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Unlocking the crisis

Understanding impacts of Covid – 19 and subsequent lockdown on single women farmers of Maharashtra



MAHILA KISAN ADHIKAAR MANCH

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Understanding impacts of COVID -19 and subsequent lockdown on single women farmers of Maharashtra

Mahila Kisan Adhikar Manch (MAKAAM)

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List of organisations that participated in the study

- 1 Aamhi Amchya Arogyasathi, Gadchiroli
- 2 Anandashray Pratishthan, Nanded
- 3 Ankur, Raigad
- 4 Dr. Ambedkar Sheti Vikas Sanshodhan Sanstha, Solapur
- 5 Ekal Mahila Sanghatana, Beed
- 6 Gramin Mahila Vikas Sanstha, Latur
- 7 Gramin Vikas Sanstha, Nanded
- 8 HALO Medical Foundation, Osmanabad
- 9 Jagar Pratishthan, Beed
- 10 Janaratha Nandurbar
- 11 Manas Foundation, Raigad
- 12 Paryay, Osmanabad
- 13 Prakriti, Nagpur/Akola
- 14 Prerna Gram Vikas Sanstha, Hingoli
- 15 Prerna Gram Vikas Sanstha, Yavatmal
- 16 Rajalakshmi Sanstha, Parbhani
- 17 Saad Samajik Sanstha, Parbhani
- 18 Sahyadri Bahuudeshiya Sanstha, Hingoli
- 19 Samvedana, Washim/Akola
- 20 Srujan, Yavatmal
- 21 Swarajyamitra, Amravati
- 22 Ugam Gramin Vikas Sanstha, Hingoli
- 23 Urja Foundation, Wardha
- 24 Utkarsha Shikshan Samajsevi Sanstha, Solapur
- 25 Vikalp India, Parbhani

We are thankful to women who gave us their time, and shared information with us. This study would not have been possible without them.

Introduction

The COVID-19 context foregrounds the question of women's unpaid labour more than ever. In the context of depleted and scarce public resources such as food and health care, the demand on women's labour is increasing, forcing them to provide for care on the one hand and generate incomes to compensate for the losses incurred during the lockdown. If these women are not supported in the immediate and medium term the burden on their health and wellbeing would become unbearable. Among the various essential workers are also farmers who have been significantly affected by the lockdown. Women farmers face additional hurdles due to their caste and gender a discussion on this could be found [here](#). Mahila Kisan Adhikar Manch¹ (MAKAAM) a national network with a presence in 22 states has been documenting the experiences of distress on the livelihoods of rural women.

In Maharashtra, MAKAAM has been responding to the COVID-19 crisis by supporting through direct relief and also ensuring that they benefit from the relief measures announced by the government under the Pradhan Mantri Garib Kalyan Yojna (PMGKY). MAKAAM has also been documenting their experiences in order that their issues are brought to the fore. This response was implemented through partners located across the districts of Vidarbha and Marathwada regions of the state².

The relief effort was anchored by SOPPECOM, Pune which currently hosts the MAKAAM Maharashtra network. Many among these 20 organisations are small collectives or mandals with very limited resources of their own and for the first time have been able to reach out to single women from farm suicide affected households.

The challenges ahead

Very soon MFIs, money lenders would be sending their agents for recovering the loans extended by them. Shopkeepers who supported these women by allowing for borrowals of groceries may no longer be able to extend this support. Women are likely to mortgage their gold, or in some cases land to be able to receive credit for meeting their farming and other income needs. Employment opportunities are likely to reduce with the returning migrants but also because farmers themselves may not have enough on hand to hire labour. In some districts of Maharashtra, which received migrants from other states for agricultural labour the reverse might be true as well, where labour shortage would be faced and regulation of their work and wages might become a reality.

Telephonic interactions with women and activists of the local partner organisations indicated the need for social and economic protection for single women cultivators and labourers who form the core constituency of MAKAAM Maharashtra's current work. In order to be able to support these women in the coming few months we took up an assessment with the following objectives in mind

¹ MAKAAM (www.makaam.in) is a national network with a presence in 22 states of the country and is committed to giving voice, recognition and entitlements to women farmers.

² <http://soppecom.org/pdf/update-report-MAKAAM-COVID-19-relief-work-19April20.pdf>

1. Assess the impact of covid-19 and the lockdown on single women engaged in cultivation and wage labour.
2. Assess the access to measures announced under the PMGKY
3. Assess the challenges women are likely to face in the upcoming kharif season
4. To propose short to medium term strategies for reviving livelihoods of single women engaged in cultivation and wage labour.

In this report we share the key findings of our study.

About the survey

The study covered 946 women across 17 districts of Maharashtra. The sample was purposive as we wanted to look at how the core constituency of MAKAAAM Maharashtra, i.e single women cultivators and wage labourers are affected by the COVID-19 linked lockdown and the challenges that lie ahead.

These women primarily belong to the Vidarbha and Marathwada regions of the state, but also to some of the newer districts that MAKAAAM is spreading its work into.

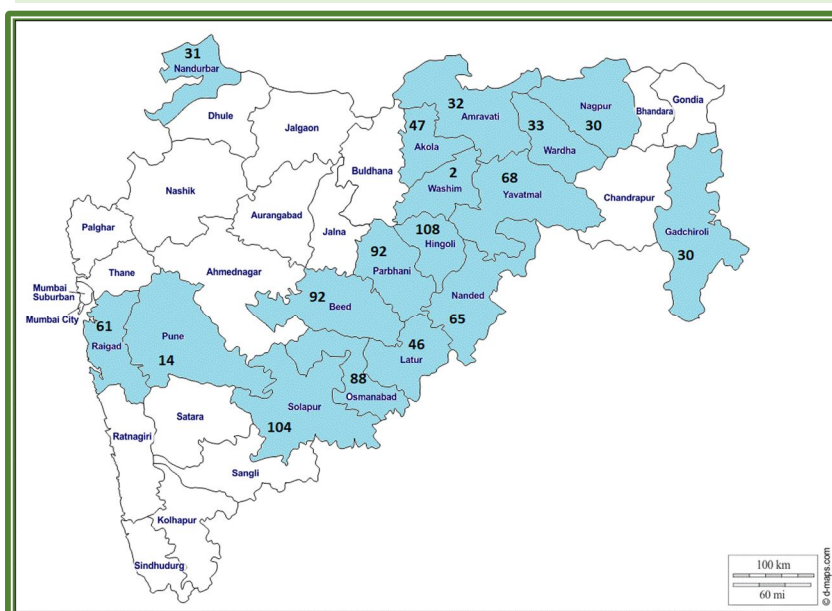
Data collection was done in the period between 17-25 May 2020.

The map displays the study areas.

Detailed interviews with about 25 women farmers from Vidarbha and Marathwada were done before designing the questionnaire. These interviews helped the study team understand the depth of the impact and the challenges that lay ahead. Besides the team benefitted from the questionnaire designed for the large-scale survey that was canvassed by CSA along with the T N Chan School of Public Health, Harvard University.

Data collection was done through the COLLECT App, activists from partner organisations were trained through an online training programme on the Zoom platform. While field level data collection was possible in some of the districts which are in the green zone of the state, in many others data had to be collected telephonically. Data collection was primarily done by partner organisations associated with MAKAAAM with support from the SOPPECOM team in designing questionnaires, data analysis and drafting of the report. The report was finalised after a round of consultation with all the partners engaged to minimise errors in data reporting.

Map 1: Geographical spread of the survey



Women who participated in the survey

All the women who participated in the survey were single women and among them the number of widows was high (91%). The age and marital status wise distribution is presented in the charts below. Of the total women 68% were in the age group 31-50 years

Chart 1: Marital status wise distribution of the sample (Percentage) (N=946)

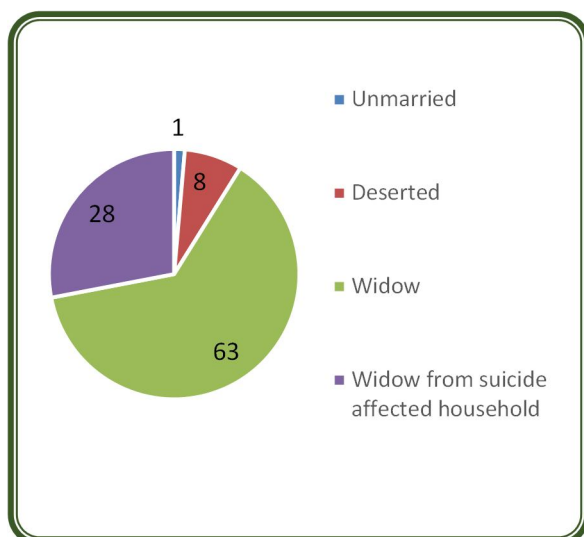
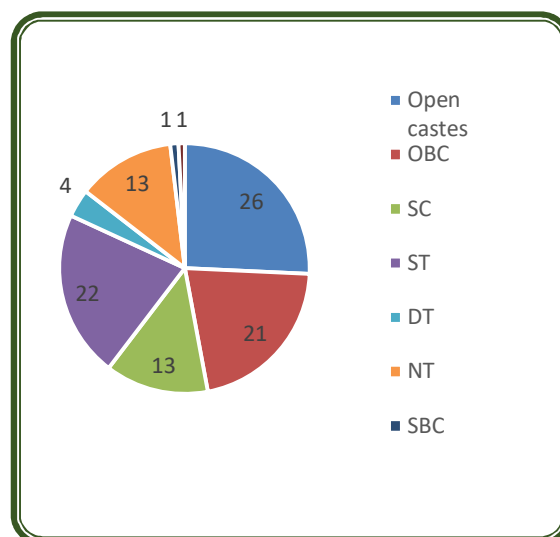
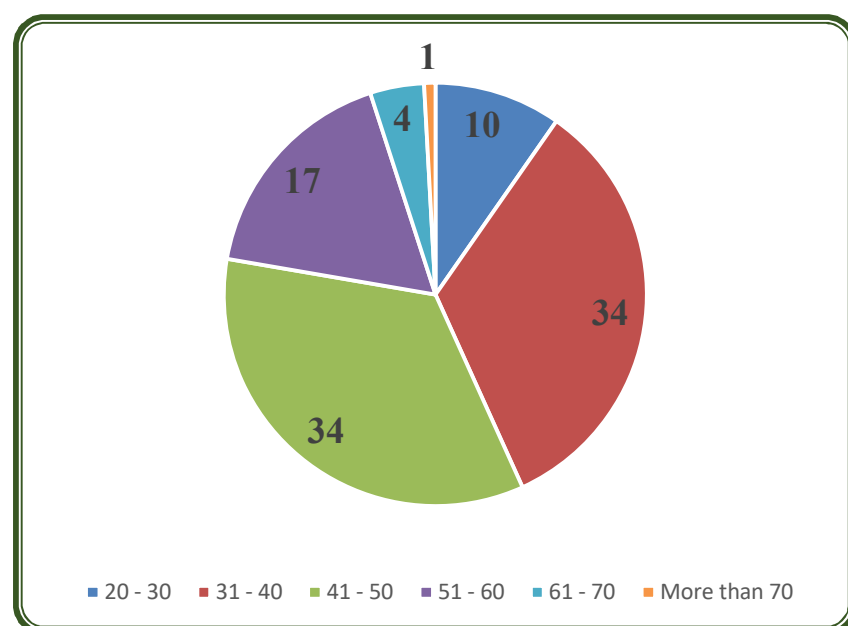


Chart 2: Caste wise distribution of the sample (Percentage) (N=946)



Caste-wise profile of the women indicates a well distributed representation across various caste categories.

Chart 3: Age group wise distribution of the sample (Percentage)

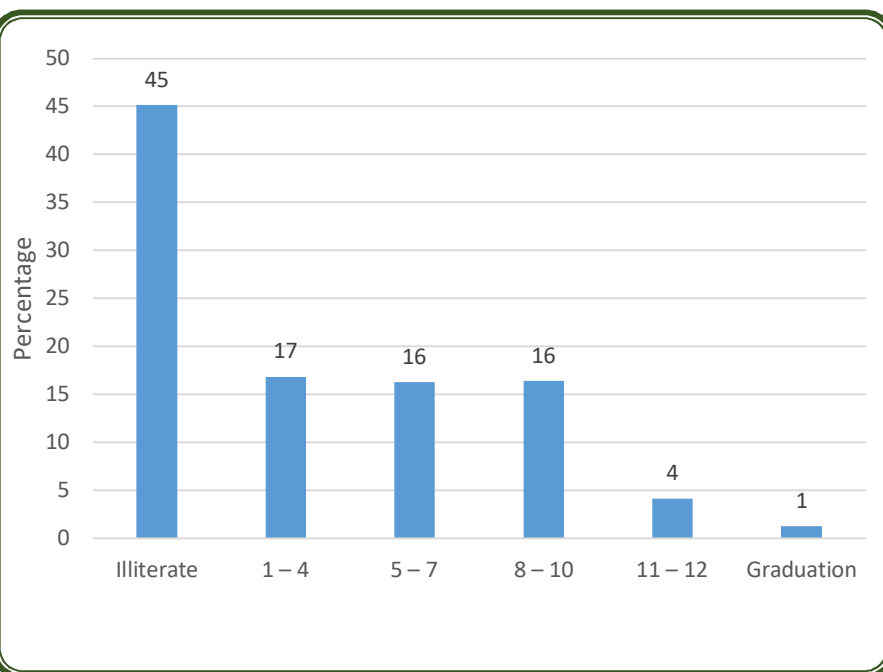


68 % of women are between the age-group of 31- 50

About 45% of the women are non-literate and hence left with very few options but to engage in agricultural work. Among the women spoken to 75% are engaged in cultivation of their self-owned, family-owned or encroached lands and some are leasing in lands as well. However, all of them are also involved in wage labour either agricultural or otherwise.

The present report is divided into 3 sections apart from the Introduction. Section one discusses the impact of lockdown 1 i.e from 26 March to about 17 May when data collection started and partial unlocking had started; Section 2 discusses the outreach of the PMGKY relief measures and finally section 3 discusses the challenges ahead as we move towards the partial unlock phases and the expectations from the government.

