सत्यमेव जयते

Farm Women Friendly Hand Book

A Handbook for Women Farmers….
….. carrying special provisions under Government Schemes/Missions of Department of Agriculture, Cooperation & Farmers Welfare

National Gender Resource Centre in Agriculture
Ministry of Agriculture & Farmers Welfare
Government of India

FOREWORD

Agriculture is an important component of rural livelihoods. Almost 70% of India's population of 1.2 billion– some 833 million persons lives in rural areas (Census of India 2011). Women play a pivotal role in all agricultural operations from planting-to-harvesting-to-post-harvest operations.

The National Policy on Farmers 2007 accorded high priority to 'Recognition and Mainstreaming of Women's role in Agriculture' and highlighted incorporation of 'Gender Issues' in the agricultural development agenda. Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, is accordingly promoting 'mainstreaming of gender concerns in agriculture' in a big way through incorporation of 'pro-women initiatives' in various Schemes / Programmes / Missions and earmarking of at least 30% of benefits and resources for women under all such beneficiary oriented interventions.

The National Gender Resource Centre in Agriculture (NGRCA) set up in the Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, in its endeavour to reflect that the policies and programmes in agriculture are fully engendered & promote the National commitment to empowerment of women, is inclined to bring out a

Handbook carrying 'pro-women initiatives' under all major initiatives of the Department.

This Handbook contains special provisions and package of assistance which women farmers can claim under various on-going Missions/ Submissions/ Schemes of DAC & FW, Ministry of Agriculture & Farmers Welfare. It is expected that the team of committed extension functionaries available at State, District and Block Level under ATMA set up will not only make women aware of such interventions but would also facilitate them with hand-holding support to derive full benefits of the tailor-made provisions for them

Women farmers/ beneficiaries could, thus, approach the nearest Project Director (ATMA) / Deputy Director (Agriculture) office at District or Block Technology Manager/ Assistant Technology Managers at Block level for instant help and facilitation for availing the benefits.

Special Provisions for Women under Different Schemes/Mission

S. No	Scheme / Mission & Component		Provisions
A.	National Mission on Agricultural Extension & Technology (NMAET) – **Sub-Mission on Agricultural Extension (SAME)**		
1)	**Agriculture Technology Management Agency (ATMA)**		
a)	Specific provisions **(only for Women**)		
	i)	Support for Women Food Security Groups (FSGs)	✓ Groups exclusively of women farmer established and supported under ATMA Cafeteria as a mandatory activity @ Rs.0.10 lakh per group/year to achieve food security at the domestic/house hold level through setting up of kitchen garden, promoting off farm activities such as piggery, goat-rearing, bee-keeping etc. ✓ Support available for at least 2 FSGs/Block.
	i)	Support for Gender Coordinator	✓ one *'Gender Coordinator' /State* in the team of committed extension personnel under ATMA to ensure that funds and benefits for training/ capacity

			building and extension support etc. are provided to them in proportion to their numbers.
	iii)	Representation of Women farmers in decision making bodies	✓ Provision for mandatory representation of Women Farmers in ✓ State, District, Block Farmer Advisory Committees ✓ ATMA Governing & ATMA Management Committee at District Level
	iv)	As Beneficiary	✓ At least 30% of total scheme beneficiaries are to be women; and ✓ Minimum 30% of resources meant for programmes and activities are to be allocated to women farmers and women extension functionaries.
b)	Provisions (where women get benefits either over & above/along with men)		
	v)	Provision of Seed money /Revolving Fund	✓ Rs. 0.10 Lakh per group (of men & women) (to viable groups on competitive basis)
	vi)	Capacity building, skill development and support services	✓ Rs. 0.05 lakh Per group / year (of men & women) (Upto 20 groups per block)
	vi)	Farmer Friend @ 1 over every 2 villages	✓ Rs. 6000/per year/ farmer friend ✓ Women to be preferred over men as 'Farmer Friends'

