



*Gender and productive assets:  
implications of national rural employment guarantee  
for women's agency and productivity*

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## ***Gender and productive assets: Implications of national rural employment guarantee for women's agency and productivity***

### **Abstract**

Few dispute the close link between gender equality and economic growth, that failure to have women's equality will result in a developmental deficit to achieve the desired efficiency and well-being outcomes. The gendered distribution of assets and resulting vulnerability of women substantially limits national efforts at overcoming poverty, thus indicating the need for policy attention to address persistent gender discrimination and the weaker starting point of women in ownership and control of assets.

This study is an attempt at drawing policy attention to the complex inter-relationship between gender relations and income and productive assets, through an analysis of the National Rural Employment Guarantee Act (henceforth NREGA). NREGA is both income redistribution and asset creation. The major question is: What has been the policy components in NREGA for overcoming gender discrimination and inequality which is a fundamental feature of Asian systems of employment and production? Or, has the NREGA programme been indifferent to women workers' needs and interests and, in turn, reproduced the institutional norms and behaviour that treat women as a dependent category? To what extent rural workers, and women workers in particular, have enhanced their agency and productivity through their employment-based income and creation of productive assets?

Evidently, the line of thinking in government and non-government agencies has been on reducing poverty and building the productive capacity of the rural economy. The dynamic of pervasive gender and social inequality has not been the major concern. The challenge, therefore, is: how can a programme for employment generation and creation of productive assets be directed at reducing both poverty and gender inequality?

The structure of the paper has the following 8 sections: 1) Introduction, sets out a general framework; 2) NREGA, a public wage program guaranteeing employment for 100 days a year to poor rural households; 3) Gendered participation in NREGA programme, discussing changes and continuities in gender relations; 4) Gender concerns in creation of productive assets under NREGA; 5) Relevant research on gender disparities in ownership and control of productive assets; 6) Gender dimensions in economic rights and security; 7) Productivity and efficiency of resource use, discussing the need for increasing women's control over productive assets, and its links with growth, equity, and efficiency impacts, along with improvements in women's agency and decline in violence; and 8) Effective policy framework, making a strong case for women's rights to manage and control income and assets under NREGA.

The three particularly important issues for policy consideration include: first, an understanding of the changing nature of women's productive work in agriculture and the unorganized/informal sector; second, the economic implications of gender asset inequality in India; and, third, a priority of context specific policy change and control rights to land, trees, water bodies, and other productive assets. These should also include measures to monitor and assess success, including trends indicative of the scale of change in institutional barriers against rural women in implementation of policies.

## 1. Introduction

In recent years, India has achieved a remarkable drop in poverty levels. The public investments in India in rural areas have significantly contributed to agricultural growth, improvement in real wages and non-farm employment (K. Sundaram 2007; Hirway, 2006; and Nathan, Reddy and Kelkar, 2008). It is further noted that with the globalized production, there has been an increase in the demand for skilled labour for development of infrastructure. But, along with a decline in poverty, there have also been persistent and growing inequalities (in both income and non-income dimensions) in key countries of Asia: China and India, accounting for 40 per cent of the world's poor, with a significant majority of women among them. Women and the poor have been prevented from participating fully in the growth that did occur since the early 1990s (Jenkins and Micklewright, 2007). Inequality in China (measured by the Gini co-efficient) has reached 0.472 by 2004, as against 0.469 in the USA in 2005. This is more than India's 0.36 in 2004 and the EU's 0.31 in 2005. (Gini figures from Eloi Laurent, 2007).

With the increasing feminization of agricultural work in China and India, contemporary rural-urban inequality in these countries is a matter of gender inequality. Women agricultural workers are frequently discriminated against in their livelihood security, education and autonomy (Montes and Linder, 2007; Kelkar, 2007). One of the liberating effects of globalization is that it at least partially frees individuals (such as women, Dalits and ethnic minorities) from their traditional holds – the family hierarchy, community governance, and caste rules. However, globalization is also a threat, especially to traditional ways of livelihoods. The ability of excluded groups of women and men to use the prospective opportunities that globalization offers “depends on their being included in newer ways of earning and living, such as new goods to produce, new skills and new techniques of production, and so on (Sen, 2003: 28). The concept of poverty has been defined in terms of social exclusion and lack of capabilities, and “encompasses more than conventional income-based measures of poverty and inequality” (Jenkins and Micklewright, 2007: 7).

Few dispute the close link between gender equality and economic growth, that failure to have women's equality will result in a developmental deficit to achieve the desired efficiency and well-being outcomes. The gendered distribution of assets and resulting vulnerability of women substantially limits national efforts at overcoming poverty, thus indicating the need for policy attention to address persistent gender discrimination and the weaker starting point of women in ownership and control of assets.

Many of the feminist economist analyses have further demonstrated that households and individual well-being are not necessarily the same, that individuals living in the same household may have very different control over the household income and assets (Rao, 2006, Deere and Das, 2006). The lack of control over income and assets shows how economic inequality accumulated over the life course of individuals, impacts on women's lower wages and cripples their economic agency and decision making to

manage and innovate with assets. Lack of ownership and control rights to productive assets is increasingly being linked to negative development outcomes, specifically in relation to gender inequality and inclusive economic growth. However, relatively little research has been done on the gendered distribution of productive assets and to determine how intra-household asset distribution affects women's economic security, limits their empowerment and impacts productivity.

