



***Women workers and perceptions of the National Rural  
Employment Guarantee Act in India***

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### **Abstract**

The National Rural Employment Guarantee Act (NREGA) was enacted in India in 2005. This Act guarantees 100 days of work at the statutory minimum wage to all rural households whose members are willing to perform unskilled manual labour. The paper is based on a survey of 1060 NREGA workers conducted in May-June 2008 in six Hindi-speaking states of North India. The paper focuses on the female workers in the sample to highlight the impact of the NREGA in the lives of women workers. Significant benefits reported by the women include increased food security and a better ability to avoid hazardous work. The availability of local wage employment at the statutory minimum wage *for women* is a new development associated with the NREGA in many of the areas covered by the survey. However, the participation of women varies widely across the survey regions. The paper ends by identifying some of the barriers to women's participation in the NREGA.

## 1. Introduction

In August 2005, the Indian Parliament passed a landmark legislation, the National Rural Employment Guarantee Act (NREGA hereafter). The NREGA is a national law funded largely by the central government in India and implemented in all states in the country, which creates a justiciable ‘right to work’ for all households in rural India. Under the NREGA, households in rural India have a legal right to get ‘at least’ 100 days of unskilled manual labour in each financial year which, as per law, is to be provided by local government when work is demanded by any worker or group of workers registered under the NREGA. Women and men are paid an equal wage, which is the statutory minimum wage ascertained by the state<sup>1</sup> government.

This paper presents some findings related to women NREGA workers from a field survey conducted in May-June 2008 in six north Indian states: Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttar Pradesh<sup>2</sup>. The survey was aimed at understanding the impact NREGA implementation has had in the lives of workers who are currently working under the NREGA. The enactment of the NREGA in 2005 came about partly as a result of a sustained campaign by academics and activists across India. Significant efforts were made by campaign groups to highlight the crisis of food and work availability being faced by large numbers of the rural poor in India. The NREGA, as finally enacted, was a diluted version of the "citizen's draft"<sup>3</sup>. Nevertheless it signified a huge step forward as a social security mechanism for the rural poor. This paper attempts to understand the perceptions of this legislation as reported by women workers currently working under the Act. The purpose of the paper is twofold: one, to highlight the importance of the NREGA, as perceived by women workers, and two, to show that the full potential of this legislation is far from being realised.

The NREGA’s potential in empowering women by providing them work opportunities has been commented upon by other research as well (see Drèze and Oldiges, 2007, Drèze and Oldiges, 2009, ISST, 2006, Jandu, 2008). Looking at all India participation rates in the first two years of its implementation, Drèze and Oldiges (2009) point to an increase in the participation of women (from 40 percent in 2006-7 to 44 percent in 2007-8). Large inter-state variations in the participation of women have been observed: more than two-thirds in states such as Kerala (71%), Rajasthan (69%) and Tamil Nadu (82%) and less than the stipulated one-third in states like Assam (31), Bihar (27), West Bengal (17), Uttar Pradesh (15), Himachal Pradesh (30), and Jharkhand (27)). Other work on NREGA has highlighted the various benefits accruing to women from NREGA. This paper explores this further.

This paper presents the results from a survey (hereafter “NREGA Survey 2008”) which involved unannounced visits to a random sample of 98 work sites<sup>4</sup>, spread over 10 districts<sup>5</sup> in the states listed above. Interviews were conducted with a random sample of 1060 NREGA workers currently employed at these work sites<sup>6</sup>. The survey was not focused on women specifically, but 32 percent of sample workers were women. The interviews with women workers provided insights into the significance of NREGA work for these women and highlighted the ‘transformative’ potential of the NREGA in enhancing economic and social security. Though the potential of this programme is substantial, implementation varies across states. In a mosaic of chequered implementation however, many narratives from women workers tell a significant story about the benefits of the NREGA. We highlight this significance of NREGA work for women workers and make the case that attention must be paid by the government towards effective implementation to ensure that these important benefits are not scuttled.

## 2. Provisions in the legislation

Despite some weaknesses, the NREGA is a remarkable legislation under which local administrations are legally bound to provide work on demand to any worker or group of workers who apply for work, within fifteen days of receipt of a work application, provided workers are willing to undertake ‘unskilled manual labour’ on public or private worksites operated under the NREGA<sup>7</sup>. In the event that the local administration fails to provide work, an unemployment allowance is to be paid to the workers<sup>8</sup>. The NREGA promises ‘not less than 100 days’ of work to all households in rural India in each financial year where adults in the household are willing to undertake unskilled manual labour at the statutory minimum wage<sup>9</sup>, which is equal for both men and women<sup>10</sup>. The Act mandates that at least one-third of the workers should be women. Besides this, the NREGA also provides for childcare facilities at the worksite when more than five children under six years of age are present at the worksite<sup>11</sup>.

## 3. Women’s access to casual wage work

The NREGA has provided income-earning opportunities to women where hardly any existed before. The reasons for the unavailability of wage labour for women are complex and vary across regions. Women are primary providers of care roles for the sick and the elderly. Outside of unpaid housework, women have limited opportunities for agricultural and non agricultural wage work, which at any rate are not continuous<sup>12</sup>. This section highlights some of the factors that limit women’s access to wage work, based on the qualitative and quantitative data<sup>13</sup>.