2)	**Agri-Clinics & Agri-Business Centers (ACABC)**		
a)	Provisions (where women get benefits either over & above/along with men)		
	i)	Back-ended Composite Subsidy	✓ **44% Back-ended composite subsidy towards cost of project to women** as compared to 36% to men
3)	**Mass Media Support to Agricultural Extension**		
a)	Provisions (where women get benefits either over & above/along with men)		
	i)	Outreach to women	✓ One day specially allocated to cover areas of core competence women farmers in prorammes of All India Radio & Doordarshan.
B.	**Mission for Integrated Development of Horticulture (MIDH)**		
	a)	Provisions (only for Women)	
	i)	As Beneficiary	✓ Specific coverage of Scheduled Caste, Scheduled Tribe, and women beneficiaries for programmatic interventions. ✓ Assistance for horticulture mechanization also available grower associations/ farmer groups/ Self Help Groups/ **Women farmer groups** having at least 10 members, who are engaged in cultivation of horticultural

			crops, provided the balance 60% of the cost of machines and tools is borne by such groups. SHM to enter in to MoU with such association /groups to ensure proper upkeep, running and maintenance of the machines and tools.
	b)	Provisions (where women get benefits either over & above/along with men	
	1.	**Procurement of Agricultural Machinery & Equipments (Subsidy Pattern)**	
	1.1	Tractor	
	i)	Tractor (upto 20 PTO HP) (Cost Norms- Rs. 3.00 lakh/unit)	✓ **35% of cost, subject to a maximum of Rs. 1.00 lakh per unit for women** as compared to 25% of cost, subject to a maximum of Rs. 0.75 lakh/unit for men
	ii)	Power Tiller	
		Power tiller (below 8 BHP) (Cost Norms- Rs. 1.00 lakh per unit)	✓ **Subject to a maximum of Rs. 0.50 lakh/unit for women** as compared to a maximum of Rs.0.40 lakh/unit for men
		Power tiller (8 BHP & above) (Cost Norms- Rs. 1.50 lakh per unit)	✓ **Subject to a maximum of Rs. 0.75 lakh/unit for women** as compared to a maximum of Rs.0.60 lakh/unit for men
	iii)	Tractor/Power tiller (below 20 BHP) driven equipment	

		Land Development, tillage & seed bed preparation equipment (Cost Norms- Rs. 0.30 lakh per unit)	✓ **Subject to a maximum of Rs.0.15 lakh/unit for women** as compared to a maximum of Rs.0.12 lakh/unit for men
		Sowing, planting reaping and digging equipment (Cost Norms-Rs. 0.30 lakh per unit)	✓ **Subject to a maximum of Rs. 0.15 lakh/unit for women** as compared to a maximum of Rs.0.12 lakh/unit for men
		Plastic mulch laying machine (Cost Norms- Rs. 0.70 lakh per unit)	✓ **Subject to a maximum of Rs. 0.35 lakh/unit for women** as compared to a maximum of Rs.0.28 lakh/unit for men
		Self - propelled Horticulture Machinery (Cost Norms- Rs. 2.50 lakh per unit)	✓ **Subject to a maximum of Rs. 1.25 lakh/unit for women** as compared to a maximum of Rs. 1.00 lakh/unit for men
		Plant Protection equipment Manual sprayer: Knapsack/foot operated sprayer. (Cost Norms-Rs. 0.012 lakh/unit)	✓ **Subject to a maximum of Rs. 0.006 lakh/unit for women** as compared to a maximum of Rs.0.005 lakh/unit for men
		Powered Knapsack sprayer/ Power	✓ **Subject to a maximum of Rs. 0.031 lakh/unit for**

