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## TOPIC: "Empowering Women in Agriculture: Barriers, Financial Services, and Productivity Insights"

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### ABSTRACT

This research paper delves into the significant role women play in agriculture, highlighting the financial services provided by the government and evaluating their effectiveness for female farmers. Despite their critical involvement in agricultural activities worldwide, women often face considerable barriers, including limited access to essential resources, training, and financial support. Our study explores these unique challenges, assesses the impact of government financial initiatives aimed at supporting female farmers, and identifies the gaps between policy intentions and real-world outcomes.

By combining quantitative data with qualitative insights, we aim to offer a comprehensive overview of the current state of women in agriculture. This holistic approach allows us to present a thorough analysis of government financial support tailored specifically for women in agriculture, showcasing both successes and areas that require improvement. Women are pivotal to agriculture, significantly contributing to food security and rural economies. Yet, they frequently encounter numerous obstacles, such as restricted access to resources, land ownership, and credit, all of which hinder their potential and productivity. Our study aims to pinpoint these primary barriers and explore gender-specific issues, including access to resources, land ownership, and credit. We also evaluate the effectiveness of various government financial services designed to support women in agriculture across different regions. By examining these programs, we assess their impact on women's agricultural activities and economic empowerment. Additionally, we investigate the productivity and efficiency of women farmers in different agricultural sectors, comparing their performance with their male counterparts and analysing the socio-economic and environmental factors influencing their productivity. Through a combination of quantitative data analysis and qualitative insights from women farmers, our research provides a nuanced understanding of the current landscape. The findings aim to inform policymakers and stakeholders, emphasizing the need for targeted interventions and support mechanisms to empower women in agriculture and enhance their contributions to sustainable agricultural development.

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### INTRODUCTION

Women are essential to agriculture globally, yet their contributions often go unnoticed and underappreciated. They encounter numerous challenges that hinder them from fully realizing their potential in the agricultural sector. This research paper aims to highlight the current state of women in agriculture, focusing on the financial services provided by the government and their effectiveness in supporting women farmers. By examining access to credit, subsidies, and other financial resources, we aim to illuminate the progress made and the gaps that still need addressing to empower women in agriculture. What sets this paper apart is its detailed focus on the intersection of gender and agricultural finance. Unlike broader studies on agricultural issues, this research zeroes in on the financial challenges women face and evaluates how well government initiatives designed for women in agriculture are working. Combining quantitative data with personal stories and insights from women farmers, this study offers a comprehensive view of the current situation and potential ways to improve support for women in agriculture. Access to credit is a crucial issue for women farmers. Financial institutions often see women as high-risk borrowers due to their lack of collateral and smaller-scale operations. As a result, women farmers receive less financial support than men, limiting their ability to invest in necessary inputs, technologies, and infrastructure that could boost their productivity. Addressing these financial barriers requires targeted interventions that recognize and address the unique challenges women face in accessing credit and other financial services. The effectiveness of government financial services for women in agriculture varies across different regions. Many government programs aim to support women through subsidies, grants, and low-interest loans. However, the impact of these programs is often inconsistent due to regional differences in implementation, awareness, and accessibility. In some areas, women farmers significantly benefit from these initiatives, using financial assistance to enhance their productivity and economic stability. In other regions, however, these programs fail to reach the intended beneficiaries due to bureaucratic obstacles, lack of information dissemination, or socio-cultural barriers that discourage women from seeking assistance. Evaluating these programs involves examining their reach, ease of access, and tangible outcomes in terms of improved productivity and economic empowerment. Understanding the productivity and efficiency of women farmers across different agricultural sectors is crucial for developing targeted support programs. Women often manage diversified farming systems, including crop production, livestock rearing, and horticulture. Despite managing smaller plots and engaging in labour-intensive activities, women farmers have shown remarkable resilience and innovation. Research indicates that when given equal access to resources and training, women can be as productive, if not more so, than men. However, existing studies on women's productivity and efficiency are often fragmented and fail to provide a holistic view of their performance across various agricultural sectors. A

comprehensive analysis that compares the productivity and efficiency of male and female farmers, considering the different types of crops and livestock managed by women, is necessary to highlight their contributions and identify areas for improvement.

