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EDITORIAL ANALYSIS

The Invisible Backbone – Why India's Woman Farmer Deserves More Than a UN Year

 MINT

24 March 2026

SUBJECTS COVERED**ECONOMY****SOCIAL ISSUES****GS PAPERS****GS1****GS3****ESSAY****CURATED & WRITTEN BY****Bharat Choudhary**

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GS1

GS3

ESSAY



Mint

MAINS RELEVANCE:

GS Paper 1

GS Paper 3

Essay Paper



INTERVIEW ANGLE

"80% of rural women work in agriculture but own only 13% of farmland. What structural reforms would close this gap?"

The Invisible Backbone — Why India's Woman Farmer Deserves More Than a UN Year

Mint editorial, pegged to the UN's designation of 2026 as the International Year of the Woman Farmer and India's hosting of GCWAS-2026 in New Delhi, argues that symbolic recognition is insufficient — what women farmers need is structural reform in land ownership, credit access, and technology diffusion.

THE STATISTICAL INVISIBILITY

Women constitute the **majority of India's agricultural workforce** but remain invisible in data, policy, and markets:

INDICATOR	WOMEN	MEN	GAP
Share of farm labour	80% of rural women	—	Backbone of agriculture
Operational landholdings	13.87%	86.13%	Land title crisis
Agricultural credit	9.6%	90.4%	Credit exclusion
PM-KISAN recipients	25%	75%	Targeting gap
Extension service access	7%	93%	Information exclusion
FPO membership	~15%	~85%	Market exclusion

The editorial notes a cruel irony: the International Year celebrates women farmers, but **India does not even count most of them as farmers** — they are classified as “agricultural labourers” or “unpaid family workers” because they lack land titles.

THE LAND OWNERSHIP CRISIS

Legal vs Actual Ownership

- **Hindu Succession (Amendment) Act, 2005:** Grants daughters equal coparcenary rights in ancestral property
- **Reality:** Implementation remains poor — social norms, lack of awareness, and family pressure prevent women from claiming their legal share
- **Agriculture Census 2015-16:** Only 13.87% of operational holdings in women’s names (up from 11.7% in 2010-11)
- **Result:** Without land titles, women cannot access institutional credit, crop insurance, input subsidies, or government schemes

Why Land Titles Matter

WITHOUT LAND TITLE	WITH LAND TITLE
No bank loan eligibility	Collateral for credit
No crop insurance	PM Fasal Bima Yojana access
No PM-KISAN (often)	Direct benefit transfer
No FPO membership	Market aggregation
No government scheme access	Subsidy eligibility

THE CREDIT DESERT

Women farmers receive only **9.6% of total agricultural credit** despite doing 80% of the work:

Why?

- Bank loans require land collateral — which women lack
- Women predominantly borrow from **SHGs and informal sources** at higher rates
- Bank branches in rural areas are overwhelmingly male-staffed
- Loan application processes are complex and intimidating
- Social norms: Women in many communities need male family member’s permission to approach a bank

What Works

- **SHG-Bank Linkage Programme:** World's largest microfinance model — 90 lakh SHGs with 10 crore+ women members
- **Joint Liability Groups (JLGs):** Collateral-free loans to groups of 4-10 farmers
- **Mudra Yojana:** 68% of Mudra loans go to women (but most are micro loans under Rs 50,000)

TECHNOLOGY GAP

The Namu Drone Didi programme (15,000 drones to women SHGs) is a step forward, but the broader technology landscape remains male-dominated:

- **Digital literacy:** Only 19% of rural women use the internet (vs 38% of rural men)
- **Agri-tech apps:** Designed in English/Hindi, often unusable for women in regional languages
- **Mechanisation:** Farm equipment designed for male body frames
- **Extension services:** Only 7% of visits by agricultural extension workers reach women farmers

WHAT THE UN YEAR SHOULD ACTUALLY DELIVER

The editorial argues that 2026 should not end with conferences and resolutions. Concrete deliverables should include:

- 1 **Land title fast-track:** National mission to issue land titles/joint titles to women farmers within 2 years
- 2 **Gender-tagged agricultural credit:** Mandate banks to allocate minimum 30% of agri-credit to women
- 3 **Women-only FPOs:** Scale from 1,175 to 10,000 women-led FPOs by 2030
- 4 **Regional language agri-tech:** Government-funded apps in all 22 scheduled languages
- 5 **Drudgery reduction:** Mission for women-friendly farm tools and equipment

UPSC RELEVANCE

IYWF 2026, MKSP, Namo Drone Didi, Agriculture Census data, SHG-Bank Linkage, Hindu Succession Amendment Act 2005

MAINS GS-I:

Feminisation of agriculture, gender and social stratification

MAINS GS-III:

Agricultural credit, food security, technology diffusion, FPOs

ESSAY:

“Empowering the invisible farmer — can policy catch up with reality?”

★ FACTS CORNER — KNOWLEDGEPEDIA

WOMEN IN INDIAN AGRICULTURE:

80% of economically active rural women in agriculture

13.87% operational holdings in women's names

9.6% of agricultural credit to women

7% of extension service visits reach women

25% of PM-KISAN beneficiaries are women

KEY LAWS:

Hindu Succession (Amendment) Act, 2005: Equal coparcenary rights to daughters

Section 14, Hindu Succession Act: Women's absolute ownership of property

PWDVA 2005: Residence rights (not land ownership)

KEY SCHEMES:

Namo Drone Didi: 15,000 drones, 80% subsidy

MKSP: Under DAY-NRLM

Krishi Sakhi: 70,000 para-extension workers

PM-KISAN: Rs 6,000/year

Lakshpati Didi: Target 3 crore women earning Rs 1 lakh+

SHG DATA:

Total SHGs: 90 lakh+

Women members: 10 crore+

SHG-Bank Linkage: World's largest microfinance model

Total SHG credit outstanding: Rs 2.5+ lakh crore

OTHER RELEVANT FACTS:

FAO estimate: Equal access → 20-30% yield increase → 12-17% hunger reduction

Digital gender gap: 19% rural women vs 38% rural men use internet

Women FPOs: 1,175 (100% women shareholders)

ICAR-CIWA: Central Institute for Women in Agriculture, Bhubaneswar

Sources: [Mint](#) , [FAO](#) , [NABARD](#)

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