



Photo Courtesy: Snehasis

## Assessment to Understand Access to Government Schemes by Women Farmers of Bihar

**Conducted By**

UJAS (National Coalition of Civil Society Organisations) - Bihar Chapter

**Year 2020**

## Contents

Topics	Pages
Abbreviations	3
List of Figures & tables	4
Key Findings - Highlights	5
Chapter I: Setting the Context	6
Chapter II: Methodology	9
Chapter III: Results & Findings	12
Chapter IV: Conclusion & Recommendations	23

## Abbreviations

BPL	Below Poverty Line
CACP	Commission of Agricultural Costs and Prices
CLFs	Cluster Level Federations
CSOs	Civil Society Organisations
KCC	Kisan Credit Card
KSNY	Kisan Samman Nidhi Yojana
KYC	Know your customer
LAMIC	Low and Middle-Income countries
MAKAAM	Mahila Kisan Adhikar Manch
NABARD	National Bank for Agriculture and Rural Development
PACS	Poorest Areas Civil Society
PLFS	Periodic Labour Force Survey
SHGs	Self Help Groups
SMFs	Small and Marginal Farmers
SMS	Short Messaging System
WHO	World Health Organisation

## List of Figures & tables

### Figures:

Fig. 1: Caste distribution of respondents

Fig 2: Religious affiliation of respondents

Fig. 3 Ownership of the land

Fig 4 Person owning the land

Fig 5 Farmer registration status

Fig 6 Person registered as farmer

Fig 7 Agricultural Activities

Fig 8 Loan taken in last six months

Fig 9 Loan taken against mortgage

Fig 10 Objects mortgaged for loan

Fig 11 Awareness about KSNY

Fig 12 Awareness about KCC

Fig 13 Own Kisan Credit Card

Fig 14 Loan through Kisan Credit Card

Fig 15 Reasons for not availing benefits of KSNY scheme

Fig 16 Obtaining lease during lockdown

Fig 17 Subsidy

Fig. 18: Reasons for not availing subsidies

Fig 19 Perception on Role of Gender in Availing Subsidies

### Tables

Table 1: Difficulties in availing loan through Kisan Credit Card (KCC)

### Key Findings – Highlights of the Study

- Only a meagre 7.9% of the women possessed lands in their own name. The remaining 88.7% women who had information on land ownership status, stated their male family members to be owners of the same.
- Of the 72% women who responded having farmer registration, all of them were in the name of their male family members.
- Most women reported being involved in sowing (86.4%) and reaping (94.1%).
- Women reported devoting more than five hours (5.3 hours) on an average in the field participating in agricultural activities.
- About 36% women had to mortgage something against it, with their personal jewellery catering as the most frequent mortgaged item (86.9%).
- KCC being an age-old scheme, awareness regarding it, among the women farmers was less in comparison to KSNY (46.1% knew about KCC vis-a-vis 72.6% for KSNY).
- Only a meagre 10% had availed the benefit of KCC by taking a loan.
- Total proportion of women who has not received any assistance from KSNY goes up to a staggering 50.4%.
- Documentation constraints ranging from not having land in their own name to complicated procedures etc. were cited as the primary concerns for unable to avail the benefits of KSNY and KCC. Interestingly, four women cited not having any male member at home ('Mere ghar mein koi aadmi nahi hain') as a ground for not availing the loan under KSNY.
- More than 90% of the women reported their inability to sell crops in the market, as vehicles were not plying. That they were compelled to store and consume the products at home due to the lockdown were the two most frequently testified difficulties reported by the women
- More than 85% of the women farmers reported not receiving subsidies in the last one year
- Nearly half of the 455 women who reported they were unable to avail subsidies rendered land not being in their name to be the primary reason (47.8%).
- More than half the women (54.1%) stated that in their perspective it was easier for men to avail subsidies



**Photo Courtesy: Snehasis**

## Chapter I: Setting the Context

Pradhan Mantri Kisan Samman Nidhi Yojna (KSNY), announced in December 2018 was a tectonic shift in the nature of government support to farmers in India. This scheme was aimed at addressing the liquidity constraints of farmers for meeting their expenses for acquisition of agricultural inputs and services. This scheme is particularly important in a country like India, where still about half of the farming households do not have access to formal credit. The scheme implemented from February 2019 provides each eligible farmer's family ₹6,000 per annum in three instalments of 2,000 each. Initially, farmers with less than two hectares of land were eligible; subsequently, the benefit was extended to all farmers (about 140 million farmers) from June 2019 onwards. The amount is transferred directly to the beneficiary's bank account to check leakages.

In December 2019, during the winter session of Parliament, Union agriculture minister Narendra Singh Tomar was confronted with some questions: Who is a farmer? What is the government's definition of a farmer and how many farmers are there in India by that definition? In a written response, the minister provided data on the number of agricultural landholdings, adding that the Centre provides income support to all farmer families who own cultivable land through the PM-KISAN scheme. Systemically, the definitions of farmers as those who own land, and phrases such as "*kisaan bhai*" in popular discourse, render invisible a large section of women farmers.

Women farmers are invisible as far as the state and society are concerned. They perform most of the 'big jobs' like sowing and harvesting, yet, their access to resources is less than that of men. According to Oxfam India, women are responsible for about 60-80% of food and 90% of dairy production, respectively. Mention that women farmers play a multidimensional role at every stage in agriculture — from sowing to planting, drainage, irrigation, fertilizer, plant protection, harvesting, weeding, and storage. And yet they have weaker land tenure security and less access to productive resources as compared to their male counterparts. In terms of ownership of operational holdings, the latest Agriculture Census (2015-16) is startling. Out of a total 146 million operational holdings, the percentage share of female operational holders is 13.9% (20.25 million). According to the Periodic Labour Force Survey 2017-18 (PLFS), in India, where 73.2% of rural women workers are engaged in agriculture, women own only 12.8% of land holdings.

The scenario vis-a-vis women's participation in agriculture in the eastern Indian state of Bihar which is surrounded by Nepal in the North, West Bengal in the East, Uttar Pradesh in the West and Jharkhand in the south displays similar disparity. According to the 2011 census, an overwhelming majority (88.70 %) of populations of the state live in rural areas where agriculture is the main occupation.