		Operated Taiwan sprayer (capacity 8 – 12 lts) (Cost Norms- Rs. 0.062 lakh/unit)	**women** as compared to a maximum of Rs.0.025 lakh/unit for men
		Powered Knapsack sprayer/ Power Operated Taiwan sprayer (capacity above 12- 16 lts) (Cost Norms- Rs. 0.076 lakh/unit)	✓ **Subject to a maximum of Rs. 0.038 lakh /unit for women** as compared to a maximum of Rs.0.03 lakh/unit for men
		Powered Knapsack sprayer/ Power Operated Taiwan sprayer (capacity above 16/lt (Cost Norms- Rs. 0.20 lakh/unit)	✓ **Subject to a maximum of Rs. 0.10 lakh/unit for women** as compared to a maximum of Rs.0.08 lakh/unit for men
		Tractor mounted /Operated Sprayer (below 20 BHP) (Cost Norms- Rs. 0.20 lakh/unit)	✓ **Subject to a maximum of Rs. 0.10 lakh/unit for women** as compared toa maximum of Rs.0.08 lakh/unit for men
		Tractor mounted / Operated Sprayer (above 35 BHP) / Electrostatic Sprayer (Cost Norms- Rs.	✓ **50% of cost, subject to a maximum of Rs. 0.63 lakh per unit for women** as compared to 40% of cost, subject to a maximum of Rs. 0.50 lakh/unit for men

		1.26 lakh/unit)	
		Eco Friendly Light Trap (Cost Norms- Rs. 0.086 lakh/unit)	✓ **Subject of a maximum of Rs. 0.014 lakh/unit for women** as compared to a maximum of Rs.0.12 lakh/unit for men
	2.	**Area expansion under Bamboo Mission (MIDH)**	
		Forest areas / Public land (Through JFMC / Panchayati Raj Institutions / SHGs, Women group etc.	✓ 100% of cost in 3 installments (50:25:25) (Max. Subsidy per unit area Rs. 42,000/ha) both for women & men
	3.	**Coconut Development Board (CDB) under MIDH**	
		Adoption of technologies (Back-ended credit capital subsidy)	✓ **33.3% of the project cost for women as** compared to 25% of the cost for men
C)	**National Mission on Oilseeds & Oil Palm (NMOOP)**		
	a)	Provisions (only for Women)	
	i)	Promoting Women Groups	✓ SHGs/ FIGs/FPOs/Women groups/Co-operatives etc. to be involved by the States in distribution of Certified Seeds. ✓ State Governments to setup/ start joint venture/lease out seed gardens to farmers' Self Help Groups/FIGs/Women Group / Cooperative Societies/FPOs.

			✓ States to support Farmer's association/Self Help Groups / Farmer Groups / Women Groups / Cooperative Societies for this component under AAP. ✓ Farmers associations / FPOs/ FIGs / SHGs / Women Groups, cooperatives /federations would be eligible for assistance for installation of Pre-processing, Processing and oil extraction equipment / devices under Mini Mission-III for the prescribed TBOs. ✓ Provision available under the Mission for involvement of Co-operative Societies, Self Help / Women Groups / FIGs / FPOs etc., in implementation of the Mission.
	b)	Provisions (where women get benefits either over & above/ along with men)	
	ii)	For manual sprayers: Knapsack /foot operated sprayers, eco friendly light trap (NCIPM)	✓ **Rs. 800/- per unit for women** as compared to Rs. 600/- per unit for men
	iii)	For Knapsack and Taiwan power sprayers (capacity below 16 litres) @ 50% of the cost of	✓ **Rs.3800/- per unit for women (additional 10% assistance**) as compared to Rs. 3000/- per unit for men

		procurement	
	iv)	For Knapsack and Taiwan power sprayers (capacity above 16 litres) @ 40% of the cost of procurement	✓ **Rs. 10000/-per unit. For women (additional 10% assistance)** as compared to Rs. 8000/- per unit for men
	v)	Manually/Bullock drawn implements including Chiseller (@ 40% of the cost)	✓ **Rs. 10000/-per unit for women (additional 10% assistance)** as compared to Rs. 8000/- per implement for men.
	vi)	Tractor driven, farm implements like Rotavator / Seed Drill/Zero Till Seed Drill/ Multi-Crop Planter/Zero Till Multi-Crop Planter/ Ridge furrow Planter/ Raised bed planter/ Power weeder/ Groundnut digger and Multi crop threshers	✓ **Rs. 63000/-per unit for women (additional 10% assistance)** as compared to Rs. 50000/- per unit for men.
	vii)	Small tractor with trolley (25% of the cost of procurement)	✓ **Rs. 1.00 lakh/ unit for women (Additional 10% assistance)** as compared to Rs. 0.75 lakh/unit for men.
	viii)	Distribution of pre-processing, processing and oil extraction	✓ Back ended credit linked subsidy (30% subsidy, 50% loan, 20% own share) with assistance restricted to 30%