In the NREGA Survey 2008, all workers were asked whether they worked for wages, other than NREGA wages, in the three months preceding the survey. Only 30 percent of the female respondents reported earning cash income (other than NREGA) in the past three months – see Table 1. We divide women respondents into two broad categories, i.e. a) those who reported that they were not actively participating in non NREGA wage work earlier (in the three months preceding the survey) b) women with primary wage earning responsibilities and those who did earn a non NREGA wage in the months preceding the survey. We make the case for the significance of the NREGA in offering wage earning opportunities to women

The group of women who reported that they ‘did not participate in the wage labour market earlier’<sup>14</sup> includes for instance, women who were working on homestead farms earlier, or women who did not seek wage labour earlier due to the low wages they would have been offered typically in locally available agricultural work<sup>15</sup>, or women who were explicitly socially restricted from undertaking wage work earlier.

Women who did earn a non NREGA wage earlier and those with ‘primary wage earning responsibility’ earned a wage by way of agricultural labour in their own village or in other villages, working in the construction industry in towns and cities, stone breaking at stone quarries and collection and sale of ‘forest produce’ such as *tendu* leaves, *mohua* flowers, grass and wood from the forest.

However these employment opportunities are not without problems. The fact that only 30% of sample women workers stated they had earned any cash income from a source other than the

NREGA in the three months preceding the survey highlights the irregularity of wage work available to women and consequently the vulnerable position they must find themselves in. Most women had limited or seasonal or insecure earnings. Agricultural work, collection of *tendu* leaves and *mohua* flowers are all seasonal in nature. Migration for work in the construction industry exposes workers to a range of vulnerabilities (e.g., exploitation, illness) to add to which gender biases are consistently faced in the availability of work.<sup>16</sup> In addition to vulnerabilities because of migration, construction, factory, mining work and stone crushing are replete with hazards and the possibility of injury. With regard to hazards faced while working, many respondents engaged in collection of ‘forest produce’ too pointed out they fear attacks from wild animals.

Thus, women do not have many other employment opportunities (locally and even otherwise in some cases) and further women workers are, ‘as a rule’, paid less than their male counterparts in rural and urban casual wage work<sup>17</sup>. Half of the women in the sample said that had they not worked on the NREGA worksites, they would have worked at home or would have remained unemployed. Those women who do have other employment opportunities face “invisible” constraints: some women might have considered working only on the fields owned by farmers from their own community or at a place where other persons from their community are working. Similar constraints and limitations prevail when migrating for work to cities<sup>18</sup>.

Thus, employment opportunities for women in the private labour market are limited, irregular, poorly paid, can be hazardous, and often involve migration (which raises a whole range of issues of its own).

**Table 1:** Profile of Sample Workers

	All Survey States	
	Women	Men
Proportion of NREGA workers who are		
SC/ST	32	68
Illiterate	75	71
	82	52
Proportion of NREGA workers who		
Had other sources of cash income in the past 3 months	30	55
Collect their own wages	78	92
Keep their own wages	69	51
Prefer payments through banks	53	44
Average wage (Rs./day)		
Statutory minimum wage (Rs./day)	88 *	88 *
Agricultural work	47	53
Other casual labour	58	71
NREGA wage	85	85

\* Unweighted average of state minimum wages in the six survey states.

### **- NREGA: An expansion of employment opportunities**

Women not actively participating in the wage labour market earlier<sup>19</sup> said the work provided under the NREGA opens up a new opportunity for them. The wider acceptability of NREGA work derives from several factors: it is locally available, being government work there is regularity and predictability of working hours, less chance of work conditions being exploitative and work is considered socially acceptable and ‘dignified’. Last (but not the least), it is better paid than other work. These attractive features of NREGA for women are discussed below.

The Act stipulates that work be provided locally, within 5 kilometres of the residence<sup>20</sup>. This makes NREGA work logistically feasible. Since women continue to bear the main responsibility of household work, travelling any distance for paid work makes this task more difficult for them. Since NREGA work is provided in the village itself this helps to make it ‘socially acceptable’.<sup>21</sup>

Other reasons why NREGA work was regarded ‘acceptable’ are pertinent. NREGA promises the statutory minimum wage. Even in cases where the minimum wage is not paid (as is often the case, especially in Rajasthan<sup>22</sup>), NREGA wages imply a substantial jump in the earning potential for women (see Table 1). As per survey data, the average wage earned by women in the private labour market ranged between Rs. 47-58 per day, for agricultural and other casual labour respectively. On NREGA, the average wage earned was Rs. 85, clearly a huge increase over other wage opportunities. Some women stated they did not engage themselves in agricultural wage labour earlier because they would have been paid too little and it was not worth their while to go out and work for a pittance<sup>23</sup>. The prospect of earning a substantial wage within the village in some cases might swing ‘acceptability’ in favour of women.

The fact that NREGA work is offered by the local government rather than by a private employer in some ways frees potential women workers from caste, and community based strictures related to who they can and cannot work with<sup>24</sup>.

Being government work, the hours of work are clearly stated and are limited to 7-8 hours in a day (in the case of daily wage). This often cannot be expected in the case of other work and NREGA employment is therefore considered relatively ‘safe’ in the sense that it is thought that there are some checks and balances in place to prevent harassment of workers.