Chart 4: Education wise distribution of the sample (Percentage) (N=946)



Section 1: Impact of the lockdown

In this section we look at the impacts on food security and livelihoods. In the early days of the lockdown a series of telephonic interviews with various partners in Maharashtra pointed to access to food as a significant issue. PDS was yet to get streamlined and hence people depended on the markets or social organisations for their groceries. Prices of various items had escalated due to a disruption in transport services making it unaffordable for single women to manage their food stocks. Overall the shocks were more than they could be absorbed through their meagre resources.

Similarly, livelihoods too have been impacted with the closure of labour work and the disruption in the food supply chains making it difficult for selling of produce.

1.1: Food security

Among the women who participated in the survey 95% have their names included in ration cards of whom 89% have ration cards in their own name.

Chart 5: Access to Ration Card (Percentage) (N=946)

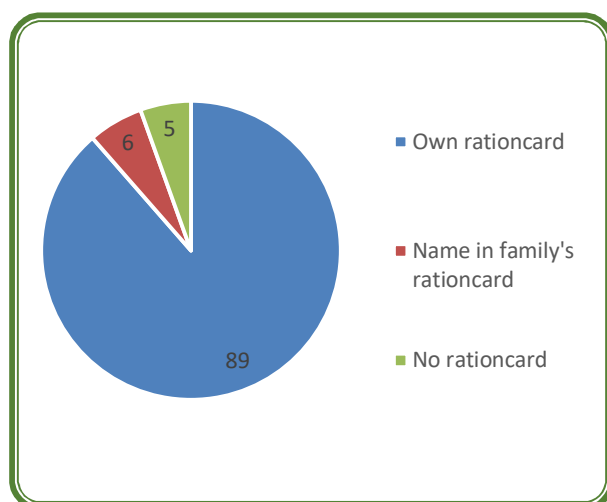
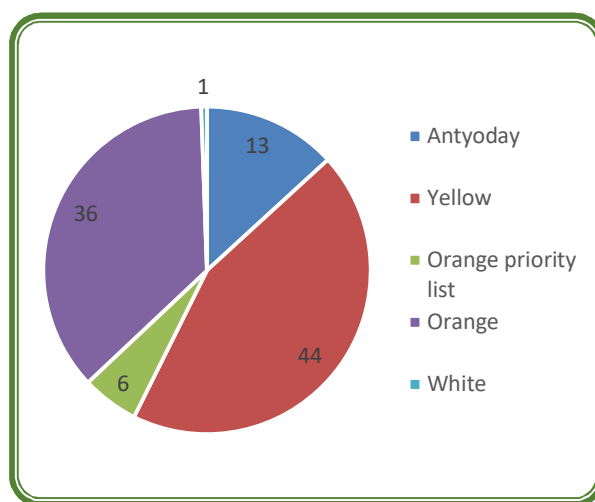


Chart 6: Type of ration card (Percentage) (N=894)



Among those with ration cards only 13% are included under the Antodaya scheme. Along with those listed under the yellow and orange priority households 63% are seen to be listed under the Priority households under the NFSA 2013, 34% are still out of the ambit of the NFSA which means that they have to purchase ration at a higher rate.

The chart below shows that distribution of ration in the month of April has been good. However, it is important to note that 14% of the women whose names are included in the family ration card have not received ration in the month of April. It is also worth noting that 13% of the women who do not have ration cards have also received ration in the month of April, a story that might be worth following. For example, a woman farmer continued to

benefit from the ration card of her mother after the latter's demise although her name was not in the card.

Chart 7: Ration received in the month of April (Percentage)

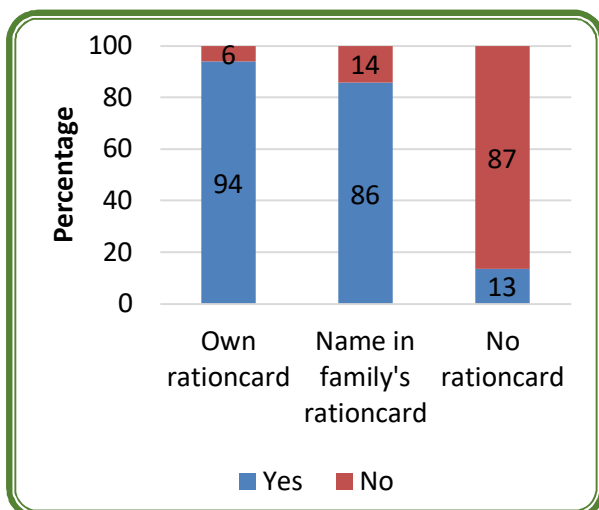
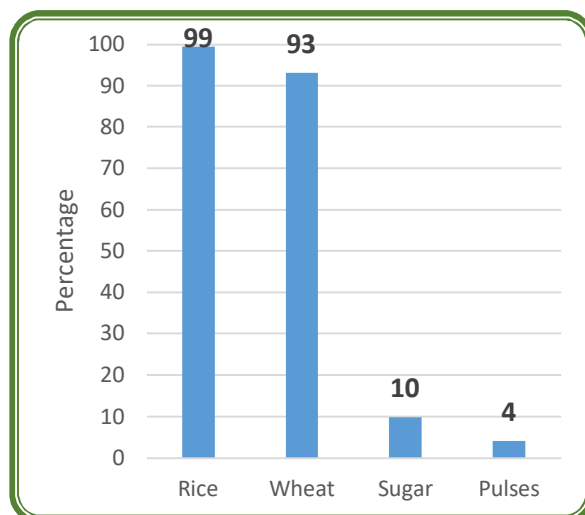


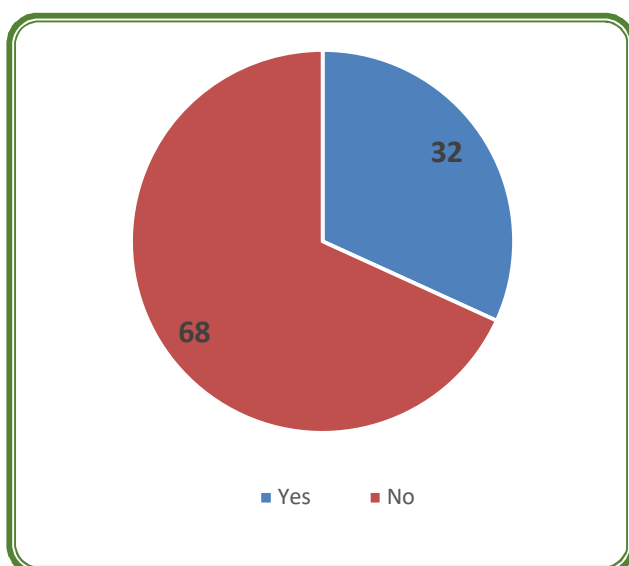
Chart 8: Food received in ration in April (Percentage) (N=841)



Let's look at the type of ration received (Chart 8) and we see that the 841 women who did receive ration in the month of April said that they received only wheat and rice.

While PDS streamlined by the middle of April, much of relief came by way of voluntary organisations in the early part of the month and this is reflected in the chart below where 32% of the women said that they received help from other social organisations.

Chart 9: Other food items received during lockdown (Percentage) (N=946)



The PDS has only been able to support by way of wheat and rice mainly. Most of the other requirements of oil, vegetables, pulses had to be purchased in the open market. With no cash in hand and increased prices this has been a bit difficult for the women. In depth interviews with women from these districts show that several shopkeepers who did allow for some borrowing in the initial week stopped extending that support later as they too could not afford to do so.

While distributing ration kits in early April we noticed that women were missing meals or consuming less in single meals. On whether they had skipped any meal during the lockdown period until the survey was conducted, we found that 10% women

skipped one meal in a day during this duration and 7% skipped two meals during this duration. Although not a very significant number, this is something we should be concerned about.

Of the 83% who did not have to skip a single meal too we see that there have been patterns of consuming less or not consuming certain items that are a part of their regular diet. The chart below shows us a drop in consumption of pulses, cereals like jowar and bajra, eggs, meat, vegetables, milk and milk products. The decline in consumption of Bajra, fruits, milk products, eggs and meat has been significant. Decline in consumption of eggs and meat is partly because of the myths around poultry being the reason for contagion.

Chart 10: Skipping meals at any point during lockdown (Percentage) (N=946)

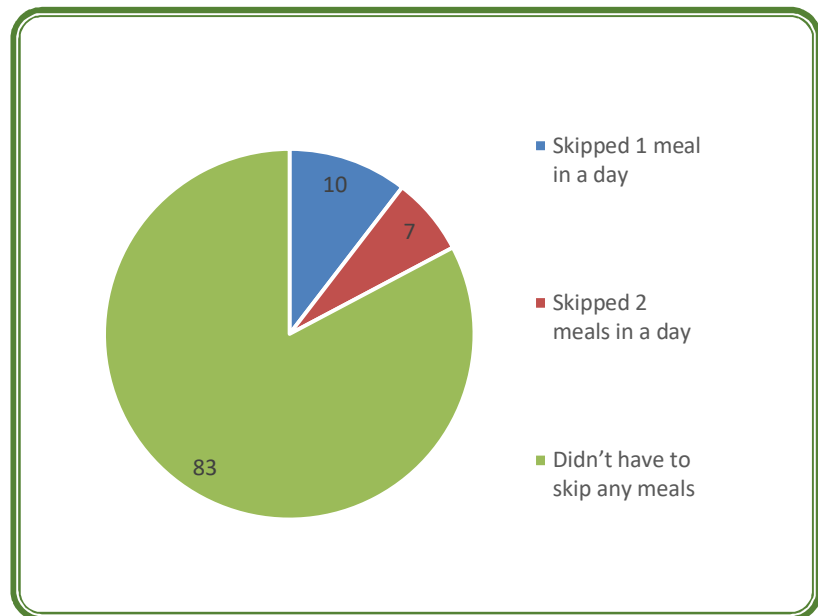
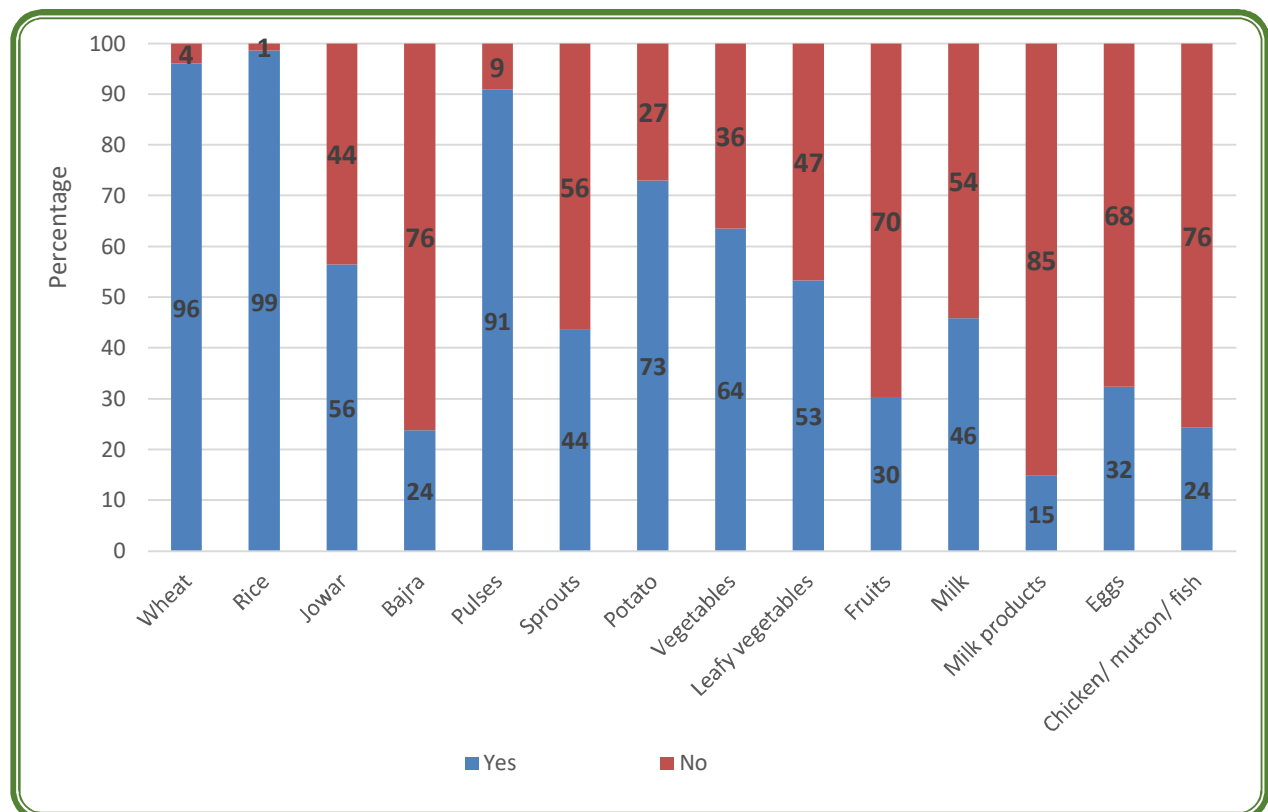


Chart 11: Consumption pattern of food items during lockdown



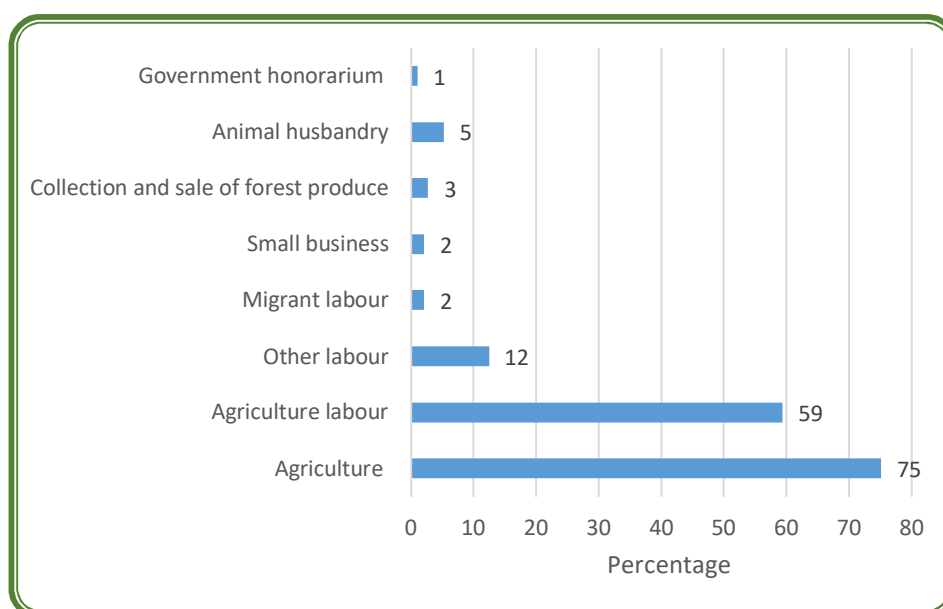
1.2 Erosion of farm-based livelihoods

In this subsection we look at the livelihoods of women cultivators and those engaged in agricultural wage work primarily. Livestock was not a major occupation among these women although several had backyard poultry, goats and some had cows and buffaloes too.