		equipment to Farmers associations / FPOs/ FIGs / SHGs / **Women Groups,** cooperatives / federations.	of project cost with a ceiling of Rs. 6.50 lakhs for setting up one unit/project per organization/individual.
	ix)	Establishment of Seed Gardens Support through the States' Department of Agriculture /Horticulture (75:25) for setup/ start joint venture/ lease out seed gardens to farmers' SHGs / FIGs/ **Women Group**/ Cooperative Societies/ FPOs.	✓ One time assistance for a max. Rs.10.00 lakh as subsidy for setting up a new seed garden in 15 ha area by oil palm farmer's association /co-operative etc. through State Government. ✓ The seed garden may be developed over an area of 15 ha each as a Revolving Fund Scheme with the assistance of Rs 30.00 lakh, with a breakup of Rs. 10 lakh (first year) & Rs. 2 lakh each for 2nd, 3rd, 4th, 5th and 6th year. In 7th year, a block grant of Rs.10 lakh is provided. From 8th year onwards the scheme is likely to become self-supportive.
D)	**Integrated Scheme for Agricultural Marketing (ISAM)**		
	i)	Storage Infrastructure Projects under Agriculture Marketing infrastructure (AMI) for Registered	✓ **33.33% Subsidy (on capital cost) for women** as compared to 25% for men. ✓ **Subsidy ceiling (Up to**

		FPOs, Panchayats, **Women,** Scheduled Caste (SC)/ Scheduled Tribe (ST) beneficiaries or their cooperatives/Self-help groups.	**1000 MT is Rs. 1166.55), More than 1000MT and up to 30000 MT is Rs. 1000.00, Maximum ceiling of Rs 300.00 Lakhs) for women** and Subsidy ceiling (Up to 1000 MT in Rs/MT-875.00, More than 1000MT and upto 30000 MT in Rs /MT-750.00), Maximum ceiling (Rs 225.00 Lakhs) for men.
	ii)	For Infrastructure Projects Other than Storage Infrastructure for Registered FPOs, Women, Scheduled Caste (SC)/ Scheduled Tribe (ST) beneficiaries or their cooperatives.	✓ **33.33% Rate of Subsidy (on capital cost) for women** as compared to 25% for men ✓ **Maximum Subsidy Ceiling is Rs. 500.00 lakhs for women** as compared to Rs. 400.00 lakhs for men.
E)	**National Food Security Mission (NFSM)**		
	a)	Provisions (only for Women)	
	i)	As Beneficiary	✓ At least 30% allocation of the funds is for women farmers.
	b)	Provisions (where women get benefits either over & above/ along with men)	
	ii)	Promotion of Farmer Producer Organizations	✓ Rs.2.00 lakh per group of 15 farmers, for one time support only)

		(FPOs) and marketing support for value chain integration (to un-registered farmer groups, SHGs of Women & others etc. for local marketing of pulses and millets)	
F)	**National Mission for Sustainable Agriculture (NMSA)**		
	a)	Provisions (only for Women)	
		Soil & water conservation; Water use efficiency; Soil health management and Rain-fed Area Development.	✓ At least 50% of the allocation is to be utilized for small, marginal farmers of which at least **30% are women beneficiaries/ farmers.**
G)	**Sub-Mission on Agricultural Mechanization (SMAM)**		
	a)	Provisions (only for Women)	
	i)	Training Programme	✓ Training Programmes on Gender friendly Equipment for Women farmers are to be conducted by Farm Machinery Training & Testing Institutes.
	ii)	As Beneficiary	✓ At least 30% allocation of the fund is to be made for women farmers.
	b)	Provisions (where women get benefits either over & above/ along with men)	
	iii)	Tractor	