## LITERATURE REVIEW

Ensuring effective and independent land rights<sup>4</sup> for women is critical as it can serve multiple functions in rural women's lives and would empower them to challenge the socio-economic and political inequalities prevalent in the rural semi-feudal society and balance the power structure ultimately (Agarwal, 2018). A perceptive study concluded that without land and asset based economic security women and men lack real freedom to overcome their vulnerability and move out of inequality and poverty in rural India (Kelkar, 2013). Second, the presence of women as workforce is substantial in numbers in agriculture; however, they are not considered as farmers. It was reported that the UN Women in collaboration with NRLM worked closely with SRLMs of Bihar, MP and Rajasthan and trained functionaries at state/district/block level on gender and in developing gender action plans (GAPs) that focussed in realising rights and entitlements of women, freedom from discrimination of violence and enabling their access to resources. Nevertheless, women are becoming de-facto female-headed households due to widowhood, desertion and/or male out migration. Therefore, the access to land by women is pivotal in improving the living standards of a family at the village level which is possible through gender-responsive land governance.<sup>5</sup> If the governance structures are enlightened adequately, it would be amenable to the needs of men and women and land rights to women becomes a reality. It is equally important to mention that the patriarchal society<sup>6</sup> has neglected women for a long time the need for land rights whereas the absence of ownership of land and natural resources resulted in a pathetic life of women. The status of land rights to women presents rather a dismal look as very few women are possessing land rights in India. As per existing laws, women have the legal right to inherit, purchase and own land just as men have such rights. According to National Statistical Commission<sup>7</sup> country-wide figures on gender disaggregated land and tenure data are not available. However, the author's study has revealed that 10 per cent of women in AP and Telangana states are having land rights and it is on the rise thanks to several initiatives by the governments. The Constitution of India mandated gender equality but the command of non-discrimination does not reach the religious and customary laws that dictate most property rights relative to marriage, divorce and inheritance. Women enquired about the land titles and rights of women in the villages that in the absence of Bhoomi initiative what would have happened to the families and land titles, the majority women replied that they would not have seen their land titles in this lifetime. It was observed that in the absence of the initiative, that is, the para legal and financial support the respondents (95%) told that they would have died without seeing the title papers and land rights. They would have continued to work (100%) for others for wages as has been doing for quite some time. Their income levels would have been just to meet the basic needs of their life without any surplus budget. Their social status would have been remained simply 'agricultural wage labour' in the villages. Some expressed that they would have lived for ever as below poverty line (BPL) population. But for the support of initiative now they are able to get the titles and possess the land and cultivate independently. The relevance of the initiative is very much to the poor families who are groaning under poverty in the absence of land cultivation. In fact, the poor have been struggling to get the land titles for more than 25 years or so. Now that they possess land in their names, they confessed that they are able to cultivate and invest on land which resulted in large production, more importantly, lot of satisfaction that they are working on their own land. For the 82 per cent of India's population, that is Hindu, the Hindu Succession Act, 1956 governs rights relating to intestate succession, that is, inheritance in the absence of a will. The Succession Act provides for the devolution of separate property in equal shares to the male and female children and widow of the deceased and if the deceased is male his mother. In contrast, joint family property, that is, ancestral property and property owned by the family as a unit, devolves by survivorship. Traditionally male family members became co-parceners and received an undivided share of the joint family property at birth; female family members were excluded from sharing in the joint family property (FAO, 2014). Nevertheless, some states acted to balance the interstate inheritance rights of women under the Succession Act. Karnataka, Andhra Pradesh, Tamil Nadu and Maharashtra extend co-parcener rights at birth to daughters and Kerala state abandoned the concept of joint family property altogether. However, the amendments do not reach daughters who married before the amendments came into effect, and wives are not granted any right to joint family property (FAO, 2018). Furthermore, nothing in the Succession Act precludes a testator from disinheriting his wives and daughters by will. Thus, the rights these state amendments intended to bestow can be circumvented and may ultimately be illusory. Hence, there is a need for concrete changes in government policies and programmes making them in favour of women so as to balance the power structure ultimately. Mainstreaming gender in all the ministries of Government of India is essential in so far as ensuring land rights of women and setting up of legal mechanisms, systems and processes. The government can implement Hindu Succession Amendment Act, 2005, which considers all agricultural land on par with other property. It makes Hindu women's land inheritance rights legally equal to men's across states, overriding any inconsistent State laws. Further, the government land transfers and distribution should be in favour of women apart from considering group approach in giving lease to women for cultivation. For purchase of land, women should be encouraged to buy for which the government may support financially with a cheaper rate of interest. In this context, the Bhoomi<sup>8</sup> initiative by undivided AP is important in so far as providing legal support through para-legal professionals and others resulting in land transfers in favour of women in the state. According to World's Women 2015 report, women constitute nearly two-thirds of all non-literates in the world and a proportion that has remained unchanged for the past 20 years. Of the 781 million adults over the age of 15 estimated to be non-literate, 496 million were women and women made up more than half the non-literate population in all regions of the world. Given the sizeable non-literate women population it is easy to understand that their employment and income levels would be at low leading to gender inequalities in the society. The labour force to population ratio in the age group of 15 years and above is 56 per cent only compared to nearly 64 per cent for the rest of the world. The low participation of labour in India is largely because of the low female labour participation rate (31%), which is among the lowest in the world and the second lowest in South Asia after Pakistan (World's Women Report, 2015). Though more than 80 per cent of the agricultural operations are performed by women they are not considered as women farmers and do not possess land titles in their name. Despite several legislations women are not paid equal wages in many parts of India thus resulting in differences in incomes. As a matter of fact, women are disadvantaged in terms of their participation in the labour markets of developing economies. Women's earnings are lower, women's work is more likely to be informal, and women are disproportionately in casual positions. Today India is counted among the most important emerging economies of the world, but employment conditions in the country still remain poor. The staggering increase in the unemployment rate from 1.7 per cent in 2011–2012 to 5.8 per cent in 2017–2018 for rural men and from

