



MANDI II Agricultural Livelihood Diaries

Income Generation



At a Glance

Through the Walmart Foundation-funded Market Access eNabled by Digital Innovation in India Phase 2 (MANDI II) project, Grameen Foundation USA (GFUSA) and its Indian subsidiary, Grameen Foundation India (GFI) (together, Grameen), received funding to strengthen Farmer Producer Organizations (FPO) in the Purvanchal region of Uttar Pradesh (UP) and West Bengal, India. A series of monthly surveys (“diaries”) were completed with 30 FPO member households with one man and one woman from two FPOs in UP—AKPCL and Bankelal Bio Energy—resulting in a target of 60 individuals in total to be interviewed.

Findings from the 12 surveys reveal that agriculture is the primary income-generating activity (IGA), but many households rely on diversified income streams, often at least two forms of income, including animal husbandry, supplying agricultural and non-agricultural labor to others. While men are more economically active, women provide constant economic support either on the farm as labor or in their own income generation. This income diversification helps households face the impacts of household expenses, adverse weather conditions, limited access to government support, and fluctuating market prices.

Men are often viewed as the primary providers, spending considerable time on both their own and others' farms, with a focus on external income-generating activities. Women actively seek ways to manage household expenses during lean seasons, showcasing resilience and resourcefulness in the face of adversity. Men work approximately eight hours per day in income generation whereas women work approximately three hours per day. Both genders express a strong commitment to agricultural work, reflecting pride in their contributions to food security.

There is a willingness among farmers to adopt mechanization and new farming practices as potential solutions to enhance productivity and reduce labor costs. Despite their pride in contributing to the nation's food security, the vulnerability to and the emotional toll of financial hardship is evident among the farming households.

Acknowledgements

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Male farmer, 40
years old, from
Ghazipur

"We are proud to be farmers because the grains of every household in the whole country are being provided by us. If we don't grow, then no one will get roti, so we are proud of it but we don't receive any value because someone else rates our grains. We can't rate them. We give it to the grain dealer. We don't get the profit, and he becomes rich and we remain poor. We are running the whole country. If the farmer doesn't grow grains, then what will others eat?"



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Acronyms

FPO	Farmer Producer Organization
GFI	Grameen Foundation India
GFUSA	Grameen Foundation USA
HH	Household
IGA	Income-generating Activities
MANDI	Market Access eNabled by Digital Innovation in India
SHF	Smallholder Farmer
UP	Uttar Pradesh

Introduction

Through the Walmart Foundation-funded Market Access eNabled by Digital Innovation in India Phase 2 (MANDI II) project, Grameen Foundation USA (GFUSA) and its Indian subsidiary, Grameen Foundation India (GFI) (together, Grameen), received funding to strengthen Farmer Producer Organizations (FPO) in the Purvanchal region of Uttar Pradesh (UP) and in West Bengal, India. A series of monthly surveys (“diaries”) were completed with 30 FPO member households with one man and one woman from two FPOs in UP—AKPCL and Bankelal Bio Energy—resulting in a target of 60 individuals in total to be interviewed. This research brief covers one thematic theme—agricultural livelihoods—over the 12-month period, which spanned March 2024 through February 2025, crossing all agricultural seasons.



Results

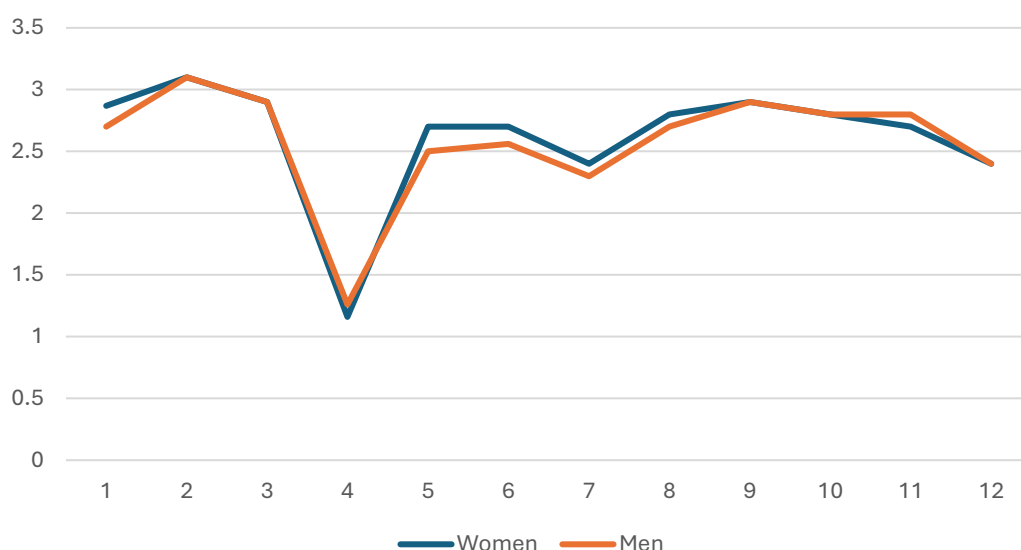
Land Ownership

The households interviewed describe ownership of land that has been in the family for generations. Some have only recently owned the land with the passing of a father/father-in-law. About three households mention recently purchasing land and one only leases land. It is also often a combination of owning and leasing land. Most of the land is in the name of the husband, father, father-in-law, brothers and sometimes owned by both the husband and the wife. When comparing couples' answers, there is not always agreement as to the land ownership. Women will often report that her husband and someone else own the land (such as her father- or brother-in-law) while the husband will simply report he owns the land. In one case, a woman reported her husband owned the land, but he said, *"The owner is someone else, we get it by giving money, once in a year we do that. We have been doing this for 10-15 years."* However, when the same woman is asked how long they've owned the land, she says, *"The land is not our own. We have rented it. Since my marriage we have had it. It has been with us for a long time. We work on the rented land."* This signals that questions regarding land ownership may not always be straightforward depending on who you ask and may require probing to gain clarity on land ownership status.

