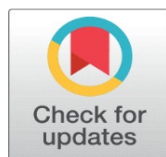
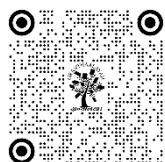


# WOMEN IN AGRICULTURE: CHALLENGES AND OPPORTUNITIES IN KARNATAKA

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## ABSTRACT

Women play a fundamental role in Karnataka's agricultural sector, contributing significantly to various farming activities such as seed selection, planting, weeding, harvesting, and post-harvest processing. However, their contributions remain largely unrecognized due to structural and systemic barriers. A key challenge faced by women in agriculture is the lack of land ownership, which restricts their access to credit, agricultural subsidies, and government support programs. Traditionally, land inheritance practices favor men, leaving women dependent on male family members for agricultural resources and decision-making power. This economic dependence often prevents them from participating in agricultural policymaking and restricts their ability to modernize their farming techniques.

Post-liberalization agricultural policies have attempted to address some of these disparities through initiatives such as Farmer Producer Organizations (FPOs), self-help groups (SHGs), and microcredit schemes. These programs have empowered women by providing financial resources and encouraging collective farming practices. However, regional disparities persist, with women in South Karnataka benefiting more from these initiatives due to better access to markets and credit facilities. In contrast, women in North Karnataka continue to struggle against entrenched patriarchal norms that confine them to non-wage labor on family farms, depriving them of financial autonomy.

This article explores the various socio-economic and policy-driven challenges faced by women in Karnataka's agricultural sector. It highlights the existing government initiatives aimed at bridging the gender gap and evaluates their effectiveness. Additionally, the study emphasizes the need for more inclusive agricultural policies that recognize women's contributions, promote land ownership rights, improve access to financial services, and ensure equitable decision-making power in the agricultural sector. Addressing these issues will not only empower women but also contribute to overall rural development and food security in Karnataka.

**Keywords:** Women In Agriculture, Karnataka, Land Ownership, Gender Inequality, Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs), Microcredit Schemes, Rural Development, Agricultural Policy, Financial Inclusion

## 1. INTRODUCTION

Agriculture in India has long been the backbone of the economy, employing a significant proportion of the population. Women constitute a substantial part of the agricultural workforce, performing vital functions such as sowing, weeding, harvesting, and post-harvest processing. However, despite their critical role, women in Karnataka face multiple challenges, including limited land ownership, financial exclusion, and systemic socio-cultural barriers that restrict their participation in decision-making (Swaminathan, 2007).

Post-liberalization agricultural policies have attempted to address these disparities, particularly by encouraging women's participation in Farmer Producer Organizations (FPOs) and microfinance schemes. However, these interventions have yielded uneven results, with benefits largely concentrated in South Karnataka, where infrastructure and credit access are more developed, while women in North Karnataka remain entrenched in traditional patriarchal

structures (Narayanamoorthy, 2007). This article examines the evolving role of women in Karnataka's agricultural sector and the policy measures needed to ensure gender equity.

## 2. WOMEN'S ROLE IN AGRICULTURE IN KARNATAKA

Women are integral to Karnataka's agricultural economy, performing crucial tasks that contribute to food security, rural development, and economic sustainability. Their roles extend beyond traditional farming activities to include seed selection, soil preparation, planting, irrigation, livestock management, and post-harvest processing (Reddy & Mishra, 2009). However, despite their significant contributions, women in agriculture remain largely invisible in policy frameworks, financial access, and decision-making structures. The unpaid nature of much of their work and the lack of land ownership further marginalize their economic status and bargaining power within households and communities (Dev & Sharma, 2010).

Women's participation in agriculture can be categorized into three key areas:

### 1. Seed Selection and Storage

Seed selection and storage are critical components of sustainable agriculture, ensuring food security and biodiversity conservation. Women have traditionally been responsible for selecting high-quality seeds, preserving indigenous crop varieties, and maintaining seed banks for future cultivation (Reddy & Mishra, 2009). Their knowledge of seed varieties, germination conditions, and pest-resistant traits is invaluable for agricultural sustainability.