Further, NREGA employment offers a new sense of independence: for instance, Gita (Sirohi district) said she would have stayed at home or worked on her own fields had NREGA work not been available. She considered working on the NREGA (government) worksite because she did not have to go through a potentially embarrassing and humiliating conversation to ask anyone in the village for work.

### **- Women with primary wage earning responsibilities**

Some features of attractiveness of NREGA work for women not actively participating in wage work earlier, also apply to women who were actively seeking work or were part of the labour market in the months preceding the survey.

First, they are now able to access the minimum wage, which is higher than the agricultural wage (and has, in fact, increased in many places since the Act came into force). Bejni Devi (Araria District, Bihar) said that she was glad to have access to NREGA employment since the wage she can now earn in the village has increased significantly. The wage she would get for locally available work was Rs.15 per day, whereas she gets Rs.75 for NREGA work<sup>25</sup>. If she had not got this work, she would have had to migrate with her four month old child, since she had not got any other local employment in the past three months.<sup>26</sup> In Sitapur (Uttar Pradesh), Takdiri, a widow said that NREGA had ‘changed her life’ because earlier she was able to get work at Rs. 35 per day, whereas now she earns Rs. 100 per day.

In other words, because this is government work, where the relatively high statutory minimum wage is paid and where women workers are paid the same as men, it is actively sought by women who would have looked for wage work had NREGA work not been available (see Table 1). NREGA work allows some measure of protection from having to migrate in search of work, or, given the small amount of work currently available, at least allows individuals to postpone migration. This protection from migration implies a significant improvement in the quality of life because of the costs and risks associated with migration.

Access to work in the village is also critically important for those who are coping with illness of a family member. Babli Sopa (from Sirohi district, Rajasthan) for instance said her husband suffers from tuberculosis and is too weak to work. NREGA work allows her to work close to home, earn money for household expenses, repay a loan taken earlier and allows her to take care of her children.

Sixty-five year old Geri Devi’s (Sirohi District) son lives in Ahmedabad and her husband is too old to work. She is the sole income earner from her family. She says she would have done some other work in the absence of the NREGA but prefers NREGA work to keep herself and her husband from hunger. The money earned is mostly spent on food, clothes and medicines.

For those widows who aren’t getting widow pensions<sup>27</sup>, NREGA employment offers some relief and confidence. Keshi (a Rajput widow<sup>28</sup> from Sirohi, Rajasthan) is one such woman. While earlier there was uncertainty as to whether she would have enough food to eat, she is now in a position to contribute to the family pot by contributing to her grandchildren’s education. She also reports, like many others, that getting small advances from the local moneylender is now easier because moneylenders seem to be assured that they will get their money back. Importantly, for some women and especially for women heading households, the NREGA has made loans more easily available (earlier lenders wondered whether they would get their money back, now there seems to be easier availability of credit) and in some cases, women say they have been able to repay at least part of their loan.

The ‘dignity’ associated with doing government work and not having to seek work from private landlords or contractors is also a very significant benefit for women workers. Work with private landlords and contractors is often replete with an underlying threat or possibility of sexual abuse and exploitation<sup>29</sup>. Vani (Sirohi District, Rajasthan) told investigators that earlier she used to do housework in neighbours homes in the village which she found demeaning. Government work

opened under the NREGA has allowed her to leave this work<sup>30</sup>.

Several respondents (27% of the female respondents) stated that work provided under the NREGA has allowed them to stop doing hazardous work or work they did not want to do (e.g., working at quarries, going to the forest to cut wood etc.) – see Table 4. Rina Devi (Koderma District, Jharkhand) said she no longer needs to go the jungle to cut wood where wild animals were a constant threat. Several female respondents in Palamu (Jharkhand) and Sirohi District (Rajasthan) said that NREGA employment has allowed them to avoid working at a stone quarry, which was hazardous.

#### 4. Social and economic benefits

It is important to note that there are large variations in the female participation in the NREGA across sample areas. For the survey, a random sample of workers was taken from the muster roll of a currently ongoing worksite under the NREGA. Overall, 32 percent of the sample workers are women (see Table 2). In Rajasthan (Dungarpur and Sirohi Districts), 71 percent of sample workers were women. In Madhya Pradesh (Badwani and Rajpur Districts), the proportion of women among sample workers was 44 percent. However, the corresponding figures for Chattisgarh (25 percent) (Surguja District), Jharkhand (18 percent) (Palamau and Koderma Districts), Bihar (13 percent) (Araria and Kaimur Districts) and Uttar Pradesh (5 percent) (Sitapur District) are very low and lower than the female participation rate prescribed by the law (33 percent).

Problems in implementation include accessing work as per the provisions of the NREGA<sup>31</sup>; problems with being paid at regular intervals (which are mentioned time and again), and the low scale of employment generated – on average 30 days in the past 12 months per female worker (see Table 2).

Possible reasons for the low participation rates of women in these states are explored in the last section. This section focuses on the impact of NREGA earnings as reported by female NREGA workers in our sample.

