivity of women farmers and the intersecting ecological, economic and social forms of violence they face. Importantly, it brings out a nuanced analysis of how caste, class, ethnicity, gender, and other axes of discrimination and exclusion shape women's experiences of distress and violence in the context of agriculture. This approach opens up new possibilities for rights-based interventions within remote rural sites and economies, for migrant workers, for enhancing feminist policy frameworks, and ensuring a collective transformative rural development agenda, rooted in justice, dignity and equality.

The study significantly enhances our understanding of the patterns, forms, and consequences of structural and everyday violence experienced by women in the context of the agrarian crisis. The conceptual lens of structural violence has contributed to building links between the domains of gender-based violence and agrarian studies, showing how economic distress caused by neoliberal reforms, ecological degradation, and policy failure and neglect translates into forms of violence in the 'non-economic domains' resulting in physical abuse, mental trauma, dispossession, and social exclusion. Conversely, gender-based violence and structural exclusion also contribute to economic marginalisation, reinforcing an inter-generational cycle of distress.

Yet, amid these adversities, women display a remarkable resilience. They take on backbreaking agricultural labour, manage complex debt cycles, cultivate diverse crops against market pressures, and lead informal collectives to secure work and safety. Their stories are not just accounts of survival but also of agency, knowledge, and innovation.

The study used a participatory approach that involved rural women in shaping the research, and a feminist lens that centred their perspectives and exposed the structural inequalities underlying their experiences of violence. This approach led to increased visibility of experiences of violence faced by women farmers and workers among key stakeholders like government bodies, civil society groups, media platforms, and farmers' movements. It further has the potential to deepen engagement with community-based organisations and MAKAAAM's network partners, leading to joint campaigns and plans for sustained policy advocacy.

This five-year Roadmap for Action translates the key findings of the study and women's lived experiences into concrete implementable strategies spanning across eleven interlinked pillars. Each pillar combines policy recommendations with the voices of women who have lived through these hardships, making it clear that systemic change is urgently needed.

Strategic Pillars and Actionable Roadmap (2025–2030)

The roadmap is organised around eleven interlinked pillars that reflect both the structural nature of the crisis and the pathways for systemic transformation:

1. Recognition and Rights of Women as Farmers

"I cultivate cotton, tur, and other crops, manage sowing to harvest, and travel long distances for wage work when our land lies fallow. Despite doing everything a farmer does, my lack of land ownership means I am invisible in official records — excluded from schemes, credit, and recognition," says Usha from Maharashtra.

One of the central findings of the study is the persistent lack of recognition of women as farmers. Although women's participation in agriculture is recorded in official statistics, this acknowledgement has not translated substantively into policies or entitlements on the ground. Both the Agriculture and related Departments, including the Ministry/Department of Women and Child Development (WCD), have failed to recognise and address the specific needs and interests of women farmers who constitute 76.9 per cent of the workforce. The broader agenda for structural transformation, including land reforms and the implementation of relevant Government Resolutions (GRs), has also stagnated. Recognising women as farmers beyond tokenism is foundational to advancing any meaningful policy intervention, upholding the principle of substantive equality as a legal standard, and ensuring women farmers an equitable access to rights and resources.

Recommendations and Action Points:

- Critically review and revise existing agricultural policies through a transformative gender lens to address the deep-rooted dimensions of structural violence experienced by women in agriculture that impacts their voice, rights and bodily autonomy.
- Develop a comprehensive agriculture policy at both the central and state levels that foregrounds the needs, roles, and priorities of diverse women farmers. The policy must ensure formal recognition of women as farmers within national and state agriculture policies.
- Promote structural transformation through land reforms, equitable redistribution of land and water resources, and support for ecologically sustainable models of agriculture.
- Amend state-level operational definitions of 'farmer' to explicitly include women cultivators, tenants, sharecroppers, and labourers and ensure that entitlements are linked to the new definition.

- Mandate the collection of gender-disaggregated agricultural data in the Census, National Sample Survey (NSS), and other relevant agricultural surveys.
- Launch a national 'Women Farmers' Identity Card' scheme that can be linked to welfare entitlements.

2. Addressing Structural Disadvantage

"I was married at just 13 and forced to leave school, though I longed to study further. In my marital home, I began working as an agricultural labourer. The wages were never enough, so I rolled beedis and took on any work I could find. By my mid-twenties, my husband had taken his own life, and I was left to raise our two children alone, with little support from either my family or the state", says Geetha from Telangana.

The study highlights the multiple layers of structural disadvantage experienced by women, particularly those from historically marginalised castes such as SC, ST, NT, and DNT communities. Key issues include lack of access to formal education, early and forced marriages, sale of infants, poor access to health and nutrition, denial of dignified work, and exposure to violence and harassment. These experiences are shaped by the intersection of caste, class, and gender-based exclusions.

Although the Ministries of Women and Child Development, Social Justice, and Education run various schemes intended for the welfare of women and girls from disadvantaged backgrounds, the study found limited awareness of and access to these schemes. Flagship programmes such as Bal Vivah Mukh Bharat⁹ and Beti Bachao Beti Padhao¹⁰ require critical review, re-design, and an effective localisation process to reach and benefit the intended populations at the last mile. Similarly, schemes designed for SC/ST women need urgent attention in terms of outreach and effective implementation. Policies must include women at the table.

Recommendations:

- Conduct regular gender and caste audits of key government schemes such as *Bal Vivah Mukh Bharat*, *Beti Bachao Beti Padhao*, and SC/ST welfare programmes to assess inclusivity and effectiveness.
- Establish robust monitoring and accountability systems at the district and state levels to track implementation, last-mile connectivity, and impact.
- Launch community-based campaigns to ensure the legal age of marriage and promote girls' education and safe mobility, access to health, particularly within marginalised communities.

⁹ Bal Vivah Mukh Bharat, a Ministry of Women and Child Development initiative, aims to eradicate child marriage and advance girls' education, empowerment, and development.

¹⁰ Beti Bachao Beti Padhao (2015), a Government of India campaign, seeks to improve the child sex ratio and promote girls' education, led by the Ministries of Women and Child Development, Health and Family Welfare, and Education.

