

**Report of
Working Group on**

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**Gender Issues, Panchayat Raj Institutions,
Public Private Partnership, Innovative
Finance and Micro Finance in Agriculture**

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For the Eleventh Five Year Plan (2007 – 2012)

Volume One

**Government of India
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This report has been prepared on the basis of the reports of the Sub Groups on the four broad themes identified based on the TOR of the Working Group. .

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Public Private Partnership, Innovative Finance and
Micro Finance in Agriculture.

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Contents

Volume 1

Acknowledgement

Introduction

Executive Summary

1. Gender and Agriculture
2. Land Related Issues in Agriculture
3. Institutions and Agriculture: PPP, PR Institutions and NGOs
4. Innovative Micro Finance

Annexure

1. Terms of Reference of Working Group
2. Members of the Working Group and Sub Groups
3. References
4. Abbreviations

Volume 2

Report of the Sub-Group on gender and agriculture

Report on the sub group on land related issues and agriculture

Report of the sub group on PPP, PR Institutions and NGOs in Agriculture

Report of the sub group on Innovative and Micro finance

ABBREVIATIONS

ATMA	Agricultural Technology Management Agency
CAGR	Compound Annual Growth Rate
CBO	Community Based Organization
CD	Compact Discs
CPR	Common Property Resources
CSS	Central Sector Schemes
DLC	District Level Committee
DDP	Desert Development Programme
DPAP	Drought Prone Area Programme
DRDA	District Rural Development Agency
HRD	Human Resource Development
ILO	International Labour Organization
IGWDP	Indo German Watershed Development Programme
JFM	Joint Forwest Management
JFMC	Joint Forest Management Council
JLG	Joint Liability Groups
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendras
MFI	Micro Finance Institutions
MoA	Ministry of Agriculture
MoEF	Ministry of Forest and Environment
MoRD	Ministry of Rural Development
MIS	Management Information System
MoF	Ministry of Finance
NCF	National Commission of Farmers
NABARD	National Bank for Agriculture and Rural Development
NCCT	National Council for Cooperative Training
NDP	Net Domestic Product
NGO	Non Governmental Organization
NDDB	National Dairy Development Board
NFS	Non Farm Sector
NSA	Net Sown Area
NSDP	Net State Domestic Product
NSSO	National Sample Survey Organization
NRC (LTO) Fund	National Rural Credit (Long Term Operations) Fund
NRM	Natural Resource Management
NTFP	Non Timber Forest Produce
PHED	Public Health Engineering Department
PRI	Panchayati Raj Institutions
PDS	Public Distribution System
PIM	Participatory Irrigation Management
PPP	Public Private Partnership

PSU	Public Sector Undertaking
RRB	Regional Rural Banks
RS	Remote Sensing
SACP	Special Agricultural Credit Plan
SEZ	Special Economic Zone
SF/MF/TF	Small Farmers / Marginal Farmers/ Tenant Farmers
SHG	Self Help Group
TOR	Terms of Reference
ToT	Transfer of Technology
UNDP	United Nation Development Programme
WSD	Water Shed Development
WTO	World Trade Organization

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Executive Summary

Introduction

The Planning Commission, Government of India, constituted a Working Group in the field of Agriculture focusing on Gender Issues, Panchayat Raj Institutions, Public Private Partnership, and Innovative Finance & Micro Finance in Agriculture for the Eleventh Five Year Plan on 14 August 2006. The Working Group was the last to be set up for the Eleventh plan and it covered four separate areas related to Agriculture under its purview.

The Terms of Reference (ToR) of the Working Group are as follows:

1. To undertake a critical review of the existing approach, strategies, priorities, institutional arrangements, on-going policies, access to resources (land including land rights, credit etc), gender concerns to re settlement of PAPs and empowerment of women in agriculture.
2. To review the progress of schemes/measures for empowerment of women in agriculture and suggest continuance / dis-continuance / improvements in design / convergence of the on-going programmes and effective inter-sectoral integration during the XI Fiver Year Plan.
3. To review the recent initiative of gender budgeting and outcome budget for empowerment of women in agriculture and suggest measures, if any for their improvement.
4. To review and learn from the Non-Governmental Sector about their successful gender friendly innovations, approaches and strategies and to suggest ways and means to promote adoption of the same in Government sector.
5. To review and access the availability and utility of gender-disaggregated data on women in agriculture and suggest measures for effective generation of needed data.
6. To review and assess the role of and the present involvement of Panchayati Raj Institutions / Local Self Government Bodies and NGOs in the implementation of agricultural development programmes and suggest measures for making them more effective so as to augment of services to the farmers
7. To identify areas in agriculture and allied areas, suggest mechanism for sharing resources / operations and work out modalities to up-scale successful experiences for public-private-partnership (PPP).

8. To consider the trends and performance of innovative micro-finance, problems faced by the farmers in accessing micro-finance and suggest measures to make micro-finance programmes more effective, enhancing their outreach.

The Working Group also has been asked to examine and address issues, which are important but are not specifically spelt out in the TOR.

Focus of Working Group and Forming Sub Groups: Since the terms of reference (TOR) issued by the Planning Commission for this Working Group covered several sectors, which were also covered by other working groups, it was necessary to determine the focus areas within these sectors for this Working Group to avoid overlapping and duplication. Keeping in mind the terms of reference on the one hand and the presentations and discussions in the first meeting of the Working Group on the other hand, the broad approach of the Working Group was determined.

The Eleventh Plan aims at faster and inclusive economic growth. Since agriculture is a major sector that is growing slowly and has a large number of excluded socio economic groups it is an important sector for the Eleventh Plan.

Inclusion of women or mainstreaming women in agriculture is likely to promote faster agricultural growth. In fact, the next phase of agricultural growth, which will have to focus on rain-fed areas and dry land farming as well as on diversification of agriculture, will have to open up larger space for women as prime movers. Women will have to play an important role in crop cultivation, (common) natural resource management and in expediting agricultural diversification. Women's involvement as independent farmers and producers is not just for gender equity but also for faster and inclusive agricultural growth. Engendering agriculture therefore was seen as an important area for the Working Group.

Land is a basic factor of production in agriculture. It was decided to address major land related issues that affect agricultural production and productivity. These issues were identified as (1) land rights for women to enable them to operate as farmers, (2) impact of land reforms on agricultural productivity and their relevance in the present context, and (3) issues related to land going out of cultivation.

Ensuring adequate supply of credit to farmers, and particularly small and marginal farmers is another major issue in agricultural development. Since the issues related to provision of credit to under served areas have been taken care of by another Working Group, this group is expected to focus on innovative finance and micro finance for agriculture. The subjects of particular interest for the WG will be the needs of the not addressed areas by finances so far, covering institutions not connected with micro finance so far; micro finance for women farmers (for technology for diversifications) etc. It will also be useful for the Working Group to identify best practices and to suggest measures for scaling up these practices.

The inclusiveness of agricultural economic growth requires that appropriate institutions are in place to enable 'faster economic growth' to permeate to the common men. Institutions are the rules of economic game and tell us how the process of economic growth distributes the rewards that accrue from it. It was decided to discuss institutional issues and make recommendations to strengthen institutions to promote inclusive agricultural growth. Public Private Partnership (PPP), Panchayati Raj Institutions and civil society organizations or Non Government Organizations (NGOs) are the major institutes and the Working Group decided to discuss their role and make recommendations about them in the Eleventh Plan.

In order to take care of the four areas mentioned above, four Sub-Groups were set up in these four areas: (1) Gender and Agriculture, (2) Land Related Issues, (3) Institutions and Agriculture: PPP, PR institutions and NGOs and (4) Innovative Finance and Micro Finance. The details about the chair-persons and member secretaries of the sub groups as well as their TOR and members are presented in Annexure 1 at the end of the report.

The Context

The agricultural sector, which provides livelihood to 60 percent of India's population, is at present experiencing crisis. There is a deceleration in agricultural growth, with the annual rate of growth declining to an average of 1.8 percent in the Tenth Plan. Farmers have suffered acute distress in many parts of the country, as agriculture is carried out in adverse conditions. Small and marginal farmers, who constitute a big majority, lack adequate institutional support for credit, input supply, R & D and extension, skill training etc. There is also inadequate support to farmers in the areas of risk mitigation and price stabilization. Investment in agriculture has suffered a decline over the past two decades, affecting adversely irrigation and other rural infrastructure. An unfortunate consequence of the constellation of hardships faced by farmers is the growing number of suicides by farmers in several parts of the country.

The agricultural distress has serious implications for poverty and vulnerability of agricultural population. Food insecurity is a part of the crisis, and as the second NFHS has shown, 50 percent of children in rural areas are malnourished and 49 percent are stunted. The decline in per capita food grain availability, its unequal distribution; inadequate purchasing power due to lack of work / livelihood opportunities; low wage; lack of access to land and other productive assets etc are some of the problems faced by rural population. Women are particularly placed in a disadvantageous position as compared to men.

Women play a pivotal role in agriculture as agricultural labour, as farmers, co farmers, family labour and also as farmers. Three fourth of women workers are in agriculture, and they work in land preparation, seed selection and seed production, sowing, in applying manure, fertilizer and pesticides, weeding, transplanting, threshing, winnowing and harvesting etc as well as in animal husbandry and dairying, fish processing, collection of

non timber forest produces (NTFPs), back yard poultry, and collection of fuel wood, fodder and other products for family needs. About 85 percent of rural female workers are working in agriculture and about 40 percent of farmers are women, with about 20 percent of rural households being de facto female headed due to widowhood, desertation or male out migration.

It needs to be noted at the outset that gender is not a 'sector' and therefore it cannot be discussed as if it is a separate economic activity. Gender is a cross cutting issue that needs to be mainstreamed in the strategy for agricultural development. Engenderment of agricultural strategy is necessary for faster and inclusive

It is clear that in the Eleventh Plan there is an urgent need to promote the kind of agricultural growth that is broad based and inclusive, and covers small and marginal farmers as well as the regions that have lagged behind in agriculture so far. There is a need to promote agricultural growth that ensures food security to all, brings about rapid reduction in poverty, and generates large scale productive employment within agriculture and allied activities, and then facilitates shifting of agricultural workforce to non farmers sectors gradually. Also, looking to the predominant role that women are playing in agriculture today, it is clear that there is now a need to recognize women as producers / farmers or co-farmers, and treat them as primary stakeholders in the process of agricultural growth rather than beneficiaries of some schemes and programmes. That is, the future agricultural growth will have to be engendered if it has to address the agricultural crisis effectively.

Review of Past Policies and Future Directions

As far as engendering of agricultural policies is concerned, a beginning was made in the Sixth Five Year Plan, which recognized "opportunities for independent employment and income" for women as a necessary condition for raising social status of women, and accepted that there was a need to promote women's skills and productivity to raise agricultural growth. In the Seventh and Eighth Plans some more schemes, including Central Sector Schemes (CSS), were added to promote skill development and employment of women in agriculture and allied activities. The Component Plan for women was introduced in the Ninth Plan along with the CSS. In the Tenth Plan, one observes a shift in the approach from "women alone" to "gender mainstreaming". The plan introduced some important reforms in agricultural extension as well as some important schemes like NGRCA, ATMA and the World Bank supported NATP extension project.

There is now a need to go a step further to move towards a holistic approach. Gender mainstreaming essentially means engendering the growth strategy rather than incorporating gender (rather women's) components once the strategy is already identified. There is therefore a need to go beyond the present partial or compartmental approach under which a number of schemes and activities are floated for women under different ministries like Agriculture, Rural Development, Social Welfare, HRD etc. which address

women's empowerment in a fragmented manner. Gender mainstreaming requires a coordinated approach with its three major components, namely, women's empowerment, women's capacity building and their access to inputs as well as technology and other resources. In the Eleventh Plan there is a need to consolidate extension efforts and mainstream women in agriculture by treating them as farmers, including giving them land rights and access to other asset ownership. There is a need to provide structural, legislative and material resources to women so that they can participate and benefit on par with men farmers by setting their own agenda.

A Plethora of all India Schemes as well as State Level Schemes (refer to the main report) have been designed by different Central Ministries and by state governments for women in agriculture. About 13.88 lakh women farmers have been benefited by them. Our review of these schemes, based on secondary data and available literature, indicates several positive impact of the schemes such as creation of awareness among women farmers; improved access of women to information; infrastructure and technology; registration of women under "joint pattas" of land etc. However, these schemes have made limited impact due to low budgetary support; gaps in terms of access to technology, markets etc; lack of appropriate implementing agencies and weak implementation. The efforts, on the whole, are thinly spread and lack focus.

In short, involvement of women under the various schemes of the other divisions is generally obtained in a ritualistic manner. Though Gender Resource Centre in the Ministry of Agriculture has done excellent work, there is a need to take a comprehensive view of the total needs of women agricultural workers / farmers and a strategy is designed to meet these needs in a prioritized manner so as to enable them to function effectively as farmers / co-farmers, and to ensure that adequate funds are allocated as per the requirements. We recommend setting up an Expert Group for the purpose.

We have discussed some of the schemes that need to be strengthened and promoted. Women's component plan and the GOI – UNDP programme for ensuring food security are two such programmes.

Promoting Engendered Agricultural Growth.

Rain Fed Agriculture: With the potential of irrigation reaching near stagnation and the ground water table depleting in many regions, the next round of growth in agriculture will have to come from rain fed agriculture. Setting up of the Rain Fed Area Authority is a recognition of the inevitability of such a shift. While the rain fed parts of Indian agriculture are the weakest, they contain greatest untapped potential for growth. There are also the regions with high incidence of poverty. Promoting agricultural growth in these lagging regions through enhancement of productivity will raise agricultural growth as well as employment opportunities for agricultural workforce. It will also create opportunities for diversification in areas where women already have larger presence. Development of wasteland, pastures and livestock, inland fisheries, plantation and collection of NTFPs are examples of the expanding opportunities that are growth inducing, environmentally sustainable and gender equitable.

Increase in agriculture productivity requires agricultural research that provides solution to farmers' location specific problems related to soil and moisture conditions and suitable crops as well as agricultural practices in different agricultural operations. This calls for farmer and gender sensitive agricultural extension. Productivity gains from lagging regions requires emphasis on watershed development and water conservation techniques, and new crops (rice and wheat cannot be the sole engines of growth) like coarse cereals, pulses, non food grain crops such as fruits & vegetables, dairy products, sugar, oils etc. These will lead to massive employment generation as well as diversification.

Growth in Allied Activities: Women are predominant in allied activities like livestock, fisheries, horticulture, plantation and nursery etc. Growth of these activities is important for diversification of agriculture and of the rural economy in non-farm sector as well as for generation of productive employment on a large scale.

Women play a critical role in the care and management of livestock, but may not have ownership rights. Women contribute 50 to 90 percent of labour inputs, but livestock development, training and extension programmes are designed primarily for men. Considering the fact that (1) livestock contribute 26 percent of agricultural GDP (2) it is an important livelihood activity supporting agriculture and (3) it is a labour intensive activity, there is a need to promote livelihood systematically and scientifically in the Eleventh Plan. It is also important that women are recognized as owners and independent workers in their own right as far as different promotion activities are concerned. Promoting cooperatives of women producers will be very useful here.

Horticulture offers special opportunity for high valued agriculture in different agro-climatic regions, viz. dry land, coastal and mountain. It is estimated that 80 percent of the farmers involved in fruit cultivation belong to the categories of small and marginal farmers and 90 percent of vegetable growers also come from these categories. Women play a key role in these activities, but are not able to play decision-making role due to their lack of ownership of land and the consequent poor access to credit, technology, training etc. Once again, promoting women's active role will help in promoting this important labour intensive activity.

Plantation and Nursery: With the target of achieving 33 percent of the geographical area under forest / tree cover, there is a massive scope for undertaking plantation activities outside the forest area. The scope particularly exists in the areas that have faced severe degradation and also suffer from high incidence of poverty. This highly labour intensive activity develops wastelands as well as regenerates land and water resources for agricultural growth. Women can play an important role here as shown by initiatives of Society of Promotion of Wasteland Development (SPWD), Tree Growers Cooperative Society (TGCS) and Foundation for Ecological Sustainability (FES).

Diversification in New Sectors: With the advent of globalization, new sectors like floriculture, horticulture, aquaculture, forestry, mushroom cultivation etc and new forms of organizations for agribusiness such as contract farming have emerged on the scene. It

is important to involve women in these activities to enable them to take advantage of the new opportunities. New schemes in these sectors will have to include women as equal partners.

Integrated Agricultural System

Sustainability of Agricultural Growth: Agriculture is not about food crops and non-food crops but it is about the entire interlinked agrarian system. Productivity is not just about increase in the quantity of production, but how it is achieved, who are benefited and whether it is sustainable. Increased yield should not be short term and destructive of land and water in the long run (as productivity may increase and then decline, or plateau is reached as in the case of HYV regions), but should be sustainable. Growth may not be spectacular, but should be sustainable. The kind of crops grown and the agricultural practices followed therefore matter.

Integrated Agriculture-Livestock Production System: It is important to promote integrated agriculture – livestock production systems, which are ecologically sustainable and just. This can be achieved through promoting indigenous multi purpose bovine breeds, providing access to grazing grounds and fodder through out the year as well as minimum support price to agricultural produce and promoting PDS that encourages farmers to grow millets and other coarse cereals, pulses, oil seeds etc. Since women are already playing a key role in agriculture as well as livestock, it is useful to involve women as active partners in integrated agricultural system.

Capital Investment in Agriculture and Rural Infrastructure

It is important to receive and strengthen capital investment in agriculture and rural infrastructure, which will generate farm and non-farm employment in the long run. In this context engenderment of some of the ongoing programmes is very useful. For example, NREGA, which can build agricultural infrastructure in backward districts for promoting agricultural growth and in which women are likely to participate in a big way (much bigger than at present), need to be engendered by undertaking suitable steps like ensuring provision of crèche and drinking on worksites, providing work that is suitable to women, concerted efforts to include women in job cards etc. Strict monitoring of NREGA may help here. Similarly women can play a larger role in National Horticulture Mission, watershed development programmes, wasteland development etc. Women managed Community Food, Water, Fodder, Feed Banks and Grain Banks etc need to be promoted extensively. At present such schemes are implemented in a scattered manner on a small scale. There is a need to expand these schemes for universal coverage in arid and semi arid areas in the Eleventh Plan. Adequate representation of women in planning bodies of these programmes at different levels can generate employment for women (to an extent, men) on the one hand and promote agricultural growth and diversification on the other hand.

The water related situation differs across different regions: Though about 60 percent of irrigation in the country comes from ground water sources, there are serious limitations to extracting ground water in some green Revolution areas and dry land regions. At the same time, ground water potential is still not tapped adequately in some other regions. Also, there are problems with respect to using surface water for irrigation, as these areas need efficient water use as well as conjunctive use of ground and surface water. In short, the future strategy for water use will have to focus on location specific needs and limits set by eco systems.

Women are expected to play a key role in water use and water management. The national water policy 1987, modified in 2002, states that women should be assigned a suitable role in participatory management of water resources. The scheme entitled 'national project for repair, renovation and restoration of water bodies directly linked to agriculture' of the Ministry of Water Resources has recommended setting up district implementation committee, where women's representation is mandatory. Women's participation is also included in Water Users Associations (WUAs). These official inclusions, however, need to be translated in to practice. Women's land rights as well as their rights in all common natural resources and recognition of women as farmers will help considerably here.

Engendering Agriculture through Access to Land and Assets

It needs to be noted that agricultural productivity in the coming years will depend increasingly on the ability of women to function effectively as farmers. A critical element here is women's access to land and to other productive assets. Women face severe disadvantages as farmers due to their lack of access to land (property) and title to it.

The Indian Constitution accepts basic equality between men and women. However, women were discriminated against men in several ways. The Hindu Succession (Amendment) Act (HSAA) 2005 is a landmark act that confers gender equality in property right over land, joint family property, parental dwelling house and certain widows' rights. The HSAA 2005 brings all agricultural land on par with other property and makes Hindu women's inheritance rights in land legally equal to men's across states, overriding any inconsistencies in state laws. This can benefit millions of women dependent on agriculture for survival. The act also includes all daughters, including married daughters, as coparceners in joint family property, and provides equal rights to daughters and sons to the family dwelling house.

This act can have far reaching implications for agriculture. It will reduce vulnerability and poverty of women, as it will empower women to control over decision making process at par with men. As shown by Bina Agarwal, it will reduce the risk of poverty for the family, increase their livelihood options, enhance prospects for child survival, education and can empower women. Secondly, land in women's hands can also increase agricultural productivity, given male out migration and growing female-headedness. Thirdly, millions of women can become landowners as 78 percent of rural families own some land, and if we include homestead land, 89 percent households own land. Access to

this small land also can provide supplementary earnings to many households. In short, ownership of land by women can make significant improvement in terms of poverty reduction and agricultural growth.

The HSAA 2005, however, needs to be implemented effectively by removing all the hurdles in the way. Some important step that can help here are (1) at least one woman in each rural poor landless household should be allotted a homestead micro-plot of land of at least 10 cents from ceiling surplus land, Bhoodan land, government land or private land purchased for this specific purpose, (2) priority should be given to women-headed households in distribution of land, (3) laws must be simplified to distribute surplus land to co-operatives, on the condition that they show some beneficial use of the land in a stipulated time, and first priority should be given to poor women's co-operatives, and (4) the implementation of land reforms in a gender-sensitive framework should be closely monitored and up to date records prepared, keeping in mind recent legislation (Amendment to Hindu Succession Act 1956).

Women should also have access to other assets-that will enable them to function effectively as producers in farming and allied activities. Women should have equal rights to water and hence water sharing, membership to water users association and other common property resources like watersheds, check dams, wastelands, and other common assets as well as Kisan credit cards. All new assets like animal, trees, equipments, house etc acquired by means of purchase, transfer, grant etc should be registered in the name of men and women both. This should include membership to groups/ cooperatives etc.

Strengthening Skills, Capacities, Access to Technology to Empower Women

In spite of their key role in agriculture and allied activities, women continue to be poorly skilled and low paid. Women are left out of many formal training programmes and excluded from coverage of extension services, training programmes and services.

Existing formal institutions must take the initiative to reorganize women's role and needs in various fields of agricultural activity, and ensure their participation in designing of training and research programmes to ensure that their needs are incorporated adequately. Women and particularly young girls should be included as equal partners in all training programmes in traditional and non-traditional activities. Some of the important areas are (1) use of bore wells / tube wells, repairs and maintenance of tools & equipments, integrated pest management, production of bio fertilizers, etc (Some NGO experiments in these areas need to be up-scaled), (2) organic farming, post harvest technologies, storage, packaging, processing, marketing, horticulture, nursery raising etc, (3) legal training for creating awareness of their rights, accessing justice, (4) technology to reduce women's drudgery such as modifying existing agricultural machines / tools to meet women's needs, ensuring water, fuel wood and fodder at door steps, technology to reduce processing and cooking at home, improving cooking stoves, (5) promoting sanitation and hygiene facilities etc, and (6) engendering R & D, extension and skill training

programmes of agriculture universities, as well as other technical schools and training institutions.

It needs to be noted that many of these areas are incorporated in the ongoing schemes and programmes. However, what is needed urgently is systematic needs assessment (based on surveys when necessary) in a decentralized framework, determining priorities of the needs, designing a strategy to meet all the prioritized needs in a time bound manner, allocation of the required funds and designing indicators for systematic monitoring and evaluations. Isolated schemes with gaps in needs, small funds and absence of regular monitoring will not yield the required results. There is a need to take a fresh look at the training programmes for women agricultural workers keeping in mind the needs and priorities. Need assessment for training among different categories of women farmers engaged in diversified farming systems-livestock, horticulture, collection and processing of NTFPS (especially medicinal plants), fisheries, organic/sustainable farming practices across agro-ecological conditions will help here.

Some Additional Recommendations: In addition, we recommend the following for empowering women in agriculture:

- ***Special component plan*** should be strengthened, by adapting the holistic approach of the UNDP-Project. The relatively higher cost in the UNDP-project could be met by pooling resources from the ongoing schemes of other departments or, adopting a commonly shared approach with coordinated strategy for project implementation so as to cover a large number of beneficiaries with substantial impact on each of them.
- ***Involvement of NGOs*** in project design, setting up of priorities with respect to areas and group of beneficiaries, and project execution, and setting up priorities in terms of marginal areas (such as arid-semiarid; forest based; hilly; coastal; and flood prone) and segments of women (widows and women headed; Scheduled castes and tribes; and landless/land poor).
- ***Promotion of group cultivation*** (consisting of women's groups) by providing special subsidies in order to overcome investment constraints. Providing CPLRs on lease to women's groups on lease for 20-30 years.
- ***Promotion of grain and seed banks***, especially in highly poverty stricken and remote areas
- ***Identify the processes/technology*** for reducing drudgery
- ***Enhance special subsidy for promoting sustainable farming*** practices involving low external inputs, especially in areas where poor households are already abstaining from using chemical inputs due to higher cost (organic by default). Need is to provide these poor households a special support for increasing the productivity without increasing the use of chemical inputs.

Reforms in Agricultural Extension

We agree here with the recommendations of the Working Group on Agricultural Extension that has tried to incorporate gender concerns. A major recommendation of the Working Group is a holistic approach, which had been missed till now. The recently

introduced cafeteria approach provides scope for undertaking location specific activities from a large manuf of schemes. The main objective of the cafeteria approach is to facilitate formulation of state level action plans by providing guiding principles and approach for developing proposals for specific interventions. What is needed is effective implementation & monitoring of this approach keeping in mind the interests of women workers.

Some of the important recommendations in this context are (1) effective extension needs to be carried out with the support of NGOs working in the field. As we shall see later on, involvement of NGOs and PR's will go a long way in promoting extension in agriculture, and (2) Up scaling of successful cases, developed by NGOs. As we shall see in the discussion on institutions, AKRSP (1) has developed a model in Gujarat linking Panchayat Raj Bodies with farmers' organizations for extension work.

All the above will involve a fresh thinking and an overhauling of design, resource mobilization, and implementing machinery.

Empowering Women through Food Security:

Government of India and UNDP have initiated innovative projects for women in agriculture in three states of India (Andhra Pradesh, Uttar Pradesh and Orissa). These projects provide resources and opportunities to women's groups to purchase or lease lands, increase and improve their private agricultural land, experiment with a range of farm and off farm economic activities, improve their access to sustainable farm practices, quality seed and inputs. Support is also provided for building rain water harvesting structures, de-silting tanks and receiving irrigation systems. The project in short aims at improving women's access to agricultural land, markets, banks, district administration and PR's. The projects have clearly shown that (1) the project has facilitated and enabled groups of women farmers to take their own decisions and (2) a well designed programme at the local level can ensure food security and empower local (women) farmers groups. In short, food security and women's empowerment are closely linked with each other.

There is a need to expand the coverage of the project after studying its performance carefully.

Livelihood Security Approach: It needs to be underlined that though information dissemination, training and capacity building, credit etc are necessary for women's empowerment, they are not sufficient to ensure their empowerment. What is needed is a comprehensive approach, i.e. multiple support from various schemes / programmes in an integrated manner so as to consolidate the impact. That is, women's empowerment needs women's land rights, access to credit, skills, technology etc, and support services to reduce work load and drudgery.

Common Property Resources

Women's dependence (as well as dependence of poor) on common property resources is significant, as these resources contribute to women's needs (family needs) in multiple ways. Disposal of common lands for commercial purposes, even through legal procedures, needs to be regulated. We recommend that (1) such decisions should be taken not by Gram Panchayats, but by Gram Sabhas with two third majority, (2) CBOs such as women's groups, or groups of marginalized sections should get a priority in land acquisition / lease and (3) awareness should be created about the needs of local population in this regard, so that land is not disposed off without considering the interests of women / poor.

Price Support and PDS

Price support at present is limited to a few crops and therefore it covers only a few states. There is a need to expand the number of crops so as to cover larger number of farmers and states. Also, procurement should be done in all the regions in a decentralized manner. Inclusion of coarse cereals in the PDS will help here.

Gender Budgeting

Gender budgets are a tool to track allocation of resources to men and women. The purpose is to attain desirable outcomes through proper allocation of resources. That is, gender budgeting ensure adequate allocation of resources to redress disadvantages of women as well as to create new opportunities for them to enter in to better alternatives. Keeping in mind the needs of women in agriculture, we recommend that funds should be allocated to achieve these goals:

- To reverse the deceleration of agricultural growth and to raise agricultural productivity scientific agronomic practices must be adopted based on bridging the gap between knowledge of farmers and scientists. That is, R & D, extension, training, and capacity building must be designed keeping in mind women's concerns.
- Significantly enhance financial allocations for programmes for development of rain fed agriculture, alkaline land reclamation and development programme, integrated rural energy programme, biogas programme, improved chullas, Accelerated Rural Water Supply, Fodder Scheme, Rural sanitation etc as well as
- Establish an independent regulatory authority which should be required to regulate, test and certify quality of inputs e.g. seeds, pesticides.
- Plan for Crop insurance and risk mitigation for small and marginal farmers.
- Evolve a social safety network for farm women and men to offset the adverse impact of globalisation of agriculture on women.
- Provide funds to enable transfer of lands vested with government to women's groups (including SHGs) for productive use and appropriate economic activity. Ensure

women's control over complementary resources like irrigation, credit, water, forest, fuel, fodder, information and training.

- Allocate funds to enable micro-financial services to support the multiple livelihoods of women in agriculture. Simplify the process of giving loans, i.e. reduce the number of questions to important, non-repetitive ones.

Displacement, dislocation and dispossession created among peasantry and forest dwellers due to mega development and large irrigation projects, creation of Special Economic Zones etc have increased vulnerability of the poor especially women. Whenever such displacement takes place, women farmers should have a participatory role in the negotiations and should be paid adequate compensation and guarantee of future possibilities of livelihood from the project for which land is acquired by making them stakeholders. At the time of land distribution and providing compensation for displacement, joint pattas must be provided and women pattas must be distributed specifically to female headed households, S.C. and S.T. women. Ensure women's livelihoods in all rehabilitation processes

Strengthen capital investment in agriculture and rural infrastructure, which will generate farm and non farm employment. In this context, the NREGA, National Horticulture Mission, National Rural Health Mission, Bharat Nirman, , Krishi Vigyan Kendras, setting up of SHG Capacity Building and Mentoring Centres, and establishing women-managed Community Food, Water, Fodder and Feed Banks provide immense scope for employment of poor rural women.

Encourage horticultural activities, nursery raising, nursery maintenance, hybrid seed production, and tissue culture propagation of fruits and flowers as these are remunerative employment options for women. The fruit and vegetable processing industry also has high employment potential.

Allocate funds for development of drudgery-reducing technology for women and awareness about and access to it. This will reduce drudgery, save time and energy and enhance output.

Provide funds for inclusion of courses on Gender and Agriculture in the Curricula of Agricultural Universities.

Provide for development of a Satellite Account to include the invisible work women undertake.

Give employment to at least one male and one female local rural unemployed 10-12th class pass youth in all rural institutions so they can fill applications and forms and help the community to benefit from the various Government schemes.

Provide a special fund for women in distress in agriculture.

12.2.14. There are several Departments in the Ministry of Agriculture, but only the Dept of Agriculture and Cooperation (DAC) has initiated a gender budgeting exercise, presented in Performance Budget 2006-07. Under most of the schemes no specific allocations have been earmarked for women farmers. Policy guidelines for the programmes/schemes must earmark funds for women as has been done for the “Support to States for Extension Reforms” based on Agricultural Technology Management Agency (ATMA) Model launched in 2006-07. The guideline mandates that 30% of resources on programmes and activities must be allocated for Women Farmers and Women Extension Functionaries. Gender Budgeting should be extended to other departments within the Ministry of Agriculture. Budgetary allocation in the Ministry of Agriculture must earmark 30% of all development oriented funds for women and no diversion of finances for any other purpose should be allowed. For efficient utilisation of the Women’s Component Plan, the Ministry of Agriculture must coordinate its efforts with Ministry of Women and Child development.

In short, reprioritise allocations in the 11th Plan so as to give priority to eradicating hunger, ensuring food security, access to work and fair wages, development of gender sensitive technical and extension support, access to land and other productive resources and development of infrastructure in rural areas to eradicate poverty and hunger and enable growth in the agricultural sector.

(1) enable ownership of land by women, (2) provide decentralized storage of food grains through village grain banks, (3) encourage research, extension & training of women, and (4) price support and procurement of rain fed crops in a decentralized manner etc. Adequate funds should also be provided to promote rural infrastructure, development of rainfed agriculture, provision of water, fuel wood and fodder for women, reduction in women’s drudgery, safety nets and social security etc. In short, the objective of gender budgeting should be to divert funds to promote agriculture that is sensitive to the needs of women and the poor.

Sex Disaggregated Statistics

An important gap in gender statistics at present is invisibility of women’s work in the database. Giving visibility to women’s work includes not only improved data on women workers, but also data on constraints and problems of women workers. It also includes creation of comprehensive profile of women workers as well as dimensions of women’s unpaid non-economic work carried out at home. In addition, there are the generic problems pertaining to disaggregation, periodicity, quality and comparability of gender based data.

We therefore recommend an overall gender orientation of the data system as well as creating a holistic picture of employment, production and autonomy of farming women

within the household context. Sex-disaggregated data should also be generated in all the areas of women's work including asset ownership, credit & borrowings, migration, food consumption, work and employment etc. Also, holistic picture of women's work should be created in all major areas of work of women, such as women in fishing community, forest dwellers, livestock herders, plantation workers, migrant workers etc.

In addition, data should be collected on women's unpaid care work on a periodical basis. This is because women's unpaid work and drudgery should be reduced if they have to play a major role in agriculture.

Land Related Issues

Land is a basic factor of agricultural production. Its ownership and use pattern as well as working of land market are critical for agriculture.

Land Reforms:

Immediately after Independence four types of land reforms were initiated through legislature measures: abolition of intermediaries, tenancy reforms, land ceilings and consolidation of land holdings. Since abolition of intermediaries has been accomplished decades ago, and consolidation of holdings was completed in regions where topography and institutions permitted, we discuss here the actual implementation of land ceilings and tenancy reforms, and their implications for agricultural productivity as experienced so far. We also discuss the relevance of these reforms today.

Ceiling on Land Holdings: Ceiling laws were enacted in two phases: Phase one covered laws during the fifties and sixties, while phase two came in the seventies when more stringent laws were enacted to plug loopholes of the earlier laws. The experience with the ceiling laws indicates that

(1) Surplus land acquired was very small [68.61 lakh acres in the entire country (till June 2006) or 2 percent of the Net Sown Area was identified as surplus land], and of this only 72 percent [49.87 lakh acres] was distributed. West Bengal is at the top in the land distribution, followed by Andhra Pradesh and Assam, the other states performed very poorly.

(2) Ceiling surplus land largely included inferior land, barren wasteland, which was distributed to the landless who could not benefit much in the absence of financial and other help.

(3) Distribution of Ceiling Surplus land has not made much impact on land concentration. However, the ceiling laws have halted expansion of large holdings and kept the process of proletarianization of rural peasantry under check.