In the overall sample, NREGA was considered ‘very important’ by 68% respondents<sup>32</sup>. This figure increases to 81% in the households that have worked for at least 60 days in the last 12 months (here responses for male and female workers are taken together). Looking at the response from widows separately, NREGA was also considered “very important” by 82 percent of widows in the sample. Of the total sample, more than two-thirds (69 percent) of the sample workers stated the NREGA had helped them avoid hunger, while 57% stated the NREGA had helped them avoid migration and equal proportion of workers also said they had used NREGA wages to buy medicines in the last 12 months.<sup>33</sup>

A large majority, 79%, of women workers collect their own wages, and generally they keep their wages. In fact, as Table 1 shows, the proportion of workers who keep their own wages is higher for female workers 69% than for male workers 51%. One may argue that what really matters is not only who keeps the money, but also who has control over it. Interviews with women suggest that in a large number of cases, they have substantial say in deciding how the money is spent.<sup>34</sup>



Two-thirds of the female respondents reported having to face less hunger as a result of NREGA employment (see Table 3). These earnings bring improved food security in a variety of ways: cash in hand allows households to buy food in larger quantities which is generally cheaper than buying on a daily basis; women reported easier access to credit from local moneylenders to meet food expenditures; there were some indications from the interviews with women of a diversification of diets, even if only very marginally, from a cereal-dominated diet.

NREGA also seems to be functioning as a “healthline” for many rural households. Across the states, NREGA workers (men and women alike) reported using their wages to treat an illness in the family or for their own medical expenses. Nearly half of the female respondents said that NREGA helped them cope with an illness in the family. Much of the economic uncertainty which afflicts the lives of the rural poor stems from sudden illnesses and chronic ailments. To that extent, NREGA seems to be fulfilling its role of enhancing economic security.

Interview after interview provides insights into how NREGA employment is helping women take charge of their lives, in little (and not so little) ways. Where the NREGA is implemented well, it has provided predictable and regular employment to women. In their fragile existence, the NREGA has brought mental respite from the tensions of being able to fulfill their basic needs. These signs of relief peep through their statements regarding the improvement in their ability to borrow/get credit<sup>35</sup>; from knowing that they won’t have to sleep hungry; from not having to migrate in search of work which they are not sure of getting; from not having to spend money on traveling in cases where they work in nearby areas as labourers; from the assurance that there will be some money to pay for small and large medical bills should someone in the family fall ill; from being protected from very strenuous and poorly paid work (e.g. collecting forest produce and bringing it to the market for amounts as little as Rs.10 per day) and being protected from exploitative work conditions including sexual exploitation in some cases and conditions where there is no clear demarcation of working hours or tasks. In this sense, the NREGA has made a significant contribution to improving the wellbeing of women. Some examples are highlighted below:

Leela Ajma (Sirohi District, Rajasthan) spent some money on her child’s illness and on buying agricultural inputs; Sumiri Jogira (Sirohi District, Rajasthan) said she and her family were able to hire a tractor for their fields; Takdiri (Sitapur District, Uttar Pradesh) repaid a loan; Sita (from Sirohi) bought a sewing machine with her earnings.

For some women NREGA work has allowed them to spend money on their own needs, while earlier they might not have been at the liberty to do so. Keyo, a 45-year old widow (Sirohi District, Rajasthan) states she has been able to take care of medical bills to treat a respiratory problem that was contracted due to work she earlier did in a stone quarry, which later prevented her from working. Had NREGA work not been available to her, she would have been unemployed, since other wage work is hazardous and too strenuous for her to undertake. She was also dependant on a wage earning daughter who is married – because of the number of people dependent on her daughter, Keyo might not have had the option earlier to treat the medical problem and subsequently seek work, but money earned under the NREGA allowed her to do this. Santosh, a 22 year old respondent also from Sirohi (Rajasthan) said she is happy to have money she can spend. Since she is earning money herself, she does not feel answerable to her husband or parents in law as to how she spends her money and she can now travel to her parents house when she wants. In a society

with strict norms of patrilocality where often significant exclusion from natal homes prevails, this is a remarkable statement in itself.

## 5. Areas of concern

This section focuses on three areas of concern with respect to women and their access to work under NREGA.<sup>36</sup> First, there are major barriers to women's participation. Second, there has been a thrust (from the government) towards payment of wages through banks. Some issues related to bank payments are discussed here. Finally, the low rates of participation of women in *Gram Sabhas* are discussed.

### - *Barriers to Women's Participation*

We begin with a detailed discussion of the persistent barriers to women's participation in NREGA works. The low participation rates in four out of six sample states bears witness to the existence of such barriers.

First, there are, in many areas, tenacious social norms against women working outside the home. In Uttar Pradesh and Bihar, we met women who said that they had not been able to register as workers under the NREGA<sup>37</sup> and were told that this programme was "not for them". In Sitapur District (Uttar Pradesh), there was a significant amount of hostility to female participation in NREGA, both from Gram Panchayat functionaries and male relatives. Names of adult women were excluded from job cards and it was commonly stated that women 'cannot' work on worksites, that they are 'too weak' and that it is socially unacceptable for them to undertake this work. The widespread prevalence of these opinions related to female labour was reflected in the fact that only 5% of the randomly sampled workers in Sitapur District, Uttar Pradesh were women.

Takdiri (Sitapur District, Uttar Pradesh) pointed out that she has been turned away from several worksites – and that when there is an 'excess of workers' women are the ones who are turned away. The reason for this bias seems to be partly related to the differential in the NREGA wage rate and the local market wage rate (especially for women). As against the legal provisions of the NREGA, work in most places is not 'demand driven'. Instead, in most places work is started at the initiative of the local government<sup>38</sup> and can be in limited supply at any given time. Further, the wage differential between the agricultural wage and the statutory minimum wage is very high, so work is rationed and women are expected to make way for men.