Household Farm Labour

Over the twelve-month period, men and women responded similarly to the number of people in the household who worked on the family farm or supplied labour to other farms. While on average two to three people worked on the farm, survey 4, which occurred in June 2024, had the least number of people working on the farm, suggesting that only one person worked on the farm. This dip may be due to the fact it is in this season (Zaid) that households are growing vegetables and there is less work occurring on the farm.

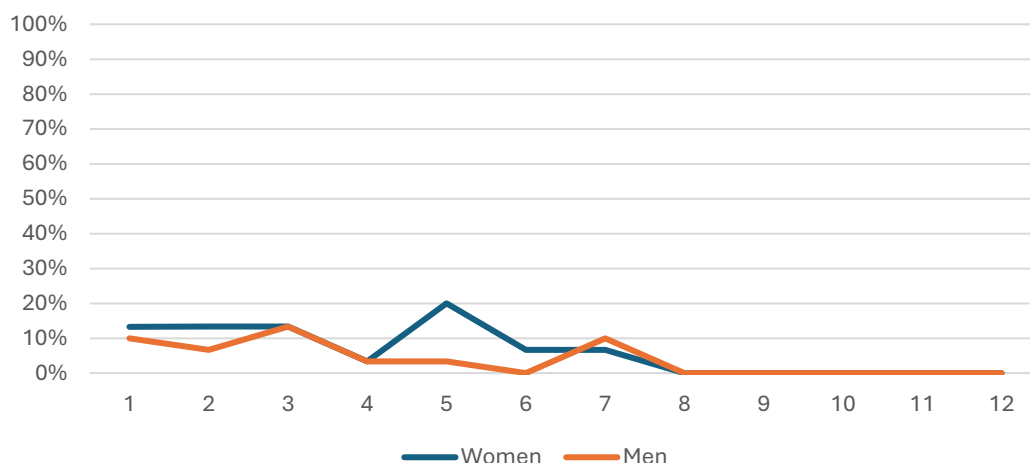
Figure 1. Average number of household members who worked on the farm or as labour for others



Household Migration

Unless there were no members of the household migrating, men and women didn't always have the same answers. There were no more than 20% of households identifying that someone had migrated at any time. It is likely that the disagreement in who has migrated stemmed from whether a man or woman shared about a child leaving the home for work or an extended family member, such as a brother-in-law (which could also be perceived as a member leaving for a long-term job in another city, not necessarily migrating). For example, in survey 1, women noted that those who had migrated had been gone 6 months or more. In contrast, in month 5 when there is another spike, women noted that those who had migrated had been gone from one week to one month. Qualitatively, some will mention brothers and sisters who have migrated (who may have lived on a family compound) but who provide support when asked. For example, a man shared, *"Mainly we are into farming. A set up of a gym business is present. My elder brother works in Punjab. He lives in a separate family. He supports me with money when needed. Recently I was in need of money for the farming of wheat. He gave me financial support."* His wife said, *"Besides farming we have an ice cream business in Punjab and my elder brother-in-law works for a company in Ahmedabad, my husband is studying currently. My brother-in-law looks after the gym. I don't do all of that, I just do household work."*

Figure 2. Households whose members migrated



Qualitatively, households expressed that economic pressures compel household members to migrate, such as rising expenses, financial instability, limited land ownership and lack of local jobs. Those affected by adverse weather events or agricultural challenges may also migrate as a means of survival, seeking alternative livelihoods in other regions. One woman said, *“People who are unable to earn in their present situation would migrate to other places in search of jobs; people who are satisfied with their present situation and who are doing well, will never migrate to other places. Mostly people go to places like Delhi, Mumbai and Gujarat in search of jobs, some even go abroad. [A] person who seeks a job, he may first contact any person who may have gone to these places [before] and is working there and would tell them to look for a job according to his qualification. If a person is well qualified, he may get a suitable job, or else he may have to settle with any odd job that he gets according to his ability.”*

