Maharashtra’s 2026 Women Farmers’ Law Expands Formal Recognition, Entitlements and Institutional Support for Rural Women

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Recent Developments:

- Maharashtra enacted the **Maharashtra Women Farmer Empowerment Act, 2026**, creating a formal framework to recognise women engaged in farming and allied agricultural activities as farmers irrespective of land ownership. The legislation provides for a **Woman Farmer Certificate** to facilitate access to government schemes, institutional credit, subsidies, insurance and agricultural services.
- The legislation was passed unanimously by the **Maharashtra Legislative Assembly on 2 July 2026** and subsequently by the **Maharashtra Legislative Council on 7 July 2026**.
- The framework recognises women involved in **crop cultivation, seed production, livestock rearing, fisheries, apiculture, dairy farming, horticulture, poultry, sericulture, vermiculture, forest-produce collection and value addition**, among other agricultural and allied activities.
- Maharashtra has subsequently operationalised a dedicated **Woman Farmer Certificate portal**, allowing eligible women to apply for recognition through an online process.
- The measure is significant because agricultural participation has historically been associated with **land ownership and formal land records**, although women frequently contribute to farming without holding legal title to agricultural land.

Women’s Role in Indian Agriculture:

High Participation but Limited Formal Recognition:

- Women constitute a substantial part of India’s agricultural workforce, particularly in rural areas, but their work is often classified as **family labour or agricultural labour** rather than independent farming activity.
- According to the **PLFS Quarterly Bulletin for April–June 2025**, agriculture accounted for **70.9% of rural female workers** aged 15 years and above under the Current Weekly Status, compared with **44.6% of rural male workers**.
- Women therefore have a major role in cultivation, livestock management, post-harvest activities, processing and other allied operations, while their contribution does not always translate into independent access to productive assets or institutional benefits.
- The **Agricultural Census 2015–16** recorded women as holders of only around **14% of operational agricultural holdings**, illustrating the gap between women’s participation in agriculture and their formal control over agricultural assets.

Recognition Gap:

- The central issue is not only women’s participation in agriculture but also their **institutional recognition as farmers**.

- When eligibility for agricultural schemes, credit, insurance or extension services depends primarily on land ownership, women cultivating family-owned, leased, shared or community land can remain outside formal farmer databases.
- The Maharashtra legislation directly addresses this gap by recognising **actual agricultural activity rather than land ownership alone** as a basis for identifying women farmers.

Major Issues Faced by Women Farmers:

Institutional and Database Gaps:

- **Fragmented databases:** Land records, agricultural databases, credit records and welfare databases do not always capture the complete extent of women's participation in agriculture.
- **Land-record dependence:** Linking farmer identification primarily with ownership records disadvantages women who cultivate land owned by their husbands, families or other persons.
- **Absence of a unified definition:** Different agricultural schemes may apply different eligibility criteria, creating gaps between recognition as an agricultural worker and recognition as a farmer.

Socio-Economic Barriers:

- **Patriarchal norms:** Social structures can restrict women's control over land, income, machinery, technology and agricultural decision-making.
- **Limited access to productive assets:** Women often face barriers in accessing institutional credit, irrigation, farm machinery, quality inputs, extension services and organised markets.
- **Unpaid family labour:** A significant portion of women's agricultural work occurs within family farming systems without direct wages or independent control over income.
- **Technology and extension gaps:** Limited access to mechanisation, training and agricultural advisory services can reduce productivity and increase the physical burden of farm work.

Government Initiatives for Women Farmers:

National Policy for Farmers, 2007:

- The **National Policy for Farmers, 2007** adopted a broader farmer-oriented policy framework aimed at improving the economic condition, productivity and sustainability of farming, moving beyond a narrow focus on agricultural land ownership.

DAY-NRLM and Self-Help Groups:

- The **Deendayal Antyodaya Yojana–National Rural Livelihoods Mission** organises rural women into **Self-Help Groups**, creating institutional platforms for savings, credit, livelihoods, training and collective economic activity.
- SHGs can strengthen women's bargaining power and facilitate access to **formal credit, livelihood opportunities, skill development and collective agricultural enterprises**.

Mahila Kisan Sashaktikaran Pariyojana:

- **Mahila Kisan Sashaktikaran Pariyojana (MKSP)** is a sub-component of **DAY-NRLM** launched to enhance women's participation and productivity in agriculture and create sustainable rural livelihoods.
- MKSP focuses on systematic investment in women's agricultural capabilities, sustainable agriculture practices, livelihood opportunities and access to agricultural resources.
- Government agricultural schemes have also provided for states and implementing agencies to incur **at least 30% of expenditure on women farmers** under specified beneficiary-oriented programmes.

Kudumbashree and Collective Farming:

- **Kudumbashree in Kerala** provides an institutional model in which women are organised into collective farming groups and Joint Liability Groups, enabling access to land, credit, training and agricultural support.
- Kudumbashree's collective farming model helps women participate as **cultivators rather than merely agricultural labourers** and links collective production with financial and institutional support.
- Kerala's experience demonstrates how women's collectives can combine **land access, institutional credit, capacity building and market participation**.

