

Tenancy, sharecropping and women farmers: Policy Insights from Odisha

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Abstract

Tenancy and sharecropping remain largely informal in current agrarian structure, limiting women farmers' access to credit, insurance, and institutional benefits. This study examines the gendered dimensions of tenancy through a comparative mixed-methods approach in two villages, one coastal and one tribal upland. Data were collected via household surveys, focus group discussions, key informant interviews, and policy analysis. Findings reveal that women tenant farmers, often operating through informal or unregistered leases, face systemic exclusion from welfare schemes such as KALIA, PMFBY, and MSP procurement. Women-headed households report lower productivity and higher input costs due to limited access to subsidised inputs and formal credit. However, collective leasing through self-help groups and producer organisations shows potential for enhancing women's market participation and decision-making power. The study underscores the need for tenancy reform to strengthen tenure security and promote inclusive agricultural growth in Odisha.

Keywords: Women farmers, tenancy, sharecropping, land rights, gender equity, agricultural policy, Odisha

Introduction

The farming system in Odisha, similar to that in several Indian states, has historically relied on tenancy and sharecropping arrangements. The legal framework is primarily defined by the Orissa (Odisha) Land Reforms Act, 1960, which prohibits leasing of agricultural land except in specific circumstances (e.g., "disabled raiyats," "privileged raiyats," etc.). Notwithstanding restrictions and mandated limits, tenancy (sharecropping) is prevalent, encompassing numerous "hidden" or "concealed" tenancies, as landless or marginal cultivators engage in informal agreements to rent or share-crop land. These contracts provide tenants with minimal legal protection, restricted access to institutional finance, subsidies, insurance, or assistance in the event of crop failure.

In 2016, the Government of India (NITI Aayog), under the auspices of an Expert Committee chaired by Dr. T. Haque, put forward a Model Agricultural Land Leasing Bill ("Model Law on Agricultural Land Leasing Act, 2016") for possible adoption or adaption by the states. Essential characteristics included the legalisation of land leasing, a guarantee of tenure security for tenants, easing of mutually agreed lease agreements, access to finance and formal credit, crop insurance, disaster compensation for tenant farmers. The Model Act recommended the restitution of rights to owners upon the expiry of lease period.

A workshop titled "Accelerating Farm Reforms for Inclusive Growth in Odisha," conducted at NCDS, Bhubaneswar in November 2016, underscored the critical necessity to modify tenancy arrangements in the state to promote inclusive and equitable agricultural development. Dr. T. Haque, Chairperson of the Working Committee on Tenancy Reforms, emphasised the vulnerable circumstances of small and marginal farmers, highlighting their restricted access to institutional credit, crop insurance, minimum support prices (MSP), and safeguards against crop losses. He championed a comprehensive framework that incorporates tenant farmers—especially female

cultivators—into marketing channels and institutional support mechanisms to enhance sustainable lives.

A workshop organised by *Prajatantra Patha Chakra* in Cuttack (June 2017) ^[19] on the proposed Odisha Land Leasing Bill emphasised the imperative of legalising and regulating tenancy to bolster tenure security, facilitate access to finance, and publicly acknowledge sharecroppers and tenant farmers. Participants underscored that formalising tenancies via written lease agreements must safeguard both tenants and landowners, ensuring the latter that such arrangements would not result in the permanent alienation of land.

Land rights expert Sanjoy Patnaik contended that leasing agreements should be adaptable and open, promoting broader involvement while alleviating concerns around land displacement. He observed that enhancing the status of tenant farmers, particularly for women farmers and female-headed households, necessitates formal acknowledgement via legal documents or tenant identification cards. These initiatives would facilitate access to loans, subsidies, and insurance for women growers, while alleviating gender-specific vulnerabilities in agriculture.

In Odisha, women's land ownership is severely limited, with approximately 3.3% of land in the state owned by women, far lower than the national average ^[1]. The significance of restricted ownership is profound, as land titles—and the accompanying legal recognition—substantially influence access to institutional resources, finance, government programs, crop insurance, disaster relief, and compensation in the event of loss. Women who cultivate land they do not legally own, such as sharecroppers or tenants, may lack eligibility for associated benefits.