- Strengthen Child Protection and Welfare Committees (CWC) and ensure their proactive role in preventing early marriage, child labour, trafficking, and neglect.
- Improve access to and retention in formal education for girls from SC, ST, NT, and DNT communities through scholarships, transportation, and residential facilities.
- Ensure targeted investments and entitlements for historically marginalised women farmers through the Ministry of Social Justice, Ministry of Health and other relevant departments.
- Revamp and expand the *Beti Bachao Beti Padhao* programme with a sharper focus on addressing early marriage, ending gender-based violence, and ensuring education continuity for adolescent girls.

3. Rethinking the Agrarian Model to Address Structural Violence

“Farmers once grew moong and urad and paid us in grain and cash. Those days were better. Now, with only one crop, work comes all at once and then nothing for months,” says an elderly woman from Jamgaon. She further says, “When all the crops mature together, we have too much work for a short time, then no work at all. Monocropping has taken away our steady income.”

The study highlights the deeply gendered and ecological consequences of the dominant agrarian model driven by commercialisation, monocropping, mechanisation, and chemical-intensive farming. To reverse these trends and address the structural violence embedded in current practices, we recommend a transformative shift toward Ecologically Sound, Self-Reliant Farming (ESSRF) rooted in the principles of agroecology, sustainability, and equity.

Recommendations

- Promote agroecological farming practices through existing schemes like the Paramparagat Krishi Vikas Yojana (PKVY)¹¹ and the National Mission on Natural Farming (NMNF)¹², which hold significant promise for addressing the socio-ecological harms of monocropping.
- Reintroduce and support traditional and diverse cropping systems, especially those adapted to local ecologies and food cultures, to enhance resilience and reduce input costs.
- Encourage sustainable, community-based food systems that are locally managed, culturally relevant, and less dependent on volatile markets.

¹¹ The Paramparagat Krishi Vikas Yojana (PKVY), under the National Mission on Sustainable Agriculture, promotes organic farming through a cluster-based approach and Participatory Guarantee System certification. It aims to improve soil health, reduce chemical use, and encourage sustainable agricultural practices.

¹² The National Mission on Natural Farming (NMNF) is a government initiative launched in November 2024 to promote chemical-free, ecosystem-based natural farming methods. The mission aims to convert 7.5 lakh hectares of land into natural farming clusters and support 1 crore farmers through various initiatives.

- Establish community seed banks and food-based cooperatives to preserve biodiversity, promote seed sovereignty, and ensure women's control over agricultural resources
- Promote year-round agroecological farming to enhance local employment opportunities, ensure food and nutritional security, and reduce dependency on external inputs and market-driven cropping systems.
- Establish Bio-Resource and Service Centres (BRSCs) led by landless women's collectives to provide support services for agroecological farming (e.g., access to tools, bio-inputs, livestock, and knowledge).
- Strengthen and expand group farming and collective farming models, particularly those led by women. Government schemes such as the Mahila Kisan Sashaktikaran Pariyojana (MKSP), PM-KISAN, and MGNREGA should be leveraged to fund and sustain these initiatives.
- Incentivise the transition to ESSRF by providing income support, capacity building, and credit access to women farmers. Women's collectives should be recognised and included in financial disbursements and planning processes.
- Introduce successful models like Kudumbashree, which demonstrate the power of collective farming, women's economic empowerment, and ecological sustainability, and adapt them to regional contexts across states.
- Diversify rural employment options through integrated models that include group farming, backyard poultry, food processing, and local handicrafts, particularly for women and landless households.
- With improved education, create small scale industries where women can be employed.

“When I decided to convert part of my farm to natural farming, people laughed. They ridiculed me and called it ‘Colourful Farming’. But that same farm gives me happiness, it feeds my family, helps nature, and allows me to take decisions on my farm”, says Nilima a farm suicide affected woman from Maharashtra.

4. Land and Resource Rights

“My in-laws and the village panchayat refused to recognise my rightful share of land. I faced years of abuse, debt, and the loss of our land to my husband's addictions. I fought case after case until I secured one acre in my name. Even after my husband's death in 2024, they still threaten to evict me, but I will not give up what is mine,” says Gurjeet Kaur from Punjab.

Varsha, a farm suicide affected woman from Maharashtra, leases in land, despite the lack of resources. She says, “It's impossible to survive only on daily wages. There isn't enough work, and the pay is too little to support a family. When you farm, at least you have food grains for your family. Plus, when you cultivate, moneylenders are more willing to give loans because they

see you have the means to pay them back. I need loans to pay school fees and run the household.”

A significant finding of the study was the extremely limited access and control that women have over productive resources, especially land. While official data already indicates low ownership of agricultural land among women, our field research across Maharashtra, Telangana, and Punjab confirms that this gap remains stark. Most women work on land they do not own or control, making them invisible in official records and excluded from key entitlements, including agricultural credit, insurance, and government support schemes. In addition to land, women’s access to housing, livestock, irrigation, forests, and common property resources is also restricted.

Strengthening women’s resource rights, particularly land rights, is fundamental to ensuring their economic security, decision-making power, and autonomy within both the household and community. In light of these findings, the research has the following recommendations

Recommendations

- Expand and secure women’s rights to productive resources, including land, forests, water, housing, livestock, and commons. These rights must be recognised not only through formal titles but also through access, use, and control mechanisms, ensuring that women can exercise agency over these resources.
- Ensure women’s inclusion in local natural resource governance institutions, such as Water Users Associations (WUAs), Forest Rights Committees, Watershed Development Committees, and other community-based resource management bodies. Women’s participation must be mandatory and meaningful, not symbolic, to bring gender-specific issues and perspectives into decision-making processes. The women should be prepared to play their roles effectively.
- Strengthen the implementation of the Hindu Succession (Amendment 2005) Act (HSA) and similar state-level provisions by simplifying legal processes for women to claim inheritance and ownership. Awareness and legal aid campaigns must be conducted to ensure women are informed about their rights. Where applicable, personal laws governing property rights must be reviewed and amended to guarantee equal entitlements for women, regardless of religion or marital status.
- Mandate joint land titles in the names of both spouses in all land redistribution schemes, including ceiling surplus land, regularisation of occupied land, and housing schemes. The legal framework must also clearly establish the line of inheritance to sustain women’s rights in the long term and prevent dispossession in cases of widowhood, desertion, or divorce.
- Undertake tenancy reforms that explicitly support women cultivators and leaseholders. Given the widespread informal leasing arrangements, especially in regions with high male migration or absentee landowners, women tenants must be recognised and protected through formal, gender-sensitive tenancy frameworks.