		Tractor (08-20 PTO HP)	✓ **Rs. 1.00 lakh for women** as compared to Rs. 0.75 lakh for men.
		Tractor (Above 20-70 PTO HP)	✓ **Rs. 1.25 lakh for women** as compared to Rs. 1.00 lakh for men.
	iv)	Power Tillers	
		Power Tiller (below 8 BHP)	✓ **Rs. 0.50 lakh for women** as compared to Rs. 0.40 lakh for men.
		Power Tiller (8 BHP & above)	✓ **Rs. 0.75 lakh for women** as compared to Rs. 0.60 lakh for men.
	v)	Rice Trans-planter	
		Self-Propelled Rice Trans-planter (4 rows)	✓ **Rs.0.94 lakh for women** as compared to Rs. 0.75 lakh for men.
		Self-Propelled Rice Trans-planter (i) above 4-8 rows (ii) above 8-16 rows	✓ **Rs. 2.0 lakh for women** and men both.
		Self-Propelled Machinery Reaper cum Binder	✓ **Rs. 1.25 lakh for women** as compared to Rs. 1.00 lakh for men.
	vi)	Specialized Self Propelled Machinery	
		Reaper/Post Hole Digger/Augur/ Pneumatic / other Planter	✓ **Rs. 0.63 lakh for women** as compared to Rs. 0.50 lakh for men.

	vii)	Self-Propelled Horticultural Machinery	
		Fruit Puckers/ Tree pruners/ Fruit Harvesters/ Fruit Graders /Track Trolley/ Nursery Media Filling Machine/ Multipurpose Hydraulic System / Power operated horticulture tools for pruning, budding, grating, shearing etc.	✓ **Rs. 1.25 lakh for women** as compared to Rs. 1.00 lakh for men.
	viii)	Land Development, tillage and seed bed preparation equipments	
		MB Plow/ Disc Plow/ Cultivator/Harrow/leveler Blade / cage wheel/ Furrow opener/Ridger/ Weed slasher / Laser Land Leveler/ Reversible Mechanical plough	✓ **Rs. 0.15 lakh for women** as compared to Rs. 0.12 lakh for men (Below 20 BHP driven). ✓ **Rs. 0.19 lakh for women** as compared to Rs. 0.15 lakh for men (Above 20-35 BHP driven).
		Rotavator/ Rotopuddler / Reversible Hydraulic plough	✓ **Rs. 0.35 lakh for women** as compared to Rs. 0.28 lakh for men (Below 20 BHP driven). ✓ **Rs. 0.44 lakh for women** as compared to Rs. 0.35 lakh for men (Above 20-35 BHP

			driven).
		Chisel Plough	✓ **Rs. 0.08 lakh for women** as compared to Rs. 0.06 lakh for men (Below 20 BHP driven). ✓ **Rs. 0.10 lakh for women** as compared to Rs. 0.08 lakh for men (Above 20-35 BHP driven)
	ix)	Sowing, Planting, Reaping and Digging Equipment	
		Post Hole digger/ Potato Planter/Potato Digger /Ground nut digger/Strip till drill/Tractor drawn reaper/Onion harvester /Rice straw Chopper/Zero till seed cum fertilizer drill/ Raised Bed Planter/ Sugar cane cutter/ Stripper/Planter/Seed drill/Multi crop planter / Zero-till multi crop planter/Ridge furrow planter	✓ **Rs. 0.15 lakh for women** as compared to Rs. 0.12 lakh for men (Below 20 BHP driven). ✓ **Rs. 0.19 lakh for women** as compared to Rs. 0.15 lakh for men (Above 20-35 BHP driven)
		Turbo Seeder/ Pneumatic Planter /Pneumatic vegetable transplanter /Pneumatic vegetable seeder/	✓ **Rs. 0.35 lakh for women** as compared to Rs. 0.28 lakh for men (Below 20 BHP driven). ✓ **Rs 0.44 lakh for women** as compared to Rs. 0.35 lakh for men (Above 20 BHP