Furthermore, gender norms and intrahousehold dynamics exacerbate the disadvantage. Women generally possess much limited decision-making authority in agricultural planning, input procurement, and output marketing unless they have legal or recognized ownership of property. In Odisha, approximately 4.82% of families indicate women as

single proprietors, while around 5.5% exhibit joint ownership; these households have significantly greater female involvement and agency in agricultural decision-making. (Sahoo, D., P. Mishra, and S. Das. 2024)^[23]

Due to the explicit legal prohibition on leasing and tenancy under the Odisha Land Reforms Act, numerous women sharecroppers or tenant farmers engage only in informal arrangements, referred to as "hidden tenancy." These individuals are undocumented, frequently unstable, and render women susceptible: they are unable to substantiate their rights, claim assistance, and may face eviction or lease termination without redress.

According to the 70th round of the National Sample Survey Organisation (NSSO), approximately 16.61% of agricultural land in Odisha was leased out for sharecropping. However, this figure is considered a gross underestimation due to the prevalence of informal leasing arrangements, where landowners and tenants often prefer not to formalize agreements to avoid fears of land alienation. There is a lack of disaggregated data on women-headed families. Available statistics indicate that women own or operate approximately 3 to 4% of total operational holdings, while women-headed households comprise around 9 to 12% of all households. However, tenancy data from NSS rounds and independent studies by UNDP, World Bank, and others do not specifically capture the number of these women-headed households engaged in leasing arrangements. The lack of gender-disaggregated tenancy data obscures women's participation in the land rental market and restricts the comprehension of their barriers in accessing land through both informal and formal systems.

Study Objective

This study aims to objectively analyze the status of tenancy and sharecropping in Odisha from a gender perspective. Policy reforms, such those about the Model Agricultural Land Leasing Act (2016), have prioritized formalization and efficiency; yet, their implementation has yielded little equal benefits for female growers. This study seeks to investigate the dynamics of tenancy and sharecropping in Odisha, specifically focusing on women tenant farmers and women-headed households, and assess the implementation of policy reforms at the village level. It aims to comprehend the convergence of gender, tenancy status, and institutional access within the changing agrarian policy framework.

The study aims to

- Assess the degree of involvement or exclusion of female tenant farmers and sharecroppers in agricultural welfare, credit, insurance, and procurement efforts.
- Identify structural and procedural impediments that limit women's access to agricultural services and entitlements.
- Gather the viewpoints of female tenants, sharecroppers, and landowners to comprehend the grassroots experiences around tenancy relations and policy reforms.

This study aims to analyse the disparity between policy frameworks and local agrarian conditions in Odisha through a mixed approach of household surveys, focus group discussions, and institutional consultations. The attempt is to derive an understanding of gendered participation in tenancy and sharecropping, how women across various regional and socio-economic contexts navigate access to land, resources,

and institutional support within the changing agrarian framework of the state.

Research Design

The study is grounded in the theoretical premise that land rights and tenure security are central to agrarian equity and women's empowerment. In the context of Odisha's predominantly informal tenancy and sharecropping systems, women cultivators—especially those heading households—occupy a structurally disadvantaged position within the agrarian hierarchy. Building on feminist political economy perspectives (Agarwal, 1994; Razavi, 2009)^[2, 3, 22], the research conceptualizes land not merely as a productive asset but as a source of agency, bargaining power, and institutional recognition. The absence of legal titles or recognized tenancy rights restricts women's ability to access formal credit, crop insurance, input support, and access to MSP, thereby reproducing cycles of economic dependency and marginalization.

At the same time, the study draws from institutional and policy analysis frameworks (Haque, 2016; Rao, 2019)^[10, 21], which argue that formalizing tenancy through clear legal provisions can enhance both efficiency and equity—provided it addresses the differentiated experiences of women farmers. By situating gender within the broader discourse of tenancy reform, the research seeks to understand how state policy, local norms, and informal land relations interact to shape women's participation, access, and decision-making in agriculture.

The research applies a gendered political economy paradigm to analyse the intersection of tenancy patterns with caste, class, and gender in determining access to land and institutional resources. The analysis highlights the disparity between formal policy intentions and actual implementation, demonstrating how legal invisibility and social norms sustain the marginalisation of women tenants despite progressive state policies.

The research employs a comparative mixed-methods approach to analyse the status of tenancy and sharecropping in two disparate agrarian contexts in Odisha: one in the coastal plains and the other in a tribal-dominated upland area. This comparative framework delineates the regional and socio-cultural disparities in tenancy relations, institutional accessibility, and gendered involvement in agriculture. The mixed-method approach combines quantitative household-level data with qualitative views from farmers, landowners, and local organisations to ensure triangulation and comprehensive knowledge.