3.0 per cent to 7.1 per cent for urban men has generated a wide-ranging debate over the correct course of action in such a situation (Desai, 2019). According to one recent report the gap in male-female labour force participation is such that the LFPR for rural females of the age group over 15 years is only 35.8 per cent, while for rural males it is more than double at 81.3 per cent. The female labour force participation had a decadal fall from 36.7 per cent in 2005 to 26 per cent in 2018 with 95 per cent (195 million) women employed in the unorganised sector or in unpaid work (Deloitte, 2018). According to Oxfam Inequality Report 2018 the gender pay gap was 34 per cent in India that is, women get 34 per cent less compared to men for performing the same job with same qualifications which is based on its estimates on employment, unemployment survey (EUS) 2011–2012 undertaken by the national sample survey organization (NSSO), and international labour organization (ILO) studies (Oxfam India, 2018). The wage difference is lesser for more skilled workers and more for semi-skilled or unskilled workers. Across enterprise type, wage difference is less for government/public sector and public/private limited company. Large pay gaps in terms of average daily wages exist in male and female wage rates of casual and regular workers in rural and urban areas and the gap is narrower for regular workers in urban areas. On the other hand, for casual workers wage gap is narrower in rural areas. Therefore, gender-based discrimination and inequality calls for immediate steps towards gender equality and gender just society wherein women and girls are able to access and control resources and get their due share of cake without any problem. Though the 'Gender Budgeting' and a Gender Budget Statement (GBS) as part of the Union Budget was introduced by the Government of India since 2015–2016 it lacks proper methodology, commitment from various stakeholders, and women are accorded low priority in government spending on development (Mishra & Jhamb, 2019). Hence, it should focus on public spending every year for women's welfare as against simple allocations while gender budget statement should be prepared and submitted by all the states as a mandated aspect.

