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State of women farmers in drought-prone areas of Gujarat and Maharashtra: Challenges and government initiatives

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ABSTRACT

Agriculture still remains the backbone of the Indian economy, with close to 60% of the population employed in agriculture and allied activities (Gupta). India is also a country very susceptible to climate change, being one of the nations most vulnerable to droughts and erratic monsoons. Gujarat and Maharashtra are two states in India specifically are prone to extreme weather events and water shortages. Women farmers play a crucial role for agriculture in India, yet they are often not given access to land, credit, ownership, and decision-making abilities. While the macroeconomic impacts of these climate shocks is often taken into consideration, the impact of these droughts on women specifically is ignored.

This study therefore investigates a critical gap in climate and development economics by addressing two research questions:(1) How are women farmers specifically affected during droughts in India? (2) Does the government have any specific policies for women farmers in Gujarat and Maharashtra and if so, are they effective? For this study, effectiveness amounts to the number of women that the policy could reach and non-discrimination across women farmers or beneficiaries. These questions are very critical to study since policymakers and researchers often ignore the impact of droughts on women farmers in India and this oversight leaves a vulnerable demographic unprotected in the country of India.

To answer these questions, qualitative secondary data was collected using peer-reviewed journal articles, policy documents, and reports.

Policy analyses shows that there are policies such as the Bhungroo initiative in Gujarat (UNFCCC) and the Women-Led Climate Resilient Farming (WCRF) programme in Maharashtra (United Nations Department of Economic and Social Affairs) which help women farmers get more access to land, ownership, and technology. However, many such policies do not focus on the specific challenges faced by women farmers such as social factors like intimate-partner violence. The study concludes by stating that there should be more targeted and gender-based

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policies for women farmers to effectively reduce their vulnerabilities during droughts.

Keywords: women farmers, droughts, Maharashtra, Gujarat, India

1. Introduction

With close to 60% of India's population involved in agricultural activities ("Towards Drought Free India"), agriculture remains the backbone of the Indian economy. India is also a country very susceptible to climate change, being one of the nations most vulnerable to droughts and erratic monsoons. While the macroeconomic impacts of these climate shocks is often taken into consideration, the impact of these droughts on women specifically is ignored.

Gujarat and Maharashtra are two states in India specifically are prone to extreme weather events and water shortages. They are also states where multiple households earn from agriculture-related activities. In these states, women are the silent pillars behind the working of the agrarian sector where they perform a great deal of physical labour while also managing household chores. This raises a critical question: **What is the state of women farmers in drought prone areas in India?** While men have the ability to migrate to urban centers, women often remain tied to the land and are left to be managing a fall in agricultural productivity as well as a rise in water shortages. This paper therefore explores the "triple burden" experienced by women: a loss in agricultural income, higher levels of unpaid labour, and institutional invisibility. Furthermore, the paper also evaluates a critical concern for the economy: **Does the government have any specific policies for women farmers in Gujarat and Maharashtra and if so, are they effective?** For this study, effectiveness amounts to the number of women that the policy could reach and non-discrimination across women farmers or beneficiaries.

Droughts are a recurring crisis in India, with approximately 68% of India's total geographical area is considered drought-prone. Recent data from the IMD shows that 2024 was the hottest year in India since 1901 with average temperatures rising by 0.65 ℃ above normal. This heat accelerates soil moisture loss and leads to agricultural droughts. Agriculture remains the "vertebral column" of the Indian economy, supporting over 60% of the population, yet it remains almost entirely dependent on the Southwest Monsoon for 70-80% of its annual rainfall. As droughts trigger male-dominated migration to cities, women are left to manage nearly 75% of all agricultural activities, despite owning less than 13% of the land.

Gujarat experiences severe droughts every 3 to 4 years, with over 60% of its land classified as drought-prone. The Saurashtra and Kutch regions are the hardest hit due to their semi-arid climates. Additionally, in districts like Junagadh and Jamnagar, meteorological droughts often last for over 30% of the months in a year, leading to a critical reliance on deep tube wells which are increasingly running dry. For women in Gujarat, drought is not just a crop failure but a

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livestock crisis. As water disappears, the burden of maintaining cattle and animal husbandry falls exclusively on women, who must travel longer distances to keep the household's secondary income alive.