According to a report by Sewa Bharat in 2014, 1.3 crore women work in the informal sector in Bihar<sup>6</sup>. With very high levels of male migration over the last five decades and very low female migration from rural Bihar, women play a pivotal role in the rural economy which is primarily based on agriculture. The report further mentioned that in the state more than half the workforce in agriculture is female which supported the theory of the "feminisation of agriculture". But, the profession continues to be perceived as a male dominated one where women have been relegated to the margins of the farming narrative. Farmers are referred to as 'kisan' in the regional language Hindi and the word is characterised by being masculine in nature<sup>7</sup>. There is very little recognition of women's contribution in agriculture and they tend to be left out of agricultural policies and

programmes. Work undertaken by women is not deemed as important as that done by men, thus making their earnings significantly lower too. Women who are employed as agricultural labourers get about 60 per cent of the wages of men partly because men are concentrated more in higher paid activities like irrigation and harvesting, while women do the weeding, transplanting and head loading<sup>8</sup>. Despite their high participation, women in Bihar own 13.9% of landholdings, as per the agricultural census of 2015-16<sup>1</sup>. To accelerate the pace of growth in India's agricultural sector, there is a need to bridge this gap and give equal access to men and women<sup>2</sup>. According to the UN's Food and Agriculture organisation, 2011, if access to productive resources for women is similar to that for men, they can increase yields on their farms by up to 30%. This can raise the total agricultural output of developing countries by 4% which means that it can reduce the number of hungry people by 12-17%, which is almost 100 million people.

To strengthen women's participation in agriculture and allied sectors and to improve their access to land, loan and other facilities, Ministry of Agriculture and Farmers Welfare has policy provisions like joint leasing for both domestic and agricultural land under National policy for farmers. Under credit facility provisions government has framed policy for issuing Kisan Credit Cards (KCC) to women for creating livelihood through livestock practices and agricultural processing. The KSNY also provides several benefits for the farmers. However both these schemes are dented by several implementational challenges as well as policy design issues, which renders women's access to them cumbersome.

It is in this backdrop, the Bihar State Coalition of the National Coalition of CSOs<sup>3</sup> or UJAS decided to conduct an assessment of the situation of the women farmers with respect to their access to KSNY and KCC. In the state meeting of the Bihar Coalition, the situation of the women farmers with their difficulties in accessing the credit facilities and other benefits of the government schemes were discuss in length. The interlinkage of challenges in accessing scheme benefits and dearth of land ownership by women was a primary topic of discussion. In addition, it was also brought to fore about how the pandemic has increased the difficulties of those associated with agricultural activities, especially the women farmers by manifold times owing to inaccessibility to market during the lockdown period.

### **Objectives of the Assessment**

A task group was formed among the Bihar State Coalition, nominated by the members themselves. The task group comprised of:

1. PRADAN
2. SEWA
3. Centre for Catalyzing Change

---

<sup>1</sup> Can better data change the fate of India's invisible female farmers? (Available at

<sup>2</sup> <https://www.weforum.org/agenda/2017/10/indias-women-farmers/>

<sup>3</sup> The National Coalition of Civil Society Organisations (CSOs) known as UJAS is spread across 15 states in India with a collective outreach of about 325 organisations. This coalition as a collective platform intends to act as a knowledge sharing resource body and furthering to deepen the health, nutrition and women' economic empowerment outcomes of government flagship programmes like NRLM, NHM, ICDS etc. UJAS as a national coalition emphasizes its work particularly in context with the vulnerable and marginalised communities like Dalits, Muslims and Adivasis. Oxfam India is the Secretariat of this National Coalition.

#### 4. Oxfam India, as Secretariat of UJAS

This task group was primarily responsible for planning and rolling out of the complete assessment. The task group members through collective discussion, decided the following objectives of this assessment:

- To understand the landholding status of women farmers
- To understand the status of access of women farmers to Kisan Samman Nidhi Yojna and Kisan Credit card.
- To unearth the primary barriers and constraints faced by the women farmers in accessing the benefits of KSNY and KCC
- To understand any impact of lockdown on their income from agricultural activities.

The Bihar Coalition with the state government and other stakeholders aims to campaign and engage with the government to address the challenges faced by the women farmers through ground level solutions. It is envisioned that this engagement will provide impetus to the larger struggle for identity of the women farmers in the state.



**Photo Courtesy: Snehasis**

## Chapter II: Methodology

The study initially intended to use mixed methods approach (both quantitative and qualitative). However, due to the ensuing pandemic and restriction on movements, difficulty in conducting virtual interviews with officials from the agricultural department and banks, the plan to conduct qualitative interviews had to be abandoned. Thus, only the quantitative survey was undertaken.

### A. Sample Size:

This survey was undertaken in 529 households of 5 blocks of 5 districts (100 households per district). Initially it was decided that 500 households would be covered. However, during the stipulated time period an additional 29 households were included. The districts and blocks are selected as per the operational area of the Bihar Coalition task group members.

The districts were Banka, Bhagalpur, Jamui, Kishanganj and Munger. More or less there was an equitable distribution of the respondents from the five districts (Banka: 23.1%; Bhagalpur: 19.7%; Jamui: 19.5%; Kishanganj: 19.8% and Munger: 18%) The blocks where the survey was conducted were Katoriya (Banka); Nathnagar (Bhagalpur); Chakai (Jamui), Bahadurganj (Kishanganj) and Haveli Kharagpur (Munger).



Source: <https://www.infoandopinion.com/bihar-map-download-map-of-bihar-in-free/1322/>

The survey was conducted among small and marginal women farmers belonging to the below poverty line (BPL; national poverty line as per Tendulkar Committee: Rs. 816 per capita per month for rural areas<sup>9</sup>) category cultivating 0.5 acres to 2.5 acres of land (owned or leased).

### B. Survey Instrument:

The survey instrument comprised 46 questions that intended to elicit demographic information of the respondents (name, details of residence, gender etc.); their farming practices; difficulties

experienced due to the lockdown; subsidies they availed; their debt status; awareness and benefits availed from the KSNY; possession of KCC and loans availed if any and their income from agriculture (Appendix I).

### C. Training and Data Collection:

A pool of community cadres was selected in consultation with the Cluster Level Federations (CLFs). They had access to digital technology (tablets / smart phones) and were provided necessary training and appropriately apprised about data collection. Data were collected directly into Google docs. The complete data collection was done from the operational areas of SEWA and PRADAN who formed the task group members of the Bihar Coalition.

### Limitations

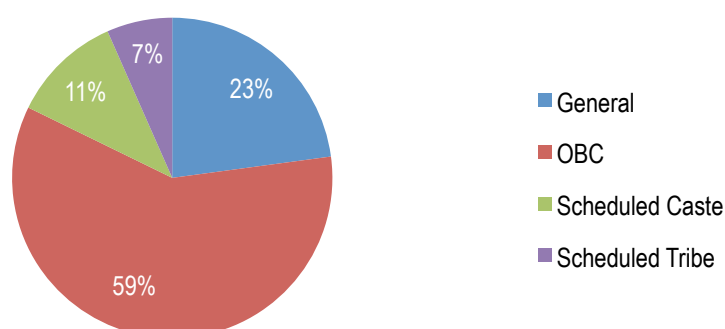
One of the major limitations of this study was the inability to undertake the qualitative research to explore in-depth the various aspects mentioned by respondents due to the Corona Virus induced lockdown. To enhance greater insights into the issue of uptake of KSNY and KCC merits further in-depth research. This would provide crucial information influencing policy to promote the schemes among beneficiaries. Purposive sampling of respondents makes generalization of findings to the entire state difficult.

