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Maharashtra Enacts India's First Dedicated Law to Empower Women Farmers Through Legal Recognition and Institutional Support

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Recent Developments:

- **Maharashtra** has become the first Indian State to enact a dedicated legislation for women farmers by passing the **Maharashtra Women Farmers Empowerment Act, 2026**, recognising women's contribution to agriculture and extending institutional support irrespective of land ownership.
- The Act introduces the **Woman Farmer Certificate (WFC)**, establishes a **digital registry**, creates a **Women Farmers Empowerment Fund**, and provides a multi-tier institutional framework for implementation and monitoring, marking a major shift from land-based recognition to activity-based recognition of farmers.

Background:

Need for a Dedicated Law:

- Indian agriculture has traditionally depended on the substantial contribution of women across cultivation, livestock management, fisheries, agro-processing and post-harvest activities, yet legal recognition and institutional support have largely remained linked to land ownership rather than actual agricultural work.
- Since land ownership in rural India is predominantly held by men, millions of women actively engaged in farming continue to remain outside formal definitions of "farmer", thereby limiting their access to institutional credit, crop insurance, agricultural extension services, government subsidies and welfare programmes.
- Rapid feminisation of agriculture due to male migration, changing rural labour patterns and increasing participation of women in farm management has strengthened the need for gender-responsive agricultural governance.
- The **Maharashtra Women Farmers Empowerment Act, 2026** seeks to bridge this long-standing policy gap by legally recognising women as farmers based on their agricultural engagement instead of land ownership alone.

Maharashtra Women Farmers Empowerment Act, 2026:

Objective:

- The Act seeks to correct the historical under-recognition of women's contribution to agriculture by providing legal identity, institutional support and equitable access to agricultural development programmes.
- It aims to improve women's participation in agricultural decision-making while strengthening financial inclusion, productivity, income security and rural livelihoods.

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Comprehensive Definition of Farmer:

- The Act adopts a broad and activity-based definition of **farmer**, recognising women engaged in agricultural and allied sectors irrespective of ownership status.
- Eligible women include those participating in **crop cultivation, animal husbandry, dairy farming, poultry, fisheries, agroforestry, horticulture, mushroom cultivation, vermiculture** and **primary agricultural processing**, whether working as landowners, tenants, cultivators or agricultural labourers.

Woman Farmer Certificate (WFC):

- The Act introduces the **Woman Farmer Certificate (WFC)** as a legal identity document recognising women as independent farmers without requiring ownership of agricultural land.
- The certificate enables eligible women to access government welfare schemes, institutional finance, agricultural insurance, extension services, technology support, training programmes and market-linked interventions.
- The WFC also strengthens women's visibility in official agricultural databases, enabling better policy targeting and evidence-based planning.

Institutional Framework:

- The Act provides for creation of a **digital registry of women farmers**, ensuring systematic identification and integration of beneficiaries into government programmes.
- A dedicated **Women Farmers Empowerment Fund** has been established to finance activities relating to capacity building, skill development, entrepreneurship, technology adoption and livelihood enhancement.
- Implementation will be carried out through institutional mechanisms operating at the **State, District** and **Sub-District** levels to ensure decentralised governance and effective service delivery.

Monitoring and Governance:

- A **State-Level Monitoring Committee** headed by the **Chief Secretary** will periodically review implementation, evaluate outcomes and coordinate inter-departmental activities.
- A **Governing Council** chaired by the **Chief Minister** will provide overall policy direction, approve strategic priorities and monitor long-term implementation of the Act.

Women in Indian Agriculture:

Present Status:

- Agriculture remains one of the largest sources of employment for women in rural India, with nearly **80% of rural women** engaged in agriculture and allied sectors.
- Around **33%** of rural women work as agricultural labourers, while nearly **48%** are self-employed farmers engaged in cultivation and allied activities.
- Women contribute across the entire agricultural value chain including crop production, livestock management, fisheries, horticulture, agroforestry, seed preservation, post-harvest processing, storage, packaging, transportation and marketing.

Feminisation of Agriculture:

- Increasing migration of male workers to urban areas has significantly expanded women's responsibilities in agricultural production and farm management.
- Women are increasingly performing managerial roles involving crop planning, livestock care, input management, labour supervision and household food security while simultaneously carrying unpaid domestic responsibilities.

- This structural transformation has increased women's contribution without a corresponding increase in legal recognition or economic empowerment.