(4) However, a few studies conducted (not many studies are conducted) on the impact of land distribution on productivity clearly shows that the impact of allotment of land on the socio- economic conditions of land allottees has been positive and significant in some states (West Bengal, Himachal Pradesh, Kerala, Bihar and Haryana), and non significant in some other states (Gujarat, Madhya Pradesh, Orissa, Andhra Pradesh and Rajasthan), which is largely due to the non-availability of financial assistance to farmers.

We therefore recommend that (1) ceiling laws should stay as such, i.e. ceilings should neither be raised or lowered, on consideration of equity, productivity (small farmers continue to be more productive than large farmers) and empowering the landless including women, (2) expansion of irrigation facilities in the recent decades has increased surplus land, which need to be acquired and redistributed and (3) women's land rights must be recognized in redistribution of surplus land.

Tenancy Legislation: There are wide intrastate and inter state variations in tenancy legislations. Some states have legally banned leasing out of land without any exception, while some have prohibited leasing out by large farmers only. In some regions leasing is permitted but regulated, while in some other regions leasing out is permitted only by widows, minors, army personal etc. In some other states leasing is permitted but the tenant acquires right to purchase land.

At the national level 125.50 lakh tenants have been conferred ownership rights of land (till March 2006) on 167.14 lakh acre land. However, the actual performance of tenancy laws has fallen short of provisions.

As a result, informal tenancy prevails on a large scale in spite of radical laws. The area operated under lease accounts for 10 to 12 percent of total area operated. According to some micro studies, this area is as high as 20-25 percent of the gross cultivated area in some states. Of this reverse tenancy is an important component. Reverse tenancy is more pronounced in agriculturally advanced regions. Recent studies have shown that small and marginal farmers have started leasing out land primarily due to increasing cost of production, growing scarcity of water, falling returns and increasing uncertainty.

In short, stringent implementation of tenancy seems to be a remote possibility. However, the suggestion that entry to lease market should be permitted only to petty peasants and medium and large farmers should be banned from leasing in land seems to be an impractical suggestion. We believe that there is a strong case to legalize tenancy with adequate safeguards to protect interests of small and marginal farmers. Liberalization of lease market in today's context means suitably amending tenancy laws allowing leasing-in and leasing-out land incorporating provisions like making ownership rights non-alienable and secure, fixing the tenure of lease, recording of lease and allowing land owners to resume land for cultivation after expiry of the lease. While ownership rights should be non-alienable and protected, use rights should be allowed to be purchased and sold in the market, with conditions.

It is observed that in some states small and marginal farmers lease out land (for example, Punjab) while in some other states small and marginal farmers lease in land. (for example, Orissa). Legalization of tenancy will enable farmers to move out of agriculture without the risk of losing their land. It will also help in consolidation of holdings. It will also give rise to long term tenancy contracts which may improve agricultural productivity.

Contract Farming: In today's context, contract farming makes industry a partner in stakes of agricultural production, which could be a remedy against the scale infirmities of small farm in India. From the farmers' perspective, it can help small and marginal farmers to diversity to high value cash crops, gaining access to latest agricultural technologies, adequate capital and to assured market at an agreed price.

The empirical evidences in contract farming in some states (Punjab, Haryana, Andhra Pradesh, Kerala, Gujarat etc), however, shows that in the absence of any law to govern the contracts, the contracts are heavily biased against farmers, resulting in delayed payments, poor technical assistance, cheating and even manipulations in contracts. In other words, small and marginal farmers have not been able to receive the expected benefits so far. There is therefore a need to provide a legal regulatory framework to contract farming, along with its close monitoring.

As far as consolidation of land holdings is concerned, it is desirable but it has not worked well everywhere due to various factors like lack of legal provisions for consolidation of holdings, fear of eviction of tenants, inadequate availability of trained staff, lack of up-to-date land records lack of financial resources etc. There is a need to remove these factors on an urgent basis. The moot point is that areas in which no special constraints are visualized, this extremely important organizational reform must be carried out expeditiously, especially in the areas where holdings of small and marginal farmers are in large numbers. As we shall see later, involvement of Panchayat institutions should help here.

Relaxation of Land Reform Legislations

Some state governments have relaxed ceiling laws and tenancy laws. Though not much information is available on this, it is observed that these relaxations are made in the context of the post economic reforms period.

Relaxation in Ceiling Laws: The Karnataka Land Reforms Amendment Act 1995 permits leasing out land up to 40 standard acres for agriculture, 20 standard acres for industrial development, 4 standard acres for educational institutions, 20 standard acres for housing project, and 20 standard acres for horticulture, floriculture and agro based industries. This reform is likely to change land use in urban peripheries and semi urban areas. It is observed that farmers sell land instead of leasing it and become tenants in many cases.

There are also cases where ceiling laws have been modified for orchards, fish ponds etc, but results are not satisfactory in the absence of necessary reforms and support. It appears

that relaxations in these laws to promote agricultural diversification and agri business should take into consideration the interests of farmers, who lose ownership of land.

In general, relaxation of ceiling laws does not have much basis in our rural society, which is predominantly based on small farmer economy. Some argue that commercialization of agriculture, particularly for export promotion, requires the size of land holding to be reasonably large so that economics of scale as well as quality of produce could be maintained. Some go to the extent of arguing that to keep the pace of overall growth of the Indian economy, at around 9 to 10 percent agriculture should attract FDI to achieve at least from percent growth and hence the need for relaxing ceiling and tenancy laws. These fancy arguments do not have proper comprehension of the Indian agrarian conditions. In reality these arguments are misplaced because there are alternatives available (such as contract farming or farmers' cooperatives & their federations) to include small and marginal farmers in to modern agriculture and agri business. Countries like China and Vietnam with smaller size of land holdings do influence the international export markets today in a significant manner. (Haque 2003) Small-marginal farmers because of ability to provide intensive care to crops can become internationally cost-competitive. They need transfer of cost-effective high yielding technologies. What is probably more important in this context is that there should be strengthening of public investment in farm support systems to enable small farmers to produce commodities on demand in global markets and enable them to access these markets.

Land Going Out of Cultivation:

The issue of declining net sown area in the recent years has been highlighted as a major concern of Indian agriculture by Y. Alagh (2006). Though NSA fluctuates according to the rainfall, the recent decline in NSA by 1 m. hectares (during 2003-04) is unprecedented. This could be due to the non-viability of agriculture even in normal years. The other reasons could be land degradation, allocation of land to move remunerative purposes like real estate, development activities, SEZ etc or corporate agriculture.

Land Degradation: About 6 lakh hectares land is degraded in India. However NRSA estimates of 2000 and 2003 indicate that land degradation has declined from 20 percent of the geographical area to 17 percent over a period of 15 years. The decline is observed in all the states, which could be largely due to land and water conservation activities. Between 1995 and 2004-05 more than 19 m. hectares have been covered under watershed development programmes. There is, however, a good scope for improving watershed development programmes in the country, as they suffer from several limitations.

Urban Expansion: Urban expansion results in conversion of agricultural lands in the fringe areas for non-agricultural purposes. This has positive impact (diversified crops, land use and livelihood, higher wages and incomes etc) as well as negative impact (pollution, poor basic services etc) on surrounding areas. The situation, however, is much different when land is acquired by government or private enterprises for speculative profits. In the absence of regulation, land alienation from agriculture takes place before real urban development takes place. Farmers in such cases lose land and are pushed in to

menial jobs. As a study in Hyderabad has shown, actual requirement of land is much less than the land acquired. The speculative demand was in multiplies of ten and more.

Land Acquisition for Infrastructure Activities: The unprecedented growth and economic boom in recent years has a multiplier effect on the developmental activities such as infrastructure- like roads, ports, airports, housing etc. Acquiring land for these activities has an externality, i.e. increase in speculative demand for land surrounding these activities. Speculative demand for land goes up as soon as a new activity identified. The speculative demand will be much more than the actual need. As a result, the land price goes up in this area, while the price at which land is acquired is much low. Some of the important issues are relating to the quality of land allocated to these activities, protecting the interests of farmers who lose land, regulation of speculation etc. Since these issues are similar to those with SEZ, we discuss them in the following paragraphs.

Special Economic Zones: The Special Economic Zone Act 2005 and the rules notified in 2006 are important developments as far as land alienation is concerned. The act has triggered a sort of gold rush for land. The number of applications has gone beyond 1000 and the issues had become so hot that there is a freeze on it at present.

Policy for SEZ is not yet clear relating to location of SEZ and the processes of land acquisition. While the need and rationale for SEZ in their present form are questionable, the concerns of the land acquired, the size of land acquired, the process of acquisition of land, the compensation paid to farmers / land owners etc are important questions. Though it is laid down that wasteland or “unproductive” land is to be allotted to SEZ, there is no clear definition of such land. “Cultivated land not under irrigation” should not be treated as “unproductive land” though it is done in many cases. Also, the process of land acquisition needs to be defined in a way that it is fair and just. Farmers should be ensured just compensation, preferably on a long term basis. Keeping in mind these issues, we recommend the following:

Framework for Land Use: The first need is to formulate guiding principles for a land use policy at the Centre, based on which states can be asked to formulate their respective land use policies. There is an urgent need to develop a sound policy framework that governs land use in the country. The framework could be based on the following principles.

- Categorization of land according to its different characteristics and capabilities using remote sensing.
- Identifying suitable uses of each category of land using GIS (which also incorporates socioeconomic variables)
- Mapping different categories of wasteland in public and private domain in rural areas.
- Estimating demand for land for different non-agricultural uses, like urban development, infrastructure, industrial development etc.
- Estimating demand for land for agriculture, based on demand for food, other crops, horticulture, dairying and animal husbandry, fishery etc.
- Estimating the environmental needs of the economy in terms of maintaining environmental health and sustainability.

The land use policy, in the final analysis, will be determined by the development path that is chosen, but there will be a sound framework that will determine the broad allocation of land under the different uses keeping in mind the macro picture. The question like whether wasteland should be reclaimed for common use, i.e. for fodder, fuel wood, horticulture etc, or it should be used for promoting cooperatives of the poor / women, or it should be used for SEZ or other non-agricultural use is a question that should be answered not in an ad hoc manner, but in the context of a sound policy framework. That is, there should be a sound policy framework to determine the broad allocation of land under different uses keeping in mind the macro picture and strategy.

It will not be out of place here to mention that vibrant and modern agriculture can also be a strategy for achieving high and equitable economic growth:

Which land should be allotted to SEZ or to different non-agricultural uses can be determined by the policy framework discussed above. Also, land acquisition for non-agricultural uses should be prioritized in such a way that public wasteland should be acquired first and lands of poor, irrespective of its quality, should be acquired the last.

Pricing of land Acquired: Paying the prevailing market price will not be adequate as the price will jump in the region after the land is acquired and farmers will feel cheated. One solution is that the government pays the price that is 30-50 percent higher than the initial market price. Another solution could be that instead of the government acquiring land for private enterprises, land in question should be auctioned. This will fetch much higher price than the market price for farmers, as private bidders will bid the price keeping in mind its future earnings.

One more solution could be involving farmers (who sell their land), as partners in the project by giving them convertible debentures (and not shares) to avoid the risk element in incomes. This will ensure long term livelihood security to farmers who sell their land.

Land Speculation and Displacement: It is observed that even after receiving one time hefty compensation, farmers appear to be displaced from regular work, as the compensation does not generate any livelihood opportunity for them. The compensation is usually used in buying consumer durables, social functions etc. Households are usually not capable of generating new livelihood opportunities for themselves. While rich farmers, who sell part of their land, are able to manage, small farmers who sell most / all of their land find it difficult to survive in the long run.

Women are particularly in a disadvantageous position as (1) they are not able to take up a job in the new project, if offered, due to their low literacy and skills, (2) they do not have much control over the use of the compensation amount and (3) they have to manage home with different coping strategies.

There is therefore a need to develop a detailed compensation policy keeping in mind the interests of women. Women, as farmers, should be entitled to take part in negotiations and compensation should go in their name as a joint holder of land.

Corporate Agriculture: Corporate Farming is expected to shift the cropping pattern towards exportable cash crops and change the farm management in to a business mode. Corporate farming, unlike contract farming, changes ownership of land, leading to concentration of land in the hands of business houses. Contract farming has already made a beginning in India, with ITC entering the spice trade, Pepsi Co producing potatoes, tomatoes, chilli etc, and Mittals entering several agricultural products. Government of Gujarat has recently opened up ‘wasteland’ to corporate houses and rich farmers in the state, along with providing them several concessions and incentives.

Some of the questions that need to be addressed in the context of corporate farming are: (1) what is the future of small and marginal farmers in our agriculture: will they turn into wage earners? (2) Does the policy of promoting corporate farming ensure level playing field for small and marginal farmers? (3) Will corporate farming promote monoculture and destroy biodiversity of crops and seeds?

We recommend that contract farming should get precedence over corporate farming in the Eleventh Plan. Also, both policies, for contract farming and corporate farming, should take care of gender dimension as well as interests of small and marginal farmers.

Institutions and Agriculture

P-P-Ps, PR Institutions and NGOs:

The Eleventh Plan aims at “faster and inclusive growth”. The inclusiveness of economic growth requires that appropriate institutions are in place to enable ‘faster economic growth’ to permeate to the common man. Institutions are the rules of economic game and tell us how the process of economic growth distributes the rewards that accrue from it. Institutions also play an important role in linking agriculture and allied sectors with national and international markets to achieve “faster and inclusive growth”.

There exists a wealth of institutional alternatives in India. We define these alternatives to put things in perspective. There are three major categories of institutions in rural areas: Panchayati Raj Institutions, Government Departments, Private Sector and Civil Society Organizations.

Public-Private-Partnerships (PPPs): PPPs refer to partnership between government and private sector. Under a broader definition, private sector can include all NGOs including voluntary sector, corporate sector, self help groups, partnership firms, community based organizations etc. PPPs can link agriculture and allied sectors with national and international markets to achieve faster and inclusive growth.. The roles and responsibilities of each of them will vary.

PRI and Departments of Government: These are the two kinds of government institutions that the individual and community in the village interact with. Though the 73rd amendment has given uniform structures for PRIs through out the country, there are variations in performance across countries. This is largely because of the differences in the financial and human resources as well as devolution of political authority by state governments. However, PRIs, with their legitimate standing as the third tier of democracy, can play an important role in agricultural development given the required support.

Saddled with a range of functions and little resources, PRIs are usually found too weak to perform this role. They are frequently considered irrelevant by NGOs operating at the village level. There are also dominated by development administration. Like NGOs, government departments also do not value the role of PRIs due to their low capacity. As a result, agricultural programmes tend to become top down and rigid with poor capability to respond to local needs.

In short, there is a need to empower PRIs by devolution of powers – financial, human and political – on them and by their capacity building at different levels.

The voluntary sector or NGOs may be broadly classified in to three categories, traditional (religions and charitable trusts), community based (SHGs, women's groups, neighbourhood societies etc) and government sponsored organizations (engaged in implementing government programmes).

NGOs have played an important role in developing innovative models in agriculture and allied sectors demonstrating feasibility of new ideas, new technology, new activities etc. Several government programmes like Joint Forest Management, Watershed development programmes, Participatory Irrigation Management etc have been originated in the voluntary sector. NGO models have proven advantages in the areas of community participation, flexibility in working, responsiveness to local needs, comprehensiveness in addressing issues etc.

One of the important institutional goals in the area of rural development in the Eleventh Plan is to strengthen PRIs, which are elected bodies representing people. An important task of NGOs is to strengthen and empower Panchayats along with working with them. A large number of agricultural tasks need to be performed by the collaboration of NGOs and PRIs. Though PRIs are weak at present, they need to be strengthened so as to enable them to work in collaboration with NGOs on the one hand and as decentralized local bodies supported by development administration on the other hand.

Past Records and Lessons from GO-NGO Collaboration in Agriculture

Two important examples of successful GO-NGO collaboration are Joint Forest Management (JFM) and Watershed Development, which are in operation since 1990.

In 2001, with the launching of Haryali Programme, PR bodies became the sole managers of watershed programmes. They sidelined NGOs. Haryali guidelines have also reduced the budget for community development and capacity building. Studies have shown that NGOs have performed much better than PRIs in watershed development as PRIs are not really equipped to undertake this task. There is now a need to strengthen PR bodies and also create space for NGOs. NGOs need to be invited as facilitating agencies, working under Gram Panchayat, to set up CBOs to function as Watershed Associations.

JFM has been another programme, where NGOs have been successful in associating local communities in forest development and management. Some of the weaknesses of JFM councils, however, have been relating to their powers. To start with, JFMCs are under the control of Forest Department, which (Secretary) appoints members of JFMC including representatives of local Panchayat. Secondly, the bank account is operated by the department jointly with JFMC President. And thirdly, funding is linked with number of trees regenerated, while people's priorities are for grass and NTFPs. There is a need to reorganize JFMC in the line of watershed committees suggested above.

Agricultural Extension:

It is observed that agricultural extension by government is almost non-existent at village level because government has less staff and its focus is mainly on subsidy schemes. As a result, private traders enjoy oligopolies in supply of seeds and other inputs on credit. This results in exploitation of poor farmers on the one hand and their poor information base on the other hand. PRIs play almost no role here.

There is a need to change this situation by involving PRIs and NGOs (CBOs) in this task. In this context we recommend (1) to appoint village youths as para-workers for agricultural extension. They will be accountable to villagers through PRIs and (2) to provide a legal framework for input supply through institutions like PRIs, SHG federations, private traders and farmer's organizations.

PRIs can play this important role as a Governance body. It can promote a Sub Committee for agriculture, which can link cooperatives, CBOs and user groups. Gram Sabha can select Agri Para Workers and make them accountable to it by organizing their payment through Gram Panchayats. Also, licence for input supply can be given to sub committee for Agriculture (Under PRIs) and SHGs along with cooperatives. AKRSP (I) has developed this model in Gujarat and this needs to be replicated after a careful review.

Role of Public Private Partnership

There is an urgent need for innovative public private partnership for a link up between the markets and farmers for value addition. PPPs can provide critical inputs by (1) providing links with mobile, computer companies that want to access rural markets, (2)

linking new crops with good markets (American Corn), (3) providing organic outlets in malls (Big Bazar) and (4) by making competition work for farmers through greater information access.

There are some areas of caution here: Do private enterprises know rural realities? Will the partnership between unequal partners work well for the weak, i.e. farmers? Should these initiatives be accompanied by a parallel mode of information provision to farmers through PRIs and NGOs and through judicious use of IT in rural areas? These are the questions that need to be answered while assessing some innovative models in this field.

Several innovative models have emerged in the country where partnership between farmers, federation and corporate sector or between community groups and corporate sector have emerged within the framework of profit driven initiatives governed on business lines with a CEO / partners accountable to a Board on which the Farmers federation, CBOs and PRIs have a representation.

The Producer Company Act: A legal framework within which such a flexible yet accountable structure can exist is provided by the Producer Company Act, which came into existence in 2002. CBOs and other civil society organizations are usually registered under the Trust Act, Society Act, Cooperative Societies Act or under Non Banking Finance Corporation. The first two acts do not permit any commercial business even for its members. The other acts are also restrictive in carrying out commercial business. The 2002 amendment in the Companies Act enables (1) incorporation of cooperatives as companies and conversion of existing cooperatives into companies and (2) ensures a combination of cooperative business with a regulatory framework similar to that of companies. The members have to be primary producers, which includes agriculture including allied activities, like animal husbandry, horticulture, floriculture, viticulture, forestry, plantation etc. The Producer Company on organic farming in Kerala (The Indian Organic Farmers Producer Company Ltd in Aluva) is, Producer Company of watershed Association (The Dhari Krushak Vikas Producer Company Limited) in Amreli district of Gujarat involved with reaping benefits of post watershed development activities for its members) are good examples of this. We recommend this institutional innovation to be promoted in the Eleventh Plan.

Company set up by NGO for Technical Services: Another innovative model that could be replicated is of a technical services company set up by an NGO under the Companies Act for providing technical and other services to NGOs and CBOs. Saline Area Vitalization Enterprise Ltd (SAVE) is a technical service organization registered as a public limited company under the Companies Act. It has been set up (in 1995) by a voluntary organization called Vikas Center For Development for providing technical services to CBOs and NGOs for livelihood and enterprise development, natural resource management, skill training and capacity building and infrastructure development projects in Gujarat. Its shareholders include CBOs, cooperative societies, NGOs, NGO networks, farmers associations, association of industries, donor agencies and individuals.

It provides human resource development, technical services and related support, project planning by charging fees to promote growth of agriculture and allied activities in rural areas, with a priority given to poorer sections. So far the company has provided support to wasteland development projects, inland and marine fisheries, salt pan workers organization, vegetable growers, farmers' organizations etc. The company makes profits and distributes dividends to its share holders.

This company has shown that it is feasible to do business with poor farmers and producers in an economically viable manner.

Linking Primary Producers With High Tech Processing and Marketing: Amul Model

Another interesting model of public private partnership is the famous Amul model, under which National Dairy Development Board (NDDB) has connected primary producers with high tech processing of products and high professional management. This model has been able to promote animal husbandry and dairying on a large scale. This cooperative society based model has given a challenge to MNCs in the field of dairying and milk products.

To sum up, there are multiple models of NGOs setting up business ventures in the forms of Producers' Companies or Public Ltd companies to serve farmers and producers engaged in agriculture including allied activities. Such innovative models need to be replicated by creating space for such ventures through government support in the form of legal provisions, provision of initial funding and designing of suitable schemes for the purpose.

NGOs as Facilitating Agencies

Rural communities need to be organized in community based organizations to undertake the different tasks in agricultural growth effectively. This requires facilitating agencies, preferably competent NGOs, to undertake these tasks. To ensure inclusive growth, to encourage value addition in agriculture and allied activities and to promote globally competitive exports of quality agricultural products, new institutional arrangements are the need of the day. While this is important, the persistent asymmetry in bargaining capabilities between sections of our rural communities and the corporate sector, both public and private need to be taken note of.

The solution lies in **Providing** an enabling legal environment for multiple institutions to emerge: *the Producer Company Act is one example*, **Ensuring** that private sector companies interact in relation to marketing and technology with *federations of farmers, producers and cooperatives* provide an avenue for small producers to come together, **Encouraging** structures which bring together profit orientation into marketing and production with latest technology, **Ensuring** that the PRI's have financial power to back the functional delegation thrust on them. This will enable them to perform critical governance roles with respect to rural volunteers for extension, health and education schemes, **Continuing** to encourage the emergence of NGO's which have multiple roles

as parts of information dissemination entities, watch dogs and parts of producer companies as well, **Providing** an even playing field to the CBOs vis-avis government departments. New legal provisions, in particular for forest management which do not give government departments the final authority to dissolve or create “ joint management institutions”, **Making CBOs** accountable within the structure in which technical and third tier government institutions such as PRIs and gram sabhas or tribal organizations play a monitoring role and lastly in **Engendering Institutions**. Since women are expected to play an important role as farmers and producers in agriculture in the Eleventh Plan onwards, it will be necessary to pay attention to engendering the institutions operating in this sector. It will be necessary to lay down rules regarding involving women as partners in all the major institutions in this sector.

Innovative Finance and Micro Finance

Access to finance is a critical requirement for promoting farmers participation in agricultural growth including agricultural diversification. In spite of several schemes and efforts, however, small and marginal farmers as well as other informal producers in the primary sector have a very limited access to finance. It is observed that priority sector lending has created a culture of mechanical lending, which has not met the needs of small farmers. So far, only 30 percent of rural households are linked to banking sector. About 9.67 crores rural households (majority of them are in farming) are yet to be reached by banks. Among them 5.59 crores are poor, who do not own any assets. They deserve immediate attention for finance.

SHG-Bank linkage Programme

NABARD initiated SHG-Bank Linkage Programme as a pilot project in 1992 and as a full programme in 1996, with the objective of providing formal banking services to rural poor through process of savings and credit linkage of SHGs. By March 2006 banks have linked 22.38 lakh groups and disbursed loans of Rs.11, 397.55 crores.

At present commercial banks with their more than 32000 rural Branches have the largest share in this finance (50 percent), followed by RRBs (38 percent) with their 11900 branches. More than 3000 NGOs and other development agencies have promoted SHGs under the programme. Several studies have shown that SHG is a sound strategy and it has made positive impact on life and livelihood of people. Banks have found this a reliable credit delivery mechanism, which is cost effective. In short, there is a need to expand the coverage of this strategy to bring all the poor in to the fold of SHGs. We recommend that 3.97 lakh new SHGs are funded in the Eleventh Plan.

Emerging Challenges:

The phenomenal expansion of the programme in the recent years has thrown many challenges, which need to be addressed in the Eleventh Plan. Also, special surveys and analytical studies should be undertaken to understand the problems of lagging regions.

Data on SHGs: At present there is no adequate database on SHGs. SHGs are formed under different ministries, departments and organizations, such as ministries of Agriculture, Rural Development, Women and Child, Social Justice etc as well as financial institutions etc. However, there is no data available on the total number of SHGs in the country and in agricultural sector as well as their lending in agriculture.

Regional Imbalances: There are wide regional differences in the performance of the programme. The Southern region has the highest share (54%) of the credit linked with SHGs, but N-E region has 2.8 percent share and the Northern and Western regions have 5.9 percent and 7.4 percent shares respectively. This indicates that a lot of work needs to be done in most regions of the country.

Developing Monitoring System for SHGs: There is a need to monitor internal processes and internal health of SHGs. A separate SHG Monitoring Cell should be set up in every state for the purpose.

Capacity Building of SHG Members: So far emphasis has been laid on capacity building of bankers, NGOs and government officials involved with SHGs. The time has now come to focus on capacity building of SHG members. A Task Force should be set up to review the existing capacity building programmes and suggest new programmes. The Task Force should also suggest ways of monitoring the existing capacity building programmes.

Promoting SHGs as Self Managed Units: SHGs have to become self managed independent institutions if they have to contribute to agricultural development.. NABARD has introduced a Pilot Project, Computer Munshi, for the purpose. The results are encouraging. There are other experiments also. There is a need to review these experiences and suggest measures to promote stable, independent and healthy SHG groups.

SHG Lending for Agriculture: So far SHG lending to agriculture has been low. In the budget for 2006-07 NABARD has introduced a separate line of credit for financing farm production and investment activities through SHGs in addition to the existing refinance facility. There is a need to review its working carefully for promoting SHG lending to agriculture.

Livelihood Promotion among SHG Members: It is expected that once SHGs are matured, they start livelihood promotion activities for their members in agricultural sector including the allied sectors. However, this task has not been easy and a major constraint has been in marketing of products. There is a need to involve a sound strategy for

promoting sustainable micro enterprises among SHG members in agriculture and allied sectors. NABARD has taken up a pilot project on this, and the results are awaited.

NABARD has also developed an approach based on rural entrepreneurship development projects (REDPs) for farm and non-farm sectors. This approach has proved to be sound in many areas, and there is a need to involve producers from agricultural sector under this programme. Studies have shown that well designed large projects that involve large number of farmers / producers can diversify the regional economy and promote sustainable employment.

Saving Products: It is proposed that SHGs need to offer wide range of saving products so as to capture the huge demand for saving that remains unmet. SHGs can be encouraged to collect savings on daily basis from their members on the lines of daily deposit schemes of banks.

Government Sponsored Programmes:

There are several programmes promoted by the government that aim at poverty alleviation through providing micro finance. We review some major programmes here and make recommendations to strengthen them in the Eleventh Plan.

Swarna Jayanti Gram Swarojgan Yojana (SGSY): The main objective of this programme is to assist poor families to come out of poverty by providing them bank credit along with a subsidy. The major weaknesses of SGSY, according to evaluation studies are (1) pressure on achieving targets of formation of groups that leads to weak groups not capable of performing their tasks, (2) many people join groups for subsidy and not for its objectives, and (3) the norms and working of groups is not in line with SHG-Bank linkage programme. That is, there is a lack of synergy between SGSY and SHG.

We recommend that the subsidy under SGSY is restructured in a way that it lowers the cost of credit rather than the quantum of credit. The subsidy should be placed with the groups so that they can charge lower interest. This will improve credit flows as well as repayments.

Joint Liability Groups (JLGs): NABARD introduced a pilot project in 2004-05 for providing credit to farmers who are share-croppers / tenants and who do not have a clear title to land. This project, Joint Liability Group Project, introduced in 8 states, provides credit against mutual guarantee to JLG members. The scheme needs to be grounded in the Eleventh Plan by evaluating it and learning lessons.

Micro Finance Institutions (MFIs): There has been a proliferation of MFIs in India in the recent years thanks to their promotion by banks, NGOs and individuals. There is hardly any regulation in place to keep a track of their activities. One major problem of MFIs is their high interest rates, which need to be regulated not by government directive but by expanding their operations through RRBs. There is a need to promote linkages of MFIs with RRBs so that MFIs can have better access to commercial funding. NABARD

has set up Micro Finance Development and Equity Fund (MFDEF) recently to facilitate this.

There is a need to bring in more transparency in the operations of MFIs and we recommend an appropriate legislative measure for the purpose.

Gramin Banks: Gramin Banks are existing in rural India for the past three decades, passing through various stages. These banks have been reorganized recently and many of the reorganized banks have become financially viable. We recommend that Gramin Banks should be used as financial agencies for promoting and fostering SHGs. It is desirable to make them king pin in the micro finance movement in rural India. They have many advantages for becoming MFIs.

In order to promote them as MFIs, we recommend that these banks are strengthened by reorienting their lending programme and by strengthening their human resources. A monitoring committee can be set up at the district level to guide the bank and to link it up with SHGs and JLGs. NGOs can play an important role in strengthening SHGs.

A common grouse of MFIs is their inaccessibility to low cost funds. RRBs, with their high liquidity, can lend to MFIs with a stipulation that the funds should be used in micro credit lending within the specified region of the RRB.

Kisan Credit Cards (KCCs): NABARD has formulated a model Kisan Credit Card Scheme in 1998 to provide adequate and timely credit to farmers in a flexible and cost effective way. By March 2006 about 5.91 crores KCCs have been issued involving a bank credit of Rs 181992 crores.

We recommend that the scheme should be deepened by including many more small farmers and particularly women farmers using their joint pattas / ownership to house and land, or even indemnity bonds or guarantee from husband or any prominent person.

We also recommend a mini KCC with a loan limit up to Rs 25000 for small and marginal farmers.

Private Initiatives and Innovations: ITC has introduces called e-Choupals to provide a host of services related to know how, weather, prices etc to small and marginal farmers under its agri-business. This digital infrastructure can also be used for channelizing services related to credit, insurance (also health, education, entertainment etc). The ITC project covers 36000 villages serving 3.5 million farmers. The company aims at creating a network of 2000 e-Choupals and 700 Choupal Sagars (clusters) in the coming 7-10 years.

It is recommended that the programme and its impact is studied, and lessons are learnt from it for reaching small and marginal farmers.

Concluding Observations

A major focus of this report has been on achieving agricultural growth that is faster as well as inclusive. That is, the growth has to cover small and marginal farmers as well as the regions that have lagged behind in agriculture so far. It has to ensure food security to all, bring about rapid reduction in poverty and generate large scale productive employment within agriculture and allied activities, and then facilitate shifting of agricultural workforce to non farm sectors gradually. Also, looking to the predominant role that women are playing in agriculture today, the growth has to be engendered in the sense that women are recognized as producers / farmers or co-farmers, and are treated as primary stakeholders rather than beneficiaries of some schemes and programmes.

After the Green Revolution brought about increase in food production in the country and the White Revolution brought about increase in milk production and dairy products, we are at the beginning of the Blue Revolution, The Eleventh Plan is expected to move close to this revolution to achieve sustainable development of water resources by taking a quantum jump in water use efficiency and improved management of land and water resources.

Introduction

The Planning Commission, Government of India, constituted a Working Group on Gender Issues, Panchayat Raj Institutions, Public Private Partnership, and Innovative Finance & Micro Finance in Agriculture for the Eleventh Five Year Plan on 14 August 2006. The Working Group was the last to be set up for the Eleventh plan and it covered four separate areas related to Agriculture under its purview.

The Terms of Reference (ToR) of the Working Group are as follows:

1. To undertake a critical review of the existing approach, strategies, priorities, institutional arrangements, on-going policies, access to resources (land including land rights, credit etc), gender concerns to re settlement of PAPs and empowerment of women in agriculture.
2. To review the progress of schemes/measures for empowerment of women in agriculture and suggest continuance / dis-continuance / improvements in design / convergence of the on-going programmes and effective inter-sectoral integration during the XI Fiver Year Plan.
3. To review the recent initiative of gender budgeting and outcome budget for empowerment of women in agriculture and suggest measures, if any for their improvement.
4. To review and learn from the Non-Governmental Sector about their successful gender friendly innovations, approaches and strategies and to suggest ways and means to promote adoption of the same in Government sector.
5. To review and access the availability and utility of gender-disaggregated data on women in agriculture and suggest measures for effective generation of needed data.
6. To review and assess the role of and the present involvement of Panchayati Raj Institutions / Local Self Government Bodies and NGOs in the implementation of agricultural development programmes and suggest measures for making them more effective so as to augment of services to the farmers
7. To identify areas in agriculture and allied areas, suggest mechanism for sharing resources / operations and work out modalities to up-scale successful experiences for public-private-partnership (PPP).
8. To consider the trends and performance of innovative micro-finance, problems faced by the farmers in accessing micro-finance and suggest measures to make micro-finance programmes more effective, enhancing their outreach.

The Working Group also has been asked to examine and address issues, which are important but are not specifically spelt out in the TOR.

Since the terms of reference (TOR) issued by the Planning Commission for this Working Group covered several sectors, which were also covered by other working groups, it was necessary to determine the focus areas within these sectors for this Working Group to avoid overlapping and duplication. Keeping in mind the terms of reference on the one hand and the presentations and discussions in the first meeting on the other hand, certain specific areas and tasks were determined for the Working Group as presented below.

1. Gender and Agriculture: The Eleventh Plan aims at faster and inclusive economic growth. Since agriculture is a major sector that is growing slowly and has a large number of excluded socio economic groups of which women constitute an important category, it is an important sector for the Eleventh Plan.

Inclusion of women or mainstreaming women in agriculture is likely to promote faster agricultural growth. In fact, the next phase of agricultural growth, which will have to focus on rain-fed areas and dry land farming as well as on diversification of agriculture, will have to open up larger space for women as prime movers. Women will have to play an important role in crop cultivation, (common) natural resource management and in expediting agricultural diversification. Women's involvement as independent farmers and producers is not just for gender equity but also for faster and inclusive agricultural growth. The Working Group will suggest how this this can be achieved.

2. Land Related Issues: Major land issues that will be addressed by the Working Group will include women's right to land (and assets), land reforms and the issues related to land going out of cultivation due to a variety of reasons.

When 75 percent of all women workers and 85 percent of rural women workers are employed in agriculture, and when 38-40 percent of total agricultural workers are women, women need to be recognized as independent farmers and producers in their own right. About 20 percent of rural households are female headed and this percentage is likely to increase further in the coming years. However most of these women do not have land titles in their name and they are not able to access credit, technology inputs etc for raising agricultural growth. Women's land rights are extremely important here, and these can be provided through (1) land ownership of women under redistribution of land schemes, (2) enforcement of women's inheritance right to property and (3) enabling women's access land through land purchase. The land rights will improve access of women farmers to credit, technology inputs etc, which will contribute significantly to faster and inclusive agricultural growth.