### Demographic Information:

**Occupation:** All 529 respondents confirmed that they practiced farming and were adult women above the age of 18 years. Nearly all (99.2%) of the respondents stated that they considered themselves to be farmers.

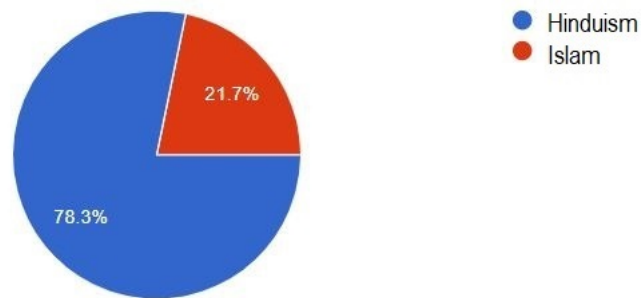
**Caste and Religion:** Nearly three-fifths (59%) of the 529 respondents belonged to the OBC category followed by general category. Less than one fifth of the respondents combined belonged to the either SC or ST category (Fig 1).

Fig. 1: Caste distribution of respondents  
(N= 529)



More than 3/4<sup>th</sup> (78.3%) of the 529 respondents practiced Hinduism while the remaining were followers of Islam (Fig. 2).

Fig. 2 Religious affiliation of respondents (N=529)



**Family Size:** The average family size was 6.

In the first two chapters, an introduction has been provided to the context propelling the need of this assessment and then the complete methodology adopted for finally rolling out this study. A glimpse of the demographic information has also been captured in this section. In the following chapter, a detailed discussion is done on the results and findings of this assessment.

### Chapter III: Results & Findings

This chapter will discuss in detail the results and findings of this assessment done across five districts of Bihar on women farmers. This complete discussion with the data analyses is divided into 3 sections in this chapter:

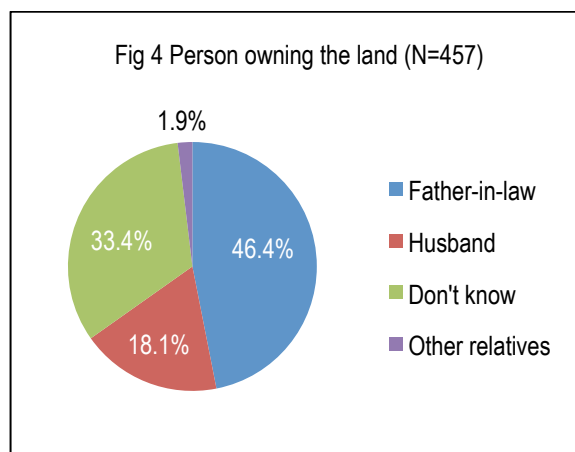
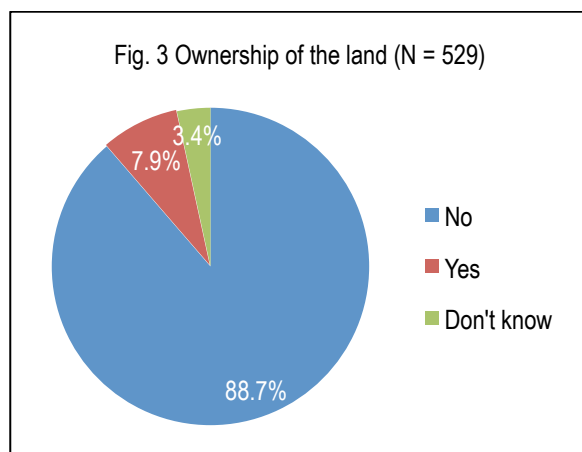
- I. Landholding Status & Agricultural Participation of Women Farmers
- II. Access of women farmers to KSNY and KCC
- III. Lease, Subsidy & Impact of Lockdown on income of women farmers

These sections are discussed below along with their various intersections to divulge the complete scenario of the challenges experienced by women farmers:

#### *I. Landholding Status & Agricultural Participation of Women Farmers*

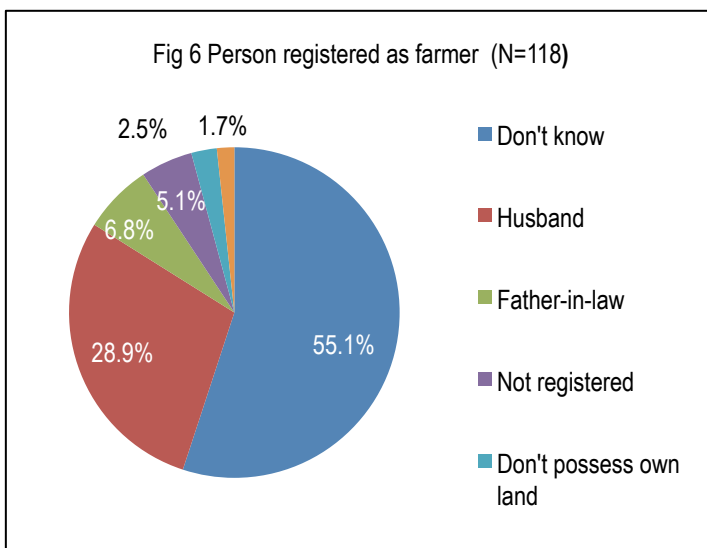
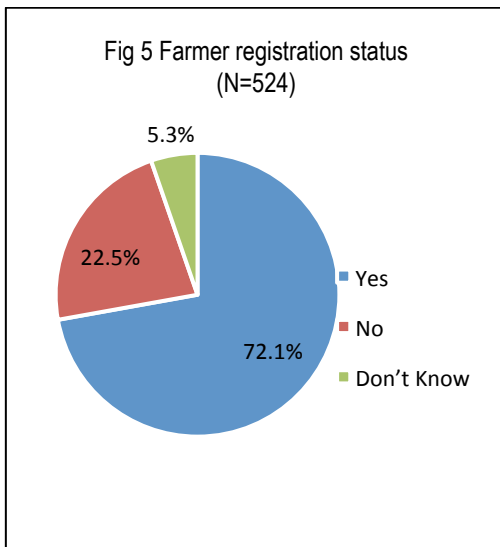
Land has been and continues to be the most important form of asset in rural India<sup>4</sup> and ownership, control and any information about it is considered to be a masculine domain where women are systematically excluded. Lack of crucial information combined with little or no access to ownership of agricultural land further enhances the vulnerability of the women.

The evidence of such systemic exclusion was clearly reflected in the present study, where only a meagre 7.9% of the women possessed lands in their own name. The remaining 88.7% women who had information on land ownership status, stated their male family members to be owners of the same.



Similar response was elucidated when enquired about possession of farmer registration status. None of the women were registered as farmers themselves. Of the 72% women who responded having farmer registration, all of them were in the name of their male family members.

