WOMEN'S EMPOWERMENT THROUGH GUARANTEED EMPLOYMENT: A CASE STUDY OF NREGA IMPLEMENTATION IN BIHAR, JHARKHAND, RAJASTHAN, AND HIMACHAL PRADESH

by

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Ashok Pankaj Rukmini Tankha FOREWORD

The National Rural Employment Guarantee Act (2005) is a landmark legislation aimed at providing social security in India. It is an important legal entitlement for the tural

population and provides an opportunity for rural women to earn independencly.

It is indeed remarkable that about 40 to 50 percent of women in many states are

beneficiaries of this scheme. The impact of the scheme is visible on rural women. It has

resulted in their increased capacity to earn independently, and because of that, has

increased their say in decision-making within the household. Many women are found

using NREGA carning for educating their children, for taking care of their personal health, and even for small savings for the future. These impacts appear very ordinary, but

have significant potential to change the life of rural women in the long term.

The study -- Women's Empowerment through Guaranteed Employment; A Case Study of

NREGA Implementation in Bihar, Jharkhand, Rajusthan, and Himachal Pradesh - done

by Ashok Pankaj and Rukmini Tankha at the Institute for Human Development highlights

three key aspects: (a) the extent of women's participation and the quality of participation

with respect to procedural aspects; (b) the rise in bargaining power within the household;

and (c) some progress in increased participation in the community development process.

This study validates the utility of the NREGA and underlines that women have not been

able to utilize the full potential of the Scheme. Discriminatory barriers and socio-cultural

rigidities remain the major reasons blocking women from obtaining effective control of

earnings, assets and resources and restricting their mobility within the workplace or

employment / self-employment structures. Investment in women's empowerment

through inalienable use rights of resources and management of productive assets are

necessary for the effectiveness of NREGA.

Regional Programme Director,

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In the course of fieldwork, we met a number of officials, PRI representatives, and other people. We learnt much about the local contexts, difficulties in implementation, and women's participation from them. Discussion with them was quite a learning experience. Aparna Negi, Reader in Economics, Himachal Pradesh University, guided us in the selection of the district. Discussions with her on the socio-cultural contexts of the state were very useful.

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New Delhi 30th September, 2009 Ashok K Pankaj Project Director Institute for Human Development

ABBREVIATIONS

ADS	Area Development Society
APL	Above Poverty Line
BPL	Below Poverty Line
CDS	Community Development Society
EAS	Employment Assurance Scheme
EGS	Employment Guarantee Scheme
GAD	Gender and Development
GDI	Gender-related Development Index
GEM	Gender Empowerment Measure
HDI	Human Development Index
HH	Household
ICDS	Integrated Child and Development Services
LAMPS	Local Area Multi Purpose Societies
LFPR	Labour Force Participation Rate
MEGS	Maharashtra EGS
MKSS	Mazdoor Kisaan Shakti Sangathan
NGO	Non Governmental Organization
NREGA	National Rural Employment Guarantee Act
NREGS	National Rural Employment Guarantee Scheme
NSSO	National Sample Survey Organization
OBC	Other Backward Caste
PDS	Public Distribution System
PRI	Panchayati Raj Institution
SC	Scheduled Caste
SGRY	Sampoorna Gramin Rojgar Yojana
SHG	Self Help Group
SIDA	Swiss International Development Agency
SOR	Schedule of Rates
ST	Scheduled Tribe
UPSS	Usual Principal Subsidiary Status
VMKS	Vagad Mazdoor Kisan Sangathan
WAD	Women and Development
WFPR	Workforce Participation Rate
WID	Women in Development

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Executive Summary

WOMEN'S EMPOWERMENT THROUGH GUARANTEED EMPLOYMENT: A CASE STUDY OF NREGA IMPLEMENTATION IN BIHAR, JHARKHAND, RAJASTHAN, AND HIMACHAL PRADESH

I Introduction

he National Rural Employment Guarantee Act (NREGA) passed by the Parliament of India in 2005, is a landmark development (social security measure) in post-Independence India. The Act provides for household level minimum income security. This is to be achieved through 100 days of guaranteed wage employment in every financial year in public works to every rural household whose adult members volunteer to do unskilled manual work at the prescribed minimum wages. The right-based, civil society-oriented framework and demand-driven approach are its other distinguishing features.

The National Rural Employment Guarantee Scheme (NREGS) that originates from the NREGA 2005, improvises over the erstwhile employment generation programmes in many ways. For example, there is total decentralization of the implementation process, although design remains centralized; there is greater emphasis on transparency, accountability, and social monitoring; and there are certain worksite facilities available for workers.

Apart from the above, it also makes certain provisions for women workers, so as to create better working conditions for them.

Priority for women workers to ensure that at least one-third of benenficiaries are women workers [Schedule II (6)] and insistence on ensuring equal wages for men and women [Schedule II (34)] have enough potential to correct gender skewness and gender discriminatory wages in the rural labour market.

- The provision of crèches for the children (aged 1–5 years) of women workers has pragmatic and symbolic importance [Schedule II (28)].
- Provisions such as work within the radius of five kilometres from the house, absence of supervisor and contractor, and flexibility in terms of choosing period and months of employment also make the scheme more women friendly.

The flipside of the scheme is the nature of the job—hard manual work and wages based on piece rate. Field reports suggest the exclusion of single women because of group based tasks and the measurement system being practised in some states. In addition, the provision of entitlement to 100 days of guaranteed employment is applicable at the household level. In a male-dominant patriarchic society, it is difficult to believe that women's decision to avail of employment under the NREGS would get precedence over the decision of the male members.

Nevertheless, the implementation experience thus far suggests that women have availed of this employment opportunity in large numbers, though there are sharp variations across regions. The contrast is obvious between the north and south Indian states.

Further, in contrast to the high participation of women as workers, their participation in processes like selection of the work, social audit, mobilization of civil society, and share in the control and management of the assets created is not encouraging. This disjunction between **work participation and process participation** would reduce the larger potential impacts of the scheme.

Even so, the emergence of women workers as independent bread-earners with control over their earnings has significant impacts, such as a greater decision-making role in the family, discretion to spend and control the use of their earnings, and confidence to earn independent of the male family members.

Objectives of the Study

The present study aims to examine the following issues:

- What is the extent of women's participation as workers in the NREGS and to what extent have they been able to participate in the procedural aspects, say, the selection of works in the *gram sabha*, social audit, and asset control and management?
- Have women-specific provisions been implemented properly and to what extent are women able to realize equal wages and benefits from wage payment through post-office and bank accounts?
- To what extent has the NREGS increased the income of a woman worker and how far have earnings from the NREGS empowered them in terms of decision-making at the household level?
- What are the felt changes in self-perception of women participants following their participation in NREGA work, and has this led to creation of 'agency'?
- Are there any indications of women benefiting as a community, and is there any change in gender relations because of the income and other effects of participation?
- What kinds of policy and strategic changes are required to make the scheme more useful for women workers?

Perspectives

The present study aims to examine women and NREGA through the Gender and Development (GAD) perspective. The GAD perspective explains women and development as a wholistic process that emphasizes changing the structural causes of women's deprivations and underdevelopment. This study is also informed by (a) rights-based, (b) individuality-based, and (c) capability-based, interrelated and overlapping approaches to empowerment. The rights-based empowerment is pursued through legal

and administrative instruments, and emphasizes rights and entitlements. The individuality-based approach argues for increasing the space and choice for an individual to realize his/her development. The capability approach stresses on building and enhancing capability through better access to health and nutrition, education, skills, etc.

The NREGA addresses the issue of women's empowerment through the rights-based approach, though it targets enhancing the choice and capability of women workers. Women as members of a household can avail of job opportunities provided under the NREGS. It places an obligation on the implementing agencies to ensure a minimum of one-third women beneficiaries under the scheme. While the employment provided enhances the income security of women workers, the process of participation and effects of earning on their own, enhance their capability. Because of these factors, it is likely that they are empowered as individuals, as workers, and as members of the household.

Methodology

This study examines the processes and impacts of NREGA implementation on women's empowerment in four selected north Indian states namely, Bihar, Jharkhand, Rajasthan, and Himachal Pradesh. The selected states are grouped into two pairs: Rajasthan and Himachal Pradesh with better implementation, and Bihar and Jharkhand with poor implementation records. This selection provides us a contrast of good versus poor implementation in North India.

The study is based on primary as well as secondary data and information collected from the field and government sources. Methods of structured and non-structured interview and focussed group discussions were also used for the purpose.

One district each has been purposively selected from all the four states—Gaya (Bihar), Ranchi (Jharkhand), Dungarpur (Rajasthan), and Kangra (Himachal Pradesh). A minimum of three blocks were chosen from each district. The data have been collected through two semi-structured schedules: (a) beneficiary and (b) worksite schedules. The beneficiary schedule was canvassed to 428 women workers: 103 from Dungarpur (Rajasthan), 110 from Gaya (Bihar), 106 from Kangra (Himachal Pradesh), and 109 from

Ranchi (Jharkhand). Twelve worksites were randomly selected and at each worksite, groups of women were interviewed.

Methodological Clarifications

The sample is purposive and biased towards certain indicators. While selecting the women workers, effort was made to choose those workers who had completed a certain number of person days. However, we were unable to locate ongoing worksites in Gaya district at the time of the survey and, therefore, interviewed workers post-work only.

II

All India Overview of Women Workers' Participation

Women's participation as workers has been quite encouraging since the commencement of the scheme. In the very first year, that is, 2006–07, the all India average share of women in total person-days was 40.65 per cent. This increased to 42.52 per cent in 2007–08 and further to 47.88 per cent in 2008–09. In all the three years, the share of women in total person-days remained higher than their share in previous employment generation and other public works programmes, except the Maharashtra Employment Guarantee Scheme (MEGS) in certain years.

However, women workers' participation varies sharply across regions; and variations are pronounced across north and south Indian states. There is a gap of about 80 percentage points between the state with the highest (Kerala–85.01 per cent) and lowest participation rate (Jammu & Kashmir–5.76 per cent). Even if we consider Jammu & Kashmir as an outlier, there is still a gap of about 67 percentage points between Kerala and Uttar Pradesh (18.11 per cent). The trend can be summarized as follows:

- a. All the four states in south India namely, Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu have ensured high participation of women in all the three years;
- Most of the states in north India, except Rajasthan and to some extent Himachal Pradesh but including the eastern state of West Bengal have been poor performers in all the three years;

c. However, among the initial poor performers, Bihar and West Bengal have improved women's participation.

Explaining High Participation

A number of factors explain the high participation of women. Some of these are as follows:

- Lack of any other remunerative work opportunities;
- Non-discriminatory wages under the NREGS;
- Women get higher wages under NREGS as compared to what they get as casual agricultural and non-agricultural workers;
- Nature of work does not require any special knowledge, skill, or training;
- Employment is provided close to the doorstep;
- Extent of out-migration by male members of families determines intra-household participation;
- Absence of traditional master–servant relations, contractor/supervisor–worker relations; also there is an element of dignity involved with the government job.

Women-specific innovations in implementation of the scheme for example, *Kudumbashree* in Kerala, female mate system in Rajasthan, etc. have also encouraged women's participation.

Explaining Low Participation

Some of the factors that explain low participation are as follows:

- Guarantee is provided at the household level and there are difficulties related to the definition of household;
- Exclusion of single women based on definition of 'household' under the Act;
- Local social norms restrict the participation of women in casual, manual labour;
- Gender insensitive nature of work, work measurement, and schedule of rates;
- Inadequate provisions for child care.

Main Findings and Observations of the Study

Socio-economic Characteristics of the Sample Women Workers

Religion and Caste: The sample consists of Hindus (86.2 per cent), Muslims (4.2 per cent), Christians (2.3 per cent), and indigenous religious groups such as *Sarna*, a tribe in Jharkhand (7.2 per cent). In terms of caste category, the distribution is as follows: scheduled castes (SCs) 30.4 per cent, scheduled tribes (STs) 34.6 per cent, and other backward castes (OBCs) 34.6 per cent—OBC-I 7.71 per cent and OBC-II 26.87 per cent.

Scheduled Tribes constituted more than two-thirds of the selected women workers in Dungarpur and about two-thirds in Ranchi. On the other hand, SCs constituted 78 per cent of the sample women workers in Gaya. In Kangra, OBCs constituted two-thirds of the selected workers. The negligible number of women workers from the upper castes is because of their very low participation, as upper caste women face social taboos on seeking wage employment outside their households. Though some male members from the upper castes were found to be working, even their number was negligible.

Age group: The age profile of women workers shows that about 80 per cent of them were in the fertility age group: 60.5 per cent in the age group 30–45 years and another 19 per cent in the age group 18–29 years. In addition, 15 per cent of them were in the age group of 46–59 years and 5 per cent were above 60 years. District-specific characteristics include higher participation of women workers from the 30–45 age group in Dungarpur and Gaya districts. Similarly, the participation of adolescents was greater in Dungarpur and Ranchi, both districts having substantial tribal population. The participation of women workers in the age group of 60 and above was greater in Kangra. These workers were mostly widowed, single women (household), who were economically and socially extremely vulnerable. The age profile of women workers suggests the following:

- a. A greater number of women workers from the fertility age group implies that they have to bear the 'double burden' of bringing up the children and earning for the family.
- b. High participation from the 30–45 age group and low participation from 18–29 age group suggests that women from the high fertility age group find it difficult to avail of these job opportunities, and the provision of crèches (or lack thereof) has not been able to generate confidence about the care of their children if they join work and bring them to the worksites.
- c. Participation of women from the age group of 60 and above, generally considered unsuited for hard physical work, shows the inappropriateness/inadequacy of existing social-security measures such as old-age pension, or/and the extreme economic vulnerability of these women.
- Types of Family and Marital Status: Unmarried women constituted only 2.1 per cent of the total sample and were found to be working only in Dungarpur and Ranchi districts where two-thirds of the workers were STs. Widows constituted 12 per cent, and divorced/separated women 1.2 per cent. About 72 per cent of the respondent workers (women) were from nuclear families. However, the proportion of women workers belonging to joint families was relatively greater in Gaya and Ranchi districts.
- Head of Household: About one-fourth of the total women workers were heads of their households. The women-headed households were mostly those where the male head of the family had died and the other male members were too young to head the household.
- Educational Status: More than two-thirds of the women workers were illiterate;
 7.5 per cent of them were literate below the primary level; and another 10 per cent were educated up to the upper primary level.

Land: Most of the women workers were either from the landless or marginal landholders households. The overall proportion of women from the landless households was only one-third. However, landless women constituted 80 per cent of the workers in Gaya (the highest proportion), followed by 35.8 per cent in Ranchi. The percentage of women workers from landless households was only 4.9 in Dungarpur and 7.5 in Kangra. In both the districts, the overwhelming numbers of workers were from the marginal landholder households.

Unproductive land in Dungarpur is the main reason for the high dependence of the marginal landholders on wage employment. On the other hand, most of the women from marginal landholder households in Kangra had joined work to earn independently.

- Occupation: 65 per cent of the women workers were from households with primary occupation as casual workers in non-agriculture, and another 15 per cent were from the households with primary occupation as casual workers in agriculture. Only a small proportion of belonged to the category of self-employed in agriculture (7.2 per cent) and self-employed in non-agriculture (4.0 per cent).
- BPL, APL category: Most of the women workers were from below poverty line (BPL) (45.1per cent) and Antyodaya (25.5per cent) households. However, 22.4 per cent of them were also from above poverty line (APL) households, non-beneficiaries of public distribution system (PDS) and other benefits provide by the government to the BPL families.
- Housing Status: 78.5 per cent of the women workers were living in *kachha* houses and another 16 per cent in semi-*pucca* houses. The proportion of women workers living in kachha houses was the highest in Ranchi and Dungarpur with substantial tribal population and the lowest in Kangra.
- Indebtedness: About one-fourth (24.53 per cent) of the women workers were from indebted households. The percentage of women workers from the indebted

households was the highest in Gaya district (44.55 per cent) followed by Kangra (26.42 per cent). On the other hand, the average amount of indebtedness was the highest in Dungarpur (Rs 21,900) followed by that in Kangra (Rs 8868).

Migration: The proportion of workers from migrant households was the highest in Dungarpur (41.75 per cent), followed by Kangra (14.15 per cent), Ranchi (11.93 per cent) and Gaya (10.91per cent). Reportedly, there has been a decline in migration from the NREGS workers' households, post-NREGS. The decline is the highest in Dungarpur, followed by Ranchi district. On the contrary, migration from the NREGS workers' households has increased in Gaya district.

Awareness, Job Card, and Job Application

Awareness: Most of the women workers were aware of 100 days of assured employment, but lacked awareness, that is information of the detailed provisions of the scheme such as nature and amount of entitlement, process of application and job seeking, information about the wage rate, worksite facilities, grievance redressal, etc. They were least aware of the provisions related to worksite facilities, unemployment allowance, and one-third women workers on priority basis.

Workers with relatively high level of literacy, as in Kangra, were better informed of most of the provisions. In spite of the low level of literacy in Dungarpur, there was high awareness about certain provisions. This was primarily demand-driven awareness.

- As against the low role of print and electronic media (21.5 per cent), *gram panchayat* representatives—head and ward members—(85.7 per cent), government officials (39 per cent), and gram sabha (36.9 per cent) played an important role in awareness generation. However, the role of gram sabha, because of its inactive nature, was almost negligible in Gaya and Ranchi districts.
- Job Cards: Cent per cent of the women workers in Dungarpur and Kangra were working with job cards. However, not all of them were in actual possession of

these cards. Overall, 73 per cent of women workers were in possession of their job cards; the proportion was the highest in Kangra (96 per cent) and Dungarpur (92 per cent). This figure was only 46 per cent in Ranchi and 60 per cent in Gaya.

- If women are not in actual possession of the job card, it is held by the head of the household (2.1 per cent), *panchayat* secretary/rozgar sevak (4.9 per cent), gram panchayat head (1.6 per cent), block officials (1.6 per cent), mate (3 per cent), or others including unknown/not known to the workers (8 per cent of the cases).
- Seeking NREGS work: On the whole, the role of the gram panchayat head (57.7 per cent) and panchayat secretary/rozgar sevak (11.0 per cent) was the most important in helping women in seeking NREGS work, though mates played a critical role in helping women to get work under NREGS in Dungarpur (44.7 per cent).
- Work Application: 44 per cent of the women got the work within 15 days of application; 10 per cent after 15 days; and another 46 per cent without applying. The percentage of women workers getting a job without application was high in Gaya and Ranchi districts. The process of application and providing a job based on application was better institutionalized in Dungarpur and Kangra, but not in Gaya and Ranchi.

Employment-Days and Wages

Average Employment Days: In 2008–09, the average employment days worked by a woman worker was 77 in Dungarpur, 61 in Kangra, 35 in Ranchi, and only 26 in Gaya. However, the share of a woman worker in the total person-days under NREGS worked by the household was the highest in Kangra (93 per cent) followed by Dungarpur (79 per cent), Ranchi (67 per cent), and Gaya (61 per cent).

A very high share of women in the total person-days worked by the households indicates two things:

- a. Male members of those households have alternative work opportunities, better than those available under the NREGS. These could be more favourable in terms of higher wages, assured employment, and greater number of employment days offered.
- b. There is an understanding within the household that the male member will search for employment opportunities elsewhere and women will utilize the opportunity available at the doorstep.
- Explaining District-wise Variation: Because of the inadequacy of 100 days and lack of sufficient employment opportunities in Dungarpur, male members have been migrating to adjoining cities such as Ahmedabad and Udaipur for years. This leaves women to avail of NREGS employment. In Kangra, NREGS employment has a greater opportunity cost for male than for male members and, hence, higher participation of the latter. Moreover, there was an urge among the females to earn independently. Contrary to the above, the low participation of women in Gaya is poor implementation; the implementing agencies have not been able to provide jobs on demand. Another reason is the socio-cultural traditions and practices and limited social mobilization of women. Participation remains restricted to women from SCs and some lower OBCs; women from other castes have traditionally not been outgoing in terms of seeking casual wage employment. In Ranchi, there is sufficient demand for employment under the NREGS and women from tribal groups have been seeking employment in public and other works in great number. However, poor implementation, low level of mobilization, lack of awareness, and implementation hiccups like delays in wage payment, low wage payment, and jobs not available on demand have restricted participation.
- NREGS Wages: Under the NREGS, the average wage of a woman worker was Rs 81 per day in Dungarpur; Rs 65 in Gaya; Rs 100 in Kangra; and Rs 83 in Ranchi. This average wage is very competitive when considered vis-à-vis the local wages provided to casual workers in the agriculture and non-agriculture sectors.

Frequency and Method of Wage Payment: More than 50 per cent of the women workers were paid within 7–15 days; 21 per cent were paid within 1–7 days; 19 per cent within 15–30 days; and 6 per cent after 30 days. It has been observed that the wages are paid more promptly under the time rate (daily wage system) than under the task rate (piece rate system). The delay in the latter case is due to the delays in measurement, mostly due to shortage of junior engineers.

Whereas cent per cent of the workers received their wages through bank and post office accounts in Dungarpur and Kangra districts, cash payment remains the dominant mode in Gaya and Ranchi districts. Both the districts are yet to universalize account payment, notwithstanding the order to do so. In Gaya, accounts were yet to be opened in 58.2 per cent of the cases.

• <u>Single/Joint Account</u>: In Kangra, most of the accounts were opened in the name of single workers and, therefore, the percentage of women workers with accounts in their own names was the highest (72.6 per cent). On the other hand, in Dungarpur and Ranchi districts, mostly joint accounts were opened.

NREGS Income and Expenditure

- Average Annual Income from NREGS: The average income of a woman worker from the NREGS was Rs 5459 (average of the four districts) in 2008–09. It was the highest in Dungarpur (Rs 7855), followed by Kangra (Rs 7399), Ranchi (Rs 4394) and Gaya (Rs 2755). The district-wise variation is because of the difference in both the person-days of employment and the wage rate.
- Share of Women's NREGS Income in Total Annual Income: The share of women's NREGS income in the total income of the household constituted 21 per cent in Dungarpur, 15 per cent in Kangra, 10 per cent in Ranchi, and 8 per cent in Gaya.

The share of a woman worker in the total annual income of the household might actually be more as we have not accounted for her other non-NREGS contributions.