Importance of Women Farmers:

Backbone of Rural Economy:

- Women constitute one of the largest productive workforces in rural India and play a central role in sustaining agricultural production, household food security and rural livelihoods.
- Their contribution extends beyond labour participation to resource management, family nutrition, risk mitigation and income diversification, making them indispensable to rural development.

Drivers of Agricultural Production:

- Women actively participate in sowing, transplanting, weeding, irrigation management, harvesting, threshing, grading and storage operations across diverse cropping systems.
- Their continuous involvement throughout the production cycle directly contributes to higher agricultural productivity and improved farm resilience.

Pillars of Animal Husbandry:

- Women are the primary managers of **dairy farming, animal husbandry, goat rearing, sheep rearing, backyard poultry** and several small livestock enterprises.
- Income generated from livestock activities provides stable household earnings, reduces agricultural risks and strengthens nutritional security.

Custodians of Agro-Biodiversity:

- Women preserve indigenous crop varieties, traditional seeds, medicinal plants and locally adapted farming practices passed down through generations.
- Their traditional ecological knowledge contributes to biodiversity conservation, climate resilience and sustainable agricultural systems.

Leaders in Post-Harvest Management:

- Women undertake cleaning, grading, drying, storage, processing, packaging and value addition of agricultural produce.
- Activities such as spice processing, mushroom cultivation, food preservation and preparation of local agricultural products improve farm incomes while reducing post-harvest losses.
- Women-led cooperatives and producer groups enhance market competitiveness through collective processing and branding of agricultural products.

Food and Nutritional Security:

- Women influence household food choices, nutritional diversity and kitchen garden management, thereby improving family health outcomes.
- Their participation in integrated farming systems strengthens availability of vegetables, fruits, milk, eggs and other nutritious food products.

Climate Resilience:

- Women play an important role in conserving soil, water, biodiversity and indigenous agricultural practices that strengthen resilience against climate variability.

- Community-based natural resource management led by women contributes to sustainable agriculture and long-term ecological security.

Major Challenges Faced by Women Farmers:

Limited Land Ownership:

- A large proportion of women engaged in agriculture do not possess legal ownership of agricultural land despite contributing substantially to cultivation.
- Since access to institutional credit, crop insurance, agricultural subsidies and several government programmes is largely linked with land ownership records, women frequently remain excluded from formal agricultural support systems.
- Many women continue to be classified merely as "helpers" instead of independent farmers, limiting their economic autonomy and bargaining power.

Restricted Access to Institutional Finance:

- Absence of land titles reduces women's eligibility for institutional credit, formal banking services and investment support for agricultural enterprises.
- Limited financial inclusion also restricts adoption of improved technologies, quality inputs and modern farm equipment.

High Physical Drudgery:

- Most agricultural machinery and tools continue to be ergonomically designed primarily for male workers.
- Women often rely on traditional implements requiring greater physical effort, resulting in fatigue, lower efficiency, occupational health problems and reduced productivity.
- Limited availability of gender-friendly farm mechanisation further increases manual workload during sowing, weeding, harvesting and post-harvest operations.

Technology and Knowledge Gap:

- Many women farmers have limited access to modern agricultural extension services, scientific farming practices, **High Yielding Variety (HYV)** seeds, climate-resilient technologies, digital advisory platforms and precision agriculture tools.
- Inadequate training and lower digital literacy reduce adoption of improved agricultural innovations and limit productivity gains.

Climate Change and Vulnerability:

- Climate-induced droughts, erratic rainfall, floods and water scarcity disproportionately affect women because they simultaneously manage agricultural production and household caregiving responsibilities.
- During periods of water scarcity, women spend significantly more time collecting water, fuel and fodder, reducing the time available for productive agricultural activities.
- Greater exposure to climate shocks increases livelihood insecurity, nutritional vulnerability and unpaid care burdens among rural women.

Government Initiatives for Women Farmers:

Integrated Scheme for Agricultural Marketing (ISAM):

- **Integrated Scheme for Agricultural Marketing (ISAM)** strengthens agricultural marketing infrastructure by promoting scientific storage, grading, warehousing and market linkages across rural areas.