Work women do

Those who own land or are cultivating family owned lands or cultivating leased or encroached lands reported being engaged in multiple livelihood activities at the same time. Wage labour was an important part of their livelihood activity. The period of the lockdown is in fact considered as the lean season for agricultural operations and which is when women would look for wage work.

Chart 12: Occupations of the women (Percentage) (N=946)



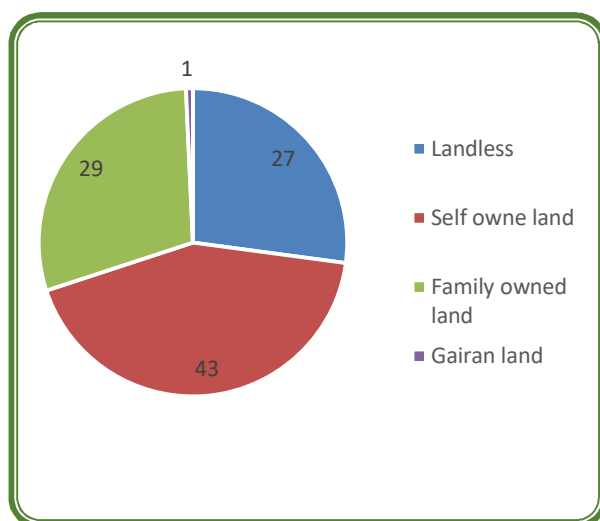
This shows that a majority of the women are engaged in agricultural cultivation and labour work. Both these categories of work were considerably affected by the lockdown and the impacts can be seen from the charts that follow.

Women Cultivators

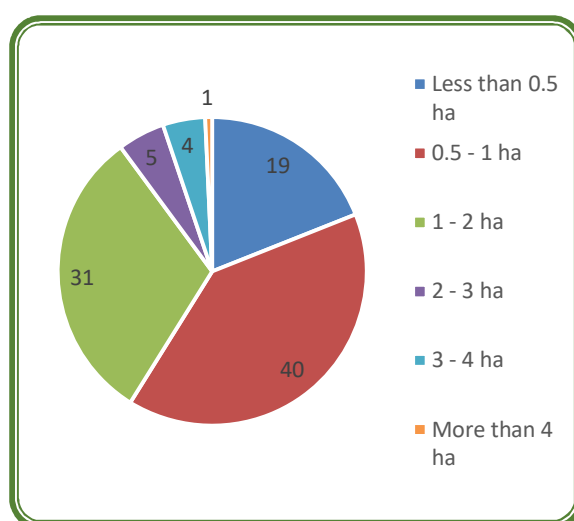
Land ownership and land size

Among the women 27% were landless and 43% owned land while 29% belonged to families that owned land and 1% are cultivating community land which is not in their name. Those who did own land and cultivated it however largely belong to the category of small and marginal farmers with a landholding not more than 2 ha. Thus, most of them had to depend on multiple livelihood options as is indicated in the chart that describes the occupations.

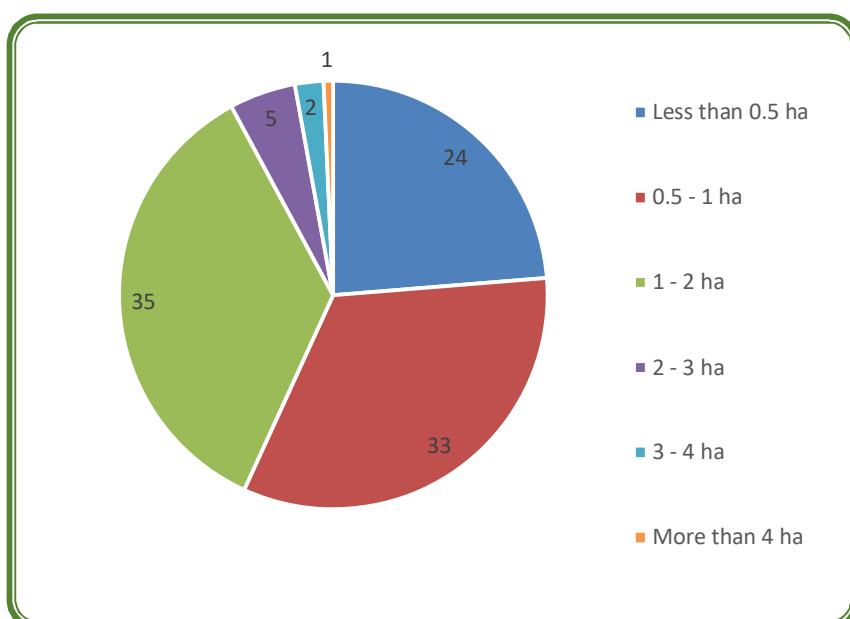
**Chart 13: Landholding
(Percentage) (N=946)**



**Chart 14: Landholding size of
self-owned land (Percentage)
(N=406)**



**Chart 15: Landholding size of family-owned land
(Percentage) (N=278)**



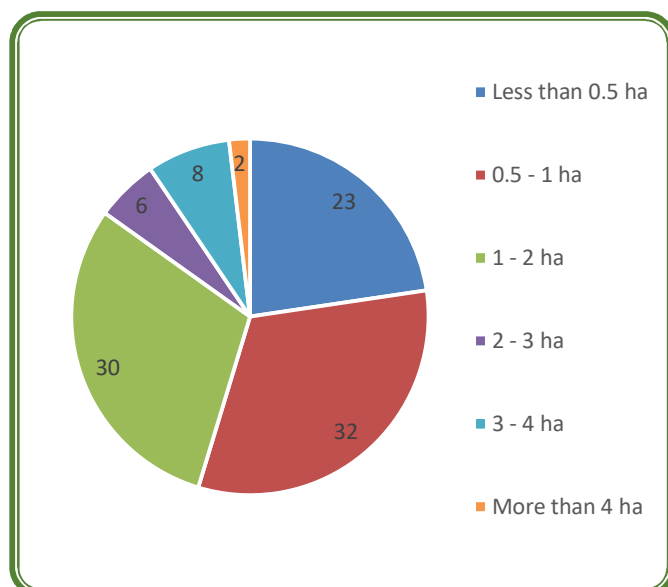
Land leasing

Our sample included women who have been leasing in land on a regular basis. These come from a mixed group of landed and landless families. Of the 53 women who lease in land for cultivation 23% lease in less than 0.5 ha, 32% lease in between 0.5-1 ha and 30% lease in between 1-2 ha.

27% were landless and 43% owned land while 29% belonged to families that owned land and 1% are cultivating community

90 % category of small and marginal farmers with a landholding not more than 2 ha.

Chart 16: Landholding size of land leased in 2019-20 (Percentage) (N=53)



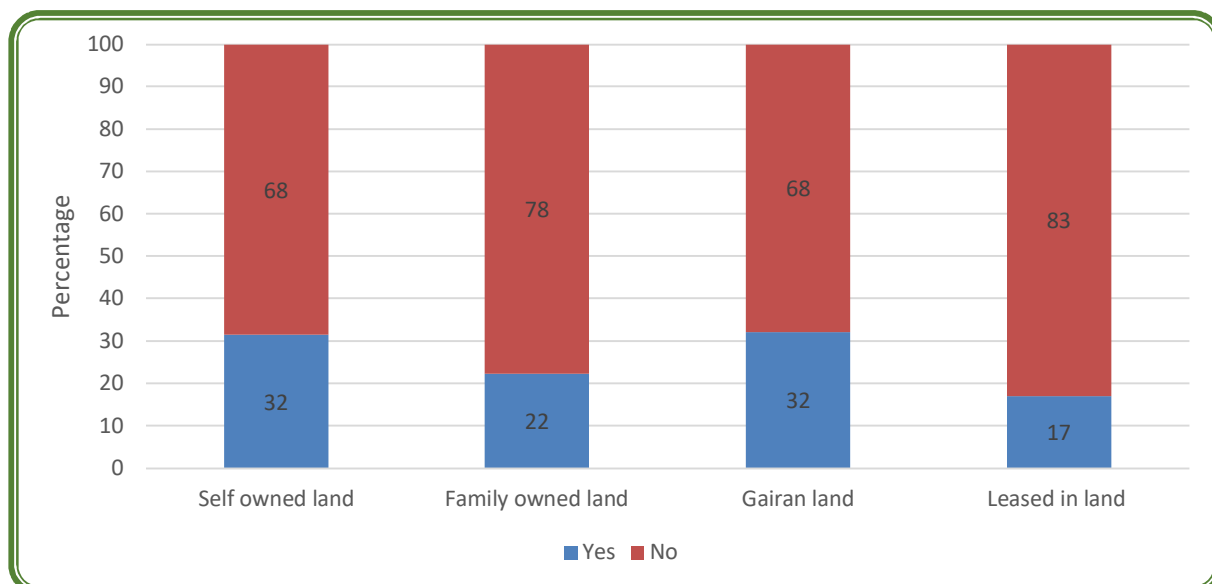
Irrigation

Among other inputs, water is critical to enhance agricultural production. Only 32% of the self-owned land is irrigated. A similar picture can be seen in the chart below for all kinds of land being cultivated by the women. Although a detailed enquiry into irrigation was outside the scope of this study, most women reported in our in-depth interviews that they could irrigate their lands only for one season in a year and that too often from water that was a shared resource.

Not only are the women cultivators small and marginal holders but they do

not have irrigation facilities either. Which is also why many of them depend on wage labour after the Kharif operations.

Chart 17: Landholding wise availability of irrigation (Percentage)

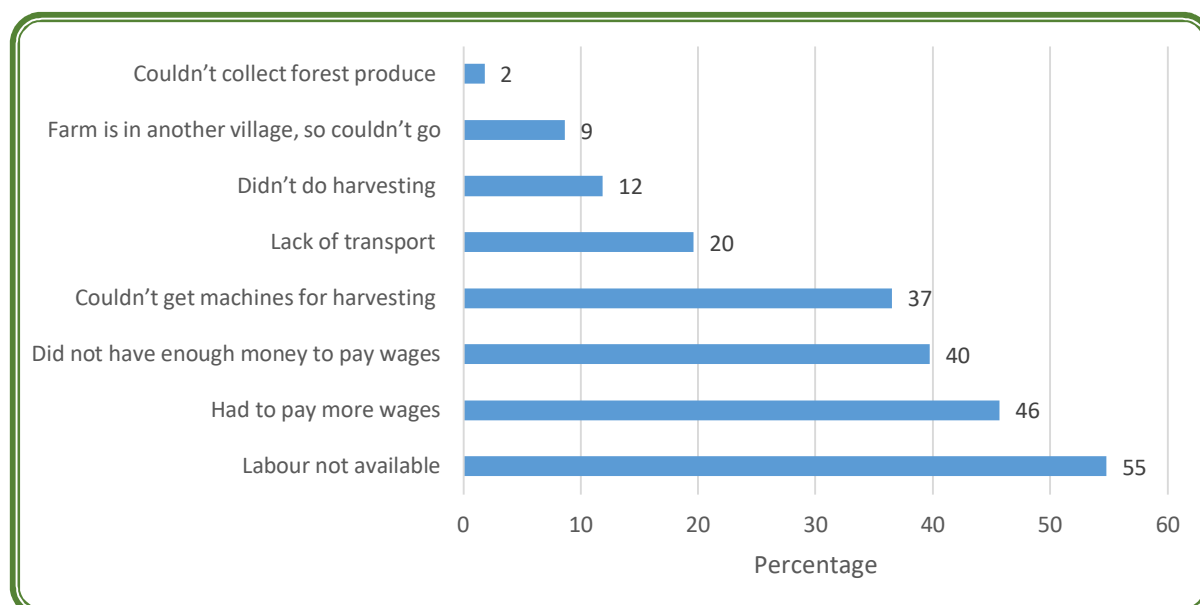


The impacts of the current crisis on their livelihoods need to be seen in the context of the vulnerability described with reference to land holding size and irrigation.