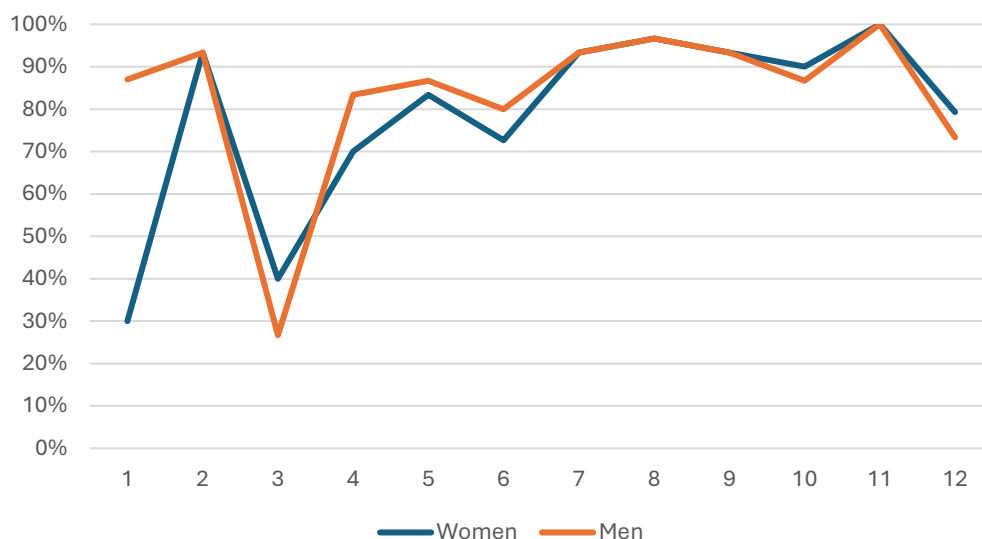
As the woman notes, most will seek work in cities, such as Delhi, Mumbai, and Kolkata. One man shared that migration comes with its own challenges, *“Mostly people migrate to Delhi, Gujarat. I have gone. People will face a lot of problems there related to food, stay, and not getting money on time. But I had no issues. I had gone with someone and had all the facilities. I had just gone there to roam around and then I got a job.”* Some individuals aspire to migrate to foreign countries, seeking better wages and living standards. Countries in the Middle East are often highlighted as destinations for labour migration.

When they migrate, they seek jobs according to their skillsets. Most seek labour jobs (such as construction) or skilled trades (plumbers, carpenters, electricians). A few, especially among the young members of the household may seek office or administrative roles. One man shared, *“No one willingly goes out, they go out to fulfill their needs. They will go out and earn then only they will be able to fulfill their needs. [They migrate to] Gujarat, Mumbai, Delhi, and Kolkata. If they don't have the qualification or if they are not well educated, they face a lot of challenges. Even if they are educated, they face many challenges because they don't have the experience. Companies look for experience. They don't get a job immediately after they go, they have to sit for interviews. Whether they will be accepted in the interview or not depends on the company.”* While men most often will migrate, at times women will but will stay close to home and fulfill traditional such as teaching or healthcare.

Income-Generating Activities

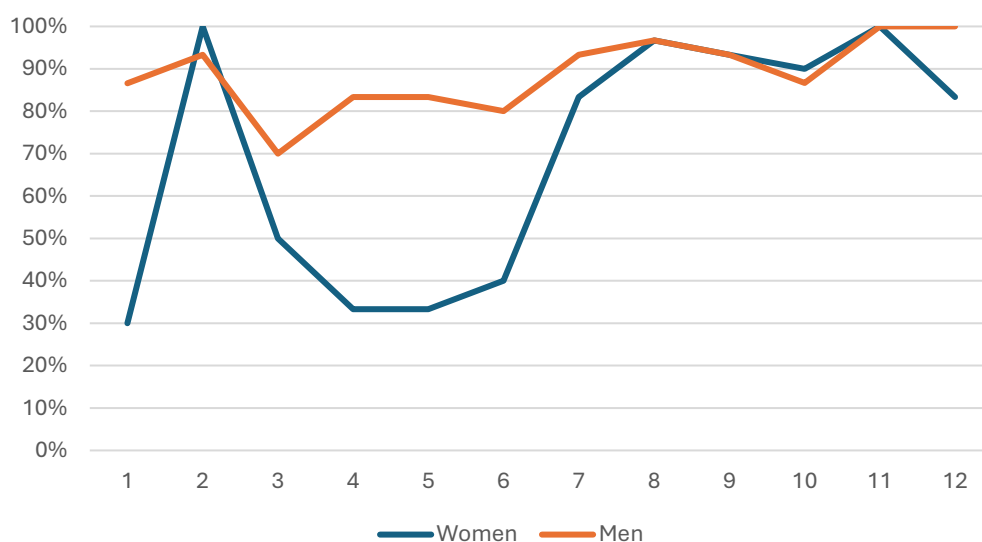
Most households engage in one to two income-generating activities (IGAs) throughout the year. In month 3, corresponding to May 2024, there was an increase in the percentage of households leveraging more than two IGAs, with 27% of men and women indicating they relied on three IGAs and 14% of women reporting four IGAs and 3% of men (1 man) reporting six IGAs. As with other data, while men and women were asked to indicate the number of IGAs leveraged by the household, there was not always agreement in those numbers.

Figure 3. Households engaged in 1-2 income-generating activities



When asked about the number of IGAs the men and women personally engage in, men and women overall engage in 1-2 IGAs. In survey 1, 70% of women indicated they were not engaged in an IGA and among those who were, they were engaged in one IGA. In surveys 5 and 6 where the percent engaging in 1-2 activities is around 80%, the remaining men had 0 IGAs. For the remaining surveys, if they were not engaged in 1-2 IGAs, they were engaged in more than 2. Women, on the other hand, saw more fluctuations in those reporting 1-2 IGAs where 100% were engaged in 1-2 IGAs in surveys 2, 11, and 12. In surveys 1, 3, 4 and 7 (March, May, June, September), if they were not engaged in 1-2 IGAs, they reported no IGAs whereas the remaining, survey periods, women reported more than 2 IGAs. It is assumed that the difference between household-level IGAs and personal IGAs, for men and women alike, accounts for others in the household who may be engaged in those activities, such as a parent/-in-law or child.