Methodology

Data were gathered with a mixed-methods strategy which combines quantitative and qualitative techniques. A systematic household survey was conducted in all homes within the chosen villages, documenting tenancy patterns, access to finance and government programs, agricultural decision-making, gendered labour and asset ownership, as well as productivity metrics. In addition, Focus Group Discussions (FGDs) were conducted with women tenant farmers, female-headed households, male tenants, and local landowners to ascertain perceptions regarding tenancy rules and the social legitimacy of women's cultivating rights. Interviews with revenue and agricultural authorities, cooperative representatives, and women's self-help groups yielded insights into institutional procedures and obstacles.

Prolonged participant observation during critical agricultural periods, coupled with a review of policies, census data, and governmental reports (e.g., Odisha Land Reforms Act 1960; World Bank 2017; NITI Aayog 2016) [14, 25], facilitated the triangulation of findings and a comprehensive understanding of tenancy and sharecropping dynamics within the Odisha context.

Quantitative data was analysed by descriptive statistics and cross-tabulation to evaluate inclusion/exclusion patterns, whereas qualitative data were thematically coded to uncover reoccurring themes on tenure instability, institutional discrimination, and women's agency in cultivation.

Study Location and Sampling

Odisha offers an appropriate framework to study informal tenancy and sharecropping, given the presence of highly stratified agricultural institutions in the coastal districts alongside subsistence-oriented tribal farming systems in the inland regions. These regions exhibit significant disparities in land fragmentation, tenancy intensity, market accessibility, and women's involvement in agriculture.

- Two representative villages were chosen—one from the coastal agro-ecological zone, distinguished by irrigated paddy farming and market-oriented tenancy, and another from a tribal-dominated upland zone, characterised by rainfed agriculture.
- A stratified sample approach was utilised in each hamlet to identify tenant and sharecropper households, assuring the inclusion of women-headed households and female tenant cultivators.
- A complete census survey was carried out, encompassing all households in the two chosen villages to guarantee thorough representation of tenancy relations and agricultural methods.
- The surveyed households were categorised into four analytical groups: landowners, male tenants, female tenant farmers, and female-headed cultivating households.

This methodology enabled the research to encompass the complete range of agricultural connections and intra-village disparities in land access, tenancy agreements, and institutional assistance. All participants were informed of the study's purpose, and their agreement was secured prior to the interviews. Particular care has been given to maintain anonymity and facilitating gender-sensitive interactions, particularly with female respondents in patriarchal village settings.

Policy Initiatives for Agricultural Land Leasing in Odisha: A Gendered Analysis

In Odisha, tenancy and sharecropping are part of the agricultural framework; yet, these agreements lack formal registration, disproportionately disadvantaging female farmers, single female-headed households, and widows. This section critically analyses the development of policy initiatives designed to formalise land leasing and improve the welfare of marginalised communities.

Model Agricultural Land Leasing Act, 2016

Under the guidance of Dr. T. Haque, NITI Aayog formulated the Model Agricultural Land Leasing Act, 2016, that recommended to formalise land leasing and enhance agricultural productivity and equity.

Land being a State subject, the Model Act recommends States to legalise and record land leasing, provide security of tenure and safeguard landowners' rights. It additionally vouches to enhance tenants' access to institutional financing, insurance, and support services. Though there have been deliberations at various quarters on the proposed Act, the state has fallen short to adopt it fully in Odisha.

The prevailing land administration is guided by stringent tenancy regulations, which allow leasing solely under particular conditions, like as for religious institutions or those with disabilities. As a result, informal leasing continues, frequently marginalising women from formal acknowledgement and institutional assistance.

The Model Act recognises the significance of inclusive agricultural policies but fails to expressly confront the distinct obstacles encountered by women farmers, single female-headed households, and widows. These groups frequently participate in informal leasing agreements, which the Act seeks to formalise. The absence of explicit protections for these women renders them susceptible to exclusion from the benefits designated by the Act.

Input Subsidy Program - Direct Benefit Transfer (DBT) for Fertilisers and Credit

The Direct Benefit Transfer (DBT) for fertiliser subsidies in Odisha seeks to guarantee prompt and transparent provision of input assistance by crediting farmers directly via Point of Sale (PoS) devices. Women tenant farmers may remain marginalised due to the program's stipulation for formal land documentation or landowner approval, which informal tenants generally do not possess. This exclusion restricts their access to subsidised fertilisers, forcing them to depend on more expensive market sources or conventional inputs.