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## RESEARCH GAP

**Objective 1: To identify the primary barriers faced by women in the agricultural sector, and to explore gender-specific issues such as access to resources, land ownership, and credit.**

While there's plenty of information on the challenges women face in agriculture, much of it is too broad and doesn't consider specific regional or cultural contexts. We need more detailed research that delves into the unique local barriers women encounter in accessing resources, owning land, and obtaining credit. Additionally, many studies fail to differentiate between the various sub-sectors within agriculture, each of which can present distinct challenges for women.

**Objective 2: To assess the effectiveness of government financial services for women in agriculture across different regions.**

Many government programs are designed to support women in agriculture, but there hasn't been much thorough evaluation of how effective these programs are across different regions. Most existing research focuses on a single region or country, making it difficult to see the bigger picture. There's also a shortage of long-term studies that examine the lasting impacts of these financial services on women's productivity and economic empowerment in agriculture.

**Objective 3: To investigate the productivity and efficiency of women farmers in different agricultural sectors.**

Research on the productivity and efficiency of women farmers is often scattered and fails to provide a complete picture of their performance across various agricultural sectors. Many studies don't compare the productivity and efficiency of male and female farmers or consider the different types of crops and livestock managed by women. There's also a lack of analysis on the socio-economic and environmental factors that affect the productivity and efficiency of women farmers.

## OBJECTIVES

1. To identify the primary barriers faced by women in the agricultural sector. To explore gender-specific issues such as access to resources, land ownership, and credit.
2. To assess the effectiveness of govt financial services, for women in agriculture across the different regions.
3. To investigate the productivity and efficiency of women farmers in different agriculture sectors.

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## SIGNIFICANCE OF THIS STUDY

1. **Enhancing Agricultural Productivity:** Women are pivotal to agriculture, yet their potential is often underutilized due to limited access to resources and support systems. This research underscores the productivity and efficiency of women farmers, showcasing that when they have equal access to resources and training, they can achieve substantial productivity gains. Enhancing women's productivity in agriculture is essential for overall agricultural growth, food security, and the sustainability of rural communities.

2. **Evaluating Government Initiatives:** By assessing the effectiveness of government financial services designed to support women in agriculture, this study offers valuable insights into the strengths and weaknesses of these programs. It highlights regional disparities in implementation and impact, providing recommendations for policy improvements. Such evaluations are critical for crafting more effective and inclusive policies that genuinely benefit women farmers, ensuring that resources are allocated and utilized efficiently.

3. **Promoting Economic Empowerment:** Empowering women in agriculture has extensive economic benefits. Improved access to land, credit, and other essential resources can significantly enhance women's economic stability and independence. This, in turn, contributes to the economic development of rural communities, reduces poverty levels, and fosters a more equitable distribution of wealth and opportunities.

4. **Impacting Social and Cultural Norms:** The research emphasizes the importance of integrating gender considerations into agricultural policies and programs. By advocating for women's land rights and access to financial services, it can lead to positive shifts in socio-cultural attitudes and norms, promoting greater gender equality in rural areas. This societal change is vital for creating a more inclusive and supportive environment for women in agriculture.

**5. Guiding Stakeholders and Policymakers:** The findings of this study provide evidence-based insights that can guide policymakers, development agencies, and other stakeholders in designing targeted interventions to support women in agriculture. By highlighting best practices and identifying areas that need improvement, the research can inform the development of more effective strategies to empower women farmers and enhance their contributions to the agricultural sector.