Contribution of NREGS to Household Income: Income from NREGS contributed as much as 27 per cent of the total income of a woman worker's household in Dungarpur, 18 per cent in Kangra, 16 per cent in Ranchi, and 13 per cent in Gaya.

The share of NREGS in the total annual income of an NREGS worker's household is high because of the low-income base of these households. Apart from NREGS, wages from non-agriculture and agriculture and remittances are the other main sources of income of these households. The NREGS is the second major source of income of women workers' households in Dungarpur and the third major source in Gaya, Kangra, and Ranchi. The share of NREGS income would improve significantly in Gaya and Ranchi with increased person-days of NREGS employment.

Sources of NREGS Expenditure: A district-wise analysis shows that the expenditure behaviour was almost uniform in all the four districts. The main items on which most of these workers use their additional NREGS income on a priority basis are: non-food daily consumption items such as edible oil, sugar, soaps, detergents (86 per cent), followed by food-grains (80.6 per cent), clothes (70.1 per cent), medicine (54 per cent), and education (31.5 per cent).

This shows that the additional income from NREGS supplements their daily consumption necessities, including food security. However, some of them were able to use this money (often only after addressing more pressing priorities) for the repayment of loans, some for saving purposes, and others for the purchase of cattle. Payment through banks and post offices has further helped in inculcating the habit of saving.

Impact of NREGS: Empowerment, Gender Relations, and Social Processes

The impact of NREGS on women has been examined through interrelated processes, which are as follows:

- a. Income-consumption effects;
- b. Intra-household effects (decision making role); and
- c. Participation in social and community development processes.

A. Income-Consumption Effects

By income–consumption effects, we mean an increase in the income of a woman worker and, consequently, her ability to choose her consumption baskets (more emphasis is given to consumption, as an increase in income sans the ability to consume or choose consumption baskets has little impact on empowerment).

It has been shown that the NREGS income constitutes a substantial part of the income of a woman worker. It also comprises an important portion of the annual income of the household. Earnings from NREGS are important, but it is equally important to retain those earnings and exercise choice over their use. Because of the ability to earn independently, a large number of women are able to choose how to use that money.

The control aspects have been examined with respect to: (i) collecting wages and (ii) control over use.

- Collecting Wages: 98 per cent of the women workers in Dungarpur and 60 per cent in Kangra collected their wages themselves. In Kangra, 30 per cent said that sometimes male members also collect their wages. As against this, only 39 per cent of workers in Ranchi and 33 per cent in Gaya were able to collect their wages.
- Control over Use: Self-collection of wages does not necessarily lead to control over use. It is important to examine as to what portion of the total earnings, a

woman worker retains, either for her personal consumption or for the consumption of the whole family. It was found that 29 per cent of the women workers surrender their entire earnings to the head of the household. On the other hand, 56 per cent retained up to 25 per cent of their total earnings; seven per cent between 25 and 50 per cent; and two per cent kept about 50 per cent. Interestingly, six per cent of them retained between 75 and 100 per cent of their total earnings. The proportion of women who control up to 25 per cent of their NREGS income for personal use/consumption was 50 per cent in Dungarpur, 69 per cent in Gaya, 50 per cent in Kangra, and 52 per cent in Ranchi. On the other hand, the proportion of workers who surrendered their entire NREGS income was 37 per cent in Ranchi, 29 per cent in Dungarpur, and 25 per cent each in Gaya and Kangra districts.

- Even a small amount of money retained for personal consumption has tremendously increased the choice of consumption for women, who tend to spend it on different items. Some of these are:
- clothes:
- cosmetics and bangles;
- personal health (medicine);
- visiting relatives;
- giving gifts on marriages and festivals to near and dear ones; and
- the education of their children

Even prior to the NREGS, women were able to meet these requirements, but they were dependent on their husbands or other family members. They are no longer dependent or are only partly dependent now.

Interestingly, the income from NREGS has not resulted in substitution effects; majority of the women workers (78 per cent) continue to receive money from their husbands or other family members if required. Yet for a few (22 per cent), the NREGS earnings have substituted previous earnings received from the

husband or other family members. This figure was 34 per cent in Kangra, 22 per cent in Dungarpur, 17 per cent in Gaya, and 15 per cent in Ranchi.

B. Intra-household Effects

The impact of NREGS on intra-household affairs is difficult to assess. Nevertheless, the following evidence is useful:

First, a large number of women workers (58 per cent) took the decision, independent of the head of the household, to seek employment under the NREGS. Second, monetized income from NREGS is easily recognizable. This has resulted in the recognition and appreciation of women's contribution to the household income. These factors have the potential to change intra-household dynamics, favourable to women.

C. Participation in Social and Community Development Processes

- Even after the 73rd Constitutional Amendment Act, women's participation in community development processes remains disappointing. Although the NREGS has able to achieve something, much more needs to be done in this regard. For example, an interesting development is the increased participation of women in gram sabha meetings and the frequency of their speaking in these meetings: 45 per cent of the women workers attended the gram sabha meetings held in connection with the NREGS, and 73 per cent of them also spoke in the meetings. Women's participation in the gram sabha meetings was the highest in Kangra (89 per cent) followed by Dungarpur (55 per cent), Ranchi (26 per cent), and Gaya (14 per cent). The percentage of women who spoke in the meeting was once again the highest in Kangra (85 per cent), followed by Dungarpur (79 per cent), Ranchi (54 per cent), and Gaya (13 per cent).
- However, women were not able to influence the decision of the gram sabha meetings much. This is also because they mostly raised questions related to their grievances. They asked for jobs, and sometimes asked questions about delays. They rarely questioned the selection of the scheme or the priority of the works.

This was true for both Kangra and Dungarpur districts where women's attendance in the gram sabha was high.

- Increased interaction of women with the government officials and panchayati raj institution (PRI) representatives is another positive development of NREGS. Forty-six per cent of women respondents had the opportunity to interact with government officials, which was not so earlier. The percentage of women interacting with officials was the highest in Kangra (97 per cent), followed by Dungarpur (77 per cent), Ranchi (10 per cent), and Gaya (5.5 per cent).
- Bank and Post Office Accounts: With the opening of bank and post office accounts for wage payment under the NREGS, a large number of workers had the first ever opportunity to have their own account. Prior to the NREGS, only 16 per cent of these households had accounts in banks or post-offices. The figure was dismally low in Dungarpur (4 per cent). Moreover, the accounts in the name of women were negligible; they were held mostly in the name of the male head of the household. One immediate but important outcome of opening of bank and post-office accounts is the inculcation of saving habit among these poor people.

NREGA and Gender Relations

- The NREGA is yet to register its impact on gender relations. Nevertheless, subtle changes are observable on the ground. These changes can be observed at two levels: (a) micro (household level) and (b) macro (community level).
- At the micro level (household level), an important impact is the increasing share of women in intra-household decision-making. Capacity of women to earn independently through the NREGS has increased their say in household affairs. They are able to exercise their choices with respect to personal consumption items, as they retain a certain proportion of their NREGS earnings for that the same. Women were found to be more assertive, and a number of them said that their voices are now being heard more often than not. Another important

observation was in terms of women's ability to take decisions about the education of their children and their own personal health.

At the macro level, changes in gender relations may be found as a result of changing dynamics at workplace and in the gram sabha. The introduction of the female mate system has allowed women to reverse the role of a male mate/supervisor, who normally used to be very authoritative, and sometimes discriminatory against female workers. Female mates are found to be more sensitive to the needs and requirements of women workers. Most importantly, for male workers, working under a female mate is a totally new experience.

This may not change the character of gender relations immediately, but will definitely have a major impact in the long run. Apart from the factor of female mate, the working of a number of women together gives them an opportunity to share their grievances and personal problems. This helps in the development of women's solidarity. It was also observed that women exchanged help, for example, borrowing money or bartering goods for which they were dependent on other people in the past.

Equal wages for male and female workers has been a major challenge of gender equality. Section II, item 6 of the NREGA Act mandates equal wages for male and female workers. Interestingly, NREGS has been able to achieve wage equality to some extent. We did not come across any discriminatory wage practices in all the four surveyed districts. The Act, the guidelines, the group measurement system, etc. have all helped in realizing equal wages. This is a major achievement of the NREGA in the field of gender equality.

 \mathbf{V}

Overall: Difficulties, Challenges, and Suggestions

The rural women in all the four states (districts surveyed) have benefited from the NREGS in one or another. However, the magnitude and dimensions of benefits vary depending on the nature and quality of implementation and the ability of the

women to utilize the opportunity/entitlement. Socio-cultural factors also play a critical role in this regard.

The most important benefit is that the NREGS has provided women an opportunity to earn independently, that was not available to them earlier. Most of the benefits have been realized through income—consumption effects, intrahousehold effects (role in decision-making), enhancement of choice and capability; and participation in social and community development processes, which may open the gates of empowerment. Subtle changes in gender relations are other possibilities, which have not yet been realized significantly.

Difficulties and Challenges

There are, however, some difficulties in the realization of benefits and empowerment. Some of these are as follows:

- Women from backward states and with low gender and human development indices appear to be very slow in realizing the potentialities of the scheme;
- Poor implementation and low person-days in Gaya (Bihar) and Ranchi (Jharkhand) are major bottlenecks;
- Disjunction between work participation and process (community participation) is another critical gap;
- Women are unable to derive lateral benefits from asset creation; and
- Nature of work is unfavourable to certain categories of women, and hard and strenuous physical work is inherently discriminatory.

In addition, the time spent in physical work has increased for women workers. Earlier they used to work in the household and also had some leisure time. As NREGS workers, they work for fixed hours, and also continue to perform domestic chores. Because of that, leisure time has almost disappeared for them. Moreover, the nature of work is additionally strenuous.

There is a factor of psychological strain as well. This is applicable in the case of lactating women, or women with young children. Due to the non-availability of crèches or alternative facilities, most of the women were hesitant to bring their children to the worksites unless there was no other 'option'. For example, 62 per cent of the women with children below the age of five left their children at home, and most of them were very anxious about them while at work. About 81 per cent reported that they remained psychologically stressed while they were working at the worksites and the children were left at home, either unattended or in another person's care.

Policy Suggestions

- Realization of sufficient number of person-days and (minimum) wages is the first critical component.
- Working conditions for women workers need to be made more favourable by strengthening existing provisions such as crèches and adding new ones.
- Gender-sensitive Schedule of Rates (SOR), as has been done in Bihar, could be experimented with. Daily wage payment is also encouraging (in Kangra) for women workers.
- Special efforts are needed for the mobilization of women to come forward and utilize this opportunity/entitlement. Linkage with women's self help or other groups (like Kudumbshree and NREGS linkage in Kerala) can be explored.
- Efforts towards inclusion of skill generating work, so as to reduce dependence on wage employment can be considered by expanding the permissible works under the Scheme.
- At the time of selection of NREGS staff and functionaries (programme officer, rozgar sewaks, ombudsmen, members of vigilance and monitoring committees,

mates etc), as in the case of unskilled workers, appointment of women should be taken up on a priority basis.

- Individual bank accounts for women workers should be opened. This will help in better control and retention of NREGS earnings.
- Make-shift toilet arrangements for women may be considered at the worksites.
- Innovations in work instruments may be adopted to reduce work drudgery.

Chapter I

INTRODUCTION

The National Rural Employment Guarantee Act¹ (NREGA 2005) passed by the Parliament of India in 2005, is a landmark development (social security measure) in post-Independence India. The Act provides for household level minimum income security through 100 days of guaranteed wage employment in every financial year in public works to every rural household whose adult members volunteer to do unskilled manual work at the prescribed minimum wages. The right-based, civil society-oriented framework and demand-driven approach are its other distinguishing features.

The National Rural Employment Guarantee Scheme (NREGS) that originates from the NREGA is different from the erstwhile Employment Assurance Schemes (EASs) and other public works programmes in the following respects.

- Whereas other EASs owe their origin to executive orders, NREGS originates from an Act of Parliament that gives it legal-Constitutional superiority over other EASs.
- NREGS is irreversible and can be terminated only by another Act of Parliament.
- It aims more at guaranteeing minimum livelihood security rather than removing rural poverty or other development objectives.
- Its overall thrust is entitlement and, hence, there are provisions such as minimum wages, worksites facilities, and mandatory participation of female workers (one-third of the total).
- It is the first major experiment in partially decentralized planning, monitoring, and implementation through Panchayati Raj Institutions (PRIs) across states.²

¹ The Gazette of India (2005), Extraordinary, Part-II, Section I, No. 48, 7 September.

² Pankaj, Ashok K. (2008), 'The National Rural Employment Guarantee Act—Guaranteeing the Right to Livelihood', *India Social Development Report 2008*, Council for Social Development, Oxford University Press, p. 224.

Other features that give NREGS a distinct character are as follows:

- Legal entitlement to 100 days of employment at minimum wages to every rural household with a provision to earmark one-third of employment to women workers.
- Minimum wages not to be less than Rs 60. (There is talk about raising this to Rs 100.)
- Unemployment allowances in case of inability of the implementing agency to provide a job on demand.
- Centrally-sponsored scheme, funded by the Central Government. However, state governments bear the cost of unemployment allowance, one-fourth of the material component, one-fourth of the wages of skilled and semi-skilled workers, and expenditure of the State Employment Council.
- Sixty per cent of the project cost to be spent on the wages of unskilled workers and 40 per cent on the wages of skilled and semi-skilled workers and materials.
- Non-lapsable corpus of fund.
- PRIs to be the principal agencies for the planning and implementation of the scheme.
- Society-oriented, demand-driven process.
- Social auditing of the scheme to take place.
- Transparency, accountability, and provision of penalty.
- Emphasis on schemes of water conservation, drought proofing, irrigation facilities, and land development.
- No contractors, and as far as possible, no use of machines.

Workers' entitlement to four facilities at worksite: (i) drinking water; (ii) shelter; (iii) first aid; and (iv) crèche for children of female workers below six years.³

Apart from providing income security at the household level, the NREGS aims at the creation of durable community assets as well as overall development of the rural economy through acceleration and multiplier effects. Its other objectives such as participatory community development and women's empowerment are equally important.

Women and NREGS

There are certain provisions within the NREGS, which have been designed to create better conditions for rural women. For example, priority for women workers to ensure that at least one-third of benenficiaries are women workers [Schedule II (6)] and insistence on ensuring equal wages for men and women [Schedule II (34)] have enough potentialities to correct the gender skewness and gender discriminatory wages prevalent in the rural labour market. The provision of crèches for the children (age 1–5 years) of women workers has pragmatic and symbolic importance [Schedule II (28)]. It meets the needs of a woman worker with a child, and is a step towards sensitizing development policy makers and practitioners about the rights of women workers. Provisions like work within the radius of five kilometres from the house, absence of supervisor and contractor, flexibility in terms of choosing period and months of employment also make the scheme women friendly. Moreover, the emergence of women workers as independent breadearners with control over earnings has other impacts such as a greater decision-making role within the family, discretion to spend and control the use of their earnings, and confidence to earn independent of male family members.

The flipside of the scheme is the nature of the job—hard manual work and wages based on piece rate. Women have found it difficult to earn minimum wages through the piece rate system. Moreover, this practically rules out the participation of old, physically weak, pregnant and, to some extent, lactating women. Field reports suggest the exclusion of single women because of the group based task and measurement system being practised

³ Pankaj, Ashok K., ibid., p. 224.

in some states.⁴ In addition, the provision of entitlement to 100 days of guaranteed employment is applicable at the household level. However, in a male-dominant patriarchic society, it is hard to believe that women's decision to avail of employment under the NREGS would get precedence over the decision of male members.

In spite of this, implementation experience so far suggests that women have availed of this employment opportunity in large numbers, though there are sharp variations across regions, particularly between the north and south Indian states. Women's participation has improved even in states such as Bihar and West Bengal, which had low participation rates in the initial years. In contrast to their high participation as workers, women's participation in the processes such as selection of the scheme, social audit, mobilization of civil society, and share in the control and management of the assets created does not correspond with their high participation as workers. This disjunction between work participation and process participation would reduce the larger potential impacts of the scheme. Nevertheless, the emergence of women workers as independent breadearners with control over earnings has wider and long-term social impacts. There are also examples of women's mobilization through organizations such as Kudumbashree in Kerala⁵ that have ensured process participation of women workers. Also, in an interesting experiment in Bastar district in Chattisgarh, control over assets and its lateral benefits has been ensured by entrusting works of *jatropha* plantation and private land development of scheduled caste/ scheduled tribe/ below poverty line (SC/ ST/ BPL) households to self help groups (SHGs)⁶.

Sainath, (2007),'No Place for Single available at http://www.indiatogether.com/2007/may/psa-nregs.htm; Bhatty, Kiran (2008), 'Falling through the TheHindu, available Cracks', 16 March, at http://www.thehindu.com/mag/2008/03/16/stories/2008031650040200.htm

⁵ Vijayakumar, B. and S.N. Thomas (2008), 'Governance, Institutions and National Rural Employment Guarantee Scheme', paper presented at the Institute for Human Development Conference NREGS in India: Impacts and Implementational Experiences (September 2008).

⁶ Department of Rural Development, Government of Chhatisgarh website http://chhattisgarh.nic.in/ See 'Chattisgarh Rural Employment Guarantee Scheme-Land Development of BPL/SC/ST Households' Land by SHGs and Jatropha Plantation Handover to SHGs' available at http://nrega.nic.in/Attachments/Jagdalpur.pdf

The regional variations in both work participation and process participation have implications for meeting the gender-related objectives of the Act. First, it is more likely that the benefits will accrue more to the women from better implemented regions and states, which in any case happen to be better (gender) developed states. Second, the disjunction between work participation and process participation would reduce the larger objectives of women's empowerment to merely income enhancement. The erstwhile employment generation programmes had reduced rural women to mere recipients of the benefits. There are many other related issues; this study intends to explore and understand these.

Objectives of the Study

The present study aims to examine the following issues:

- What is the extent of women's participation as workers in the NREGS and to what extent have they been able to participate in the procedural aspects such as selection of works in the gram sabha, social audit, and asset control and management?
- Have women-specific provisions been implemented properly and to what extent have women been able to realize equal wages and benefit from wage payment through post-office and bank accounts?
- What is the extent to which the NREGS has increased the income of a woman worker and how far have earnings from the NREGS empowered them in terms of decision-making at the household level?
- What are the felt changes in self-perception of women participants following participation in NREGA work, and has this has led to creation of 'agency'?
- Are there any indications of women benefiting as a community, and is there any change in gender relations because of the income and other effects of participation?

• What kinds of policy and strategic changes are required to make the scheme more useful for women workers?

Perspectives of the Study

The present study aims at examining women's participation in NREGS from the perspective of **Gender and Development**. At the policy level, there are three distinctively identified but overlapping perspectives of women's empowerment.⁷ These are Women in Development–Women and Development–Gender and Development (WID–WAD–GAD). In fact, they have evolved in phases and in a chronological sequence.

The WID paradigm emerged in the early 1970s as a critique of modernization based development approaches that presumed gender-neutral outcomes of development processes. Its protagonists demonstrated that women remained deprived and marginalized throughout development processes, and suggested giving special attention to the development of women. A number of income and employment generation programmes were initiated women's benefit that included increased access to skills and credit. Later on, emphasis was also accorded to welfare and human capital development aspects. This resulted in a number of health, nutrition, and education related programmes. A major criticism of this approach was that it did not challenge the gender discriminatory social structure and relations that led to, and perpetuated, gender lopsided development outcomes.

The WAD framework followed the WID. It derives its intellectual origin from the dependency theory and locates the problem in international inequality, particularly unequal economic relations between the North and the South. It argues that women—by their work, inside and outside the household—contribute to the maintenance and stability

⁷ See Boserup, Ester (1980), Women's Role in Economic Development, New York: St. Martin's Press; Folbre, Nancy (1986), 'Hearts and Spades: Paradigms of Household Economics', World Development, Vol. 14, No. 2, pp. 245–55; Rathgeber, Eva M. (1989), 'WID, WAD, GAD: Trends in Research and Practice', Ottawa: International Development Research Centre; Moser, Caroline (1993), Gender Planning and Development—Theory, Practice and Training, London: Routledge; Razavi, Shahrashoub and Carol Miller (1995), 'From WID to GAD: Conceptual Shifts in the Women and Development Discourse', Geneva: United Nations Research Institute for Social Development.

of societies, and it is this stability that helps in sustaining North–South unequal relations. In terms of policy, the champions of the WAD approach suggest that women's deprivation and underdevelopment are not a problem of internal socio-economic systems but of international inequality. Unless that is tackled, other solutions would prove superfluous. About the internal problem of poor representation of women in politics, bureaucracy, and in the public domain at large, specific interventions are suggested to correct these.

The GAD framework is critical of both the WID and WAD frameworks. It is broader in concept and approach and argues that the social power structure, male–female relations, and gender discrimination are the main constructs of women's deprivations and, hence, need to be addressed first and foremost. It also aims at enhancing the capability and resources of women to increase their fundamental ability to develop without any external assistance. Under the rubric of GAD, Molyneux⁸ divides women's needs into 'practical' and 'strategic' for policy purposes. Practical needs are those related to food, clothes, housing, etc., and strategic needs are those related to the long-term issues of developing the ability to change the position of subordination and discrimination.

Apart from the GAD perspective, this study is informed by the three interrelated and overlapping approaches to empowerment. These are: (a) rights-based; (b) individuality-based; and (c) capability-based. The first (rights-based) is pursued through legal and administrative instruments, and emphasizes on rights and entitlements. The second (individuality-based) develops the case for building individual space, pursued through social awakening and movements. The third (capability-based) emphasizes on building and enhancing capability through better access to health and nutrition, education, skills, etc.

The NREGA addresses women's empowerment through the rights-based approach, though it targets enhancing the capability of women workers. It entitles women, as

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⁸ Molyneux, Maxine (1985), 'Mobilisation without Emancipation: Women's Interests, State and Revolution in Nicaragua', Feminist Studies, Vol. 2, No. 2, pp. 227–54.

⁹ Kabeer, Naila (2001), 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment' in Discussing Women's Empowerment—Theory and Practice, SIDA Studies No. 3.

members of their households, to avail of a job opportunity provided under the NREGS, and places an obligation on the implementing agencies to give preference to women workers, so that they constitute one-third of beneficiaries. While the work under the scheme enhances the income security of women workers, the process of participation and effects of earning on their own enhance their capability. Because of these factors, it is likely that they are empowered as individual, as workers, and as members of the household.