However, despite their expertise, women's role in seed management is largely undocumented in official agricultural policies. Government extension services and formal agricultural programs seldom recognize or integrate their indigenous knowledge into seed preservation initiatives (Swaminathan, 2007). The advent of commercial hybrid seeds has further diminished women's control over seed selection, as farmers increasingly rely on market-supplied seeds instead of locally preserved varieties. This shift has led to concerns over reduced biodiversity and increased dependence on agrochemical corporations (Rao, 2005).

### 2. Farm Labor and Production

Women provide the bulk of labor in many farming operations, including soil preparation, planting, weeding, irrigation, and harvesting (Dev & Sharma, 2010). In subsistence farming households, they often work alongside men in the fields while simultaneously managing domestic responsibilities. According to a study by Bharadwaj (2023), women contribute approximately 60-70% of total labor input in small and marginal farming households in Karnataka.

Despite their significant labor contribution, wage disparities persist. Women farm laborers are often paid significantly less than their male counterparts for the same work, reflecting entrenched gender biases in the agricultural sector (Sharma, 2014). The National Sample Survey Office (NSSO) data indicates that the average daily wage of a female agricultural laborer in Karnataka is 20-30% lower than that of a male worker (Goyal et al., 2016).

Additionally, women are often confined to lower-paying, labor-intensive tasks such as weeding and transplanting, while men dominate mechanized and decision-making roles. The lack of access to advanced tools, training programs, and land ownership further limits women's ability to transition to higher-income agricultural activities (Bhalla & Singh, 2009).

### 3. Post-Harvest Processing

Post-harvest processing is a crucial stage in the agricultural value chain, involving activities such as threshing, drying, milling, and packaging. Women play a dominant role in these activities, ensuring that farm produce is processed efficiently for storage, sale, or household consumption (Bharadwaj, 2023).

Despite their extensive involvement in post-harvest work, women lack decision-making power over how the produce is marketed and sold. Men typically control the financial transactions and decide on market strategies, leaving women without a share in the profits (Narayanamoorthy, 2007). This economic exclusion reduces women's financial independence and reinforces gender inequalities in rural households.

Furthermore, the introduction of commercial processing technologies has marginalized women's traditional roles in post-harvest activities. Large-scale mechanization and market-driven supply chains have shifted control from women to agribusinesses, reducing their economic opportunities in agricultural processing (Chand, 2012).

### 3. CHALLENGES FACED BY WOMEN IN AGRICULTURE IN KARNATAKA

Despite being a crucial part of Karnataka's agricultural workforce, women face multiple structural and socio-economic barriers that limit their ability to participate fully in farming. These challenges range from lack of land ownership and financial exclusion to wage disparities and regional inequalities. Addressing these challenges requires policy interventions that ensure equitable access to resources, financial services, and decision-making platforms.

#### 1. Lack of Land Ownership

One of the most significant barriers women in agriculture face is the lack of land ownership. In India, land inheritance is primarily patrilineal, with property rights passing from father to son. As a result, women rarely inherit land, leaving them dependent on male family members for access to farmland (Dev & Sharma, 2010). According to a study by Swaminathan (2007), only 13% of agricultural land in India is owned by women, despite them constituting nearly 42% of the agricultural labor force.

The absence of land ownership affects women in multiple ways:

- **Limited Access to Credit:** Without land as collateral, women struggle to secure agricultural loans, preventing them from investing in modern farming techniques or purchasing high-quality seeds and fertilizers (Reddy & Mishra, 2009).
- **Exclusion from Government Subsidies:** Many agricultural support programs require proof of land ownership, automatically excluding women farmers from subsidies, irrigation benefits, and technical training (Chand, 2012).
- **Dependence on Male Family Members:** Women working on family-owned farms often lack decision-making power, as landowners—typically men—control farm management and financial transactions (Narayanamoorthy, 2007).

Although legal reforms have sought to strengthen women's inheritance rights, social resistance and cultural biases continue to hinder progress. Effective implementation of joint land titling policies and awareness campaigns about women's legal rights to land ownership are essential to bridging this gap.

#### 2. Limited Access to Credit and Financial Services

Access to credit is crucial for farmers to invest in inputs, expand production, and adopt new technologies. However, women in Karnataka face significant challenges in obtaining financial assistance due to a lack of collateral, poor financial literacy, and institutional biases in banking systems (Chand, 2012).