Another important land related issue is relating to land reforms. It is frequently argued that the existing status of land ownership pattern and land relations are a hurdle to growth of agriculture. There is a need to take a fresh look at the land legislations relating to land

(ceilings, tenancy laws etc), consolidation and redistribution of land etc in the present context and suggest measures that can improve land productivity. It will also be useful to look at the use of common lands to enhance agricultural productivity and diversification.

Land is going out of cultivation in several states in India due to a variety of reasons is another important issue. This is likely to impact on agricultural production. Land is frequently acquired for large infrastructure projects, industries etc by government or private corporations and land is also transferred to other non-agricultural uses, some times resulting in land speculation. In some states land is going out of cultivation also due to increased salinity and land degradation. How much land is going out of cultivation, what is its impact on agricultural production and agricultural growth, and on the poorer agricultural farmers / workers is an important issue to be covered by this working group. In this context, it will also be useful to study the recent relaxations in the land market. Introduced by some state governments. The working group may come out with a set of guidelines for land related issues.

3. *Institutions and Agriculture:* Public Private Partnership (PPP), Panchayati Raj Institutions and civil society organizations or Non Government Organizations (NGOs) is another area to be addressed by the Working Group. Panchayati Raj Institutions are expected to play an important role in agricultural development as per the 73rd Constitutional Amendment. Some of the schemes of the Panchayati Raj Ministry (like setting up Rural Business Hubs), Food Ministry (food processing) and Ministry of Agriculture (marketing) are worth mentioning here. PR Institutions are also expected to development of common lands and common natural resources and promote agricultural diversification. However, PR Institutions have not been able to play this role, and agricultural schemes at present have a weak link with PR institutions. The Working Group may suggest how these links can be strengthened so that PR bodies play a much more active role in promoting agricultural growth and agricultural diversity.

An important area that deserves attention here is the relationship between PR institutions and NGOs. Our constitution has recognized PR institutions for democratic decentralization and it will be useful to examine how NGOs can contribute here, and what specific role NGOs can play in this context. Also, the Working Group may make recommendations for promoting partnership between NGOs and PR bodies.

There is no doubt that NGOs have demonstrated successfully, through innovative approaches and schemes, how to address some of the constraints and problems in the field of agriculture and how to tap growth potential of different regions for the purpose of promoting sustainable and equitable agricultural growth and diversity. The Working Group may examine how to replicate these innovative experiments and how to scale them up.

The Working Group is expected to make recommendations also about PPP (Public Private Partnership) for promoting agricultural growth and diversification. Some of the important areas here could be PPP through SHGs (for different activities), PPP and

innovative finance links, identification of the areas where PPP is desirable and workable, terms and conditions of the partnership, institutional network needed for the purpose etc.

4. Innovative Finance and Micro Finance for Agriculture: The issues related to provision of credit to under served areas have been taken care of by another Working Group. This group is expected to focus mainly on innovative finance including innovative micro finance for agriculture. The subjects of particular interest for the WG will be the needs of the not addressed areas by finances so far, covering institutions not connected with micro finance so far; micro finance for women farmers (for technology for diversifications) etc. It will also be useful for the Working Group to identify best practices and to suggest measures for scaling up these practices.

In order to take care of the four areas mentioned above, four Sub-Groups were set up in these four areas: (1) Gender and Agriculture, (2) Land Related Issues, (3) Institutions and Agriculture: PPP, PR institutions and NGOs and (4) Innovative Finance and Micro Finance. The details about the chairpersons and member secretaries of the sub groups as well as their TOR and members are presented in Annexure 1 at the end of the report.

This report has been prepared on the basis of the reports of the four sub groups, with some modifications added as and when needed.

The report is divided in to five sections, after this Introduction. The first four sections deal with the four major areas that the Working Group has identified for itself, while the last section deals with concluding observations and recommendations.

Gender and Agriculture

1. Introduction

The Working Group is expected to undertake the following tasks under Gender and Agriculture:

To undertake a critical review of the existing approach, strategies, priorities, institutional arrangements, on-going policies, access to resources (land including land rights, credit etc), gender concerns in re-settlement of PAPs and empowerment of women in agriculture.

To reviews the progress of schemes/measures for empowerment of women in agriculture and suggest continuance / dis-continuance / improvements in design / convergence of the on-going programmes and effective inter-sectoral integration during the XI Fiver Year Plan.

To review the recent initiative of gender budgeting and outcome budget for empowerment of women in agriculture and suggest measures, if any, for their future improvement.

To review and learn from the Non-Governmental Sector about their successful gender friendly innovations, approaches and strategies and to suggest ways and means to promote adoption of the same in Government sector.

To review and access the availability and utility of gender-disaggregated data on women in agriculture and suggest measures for effective generation of needed data.

2. The Context: Agrarian Crisis

In the context of the current agrarian crisis facing the country, it is important to recognize women's role in agriculture to ensure agricultural growth so as to (1) eradicate poverty (2) ensure food security for the majority and (3) promote the well being of women themselves. Though women are part of farm households, their role in agriculture necessitates special inputs from our policies and programmes.

2.1 *The deceleration in agricultural growth* in the recent years is a cause for concern, as agriculture provides livelihood to more than 60 percent of India's population, and its performance is a key to livelihood security and food security, particularly for those agricultural households who are subsisting below or near the poverty line. The Tenth Plan

had aimed to reverse this deceleration in agricultural growth and had targeted an annual rate of growth of 4 percent for agricultural GDP. However, achievements in the Plan have been far short of the target. The annual agricultural growth rate, which was about 2 percent during the Ninth Plan, is likely to decline to 1.8 percent during the Tenth Plan according to the Eleventh Plan Approach Paper. Farmers have suffered acute distress in several parts of the country for several reasons and farmers' suicides have occurred "on an unprecedented scale." As the Prime Minister stated in his address to the Agriculture Summit in October, 2006: "There is a crisis in agriculture in many regions of the country.....in many parts of the country, agriculture is being carried out in adverse conditions." Raising agricultural growth to 4 percent in the Eleventh Plan therefore is a big challenge that needs to be addressed systematically.

2.2 Women Farmers and Women Agricultural Workers today play a pivotal role in agriculture - as agricultural labour, as farmers, co-farmers, family labour and (with male out-migration, widowhood, etc) as managers of farms and farm entrepreneurs. Three-fourth of women workers are in agriculture. Women work extensively in production of major grains and millets, in land preparation, seed selection and seedling production, sowing, applying manure, fertilizer and pesticide, weeding, transplanting, threshing, winnowing and harvesting; in livestock production, fish processing, collection of non-timber forest produce (NTFP) etc. In animal husbandry, women have multiple roles ranging from animal care, grazing, fodder collection and cleaning of animal sheds to processing of milk and livestock products. Keeping milch animals, small ruminants and backyard poultry is an important source of income for poor farm families and agricultural labourers. Landless women agricultural labourers play a pivotal role as they are involved in most of the agricultural operations. Landless women also lease in land for cultivation. The majority of workers involved in collection of non-timber forest produce (NTFP) are women, particularly tribal women. Women also augment family resources through tasks such as collection of fuel, fodder, drinking water and water for family members and domestic animals.

Women's importance both as workers and as managers of farms has been growing, as an increasing number of men have been moving to non-farm jobs. Today 53 percent of all male workers but 75 percent of all female workers, and 85 percent of all *rural* female workers, are in agriculture. Women constitute 40 percent of the agricultural work force and this percentage is rising. An estimated 20 percent of rural households are de facto female headed, due to widowhood, desertion, or male out-migration.

A majority of farmers in India are marginal and small farmers of whom women are predominant. Over 60 percent rural households own less than one hectare of land. The revised draft of National Policy for farmers has therefore called for adequate investment and pro-small farmer public policies, to restore confidence in our agricultural capability. There is a need to invest in processes that will empower these farmers - men and women - with resource entitlement, support infrastructure and knowledge that will allow them to make informed choices.

The Third Report of the National Commission on Farmers has recognized that institutional support to small farmers is weak. Post-harvest infrastructure available to farmers also is weak. For example, even now paddy is being spread on the roads for drying in many places, resulting in heavy losses. The spoilage losses are some times as high as 30 percent in the case of vegetables and fruits. Institutions, which are supposed to help farmers through research, extension, credit and input supply are by and large not pro-poor and pro-women. Mechanisms for risk mitigation are poor or absent. Hardly 10 percent of farmers are covered by crop insurance. Farm families are also not covered by health insurance. There is no Agricultural Risk Fund. Both risk mitigation and price stabilization are receiving inadequate policy support. The cost of production is invariably higher than the minimum support price, due to ever-increasing prices of diesel and other inputs. Investment in agriculture has suffered a decline over the past two decades. Capital formation in agriculture and allied sectors in relation to GDP started declining in the 1980s and is only now being reversed. This has adversely affected irrigation and rural infrastructure development. An unfortunate consequence of the constellation of hardships faced by small farm families is the growing number of suicides among farmers. The situation is particularly alarming in parts of Vidharba of Maharashtra State.”

2.3 *The Agrarian Crisis: Causes and Implications for Poverty:* Women’s lives are thus dependent on and intimately affected by the present state of agriculture. A large number of women and men who work as agricultural labourers and farmers in many parts of the country experience extreme difficulties while carrying out their work. The spate of farmers’ suicides in several regions emanates from these difficulties. The root causes of farmers suicides lie in ongoing policies that have led to a decline in public investment in agriculture and factors such as lack of adequate technical support; use of spurious seeds and pesticides; poor crop management; debt at very high interest rates; failure of investments in tube wells; and cheap imports due to high subsidies to foreign farmers (see Appendix 1.1).

The present agricultural distress has serious implications in the context of poverty. Since the suicides are the result of losses and distress suffered by land owning farmers (and not asset less poor) the numbers of those entering poverty is likely to increase. Further, since much of the agricultural distress has occurred in states and districts that are not among the most chronically and multi-dimensionally deprived this does not auger well for efforts at reducing poverty. Women are especially affected, as they constitute a disproportionate number of the poor and especially of the chronically poor.

2.4. *Recommendations for easing the impact of the agrarian crisis and poverty of farmers, and for strengthening food security and reducing vulnerability:*

Some quick recommendations for easing the impact of the agrarian crisis and poverty of farmers, and for strengthening food security and reducing vulnerability are listed below. The elaborate recommendations for the chapter will follow later on.

- Provide strong extension and technical support in the context of crop management practices. For effective outreach ensure adequate trained staff, with access of women who should participate in determining the training and extension agenda;
- Establish an independent regulatory authority which should be required to regulate, test and certify quality of inputs eg seeds;
- All crops should be covered by crop insurance and insurance relief should be immediate, with the village as the unit for assessment;
- Significantly increase public investment in agricultural infrastructure especially to ensure access to water for agriculture;
- Provide access to credit at reasonable rates of interest;
- Protect farmers from competition due to subsidized cheap imports;
- Conduct a census of farmers who have committed suicide and design rehabilitation schemes, particularly for women and children in affected families;
- Waive the pending loans/debt against small and marginal farmers;
- Address the special needs of women cultivating waste land and women in dry land farming;
- Challenge patents on seeds;
- Promote sprinkler and drip irrigation;
- Increase budgetary allocation for rain water harvesting;
- Use NREGA to recover marginal lands belonging to the poor;
- Evolve a social safety network for farm women and men to offset the adverse impact of globalisation of agriculture on women;
- Create an Agricultural Risk Fund as several areas in the country have recurrent and frequent drought/floods etc, which cripple the incomes of the farmers. Rescheduling and restructuring of their loans are not enough in the event of successive natural calamities.

2.5 Food Insecurity: Food insecurity is a part of the agrarian crisis. Under-nutrition and malnutrition are still widespread. The second National Family Health Survey conducted in 1998-99 reported that 50 percent of the children in rural areas are malnourished and 49 percent are stunted. The decline in per capita food grain availability and its unequal distribution have serious implications for food security in both rural and urban areas. Inadequate purchasing power due to lack of job/livelihood opportunities is the primary cause of endemic or chronic hunger in the country according to the First Report of the National Commission of Farmers. Other factors include low wages, lack of access to land and other productive assets, availability of stored grains from the last harvest, support from neighbours, erosion of public distribution system. Ownership of even a small piece of land seems to enhance food security.

The area under cultivation of the so-called ‘coarse cereals’, which are grown primarily in rain fed areas of the south and central parts of the country, has declined continuously. Apart from decline in area under cultivation of these cereals which are nutritionally rich, their production and yield have not only stagnated but also declined due to lack of support. Much of food security of the small peasants’ households comes from these crops. When cash crops substitute these crops, food security suffers and risks increase.

When the majority of marginal and small farmers depend on these crops for their food security, it is not very prudent to treat them as peripheral. Yields of coarse cereals, pulses, oilseeds and vegetables need to be increased, since these are the backbone of rainfed agriculture. That would be truly poor friendly and woman friendly policy. Crops for exports are important, but the crop systems that allow multiple cropping that would spread the risk and ensure food security are critical for survival and must be encouraged.

National Commission on Farmers has calculated that the cost of reaching food to around 80 per cent of our population, which is either malnourished or at risk of malnutrition, (i.e. is food insecure) will be Rs. 35,876 crore at current prices. The total subsidy needed for the universal public distribution system is as little as 1 per cent of the GDP. It further estimates that a 1 per cent increase in the tax to GDP ratio, which has fallen since 1991, can finance this national initiative. Furthermore, the expenditure will be more than compensated by the rise in national income with the elimination of endemic hunger and malnutrition.

Recommendations to strengthen food security and reduce vulnerability: The following steps are recommended to strengthen food security and reduce vulnerability:

- Encouragement in the form of research, extension, seed distribution, and procurement of nutritious crops.
- Credit support also should be provided to growing these crops. Especially, women might need small amounts to grow these grains in their fields, as financial support may increase the cultivation..
- Help to small and marginal farmers to improve the productivity and quality of farm enterprises.
- Production of coarse or nutritious cereals to be supported, as much of food security of the small peasants' households comes from these crops.
- Decentralized food storage or grain banks in villages should be encouraged.
- Promote the establishment of Community Food and Water Banks operated by Women Self-help Groups, based on the principle “**Store Grain and Water Everywhere**”
- Enable access to land and regulate wages earned for work.
- Adopt a universal PDS. National Commission on Farmers has calculated that the cost of reaching food to around 80 per cent of our population, which is food insecure)will be Rs. 35,876 crore at current prices. The total subsidy needed for the universal public distribution system is as little as 1 per cent of the GDP.
- Introduce a Food Guarantee Act.

2.7 Low and Unequal Wages: **Wage employment** is the most important source of income for the rural poor, especially women. Women are paid lower wages in many rural areas on the assumption that women are less productive. Mencher and Sardamoni¹ point out that this is not based on any fact. “No one has ever measured the amount of paddy harvested by a woman and that harvested by a man. In those parts of Kerala where

harvesting is paid by a share of what is harvested, usually 1 to 6, one tends to find a larger proportion of harvesting done by female. Still, we have never heard a complaint from a landowner that women were not good at harvesting, or any claim that males could harvest more in a given period of time”.

Recommendations for minimum and equal wages: Article 43 states the state shall endeavour by suitable legislation or economic organization or in any other way, to give all workers, agricultural, industrial or otherwise, a minimum wage and conditions of work ensuring a decent standard of living. Despite these regulations, wages tend to be grossly unequal and activities of women remain undervalued. It is therefore recommended that minimum wage and equal wage legislation be enforced so that all agricultural workers get the minimum wage and conditions of work ensuring a decent standard of living.

3. Review of the Policies and Progress of Schemes/Measures

3.1 Evolution of Agricultural Policy Approach:

There has been a positive though gradual shift in the perspective on gender mainstreaming and women’s empowerment in the context of agriculture. The trajectory has been from viewing women as farm workers to recognizing them as producers or co-farmers. This would imply a shift in the emphasis to treating women as primary stakeholders in the processes of agricultural growth rather than merely as beneficiaries of the various schemes and programmes, implemented by the states/central Governments.

It is therefore, imperative that gender mainstreaming should aim at influencing the very strategy for agricultural growth (i.e. pace, composition, and spatial spread), along with the requisite support coming from various schemes and programmes that may specifically address the issues of women’s empowerment viz; enhancing access to land and other factors of production; information dissemination; and capacity building.

The trajectory of gender mainstreaming started from the VI Five Year Plan when ‘opportunities for independent employment and income’ for women was recognized as a necessary condition for raising social status of women.. Since then there has been an upward movement in the policy approach with respect to gender issues in agriculture as seen in Box 2.1:

Box 2.1 Evolution of Policy Approach for Gender in Agriculture

Five Year Plan	Main Emphasis	Policy Initiatives
VI Plan: Shift from Welfare to Developmental Issues	*Direct Intervention for Women farmers *Emphasis on Health,	Women Youth Training and Extension Project (WYTEP) in Karnataka

	Education and Employment *Women on Agriculture (and allied activities) were on priority along with promotion of non-farm activities.	(with Danish Funding)
VII Plan: Raising Economic and Social Status of Women	Beneficiary oriented programmes for women in different developmental sectors. * Focus on promoting employment by providing training to skilled and unskilled women.	Two more projects for Training under the Danish funding in Tamil Nadu and Orissa; and one project with Dutch support in Gujarat.
VIII Plan: Increased Emphasis on Economic Activity	* Enhancement of employment through training and formation of SHGs. *Beginning of the Central Sector Scheme (CSS) of Women in Agriculture and Expansion of Donor Agency supported Projects	CSS-covered 7 states and 15 districts; Danish support for M.P. in 13 districts; Dutch Support for A.P. In 12 Districts
IX Plan: From Development to Empowerment	Component Plan for Women in all Development Schemes	*Continuation of the above schemes *Launching of the UNDP project in 3 states
X Plan: From Women Alone to Gender Mainstreaming	*Reforms in Agricultural Extension * Subsuming CSS under 'Support to State Extension Programmes from Extension Reforms' *30 % allocation for women in each of the beneficiary oriented projects	*Setting up of NGRCA *Setting up of ATMA in 252 districts in major states. * World Bank Supported NATP extension project in 7 states
XI Plan: Proposed to Move Towards a Holistic Approach (as per the submission of the sub-group on Agricultural Extension)	Consolidation of Extension Reforms Mainstreaming women in agriculture by treating them as farmers : - including giving them land rights and access to other asset ownership	Cafeteria Approach for the states to choose from a large menu of projects under CSS

As per the present approach gender mainstreaming means that women have to be part of all the schemes/programmes of agriculture sector, strategy of agenda setting aims providing structural, legislative, and material resources so that women can participate and benefit on par with male farmers by setting their own agenda. In this context, it may be re-iterated that Gender Mainstreaming should essentially mean engendering the growth strategy itself rather than incorporating gender (rather women's) components once the strategy is already identified.

3.2 Persistence of Partial/ Compartmental Approach:

Prima facie, there are three components of Gender Mainstreaming Approach. These are: Women's Empowerment, Capacity Building, and Access to Inputs as well as technology and resources. These are of course, inter related. It may however, be noted that the first i.e. women's empowerment is an overarching goal, to which the next two are important policy instruments. This once again, suggests some conceptual gaps in the official discourse on gender mainstreaming. As a result, the policies for gender-mainstreaming (which cuts across different Ministries such as MoA; Social Welfare; Health and Education) tend to adopt partial or compartmental approach.

This issue has been raised several times though, with only limited success. The following observation succinctly captures the reality.

“The compartmentalization of schemes and activities to be implemented by different departments and ministries has led to a situation where typically for example, a department for women and children would not address the problems of women in agriculture, while the department of agriculture itself would not necessarily recognize women as farmers. Again departments of forestry would not deal with agro-forestry. Departments of rural development tend to concentrate upon women's self-help groups that come together around thrift and credit, processing and marketing, but do not address the concerns of women farmers or cultivators. The sectoral division of work according to departmental responsibility has meant that the situation of the potential beneficiary of the developmental intervention has not been addressed holistically. At the grassroots or the village-level, women are either not recognized as active agents in agriculture or they are approached schematically and programmatically by different departments’ [Burra, 2004; p.23].

Of the three main aspects of gender mainstreaming noted above, the MoA could contribute a part of the entire task described as follows:

Tasks for Gender in Agriculture	Main Ministries	Role of MoA
Women's Empowerment (human capital formation,	MoA; MoRD; Social Welfare; HRD; Health	Gender Focused Strategy for Agri. Growth (main

exposure, leadership, autonomy, self esteem, and food security)		contributor along with other Ministries)
Capacity Building in Agriculture (dissemination of information and technology)	MoA	Various Extension and Training Programmes (Almost the sole contributor)
Access to Agricultural Inputs (including land, water and credit besides agri-inputs).	MoRD; MoA; MoEF	Access to Agricultural Inputs; Formation of SHGs; Marketing Facilities (partial contributor with MoRD and MoEF having a major control over property rights regimes).

While the need for a coordinated approach across Ministries is well recognized, it is assumed that the impact of the schemes undertaken by the various Ministries will ultimately converge towards the goal of women's empowerment. Introduction of **Component Plan for Women** in all development plans during the Ninth Five Year Plan was a step in this direction.

The above approach though useful, has limitations in so far as it continues to address various facets of women's empowerment in a fragmented manner. Even while recognizing the need for degree of centralized policy making as well as coordination, it has been noted that 'a holistic and integrated view of women is a *sine quo non* of each and every part of Government functioning in a democratic set up. This is essential to avoid fragmentation of perspectives'.

It may be noted that the cafeteria approach, being promoted under the reformulated Centrally Sponsored Schemes (CSS) also reinforces fragmented approach noted above. It is likely that a fragmented approach may overlook other important aspects like education, nutrition security, and social space. Ideally, mainstreaming of gender concerns in agriculture should form a part of the synergy between all these aspects.

3.3 Major Initiatives: Coverage and Achievements

As noted earlier, it may be useful to treat capacity building and access to inputs/resources as the two main instruments for attaining women's empowerment in the context of Agriculture. In this context, NGRCA lays special emphasis on **structural, functional, and institutional** measures, while serving as a **focal point for convergence**.

Besides the coordinating role to be played by the NGRCA, the main focus of the various schemes/programmes undertaken by the MoA under the two components viz; Capacity Building and Access to Inputs/ Resources have been as follows.

Main Instruments for Women's Empowerment in Agriculture	2 Specific Schemes/ Activities
1. Capacity Building	Dissemination of package of practices; Skill Development; Training for Livelihood Options; Exposure Tours and Mahila Goshties; Gender Sensitisation Training (for extension staff); Awareness Generation through Mass media
2. Access to Inputs/ Resources/Markets	Thrift Fund; Micro Capital assistance; Revolving Fund; Multipurpose Centre; Working Sheds; Grain/seed Storage; Land development and water harvesting; Support for Agricultural Implements; Networking Support

3.3.1 Coverage and Achievements: A plethora of schemes are already in place in order to attain capacity building and increased access to inputs as well as resources among women. These schemes, primarily, are being supported under the Extension division of the MoA. Apart from this, other divisions also make provision for women's involvement in various schemes/activities.

The spectrum of women focused schemes thus cover a wide range of activities as listed below:

Supporting Division of MoA	Main Focus
1. National Resource Centre in Agriculture (facilitating role)	Focal point for coordination and convergence
2. Extension (minimum 30% of resources on beneficiary oriented programmes and activities are to be utilised for women farmers and women functionaries under the central support to the states under the Policy Framework for Agricultural Extension (PFAE).	Centrally sponsored as well as supported schemes for women in agriculture; Mass media support for agricultural extension; Establishment of Agri-clinic and Agri-business centre; Extension support to central institutes/DOE
3. Other Divisions (it is desired that a specific proportion (ranging from 10-30%) of resources should reach women farmers; women applicants get preference; reservation in local institutions like watershed development committee.)	Seeds; Horticulture; International Cooperation; Integrated nutrient management; machinery and technology; Technology mission on oil seeds; Plant protection; Natural resource management; Rainfed Farming; Agricultural Marketing; Agricultural census; Macro Management.

While information about cumulative achievement from various centrally sponsored/ donor agency supported schemes implemented since the 8th five year plan is difficult to obtain, a brief overview of the progress has been presented as follows:

Box 2.2: Special Programmes for Women in Agriculture-A Profile

S.No.	Name of the Project	Donor Agency	State	Duration	Cost (in Crores)	Coverage	No. of FWG constituted
1.	Central Sector Scheme of Women in Agriculture	MOA, GOI 100% grant-in-aid	(7 States) Haryana, H.P. Punjab Maharastra Kerala Rajasthan U.P (15 States including 7 Phase-I States) Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim & Tripura	Phase-I 1993- 1997 Phase-II 1997-2006	1.642 4.96	One district each in 7 States Hissar(Haryana) Shimla((H.P) Jalandhar(Punjab) Thane(Mah.) Palakkad(Kerala) Udaipur(Rajasthan) Bulandhshahar(U.P) Upper Subansiri Kamrup Tamenglong Jaintia Hills Lunglei Kohima East Sikkim West Tripura	210 240 in addition to 210
2.	Women & Youth Training Extn. Project (WYTEP)	DANIDA	Karnataka	Phase-I (24.9.82 to 30.6.89) Phase-II (1.7.89 to 31.5.2000) Phase-III (1.6.2000 to	4.90 28.40 45.93	11 districts 26 districts 27 districts	

				31.5.2005)			7000
				App. 23 years	79.23		
3..	Tamil Nadu Women in Agriculture (TANWA)	DANIDA	Tamil Nadu	Phase-I (1.7.86 to 30.9.93) Phase-II (1.10.93 to 31.3.2002) extended to 31.3.2003	4.13 33.92	27 districts (except Chennai)	2000
				App. 17 years	38.12		
4.	Training and Extension for Women in Agriculture (TEWA)	DANIDA	Orissa	Phase-I (2.12.87 to 30.6.95) Phase-II (1.7.95 to 31.3.03)	3.36 11.85	4 districts 19 districts	10143
				App. 15 years	15.21		
5.	Madhya Pradesh Women in Agriculture (MAPWA)	DANIDA	M.P.	Phase-I (11.11.93 to 31.1.2002) Phase-II (1.2.2002 to 31.12.2005)	6.24 6.98	8 districts 12 districts	4043
				App. 12 years	13.22		
6.	Training of Women in Agriculture (TWA)	DUTCH	Gujarat	Phase-I (1.6.89 to 30.6.97) Phase-II (1.7.97 to 30.9.2003)	4.97 12.13	6 districts 12 districts	596

				App. 14 years	17.10		
7.	Andhra Pradesh Training of Women in Agriculture (ANTWA)	DUTCH	Andhra Pradesh	Phase-I (24.8.93 to 31.3.2000)	5.87	6 districts	
				Phase-II (1.4.2000 to 31.3.04)	44.03 (revised to 17.52)	12 districts	
				Current Phase (Dec. 05 to March 07)	8.80		1777
				App.12 years	32.19		
8.	UNDP-GOI Food Security Programme	UNDP					
	(i) Empowerment of Women Farmers for Food Security: U.P.		Uttar Pradesh	1.11.99 to 31.12.05	10.04	11 districts	582
	(ii)(a) Strengthening Natural Resource Mgt. on Sustainable Livelihoods for Women in Tribal Orissa		Orissa	1.11.99 to 31.12.05	11.01	7 districts	700
	(b) Additional Support to		Orissa	1.11.99 to	1.495	4 districts	224

	Cyclone affected distts.			31.12.05			
	(iii) Sustainable Dryland Agri. by Mahila Sanghams: A.P.		Andhra Pradesh	1.11.99 to 31.12.04	10.42	5 districts	700
				App. 6 years	32.965		
	Total:				6.602		450
	Grand Total:				234.637		28,215

It may be noted that approximately 13.88 lakh women farmers have been benefited through Women Specific Programmes in over 23 years at a cost of Rs. 234.64 crores. This works out to be approximately Rs. 1700 per woman farmer. The schemes have covered about 143 districts in covering most of the states, and have promoted 28,000 SHGs.

3.3.2 Review of Experiences

(a) Positive features

According to the official assessment, the overall experiences from implementation of various schemes/programmes (listed in Box 2.2) have brought out certain positive features. These are:

- Increase in 'general awareness' among women farmers
- Substantial increase in income, and visible impact on women's socio-economic status and food security
- Increase in access to information
- Success of some innovative approaches
- Registration of land under 'joint patta'
- Increased bargaining power due to infrastructural support
- Diffusion of gender friendly tools

(b) Limitations

While these are encouraging results, the depiction of the achievements of the major schemes brings to the fore three major concerns:

- (a) Lower than the stipulated allocation and gap between targets and achievements.
- (b) Limited coverage especially, in terms of direct beneficiaries, despite large coverage of states and districts
- (c) Seemingly low impact in terms of economic and overall empowerment

There are not many independent assessments of these schemes in public domain.

An overview based on select studies brings out following important aspects:

- Substantial gaps exist in terms of most of the aspects like access to technology, markets, credit etc. And that the gap persists despite the policy support by the state and involvement of NGOs in implementation.
- Another important feature pertains to low level of budgetary support for women specific schemes. The actual spending is way below 30 per cent of allocation for various activities under the women component plans.
- The present administrative arrangement for Agricultural Technology Management Agency (ATMA) does not make any special provision for having women representatives.
- Notwithstanding the favourable outcomes of some of the programmes like Training Women in Agriculture, **scaling up** such schemes, covering a large proportion of women farmers on a continuous basis is a serious issue.

Besides mobilisation of financial support and appropriate staffing pattern, up-scaling of these schemes also raises the issue of involvement of **appropriate implementing agencies**. In this context, involvement of voluntary organisations in agricultural extension, introduced during 1994-95 may deserve special attention.

The issue of agency is particularly important in the light of the fact that the extension services had virtually collapsed by the end of the Tenth Five year Plan. The next phase of programmes should therefore be seen in the light of the overall reforms being proposed in the extension services.

In short, involvement of women under the various schemes of the other divisions is generally obtained in a ritualistic manner. Thus the efforts are not only thinly spread, but they often lack focus.

We therefore suggest that a comprehensive view is taken of the total needs of women agricultural workers / farmers and a strategy is designed to meet these needs in a prioritized manner so as to enable them to function effectively as farmers / co-farmers. Adequate funds need to be allocated as per the requirements. We have discussed some of the schemes that need to be strengthened and promoted.

We recommend setting up an Expert Group for the purpose.

4. Agricultural Growth and Productivity

If we are to meet agricultural growth targets, agricultural productivity must increase. This will require, among other things, scientific knowledge based farming or use of scientific agronomic practices based on bridging the gap between knowledge of farmers and scientists.

4.1 Crop Farming

4.1.1. Rain fed Agriculture: With the potential for irrigation reaching near stagnation and the ground water table depleting rapidly, the next round of growth in agriculture will have to come from rain fed agriculture. Setting up of the Rain fed Area Authority is a recognition of the inevitability of such a shift. While the rain fed parts of Indian agriculture are the weakest, they contain the greatest untapped potential for growth. Incidentally these are also the regions with high incidence of poverty. Hence shifting the locus of agricultural growth may also have significant impact on poverty reduction. Promoting agricultural growth through productivity enhancement in these hitherto lagging regions will necessitate location specific technology development, local institutions for developing and marketing bio-inputs, and price support that ensures viability of low water intensive products like coarse cereals, medicinal and other plantation, and crops with greater fodder value.

On the positive side, the shift in the approach for promoting agricultural growth will create opportunities for diversification in areas where women already have larger presence. Development of wasteland, pastures and livestock, inland fishery, plantation and collection of NTFPs are examples of the expanding opportunities that are growth inducing, environmentally sustainable and gender equitable. It is towards this vision that the next phase of agricultural growth needs to move.

For attaining agricultural growth we need to give attention to the aspects discussed below.

4.1.2 Increase in agricultural productivity requires agricultural research that provides solutions to farmers location-specific problems based on soil and moisture conditions, methods of sowing, application of inputs, types and dosage of nutrients, pesticides, crop mix etc. All of this requires farmer and gender sensitive agricultural extension with village level demonstrations, village level workers and strong links between laboratories, scientists and extension workers.

4.1.3 Productivity gains will have to come from the regions, which have not yet seen very high productivity, that is, the semi arid tropics. But here, water is the major constraint to any agricultural growth. Thus if we want to see further growth, the first priority will have to be accorded to water harvesting in the semi arid lands. We need to

increase output per unit of land in rain fed areas and per unit of water. Providing for water supply is the most crucial requirement for agricultural growth. This will require increased emphasis on watershed development and water conservation techniques. Rice and wheat cannot be the sole engines of growth in future. Demand will rise most rapidly for non-food grains especially for dairy products, protein foods fruits and vegetables, sugar and oils. These foods have higher value added than staple food grains, and they contribute to rising rural incomes...they also tend to be labour intensive not only in production, but also in handling and processing.

Investment in agriculture and its infrastructure has to be strengthened. However it is not the magnitude of investment but its contribution to production capacity that is important. With the scope for expanding area being exhausted and the scope for further expansion of irrigation getting diminished, the institutional barrier (comprising governance, the quality of public systems, and economic policies) is the impediment to agricultural growth.

4.2 Growth of Allied activities:

4.2.1 Livestock contributes 26 percent of the agricultural GDP. With about 440 million livestock heads distributed over 100 million households, livestock rearing forms an important livelihood activity supporting agriculture. Ownership of livestock is more egalitarian than the ownership of land. But livestock economies are neglected. The ownership of livestock is more egalitarian since resource poor farmer families own a majority of cattle, buffalo, sheep and goats. Women play a critical role in the care and management of livestock, but may not have ownership rights, and hence the cooperative model of production needs to be promoted. Women contribute 50 to 90 percent of labour inputs required for the day to day care and management of livestock but livestock development, training and extension programmes are designed primarily for men.

4.2.2. Fisheries: Both coastal and inland **fisheries** provide employment and livelihood opportunities to millions of families. There is considerable scope for improving the income of fisher-families on an environmentally sustainable basis.

4.2.3 Horticulture: Horticulture offers special opportunity for high valued agriculture in different agro-ecological regions viz; dry land, coastal and mountain. Horticulture is also more labour intensive than many of the crops grown in dry land regions. It is estimated that about 80 per cent of the farmers involved in fruit cultivation belong to the categories of small and marginal farmers whereas 90 per cent of vegetable growers come from these categories of farmers. To an extent, predominance of small farmers in the sub-sector poses special challenges in terms of putting up appropriate support system in place. The major challenge is the presence of old and senile orchards/plantation with poor management practices, long gestation period, and high capital cost in setting up new plantation. All these indicate special efforts for extending credit, technology and marketing support to a large number of small producers in different parts of the country. Efforts are also needed to consolidate production units so as to be able to put up cost

effective systems for transportation and storage. The initial investment thus needs to be supported by the state.