**6. Aligning with Sustainable Development Goals (SDGs):** This research aligns with several SDGs, particularly those related to gender equality (SDG 5), poverty reduction (SDG 1), and zero hunger (SDG 2). By focusing on empowering women in agriculture, it supports global efforts to achieve these goals and promotes sustainable development. The study underscores the interconnectedness of gender equality and sustainable agricultural practices, highlighting the importance of inclusive growth.

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## RESEARCH METHODOLOGY

### Objective 1: Identifying Barriers Faced by Women in Agriculture and Exploring Gender-Specific Issues like Access to Resources, Land Ownership, and Credit

#### Research Design:

- **Literature Review:** Begin with a thorough review of existing research to pinpoint the main challenges women face in agriculture. This includes examining academic studies, NGO reports, government documents, and real-life case studies.
- **Surveys and Questionnaires:** Create and distribute structured surveys to women farmers in various regions. These surveys will collect information on issues such as access to resources, land ownership, and credit availability, focusing specifically on the barriers women encounter.
- **Focus Group Discussions (FGDs):** Host FGDs with women farmers to gather in-depth qualitative data. These discussions will uncover socio-cultural and regional barriers that might not be evident in broader studies.
- **Interviews:** Conduct semi-structured interviews with experts, policymakers, and financial institution representatives to gain insights into systemic issues and expert opinions on gender-specific challenges in agriculture.

#### Data Analysis:

- **Quantitative Analysis:** Analyse survey data using statistical methods to identify the most common barriers and see how they relate to different demographic factors like age, education, and region.
- **Qualitative Analysis:** Use thematic analysis to interpret data from FGDs and interviews, identifying common themes and patterns related to gender-specific barriers.

### Objective 2: Assessing the Effectiveness of Government Financial Services for Women in Agriculture Across Different Regions

#### Research Design:

- **Policy Analysis:** Review government policies and financial programs that support women in agriculture. This includes looking at subsidies, grants, and low-interest loans to understand how they are designed to help women.
- **Case Studies:** Select and analyse case studies from various regions to see how these financial services are implemented and what impact they have. This will help reveal regional differences and highlight best practices.
- **Surveys and Interviews:** Survey women farmers who have used government financial services to gather feedback on their experiences. Also, interview government officials and program administrators to learn about the design and execution of these services.

#### Data Analysis:

- **Comparative Analysis:** Compare how effective government financial services are across different regions by evaluating aspects like accessibility, awareness, and impact on productivity and economic stability.
- **Impact Assessment:** Use both quantitative and qualitative data to assess the short-term and long-term effects of these services on women farmers, including changes in productivity, income, and overall economic stability.

### Objective 3: Investigating the Productivity and Efficiency of Women Farmers in Different Agricultural Sectors

#### Research Design:

- **Farm Surveys:** Conduct detailed surveys with women farmers across various agricultural sectors—such as crop production, livestock rearing, and horticulture. Collect data on farming practices, resource use, yield levels, and economic returns.
- **Comparative Studies:** Compare productivity and efficiency between male and female farmers within the same sectors. This involves looking at factors like farm size, resource use, and adoption of technology.
- **Field Observations:** Carry out field visits to observe women farmers in action. This will provide real-time insights into their operational efficiency and the challenges they face, as well as innovative practices they adopt.

#### Data Analysis:

- **Statistical Analysis:** Use statistical tools to analyse data on productivity and efficiency, comparing male and female farmers. Regression analysis will help identify the factors that influence productivity.
- **Socio-Economic and Environmental Analysis:** Explore how socio-economic and environmental factors impact the productivity and efficiency of women farmers. This includes looking at variables like market access, availability of extension services, and environmental conditions.
- **Sectoral Analysis:** Analyse performance variations across different agricultural sectors to identify specific challenges and opportunities for women farmers.