Harvesting and marketing of produce

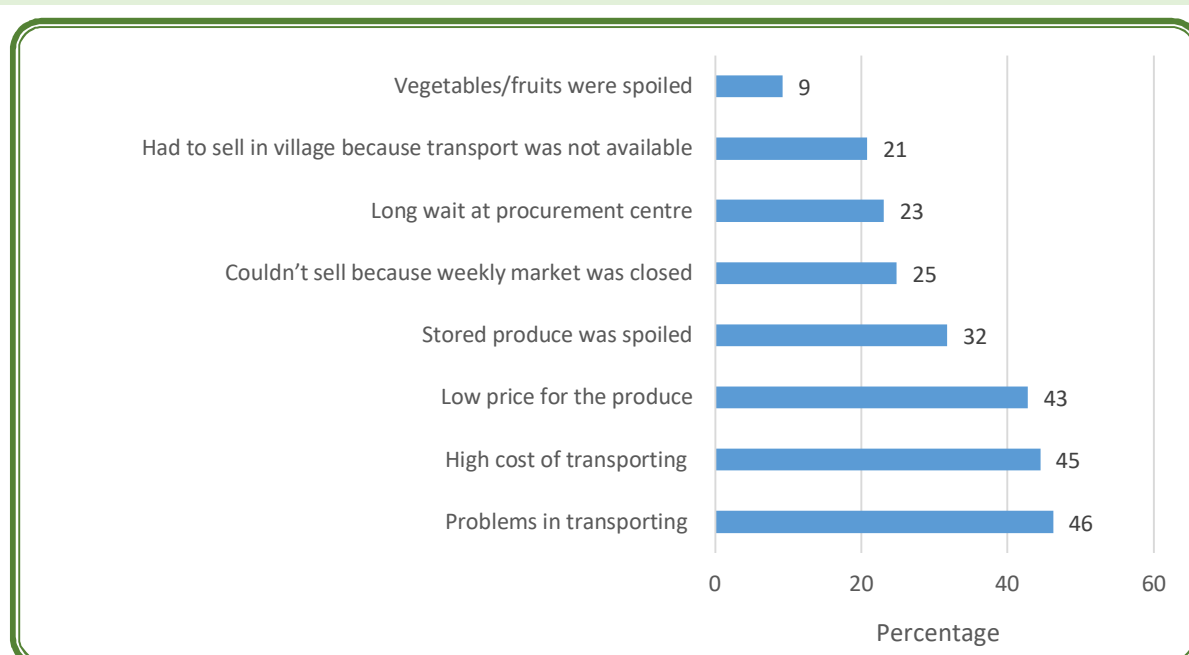
Of the 711 women actively engaged in cultivation 219 (30%) said that they had unharvested produce in their fields at the time of the lockdown and therefore faced several problems related to harvesting. These are seen in the chart below

Chart 18: Problems in harvesting during lockdown (Percentage) (N=219)



An overwhelming reason for lack of harvesting was associated with labour, non-availability of labourers being the primary one. However increased wage rates, absence of cash to pay for labour were also among the other reasons cited by the women. Moreover, during the lockdown 37% women reported non-availability of harvesters and other equipment. Some of the women live in their natal villages but travel regularly to their marital villages for cultivating land. The lockdown did not permit them to travel out and hence they could not harvest the produce and lost out significantly as a result and evidently no one from their marital homes seem to have supported them in harvesting the produce.

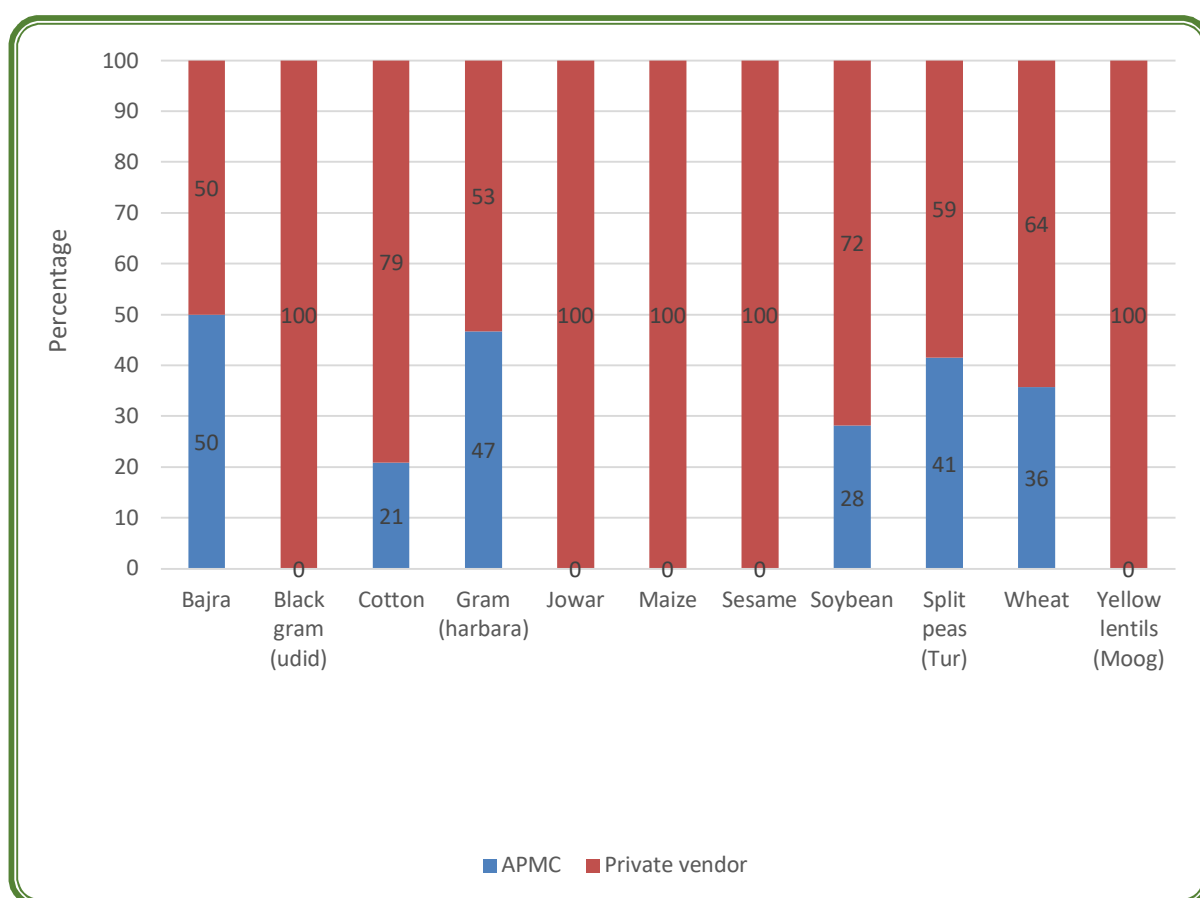
Chart 19: Problems in marketing during lockdown (Percentage) (N=173)



As far as marketing of the produce is concerned, among the 711 cultivators 173 could not market their produce when the lockdown was announced. These crops included those that were cultivated in the previous Kharif but were held on for better prices or for other reasons. Closure of public transport, lack of vehicles, increased transport costs, fall in prices and damage of the produce were cited as the main problems in selling of the produce. Several women also sell eggs, milk, vegetables in the neighbouring larger villages. The lockdown did not permit them to do this either as a result of which the damages multiplied. This indicates the need for storage facilities for women both in the times of pandemic but also in a non-covid world which is anyway unequal.

In terms of which markets were available the two charts below show us a crop-wise distribution of place where produce was sold. Among the women who sold their produce in this period, 74% sold it through traders into the open market and 26% sold it to the government mandis. From in depth interviews it is evident that those who did sell to the mandis often sold it through the private traders as government mandis have not been very accessible to women farmers at other times as well.

Chart 20: Major crop wise place of sale (Percentage)



Produce that is sold through the private traders often does not get the price announced by the government under the MSP scheme. Yet why do women sell their produce to private traders? Is it limited to the current crisis or is it a regular practice? Those women who do sell at the government mandis mentioned that a closure of these mandis compelled them to sell their produce in the open markets at a lower price. However, most women said that as a regular practice they sell their produce through private traders in the open market for reasons ranging from lack of required documentation to be able to sell at the government mandis or the fact that the total quantum of their produce is less and importantly because they find it very difficult to negotiate in the very male dominated mandis. Women also shared with us that sales to the government mandis are also often done through agents for the same reasons mentioned above. So, either way for women, it is the private traders who are critical in the marketing of their produce. The chart below shows reasons why women sold their produce through the private traders.

Chart 21: Place of sale (Percentage) (N=231)

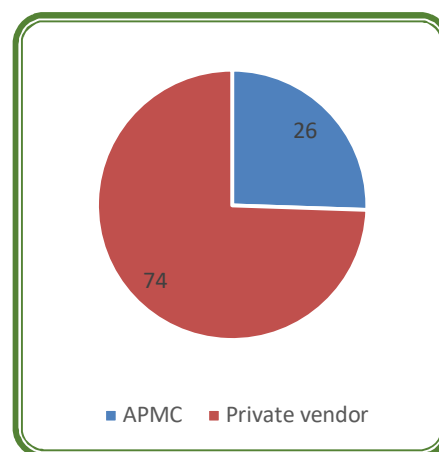
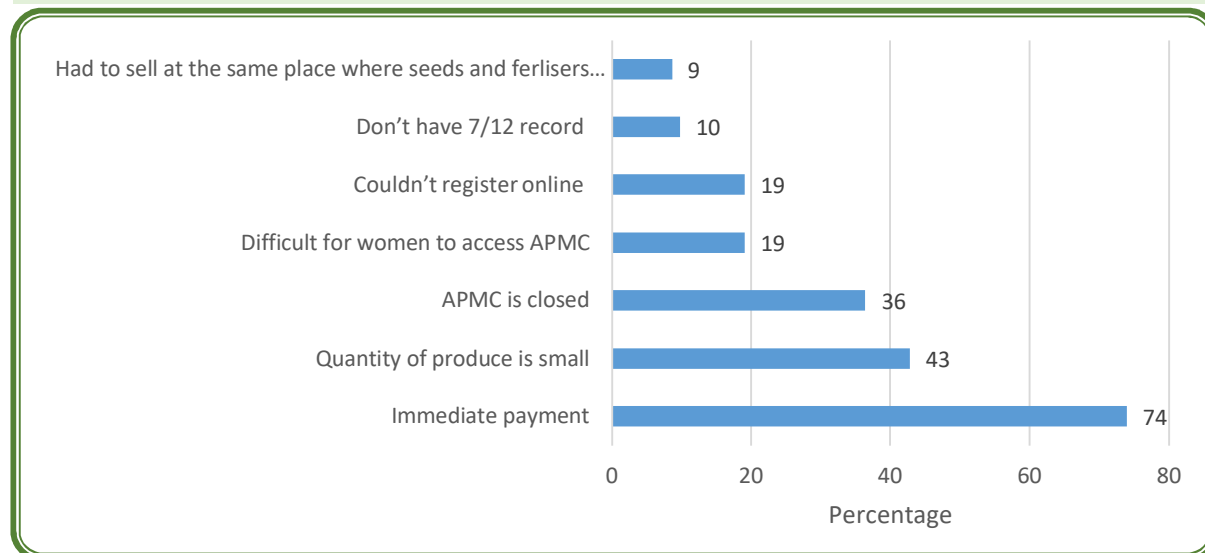


Chart 22: Reasons for selling to private vendors (Percentage) (N=173)



Losses suffered

The Chart below show us the crop-wise economic losses suffered by the women during the lockdown. It compares the prices under MSP (2019-20 both Kharif and Rabi) and the prices at which women were able to sell their produce last year and during the lockdown. A more detailed analysis may be warranted to see the impacts on their incomes which was not within the scope of this study.

Chart 23: Crop-wise average difference in price during lockdown from the sale in previous season (Rs per quintal)