It may be pointed out that problems in accessing work highlighted by Takdiri are in themselves 'illegal' – in that all workers who seek work have a right to work and must be provided work by the government as per law. Further for many people facing difficult economic circumstances the certainty of accessing work when sought is critical as is regularity of payment<sup>39</sup>. In many places work is being opened at the instance of panchayats and line departments of the government rather than on the instance of workers who have a legal right to demand work. This is also the case for many respondents to the current survey. However, women being turned away from work, especially in these circumstances is a matter of concern. This combined with the fact that men and women earn the same wage has created a resistance to the participation of women by men who want to maintain privileged access to this (relatively high paid) work. In some areas there is

therefore an attempt to keep women out of NREGA work.

Second, the continued illegal presence of contractors is a significant negative factor affecting the availability of work and its benefits for women. On worksites where contractors were involved, 35 percent of women workers said they were harassed, as compared to only eight percent on contractor-free worksites.<sup>40</sup> Besides, as mentioned above, the conditions of work at worksites run by contractors tend to be more exploitative (see Table 4). It is quite likely that the absence of contractors is one of the factors that contributes to the high participation of women in Rajasthan.

In Rajpur block (Badwani District, Madhya Pradesh), for instance, work was being implemented by a contractor in four out of five worksites visited (in one of the blocks where research was carried out). Women workers who the survey team spoke with said the contractor would come to the village and ask for names of able bodied men to work on the site. If women asked for work, their pleas were ignored. Importantly since the legal entitlement to get work on demand is not understood by many, this turning away of women workers doesn't meet with opposition from the village community – in fact, male workers engaged by the contractors thought the turning away of women was perfectly justified. In Udaipur Block (Surguja District, Chattisgarh), Bodhsai from Marya Panchayat said work is being implemented by a local contractor and women and girls are subjected to verbal abuse. Women workers are often told they do not work fast enough.

Third, the other big hurdle inhibiting the participation of women is the lack of childcare facilities. The Act requires that when there are more than five children under the age of six, a female worker be appointed to take care of them. We did not find childcare facilities being provided anywhere. (Only three percent of the worksites had childcare facilities, and these need to be taken with a pinch of salt because at least two were cases of “window dressing”<sup>41</sup>.) The lack of these facilities can be crippling for women, especially for those with breastfeeding infants who cannot be left behind for long hours.<sup>42</sup> Most women who have children do not bring them to the worksite as it is not seen as a safe place for them: apart from the dangers of being left untended in the open, women are also worried about the heat and sometimes they are harassed when they spend time with the child (e.g. to breastfeed the child). However, leaving the child at home is not without its problems: sometimes the child is left unsupervised, breastfed children are fed once in the morning and left alone until evening when the mother returns which has a significant adverse impact on the health of the child and the mother. Meanwhile, the mothers spend their day in anxiety worrying about the child's safety at home. What is encouraging is that four out of every five women said that if some child care facilities are provided they would bring their child to the worksite<sup>43</sup>.

Fourth, in some states productivity norms are too exacting, because the “schedule of rates”<sup>44</sup> is yet to be revised in line with NREGA norms. To illustrate, in Jharkhand the standard task for a day's work at the time of the survey was digging 110 cubic feet (in soft soil), which is far too much. Certain types of NREGA work also limit the participation of women. This applies, for instance, to the construction of wells on private land. The nature of this work is such that women stop being employed as soon as digging has reached a certain depth.

Fifth, delayed payments also come in the way of participation of poor women. Delays in wage payments make things particularly difficult for single women, who cannot afford to wait for work and wages as they are the sole earners in the family. When the wages do not come on time, they are often forced to return to previous, less preferred forms of employment. For example, Shanti

Devi (Koderma, Jharkhand), said that at the mine where she worked before, she was paid on a daily basis whereas she has to wait for a month for her NREGA wages. As Table 4 shows, in Uttar Pradesh all the sample women workers reported that wages had not been paid within the stipulated 15-day period. In Uttar Pradesh, only five percent of the sample NREGA workers were women.

#### **- Bank payments for NREGA workers**

Another area of concern relates to the en masse switch over to bank payments of NREGA wages. This is a relatively recent ‘administrative innovation’, which is perceived by the government as a ‘magic pill’ for ending corruption.<sup>45</sup> The introduction of bank payment has important implications for women workers. For instance, in the event that bank accounts are opened in the name of one job card holder, women might not be left with access to money earned<sup>46</sup>.

In the survey, roughly 53 percent of women in the sample wanted payments through banks and/or post offices. The main reasons in favour of bank payments include the perception that payment through banks will increase the possibility of saving and a reduction in the possibility of being cheated by those who distribute wages in the village (even in Rajasthan, where record keeping is on the whole better than in the other states visited). Other reasons why people want bank payments include the perception that this will lead to a reduction in delays (in payments), that a lump-sum of money will be available in one instalment (stated by respondents especially in UP and Bihar). Interestingly, for women, it is also seen as an effective tool for increasing their control over the use of this money (e.g., some women said when wages are paid in cash, it is easier for husbands to take control over it). The case for cash payments however, is made on the grounds that banks are often at a distance from the place of residence, in some cases in distant (larger) villages or towns and getting there involves additional costs, and that it would lead to some loss of liquidity.