Figure 4. Individuals engaged in 1-2 income-generating activities



The most consistent sources of income for most households (11 or more households reporting a particular source of income) were cattle rearing, salaried positions with private sector businesses, selling of vegetables (accounted for in

the “other” category) during the Zaid and Kharif seasons, and selling of wheat in May 2024 and paddy in February of 2025.

Many households report that a significant portion (between 50% to 100%) of their income comes from agriculture, with some stating it's their only income source. One man shared, *"One hundred percent dependent on agricultural income. It takes care of my household expenses. I don't have any other source of income. We grow crops, sell the grains and from that income we take care of children's studies and household expenses. Whatever we earn we put in a savings account after selling the grains and take out little by little for expenses. We sell the whole rice completely. Depending on the requirement, I sell in batches. I sell the rice totally. I sell wheat and chana as per requirement. We store it at home and as per requirement every month I sell it."*

Relying on agriculture, however, comes with its challenges. One man shared, *"You see, in farming, there is no assurance. The wheat crop has failed, now it has not recovered, what will we sell, now we will sell only what is left after eating and drinking."* For farmers who don't own their land, they face greater climate risks, *"Here it is not possible for all the expenses to be covered through farming. There is not enough land, and the money comes according to the season. If there is a flood, then the grains are gone. Yes, here there have been floods also. And the land that we took on the lease, the money that we bought it for, that is also gone, and the crops that were grown on the farm, that are also destroyed. Even if flood relief is provided, it is received by the owner of the land. So, we fall from all sides, the money that we spent on farms, gone, money spent on the crop is also gone and the fund relief that is there, it also goes away."*

Therefore, most households rely on diverse sources of income. Between 6-10 households throughout the year reported relying on self-employment as an IGA, wheat harvests, day labour, and cattle rearing. Men and women reported the same IGAs at similar rates; there were no notable differences. When women reported earning income, they most likely reported cattle rearing, private and public sector salaries, and self-employment. Private and public sector employment was not consistently reported, suggesting that these jobs are seasonal or could be categorized as day labour. One man commented on “private sector work: *"Yes, there are people who go out to work in the private sector on operator post. A private company is such that it won't pay you always, it will stop, so it's not that apart from agriculture we are depending on anything, our whole family depends on agriculture only. It is better to do something and not depend on only one thing your whole life, you must do something extra. Part time we can work outside, otherwise, agriculture is the best."*

Figure 5. IGAs leveraged by SHF households

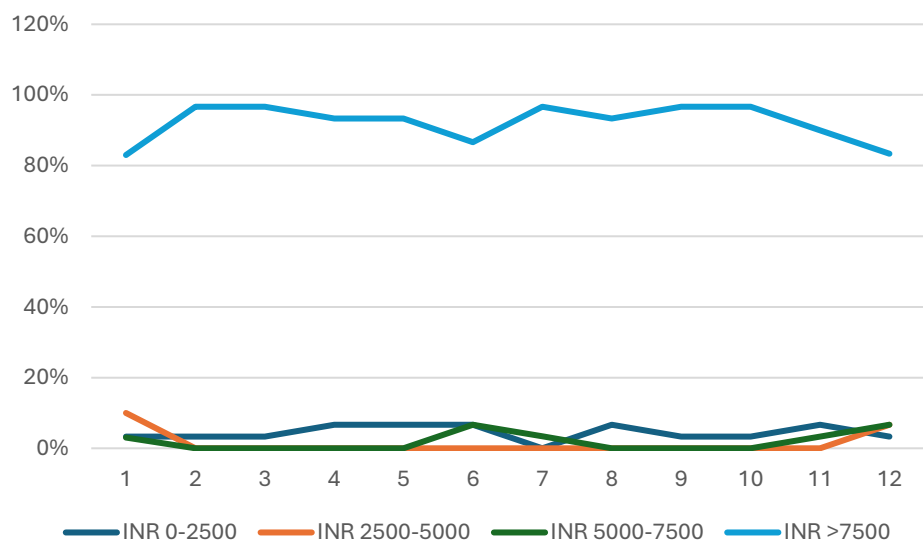
	Zaid			Kharif					Rabi			
	1	2	3	4	5	6	7	8	9	10	11	12
	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25
Goatery												
Other animal husbandry												
Cattle Rearing/Dairy												
Flower cultivation												
Paddy												
Wheat												
Mustard												
Potato												
Tomato												
Mentha												
Self-employed												
Salaried-private												
Salaried-public												
Agricultural day labourer												
Non-agricultural day labourer												
Service provider e.g., mason, carpenters, domestic worker												
Other												
Other description		Sold veggies, rice, grains; last month's savings, father's & mother's pension, money	Sold rice, flower garlands, gram, lentils, green vegetable; used savings account,	Sold rice, ridge gourd, bitter gourd, pumpkin, green vegetable, ladyfinger gram, rice,	Sold lady fingers, onion, green vegetable, bottle gourd, ridge gourd, brinjals; used	Sold ridge gourd, leafy vegetables, ladyfinger, bottle gourd, pointed gourd, calabash; used savings	Pension, tailoring, sold ladyfinger, ridge gourd	Sold ridge gourd, pointed gourd	Sold gram, spinach, other vegetable; use saving account for my expenses	Savings account, cabbage gram, green vegetable	Savings account, Cauliflower, carrot, coriander green vegetables	Cauliflower, spinach, gram, coriander, pea, received money from outside

