

**Summary**  
**Impact of Maharashtra's Agriculture Policies on Women  
Farmers: A Gender Budgeting Analysis**

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This study aims to assess agriculture policies and schemes in Maharashtra from the standpoint of landless women from marginalised communities, and women in semi-arid (drought-vulnerable) districts.

The specific objectives of the study are as follows:

1. To conduct an analysis of state plans, policies and budgets in agriculture from the perspective of women farmers. State budgets would be studied for four years to identify changes in patterns of resource allocations to schemes and programmes of benefit to women.
2. To review the situation of women farmers during the period of the recent agricultural reforms. Aspects to be covered include changes in the numbers of women farmers, changes in land use and cropping patterns and impact on days of work available to women, changes in rates of real wages and patterns of migration
3. To undertake a gender-disaggregated beneficiary assessment of two government schemes and to make a gender disaggregated benefit incidence analysis of these schemes.

The budgets from 1998-2002 were studied together with the state five year plans and performance budgets to analyze the state's programs and policies in agriculture. NSS and census data were used, together with some other statistics to review the present condition of women farmers in Maharashtra.

Two schemes were evaluated for gender-disaggregated beneficiary assessment and incidence: One of these two schemes has had a specific bias towards women (the Maharashtra Rural Credit Programme) and the other (watershed development implemented within an *Adarsh Gaon* (Ideal Village) framework) is *per se* gender neutral.

***Important findings and observations***

Agriculture and allied sectors contribute 16.03 per cent to the state domestic product, though it employs more than 60 per cent of the work force. Lack of irrigation facility – a serious limitation

The overall macro performance of agriculture seems to be improving in Maharashtra over time, which has also benefited the poor. However, there are large fluctuations in production and productivity. So problem of food security.

Cotton and sugarcane have been firmly gaining ground and substituting cereals like jowar. Demand for labourers, including women labourers, has been rising.

The proportion of female workers in agriculture to total female main workers in Maharashtra was 76.72% in 2001. Thus women seem to be more confined to agriculture compared to men. More than half of the women farmers were engaged in the capacity of labourers in agriculture. In contrast, this proportion is less by more than 10 per cent in the case of male workers: casualisation of women workers.

Real wages have increased, leading to decline in the percentage of people living below the poverty line. The growth in agricultural wages was faster in the case of female (104 per cent) compared to male workers (71 per cent) in the 1990s.

Just six per cent of the budget funds allocated to agriculture (i.e. less than one per cent of the total budget) is devoted to schemes explicitly addressing the needs of women farmers.

There has been slashing of the budget allocations to rural development, land and water conservation as well as employment generation programs (except EGS), irrigation and tribal development; this is worrisome.

The crop development programme package appears to be by and large gender blind, since at no stage does gender find mention except for one programme.

The nurseries are receiving considerable funding - beneficial to women farmers. Government is also allocating considerable sums of money to encourage the cultivation of fruits and vegetables. Careful handling needed to tend these crops might increase the demand for women labourers.

After trying to maintain irrigation expenditure levels at the same level for four years (1998-2002), the allocations were slashed in 2003-4. Irrigation would benefit women, but they might find jobs only in the lowest rungs; their workload would increase if men migrate due to increased irrigation outside.

Budgetary allocations to animal husbandry and fisheries sector have been declining over the four years under this study, 1998-2002. But it is open to further investigation whether animal husbandry programmes substantially raise women's status or whether they only raise their workload as unpaid family workers.

Rural development: All the budget heads in this department have been experiencing major cuts; many have been halved over the said four-year period. The government appears to have realised that these programs are not picking up; however, instead of substituting the schemes with something more viable, it has slashed the funds allocated altogether.

The EGS has often been identified as a 'woman-friendly' programme. The allocated expenditures have declined somewhat over the years, but the actual expenditures increased year after year.

Case studies: Watershed project implemented by an adarsh gaon: water brings in overall development for both farmers and labourers. Drinking water and fodder become available throughout the year. Watershed development *per se* did not lead to any empowerment of women. Women still benefited because they were saved from the hardships of waiting for hours for the water tanker to arrive or walking for miles to get fuel and fodder. Prosperity of the household too benefited the women, although the improvement in condition was more favourable to men.

Maharashtra Rural Credit Program: Women borrowed through saving groups hence borrowed very small sums compared to men. Maybe because of that, the success in raising incomes significantly was also low. Women seem to control the increased incomes, however little, that accrued to them. Women were found much more empowered as well.