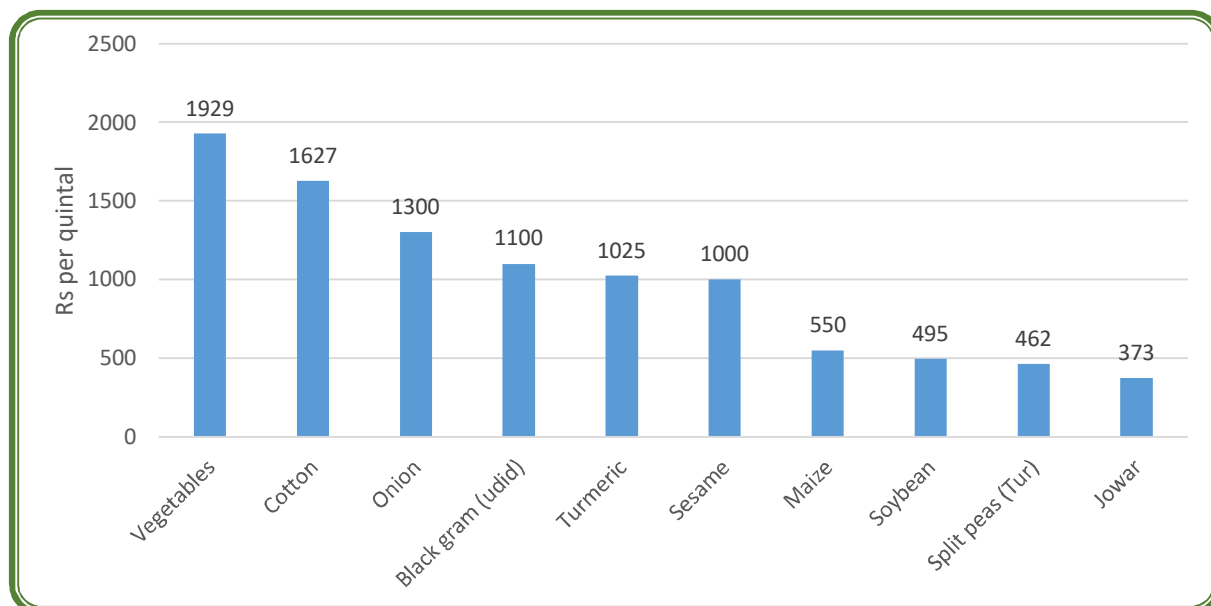
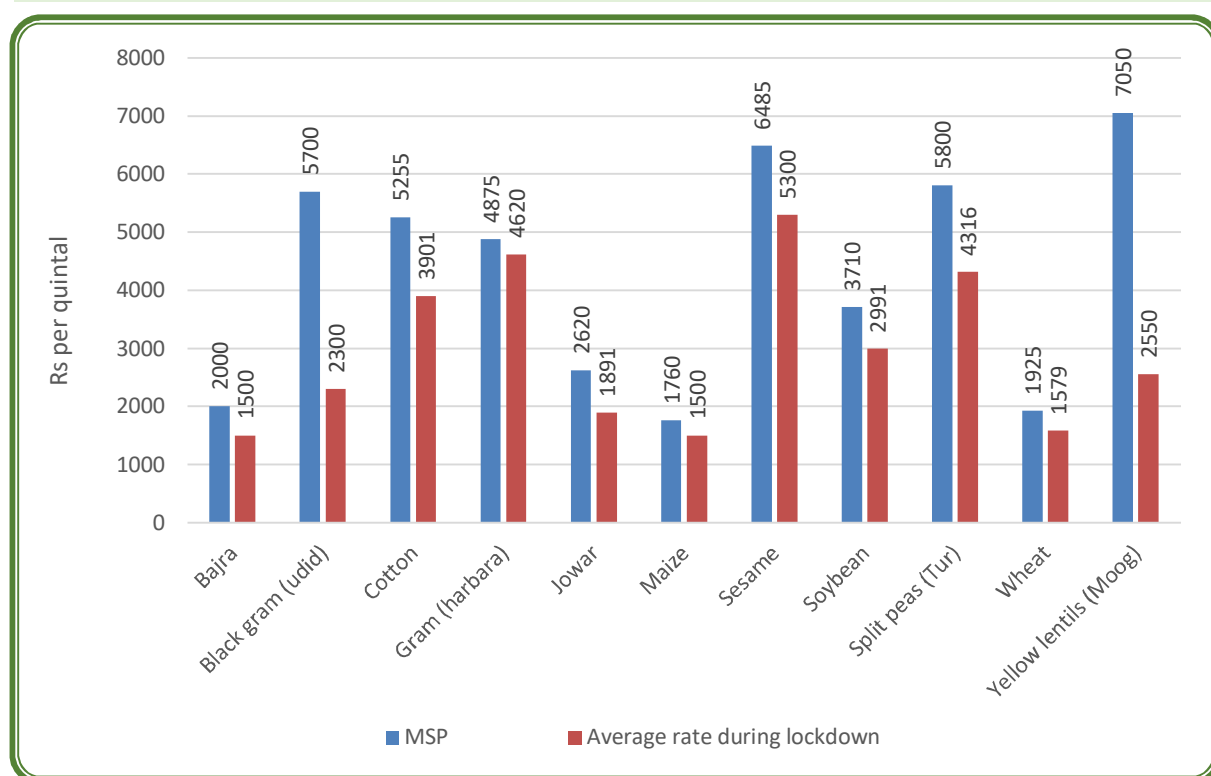
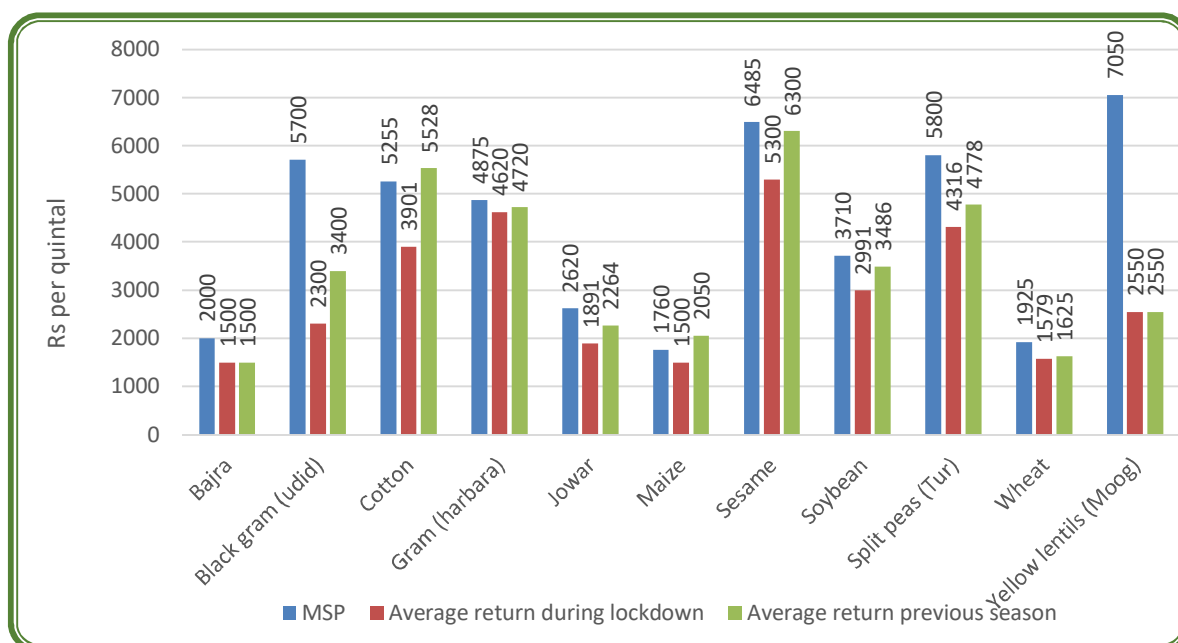


Chart 24: Crop-wise comparison of average price received during lockdown with MSP for 2019-20 (Rs per quintal)



Source: Refer to the MSP [here](#)

Chart 25: Comparison of prices received during lockdown and previous year with MSP



Increasing liabilities

The issue of repayment of old loans and accessing new loans becomes critical given that women have lost out on their earnings and in several cases their cost of production too has not been met. Last year 352 women (50%) took loans from various sources for agricultural operations. Chart below shows the sources of the loan in which apart from the banks women have also borrowed from other informal sources where the interest rates often range from 24-36% and sometimes even more. Among those who have borrowed, only 28% have been able to repay the loans, the remaining however have to grapple with the current situation where there is no cash in hand and less possibility of borrowing from the same or similar sources. The challenge in the upcoming Kharif is thus daunting.

Chart 26: Sources of loan taken for agriculture purposes during 2019-20 (Percentage) (N=352)

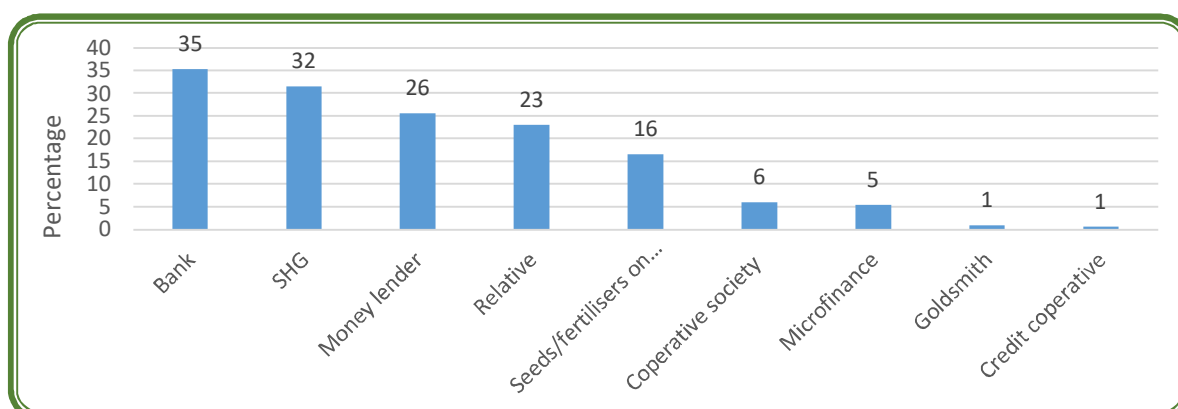
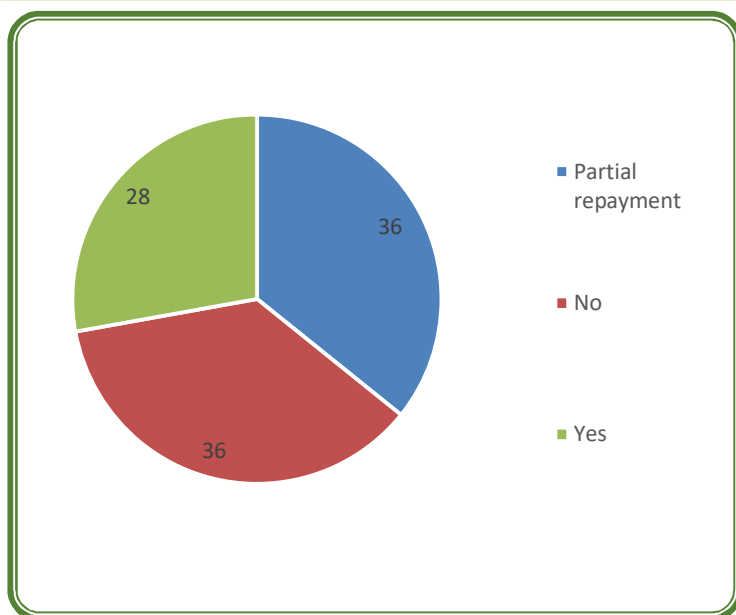


Chart 27: Repayment of loan taken for agriculture purposes during 2019-20 (Percentage) (N=352)

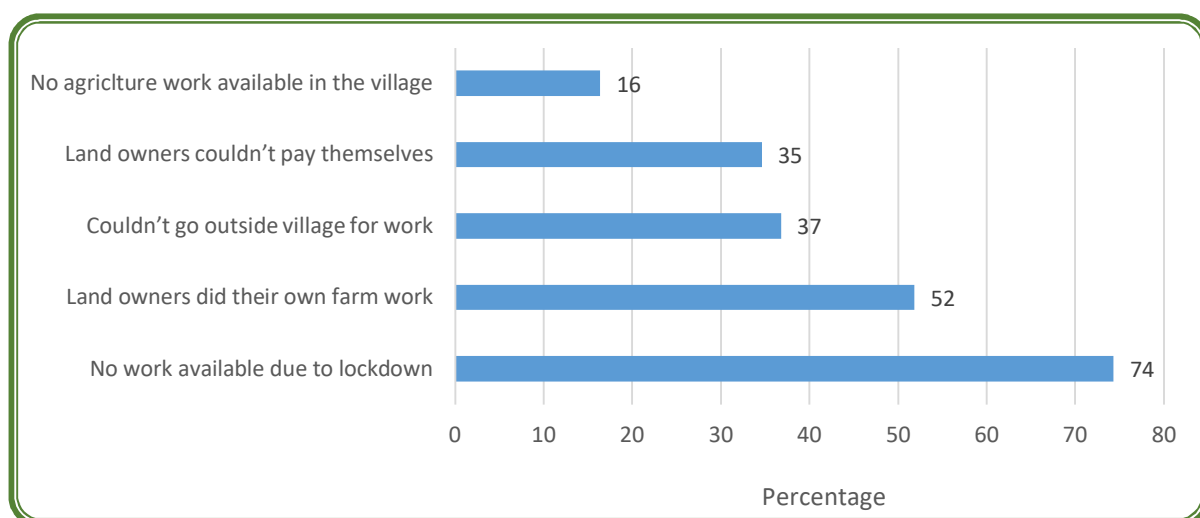


Nearly 72% were unable to make either partial or complete repayment of loans last year

Wage labourers

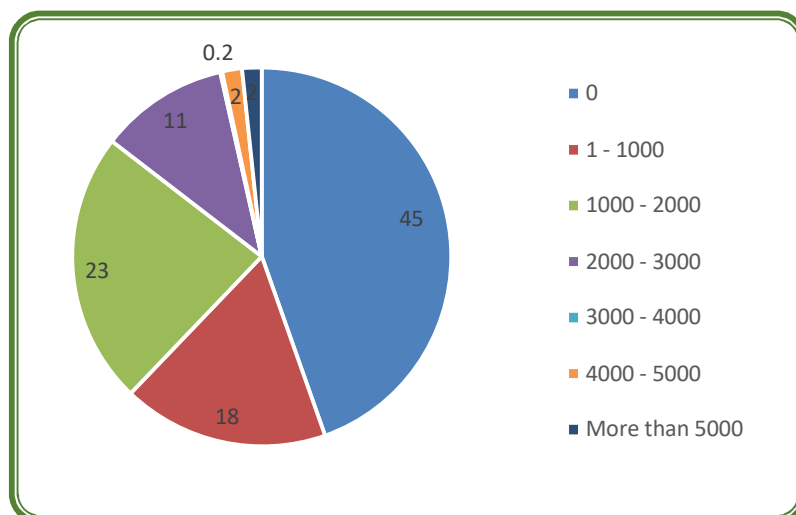
The lockdown brought a sudden closure of work, transport services came to a halt as a result of which labourers were left without work and cultivators without wage labourers. For most women cultivating dry lands, wage labour is their only source of income during the lean season. Among the 592 women who are engaged in wage labour, 45% of the women did not receive a single day of work since the lockdown was announced until the end of May.

Chart 28: Reasons for lack of/ decline in labour work during lockdown (Percentage) (N=592)



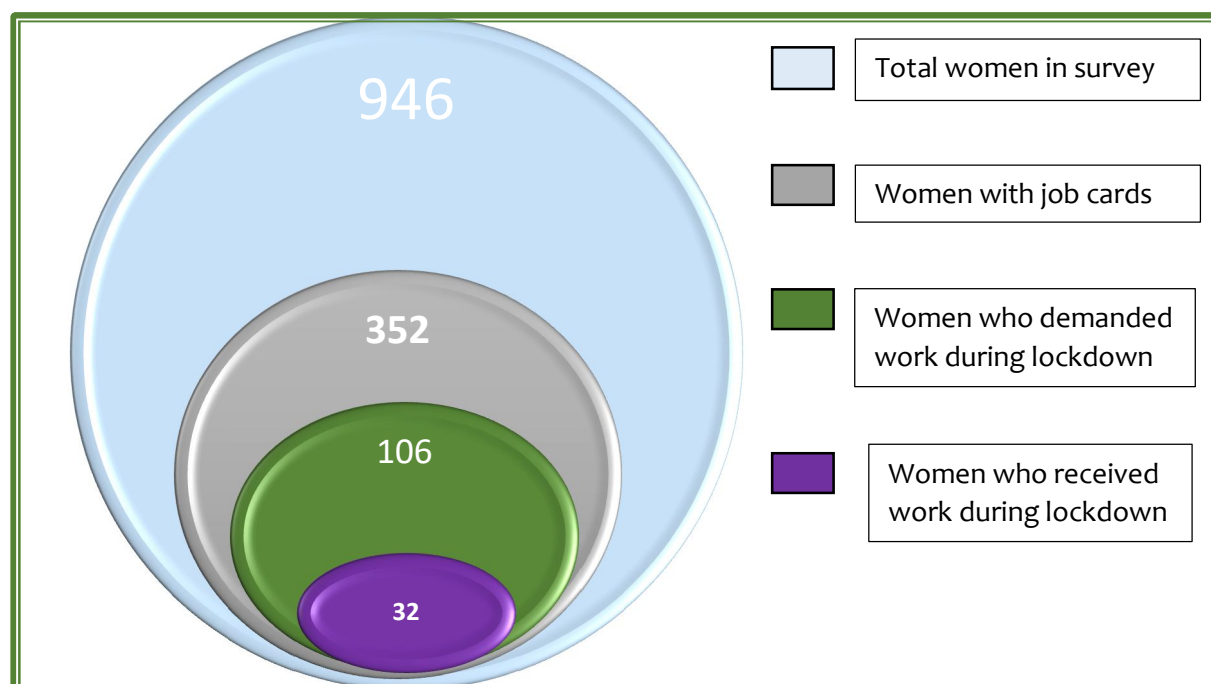
The chart below indicates the wages earned during the lockdown period.