In early 2024, drought conditions were so severe that they encompassed 66% of Maharashtra's administrative areas, leading to massive crop losses. In the Marathwada region, the scarcity of water has birthed extreme social survival tactics. The "Water Wife" phenomenon involves men taking additional wives solely to ensure the household has a dedicated laborer to fetch water, highlighting how climate stress devalues women's social status. The Vidarbha region remains a hotspot for agrarian distress, characterized by high rates of informal debt and farmer suicides. For women farmers in this region, the loss of a male head of household during a drought year leaves them with unpayable debts and no formal access to the land titles required for government relief.

The structure of the paper is as follows: Section 2 presents the methodology. Section 3 presents the findings and analysis and Section 4 concludes the paper.

2. Methodology

The research conducted followed a two-step data collection process in order to address both the research questions.

Firstly, for research question 1, *"How are women farmers specifically affected during droughts in India?"*, a literature review was conducted using Google Scholar. The keywords used in the search are mentioned in *Table 1: Keywords for literature review* below. The aim was to find peer-reviewed articles, case-studies, and reports with relevant information on the gendered impacts of droughts in India. An initial screening process for article titles was conducted, followed by a review of abstracts for seemingly relevant articles. Sources which directly addressed social and economic aspects for women farmers were further studied and analysed. Relevant findings from these articles was then synthesized.

Second, for research question 2, *"Does the government have any specific policies for women farmers in Gujarat and Maharashtra and if so, are they effective?"*, information was collected through the Google search engine. The keywords used in the search are mentioned in *Table 1: Keywords for literature review* below. The aim was to find government documents, policy reports, and credible institutional sources related to women farmers in Gujarat and Maharashtra. An initial screening process for search results was conducted by reviewing titles and their introductory sections. Sources which directly addressed relevant policy documents were further studied to find out specific objectives, implementation techniques, and the policy outcomes. The 'effectiveness' of each policy was then evaluated through a comparison of policy aims with

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evidence of the outcomes produced through official government documents, academic studies, and other relevant secondary sources.

The collective data gathered from both research questions was synthesized and compared in order to evaluate the drought impact on women farmers and the effectiveness of government intervention through the use of thematic analysis.

Table 1: Keywords for literature review

Research question	*Keywords/ search string*	*Source*
RQ1: How are women farmers specifically affected during droughts in India?	drought india impacts on women agriculture, gendered effects of droughts, women india droughts, droughts women violence India	Google Scholar
RQ2: Does the government have any specific policies for women farmers in Gujarat and Maharashtra and if so, are they effective?	Policies for women farmers in Gujarat, Policies for women farmers in Maharashtra	Google search engine

3. Findings & Analysis

3.1 How are women farmers specifically affected during droughts in India?

Evidence suggests that droughts have a disproportionately negative impact on women's labour market outcomes in rural India. Data from individual panel-level surveys (2010-2014) across eight Indian agro-climate zones shows that women's workdays fall by 19% more than those of men's during a drought in India. (Afridi et al.), highlighting a gendered impact of climate shocks. From a labour economics point of view, droughts act as adverse supply shocks that lead to a fall in labour productivity and employment opportunities. Men in such rural cities are more likely to respond to these shocks through migration to urban labour markets, which allows them to

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maintain the same level of income. In contrast, women are constrained to staying at home due to their lack of mobility caused by societal norms and intra-household role allocation. This therefore results in a sharp contraction in female labour supply. Evidence shows that, in India, 80% of women are more likely to seek for work than men but are unable to do so due to their geographical immobility and domestic responsibilities (Afridi et al.). Such constraints are further increased through droughts since women's unpaid labour increases due to tasks such as water collection and household management, causing an increase in the opportunity cost of engaging in paid employment. This therefore leads to women's real farm wages fall by 38.1% and their daily real wage earnings fall by 11.4% since they are forced to continue working in the shrinking farming sector (Afridi et al.)

