

(A No. 144) Women in Agriculture: Empowerment, SHGs & Policy Initiatives

Ananya Gupta

G.B. Pant University of Agriculture & Technology, Pantnagar

Abstract

Women contribute significantly to Indian agriculture, often performing more than half of the farm labor, yet they remain largely invisible in policy frameworks, credit access, technology use, and land ownership rights. This article explores the role of women in agriculture, their contribution to productivity, barriers to empowerment, and existing government initiatives such as Self-Help Groups (SHGs), Mahila Kisan Sashaktikaran Pariyojana (MKSP), National Rural Livelihoods Mission (NRLM), and livelihood diversification programs. The article also highlights the importance of gender-sensitive policies, access to land rights, digital literacy, entrepreneurship, and capacity-building models to strengthen women-led agriculture. With strong institutional support and inclusion in modern agri-markets, India can move toward truly inclusive and sustainable agriculture.

1. Introduction

Agriculture in India is not only a source of food security and economic stability but also a major employment sector for women. Over **33% of cultivators and 45% of agricultural laborers** in India are women, yet they face systemic challenges such as lack of land ownership, limited credit access, and exclusion from decision-making. Despite these challenges, women are actively engaged in sowing, weeding, transplanting, livestock care, post-harvest processing, and market sale—making them critical agents in agricultural sustainability.

2. Role of Women in Agricultural Activities

Activity	Women's Contribution
Seed sowing & nurseries	Very high
Transplanting & weeding	High
Livestock care	High
Processing & storage	Moderate
Market decisions	Low
Technology use	Limited

Their work is often unpaid or underpaid, leading to “invisible labor.” A gender-focused agricultural policy is necessary to acknowledge and compensate their role.

3. Key Challenges Faced by Women Farmers

3.1 Land Ownership

Only **12–14%** of women have legal ownership of agricultural land, restricting their eligibility for bank loans and subsidies.

3.2 Credit & Financial Support

Lack of collateral prevents women from obtaining agricultural loans, limiting entrepreneurship.

3.3 Limited Access to Technology

Modern machinery is generally designed for male operators. Training programs often exclude women.

3.4 Social Barriers

Decision-making in farming is predominantly male-driven, restricting the economic autonomy of women.

4. Government Schemes Supporting Women in Agriculture

Scheme	Focus Area
MKSP	Skill training & empowerment
NRLM	SHG formation & livelihood projects
DAY-NRLM	Entrepreneurship
Mahila Co-operative Banks	Credit access
PM-KISAN (Joint accounts)	Income support
AIF	Infrastructure loans for women FPOs

5. Self-Help Groups (SHGs): A Pillar of Rural Empowerment

- Over **82 lakh** SHGs operating under NRLM
- Provide credit linkage, collective bargaining, and micro-enterprise development
- Women SHGs are promoting mushroom farming, dairy, backyard poultry, agro-processing, millet products, and local supply chains

SHGs have become a strong model for rural entrepreneurship and financial independence.

6. Livelihood Diversification for Women

Potential Areas

- Dairy and livestock management
- Mushroom and backyard poultry

- Floriculture and nursery raising
- Food processing and packaging
- Agro-tourism and rural enterprises

Diversification helps generate year-round income and reduces dependence on seasonal crops.

7. Technology & Digital Inclusion for Women

Technology	Benefits
Mobile advisory apps	Weather & crop information
Digital payments	Financial independence
AI-based advisory	Vernacular language support
e-NAM	Direct access to markets
Agri-drones	Labor saving
Online training portals	Skill development

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Digital literacy is the gateway to empowerment, particularly for young rural women.

8. Policy Recommendations for Women-Centric Agriculture

1. Legal reforms for land inheritance and joint ownership
2. Separate MSP and procurement systems for women-owned farms
3. Special credit schemes with low interest rates
4. Women-friendly agri-machinery design
5. Women-only agri-training centers at block level
6. Linking SHGs with agri-tech startups
7. Inclusion of women in FPO leadership roles
8. Digital literacy campaigns
9. National-level database of women farmers
10. Recognition and fair wages for agricultural labor

9. Success Models from India

- **Dairy cooperatives in Gujarat** driven by women
- **Millet SHGs in Telangana** exporting products globally
- **Mushroom units in Himachal Pradesh** providing monthly income to women-led households
- **Kerala Kudumbashree Model** – one of the largest women empowerment projects in Asia

These cases show how collective action can transform rural livelihoods.

10. Conclusion

Women are the backbone of Indian agriculture but often remain outside decision-making systems. Empowering them through access to land, credit, technology, training, and market linkages is essential for agricultural sustainability. SHGs, skill development programs, and digital tools are reshaping rural livelihoods and enabling women to transition from agricultural laborers to agricultural entrepreneurs. True agricultural reform will be achieved only when women are fully integrated as equal stakeholders in the development process.

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