		Happy seeder/Plastic Mulch Laying Machine	driven).
	x)	Inter Cultivation Equipment	
		Grass Weed Slasher/ Rice Straw Chopper/ Power Weeder (engine operated below 2bhP)	✓ **Rs. 0.15 lakh for women** as compared to Rs. 0.12 lakh for men (Below 20 BHP driven). ✓ **Rs. 0.19 lakh for women** as compared to Rs. 0.15 lakh for men (Below 20 to 35 BHP driven .
	xi)	Equipment for Residue management / Hay and Forage Equipments	
		Sugarcane thrash Cutter /Coconut Frond Chopper /Rake/ Balers/ Straw reaper	✓ **Rs. 0.15 lakh for women** as compared to Rs. 0.12 lakh for men (Below 20 BHP driven) ✓ **Rs. 0.19 lakh for women** as compared to Rs. 0.15 lakh for men (Above 20 BHP driven)
	xii)	Harvesting & Threshing Equipments	
		Ground Nut Pod Stripper/ Thresher/ Multi crop Threshers/ Paddy Thresher/ Brush Cutter	✓ **Rs. 0.2 lakh for women** as compared to Rs. 0.16 lakh for men (Operated by engine/ electric motor below 3 HP and by power tiller and tractor below 20 BHP) ✓ **Rs. 0.25 lakh for women** as compared to Rs. 0.2 lakh for men (Operated by engine/ electric motor 3-5 HP and by

			power tiller and tractor below 35 BHP)
		Chaff Cutter (Operated by engine/electric motor below 3 hp and by power tiller and tractor of below 20 BHP tractor)	✓ **Rs. 0.2 lakh for women** as compared to Rs.0.16 lakh for men (Operated by engine / electric motor below 3 HP and by power tiller and tractor below 20 BHP). ✓ **Rs. 0.25 lakh for women** as compared to Rs. 0.2 lakh for men (Operated by engine / electric motor 3-5 HP and by power tiller and tractor below 35 BHP).
		Tractor (above 35 BHP) Driven Equipment	
	xiii)	Land Development, tillage and seed bed preparation equipment	
		MB Plow/Disc Plow/Cultivator/ Harrow/ Leveler Blade / Cage Wheel/Furrow opener / Ridger/ Reversible Mechanical plough	✓ **Rs. 0.44 Lakh for women** as compared to Rs. 0.35 lakh for men.
		Weed slasher /Laser and Leveller / Rotavator / Roto-puddler/Reversible Hydraulic plough/Sub – soiler / Trench makers (PTO operated) / Bund former (PTO	✓ **Rs. 0.63 Lakh for women** as compared to Rs. 0.50 lakh for men.

		operated) /Power Harrow (PTO operated)/Backhoe Loader Dozer (Tractor operated)	
	xiv)	Sowing , Planting , Reaping and Digging Equipment	
		Zero till seed cum fertilizer drill/Raised Bed Planter/ seed drill/ Potato Digger/ tractor drawn reaper/ onion harvester	✓ **Rs. 0.44 lakh for women** as compared to Rs. 0.35 lakh for men
		Post Hole digger/ Potato Planter/ Ground nut digger/ Strip till drill/ Rice straw Chopper, Sugar cane cutter/ Stripper/planter/ multi crop planter /zero –till multi crop planter/Ridge furrow planter /Turbo Seeder/ Pneumatic Planter/ Pneumatic vegetable trans-planter / Pneumatic vegetable seeder/ Happy seeder /Cassava Planter /Manure spreader /Fertilizer Spreader	✓ **Rs. 0.63 lakh for women** as compared to Rs. 0.50 lakh for men.