A study by Roy and Hirway (2007) in the rural areas of Gujarat for one year show that during droughts and climate shocks, women are often sent to collect water for their households, which reduces the time for women to participate in income-based activities (Bahinipati). This leads to the challenge of time poverty, where women earn lesser despite their willingness to work, reinforcing the earlier finding of disproportionate decline in work days. The increased time burden also generates negative spillover effects at the household level. As women allocate more time to essential survival tasks, children, particularly girls, are more likely to be withdrawn from school to assist with domestic responsibilities, leading to a decline in human capital accumulation. Furthermore, the physical strain and reduced access to adequate nutrition during drought periods negatively impact women's health, lowering their productivity and long-term earning potential. From an economic perspective, these effects highlight how droughts exacerbate existing gender inequalities by simultaneously constraining labour supply, reducing human capital formation, and increasing non-market labour demands on women.

Qualitative evidence from rural Gujarat helps further reinforce the quantitative evidence previously found that droughts disproportionately burden women in India. Using a qualitative field study based on village interviews and discussions with the rural women of Gujarat which took place in 2001 after the Gujarat drought and Bhuj earthquake, researchers found that during periods of environmental stress, women farmers in India repeatedly emphasised the current lack of employment opportunities (Enarson). This supports the findings that, women are willing to participate in the labour market but are unable to do so due to structural barriers during drought periods. It is seen that women farmers enter into the labour market with significantly lower assets than men such as limited access to land, saving, credit tools, and transportation. This leads them to being less adaptable to climate shocks such as droughts. It is also seen that women in such rural areas tend to have limited access to childcare, education, healthcare, and insurance (Enarson) which increases their long-term economic vulnerability. These findings complement the earlier evidence of time poverty and labour market exclusion by showing that pre-existing

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inequalities amplify the effects of droughts and leads to the marginalisation of women farmers in rural India.

Beyond labour market impacts, droughts also intensify women vulnerabilities in rural India. Research shows about 31% of women in India have suffered intimate partner violence as of 2015 (Rai et al.) and that one in every three women in India has experienced intimate partner violence at least once in their life and this is intensified through the effect of droughts (Dehingia et al.). Evidence from a study taken place in 2023 which analysed data from 2 rounds of a nationally representative survey using prefcipitation-based droughts and socioeconomic droughts by a nationally representative sample of 122,696 women shows that women farmers in drought-prone areas are more likely to experience physical, emotional, and even sexual violence. (Dehingia et al.). Furthermore, the study also shows that such violence is linked more with socioeconomic droughts than with precipitation-based droughts which reinforces that such effects are not caused by merely reduced rainfall but instead the economic hardships that households face during droughts. The study shows that women in such socioeconomic droughts areas are 34% more likely to experience physical violence (*aOR=1.34*), 49% more likely to experience sexual violence (*aOR=1.49*), and 41% more likely to experience emotional violence (*aOR=1.41*), with results statistically significant at $p<0.001$. This can be linked to the economic stress caused by households during droughts, which causes a fall in income and increases financial insecurity. Such climate shocks can weaken women's bargaining power in households and it may lead them to be more vulnerable to forms of violence and abuse. This shows that droughts affect not only production and about markets, but also household dynamics.

However, the relationships are also not uniform across all contexts. A separate study using NFHS-4 data on over 30,000 women shows that while physical violence is strongly correlated with socioeconomic droughts the same does not apply for emotional and sexual violence (Rai et al.). This divergence in both these findings suggests that the impacts of droughts can be varied and complex and that there are also a lot of socioeconomic and demographic factors that affect the outcome for the women farmers. Both studies, however, do show that droughts can lead to a greater financial burden on households which increases their stress levels and may lead to adverse effects for women.

Furthermore, as already mentioned, the impact also isn't uniform with women in less drought adapted areas and those from marginalised backgrounds facing higher risks which again helps highlight the role of pre-existing inequalities in intensifying the effect caused by climate shocks.

