



## INVISIBLE HANDS OF THE SOIL: SOCIO-ECONOMIC REALITIES OF WOMEN AGRICULTURAL WORKERS IN KARUMATHUR VILLAGE OF TAMILNADU

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### ABSTRACT

Agriculture remains the backbone of rural livelihoods in India, engaging nearly half of the country's workforce. Among them, women play a pivotal yet under-recognized role in sustaining food production, household income, and rural economies. Despite their substantial contribution to the agricultural sector, women agricultural labourers continue to face severe socio-economic challenges, ranging from wage discrimination and job insecurity to limited access to resources, education, and social protection. This study examines the socio-economic conditions of women agricultural labourers in Karumathur village, located in Madurai District of Tamil Nadu, to highlight the persistent inequalities they endure and the structural gaps in policy implementation.

Using an exploratory research design, the study collected primary data from 50 women labourers through structured interviews. Key variables included income levels, nature and duration of employment, job satisfaction, financial inclusion (savings, insurance), and access to welfare provisions.

The analysis underscores the gendered nature of agricultural labour, wherein women bear the dual burden of productive and reproductive work without adequate recognition or compensation. Their exclusion from land ownership, skill development programs, and institutional support mechanisms further entrenches their socio-economic vulnerability. The study recommends a multi-pronged policy approach including enforcement of wage equity, legal recognition of women as farmers, enhanced access to credit and land, targeted capacity-building initiatives, and effective implementation of women-centric rural development schemes like Mahila Kisan Sashaktikaran Pariyojana (MKSP). In conclusion, empowering women agricultural labourers is not only a matter of social justice but also a strategic imperative for achieving inclusive growth, sustainable agriculture, and rural transformation. Their resilience, when supported by appropriate policies, can significantly enhance food security, reduce poverty, and strengthen grassroots economies across rural India.



**Keywords:** Socio-economic, Women, Agricultural workers

## INTRODUCTION

Agriculture remains the primary livelihood source for over 60% of India's rural population, with women comprising more than 48% of the agricultural workforce. Despite their crucial role in crop production, post-harvest processing, and livestock care, women in agriculture are disproportionately underpaid, under-recognized, and overworked.

In Karumathur village, women agricultural workers play vital roles yet face persistent challenges in employment security, income, healthcare, and financial literacy. This study investigates these challenges with a focus on socio-economic indicators, aiming to generate insights for equitable agricultural development.

## METHODOLOGY

This study employed an exploratory research design with a quantitative focus. Data was collected from 50 women agricultural labourers using structured interview schedules in Karumathur village. Tools used include descriptive statistics, percentage analysis, and graphical representation. The scope includes demographic profile, job nature, income, job satisfaction, savings, and access to insurance.

## KEY FINDINGS

### Demographic Profile

The survey revealed that 30% of the respondents were between the ages of 20 and 30, while another 30% were above 50 years of age. In terms of education, 40% of the respondents were illiterate, and only 16% had completed higher secondary education. Regarding marital status, a majority of 68% were married, whereas 22% were either widowed or divorced.

### Economic Conditions

The study found that 30% of the respondents earned between ₹10,000 and ₹12,000 per month, while 16% earned less than ₹6,000. Regarding the nature of work, 36% were engaged as cultivators, 30% worked as casual labourers, and 34% were employed as seasonal labourers. In terms of work duration, 56% of the respondents worked for about 4 to 6 months a year, whereas 26% were employed throughout the year. With respect to daily working hours, 56% reported working between 5 and 8 hours a day, while 6% worked for more than 12 hours daily.



**Job Satisfaction & Discrimination**

The findings revealed that 80% of the respondents experienced wage discrimination, receiving unequal pay compared to their male counterparts. Additionally, 74% expressed dissatisfaction with their jobs, mainly due to poor working conditions and low wages.

**Financial Inclusion**

The study showed that 94% of the respondents had bank accounts, and 60% managed to save between ₹500 and ₹1,000 per month. In terms of financial security, 64% were covered by some form of insurance, with half of them having medical insurance.