Maharashtra Women Farmer Empowerment Act, 2026:

Key Features:

- The Act provides women engaged in farming or allied activities with an official **Woman Farmer Certificate** without requiring ownership of agricultural land.
- Eligible women can include **landowners, tenants, sharecroppers, tenant farmers and agricultural labourers** who are actively engaged in covered agricultural activities.
- The framework provides for institutional mechanisms including a **Women Farmer Empowerment Council, Women Farmer Empowerment Cell, State Monitoring Committee, women farmer database and Maharashtra State Fund for Women Farmers**.
- The certification framework can facilitate access to **institutional credit, crop insurance, subsidies, agricultural inputs, skill training, agricultural technology, market linkages, storage and transport support**, subject to the eligibility conditions of individual schemes.
- The legislation therefore attempts to shift farmer identification from a predominantly **land-title-based approach towards an activity-based recognition framework**.

Implementation Framework:

- The dedicated Maharashtra portal enables women to submit applications using **Aadhaar-based verification and agricultural information linked with AgriStack**, with administrative support available at the taluka and district levels.
- The framework provides for local-level verification through the **Gram Sabha or Nagar Panchayat**, followed by issuance of the certificate where the application is approved.
- The certificate itself does not automatically confer every agricultural scheme benefit because **individual schemes retain their own eligibility conditions**.

Why Women Farmer Recognition Matters:

Economic Empowerment:

- Formal recognition can improve women's access to **institutional credit, crop insurance, subsidies, agricultural extension and markets**, thereby strengthening their economic agency.
- Recognition can also improve the visibility of women's contribution in official agricultural statistics and policy planning.

Gender-Responsive Agricultural Governance:

- A gender-disaggregated farmer database can enable governments to design policies according to the actual participation of women in **cultivation, livestock, fisheries, horticulture, processing and other allied activities**.
- Formal recognition can help convert women from largely invisible contributors within household agriculture into **identifiable economic actors within the agricultural value chain**.

Challenges in Scaling the Model Nationally:

Identification and Data Quality:

- A national farmer registry must distinguish between **land ownership, cultivation rights, agricultural labour and allied activities** without creating duplication or exclusion.
- Linking multiple databases requires reliable interoperability among land records, farmer registries, credit systems, insurance databases and welfare platforms.

Access Beyond Certification:

- Recognition alone cannot ensure empowerment unless women also obtain **land rights, credit, technology, machinery, irrigation, extension services and market access**.
- Administrative barriers, low digital literacy and inadequate awareness can limit the practical value of online certification systems.

Institutional Coordination:

- Effective implementation requires coordination among **agriculture departments, revenue authorities, rural development institutions, Panchayati Raj bodies, banks, insurance providers and farmer organisations**.
- States need mechanisms for grievance redressal and periodic verification without imposing excessive documentation requirements on women farmers.

Way Forward:

National Women Farmer Registry:

- India can develop a **gender-disaggregated farmer database** that recognises agricultural activity alongside ownership and tenancy status.
- Farmer identification should capture women involved in **cultivation and allied activities**, including livestock, fisheries, horticulture, seed production and post-harvest value addition.

Integrated Farmer Identification:

- Women recognised as farmers should receive a **Farmer ID** that can be interoperable with agricultural schemes, institutional credit, crop insurance, extension services, input subsidies and agricultural market platforms.
- Data integration should follow principles of **accuracy, consent, privacy, accountability and grievance redressal**.

Access to Productive Assets:

- Recognition should be accompanied by greater access to **institutional credit, agricultural machinery, quality inputs, irrigation, extension services, digital technologies, storage and markets**.
- Women's collectives, SHGs, Farmer Producer Organisations and Joint Liability Groups can provide institutional platforms for aggregation and bargaining power.

Value Addition for UPSC:

Key Concepts:

- **Women Farmers:** Women directly engaged in agricultural and allied activities, whose formal recognition may depend on the applicable legal and scheme framework.
- **Gender-Responsive Agriculture:** Agricultural policymaking that considers gender-specific differences in access to land, credit, technology, inputs, markets and decision-making.
- **Asset Ownership Gap:** The disparity between women's participation in agricultural production and their ownership or control over agricultural land and productive assets.

- **Activity-Based Farmer Recognition:** Identification of farmers on the basis of actual agricultural activity rather than land ownership alone.
- **Financial Inclusion:** Enabling women farmers to access formal banking, institutional credit, insurance, savings and other financial services.

UPSC Linkages:

- **GS-I:** Women's role in agriculture, rural social structure, gender relations and demographic dimensions of rural employment.
- **GS-II:** Government policies, women's empowerment, decentralisation, welfare delivery, institutional mechanisms and gender-responsive governance.
- **GS-III:** Indian agriculture, agricultural credit, land reforms, farm mechanisation, agricultural markets, digital agriculture and rural livelihoods.
- **Essay:** Recognition of women's unpaid and invisible economic contribution; inclusive agricultural development.
- **Prelims:** Maharashtra Women Farmer Empowerment Act, 2026, Woman Farmer Certificate, MKSP, DAY-NRLM, Kudumbashree and PLFS agricultural-employment data.