<sup>4</sup> Desai A.R. (2005) Rural Sociology in India, 5th ed., Popular Prakashan Publications, Bombay



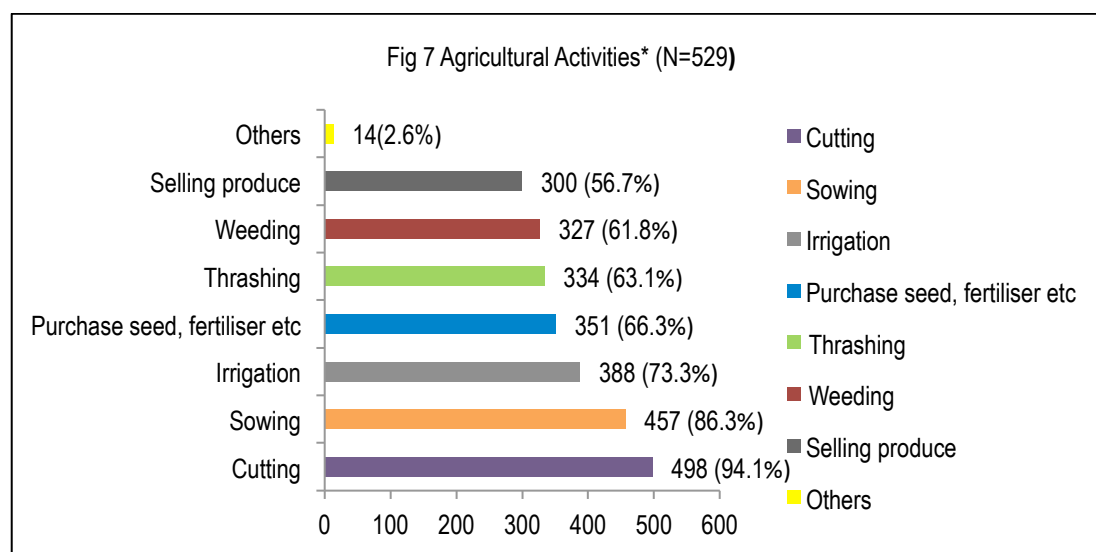
It can also be observed from Fig 6 that more than half the women (55.1%) were not even aware in whose name lies the farmer registration reflecting clear signs of exclusion and discriminatory behavior which underlies the patriarchal mindset of inheritance. It shows that not only are women discriminated against agricultural land ownership, they are often not privy to information that is considered a male domain such as the person who is registered as farmer as was seen in Fig 6.

Literature reveals that in India more than 90% of agricultural land continues to be transferred through inheritance. It remains an uphill battle, since succession laws for agricultural land are not uniform, and depend on the relationship with the landowning member. Hindu personal law allows women the right to own land and independently manage its affairs. But many states do not follow it. According to the Shariat Act, Muslim women are entitled to half the share of property, but this does not extend to agricultural land, except in states like Andhra Pradesh and Tamil Nadu, which have made provisions in the law to allow women to inherit<sup>5</sup>. Nayantara Roy, in an article wrote that inheritance of agricultural land discriminate against women. Divesting women from inheriting agricultural land was sought to be justified on the ground that it was in order to prevent

<sup>5</sup> <https://lifestyle.livemint.com/news/big-story/the-march-of-women-farmers-111604061157063.html>

fragmentation of land holdings. The logic was based on the argument that after marriage, women were no longer a part of the natal family and permitting them succession rights would imply the husband's family gaining the control over the land<sup>6</sup>.

However, despite being deprived of land ownership and basic security to guard their vulnerability, women participate immensely in agricultural activities. The Economic Survey 2017-18 indicated that the migration of men to cities was leading to "feminisation" of the agriculture sector, with an increasing number of women playing multiple roles, as cultivators, entrepreneurs and labourers—and taking care of families.



\*Multiple Responses

Women's involvement and participation is clearly reflected in Fig 7 where they are involved in the huge range of activities surrounding agriculture. Women are involved at all stages of the process right from sowing to cutting, to purchasing of seeds to selling of produce in the market. Thus, in addition to performing traditional agricultural activities such as cutting, sowing, weeding, irrigation, interestingly, women, in this study were found to be actively participating in selling the agricultural produce as well (56.7%). This phenomenon may be attributed to the fact that large numbers of men from Bihar have migrated out of rural areas in search of lucrative employment, which increases women's role in the agricultural sector, as has been noted by Economic Survey and several eminent researchers and scholars stating as feminisation of agriculture.

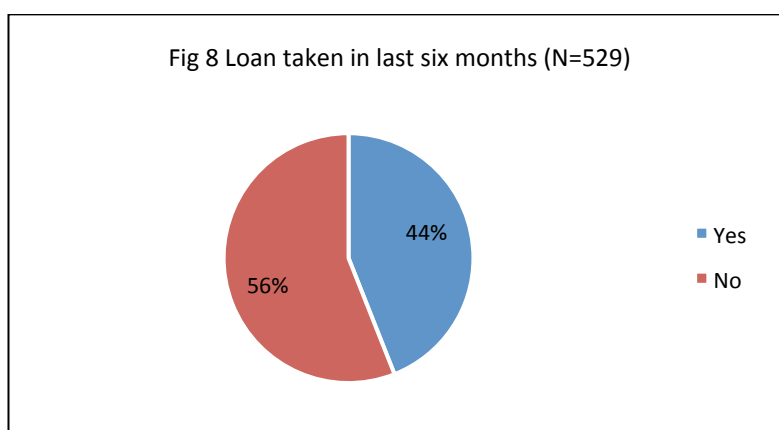
In the present study, women reported devoting more than five hours (5.3 hours) on an average in the field participating in agricultural activities. In addition to these 5.3 hours of grueling work on the field, domestic work and household chores – including cooking, cleaning, raising children and looking after in-laws—all unpaid work are almost exclusively handled by women. Yet women rarely participate in decision making in the household or on the farmland, and usually earn a wage that's

<sup>6</sup> No Woman's land (Available at <https://www.indialegallive.com/cover-story-articles/il-feature-news/no-womens-land/>; Accessed 22.12.2020)

20-30% less than what men receive as agricultural labour. These wages too are, more often than not, handed over in entirety to the husband or other male member in the family<sup>7</sup>.

Agriculture contributed to one-fifth (20%) of the state's economy in 2015-16<sup>8</sup>. According to estimates by the Commission of Agricultural Costs and Prices (CACP) women's contribution in agricultural activities in the state was assessed to be 35.9% for the year 2013-2014<sup>10</sup>. Although they play an intrinsic role in the state's economy they are nonetheless perceived as beneficiaries rather than participants of growth. Moreover, there is little acknowledgement of the role of women in agriculture and they tend to be left out of agricultural policies and programmes. Work undertaken by women is deemed less crucial than that done by men and hence tends to be paid lesser than them too. Although all 529 respondents considered themselves as farmers and made significant contributions to the cultivation process nonetheless less than 10% possessed lands of their own. Without land titles, women have limited scope of accessing credit and are often deprived of benefits of government schemes to support farmers or extension programmes. This often adds to their vulnerability. Especially, during emergencies, such as the pandemic, they are compelled to avail loans with high interest rates as they do not have access to government credit facilities owing to lack of land ownership.