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Table 2: Themes from the literature review on impacts of droughts on women

Factor Category	*Specific mechanism/ Challenge*	*Key Empirical Evidence*
Economic factors	1. Labour Supply Contraction and Wage Decline:Women face geographical immobility due to societal expectations. 2. Asset and Resource Constraints: Women enter the agricultural market with lower pre-existing assets making them less adaptable to climate shocks.	1. a. Women's workdays fall by 19% more than men's. b. Women's real farm wages fall by 38.1% and their daily real wage earnings fall by 11.4%. 2. Women farmers have limited access to land, savings, credit tools, and transportation
Social/household factors	1. Increased unpaid labour (time poverty) & Education Spillovers: Droughts reduce the time women have for income based-activities since they are occupied with other domestic tasks such as collecting water. 2. Intense Intra-Household Vulnerability & Violence: The financial insecurity and income drops from socioeconomic droughts weaken women's household bargaining power.	1. a. Women earn lesser despite their willingness to work, reinforcing the earlier finding of disproportionate decline in work days. b. Young girls are frequently withdrawn from school to assist with domestic labor 2. a. Women in socioeconomic drought areas are 34% more likely to experience physical violence (aOR=1.34) b. 49% more likely to experience sexual violence (aOR=1.49) c. 41% more likely to experience emotional violence (aOR=1.41).

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3.2 Does the government have any specific policies for women farmers in Gujarat and Maharashtra and if so, are they effective?

Evidence suggests that there are specific policies for women farmers in India, especially in the states of Gujarat and Maharashtra. One prominent example is the Bhungroo water management system in Gujarat which is a system that collects water in rural Gujarat during periods of heavy rainfall and stores it for use during times of drought. (United Nations Framework Convention on Climate Change) This is a particularly effective policy, especially for women farmers since the system is particularly designed to provide support for marginalised women. The policy does this in multiple ways. Firstly, the entire process is fully women driven where the women are given a chance to own, operate, and manage the entire system themselves wherein groups of 5 women each own a single water unit. This is significant as a lot of women in India don't get access to assets, infrastructure, and ownership.

The programme also has great economic benefits. According to the UNFCCC, Bhungroo has provided food security and sustainable livelihoods to more than 18,000 marginal farmers and over 96,000 dependent family members. The average annual family income reportedly increased from approximately USD 210 to USD 700 following adoption of the technology, with investment costs generally recovered within three years. Furthermore, the system improves water availability for up to seven months during dry periods and reduces soil salinity, helping maintain agricultural productivity during drought conditions. These outcomes suggest that the initiative has been effective in strengthening drought resilience while increasing household income and reducing economic vulnerability among women farmers(United Nations Framework Convention on Climate Change).

However, the effectiveness of these initiatives is not absolute. Research done on Bhungroo shows that although the initiative strengthens women's access to ownership and agricultural infrastructure, it doesn't necessarily increase their ability to make decisions in their own households, and that this is still dominated by male family members (Sommer et al.). This helps show that such policies, although they increase women's agricultural productivity, they do not necessarily decrease gender-based structural inequalities.

Another such policy pan-India which is implemented in both Gujarat and in Maharashtra is the Mukhya Mantri Mahila Kisan Sashaktikaran Yojana (MMKSY), which empowers women farmers in rural areas by providing them with agricultural support (mySCheme). The women farmers are provided with financial assistance for farm related activities, such as the purchase of seeds, fertilisers, or any agricultural equipment. They are also provided with training in agricultural practices and capacity-building programmes. The formation of women farmers groups and collective collaboration can further improve the women' s access to financial

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institutions and market linkages.

From an economic perspective, the policy attempts to address several market failures that disproportionately affect women farmers. Research consistently shows that women often have less access to productive assets and agricultural resources than men despite contributing significantly to agricultural production. By improving access to credit, technology, and farming inputs, the scheme seeks to reduce barriers to productivity and increase women's ability to generate income from agriculture. The promotion of collective farming groups may also reduce transaction costs and improve bargaining power when purchasing inputs or selling produce. Furthermore, greater access to agricultural training can improve human capital among women farmers and increase their ability to adopt climate-resilient farming practices.