4.2.4 Plantation and Nursery: With a target of achieving 33 per cent of the geographical area under forest/tree cover, there is a massive scope for undertaking plantation activities outside the forest area. Importantly, the scope exists in the areas that have faced severe degradation and also high incidence of poverty in dry land and forest based regions in the country. The earlier initiative on Social Forestry by the Forest Department had yielded limited results. Nevertheless, the activity opens up substantial scope as part of wasteland development-both on public as well as private land. A number of initiatives, especially by organizations like Society of Promotion of Wasteland Development and Tree Growers Cooperative Society as well as Foundation for Ecological Sustainability have demonstrated the potential and the ways to achieve that by involving local communities.

4.3 Integrated Agricultural System

4.3.1 Sustainability of Agricultural Growth: Agriculture is not only about crops and non-food crops but the entire interlinked agrarian system. Productivity is not just about increase in the quantity of output but also about how this is achieved – through increased acreage or increased yield. Increased yield can be very short term and destructive of land and water in the long run. It is imperative therefore that we focus attention not just on ‘productivity’ (as productivity may increase and then decline or plateau as has happened in HYV regions) but on sustainable increase in productivity. We need clear measures of sustainability – i.e., though growth may not be spectacular it should be maintained over a period of time without leading to depletion of basic resources. The kind of crops grown matter, the kind of practices matter. Sugarcane is water intensive and hence unsuitable for regions with scarce water resources. In addition to research and extension efforts must be made to gather information regarding farmers’ traditional practices.

The big question is how do we make food production attractive relative to commercial crops. This has to do with public policy in the context of imports and exports of food grains. If by development we mean the well being of people then policies have to give priority to well-being ahead of commercial returns. Malaysia adopted a policy of 100 percent domestic food security – no exports unless local needs are fully met. This has pricing policy and incentives for farmers related effects.

4.3.2 Integrated agriculture-livestock production systems: Policies and development programmes must promote integrated agriculture-livestock production systems, which are ecologically sustainable and just. An NGO called ANTHRA has made useful recommendations in this context:

- Promote indigenous low-maintenance multipurpose bovine breeds, goats etc as per agro-ecological conditions rather than cross-bred cows that are owned by a few rich farmers who then capture limited resources to maintain these high-producers;
- Provide access to grazing grounds for livestock;

- Provide access to fodder throughout the year. This requires minimum support price policies and PDS that encourages farmers to grow natural millets, pulses, oilseeds and legumes;
 - Strengthen local markets;
 - Assured access to quality water, housing, hygiene and sanitation;
 - Robust and effective public veterinary health care system where the onus of health care is not placed on the capacity of the individual to pay but is the responsibility of the state;
 - All extension programmes should be designed while keeping women's needs in mind. For example there is no plan for preventing diseases amongst village poultry, despite 75% of the poultry population being in small rural households, reared and managed entirely by women;
 - Recognize that women and men may have different priority problems and needs. Women prioritize food crops as they provide food and fodder security, prefer local animals and breeds, backyard poultry and goat rearing and draw attention to the acute shortage of green fodder and water during summer months, lack of grazing space, lack of local veterinary health care facilities;
- In credit programmes and poverty allevation programmes, do not force women to purchase and rear animals that are unsuited to their area and resource base;
- Provide training to women on use of local herbal remedies that are easy to prepare, effective, readily available and inexpensive. Also train them to vaccinate their birds and animals;
 - Establishing Livestock Feed and Fodder Corporations at the State Level for ensuring availability of quality fodder and feed, and a Livestock Development Council at the Centre.

4.4 Capital Investment in Agriculture and Rural Infrastructure:

Revive and strengthen capital investment in agriculture and rural infrastructure, which will generate farm and non-farm employment. In this context, the NREGA, National Horticulture Mission, Bharat Nirman, National Rural Health Mission, Krishi Vigyan Kendras, setting up of SHG Capacity Building and Monitoring Centres, and establishing women-managed Community Food, Water, Fodder and Feed Banks – provide immense scope for employment of poor rural women. At present these programmes are planned and designed independently of each other. There is a need to ensure convergence among them to ensure optimum returns. It is also recommended that there should be adequate representation of women in all bodies at Gram Panchayat, Block and District levels in all bodies concerned with generating, planning, designing and implementing employment, training and capacity building.

4.5 Water Use in Agriculture

At present, nearly 60 per cent of the irrigation in the country is from ground water sources; a large part of the incremental irrigation is come from the same source. There are however, serious limitations to extracting ground water especially in large tracts of the erstwhile Green Revolution areas and also dry land regions. According to the assessment

by Central Ground Water Board, depletion in high growth states like Punjab and Haryana, has already reached the level beyond which further extraction will become non-sustainable. States like Rajasthan, Gujarat and Tamil Nadu are fast approaching this limit.

In the high potential rain fed regions, the potential for ground water extraction is relatively better. However, these regions in the central eastern parts of the country, face serious difficulty with respect to power supply, required for lifting ground water. There is also an added constraint faced by the poor farmers in terms of capacity to pay for the equipment and energy for ground water development.

It is therefore argued that expansion of surface irrigation through big dams and ground water through tube wells is fast reaching a plateau. The future strategy thus, has to focus on location specific needs and limits set by eco-system.

Women are expected to play a key role in water use and water management. In fact, they have been playing a very important role as users and managers of water, but their role has been passive, unrecognized and behind the scenes. There is a need to make their role more active, direct and recognized.

Some official policies have accepted women's role in water management. The national water policy 1987, modified in 2002, states that women should be assigned a suitable role in participatory management of water resources. The scheme entitled 'national project for repair, renovation and restoration of water bodies directly linked to agriculture' of the Ministry of Water Resources has also recommended setting up district implementation committee, where women's representation is mandatory. Women's participation is also included in Water Users Associations (WUAs). These official inclusions, however, need to be translated in to practice. Women's land rights as well as their recognition as farmers and stakeholders in common natural resources will help considerably here.

5. Engendering Agriculture: Access to Land and Assets

5.1 Enabling Women Farmers to Access Land Rights

Agricultural productivity will depend increasingly on the ability of women to function effectively as farmers. Since the skills of the current generation of rural women lie mainly in agriculture, we need to first enhance the viability of their livelihoods within agriculture. For this we need cross-cutting links between the schemes for agricultural development and those for poverty alleviation. A critical element of such an approach is enhancing women's access to land. Women face severe disadvantages as farmers due to lack of access to property (especially land) and title to it. Access to cropland and livestock provide ways of escaping poverty.

5.1.1 Women and Access to Land: Article 14 of the Indian Constitution confers equal rights and opportunities on men and women. Article 15 prohibits discrimination on several grounds including sex, and Article 15(3) empowers the State to make affirmative discrimination in favour of women. Among others, Article 39 provides for the state to direct its policy towards providing to men and women equally the right to means of livelihood and equal pay for equal work. And there are similar constitutional protection to ensure humane work and maternity relief (Article 42) and provisions against practices derogatory to the dignity of women (Article 51(A)(e)). Flowing from the Constitutional provisions there were a number of legislative measures that provide equal land rights to women though there is a wide gap between the *de jure* constitutional provisions and *de facto* situation of women's social and economic status.

In the earlier phase of developmental planning, up to Fifth Plan (1951-1979), justice and equality of rights of women was mainly confined to 'welfare'. There was a shift in the Sixth Plan (1980-85) from 'welfare' to what is claimed as 'development' by placing more emphasis on health, education and employment. The Seventh and Eighth Plan (1985-97) continued this 'women in development' strategy with focus on employment, including self-employment, and human development. The Ninth Plan (1997-2002) made a significant change from development to 'empowerment of women' with a thrust on creating an enabling environment where women could freely exercise their rights both within and outside home. A series of initiatives were introduced for effective action towards equality and empowerment for women during the Ninth Plan.

Besides celebrating 2001 as 'Women's Empowerment Year', Ninth Plan witnessed certain concerted efforts to mainstream women's rights as a part of different national policies. The first National Agricultural Policy (July 2000) sought to mainstream gender concerns in agriculture. It promises to initiate appropriate structural, functional and institutional measures to empower women, build their capabilities and improve their access to inputs, technology and other farming resources. The policy initiative recognizes that 75 percent of all women workers and 85 percent of rural women workers are employed in agriculture, and with 30 to 40 percent of total agricultural workers being women, women need to be recognized as independent farmers and producers in their own right. And recognizing their rights would enable them to access credit and other resources better and contribute to agricultural growth through increased productivity. But this initiative had a stumbling block in the form of the then existing Hindu Succession Act 1956 (HAS 1956) and the Muslim Personal (Shariat) Application Act 1937 which denied both Hindu and Muslim women right to inherit landed property.

The National Commission on women reviewed 41 legislative measures relating to women and recommended 32 Acts, including HAS 1956, for appropriate amendment or modification. Similarly the Planning Commission's Task Force on Women and Children (2000) recommended 22 Acts for review. It was in this background that 174th Law Commission Report recommended amendment of the HAS 1956. But the HAS (Amendment) Bill as it was introduced in Rajya Sabha on 20 December 2004 retained gender discriminatory clauses relating to agricultural land and Mitakshra joint family property. But civil society initiatives largely by the women activists, intellectuals and

women’s organizations with the grassroots support of women worked towards withdrawal of the discriminatory clauses and enable women to achieve equal rights over agricultural land and joint family property including dwelling house. “Concerted efforts made by individuals and groups committed to women’s rights, land rights, and human rights, through memorandums, depositions, and lobbying’ the openness of the Standing Committee on Law and Justice to civil society inputs; the support of some lawyers and MPs, all contributed to the shift from the limited 2004 Bill to the wide-ranging 2005 Act” (Agarwal B, 2005). In fact, there was specific demand by women for independent ownership of land and not joint ownership, be it with husband, father, brother or son (Jyoti Gupta, 2002).

5.1.2 Landmark Amendment: The Hindu Succession (Amendment) Act (HSAA), 2005 is a landmark correcting gender inequality in property right over land. The 2005 Act covers inequalities on several fronts: agricultural land, Mitakshara joint family property, parental dwelling house and certain widow’s rights. The following statement shows the basic changes in property rights women relating to joint family property, agricultural land, and dwelling house.

Table 1 Essential Changes Between HSA 1956 and HSAA 2005 Compared

Sl. No.	Hindu Succession Act 1956	Hindu Succession (Amendment) Act 2005
(1)	(2)	(3)
1	<p><u>The Mitakshara Joint Family Property</u> (Section 6)</p> <p><u>Section 6</u> Son has <u>additional</u> independent birth right in joint family property as coparcener. Daughters cannot be coparceners.</p>	<p><u>Modified Section 6</u> Sons and daughters both have independent birth rights (and liabilities) as coparceners in joint family property. (These shares cannot be willed away by the father)</p>
2	<p><u>Agricultural Land</u> (Section 4(2))</p> <p>Inheritance of agricultural land is subject to State level tenurial laws, and not to the HAS. Many of the tenurial laws specify inheritance rules that are highly gender unequal.</p>	<p>Inheritance rights in all agricultural land are subject to the HSAA (overriding State laws inconsistent with the Act) and so effectively are now gender equal.</p>
3.	<p><u>Family Dwelling House</u> (Section 23)</p> <p>In a dwelling house wholly occupied members of the deceased’s family, no female heir can claim partition, “until the male heirs choose to divide their respective shares”. Daughters only have rights of residence, and only if unmarried, or deserted, separated or widowed.</p>	<p>Section 23 is deleted. Now daughters (unmarried or married) have the same rights as sons to reside in and to claim partition of the parental dwelling house.</p>

Source: Agarwal, B. 2005.

The HSAA 2005 brings all agricultural land on par with other property and makes Hindu women’s inheritance rights in land legally equal to men’s across States, overriding any

inconsistency in State laws. This can benefit millions of women dependent on agriculture for survival. Agricultural land includes land under tenancy as well. Women tenants will have as much right to inherit land under tenancy as men had earlier. The second major achievement lies in including all daughters, especially married daughters, as coparceners in joint family property. Third, the Act by deleting Section 23 of HAS 1956, gives all daughters (married or not) the same rights as sons to reside in or seek partition of the family dwelling house. However, although the majority of women in the country, the Hindu women stand to gain from the HSAA 2005, this still leaves Muslim women's right to agricultural land in an unequal state.

The HSAA 2005 can have far reaching implications not only for women's status but also for agriculture. There is considerable evidence to show that the lack of assets enhances vulnerability and also poverty. Asset less women are subject to threats of violence and allocational inequalities within the household. A study in Kerala showed that among property less women, 49 percent experienced psychological violence. In contrast, those who owned both land and house reported dramatically less violence – physical and psychological – 7 percent and 16 percent respectively. (Panda and Agarwal 2005) If one sees empowerment as a process moving towards equality, from welfare and access through conscientisation to participation to control, the conferment of equal rights to inheritance of agricultural land denotes a control over decision-making process at par with men. (Nitya Rao 2005) Bina Agarwal's studies have brought out a number of positive effects of conferring inheritance right over agricultural land (Agarwal, B 2005). First, gender equality in agricultural land can reduce not just a women's but her whole family's risk of poverty, increase in livelihood options, enhance prospects of child survival, education and empower women. (Agarwal, B 2005). Second, land in women's hands can also increase agricultural productivity, given male outmigration and growing female-headedness. Third, there is no room for apprehension that gender-equal inheritance laws can only benefit a few women. Millions of women stand to benefit because NSS data show that 78 percent of rural families own some land and if we include homestead plots, 89 percent own land. Though tiny, access to these small fragments of land too provides supplementary earnings. There are studies (Lokesh, SB and Tin Hanstad, 2003 noted in RDI, undated) which show that a small well developed plot of 7 cents of land can provide enough vegetables, fruits and milk for home consumption as well as earning of reasonable supplementary income. Further, the West Bengal's land reform experience shows that the average size of surplus agricultural land distributed was about 0.4 acres and a large proportion of beneficiaries received about 0.25 acres, which not only improved the bargaining power of these households but also enhanced their productivity. Fourth, the criticism that property right in land to daughters would increase fragmentation again is baseless because most of the fragments even if individually owned, are often cultivated collectively by the families.

5.1.3 Recommendations: It is therefore recommended that

- The HSAA 2005 remove all the hurdles in extending the benefits of land assignment to women. As a first step, at least one woman in each rural poor landless household should be allotted a homestead micro-plot of land of at least 10 cents. This land

could be ceiling surplus land, Bhoodan land, government land or private land purchased for this specific purpose,

- Priority should be given to women-headed households in the allotment of ceiling surplus or Bhoodan government or purchased land to rural poor
- Women headed households should get *pattas* in the allotment of ceiling surplus or government land or private land purchased for distribution among rural poor.
- The country has a vast land that could be put to good use. Laws must be simplified to allow the land to be allotted to a co-operative, on the condition that they show some beneficial use of the land in a stipulated time. The first priority can be given to women's co-operatives. Landless women can be organized together to take control over these lands and grow horticultural as well as fuel-fodder-giving vegetation on these lands.
- The distribution of land mandated by Government of India in the 1980s with regard to surplus land, wasteland, and ceiling surplus land should be monitored and recorded and up to date records prepared within a specified time limit. The implementation of land reforms in a gender-sensitive framework should be closely monitored and up to date records prepared, keeping in mind recent legislation (Amendment to Hindu Succession Act 1956). The issue of community-held land has to be separately addressed.
- Lands, particularly wastelands, vested with government should be transferred to women's groups (including SHGs) for productive use and appropriate economic activity.
- Distribution of surplus land and land under all land distribution programmes - land ceiling act, custodial land, *bhoodan* land -exclusively to rural landless women workers.

5.2 Women's Access to Other Assets

5.2.1 Farming Systems Approach: Because of women's multiple productive roles, it is necessary that agricultural policy and programmes adopt a farming systems approach that integrates agriculture, livestock, fish, forestry and water resources, instead of treating these as separate sectors as at present. For all asset distribution purposes taken up by the state, women should have rights, e.g., water rights and hence water sharing, access to tanks and hence membership in the water users association (WUA), access to other traditional caste based uses of tanks (for example fishing) and other common property resources, like the forests, grazing lands, etc. Right to water and common property resources should be individual rights and not determined by ownership of land.

There should be special programme to extend extension, credit and other inputs to women land beneficiaries by encouraging them to organize themselves into groups or collectives.

5.2.2. Measures to Strengthen Overall Asset Base of Women: Several measures need to be undertaken to strengthen asset ownership of women:

- Improve women's ownership rights and management of productive assets including land through the mechanism of **joint pattas**. This should include watersheds, check dams, wastelands, community bio-gas plants - created through public funding.
- All new assets which have accrued to the household (before a specified cut-off date) by any means (purchase, transfer, grant etc) should be registered in the name of both husband and wife, applicable to all assets such as land, houses, trees, animals, equipment etc. This should also apply to membership of groups/categories which are prerequisites for access to resources, e.g. water users' associations.
- Kisan Credit Cards should be issued to women farmers, with joint pattas as collateral. Till these are available, indemnity bonds from husband or other male relative or guarantee from independent local persons of standing should be acceptable.
- Banks should be asked to accept spousal ownership/membership as collateral for loans to women.
- Ensuring women's control over complementary resources like irrigation, credit, water, forest, fuel, fodder, information, training
- Given the failure of successive attempts to ban shifting cultivation (jhum, podu), in which women are especially involved, it is necessary to develop and diversify this with multiple species and high value crops (medicinal, aromatic plants) to increase diversity, enhance food security and perhaps improve women's income.
- Ensure adequate marketing and forward linkages - linking women to markets
- Provide support for value addition and market linkages for the traditional crafts in which farming women are involved, either full time or as supplementary activities, need special attention.
- Provide infrastructure and access to facilities like shelter, water and toilets, garbage removal, lighting, and, especially security of women in and around their work place - whether on farm, inside processing factories or in the trade and market places
- Cater for post harvest services - storage, preservation, grading, packaging and processing and ensure preferential employment of women in these sectors
- Women especially need **women friendly implements / tools** which can reduce drudgery, save time and enhance output and can be handled comfortably. Specific training inputs need to be provided for women.

6. Strengthening Skills, Capacities, Access to Technology to Empower women

6.1. Women and Training: Women participate in all activities related to agriculture, except ploughing. However, they continue to be poorly skilled, low paid and prone to exploitation. Women are left out of many formal training programmes and excluded from coverage of extension services, thereby relegating them to secondary positions in agricultural work, in families, farms and the community. In many cases, landless women get left out of training programmes. There must be an increased focus on landless women, so as to include them in various technical and other training activities. There must be a reorientation of schemes targeted for the poor, towards more long term inputs and services.

Existing formal institutions must take the initiative to recognize women's roles and needs in various fields of agricultural activity. For this they must ensure participation of women farmers in designing training and research programmes. The methodologies, time duration, location and other factors of programme design must be appropriate to the needs of women for example improved tool for transplanting that eliminates constant bending down. More drudgery-reducing technology for women must be introduced so that it may reduce women's workloads, leading at the very least to, better health.

6.2 Some NGO Experiences: As drylands are more dependent on groundwater, which means heavy dependence on tube well technology, women and young girls could be given training in the use of bore wells and the repairs required. Power (free power), which is an essential input for drylands, is being supplied in the dead of the night where women are unable to use it. Alternative experiments by some NGOs like Centre for Sustainable Agriculture (Khammam district of Telangana region) show the involvement of women in labour intensive non-pesticide management and integrated pest management techniques. Production of bio fertilizer like the vermi compost, preparation of neem powder, tobacco decoction, through small units owned by the self-help groups can be a viable alternative. Indivisibility problem can be overcome in the usage of farm equipment by owning it collectively through the groups. Already such programmes have been in implementation within the Rythu Mitra groups. Formation of women rythu sanghas can be replicated in other parts of the country.

6.3 Technology to Reduce Women's Drudgery: Interventions that reduce the work of women both at home and in the farm have been developed and promoted in some areas. These include paddy threshers, winnowers, sprayers, harvesting tools, parboiling units, maize shellers, dal making machines. To save time in fetching water and collecting fuel wood and fodder dig a well in the centre of the village, improving manual transport aids (handcarts), improving cooking stoves, increasing bio-mass production to meet fuel needs, plantation of fast growing fodder (especially in common lands) and developing mechanisms for its sharing all helps in saving a lot of time or releasing a lot of time that can be devoted to other income generation activities. Measures should be taken to ensure benefits of all these to SC/ST women. Capacity building in this area should be a priority for DoA staff training.

Availability of potable water through pipelines and availability of energy for fuel purposes through biogas technology, improved technologies for drawing water and shift from traditional chulha, access to pucca housing with drainage and sewage facilities etc could reduce drudgery in the household activities that will ultimately result in increased farm productivity of women. Hence, improved technologies in domain of household activities should be made available through appropriate policy measures.

6.4 It is therefore recommended that training programmes, based on needs identified by women, should be organised at the doorstep of farm women. These may include:

- Skills of surveying land and resource mapping along with men at the panchayat level.

- Undertake technology transfer to women in all aspects of farming and farm management. Grassroots women farmers must be trained in various fields, including dry land farming technologies, animal husbandry, forestry, sustainable natural resource management, enterprise development, financial management, and leadership development.
- Provide training in pre and post harvest technologies; storage, preservation, packaging and processing and marketing.
- Skills of resource management including organic farming
- The training programmes organised by Agricultural Universities should provide admission regardless of age, sex and educational qualifications.
- Improving women's access to agricultural technology through technical training and by designing women friendly agricultural technology.
- Awareness generation on legal rights and land ownership titles.
- Strengthen backward and forward linkages of agricultural sector with non-agricultural sectors in order to provide gainful employment to women workforce. Promoting agro-based industries owned and managed by women on cooperative basis can achieve this.
- Training in nursery raising, horticulture crop cultivation, new techniques in coarse cereals production, seed support program, storage techniques, manure preparation, bio diversity conservation, etc.

Ways of improving effectiveness of training programmes have been identified by Rashid et al based on a review of the literature and these are listed in Box 1.1.

BOX 1.1: TIPS FOR IMPROVING THE EFFECTIVENESS OF TRAINING PROGRAMMES FOR WOMEN FARMERS

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| <ul style="list-style-type: none"> • Women dislike long lectures and can more effectively learn while doing; hence the programme should be practical. • Women prefer discussing problems that they currently face. • Women prefer training programmes at locations closer to home. • Training on crop practices should be between 2-7 days long and paced in a way that complements the agricultural calendar rather than interfering with it. Training should be provided ahead of the land preparation/sowing operation and at the stage of crop maturity. • The desirable time for meetings is in the afternoon, when women are relatively free. • Illiteracy is very high among rural women and long notes are of limited use. • Audio-visual material should be used to the maximum extent. • Use of local dialects is important in focussing attention. • Involvement of women training and extension officers would increase effectiveness of the programme. • For effective programmes and participation of women, it is necessary to have as much homogeneity as possible in the groups chosen for training or extension |
|---|

meetings.

- Special efforts should be made to promote interaction and provide opportunities for practical work.
- Women's training must be planned according to their preferences, learning needs and abilities.

(Source: Rasheed V Sulaiman, Tahseen Jafry and M S Ashok, Cafeteria for Women in Agriculture, NCAP Working Paper 4, March 2003)

7. Towards Reforms in Agricultural Extension

The recommendations of the sub-group on Agricultural extension have incorporated a number of aspects pertaining to mainstreaming gender concerns in agriculture. These have been presented in Appendix 2.2. One of the important features of the recommendations is adoption of a **holistic approach, which had been missing till now.**

7.1 Cafeteria Approach: The recent initiative on Cafeteria approach provides scope for undertaking location specific activities from a large menu of schemes. The main objective of the cafeteria approach is to facilitate formulation of state level action plans by providing guiding principles and approach for developing proposals for specific interventions. As per the paper prepared by Sulaiman et.al. (undated) the guidance provided is based on issues that were considered important by key persons in the Ministry of Agriculture as well as project managers and implementers of leading donor assisted projects, such as, the NATP, TWA and the EIRFP as well as a synthesis of the lessons learnt from documented information. Since the cafeteria is essentially guidelines, it allows the implementing agency (who will be developing the programme or project), at the district/block level, to choose an approach that fits into their specific situation (based on local problems, socio-economic conditions of women, nature of primary occupations, availability of suitable organizations to partner with etc).

The cafeteria approach is based on a number of assumptions. These are:

- The cafeteria is not seen as a uniform approach to deal with the needs of women farmers across India.
- Programmes and projects are developed from a grass roots level and are based on a thorough needs assessment of the local situation.
- Each district has the flexibility to develop a programme or project that is relevant to their local situation.
- The district/block level authorities have sufficient operational flexibility in implementing the programme or project.
- There is sufficient flexibility in the design of the programme or project that allows opportunity to learn from progress and to make mid-course corrections as required.
- Programmes are developed in partnership with different agencies and organizations.
- Mobilization of groups – community resources persons.
- Groups – formation, capacity building including training and skill development.

- Linkages and support – resource/information centers, hire schemes, convergence with other projects, co-ordination of inputs, marketing, credit, diversification, private sector, commercial development.
- Communication and media support to extension – pictorial material, T.V.
- Technology – development, identification, evaluation, refinement for women to reduce women’s workload (production and post harvest technology), adoption
- Staffing – increase number of women extension workers
- Gender training and sensitization for policy makers, implementing agencies, extension workers
- Sustainability

It is important to see that these assumptions are fulfilled.

7.2 Towards Broadening the Coverage/Activities and Convergence: The foregoing discussion indicates that the present approach for gender mainstreaming needs strengthening in terms of: (a) adoption of a more holistic and comprehensive approach to impact multiple activities and requirements of individual farming women; (b) up-scaling; and (c) effective implementation perhaps, in partnership with NGOs. All these would involve a fresh thinking and an overhauling of the design, resource mobilization, and implementation machinery.

The reforms in agricultural extension undertaken during the 10th plan and the recommendations that have been submitted for formulation of the 11th plan (Appendix 2.2) are steps in the right direction. However, they may not adequately address the issues raised above.

Reiterating the relevance of livelihood-security, as central focus of gender mainstreaming, thus becomes important. It is in this context, the UNDP supported project on ‘Empowering Women through Food Security’ may provide useful insights.

7.3 Empowering Women through Food Security: Recognizing the increasing feminization of agriculture and the key role that women play in ensuring food and livelihood security at the household and community levels, the Government of India and UNDP initiated three projects for women in agriculture in the states of Andhra Pradesh, Uttar Pradesh and Orissa in 1999, with an outlay of US \$ 7.5 million to cover 42,000 women living in over 1000 villages in these three states under the Food Security Programme. This works out to be approximately Rs. 9,000/ per farming woman covered by the project.

These projects provide resources and opportunities to women’s groups to purchase or lease lands, increase and improve their private agricultural land, experiment with a range of farm and off-farm based economic activities, and improve their access to sustainable farm practices, quality seed and inputs. Support is also provided for building rain water-harvesting structures, de-silting tanks and ponds and reviving irrigation systems to improve the productivity of the land. Access to productive assets including land, credit,

technologies, and subsidies was also made available. The projects have a major focus on gender issues in agriculture.

Located within the empowermentⁱⁱ approach, the projects are however attempting to go beyond improving access to food security alone. They are contributing to improving women's access to agricultural land, markets, banks, district administration and *Panchayati Raj* Institutions.

The project has been found fairly successful in terms of meeting its multiple objectives of promoting group farming; availability of micro capital; regeneration of waste land, reduced migration, adoption of sustainable farming practices; setting up grain banks and improving food security.

It may however, be noted that the project cost (i.e. Rs. 9000/per farming woman) is likely to be on a higher side as compared to the other schemes supported by the central/state's budget. The critical point is that the cost, given the holistic approach and comprehensive impact, may not be so high. In fact the real issue is that of pooling of resources from various Ministries (especially, MoA; MoRD; WCD etc.) with a view to effective use, as against spreading them thinly with limited coverage and/or negligible impact on each individual beneficiary (and the household thereof).

It is imperative that the next phase of policies may tend to move in this direction, notwithstanding the problems of breaking the departmental structures and the mind-set governing that.

7.4 Lessons from UNDP – MoA Project: The following lessons from the UNDP-MoA project may be useful in this context:

- Law, policy and programme should recognize women as owners/joint owners/farmers/cultivators/tenants.
- Governmental schemes need to be devised in ways that overcome narrowly defined departmental mandates.
- Officials of governments, NGOs and other agencies connected with agricultural developmental need to be sensitized and trained on the role and place of women in agricultural development. Government programmes should create institutional frameworks for interaction with CSOs.
- Governmental programmes should be so designed so that local women's groups, NGOs have maximum autonomy of decision-making in general and over the use of resources in particular within a broad framework for women farmers. This flexibility is crucial.
- Funds need to be earmarked for capacity building of women's groups in order to ensure sustainability of interventions.
- In order to promote food security and reduce the vulnerability of local communities during periods of food scarcity, decentralized food storage and distribution needs to be encouraged.

7.4 Specific Recommendations: In the light of the foregoing discussion, we have tried to highlight some of the important aspects that need to be given special emphasis, **besides the ongoing schemes on capacity building and skill formation**. These are:

- Need assessment for training among different category of women farmers engaged in diversified farming systems-livestock, horticulture, collection and processing of NTFPS (especially medicinal plants), fisheries, organic/sustainable farming practices across agro-ecological conditions.
- Special component plan should be strengthened, by adapting the holistic approach of the UNDP-Project. The relatively higher cost in the UNDP-project could be met by pooling resources from the ongoing schemes of other departments or, adopting a commonly shared approach with coordinated strategy for project implementation so as to cover a large number of beneficiaries with substantial impact on each of them.
- Exposure visits and gender sensitization should continue to receive special emphasis.
- Involvement of NGOs in project design, setting up of priorities with respect to areas and group of beneficiaries, and project execution.
- Setting up priorities in terms of marginal areas (such as arid-semiarid; forest based; hilly; coastal; and flood prone) and segments of women (widows and women headed; Scheduled castes and tribes; and landless/land poor).
- Address the special needs of women headed household right from for hiring male labour to interface in input-output markets.
- Promotion of group cultivation (consisting of women's groups) by providing special subsidies in order to overcome investment constraints. Providing CPLRs on lease to women's groups on lease for 20-30 years.
- Promotion of grain and seed banks, especially in highly poverty stricken and remote areas
- Identify the processes/technology for reducing drudgery
- Support women's movement for land rights and implementation of minimum and equal wage rates
- Enhance special subsidy for promoting sustainable farming practices involving low external inputs, especially in areas where poor households are already abstaining from using chemical inputs due to higher cost (organic by default). Need is to provide these poor households a special support for increasing the productivity without increasing the use of chemical inputs.
- Undertake extensive assessment of the ongoing schemes with a special emphasis on their impact on 'empowerment' rather than information dissemination and skill formation *per se*.

At this stage it is not possible to give recommendation of scheme by scheme basis, in absence of adequate information and impact assessment studies. Pending this, two aspects are important: (a) give special emphasis on the above aspects; and (b) strengthen the overall reach of the state supported extension network with increased coverage of women specific schemes at least up to 30 %.

8. Self-Help Groups and Micro-credit:

Micro-credit through Self-Help Groups (SHGs) has proved to be a strategic tool for organizing rural women in groups and promoting savings and thrift habits to gain access to institutional credit for their socio-economic development and empowerment. The rural sector requires credit policies that lead to the creation of productive processes and assets and sustainable institutional development. SHGs continue to engage in traditional stereotyped, low return activities and the fundamental livelihood concerns of the rural poor women remains largely un-addressed. There is a need to focus on concerns of women under the SHG programme and in credit lending.

These issues are discussed at length in the section on innovative and micro finance.

Going Beyond Centrality of Training and Formation of SHGs:

The wide spectrum of schemes suggests that the two major planks of the present approach for gender mainstreaming are: (a) information dissemination and training; and (b) access to credit. This in turn, implies that capacity and skills enhancement are the two major gaps, bridging which would lead to women's empowerment.

This proposition is found to be problematic. It has been noted that the relationship between technology and women's work status is mediated by a number of socio-economic constraints faced by women especially, poor women in agriculture. Hence it is imperative that increased access to information and skill development needs to be backed up with a better understanding on how these constraining factors impinge on women's empowerment. Enhancement of skills and the knowledge base among women therefore, is a necessary but not sufficient condition for attainment of empowerment.

A comprehensive approach should therefore **focus on livelihood security** where multiple activities undertaken by women-both farm and off-farm- are being promoted in an integrated manner. Such approach is a critical pre-condition for ensuring that individual women (and their households) get multiple supports from various schemes/programmes in an integrated manner so as to consolidate the impact. **In absence of convergence among various schemes (even within the MoA), the impact on women's economic empowerment in agriculture, at best, may remain scattered and isolated, hence, not very substantial.**

Three aspects deserve special attention in this context: addressing the needs of land poor households; provision of support services like child care and work condition (reduced work load and drudgery); and women's land rights.

9. Lack of Jobs within Agriculture

9.1 Lack of Adequate Employment Opportunities: A major problem confronting the rural areas is the lack of employment opportunities. Unemployment has shown a rising

trend and female unemployment has been consistently higher than male unemployment. Women seem to be more confined to agriculture compared to men. Availability of other livelihood options seems to be limited. The growth process has not been particularly labour absorbing in this decade, much less for women workers. To work as agricultural labour which is seasonal, fetches the least income, thus women seem to be engaged in less remunerative activities compared to men. During 1993-94 – 1999-2000, the growth of jobs in the farm sector was only 0.2 percent.

Our vision for the future should be one in which rural women can move to other productive jobs over time, and future generations acquire education and non-farm skills. This would also make for a smoother and more gender-egalitarian agrarian transition.

9.2 Recommendations for increasing jobs in the rural sector: While all efforts are needed to increase jobs in the farm sector by switching over to more labour intensive crops and practices to the extent feasible, and increased investment in irrigation, watershed development, wasteland development, land reclamation etc, greater focus has to be for accelerated development of the rural non-farm sector and development of clusters around towns/market centres. A growing farm sector, better rural infrastructure particularly rural connectivity, power, regular bus service, easy availability of credit and availability of trained manpower could help in development of rural non-farm sector and creation of more job opportunities.

9.3 Diversion of Farm Land for Non-agricultural Purposes, Displacement and Rehabilitation Policy: Though the land issues will be discussed in details in the next section, we mention some relevant points for women here. Displacement, dislocation and dispossession created among peasantry and forest dwellers due to mega development and large irrigation projects, increase in transport networks such as railways and roadways and creation of Special Economic Zones have increased women's vulnerability. The Eleventh Plan must ensure that displacement and dispossession are minimized. Prime farmland must be conserved for agriculture and should not be diverted for non-agricultural purposes. Giving away prime land affects rural women because it often tears apart family life and destroys a home environment that has been in place for generations. This often makes women vulnerable to crimes like trafficking and bonded labour. The Central government has issued an advisory to State governments seeking to ensure that only barren or wasteland and, at best, single crop farm tracts are acquired for development.

10. Common Property Resources

Increasing illegal encroachment on Common Property Resources (village grazing lands, ponds etc) with the approval of the local authorities, PRIs and traditional community authorities, who are often governed by patriarchal values and may not be gender sensitive, has severe consequences for the poorest and most marginalized, especially women, who depend on CPRs for livelihood. So does disposal of wastelands to commercial interest.