- Promote secure land leasing models for collective farming by women, including long-term group leases on public or private lands. Panchayats should be encouraged to lease fallow or underutilised land to women's collectives for agroecological farming and livelihood generation.
- Enable and support women's collectives and group farming initiatives through access to land, water, financial services, and capacity building. Institutional support should include facilitation of land access, subsidies for land improvement, irrigation support, and linkage with relevant schemes like the Mahila Kisan Sashaktikaran Pariyojana (MKSP)¹³, MGNREGA, and state-level rural livelihood missions.

By securing women's rights to land and other productive resources, we not only address a core aspect of structural inequality but also unlock their potential as farmers, decision-makers, and leaders in climate-resilient and sustainable agriculture. Equitable access to resources is a critical foundation for any meaningful intervention in rural transformation, food sovereignty, and gender justice.

5. Employment and Livelihoods

Manjeeet Kaur who lost her husband due to illness and her son due to crop loss, is now struggling to make her both ends meet as debt and death has turned her from land owner to a labourer – she works in others' fields, sells milk from her one buffalo, collects cow dung from others' animal yards, sells dung cakes for a paltry amount so that she does not have to depend on others. Her other son is a drug addict and she does not want to live with him also. She earns her subsistence by remaining in the village doing multiple activities.

"These days, farmers spray so many chemicals, herbicides, pesticides, because they hope for bigger harvests, but there are no guarantees. The market decides what they grow, and they have to depend on costly hybrid seeds and fertilisers. For us farm labourers, it is a double loss. Herbicides have taken away much of our weeding work, so there are fewer days we can earn. And when we do work, we are in fields full of chemicals. Our hands and feet itch, rashes break out, and sometimes the smell makes us dizzy. We know it will harm us in the long run, but we have no choice if we want to feed our families," say women from Maharashtra and also echoed by those from Telangana and Punjab.

One of the central findings of the study is the extent and diversity of women's labour across rural contexts. Women are engaged in multiple forms of work, often simultaneously as cultivators, forest produce gatherers, sugarcane cutters, livestock rearers, agricultural labourers, domestic workers, and petty traders. This multiplicity of roles is not a sign of economic prosperity, but rather an indicator of livelihood precarity, distress-driven diversification, and the absence of stable and dignified employment options.

¹³ The Mahila Kisan Sashaktikaran Pariyojana, under the National Rural Livelihoods Mission, seeks to enhance the role of women in agriculture and promote their empowerment through improved opportunities and support.

This pattern of labour reflects a survival strategy, especially among landless, single, Dalit, Adivasi, and nomadic women. The lack of secure, remunerative work compels them to accept low-paid, seasonal, and informal jobs under exploitative conditions. Additionally, care work and social norms continue to restrict their mobility and time, limiting access to employment schemes or skilling opportunities. MGNREGA, a public employment programme designed to provide local employment during the lean season, has also failed the women.

While diversification within agriculture, particularly agroecological and localised models, can improve employment for most of the year, our qualitative findings point strongly to the urgent need for non-farm, locally accessible, and gender-responsive livelihood opportunities/employment. Without such interventions, women will continue to be trapped in low-value, high-risk labour cycles that offer little social or economic security.

Recommendations

Expand and strengthen the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide more secure and accessible employment for rural women. Demands have already been laid out by the NREGA Sangharsh Morcha¹⁴. This should include:

- Ensure the issuance of job cards in the names of women, particularly for single women, landless households, and women-headed families.
- Expand the number of permissible workdays beyond 100, especially for marginalised groups and in distress-prone districts.
- Ensure localised work planning, including tasks that align with women's time schedules and seasonal availability (e.g., aligning with lean agricultural periods).
- Increase daily wages to a minimum of Rs.600 per day, indexed to inflation and regional costs of living.
- Implement women-friendly provisions such as crèches, shaded rest areas, drinking water, and toilets at work sites.
- Address delays in payments through automatic compensation mechanisms and time-bound processing.

Invest in skilling, training, and knowledge-building for rural women that is tailored to local agroecological conditions, markets, and seasons. Pradhan Mantri Kaushal Vikas Yojana

¹⁴ The NREGA Sangharsh Morcha is a collective platform advocating for workers' rights under MGNREGA, demanding guaranteed employment, timely wages, and work without arbitrary deductions.

(PMKVY)¹⁵, Jan Shikshan Sansthan (JSS)¹⁶, The Deen Dayal Upadhyay Grameen Kaushal Vikas Yojana (DDUGKY)¹⁷ and similar schemes should be leveraged to cover the following areas:

- Agroecology and food processing
- Sustainable forest livelihoods
- Rural crafts and value-addition
- Digital literacy, financial management, and marketing
- Vocational training linked to local service gaps (e.g., solar repair, tailoring, healthcare aides)

Set up village-level Rural Employment and Resource Centres (RERCs) that act as nodal points for:

- Matching surplus rural labour, especially among landless women, to available wage work
- Offering information on rights, entitlements, and work opportunities
- Facilitating skill development, training, and market linkages
- Creating group employment models (e.g., collective processing, kitchen gardens, food delivery services, childcare cooperatives)

Develop a human resources policy for rural service delivery to institutionalise employment and social protection for women in various community services, including:

- Village-level Sakhis, ASHAs, Anganwadi workers, and nutrition facilitators
- Childcare workers and domestic support in public or community-run models
- Care service providers at migrant worksites or women-headed households
- Climate and disaster resilience workers (e.g., awareness building regarding climate change, advancing agroecology-based farming, etc.)
- At One stop crisis centres in the district and gender resource centres at the block levels
- At Open shelters for children

¹⁵ The Pradhan Mantri Kaushal Vikas Yojana, under the Ministry of Skill Development and Entrepreneurship, is a flagship scheme providing outcome-based skill training and certification to enhance youth employability and livelihoods.

¹⁶ The Jan Shikshan Sansthan Scheme, under the Skill India Programme of the Ministry of Skill Development and Entrepreneurship, provides non-formal skill training at the community level to promote self and wage employment among marginalised groups.