Chart 29: Income (In Rs) received from labour work during lockdown (Percentage) (N=592)



MNREGS and EGS would have provided the much-needed support during the lockdown period, however this has not been the case as is illustrated by our findings. Among the 946 women who participated in the survey only 352 women had job cards. Among the 106 who put up a demand for work during the lockdown only 32 women got any work under MNREGS.

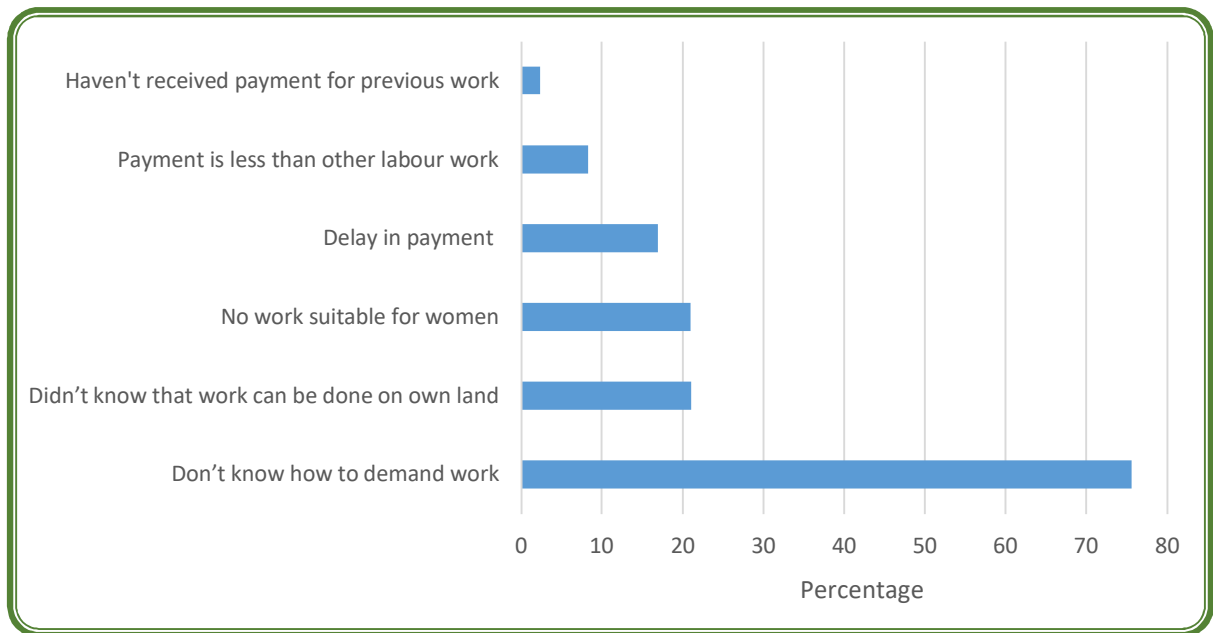
Chart 30: Status of MNREGA during lockdown (Numbers)



We also asked why only a small number of women demanded work under NREGS at the time when work was most needed. An overwhelming majority of 76% said that they do not know how to demand work under the MNREGS and that is a serious concern and also indicative of the fact that much awareness needs to be done among these women regarding MNREGS. Other responses included that NREGS work is often not fit for women or that payments are delayed and inadequate. Besides 21% said that women are not aware that farm

related works could be demanded under MNREGS. See the reasons reported by women in the chart below.

Chart 31: Reasons for not demanding work under MNREGA (Percentage) (N=840)



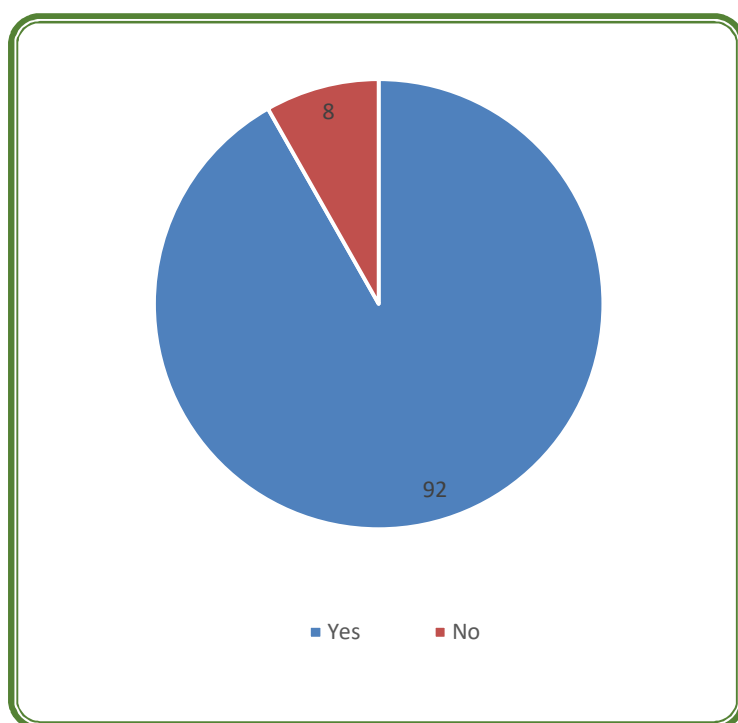
Section 2: Entitlements and cash transfers under PMGKY

On 26 March the Prime Minister announced a 1.76 lakh crore package under the name of Pradhan Mantri Garib Kalyan Yojna to provide relief to the poor during the lockdown. We have looked at the outreach of some of these measures i.e free rice, pension, Jandhan cash transfers, Ujjwala gas and PM Kisan. Tur dal had not reached the state till the survey began and hence there has been no enquiry around that.

2.1 Food security

Of those who did have ration cards an overwhelming 92% received the free rice announced by the government under the PMGKY. Tur dal had not reached the area when the survey was canvassed and hence the question was not asked. However even today we do not see the distribution of tur dal in any of the districts of MAKAAAM's work.

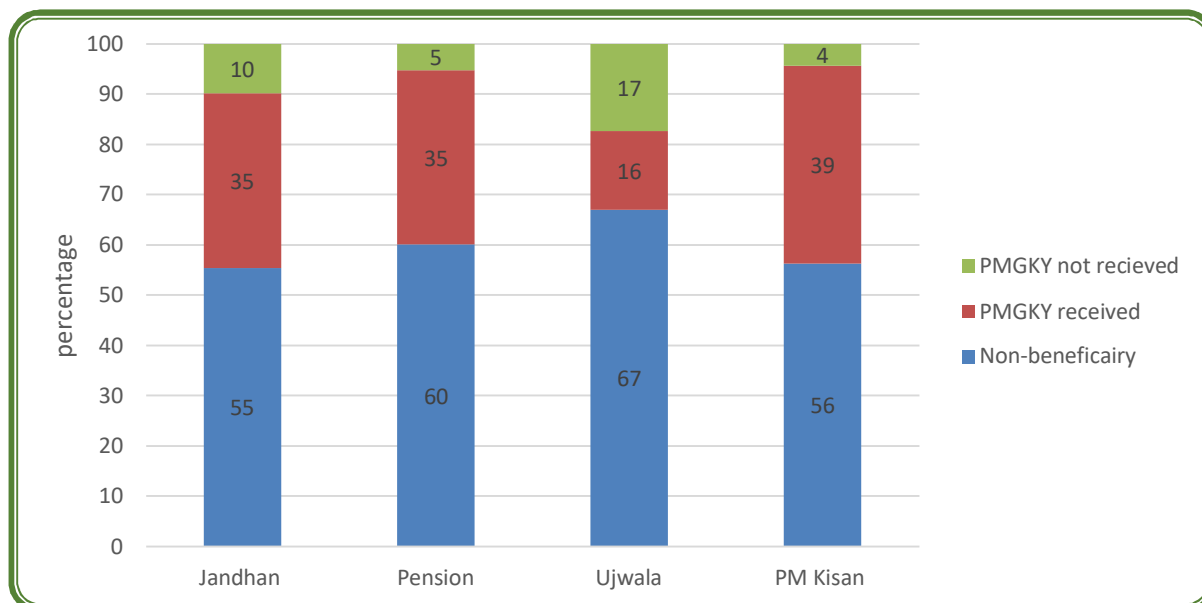
Chart 32: Free 5 Kg ration per person received in April (Percentage) (N=841)



2.2 Cash transfers

Under the Pradhan Mantri Garib Kalyan Yojna cash transfers were announced for various categories of poor women. Women Jandhan account holders were to receive Rs 500/month for three months, ex-gratia amount of Rs 1000 was to be deposited into the accounts of those receiving widow, old age or disabilities pensions; beneficiaries of the Ujjwala gas scheme were to receive free cylinders for 3 months and the PM Kisan beneficiaries to receive an advance allocation of Rs 2000/ for April.

Chart 33: Coverage under PMGKY (Percentage)



Jandhan accounts

Among the total women 55% do not have a Jandhan account at all. Among the 45% that do have a Jandhan account currently 35% received the Rs 500/- that had been promised under the PMGKY. But 10 % had not received this amount until the start of this survey by which time the second instalment too should have been received.

Pension

91% of our sample comprised of widows and the remaining were single in other ways. So, most were eligible for pensions and thereby the ex-gratia amount announced under the PMGKY.

Our data shows that 60% of them do not receive any kind of pensions. Of the 40% who are beneficiaries of pension scheme, 35% received the ex-gratia amount under the PMGKY and 5% have not yet received. Of the 378 that do receive pension 87% received some amount in their accounts in April. It was not clear whether this was the regular pension amount or the ex-gratia that was announced under the PMGKY as varied amounts were deposited around this time that. It is important to note here that considering that 91% of our participants are widows, only 40% receiving pensions suggests both vulnerability and exclusion.

Three free cylinders for Ujjwala beneficiaries

Of the total women 33% are listed as beneficiaries under the Ujjwala scheme and 67% are not beneficiaries. 16% received the benefits and 17% have not yet received any benefits from the scheme.

Pradhan Mantri Kisan Sanman Scheme (PM-KISAN Samman)

Of the 689 women belonging to land owning households 43% are beneficiaries of the PM Kisan Samman. 39% have received the Rs 2000 instalment and 4% were yet to receive it.

Cash in bank but not in their hands

In the initial week it was difficult for women to first find out whether or not money had been deposited and with that knowledge too it was difficult to actually withdraw that money due to various reasons that are evident in the table below. 33% women could not withdraw money even though money was deposited in their account as they could not reach the banks due to the lockdown. In some of the villages bank correspondents came up to the villages to distribute the money, but women said that the agents charged a commission for the same.

Chart 34: Problems in withdrawing pension and Jandhan amount (Percentage) (N=619)



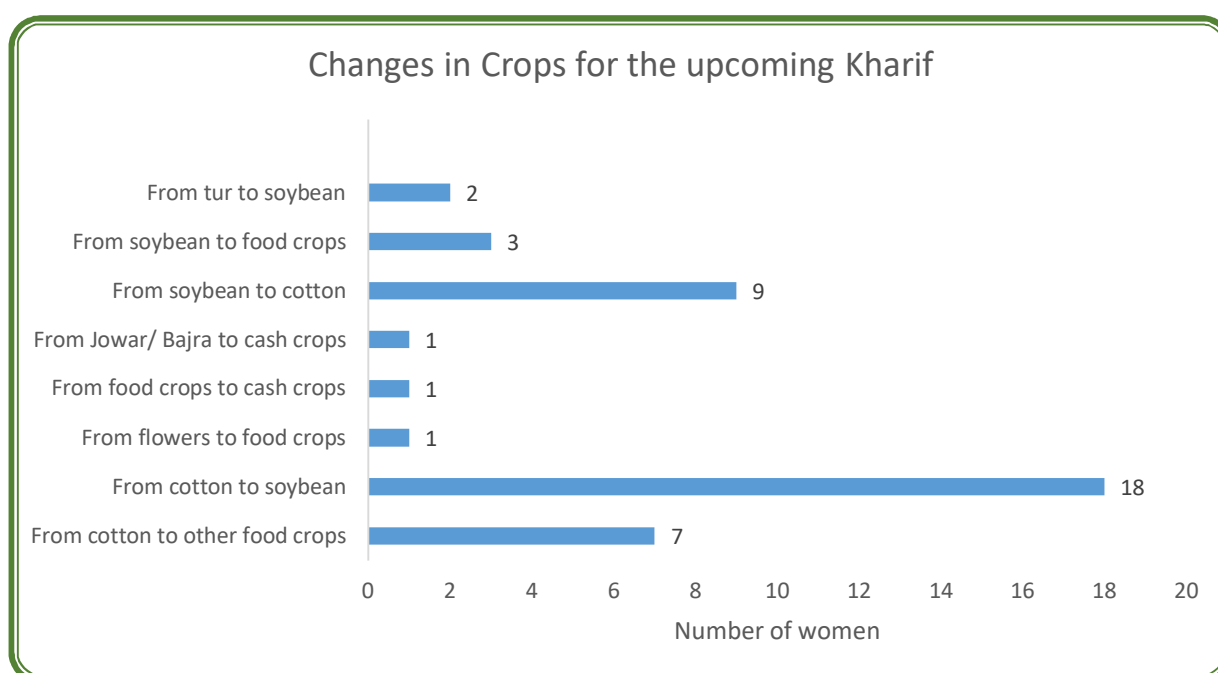
Section 3: Challenges ahead for farm-based livelihoods

Here we present the challenges that both women cultivators and wage labourers would be facing in the coming weeks. The immediate requirement for women cultivators is for various agricultural inputs that include seed, fertilisers and cash for hiring labour, renting tractors and machines for harvesting.