Recommendations for enabling prioritization of livelihoods of the poor/women over commercialization:

- To discourage local authorities, Gram Panchayats or equivalent body from commercial disposal of village CPR and wastelands, they should be required to place such issues before the Gram Sabha for decision, in order to ensure that voices of marginalized sections (women, dalits and poor) are not excluded. Commercial interests/companies should be banned from acquisition of wastelands for purposes of direct cultivation unless the Gram Sabha allows this with two-thirds majority.
- CBOs (women's groups, Dalit groups, tribal groups, SHGs) should be given priority for acquisition, lease, or grant of wastelands for cultivation.
- Awareness generation should be enhanced at all levels, and especially among the bureaucracy and local level traditional and elected bodies, to support poor women/marginalized groups in their struggle to protect their existing use rights over CPR.

11. Successful NGO cases for Women's Empowerment

It is important to mention at this stage some successful cases that need to be replicated on a scale to make an impact at the macro level. Such cases have been of **women's organizations**, which, with the support of NGOs, have succeeded in promoting agricultural growth along with raising income levels of the members of the organizations.

Such cases are in the areas of **wasteland development** to carry out horticulture, farm forestry, crop cultivation (SEWA, VIKAS in Gujarat); **nursery raising and plantation** (all over India); promoting viable **organic farming** with low external out put (Prayas in Maharashtra); **cultivation of new crops for agri-business** in floriculture, mushroom cultivation, medicinal plants, cashew etc (Anarde Foundation, BIAF etc); providing **new livelihood options** in Bio-gas, vermiculture, gene bank etc (Tamil Nadu, Andhra Pradesh, Gujarat); **undertaking innovative infrastructure / institutions** like Grain Bank, Fodder Bank, Seed Bank, etc (all over India); **insurance services** like crop insurance, health insurance etc (SEWA); **implements and tools for women** (Andhra Pradesh, Maharashtra); **land rights for women** (Maharashtra, Andhra Pradesh, Karnataka); **service delivery in agriculture to empower women** (Tamil Nadu, Uttar Pradesh etc) and so on.

The list is far from complete, as many such cases are observed in almost all the parts of the country. However, what needs to be noted is that (1) given an opportunity, civil society organizations (NGOs) are capable of finding innovative approaches to involve women in the process of agricultural growth (2) women's organizations need to be formed to empower women in any area and (3) there is a need to adopt a decentralized and flexible approach and to leave plenty of scope for people to innovate to solve their problems. NGOs are important here as a facilitating agency.

12. Price support

Price support is limited to just a few crops and even though states have the option of using Market Intervention Scheme (sponsored by the Central Government), it is not used at the required scale. The crops for which this kind of support is best suited include, onion, potato, chillies, mustard, oregano, cumin, coriander, turmeric, garlic and guar. As minimum support price is much more flexible, there is a need for effective use of this instrument. **In addition, the coarse cereals need to come under some regulation of price support, which would allow their procurement for PDS.**

Recommendations: The following is recommended in this context:

- Include coarse cereals in the PDS.
- MSP does not operate in all regions. For example, there is no procurement from Bihar or Orissa. They do not actually get any price support. The procurement should be done from all regions, it should become a decentralized process.

13. Gender Budgeting:

13.1 Gender Budgets: Gender Budgets are only a tool to track allocations of resources to men and women. The purpose is to attain outcomes needed so that we can address issues such as increased feminization of agriculture and poverty, exploitation of women in low paid, arduous, insecure jobs, wage differentials between men and women wages, persistently high IMR, MMR, morbidity, anemia and malnutrition due to lack of access to nutrition and quality health care, gender gaps in literacy and education, lack of access to water for drinking and domestic use and statistical invisibility of women's work

Gender Budget means budgeting in ways that not only take note of where women are, their disadvantages and seek allocations for measures that will redress those disadvantages; but also to bail them out of old stagnant enterprises or declining ones by creating opportunities for entry into better alternatives.

13.2 Recommendations: Our major recommendations in gender budgeting are as follows:

12.2.1. For the Plan to be Gender and Poverty Sensitive it must allocate funds so that first priority is given to ensuring food security and access to food for all, especially those in severe poverty – based on work on demand for the able bodied and provisions by the state for the old, disabled and chronically ill. This must have first charge on plan and budgetary resources. Availability of water must be given high priority to reduce drudgery suffered by women and opportunity cost of their time in fetching water.

13.2.2. To strengthen food security, provide allocations in the 11th Plan to:

- Enable ownership of land by women as this reduces vulnerability to poverty.
- Provide for decentralized food storage through village level grain banks
- Encourage research, extension, seed distribution, and procurement of coarse cereal crops or nutritious crops as much of food security of the small peasants' households comes from these crops.
- Small amounts of credit to enable production of these grains.
- Enable increase in yields of coarse cereals, pulses, oilseeds and vegetables, since these are the backbone of rain fed agriculture. That would be truly poor friendly and woman friendly policy.
- Extend price support and procurement to other states and to rain fed crops like millets and pulses and distribute them through PDS.

13.2.3. Wage employment is the most important source of income for the rural poor, especially women. Allocate funds to enable extension of the NREGA such that women in each household gets access to at least 100 days work in each year and their right to get work does not get subsumed within the household. Work must be available throughout the year and payments made directly to the person who does the work. Women must have job cards in their name. Women are paid lower wages in many rural areas. Allocations are needed for monitoring systems to ensure equal wages for equal work and timely dispersal of wages. Empower women's organizations and citizens groups to monitor the enforcement of equal and minimum wage legislation by state government and the adherence to norms in poverty alleviation programmes.

13.2.4. To Reverse the Deceleration of Agricultural Growth and to Raise Agricultural Productivity scientific agronomic practices must be adopted based on bridging the gap between knowledge of farmers and scientists. Therefore **adequate funds must be provided for:**

- Strong extension and technical support. The training and extension agenda must be determined in consultation with women and they must have access to it.
- Adequate trained staff.
- Agricultural research that provides solutions to farmers location-specific problems based on soil and moisture conditions, methods of sowing, application of inputs, types and dosage of nutrients, pesticides, crop mix etc. Undertake technology transfer to women in all aspects of farming.
- Provide capacity building to ensure forward linkages for use of the raw produce; pre and post harvest technologies; storage, preservation, packaging and processing and marketing.
- Village level demonstrations at the doorstep of women at timings that are convenient for them, ongoing interactions with village level workers and strong links between laboratories, scientists and extension workers.
- Special training programmes and job opportunities for wives, mothers, daughters of farmers who have committed suicide.
- Special needs of women cultivating waste land and women in dry land farming.
- Significant increases in public investment in agricultural infrastructure especially access to water for agriculture, roads, electricity and communication.

- Promotion of water conservation, rainwater harvesting, sprinkler and drip irrigation and watershed management. Watersheds not only increase water levels - thus giving boost to agriculture and increasing both the production and employment - but also provide more drinking water in the village. In watershed development projects, women must be treated as stake-holders not as 'beneficiaries' or 'wage-earners'.

13.2.5. Significantly enhance financial allocations for programmes for development of rain fed agriculture, alkaline land reclamation and development programme, integrated rural energy programme, biogas programme, improved chullas, Accelerated Rural Water Supply, Fodder Scheme, Rural sanitation etc.

- Establish an independent regulatory authority which should be required to regulate, test and certify quality of inputs e.g. seeds, pesticides.
- Plan for Crop insurance and risk mitigation for small and marginal farmers.
- Evolve a social safety network for farm women and men to offset the adverse impact of globalisation of agriculture on women.
- Provide funds to enable transfer of lands vested with government to women's groups (including SHGs) for productive use and appropriate economic activity. Ensure women's control over complementary resources like irrigation, credit, water, forest, fuel, fodder, information and training.
- Allocate funds to enable micro-financial services to support the multiple livelihoods of women in agriculture. Simplify the process of giving loans, i.e. reduce the number of questions to important, non-repetitive ones.

13.2.6. Displacement, dislocation and dispossession created among peasantry and forest dwellers due to mega development and large irrigation projects, creation of Special Economic Zones etc have increased vulnerability of the poor especially women. Whenever such displacement takes place, women farmers should have a participatory role in the negotiations and should be paid adequate compensation and guarantee of future possibilities of livelihood from the project for which land is acquired by making them stakeholders. At the time of land distribution and providing compensation for displacement, joint pattas must be provided and women pattas must be distributed specifically to female headed households, S.C. and S.T. women. Ensure women's livelihoods in all rehabilitation processes

13.2.7. Strengthen capital investment in agriculture and rural infrastructure, which will generate farm and non farm employment. In this context, the NREGA, National Horticulture Mission, National Rural Health Mission, Bharat Nirman, , Krishi Vigyan Kendras, setting up of SHG Capacity Building and Mentoring Centres, and establishing women-managed Community Food, Water, Fodder and Feed Banks provide immense scope for employment of poor rural women.

13.2.8. Encourage horticultural activities, nursery raising, nursery maintenance, hybrid seed production, and tissue culture propagation of fruits and flowers as these are remunerative employment options for women. The fruit and vegetable processing industry also has high employment potential.

13.2.9. Allocate funds for development of drudgery-reducing technology for women and awareness about and access to it. This will reduce drudgery, save time and energy and enhance output.

13.2.10. Provide funds for inclusion of courses on Gender and Agriculture in the Curricula of Agricultural Universities.

13.2.11. Provide for development of a Satellite Account to include the invisible work women undertake.

13.2.12. Give employment to at least one male and one female local rural unemployed 10-12th class pass youth in all rural institutions so they can fill applications and forms and help the community to benefit from the various Government schemes.

13.2.13. Provide a special fund for women in distress in agriculture.

13.2.14. There are several Departments in the Ministry of Agriculture, but only the Dept of Agriculture and Cooperation (DAC) has initiated a gender budgeting exercise, presented in Performance Budget 2006-07. Under most of the schemes no specific allocations have been earmarked for women farmers. Policy guidelines for the programmes/schemes must earmark funds for women as has been done for the “Support to States for Extension Reforms” based on Agricultural Technology Management Agency (ATMA) Model launched in 2006-07. The guideline mandates that 30% of resources on programmes and activities must be allocated for Women Farmers and Women Extension Functionaries. Gender Budgeting should be extended to other departments within the Ministry of Agriculture. Budgetary allocation in the Ministry of Agriculture must earmark 30% of all development oriented funds for women and no diversion of finances for any other purpose should be allowed. For efficient utilisation of the Women’s Component Plan, the Ministry of Agriculture must coordinate its efforts with Ministry of Women and Child development.

In short, reprioritise allocations in the 11th Plan so as to give priority to eradicating hunger, ensuring food security, access to work and fair wages, development of gender sensitive technical and extension support, access to land and other productive resources and development of infrastructure in rural areas to eradicate poverty and hunger and enable growth in the agricultural sector.

14. Sex -disaggregated Statistics

There is considerable invisibility of Women's Work due to conceptual biases in measurement.

Context: While the issue of 'invisibility' of women's work is all pervading, it bears special significance in the context of primary sector. This is not only because a majority of women workers in India, especially in rural areas, are engaged in this sector, but more importantly because the work in agriculture and allied activities is closely interspersed with their lives, where the dividing line between 'work' and 'non-work' becomes increasingly blurred.

The recent writings by both- academicians and activists/ practitioners have led to a fairly clear recognition of the fact the 'Face of Indian Farmer is that of a Woman'. This is not a small achievement, especially in the wake of continued under enumeration of women workers in the sector. But this amounts to only half battle won. The real challenge is to portray the face of women farmers, which is confident, dynamic and prosperous; and present women's constraints and problems that need to be addressed to strengthen women farmers and women workers. The statistical system in India is yet to respond to this challenge.

Issues: Women's participation in agriculture and animal husbandry, and their role in decision making is not fully recognized by policy makers, agricultural research and extension institutions and development agencies. The causes of these are complex, historical and are reinforced by social, cultural, political and religious practices and beliefs. Serious inaccuracies and measurement failure occur in the recording of the work that women do due to conceptual and operational (enumerators' and respondents') biases at the time of data collection. Women are known to work longer hours than men and the fact is that women participate in the work force to a far greater extent than is measured by the data. But a lot of the work they do is unrecognized, let alone equally remunerated.

Basically there are two sets of problems facing the Indian data system. The first refers to the widely discussed issue of under counting of women workers especially, in households farming, livestock, forestry etc. (For details see, Appendix 5.2). The second, and perhaps, more enduring issue is that the data system provides a dis-jointed picture of workers and production in the primary sector. This has special significance from the view point gender perspectives. For it is the production, rather than work *per se*, which has more important bearing on some of the critical issues addressing gender and development, within which women's empowerment is shaped.

In addition, there is a lack of data on women's total work, i.e. paid and unpaid work. It is now accepted that women's work includes both 'economic' and 'non-economic work' both of which contribute to human well being and human capital formation. Women, particularly in rural areas, suffer from time stress as they seem to be over burdened with both these work that includes drudgeries like collection of water, fuel wood, fodder etc as well as household management and care. If women have to spend time as productive farmers and primary producers, they will have to be relieved from the other kind of work.

It is important therefore to estimate dimensions and nature of women's unpaid work to help them to be better farmers and workers. There is a need to collect data on women's total work.

Besides these, there is the generic problem of dis-aggregation, periodicity and comparability of estimates.

It is therefore, essential that the data system capturing women's work, simultaneously reflects on issues like:

- What comes out of the work carried out by women and men;
- Who decides the division of work;
- What are the conditions within which the work takes place; how the benefits are shared and controlled;
- What is the perceived notion of autonomy;
- To what extent poverty (or economic well being) impinges on women's work burden;
- What kind of institutional mechanisms, including property rights regime, are associated with the autonomy and poverty reduction.

Recommendations: Given this backdrop, we propose to make two sets of recommendations: First pertains to the overall requirement for improving gender orientation in the data system; and second pertains to the issue of evolving a holistic picture of employment, production (productivity plus wages), and autonomy so as to be able to locate farming women within her household context. The two sets of recommendations have been presented below.

Essential Features of Sex Dis-aggregated Data-base (separate estimates to be generated for female and male):

- Profile of women headed households with respect to circumstances, which led to female being the head of the household and, autonomy in decision making
- Enumerate women owner (joint and individual) of various assets especially, land, house, livestock, agricultural equipments, consumer durables
- Provide separate estimates for livestock (Animal farming) in employment surveys along with number of days and hours
- Combine estimates of employment and production from each activity with Agriculture, Hunting, and Related Service Activities so as to understand inter linkages between intensity of work, productivity, wages, and poverty (expenditure) level or BPL status, and IMR, and female literacy at household level.
- Special survey on intra household differential in food consumption
- Include out-migration with employment estimates
- Special surveys during droughts/floods in order to ascertain coping strategies, women's role thereof, and impact at household and individual level
- Annual report of the AoA should provide gender dis-aggregated data, to the extent available

- Another survey on indebtedness and preference for farming activity (on the line of 59th round of NSSO) should capture gender differentiated information on borrowing and indebtedness along with the perceptions of male and female members about the preference for farming as the main occupation.
- Participation in special employment programmes by BPL-status
- Crop specific estimates for employment, wages, production

In addition, there is also a need to collect data on how men and women allocate their total time in different 'economic' (paid) and 'non-economic' (unpaid) activities. These data could be used to present sharing of paid and unpaid work by men and women, time spent on drudgery and time stress experienced by men and women, and in designing measures for relieving women for undertaking farm and non farm activities.

Suggestions for Household Level Data

It is imperative, in the light of the above recommendations, that the next phase of data collection for rural households may adopt a comprehensive approach whereby information on workers, production, wages, food security and control over assets as well as financial income is collected in a holistic manner. This, in turn, may help capturing women's economic as well as social status within a household context. Since gender relations are primarily shaped up within the context of intra-household dynamics, notwithstanding the larger social reality, it is essential that the data set provide information pertaining to at least a minimum set of indicators at household level. A tentative list of indicators has been presented below.

- Work in different economic activities besides household activities
- Ownership of basic assets like house, land, and livestock by gender
- Involvement of men, women and children in collection of fodder, fuel, and water
- Production of the main food grain crops and milk from livestock
- Involvement of women and men in marketing of milk, fish, vegetables, and minor forest produce
- Control over households' total income and that over the income earned by women
- Decision making process for expenditure on food and clothing, social functions, and the main economic activities
- Average consumption of cereals, pulse, meat/fish, milk, vegetables, and liquor
- Current debt exceeding Rs. 2000 and reasons for that
- Outmigration by sex and duration
- Use of common property land resources
- Major shock in the households in the past 10 years

This is of course, a minimum list of indicators on which information from all household need to be generated. Besides these, detailed survey should be design for special communities and/activities where women traditionally, perform a major role. These communities are:

1. Pastoralists and other livestock herders

2. Forest Dwellers
3. Fishing Communities
4. Plantation Workers and Vegetable Growers
5. Areas that are Prone to High Incidence of Male Migration

The detailed survey focusing on some of the special groups as mentioned above, may incorporate both- quantitative as well as qualitative data. Together, the data set may help understanding the major dimensions of women's work within the context of gender relationships obtaining at household level.

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ⁱ Mencher and Sardamoni (1982 cited in NCW)

ⁱⁱ This is based on Bina Agarwal's definition of empowerment "...as a process that enhances the ability of disadvantaged ('powerless') individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate, economic, social, and political positions." Agarwal, Bina (1994); p.39

Land Related Issues

Another area for the Working Group is Land Related Issues. The Working Group is expected to undertake the following tasks under this subject:

- To take a fresh look at land reforms in order to draw inference for promoting agricultural productivity.
- To estimate the land going out of cultivation for different reasons and recommend measures or a set of guidelines in this context.
- To review the relaxations introduced in the land market that enable purchase of land by private corporations / companies etc. and suggest measures keeping in mind agricultural productivity and equity.

Land Reforms: Experience and Way Forward

1.0 Rural India, on the eve of Independence, was characterized by feudal and semi-feudal agrarian relations. The peasantry under all varieties of land settlements was exploited in terms of rack renting, insecurity of tenure, forced labour, usury, and so on. This resulted in the impoverishment of peasantry and stagnation in agricultural production. The above noted agrarian affairs entailed a complete restructuring of agrarian relations in the interest of emancipation of peasantry from the semi-feudal production relations and fostering agricultural development. According, immediately after Independence, comprehensive agrarian reforms were initiated to accomplish the desired objectives. Four types of legislative measures were undertaken: legislation for the abolition of intermediaries, tenancy legislation; legislations for land ceiling and consolidation of holdings (Sharma, 1992a). Since abolition of intermediaries is a legislation with a time bound implementation that was accomplished decades ago and since consolidation of holdings was completed in regions where topography and institutions permitted, we discuss here the actual implementation of only two of the reforms viz. *land ceilings and tenancy legislation* and their implications for agricultural productivity as experienced so far.

1.1 Ceilings on Land Holdings

Ceilings laws were enacted in two phases: Phase I covered the ceiling laws during the late fifties and the sixties, and Phase II came only around early 1970s when more

stringent ceiling laws were enacted basically to plug the loopholes of the earlier laws. In fact, the ceiling laws of Phase I remained, both theoretically and practically, a nebulous item in the scheme of agrarian reforms; these were at best an expression of a vague politico-economic concept which promised practically nothing to the landless and the small, uneconomic holdings.

1.1.1 Ceiling Surplus: Low Proportion to NSA: Although the ceiling laws of the early seventies were more radical, both in form and content, they too failed in implementation, in most parts of rural India. For example, at the national level, area cumulatively declared surplus till March 2001 did not make up more than 2.0 per cent of net operated area. As on 30-06-2006, the total land declared surplus in the entire country is 68.61 lakh acres, out of which about 60.15 lakh acres have been taken possession of and 49.87 lakh acres have been distributed to 53.98 lakh beneficiaries of whom 38.94 percent belong to Scheduled Castes and 15.87 percent belong to Scheduled Tribes. An area of 8.56 lakh acres has been involved in litigation. The failure is manifest at each stage of implementation, practically in all states. Firstly, it is only in West Bengal, Andhra Pradesh and Assam that the surplus area actually distributed improved the land base of the farmers by more than the national average; the remarkably superior performance of West Bengal stands out atop in this regard. In Andhra Pradesh, Bihar, Kerala, Maharashtra, and Punjab, 'area declared surplus so far' makes up just about 2.0 per cent of net operated area. In many other states, it is 1.0 percent or less. In total terms, in most part of Indian agriculture, the maximum potential addition to the net operated area with marginal/small farms through the process of land ceiling has been ridiculously small. Secondly, out of whatever small 'area declared surplus' was notified in each state, a fairly high proportion has not been available for distribution. This was so largely because a very high proportion has been involved in litigation, including that in West Bengal and Kerala; a small proportion of 'area declared surplus' is also not available for distribution because it has been allotted /transferred/reserved for public purposes while some area is just unfit for cultivation. The least that can be done, even at the present juncture, is that the judicial procedures connected with land disputes, may be straightaway simplified, ostensibly in favour of the small and marginal litigants. It is a pity that the recommendation of the Chief Ministers Conference, held as far back as 1992, that 75 per cent of the land under litigation should be taken out of the courts, has not made any headway. Thirdly, the 'distributable surplus area as a per cent of net operated area is less than one per cent in most of the states except Assam, Kerala, Punjab and West Bengal; in Himachal Pradesh it was significantly high i.e. 22.23 per cent.

1.1.2 Ceiling Surplus: Inferior Land and Need for Land Development: Yet another problem is the allotment of inferior unproductive, barren and wasteland land to landless households who have not been able to benefit from it in the absence of substantial financial help. The schemes available in this regard need to be implemented more seriously. Also, it is reported that, in many cases, the allotted land has been sold out by the original allottees, largely because the wherewithal for putting the land under plough is not available, most ostensibly because of weak and biased financial institutions at the

grassroots. It needs to be underlined that West Bengal's record in this area of institutional reforms stands out as the most authentic, and more creditable. It is indeed not a trivial fact that one-fifth of India's declared surplus area and more than half (52.73 per cent) of ceiling surplus land beneficiaries, are from West Bengal alone. Further, as many as 56 per cent of West Bengal's ceiling surplus land beneficiaries are Scheduled Castes and Scheduled Tribes. Again, as many as 45 per cent of India's Scheduled Caste and Scheduled Tribe beneficiaries are from West Bengal alone while not more than 10 per cent of rural India's Scheduled Castes/Scheduled Tribes reside in West Bengal.

1.1.3 Ceiling Surplus: Less Impact on Land Concentration: Despite several deficiencies in the actual implementation of land ceiling laws and the fact that these have not been very effective in reducing land concentration, the enactment of ceiling laws have halted the expansion of large holdings and kept the process of proletarianisation of rural peasantry under check. The ceiling laws on landholdings should, therefore stay as such; neither raised nor lowered. On consideration of equity too, the removal of land ceilings cannot be justified as in many parts of India, the small farmers continue to be more productive as compared to their large counterparts most ostensibly in terms of productivity per acre of net operated area, primarily because of higher cropping intensity and more intensive use of family labour. The removal of land ceilings and development of capitalist agriculture is not the only way to accelerate development of agriculture as even under the existing dispensations, Indian agriculture has registered a fairly high growth rate, which compares reasonably well with most of the East Asian, African and Latin American countries. Again, in the socio-cultural milieu prevailing in our countryside, where attachment to land continues to be very high and future livelihood not being so secure, not much land is expected to be offered for sale even if adequate credit for buying the same is made available. Likewise, the lowering of ceiling limits may not be of much use. Even assuming that lower ceiling levels are politically and administratively pushed through, such an exercise is unlikely to throw a significant amount of surplus land and is more likely to affect agricultural production adversely.

1.1.4 Land Distribution and Productivity: Insofar as the impact of land allotment on agricultural productivity and socio-economic conditions of the land allottees is concerned, there is a relative dearth of studies. The results of an empirical study conducted by Lal Bahadur Shastri National Academy of Administration, Mussoorie show that in sample villages in Bihar, Haryana, Kerala and West Bengal the impact of allotment of land on the socio-economic conditions of land allottees has been positive and significant. In some states like Andhra Pradesh, Assam, Gujarat, Himachal Pradesh, Madhya Pradesh, Orissa and Rajasthan land allotment has not made any significant impact in most of the studied villages. In other states like Karnataka, Maharashtra and Uttar Pradesh the results were mixed: in about half of the sample villages the impact was positive and significant while in the remaining villages land allotment did not make any impact. The important reasons for poor impact, among others, were allotment of barren and unproductive land and non-availability of financial assistance to make improvement on land. Yet another study in Himachal Pradesh does show that land allotment led to a

significant improvement in agricultural productivity and socio-economic conditions of beneficiaries of land allotment (Sharma, et al, 2006).

1.2. Tenancy Legislation

1.2.1 Rigidity of Tenancy Laws and Informal Tenancy : Perhaps no other legislative measure has such wide intra and inter-state variation in the nature and content of application as the tenancy laws in the country. Most of these laws are known to have *de facto* driven tenancy underground or informal. This can be appreciated from a brief review of the provisions of tenancy laws in different States. According to the provisions in tenancy legislations, major states can be classified into following broad categories. *First*, Kerala, Jammu & Kashmir and Gujarat have *legally banned leasing-out* of agricultural land without any exceptions whatsoever. *Second*, in Telangana region of Andhra Pradesh leasing out of land by large holders is prohibited. Smallholdings are allowed to lease out land for a period of five years. In Andhra region, leasing is permitted but regulated. *Third*, Karnataka, Himachal Pradesh, Bihar, Gujarat and Uttar Pradesh have *legally prohibited leasing out of agricultural land excepting by certain disabled categories* like widows, minors, armed personnel, etc. *Fourth*, Punjab, Haryana, Maharashtra and Assam have not banned leasing. However, while in Punjab and Haryana tenants acquire right to purchase land after six years of continuous possession, in Maharashtra they acquire the right to purchase the land within one year of the commencement of tenancy. Leasing is also permitted in Tamil Nadu but the law stipulates that every contract should be in written form and in triplicate. A copy of the document is required to be deposited with the revenue officials. In Rajasthan, the landowners can lease out land for a non-renewable period of five years. *Fifth*, in Orissa all future leases were prohibited. However, past leases continue after surrendering half of the leased land to the landlords or rayat. In Madhya Pradesh, past leases were abolished but the future leases were permitted. *Sixth*, in scheduled tribe areas of Andhra Pradesh, Bihar, Orissa, Madhya Pradesh and Maharashtra transfer of tribal land to non-tribals even on lease basis, can be permitted only by competent authority.

Summary of Four Broad Categories of States Based on Legal Restrictions on Leasing of Land

A. Leasing of land is totally prohibited irrespective of any category:

1. Kerala – Under Section 74 of Kerala Land Reforms Act, 1963, leasing of land is totally prohibited.
2. J & K - Leasing is prohibited.
3. Manipur - Leasing is completely prohibited.

B. Leasing of land is permitted to the following category of persons:

Sl. No.	Name of State	Sections under which Leasing is Permitted	Category of Persons
1	Andhra Pradesh (Telangana Area)	The Andhra Pradesh (Telangana Area) Tenancy and Agriculture Lands Act, 1950. (Section 7)	Disable; Armed Forces Personnel; and those land owners who own not more than three times a "family holding" may lease out.
2	Bihar	Bihar Land Reforms Act, 1961	Disabled; Armed forces; SC/ST/OBC; may lease out.
3	Karnataka	Karnataka Land Reforms Act, 1961 (Section 5)	Soldiers of Seamen
4	Madhya Pradesh	Madhya Pradesh Land Revenue Code, 1959	Disabled, Armed forces personnel; or those imprisoned; others may also lease out for one year in any three years.
5	Uttar Pradesh	Uttar Pradesh Zamindari Abolition and Land Reforms Act (Section 157)	Disable; Armed forces personnel, imprisoned, or bona fide students.
6	Himachal Pradesh	Himachal Pradesh Tenancy & Land Reforms Act, 1972	Minor unmarried women, widow, divorce, disabled or defence personnel

C. States where there is no general restriction on leasing of land:

Andhra Pradesh (Andhra Area), Orissa, Rajasthan, Haryana and Punjab.

D. States where leasing is permitted but the tenant acquires right to purchase land:

- i) Assam: An ordinary tenant acquires right to occupancy after three years continuous possession and an occupancy tenant has a right to purchase leased land.
- ii) Gujarat: Every tenant has a right to purchase leased land within one year of tenancy.
- iii) Haryana: Tenant acquires right to purchase leased land after six years of continuous occupation.
- iv) Maharashtra: Every tenant has a right to purchase leased land within one year of tenancy.
- v) Punjab: Tenant acquires right to purchase leased land after six years of continuous occupation.

Source: GOI (2006), Department of Land Resources, Ministry of Rural Development, New Delhi.

The actual implementation has, however, fallen far short of the provisions of tenancy legislations. At the national level, 125.86 lakh tenants have been cumulatively conferred ownership rights till March, 2006 on area amounting to 167.14 lakh acres. A review of the enactment and implementation of tenancy legislations in different states shows that the fair rent has been fixed much above the recommended levels; the definition of tenants often excluded share tenants who constituted a fairly large proportion of tenants; the ejection of tenants from their landholding was permitted on many pretexts and the provision for conferment of ownership rights on the tenants on non-resumable land has been far from real. The tenants were allowed to surrender land voluntarily and the definition of personal cultivation did not include physical labour as was recommended by Panel on Land Reforms in 1956.

1.2.2 Evidence on Functioning of Lease Market: Insofar as actual functioning of lease market is concerned, the data brought out by NSS reports on landholdings of different rounds since the early eighties show that area operated under lease has been about 10 to 12 percent of total area operated. However, the evidence from micro studies from different states/regions of the country shows that the proportion of leased-in land is significantly higher than reported by both NSS and Census Data. In some cases, it is as high as 20-25 per cent of the gross cultivated area. Tenancy contracts are oral and for a short period. The proportion of leased-in land is higher in agriculturally developed regions compared to backward regions. All classes of households participate in the lease market both as lessors and lessees. However, while in backward agricultural regions, the traditional pattern is more common wherein the small and marginal farmers dominate the lease market as lessees and large and medium farmers as lessors, in agriculturally advanced regions, the lease market is in a state of transition where all classes of households participate. The trend towards reverse tenancy is more pronounced in these regions. Among crops, the proportion of leased-in area is very high in case of non-food grain crops compared to food crops. More recent studies also show that the small and marginal farmers have started leasing-out land primarily due to an increase in the cost of production, growing scarcity of water, falling returns and increasing uncertainty on account of erratic weather conditions. There is also an anecdotal evidence to suggest that many farmers, including small and marginal ones, are leaving their land fallow in view of restrictive tenancy laws.

Thus there is widespread prevalence of concealed tenancy despite enactment and implementation of radical tenancy legislations in different states. Going by the experiences of the actual implementation of tenancy laws in different states during the past forty years, the stringent implementation of these laws seems a remote possibility. Among other options, it has also been suggested in the literature that the entry to lease market should be permitted only to petty peasants and medium and large farmers should be banned from leasing-in land. This also seems to be an impractical suggestion.

1.2.3 Reforming Tenancy Laws: Thus, in view of the past experience in implementation of tenancy legislations and the prevailing socio-economic realities in the countryside, there is a strong case to legalise tenancy and allow leasing-in and leasing-out land with adequate safeguards to protect the interests of small and marginal farmers. Liberalization of lease market does not mean abrogation of existing tenancy legislations. In today's context, it means suitably amending these laws allowing leasing-in and leasing – out land incorporating provisions like making ownership rights non-alienable and secure, fixing the tenure of lease, recording of lease and, more importantly, allowing landowners to resume land for cultivation after the expiry of lease. In fact, the need of the hour is to divorce the ownership rights from the use rights. While the ownership rights should be non-alienable and protected, use rights should be allowed to be purchased and sold in the market subject to the conditions mentioned above (Sharma, 2006b).

Reforming tenancy laws shall allow all sections of rural population to participate in the lease market depending upon their resource endowment. In some states like Punjab and Haryana, the small and marginal farmers may be tempted to lease out and medium and large farmers to lease-in land. The studies have shown that large and medium farmers who had leased-in land from small and marginal farmers had been able to invest in modern inputs, reap the scale economies and raise their level of productivity. In a similar vein, the marginal and small farmers who had leased-out their land also gained in terms of their occupational mobility and realizing higher annual income. In other states like Bihar and Orissa, where wages are low and adequate employment opportunities are not around, the small and marginal farmers shall be in a position to enlarge their holding size and thus afford a reasonable level of living with all attendant benefits of tenancy like borrowing from financial institutional agencies. The medium and large farmers in these states are likely to migrate to urban areas to take non-farm employment opportunities without any risk of losing their land. In fact, legalisation of tenancy shall provide incentives to such farmer households to move out of agriculture without the risk of losing their land. Such households over the years, when their livelihoods become secure in the non-farm sector, are expected to sell their land. There is enough evidence to show that today's lessors in large parts of country are different from their predecessors in the fifties, sixties and the early seventies when many amongst them did not take any interest in the agricultural operations and were leasing out land to keep control over tenants by exploiting them. They take active interest in agriculture in terms of input cost sharing and assume greater risk and uncertainty.

The amendments of the existing laws allowing leasing-in and leasing-out with explicit provisions for protection of ownership rights, fixed tenure of lease, recording of lease and allowing landowners to resume land for self-cultivation after the expiry of lease shall enable the tenants to obtain credit from the financial institutions. The protection of ownership rights shall provide incentives for different categories of farmer households to move out of agriculture and seek employment elsewhere without the fear of losing their land. It shall also help in consolidation of holdings as the farmers shall prefer to lease out rather than sell the piece of land that is inconveniently located. The legalisation of tenancy is expected to give rise to long-term tenancy contracts, which have important implications towards improving agricultural productivity. Given other things, long term tenancy contracts offer more incentives to the tenants for undertaking productivity enhancement measures.

1.3 Contract Farming:

The legalization of tenancy shall also promote contract farming. In today's context, contract farming that makes industry a partner in stakes of agricultural production, is emerging as a remedy against the scale infirmities of small farm in India. From the farmers' perspective, it will help small and marginal farmers to diversify to high value cash crops like vegetables, gaining access to latest agricultural technology, adequate capital and assured market at an agreed price. The experience of contract farming in

Punjab, Haryana, Andhra Pradesh, Karnataka, Gujarat, and other states has, however, not been an unqualified success. The available studies show that in the absence of any law to govern the contracts between farmers and the corporate agro-processing sector, the contracts are heavily biased against the farmers. In real terms, in some cases, they have received poor technical assistance, besides suffering from delayed payments, cheating and even manipulation in contracts (Singh 2000). The experience so far is thus an amalgam of cheers and disappointments. The studies show that contracts are always not well understood with prices, quality stipulation and respective responsibilities remain the main areas of confusion. The farmers firmly believed that buyers were responsible for disputes underlining the antagonistic nature of the contracts

In brief, the tardy progress on this front has kept marginal and small farmers in many states devoid of numerous production benefits. In this behalf, the Punjab-Haryana areas, which completed the consolidation work as far as back 1966-67, have many lessons to offer for other states. Among them, the most striking is that it is through the blessings of consolidation of holdings that some among the marginal and the small farmers in Punjab ventured to invest in a tube well. While the importance of consolidation of holdings needs no emphasis in the general context of Indian agriculture, yet for certain areas, the psychological, physical and institutional impediments such as lack of legal provision for compulsory consolidation of holdings in some states, problem of proper valuation of land, fear of eviction of tenants and small and marginal farmers, inadequate availability of trained staff, lack of up-to-date land records, lack of financial resources, etc., need to be removed. Consolidation work cannot be carried out equally effectively everywhere, and if recklessly enforced, it might even harm the interest of marginal/small farmers. The moot point, therefore, is that areas in which no special constraints are visualized, this extremely important beneficial organizational reform must be carried out expeditiously especially in areas where holdings of small and marginal farmers are large in numbers. The involvement of panchayat institutions should help expediting the work of consolidation of holdings, most hopefully in the post 73rd amendment era.