It is important to note however that respondents in the current survey were asked for their opinion on bank payments *in general*. They were not asked their opinion of bank payments if the payment is made to one bank account per job card, for instance. It is possible that the responses might have differed if respondents were asked a more detailed set of questions about bank payments.

#### **- Women’s participation in gram sabhas**

Regarding *gram sabhas*<sup>47</sup>, only 33 percent of sample workers (both men and women) stated they had attended a *gram sabha* during the preceding 12 months. Further a large number of women respondents said that they do not go to *gram sabhas* because they are either not welcome at the *gram sabhas* or that they think it is not a meeting that women can attend. Since decisions related to the implementation of NREGA works are supposed to take place in *gram sabhas*, it is significant that most women look at *gram sabhas* as meetings they should not attend. It is important to qualify this however, with the fact that at the moment in many places, *gram sabha* meetings tend not to be held. It can be hoped therefore that as *gram sabha* meetings become more prevalent, more women will come forward to participate and speak at these *gram sabhas*.

## 6. Conclusion

Over the past three years, employment works opened under the NREGA in India have had a significant impact on the lives of women and men workers. In the case of women, it is important to note that relatively minuscule levels of NREGA employment have resulted in the significant perceived benefits from the NREGA. Serious problems remain in the nature of implementation across states (such as the lack of availability of crèches for mothers of young children and the continued illegal presence of contractors). The urgent need to remove these problems in implementation cannot be overemphasised. Given the critical gains made by women workers – in accessing work and an income, food and healthcare for themselves and their families, and in leaving potentially hazardous work – it is important that the problems in implementation should not derail the gains.

**Table 2: Participation of Women in NREGA**

	<b>Bihar</b>	<b>Chhattisgarh</b>	<b>Jharkhand</b>	<b>Madhya Pradesh</b>	<b>Rajasthan</b>	<b>Uttar Pradesh</b>	<b>All survey states</b>
Number of women in the sample	28	23	37	90	154	6	338
Participation of women (%)	13	25	18	44	71	5	32
Days of NREGA employment in the past 12 months	15	16	14	23	46	18	30
Proportion of women workers who							
Collect their own wages	75	74	63	71	100	0	78
Keep their own wages	67	74	59	71	74	0	69
had other sources of cash income in the past 3 months	61	22	41	29	22	83	30
Prefer payments through banks	56	73	13	39	64	67	53
Faced harassment at the worksite	15	35	3	28	5	0	14

**Table 3: Social and Economic Benefits to Women**

	Proportion of female NREGA workers who said that NREGA helped them					
	Avoid				Repay debts	With child's schooling
	Hunger	Migration	Illness	Hazardous work		
Bihar	74	14	57	7	7	25
Chhattisgarh	78	39	35	39	39	26
Jharkhand	57	40	31	45	17	12
Madhya Pradesh	57	39	33	17	24	27
Rajasthan	69	26	56	30	29	39
Uttar Pradesh	100	17	17	20	67	50
<b>All sample states</b>	<b>67</b>	<b>31</b>	<b>46</b>	<b>27</b>	<b>26</b>	<b>31</b>

**Table 4: Barriers to Women's Participation**

	Proportion of female workers in the sample	Proportion of female workers reporting that		
		They faced Harassment at the worksite	worksites were contractor-managed	There were delays in payment of wages <sup>1</sup>
Bihar	13	15	15	12
Chhattisgarh	25	35	30	70
Jharkhand	18	3	38	20
Madhya Pradesh	44	28	46	7
Rajasthan	71	5	0	7
Uttar Pradesh	5	0	0	100
<b>All sample states</b>	<b>32</b>	<b>14</b>	<b>19</b>	<b>16</b>

Note: <sup>1</sup> Proportion who reported that wages were not paid within 15 days among those women workers who had been paid at the sample worksite.

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## Notes

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<sup>1</sup> Provinces in India are called states.

<sup>2</sup> Taken together, these States account for 40% of the total population of India (Census of India 2001)

<sup>3</sup> The term 'citizens' draft' refers to the legislation which were proposed by campaign groups, which included amongst other things the provision that 100 days of work per financial year should be provided per person rather than per household.

<sup>4</sup> Public worksites are opened under the Act for works such as lake making, road making and contour bunding (in order to prevent water and top soil erosion and support groundwater reharvestation). As per Schedule II of the NREGA, "The focus of the Scheme (is).. on the following works in their order of priority:-

(i) water conservation and water harvesting; (ii) drought proofing (including afforestation and tree plantation); (iii) irrigation canals including micro and minor irrigation works; (iv) provision of irrigation facility to land owned by households belonging to the Scheduled Castes and Scheduled Tribes or to land of beneficiaries of land reforms or that of the beneficiaries under the Indira Awas Yojana of the Government of India; (v) renovation of traditional water bodies including desilting of tanks; (vi) land development; (vii) flood control and protection works including drainage in water logged areas; (viii) rural connectivity to provide all-weather access; and (ix) any other work which may be notified by the Central Government in consultation with the State Government."