¹⁷ The Deen Dayal Upadhyaya Grameen Kaushalya Yojana, under the Ministry of Rural Development and as part of the National Rural Livelihood Mission, provides skill training and wage employment to poor rural youth, aiming to reduce poverty and support the 'Make in India' campaign.

- Providing Child Protection services

Ensure convergence across departments (Rural Development, Agriculture, Women and Child Development, Skill Development, Legal services) to align employment, training, and livelihood promotion efforts with the needs of rural women, especially those from the most vulnerable and disadvantaged groups.

Rural women's economic roles need to be recognised beyond their identity as agricultural workers. Policies must respond to the layered reality of their work lives, which span paid and unpaid labour, formal and informal roles, and multiple sectors. By expanding and diversifying rural employment and embedding it in the local economy, we can begin to build a more inclusive, dignified, and resilient rural livelihood framework for women.

6. Credit, Markets, and Financial Access

“Ten days after my husband's funeral, the moneylenders came to my door with promissory notes and loan papers, demanding repayment. My hands and legs trembled. They came with village elders, leaving me humiliated and anxious. My parents helped me repay some debt, but I still owe money and keep paying interest. To cultivate, you must borrow — but when the bank says no, we have no choice but to turn to moneylenders or microfinance. It's a trap you can't escape,” says Geetha from Telangana.

“No matter what happens, they expect the instalment on time. To meet the deadlines, I work as a wage labourer on neighbouring farms or sell part of my cotton harvest to traders who come to the village, even if the price is low. Missing a payment is not an option — the pressure never stops,” says Usha from Yavatmal.

“We bought one acre of land for Rs. 22 lakh, taking loans from the self-help group, a gold loan, and savings from selling milk and earlier compensation. It is our hope for the future, but if we fail to repay, we will lose it. Every day is about managing debts — farming when we can, doing wage work when we can't, and taking whatever work comes our way just to keep paying,” says Manjula from Telangana

A key finding from the study is the overwhelming dependence of rural women on informal credit systems, particularly Microfinance Institutions (MFIs) and Self-Help Groups (SHGs). In the absence of formal banking access, these are often the only available sources of credit. However, their terms are rarely favourable: interest rates are high, repayment cycles are rigid, and the pressure from recovery agents is intense, frequently resulting in harassment, social humiliation, and mental stress.

Women, especially from landless and low-income households, are often pushed to the forefront to borrow on behalf of their families. Yet, the loans they access are rarely used for enterprise development or income generation. Instead, they are mostly used for consumption to meet essential expenses such as food, health care, and school fees. This perpetuates the cycles of indebtedness, with little chance of financial or economic mobility.

Moreover, microfinance is increasingly promoted as the default rural credit model within larger macroeconomic policies, effectively bypassing the need for structural banking reforms. This reinforces women's position as small-scale borrowers and also undermines their potential as entrepreneurs, producers, and cultivators who deserve access to institutional finance at par with male farmers and businesses.

The credit crisis is deeply linked to exploitative market structures. Women are drawn into interlinked markets where input providers, who also double as creditors, control both the supply of inputs and the purchase of output. These market actors often provide seeds, fertilisers, and pesticides on credit, and later buy the produce at prices below the Minimum Support Price (MSP), especially when repayment is overdue. Women, lacking bargaining power or institutional support, are forced into distress sales, perpetuating both financial loss and dependence. Similar patterns exist in labour markets, where women face wage suppression, bonded arrangements through wage advances, and coercion.

Therefore, addressing rural women's access to credit and markets cannot be done in isolation, it must be accompanied by regulatory reforms, market restructuring, and institutional recognition of women as economic agents in agriculture and allied sectors.

Recommendations

6.1 Expand Access to Formal Low-Interest Credit for Women:

- Enable women to receive individual enterprise loans beyond SHG group lending models.
- Promote gender-responsive banking services to include simplified procedures, doorstep banking, and dedicated women's desks in rural banks and cooperative institutions.
- Strengthen institutional linkages with SHGs, women's cooperatives, and women's federations to ensure direct access to credit without middlemen or exploitative recovery models.

6.2 Regulate Microfinance Institutions (Mfis) and Informal Lending Practices:

- Implement stronger regulatory frameworks to monitor interest rates, recovery practices, and loan restructuring for women borrowers.
- Create district and block-level grievance redress mechanisms to address cases of harassment, coercive recovery, and over-indebtedness.

6.3 Promote Financial Literacy and Rights Awareness:

- Conduct regular community-based financial education campaigns for rural women, focusing on savings, credit management, debt cycles, insurance, and navigating digital and formal banking systems.
- Disseminate information about government schemes, subsidies, and credit-linked entitlements through women's collectives and local governance institutions (Panchayats, SHG networks, etc.).

6.4 Restructure and Decentralise Markets for Equitable Access:

- Expand women's access to regulated Agricultural Produce Market Committees (APMCs) and ensure safer, cleaner, and more inclusive infrastructure including toilets at mandis.
- Improve village- and block-level storage, processing, and cold-chain facilities to reduce distress sales and allow women to wait for fairer prices.
- Establish women-led procurement centres (e.g. self help groups in Telangana), haats, and cooperatives to help women bypass exploitative intermediaries.

6.5 Recognise and Invest in Women's Work Across the Agricultural Value Chain:

- Officially recognise agriculture, forests, informal markets, and migration worksites as legitimate workspaces for women under national and state-level labour and agriculture policies.
- Provide start-up support, subsidised inputs, tools, and agricultural equipment to women cultivators and landless workers, enabling them to strengthen their own production systems and market linkages.

Women in rural India remain structurally excluded from formal financial systems and equitable markets, despite playing critical roles as cultivators, traders, and workers. Breaking this cycle of dependency on informal credit and exploitative markets requires bold shifts in both policy and practice. By scaling up formal credit access, regulating MFIs, investing in financial literacy, and transforming market structures, and building safe public spaces, we can begin to build an enabling financial ecosystem that values and empowers women as full economic citizens.

7. Access to Agricultural Schemes

Despite the launch of flagship agricultural schemes like PM-Kisan, PMFBY (crop insurance), MNREGS for water conservation, and input subsidies, women's access to these programmes remains limited, fragmented, and often mediated by exclusionary conditions like land ownership.