**RESEARCH ANALYSIS**

What is your primary role in agriculture?  
117 responses



Primary role	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Farmer	9	7.70%	7.70%	7.70%
Agriculture Research	44	37.60%	37.60%	45.30%
Extension officer	51	43.60%	43.60%	88.90%
Policy maker	10	8.50%	8.50%	97.40%
Other	3	2.60%	2.60%	100%
Total	117	100%	100%	

Analysis Interpretation Farmer: Representing 7.7% of the respondents, there are 9 farmers out of the 117 participants.

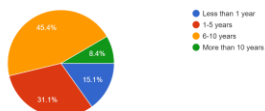
Agriculture Research: With 37.6%, the majority of the respondents are engaged in agriculture research, totalling 44 individuals.

Extension Officer: The largest group, comprising 43.6% of the respondents, includes 51 extension officers.

Policy Maker: Policy makers constitute 8.5% of the sample, which is 10 individuals.

Other: The remaining 2.6% of respondents, totalling 3 individuals, fall into the "Other" category.

How long have you been involved in agriculture?  
119 responses



Primary role	Frequency	Percentage	Valid Percentage	Cumulative Percentage
1 year	18	15.10%	15.10%	15.10%
1-5 year	37	31.10%	31.10%	46.20%
6-10 year	54	45.40%	45.40%	91.60%
More than 10 years	10	8.40%	8.40%	100.00%
total	119	100.00%	100.00%	

**Interpretation in Theory**

The frequency distribution table provides a detailed breakdown of how long the respondents have been involved in agriculture.

The data reveals that:

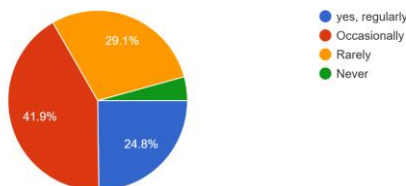
15.1% of the respondents have been in agriculture for less than 1 year.

31.1% of the respondents have been in agriculture for 1 to 5 years.

45.4% of the respondents have been in agriculture for 6 to 10 years.

8.4% of the respondents have been in agriculture for more than 10 years.

Do you have access to agricultural extension services tailored to women farmers ?  
117 responses



Access to Extension	Frequency	Percentage	Valid Percentage	Cumulative Percentage
yes regularly	29	24.80%	24.80%	24.80%
occasionally	49	41.90%	41.90%	66.70%
Rarely	34	29.10%	29.10%	95.70%
Never	5	4.30%	4.30%	100.00%
Total	117	100.00%	100.00%	

The frequency distribution table provides a detailed breakdown of respondents' access to agriculture extension services tailored to women farming. The data reveals that:

24.8% of the respondents have regular access to these services.

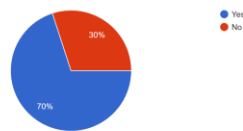
41.9% of the respondents have occasional access.

29.1% of the respondents rarely have access.

4.3% of the respondents never have access.

These percentages give insights into the level of access respondents have to agriculture extension services tailored to women farming. The largest group (41.9%) has occasional access, indicating that many respondents benefit from these services from time to time. The smallest group (4.3%) represents those who never have access, suggesting a small portion of respondents who do not benefit from these services at all.

Have you faced challenges accessing agricultural inputs (e.g., seeds, fertilizers) due to gender?  
110 responses



challenges to access	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Yes	77	70.00%	70.00%	70.00%
No	33	30.00%	30.00%	100.00%
Total	110	100.00%	100.00%	

Frequency Distribution The frequency distribution table details the responses regarding challenges faced in accessing agriculture inputs due to gender.

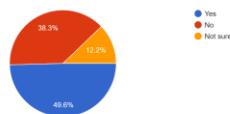
The data indicates that:

70% of the respondents have faced challenges in accessing agriculture inputs due to gender.

30% of the respondents have not faced such challenges.