- Under the **Agricultural Marketing Infrastructure (AMI)** component, financial assistance is provided for construction, renovation and modernization of warehouses, cold storage facilities and godowns.
- **Women farmers, Scheduled Castes, Scheduled Tribes, Farmer Producer Organisations (FPOs)** and beneficiaries from **North-Eastern and Hilly States** receive **33.33% capital subsidy**, while eligible beneficiaries in other regions receive **25% subsidy**, thereby improving access to post-harvest infrastructure and reducing storage losses.

Namo Drone Didi Scheme:

- **Namo Drone Didi Scheme** is a **Central Sector Scheme** implemented during **2023–26** with a financial outlay of **₹1,261 crore** to promote drone-based agricultural services through **Women Self-Help Groups (SHGs)**.
- The scheme aims to distribute **15,000 agricultural drones** to eligible SHGs for services such as crop monitoring, nutrient application, pesticide spraying and precision agriculture.
- Financial assistance of **80% of the drone cost**, subject to a maximum of **₹8 lakh**, is provided along with training for drone pilots and drone assistants.
- The scheme complements the **Sub-Mission on Agricultural Mechanisation (SMAM)**, which provides **50% financial assistance**, subject to **₹5 lakh**, for drone procurement by women, **Small and Marginal Farmers, SC/ST farmers** and farmers from **North-Eastern States**, thereby promoting mechanisation and rural entrepreneurship.

National Beekeeping and Honey Mission (NBHM):

- **National Beekeeping and Honey Mission (NBHM)** promotes scientific beekeeping, quality honey production, pollination services and sustainable development of the beekeeping sector.
- Women farmers benefit through skill development, income diversification, enterprise creation and enhanced agricultural productivity arising from improved pollination.

Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM):

- **DAY-NRLM** is the flagship rural livelihood programme aimed at reducing poverty through social mobilisation, institution building and promotion of women-led **Self-Help Groups (SHGs)**.
- The mission strengthens women's economic empowerment by facilitating self-employment, skill development, farm-based enterprises, value addition and access to institutional finance.
- Women-led SHGs have significantly improved financial inclusion, entrepreneurship, collective marketing and community-led rural development.

Modified Interest Subvention Scheme (MISS):

- **Modified Interest Subvention Scheme (MISS)** provides short-term crop loans through the **Kisan Credit Card (KCC)** system at subsidised interest rates, thereby reducing borrowing costs for farmers.
- Affordable institutional credit enables women farmers to purchase quality inputs, adopt improved technologies and reduce dependence on informal moneylenders.

Mission for Integrated Development of Horticulture (MIDH):

- **Mission for Integrated Development of Horticulture (MIDH)** promotes integrated development of fruits, vegetables, spices, flowers, plantation crops and post-harvest management through financial and technical support.
- The scheme encourages women to participate in horticulture-based enterprises, nursery development, protected cultivation and value-added processing activities.

Mission for Aatmanirbharta in Pulses:

- **Mission for Aatmanirbharta in Pulses**, launched with an outlay of ₹11,440 crore for the period 2025–26 to 2030–31, seeks to increase domestic production of **Tur, Urad** and **Masoor**.
- The mission promotes climate-resilient seed varieties, expansion of cultivation, improved post-harvest infrastructure and assured procurement, thereby benefiting pulse-growing women farmers.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):

- **PM-KISAN** provides eligible landholding farmer families with an annual income support of ₹6,000 through **Direct Benefit Transfer (DBT)** in three equal instalments.
- Greater recognition of women as farmers through legal reforms can enhance their access to such income-support programmes wherever eligibility conditions permit.

Krishi Sakhi Initiative:

- **Krishi Sakhi** trains rural women in agricultural extension, crop insurance awareness, climate-resilient farming practices and farmer outreach activities.
- The initiative strengthens grassroots agricultural advisory services while creating additional livelihood opportunities for rural women.

Major Policy Gaps Remaining:

Land Ownership and Inheritance:

- Limited ownership of agricultural land continues to restrict women's access to institutional finance, government support and independent decision-making despite their growing contribution to agriculture.
- Effective implementation of inheritance rights and joint land titles remains essential for achieving genuine gender equality in agriculture.

Limited Representation in Decision-Making:

- Women continue to have relatively low representation in **Farmer Producer Organisations (FPOs)**, cooperative institutions, market committees and agricultural governance bodies.
- Greater participation in institutional decision-making is necessary for gender-responsive agricultural policies.

Digital Divide:

- Unequal access to smartphones, internet connectivity and digital literacy continues to limit women's participation in digital agriculture, online markets and technology-enabled advisory services.
- Bridging the digital gender gap is becoming increasingly important as agricultural service delivery rapidly shifts towards digital platforms.