Across the three study states, it became evident that the current design and delivery mechanisms of agricultural schemes fail to recognise the realities of women cultivators, especially those who are tenants, informal cultivators, single women, or part of joint families. Most schemes are routed through land records, bank accounts, or Aadhaar-linked verification systems. These criteria systematically exclude most women who are engaged in agriculture but do not possess legal titles to land or have independent access to bank-linked schemes.

Women farmers spoke of ineligibility for PM-Kisan, despite being the primary cultivators. Others reported delays or denials under Pradhan Mantri Fasal Bima Yojana (PMFBY) due to a lack of land ownership or inability to complete procedural requirements. Even where women had access to schemes, lack of information, poor frontline support, and local-level politics made them difficult to navigate. Instead, they relied on sundry informal creditors, often exploitative, to meet agricultural needs.

In several regions, women pointed to climate-related losses, such as unseasonal rain or hailstorms, as major threats to their cultivation. Crop raiding by wild animals, especially in forest-adjacent areas, was another issue frequently cited, for which no responsive or gender-sensitive compensation mechanism exists. These factors, combined with a lack of irrigation, poor-quality seeds from unregulated local dealers, and the absence of market access or fair pricing, lead to chronic underinvestment in women's agriculture.

Recommendations

To bridge these gaps and move towards designing gender-responsive agricultural schemes, the following recommendations are proposed:

7.1 Make All Agricultural Schemes Inclusive of Diverse Women

- Reform eligibility criteria to include informal cultivators, tenant farmers, sharecroppers, and women without formal land titles in all agricultural schemes, including PM-Kisan, PMFBY, irrigation schemes, and input subsidies.
- Extend PM-Kisan benefits to all women engaged in agriculture and allied activities, irrespective of land ownership.
- Invest in innovating in gender and agroecology-friendly tools and ensure their implementation.

7.2 Redesign Crop Insurance for Gender and Tenant Inclusion

- Revise PMFBY to cover losses faced by women cultivators and tenants through community-level enrolments or collective claim mechanisms
- Simplify the process for crop loss and animal raiding compensation.
- Include local verification via gram sabhas or women's groups rather than relying solely on land records or officials.

7.3 Build Responsive Climate and Risk Infrastructure

- Set up decentralised climate alert systems, with SMS or voice-based warnings tailored for non-literate women farmers and those in remote areas.
- Promote resilient agricultural practices, including agroecology, water-harvesting structures, and drought-resilient seeds, prioritising women's access to such interventions.

7.4 Strengthen Local Agricultural Ecosystems

- Ensure local availability of quality seeds, fertilisers, and fair prices for women cultivators.
- Prioritise water conservation assets under MNREGS on land accessed by women farmers, including leased or informally used land.
- Facilitate access to decentralised markets and support producer collectives to reduce women's dependency on exploitative middlemen.

7.5 Operationalise Gender-Sensitive Support Platforms

- Establish or strengthen Gender Resource Centres (GRCs) at the block and cluster level to support women cultivators in navigating schemes, credit, land rights, and redressal systems.
- Launch Mahila Kisan Helplines with trained women staff to provide legal, financial, and agronomic advice.
- Integrate violence redressal, land rights assistance, and agricultural scheme access into one-stop platforms for women farmers, possibly under the NRLM framework.

Women cultivators are central to India's rural economy yet remain on the periphery of state support. Recognising women as farmers in their own right, beyond land ownership, is the first step toward inclusive agricultural development. Access to schemes must be universal, unconditional, and tailored to women's realities, and support systems must be local, accessible, and gender-just. Without this, state programmes risk further marginalising the very women who sustain agriculture under increasingly difficult conditions.

8. Social Protection and Public Services

"Every day I walk for two hours just for water. By the time I return, I have no strength left for work in the fields or for myself, but what choice do I have?" (Woman from a Thanda in Telangana)

The study revealed significant gaps in the access, quality, and adequacy of public services and social protection schemes for rural women across Maharashtra, Telangana, and Punjab. Essential services such as health care, public distribution, pensions, MGNREGA, water and sanitation, counselling and support services for survivors of gender-based are either poorly implemented or structurally inaccessible for large sections of the population, particularly for women from Dalit, Adivasi, Nomadic, landless, and migrant households.

Despite existing provisions, the delivery of welfare entitlements is often fragmented, exclusionary, and burdened with digital and bureaucratic barriers. Women are disproportionately affected due to a lack of documentation, mobility, digital access, and gender-insensitive design of services. Access to public goods like food, fuel, water, care-infrastructure and shelter remains limited, forcing women to spend longer hours on unpaid work to compensate for the failures of state provisioning. The study has shown that inadequate quantity, quality and diversity in the public food distribution system have meant overt reliance on markets for food.

Moreover, families affected by land dispossession, forced displacement, and farmer suicides continue to face delays or denial of compensation and rehabilitation, with women often bearing the brunt of the emotional and economic fallout. Social protection systems must be urgently reimaged to be inclusive (including for women living with disabilities, across age-groups), universal, and responsive to the everyday crises faced by rural women.

Recommendations

8.1 Ensure Timely Compensation and Rehabilitation for Families Affected by Agrarian Distress:

- Mandate time-bound, gender-sensitive disbursement of compensation for families affected by farmer suicides, land acquisition, or displacement.
- Create a comprehensive relief package for women-headed households and dependent survivors, including access to pensions, land rights, and support for children's education and nutrition.

8.2 Universalise and Strengthen the Public Distribution System (PDS):

- Remove digital exclusions by doing away with mandatory Aadhaar-linking, e-KYC, and biometric authentication that have resulted in widespread denial of food entitlements.
- Expand the PDS food basket to include nutritionally diverse and culturally appropriate items such as multiple pulses (dals), cooking oil, millets, and sugar.
- Ensure portability of PDS for migrant workers, especially during seasonal migration, through effective implementation of One Nation, One Ration Card.

8.3 Guarantee Maternity Entitlements and Nutrition as per The NFSA (National Food Security Act):

- Fully implement maternity benefits of Rs. 6,000 under the Pradhan Mantri Matru Vandana Yojana (PMMVY) for all pregnant and lactating women, irrespective of parity or employment status.
- Ensure community-level delivery of supplementary nutrition through Anganwadi centres, and strengthen their functioning with adequate staffing, supplies, and community monitoring.