Methodology

Approaches

This study examines the processes and impacts of NREGA implementation on women's empowerment in four selected north Indian states namely, Bihar, Jharkhand, Rajasthan, and Himachal Pradesh. Except for Himachal Pradesh, all the other three states show low human and gender development indices. We believe that the impact of the scheme can be seen more sharply in states where women face poor socio-economic conditions and where their participation in social and community development processes has traditionally been weak. In addition, because of these factors, the issue of women's empowerment is more pertinent in these states than in others. Table 1.1 shows the socio-economic conditions of women in these four states vis-à-vis some better states of south India and the all India average.

The study is largely empirical, based on fieldwork conducted in the four selected states and data collected from secondary sources. First, the existing literature/studies on employment guarantee scheme (EGS) and women's participation have been reviewed to develop a perspective on the issue under study. The survey of literature provides some explanations of women's participation and the variations across the states. Then, using the secondary data (sourced from the Ministry of Rural Development, Government of India and rural development departments of states), a trend in women's participation under the NREGS has been examined. This gives a comparative perspective on women's participation as well as the variations across states.

Table 1.1: HDI, GDI, and GEM of Selected States, 2006

States	2006					
A) States Selected for Study	HDI [#]	GDI ^{##}	GEM###			
Bihar	0.552	0.525	0.385			
Himachal Pradesh	0.705	0.702	0.473			
Rajasthan	0.591	0.577	0.387			
Jharkhand	0.611	0.595	0.350			
B) Southern States						
Andhra Pradesh	0.627	0.617	0.509			
Karnataka	0.658	0.647	0.480			
Kerala	0.775	0.757	0.496			
Tamil Nadu	0.694	0.683	0.482			
C) Best Performing State ^{\$}	0.801	0.781	0.509			
D) All India Average	0.648	0.633	0.451			

Source: Gendering Human Development Indices: Recasting the Gender Development Index and Gender Empowerment Measure for India, Ministry of Women and Child Development, Government of India, Delhi, 2009, pp. 9, 10, and 13.

Notes:

- The Human Development Index (HDI) is a summary measure of human development. It measures the average achievements of a country in three basic dimensions: (i) a long and healthy life, as measured by life expectancy at birth; (ii) knowledge, as measured by the adult literacy rate (with two-thirds weight) and the combined primary, secondary, and tertiary gross enrolment ratio (with one-third weight); and (iii) a decent standard of living, as measured by GDP per capita in purchasing power parity (PPP) terms in US \$.
- The Gender-related Development Index (GDI), first introduced in 1995, adjusts the average achievements to reflect the inequalities between men and women in the same three dimensions that are captured in the HDI—life expectancy, education, and estimated earned income (at PPP).
- The Gender Empowerment Measure (GEM) focuses on women's opportunities and 'agency', and captures gender inequality in three key areas: (i) political participation and decision-making power, as measured by women's and men's percentage share of parliamentary seats; (ii) economic participation and decision-making power, as measured by two indicators—women's and men's percentage shares of positions as legislators, senior officials, and managers and women's and men's percentage shares of professional and technical positions; and (iii) power over economic resources, as measured by women's and men's estimated earned income (PPP in US \$).
- \$ HDI (Chandigarh), GDI (Chandigarh), GEM (Andhra Pradesh)

Selection of the Sample

States: Apart from the socio-economic conditions of rural women, the status of NREGS implementation and women's participation were also considered while choosing the four north Indian States. Bihar and Jharkhand are the most backward states of north India (Hindi-speaking regions) and Rajasthan and Himachal Pradesh are two growing states. Because of little demand for wage employment in the developed states of Punjab and Haryana, their selection was ruled out. Uttar Pradesh is a large state with at least four cultural-economic zones. One district sample is too small for a state such as Uttar

Pradesh, and, hence, it was excluded. The selected four states were further grouped into two pairs: Rajasthan and Himachal Pradesh with better implementation and Bihar and Jharkhand with poor implementation record. This selection provided us with a contrast of two better implemented and two poorly implemented states across north India.

Districts: One district each was purposively selected from all the four states—Gaya (Bihar), Ranchi (Jharkhand), Dungarpur (Rajasthan), and Kangra (Himachal Pradesh). In three states, viz. Bihar, Jharkhand, and Rajasthan, the districts chosen are from the first 200 districts selected for the implementation of the scheme in the first phase, that is, beginning 2 February 2006. This was done to get at least three years of implementation background to assess the impact. The selection of Kangra from Himachal Pradesh, despite it being a Phase II district, was based on the high participation of women, which was low in Chamba and abysmally low in Sirmour, the only two districts from the first phase. The selection of Ranchi, despite the low participation of women, was guided by the consideration of a high ST population. It has been observed that districts with high SC and ST population generally show high participation by women. Ranchi defies this general trend, and that was interesting to probe.

Table1.2: Average Person-days and Share of SC, ST, Others, and Women in Total Person-days, 2008–09

Districts	Person-days per HH (Average)	Share of SC in Person-days (per cent)	Share of ST in Person- days (per cent)	Share of Others in Person-days (per cent)	Share of Women in Person- days (per cent)	
Gaya	17.90	62.99	0.00	37.01	34.98	
Ranchi	36.70	10.61	58.22	31.17	14.40	
Dungarpur	47.48	4.96	79.29	15.74	75.53	
Kangra	72.17	28.88	7.02	64.10	53.09	

Note: HH = household.

Source: Ministry of Rural Development website http://nrega.nic.in/, accessed on 15 September 2009.

Other considerations such as SC, ST, and other backward caste (OBC) population, the level of overall and female literacy rate, agrarian conditions (irrigated areas etc.), and overall implementation of the scheme in the district, particularly the participation of women, person-days per household, and the number of works undertaken informed the selection of the district. Table 1.3 shows the status of these districts with respect to some demographic indicators.

Table 1.3: Some Demographic and other Features of the Districts

Districts	Rural Population per cent)	SC Population (per cent)	ST Population (per cent)	Literacy Rate Overall (per cent)	Literacy Rate - Rural Males (per cent)	Literacy Rate - Rural Females (per cent)	Rural Female Workforce Participation Rate (per cent)	Sex Ratio
Gaya	86.30	29.64	0.08	50.45	63.27	36.66	28.15	948
Ranchi	64.89	5.17	41.82	64.57	76.56	51.72	46.81	972
Dungarpur	92.70	4.15	65.14	48.57	66.04	31.77	39.48	1031
Kangra	94.61	20.88	0.12	80.08	87.54	73.01	38.60	1032

Source: Census, 2001.

Blocks: Three blocks were purposively chosen from each district. Considerations such as the participation of women, the level of NREGS implementation, and the socio-economic conditions of the population governed the selection of blocks. Another important consideration was the availability of women workers at the worksites during the fieldwork, so that they could be interviewed while working at the worksites.

Research Instruments: The data have been collected through two semi-structured schedules: (a) beneficiary and (b) worksite. The beneficiary schedule was canvassed to 428 women workers to collect information about their socio-economic conditions and households, land, assets, other productive and non-productive assets, liabilities of the households, their level and benefits from the NREGS, and income consumption effects of NREGS earnings. First, we asked questions about their social background (caste and community), land and asset base of the household, income and expenditure, and indebtedness and migration status. Then, we collected information about their participation as workers, the number of days worked, mode of payment, and the amount of wages received, etc. Last, we asked questions about empowerment, correlating it with their socio-economic conditions and the level of participation. Under the empowerment section, we focused on their ability to earn and retain their earnings from the NREGS, the exercise of choice on how to use their earnings, items of expenditure out of NREGA earnings, the level of satisfaction, and perception about the various issues of implementation, and their consequences for women. The Women Beneficiary Schedule was canvassed at three places/locations: some of the women workers were interviewed at worksites; some at the time of receiving payment (wages) at the premises of the post-office/bank; and still others at their homes, after the work was completed.

The Worksite Schedule was used to collect information regarding the number/ratio of women workers actually present at the worksite and the availability of four facilities at the worksites. It also recorded the presence of contractors (if any) and the process of group working under the mate system. The dynamics of group working, social solidarity, and gender-relations were also observed during the collection of worksite related data. Worksite schedules were administered at random worksites. However, at each worksite, groups of women were interviewed about their experience of work and the working conditions at worksites. While selecting the worksites, availability of ongoing work and women workers were taken into consideration.

A few focus group discussions were conducted with men and women, workers and non-workers of the villages, officials and representatives of the PRIs and other senior officials entrusted with the task of implementation of the scheme. Efforts were also made to learn the perception of the grass-roots activists, representatives of non-governmental organizations (NGOs), and other informed sections of the society.

Structure of the Study

The next chapter explains some basic characteristics of India's labour force with an emphasis on rural women. It also analyses the participation of women as workers under the NREGS and explains the variation across states. Chapter 3 describes the socioeconomic characteristics of sample women workers (beneficiaries). Chapter 4 elaborates on NREGA processes and the participation of women in these processes. Chapter 5 provides details on NREGS employment and wages. Chapter 6 discusses earnings from NREGS and the expenditure out of these earnings. Chapter 7 relates NREGS with women's empowerment, gender relations, and social processes. Chapter 8 presents an overview; it explains the difficulties and challenges, and offers further suggestions for realizing the potentialities of the scheme.

Chapter II

LABOUR FORCE, WORK FORCE, AND WOMEN WORKERS UNDER NREGS

This chapter describes some basic features of India's labour force with special reference to rural and female workers. Next, it explains women's participation under the previous employment generation programmes. Finally, it provides an overview of women's participation under the NREGS and explains the regional variations.

A Brief Profile of India's Labour Force/Work Force

Rural and male workers dominate India's labour force. As per the National Sample Survey Organization's (NSSO's) 61st round (2004–05) survey on employment—unemployment, India's labour force consists of 466.8 million workers—347.1 million rural and 119.7 million urban. Further, there are 316 million male and 150.8 million female workers.

The size and composition of India's labour force suggests two types of skewness.

- One, the size of the rural labour force (74.4 per cent) is about three times that of the urban labour force (25.6 per cent), a clear dominance of rural workers.
- Two, male workers constitute more than two-thirds (67.7 per cent) of the total labour force, as against only one-third share (32.3 per cent) of the female workers. Moreover, female workers constitute about 36 per cent of the rural and 21 per cent of urban labour force while rural and urban female workers constitute 26.8 and 5.5 per cent, respectively of the total labour force. Thus, the size of female workers is not only small, but is predominantly rural, as shown in Table 2.1.

Table 2.1: Size and Share of Labour Force by Sector and Sex, 2004-05

Sector/ Sex	Size (in millions)	Per cent Share (of total labour force)
Rural	, , , , , , , , , , , , , , , , , , , ,	,
Males	222.0	47.6
Females	125.1	26.8
Total	347.1	74.4
Urban		
Males	94.0	20.1
Females	25.7	5.5
Total	119.7	25.6
Total		
Males	316	67.7
Females	150.8	32.3
Total Persons	466.8	100.00

Source: NCEUS (2009), The Challenge of Employment in India, ibid., pp. 43–4.

Labour Force Participation Rate

While the size of the labour force has grown from 307.4 million in 1983–84 to 379.9 million in 1993–94 and, further, to 466.8 million in 2004–05, the labour force participation rate (LFPR) (based on usual principal and subsidiary status or UPSS) has remained constant at around 43 per cent since 1983–84. However, the LFPR of urban male and female workers has shown increasing trends, but only marginally. As against this, the LFPR of rural male workers has declined. In addition, the LFPR of female workers—rural and urban—has been constantly much lower than that of the rural and urban males, as shown in Table 2.2.

Table 2.2: Labour Force Participation Rate by Sector and Sex

Sector/Sex	1993–94	2004–05
Rural		
Males	56.0	55.4
Females	32.7	33.0
Urban		
Males	54.3	57.0
Females	16.4	17.8
Total		
Males	55.5	55.8
Females	28.5	28.8
Total Persons	42.5	42.8

Source: NCEUS (2009), The Challenge of Employment in India: An Informal Economy Perspective, Vol. I, Delhi: National Commission for Enterprises in the Unorganized Sector, p. 45.

Further, in rural areas, the LFPR of STs has been the highest and of Muslims the lowest. In terms of sex category across social groups, the LFPR of ST followed by SC women has been the highest, and of Muslim women the lowest. Moreover, the male–female gap is the lowest in STs and the highest in Muslims, as shown in Table 2.3.

Table 2.3: Labour Force Participation Rate by Sex and Social Categories

Segment	Year	SCs	STs	Muslims	Others	Total
Rural Males	1993–94	55.91	59.28	50.52	56.27	55.95
	2004–05	55.27	56.79	50.43	56.13	55.36
Rural Females	1993–94	35.32	47.74	16.45	31.82	32.66
	2004–05	33.56	46.54	18.34	33.35	32.98

Source: NCEUS (2009), The Challenge of Employment in India, ibid., p. 46.

The least educated workers dominate the rural and female labour force. For example, in 2004–05, 62.99 of rural male and 83.93 per cent of rural female workers were least educated, that is, illiterate and below primary. On the other hand, only 35.39 per cent of the urban male and 54.92 per cent of urban female workers were least educated. Though there has been a decline in the least-educated workers (overall), yet it is very slow in the case of female workers, both rural and urban, as shown in Table 2.4.

Table 2.4: Percentage of Least Educated Workers by Sector and Sex

Population	Year	Illiterate	Primary and Below	Total (1+2)
Segment		(1)	(2)	(3)
	1993–94	43.81	28.84	72.65
Rural Male	2004–05	33.67	29.32	62.99
	1993–94	77.80	14.57	92.37
Rural Female	2004–05	65.11	18.82	83.93
	1993–94	18.07	25.56	43.63
Urban Male	2004–05	12.84	22.55	35.39
	1993–94	45.68	19.67	65.35
Urban Female	2004–05	34.30	20.62	54.92

Source: Adapted from NCEUS (2009), The Challenge of Employment in India, ibid., p. 51.

The size of labour force varies across states. The variation is more pronounced in the case of rural females than other workers. For example, rural females constitute 26.8 per cent of the labour force at the all India level, but constitute 43.22 per cent of the labour force in Himachal Pradesh, 37 per cent in Chhattisgarh, 16.23 per cent in West Bengal, and 18.89 per cent in Bihar. The size of labour force (state-wise) is shown in Annexure 2.1.

Some Salient Features of the Workforce

Like the labour force, the workforce has grown from 301.4 million in 1983–4 to 372.4 in 1993–4 and, further, to 455.7 million in 2004–05. Some important characteristics of the workforce (2004–05) may be summarized as follows:

- Subsidiary workers constitute 9.4 per cent of the total workforce, but 10.9 per cent of rural and 25 per cent of female workers. However, females account for 86 per cent of the total subsidiary workers.
- The size of regular salaried workers is quite small: 15.26 per cent of the total workers. However, rural women workers are in a more disadvantageous position. First, 63.92 per cent of the total rural female workers are self-employed—15.94 per cent as own account employers and 47.98 per cent as unpaid family workers. Second, 32.41 per cent are casual workers though there has been a marginal decline in the share of casual female workers since 1983. Third, the share of unpaid family workers as a percentage of total rural female workers has increased from 38 per cent in 1983–4 to 48 per cent in 2004–05, an increase of 10 percentage points.
- Against an almost uniform pattern in the workforce participation rate (WFPR) of male workers across states, the WFPR of female workers, particularly of rural female workers, varies distinctively across states. The states with high WFPR of female workers are: Andhra Pradesh (48.3 per cent), Himachal Pradesh (50.6 per cent), Karnataka (45.9 per cent), Tamil Nadu (46.1 per cent), and Rajasthan (40.7 per cent). On the other hand, states with low WFPR are Bihar (13.8 per cent), West Bengal (17.8 per cent), and Uttar Pradesh (24 per cent). The WFPRs for male and female workers from both rural and urban areas are shown in Annexure 2.2.

A brief profile of the labour force, particularly the characteristics of rural women workers, has been given so as to better understand the participation of rural women under the NREGS, and also the variation across states.

Public Works Programme and Women Workers

Public works programmes have been a great source of income and employment for rural women. They are attracted to this work because of a number of reasons:

- It is provided by a government agency, and remains largely free from the master–servant (employer–employee) relations in traditional terms;
- It is provided in local areas and women are able to avail of the opportunities while remaining close to their home and hearth;
- It does not require any special knowledge, skill, or training that most rural women workers lack;¹
- The wages are non-discriminatory.

The attraction of women workers to a public works programme increases further if the scheme is designed in a women-friendly manner. For example, the Maharashtra Employment Guarantee Scheme (MEGS), considered a blue-print of the NREGS, contains special provisions for women, for example, earmarking one-third of beneficiaries as women, providing worksite facilities, maternity benefits, equal wages for male and female workers, etc. Women friendly provisions of the MEGS were an important reason for the high participation of women workers, who constituted 73 per cent of the total MEGS workers in 1998–9. On the other hand, women's participation in other public work programmes, not designed in a women-friendly manner, has not been very encouraging. For example, under the *Sampoorna Gramin Rojgar Yojana* (SGRY), the share of women in total person-days was only 25.7 per cent in 2005–06, although it was 42.32 per cent in Rajasthan, 36.35 per cent in Madhya Pradesh, 37.44 per cent in Andhra Pradesh, and 35.01 per cent in Chhattisgarh.²

¹ Krishnaraj, Maithreyi, Divya Pandey, and Aruna Kanchi (2004), 'Does EGS Require Restructuring for Poverty Alleviation and Gender Equality? II—Gender Concerns and Issues for Restructuring', Economic and Political Weekly, Vol. 39, No. 17, pp. 1741–7.

² CSO (2007), *Women and Men in India*, Issue XI, New Delhi: Central Statistical Organization, Ministry of Statistics and Programme Implementation, Government of India, p. 65.

NREGS and Women Workers

Women's participation under the NREGS has been reasonably good since its commencement, though not uniformly across states. In the very first year (2006–07), the share of women in total person-days was 40.65 per cent (all India average). This figure increased to 42.52 per cent in 2007–08 and, further, to 47.88 per cent in 2008–09. In all the three years, the share of women in total person-days remained higher than their share in previous employment guarantee and other public work programmes, except the MEGS.

However, there are pronounced variations across states. For example, in 2008–09, there were six states—Karnataka, Kerala, Tamil Nadu, Andhra Pradesh, Rajasthan, and Tripura—where the share of women in total person-days was more than 50 per cent and higher than the national average. There were 12 states with the share of women workers in total person-days exceeding the provision of one-third. There were nine states with the share of women workers less than the stipulated one-third. Thus, we can categorize the states based on the share of women in total person-days as follows:

- Less than 33 per cent: Jammu & Kashmir (5.76), Uttar Pradesh (18.11), Punjab (24.63), West Bengal (26.53), Arunachal Pradesh (26.12), Assam (27.16), Jharkhand (28.51), Bihar (30.02), and Haryana (30.64).
- Less than the national average, that is 47.88 per cent: Mizoram (36.59), Nagaland (36.71), Uttarakhand (36.86), Orissa (37.02), Sikkim (37.66), Himachal Pradesh (39.02), Andaman & Nicobar Islands (39.53), Lakshadweep (40.68), Meghalaya (41.35), Gujarat (42.82), Madhya Pradesh (43.28), Manipur (45.92), Maharashtra (46.22), and Chhattisgarh (47.43).
- Higher than the national average, that is 47.88 per cent: Karnataka (50.42), Tripura (51.01), Andhra Pradesh (58.15), Puducherry (67.02), Rajasthan (67.11), Dadra and Nagar Haveli (79.17), Tamil Nadu (79.67), and Kerala (85.01).

Similar trends in regional variations were found in the previous two years also. Some general trends in the participation of women workers may be summarized as follows:

- 1. All the four states of south India namely Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu have ensured high participation of women in all the three years.
- 2. Most of the states of north India, except Rajasthan but including the eastern state of West Bengal, have been poor performers in all the three years.
- 3. Apart from the clear north–south divisions, except for a few states, the poor performers continue to be so in all the three years.

Table 2.5 shows the state-wise share of women in total person-days for all the three years of implementation.

Table 2.5: Percentage Share of Women in Total Person-days

S. No.	States		Years	
		2006-07	2007-08	2008-09
1	Andhra Pradesh	54.79	57.75	58.15
2	Arunachal Pradesh	30.02	29.75	26.12
3	Assam	31.67	30.85	27.16
4	Bihar	17.38	26.62	30.02
5	Chhattisgarh	39.32	42.05	47.43
6	Gujarat	50.20	46.55	42.82
7	Haryana	30.60	34.42	30.64
8	Himachal Pradesh	12.24	30.10	39.02
9	Jammu And Kashmir	4.46	1.08	5.76
10	Jharkhand	39.48	27.17	28.51
11	Karnataka	50.56	50.27	50.42
12	Kerala	65.63	71.39	85.01
13	Madhya Pradesh	43.24	41.67	43.28
14	Maharashtra	37.07	39.99	46.22
15	Manipur	50.89	32.80	45.92
16	Meghalaya	19.41	30.87	41.35
17	Mizoram	33.38	33.62	36.59
18	Nagaland	29.97	29.35	36.71
19	Orissa	35.60	36.39	37.02
20	Punjab	37.76	16.29	24.63
21	Rajasthan	67.14	69.00	67.11
22	Sikkim	24.79	36.74	37.66
23	Tamil Nadu	81.11	82.01	79.67
24	Tripura	75.00	44.51	51.01
25	Uttar Pradesh	16.55	14.53	18.11
26	Uttarakhand	30.47	42.77	36.86
27	West Bengal	18.28	16.99	26.53
28	Puducherry	-	-	67.02
29	Andaman And Nicobar	-	1	39.53
30	Lakshadweep	-	•	40.68
31	Chandigarh	-	-	_
32	Dadra & Nagar Haveli	-	-	79.13
33	Daman & Diu	-	-	
34	Goa	-	1	
	Total (All India Average)	40.65	42.52	47.88

Source: Data calculated and adapted from Ministry of Rural Development website www.nrega.nic.in for 2006–07, 2007–08, and 2008–09, accessed on 25 August 2009.