<sup>5</sup> States in India are divided into districts for administrative purposes. Districts are further divided into sub-districts, commonly called 'blocks' (short for 'community development blocks'). The nomenclature for sub-districts however can vary across states. In simple terms the administrative division is: State > district > block > gram panchayat (village level local government)

<sup>6</sup> The 10 sample districts were: Araria and Kaimur (Bihar); Surguja (Chhattisgarh); Palamau and Koderma (Jharkhand); Badwani and Sidhi (Madhya Pradesh); Dungarpur and Sirohi (Rajasthan); Sitapur (Uttar Pradesh). The NREGA was rolled out in three phases: Starting with 200 districts in 2006-7 ("Phase 1" districts), 130 districts were added in 2007-8, and NREGA was extended to the entire country in April 2008. Districts included in the 'NREGA Survey 2008' are all "Phase 1" districts, where the Act came into force in February 2006.

<sup>7</sup> Workers have an option to make advance applications (i.e., seek work at a later specified date). Work applications may be written or oral. (a copy of NREGA is available at available at <http://nrega.nic.in>)

<sup>8</sup> See Section 7 of NREGA 2005

<sup>9</sup> See Sections 3, 4 and 6 of NREGA, 2005

<sup>10</sup> Under the provisions of the Minimum Wages Act, 1948; See section 6 of the NREGA, 2005

<sup>11</sup> See Section 5 and Schedule II of the NREGA, 2005

<sup>12</sup> See for instance Chen, 1989, Breman, 1996; Drèze and Sharma, 1998. On this see also Harriss-White (2003, p.26) who says "The village still tends to be the key unit for organisation of rural labour, particularly for women workers as they are stuck with the prior requirements of housework and children"

<sup>13</sup> The random sample of workers was drawn from lists of workers on NREGA sites. As a result, some categories of 'potential workers' such as women unable to participate in the NREGA for lack of child care facilities are actually excluded from the sample. It is important to bear in mind that the focus of the survey was the implementation of the NREGA, and the perceived benefits if any to the worker from work being implemented under the NREGA. For lack of time and resources and for the reason of survey priority mentioned earlier, more detailed questions were not asked about each respondent's labour history. However, details related to the respondents work were also sought in the 'qualitative' component of the questionnaire and these are relied on heavily in the current paper. Though a lot more detail could have been collected we are of the opinion that the brief comments from the sample respondents in themselves are revealing both about work availability, the need for and access to wage income and about the effectiveness of the NREGA itself.

<sup>14</sup> It can be assumed that in most cases this group of women could rely on the wage income earned by other members of their immediate or extended family. It is important to bear in mind that this might not be true of the entire work life of workers we spoke to. Women included in this 'group' are those who did not participate in or seek wage work in the three months preceding the survey. It can be said that for this group, 'NREGA work' is the only means of earning a wage for a mixture of social, economic and physiological reasons (such as illness or weakness which resulted in no work being offered to them by a private employer). In cases where they *chose* not to take up local work if it was not worth their while for the amount of money they would have earned, it can be argued that there would have been

additional social reasons why they excluded themselves or were forced to exclude themselves from seeking local wage work from private employers. It is probable for instance that the relatively high statutory minimum wage encourages their participation in the NREGA.

<sup>15</sup> And as a corollary they would have considered NREGA work specifically because of the difference between the statutory minimum wage (paid under the NREGA) and the local (agricultural or non-agricultural) wage for female workers in their local area. Barbara Harriss-White's (2005) comments regarding low mobility of labour and the 'inability' in many cases to seek more lucrative work in neighboring regions is pertinent here. It follows from the (lack of) 'availability of choice' to choose or not to choose locally available work, that this group of women could count on other members of the household to earn a sufficient income for the household.

<sup>16</sup> See for instance Breman, 1996

<sup>17</sup> See for instance Chen, 1989 and Olsen and Mehta, 2006. With regard to agricultural wage work, Chen points out that "generally, across regions, women are paid less than men for the same agricultural operations. But the wage differentials between men and women are not uniform across regions. The differentials, further- more, are changing: the only region in which wage differentials have declined is in the high-productivity, paddy-growing districts of Andhra Pradesh and Tamil Nadu. Wage differentials have increased in the low- productivity paddy regions and the high-productivity wheat regions; a mixed pattern presents itself in the dry, coarse grain regions (in some areas the differentials have increased whereas in other areas they have remained static). In all regions, the lower-paid off- peak season operations (weeding, preservation, processing) are dominated by women." The gender disparity in wage earned for casual work, moreover has *increased* over time (See for instance Handbook of Statistical Indicators on Indian Women published by the Ministry of Women and Child Development, Government of India, 2007)

<sup>18</sup> Breman, 1996 and Mosse et. al., 2007 for instance mention the physical and sexual vulnerabilities faced by women migrants.

<sup>19</sup> Is not actively seeking wage work

<sup>20</sup> Stated in Schedule II of the NREGA, detailing the 'conditions for guaranteed rural employment under a scheme and minimum entitlements of labourers'

<sup>21</sup> Lungibai (Sirohi District, Rajasthan) said that this is the first time she was working for a wage and that her husband had 'allowed' her to work since work was available within the village. Similarly, Maina (Aant Panchayat, Sitapur district) states she has never worked for a wage earlier. Interestingly enough she felt that NREGA employment "has not changed her life substantially" but went on to state that she has started sending her daughter to school as a result of this work.