3.1 Women cultivators

Across the 17 districts women responded by saying that they would be cultivating the predominant crops grown in their areas. 94% women said that they would continue to cultivate the crops they were cultivating and only 6% said they would consider shifting to other crops. The chart below tells us about the shifts that women considered. Of the 42 women who said they would make the shifts only 11 said they would make a shift to food crops. The others would move from either cotton to soyabean or the other way around. The reasons cited for these shifts were reducing the cost of cultivation, uncertainty of markets, ensuring food security, requires less labour, less irrigation to cite a few.

Chart 35: Changes in Crops for the upcoming Kharif season



However, most of the women said that they would continue with the crops they cultivated in Kharif last year. Soyabean was the most preferred crop across various districts followed by cotton as can be seen in the map below. In our in-depth interviews and conversations with women farmers, they said that soyabean was less labour intensive and hence a crop of choice over cotton.

75% of the women who participated in the study are cultivating various crops. Here we present data for 620 women who are cultivating and have provided detailed information for the main crops cultivated by them in the last Kharif season. The purpose of this exercise is to enable us to estimate the expected costs for the upcoming Kharif season and the supports required by women farmers.

The costs presented in the section that follows are for last year which was a normal year in most respects. Given the pandemic and the lockdown that followed, it is likely that costs of all inputs including labour would have escalated. Nonetheless this still gives us a fair understanding of the requirements that need to be supported in the immediate term.

Map 2: Crops grown by women in the study area and average cost of cultivation (Rs/acre)

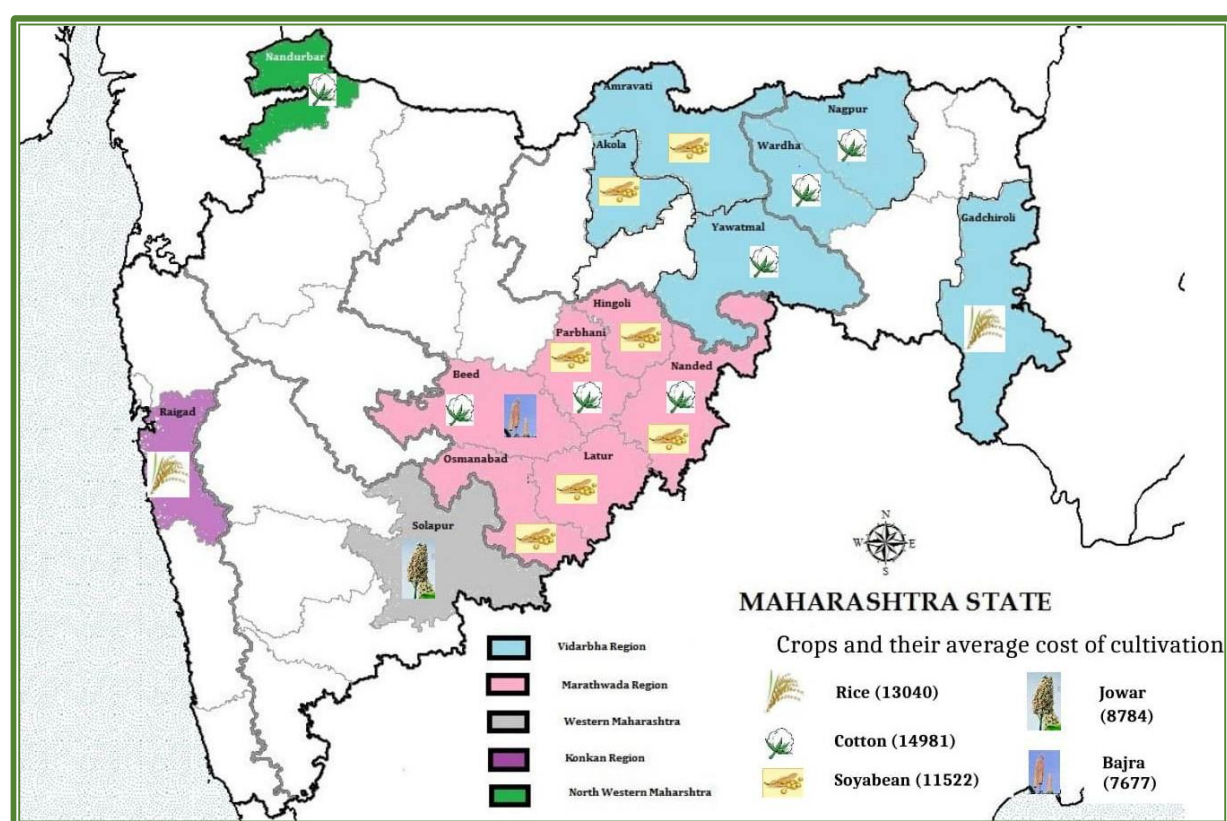
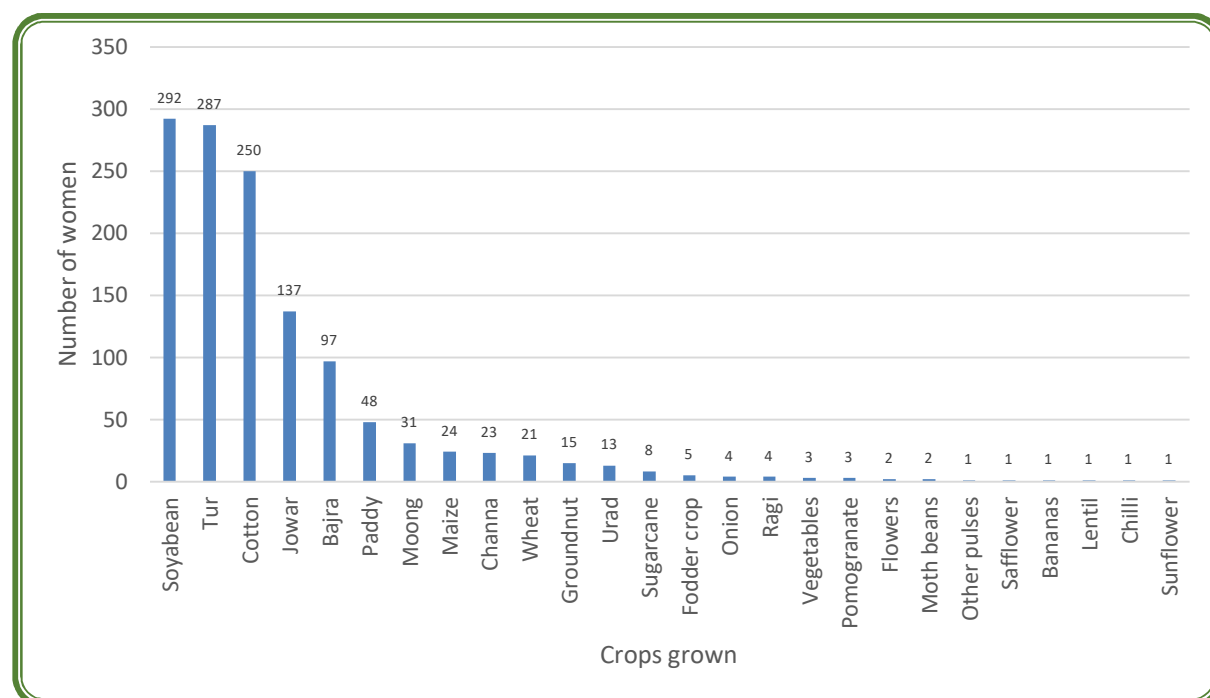


Chart 36: Major crops grown by women in Kharif 2019 (Number of women n=711)



Soyabean was the most cultivated crop across various districts followed by tur and cotton as can be seen in the chart above

For the major crops reported to be grown by women farmers the average cost of cultivation is discussed in this subsection. This includes costs incurred on seed, fertilisers and other inputs, labour work for weeding sowing and renting of tractors and machines for harvest as well. It is an indicative figure that is based on the reporting done by women. It also reflects increased input costs especially for seed due to delayed monsoons, or failure of rains, pest infestation etc.

The main purpose of this exercise was to indicate the required inputs for the upcoming season.

A detailed break up of agricultural inputs has been shown in the charts that follow.

Chart 37 below shows the costs required for seed, fertilisers and pesticides for the crops grown by women. Cotton requires Rs 8000/acre, Rice about 4700/acre and Soyabean requiring about 5700/acre. These are costs reported by women. In addition to the costs on seed, fertilisers and pesticides women reported costs covering pre-sowing to post harvest expenses to also include labour charges and transportation costs of the produce. However, the costs do not include family labour or any additional costs incurred to store the produce for any delays in marketing. The total costs reported per acre of the crops can be seen in the chart 38 below

Chart 37: Total costs for seed, fertilisers and pesticides (Rs/acre)

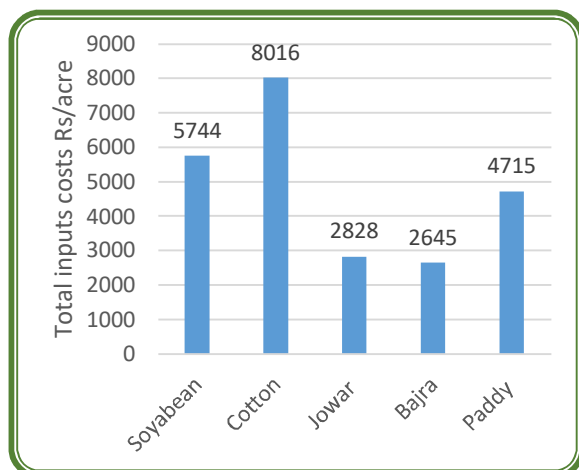
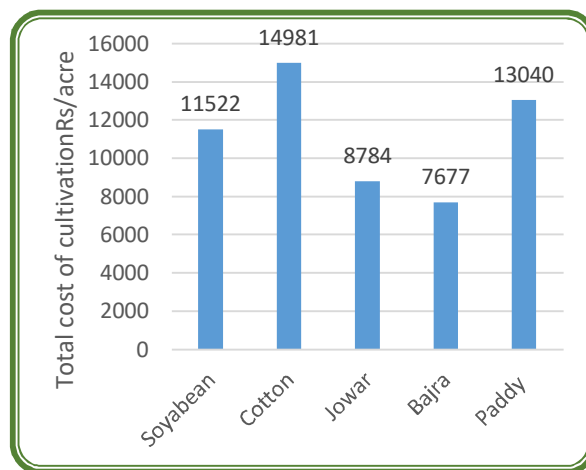
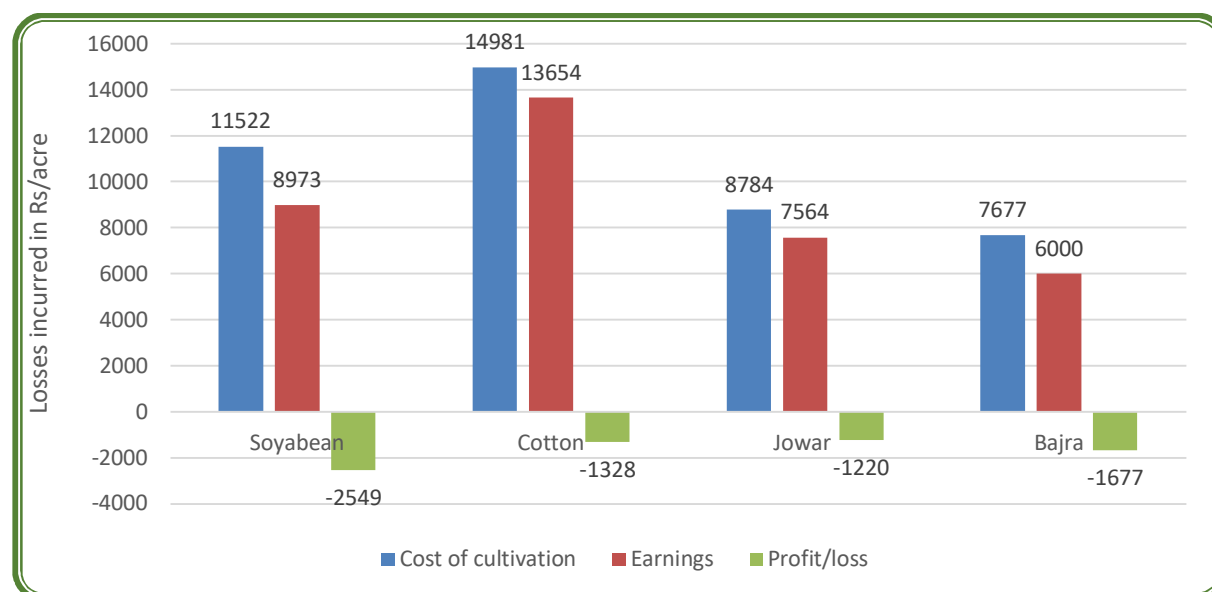


Chart 38: Total cost of cultivation for major crops grown by women (Rs/acre)



The chart 39 shows us the losses that women incurred as a result of the lockdown. Average production of these five crops was gathered for unirrigated lands. This was 3 Q/acre for cotton and soyabean and 4 quintals/acre for jowar and bajra for these districts and this broadly corroborated with the data presented in the Economic survey of Maharashtra 2019-20. Using this data, we calculated the earnings women got from the sale of their produce. The chart below indicates how the earnings did not meet the costs of cultivation, which did not include family labour, rent for storage etc. We could infer from this that women farmers have very little cash in hand to invest for the new season. A need for financial support is thus essential.