8.4 Universalise Social Pensions:

- Introduce a universal old-age pension scheme with a minimum monthly pension equivalent to at least 50 per cent of the prevailing rural minimum wage.
- Extend pension coverage to all single, widowed, deserted, elderly, and disabled women, without exclusionary eligibility filters.

8.5 Improve Access to Gender-Responsive Healthcare Services:

- Expand rural health infrastructure to ensure access to comprehensive primary health care, with a focus on reproductive, maternal, and mental health services.
- Ensure availability of trained frontline health workers (ASHAs, ANMs, and Sakhis) and diagnostic facilities, particularly in underserved tribal and remote areas.
- Provide free or subsidised regular health screenings for women agricultural workers exposed to chemical farming and physical strain.

8.6 Invest in Rural Infrastructure with a Gender-Sensitive Lens:

- Improve the availability and quality of drinking water, sanitation, housing, and energy through time-bound infrastructure missions that prioritise women's safety, dignity, and labour.
- Ensure separate, functional, and well-maintained toilets and bathing spaces for women in public and workplace areas such as farms, markets, and MGNREGA sites.
- Provide access to clean energy sources (e.g., LPG, solar lighting) to reduce the burden of fuelwood collection and indoor pollution.

A rights-based and inclusive approach to social protection and public services is essential to reduce the structural inequalities faced by women in agriculture and rural livelihoods.

Universalising entitlements, removing access barriers, and designing services around women's needs and realities will go a long way in strengthening the social safety net and enabling a life of dignity and security for rural women across castes, classes, and regions.

9. Addressing Gender-based Violence and Ensuring Safety

“One day I found my neighbour was hitting an old woman. When I saw this, I intervened and asked him to stop beating the old person. The man was extremely violent and kicked me in my abdomen because of which I passed urine and immediately collapsed. When I recovered, I went to the police station and filed a case. A lady constable saw the serious injuries I had on me and filed an FIR against the perpetrator. I left home and went to my mother's village to recover from my injuries. Due to the police complaint, the perpetrator came and offered to pay me Rs 50,000/- to withdraw the case. I refused the money because I wanted justice. The elders in my village took the perpetrator's side and insisted that I should withdraw my complaint. After many months I was forced to withdraw the complaint. I did not get any justice. The perpetrator is roaming around.” (Telangana)

The study revealed that violence against women in rural areas is not limited to domestic spaces or workplaces in agriculture, but is deeply tied to patriarchal norms, entrenched caste and class hierarchies, and the failure of institutional systems meant to provide justice. In the example above, the violence stemmed from a woman intervening in defence of an older person, yet she faced severe physical assault, intimidation, and pressure from community elders to withdraw her complaint. Despite filing an FIR and having visible injuries, she was denied justice, illustrating how formal systems such as the police often fail rural women and how community structures side with perpetrators rather than survivors. While agrarian distress can exacerbate women's vulnerability to violence, these cases also point to how patriarchy and systemic impunity operate in rural contexts to silence women and deny them redress.

Although two important legal frameworks exist to address violence against women-the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Protection of Women from Domestic Violence Act, 2005 (PWDVA), they remain grossly underutilised in rural and agricultural contexts. Several institutional mechanisms, such as Local

Committees (under POSH), Special Cells for Women and Children (with the police), Sakhi One Stop Centres, Bharosa Cells, and helplines have been introduced. However, their reach and effectiveness remain limited, particularly for women living in remote, forested, or on migration sites. These institutional mechanisms are largely in name and not adequately supported with institutional and procedural assurance

The study found that most rural women rely on neighbours, relatives, or friends to resolve cases of violence rather than accessing formal mechanisms. This is due to multiple barriers, including:

- Lack of awareness of legal rights and institutional provisions for safety and protection
- Fear of backlash, social stigma, or loss of livelihood
- Restricted mobility and dependence on male family members to reach redressal centres
- Distrust of formal systems, due to re-victimisation and especially where caste and gender biases are embedded in local institutions.

Recommendations

9.1 Recognise and Address Violence in Agriculture as a Workplace Issue:

- Extend the POSH Act to explicitly include informal and non-traditional workplaces, such as farms, forests, cattle sheds, and migrant labour camps.
- Issue sector-specific guidelines that mandate protection measures for women agricultural workers and ensure enforcement through local authorities.

9.2 Decentralise and Strengthen Local Committees (Lcs):

- Make Local Committees under POSH functional at the village, cluster, or gram sabha level, ensuring representation of women workers, Dalit/Adivasi women, and other marginalised groups.
- Provide regular training and capacity building to committee members on gender-sensitive inquiry, legal frameworks, and survivor-centred approaches.

9.3 Establish Decentralised Redressal and Support Mechanisms:

Set up/strengthen Gender Resource Centres (GRCs) at the village/block level in addition to existing district level One Stop Crisis Centres with dedicated budgets that offer:

- Legal aid,
- Crisis counselling,
- Mental health support,
- Linkages with police, hospitals, and shelter services.
- Integrate redressal services with women's collectives and NRLM platforms to increase trust, access, and community accountability.

9.4 Create Accessible and Anonymous Complaint Systems at The Grassroots:

- Introduce SHE-Boxes or other confidential reporting tools at village-level institutions such as schools, health centres, or panchayat offices.
- Regularly monitor and follow up on complaints through a community oversight mechanism, that has been sensitised to gender issues.

9.5 Expand Safe Spaces and Support Systems for Vulnerable Women:

- Build safe houses or crisis shelters at the taluka/block level with special focus on migrant women, single women, women survivors of violence, and trafficked women.
- Offer mobile counselling and paralegal support services in remote and underserved areas.

9.6 Undertake Sustained Awareness and Prevention Campaigns:

- Launch village-level awareness drives through NRLM, SHGs, and agricultural extension services to educate women and communities about rights, redressal systems, and existing government schemes. Conduct safety audits and build safe panchayats.
- Develop visual, audio, and community-based IEC (Information, Education, Communication) materials in local languages for better outreach.

9.7 Sensitise and Train Local Institutions On Caste and Gender Dynamics:

- Conduct regular gender and social equity training for personnel in banks, APMCs, forest departments, and police stations.
- Ensure institutional accountability through social, safety and governance audits and community feedback mechanisms.