Inadequate Gender-Responsive Extension Services:

- Agricultural extension systems often remain insufficiently tailored to women's farming needs, work schedules and enterprise choices.
- Increasing the number of trained women extension personnel and developing gender-sensitive advisory programmes can improve technology adoption.

Way Forward:

Strengthening Legal Recognition:

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- States should consider adopting legal frameworks similar to the **Maharashtra Women Farmers Empowerment Act, 2026** to provide formal recognition to women farmers irrespective of land ownership.
- Recognition based on agricultural activity rather than ownership can significantly improve access to institutional support.

Expanding Women's Land Rights:

- Promoting joint land titles, strengthening inheritance rights and simplifying land record procedures can enhance women's economic security and bargaining power.
- Secure land tenure also facilitates access to institutional credit, insurance and government welfare programmes.

Promoting Gender-Friendly Farm Mechanisation:

- Development and dissemination of ergonomically designed agricultural tools and machinery suited to women farmers can reduce physical drudgery and improve productivity.
- Wider access to mechanisation services through cooperatives, SHGs and Custom Hiring Centres can further enhance efficiency.

Strengthening Financial Inclusion:

- Expanding access to institutional credit, insurance, digital banking and entrepreneurship support can improve investment capacity and livelihood diversification among women farmers.
- Financial literacy programmes should be integrated with agricultural extension activities.

Improving Skills and Technology Access:

- Capacity building in climate-smart agriculture, digital agriculture, precision farming, value addition and agribusiness management can improve long-term productivity and resilience.
- Digital platforms should provide multilingual, locally relevant and gender-sensitive agricultural advisory services.

Building Climate Resilience:

- Women should be integrated into climate adaptation planning through improved access to resilient seeds, water conservation technologies, crop diversification and weather-based advisory systems.
- Community-based natural resource management can simultaneously strengthen environmental sustainability and women's leadership.

Value Addition for UPSC:

Constitutional Provisions:

- **Article 14** – Equality before law.
- **Article 15(3)** – Special provisions for women and children.
- **Article 16** – Equality of opportunity in public employment.
- **Article 21** – Right to life and livelihood through judicial interpretation.
- **Article 39(a)** – Adequate means of livelihood for all citizens.
- **Article 39(d)** – Equal pay for equal work.
- **Article 39A** – Equal access to justice.
- **Article 42** – Humane conditions of work and maternity relief.
- **Article 46** – Promotion of weaker sections.
- **Article 51A(g)** – Fundamental duty relating to environmental protection.

Related Committees and Reports:

- **National Policy for Farmers, 2007**
- **National Policy for Women, 2016 (Draft)**
- **Committee on Doubling Farmers' Income**
- **Economic Survey** observations on feminisation of agriculture.
- **Agriculture Census** findings on operational holdings managed by women.
- **FAO** studies on gender equality in agriculture.

Relevant Sustainable Development Goals (SDGs):

- **SDG 1** – No Poverty.
- **SDG 2** – Zero Hunger.
- **SDG 5** – Gender Equality.
- **SDG 8** – Decent Work and Economic Growth.
- **SDG 10** – Reduced Inequalities.
- **SDG 13** – Climate Action.
- **SDG 15** – Life on Land.

Important Keywords for UPSC:

- **Feminisation of Agriculture**
- **Woman Farmer Certificate (WFC)**
- **Gender-Responsive Agriculture**
- **Land Tenure Security**
- **Climate-Smart Agriculture**
- **Farmer Producer Organisation (FPO)**
- **Women Self-Help Groups (SHGs)**
- **Agricultural Mechanisation**
- **Financial Inclusion**
- **Digital Agriculture**
- **Agro-Biodiversity**
- **Post-Harvest Value Addition**

Mains Enrichment:

- The **Maharashtra Women Farmers Empowerment Act, 2026** marks a significant policy shift from recognising farmers solely on the basis of **land ownership** to recognising them on the basis of **agricultural participation**. By providing legal identity, institutional access and dedicated governance mechanisms, the Act advances **gender-responsive agricultural governance**, strengthens **financial inclusion**, improves **climate resilience**, and promotes **inclusive rural development**. It may serve as a model for other States seeking to integrate **gender justice**, **agricultural productivity** and **social security** within India's evolving rural development framework