		– PTO operated /Plastic Mulch Laying Machine/ Automatic rice nursery sowing machinery	
	xv)	Inter Cultivation Equipment	
		Grass/ Weed Slasher / Rice straw Chopper/ Weeder (PTO operated)	✓ **Rs. 0.63 Lakh for women** as compared to Rs. 0.50 lakh for men.
	xvi)	Harvesting & Threshing Equip. (Operated by engine/electric motor above 5 hp and tractor of above 35 BHP tractor)	
		Ground-Nut Pod Stripper / Thresher / Multi crop Threshers / Paddy Thresher/ Chaff Cutter/ Forage/ Harvester/Birds Scare	✓ **Rs. 0.63 Lakh for women** as compared to Rs. 0.50 lakh for men.
	xvii)	Equipment for Residue mgmt. /Hay and Forage Equipment	
		Sugarcane thrash Cutter/ Coconut Frond Chopper/ Hay Rake/ Balers (Round)/ Baler (Rectangular) Wood chippers/ Sugarcane ratoon	✓ **Rs. 0.63 Lakh for women** as compared to Rs. 0.50 lakh for men.

		manager / Cotton stalk uprooter/ Straw reaper	
		All manual/animal drawn equipment / implements / Tools	
	xviii)	Land Develop., tillage and seed bed preparation equipment	
		MB Plow/ Disc Plow/ Cultivator /Harrow/ Leveler Blade/ Furrow opener/ Ridger/ Puddler	✓ **Rs. 0.10 Lakh for women** as compared to Rs. 0.08 lakh for men.
	xix)	Sowing & Planting Equipment	
		Paddy planter/ Seed cum fertilizer drill/ Raised Bed Planter/ Planter/ Dibbler/ Equipment for raising paddy nursery	✓ **Rs. 0.10 Lakh for women** as compared to Rs. 0.08 lakh for men.
		Drum Seeder (Below 4 Row)	✓ **Rs. 0.015 Lakh for women** as compared to Rs. 0.012 lakh for men.
		Drum Seeder (Above 4 Row)	✓ **Rs. 0.019 Lakh for women** as compared to Rs. 0.015 lakh for men.
		Harvesting & Threshing Equipment	
		Ground Nut Pod Stripper/ Thresher /Winnowing fan/ Tree climber/	✓ **Rs. 0.10 Lakh for women** as compared to Rs. 0.08 lakh for men.

		Horticulture Hand tools	
		Chaff Cutter (upto 3 feet)	✓ **Rs. 0.05 Lakh for women** as compared to Rs. 0.04 lakh for men.
		Chaff Cutter (above 3 feet)	✓ **Rs. 0.063 Lakh for women** as compared to Rs. 0.05 lakh for men.
	xx)	Inter Cultivation Equipment	
		Grass Weed Slasher / Weeder / Cono-weeder / Garden Hand Tools	✓ **Rs. 0.006 Lakh for women** as compared to Rs. 0.005 lakh for men.
	xxi)	Plant Protection Equipment	
		Manual sprayer: Knapsack /foot operated sprayer	✓ **Rs. 0.006 Lakh for women** as compared to Rs. 0.005 lakh for men.
		Powered Knapsack sprayer/Power Operated Taiwan sprayer (capacity 8-12Its)	✓ **Rs. 0.031 lakh for women** as compared to Rs. 0.025 lakh
		Powered Knapsack sprayer/Power Operated Taiwan sprayer (capacity above 12-16Its)	✓ **Rs. 0.038 lakh for women** as compared to Rs. 0.03 lakh
		Powered Knapsack sprayer/Power Operated Taiwan sprayer (capacity	✓ **Rs. 0.10 lakh for women** as compared to Rs. 0.08 lakh