Note: Data are inclusive of added districts in the subsequent phases. Phase I —200 districts (Commenced on 2 February 2006), Phase II—130 districts (commenced on 1 April 2007), Phase III—285 districts commenced on April 1, 2008).

Figure 2.1: Regional Variations in Share of Women in Person-days

% of Women Person Days

Source: Same as that of Table 2.5

Women Workers Participation in NREGS: Some Explanations

It has been explained in the previous sections that public works programmes have attracted rural women in large numbers for a number of reasons. Some of them are: they are a good source of income and employment for rural women; they are free from the traditional master—servant relations; the work does not require any special knowledge, skill or training; and the work opportunity is availed while remaining close to the home and hearth. Gender-specific provisions in the design, if any, make the work further attractive for the rural women. These arguments can be advanced to explain women's participation in the NREGS as well.

However, two issues defy the above explanations:

- a. One, in contrast to the earlier rural employment (public works) programmes, women's participation is considerably high in the NREGS, and has shown increasing trends over the years.
- b. Notwithstanding uniformity in the design and women-specific provisions, women's participation has varied sharply across states. There is a gap of about 80 percentage points between the states with the highest and lowest participation rates, that is, Kerala (85.01 per cent) and Jammu & Kashmir (5.76 per cent). Even if we consider Jammu & Kashmir as an outlier, there is still a gap of about 67 percentage points between Kerala and Uttar Pradesh (18.11 per cent).

There are a number of explanations for women's participation in rural employment generation programmes, including the MEGS and NREGS. Narayanan³ in her 2008 study of Viluppuram district, Tamil Nadu finds a tradition among the rural women of Tamil Nadu, of working as agricultural labourers on others' fields, prior to the NREGS. Krishnaraj et al.⁴ in their 2004 study of the MEGS found that women's participation was high as the nature of work did not require any special knowledge, skill, or training and

³ Narayanan, Sudha (2008), 'Employment Guarantee, Women's Work and Childcare', Economic and Political Weekly, Vol. 43, No. 9, pp. 10–13.

⁴ Krishnaraj, Maithreyi, Divya Pandey, and Aruna Kanchi (2004), 'Does EGS Require Restructuring for Poverty Alleviation and Gender Equality? II —Gender Concerns and Issues for Restructuring', Economic and Political Weekly, Vol. 39, No. 17, pp. 1741–7.

could be availed while remaining close to the family. Another explanation given for the high participation of women in the scheme is the prior out-migration of male members.⁵ Talukdar⁶ explains that in spite of low WFPR of rural women in Tripura, their participation is considerably high in NREGS because of the lack of work opportunity prior to NREGA and migration of male members to nearby towns for higher wages. Thus it is mostly women who avail of this opportunity. In a case study of Dukli block in west Tripura district, only 10 km away from Agartala, the capital city, 70–80 per cent of the workers were women. The landless tribes preferred this work opportunity as they had limited avenues for employment elsewhere except casual wage employment in brick kilns ans some construction works. On the other hand, non-tribal women preferred this, as agriculture was dominated by male workers. Additionally, Bhatty in her 2006 study of Dungarpur district⁷ found that the high participation of women in NREGS was attributed to the prior migration of men to neighbouring towns or states such as Gujarat for steady employment opportunities.

Sudarshan⁸ examined rural labour market conditions in Palakkad district of Kerala and found that differential wages existed for men and women in non-formal agriculture and non-agriculture sectors. For example, a women worker in Palakkad district earned about Rs 70 upwards per day while a male worker earned about Rs 150 rupees upwards per day. In contrast to this, the NREGS provided equal wages for both male and female workers (Rs 125). Thus, the higher participation rate of women may be attributed in part to rural women workers earning higher wages than they would have in the rural labour market.

⁵ Mehrotra, Santosh (2008), 'NREG Two Years On: Where Do We Go from Here?', *Economic and Political Weekly*, Vol. 43, No. 31, pp.27–35.

⁶Talukdar, Ratna Bharali (2008), 'NREGA Shines for Tripura Women', *India Together*, 30 June, available at http://www.indiatogether.org/2008/jun/wom-nrega.htm

⁷ Bhatty, Kiran (2006), 'Employment Guarantee and Child Rights', *Economic and Political Weekly*, Vol. 41, No. 20, pp. 1965–7.

⁸ Sudarshan, Ratna (2008), 'Impact of NREGA on Rural Labour Market in Kerala: Preliminary Findings on Women's Work', presentation made at the Institute for Human Development and Centre De Sciences Humaines Conference NREGS in India: Impacts and Implementation Experiences, New Delhi, 16–17 September 2008.

This can be seen as one of the most important contributions of the NREGA. Prior to the NREGA, there were considerable wage differentials across gender in the average daily wages earned by casual workers in rural areas. Annexure 2.3 indicates that the male and female wage differential in Kerala was close to Rs 56. Even in the state with the minimum gender gap in terms of wages, viz. Assam, there was a difference of about five rupees. By providing equal wages for men and women, the NREGA addresses an important area of gender-specific discrimination in the labour market. It has the potential to correct a major skewness that exists in the rural labour market.

Innovative experiments in the implementation of the NREGS such as Kudumbashree in Kerala and female 'mate' in Rajasthan have encouraged high participation of women. Kudumbashree comprises grass-root level neighbourhood groups of 15–40 households, and each household is represented only by a woman member. In terms of organization, it is federated at the following tiers: (i) area development society (ADS) at the ward level and (ii) community development society (CDS) at the panchayat level. Synergization of the NREGS implementation with Kudumbshree has increased women's participation in Kerala. Similarly, the female 'mate' system, introduced in Rajasthan, encourages women's participation, as women workers find it more comfortable to work with a female mate. In addition, it has been found that women rarely have any complaints of harassment and gender-related discrimination against female mate which was a regular phenomenon in the case of male mate.

On the other hand, slow implementation (inability to provide jobs), local socio-cultural norms, and definitional problem—definition of the household—are factors causing low participation of women in some states. States that show low women's participation, for example, Uttar Pradesh, West Bengal, and Bihar, etc. are also generally poor performers with respect to other indicators. For instance, a study done as part of the Wada Na Todo Abhiyaan ⁹ explains the difficulties and discrimination faced by women workers under the NREGS. It points out that (social audit conducted in Sandila block) only a handful of women were given employment as they were generally not registered on the job card, and

⁹ Raja, Annie (2007), 'Ensuring the Right to Work for Women: A Review of NREGA from the Gender Perspective', *Gender and Governance—Reviewing the Women's Agenda in the National Common Minimum Programme*, New Delhi: Wada Na Todo Abhiyan.

single women (household) were denied job cards. The study attributes these practices to local social and cultural contexts, norms, and practices. Similarly, it has been observed that women from the upper castes and landed families generally do not come for wage employment. One reason is their better economic conditions. But even if this is not true, social and cultural practices prohibit their participation in work outside the house. In most parts of the Hindi heartland, there is a notion among the upper caste, landed communities that allowing their women to work outside their home would amount to a loss of honour and dignity of the family. A *pradhan pati* (husband of a woman gram panchayat head is called a *pradhan pati* satirically but realistically in local language) in Uttar Pradesh said that 'women do only two kinds of work: 'boaaee' (sowing) and 'kataee' (cutting). They do not do 'mazdoori' (ibid.)

Some people also find a problem in the definition of the household and the provision of job entitlement at the household level and not at the individual level. It is argued that in a patriarchal society, the male head of the household generally allocates work, including NREGA work, among the family members. Exclusion of single women, widows, etc. from the scheme based on the operational definition of 'households'—as all those members residing, sharing meals (common kitchen), and a common ration card—further restricts women's participation in some cases. For example, Sainath¹⁰ illustrates the case of Anantapura district of Andhra Pradesh where work was allotted to groups of 2–3 families to get high output and productivity. This led to the exclusion of single, widowed, and separated women. Similarly, Bhatty¹¹ makes the case for possession of a separate job card based on the experiences of single women in Jhalawar district of Rajasthan.

Based on our study of four districts (in four states), we find that a number of factors explain high and low participation. Some of the factors that explain high participation are as follows:

Sainath, P. (2007), 'No Place for Single Women', available at http://www.indiatogether.com/2007/may/psa-nregs.htm

Bhatty, Kiran (2008), 'Falling through the Cracks', *The Hindu*, 16 March, available at http://www.thehindu.com/mag/2008/03/16/stories/2008031650040200.htm

- Lack of any other remunerative work opportunities;
- Non-discriminatory wages under the NREGS;
- Women get higher wages under NREGS as compared to what they get as casual agricultural and non-agricultural workers;
- Nature of work does not require any special knowledge, skills, and training;
- Employment provided close to the doorstep;
- Extent of out-migration by male members of families determines intra-household participation; and
- There is an absence of traditional master–servant relations, contractor/supervisor–worker relations, and an element of dignity involved with the government job.

Women-specific innovations in the implementation of the scheme for example, Kudumbashree in Kerala, female mate system in Rajasthan, etc. have also encouraged women's participation.

On the other hand, some of the factors that explain low participation are as follows:

- Guarantee is provided at the household level and there are difficulties related to the definition of household;
- Exclusion of single women, based on the definition of 'household' under the Act;
- Local social norms restrict participation of women in casual, manual labour;
- Gender-insensitive nature of work, work measurement, and schedule of rates;
- Inadequate provisions for child care; and
- Intensity of demand for wage employment.

Annexure 2.1 State-wise Percentage Distribution of Labour Force by Sector and Sex, 2004–05

	Rural	Rural	Urban	Urban	All	All
State	Male	Female	Male	Female	Male	Female
Andhra Pradesh	44.03	34.30	15.75	5.92	59.78	40.22
Assam	64.29	23.10	10.72	1.89	75.01	24.99
Bihar	71.44	18.89	8.64	1.03	80.08	19.92
Gujarat	40.54	27.47	26.16	5.83	66.70	33.30
Haryana	48.48	25.13	21.62	4.78	70.10	29.90
Himachal Pradesh	47.77	43.22	6.81	2.21	54.58	45.42
Jammu & Kashmir	53.29	24.00	19.20	3.50	72.50	27.50
Karnataka	41.79	30.02	21.67	6.51	63.46	36.54
Kerala	47.58	27.34	16.40	8.68	63.98	36.02
Madhya Pradesh	47.86	29.59	18.00	4.55	65.86	34.14
Maharashtra	35.02	27.71	28.86	8.41	63.88	36.12
Orissa	55.40	31.63	9.82	3.15	65.22	34.78
Punjab	44.36	23.57	26.38	5.69	70.74	29.26
Rajasthan	46.43	34.08	14.88	4.61	61.31	38.69
Tamil Nadu	32.59	24.94	30.39	12.07	62.99	37.01
Uttar Pradesh	55.77	24.45	16.62	3.16	72.39	27.61
West Bengal	54.54	16.23	23.66	5.57	78.20	21.80
Jharkhand	52.60	28.92	15.03	3.46	67.63	32.37
Chhattisgarh	46.54	37.10	12.56	3.81	59.09	40.91
Uttarakhand	43.62	35.20	17.40	3.78	61.02	38.98
Other North East	51.45	29.83	12.84	5.88	64.28	35.72
Other states	11.33	3.32	73.76	11.59	85.09	14.91
Total	47.56	26.80	20.13	5.52	67.69	32.31

Source: NCEUS (2009), The Challenge of Employment in India ibid., p. 53.

Annexure 2.2 WFPR and LFPR of Rural Population

States/Union Territories	WEPR (pe	er cent) #	LFPR (pe	er cent)##
	Female	Male	Female	Male
Andhra Pradesh	48.3	60.5	48.5	61.2
Arunachal Pradesh	41.0	50.0	41.3	50.5
Assam	20.9	55.1	21.6	56.4
Bihar	13.8	47.7	13.8	48.6
Goa	18.8	52.4	22.2	57.6
Gujarat	42.7	59.3	42.8	59.8
Haryana	31.7	52.2	32.1	53.7
Himachal Pradesh	50.6	55.5	51.6	56.5
Jharkhand	31.3	53.5	31.3	54.6
Jammu and Kashmir	26.7	55.2	27.1	56.1
Karnataka	45.9	62.3	46.2	62.8
Kerala	25.6	55.9	32.1	58.9
Madhya Pradesh	36.6	54.4	36.6	54.8
Maharashtra	47.4	56.6	47.5	57.5
Manipur	35.1	52.4	35.4	53.1
Meghalaya	27.8	57.2	48.0	57.2
Mizoram	44.1	59.4	44.1	59.7
Nagaland	50.4	54.9	51.1	56.1
Chhatisgarh	4.7	56.5	45.5	56.9
Orissa	32.2	58.6	35.1	60.4
Punjab	32.2	54.9	33.8	56.7
Rajasthan	40.7	51.0	40.7	51.6
Sikkim	31.8	55.4 32.3		57.0
Tamil Nadu	46.1	59.7	46.7	60.4
Tripura	8.5	54.9	12.5	60.7
Uttar Pradesh	24.0	49.6	24.1	49.9
West Bengal	17.8	57.4	18.4	58.7
Uttaranchal	42.7	52.3	42.9	53.3
Andaman & Nicobar Islands	24.3	63.2	27.7	65.5
Chandigarh	5.4	60.2	5.6	61.8
Dadar and Nagar Haveli	47.8	54.7	49.5	56.4
Daman and Diu	16.8	59.1	16.8	59.2
Delhi	4.7	52.4	4.7	52.6
Lakshadweep	5.0	61.1	11.4	61.6
Pondicherry	36.1	56.9	37.4	62.7
All India	32.7	54.6	33.3	55.5

^{***}Sources:

**Women and Men in India, Central Statistical Organization (CSO), 2007, p. 43.

***NSS Report No. 515: Employment and Unemployment Situation in India, 2004–05, p. 69.

Annexure 2.3 Average Daily Wages for Casual Workers in Rural Areas, 2004–05

(in Rs)

	<u> </u>		(in Ks)
States	Male	Female	Male–Female Differential
Assam	58.88	54.17	4.71
Chhattisgarh	35.4	30.21	5.19
Bihar	44.29	37.46	6.83
Uttaranchal	60.88	52.69	8.19
West Bengal	49.96	40.36	9.6
Himachal Pradesh	83.21	72.51	10.7
Jharkhand	53.53	42	11.53
Haryana	79.92	67.65	12.27
Gujarat	49.22	36.31	12.91
Madhya Pradesh	46.56	31.47	15.09
Rajasthan	64.68	48.73	15.95
Maharashtra	51.48	35.48	16
Jammu and Kashmir	94.79	77.64	17.15
Orissa	46.72	29.48	17.24
Andhra Pradesh	48.32	31.08	17.24
North Eastern States	66.22	48.97	17.25
Punjab	78.37	59.57	18.8
Uttar Pradesh	58.84	39.8	19.04
Karnataka	50.61	31.27	19.34
All India	56.53	36.15	20.38
Tamil Nadu	71.35	35.52	35.83
Kerala	123.65	68.15	55.5

Source: Data adapted from Second Administrative Reforms Commission (2006), Unlocking Human Capital: Entitlements and Governance—a Case Study, New Delhi: Government of India, p. 133.

Chapter III

SOCIO-ECONOMIC CHARACTERISTICS OF THE NREGS WOMEN WORKERS AND THEIR HOUSEHOLDS

The socio-economic characteristics of the women workers, discussed in this chapter, are based on the sample of 428 selected workers: 103 from Dungarpur (Rajasthan), 110 from Gaya (Bihar), 106 from Kangra (Himachal Pradesh), and 109 from Ranchi (Jharkhand). The sample consists of Hindus (86.2 per cent), Muslims (4.2 per cent), Christians (2.3 per cent) and indigenous religious groups such as Sarna, a tribe in Jharkhand (7.2 per cent). In terms of caste categories, the distribution is as follows: SCs 30.4 per cent, STs 34.6 per cent, and OBCs 34.6 per cent (OBC-I 7.71 per cent and OBC-II 26.87 per cent). Table 3.1 shows the distribution of the sample across caste categories.

Table 3.1: Caste Distribution of Sample

Caste	Caste Dungarpur		Gaya		Kangra		Ranchi		Total	
Categories	No.	per	No.	per	No.	per	No.	per	No.	per
		cent		cent		cent		cent		cent
Upper caste	00	0.00	00	0.00	02	1.89	0	0.00	02	0.47
OBC I	00	0.00	15	13.64	00	0.00	18	16.51	33	7.71
OBC II	29	28.16	07	6.36	69	65.09	10	9.17	115	26.87
SC	02	1.94	86	78.18	34	32.08	8	7.34	130	30.37
ST	72	69.90	02	1.82	01	0.94	73	66.97	148	34.58
Total	103	100	110	100	106	100	109	100	428	100

Source: Survey

Scheduled Tribes constituted more than two-thirds of the selected women workers in Dungarpur and about two-thirds in Ranchi; both the districts have substantial ST population. On the other hand, SCs constituted 78 per cent of the sample women workers in Gaya which has a significant SC population. In Kangra, OBCs constituted two-thirds of the selected workers, as the district has substantial number of OBCs. The negligible number of upper-caste women workers is due to their very low participation. Upper caste women face social taboos on seeking employment in public works programme or any wage employment outside their households. Some male members from upper castes were found to be working, but even their number was negligible. Whereas in Kangra and Dungarpur, women from upper OBC, that is, OBC-II were found to be working in greater

number, in Gaya and Ranchi, women from lower OBC, that is, OBC-I were found in greater number.

Table 3.2: Religion-wise Distribution of Sample

Religion	Dung	arpur	Ga	aya	Kaı	ngra	Rai	nchi	То	tal
	No.	(per cent)	No.	(per cent)	No.	(per cent)	No.	(per cent)	No.	(per cent)
Hindu	103	100	104	94.5	106	100	56	51.4	369	86.2
Muslim	00	0.0	06	5.5	00	00	12	11	18	4.2
Christian	00	0.0	00	0.0	00	0.0	10	9.2	10	2.3
Indigenous #	00	0.0	00	0.0	00	0.0	31	28.4	31	7.2
Total	103	100	110	100	106	100	109	100	428	100

Source: Survey

Note: *Some tribal groups such as Sarna in Jharkhand insist on separate religious categories.

Age Group

The age profile of women workers shows that about 80 per cent of them were in the fertility age group: 60.5 per cent in the age group of 30–45 years and another 19 per cent in the age group of 18–29 years. In addition, 15 per cent of them were in the age group of 46–59 years and 5 per cent were above 60 years, an age group that is considered unsuited for hard physical work. Table 3.3 shows the age-wise distribution of the sample women workers.

Table 3.3: Age Distribution of Women Workers

Age group	Dung	arpur	Ga	ıya	Kaı	ngra	Rai	nchi	To	tal
	No.	(per cent)	No.	(per cent)	No.	(per cent)	No.	(per cent)	No.	(per cent)
18–29	24	23.3	12	10.9	20	18.9	25	22.9	81	18.9
30–45	67	65.0	72	65.5	56	52.8	64	58.7	259	60.5
46–59	06	5.8	22	20.0	20	18.9	16	14.7	64	15.0
60+	05	4.9	04	3.6	10	9.4	04	3.7	23	5.4
Total	102	100	110	100	106	100	109	100	428	100

Source: Survey

Important district-specific characteristics include higher participation of the 30–45 age group women in Dungarpur and Gaya districts. Similarly, the participation of adolescents was relatively high in Dungarpur and Ranchi, both districts having substantial tribal population. Another important fact is the participation of widows in all the four districts. This is encouraging as there have been a number of complaints, reported in newspapers, of single woman and widows being left out under the job guarantee scheme. On the other hand, the participation of women workers in the age group of 60 and above was greater in Kangra. The women workers aged 60 years and above were mostly widowed, single women (household), who were economically and socially extremely vulnerable.

Box 3.1 Young Girls Working under NREGS to Support Family: A Story from Dungarpur

We observed a number of young girls (15–18 years, officially all of them were 18 but some looked younger than their recorded age) working on the worksites. Most of them were generally the eldest girl children in the family and they were told to work to support the family. Some of them told us that even prior to the NREGS they used to work on construction sites and in drought relief works. They surrendered their entire earnings to their parents and keep doing so until they get married. For example, Shaarda Koted, 15, of Khedang Nata village, Ghugra gram panchayat, Bichichiwada block, lamented that had the NREGS not provided 100 days of assured employment at the doorstep, she would not have been told to leave school and work to earn.

The participation of single women and widows in Kangra was also encouraged by the positive attitude of the implementing officials and PRI representatives. Providing job cards to such women without any discrimination, opening of bank and post office accounts in the name of individual workers including women, and following the daily wage system of wage rate were helpful. The cooperation of co-workers was an added incentive. For example, it was observed that simple tasks such as fetching drinking water or dressing of earth, both physically less tiresome than digging and carrying load, were given to the old women workers. Further, no workers had any complaints about this.

Box 3.2 NREGS: Great Source of Livelihood to Single Woman and Widows A Story from Kangra

A number of single women and widows working on the sites told us that NREGS has proved to be a great source of relief to them, as they have very limited means of livelihood and nobody in the family to support them. Moreover, in the open market, widows especially are not offered jobs, sometimes because of their age. However, under the NREGS they are assured of 100 days of employment and a minimum wage of Rs 100 rupees, now revised to Rs 110 rupees, per day.

One widow, Vimla Devi, 50 years of age, of Kholi village, Kholi gram panchayat, Kangra block, had initially joined NREGS work and then discontinued it after some time. However, after the death of her husband, she rejoined it on the insistence of the *sarpanch*, having lost the main earning member of her family. Thus, NREGS proved to be a great source to cope with livelihood crisis.

The age profile of women workers suggests the following:

- A greater number of women workers from the fertility age group implies that they have to carry the 'double burden' of bringing up their children as well as earning for the family.
- Second, high participation from the 30–45 age group and low participation from 18–29 age group suggests that women from the high fertility age group find it difficult to avail of this job opportunity, and the provision of crèches (or lack thereof) has not been able to generate confidence about the care of their children if they join work and bring them to the worksites.
- Participation of women from the age group of 60 and above, considered unsuited for hard physical work, shows the inappropriateness/inadequacy of existing social security measures such as old-age pension, or/and the extreme economic vulnerability of these women.