Initiated in 2018, the KALIA scheme sought to offer financial assistance to farmers, encompassing landless households. The scheme is perceived as being inclusive, with 31% beneficiaries as women. Women tenant farmers, especially those with informal land agreements, frequently encountered challenges in accessing benefits due to absence of legal recognition to their tenure. The program's focus on direct cash transfers may inadequately address the systemic challenges faced by women in agriculture.

A study conducted by Panada, Jena and Meher (2025) analyse the implementation of KALIA and its effects on different stakeholders. In the absence of formal documentation or legal recognition, women frequently found themselves marginalized from the benefits designed to assist them.

Launched in 2020, the BALARAM plan sought to extend loan facilities to landless farmers through the establishment of Joint Liability Groups (JLGs). The initiative aimed to assist around seven hundred thousand landless farmers, although its impact has been constrained, achieving merely 6% of the objective by 2022. Women farmers, especially those in informal tenancy agreements, encounter increased obstacles in obtaining loans due to societal standards and insufficient collateral.

In reaction to these issues, initiatives such as the Women's Group Farming concept have arisen. These initiatives, endorsed by organisations like PRADAN, promote the communal leasing of land by women's self-help groups (SHGs), so granting them access to resources and markets together. These methods have demonstrated potential in

improving women's autonomy and economic standing in agriculture.

Insurance and Agricultural Compensation – Pradhan Mantri Fasal Bima Yojana (PMFBY)

The PMFBY initiative in Odisha seeks to offer insurance protection and financial assistance to farmers in cases of crop failure resulting from natural disasters. Although the system has been advantageous for many, female tenant farmers frequently face obstacles including insufficient awareness, weak paperwork, and exclusion from official land records, which impede their access to insurance payments. Moreover, bureaucratic obstacles and delays in claim processing intensify the difficulties encountered by these farmers.

Sale of Harvest and Market Access

Women tenant farmers in Odisha frequently encounter obstacles in securing equitable pricing for their harvests due to restricted access to markets and transportation constraints. To enhance market connections, the state has facilitated the establishment of Women’s Self-Help Groups (SHGs) and Farmer Producer Organisations (FPOs), which in certain regions have commenced direct procurement of paddy from women farmers through government-supported initiatives. These collaborative agreements assist female renters in securing improved prices, diminishing reliance on intermediaries, and enhancing their involvement in local agricultural markets.

The Food Supplies and Consumer Welfare Department has enacted regulations permitting farmers to submit self-declaration papers for registration, thereby streamlining the procedure and enhancing accessibility. Women tenant farmers frequently encounter obstacles in obtaining MSP benefits due to irregular land tenure structures and insufficient legal documents. The necessity for consent letters from landowners and the lack of formal land records may preclude these women from the procurement process.

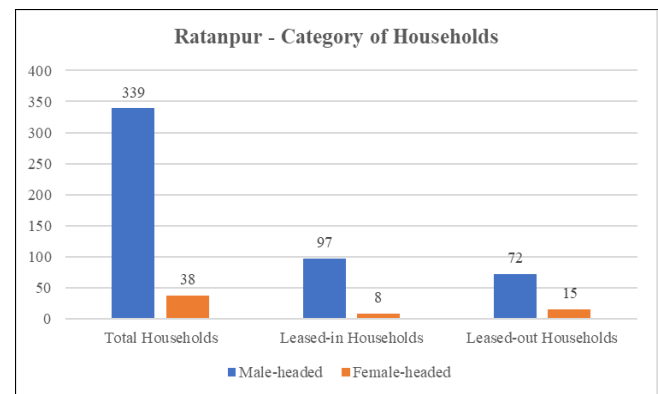
Study Findings: Women Tenant Farmers in two villages, Odisha

The study was carried out in two villages in Odisha, exemplifying contrasting agricultural environments:

Ratanpur (Block Niali, District Cuttack):

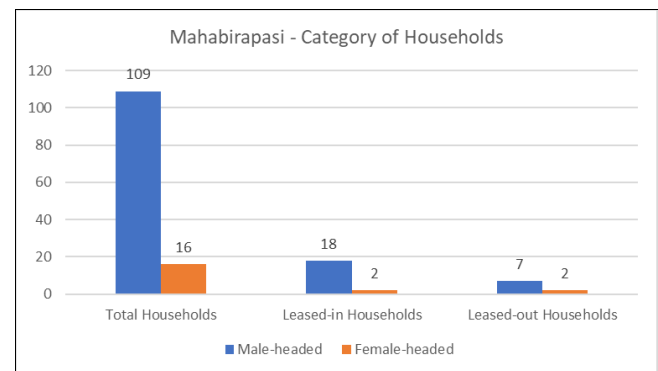
A coastal village of 377 homes, 10% of which are led by women. Approximately 29% of households (105 households) engage in land leasing, with an average leased size of 1.68 acres. Among these, 8 households are led by

women, who predominantly leased land due to their ownership of minimal or no arable land. In Ratanpur, 7% of tenant farming households are headed by women.