However, evaluating the effectiveness of MMKSY can be challenging since there is no real quantitative data provided by the government. Unlike programmes like Bhungroo, which provide measurable effects on increases in average income and water security, MMKSY mainly highlights its objectives and qualitative benefits. Hence it can be difficult to evaluate whether the programme has successfully reduced gender-based discriminations in the agricultural sectors of Gujarat and Maharashtra. Additionally, the eligibility criteria may unknowingly exclude some women farmers in search for help, potentially causing greater inequalities.

Nonetheless, the scheme remains significant in rural Gujarat and Maharashtra since it provides women with greater access to land and independence which is important, especially in Gujarat where women are often face constraints to land ownership. The long-term effectiveness of this policy will ultimately depend on whether these qualitative effects can turn into measurable outcomes of economic independence and higher agriculture productivity.

One initiative in Maharashtra, specifically designed to address the challenges faced by women farmers is the Women-Led Climate Resilient Farming (WCRF) programme, developed by Swayam Shikshan Prayog and later adopted by the Government of Maharashtra through the Mahila Kisan Sashaktikaran Pariyojana (MKSP) (United Nations Department of Economic and Social Affairs). The policy was mainly implemented in the drought-prone Marthwada region which is susceptible to water shortages and climate shocks. The government policy aims to increase women's resilience to such shocks by providing sustainable practices such as water conservation, organic farming, and the cultivation of drought-resistant crops. Unlike traditional agriculture programmes which focus on improving household abilities, this policy specifically focuses on women farmers, putting them in the foreground. The policy helps reduce women's vulnerability from an economic perspective, by helping address a common market failure in rural agriculture whereby women often have limited access to agricultural knowledge, extension services, and climate adaptation strategies despite being heavily involved in farm production.

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Evidence suggests that the programme has achieved measurable outcomes. The WCRF model has reportedly supported more than 29,000 women farmers across approximately 540 villages in Maharashtra. Participating households experienced improved food security through diversified cropping systems and greater self-sufficiency in food production. The programme also contributed to the restoration and management of local water resources, improving water availability in drought-affected communities. By encouraging women to engage in collective farming groups and local decision-making processes, WCRF strengthened women's bargaining power and participation within both agricultural markets and community institutions.

Although the policy is highly effective in supporting the women farmers in Maharashtra, some limitations still persist. Similar to the policies mentioned above, WCRF may not necessarily reduce structural gender-based inequalities. Women in rural Maharashtra still continue to face structural barriers such as limited access to land and ownership, restricted access to credit, and entrenched gender-based norms. Furthermore, the programme has been implemented primarily in specific regions rather than across all drought-prone areas of Maharashtra, limiting its overall reach. Consequently, while WCRF demonstrates that women-centred climate adaptation policies can successfully improve resilience and livelihoods, broader institutional reforms may still be required to address the deeper inequalities that contribute to women farmers' vulnerability during droughts.

Overall, WCRF appears to be one of the most effective women-focused agricultural initiatives in Maharashtra because it simultaneously addresses drought adaptation, food security, income diversification, and women's empowerment. Rather than treating women as passive recipients of aid, the programme actively involves them in building climate resilience, making it a particularly relevant response to the challenges faced by women farmers in drought-prone regions.

Table 3: Policies for women farmers affected by droughts

Policies	***Benefits for women farmers***	***Evaluation***
Mukhya Mantri Mahila Kisan Sashaktikaran Yojana (MMKSY)	1. Resource Accessibility: Supplies targeted financial aid for buying farming inputs like seeds, fertilizers, and agricultural equipment 2. Human Capital & Bargaining Power: Delivers tailored capacity-building and agricultural training. Promotes women farmer groups to lower transaction costs and improve market/credit links	1. Lack of Empirical Metrics: Unlike localized infrastructure programs, the government provides no quantitative data for MMKSY, relying only on qualitative metrics. This makes it difficult to measure its true success in lowering structural gender barriers