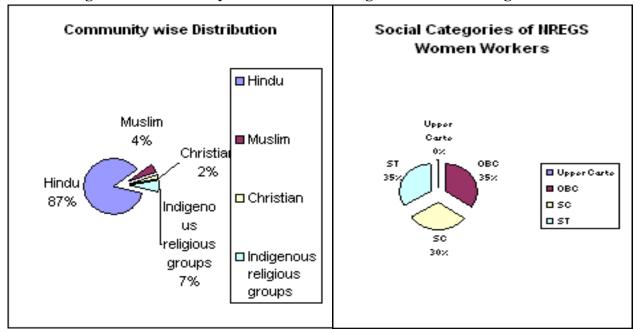


Figure 3.1: Coomunity wise Distribution Figure 3.2: Caste Categories

Types of Family and Marital Status

The sample consists of unmarried, married, widowed, divorced, and separated/single women workers. Unmarried women constituted only 2.1 per cent of the total sample, and were found only in Dungarpur and Ranchi districts where two-thirds of the workers were STs. Widows constituted 12 per cent and divorced/separated women 1.2 per cent. The percentage of widow workers was higher in Kangra than in other districts.

Table 3.4: Types of Family and Marital Status

(per cent)

					(per cent)
Family and Marital Status	Dungarpur	Gaya	Kangra	Ranchi	Total
Types of Family					
Nuclear	83.5	62.7	84.0	59.6	72.2
Joint	16.5	37.3	16.0	40.4	27.8
Marital Status					
Unmarried	6.8	0.0	0.0	1.8	2.1
Married	82.5	86.4	80.2	89.9	84.8
Widow/Widower	9.7	11.8	19.8	6.4	11.9
Divorced/separated	1.0	1.8	0.0	1.8	1.2

Source: Survey

As against the practice of excluding/depriving widows and single women elsewhere¹, ² the presence of these women in all the four districts suggests the inclusiveness of the benefit process. Further, about 72 per cent of the respondent workers (women) were from nuclear families. However, the proportion of women workers belonging to joint families was relatively greater in Gaya and Ranchi districts.

Table 3.5: Head of Household

(per cent)

Head of the HH	Dungarpur	Gaya	Kangra	Ranchi	Total
~ 10	<u> </u>				
Self	42.7	20.0	21.7	15.6	24.8
Husband	37.9	77.3	61.3	71.6	62.4
Father-in-law	8.7	1.8	10.4	2.8	5.8
Son	0.0	0.9	0.0	2.8	0.9
Others	10.7	0.0	6.6	7.3	6.1

Source: Survey

About one-fourth of the total women workers were also the head of their households. However, in 62 per cent of the cases, the husband was the head of the household and in another 5.8 per cent, in laws were the head of the households. The women-headed households were mostly those where the male head of the family had died and other male members were too young to head the household. In some cases, there were some single women with no other family members either surviving or residing with them. (In such cases, after marriage, the children were found living as another household.)

Educational Status of Women Workers

More than two-thirds of the women workers were illiterate; 7.5 per cent of them were literate either up to or below primary level, and another 10 per cent were educated up to the upper primary level only. The number of women educated above the upper primary level was only 3.5 per cent and above the secondary level (class 10) was nil, with the only exception found in Ranchi.

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¹ Sainath, P. (2008), 'NREGA Hits Buses to Mumbai', available at http://www.indiatogether.com/2008/jul/psa-mumbai.htm

² Bhatty, Kiran (2008), ibid.; Sainath, P. (2007), ibid.

Table 3.6: Educational Status

(per cent)

Educational Status	Dungarpur	Gaya	Kangra	Ranchi	Total
Illiterate	78.6	96.4	31.1	69.7	69.2
Literate*	8.7	3.6	14.2	8.3	8.6
Primary**	3.9	0.0	17.9	8.3	7.5
Upper primary***	6.8	0.0	26.4	7.3	10.0
Secondary****	1.9	0.0	10.4	1.8	3.5
High school*****	0.0	0.0	0.0	2.8	0.7
Above Class 12	0.0	0.0	0.0	1.8	0.5

Source: Survey

Notes: * below class 5; ** class 5 complete; *** class 8 complete; **** class 10 complete; and *****

class 12 complete.

The high illiteracy of the women workers is in conformity with the general trend of the NREGS workers being mostly illiterate, or only functionally literate. This also conforms with the trend in the Indian labour market wherein the majority of the casual wage earners are either illiterate or only functional literates.

Land and Occupation

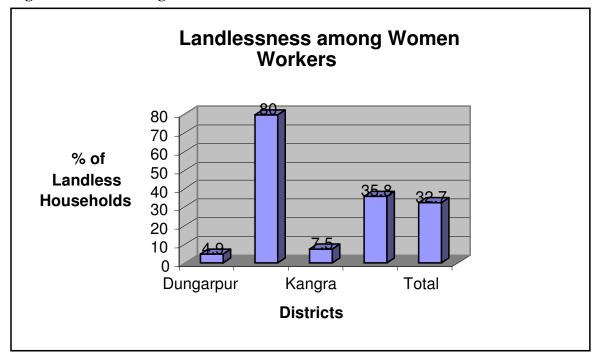
About one-third of the women workers were landless. The proportion of landless women workers was the highest in Gaya and lowest in Dungarpur district. The land ownership pattern was relatively better in Dungarpur and Ranchi, the two tribal districts, where most of the households have some land—barren or productive. However, due to the geographical terrain (hilly areas) and low level of irrigation, much of this land is unproductive. Therefore, unlike in the plains where landless households have joined the scheme in large numbers, in Dungarpur and Ranchi districts, even workers from landed (marginal and small) households have also sought employment under the scheme. However, in contrast to these two extremes, most of the women workers were from the OBCs, and had some amount of land in Kangra district. They opted for NREGS employment to earn independently and to supplement the income of their household.

Table 3.7: Percentage of Landless Women Workers Households

Districts	Per cent of landless HHs
Dungarpur	4.9
Gaya	80.0
Kangra	7.5
Kangra	35.8
Total	32.7

Source: Survey

Figure 3.4: Percentage of Landless Women Workers' Households



Thus, in terms of landholder category, 93 per cent were from marginal and 6.3 per cent from small landholder category. There were only a few from medium and none from large landholder households. Marginal landholders constituted hundred per cent of the landed workers in Kangra district, 98 per cent in Dungarpur, 84.3 per cent in Ranchi, and 68.2 per cent in Gaya. There were a few women workers from small landholding and none were from medium landholders except in Ranchi. Not surprisingly, none of the workers belonged to the large landholder households. Table 3.8 shows the land ownership pattern among the NREGS women workers' households.

Table 3.8: Land Categories of Households and Size of the Holdings

(category-wise)

Land category (per cent)	Dungarpur	Gaya	Kangra	Ranchi	Total			
Marginal	98.0	68.2	100.0	84.3	93.1			
Small	2.0	31.8	0.0	12.9	6.3			
Medium	0.0	0.0	0.0	2.9	0.7			
Large	0.0	0.0	0.0	0.0	0.0			
Average size of the holding (Average size of the holding (in acres)							
Marginal	0.93	1.08	0.42	1.28	0.83			
Small	4.50	4.14	0.00	3.56	3.89			
Medium	6.00	0.00	0.00	8.00	7.33			
Large	0.00	0.00	0.00	0.00	0.00			
Total	1.05	2.05	0.42	1.77	1.09			

Source: Survey

Note: The average size of holding of a landed woman worker was 1.09 acres: it was 2.05 acres in Gaya, 1.77 acres in Ranchi, 1.05 acres in Dungarpur, and 0.42 acres in Kangra.

Main Occupation

If we look at the category-wise occupation, 65 per cent of the women were from households where the principal earning member's main occupation was casual worker in non-agriculture and for another 15 per cent it was casual worker in agriculture. Only 7.2 per cent were self-employed in agriculture and 4.0 per cent were self-employed in non-agriculture. However, non-agriculture workers households were in the largest number in Dungarpur, followed by Ranchi and Kangra. On the other hand, most of the women in Gaya belonged to either agriculture or non-agriculture workers' families.

Table 3.9: Main Occupation of the Households

(per cent)

Main Occupation	Dungarpur	Gaya	Kangra	Ranchi	Total
Self-employed in agriculture	7.77	3.64	7.55	10.09	7.24
Agricultural labourer	0.00	47.27	0.00	9.17	14.49
Self-employed in non-agriculture	0.97	4.55	7.55	2.75	3.97
Non-agricultural labourer	81.55	41.82	65.09	72.48	64.95
Others	9.71	2.73	19.81	5.50	9.35
Total	100.00	100.00	100.00	100.00	100.00

Source: Survey

Thus, land and occupation of the women workers suggest that most of them are either landless or marginal landholders, and casual labourers in agriculture and non-agriculture.

Antyodaya, BPL, and APL Category

The information about the BPL/ above poverty line (APL) families is based on the type of ration cards that they possess. Most of the women workers were beneficiaries of Antyodaya and BPL households. Interestingly, 22.4 per cent of them were also from APL households, non- beneficiaries of the public distribution system (PDS). Seven per cent did not have any ration cards, which indicates their omission during the BPL/APL survey. The omission was more acute in Ranchi and Gaya, respectively from Jharkhand and Bihar, two states that are rated poorly on service delivery including functioning of the PDS.

Table 3.10: BPL/APL Households

(per cent)

	Districts					
Types of Households	Dungarpur	Gaya	Kangra	Ranchi	Total	
APL	33.0	8.2	39.6	10.1	22.4	
BPL	42.7	45.5	38.7	53.2	45.1	
Antyodaya	24.3	38.2	21.7	17.4	25.5	
None	0.0	8.2	0.0	19.3	7.0	

Source: Survey

Housing Status

Housing conditions of the women workers was quite poor. 78.5 per cent of them were living in kachha houses and another 16 per cent in semi-pucca houses. Only 4.4 per cent of them were living in pucca houses. The housing status of these workers indicates that even though some of them were marginal landholders, and officially APL families, their economic conditions appear to be only marginally or no better than those of BPL households, at least in terms of housing status.

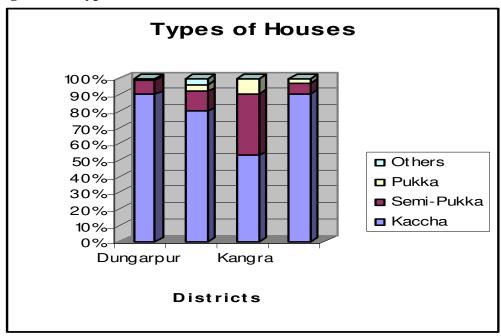
Table 3.11: Types of Houses

(per cent)

Types of Houses	Districts					
	Dungarpur	Gaya	Kangra	Ranchi	Total	
Kaccha	90.3	80.0	52.8	90.8	78.5	
Semi-pukka	8.7	11.8	37.7	6.4	16.1	
Pukka	1.0	4.5	9.4	2.8	4.4	
Others	0.0	3.6	0.0	0.0	0.9	

Source: Survey

Figure 3.5: Types of Houses



Indebtedness

About one-fourth of the women workers belonged to indebted households. The percentage of indebted workers was the highest in Gaya district (44.55 per cent), followed by Kangra (26.42 per cent). However, the average amount of indebtedness was the highest in Dungarpur (Rs 21,900) followed by Kangra (Rs 8868) and was the lowest in Gaya district where the ratio of indebtedness was the highest. Table 3.12 shows the indebtedness percentage and the average amount of indebtedness per household.

Table 3.12: Indebtedness

Districts	Indebted HHs (per	Average Amount
	cent)	of Debt (Rs)
Dungarpur	8.74	21,900
Gaya	44.55	8,447
Kangra	26.42	21,393
Ranchi	17.43	8,868
Total	24.53	13,128

Source: Survey

Migration

About one-fifth of the women workers were from migrant households. The proportion of workers from the migrant households was the highest in Dungarpur (41.75 per cent) followed by Kangra (14.15 per cent), Ranchi (11.93 per cent), and Gaya (10.91 per cent). The migration was generally for seeking a job. Table 3.13 shows the extent of migration from the women workers' households.

Table 3.13: Migration Trends

Districts	Per cent of Migrated Households
Dungarpur	41.75
Gaya	10.91
Kangra	14.15
Ranchi	11.93
Total	19.39

Ssource: Survey

Table 3.14 shows the continuity and change in migration among the migrant workers' households. About one-fourth of them reported a decrease in migration while 70 per cent reported no change in the status of migration.

Table 3.14: Migration: Continuity and Change in Migration

District	Migrant HHs (no.)	Decreased (per cent)	Increased (per cent)	No Change (per cent)	Cannot say (per cent)
Dungarpur	43	32.56	0.00	67.44	0.00
Gaya	12	8.33	25.00	66.67	0.00
Kangra	15	13.33	0.00	80.00	6.67
Ranchi	13	38.46	0.00	53.85	7.69
Total	83	26.51	3.61	69.88	2.41

Source: Survey

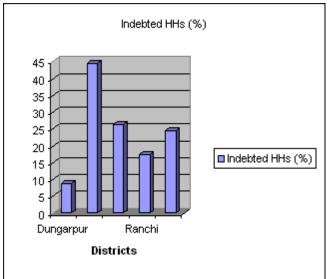
It has been reported in various studies³ that the NREGS has been able to register some impact on migration from rural households. This impact is generally observed among seasonal and casual employment seekers, and depends largely on the quantum and duration for which jobs are provided by the NREGS. This study also confirms the trend of reduction in migration, although it varies across districts. For example, the decrease in migration was the highest in Dungarpur followed by Ranchi district. It was the lowest in Gaya where the amount of employment provided is quite low and insufficient; in fact, migration has actually increased in Gaya district. The proportion of households with no change in migration status was the highest in Kangra and the lowest in Ranchi district.

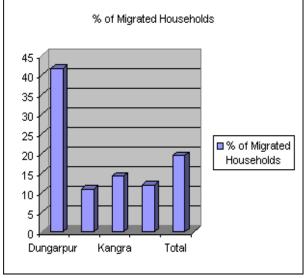
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³ Pankaj, Ashok K. (2008), 'Processes, Institutions and Mechanisms of Implementation of NREGA: Impact Assessment of Bihar and Jharkhand', MoRD–UNDP Study, New Delhi: IHD, p. 132; Sainath, P. (2008), ibid.; Singh, Surjit, Varsha Joshi, and K.N. Joshi (2008), 'Employment Guarantee in Rural India: Some Grassroots Experiences' (unpublished), Jaipur: Institute of Development Studies; Dreze, Jean and Reetika Khera (2009), 'The Battle for Employment Guarantee', The Frontline, Vol. 26, Issue 1, 3–16 January 2009, p. 9; NCAER–PIF (2009), Evaluating Performance of National Rural Employment Guarantee Act, New Delhi: NCAER, pp. 101, 130.

Figure 3.6: Percentage of Indebted HHs

Figure 3.7: Percentage of Migrant HHs





Chapter IV

PROCESS PARTICIPATION AND WOMEN WORKERS

This chapter examines the procedural aspects of women's participation in NREGS. How do women come to know about the Scheme? What do they know about the Act and the Scheme? How do they apply for the job card and the job? Do they apply themselves and get the job, or are told by the head of the household to do so? Do they participate in gram sabha meetings for the selection of the Scheme? Are they a part of the social audit and vigilance committees? If yes, are they playing any decisive role? Do they have any stake in the assets created? Or are they simply wage beneficiaries?

These procedural issues of participation have the potential to the change the dynamics of gender relations and address the larger issues of women's empowerment in the long run. Moreover, they are critical to the self-realization of entitlement and rights-based development.

The importance of the procedural aspects of participation increases in the backdrop of ground experiences. For example, in spite of guaranteed representation of women in the PRIs, their participation in the community development process is still weak in most of the states.

Awareness

Awareness is critical to participation, and more so to entitlement. Most of the women workers were aware of the EGS. However, they lacked quality awareness. By quality awareness, we mean knowledge of the detailed provisions of the Scheme such as the nature and amount of entitlement, process of application and job seeking, information about the wage rate, worksite facilities, grievance redressal, etc. Further, the level and quality of awareness varied across the districts (see Table 4.1).

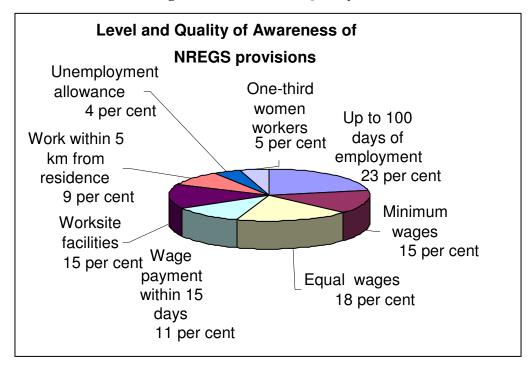
Table 4.1: Level and Quality of Awareness about the NREGS

(per cent)

Provisions	Dungarpur	Gaya	Kangra	Ranchi	Total
	5 1		J		
Up to 100 days of employment	99.0	60.0	98.1	78.0	83.4
Minimum wages	47.6	25.5	92.5	59.6	56.1
Equal wages	87.4	39.1	93.4	58.7	69.2
Wage payment within 15 days	49.5	21.8	75.5	27.5	43.2
Worksite facilities	94.2	21.8	74.5	40.4	57.0
Work within 5 km from residence	23.3	20.0	49.1	45.0	34.3
Unemployment allowance	7.8	11.8	37.7	10.1	16.8
One-third women workers	0.0	22.7	16.0	33.0	18.2

Source: Survey

Figure 4.1: Level and Quality of Awareness



Almost all the women workers in Dungarpur and Kangra districts were informed about the 100 days of guaranteed employment provision. However, only 60 per cent in Gaya and 78 per cent in Ranchi districts were informed of the same. Information and awareness about other provisions was also better in Dungarpur and Kangra than in Ranchi and Gaya.

As against the overall high awareness about the provision of 100 days of employment, the awareness about minimum wages, equal wages for men and women, wage payment within 15 days of the completion of work, worksite facilities, work to be provided within 5 km of residence, unemployment allowance, and, ironically, even about the provision for one-third women workers was low. Women workers were least aware of worksite facilities, unemployment allowance, and one-third of women workers on priority basis.

The interesting thing about this awareness is the fact that workers were better informed about those provisions that had already been implemented, either partially or fully. For example, the information about 100 days of employment, equal wages, and worksite facilities was greater in Dungarpurto a certain extent because of the better implementation of these provisions in the district. The level of literacy among the workers was another factor affecting the awareness levels. For example, women in Kangra, with relatively high literacy rates, were better informed about most of the provisions. The high level of awareness despite low female literacy in Dungarpur was because of greater social mobilization. Thus it was found that they were least aware of those provisions, which they were either availing of easily (without any extra effort), or that they were not availing of at all. For example, awareness about unemployment allowance was low, as few of them had ever received any unemployment allowance.

Sources of Information and Awareness

It is important to understand the various sources of information about the Scheme from the point of view of delivery purposes. The NREGS is a demand-driven programme, and information about the various provisions is important for realizing entitlement.

It is not surprising, given the low level of literacy (except in Kangra), that most of the women workers came to know about the NREGS and its various provisions through means other than the print and electronic media, which were a source of information to 19 and 2.8 per cent workers, respectively.

On the other hand, the gram panchayat head, ward members, and gram sabha played a significant role in awareness generation. They played the most important role in

Dungarpur and Kangra where the PRIs are better institutionalized. The agents of PRIs were also an important source in Gaya and Ranchi where PRIs are not that effective. In the latter, PRIs are yet to be constituted formally. Government officials, particularly, the panchayat secretary/ rozgar sevaks were a key source of information in some districts.

Table 4.2: Percentage of Respondednts getting Information/Awareness from Various Sources*

(per cent)

So	urce of Information/Awareness	Dungarpur	Gaya	Kangra	Ranchi	Total
1	Newspapers	2.9	1.8	4.7	1.8	2.8
2	Radio	5.8	13.6	23.6	31.2	18.7
3	NGOs	1.0	0.0	0.0	0.0	0.2
4	Gram Sabha	75.7	4.5	67.0	3.7	36.9
5	GP Head/ Ward members	96.1	91.8	97.2	58.7	85.7
6	Government officials	56.3	37.3	31.1	32.1	39.0
7	Others					
		20.4	28.2	23.6	55.0	32.0

Source: Survey

Note: * Multiple answers (A respondent may have various sources of information)

Figure 4.2: Sources of NREGS Awareness **Sources of NREGS Information and Awareness** Radio 9 per cent Others Newspapers **NGOs** 1 per cent 15 per cent -0 per cent Government Gram officials Sabha GP Head/ 18 per cent 17 per cent Ward members 40 per cent

Provision of Job Cards

While in Dungarpur and Gaya districts, hundred per cent of the women workers were working with job cards, only 83.6 per cent in Gaya were working with job cards. However, not all of them were in actual possession of their job cards. Overall, 73 per cent were in possession of their job cards. This figure was 96 per cent in Kangra and 92 per cent in Dungarpur but only 46 per cent in Ranchi and 60 per cent in Gaya. The possibility of leakages increases in the case of workers who are not in actual possession of their job cards. The second implication is related to empowerment. The job card is issued at the household level and there is a possibility that the male member keeps the job card and even collects the wages on behalf of the woman. Therefore, it is important to know who is in actual possession of the job card in the case of women workers.

Table 4.3: Percentage of Women Workers with Job Cards and in Actual Possession of the Same

District	With Job Cards	In Actual Possession of Job Card
Dungarpur	100	92.2
Gaya	83.6	60
Kangra	100	96.2
Ranchi	96.3	45.9
Total	94.9	73.1

Source: Survey

Possession of Job Cards 100 96.2 <u>96.3</u> 100 83.6 ■ With Job Cards 8 0 60 60 ■ In A ctual 4 0 Possession of 20 Job Card 0 Dungarpur Kangra Gaya Ranchi Districts

Figure 4.3: Possession of Job Cards

Table 4.4 shows that in Dungarpur, mates had the job cards for those who did not keep them in their possession. On the other hand, in Kangra, the panchayat secretary and the head of the household kept the job cards. The worst scenario was observed in Ranchi, where the percentage of women in actual possession of the cards was quite low and the job cards were kept by the head of the household or the panchayat secretary/rozgar sevak, block officials, and gram panchayat representatives. A large number of the women workers were clueless about who was in possession of their job cards.