- **Collateral Requirements:** Traditional banks often require land or other assets as collateral for loans, which most women farmers do not possess (Dev & Sharma, 2010).
- **Microcredit Initiatives:** Microfinance institutions and Self-Help Groups (SHGs) have made strides in providing small loans to women. However, these programs are more effective in South Karnataka, where financial institutions are more accessible. Women in North Karnataka continue to struggle due to weaker banking networks and social restrictions (Goyal et al., 2016).
- **High-Interest Rates:** Many women rely on informal moneylenders who charge exorbitant interest rates, trapping them in cycles of debt (Sharma, 2014).

Expanding financial inclusion policies, promoting low-interest credit schemes, and establishing women-friendly banking infrastructure are necessary to improve access to credit for female farmers.

#### 3. Exclusion from Policy and Decision-Making

Despite their significant contributions to agriculture, women are largely absent from agricultural policymaking at both household and institutional levels. Decision-making power in farming households is typically concentrated in the hands of men, leaving women with little control over farming practices, crop choices, and financial expenditures (Bharadwaj, 2023).

At the community level, agricultural cooperatives, farmer organizations, and government advisory boards are dominated by men. Women's perspectives on farming, sustainability, and resource management are frequently ignored (Bhalla & Singh, 2009).

- **Limited Representation in Farmer Organizations:** Even in Farmer Producer Organizations (FPOs), women are often underrepresented in leadership roles, affecting their ability to influence key agricultural policies (Swaminathan, 2007).
- **Lack of Agricultural Training Programs for Women:** Extension services primarily target male farmers, overlooking women's need for technical knowledge, financial literacy, and leadership skills (Rao, 2005).

To ensure gender-inclusive policymaking, there is a need for increased representation of women in agricultural organizations, greater access to leadership training programs, and policy initiatives that mandate female participation in decision-making bodies.

#### 4. Wage Disparities and Unpaid Labor

Women in agriculture face systemic wage discrimination, earning significantly less than men for the same work. This wage gap is driven by social perceptions of women as secondary earners and the lack of legal protections for female agricultural laborers (Dev & Sharma, 2010).

- **Wage Gap Statistics:** According to National Sample Survey Office (NSSO) data, female agricultural workers in Karnataka earn 20-30% less than their male counterparts for the same tasks (Goyal et al., 2016).
- **Unpaid Family Labor:** Women working on family-owned farms often receive no financial compensation, reinforcing their economic dependence on male relatives (Bharadwaj, 2023).
- **Seasonal Employment Instability:** Many women are engaged in seasonal agricultural work, making their employment conditions highly unstable and preventing them from achieving financial independence (Reddy & Mishra, 2009).

Enforcing equal pay laws, implementing wage transparency measures, and creating social protection policies for female farmworkers are necessary steps to address wage discrimination in agriculture.

#### 5. Regional Disparities

The challenges faced by women in agriculture are not uniform across Karnataka. Women in North Karnataka experience harsher socio-economic barriers due to entrenched patriarchal norms, lower literacy levels, and weaker financial infrastructure compared to South Karnataka (Narayanamoorthy, 2007).

- **North Karnataka:** Women are largely confined to non-wage labor on family farms, with minimal access to financial services, agricultural training, or market opportunities (Rao, 2005). Cultural restrictions further limit their ability to participate in formal employment or own land.
- **South Karnataka:** Women farmers have better access to SHGs, government schemes, and markets, leading to comparatively higher financial independence (Chand, 2012). However, even here, gender biases persist in land ownership and wage structures.

To bridge this regional divide, targeted policies should be introduced in North Karnataka, such as mobile banking initiatives, specialized agricultural training programs for women, and stronger legal protections for female agricultural workers.

## 4. GOVERNMENT INITIATIVES AND STRATEGIES FOR GENDER-INCLUSIVE AGRICULTURE IN KARNATAKA

Women play a crucial role in agriculture, yet they continue to face systemic barriers that limit their access to land, credit, and decision-making power. To address these challenges, the Indian government and Karnataka state authorities have introduced several initiatives aimed at empowering women farmers. These programs focus on strengthening women's financial inclusion, improving agricultural training, and securing their land rights. However, challenges in implementation and regional disparities persist. Additionally, targeted strategies are needed to ensure that women farmers fully benefit from these initiatives.