In the present study, more than 1/4<sup>th</sup> (44%) of the respondents acknowledged having taken a loan in the last six months preceding the survey clearly reflecting the state of helplessness present among the women farmers despite the presence of government schemes.

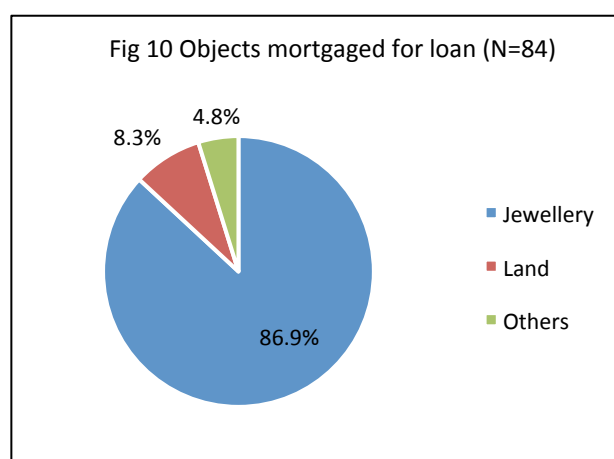
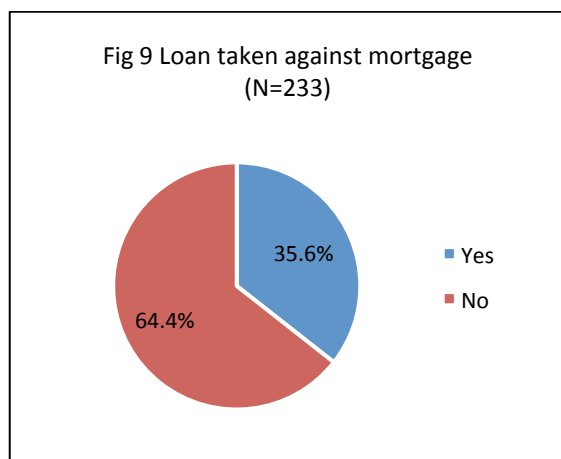


The average amount of loan taken by the 233 women was around eleven thousand rupees (Rs. 10729.8). As a direct precursor of taking loan, about 36% women had to mortgage something against it, with their personal jewellery catering as the most frequent mortgaged item (86.9%).

---

<sup>7</sup> <https://www.downtoearth.org.in/blog/agriculture/the-invisibility-of-gender-in-indian-agriculture-63290>

<sup>8</sup> The role of women in agriculture (Available at <http://www.fao.org/3/am307e/am307e00.pdf>; Accessed 20.12.2020)



Of the 118 respondents who reported being registered as a farmer, more than half were unaware of the person enlisted as one (Fig 6). However, with regard to mortgaging items as collateral for loans taken, personal jewellery of women was the most frequently reported item mortgaged. Not only were women farmers deprived of ownership of agricultural land, they often have to mortgage their only financial security, their jewellery. The irony is that while research has well-established the pivotal role of women in agricultural processes which was also underscored by this study, female farmers globally and in this study experienced discrimination both at the micro and macro level.

Thus, in this section, a clear pattern of discrimination and systemic exclusion towards women farmers gets evident. Data showed that women were involved in every spectrum of agricultural activities with them spending an average of 5.3 hours per day on field but owning only 7.9% of the lands and not having any farmer registration in their name. And, despite not owning lands, for meeting agricultural emergencies, it was their personal jewellery (the only viable security a rural woman possess who does not have any land or property as inheritance) that was mortgaged most frequently.

As discussed earlier, this state of vulnerability of the women farmers is primarily owing to their lack of land ownership status. Land functions as a bargaining instrument for women; it provides them with socio-economic security. According to a 2013 report by the UN, 'direct and secure land rights boosts women's bargaining power in the home and improve their levels of public participation.' When a female farmer is unable to make decisions about the land she works, it becomes extremely challenging for her to negotiate farming agreements that could provide more income<sup>9</sup>. According to the India Human Development Survey (IHDS, 2018) 83 per cent of agricultural land in the country is inherited by male members of the family and less than two per cent by their female counterparts<sup>10</sup>. According to the general recommendation # 34 of the United Nations (UN) Committee on the Elimination of Discrimination against Women (CEDAW, 2014) on the rights of rural women, 'land rights discrimination is a violation of human rights.' Although measures have been adopted to

<sup>9</sup> Study on Agricultural Diagnostics for the State of Bihar in India (Available at [https://assets.publishing.service.gov.uk/media/5e58f1e0d3bf7f06ffcfec7d/Bihar-Nov\\_Final\\_Rev-nov.pdf](https://assets.publishing.service.gov.uk/media/5e58f1e0d3bf7f06ffcfec7d/Bihar-Nov_Final_Rev-nov.pdf), Accessed 22.12.2020)

<sup>10</sup> The role of women in agriculture (Available at <http://www.fao.org/3/am307e/am307e00.pdf>; Accessed 20.12.2020)

address this issue, proper implementation has remained a distant dream<sup>11</sup>. In the next section, this difficulty of the women farmers in accessing two of the government schemes has been described.

## ***II. Access of Women Farmers to KSNY and KCC***

The Sustainable Development Goal (SDG #5. a.1), seeks to grant property rights and tenure security of agricultural land to women. Policy paralysis in granting entitlements to women in agriculture and farm widows needs to be addressed to empower rural women economically, politically, socially, and psychologically. The most critical issue that needs to be addressed toward a gendered friendly policy is to minimise the gulf between ownership versus control of land by addressing patriarchal conventions and bottlenecks in interpersonal legislations, to achieve economic equality in gender<sup>12</sup>.

In this study, two specific government schemes for the benefit of farmers have been considered:

1. Kisan Samman Nidhi Yojna (KSNY) and,
2. Kisan Credit Card (KCC)

Before going into analyzing the study findings, it is imperative to present a brief description about these two schemes for readers' benefit.

### **Kisan Samman Nidhi Yojna (KSNY)**

The KSNY is an initiative launched by the government of India in February 2019 in which all farmers are to receive a sum of rupees six thousand (Rs. 6,000.00) per year in quarterly installments deposited directly to their bank accounts. The scheme was introduced to boost the income of small and marginal farmers (SMFs) including supplementing the financial needs of the SMFs in purchasing agricultural products to enhance yield. This financial assistance would protect them from becoming prey to money lenders. The eligibility criteria included the following:

1. The land owner's name, gender.
2. Social Classification (Scheduled Tribes / Scheduled Tribes).
3. Aadhaar number, bank account number and mobile number etc.
4. Land record details.
5. Jan Dhan Bank Account Number, Aadhaar and Mobile Number will help in identifying eligible beneficiaries and incompetent claimants.
6. The scheme is sponsored by the Central Government. Therefore, the farmers have to be citizens of the country.
7. Land holding size should not be greater than 2 hectares.