Table 4.4: Who Keeps the Job Card?

W	ho keeps the job card in case it is	(per cent)					
	not in possession of women	Dungarpur	Gaya	Kangra	Ranchi	Total	
	workers?						
1	Head of the Household	0.0	2.7	1.9	3.7	2.1	
2	Panchayat Secretary/Rozgar	0.0	4.5	1.9	12.8	4.9	
3	Sevak						
4	Gram Panchayat Head	0.0	2.7	0.0	3.7	1.6	
5	Block Officials	0.0	0.0	0.0	6.4	1.6	
6	Mate	6.8	0.9	0.0	4.6	3.0	
7	Others	1.0	12.7	0.0	19.3	8.4	

Source: Survey

Searching for NREGS work

How do women workers get work under NREGS? Do they search for work themselves? Or are they put on the job by the head of the household as a matter of intra-household allocation of work? Table 4.5 shows that only 5.4 per cent of these women searched for the job themselves. The percentage of such women workers was marginally higher in Kangra and Ranchi than in Dungarpur and Gaya. Most of these women got the jobs with the assistance of the gram panchayat head and panchayat secretary/rozgar sevak. District-wise, the role of different agencies varied, though there were some common features. For example, while the role of gram panchayat head/panchayat secretary/rozgar sevak was important in all the four districts, 'mates' also played a critical role in Dungarpur. This emphasizes the role of 'mates' in institutionalizing implementation of the Scheme.

Table 4.5: How Did the Woman Search for the Job?

Wł	no helped the woman in getting the	Percentage						
job	?	Dungarpur	Gaya	Kangra	Ranchi	Total		
1	Searched herself	3.9	1.8	8.5	7.3	5.4		
2	Family member	1.9	1.8	1.9	2.8	2.1		
3	Fellow women worker	0.0	0.9	0.9	0.9	0.7		
4	Mate	44.7	0.0	0.0	0.9	11.0		
5	SHG/ women group/ association	0.0	2.7	0.0	0.9	0.9		
6	GP head/ ward member	46.6	70.0	75.5	38.5	57.7		
7	Panchayat secretary/Rozgar Sewak	2.9	12.7	13.2	14.7	11.0		
8	Others	0.0	10.0	0.0	33.9	11.2		

Source: Survey

Work Application and Job

About 44 per cent of the total women workers got NREGS work within 15 days of application; 10 per cent got it after 15 days; and another 46 per cent got the job without applying. The percentage of women workers getting jobs without application was higher in Gaya and Ranchi than in Dungarpur and Kangra, as shown in Table 4.6.

Table 4.6: Work Application

	Work Application	per cent						
		Dungarpur	Gaya	Kangra	Ranchi	Total		
1	Within 15 days of application	71.8	28.2	66.0	11.0	43.7		
2	After 15 days of applications	10.7	5.5	20.8	4.6	10.3		
3	Without application	17.5	66.4	13.2	84.4	46.0		
4	Total	100.0	100.0	100.0	100.0	100.0		

Source: Survey

The process of application and getting a job on the basis of application was better institutionalized in Dungarpur and Kangra than in Gaya and Ranchi districts. In Dungarpur, as reported by the officials and PRI representatives, the practice of seeking applications on the 15th and 28th of every month has helped in the institutionalization of the work application process. Though this was not the case in Kangra, yet the gram panchayat office was accessible for receiving NREGS work applications. On the other hand, in Ranchi and Gaya, people were neither fully aware of the process of work applications, nor did they have any clue as to where, at what time, and to whom to submit the work applications. Moreover, in Dungarpur, because of the very high intensity of

demand (demand at desperate level) people rush to the panchayat office on the appointed date. In fact, most of the job seeking households approach the panchayat office in the month of March itself and prefer to exhaust their entitlement of 100 days as soon as they can do so. Drought relief work is an added incentive. The district administration in Dungarpur was providing extra workdays under drought relief to households which had already completed 100 days of work under the NREGS. Probably, this was another factor causing a rush in the months of March–April.

Participation in Gram Sabha, Selection of Work, and Social Audit and Vigilance Committees

While participation of women as workers in NREGS has exceeded expectations, their participation in the selection of works in the gram sabha meetings, and social audit and vigilance committees remains poor. In all the four districts, women's participation in the collective decision making process was negligible. Though in Kangra and Dungarpur, women's participation in the gram sabha meetings has increased post-NREGA, yet most of the women raised questions individually relating to their capacity as NREGS workers. Some of them asked when they would get a job; others asked when they would get their wages, etc. Even in the woman-headed gram panchayat, there was a complete lack of women's participation in gram sabha meetings to influence decisions regarding the selection of NREGS works. Similarly, women were found to have little idea about the benefits of the assets, which they create through their hard work.

The participation of women in the collective decision-making process remains a major grey area in the Scheme processes. Women will not be able to realize the greater potentialities of the NREGA, if they are not able to increase their participation in the decision-making aspects of the Scheme as well. A historic opportunity to address the issue of male dominance in community decision-making process would be missed out.

Chapter V

EMPLOYMENT AND WAGES OF WOMEN WORKERS UNDER NREGS

This chapter examines the employment and wages of a woman worker under the NREGS. What is the average number of employment days, worked by a woman worker in a year? Moreover, what is the share of a woman in the total employment days worked by the household? What is the average wage of a woman worker? Is it less than the prescribed minimum wages? Is it lower than the wages earned by a male worker? What is the average earning of a woman worker under the NREGS? How much does she contribute to the total annual earnings of the family? These questions have been examined with reference to the financial year 2008–09. The data are based on response of the workers on recall basis and, hence, are approximate.

Employment Days

Table 5.1 shows the average person-days worked by a woman worker. It also shows the share of a woman vis-à-vis other family members. In 2008–09, a woman worker worked 77 days, on an average, in Dungarpur, 61 days in Kangra, 35 days in Ranchi, and only 26 days in Gaya district. However, the share of a woman in the total person-days worked by the household under NREGS was the highest in Kangra (93 per cent) followed by Dungarpur (79 per cent), Ranchi (67 per cent), and Gaya (61 per cent). Across the four districts, women worked 77 per cent of the total person-days earned by a household.

Table 5.1: Women's Person-days and Share in the Total Person-days of the Household, April 08–March 09

Districts	Average Person- days worked by women (No.)	Average Person-days worked by other members (No.)	Share of Women in Total Person-days in HH (per cent)		
Dungarpur	77	40	79.34		
Gaya	26	23	61.17		
Kangra	61	26	93.48		
Ranchi	35	28	66.95		
Total	49	29	77.19		

Source: Survey

A very high share of women workers in the total person-days worked by the households indicates two things:

- One, male members of those households have alternative work opportunities, better than those available under the NREGS. These opportunities could be more favourable in terms of higher wages, assured employment, and greater number of employment days offered.
- Two, there is an understanding within the household that male members will search for employment opportunities elsewhere and women will utilize the job opportunity available at the doorstep.

This, in turn, is probably because of two reasons. First, the number of employment days provided under the NREGS is in itself not sufficient for sustaining any household. Second, people do not want to lose the work opportunity, which they have been utilizing prior to the commencement of NREGA. For example, in Dungarpur, male members are still migrating to adjoining cities such as Ahmedabad, Udaipur where they have been migrating for years, and female members are found to be availing of 100 days of work under the NREGS, available at their doorsteps. Most of the respondents reported that 100 days of employment was insufficient and, therefore, there was continued dependence on migration. In addition, families did not want to give up the work opportunities on which they have been traditionally depending for their livelihood. Further, the daily wage of a casual worker in cities like Ahmedabad is higher than that offered under the NREGS in Dungarpur.

On the other hand, in Kangra, the high participation and share of women has a different context. Unlike in Dungarpur, the intensity of migration from Kangra was not very high, though there was migration from some blocks of the district. It was observed that male members preferred to utilize job opportunities available locally in agriculture and non-agriculture sectors. Because of the agro-climatic factors (Kangra is situated in a valley), agriculture is intensive in Kangra. Most of the households own some amount of land and they work on their own farms allowing the women to supplement household income by working in the NREGS.

The nature of demand for work is also different in Kangra. Unlike in Dungarpur, the situation is not desperate, even though NREGS as a source of supplementary income is welcome. However, in Kangra, there is a clear division of household labour, with female members working in the NREGS and male members working outside NREGS—either in agriculture or in non-agriculture. Whereas in Dungarpur, women have traditionally been working in public work programmes, women in Kangra were not used to working outside the home. This is for the first time that they have come out in such large numbers. Their seeking wage employment is not governed by their desperate economic conditions, but by the desire to earn and supplement their household income. The employment under NREGS is also free from the stereotype master—servant, landlord—labourer relations. This is an added incentive for the women.

Unlike Dungarpur and Kangra, the low participation of women in Gaya has a different socio-economic context. A large number of households are poor, and the condition of the households that have joined the scheme, is certainly very precarious. Nevertheless, they get some opportunities locally either in agriculture or non-agriculture sectors. Secondl, the low participation of women is because of the low availability of jobs under the NREGS; the implementing agencies have not been able to provide jobs on demand. The irregularity in wage payment and uncertainty of getting jobs on demand are the other factors. Moreover, there are socio-cultural traditions and practices, which restrict the participation of women: for example, except for women from the SCs and some lower OBCs, women from other castes have traditionally not been outgoing in terms of seeking casual wage employment. The social mobilization of women is limited, and an added reason is the attitude and behaviour of the implementing officials, including PRI representatives. In spite of women outnumbering male representatives following the 2006 elections to PRIs (50 per cent of the PRIs seats are reserved for women in Bihar), due to the problem of proxy, male dominance in PRIs continues.

The fundamental problem in Ranchi lies in implementation. There is sufficient demand and women from tribal groups have been seeking employment in public and other works. However, poor implementation, low level of mobilization, lack of awareness, and implementation hiccups such as delay in wage payment, low wages, and jobs not

available on demand have proved to be discouraging factors. It is likely that effective and proper implementation would substantially enhance women's participation here.

Wages

The average earning of a woman worker under the NREGS was Rs 81 per day in Dungarpur, Rs 65 in Gaya, Rs 100 in Kangra, and Rs 83 in Ranchi (see Table 5.2).

Table 5.2: Actual Wages under NREGS Compared to Minimum Wages and Rural Wages

Districts	Average Earning of a Woman Worker per day (in Rs)	Minimum Wages Under NREGS#	District-wise Average Rural Wages (2004– 05)
Dungarpur	81	100	52.06*
Gaya	65	89 ^{\$}	36.17**
Kangra	100	100	n. a.
Ranchi	83	92	50.21***

Source: * Food Security Atlas of Rural Rajasthan; Institute for Human Development (IHD), Delhi, 2008, p. 55; ** Food Security Atlas of Rural Bihar; IHD, p. 53; *** Food Security Atlas of Rural Jharkhand; IHD, p. 64.

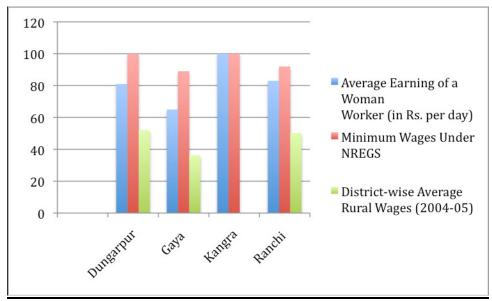
Notes:

n.a. not available;

This actual earning (average wage) of a woman worker is very competitive when compared to the local wages provided to (female) casual workers in the agriculture and non-agriculture sectors. Moreover, in Kangra and Dungarpur, women were able to earn the prescribed minimum NREGS wages. However, in Gaya and Ranchi, the actual wage payment was less than the minimum wages. Nevertheless, the actual wage of a woman worker under the NREGS was higher than the wages of a casual worker in the agriculture and non-agriculture sectors, as it was in these districts. The wage payment definitely needs to improveme in these districts. Otherwise, it will discourage women's participation.

[#] This was the prescribed minimum wage for unskilled workers at the time of the survey, as given by the notification by the Ministry of Rural Development on 1 January 2009. It gets revised. For example, the minimum wage has been increased from Rs 100 to 110 in Kangra.

^{\$} For earning the same minimum wages in Bihar, different tasks are prescribed for male and female workers. To earn minimum wages, a male worker has to work 80 cft in case of soft soil, 77 cft in case of semi-hard soil and 73 cft in case of hard soil. However, in order to earn the same minimum wages, women workers have to work 68 cft in case of soft soil, 63 cft in case of semi-hard soil, and 60 cft in case of hard soil.



Note: District wise average rural wages (2004–05) for Kangra are not available.

Non-discriminatory Wages

One of the fundamental challenges of India's labour market is to achieve male–female wage equality. In fact, there is a pronounced gap in the wages of male and female workers in the non-formal sectors. The gap in the wages of male and female workers across states has been explained in Chapter II (see Annexure 2.3).

However, under the NREGS, male and female workers are getting equal wages in most of the cases. We surveyed 13 worksites and found that out of the 13, only in one case, workers were not being paid equal wages under group measurement. However, there was no discrimination specific to women workers (see Table 5.3).

Table 5.3: Non-discriminatory Wages

		anı	<i>C</i> 3.3.	11011	uis		nawı	y vva	gcs						
No. of Worksites	i	ii	iii	iv	v	vi	vii	viii	ix	X	хi	xii	xiii	Tota	al
Discriminatory															
practices in wages							(Yes	=1 N	o = 2					Yes	No
In case of collective															
measurement, do all															
the workers get															
equal wages?	1	1	1	1	1	1	1	1	2	1	1	1	1	12	01
Are women in															
special															
discriminated?	2	2	2	2	2	2	2	2	2	2	2	2	2	00	13

Source: Worksite Survey

Because of the daily wage system, there was a minimum chance of performance based (discriminatory) wages in Kangra. However, in the districts following the task based wage system, equal wages were paid based on group measurement system. The absence of contractors was also a factor in ensuring equal wages.

Period and Mode of Wage Payment

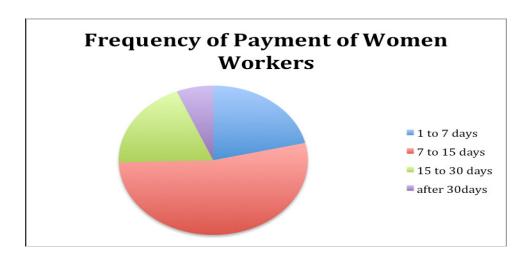
The Act provides for wage payment within 15 days of the completion of the work. Table 5.4 shows the frequency of wage payment in all the four surveyed districts. More than 50 per cent of the woman workers were paid within 7–15 days; 21 per cent within 1–7 days; 19 per cent within 15–30 days; and 6 per cent were paid after 30 days of completion of the work.

Table 5.4: Frequency of Wage Payment

(Get wages within			(Percent)		
		Dungarpur	Gaya	Kangra	Ranchi	Total
1	1 to 7 days	1.0	65.5	9.4	7.3	21.3
2	7 to 15 days	75.7	19.1	73.6	46.8	53.3
3	15 to 30 days	22.3	9.1	17.0	28.4	19.2
4	After 30days	1.0	6.4	0.0	17.4	6.3

Source: Survey

Though in Gaya district, about two-thirds of the women workers received their wages within 1–7 days, this was possible because the implementing agencies did not strictly follow wage payment based on tasks and measurement of the work. The implementing agencies were paying workers without waiting for the measurement and wage calculation as per the Schedule of Rates (SOR). However, wage payment through bank and post office accounts was still not implemented effectively. On the other hand, in Dungarpur and Kangra, the wage payment occurred mostly within 15 days because of the institutionalization of the payment process through bank and post office accounts. The payment through bank and post office accounts was being done in Ranchi as well. However, the practice was not institutionalized properly. It is also yet to be universalized.



Box 5.1

Wage Payment through Accounts

In Dungarpur, officials told us that sometimes they are simply unable to ensure payment within 15 days because of the paperwork involved in completing the wage calculation and accordingly, transferring of the wages to the beneficiaries' accounts. For example, during the festival of Holi, the State Government had issued special instructions to clear all wage arrears to NREG workers and, as a result, payment was being done on a war footing level. We also noticed big queues of NREGS workers in front of banks to collect their wages.

It was also learnt that sometimes officials of the Local Area Multi Purpose Societies (LAMPS), where most of the NREG workers' accounts have been opened, sometimes delayed disbursement of wages to show cash balance on their ledgers.

In Gaya and Ranchi, implementing agents were not in favour of payment through bank and post office accounts. They pleaded in the name of workers that they are so poor that they need their wages every day and cannot afford fortnightly payment. Interestingly, none of the workers were complaining against the provision of account payment even though the same may lead to fortnightly payment.

In Dungarpur and Kangra districts, hundred per cent of the workers were paid wages through bank and post-office accounts whereas in Gaya and Ranchi districts, wages were paid in cash and also through accounts. The progress in wage payment through accounts appears to be extremely tardy in Gaya district especially, as shown in Table 5.5.

Table 5.5: Payment in Cash or through Account and Types of Accounts

(per cent)

Districts		cash or through	Account ownership					
	Cash in hand	Bank /post office account	Single account (In the name of woman only)	Joint account	Account yet to be opened			
Dungarpur	0.0	100.0	24.3	75.7	0.0			
Gaya	89.1	10.9	12.7	29.1	58.2			
Kangra	0.0	100.0	72.6	27.4	0.0			
Ranchi	26.6	73.4	33	54.1	12.8			
Total	29.7	70.3	35.5	46.3	18.2			

Source: Survey

Box 5.2

Bank Accounts and Savings Habits Savings through Accounts: A story from Kangra

All the sample women workers had their own individual bank accounts. Individual bank accounts have enabled women to save and withdraw money as per need. For instance, in Sunehar village, Sunehar Gram Panchayat, Nagrota Bhagwan block, Kushala Devi's husband works in the Education Board and earns about Rs 12,000 a month, which accounts for most of the household expenditures. This has allowed Kushala Devi to save her NREG wages, which she has not withdrawn so far. She is saving her wages to buy some gold ornaments for her daughter's marriage and for herself to wear on her daughter's marriage.

There is a general apprehension that if accounts are opened in the name of heads of households, who are generally the male members because of the patriarchic society, women will lose control over their earnings. There is also a concern that if accounts are opened jointly in the names of male and female members, mostly male members would withdraw the money. Separate accounts for male and female workers would be the most appropriate in this regard. However, implementing agencies were finding it difficult to open so many accounts at a time, partly because of the insufficient coverage of bank and post offices in rural areas and partly because of the unwillingness of the banks and post offices to do so. Nevertheless, districts such as Kangra have made successful efforts in this regard. Here, most of the accounts were opened in the name of single workers and, therefore, the percentage of women workers with accounts in their own names was the highest. On the other hand, in Dungarpur and Ranchi districts, mostly joint accounts were opened in the names of both male and female working members of the households.

Chapter VI

NREGS INCOME AND EXPENDITURE BEHAVIOUR

The wage earnings from NREGS added significantly to the income of women workers and their households. A woman worker earned, on an average, Rs 5459 (average of the four districts) in 2008–09. The average earnings amounted to Rs 7855 in Dungarpur, Rs 7399 in Kangra, Rs 4394 in Ranchi, and the lowest in Gaya, viz. Rs 2755 only. Because of the variations in average person-days and wages, there are variations in the average NREGS earnings across the four districts.

Table 6.1 shows the various sources of income of a woman worker's household and the share of NREGS earnings in the total annual income of the household. The table indicates that the wage earnings from the NREGS contributed as much as 27 per cent of the total income of a woman worker's household in Dungarpur, 18 per cent in Kangra, 16 per cent in Ranchi, and 13 per cent in Gaya. The share of NREGS in the total annual income of an NREGS worker's household is high because of the low-income base of these households. For example, the average annual income of a worker's household was Rs 29,149 in Dungarpur, Rs 21,422 in Gaya, Rs 41,329 in Kangra, and Rs 27,140 in Ranchi.

Table 6.1: Earnings from Various Sources and Share of NREGS, 2008-09

Various Sources of Earnings	(share in per centage)				
	Dungarpur	Gaya	Kangra	Ranchi	Total
Agricultural wages	2.22	34.10	0.84	14.46	10.54
Non-agricultural wages	42.98	42.34	43.62	45.46	43.80
Sale of agricultural products (grains)	0.67	3.25	0.07	5.36	2.04
Dairy	0.70	0.61	0.62	2.25	1.02
Sale of Fruits and vegetables	0.00	0.00	0.87	0.64	0.45
Rent of any type	0.00	0.00	0.08	0.00	0.03
Old age/ widow pension	0.24	0.10	1.06	0.00	0.44
Other pension	0.00	0.00	5.58	2.03	2.40
Remittances received	21.37	2.42	4.86	1.15	7.47
Others	4.86	4.31	24.50	12.45	13.35
NREGA	26.95	12.86	17.90	16.19	18.46
Total	100.00	100.00	100.00	100.00	100.00

Source: Survey

Wages from agricultural and non-agricultural wages and remittances are the main sources of income of the NREGS workers' households. Income from the NREGS is a new source, nevertheless, it contributes significantly to the household's income. For example, in Dungarpur, an NREGS woman worker's household earns, on an average, 43 per cent of the total annual income from non-agricultural wages and 21 per cent from remittances. The NREGS contributes 27 per cent, and is the second largest source. In Gaya, an NREGS woman worker's household earns, on an average, 44 per cent from non-agriculture and 34 per cent from agricultural wages. The NREGS is the third major source, and contributes 13 per cent of the average annual income. Similarly, in Kangra, a woman worker's household earns, on an average, 44 per cent from non-agricultural wages, 18 per cent from NREGS, and the rest from other sources. In Ranchi, the earnings from non-agricultural wages are 45 per cent, from agricultural wages 14 per cent, and from the NREGS 16 per cent.