This distribution highlights that a significant majority (70%) of the respondent's experience obstacles related to gender when accessing agricultural inputs. This suggests that gender-based challenges are prevalent in this context. The remaining 30% who reported no challenges may either have better access to resources or might not face gender-related barriers.

Do you think there are enough opportunities for women to access agricultural training and education?  
115 responses



Opportunities	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Yes	57	49.60%	49.60%	49.60%
No	44	38.30%	38.30%	87.80%
Not Sure	14	12.20%	12.20%	100.00%
Total	115	100.00%	100.00%	

Frequency Distribution

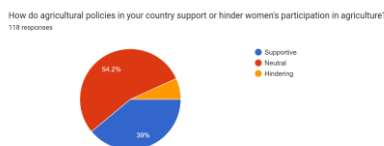
The frequency distribution table details the responses regarding opportunities for women to access training and education. The data reveals that:

49.6% of the respondents believe there are enough opportunities for women to access training and education.

38.3% of the respondents believe there are not enough opportunities.

12.2% of the respondents are not sure about the availability of such opportunities.

This distribution indicates a nearly even split among the respondents, with slightly less than half believing that adequate opportunities exist for women to access training and education. However, a significant proportion (38.3%) perceives a lack of sufficient opportunities, while a smaller group (12.2%) remains uncertain.



Policy Impact	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Supportive	46	39.00%	39.00%	39.00%
Neutral	64	54.20%	54.20%	93.20%
Hindering	8	6.80%	6.80%	100.00%
Total	118	100.00%	100.00%	

#### Frequency Distribution

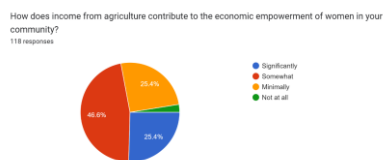
The frequency distribution table details the responses regarding how agriculture policies in the country support or hinder women's participation in agriculture. The data reveals that:

39.0% of the respondents believe that agricultural policies are supportive of women's participation.

54.2% of the respondents perceive the policies as neutral.

6.8% of the respondents find the policies hindering women's participation.

This distribution indicates that a majority of respondents view agricultural policies as neutral regarding women's participation, implying that they neither significantly support nor hinder women's involvement. A substantial portion (39.0%) perceives the policies as supportive, while a smaller group (6.8%) finds them to be hindering.



Income Contribution	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Significantly	30	25.40%	25.40%	25.40%
Somewhat	55	46.60%	46.60%	72.00%
Minimally	30	25.40%	25.40%	97.50%
Not at all	3	2.50%	2.50%	100%
Total	118	100%	100%	

#### Frequency Distribution

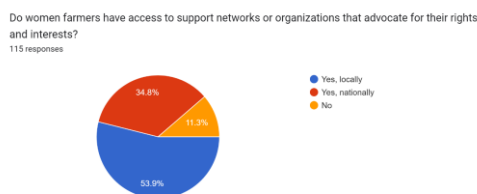
The frequency distribution table details the responses regarding how income from agriculture contributes to the economic empowerment of women in the community. The data reveals that:

25.4% of the respondents believe that income from agriculture significantly contributes to the economic empowerment of women. 46.6% of the respondents believe it somewhat contributes.

25.4% of the respondents believe it minimally contributes.

2.5% of the respondents believe it does not contribute at all.

This distribution indicates that the majority of respondents (46.6%) perceive income from agriculture as somewhat contributing to women's economic empowerment, suggesting that while there is an impact, it may not be fully sufficient. A significant portion (25.4%) views the contribution as minimal, indicating that there may be substantial room for improvement in leveraging agricultural income for economic empowerment. A similar portion (25.4%) sees the contribution as significant, which highlights the positive impact that agricultural income can have on women's economic status in the community. The small group (2.5%) that sees no contribution at all suggests that in some cases, agricultural income does not play a role in empowerment.