Although the KSNY is a step in the right direction for small and marginal farmers, there are a number of limitations of the scheme. Removal of these hindrances would make it easy for women to reap

---

<sup>11</sup> No Woman's land (Available at <https://www.indialegallive.com/cover-story-articles/il-feature-news/no-womens-land/>; Accessed 22.12.2020)

<sup>12</sup> <https://www.downtoearth.org.in/blog/agriculture/the-invisibility-of-gender-in-indian-agriculture-63290> (accessed on 18.02.2021)

benefits of the scheme. Many, said they were unable to access benefits as either the land was not in their name or they did not possess land. According to an article in the Wire, the 2011 Census of India recorded that 144 million Indians work as landless farmers and pheasants<sup>13</sup>. De-linking entitlements for farmers and land ownership is a tangible measure that could have substantial bearing on the lives of rural women.

### **Kisan Credit Card (KCC)**

This scheme was introduced by Indian banks in August 1998. It was prepared by the National Bank for Agriculture and Rural Development (NABARD) to provide term loans for agricultural needs. Its objective is to meet the comprehensive credit requirements of the agriculture sector and by 2019 for fisheries and animal husbandry by giving financial support to farmers. KCC credit holders are covered under personal accident insurance up to ₹50,000 for death and permanent disability, and up to ₹25,000 for other risk. KCC offers two types of credit to farmers, viz., cash credit and term credit (for allied activities such as pump sets, land development, plantation, drip irrigations). Samantara (2010)<sup>14, 15</sup> noted that the KCC scheme was introduced to move away from the maze of inefficiency towards a more consolidated system where the borrowers were subject to fewer parameters and given more freedom to use the credit. The fundamental aspects that are supposed to make the scheme user friendly include (a) no collateral requirements, (b) less stringent monitoring of actual use of loans, and (c) easy renewal after three years for borrowers in good standing. One of the main advantages (and a stated goal) is to make credit available without burdensome requirements.

### **Status of Access to KSNY and KCC**

KCC is a much older scheme (starting at 1998) in comparison to KSNY, which was launched in 2019. However, this study found that despite KCC being an age-old scheme, awareness regarding it, among the women farmers was less in comparison to KSNY (46.1% and 72.6%).

---

<sup>13</sup> Amid An Important Farmer Debate, Don't Forget the Woes of India's Landless Workers (Available at <https://thewire.in/agriculture/landless-farmers-rural-workers>; Accessed 23.12.2020)

<sup>14</sup> Gender recommendation No. 34 on the rights of rural women (Available at [https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/1\\_Global/INT\\_CEDAW\\_GEC\\_7933\\_E.pdf](https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/1_Global/INT_CEDAW_GEC_7933_E.pdf); Accessed 22.12.2020)

<sup>15</sup> Samantara, S. (2010). Kisan Credit Card—A study (Occasional Paper No. 52). Mumbai: National Bank for Agriculture and Rural Development (NABARD)

Fig 11 Awareness about KSNY(N=529)

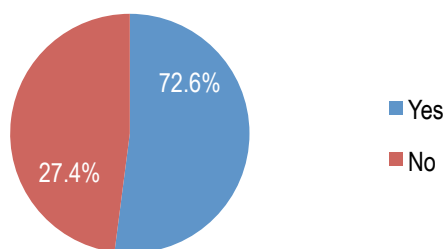
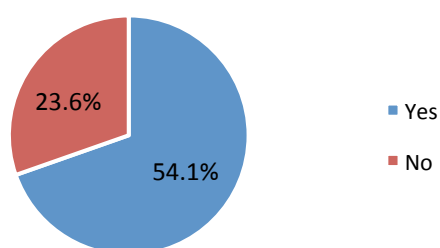


Fig 12 Awareness about KCC (N=529)



The fact that more than half of the women farmers were simply not aware of KCC, despite it being a two decade year old scheme, renders the usefulness and accessibility of this scheme for the women farmers.

Fig 13 Own Kisan Credit Card (N=244)

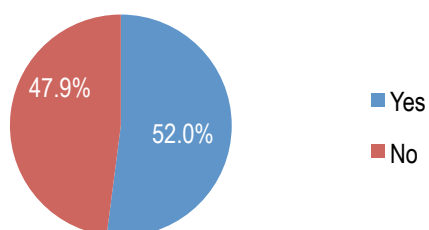
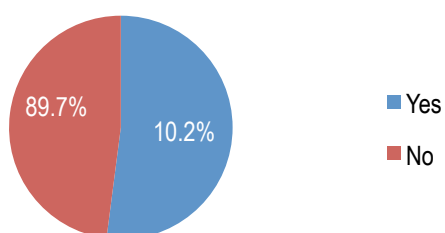


Fig 14 Loan through Kisan Credit Card (N=127)



A further detailed probe regarding the use of KCC showed that possession of the card was split by an equal among the women farmers. And yet, only a meagre 10% had availed the benefit of KCC by taking a loan. In comparison, more than three fourths (76.8%) of the 384 women reported having received benefits from KSNY while nearly 23% stated that they did not receive any assistance. This calculation of the reception of assistance of KSNY was done on the basis of those women who responded to being aware of KSNY (Fig 11 – 72.6%). If, the remaining 27.4% of women were unaware of KSNY are taken into consideration, the total proportion of women who has not received any assistance from the scheme goes up to a staggering 50.4% (23% and 27.4%).

When enquired about the reasons for not availing the benefits of both the schemes, documentation constraints ranging from not having land in their own name to complicated procedures etc. were cited as the primary concerns.