**CHI-SQUARE TEST RESULT: EDUCATION VS. JOB SATISFACTION**

<b>Statistic</b>	<b>Value</b>
Chi-Square ( $\chi^2$ )	6.08
Degrees of Freedom	3
p-value	0.108
Significance Level	0.05
Result	Not Significant

**Interpretation:** There is no statistically significant association between education level and job satisfaction among women agricultural labourers in Karumathur, at the 5% significance level. Educational qualification does not appear to influence job satisfaction in a meaningful way in this sample.

**GARRETT’S RANKING RESULTS: REASONS FOR JOB DISSATISFACTION**

<b>Reason</b>	<b>Total Score</b>	<b>Average Score</b>	<b>Rank</b>
Low Income	2180	58.92	1
Poor Working Conditions	2110	57.03	2
Unsecured Job	2100	56.76	3
Lack of Welfare Facilities	1935	52.30	4



**Interpretation:**

The most critical reason for job dissatisfaction among women agricultural labourers is low income, followed closely by poor working conditions and job insecurity. Lack of welfare facilities was considered the least important among the four, though still significant.

**ANALYSIS:**

The findings of this study reveal a complex and often contradictory reality for women agricultural labourers in Karumathur village. While these women form the backbone of rural agricultural labour, they continue to experience systemic marginalization in terms of income, job security, and access to basic resources. A significant 80% of respondents reported wage discrimination, indicating that gender-based pay inequality persists despite constitutional and legal safeguards. This echoes national patterns where women in agriculture often receive lower wages than men for similar or even more labor-intensive work.

The high levels of job dissatisfaction (74%) reported by the respondents are primarily linked to low wages, insecure employment, lack of welfare benefits, and poor working conditions. These findings align with the broader literature, such as the studies by Nisha (2008) and Singh & Vinay (2012), which emphasize that agricultural work for women is often seasonal, underpaid, and physically demanding. The seasonal nature of employment, with most women working only 4 to 6 months a year, contributes to financial instability and compels them to seek alternate forms of income, often in informal or unregulated sectors.

Statistical analysis using the Chi-Square test found no significant association between education level and job satisfaction ( $\chi^2 = 6.08$ ,  $p = 0.108$ ), suggesting that job dissatisfaction among these women is widespread regardless of educational attainment. However, a significant relationship was observed between the nature of work and experience of wage discrimination ( $\chi^2 = 9.84$ ,  $p = 0.007$ ), indicating that women engaged in casual or seasonal labour face higher wage disparities compared to cultivators.

To prioritize factors influencing job dissatisfaction, Garrett's Ranking technique was applied. The results highlighted low income as the primary cause, followed by poor working conditions and job insecurity (Garrett average scores: 58.92, 57.03, and 56.76 respectively). This prioritization underscores the urgent need for policies targeting wage reforms, improving workplace safety, and employment security for women agricultural labourers.

Education levels among the respondents were also alarmingly low, with 40% being illiterate and only 16% having completed higher secondary education. This lack of formal education limits their access to better-paying jobs, skill development programs, and government schemes



that require a certain level of literacy or bureaucratic navigation. Despite this, it is encouraging to note that 94% of the women have bank accounts and 64% are insured, signaling gradual progress in financial inclusion. However, the low monthly savings capacity (60% save between ₹500–₹1,000) points to persistent economic vulnerability.

The disconnect between women's significant contribution to agriculture and their marginalization in ownership and decision-making roles is striking. Only a small percentage of women in rural India hold land titles, and many are excluded from state benefits and institutional credit due to the absence of formal recognition as 'farmers.' This is consistent with data from FAO and India's agricultural census, which show that although women contribute 60–80% of farm labor, they own less than 13% of agricultural land.

In this context, the feminization of agriculture—a phenomenon where women are increasingly taking on agricultural roles due to male migration—presents both a challenge and an opportunity. It necessitates urgent policy reforms that not only recognize women's labour but also empower them through education, legal rights, and targeted development schemes. Without such structural changes, the agricultural sector risks continuing its dependence on an exploited and undervalued workforce.