	Zaid			Kharif					Rabi			
	1	2	3	4	5	6	7	8	9	10	11	12
	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25
		from govt for farming	shopkeep er income	onion, okra; used savings, driver	savings account, pension, received kishan nidhi khet							
1 – 5 HH												
6 -10 HH												
11+ HH												

Household and Personal Income

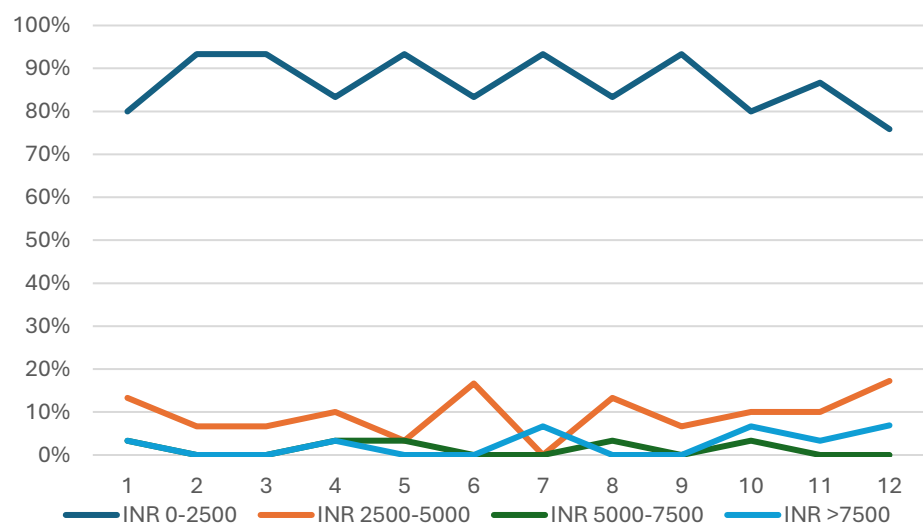
Most households (more than 80%) reported earning more than 7500 INR (88 USD as of March 2025) per month. This is estimated based on men's reporting given women's reports were similar. One to two households reported earning less than 2500 INR throughout the year.

Figure 6. Estimated monthly household income



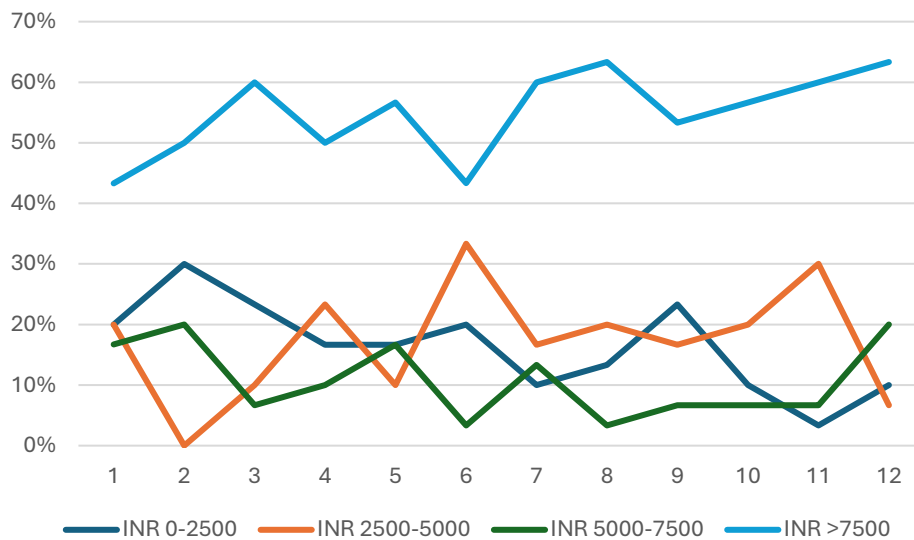
It is clear from Figure 7 that women’s income generally contributes between 0-2500 INR per month.

Figure 7. Women’s estimated monthly income



In contrast to the women’s estimated incomes, most men estimated their incomes to be in the INR>7500.

Figure 8. Men's estimated monthly income



Qualitatively, the respondents discussed various factors affecting their income, such as crop yields, farming practices, and new business ventures. Some experienced improved income due to successful farming, while others faced challenges like crop failure. Many mentioned relying on traditional income sources, such as farming and cattle rearing. Some respondents discussed new farming practices, such as sowing new seeds and cultivating different crops and the impact this had on their income. For example, one respondent mentioned sowing seeds on their farms, which turned out to be good this year. *"We sowed chickpea seeds the previous year. This year, we did not sow chickpea seeds. We get a higher price for red lentils. We did not get a good rate for chickpea seeds. We did not think too much before sowing the seeds. We may get a better price for red lentils. We tried chickpea seeds the previous year. We tried something else this year."* Additionally, there were discussions about specific crops, such as onion farming, mustard, split chickpeas, and rice and wheat cultivation. These variations in farming practices and crops contributed to differences in income sources between last year and this year. *"Last year we planted Urad (black gram pulses), and we got a good profit from that. But this time, as there was more heat, we didn't try that. Whatever we plant, it will definitely affect our income."* Most shared they didn't change much in their practices: *"Same kind of work was done this year as well as last year. We usually cultivate masoor dal but last year the yield was more than this year. The reason is, this is a flood prone area, so floods have disturbed us. Floods usually come in the monsoon season. So, it leads to great losses, but it does not happen so often."* Weather was an important factor in farmers' success: *"Last year when we had grown garbanzo beans it was very well grown. It rained at the right time and in the right amount. It requires rain only once. Twice or thrice rains make the crop go bad. This time it has rained twice so all the crops of garbanzo beans and wheat have gone bad. It rained during its flowering so there is no scope for the success of the crop."* One family noted there was little change in their income this year as compared to last: *"No, there has been no difference in the income sources in this year or last year. I want to change my income by going into goat farming. I don't see any benefit in making any changes in agriculture. We don't see any benefit. We are just a family of 5 and we are running it properly."*