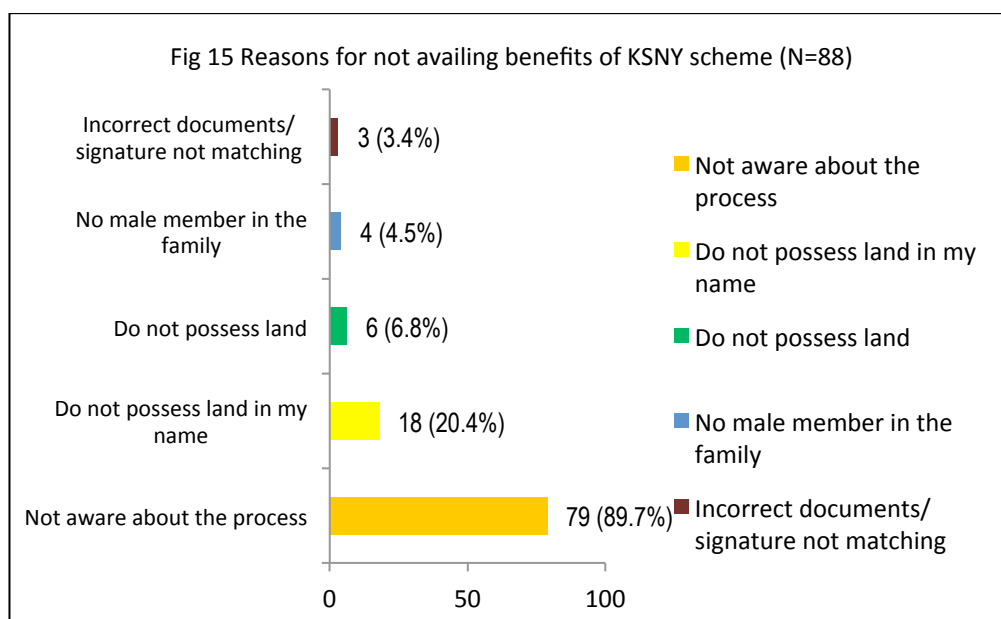


Table 1: Difficulties in availing loan through Kisan Credit Card (KCC) (N=8)\*.

Reasons	Frequency	Percentage (%)
Delay in receiving loans	7	87.5
Documentation	5	62.5
Lengthy process	2	25

\*Multiple responses

Interestingly, four women cited not having any male member at home ('Mere ghar mein koi aadmi nahi hain') as a ground for not availing the benefit of KSNY (Fig 15). According to agriculture expert M S Swaminathan, women farmers rank low on credit worthiness. With arguably lesser preference for women farmers, KCC seem to benefit women far lesser than men. This is because, he noted that "women are seldom land title owners. It is usually in their husband's name, ensuring that they don't

get access to credit.”<sup>16</sup> Thus, both KSNY and KCC are plagued by similar constraints of being restricted to only land title owners, thereby rendering the huge chunk of women farmers inaccessible to their benefits. It’s a surprise that despite continued advocacy and suggestions by experts and civil society organisations working on women farmer issues, KSNY launched as recent as 2019, failed to address this issue. This highlights the fact that even today, women farmers continue to remain invisible in the eyes of the government.

### *III. Lease, subsidy & impact of lockdown on women’s income*

The year 2020 ravaged lives across the world with the ensuing coronavirus pandemic. A strict lockdown was imposed in India to counter the spread of the virus. This survey also attempted to ascertain the impact of the lockdown on their agricultural income.

More than 90% of the women reported their inability to sell crops in the market, as vehicles were not plying. That they were compelled to store and consume the products at home due to the lockdown were the two most frequently testified difficulties reported by the women (‘Bandi ke karan gadi nahi chal rahi thi’; ‘Since there was a lockdown, hence kept everything for self-consumption’).

Although the agricultural sector had been declared as an essential service, and markets were exempted from the lockdown, a shuttered economy left farmers in the lurch. The supply chain was affected very badly- bus and train services had been suspended thereby disrupting transportation and accessibility to markets. Severe restrictions were imposed on inter-state transportation due to stringent checks thereby causing widespread financial, emotional, mental distress to the farming community. The media (both print and audio-visual) were replete with woeful tales of farmer afflictions due to the pandemic induced lockdown. Similar views were echoed by women surveyed under this study.

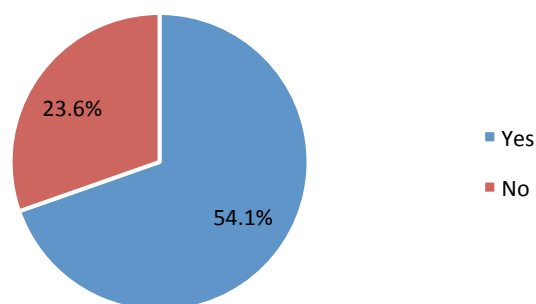
#### *Lease & Subsidy*

The 254 respondents who reported taking lease, majority (88.2%) reported that they did not experience any problem. However, a small proportion (11.8%) reported facing difficulty in obtaining lease or working as a share cropper.

---

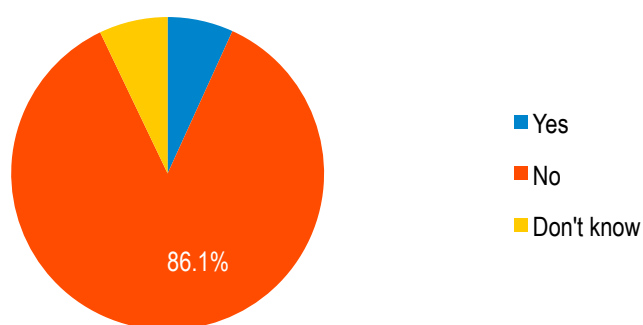
<sup>16</sup> <https://timesofindia.indiatimes.com/business/india-business/women-not-prioritised-for-farm-credit-swaminathan/articleshow/57381307.cms> (Accessed on 18.02.2021)

Fig 16 Obtaining lease during lockdown (N=254)



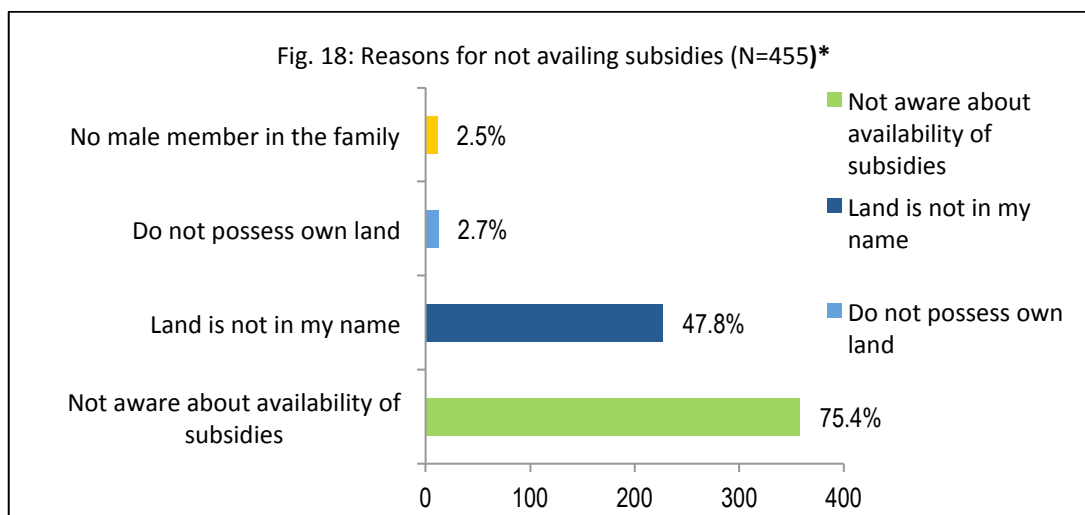
A few of the obstacles in obtaining lease or working as a share cropper included lack of money, particularly during the lockdown period; having to sow twice; high prices being demanded by landowner (in case of share-cropping).