Mahabirapasi (Block Harichandanpur, District Keonjhar):

A tribal settlement of 125 houses, with (16) 12.8% led by women. Twenty households (16%) lease land, with an average rented area of 1.45 acres. Of these, two households are led by women and depend on rented land due to the absence of owned land. In Mahabirapasi, the author encountered 3 female headed households (2%) that leased out agricultural land.



Both communities had instances of women-headed households utilising leasing arrangements as a measure to get cultivable land, through informal agreements. In both the villages all the tenancy arrangements were informal with oral agreement between the parties. In almost all the cases, the tenancy arrangement between the land owner and tenant has been continuing for the past several years.

Table 1: Landholding and Tenancy Patterns

Village	Household Type	Avg. Owned Land (acres)	Avg. Leased-In Land (acres)	Tenancy Type
Ratanpur	Men-headed	2.1	1.7	50:50 sharing of produce informal lease
Ratanpur	Women-headed	0.4	1.68	Informal lease
Mahabirapasi	Men-headed	1.5	1.5	Sharecropping, informal lease
Mahabirapasi	Women-headed	0.2	1.45	Informal lease

The respondents recounted that, in case the landlord wishes to change the tenancy condition, it is done during the commencement of the cropping season. Though the author did not come across any case of dispute, the villagers recounted that in case of disagreement, they try to sort it out by involving the elders and village leaders. Concerning cropping arrangements, in Ratanpur, the crops cultivated

include paddy, pulses, vegetables, and sugarcane; however, none of the women-headed households engaged in sugarcane cultivation on leased land. In Mahabirapasi, women predominantly cultivated paddy during the kharif season, while two female-headed households grew vegetables on a portion of the land during the winter months.

Table 2: Cropping in Leased in Land

Village	Household Type	Kharif Crops	Rabi Crops / Other Crops	Notes on Women Farmers
Ratanpur	Men-headed	Paddy, Pulses, Vegetables, Sugarcane	Sugarcane continued	Women-headed households did not cultivate sugarcane
Ratanpur	Women-headed	Paddy, Pulses, Vegetables	—	Focused on subsistence & high-yield crops
Mahabirapasi	Men-headed	Paddy, Pulses, Vegetables	Pulses, Vegetables	—
Mahabirapasi	Women-headed	Paddy Vegetables	2 HHs cultivated vegetables on small portions	Mainly Kharif paddy; vegetable cropping limited to small Rabi plots

Input Sources and Cost of Production

The examination of input sources and production expenses reveals notable differences between male-headed and female-headed tenant households in both study communities. In Ratanpur, female tenant farmers predominantly depended on local seed sources and acquired fertilisers, facing limited access to subsidized inputs due to informal tenancy agreements. Consequently, the input expenses for fertilisers and pesticides for female-headed families amounted to around ₹5,200 per acre, somewhat

exceeding those of male-headed households, resulting in a total production cost of ₹22,500 per acre for paddy. In Mahabirapasi, women tenant farmers encountered restricted access to fertilisers and crop protection methods, depending on traditional inputs, leading to production costs of ₹20,600 per acre. The data suggest that informal tenancy restricts women's access to government-supported input programs, potentially diminishing their productivity and agricultural efficiency.

Table 3: Input Access in Tenancy

Village	Household Type	Seed Source	Fertilizer Source	Crop Protection	Notes on Women Farmers
Ratanpur	Men-headed	Local / Market	Subsidy DBT / Market	Local dealers / Market	—
Ratanpur	Women-headed	Local / SHG	Market only (limited DBT access)	Local / minimal	Limited access to subsidized fertilizer, higher reliance on purchased inputs
Mahabirapasi	Men-headed	Local / Market	Limited DBT / Market	Minimal / local	—
Mahabirapasi	Women-headed	Local / SHG	Market only	Minimal / traditional	Women depend on SHG support and traditional inputs due to informal tenancy

Credit Sources and KALIA

Households led by males in Ratanpur and Mahabirapasi obtained legal credit from banks and cooperatives, in addition to informal sources including self-help groups and local moneylenders. In contrast, female tenant farmers mostly relied on Self-Help Groups and informal networks, possessing minimal access to official finance or Direct Benefit Transfer-based KALIA disbursements. Only 2 (25%) of women-led homes in Ratanpur and 1 in Mahabirapasi reportedly benefited from KALIA. The findings highlight that informal tenancy arrangements serve as a structural impediment, hindering women's access to formal credit and government assistance programs, so rendering them financially insecure and reliant on micro-credit sources. Female farmers were uninformed about the KALIA registration procedure and the paperwork required for Direct Benefit Transfer credit connection.