Access to support	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Yes Locally	62	53.90%	53.90%	53.90%
Yes Nationally	40	34.80%	34.80%	88.70%
No	13	11.30%	11.30%	100.00%
Total	115	100.00%	100.00%	

#### Frequency Distribution

The frequency distribution table details the responses regarding access to support networks or organizations for women farmers. The data reveals that: 53.9% of the respondents have access to local support networks or organizations.

34.8% of the respondents have access to national support networks or organizations.

11.3% of the respondents do not have access to any support networks or organizations.

This distribution indicates that the majority of respondents (53.9%) have access to local support networks, suggesting that local organizations play a crucial role in advocating for women's rights and interests in agriculture. A significant portion (34.8%) also has access to national support networks, reflecting the presence and influence of larger organizations at the national level. However, a notable minority (11.3%) lacks access to any support networks, highlighting a gap that may need to be addressed to ensure comprehensive support for all women farmers.

### LIMITATION OF STUDY

This study on empowering women in agriculture has a few limitations. Firstly, the data collection through surveys and interviews might have biases, such as participants not being completely honest or the sample not representing the entire population. Secondly, since the study focuses on specific regions, the findings might not apply to other areas with different cultural and economic backgrounds. Thirdly, relying on government records and secondary data means we might miss out on capturing the more informal and dynamic aspects of women's work in agriculture. Lastly, the fast-changing agricultural policies and market conditions could make our findings less relevant over time.

### DISCUSSION

Women in agriculture face several hurdles that limit their full involvement and productivity. Key challenges include restricted access to essential resources like quality seeds, fertilizers, and modern equipment. Socio-cultural norms often place men in control of these resources and decision-making processes, further disadvantaging women. Land ownership is another major issue; in many areas, traditional and legal barriers prevent women from owning or inheriting land, which reduces their ability to use land as collateral for loans and limits their access to financial support. This lack of credit prevents women from investing in and improving their farms. Government financial services, such as subsidies, grants, and low-interest loans, are intended to support women in agriculture. However, their effectiveness varies by region due to differences in implementation, awareness, and accessibility. In some areas, these programs are highly beneficial, helping women improve their productivity and economic stability. For example, targeted subsidies can enable women to afford quality inputs and technologies. In contrast, in other regions, these programs fall short due to bureaucratic issues, poor information dissemination, or socio-cultural barriers that deter women from seeking help. Evaluating these programs involves looking at how well they reach and benefit women, the ease of accessing them, and their impact on productivity and economic empowerment. Women's productivity and efficiency in agriculture vary widely, influenced by factors such as resource access, training, and socio-economic conditions. While women often manage smaller, labor-intensive plots, they have shown remarkable resilience and innovation. Studies indicate that with equal access to resources and training, women can be as productive, if not more so, than their male counterparts. They excel in managing diverse farming systems and adopting sustainable practices, which can enhance productivity and environmental sustainability. Understanding these dynamics helps in creating tailored support programs that boost women's productivity and contribute to food security and rural development.

### CONCLUSION

From the discussion, it's clear that the para-legal assistance strategy and the legal support structure, including BNSK, have significantly helped poor women secure land rights and improve their status. Women who gained land rights received not only legal and financial support but also moral backing, and experienced the growth of social capital during the process. The Bhoomi initiative has positively influenced land grabbers' attitudes and is educating women in villages. Mainstreaming gender across departments like Revenue, Panchayati Raj, and Rural Development is crucial. Establishing a Committee of Common Property Land Rights (CCPLR) at the Panchayat level, with all women, is essential to protect common lands from encroachment. Additionally, assigning common lands to women's groups for cultivation should be considered. State governments should assess uncultivated government land and transfer it to women's groups on long-term leases. This would allow them to farm the land and benefit from agricultural schemes, such as extension services and crop insurance. Strengthening and expanding the Bhoomi initiative in both states could further improve women's land rights. Future efforts should focus on transforming customary land systems to favour women, and additional research should explore new ways to enhance women's land rights in rural areas.

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