### Government Initiatives and Policies Supporting Women in Agriculture

The Indian government has introduced multiple policies and programs to support women in agriculture. Some of the most impactful ones include:

#### 1. Farmer Producer Organizations (FPOs)

Farmer Producer Organizations (FPOs) have been established to support smallholder farmers, including women, by promoting collective farming, improving access to markets, and increasing their bargaining power. FPOs help small farmers pool their resources, allowing them to negotiate better prices and reduce dependency on intermediaries (Swaminathan, 2007).

- **Access to Financial Services:** Women farmers who are part of FPOs can access credit, subsidies, and crop insurance schemes, enabling them to invest in better agricultural inputs (Chand, 2012).
- **Market Linkages:** FPOs assist women in connecting with larger markets, thereby ensuring better returns for their produce and reducing exploitation by middlemen (Dev & Sharma, 2010).
- **Capacity Building:** Many FPOs conduct training sessions to educate women on sustainable farming practices, financial literacy, and leadership skills (Rao, 2005).

Despite their benefits, women's participation in FPOs remains low due to a lack of awareness and male dominance in leadership roles. Policies should promote female-centric FPOs and encourage women's leadership in these organizations.

## 2. Microcredit and Self-Help Groups (SHGs)

Microfinance and Self-Help Groups (SHGs) have been instrumental in providing financial support to women farmers, enabling them to invest in agricultural activities, start agri-businesses, and achieve financial independence (Sharma, 2014).

- **Collateral-Free Loans:** SHGs provide small loans to women without requiring land as collateral, allowing them to purchase seeds, fertilizers, and farming equipment (Goyal et al., 2016).
- **Encouraging Women Entrepreneurs:** Many SHG-supported women farmers have diversified into allied agricultural activities such as dairy farming, poultry farming, and vegetable cultivation, ensuring stable income sources (Bhalla & Singh, 2009).
- **Success in South Karnataka:** SHGs have had a significant impact in South Karnataka due to better banking infrastructure and institutional support. However, they have been less effective in North Karnataka, where socio-cultural restrictions limit women's participation (Narayanamoorthy, 2007).

To bridge this gap, financial institutions must expand microcredit services in underserved regions and integrate financial literacy programs tailored for women farmers.

## 3. Land Rights and Legal Reforms

Women's access to land is a fundamental issue in agricultural gender equity. The Indian government has introduced legal reforms aimed at ensuring women's land ownership, but enforcement remains weak due to patriarchal traditions and bureaucratic inefficiencies (Bhalla & Singh, 2009).

- **The Hindu Succession Act (Amendment) of 2005:** This reform granted daughters equal inheritance rights over ancestral property. However, in practice, societal norms often discourage women from claiming their rightful share (Swaminathan, 2007).
- **Joint Land Titling Initiatives:** Some government schemes, such as Karnataka's Bhoomi Land Records Project, encourage joint land ownership between spouses to improve women's land security (Chand, 2012).
- **Barriers to Land Ownership:** Many women farmers lack legal literacy, face opposition from male family members, and struggle with bureaucratic delays in land registration (Rao, 2005).

Stronger legal enforcement, awareness campaigns, and legal aid services are necessary to ensure that women fully benefit from land reform policies.

## 4. Skill Development and Training Programs

Skill-building initiatives have been launched to equip women with modern farming techniques, financial management skills, and entrepreneurship knowledge (Goyal et al., 2016).

- **Krishi Vigyan Kendras (KVKs):** These agricultural training centers provide education on organic farming, soil health management, and climate-resilient agriculture tailored for women farmers (Swaminathan, 2007).



- **National Rural Livelihoods Mission (NRLM):** Under NRLM, training programs are conducted to promote women's engagement in agriculture and allied industries such as dairy farming and food processing (Sharma, 2014).
- **Technology and Mechanization Training:** Many women farmers lack access to modern farming tools. Specialized training programs can help them adopt new technologies and improve productivity (Dev & Sharma, 2010).

To enhance participation, these training programs should be adapted to local socio-cultural conditions and made more accessible to women in rural areas.