Relaxation of Land Reform Legislation

2.1 Relaxation in tenancy and ceiling laws:

Though much has been debated on the relaxation of tenancy and ceiling laws in the present context of liberalization, there is not much information available on such changes. One such early effort to relax land reform laws was made by Karnataka, which is briefly discussed here. Even in this case little is known on the impact.

The Karnataka Land Reforms Amendment Act 1995 has brought a major change in agrarian relationship. The Land Reforms Act prior to 1995 did not allow land leasing. However, after this Amendment the Government has permitted leasing out land up to 40 standard acres for aquaculture, 20 standard acres for industrial development, 4 standard

acres for educational institutions recognized by the State, 20 standard acres for housing project; and 20 standard acres for horticulture including floriculture and agro-based industries. These changes are indicative of the transformation in the ideological base of Land Reforms of the earlier shade. The result of these amends caused a shifting the land use especially in the urban fringes and in semi-urban areas; where in absentee landlords are promoting floriculture / horticulture. In fact, instead of leasing out land, farmers have resorted to total sale of their land, and this has resulted in many cases farmers becoming tenants on their own land, due to poor portfolio management.

- Made provision to lease in the agriculture land for aquaculture for a period of 20 years in the districts of Dakshin Kannada & Uttar Kannada up to 40 units (around 220 Acres).
- Agricultural land can be bought or inherited by any one whose income from non-
- agricultural source is below Rs. 2 lakh.
- Up to 108-acre of agricultural land can be bought for industrial development purpose.
- Up to 28 acres for educational institutions.
- Up to 54 acres for places of worship.
- Up to 54 acres for a housing project.
- For horticulture including floriculture and agro-based industries up to 108 acres.

The main purpose of the Amendment was to supplement the objective of new agricultural policies of Government of Karnataka and augmenting the process of liberalization and globalisation initiated by Government of India. The other problems remained unattended.

There are some references to other States which have already modified their ceiling laws to exempt orchards, fish ponds etc, but, the results are far from satisfactory in the absence of necessary reforms and support. Besides, a generalized relaxation of ceiling laws in all the cases, may neither be socially desirable nor politically feasible, as the resultant landlessness may cause unmanageable tensions in rural areas in the absence of adequate employment opportunities. (Haque 2003) In fact, in view of huge State investment in major and medium irrigation projects over the years, the area irrigated has spread to new regions, which were hitherto unirrigated. In most of the cases there was no review of these holdings for extending ceiling laws to these holdings as irrigated holdings and this potential for surplus land be explored.

The general demand for relaxation of ceiling laws doesn't seem to have much of a basis in a rural society, which is predominantly based on small farmer economy. Some argue that commercialization of agriculture, particularly for export promotion, requires the size of land holding to be reasonably large so that economics of scale as well as quality of produce could be maintained. Some go to the extent of arguing that to keep the pace of overall growth of the Indian economy, at around 9 to 10 percent agriculture should attract FDI to achieve at least from percent growth and hence the need for relaxing ceiling and tenancy laws. These fancy arguments do not have proper comprehension of the Indian

agrarian conditions. In reality these arguments are misplaced because countries like China and Vietnam with smaller size of land holdings do influence the international export markets today in a significant manner. (Haque 2003) Small-marginal farmers because of ability to provide intensive care to crops can become internationally cost-competitive. They need transfer of cost-effective high yielding technologies. What is probably more important in this context is that there should be strengthening of public investment in farm support systems to enable small farmers to produce commodities on demand in global markets and enable them to access these markets.

2.2 Recommendations

On the basis of the review of the actual implementation of existing land legislations, the available macro and micro evidence from different parts of rural India and their implications towards agricultural productivity, following changes measures are recommended to encourage more productive use of land resources to foster agricultural productivity and promote equity.

- In view of very high population pressure on land, lack of alternative employment opportunities and agriculture still being a safety net for the rural population, the land ceilings should be neither raised nor lowered. However, there has been a significant increase in the area under irrigation since the early seventies when the revised ceiling laws were introduced. The additional area under irrigation should be brought under ceiling limits and surplus area should be taken over and distributed among eligible beneficiaries. As mentioned above, an area of 8.33 lakh acres has been involved in litigation. Efforts should, therefore, be made to take this land out of courts purview and distribute to eligible beneficiaries.
- It has been estimated that, at the national level, 15 million hectares of culturable wasteland and 26 million hectares of fallow land can be acquired, reclaimed and distributed among the landless households.
- With exception of 'Operation Barga' of West Bengal, tenancy laws in almost all states leave much to be desired. Prohibition of tenancy or rigidity of tenancy laws have driven most of the tenancy to assume informal or unregistered nature much to the disadvantage of small tenants. In the light of growing marginalization of holdings and growing evidence of rise in informal tenancy there is urgent need for reforms in tenancy laws. Tenancy legislation should be amended with provisions, which neither threaten the loss of ownership and control of the landholder nor would discourage the tenant from investment because of frequent changes. Formalized tenancy with a ceiling on leasing-in up to three times the ceiling limit would facilitate registered tenancy and would enable landless or small farmer tenants to access institutional credit, insurance and other benefits.
- The state must create appropriate legal and regulatory system for contract farming, and create support systems to enable small-marginal farmers, individually or collectively participate in the system.

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- The regulatory system, besides ensuring fair deal to the small-marginal farmers, should also ensure that contract farming would not result in excessive monoculture that harms biodiversity and agricultural ecology.
 - Contract farming in the Indian context of small-farmer based agriculture should be specified as the one that does not involve purchase or lease of land but only assured buying of farmers' produce. This policy specification is essential to avoid mixing up contract farming with corporate farming.

Land Going Out of Cultivation

3.1 Introduction

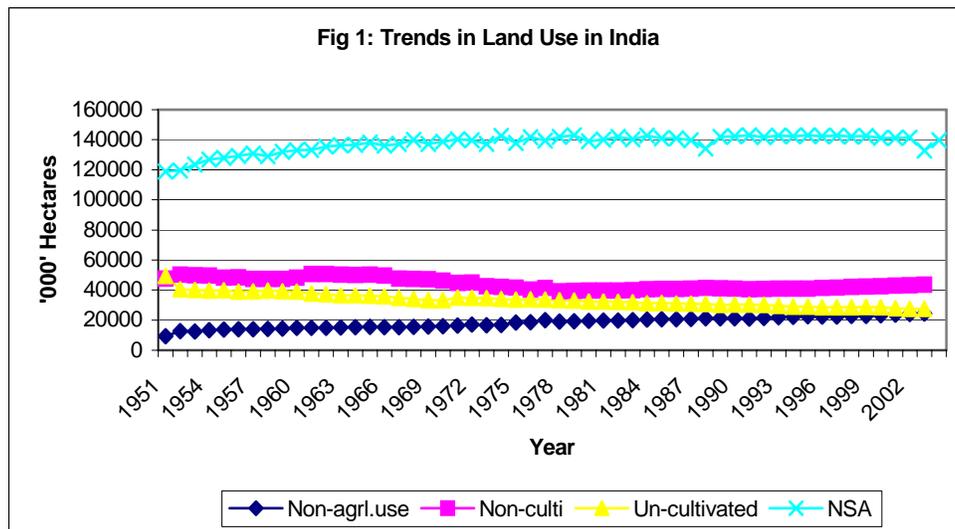
Expansion and growth of urban areas is imminent as well as a sign of growth in developing countries like India. Urban expansion in a normal course results in conversion of agricultural lands in the fringe areas for non-agricultural purposes. Such expansion is often associated with positive as well as negative impact on the rural populations in the fringe areas. Literature on urban development indicates that the growth of urban centres in to peripheral rural areas results in economic gains in terms of diversified livelihoods, higher wages and incomes, rural communities suffer in terms of degradation of micro environment in terms of basic amenities, pollution, etc (Bentinck, 2000). While such observations are valid in a normal process of urbanization, they may not hold good in the context of land acquisition by government as well as private enterprises for speculative profits. In the absence of regulation land alienation from agriculture is taking place much before (with a lag of a decade and more) the real urban development takes place. The result is that the primary stakeholders (the original farmers and land owners) are left high and dry, as they lose their esteemed livelihoods and pushed in to menial jobs, as they lack skills to get in to white or blue-collar jobs. They become mere spectators, as their own lands are up for grabs at very high premium (10 times and more) ⁱⁱ.

Recent years have seen conversion of large tracks of agricultural land for the purpose of commercial and real estate purposes. Though these conversions are yet to be recorded in the official statistics, the issue of declining net sown area has been highlighted as a major concern of Indian agriculture in recent months (Alagh, 2006). Though net sown area fluctuates along with rainfall, it is argued that the recent decline of about one million hectares during 2003-04 is unprecedented. Even severe droughts during 1980s have not experienced such a decline. The over all agrarian distress could be one of the reasons for poor sowing operations in the event of below normal rainfall. For agriculture in general has become unviable even during normal rainfall years, hence farmers may be shunning away from taking greater risk in a below normal rainfall years. Other important reasons could be (1) degradation of land and (2) allocation of land for more remunerative purposes like real estate, development activities, special economic zones, etc. (3)

corporate agriculture is also growing though it would not alienate land from agriculture. Here we examine the trends in land use over the years and explore the possible explanations and future trends. We argue, based on the primary data collected from the fringe areas of Hyderabad and selected case studies of farmers, that the trends in unrecorded decline in net sown area is more alarming than the decline in the recorded sown area. For, the magnitude of unrecorded decline is not only much higher but also adversely affects the livelihoods of farmers in a permanent way. After examining the trends in land use at the all India level, an attempt is made to understand and assess the impact of land alienation and acquisition on the local communities. The assessment is based on case studies and focus group discussions in selected villages on the fringes of Hyderabad city.

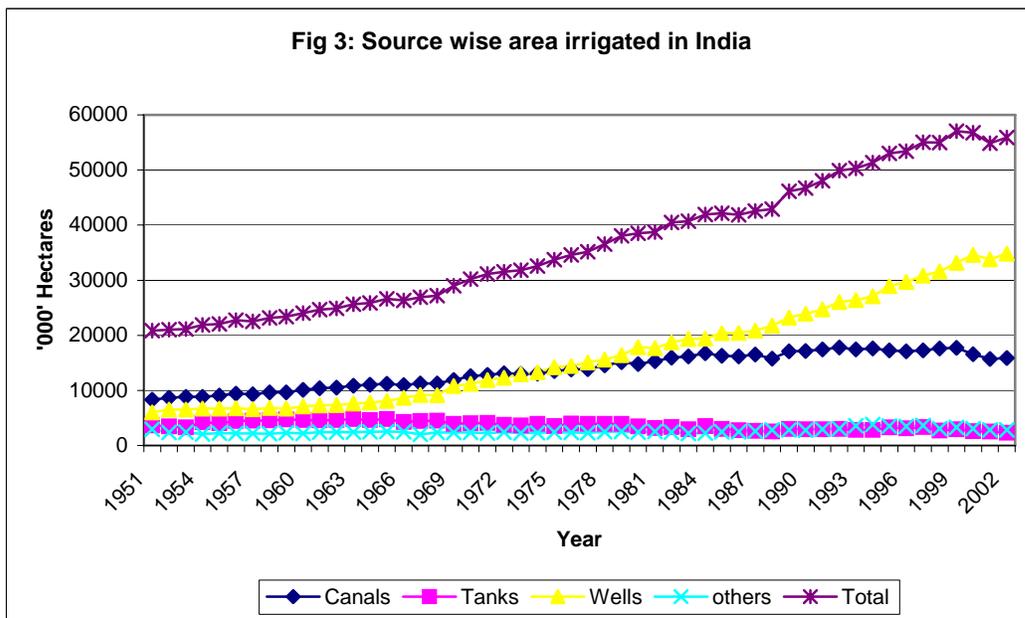
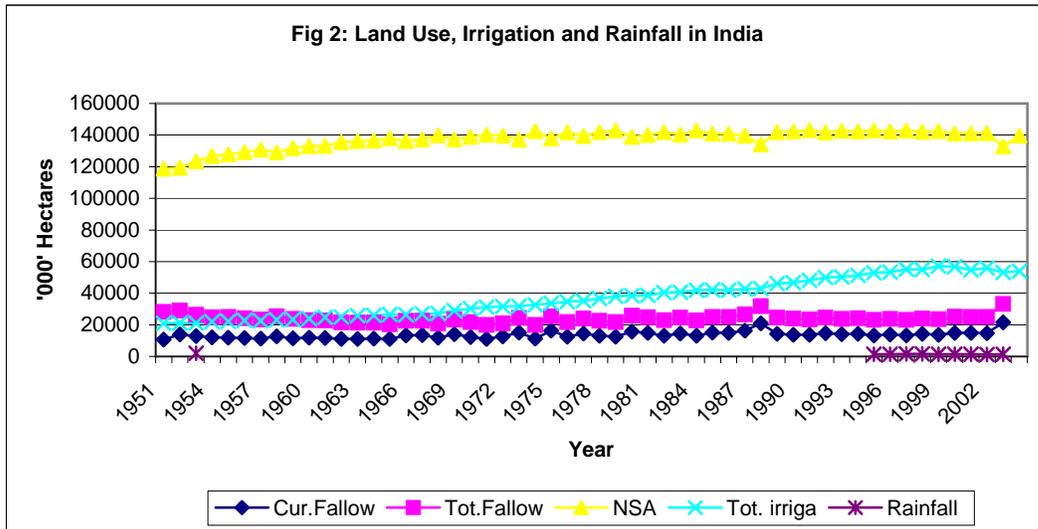
3.2 Trends in land Use

Trends in land use over the last 50 years in India indicate that net sown area has stabilized around 140 million hectares from 1980s onwards. The decline in NSA during 2002-03 is not unique as similar decline is experienced during 1988 as well (Fig. 1). These declines may be attributed to the rainfall. Both these years recorded low average rainfall. On the other hand area under non-agriculture use is on the rise especially during 1990s. This is accompanied by the decline in uncultivable lands.



The decline in net sown area is associated with an increase in fallows, especially current, in both the years. This clearly indicates the whether induced changes in land use. Extent of current fallows is directly dependent on year on year rainfall (Reddy, 1991). The increase in area under irrigation during the 1990s was not effective in checking the decline in NSA (Fig. 2). In fact, even the area under irrigation has declined during 2002-03. While area under canal irrigation has declined in the recent years, well irrigation also declined during 2002-03 (Fig. 3). This further emphasises the role of rainfall. Increasing dependence on groundwater during the 1990s is making agriculture more vulnerable to

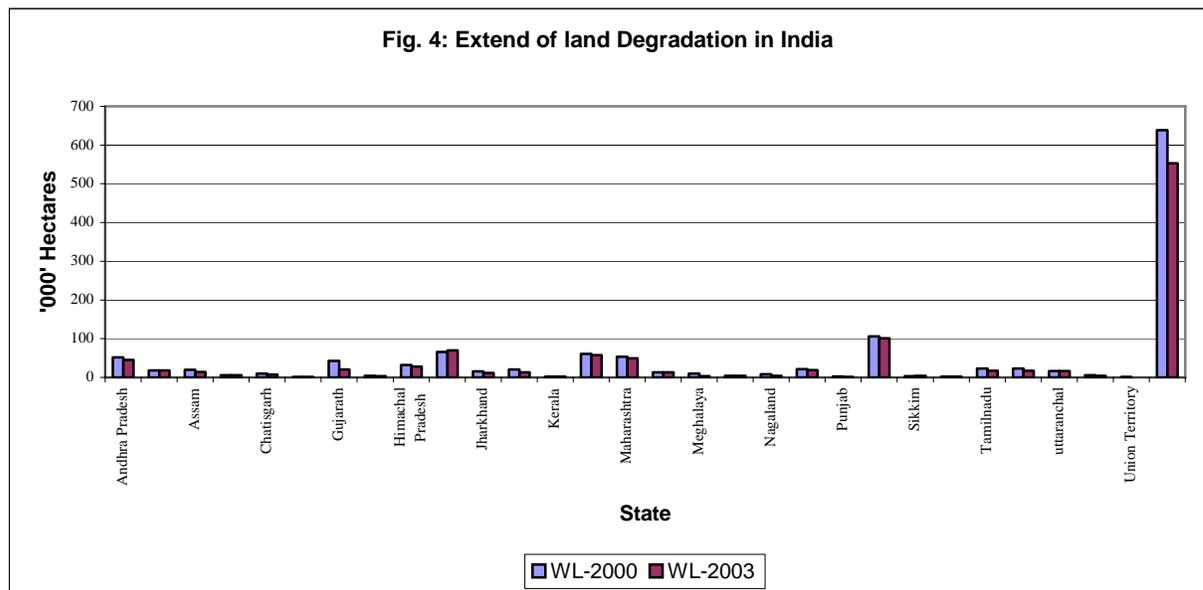
weather. This is mainly due to the decline in tank systems, which are the replenishing mechanisms for groundwater.

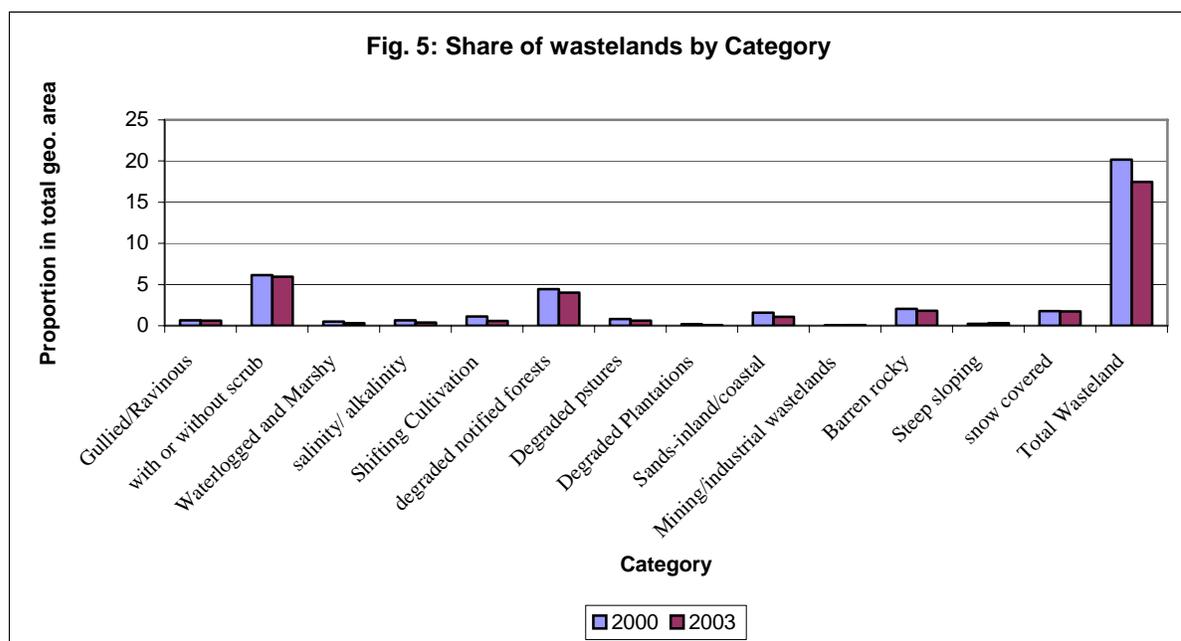


3.2.1. Land Degradation: Degradation of land is another factor that could adversely affect the area under NSA in the long run. Declining land quality makes agriculture unviable. About 6 lakh hectares are degraded in India. Recent estimates, however, indicate that there is a decline in the extent of degraded land in the country (Fig. 4). The NRSA estimates of 2000 and 2003 indicate that extent of land degradation declined from 20 percent of the geographical area to 17 percent over a period of 15 years (Fig. 5). The

decline has taken place in all the states and in all forms of degradation. This could be attributed mainly to the land and water conservation activities under the national watershed programme during the 1990s. Between 1995 and 2004-05 more than 19 million hectares have been covered under watershed development under various programmes like DPAP (6.5 million ha.), DDP (4 million ha) and integrated wasteland development (8.5 million ha.) (DoLR, 2006).

However, we need not be complacent about the degradation problem, as it depends mostly on the effectiveness and sustainability of the watershed development. The experience and evidence in this regard is not encouraging. Watershed development programmes are marred with implementation problems. There is need for addressing and correcting the implementation anomalies in order to make the programme effective and sustainable (Reddy, 2006). As per the official estimates, there appears to be no warning signals or reasons to panic about the declining net sown area in the country. But, there could be a latent danger of losing large track of agricultural land to the so-called development activities. Both state and private enterprises are active in land acquisition in and around important urban centres. The following section examines this aspect in the context of Hyderabad, which is among the fastest growing cities in Asia.





3.2.2. Land Acquisition for Infrastructure Activities and SEZs: The unprecedented growth and economic boom in recent years has a multiplier effect on the development activities such as infrastructure like roads, ports, airports, housing, etc. Acquiring land for these activities has an externality i.e., increase in speculative demand for land surrounding these activities. Speculative demand for land goes up as soon as the site location for the new activity is identified. While the actual requirement of land for the development activities is not substantial, the speculative demand would be in multiples of ten and more.

Added to this is the new Special Economic Zone Act in 2005 and the rules were notified in February 2006. This has triggered a sort of gold rush for land. Since the notification of rules more than 400 applications were filed to set up SEZs. So far the government has approved 267 proposals, of which about 160 have got the formal approval and the remaining in principle. It is estimated that the land required for all the 267 SEZs approved is 1129000 hectares (India Today, 2006). The Number of SEZs and the size of the land acquired (or to be acquired) have increased considerably in the recent months. This is despite the fact that most of the SEZs are small in size when compared to China. While debate is on how far SEZs are beneficial to Indian economy, the new policy has attracted more of real estate enterprises than the manufacturing or other entrepreneurs (Aggarwal, 2006). For instance AP has got 43 out of the 160 approved SEZs in the country. Other major states include Karnataka (36), Maharashtra (26) and Tamilnadu (20). About 35 percent the proposals pertain to IT and related activities. In recently cleared list of SEZs from AP (16) majority of the proposals (more than 90 %) are from real estate companies and all except one are located around Hyderabad. And more than 90 percent of them are in the IT sector. It appears that the serious entrepreneurs have got the

clearance in the first list and now the turn of the real estate people. In the case of Gujarat, 33 SEZs have already been approved and many more applicants are in the queue.

3.3.3 Major Issues with respect to SEZ : Policy for SEZ is not clear on the location of the SEZs and the process of land acquisition. Land acquisition is left to the state governments and land alienation is taking place at a much faster rate in states like AP and Karnataka where speculative demand for land is more. While the need and rationale for SEZs in their present form are questionable, restricting their location to degraded lands and backward areas would be more appropriate. Such a policy would help in developing the backward areas without adversely affecting agriculture production. In the absence of such restrictions fertile lands will be up for grabs in the areas surrounding SEZs, which would be much higher than the actual land required for establishing the SEZ.

The major issues with respect to SEZ can be listed as follows:

1. Which land should be allotted to SEZs? There is no clear policy at present about what kind of land should be allotted to SEZs. Though it is laid down that “wasteland” or “unproductive land is to be allotted to SEZ, there is no clear definition of such land. It is some times argued that “cultivated land not under irrigation” can be treated as “unproductive” land suitable for SEZ. But this definition is not satisfactory, because rain fed land under the right kind of crops / trees along with suitable agricultural practices can be very productive. One may suggest that “public wasteland not cultivated” should be considered suitable for SEZ.

It is observed that in spite of the restrictions mentioned above, rich farm lands are allotted to SEZ in several states like West Bengal and Maharashtra.

What is lacking in the government’s approach towards land going out of cultivation in general and land allotted to SEZ in particular is the absence of any sound land use policy. Neither the government of India nor any state government has formulated a land use policy so far. Considering the fact that more and more land will be needed for non-agricultural purposes in the coming years and there will also be a need to minimize loss of farm lands, there is an urgent need to formulate a land use policy. The Eleventh Plan can lay down norms / principles for designing suitable land use policy for states.

The Land Acquisition Act must be reviewed to ensure that corporations cannot divert prime agricultural land. If there is contract farming, then let the farmers lease land. The recommendation is to strongly favour safeguarding livelihoods, well being of farmers on a long term basis - not quick, short term policies. Self provisioning will ensure food security. Ensuring entitlement to farming communities to land that they have traditionally been cultivating is critical for the survival of many as well as for the sustainability of agricultural practices.

2. Pricing of Acquired Land / Compensation for Loss of Land: Determining the price of land to be paid to farmers who sell land is another major issue. The pricing of land is always a problem, as even if the market price is paid to land owners, it will be low when the process of setting up a SEZ starts. Later on, the price will jump in the region, and the sellers will feel cheated. One solution to the problem is that the government should pay more than (30 to 50 percent) the market price to farmers. This may not be fully satisfactory, but it will take care of the escalation of the price later on. It is observed in many cases, however, that the price paid to farmers is the prevalent market price or a price lower than the market price. There is no justification for the low price.

It needs to be underlined that any one time compensation will not be adequate if the compensation is not able to protect / provide alternative livelihood to those who lose their land. It is observed that amounts of compensation is usually used up in buying expensive consumption goods (such as motor cycles) or in repayment of old debts or in social functions. It is necessary therefore to see that sellers of land get a share in the project that uses the land. One of the useful methods will be to give convertible debentures to the sellers so that they can earn dividend on it on a long term basis. In other words, sellers of land should be made partners without the risk element in their income from the project.

3. What should be the process of land acquisition? Is there any need for the state to acquire land for industry / infrastructure project to be undertaken by private corporations? Such a procedure has several disadvantages, particularly in a country like India, where politicians are used to make huge money out of such transactions. For example, if a piece of land is acquired at Rs 10 crores by the government, it sells it to the private sector at Rs 20 crores and Rs 30 crores go to the pockets of politicians. Thus though the private corporation pays Rs 500 crores, farmers receive only Rs 100 crores.

Instead of the government acting as a middleman, the land could be auctioned where private parties can bid for it. Looking to the future value of the land, the corporation may bid for Rs 500 crores, and the full amount can go to the farmer. Under this process, the government will not acquire land and it will also not be the middleman, but it will only facilitate the process. We therefore suggest auction of land to private bidders as a process for acquiring land.

4. Diversion of Farm Land for Non-agricultural Purposes, Displacement and Rehabilitation Policy: Displacement, dislocation and dispossession created among peasantry and forest dwellers due to mega development and large irrigation projects, increase in transport networks such as railways and roadways and creation of Special Economic Zones have increased women's vulnerability. The Eleventh Plan must ensure that displacement and dispossession are minimized. Prime farmland must be conserved for agriculture and should not be diverted for non-agricultural purposes. Giving away prime land affects rural women because it often tears apart family life and destroys a home environment that has been in place for generations. This often makes women vulnerable to crimes like trafficking and bonded labour.

5. Gender Dimension: There is a clear gender dimension to this. Whenever such displacement takes place, women farmers should have a participatory role in the negotiations. The farmers should be paid adequate compensation and guarantee of future possibilities of livelihood from the project for which land is acquired by making them stakeholders. They may be offered non-agricultural jobs and social benefits, local public goods like schools, ration at subsidized rate, medical insurance, pension, etc. along with appropriate training and skills. Adequate steps need to be taken to enable farmers to adapt to their new lives once their land is acquired. Displaced families need to be provided adequate credit for their rehabilitation and resettlement. When compensation is paid it should be jointly in the name of the husband and wife.

Recommendations in Cases of Displacement: It is recommended that rehabilitation policy should ensure the following:

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- Livelihoods and well being of farmers must be protected and safeguarded in all rehabilitation processes.
- Land for land policy. At the time of land distribution and providing compensation for displacement, care should be taken to provide joint pattas/ women pattas for female headed households, S.C. and S.T. women.
- In case of tenants and agricultural labour, compensation and rehabilitation package should at least restore pre-displacement status.
- Since submergence of ecologically important watersheds, pastures and agricultural lands through hydro-electric schemes in the hills has a far-reaching impact on women's livelihoods in both the upland and downstream areas, run-of-the-river schemes should be preferred to reduce displacement of people and erosion of agro-biodiversity.
- Resident community affected by displacement must be ensured a stake in the newly created assets in the region.

3.2.3 Corporate Agriculture: Corporate farming is expected to shift the cropping pattern towards exportable cash crops and change the farm management in to a business mode. Often contract farming is confused with corporate farming. While contract farming does not change the land ownership pattern, corporate farming would result in concentration of land in the hands of business houses. As of now there are not many ventures in corporate forming. While ITC has traditionally grown tobacco in AP for its cigarette business, the company is now exploring the possibilities of entering the spice trade. Pepsi co started with contract farming in the nineties as part of its mandatory export obligation, and now grows potatoes, tomatoes, chilli and rice in Punjab, Maharastra, Karnataka and West Bengal.

The latest and the biggest entry in to corporate agriculture is the Mittals. Staring with 63 acres in May 2005, they are now the biggest corporate agriculturists in the country with a production of 30,000 tonnes of various agricultural products. Their short and medium

term target is to cultivate 40,000 acres. They are collaborating with Rothschild, an investment bank from UK.

Corporate agriculture was initiated in Tamilnadu during 2002 in an innovative manner under the wasteland development programme. Corporates were encouraged to take land on 30 years lease for producing commercial crops like cotton, flowers, fruits, vegetable, spices, etc. We do not have information regarding the current status of this initiative.

Government of Gujarat has taken a step recently to promote corporate farming in the state. The government has passed a GR, according to which big corporate houses and rich farmers are allowed to lease in wasteland up to 2000 acres for twenty years for cultivation. To encourage larger participation, the first five years are rent free after which a varying rent from Rs 40 to 100 per acre shall be levied. Since a significant portion of this waste land is under cultivation by small / marginal farmers or is under demand by them or is used as grazing land by rural households, this GR is likely to have a negative impact on the life and livelihood of people depending on these waste lands in the state. However, there is no provision for protecting the interest of uprooted farmers operating illegally (Illegal encroachment of commons is very common in the state) or for ensuring grazing land to animal owning households. There is considerable protest against this. Not with standing the protest, however, the GR is being implemented.

Promotion of corporate farming in general and this Gujarat GR in particular raises the following issues: (1) What is the future of small and marginal farmers in the agricultural economy in the country. Will they become wage earners or will they remain as independent farmers at least in the short and medium term?, (2) Does this policy promoting corporate farming ensure level playing for small and marginal farmers? Is it desirable to remove them from the scene without providing them equal access to credit, technology etc? and (3) Will this corporate farming promote mono culture? Will it impact adversely on biodiversity, on production of coarse grains, on empowerment of the poor?

It is recommended that contract farming should get precedence over corporate farming in the Eleventh Plan.

3.2.4. Land Speculation and Displacement: So what is wrong with developmental activities as they are apparently benefiting the local communities with higher prices for their lands? It is true that in number of instances it is observed that poor farmers are becoming millionaires over night due to the increase in their land values. As long as these benefits directly go to the primary stakeholders or the original farmers, it may be considered as benefit to the community. Even if the benefits are accruing to the primary stakeholders, will they sustain in the absence of reinvestments in productive assets like land, business, etc. Often local communities lack such skills, especially when the developments take place overnight. Communities are observed to be well prepared in the fringe areas of Delhi, where urban expansion has resulted in the shift of local communities in to urban jobs (white as well as blue collar). For the development has

taken place over a period of time, which helped improving the awareness of rural communities in terms of investing in education and smooth integration with the urban culture (Bentinck, 2000). On the other hand, the recent (past two years) avalanche of developments has caught the rural communities unawares in the fringe areas of urban centres.

3.2.5 Strategies for Displaced: It is evident from some case studies at different locations and experiencing different stages of development process, there are significant material gains for the farming communities. This is more so in the context of agriculture becoming increasingly unviable. But in all the cases the primary stakeholders are not the main gainers. For them land alienation took place much before the land prices have started peaking. Compared the margins of the middle men the earnings of the farmers are meagre. Only the big and well-to-do farmers were able to reinvest the money and make sustained earning. Most of the poor and vulnerable sections appear to be the main victims of development. These people are either displaced from their actual locations with little or no compensation. In fact, while the so called developmental activities like establishing SEZs have targeted the weaker and vulnerable groups for land acquisition, other communities, especially the realtors benefited from such activities in terms of increase in land prices.

Of late all the government activities ranging from road widening to establishing SEZs to allocating land to private companies as incentive are termed developmental. In the real sense developmental activities are those that benefit the communities at large, such as public hospitals, schools, roads and other infrastructure like irrigation projects. Supporting or establishing profit making ventures, though they create employment, do not come under developmental activities. Of late, even the irrigation projects are facing serious hurdles in getting the approval in the absence of proper rehabilitation and resettlement policies. On the contrary the displacement of rural communities in the name of development is going largely unnoticed in the absence of proper land acquisition policies.

While the rich farmers are able to protect themselves from this onslaught due their awareness and resource strength, poor and weaker sections are loosing out in the bargain, as they are not capable enough to reinvest their little gains in a sustainable manner. In fact, some of them were deprived of their lands in the absence of proper pattas. There are not even a position to get a foothold in the urban job market due to lack of education and skills. On the other hand, the rich could gain a better share in the process when compared to their counterparts.

3.3 Crux of Land Going Out of Agriculture

The problem of decrease in land available for agriculture has several dimensions as discussed above. But one clear dimension is that there will be growing demand of non-agricultural use on agricultural land because of two reasons viz. i. there is bound to be

increase in the share of industry in the overall GDP of the country, and ii. there is bound to be much faster pace of urbanization than in the past in India.

Table 2: Changes in the Share of Secondary Sector in GDP in India and Comparable Countries, 1960-2002

Country (1)	(% Distribution)	
	1960 (2)	2002 (3)
China	49	51
Indonesia	25	45
Thailand	19	43
Philippines	28	33
Malaysia	18	47
Republic of Korea	20	41
Pakistan	16	23
India	16	25

Source: Papola (2005).

Table 2 shows that over four decades since 1960, the share of industry in the overall GDP in India changed marginally and still at a very low level in comparison to countries at about similar levels of development. The present growth of the country, though driven by services, cannot be sustained until the contribution of the industrial sector increases substantially. There will be shift of workers from agriculture to industry and shift from rural to urban locations at a pace much higher than in the past. Similarly, the pace of urbanization in the past, as seen from Table 3, was too slow for any developing country. It took almost half a century from 1950 to 2000 to experience an increase of ten percentage points of urbanization from 17.3 percent to 27.7 percent. But, the next ten percentage points of increase in urbanization from 27.7 to 37.5 percent is likely to happen exactly in half that time in 25 years, between 2000 and 2025. Further, it is not that urbanization in India is already high and that pace of growth could be reduced.