<sup>22</sup> The NREGA allows wage to be calculated on a time rate or piece rate basis. Since the wage is often calculated on a piece rate rather than time rate basis, as is typically the case in Rajasthan, workers often get less than the statutory minimum wage. The calculation of wage on a piece rate basis is dependent on a 'schedule of rates' for specific tasks done by workers.

<sup>23</sup> Here reference is made primarily to women who had the option to make this choice and could rely on another source of income or could rely on another family member to earn a wage income.

<sup>24</sup> See Breman, 1996;

<sup>25</sup> as opposed to the statutory minimum of Rs. 82 in Bihar

<sup>26</sup> Similarly, Nani Bai (Badwani District, Madhya Pradesh) said she now earns Rs. 85 (the minimum wage in Madhya Pradesh) instead of Rs. 20-25 that she earned earlier as an agricultural labourer.

<sup>27</sup> The Government of India has a widow pension scheme which pays Rs. 200 per month; some states supplement this amount with contributions from the state budget. – to add text on who is eligible – limited number, + limited eligibility – and limited number implies that often people are unable to access the pension

<sup>28</sup> The Rajput community is particularly conservative and for women, access to wage work is difficult and often looked down upon.

<sup>29</sup> See Breman 1996; Mosse 2007

<sup>30</sup> These very same issues are highlighted by Herring and Edwards (1983) in their study of the Employment Guarantee Scheme implemented since the 1970s in the west Indian state of Maharashtra. Women heads of households who Herring and Edwards spoke with stated that they consider government work under the Maharashtra EGS 'safer' and that EGS work provided by the government has led to a reduction in subtle forms of coercion and overt sexual exploitation faced by women workers (p.583)

<sup>31</sup> Such as being provided work on demand. In many places public works are being opened by the local government on the government's own initiative with finances provided by the central ie federal government.

<sup>32</sup> The terms 'very important', 'less important' and 'not important', which were used in the survey questionnaire are terms which may be interpreted broadly. However, the use of these terms aims at emphasising perceived benefits by workers under the NREGA. Quantification of perceived benefits on a more elaborate numerical scale was avoided and

instead, reliance was placed on discussions with workers. Supplementary questions access to healthcare, nutrition and education for instance were asked but again with emphasis on discussion rather than quantification on a numerical scale.

<sup>33</sup> Preliminary results from a survey of 320 households in one district of Andhra Pradesh also report similar results (see Ravi and Engler, 2009).

<sup>34</sup> As Haski, a Tribal woman in Chanar Panchyat (Sirohi District) put it: “*Main ghar ki mukhiya hoon*” (I am the head of the household). That women have some measure of control over savings can also be seen later in this section, where women state they spent the money on their personal needs, including medical problems and to travel to their parents’ village

<sup>35</sup> Does this then mean that the NREGA merely serves the purpose of pushing women into private debt? That is not quite the point we are making. The reason why this is regarded a change for the better is that in situations of extreme deprivation these individuals might be able to access food rations that they can pay for later – rather than having to depend on the benevolence of neighbours or relatives or go without food.

<sup>36</sup> This is not an exhaustive list of concerns related to implementation of the NREGA which affect women. Other significant concerns include the following: wage payments under the NREGA are almost everywhere *calculated* on the basis of the local schedule of rates. In other words, payment is on the basis of completion of a task, per day. There is an assumption that the task assigned per day will yield a payment equivalent to the statutory minimum wage (which, in this case is a daily wage). There are significant concerns related to the calculation of payment for work commonly done by women – for instance the calculation of ‘lift and lead’ - ie after soil has been dug women lift the soil in a vessel and have to walk some distance to throw it, which is not compensated.

<sup>37</sup> Under the NREGA, work is provided to workers who are listed on the job cards issued in the name of the head of the household. All adults in the family may register for work. One ‘job card’ is provided per household – which according to operational guidelines for the Act, is supposed to be a nuclear family. A household registered under the NREGA is entitled to demand ‘not less than 100 days’ of work under the NREGA.

<sup>38</sup> The incentive to do this for the state government is that the funds to be spent under the NREGA are provided by the central (federal) government. Therefore, the state government is effectively using central funds for local area development without dipping into the state exchequer.

<sup>39</sup> See Khera (2006).

<sup>40</sup> The proportion of male NREGA workers reporting harassment is much lower – only nine percent and 11 percent on worksites where contractors were involved.

<sup>41</sup> In the assessment of the survey team, these are fake childcare facilities which were put in place only for the benefit of the survey team.

<sup>42</sup> See Bhatta (2006) and Narayanan (2007).

<sup>43</sup> It might be reiterated here that the sample was drawn from lists of workers at worksites. If anything, concerns related to childcare are therefore underemphasized in the survey findings, since there are likely to have been many women who would not have been on the muster rolls because of the lack of childcare facilities.

<sup>44</sup> Ie schedule of rates for piece rate work.

<sup>45</sup> See Vanaik and Siddhartha (2008) and Drèze and Khera (2008).

<sup>46</sup> It is the case, however, that details of the bank payment system will differ from state to state. Some states may not have this problem.

<sup>47</sup> Meeting of all adults of voting age in the village. Gram sabhas are expected to take decisions on what NREGA works should be implemented in the village.