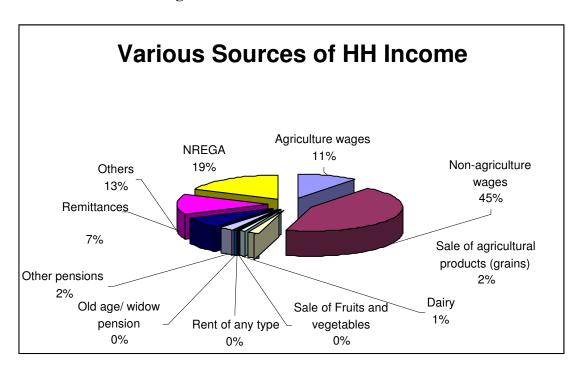


Figure 6.1: Sources of Household Income

What emerges from above can be summarized as follows:

- The NREGS has become an important source of earnings and contributes a significant portion of the total annual income of an NREGS (woman) worker's household in all the four surveyed districts.
- However, the share of NREGS earnings in the total annual income of a household is considerable not because of the very high amount of earnings from the NREGS, but due to the very low-income base of these households. This not only indicates the importance of NREGS to these families but also reveals their extreme economic vulnerability.
- Even though the share of income from the NREGS is high because of the low annual income base of the household, the NREGS is the second major source of a worker's income in Dungarpur and the third major source in Gaya, Kangra, and Ranchi districts.
- The share of NREGS income would improve significantly in Gaya and Ranchi districts with increased person-days of NREGS employment.

Expenditure Behaviour

This section explains expenditure behaviour: how does a woman worker use her earnings from the NREGS? What are the main items of expenditure out of the additional income derived from the NREGS? The data are based on multiple answer questions, and are on the respondent's answers on recall basis.

It has been found that most of the women workers use the additional income from the NREGS on non-food daily consumption items, followed by food grains, clothes, medicine, and education on a priority basis. The non-food daily consumption items include kitchen groceries, oil, tea, milk, soap, detergent, and other consumable items. Apart from the above five items, women also use the additional NREGS income for fuel and electricity consumption, recreation, social ceremonies, repayment of loans, and household durables

The expenditure on the purchase of productive items was negligible partly because of the insufficient amount earned through the NREGS and partly because of the need to attend to other pressing necessities. Nevertheless, some of the women used a part or whole of their additional income from NREGS to purchase cattle, for example, goat, cow, etc. We did not come across any household that had used NREGS earnings to invest in land. However, a few women had invested money in fixed deposits for future use, and some had invested this money for the purchase of water tank, construction of toilet, etc.

Box 6.1

Experiment at Linking NREGS with Total Sanitation Campaign: A Story from Kangra

Some women workers in Kangra told us that the implementing officials insisted on the construction of toilets from the NREGS earnings as a condition to get further employment. We tried to verify this fact with the officials and PRI representatives and found that this was insisted upon, but only unofficially, and more as a persuasive tool to improve the sanitation conditions in the district.

Table 6.2: Percentage of Respondents using NREGS Earnings on Different Items

Category	(per cent)					
	Dungarpur	Gaya	Kangra	Ranchi	Total	
Food grains	87.4	75.5	80.2	79.8	80.6	
Other food items	93.2	77.3	89.6	84.4	86.0	
Liquor	7.8	14.5	0.9	11.0	8.6	
Education	44.7	1.8	52.8	28.4	31.5	
Fuel and fodder	22.3	12.7	10.4	2.8	11.9	
Medical expenses	74.8	60.9	43.4	37.6	54.0	
Transport and communication	6.8	6.4	1.9	6.4	5.4	
Clothes	72.8	66.4	71.7	69.7	70.1	
Recreation	1.0	14.5	1.9	20.2	9.6	
Loan repayment	4.9	8.2	8.5	11.9	8.4	
Savings / lending	6.8	3.6	33.0	11.9	13.8	
Marriages/ Social ceremonies	2.9	2.7	15.1	4.6	6.3	
Household durables	1.0	3.6	6.6	4.6	4.0	
Land and other productive assets	0.0	0.0	0.0	0.0	0.0	
Cattle	1.0	0.9	0.0	0.9	0.7	
Others	0.0	0.9	1.9	5.5	2.1	

The expenditure behaviour shows uniformity across the surveyed districts. Nevertheless, there are some variations that are worth mentioning. For example, in Dungarpur, most of the women workers gave priority to non-food items followed by food items, medicines, clothes, education, fuel (electricity), and fodder. Respondents grudgingly complained about the high electricity bills. One bulb connection had been provided to every household under the Rajiv Gandhi *Gramin Vidyutikaran Yojana*. Their main complaints pertained to fast running meters and high unit charges. Being a drought prone area, fodder was another important item of expenditure in Dungarpur, and its availability and high cost remain a major problem for the residents of this region.

A similar trend was observed in Gaya but with two exceptions. First, country-made liquor was an important consumption item in Gaya (also in Dungarpur but not as important). It is to be noted that a large number of women workers in Gaya are from the SC *Mushhar* households, who are mostly dependent on wage earnings and are extremely vulnerable, both socially and economically. Consumption of country liquor is a regular practice among Mushhar households. Second, whereas in Dungarpur, fuel and fodder related expenditure were important components, this was not so in Gaya.

In Kangra district, except for the fact that savings constituted an important item, the trend in expenditure behaviour was almost similar to the other two districts. Another important observation was the lower expenditure on health and greater expenditure on education. It is to be noted that the health and education indicators are quite high in Himachal Pradesh. Less expenditure on health can be attributed to better medical facilities provided by the government hospitals, including primary health centres and sub-centres, and also better health indicators of the population.

Similarly, in Ranchi, the general trend in expenditure behaviour was observed with some exceptions. As in Gaya, the expenditure on liquor and loan repayment constituted an important share of NREGS spending. Consumption of liquor is common among the tribal population. Also, the ratio of indebtedness is generally high among these people, which in turn leads to their exploitation by moneylenders, mostly non-tribals.

The expenditure behaviour suggests the following:

- Most of these women workers used a substantial proportion of their additional income from NREGS earnings on food items including food grains, clothes, medicine, and education. This shows that that there was a deficit of income to meet these necessary consumption needs and the additional income from NREGS fulfilled some of them.
- Women are able to use additional NREGS income for the education of children and loan repayment (often only after addressing more pressing priorities). This will have a gradual but significant impact on the conditions of these households.
- The expenditure on productive assets is negligible. Nevertheless, a few women workers were able to invest in cattle and save some of their earnings for the future. Payment through banks and post offices has further helped in inculcating the habit of saving.

Chapter VII

EMPOWERMENT AND GENDER RELATIONS

This chapter examines the impact of the NREGS on the interrelated processes of empowerment and changes in gender relations, if any. The issue of empowerment has been examined through:

- a. Income-consumption effects;
- b. Intra-household effects (decision-making role);
- c. Enhancement of choice and capability; and
- d. Participation in social and community development processes.

These factors, in turn, possess the potential for having a subtle impact on changing gender relations in the future.

Empowerment

Income-consumption effects

By income–consumption effects, we mean an increase in the income of a woman worker and, consequently, her ability to choose her consumption baskets. Though income and consumption are related, yet we emphasize consumption, as an increase in income sans the ability to consume or choose consumption baskets has little impact on empowerment. For example, if a woman earns wages through the NREGS, but is unable to exercise any choice on how to spend those wages (say, she surrenders her entire earnings to the head of the household and does not influence the spending decision of the household), then the element of empowerment is probably missing, in spite of the income effects.

There are two issues that can be considered here. The first is accounted, monetized earnings of women workers and the second is the ability to retain control over earnings. The NREGS makes women's earnings accounted and the payment through bank and post office accounts ensures better control over their earnings.

Table 7.1 reveals the share of women's income from the NREGS in the total annual income of the household. The share of women's income in the total annual NREGS

income of the household is high in all the four districts. This is also because of the nature of the sample; women with greater number of person-days were chosen purposively. Nevertheless, women's NREGS earnings constitute a significant part of the total annual income of the household, as shown in Table 7.1.

Table 7.1: Share of Women's Income in the Total Income of the Household

Districts	Average income of households from the NREGS (Rs)	Share of women's NREGS income in total household NREGS income (per cent)	Share of women's NREGS income in the total annual income of the household (per cent)
Dungarpur	7855	78.79	21.23
Gaya	2755	61.47	7.90
Kangra	7399	82.12	14.70
Ranchi	4394	67.38	10.91
Total	5459	76.64	14.14

Source: Survey

Women's NREGS income constituted about one-fifth of the total income of the household in Dungarpur, 15 per cent in Kangra, 11 per cent in Ranchi, and eight per cent in Gaya district. The share of a woman's income in the total annual income of the household might actually be more, as we have not accounted for her other contributions, in the form of either paid or non-paid labour.

Earning is important, but equally important is retaining those earnings and exercising choice over its use. The control aspects have been examined with respect to:

- a. collecting wages; and
- b. control over use of NREGS earnings.

Table 7.2 shows that 98 per cent of the women workers in Dungarpur and 60 per cent in Kangra collected their wages themselves. In Kangra, 30 per cent said that sometimes male members of the household collect their wages. As against this figure, only 39 per cent of the workers in Ranchi and 33 per cent in Gaya were the recipients of their wages. It appears that there is a strong linkage between the mode of wage payment and self-collection of wages. The high proportion of women workers collecting their wages

themselves, in Dungarpur and Kangra is probably because of hundred per cent payment through bank/post office accounts. On the other hand, the inability of implementing agencies to ensure wage payment through bank/post office accounts is one of the reasons for the poor handling of wages by the women workers in Gaya and Ranchi districts. It has been observed that if wages are deposited in the account of a woman worker, she collects it herself invariably. However, in the case of cash payment, male members usually receive it, often on behalf of the women.

Table 7.2: Who Collects the Wages?

(per cent)

Districts	Women themselves	Male members	Sometimes male members
Dungarpur	97.5	2.5	0.0
Gaya	33.3	66.7	0.0
Kangra	60	9.1	30.9
Ranchi	38.6	61.4	0.0
Total	68.2	23.2	8.6

Source: Survey

Retaining Wages

Self-collection of wages does not necessarily lead to control over wages. Sometimes women collect their wages but hand them over, either to the head of their household or to their husbands. Sometimes, women retain a portion and surrender the rest. Therefore, it is important to examine the proportion of total earnings that a woman worker retains, either for her personal consumption or for the consumption of the whole family. In other words, on what portion of wages do women retain their effective control?

Table 7.3: Retention of Earnings

Proportion of NREGS earnings retained by	(percentage)				
women workers (per cent)	Dungarpur	Gaya	Kangra	Ranchi	Total
Up to 25	50.5	69.1	50.0	52.3	55.6
25–50	5.8	1.8	14.2	5.5	6.8
50–75	4.9	0.0	3.8	0.9	2.3
75–100	9.7	3.6	6.6	3.7	5.8
Nil	29.1	25.5	25.5	37.6	29.4
All	100.0	100.0	100.0	100.0	100.0

Source: Survey

Table 7.3 shows that 29 per cent of the women workers surrendered their entire earnings to the head of the household. On the other hand, 56 per cent retained up to 25 per cent of their total earnings; seven per cent between 25 and 50 per cent; and two per cent between 50 and 75 per cent. Interestingly, six per cent of the women workers retained between 75 and 100 per cent of their total earnings. The proportion of women who controlled up to 25 per cent of their NREGS income for personal use/consumption was 50 per cent in Dungarpur, 69 per cent in Gaya, 50 per cent in Kangra, and 52 per cent in Ranchi. On the other hand, the proportion of workers who surrendered their entire NREGS income was 37 per cent in Ranchi, 29 per cent in Dungarpur, and 25 per cent each in Gaya and Kangra districts.

Items of personal consumption

The question of having the choice to use one's earnings according to one's own discretion is also important. Though the majority of women workers retained only up to 25–50 per cent of their NREGS wages, yet this small amount has tremendously increased their choice of personal consumption items. The most common items and uses on which women were found to be spending their earnings are as follows:

- clothes:
- cosmetics and bangles;
- personal health (medicines);
- visiting relatives;
- giving gifts at the time of marriage and festivals to near and dear ones; and
- the education of their children.

While the women respondents were able to meet these demands even before the NREGS, earlier they were dependent on other family members—head of the household, husband, son, etc. After the NREGS, this dependence has come down. Moreover, they have enough money now to fulfill these demands and decide on their *timing and convenience*. In the case of dependence of women workers on the head of the household, the latter used to limit their choice or indulgence by amount and timing. For example, if a woman wanted to give Rs 100 rupees as *Kanyadan* on the occasion of marriage of a girl, and the head of the household agreed to give only Rs 50, then her choice was restricted to that amount. Similarly, if a woman wanted to purchase a sari for herself at the time of Holi and the head of the household agreed to give money only on Deepawali, her choice was restricted by timing. The ability to earn for self-consumption enhances both freedom and the choice to use earnings.

Prior to the NREGS, women were dependent on either their husbands or other family members for their personal expenditure. For example, 46.5 per cent of women were dependent on their husbands and about nine per cent on other family members. The dependence on husband in comparison to other family members was high in all the four districts.

Table 7.4: Sources of Personal Spending Before the NREGS

(per cent)

Districts	Own income from work participation	Husband's earnings	Some other family member's earnings	Others
Dungarpur	32.0	51.50	15.50	1.00
Gaya	59.10	39.10	1.80	0.00
Kangra	19.80	65.10	13.20	1.90
Ranchi	63.30	31.20	5.50	0.00
Total	43.90	46.50	8.90	0.70

Source: Survey

Interestingly, the majority of women workers, even after joining NREGS work, continued to receive money for their personal consumption from the earlier sources. In other words, the NREGS earnings have not substituted their earlier sources of income. Thus, the

income from NREGS has supplemented a woman worker's sources of income for personal consumption, as shown in Table 7.5.

Table 7.5: Sources of Personal Spending after NREGS

(per cent)

Whether these sources of income are still available to you?					
Districts	Yes	No			
Dungarpur	77.7	22.3			
Gaya	82.7	17.3			
Kangra	66	34			
Ranchi	85.3	14.7			
Total	78	22			

Source: Survey

The percentage of women workers who continued to receive money from the earlier sources was 85.3 per cent in Ranchi, 82.7 per cent in Gaya, 77.7 per cent in Dungarpur, and 66 per cent in Kangra. Nevertheless, for a few women workers, the NREGS earnings have substituted previous earnings received from husbands or other family members. For example, 34 per cent women in Kangra, 22 per cent in Dungarpur, 17 per cent in Gaya, and 15 per cent in Ranchi reported that they no longer receive money from their husband or other family members.

The contrast between Kangra and other districts lies in the fact that while women in other districts were earning primarily to run their household, most women in Kangra had joined the scheme not because of their desperate economic condition but because of an urge to earn independently and also to supplement the income of the household. This primarily stems from their better economic condition. We also found that some widows of government employees, already earning a family pension, were also working. They had joined the scheme to simply increase their household income.

Even in Dungarpur, where the condition of most of the workers was poor, women were able to retain and spare some amount to fulfill their suppressed /unfulfilled personal demands. We found (we were in the field just two days before Holi) a large number of

NREGS women workers purchasing clothes and colours for the festival. The State Government had issued a special directive for the payment of pending wages on Holi, and a number of women were found rushing to the market after collecting their wages.

Intra-household Effects

Prior to the NREGS (and still applicable for non-NREGS women workers), rural women used to play only a limited role in intra-household decision-making. Table 7.7 shows the share of rural women in various intra-household decisions. As per the National Family Health Survey III (2005–06), 29 per cent of the married women in rural areas take decisions about the purchase of daily household needs; 26 per cent decide about their personal health care; but only 7.6 per cent take decisions about purchasing major household items; and 10 per cent decide about their visits to relatives. The dominance of males in these decisions is unmistakable. If we compare this with observed changes in the case of NREGS women workers, the impact is remarkable.

Table 7.6: Household decision-making of Rural Women (per cent)

Household decision	Respondent mainly	Husband mainly	Respondent with husband	Someone else	Others	Missing	Total
Obtaining health care for herself	26	31.7	33.4	7.6	1.3	0.1	100
Purchase of major household items	7.6	34.6	41.2	13.5	2.9	0.1	100
Purchase of daily household needs	29.1	26.9	27.1	13.9	2.9	0.1	100
Visits to her family or relatives	10	28.9	46.4	12.1	2.4	0.1	100

Source: *National Family Health Survey III* (2005–06), Ministry of Health and Family Welfare, Government of India, International Institute for Population Sciences, Deonar, Mumbai (India), as cited in Women and Men in India, issue no. ix (Central Statistical Organisation, 2007), Ministry of Statistics and Programme, Implementation, Government of India, p. 102.

It has been learnt that because of the NREGS, a number of women workers are able to influence intra-household affairs/decisions in a more decisive manner than they used to do earlier. Though it is difficult to assess these intra-household impacts in concrete terms, yet the following evidence is useful.

Table 7.7: Intra-household Decision to Participate in NREGS

Decision to participates		(per cent)					
in the NREGS	Dungarpur	Gaya	Kangra	Ranchi	All		
Self (women workers)	75.7	37.3	78.3	42.2	57.9		
Head of the household	20.4	59.1	20.8	49.5	37.9		
Other family members	3.9	3.6	0.9	7.3	4.0		
Others	0.0	0.0	0.0	0.9	0.2		

Source: Survey

First, a large number of women workers took the decision, independent of the head of the household, to work and earn through the Scheme. Table 7.6 shows that about 58 per cent of women took their own decision to work under the NREGS while 38 per cent joined NREGS work under the direction of the head of the household or other family members. In a patriarchal society, male dominance in terms of intra-household affairs, including allocation of work is a well-observed phenomenon. In this backdrop, it is important to observe that 58 per cent of the women took an independent decision to work.

Second, women's income from the NREGS is recognized and appreciated. Women's share in the total income of the household has been shown in the previous section.

Third, it has enhanced the choice and capability of rural women. The choice includes availing of job opportunity and also using earnings according to their discretion. It has been observed that a large number of women workers retain up to 25 per cent of their income and use it to buy items of personal need and consumption.

Participation in Social and Community Development Processes

Following the 73rd and 74th Constitutional Amendment Acts, women's representation at the level of grass-roots institutions has increased substantially. Some of the states have reserved up to 50 per cent of the seats for women. In spite of this, women play only a limited role in community development process. Male dominance of grass-roots

institutions and the community development processes still continues. A number of studies have established this fact.

One of the latent objectives of the NREGS is to strengthen community development process through grass-roots institutions and to make the decision-making process more inclusive. The NREGS, apart from making the provision for one-third women workers, encourages the participation of women in the selection and implementation of works. It is also expected that women will participate at every level of implementation of the Scheme. This is more so because one-third of the PRI representatives are women and the PRIs are the nodal agencies for the implementation of the Scheme. Though participation of women as workers has been significant, and has surpassed the benchmark of 33 per cent, yet their effective participation in the selection and implementation of works, social audit, and asset management remains very poor.

Nevertheless, there are some positive developments. First, women's participation in gram sabha meetings has increased. Second, a large number of women now speak in the gram sabha, though it was found that they speak mainly about the nature of the NREGS job, wages, payment etc. rather than recommending the selection of works. Third, a large number of women workers now get the chance to meet and interact with government officials. Table 7.8 shows the increased participation of women in gram sabha meetings and their interactions with government officials.

Table 7.8: Attendance and Participation in the Gram Sabha

Districts	Percentage of women workers attending gram sabha meetings	Percentage of women workers speaking at gram sabha meetings	Percentage of women workers interacting with officials
Dungarpur	55.3	78.9	76.7
Gaya	13.6	13.3	5.5
Kangra	88.7	85.1	97.2
Ranchi	25.7	53.6	10.1
Total	45.3	73.2	46.5

Source: Survey

Table 7.8 shows that 45 per cent of women workers attended gram sabha meetings held in connection with the NREGS. Women's participation in gram sabha meetings was the

highest in Kangra (89 per cent), followed by Dungarpur (55 per cent), Ranchi (26 per cent), and Gaya (14 per cent). Additionally, about 73 per cent of women also spoke in these meetings. The percentage of women who spoke in the meeting was once again the highest in Kangra (85 per cent), followed by Dungarpur (79 per cent), Ranchi (54 per cent), and Gaya (13 per cent).

However, the increased participation of women workers has had little impact on the decision making process of the gram sabha. It was observed that most of the women used the meetings to raise questions about when they would get jobs or why there was a delay in wage payment. They rarely raised questions about the selection of the scheme and priority of the works.

Another positive development is the increased interaction of women with the government officials: 46 per cent said that they had the chance to interact with government officials. The percentage of women interacting with officials was the highest in Kangra (97 per cent), followed by Dungarpur (77 per cent), Ranchi (10 per cent), and Gaya (5.5 per cent).

Opening of bank accounts and wage payment through accounts has also proved catalytic. A large number of rural women workers, through the NREGA, have got the opportunity to open accounts in banks and post offices for the first time. Prior to the NREGA, only 16 per cent of the households of women workers had an account in banks or post offices. The figure was dismally low in Dungarpur where only 4 per cent of women had any account before the NREGS. Even if the household had an account; it was mostly in the name of male members. Table 7.9 shows the status of bank accounts prior to the NREGS.

Table 7.9: Status of Bank/Post Office Account before NREGA

(per cent)

Districts	Yes	No
Dungarpur	3.9	96.1
Gaya	17.4	82.6
Kangra	18.9	81.1
Ranchi	25.3	74.7
Total	16.0	84.0

Source: Survey

Payment through bank and post office accounts has also led to the development of savings habit among the NREGS workers. Initially, most of the workers used to withdraw their entire wages at one go. Gradually, they have started withdrawing as per their need and now they withdraw only that much money, which is required for immediate consumption. This has two additional advantages:

- One, most of the women are able to retain effective control over their earnings and exercise choice in expenditure, including prioritizing household expenditures;
- Two, sometimes women are able to save money from wasteful expenditure if husbands or other male members tend to spend on items like liquor. Some of the workers were found to have even invested their savings in fixed deposit schemes

Box 7.1: Fixed Deposits by NREGS Workers: A Story from Dungarpur

NREGS has increased activities and transactions of many of the regional rural banks including PACS, where accounts of NREGS workers have been opened. For example, Mini Bank Dhavadi in Gudiamali village of Dhavadi gram panchayat, block Dungarpur, (Dungarpur, Rajasthan) reported that there has been an increase in bank accounts, banking activities, and transactions after wage payments started through bank accounts.

More importantly, a number of NREGS workers were able to save money for future purposes through fixed deposit schemes. For example, Rupen Hooka, an NREGS worker from Odwaria village, deposited Rs 20,000 in fixed deposit for 36 months on 2 March 2009. He used Rs 3800 rupees out of Rs 4100, received as NREGS wage payment. There were some other workers as well, who used part or complete NREGS wage earnings for saving in fixed deposit schemes. These cases were totally new, as reported by bank officials.