## 5. STRATEGIES FOR GENDER-INCLUSIVE AGRICULTURE

Despite the existing initiatives, more targeted strategies are required to address gender disparities in Karnataka's agricultural sector. The following recommendations can help promote a more inclusive and equitable agricultural landscape for women.

### 1. Expanding Land Ownership Rights

Land ownership is crucial for women's economic independence. Strengthening legal enforcement and promoting awareness about inheritance rights are necessary steps to ensure women receive their rightful share of agricultural land (Bhalla & Singh, 2009).

- **Joint Ownership Incentives:** Government schemes should mandate joint land ownership between spouses to ensure women have legal claims to farmland (Swaminathan, 2007).
- **Community Awareness Programs:** Conducting village-level workshops to educate women about their legal rights can help them assert land claims (Rao, 2005).

### 2. Improving Access to Credit

Financial services should be tailored to meet the specific needs of women farmers, particularly in underserved regions such as North Karnataka (Narayanamoorthy, 2007).

- **Women-Centric Banking Services:** Establishing dedicated banking programs for female farmers can ensure easier access to credit (Chand, 2012).
- **Subsidized Loan Programs:** Low-interest agricultural loans should be introduced for women, with flexible repayment options to accommodate their financial cycles (Sharma, 2014).

### 3. Strengthening Women's Participation in Decision-Making

Women should be actively involved in agricultural policy formulation and household decision-making.

- **Women-Led Farmer Organizations:** Encouraging the formation of women-led FPOs can amplify their voices in policy discussions (Bharadwaj, 2023).
- **Leadership Training:** Programs should be introduced to build women's leadership skills in agricultural cooperatives and village councils (Dev & Sharma, 2010).

### 4. Addressing Regional Disparities

Policies should be tailored to address the specific challenges faced by women in North Karnataka, where patriarchal norms are more rigid.

- **Targeted Financial Schemes:** Special incentives should be introduced for women farmers in North Karnataka to improve access to markets and credit (Narayanamoorthy, 2007).
- **Infrastructure Development:** Expanding rural road networks and cold storage facilities can help women farmers access larger markets (Chand, 2012).

### 5. Enhancing Agricultural Extension Services for Women

Customized training programs should be designed to provide women with essential agricultural skills and business knowledge.

- **Mobile Training Units:** Establishing mobile agricultural training units can help reach remote villages (Goyal et al., 2016).

- **Digital Literacy Initiatives:** Teaching women how to use digital platforms for market access and financial transactions can enhance their economic opportunities (Swaminathan, 2007).

## 6. CONCLUSION

Women are the backbone of Karnataka's agricultural sector, playing a crucial role in food production, sustainable farming, and rural livelihoods. Their contributions span across various farming activities, including seed selection, crop cultivation, post-harvest processing, and livestock management. However, despite their active participation, women face systemic challenges that hinder their growth and economic independence. The most pressing issues include lack of land ownership, restricted access to credit and financial services, wage disparities, exclusion from agricultural policymaking, and regional inequalities. While government initiatives such as Farmer Producer Organizations (FPOs), microcredit programs, self-help groups (SHGs), and legal reforms have attempted to address these issues, their impact has been inconsistent. Women in South Karnataka have benefitted more due to better infrastructure and institutional support, whereas those in North Karnataka continue to struggle against entrenched patriarchal norms, financial exclusion, and limited access to markets and training programs.

To ensure a more inclusive and equitable agricultural sector, a multi-pronged and gender-sensitive approach is needed. Strengthening the enforcement of land inheritance laws, expanding financial services tailored for women, and improving access to agricultural extension services can help bridge the existing gaps. Additionally, increasing women's participation in decision-making bodies and cooperatives will empower them to influence agricultural policies and resource distribution. Addressing these barriers through targeted policy reforms and region-specific interventions will not only improve the socio-economic conditions of women farmers but also enhance overall agricultural productivity and rural development. By recognizing and supporting women as key stakeholders in agriculture, Karnataka can move toward a more resilient, inclusive, and sustainable farming sector, ultimately contributing to food security and economic growth at both the state and national levels.

## CONFLICT OF INTERESTS

None.

## ACKNOWLEDGMENTS

None.

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