		above 16Its)	
		Tractor mounted /Operated Sprayer (below 20 BHP)	✓ **Rs. 0.10 lakh for women** as compared to Rs. 0.08 lakh
		Tractor mounted /Operated Sprayer (below 35 BHP)	✓ **Rs. 0.13 lakh for women** as compared to Rs. 0.10 lakh
		Eco Friendly Light Trap	✓ **Rs. 0.014 lakh for women** as compared to Rs. 0.012 lakh
		Tractor mounted / operated sprayer (above 35 BHP)	✓ **Rs. 0.63 lakh for women** as compared to Rs. 0.50 lakh
		Electrostatic Sprayer	✓ **Rs. 0.63 lakh for women** as compared to Rs. 0.50 lakh
	xxii)	Post Harvest Technology	
		Establishment of PHT units for transfer of primary processing technology, value-addition, low cost scientific storage, packaging units and technologies.	✓ **Rs. 1.50 lakh/ unit for women** as compared to Rs. 1.25 lakh/ unit for men.
H)	**Agricultural Insurance**		
	a)	Provisions (only for Women)	
			✓ Ensuring maximum coverage of SC / ST / Women farmers with budget allocation and

			utilization for these category of farmers to be in proportion to their population in the respective state.
	b)	Provisions (where women get benefits either over & above/along with men)	
	1.	Modified National Agricultural Insurance Scheme (MNAIS)	
		Insurance protection for notified food crops, oilseeds and annual horticultural /commercial crops.	✓ Actuarial Premium rate for notified crops subject to maximum premium up to 11% & 9% for food & oilseeds crops of Kharif and Rabi seasons, respectively. For annual commercial / horticultural crops, it is capped at 13%. ✓ Subsidy up to 75% of premium is provided to all types of farmers depending on the slab of premium. a. Upto 2% - Nil, b. More than 2–5% : 40% subject to minimum net premium of 2%, c. More than 5–10% : 50% subject to minimum net premium of 3%, d. More than 10–15% : 60% subject to minimum

			net premium of 5%, e. More than 15% : 75% subject to minimum net premium of 6% ✓ If the sowing is not done due to adverse weather / climate, claims / indemnity up to 25% of sum insured will be paid for prevented sowing/planting risk. ✓ When the crop yield is less than the guaranteed yield of notified crops, the indemnity payment equal to short fall in yield is payable to all insured farmers in the notified areas. ✓ However, on-account advance payment, up to 25% of likely claims will be paid as immediate relief in those notified areas where yield losses are at least 50% of Threshold Yield (TY). ✓ Besides, postharvest (upto2weeks) losses due to cyclone are also covered. ✓ Losses due to localized risks of hail storm and landslide are assessed on individual basis and claims to affected insured farmers are paid

			accordingly.
	2.	Weather Based Crop Insurance Scheme(WBCIS)	✓ Insurance protection for notified food crops, oilseeds and horticultural / commercial crops. ✓ Actuarial Premium rate for notified crops, subject to maximum premium up to 10 % & 8 % for food & oilseeds crops of Kharif and Rabi seasons, respectively and 12 % for annual commercial / horticultural crops. It is capped at 12%. a. Up to 2% - Nil subsidy, b. More than 2 to 5 %-25 % subsidy subject to minimum net premium of 2%, c. More than 5 to 8% -40 % subsidy subject to minimum net premium of 3.75 %, d. More than 8% -50 % subsidy subject to minimum net premium of 4.8% and maximum net premium of 6% payable by farmers. ✓ When the Weather indices

			(rainfall/temperature/relative humidity/wind speed etc) differ (less/ higher) from the Guaranteed Weather Index of notified crops, the indemnity payment equal to deviation / shortfall is payable to all insured farmers of notified crops in notified area.
	3.	Coconut Palm Insurance Scheme (CPIS)	✓ Premium rate per palm ranges from Rs.9.00 (in the age group of 4 to 15 years) to Rs. 14.00 (in the age group of 16 to 60 years). ✓ 50-75 % subsidy of premium is provided to all types of farmers. ✓ When the Palm trees are damaged, the indemnity payment equal to sum insured / damage is payable to the insured farmers in notified areas.