Ending violence against women in agriculture requires a paradigm shift that recognises both the home and the farm as sites of work, struggle, and resilience. Addressing this violence through localised, inclusive, and survivor-centred mechanisms, grounded in legal rights, restorative justice principles, and collective power, is key to ensuring dignity, justice, and safety for women working across the agrarian landscape.

10. Women's Leadership and Collectivisation

“Agricultural work is uncertain, but in our labour gang we look out for each other. Farmers get reliable workers, and we get safety in numbers,” says a woman from Maharashtra.

One of the most powerful findings from the field is that wherever women have collectivised, they have secured better livelihoods and challenged structural inequalities, improved bargaining power, and built resilience in the face of agrarian distress. Women's collectives, whether as SHGs, labour collectives, or Farmer Producer Organisations (FPOs), have proven to be critical platforms for ensuring access to credit, markets, skills, technology, and public schemes.

Investing in collectivisation and women's leadership is a strategy for economic empowerment, and a pathway to social transformation.

10.1 Kudumbashree: a Scalable Model of Women-led Collective Farming

A compelling example of women's successful collectivisation is the Kudumbashree Mission in Kerala, particularly through its collective farming model introduced in 2009. By integrating NABARD's concept of Joint Liability Groups (JLGs) with community-based farming and linking it with government subsidies and technical support, Kudumbashree created a robust ecosystem for women farmers.

Key features of the model include:

- Formation of JLGs with 4–10 women from the same or nearby neighbourhood groups (NHGs).
- Institutional oversight through structures that monitor functioning, endorse land availability, and verify crop areas.
- Linkages with NABARD and banks for credit at subsidised rates (effectively 2 per cent with prompt repayment).
- Convergence with schemes such as MKSP, MGNREGA, and BRGF for inputs, land preparation, and training.
- Incentives for collective production, such as Area and Production Incentives, distributed through Kudumbashree.
- Establishment of Farmer Facilitation Centres (FFCs) at the village level that provide handholding support, access to government schemes, training, and field-level guidance.
- Skill development of 30,000 JLGs and training of 10,000 master farmers in sustainable agriculture practices, bio-inputs, and repair of agricultural machinery.

This model demonstrates the power of institutional convergence, community monitoring, and policy innovation in empowering women farmers at scale.

10.2 Strengthening Women's Collectivisation and Political Participation

While self-help groups have played an important role, women's political participation must go beyond economic collectivisation to include active engagement in local governance and decision-making.

- **Ensure implementation of women's reservation in Panchayati Raj Institutions (PRIs):** The mandated reservation for women in PRIs must be fully actualised, with mechanisms to monitor compliance and address gaps.
- **Build capacities of elected women representatives:** Pre-election training, periodic handholding support, and peer-learning networks for women panchayat leaders and members should be institutionalised to strengthen their participation and leadership.

- **Increase political party accountability:** Political parties must be encouraged, and where possible mandated, to field more women candidates at all levels of governance, moving beyond token representation

10.3 Expanding Women's Access through FPOs

In recent years, the government has recognised the importance of promoting women's leadership in agriculture through programmes like the Mahila Kisan Sashaktikaran Pariyojana (MKSP) and the Central Sector Scheme for the Formation and Promotion of 10,000 FPOs. These are vital steps toward building gender-responsive agricultural ecosystems.

However, despite this policy intent, women's representation remains limited. As of July 2024, only 810 of the 8,780 registered FPOs (about 9.2%) are all-women FPOs, and 35 per cent of total members across FPOs are women (PIB, 2024). This shows some progress but also highlights the need for targeted efforts to ensure that women are not just members, but active leaders and decision-makers.

To deepen women's participation in FPOs:

- At least 50 per cent of newly promoted FPOs must be women-led or women-majority entities.
- Provide special incentives, including:
 - Enhanced capital support and interest subsidies,
 - Dedicated infrastructure (storage, processing units),
 - Access to tailored capacity-building and marketing support.
- Ensure quotas for women in FPO boards and governance structures, and build their leadership skills for negotiation, enterprise management, and technology adoption.
- Foster platforms for peer learning and knowledge exchange, especially for women from Adivasi, Dalit, and minority communities.

10.4 Strengthening the Ecosystem for Women's Collectives

Building on these models and experiences, it is critical that state and central governments create an enabling ecosystem for women's collectivisation that includes:

- Legal recognition and registration support for informal collectives.
- Dedicated funding streams and handholding support for SHGs, JLGs, FPOs, and cooperatives led by women.
- Linkages with social protection (such as crop insurance, maternity benefits, pensions) and public employment schemes like MGNREGA.
- Inclusion in local governance and farmers' unions, ensuring that women's voices are represented in decision-making forums, Panchayats, and Gram Sabhas.

Recommendations

- Promote and invest in women-led collectives, FPOs, and cooperatives with financial, infrastructural, and legal support.
- Set targets for the inclusion of women in new and existing FPOs, with specific incentives for all-women FPOs.
- Converge existing schemes like MKSP, NRLM, MGNREGA, and the agriculture department services to strengthen women's groups.
- Establish local support platforms such as FFCs for training, access to inputs, marketing, and state schemes.
- Encourage women's participation in governance, from local bodies to farmer unions and producer networks.
- Create platforms for peer learning and collective strategising to sustain and scale women's agricultural innovations.

Collectivisation offers a pathway for economic empowerment, resilience, and rights-based participation of women in agriculture. When women come together, they not only build enterprises—they also build solidarities, assert identities, and shape futures. Investing in these collective structures is fundamental to building a just, equitable, and sustainable rural economy.

11. Monitoring, Advocacy, and Accountability

The study showed that key indicators such as women's land ownership, access to institutional credit, visibility in agriculture, and safety continue to show limited progress. Several recommendations have been made in this roadmap document, however, for those to succeed it is important to institutionalise robust monitoring, ensure accountability, and sustain advocacy efforts at every level, from local to national.

Our study revealed that many programmes can benefit from gender-responsive monitoring frameworks. Women's access to schemes is not tracked adequately, and there is a paucity of disaggregated data on how women in agriculture experience structural barriers- whether it is in scheme uptake, violence, climate impacts, or market access. Moreover, most schemes report outcomes based on household data, masking intra-household disparities, especially for women-headed households, single women, and tenants.