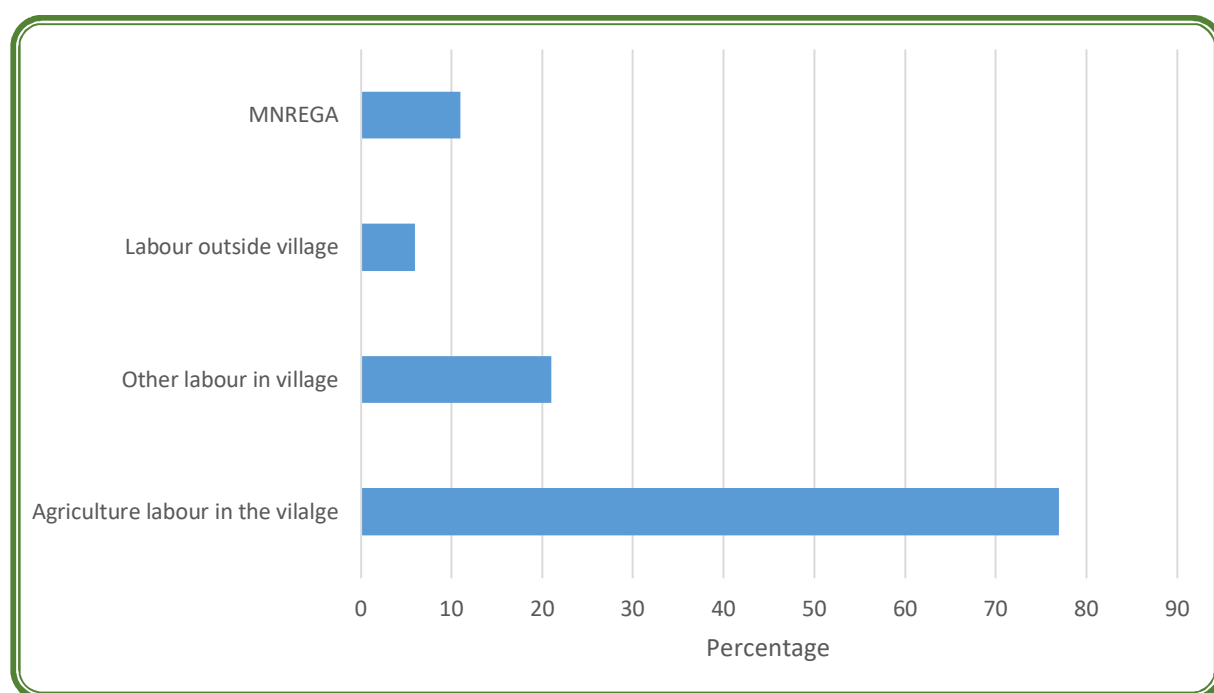
Chart 39: Losses incurred by women in the Kharif of 2019



3.2 Women dependent on wage labour

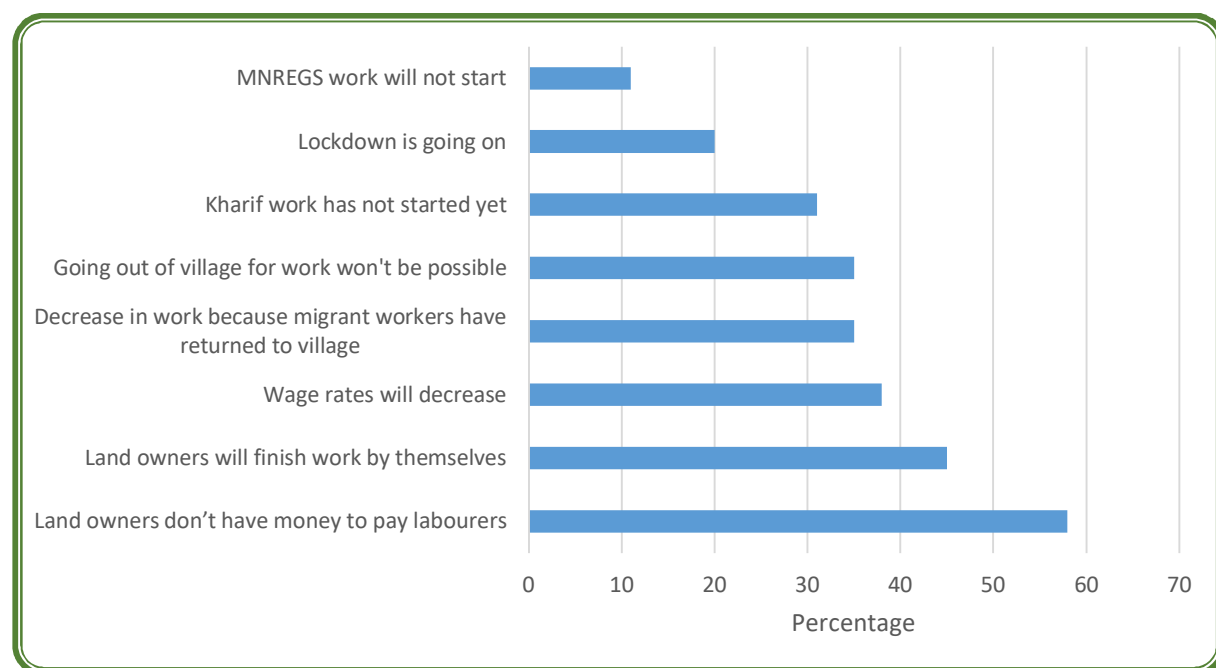
Most women depend on both wage labour and cultivation. The charts below show the problems women are likely to face with reference to wage work. 76% women were hopeful and responded positively in terms of likelihood of getting work in the coming season. Most of them (77%) said they would get agricultural work within the village itself. 21% thought they would get other labour work in the village. Only 11% thought that they can get MNREGS work.

Chart 40: Kind of work likely to get (Percentage) (N=71)



However, there were several uncertainties that were expressed as can be seen from the chart below. MNREGS work would not start, lockdown is not likely to be lifted soon, kharif work might be delayed for various reasons, going outside of the villages not possible, work would have to be shared with returnee migrants, decrease in wage rates. Notable among the reasons cited are the fact that land owners themselves do not have the money to pay wages and therefore much of the work would be done by themselves. This is a matter of concern and a challenge ahead.

Chart 41: Challenges for obtaining work in the upcoming season



Section 4: Key findings and way forward

The overall findings suggest that women farmers (to include cultivators and wage labourers) are in distress and require immediate support by way of cash, agricultural inputs and nutritious food. While the PDS seems to have reached a majority in the month of April, it is evident that PDS has been able to provide only rice and wheat. Several other requirements such as pulses, vegetables, oil, jowar bajra, milk, milk products etc need to be reached to these women.

Food and nutritional security and cash transfers

Key findings	Recommendations
<ul style="list-style-type: none"> Only ration card holders have received the benefits of ration. Wheat and Rice dominate their diets 92% received the 5 kgs free rice but tur dal had not reached the area 	<ul style="list-style-type: none"> Universalise PDS in the long run In the immediate term ensure food and nutritional security for at least the coming three months irrespective of ration card. Simultaneously start the processes of issuing temporary ration cards and addressing issues related to online verification Expand the PDS to include jowar, bajra, pulses, dals, oil, sugar and align it with food and nutrition centred agriculture.
<ul style="list-style-type: none"> Outreach of PMGKY is poor because beneficiary coverage itself has been low Only 40% women covered under the pension scheme; 45% under the PMJDY; 33% are beneficiaries of Ujjwala and 43% are beneficiaries of PM Kisan Samman 	<ul style="list-style-type: none"> Coverage of each of these schemes needs to be improved in order that they avail of all the benefits Amounts in each of these schemes is inadequate. Pension amount to increase from 1000/- to 3000/-month at least
<ul style="list-style-type: none"> 45% of the women did not get any work during the lockdown period. Those who did received less than Rs 1000 as wages in the last 2 months. Significant losses reported in women farmers incomes 	<ul style="list-style-type: none"> To compensate for loss of wages and incomes unconditional cash transfer of Rs 10,000/month to be made at least for the next 6 months to single women and women headed households This is to be calculated @Rs 375/day minimum wages
<ul style="list-style-type: none"> Cash in banks did not reach women due to the lockdown 	<ul style="list-style-type: none"> Village volunteers, bank mitra models should be introduced and implemented

Work

Compared to other states Maharashtra may see less numbers of returning migrants into its villages. Yet those who come will face an important challenge with regards to employment opportunities. Increasing numbers of workers looking for employment within the village will create competing demands on the few jobs that are likely to be available in the villages. Single women are most likely to be affected by this.

As a long-term measure, it would be important to do registration of those who return and their skill mapping in order to enable decent livelihood opportunities for all.

Key findings	Recommendations
<ul style="list-style-type: none">• Employment opportunities declined in farming as well as NREGS• Most women did not work on NREGS sites for various reasons including that they do not hold job cards• Most farm work done by family labour hence agricultural labour work was not available.	<ul style="list-style-type: none">• Immediate issuance of job cards to all the women who do not have them• Fill all posts of Rozgar sevaks with immediate effect and incentivize their payments• Start MNREGS and EGS works with immediate effect.• Additional 100 days of work under MNREGS to be given towards lost working days.• District level implementation needs to be monitored• Need to have a focused programme on awareness regarding NREGS and processes related to demanding work• Ensure that single women have access to work on a priority basis• Soil and water conservation works on their lands and works that help build their assets to be prioritized.• All precautions related to covid-19 need to be in place while starting works. For example, one site could have members from the same family• NREGS work sites should continue through the farming season.

Farming

In the long run there has to be a policy framework that ensures women's access to land, water and other natural resources. In farming we believe that the focus must shift from commodity-based agriculture to one that is centred on food and nutritional security and which needs to be aligned with the PDS. This has to be based on the principles of agro-ecological agriculture and needs to be supported through both guaranteed markets and prices as outlined in the Swaminathan report.

Key findings	Recommendations
<ul style="list-style-type: none"> 85% of the women have less than 2 ha of land Land is largely rainfed Main crops grown by women are Soyabean, Cotton, Paddy, Bajra and Jowar 75% of the women sell their produce through private traders and usually at a price which is less than the MSP Those who had to distress sell their produce during this lockdown faced huge losses Prices declined between Rs. 300-2000 for varied crops during the lockdown Women did not have spaces for storage of their produce to retain their produce until after the lockdown Women cultivators have never had access to guaranteed prices and markets something that got precipitated in this lockdown Only 28% women were able to repay their earlier loans borrowed from multiple sources As a result of this they have no cash in hand to invest in the upcoming season 	<ul style="list-style-type: none"> Focus on food and nutrition security centred agriculture and provide free seed and organic inputs accordingly Ensure a guaranteed price and market for the same Ensure that storage spaces are available for women. Open up unused government spaces and issue guidelines for the same with immediate effect. Agricultural centres at the village level and KVKs need to reach out to women farmers with information to enable crop choices. Procurement of farm produce to be done locally without any mediation. In AP SHGs have been able to engage SHGs in the process. Women wanting a shift from cash crops to food crops need support by way of information and assured prices and markets The MSRLM programme of UMED needs to provide for interest free loans to women farmers over and above the cash transfers recommended MFI loans need to be rescheduled without any additional increase in interest rates.

In the long run this could be seen as an opportunity to rebuilding, supporting and strengthening ecologically sound rural livelihoods of women. However, it means that robust investments need to be made in agriculture, water and other commons that women depend on and policies that help to protect and enhance their access to resources and not to dispossess them of it.

Lists of charts

No.	Title	Pg.No
1	Marital status wise distribution of the sample (Percentage) (N=946)	5
2	Caste wise distribution of the sample (Percentage) (N=946)	5
3	Age group wise distribution of the sample (Percentage) (N=946)	5
4	Education wise distribution of the sample (Percentage) (N=946)	6
5	Access to Ration card (Percentage) (N=946)	7
6	Type of ration card (Percentage) (N=894)	7
7	Ration received in the month of April (Percentage)	8
8	Food received in ration in April (Percentage) (N=841)	8
9	Other food items received during lockdown (Percentage) (N=946)	8
10	Skipping meals at any point during lockdown (Percentage) (N=946)	9
11	Consumption of food items during lockdown (Percentage)	9
12	Occupations of the women (Percentage) (N=946)	10
13	Landholding (Percentage) (N=946)	11
14	Landholding size of self-owned land (Percentage) (N=406)	11
15	Landholding size of family-owned land (Percentage) (N=278)	11
16	Landholding size of land leased in 2019-20 (Percentage) (N=53)	12
17	Landholding wise availability of irrigation (Percentage)	12
18	Problems in harvesting during lockdown (Percentage) (N=219)	13
19	Problems in marketing during lockdown (Percentage) (N=173)	13
20	Major crop wise place of sale (Percentage)	14
21	Place of sale (Percentage) (N=231)	15
22	Reasons for selling to private vendors (Percentage) (N=173)	15
23	Crop-wise average difference in price during lockdown from the sale in previous season (Rs per quintal)	16
24	Crop-wise comparison of average price received during lockdown with MSP for 2019-20 (Rs per quintal)	16
25	Comparison of prices received during lockdown and previous year with MSP	17
26	Sources of loan taken for agriculture purposes during 2019-20 (Percentage) (N=352)	17
27	Repayment of loan taken for agriculture purposes during 2019-20 (Percentage) (N=352)	18
28	Reasons for lack of/ decline in labour work during lockdown (Percentage) (N=592)	18
29	Income (In Rs) received from labour work during lockdown (Percentage) (N=592)	19
30	Status of MNREGA during lockdown (Numbers)	19
31	Reasons for not demanding work under MNREGA (Percentage) (N=840)	20
32	Free 5 Kg ration per person received in April (Percentage) (N=841)	21
33	Coverage under PMGKY (Percentage)	22

34	Problems in withdrawing pension and Jandhan amount (Percentage) (N=619)	23
35	Changes in Crops for the upcoming Kharif season	24
36	Major crops grown by women in Kharif 2019 (Number of women n=711)	26
37	Total costs for seed, fertilisers and pesticides (Rs/acre)	27
38	Total cost of cultivation for major crops grown by women (Rs/acre)	27
39	Losses incurred by women in the Kharif of 2019	27
40	Kind of work likely to get (Percentage) (N=71)	28
41	Challenges for obtaining work in the upcoming season	29

List of maps

Sr.No.	Title	Pg.No.
1	Geographical spread of the survey	4
2	Crops grown by women in the study area and average cost of cultivation (Rs/acre)	25

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