Crop Insurance and PMFBY

Enrolment in the Pradhan Mantri Fasal Bima Yojana (PMFBY) was significantly lower among female tenant farmers. In the villages, 20–25% of male-headed households were recruited, whereas women-headed households exhibited little engagement at 3–5%. The observed challenges comprise insufficient land tenure documents, limited understanding of the plan, and procedural complexity, which effectively marginalise women tenants from risk reduction strategies. The majority of women indicated that extension officials have not promoted their enrolment in insurance schemes. This exclusion not only heightens their susceptibility to climatic or pest-related crop losses but also constrains their capacity to invest in enhanced inputs or technologies due to perceived risk.

Crop Harvest and MSP Procurement

Women tenant farmers encounter difficulties in marketing their produce, mainly attributable to small leased landholdings and restricted individual bargaining power. In both villages, households led by men accessed Minimum Support Price (MSP) and formal markets at higher rates (50–60%), while households led by women depended on collective marketing through Self-Help Groups (SHGs) and Farmer Producer Organisations (FPOs), attaining MSP access of only 20–25%. The formation of women-centric producer groups has facilitated partial integration into procurement-supported marketing channels, enhancing price realisation and decreasing reliance on intermediaries. The findings reveal that structural constraints, such as small-scale production and seasonal labour limitations, persistently hinder women tenant farmers' participation in the market.

Conclusion

The research indicates that female tenant farmers in Ratanpur and Mahabirapasi encounter considerable obstacles stemming from informal land tenure systems, which restrict their access to inputs, credit, insurance, and government initiatives such as KALIA and PMFBY. To tackle these difficulties, it is essential to implement policy reforms that acknowledge and formalise women's land rights, augment digital literacy, and boost access to financial and agricultural support services.

Odisha's agricultural policies, encompassing Direct Benefit Transfer for fertilisers, Pradhan Mantri Fasal Bima Yojana, Minimum Support Price purchase, and market infrastructure enhancement, are structured to comprehensively assist farmers. Nevertheless, female tenant farmers continue to be

disproportionately marginalised due to informal tenancy arrangements and absence of legal acknowledgement. Addressing these deficiencies necessitates gender-sensitive changes that acknowledge women's land rights, streamline procedural processes, and offer targeted assistance to improve their access to inputs, insurance, procurement, and markets.

Notwithstanding progressive regulations, women's land rights in Odisha continue to be limited. The Odisha Land Reforms Act (1960) and subsequent land redistribution initiatives have frequently neglected women's property rights, especially in tribal and rural regions. Research demonstrates that joint or female land ownership markedly improves women's decision-making authority and access to agricultural resources.

Despite Odisha's implementation of several programs to foster agricultural growth, these policies frequently neglect the distinct requirements of women farmers, especially those involved in informal tenancy agreements. There is a pressing need for legal reforms to amend tenancy regulations to officially acknowledge and safeguard women's rights in land leasing contracts. Concurrently, comprehensive welfare initiatives must be formulated to recognize the informal status of numerous women farmers, guaranteeing their fair involvement in subsidies, credit, and insurance programs. Capacity-building initiatives, such as training in land rights advocacy and contemporary agricultural techniques, are crucial for empowering women and improving their productivity. Ultimately, comprehensive data collection systems that precisely document women's participation in agriculture are essential for informing evidence-based policy development and evaluating the efficacy of initiatives designed to advance gender parity in the sector.

Tenancy reform has the potential to improve the living conditions of women-headed households. These women frequently lack formal claims to familial land, making rented land an important source of livelihood and income. Nevertheless, owing to absence of official status and documented evidence, they encounter obstacles to obtain loan, agricultural inputs, and government assistance. Effective tenancy reform must not only regulate tenancy agreements but also recognize women tenant farmers into the wider agricultural framework. A gender-responsive approach to tenancy reforms is crucial to recognize the economic contribution by women and stride towards an inclusive rural development.

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