NREGS and Gender Equality

Wages

Equal wages for male and female workers has been a major challenge of gender equality. The practice of discriminatory wages between male and female workers has been found in both rural and urban areas. As per the 60th round of NSSO, the all India average daily wage of a casual rural worker was Rs 56.53 for males and Rs 36.15 for females. Thus, there was a difference of about Rs 20. In other words, the average daily wage of a female casual worker was only 64 per cent of the average daily wage of a male casual worker.

The difference was much higher in some of the states. For example, the difference between the average daily wage of a male and female casual rural worker was the highest in Kerala at Rs 55.50.

The NREGS (Schedule II, Para 34) provides for equal wages for male and female workers. The Scheme has been able to establish wage parity between male and female NREGS workers in most parts of the country. In all the four surveyed districts, it was found that male and female workers are receiving equal wages. Apart from the legally mandated provision, the group work measurement system has also helped in realizing equal wages for male and female workers. This is a major achievement of the NREGS in the field of gender equality. It is also expected that because of the realization of equal wages in the NREGS, the supply side pressure will push wage equality in the rural labour market.

Changes in Gender Relations

Apart from wage parity, subtle changes in gender relations have been observed at two levels: a. at the household level and b. at the community level.

a. Intra-household Level: The important change at the household level is the increasing share of women in intra-household decision-making. This has been largely achieved because of the capacity of women workers to earn independently and the changes in their self-perception resulting thereof. Prior to the start of the NREGS, the major decisions about the purchase of household items were generally taken by the male-head of the household. However, in some cases where women workers did not surrender their NREGS earnings to the male head of the household, they exercised their choice in purchasing household items. Moreover, a large number of them were found to retain some part of their NREGS income for personal consumption items such as cosmetics, bangles etc. Earlier a majority of the women were dependent on family members (especially male members) for these expenditures. This reduced dependence on male members may be catalytic in their reduced subjugation over the long term. Another important change is the recognition of the income of women and their contribution to the

household income. Earlier (and still in a large number of cases), women's work and contribution to the household remains unrecognized and unappreciated because of its non-monetized nature.

b. Community Level: At the macro level, women's participation in the process aspects of the scheme is an important factor. It has been observed that women workers have started participating in gram sabha meetings, where some of them speak. The worksite experiences are more enriching. The introduction of the female mate system has allowed women to reverse the role of a male mate/supervisor, who normally used to be very authoritative, and sometimes discriminatory against female workers. Female mates were found more sensitive to the needs and requirements of women. Most importantly, for male workers, working under a female mate is a new experience. This may not change the character of gender relations immediately, but will have a definite impact in the long run.

Working together gives women workers the opportunity to share grievances and personal problems and helps in the development of women's solidarity. Women were observed to be exchanging help for example, borrowing money and bartering goods for which they were earlier dependent on other people.

Some old and physically weak women were found to be working on the sites. In places where there the system of group measurement of work was in place, and equal wages were paid to all, nobody complained that the old and physically weak received the same wages, even with reduced work effort. Rather, the younger workers were considerate towards their age and physical ability, and offered them easy and less strenuous tasks.

Difficulties and Obstacles for Women Workers

A few flipsides have also emerged. First, the overall working hours for women workers have increased. Earlier they used to work in the household and had some time for leisure. Now these women work for more hours, as they continue to perform domestic chores along with their NREGS work. Some women in Dungarpur told us that they had to get up

quite early to fetch water, prepare food, and make arrangements for the children before going to the worksite. Even during the official lunch break, some of the women return home to take care of their children and other family members. thus, the working hours have increased, the time of leisure has been reduced, and the nature of hard, physical work continues to strain them physically.

There is the factor of psychological strain as well. This is applicable in the case of lactating women, or women with young children. Either due to the non-availability of crèche or due to its inappropriate facilities, women were unwilling to bring their children to the worksites: for example, only 28 per cent of women having children under the age of five brought them to the worksite; 62 per cent left the children in the care of siblings/elders; and another 10 per cent of women left their children without proper care. Those who brought them to the worksite were mostly from single-woman households. Some breast feeding women also brought their young children to the worksite, as they did not want to leave them hungry at home where there was nobody to take care of them.

Table 7.10: Women Workers with Children

Where did you keep your		(Percentage)									
child?		Dungarpur	Gaya	Kangra	Ranchi	Total					
	Took to worksite	2.4	43.2	16.0	28.6	27.6					
	Left at home with	90.2	48.1	68.0	60.0	62.2					
	siblings/elders										
	Left at home alone	2.4	7.4	8.0	10.0	7.4					
	Others	4.9	1.2	8.0	1.4	2.8					
	All	100.0	100.0	100.0	100.0	100.0					

Source: Survey

Most of the women, who left their children at home, were very anxious about them. About 81 per cent reported that they remain psychologically stressed while they are working at the worksite and their children are left at home, either unattended or in another's care.

Table 7.11: Anxiety over Children

Districts	Anxiety over children when left at home unattended/in others' care									
	Yes	No	Somewhat	All						
Dungarpur	90.2	9.8	0	100						
Gaya	79	16	4.9	100						
Kangra	96	4	0	100						
Ranchi	72.9	17.1	10	100						
Total	81.1	13.8	5.1	100						

Source: Survey

In order to rectify this situation, proper crèches need to be provided to effectively serve the purpose. In fact, crèche and other worksite facilities are not provided in a number of cases, as shown in Table 7. 12.

Table 7.12: Work Site Facilities

(on 13 surveyed sites)

	(on 10 surveyed sites)															
	(No. of Worksites)															
	i	ii	iii	iv	v	vi	vii	viii	ix	X	хi	xii	xiii	Total		
Availability of																
Worksite Facilities	(Yes = 1 No = 2)									Yes	No					
Drinking water	2	1	1	1	1	1	1	1	1	1	1	1	1	12	01	
First aid	2	2	1	1	1	1	2	2	2	1	1	2	2	06	07	
Shade	2	1	1	1	1	1	2	2	2	2	2	2	2	05	08	
Crèche	2	2	0	2	2	2	2	2	2	2	2	2	2	01	12	
Toilets	2	2	2	2	2	2	2	2	2	2	2	2	2	00	13	

Source: Worksite Survey

Perhaps a panchayat level crèche in the Integrated Child and Development Services (ICDS) building may be a feasible option in this regard. The existing ICDS may be suitably utilized for crèche facilities for women workers. In addition, this should not only be confined to NREGS workers, but should be accessible to any woman worker in the rural area. However, ICDS centres should be provided additional resources from NREGS funds.

Chapter VIII

OVERALL REMARKS, PROSPECTS, and POLICY RECOMMENDATIONS

Women's empowerment was not among the original considerations or intentions of the NREGA.¹ At the time of deliberating over the fundamentals of the Act, certain safeguards were included so as to ensure that the Scheme would be gender neutral in its outcomes. This resulted in the provisions relating to women explained in Schedule II (6) [priority to one-third women beneficiaries], (28) [crèche provision] and (34) [equal remuneration] of the NREG Act, 2005. Other issues pertaining to the types of work to be undertaken, the SOR, work and wages and worksite facilities related aspects were also flagged in the context of women's benefits from the Scheme.

However, with the implementation of the Act, some interesting developments have emerged. The first is the very high participation of women as workers in some states and in some districts within some states. Even the all India average has exceeded the general expectation. Women workers had a share of 40.65 per cent (national average) of NREGS person-days in 2006–07, 42.52 per cent in 2007–08, and 47.88 per cent in 2008–09. The share of women in total person-days was relatively high (exceeding 50 per cent) in Kerala, Tamil Nadu, Andhra Pradesh, Karanataka, Rajasthan, and Tripura in all the three years, that is, 2006–07, 2007–08, and 2008–09 (in Tripura it was less than 50 per cent in 2007–08). This occurred largely spontaneously. Second, there were reports of male and female workers getting different wages in the initial years. However, gradually the possibility of equal wages for male and female workers under the NREGS has become a reality with some exceptions and aberrations. Third, a number of efforts were made to make the work attractive and conducive for women workers. Apart from the provisions in the Act, sparing a woman worker to look after children if there are six children below six years, female mate system in Rajasthan, linkage with women's groups such as Kudambashree in Kerala, and gender differential tasks for uniform (minimum) wages in

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¹ Comments of Abhijit Sen, Member Planning Commission of India, at the Valedictory Address of the workshop 'NREGA and Women's Empowerment', organized by the Institute For Human Development on 31August 2009 in New Delhi.

Bihar have been experimented with. This reflects how the needs of women workers were recognized in a public works programme for the very first time (the MEGS had made similar provisions in the past but they had remained largely unrealized).

Against the high participation of women as workers, their participation in the implementation processes, that is, the selection of works, social audit, vigilance and monitoring, and management and control over assets has not been limited. Nevertheless, in some places, women's participation in the gram sabha has increased. There is even an increase in the number of women who speak in gram sabha meetings. There are also some examples of women's groups playing an important role in the management of community assets, for example, Jatropha plantation in Chattisgarh.²

There are a number of explanations for the high and low participation of women as workers in NREGS across various states. Factors such as nature of job not requiring special knowledge and skill (Krishnaraj et al. 2004); out-migration of male members (Mehrotra 2008; Talukdar 2008); employment opportunity available at the doorstep (Bhatty 2006); tradition of rural women working in others' fields (Narayana 2008); and equal, non-discriminatory wages in NREGS (Sudarshan 2008) have been identified as reasons for the high participation of women workers.

On the other hand, low level of implementation; local factors, particularly socio- cultural traditions; definitional problem, that is, definition of household; and poor mobilization of women are factors that result in low participation of women in the Scheme. There are also factors such as the hard and strenuous nature of the jobs, non-availability of worksite facilities, in particular crèche for the children of women workers, that govern women's participation. The four north Indian states (Bihar, Jharkhand, Rajasthan, and Himachal Pradesh), studied here, present varied pictures. Bihar and Jharkhand remain poor performers with respect to the major indicators including women's participation.

² See 'Chattisgarh Rural Employment Guarantee Scheme—Land Development of BPL/SC/ST Households' Land by SHGs and Jatropha Plantation Handover to SHGs', available at http://nrega.nic.in/Attachments/Jagdalpur.pdf.

Himachal Pradesh is a moderate performer, but is improving implementation fast. Rajasthan is a comparatively better performer among all the four states.

The poor performance of Bihar and Jharkahand can be attributed, not to the lack of demand for wage employment, but to supply-side shortages. The implementing agencies are simply unable to provide jobs on demand. There are a number of reasons for this. The fundamental reason is that the institutional capacity to deliver remains weak in both the states. Another difficulty is the poor and ineffective role of civil society including mobilization, and also weak and ineffective PRIs; these have not been formally constituted in Jharkhand. Low social and human development of the population are other constraints. Apart from these macro factors, there are local contexts of demand as well. In both states, demand for wage employment is confined mostly to SCs, STs, and OBCs including lower (OBC) Muslims to some extent. In terms of land and occupation, this demand is primarily from the landless and nearly landless (marginal) households in Bihar. On the other hand, the demand for wage employment is more widespread across land categories in Jharkhand but again remains mostly confined to landless and marginal landholders. Another context is cultural. Though women from SCs and STs have been outgoing and engaged in casual work, this is not a phenomenon seen in upper castes, including Muslim women. Even OBC women are not regular job seekers of casual wage employment. There are two reasons for this: One, upper OBCs generally have some amount of land and asset base. They are mostly small and marginal farmers and are also involved in animal husbandry to some extent. Upper OBC women work in their own fields and are not found working in other's fields or as casual wage workers. The lower OBCs are mostly service castes. Though the Jajmani system has weakened, women from the lower OBCs still prefer to do the jajmani service and earn through this. Because of their historical dependence on service, they have not been very outgoing in terms of seeking casual wage employment.

Rajasthan has a different socio-economic context. First, the demand for wage employment is very high in most districts of the state. Second, the history of drought and drought relief work, which has often taken the form of public works programmes to

provide wage employment, has traditionally seen large numbers of people coming out to work. Third, men and women from Rajasthan have traditionally been migrating to seek wage employment. Fourth, there is a strong presence of civil society organizations in some parts of Rajasthan. They have been organizing and mobilizing civil society for various purposes. In the context of NREGA, the Mazdoor Kisaan Shakti Sangathan (MKSS), Vagad Mazdoor Kisan Sangathan (VMKS), and the Rozgaar Evam Suchana Adhikar Abhiyan have put tremendous efforts into mobilizing the civil society for realization of right to work provided under the Act.

Different from the prevailing situation in Bihar, Jharkhand, and Rajasthan, Himachal Pradesh is a leading state in literacy, health, and overall human development— all favourable conditions for the realization of rights-based entitlement. Second, the record of service delivery is much better in Himachal Pradesh than in the other three states. This ensures that local institutions are able to deliver supply of work based on its demand. Third, because of the topography of the region, people are habituated to hard physical work. Men and women work together to earn their daily livelihoods. Social taboos of women of certain castes / communities not being allowed to work outside the home are nullified because of the necessity to work hard to earn for sustenance.

The four districts that were surveyed show different results. Dungarpur is undoubtedly outstanding in terms of women's participation in the NREGS. There is a massive demand for casual wage employment in the district, as most of the population is dependent on the primary sector, which does not have sufficient capacity to provide livelihood to the population. Also, being a drought prone area (with very little rain and absence of irrigation facilities), agriculture has a very low level of operation. The hilly and undulating terrain is another constraint. Agriculture is primarily for self-consumption purposes and is mostly uses own manpower. Amidst such a poor economic scenario, people migrate to nearby cities and towns to eke out a living through casual wage employment.

The NREGA has opened up a possibility for women to earn at least 100 days of wage employment at their doorstep. Since 100 days is insufficient for most of the households, there is a tendency for gender distribution of work—male members utilize work opportunity elsewhere (migrate to cities and towns) and female members avail of the NREGS jobs at their doorstep. Unlike other districts, female participation is not constrained by socio-cultural factors. Women from the ST community are traditionally outgoing and because of the frequent droughts in the district, they have been working in public works programmes for long.

The role of civil society organizations and implementing agencies has been equally positive and encouraging. The local unit of MKSS, that is VMKS, has mobilized people in realizing 100 days of wage employment. Also the Swiss International Development Agency (SIDA) sponsored the Pahal programme, which played a critical role in community mobilization prior to the NREGS.

The role of implementing agencies—local and district level bureaucracy along with the PRIs—has been positive. The PRIs were found capable of implementing the programme. Most of the gram panchayats have their own gram panchayat bhavan where the panchayat secretary and PRI representatives are available regularly to assist the people. There is a practice of seeking employment applications on the 12th and 28th (date) of every month. Apart from this, the district and state administration have made it possible for most of the households to complete 100 days of employment.

In fact, there is a desperate level of demand in the district. Most of the households rush to the panchayat bhavan in the month of March itself and prefer to exhaust their 100 days (of employment entitlement) as early as possible. The PRI representatives and officials told us that they are flooded with work applications on the 28th of March each year and they find it difficult to accommodate all the applications in one go. While we were in the field, drought relief works were in progress, and those households that had exhausted 100 days of wage employment under the NREGS had been provided alternative jobs under the drought relief programme on a priority basis.

Unlike in Dungarpur, most of the women workers in Kangra had joined the scheme to earn for themselves. Their socio-economic conditions show that a large number of them belonged to the OBC community and had some amount of cultivable land. Because of the climate and being situated in the valley, agriculture is intensive and productive. Male members mostly work in agriculture and, if necessary, seek wage employment in nearby towns or in any construction work.

Before the NREGS, women used to remain confined to their household, completing domestic chores or working in their own farm. However, with the implementation of the NREGS, a large number of women have found a great opportunity to earn independently. This drive to earn independently was the most important factor in Kangra. The role of the implementing agencies was equally encouraging. They were positive in providing job cards, going beyond the restricted definition of household. Further, they adopted a policy of opening the account in the name of the individual worker to ensure wage payment to the worker himself / herself.

Another important factor in the high participation of women is Sarkari Kam (government sponsored work). Most of the women were participating in the Scheme because the job was provided by the government. In rural areas, a government job, even if it is casual wage employment, is considered dignified. The implementing agencies in Kangra were positive towards women's participation and tried their best to make it attractive for them. Payment through daily wages in a large number of cases, timely payment of wages, and payment into the worker's account were some other factors.

Gaya and Ranchi present a disappointing picture. In both the districts, there is an intense demand for casual wage employment among some sections of the population such as SCs in Gaya and STs in Ranchi. In both cases, men and women are ready to avail of the job opportunity, provided there is certainty of its supply, timely payment of accurate wages, and easy accessibility to work. Weak institutional capacity at the local level bureaucracy

and PRIs and poor mobilization of civil society in combination with a less than positive attitude of implementing agencies were constitutive of these conditions.

Women's empowerment was not among the primary objectives of the NREGA. Nevertheless, in its implementation, it has proved beneficial for rural women, more so in districts and states with high participation of women in the Scheme. Women have derived benefits from the NREGS in of the following ways:

- It has provided them with an opportunity, not available earlier, to earn independently. This opportunity is available at their doorstep.
- Because of their ability to earn independently, they now have increased choices in terms of their expenditure behaviour; and dependence on family members for personal consumption items has been reduced.
- Women's income is easily recognized now, and monetized earnings have increased their say in the household affairs.
- With the increasing attendance of women in the gram sabha meetings and their coming forward in the community development process, new opportunities have opened up for rural women to be a part of the community level decision-making process at the local level.
- There is an increased interaction of women with PRI representatives and officials.
- Where the female mate system has been introduced, rural women have received the opportunity to supervise male members, a reversal of traditional gender roles.

As a result of the above factors, rural women workers perceive themselves to be in a better position. In turn, all these factors have the potential to change the lives of these women. These changes can be realized at the household level and also at the community level. Lastly, there is some scope for changes in gender relations as well. The potential has been realized to a certain extent in some places, but a lot more can, and needs to, be achieved. For example, women in Dungarpur were able to increase their income level substantially and as a result, were able to achieve some empowerment at the household level. On the other hand, in Kangra, most of the women were able to increase their choices—be it consumption or expenditure—through the NREGS earnings. In both these

districts, women were also forthcoming in terms of community participation. On the other hand, women in Ranchi and Gaya districts were unable to realize very many benefits, as they worked for a fewer number of days and their average earning was too low to make any significant impact. At the level of community participation also, the results are not encouraging in Gaya and Ranchi.

Notwithstanding the above potentialities and achievements, there are some difficulties in the realization of women's empowerment. Some of them may be summarized as follows:

- Women in some districts and some states are being able to realize benefits from the NREGS very slowly. Apart from implementation issues, there are social and cultural contexts that restrict women's participation in the Scheme. For example, women from social groupings other than SCs STs, and OBCs are not forthcoming in availing of benefit from the NREGS work opportunity.
- Social and cultural contexts also inform the community and institutional behaviour. These can be changed, but require systematic and persistent social and community mobilization efforts.
- The disjunction between women's 'work participation' and 'community participation' results in stinted outcomes. Women are forthcoming in taking up the income opportunity through the NREGS in large numbers. They are not as forthcoming in terms of participation in the process aspects of the Scheme such as selection of NREGS works; however, some changes were noticed in this regard.
- Women have not understood the potentialities of realizing benefits from community assets. Some of the assets created, if properly chosen, may reduce the work drudgery of women.
- The nature of work—hard and strenuous physical work—and task-based minimum wages are unfavorable to certain categories of women like pregnant, lactating, and aged women.
- Women-related facilities like crèches for the children of women working at NREGS worksites have not been provided to a satisfactory extent.

Suggestions

To realize the full potential of the Scheme for rural women and to make it more attractive, the following suggestions may be put forward:

- Realization of sufficient number of person-days along with the timely payment of minimum wages is the first critical condition. Most of the monetary and other benefits of the scheme are dependent on the actual realization of number of person-days by women and their participation in the processes.
- Working conditions can be made more conducive for women workers. Existing provisions like creches can be strengthened, along with other innovations that can be incorporated. For example, breast feeding breaks for lactating women and flexibility in working hours may be considered. Crèche provision may be linked with the IDS centres, panchayat bhavans, local school buildings, etc.
- Gender-sensitive SOR, as done in Bihar, could be experimented with at the all India level. The concept of remunerating the output of an 'average worker' as practised by most of the public works departments for calculating the SOR is unmindful of the differentiated needs and capacities of workers. Alternatively, payment on time rate basis (daily wages) can be considered. The Act does not prohibit time rate based payment, and Himachal Pradesh follows this.
- Special efforts are needed to educate women, spread awareness among them, and mobilize them to utilize this opportunity and realize its potential for empowerment. The Kerala model of linking NREGS with women's groups (Kudumbashree) may be explored and experimented with for better delivery of Scheme benefits.
- Identification and creation of assets while generating skills among the rural women can also be explored. For example, horticulture or fisheries through ponds created under the NREGS could be some possible types of work. Other innovations in asset creation can be adopted by expanding the scope of works permissible under the Scheme.
- The load of unpaid work like fetching water, fodder, etc. can be reduced through the creation of community assets.

- At the time of selection of NREGS staff and functionaries (programme officers, rozgar sewaks, ombudsmen, members of vigilance and monitoring committees, mates etc), as in the case of unskilled workers, appointment of women can be done on a priority basis. For instance in Dungarpur, at the time of the field visit, a special directive was issued to ensure that at least 50 per cent of the mates are women, as this was observed to have benefits such as lesser leakages and fewer complaints about discrimination and harassment of women workers. This will have the added impact of increasing women's 'process participation' in the Scheme.
- Individual bank accounts should be opened for each worker. This will help in better control and retention of NREGS earnings, and will help in stemming intrahousehold dependence of women on male and other family members.
- Along the lines of MEGS, benefits of maternity relief may be incorporated (for women having completed a minimum number of working days under the NREGS.
- Make-shift toilet arrangements may be considered at the worksites. Most of the women workers attend to nature calls in open spaces and felt the necessity of having some arrangement for this.
- Innovations in work instruments may be adopted so as to reduce work drudgery (it should be ensured that these instruments are provided under the Scheme and are not purchased by the workers at their own cost).