During lean season, men's and women's approaches differ in the emphasis on proactive job-seeking by men and pragmatic resource management by women. This reflects broader societal roles, with men often seen as external providers and women as caregivers managing household stability. For example, women often noted the active expense reduction they pursue when income is lower. One woman shared, *"Daily wages from labour work and borrowing money help us in the distress period. I sell milk and curd. Then I have to maintain the expenses anyway by selling household materials. The expenses remain same. I have to manage the situation and feed my children."* One woman, whose husband has been a milkman for the past 20 years, shared that *"There are ups and downs in both businesses, milk-selling and in shop sales, also. He sells milk after buying it from other people and from dairy also. We own cows which*

give milk, we sell that, too. The expenses are the same. Cow's milk and milk products we get to eat at home." She explains that the fluctuations in income also dictate their expenses, *"No, our expenses go up and down based on the income we get. When we earn more money, we spend more, whereas when we earn less, we tend to spend less of it. We are mostly dependent on the dairy business. Shop sales are usually low."* Another woman shared a similar sentiment: *"I do save money, but when you make a house then there are a lot of expenses in it. When there is farming, then we use that money. And whatever money is left we save it. Otherwise, we will borrow money. When there is less income, then we lessen the household expenses."*

And yet another woman shared a similar experience: *"The vegetables I get it from here and there. If they are available [from the farm], I will get them. If not, I will pay for them. In this way, I must manage the expenses.... So, if there is less money coming in, then the household expenses are less. If there is more money coming in, then the household expenses are more. You see what you must hide. Three children are studying. Their expenses are also there. So, it comes from here and goes there. Here, the work is done properly. There is no copy, there is no pen, there is no book, there is no dress, there is no admission. We are poor, so we must live like this. The expenses definitely go down [during the lean season]."*

Men noted more often taking loans to help manage lean seasons. For example, one man said, *"We take some loans from the shop or from others. I get help from others and I repay them after my crops are sold. There is a lot of difference between the time when income is good and when income is bad. When farming and business is going well, the income is good. We don't feel the expenses. When the income is not good, we feel the impact of the expenses. We have expenses like food, medicines, etc."* Another shared, *"During bad times or crisis, I borrow money or may look for work. If work is available, I will do some labour work or if I don't get work, then manage to survive by borrowing money from others."* One man captured the differences in income experienced between high and lean seasons, *"Of course we don't get much during the lean season. We manage somehow during those times. It does affect us. Like, during good times, I get 500-1000 rupees. During the lean season I get only 200 or 300. I have to manage with that much only. We have to work."*

People rely on support from family members, children sending money home, or getting help from relatives to manage household expenses during challenging times. They also discuss the impact of financial difficulties on their expenses, including managing household costs, borrowing money, and relying on savings. One stay-at-home mother whose household primarily relies on agricultural income and her brother-in-law's private sector job shared, *"We rely on my brother-in-law. And whatever savings are left from the agricultural earnings, we somehow manage with that. We try to spend less. We try to manage with whatever income we are getting at the moment. We manage the normal spendings. Other than that, children's school fees and all have to be paid. So, we pay it. We somehow manage, it all depends on the climate and rainfall. I save money when the income is good from the shop for the time with less income. We have a debt of 50,000. What can we do if my son falls sick suddenly? There are hospital expenses. When the income is less from the shop, we run the expenses with my son's salary. There is no other source of income."*

One farmer noted some predictability of crisis: *"When times are bad, then we face it. There are many problems that we face. There is a lot of difference between good times and bad times. There is a possibility of a flood this year. Every three years, there is a flood in our village. The floods can be less or more. If the flood comes less, then there is less damage to the crops. If it is too much, then the entire crops will get destroyed. The Ganga river is close by. Since 2013, there have been no floods. But after 2013, they have predicted every 3 years like 2013, 2016, 2019, etc. So, we have assumed that it will come after 3 years. It will be less or more."*

Time spent in income generation

The following figures estimate the time women and men reported working on their family's farm, another's farm (as a labourer), and in non-agriculture income generation, such as through self-employment. Men spend much more time in income generation (almost two to four times the amount of time depending on the month of the year compared to women. Women are engaged in approximately three hours a day in income generation whereas men are engaged in eight hours per day. There are notable decreases in month 5 for women and month 4 for men in income generation.