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Gujarat- specific		
Bhungroo programme	1. Asset Ownership & Group Governance: Operates as a fully women-driven process where marginalized women own, manage, and operate the infrastructure in groups of 5 2. Livelihood & Resource Security: Serves over 18,000 marginal farmers, lifting average annual family incomes from USD 210 to USD 700. It keeps land productive during dry seasons by providing water for up to 7 months and lowering soil salinity.	1. Intra-Household Structural Friction: While it strengthens women's access to assets and farming infrastructure, studies show it does not automatically translate to domestic decision-making power, which remains heavily dominated by male family members. It improves productivity but leaves gender-based structural inequalities intact.
Maharashtra-specific		
Women-Led Climate Resilient Farming (WCRF) programme	1. Empowers women through training in climate-smart agricultural techniques, crop diversification, and local climate solutions	1. WCRF may not necessarily reduce structural gender-based inequalities. 2. Broader institutional reforms may still be required to address the deeper inequalities that contribute to women farmers' vulnerability during droughts.

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3.3 Analysis

By conducting research, it was found that there is a gap in the government policies for droughts. Although there are a few government policies such as MMKSY exist to tackle the economic challenges women farmers in Gujarat and Maharashtra face, there are no specific policies addressed for the social factors women farmers face such as violence caused by socioeconomic droughts.

While Gujarat and Maharashtra have implemented several policies aimed at protecting women from domestic violence, these measures are generally targeted towards women as a whole rather than women farmers specifically.

An analysis of Gujarat's domestic violence framework highlights the state's focus on legal protection, support services, awareness programmes, and implementation of the Protection of Women from Domestic Violence Act, 2005 (Joshi and Jain).

At the same time, Maharashtra has also adopted policies aimed at improving women's overall social, economic, and political status through its State Women's Policy. The policy focuses on increasing women's access to education, employment, healthcare, financial resources, and decision-making opportunities while promoting gender equality across different sectors. (Women and Child Development Department, Government of Maharashtra).

However, these policies do not directly address the unique challenges faced by women farmers, such as drought-induced income loss, reduced access to agricultural resources, or climate-related vulnerabilities. As a result, although Gujarat has established mechanisms to support women experiencing domestic violence, there remains a gap in policies that specifically connect gender-based violence with the economic and agricultural hardships faced by women farmers during droughts.

4. Conclusion

This study investigates a critical gap in climate and development economics by addressing the central question: What are the challenges faced by women farmers in drought-prone areas of Gujarat and Maharashtra? It is important since policymakers and researchers often ignore the impact of droughts on women farmers in India. This oversight leaves a vulnerable demographic unprotected in the country of India. There exist government policies such as the Mukhya Mantri Mahila Kisan Sashaktikaran Yojana (MMKSY), the Bhungroo water management system, and the Women-Led Climate Resilient Farming (WCRF) programme to tackle the economic challenges women farmers in Gujarat and Maharashtra face, such as economic output and infrastructure which provide notable economical benefits. However, an institutional gap remains

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as there are no specific policies addressed for the complex social challenges women farmers face during droughts such as heightened risks of intimate partner violence. Furthermore, both Gujarat and Maharashtra have implemented several policies aimed at protecting women from domestic violence, these measures are generally targeted towards women as a whole rather than at women farmers specifically.

In order to bridge these gaps, firstly, it is necessary that state and national policies become more context specific and gender-integrated. Since Gujarat and Maharashtra are states which face severe drought conditions, relying on broad, pan-India policies is simply insufficient. There must be specific state policies tailored to the distinct climate realities of regions such as Saurashtra, Marathwada, and Vidarbha. Secondly, future climate mitigation policies must also focus on the hardships women farmers face and should integrate social protection into their agricultural relief programs. This would include rural support networks and crisis helplines targeted specifically at women farmers who may be experiencing social and domestic hardships during periods of climate shocks.

While this paper establishes critical thematic linkages through secondary, qualitative data, future research on this issue should follow primary, field-level data collection. Scholars should focus on conducting interviews and surveys directly in the drought-prone regions of India with women farmers and their families who are affected by these droughts. Gathering this first-hand data would help further deepen the understanding of their day-to-day survival and the specific constraints that women farmers face. Ultimately, having future frameworks that are specific to the lived experiences of women farmers will help ensure a more climate-resilient and equitable future for women farmers.

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