Better design and delivery must be complemented with stronger systems of accountability.

Recommendations

11.1 Collect and Use Gender-Disaggregated Data

- Mandate the systematic collection and reporting of gender-disaggregated data across agriculture, landholding, scheme access, credit, labour, migration, and violence.

- Disaggregate data further by caste, marital status, tenancy status, and other intersectional factors to capture layered vulnerabilities.
- Encourage real-time dashboards at the district level to track access and uptake of schemes among women in agriculture.

11.2 Strengthen State-Civil Society Collaboration

- Institutionalise regular engagement between government departments (central and state), NRLM, Panchayati Raj Institutions, and civil society organisations to co-design and monitor gender-sensitive reforms.
- Establish multi-stakeholder working groups with representation from women's groups, researchers, grassroots unions, and local administration to ensure accountability in planning and budgeting.

11.3 Invest in Grassroots Women's Organisations to Drive Change

- Support and collaborate with women's collectives, movements, and networks to play a watchdog role on policy implementation, scheme delivery, and grievance redressal.
- Provide institutional and financial support to women's organisations to monitor ground-level violations, exclusion, or misuse of schemes.

11.4 Institutionalise Gender Audits and Social Accountability Mechanisms

- Mandate regular gender audits of key agriculture, food security, and welfare programmes at the block, district, and state levels, including MNREGS, PM-Kisan, PDS, and NRLM.
- Ensure transparent reporting and public dissemination of audit findings and link them to corrective actions and budget reallocation.
- Promote social audits, public hearings, and grievance redressal forums to enable women to demand accountability from frontline staff and departments.

11.5 Amplify Women's Voices Through Public Advocacy

- Organise public hearings, digital campaigns, and policy roundtables to share testimonies, amplify lived experiences, and build public pressure for policy change.
- Collaborate with media, academic institutions, and legal experts to produce and disseminate research, policy briefs, and field stories on structural violence and exclusion in agriculture.
- Develop training modules for panchayat members and government staff to sensitise them on gender equity, intersectionality, and inclusive governance.

11.6 Institutionalise Monitoring Units and Feedback Loops

- Set up dedicated monitoring units within Ministries of Agriculture, Rural Development, and Women & Child Development to track and evaluate gender equity outcomes.

- Include feedback mechanisms where women farmers and labourers can report issues anonymously via helplines, local grievance cells, or village-level meetings.
- Ensure that monitoring results lead to real-time reforms, resource allocation, and not just symbolic reporting.

Monitoring, advocacy, and accountability are not post-facto exercises but core governance functions that must be embedded in programme design, budgeting, and implementation. For the structural challenges facing women in agriculture to be addressed meaningfully, we need transparency, participation, and institutional responsiveness. Civil society and the state must work as co-creators of a new agrarian social contract, one that recognises and uplifts women as key actors in food systems, rural economies, and community life.

Concluding comments

This study has brought into focus the structural violence experienced by women in agriculture, making visible their invisibilised labour, voices, and struggles across Maharashtra, Telangana, and Punjab. By foregrounding the interlocking forms of economic, social, and ecological distress, it reframes women as farmers and rights-holders while also highlighting their agency in resisting marginalisation through everyday acts of survival, collective organising, and demands for recognition. The insights generated chart a roadmap for gender-just agrarian transformation that calls for inclusive policies, recognition of women's rights to land and livelihood, expansion of social protection, and investment in women-led collectives.

Importantly, the study highlights that addressing structural violence against women in agriculture will not only secure women's rights but also strengthen farming itself. When women farmers have access to land, resources, social protection, and decision-making spaces, agricultural productivity improves, ecological practices are sustained, and rural households become more resilient. Creating enabling conditions for women's leadership and agency uplifts the entire farming community by creating more inclusive, equitable, and sustainable forms of agrarian development. In this sense, the struggle for justice for women farmers is inseparable from the struggle for a stronger, fairer, and more viable agriculture for all.

Going forward, sustained advocacy, accountability, and state–civil society partnerships will be critical. At the same time, future research must address critical gaps in understanding rural men's changing roles and aspirations within agriculture-based households, alongside those of women and youth. It is essential to examine how asset-ownership centric, DBT-routed agricultural schemes affect landless and tenant farmers, particularly women, and how these policies are reshaping tenancy markets. Research must also focus on the potential of alternative cropping patterns that are labour-intensive and enhance women's participation. The gendered dynamics of farmers' unions and the barriers to women's leadership require systematic study through case analyses. In addition, the push for digitalisation and e-governance must be

scrutinised for how it entrenches structural violence against women. Finally, migration, mechanisation, and state schemes demand urgent exploration for their role in displacing rural labour.

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SOPPECOM

Society for Promoting Participative Ecosystem Management (SOPPECOM) is a non-profit, non-government organisation working in the area of natural resource management (NRM), primarily in rural areas. It is committed to the principles of sustainable and rational use of natural resources, equity and social justice in the distribution of benefits, especially to the disadvantaged sections like Dalits, landless and women, and to the democratic and decentralised governance of these resources. As an organisation committed to these principles, SOPPECOM extends its support to grassroots groups working on NRM issues through training, resource literacy, participatory planning, research and policy advocacy.

Gender, understood in its diversity, and natural resources is a core pillar of SOPPECOM's work. It seeks to encourage, participate in and support interventions that can help bring gender concerns to the centre of policy, practice and research in the area of natural resource management, specifically land and water management.

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MAKAAM

Established in 2014, MAKAAM, or Mahila Kisan Adhikaar Manch (Forum for Women Farmers' Rights), is a nationwide informal alliance of more than 120 individuals and organisations of farming women, of women farmers' collectives, civil society organisations, researchers and activists, drawn from 24 states of India, to secure due recognition and rights of women farmers in India.

The mission of MAKAAM is to visibilise women farmers – especially smallholder marginalised women from Dalit and Adivasi communities with a development vision led by social justice, plurality of knowledge systems and sustainability driven by ecological approaches – and to create and secure rights over productive livelihood resources (land in particular) as well as entitlements over a variety of support systems, with equal participation of these women in decision making in various institutions, starting with the family, to ensure empowered, self-reliant, sustainable women's livelihoods.

<https://makaam.in/>