Figure 9. Women's time use in income generation

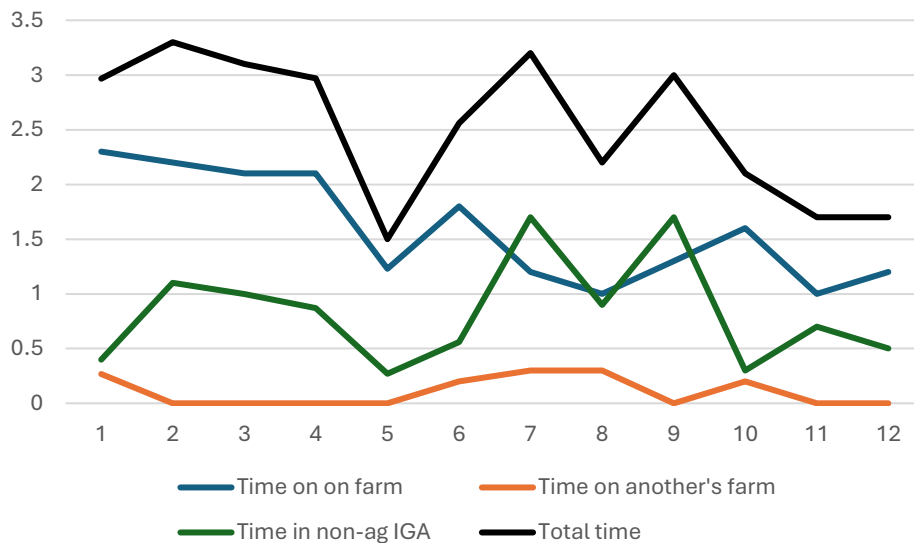
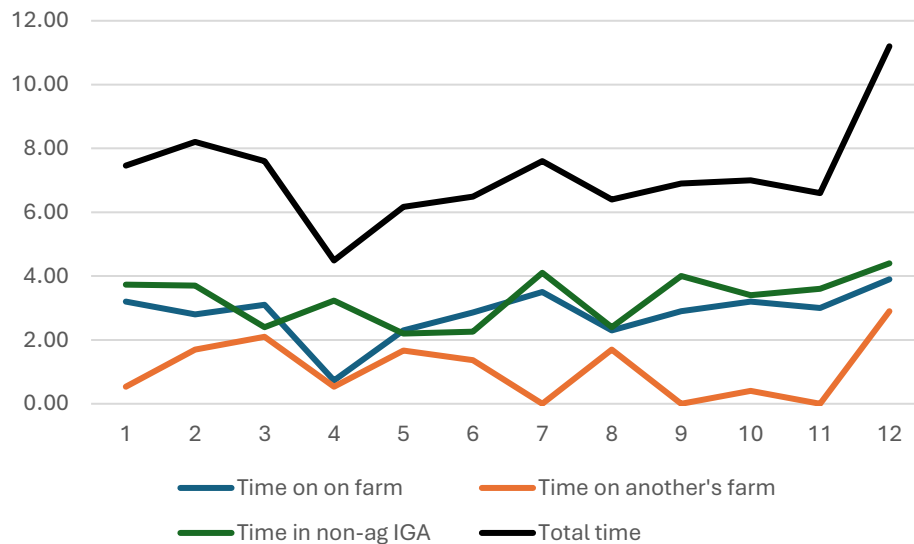


Figure 10. Men's time use in income generation



Agricultural Investments

Farmers express a willingness to adopt new technologies that can reduce labour and time in farming activities. There is a recognition of the benefits of machines like harvesters, which significantly reduce the time required for tasks such as cutting crops. *"There are machines that are there like the wrapper, so the wrapper cuts and binds the grass together. I want to finish farming earlier than usual, then the harvester could be brought and it will cut it, and it will be done in less time. So, it takes less time, and work is done early. Eight days' work is done in 2 hours."*

Finding sufficient labour is difficult; the costs of labour are also high. This results in great interest in mechanization due to its efficiency, but it is also costly. *"We don't search for labour as getting labour is also difficult as we don't get it so cutting with harvester machines you can get the crops harvested. Like for chana we need to search for labour. If there*

is a machine for that also then it would become easier. Harvesters also cut wheat and rice. If we get some to cut for chana it would be easier. Here there is a shortage of labour. Labour charges are more. We can't afford it. We are not able to [pay for] it. If machines are there then it will get done at less cost." Given the costs, some farmers noted a desire for government support or compensation if new techniques lead to losses.

There is also a belief that mechanization can reduce drudgery: *"Yes, if any kind of technology comes, we will adopt it so that the work can be done with minimum labour. Now, paddy, wheat and mustard are growing in less time. We don't want to work in the months of May-June because it is very hot during this time. Recently, my wife's health deteriorated due to harvesting gram and wheat."*

Some express a dislike for specific tasks due to factors like weather, hard work, and health issues but others don't complain because they have no other choice: *"Whether I feel like working or not, I have to do it".* The scorching heat during the summer and the excessive mud and water during the monsoon season, make it difficult to work. One woman shared, *"I feel afraid of slipping in the rain, etc., and falling, so I don't want to go farm in the rainy season."* They also mention the risk of contracting skin diseases when working in the mud. One man shared, *"Yes, it is like that. When flood comes, so during grains, the problem is if we add fertilizers or nutrients, so we think that when the flood comes, the fertilizers are washed off. If we don't use that, and the flood comes and goes, then in the season of grains, when there is sowing, then it is a problem, and in the wheat season, when there is cutting, then there is a problem. Both the crops have similar durations. But the difficulty is during the sowing of grains, and during the cutting of wheat, while cutting chana (chickpeas), we also sow onions, so there is a lot of grass in it, which is called kangrasiyava grass. So, at that time, there is more difficulty in the summers. Because we have to sow on the farm, so we have to clean it first, and during cleaning, if it touches the skin, then we get a skin disease. So, that are problems but since we are farmers, we have to face all those things."*