Table 3: Pace of Urbanization in India: Past and Future

Year	% of Population in Urban Areas
1950	17.3
1960	18.0
1970	19.8
1980	23.1
1990	25.5
2000	27.7
2010	30.3
2020	34.7
2025	37.5

2030	40.1
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Source: www.un.org/population/publications

Table 4 shows that India still is one of the least urbanized country and the present rapid pace of integration the Indian economy into the global economy is bound to increase the process of urbanization.

Table 4: Percentage of Urban Population in India and Major Regions of the World 2000-2020

Country / Region	2000	2020
India	27.7	34.7
World	47.2	55.9
Africa	37.2	47.9
Eastern Africa	24.5	36.3
Western Africa	39.3	54.5
South Africa	56.9	69.6
Asia	37.5	48.7
Eastern Asia	41.6	57.2
China	35.8	53.4
South-Eastern Asia	37.5	51.1
Indonesia	41.0	58.4
Thailand	73.4	77.6
Europe	73.4	77.6
Latin America	75.4	81.8

Source: www.un.org/population/publications

The present scenario present an anomalous situation where there is hardly any nation policy or fair strategy of land acquisition except the 19th century law. In the light of these facts what is needed is a clear strategy towards dealing with the decline of land available for agriculture. First, clear mapping of the non-agricultural land that can be put to industrial and urban uses is the top priority. Of equal importance is to reckon with the fact, with all the non-agricultural land that could be used for urban and industrial purposes, there is bound to be expansion of areas non-agricultural operations that would make demands on agricultural land and some of which may have to be parted. Second, evolving a strategy of agricultural land acquisition that is not only fair and just in terms of compensation but also proactive in ensuring a share in the gains of the urbanization and industrialization becomes essential.

3.4 Recommendations

Need For a Policy Framework:: The above discussion has shown that land is going out of cultivation for different reasons, which include developmental activities like (1) increasing urbanization and urban development, (2) industrialization and infrastructure development, and (3) schemes like special economic zones. It seems that there is no policy framework for determining as to which land should be allocated to these activities, what should be the process of acquisition of land, how much land should be allotted to these activities and what should be the price / compensation to be paid to those who lose their land.

To start with, there is no comprehensive land use policy formulated either at the Centre or at state levels to guide allocation of land among different uses. As a result, most decisions are taken in an ad hoc manner, without worrying about their overall impact on agriculture and on the economy. There is therefore an urgent need to formulate guidelines for land use in the country. Each state government should be asked to formulate its own land use policy based on these guidelines. The guidelines or the principles could be based on:

- Categorization of land according to its different characteristics and capabilities using remote sensing.
- Identifying suitable uses of each category of land using GIS (which also incorporates socioeconomic variables)
- Mapping different categories of wasteland in public and private domain in rural areas.
- Estimating demand for land for different non-agricultural uses, like urban development, infrastructure, industrial development etc.
- Estimating demand for land for agriculture, based on demand for food, other crops, horticulture, dairying and animal husbandry, fishery etc.
- Estimating the environmental needs of the economy in terms of maintaining environmental health and sustainability.

The land use policy, in the final analysis, will be determined by the development path that is chosen by the government, The question like whether wasteland should be reclaimed for common use, i.e. for fodder, fuel wood, horticulture etc, or it should be used for promoting cooperatives of the poor / women, or it should be used for SEZ or other non-agricultural use is a question that should be answered not in an ad hoc manner, but in the context of a sound policy framework. That is, there should be a sound policy framework to determine the broad allocation of land under different uses keeping in mind the macro picture and strategy.

It will not be out of place to add that vibrant and modern agriculture can also be a strategy for achieving high and equitable economic growth. That is, there is no reason to assume that high economic growth can be achieved only through diverting land to industrial development.

Points for immediate attention: The following strategies need immediate attention of policy in order to facilitate a better deal for the displaced rural communities.

- There should be National Guidelines on developmental activities for the purpose of land acquisition. No profit making activity should be termed as development activity and hence do not deserve land allocation on priority or concessional rates.
- Land acquisition policies should prioritise in such a way wastelands will be acquired first and lands of poor, irrespective of its quality, should be acquired last.
- The policy should make the primary stakeholders partners rather than one time beneficiaries. The recent policy of Andhra Pradesh proposes a 10 percent share to the landowners in the future value addition to the land. This share is too small considering the rise in land prices after the acquisition. The share should be in proportion to the land of the dispossessed. It could be 25% for those with less than two hectares and progressively go down to 10% for those with more than 5 hectares.
- The SEZ Act should come out with clear and appropriate land acquisition policy so that it would not become 'Special Real Estate Zone' Act. There should be clear National Guidelines evolved by the Centre and implemented by the States.
- The Eleventh Plan should incorporate the basic principles of land use policy and ask state governments to formulate a state land use policy based on these principles.

Institutions and Agriculture PPP, PR institutions and NGOs

4.1 Introduction

As per the TOR, the Working Group is expected to undertake the following tasks under Institutions and Agriculture

- To review and assess of the role of and the present involvement of PR institutions, Local Self Government Bodies and NGOs in the implementation of agricultural development programmes and suggest measures for making them more effective so as to augment services to farmers, and
- To identify areas in agriculture and allied activities for suggesting mechanisms for sharing resources/ operations and work out modalities to upscale successful experiences for public-private- partnerships (PPP)

4.2 Focus of the Eleventh Five year Plan

The Eleventh Five Year Plan visualizes “*faster and more inclusive growth*”. While faster growth requires, in the first phase, that the macro fundamentals be correct, the sustenance of this fast growth and its conversion into more inclusive growth requires that appropriate institutions are in place to enable this growth to permeate to the common man. Such institutions are the rules of the economic game and tell us how the process of growth distributes the rewards that accrue from it. They may involve the different tiers of governance, the market, the voluntary sector or even new combinations of private, public and non-governmental institutions. The state at different governance levels, needs to play an enabling role in this context by putting in place the right legal and regulatory environment to enable these multifarious institutions initiatives to come up and prosper. The report of this subgroup examines existing roles played by Private Public Partnerships, Panchayati Raj Institutions and Non-Government Organizations

The major challenges in the Eleventh Plan are: (1) Providing Essential Public Services, (2) Regaining Agricultural Dynamism, (3) Developing Human Resources (4) Increasing Manufacturing Competitiveness, (5) Protecting the Environment, (6) Improving Rehabilitation and Resettlement Practices, and (7) Improving Governance

It is generally acknowledged that there is a need for sectoral shift in plan priorities with increased focus on social sectors that are in the domain of the states. In many of these programmes, devolution needs to go further down to the third tier of government, i.e., the Panchayati Raj Institutions. Past experience shows that programmes in health, education, drinking water, sanitation, public distribution system, housing and many types of rural development initiatives including the employment guarantee programme, watershed management etc., are most effective when there is active involvement of the local community, both in designing the programme and in monitoring implementation.

4.3 P-P-Ps, PRIs and NGOs

There exists a wealth of institutional alternatives in India. We define these alternatives to put things in perspective.

4.3.1 Public-Private-Partnerships (PPPs) are a mode of implementing government programmes/schemes in partnership with the private sector. The term private in PPP is often understood to stand for the “private corporate sector” and includes individual farming and other small scale enterprises. This institution has a critical role to play in linking agricultural and allied sectors with national and international markets to achieve the objective of faster and more inclusive growth.

The private sector could be interpreted to encompass all non-government agencies such as the corporate sector, voluntary organizations, self-help groups, partnership firms, individuals and community based organizations. The roles and responsibilities of the partners may vary from sector to sector. While in some schemes/projects, the private provider may have significant involvement in regard to all aspects of implementation; in others s/he may have only a limited role.

4.3.2 Panchayati Raj Institutions (PRIs) and Departments of Government: These are the two kinds of government institutions that the individual or the community in the village interacts with. Though the 73rd amendment mandated a more or less uniform structure throughout the country, variations in performance exist across states. These are due to differences in the devolution of power and authority as distinct from delegation of functions. At one level, the first can happen only when resources, financial as well as human and political authority devolves to PRIs. This has happened unevenly in different states: hence the role of PRIs in facilitating inclusive growth differs (Nataraj 2006). Saddled with a range of functions and little resources, they are sometimes found irrelevant by NGOs who often need to interact more with government departments such as those of agriculture, irrigation and forests.

4.3.3 The voluntary sector or NGOs may be broadly classified in to three categories, namely, *traditional, community based and government sponsored*. Traditional sector comprises the various religious and charitable trusts dedicated to spread of education,

health care, orphanages and rehabilitation homes etc. (Ramakrishna Mission, Vivekanda Kendra. The Community based Organizations (CBOs) comprise societies for relief from natural disasters, neighborhood societies, micro-Credit societies (SHGs), women's associations, wild life protection committees etc. Government sponsored voluntary sector comprises agencies engaged in welfare programmes such as rural development, afforestation programmes(Vana sama rakshana Societies), watershed management, health and education services(Parent Teacher associations, Village Education Committees)t as well as those engaged in research and evaluation.

4.4 Past Record and Lessons from GO-NGO Collaboration In Agriculture

4.4.1 Joint Forest Management and Watershed Development from 1990 onwards is a good example of a sustained effort at testing the efficacy of different institutions with respect to GO-NGO collaboration. Several institutions have been involved in these programmes.

The Union Ministry of Environment & Forests, in their Joint Forest Management (JFM) Scheme Guidelines of 1st June 1990, enjoined on all the State Forest Departments to involve village communities and committed NGOs and voluntary agencies in regenerating degraded forest lands through participatory management. In 1994, the department of land resources of the Ministry of Rural Development had circulated the Guidelines for Watershed Development (GWD). The GWD aimed to bring local communities to the center stage and move the administration towards a facilitating role. It proposed a user-friendly organizational structure with Watershed Associations (WAs) and elected/nominated watershed committees undertaking field/village-level implementation of each watershed.

Extensive studies on the GO-NGO interface have been undertaken in this context. A recent study (Ratna Reddy and Deshpande 2006) reviews these. *The performance of NGO implemented watersheds has been found to be better in general but a good implementing agency is a necessary but not sufficient condition. Social and human capital at the village level is another critical need.*

Experience has shown that *panchayat bodies have not always been efficient watershed managers largely because they are territorial units and not ecological entities and technically not equipped.* In places where the watershed area is coterminous with the gram panchayat (GP), PRIs have done well. However, if a GP has several watersheds, then each watershed area should have its own Watershed Association (WAs). This of course depends on the resources available to the concerned people.

4.4.2 Watershed Development Guidelines: In 2001 the Haryali Programme was launched which made Panchayat bodies sole managers of watershed development activities. The earlier guidelines (1994), which gave prominent role of project implementing agency to

voluntary organizations, were replaced by Hariyali guidelines in 2003. Under the new guidelines only Panchyati Raj Institutions at block and district level can function as Project Implementing Agencies. If not available, government line departments can become PIAs, and failing that, voluntary organizations can be brought in as a stop-gap arrangement. The other changes brought in to the new guidelines are (1) less flexibility of operation, (2) more powers at the state level regarding decision making, (3) less funds for organizing community and training and (4) very small role, if at all, of voluntary agencies as a facilitating agency to promote the programme. The new guideline has already created several problems at the field level and in terms of impact of this programme. There is a need to re-establish some of the important features of the earlier guidelines, along with 30 percent representation of women.

4.4.3 Joint Forest Management with participation of local communities was another initiative started in the nineties under different divisions in different states. However, the Clauses governing the setting up of the Committees often created an asymmetrical power structure with the government department's nominee having the power to dissolve the Committee. This actually gave responsibility for protection to local communities without empowering them effectively.

Joint Forest Management Committee's (JFMC's) autonomy undermined by (1) no cost sharing by JFMC in JFM, (2) Forester as Secretary, accountable to Forest Department (FD), and Secretary appoints members of JFMC, including representative of local Panchayat, (3) he operates JFMC bank account, jointly with President and (4) the funding is linked to number of trees whether natural or artificial re-generation whereas people's priority needs may be of augmenting availability of grass and non-timber forest product.

There is a need to establish autonomy of JFMC to enable them to function effectively.

4.4.4 Participatory Irrigation Management (PIM): PIM has been developed by NGOs working in different parts of the country. This has proved to be an excellent institutions for ensuring equitable and efficient water use. It can also be a useful institution for introducing new technology, suitable cropping pattern and new agricultural practices.

Working Group on Water Resources has made a recommendation to promote this institution in the Eleventh Plan. We recommend the same with a qualification that women should be included in PIMs as members as they need to be recognized as farmers in their own right. It will be useful if a norm of 30 percent membership by women is introduced.

In realm of transfer of management to farms, the women folk should be made to play a definite and distinctive role which will go a long way in making participatory irrigation management a success. They should be treated at par with men irrespective of the ownership issue as they are an important constituent of the whole agricultural activities. Women representatives should be involved in PIM and WUA (water users associations) and should be allocated a role in functioning of these institutions. It is essential that a massive training and education programme be taken up as a prerequisite.

Agenda 21: A number of actions have been suggested in Agenda 21 regarding improvement of the role of women in water sector. It is felt that, if implemented in letter and spirit, these actions would lead to achievement of sustainable development of water resources. Some of the actions that can be included in the Eleventh Plan are as follows:

- Enhancement of the role of women in water resources planning and management.
- Strengthening of the managerial capabilities of water-user groups, including women, youth, indigenous people and local communities, to improve water-use efficiency at the local level.
- Institutional reforms promoting an integrated approach and including changes in procedures, attitudes and behaviour and the full participation of women at all levels in sector institutions.
- Human resource development at all levels, including special programmes for women.
- Train staff at all levels, including farmers, fishermen and members of local communities with particular reference to women.

4.5 Role of PR Institutions in CPR development and Agricultural Extension

4.5.1 PRIs and Common Property Resources: Village Panchayats are generally not very active in regenerating common lands and managing them profitably, largely because common lands are encroached or because Panchayats do not have funds to undertake this. We recommend that Village Panchayats are encouraged to set up a committee developing and managing common lands, with adequate representation of the poor who depend on common lands significantly. Such committees, with the technical and financial support from the government, can turn common lands in to profitable business. Village Panchayats can use grants received as leverage to get more funds from banks and financial institutions.

4.5.2 PRIs in Agricultural Extension: Based on experience of several NGOs (in particular the case of AKRSP in Gujarat), it is found that agricultural extension by government is almost non-existent at village-level, because government has less staff and its focuses is mainly on subsidy schemes. Private traders enjoy oligopolies in supply of seeds and other inputs on credit. This often results in exploitation of farmers (esp. tribals) on the one hand and poor information base of farmers on the other hand. The PRI's play almost no role in this field at present.

There is a need to change this situation by involving PRIs in extension work. The two single most effective interventions in this context would be (1) to have village youth as para-workers for agricultural extension who would be accountable to villagers through PRIs and (2) to provide a legal framework for input (fertilizer, seeds etc.) supply through different institutions, like PRIs, SHG federations and private traders.

4.5.3 PRIs can play an important role: (1) PRIs, as governance body, can promote a Sub Committee for agriculture, which can link cooperatives, CBOs and user groups, (2) Gram

Sabha can select Agri Para Workers and make them accountable to it by organizing their payment through Gram Panchayats and (3) license for input supply could be given to PRIs and SHGs along with cooperatives.

Role of PRIs

- **PRI as governance body**; promoting sub-committee for agriculture where no co-operatives, cbo's and user groups linked
- **Selection of Agri Para-workers by gram sabha**
- **Holding gram-sevak accountable at gram sabha; payment through Gram panchayat**
- **License for Input supply for PRI,SHG federations (now only co-op's)**

4.6 PPPs: need and forms of organization

4.6.1 The need for innovative Public Private Partnerships (PPPs) arises out of the imperative for a link up between the markets for value addition in order to increase returns beyond those available in standard crops and upscaling of agriculture. They can provide critical inputs by

- Linking with mobile, computer companies who want to access rural markets
- New crops with good markets (American corn)
- Organic outlets in malls (Big bazaar)
- Making competition work for farmers; greater information access

However, some questions that need a careful attention are:

Do they understand rural realities?

Will these partnerships not be between unequal partners as farmers comprise an unorganized group?

Should these initiatives be accompanied by a parallel mode of information provision to farmers through PRIs and NGOs and through judicious use of IT in rural areas?

Some innovative institutions have emerged that have addressed these questions squarely. Such innovative institutions need to be duplicated and promoted. Under these institutions *Partnership of the private/ public corporate sector with farmers' federations or community groups have emerged within the framework of profit driven initiatives*

governed on business lines with a CEO/partners accountable to a Board on which the Farmers federation, CBO's and PRIs have representation.

4.6.2 Mahagrapes: One such form of organization is the Mahagrapes in Maharashtra. As mentioned in the box below, Mahagrapes is one of the first institutions that have characteristics of both, a firm and a cooperative. Since size of a farmer is not a determinant of the membership of Mahagrapes, small farmers also have gained from it. The Parthasarthy Committee for examining watershed programmes (2006) came to a similar conclusion with respect to investment.

The Case of Mahagrapes

Mahagrapes is an export success story of Vertical Coordination (to high quality and safety standard markets). Compared to its competitors Mahagrapes farmers are small—Chile for example which has corporate farms. Mahagrapes was born in 1991. It owes its existence to Maharashtra State Agro Marketing Board (1984). It received initial credit for technical and financial support.

•Marketing had a special role especially owing to the off farm disadvantages.

It is one of the first to have characteristics of both a cooperative and a firm!

*•Mahagrapes farmers have gained significantly from membership Farmer size is not a determinant in selection to membership **Definite benefits accrued to small farmers and case for replication for income augmentation for policy consideration.***

Source: Small they may be and Indian farmers they are but export they can: The case of Mahagrapes farmers in India.

by

Kajli Bakshi (IDF), Devesh Roy (IFPRI) and Amit Thorat (IFPRI) Paper presented at IFPRI-IEG Workshop held at New Delhi, September 2006.

4.6.3 New PPPs : Based on the above discussion, the following organizational structure is suggested for new P-P-Ps:

- Executive Partners in the Producers' Company/ CEO of MNC
- Responsible to (a) Executive Counsel made of elected heads of Farmers' Federations/Cooperatives, Panchayat members of the region, DRDA representatives
- Overall direction by Board of Directors made of the heads of the 16 member Cooperative

4.6.4 A legal framework within which such a flexible yet accountable structure can exist is provided by the Producer Company Act which came into existence in 2002.

Community Based Organizations (CBOs) or civil society organizations are either registered under the Cooperative Societies Act or under the Trust Act or Society Act. The CBOs engaged as a service provider to its members on profit based mostly are registered under Cooperative Societies Act. The CBOs that provide services to the members on voluntary or no loss no profit based are registered under the Trust Act / Society Act. A few civil society organizations are registered under the Section 25 as a Non Banking Finance Corporation. Cooperatives registered under the Cooperative Societies Act, (for Gujarat State - Gujarat Cooperative Societies Act 1961), which is seen as being very restrictive. The Trust or Society Act does not permit any commercial business even for its members. The Organizations / CBOs are autonomous organizations but obtaining permission for small change in bye laws or any operational governance decisions is very difficult and a long process.

The Producer Company Act which came in to existence in 2002 addresses these constraints effectively.

The Companies Act, 1956 (the Act), recognized only three types of companies, namely, companies limited by shares (sub-divided into public limited and private limited companies), companies limited by guarantees and unlimited companies. With the Companies (Amendment) Act 2002 (1 of 2003) coming into force on February 6 of, a fourth category, producer companies,' finds a place in the Act. The legislation enables (a) incorporation of cooperatives as companies and conversion of existing cooperatives into companies and (b) to ensure that the proposed legislation accommodated the unique elements of cooperative business with a regulatory framework similar to that of companies. The members have necessarily to be 'primary producers,' that is, persons engaged in an activity connected with, or related to, primary produce.

What is primary produce? In terms of the Act it is a produce of farmers arising from agriculture including animal husbandry, horticulture, floriculture, viticulture, forestry, forest products, re-vegetation, bee raising and farming plantation products: produce of persons engaged in handloom, handicraft and other cottage industries: by - products of such products; and products arising out of ancillary industries.

Taking advantage of the amendment, several producers companies have been set up successfully. The Producer Company in organic farming in Kerala and Producer Company of Watershed Associations with NGO support in Gujarat are good examples of this.

Producer Company in Organic Farming

The first Producer Company was registered at Aluva, in Ernakulam district, Kerala in September 2004. This Producer Company has been involved in the organic farming sector through explore new avenues of procurement and marketing with the forming of the first producer company at Aluva. A five-member Board of Directors head the company, named Indian Organic Farmers Producer Company Ltd..

Producer Company of Watershed Associations with NGO support

Dhari Krushak Vikas Producer Company Limited, (Amreli district, Gujarat) is the first of its kind to get registered in Gujarat. Initially farmers of 10 villages in and around Dhari that had implemented watershed program with Development Support Centre supporting as Project Implementing Agency (PIA), collected a share capital of rupees one lakh. Each of the ten watershed associations contributed Rs.10000/- as share capital and started the process of registration of farmer producer company limited and finally got the required registration on 23rd June ,2005 from the Registrar of companies, Gujarat.

The Indian Organic Farmers Producer Company Ltd in Aluva in Kerala is involved with organic farming and explores new avenues of procurement and marketing for its members. The Dhari Krushak Vikas Producer Company Limited in Amreli district of Gujarat is involved with reaping benefits of post watershed development activities for its members.

4.6.5 Company set up by NGO for Technical Services: Another innovative model that could be replicated is of a technical services company set up by an NGO under the Companies Act for providing technical and other services to NGOs and CBOs. Saline Area Vitalization Enterprise Ltd (SAVE) is a technical service organization registered as a public limited company under the Companies Act. It has been set up (in 1995) by a voluntary organization called Vikas Center For Development for providing technical services to CBOs and NGOs for livelihood and enterprise development, natural resource management, skill training and capacity building and infrastructure development projects in Gujarat. Its shareholders include CBOs, cooperative societies, NGOs, NGO networks, farmers associations, association of industries, donor agencies and individuals.

It provides human resource development, technical services and related support, project planning by charging fees to promote growth of agriculture and allied activities in rural

areas, with a priority given to poorer sections. So far the company has provided support to wasteland development projects, inland and marine fisheries, salt pan workers organization, vegetable growers, farmers' organizations etc. The company makes profits and distributes dividends to its share holders.

This company has shown that it is feasible to do business with poor farmers and producers in an economically viable manner.

4.6.6 Linking Primary Producers With High Tech Processing and Marketing: Amul Model Another interesting model of public private partnership is the famous Amul model, under which National Dairy Development Board (NDDB) has connected primary producers with high tech processing of products and high professional management. This model has been able to promote animal husbandry and dairying on a large scale. This cooperative society based model has given a challenge to MNCs in the field of dairying and milk products.

To sum up, there are multiple models of NGOs setting up business ventures in the forms of Producers' Companies or Public Ltd companies to serve farmers and producers engaged in agriculture including allied activities. Such innovative models need to be replicated by creating space for such ventures through government support in the form of legal provision, provision of initial funding and designing of a suitable scheme for the purpose.

4 7 NGOs as facilitating agencies

Rural Communities, if they are to be promoted and developed as community-based organizations, require facilitating agencies that are skilled in motivating and organising local groups to work for a common purpose. Facilitating agencies, preferably competent NGOs, should be selected through a rigorous and transparent process as indicated in the guidelines to be formulated by the respective national board of each major programme. The facilitating agencies should have a multi-disciplinary professional team supported through financial resources. They should motivate and organize local groups for participation in development processes and activities, thus build up locally empowered communities. However, there are several limitations in the present watershed development and joint forest management programmes in this context:

In Watershed Development Programmes (MoRD) only PRIs are allowed to work as facilitating agencies. The scope for selecting more suitable agencies even when available with proven record is very limited.

In Joint Forest Management (MoEF) there is no mention of the role of facilitating agencies. The role of NGOs is mentioned as motivators without specifying their position in the scheme and financial support. A Non official member appointed in FDA by PRI. (Para 9.ii) In the state level co-ordinating committee non-official members are representatives of FDAs nominated by Member Secretary who is a Forest Department Official.

4.9 Recommendations

- To ensure inclusive growth, to encourage value addition in agriculture and allied activities and to promote globally competitive exports of quality agricultural products, new institutional arrangements are the need of the day. While this is important, the persistent asymmetry in bargaining capabilities between sections of our rural communities and the corporate sector, both public and private need to be taken note of.

- The solution lies in

Providing an enabling legal environment for multiple institutions to emerge: *the Producer Company Act is one example*

Ensuring that private sector companies interact in relation to marketing and technology with *federations of farmers, producers and cooperatives* provide an avenue for small producers to come together

Encouraging structures which bring together profit orientation into marketing and production with latest technology

Ensuring that the PRI's have financial power to back the functional delegation thrust on them. This will enable them to perform critical governance roles with respect to rural volunteers for extension, health and education schemes

Continuing to encourage the emergence of NGO's which have multiple roles as parts of information dissemination entities, watch dogs and parts of producer companies as well.

Providing an even playing field to the CBOs vis-avis government departments. New legal provisions, in particular for forest management which donot give government departments the final authority to dissolve or create " joint management institutions"

Making CBOs accountable within the structure in which technical and third tier government institutions such as PRIs and gram sabhas or tribal organizations play a monitoring role.

Innovative Finance and Microfinance

1.0 Background

The Working Group is expected to undertake the following tasks under Innovative Finance and Micro finance:

1. To examine the trends and performance of innovative micro-finance, problems faced by the farmers in accessing micro-finance and suggest measures to make micro-finance programmes more effective, enhancing their outreach.
2. To review the performance of the existing schemes and comment on their strength and utility.

2.0 Gap in credit for informal (Agricultural) sector

In the 10th Five Year Plan document, Dimensions and Strategies (volume I), the need for reaching out to the informal sector through innovative means has been rightly emphasized. The lack luster performance of the banking sector in this regard has been criticized: 'The banking system must be encouraged to reach out to the enterprises in the informal sector through innovative means. This is effectively what is intended by the various targets specified for priority sector lending by commercial banks. However, priority sector lending has *created a culture of mechanical lending in public sector banks*, in which there is little effort at credit appraisal of lendings made to priority sectors.' (page 152)

There is large concentration of the SHGs in a couple of states, making the inter-state disparities very conspicuous. There is a need to examine this anomaly and to suggest steps to be taken in some of the states for promoting SHGs in good number, with more incentives, if necessary.

According to the Census 2001, only 4.16 crores households out of 13.83 crores households in rural India are reported to have availed banking services. With all efforts made by banks and SHGs, only 30 percent of rural households are linked to the banking sector. *Over 9.67 crore of rural households - inferentially a vast majority of them are dependent on farming – are yet to be reached by banks.* Among them 5.59 crores households are the *deprived lot*, who do not own any of the assets listed in the Census enumerations. They deserve immediate attention of the institutions involved in purveying microfinance.

3.0 SHG - Bank Linkage Programme

3.1 Progress:

NABARD initiated the "SHG - Bank Linkage Programme" in 1992 as a pilot project and mainstreamed it in 1996. The objective of the programme is to enable formal banking services to provide financial services to the rural poor through the process of savings and credit linkage of Self Help Groupsⁱⁱ. This scheme has made tremendous progress in the recent years. As on March 2006, banks have cumulatively linked 22.38 lakh groups and disbursed loans of Rs. 11,397.55 crore. The trend in disbursement of bank loans to SHGs since inception is presented in Table 1.

Table 1 Progress in credit linked SHGs

Year	New SHGs financed by banks			Bank Loan (Rs. in crore)		
	During the year		Cumulative	During the year		Cumulative
	No.	Growth %	No.	Amt.	Growth %	Amt.
1992-99	32,995		32,995	57.07		57.07
1999-00	81,780	148	114,775	135.91	138	192.98
2000-01	149,050	82	263,825	287.89	112	480.87
2001-02	197,653	33	461,478	545.47	89	1,026.34
2002-03	255,882	29	717,360	1,022.34	87	2,048.68
2003-04	361,731	41	1,079,091	1,855.53	81	3,904.21
2004-05	539,365	49	1,618,456	2,994.25	62	6,898.46
2005-06	6,20,109	15	22,38,565	4,499.09	50	11397.55

Note: In addition to this, 1,71,669 existing SHGs in 2003-04, 2,58,092 in 2004-05 & 3,44,502 existing SHGs in 2005-06, were given repeat finance by banks.

Today commercial banks with more than 32,000 rural branches have the largest share (50 percent) credit linked SHGs followed by RRBs (38 percent) through their 11,900 branches. More than 3,000 NGOs and other development agencies joined the programme primarily as promoters of SHGs or capacity building agencies. The Central Govt.'s initiative to employ the concept of Self Help Groups in their poverty alleviation programmes has gone a long way in rooting the idea in extremely backward areas.

The southern region currently constitutes about 54 percent of the credit linked SHGs in the country. The share of southern region has come down from 71 percent in March 2001 to 54 percent in March 2006 (Table 2).

Table 2 Regional spread of Credit Linked SHGs

2 Region	2000-01		2005-06	
	SHGs Credit linked to banks Per cent to total		SHGs Credit linked to banks Per cent to total	
Northern	9012	3.4	133057	5.9
North Eastern	477	0.2	62517	2.8
Eastern	22252	8.4	394351	17.6
Central	28851	10.9	267915	12.0
Western	15543	5.9	166254	7.4
Southern	187690	71.2	1214431	54.3
Total	2,63,825	100.0	22,38,525	100

The financing to SHGs is a unique contribution to methods of development intervention for social and economic change that relies on peoples' own resources and gradually supplement its resources from the banking system. It builds on the collective decision making, capacity of people and utilize such a capacity for all round development of the people and the area. The evaluation studies conducted show that SHGs have made positive social and economic impact on the lives of poor men and women. The findings of the some of the major studies are given in Annexure – III.

Banks have found in SHGs a reliable credit delivery mechanism, which is cost– effective. Concerned, as they are, with the imperative need for avoiding Non Performing Assets, lending through SHGs is accepted as a safer means of reaching out to the poor, especially in rural areas.

The view, therefore, is that SHG financing should be continued with greater thrust under the XI Five Year Plan. The efforts should be made to bring all the poor, in a phased manner, into the fold of SHGs. Keeping in view the past progress and existing potential, it is proposed that additional 3.97 lakh new SHGs can be financed by banks in XIth Five Year Plan.

Year-wise broad goals recommended for financing new SHGs for the XI Five Year Plan are as under:

Table 3 Year wise Broad Goals

Year	No. of Groups
2007-2008	530000
2008-2009	640000
2009-2010	770000
2010-2011	920000
2011-2012	1110000

3.2 Emerging Challenges

The phenomenal expansion of the programme in the last 4 to 5 years, has thrown many challenges:

System for monitoring of SHGs: The general reports on the progress of SHGs show statistics of growth and spread of SHGs without questioning the process and internal health of SHGs. There is a need to pay considerable attention to this aspect for developing healthy and sustainable groups. For this purpose there is need to establish a separate SHG Monitoring Cell in every State. The cell should have direct links with district and block level monitoring systems. The cell should collect both quantitative and qualitative information.

Capacity building of SHG members: Currently, there is a significant emphasis on capacity building for bankers, NGOs and government officials involved in promoting and financing SHGs. The time has come when there is a need to focus on capacity building of SHG members as many of the SHGs are maturing and the business level of the groups is increasing. A network of capacity building institutions should be set up to strengthen and develop SHGs to undertake the various functions into which they are expanding, including ToT, and to nurture and mentor them during the process.

A Task Force could be set up to review the existing capacity building programmes for SHG members and suggest innovative approaches in addressing the capacity building needs. The task force should also suggest ways of monitoring the capacity building programmes. Routine or poor training is worse than no training.

SHGs as self managed units: It has been observed that groups, in case there is withdrawal of promoting institutions, tend to slip in their performance. The solution lies in nurturing of group up to a point where it becomes self managed and independent of promoting institutions. This implies setting up of proper accounts keeping and auditing, credit management, etc.

NABARD is implementing a pilot project – 'Computer Munshi' in five districts – four districts in Jharkhand and one district in Orissa. The project envisages entrusting the task of maintaining SHG accounts, preparation of relevant reports for use by the groups as well as bankers by training a skilled youth from local communities as a Computer Munshi (CM). The trained individual is equipped with a computer and software to serve 100 to 300 SHGs. The results of the pilot project have been quite encouraging.

There are also other examples of trained para accountants cum facilitators paid by the groups who successfully keep the records and the accounts of the groups. It is recommended that such practices may be studied, documented and replicated in other regions through identification and training of group-based accountants cum facilitators. This would help in providing stability and continuity to groups essential for sustained micro finance lending in future.

Regional Imbalances: There are regional imbalances in the spread of SHGs. A cursory glance at the banks' penetration ratio into rural households (the percentage of rural households availing banking services out of total rural households) among the States reveals that there is a positive co-relation between this ratio and the number of SHGs in operation in States. This underlines the need for expanding the SHG network in the States, where the banking penetration ratio is very low. It is recommended that based on the Census 2001 data, 100 districts having the highest percentage of the deprived rural households, can be selected and special strategies need to be designed for increasing the number of SHGs in the identified districts.

Special surveys and analytical studies should be undertaken in such regions to identify factors effecting spread and sustainability of SHGs. There will also be a need to invest more in capacity building programmes in these areas. For this, It will be essential to build training capabilities in these regions by identifying or promoting new training institutions that may be trained and guided by training institutions of excellence in other areas.

SHG lending and agriculture: The SHGs have been quite active in disbursing small doses of credit but their foray into agriculture per se is somewhat limited. They have excelled in providing micro credit for activities allied to agriculture sector but the loans made for crop cultivation and land based activities are comparatively less.

In line with the Budget announcements for the year 2006-07, a separate line of credit for financing Farm Production and Investment activities through matured SHGs has been introduced by NABARD in addition to existing refinance facility available to banks.

Livelihood promotion among members of SHGs: Of the total groups financed by banks, there are over 4 lakh SHGs which are more than three years' old and are well stabilized in their credit and savings operations. Members of these mature SHGs are now in a position

to scale up and diversify their income generating activities. Many of the NGOs are trying to promote micro enterprises among SHG members. But the experience is very limited. The critical constraining factor is that SHG members face a lot of problems in marketing of their produce. There is a need to evolve a methodology for promoting micro enterprises among SHG members that can be replicated on a large scale. With this view, NABARD is implementing a pilot project in nine districts spread over nine States with a view to evolving a replicable methodology. The lessons from these interventions need to be documented and disseminated.

Concerns Related to Women: As seen earlier, micro-credit through Self-Help Groups (SHGs) has proved to be a strategic tool for organizing rural women in groups and promoting savings and thrift habits to gain access to institutional credit for their socio-economic development and empowerment. The rural sector requires credit policies that lead to the creation of productive processes and assets and sustainable institutional development. SHGs continue to engage in traditional stereo-typed, low return activities and the fundamental livelihood concerns of the rural poor women remains largely un-addressed. There is a need to focus on concerns of women under the SHG programme and in credit lending.