#### **GOVERNMENT SCHEMES & INSTITUTIONAL SUPPORT:**

Recognizing the critical role of women in agriculture, the Government of India has launched several initiatives to promote their socio-economic empowerment. One of the most prominent among these is the Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-component of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). MKSP aims to enhance the participation, productivity, and sustainability of women in agriculture through skill-building, collectivization, and livelihood promotion. Implemented through State Rural Livelihood Missions (SRLMs), the scheme supports women in adopting sustainable agricultural practices and accessing credit, technology, and markets.

Further, the Krishi Vigyan Kendras (KVKs) under the Indian Council of Agricultural Research (ICAR) provide training and extension services tailored for rural women, covering areas such as crop management, animal husbandry, and post-harvest technology. The Pradhan Mantri Fasal Bima Yojana (PMFBY) offers crop insurance, yet its reach among women remains limited due to lack of land titles in their names.

To address financial exclusion, schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY) and



Stand-Up India provide bank accounts and credit to women entrepreneurs, though implementation gaps remain in rural areas. Government directives also mandate allocating at least 30% of funds under all agricultural schemes to women beneficiaries to ensure gender inclusivity.

Despite these efforts, awareness, accessibility, and execution of such schemes remain inadequate for informal women agricultural labourers. Bridging this gap requires better outreach, simplification of procedures, and recognition of women as primary stakeholders in agriculture.

### **RECOMMENDATIONS:**

Based on the study's findings, several targeted interventions are necessary to address the socio-economic challenges faced by women agricultural labourers in Karumathur and similar rural settings.

First, wage equality must be enforced through strict monitoring and legal accountability, ensuring that women receive equal pay for equal work. Government and local panchayats should establish grievance redressal mechanisms to address wage discrimination and exploitation.

Second, formal recognition of women as farmers—not just as labourers—will allow them access to institutional credit, crop insurance, and subsidies. Joint land ownership models, along with legal reforms to secure inheritance rights for women, are essential for long-term empowerment.

Third, capacity-building programs tailored for women should be expanded to include training in modern farming techniques, climate-resilient agriculture, financial literacy, and digital tools. These should be delivered in local languages through community centers or mobile units to ensure accessibility.

Fourth, enhancing financial inclusion through easier access to bank credit, low-interest loans, savings instruments, and crop insurance will strengthen economic resilience. Self-Help Groups (SHGs) and women-led cooperatives must be promoted and supported with market linkages and business development services.

Fifth, government welfare schemes must be better publicized and simplified so rural women can understand and benefit from them without bureaucratic hurdles. Field-level workers,



NGOs, and SHGs can play a role in disseminating this information.

Finally, gender-sensitive planning must be integrated across all agricultural policies to ensure that women's contributions are not only acknowledged but actively supported, thereby strengthening both rural livelihoods and food security.

## CONCLUSION:

This study highlights the crucial yet underappreciated role played by women agricultural labourers in Karumathur village, a microcosm of the broader gender dynamics in India's agrarian economy. Despite their significant contributions to crop production, livestock care, and food security, women in agriculture continue to be marginalized—economically, socially, and institutionally. They face entrenched challenges including wage discrimination, insecure employment, limited educational opportunities, poor working conditions, and lack of decision-making power.

The data from this study clearly illustrates a pattern of economic vulnerability. A majority of respondents are engaged in low-paying, seasonal or casual labour, with little to no job security. Most work for less than six months a year and save minimal amounts despite having access to basic financial services. The absence of welfare facilities and widespread dissatisfaction with work conditions further reflect the systemic neglect of this workforce.

However, the resilience of these women is evident. Many have opened bank accounts, enrolled in insurance schemes, and continue to support their families against the odds. This underscores a critical opportunity: with targeted support, women agricultural labourers can become powerful agents of rural development.

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