Fig 17 Subsidy (N=529)



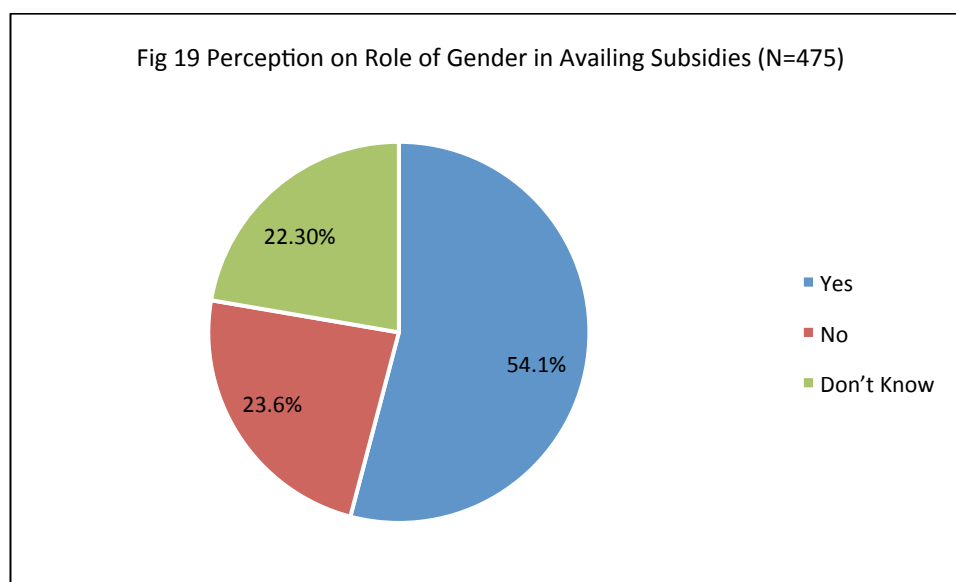
When asked if respondents had received any subsidy in the last one year for seeds, fertilizers or for any other agricultural related products a little over one-fifth (6.8%) responded positively. More than 85% of the women farmers reported not receiving subsidies in the last one year and don't know was reported by 7.1%.

When enquired about the reasons for not availing subsidy, nearly half of the 455 women who reported they were unable to avail subsidies rendered land not being in their name to be the primary reason (47.8%). About one-fourth (37.9%) women reported not having any information on subsidies.



\*Multiple responses

More than half the women (54.1%) stated that in their perspective it was easier for men to avail subsidies while less than one-fourth opined that gender made no difference in the ease of availability of subsidies (23.6%). Moreover 22.3% expressed not having any opinion on the issue.



Not possessing land ownership and their identity as farmers are closely linked to women being unable to access subsidies provided by the various government schemes. Women's literacy in the state according to the 2011 Census stood at 51.5%. Evidence suggests an association between educational level and awareness. Lack of awareness about the various schemes and subsidies available to women farmers was underscored by the findings of this rapid assessment. However, since data on educational information was not collected, correlation between education and awareness could not be established through this study.

## Chapter IV: Conclusion & Recommendations

This study has clearly documented and reiterated the vulnerable condition of women farmers in five districts of Bihar, which is similar across pan India. Women struggle to be seen and heard, to get a share in land or avail government benefits for farmers. The struggle is common but the fight varies along the intersections of class, caste and religion. Land ownership has been concomitant with our understanding of who a farmer is. In a patriarchal setup, property has largely been vested with men. And, patriarchy ensures that property, resources and productive assets have been in the hands of men.

A comprehensive definition has been drafted in the National Policy for Farmers, approved by the Centre in 2007. It defines the term “farmer” as “a person actively engaged in the economic and/or livelihood activity of growing crops and producing other primary agricultural commodities and will include all agricultural operational holders, cultivators, agricultural labourers, sharecroppers, tenants, poultry and livestock rearers, fishers, beekeepers, gardeners, pastoralists, non-corporate planters and planting labourers, as well as persons engaged in various farming related occupations such as sericulture, vermiculture and agro-forestry.” But this definition is a far cry from the reality on the ground, where it’s largely male tillers of land who are considered “farmers”.

In the present study, although nearly all (529) respondents considered themselves to be farmers according to this study, nevertheless their identity as farmers are not recognized or established. In 2018, the minister of agriculture and farmers’ welfare during a Lok Sabha session stated that according to the 2011 Census, 3.60 crores women were recognized as cultivators (a term often interchangeably used). According to the Census, anyone operating a piece of agricultural land was referred to as a ‘cultivator’. Operational land is land used by anyone for agricultural purposes – irrespective of ownership. Land is a state subject and state governments, refer to farmers’ as individuals possessing land title/deed. Hence, the predicament 3.6 crores women face is while they have been labelled ‘cultivators’, according to the 2011 Census, this does not mean imply they are considered farmers by the government. This has far reaching consequences as they are not acknowledged as ‘farmers’ by government and thereby cannot avail government schemes and subsidies intended for ‘farmers’. Women farmers must be empowered by providing an established identity and awareness about technical and financial aspects of agriculture. Being identified as a ‘farmer’ is one of the most fundamental prerequisites women involved in agricultural activities should insist and one that agricultural policies should accommodate. And land ownership has a direct relationship with this.

In a blog for the Council on Foreign Relations, Asok Sircar, the then programme director at Landesa wrote: “That women do not inherit land impacts India’s ability to climb out of poverty. First, it is clear that women lack access to the tools (credit) and programs (agricultural extension services) they need to climb out of poverty. Second, as a wealth of research indicates, when women have control over land, they direct more of their income than do men toward their children’s education and nutrition. This means that most rural women across India inherit poverty not property generation after generation. As a result, India is missing an opportunity.” He also opined that

recognition of women as farmers and restoring their land rights would not only ameliorate their individual vulnerability but improve the country's overall economic condition<sup>17</sup>.

### Recommendations

The present study on the basis of its findings and analyses makes the following recommendations:

- Dissociating privileges for farmers from landownership thereby improving women's access to government schemes through affirmative action
- Increasing land ownership for women farmers by executing existing policy frameworks such as the 2005 amendment of the Hindu Succession Act
- Reinforcing women's emancipation through education and enhancement of skills to bring them at par with their male counterparts
- Supporting women farmers' collectives
- Modifying KYC (Know your customer) norms for women farmers thus enabling them to access government subsidies and schemes, thus granting their acceptance as 'farmers' by the state.



Photo Courtesy: Snehasis

---

<sup>17</sup> Emerging Voices: Ashok Sircar on Women's Right to Inherit Land in India (Available at <https://www.cfr.org/blog/emerging-voices-ashok-sircar-womens-right-inherit-land-india>; Accessed on 22.12.2020)