The following measures are recommended in this context:

- An integrated approach is required for meeting over-all credit needs of a poor family in terms of backward linkages with technology and forward linkages with processing and marketing organizations.
- Credit needs to be provided for diversified activities including income-generating livelihood activities, production, housing consumption loans and against sudden calamities.
- The delivery system has to be proactive and should respond to the financial needs of the farmers. Cooperative Banks and Rural Regional Banks should be strengthened which should formulate new products for diversified & integrated farm and non-farm activities, including insurance, commensurate with the demand and to provide cheaper and timely credit.
- Simplify the process of giving loans, i.e. reduce the number of questions to important, non-repetitive ones.
- Provide gender sensitization training to bank staff so that they are sensitized to the needs of rural clients, especially women.

The outreach of the formal credit system has to expand to reach the really poor and needy. There is an urgent need for a **paradigm shift from micro-finance to livelihood finance**, comprising a comprehensive package of support services including financial services, (including insurance for life, health, crops and livestock: infrastructure finance for roads, power, market, telecom etc and investment in human development), agriculture and business development services (including productivity enhancement, local value addition, alternate market linkages etc) and institutional development services (forming and strengthening various producers' organisations, such as SHGs, water user

associations, forest protection committees, credit and commodity cooperatives, empowering Panchayats through capacity building and knowledge centres etc.).

A more detailed understanding of the place of SHGs in women's multiple livelihoods may be built up, as well as mapping the location of women in the rural and agricultural sector.

Saving Products: It is proposed that SHGs need to offer wide range of saving products so as to capture the huge demand for savings that remains unmet. SHGs can be encouraged to collect savings on daily basis from their members on the lines of daily deposit schemes being implemented by the banking system. SHGs can consider to pay higher rate of interest on these deposits and the rate of interest could be even to the level at which SHGs borrow from the commercial banks.

4.0 Government sponsored programmes

There are a few Government sponsored programmes, which are aiming at poverty alleviation, though not directly linked to farm financing. Swarnajayanti Gram Swarozgar Yojana is one among them. It envisages formation of SHGs by the beneficiaries of Swarozgar scheme and financing them by banks in different stages. It is a holistic scheme covering all aspects of self-employment such as organisation of the poor into Self Help Groups, training, credit, technology, infrastructure and marketing. The main objective of the scheme is to raise every assisted family above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy. Since its inception in 1999, a total of 6.23 lakh groups have been assisted by banks up to 31 March 2006 involving a bank loan of Rs.3933 crore.

Since SGSY has been in operation for about 7 years, it is necessary to look into the evaluation studies of this programme. According to these studies, the SGSY groups have some weaknesses:

- Availability of subsidy had led to weakening of the concept of self help as most people joined groups for availing subsidy only.
- The pressure for achieving targets has led to formation of groups that lack understanding of group concept and working.
- The survival rate of the groups, after the project loan is sanctioned, is poor. This happens because members usually lose the interest after receiving their subsidies.
- The norms and working of the groups promoted under SGSY are not in tune with SHG – Bank Linkage Programme. This has produced a lot of confusion among SHG members, bankers and NGOs etc. There is even parallel reporting of groups and

hijacking of groups. There is thus a need to bring better synergy between SGSY groups and SHGs. It is recommended that subsidies provided under SGSY need to be restructured. It is felt that subsidy can be given in a way so that it helps in lowering the cost of credit rather than the quantum of credit. The subsidies can be placed with the groups so that the groups are able to charge lower rate of interest from members on the loan raised by them from banks. This would facilitate higher credit flow through SHGs. Also, the loan repayments would improve. Further, it is proposed that all subsidies meant for the poor, other than those oriented for specific activities, should be routed through SHGs and similar other groups such as Joint Liability Groups, Rhytu Mitra Groups, etc. This would help in better utilization of the subsidy and better repayment of the loan wherever subsidies and loans are given together.

5.0 Joint Liability Groups (JLGs)

There are a large number of farmers in the country who are share-croppers / tenant farmers, etc. These farmers do not have clean title to land. These farmers are not able to raise loan from the banks as the land is not accepted as a good collateral. In 2004-05, NABARD has introduced a pilot project for developing effective credit products for mid segment clients having access to productive assets, in 8 states through 13 gramin banks, adopting the joint liability approach. Under this scheme, the gramin banks have promoted 850 Joint Liability Groups and extended finance of Rs 12.40 crore by 31 March 2006. It is an informal group of 4 to 10 tenant farmers joining together for availing bank loan, against mutual guarantee. Based on the experience of the pilot project, NABARD recently formulated guidelines for banks for financing JLGs. At the behest of RBI, IBA recently issued the guidelines for financing of JLGs through the banks. The scheme of financing JLGs, properly grounded can be instrumental in purveying credit to small farmers, marginal farmers, tenant farmers and landless.

6.0 Micro Finance Institutions (MFIs)

During the last few years, there has been an increase in the number of MFIs in India, promoted by banks, NGOs and individuals. Their exact number is not authenticated by any official publication. While their number is proliferating, there is hardly any regulation in place to keep a track of their activities. Some of them have played a very positive role in extending micro credit in certain regions. In some states, a few of them have come under cloud for using coercive methods to recover their dues, leading to what is termed as micro-credit deaths. One charge against most of them, in general, is the high rate of interest charged by them, which in some cases is no better than that of the much-maligned village moneylender. It is possible to cap the rate of interest through a government directive but such an intervention may prove counter-productive as it is likely to curb the expansion of the market. The committee felt that the best way to bring down the rate of interest is to expand the microfinance operations of RRBs in a big way as discussed in detail in the subsequent paragraphs in this section. The advantage with RRBs is that they are able to mobilize low cost funds and would therefore be in a position to charge reasonable rate of interest.

MFIs can play a vital role in improving the financial access, particularly in those areas which are under banked. There is a need to promote linkage of MFIs with the banks so that MFIs can have better access to commercial funding. To facilitate this, Micro Finance Development and Equity Fund (MFDEF) has been set up recently in NABARD. There is a need to bring in more transparency in the operations of the MFIs and an appropriate legislative framework can play an important role in achieving this.

7.0 Gramin banks

Gramin banks have been in existence in rural India for three decades. Passing through various stages of stagnation and development, they are currently under-going a process of reorganization. Their number has come down from 196 to 133. Their operational bases have been widened and most of the reorganized Gramin banks, whose operational results are available, are financially viable.

Gramin banks may be considered as one of the most suitable financial agencies for promoting and fostering SHGs as a conduit for extending microfinance in rural India. Rural banking being their core-competence, they could be major players in this arena in the future banking scenario. Recognizing their strategic position, it is desirable to make them the kingpin in the microfinance movement. The strategic advantages, which these banks possess, make them ideal micro finance institutions. They already have a ready made rural base, designed for handling the credit delivery system, conducive for small lending. These banks have easy access to low cost funds, mobilized through savings bank deposits from rural households. Performance of many of them in this field is remarkable. The increased share of microfinance is likely to improve the portfolio quality of these banks as the repayments under microfinance are generally above 90 per cent. However, they have been lending to the weaker sections in a routine manner all along. Micro finance should not become one more column in their reporting format. There has been very little effort made to re-orient their lending programmes, assigning the importance due to micro finance programmes. Over a period, there is a deterioration in the quality of human resources in terms of skills, age profile, discipline, etc. and this need to be corrected.

Some of progressive Gramin banks have already graduated into micro-finance institutions. Besides lending small doses of credit and encouraging thrift by collecting small deposits, many of them have started selling other financial products like insurance and mutual funds. Quite a few of the annual reports of these banks reveal details relating to efforts made by them through cross selling such products.

There is a need to evolve a policy framework that should encourage RRBs to graduate as MFI. Over a period, RRB should aim that 60% of their loan outstanding is with SHGs and JLGs. This is possible to achieve without compromising on the viability of operation. This would involve designing of new products, reorienting services of staff

and reengineering business procedures. To facilitate the process, a monitoring committee can be set up at the district level. The committee should assess the potential of SHGs and JLGs in the district and guide RRB, in tapping this potential. The chairman of the committee can be DDM, NABARD and members can be drawn from banks, government and NGOs. Further, experimental projects may be undertaken promoting partnerships between RRBs and matures NGOs / training institutions for facilitating strengthening of SHGs. This would help in enabling the RRBs to focus more on credit linkage to SHGs and shall be useful in strengthening loan recovery systems too.

The common grouse of Micro Finance Institutions (MFIs) is their inaccessibility to low cost funds. Some times, they borrow from banks at commercial rates for on-lending to Self Help Groups, obviously at higher rates. RRBs with high liquidity, instead of investing the funds in bonds and markets, can lend to MFIs with a stipulation that the funds borrowed must be utilized for on-lending as micro credit within the area of jurisdiction of the concerned RRB. To assure that such advances do not become NPA, it may be given a bank guarantee. Through this process, even the loss incurring RRBs may be able to improve the health of their credit portfolio and also improve the bottom line.

7.0 Kisan Credit Cards (KCCs)

NABARD had formulated a model Kisan Credit Card scheme in consultation with major banks and the banks were advised to introduce the scheme in their area of operation by RBI in August 1998. The KCC scheme aims at provision of adequate and timely credit to the farmers for their cultivation needs in a flexible and cost effective manner. The cumulative total of KCCs issued as on 31 March 2006 is reported to be 5.91 crore involving a bank credit of Rs.181992 crore. It may be noted that the volume of farm credit extended through the cards is not the volume of additional credit lent by banks. While there would be some increase in credit utilization through the new cards, there would also be the substitution of credit cards for the existing credit limits.

The regional disparities in the availability of KCCs and their utilization, however, are not adequately explained by the banks in their reports.

We are of the view that KCCs have been instrumental in purveying credit to farmers in a timely and cost effective manner. There is a need to deepen this scheme as many of the small and marginal farmers, particularly women, are still do not have access to KCCs. KCCs should be issued to women speedily with joint pattas to house / agriculture land as collateral. In the absence of this, indemnity bonds / guarantees should be accepted from husband / male relatives and prominent local figures. For tribal areas, there is a need to develop innovative methods of collateral substitution i.e. recognition of community rights to land to overcome the difficulties encountered in mortgaging the land. We recommend that a mini Kisan Credit Card with a loan limit upto Rs.25,000 can be introduced for small and marginal farmers and the progress for the same can be separately monitored.

8.0 Private Initiatives and Innovations

One of the multinational companies engaged in agribusiness in India has made a successful innovation in fostering agricultural development through a scheme called *e-choupals*. In the 95th Annual Report of ITC Ltd, it is reported, “ The ITC e-choupal leverages the power of the internet to empower the *small and marginal farmer* with a host of services related to know-how, best practices, timely and relevant weather information, transparent discovery of prices and much more. The digital infrastructure can also be used for channelising services related to credit, insurance, health, education and entertainment. It can also serve as a strong foundation for linking *small and marginal farmers* to futures markets to facilitate farmer risk management. The e-choupal is not just a village digital kiosk with a human interface. The access to e-choupals, within walking distance from the farm gate, is supplemented through physical infrastructure- the ITC Choupal Sagar- which functions as a hub for a cluster of villages within tractorable distance. This made-to-design hubs also serve as warehouses and as rural hype markets for a variety of goods.”

This infrastructure project, it is disclosed, comprises about 6000 installations, covering 36,000 villages and serving over 3.5 million farmers. The company has a plan of creating a network of 2000 e-choupals and over 700 Choupal Sagars during the next 7-10 years. An investment of Rs.5000 crore is envisaged for extending this facility to 10,000 villages.

It is desirable to study the operational details of this programme and the impact it has made on the living conditions of farmers. Since the agri-business in which the FMCG giant is interested, is likely to include mostly cash crops, it is necessary to find out, whether e-choupals reach out to the small and marginal farmers in large numbers.

Concluding Observations

A major focus of this report has been on achieving agricultural growth that is faster as well as inclusive. That is, the growth has to cover small and marginal farmers as well as the regions that have lagged behind in agriculture so far. It has to ensure food security to all, bring about rapid reduction in poverty and generate large scale productive employment within agriculture and allied activities, and then facilitate shifting of agricultural workforce to non farm sectors gradually. Also, looking to the predominant role that women are playing in agriculture today, the growth has to be engendered in the sense that women are recognized as producers / farmers or co-farmers, and are treated as primary stakeholders rather than beneficiaries of some schemes and programmes.

After the Green Revolution brought about increase in food production in the country and the White Revolution brought about increase in milk production and dairy products, we are at the beginning of the Blue Revolution, The Eleventh Plan is expected to move close

to this revolution to achieve sustainable development of water resources by taking a quantum jump in water use efficiency and improved management of land and water resources.

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Annexure 1

(Innovative and Micro Finance)

Major findings / recommendations of the studies on SHG Bank Linkage Programme

1. Study of SHGs and bank linkage In India - Dr Erhard W Kropp (Former Senior Economist, GTZ, Germany) & Dr B S Suran NABARD

The SHG-Banking pioneered and promoted by NABARD has emerged as a primary microFinance service mechanism for the unbanked poor in India. The multiple initiatives led by capacity building have made tremendous inroads into the conventional bankers mindset. They now view SHG-Banking as a new dimension of quality portfolio with very low risks and with marginal increase in operating costs. *The dimension and flexibility in SHG-banking now practiced in India is unmatched in world's banking system.* Being predominantly women focused, SHG-Banking is the first step towards feminisation of the (micro) banking portfolio of Indian banks. Stimulating self-help capacity of the poor does spark off the entrepreneurial enthusiasm, risk mitigation mechanisms in low-income households, it also serves as an entry-road to overcome poverty and addressing other crucial social concerns.

2. Role of SHPIs in promotion of SHGs by Professor Malcolm Harper, Former Professor, Cranfield School of Management

The objective of this study was to examine and compare the different ways in which Self Help Promotion Institutions (SHPIs) promote Self Help Groups (SHGs), in order to enhance the efficiency and quality of the SHG promotion process.

The following are the major findings in brief:

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- The banks, particularly co-operatives, are likely in the medium term to be the main SHPIs. They should support, and eventually be replaced by, SHG members' own initiatives.
 - The SHPI roles of SHG federations and of non-volunteer individuals should be examined.
 - Incentive schemes for NGOs and individuals should be redesigned and tested in order to cover the full costs of the SHPI.
 - Training should include hands-on SHG record keeping, SHG promotion for lower grade bank staff and improved understanding of the importance of access vs. the cost of finance.
 - The management of the schemes to encourage SHG promotion should be experimentally delegated to banks, in order to avoid the problems caused by NABARD's thin district representation, and to take full advantage of the banks' greater field coverage.
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3. **Commercial Aspects of SHG Banking in India** by Prof. Dr. Hans Dieter Seibel, University of Cologne, Germany & Harishkumar R. Dave

There are **two outstanding aspects** to NABARD's *Linking Banks and Self-Help Groups*: with an outreach to 500,000 SHGs and a population of 40m rural poor, ***it is the largest non-directed microsavings & microcredit programme in the developing world; and its bank lending rates – fluctuating at market rates around 7% in real terms – are among the lowest.*** Is it a commercial proposition for the 17,000 participating bank branches, and perhaps for another 20,000 who might join the program to reach a population of 100m by 2008?

The Study applied average cost analysis, attributing all costs duly to each product; and marginal cost analysis, in response to the advice of bank managers to ignore personnel costs of SHG banking because of existing idle capacities. **Main performance indicators** are non-performing loans, return on average assets, and operational self-sufficiency. This methodology was applied to seven units of three banks in October 2002. The results are indicative only.

Non-performing loans to SHGs were 0%, testifying to the effectiveness of group lending to the very poor. In contrast, consolidated NPL ratios ranged from 2.6% to 18%; and of Cash Credit (CC) and Agricultural Term Loans (ATL) up to 55% and 62%, respectively.

- o **Returns on average assets of SHG Banking** ranged from 1.4% to 7.5% by average and 4.6% to 11.8% by marginal cost analysis, compared to -1.7% to 2.3% consolidated. The **operational self-sufficiency** of SHG banking ranged

from 110% to 165% by average and 142% to 286% by marginal cost analysis, compared to 86% to 145% consolidated. In contrast, ROA of Cash Credit varied from -10.2% to -0.5% and of ATL from -6.3% to 0.2%; OSS ratios from 54% to 102%. SHG Banking was found to be a robust financial product, performing well in healthy and distressed financial institutions.

- o **Self-reliance of SHGs** based on internal savings and retained earnings was found to be rapidly growing, exceeding in older groups the volume of bank refinance by an increasing margin. In addition SHGs deposit substantial amounts of savings voluntarily in banks as a reserve for bad debts.
- o In addition to direct effects on bank profits, SHG Banking has **indirect commercial effects** on banks in terms of improved overall vibrancy in banking activities. **Indirect benefits** at village level include the spreading of thrift and financial self-reliance and of a credit culture among villagers, microentrepreneurial experience, growth of assets and incomes, the spreading of financial management skills, and the decline of private money lending. **Intangible social benefits** are reportedly many: self-confidence and empowerment of women in civic affairs and local politics, improved school enrolment and women's literacy, better family planning and health, improved sanitation, reduction of drinking and smoking among men, and a decline in adherence to local extremism.
- The future **sustainability of SHG Banking** hinges on five factors: (a) A sound self-supporting institutional framework is in place. (b) Despite exceptionally low interest rates, linkage banking was found to be viable and profit-making for all financial institutions and SHGs; however, many rural banks require restructuring. (c) SHGs have substantially increased their level of self-reliance and deposited reserves, while banks are constrained by high statutory liquidity requirements. (d) Given the low inflation rate, preservation of the value of resources is no major issue, except in distressed banks. (e) With continually increasing internal funds, effective supervision of SHGs through a delegated system, together with the enforcement of prudential norms in banks and cooperatives, emerges as a major challenge to the long-term sustainability of SHG banking and rural finance in India.

4. **SHG Bank Linkage Programme for Rural Poor – An Impact Assessment by Dr. V.Puhazhendhi and K.C.Badatya, NABARD**

The study is based on primary details collected from 115 members in 60 SHGs. The socio-economic conditions of the members were compared between pre and post SHG situations to quantify the impact. *The study findings concluded that SHG Bank Linkage Programme has made significant contribution to social and economic improvement of the member households of SHGs.*

There was a significant increase in the asset structure, Mean annual savings, average loan per member, overall repayment percentage, average annual net income, Employment per sample households. Availing loans from moneylenders and other

informal sources with higher interest rate was significantly reduced due to SHG intervention. There was remarkable improvement in social empowerment of SHG members in terms of self-confidence, involvement in decision-making, better communication, etc.

The present study attempts to assess the performance of micro finance channelised through SHG Bank Linkage programme implemented by NABARD since 1992 in Eastern areas (Orissa, Jharkhand and Chhattisgarh states) of the country. The study is based on primary details collected from 115 members in 60 SHGs. The socio-economic conditions of the members were compared between pre and post SHG situations to quantify the impact. The reference period of the study was 2001-02. The study findings concluded that SHG Bank Linkage Programme has made significant contribution to social and economic improvement of the member households of SHGs.

Major Findings

- Structure and conduct of SHGs especially with reference to size, homogeneity, conduct and attendance of meetings, record keeping, etc., was broadly in conformity with the guideline of the programme.
- The SC/ST and backward class constituted 83 per cent of the total sample and coverage of this social group has shown increasing trend during the recent years.
- While there was no change in asset structure in 52 per cent of the sample households, about 45 per cent of them registered increase in assets between pre and post SHG situations. The increase in value of assets that included livestock and consumer durable was from Rs. 4,498 to Rs. 5,827 registering an increase of 30 per cent after joining the group.
- Varied saving products that are suitable for the rural poor were made available for the SHG members that facilitated increased rate of saving among them. Mean annual savings were increased from Rs. 952 to Rs. 1,863 registering two fold increase.
- Institutional credit deepening and widening among the rural poor were achieved to a greater extent. The average loan per member during post SHG situation was Rs. 5,122, which was about 123 per cent more than the pre SHG situation. Availing loans from moneylenders and other informal sources with higher interest rate was significantly reduced due to SHG intervention. The average annual interest paid by the members from different sources was reduced from 81 per cent to 31 per cent.
- There was perceptible change in the loaning pattern between pre and post SHG situations. Consumption oriented loans were replaced by production oriented loans

during post SHG situations which was mainly due to SHGs and training provided under the programme.

- Recovery performance of loans from members to SHGs worked out to 95 per cent where as it was 86.6 per cent from SHGs to banks. The overall repayment percentage improved from 86 per cent to 95 per cent between pre and post SHG situations with an perceptible increase in repayment of loans from banks by 22 percentage points.
 - The average annual net income per sample households was increased to Rs. 15184, which was about 23 per cent more than the pre SHG situations. The incremental income was contributed mainly from farm activities (54%) followed by non-farm activities (36%).
 - Employment per sample households increased by 34 per cent from 303 to 405 person days between pre and post-SHG situations.
 - There was remarkable improvement in social empowerment of SHG members in terms of self-confidence, involvement in decision-making, better communication, etc.
 - NGO promoted groups edge over BANK promoted groups on coverage of more weaker sections, spreading programme more in inaccessible areas, improvement in assets, savings, income and employment generations, capacity building and human resource development, etc. BANK promoted groups performed relatively more in institutional loan repayment. There is greater scope for BANK promoted groups for improving the conduct of SHGs and capacity building of its members.
 - Sustainability of SHGs was well established through the better performance of older groups than the recently formed groups in terms of increased value of assets and saving rate, better access of institutional loans, higher rate of repayment of loans, elimination of informal sources and impressive social empowerment.
 - For greater acceleration of rate of economic empowerment, future strategy must focus more and more on training and capacity building of members besides ensuring adequate linkage supports.
 - SHGs role may further be enhanced through its involvement in developmental programmes implemented in the areas.
 - While expanding the programme for wider coverage, efforts also need to be focused on strengthening the existing groups and institutional building such as federal structures.
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5. Impact Of Self Help Groups (Group Processes) On The Social/Empowerment Status Of Women Members In Southern India - MYRADA

It was found from the Study that members in three year old groups perceive themselves as stronger on almost all the studied parameters, with the exception of a few parameters where the difference between the one year old and three year old groups is not very significant (except in the case of moderating group level conflicts, where the newer members express higher confidence levels).

Roles played by SHG Promoting NGOs

Regarding the processes adopted by the SHG Promoting NGOs to enhance the empowerment of women, there were individual variations in approach. Despite such variations, certain general trends could be observed, as detailed below :

Problems faced by NGOs at the motivational stage :

- o Extreme poverty and continuous engagement in livelihood activities, putting a premium on the resources and time available to engage in group activities.
- o Low levels of literacy; lack of experience in handling funds; uncertainty about the workability of SHGs.
- o Resistance from male members of the family.
- o Lack of awareness of Bank Officials about the SHG concept (regarding opening bank accounts in the names of un-registered groups, lending to groups, etc.).

Motivational inputs to form groups :

- o Presenting the SHG as a vehicle to enable the economic development of the poor.
- o Presenting the idea of savings as a means of building capital over which members have control.
- o Sharing in local problems and helping to find solutions.
- o Identifying and supporting certain entry point programmes that not only meet some local need but also serve to bring people together, besides building confidence in the NGO.
- o Conducting exposure visits to other groups, technology demonstration camps, etc.

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- o Using issues of health, children's education, etc., as rallying points of people's interest.
 - o Through gaining the confidence of the local communities by approaching them via key opinion leaders.
 - o Through organising dissemination workshops to illustrate the idea of SHGs and how they have served to meet the credit needs as well as a variety of other developmental needs of the poor (including workshops for bankers).

Processes adopted for empowerment :

Each of the four NGOs had its own processes to strengthen groups and members. Variations were noticed both in the contents of communication with groups and in the sequencing of specific interventions. A Generalisation of the approach has been attempted below, that was noticed to underlie the work of all the NGOs, though the specific forms of expression and manifestations varied :

- o Linking the concept of SHGs with savings, and using the pooled savings as the primary means of building group capital over which members had full control and which they could use to take loans amongst themselves.
- o Orienting the groups on a regular basis on group dynamics, group management, book-keeping, building networks and linkages, etc. that could strengthen them as institutions.
- o Augmenting the financial resources of the group through bank linkages.
- o Enabling the groups to mobilise various other developmental programmes in favour of their members.
- o Introducing discussions on health and hygiene, good dietary practices, legal awareness, and other such topics that could increase their knowledge and enable them to take appropriate actions as required in their own lives.
- o Enabling the members to acquire literacy and numeracy skills.
- o Enabling members to acquire livelihood-related technical skills, and providing need-based counselling in enterprise development.
- o Supporting them to take up need-based community action programmes to strengthen solidarity as well as to enhance their profile in the eyes of the community.

6. The Role of SHGs in preventing Rural Emergencies' prepared by Kimberley Wilson and Marc D'Silva, Catholic Relief Services, India

Throughout India floods, cyclones, droughts, earthquakes, and landslides threaten the survival of rural households. Natural disasters quickly turn into emergencies for poor families because of their extreme physical and socio-economic vulnerability. Traditionally, conventional response by the relief services providers - government

institutions, donors & local NGOs - focus on responding to an emergency as it happens. Shortcomings of this approach are a disaster becomes an emergency, responses often exclude women's priorities, local markets become depressed, logistics are uncoordinated, and, responses do not leverage local resources.

In 2002, CRS commissioned an independent review of both the relief approaches adopted by it during the 1999 super cyclone and the subsequent 2001 floods. *The findings of the review revealed dramatic reduction in costs of relief effort using SHGs.* Local costs for distributing inputs per 5000 families decreased by 60 per cent from Rs. 32,000 to Rs. 13,250 between the 1999 Super cyclone distributions and the 2001 Flood distributions. Besides reduction in relief cost, there was improvement in socio economic results. Based on the recent experiences and lessons gained in emergency relief dispensation by CRS and its partners, CRS evolved 'The Self-Help Emergency Prevention (SHEPherd) programme'. The programme aim is to prevent disasters from becoming emergencies by changing response from high relief inputs *after* a disaster to high process/planning *before* a disaster. The SHEPherd approach sequentially engages two proven models: the 'self-help group bank linkage' model advanced by NABARD, and the 'community-based disaster preparedness' (CBDP) model. CRS has already secured \$600,000 to begin this program in Eastern India effective October 2002. On average, every \$1 invested in disaster preparedness saves \$7 in disaster recovery costs.

7. microFinance For Rural People - an impact evaluation by V. Puhazhendi
and K. J. S. Satyasai, NABARD

Has the SHG bank linkage programme lightened the burden of life for the average member of an SHG in any way? Is the rural household any better, by gaining access to microFinance? A recent study by NABARD which covered 560 SHG member households from 223 SHGs spread over 11 States showed positive results. There have been perceptible and wholesome changes in the living standards of the SHG members, in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and in income levels. Some of the major findings of the study are presented here.

- Member households: landless agricultural labourers (31%); marginal farmers (23%); small farmers (29%); and others (17%).
- Average value of assets (land, house, livestock and consumer durables etc.) per household increased by 13 % from Rs. 63,000 in pre-SHG stage to Rs. 71,000 in post-SHG stage. Land was the major asset with a share of 44% of the value of assets.
- About 62 per cent of the households reported increase by about 24.5% in assets from pre- to post-SHG situation.

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- Housing conditions generally improved with a shift in the ownership from kuchha (mud walls, thatched roofs) to pucca (brick walls, tiled roofs) housing.
 - Almost all of the members developed saving habit in the post-SHG situation as against only 23% of households who had this habit.
 - Average annual savings per household registered over threefold increase from Rs. 460 to Rs. 1,444.
 - The average borrowings/year/household increased from Rs. 4,282 to Rs. 8,341.
 - The share of consumption loans declined from 50% to 25%. About 70% of loans taken in post-SHG situation were for income generating purposes.
 - Annualised interest rates on loans from SHGs to members were in the 12% to 24 % range.
 - Overall loan repayments improved from 84% to 94% between the two periods with an impressive improvement of 29 percentage points in the repayment of loans to banks.
 - Average net income/household increased from Rs. 20,177 to Rs. 26,889, or by about 33%.
 - About 43 per cent of the incremental income generated was from Non Farm Sector (NFS) activities followed by farm (28%) and off-farm (21%) activities.
 - About 74 per cent of the sample members had income below Rs. 22,500 in pre-SHG situation. During the post-SHG period, the proportion came down to 57 per cent reflecting improvement in the incomes of about 17 per cent of the households.
 - Employment increased by 18% from 318 mandays to 375 mandays per household between pre- and post-SHG situations.
 - The involvement in the group significantly contributed in improving the self-confidence of the members. The feeling of self-worth and communication with others improved after association with the SHGs.

The members were relatively more assertive in confronting social evils and problem situations. As a result, there was a fall in the incidence of family violence

Annexure 2

Working Group on Gender Issues, PRIs/PPP, Innovative Finance and Micro Finance in Agriculture – XI Five Year Plan

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11	Prof Maithreyee Krishnaraj, B 34, Neperol Tower, Kidwai Nagar, R A Kidwai Marg, Wadala West, Mumbai 400031. Tel: 022 24105373 , maithreyi_krishnaraj@yahoo.com	Member
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Terms of Reference

1. To undertake a critical review of the existing approach, strategies, priorities, institutional arrangements, on-going policies, access to resources (land including land rights, credit etc), gender concerns in re-settlement of PAPs and empowerment of women in agriculture.
2. To reviews the progress of schemes/measures for empowerment of women in agriculture and suggest continuance / dis-continuance / improvements in design / convergence of the on-going programmes and effective inter-sectoral integration during the XI Fiver Year Plan.
3. To review the recent initiative of gender budgeting and outcome budget for empowerment of women in agriculture and suggest measures, if any, for their future improvement.
4. To review and learn from the Non-Governmental Sector about their successful gender friendly innovations, approaches and strategies and to suggest ways and means to promote adoption of the same in Government sector.
5. To review and access the availability and utility of gender-disaggregated data on women in agriculture and suggest measures for effective generation of needed data.

II. Land Issues

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3	Shri A Ramaswami, Principal Secretary (Agriculture) and Member, State Land Use Board, Government of Karnataka, Bangalore. Tel.: 080 – 22250284, Fax: 080 – 22251420	Member
4	The Secretary, Agriculture, Government of Jharkhand, Ranchi. Tel.: 0651 – 2490578, Fax: 0651 – 2490940	Member
5	Prof. D K Marothia, Head, Deptt. Of Agricultural and Natural Resources Economic, Indira Gandhi Agricultural University, 19, Professers' Colony, Krishak Nagar, Raipur – 492 006. Tel.: 0771 – 442705 / 442709	Member
6	Dr. Alakh N. Sharma Director Institute of Human Development, IAMR Building, 3rd Floor, IP Estate, Mahatma Gandhi Marg, New Delhi. Tele: 011-23358166 09810705500 (M) Email: ihd@vsnl.com .	Member
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10	Shri D P Roy, Joint Secretary (Land Reforms), Department of Land Resources, CGO Complex, New Delhi. Telefax: 011 – 24362396 Email - kmd_47@yahoo.co.in	Member Secretary
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Terms of Reference

1. To take a fresh look at land reforms in order to draw inference for promoting agricultural productivity.
2. To estimate the land going out of cultivation for different reasons and recommend measures or a set of guidelines in this context.
3. To review the relaxations introduced in the land market that enable purchase of land by private corporations / companies etc and suggest measures keeping in mind agricultural productivity and equity.

III. Microfinance

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10	Shri S.S. Acharya Executive Director National Bank for Agriculture and Rural Development Delhi Regional Office 24, Rajendra Place New Delhi – 110 008 Tel.: 011 – 41538678 e-mail : edndl@airtelbroadband.in	Member Secretary

Terms of Reference

1. To consider the trends and performance of innovative micro-finance, problems faced by the farmers in accessing micro-finance and suggest measures to make micro-finance programmes more effective, enhancing their outreach.
2. To review the performance of the existing schemes and comment on their strength and utility.

IV. PPP / PRIs / NGOs

Sr. No.	Name & address	
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3	Dr. M N Roy, Secretary, Department of Panchayats and Rural Development, Government of West Bengal Jessop House, 63, Netaji Subhash Road, Kolkata – 700 001. Tel.: 033 – 22145656, Fax: 033 – 22143001 Ph: 033-22424422	Member
4	Dr. V.S. Sampath, IAS Director General, National Institute of Rural Development (NIRD) Rajendranagar, Hyderabad – 500 030. Tel.: 040 – 24008441, 21560232 Res: 040-24008492 Fax: 24015277 e-mail: sampathv@nic.in ; dgnird@nird.gov.in	Member
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6	Shri Ajay Bhattacharya, Joint Secretary, Department of Animal Husbandry, Dairying and Fisheries, Krishi Bhawan, New Delhi. Tel.: 011 – 23381994, Fax: 011 – 23070370 Resi: 011-26114553	Member
7	The Secretary, Department of Agriculture, Government of Tripura, Agartala – 799 001. Tel.: 0381 – 2326040	Member
8	Shri Amardeep Singh Cheema, Director, Punjab Agro Foodgrains Corporation Ltd., 2-A, Sector 28 A, Madhya Marg, Chandigarh – 160 002. Tel:0172-2656241, 42, 47 Fax: 0172 – 2657398 Email: director_ pafc@rediffmail.com	Member

9	Shri M C Gopinathan, GM, EID Parry, 145, Devenahalli Road, Bangalore – 506 049. Tel.: 080 – 28472001, Fax: 080 – 28472565 IndraniB@parry.murugappa.com	Member
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14	Mr Apoorve Oza, CEO Agha Khan Rural Support Programm(AKRSP)(India), 9-10 th Floor, Corporate House, Opp. Dinesh Hall, Off Ashram Road, Ahmedabad- 380009. Tel: 079-55312451/61. Email: apoorvaoza@akrsp.org , akrsp@icenet.net	Member
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Terms of Reference

1. To review and assess the role of and the present involvement of Panchayati Raj Institutions / Local Self Government Bodies and NGOs in the implementation of agricultural development programmes and suggest measures for making them more effective so as to augment of services to the farmers.
2. To identify areas in agriculture and allied areas, suggest mechanism for sharing resources / operations and work out modalities to up-scale successful experiences for public-private-partnership (PPP).

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(organized according to Sub Groups)

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**Report of
Working Group on**

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**Gender Issues, Panchayat Raj Institutions,
Public Private Partnership, Innovative
Finance and Micro Finance in Agriculture**

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For the Eleventh Five Year Plan (2007 – 2012)

**Volume Two
Reports of Sub Groups**

**Government of India
Planning Commission
January, 2007**

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Micro Finance in Agriculture.

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Contents

Volume 1

1. Acknowledgement
2. Introduction
3. Gender and Agriculture
4. Land Related Issues in Agriculture
5. Institutions and Agriculture: PPP, PR Institutions and NGOs
6. Innovative Micro Finance

Annexure

1. Terms of Reference of Working Group
2. Members of the Working Group and Sub Groups
3. References
4. Abbreviations

Volume 2

1. Report of the Sub-Group on gender and agriculture
2. Report on the sub group on land related issues and agriculture
3. Report of the sub group on PPP, PR Institutions and NGOs in Agriculture
4. Report of the sub group on Innovative and Micro finance