One man said, *"What will we eat if we don't work on fields?"* These challenges contribute to the preferences of individuals to avoid specific farming activities based on their experiences and the difficulties associated with those tasks. Some face no challenges if they can hire labour. One woman said, *"We don't have to do anything, you should also know that we stay at home, we don't have to do any work of farming outside, we don't have to do anything even when we come home, the labourers pick up the wheat, fill it in the drum, keep it for washing and dust it, we don't have to do anything, we are only concerned with cooking."* Others, if they have to be labourers on others' land, may have complaints: *"No, everyone likes it, when it is our work then we like it, if it is someone else's work then we may not like it, now what will we do, if there is no option, we have to do it."* *"I don't like working in this time of the year. In summer. I felt sick in summers due to sun rays. Every year during this time I feel sick."*

The farmers express pride in being able to provide food for their families and the country. *"We are proud to be farmers because we take care of the nourishment of the whole country. Because of us the country is running. The day the farmer stops farming Tata, Ambani or whoever it is all there, work will stop because no one will remain without eating food. The money will have no value. The day we stop selling our grains then automatically the farmer will have money in his hand."*

Challenges in Agriculture

Some farmers mention the challenge of **water scarcity**, which affects their ability to grow crops effectively. One woman shared, *"When it is dry, wheat is not sowed. Mustard is sowed as it requires less water. If there is river water or boring water available, it is used for wheat and rice. Here there is no source of water, neither river nor stream. When there is less rainfall mustard is increased."* A man notes the necessity of brining in water once seeds are sown: *"When the farm is made, then there is a need for water. They make phone calls to bring the water machines. So, they do that."*

Farmers express frustration over **not receiving reasonable rates** for their produce, leading to financial difficulties and feelings of anger. *"We should get more privileges for farming, we get more water, fine is already excused(cancelled). Farmers are doing their work with so much hope, but we have only 3 manda (unit of measurement) land, and we are surviving on that only. And we have bought 5 bighas (unit of measurement) on lease for 70,000 INR, but if the flood comes then the owner will get the money. And he will take the money from us also."* Another man shared, *"My grandfather keeps doing farming, so I am also doing farming, but due to not getting a reasonable rate, sometimes I get angry and feel like quitting it."*

Others concurred: *"We are proud to be farmers because the grains of every household in the whole country are being provided by us. If we don't grow, then no one will get roti, so we are proud of it but we don't receive any value because someone else rates our grains. We can't rate them. We give it to the grain dealer. We don't get the profit, and he becomes rich and we remain poor. We are running the whole country. If the farmer doesn't grow grains, then what will others eat? They can't eat money, right but the farmer doesn't get anything. The grain dealer gives us 100 rupees and sells it for 150 rupees. He earns 50 rupees." "The farmer has worked hard for it. The farmer is spending his sweat and blood on it but the benefit is taken by the grain dealer. He has not dirtied his hands and feet and takes the grains from our house. This happens because there is no government scheme here. The government should buy grains from every village. I am proud to be a farmer. The government should open a central office in every village so we can rate our own produce. Like the government asks tax from us and we pay it. We have never refused it. We don't have the right to rate our wheat. If you go to Benaras then you get wheat at 30 rupees a kilo but here you get it at 22 rupees a kilo."*

Some farmers express dissatisfaction with the **lack of government schemes** and support for farmers, including the absence of a government scheme to buy grains from every village. *"The government has created limited income for everyone but what limited income does the farmer have. It's nothing. If his field doesn't grow a crop, then he will die hungry. It doesn't matter to the government."*

When farmers are unable to cover their household expenses, they express their frustration: *"I don't feel proud to be a farmer. We are just living our lives anyhow. We are not able to arrange fees for our children properly. What proud we should feel about it. I don't feel proud about it. In 2022 it was said by the government that the income of the farmers will be double but nothing happened. It was only talks. Swaminathan came and said he will implement it but didn't do it. What pride should we feel? Our heart is hurt by it."*

Conclusion

Smallholder households in Uttar Pradesh rely on agriculture as the primary source of income but leverage other income-generating activities, particularly animal husbandry, supplying labor to other farmers, and labor for other non-agricultural income activities, to help face the impacts of household expenses, adverse weather conditions, limited access to government support, and fluctuating market prices.

Men are often viewed as the primary providers, spending considerable time on both their own and others' farms, with a focus on external income-generating activities. In contrast, women's roles tend to center around managing household stability, engaging in income-generating activities primarily related to self-employment or family support, and maintaining essential domestic responsibilities. Men report engaging in income generation for approximately eight hours per day while women do for three hours per day. Women actively seek ways to manage household expenses during lean seasons, showcasing resilience and resourcefulness in the face of adversity. Both genders express a strong commitment to agricultural work, reflecting pride in their contributions to food security.

There is a willingness among farmers to adopt mechanization and new farming practices as potential solutions to enhance productivity and reduce labor costs. Despite their pride in contributing to the nation's food security, the vulnerability to and the emotional toll of financial hardship is evident among the farming households.