This study is an attempt at drawing policy attention to the complex inter-relationship between gender relations and income and productive assets, through an analysis of the National Rural Employment Guarantee Act (henceforth NREGA). NREGA is both income redistribution and asset creation. The major question is: What has been the policy component in NREGA for overcoming gender discrimination and inequality which is a fundamental feature of Asian systems of employment and production? Or, has the NREGA programme been indifferent to women workers' needs and interests and, in turn, reproduced the institutional norms and behaviour that treat women as a dependent category? To what extent rural workers and women workers in particular, have enhanced their agency and productivity through their employment-based income and creation of productive assets?

While economic growth is considered the most powerful instrument for reducing poverty, the power of social and cultural institutions still helps to determine the extent to which women are included or allowed economic independence, improve their lives free of violence, attain better health and education and achieve greater control over their lives. Thus, there is a need to ask the question: how should growth strategies and social institutions be designed to provide maximal support for development of women? That the economic growth policies have a more comprehensive and coherent approach that not only addresses demand and supply side of productivity issues but also captures multifaceted relationship of different sets of gender factors, as seen in households, communities, organizations and institutions. There is the developmental need for adequate inclusion of women in the management of productive assets and opportunities in the labour markets. In the context of the growing feminization of agricultural work and the informal sector, women need appropriate skills and unmediated control of productive assets in order to successfully manage their lives and increase productivity.

This paper is mainly a study of the available limited literature within academia as well as relevant official documents and material from civil society organizations, including social audit reports by non-governmental organizations (NGOs). The study takes into account UNIFEM-sponsored consultation on engendering the NREGA programme. The expected outcome is the policy attention through research and advocacy to a programme of developing productive assets and management skills that could help advance women's economic agency and productivity.

## 2. NREGA: A Public Wage Programme with Right to Employment

The National Rural Employment Guarantee Act (NREGA) was passed in 2005 with the objectives: provide work at remunerative wages for landless labourers and marginal farmers; and create assets for raising agricultural productivity. The act became effective at the state level in February 2006 in 200 districts, guaranteeing employment up to 100 days a year to poor rural households on demand. By March 2008, NREGA was expanded to cover all rural districts in the country.

Significantly, NREGA is a rights-based programme, unlike earlier employment schemes. The rights of NREGA workers include employment on demand, minimum wages, gender parity of wages, and payment of wages within 15 days, as well as the provision of basic worksite facilities, among others. There is a legal guarantee of 100 days employment in a financial year to a registered household. That the government is legally bound to provide employment within 15 days of the application for work by a job seeker; in case of delay or failure to provide employment to the job seeker, there is provision of unemployment allowance. That a person seeking such employment is to be registered with the Gram Panchayat (village administration council); after due verification, the household is to be provided a job card.

The other key features of NREGA include:

- “Priority” is to be given to women in the allocation of work “in such a way that at least one-third of the beneficiaries shall be women” (Schedule II, Para 6, NREGA). Further the act stipulates that wages will be equal for women and men.
- Shortening the chain of intermediaries and eliminating the role of contractors in implementation of schemes. To check corruption, the Central Ministry of Rural Development has signed agreements with the Department of Posts to open accounts of NREGA workers. Also, circulars have been issued to all state governments for payment of wages to NREGA workers through accounts in Post Offices and Banks only.
- The Gram Panchayat is responsible for planning of works, registering households, issuing job cards, and monitoring implementation of NREG schemes at the local level. There is a provision for appointment of “employment guarantee assistant” in each Gram Panchayat to help carry out NREGA programme tasks.
- Social audits through Gram Sabha (village assembly) are expected conducted twice a year. In practice however these have not been conducted by Gram Sabhas. Civil society organizations often in partnership with local administration have conducted social audits.
- Social audit is a process of reviewing official records and determining whether officially reported expenditures reflect the actual funds spent on the ground. Evidence is gathered through discussion with participants in NREGA works, verification of works undertaken, and interactions with Panchayat members and

local officials. It also looks at checking the timely payment of wages, leakages of funds and other violations. In cases of gross violations, particularly in areas with strong presence of grassroots organizations, social audits are followed by jan sunwai ( public hearing) where details of public records are read out to the assembly of villagers.

- NREGA seeks the creation of durable and sustainable assets that are created by the community and also managed by it (Mehrotra, 2008: 33). For creation of such assets using the guaranteed employment, the act has codified the following types of works:
  - Water conservation and water harvesting
  - Drought proofing (including afforestation and planting of trees)
  - Irrigation canals (including micro and minor irrigation works)
  - Provision of irrigation facility to land owned by households of Scheduled Castes and Scheduled Tribes (formerly lower castes and indigenous peoples) or to land of beneficiaries of land reforms and the Indira Awas Yojna ( the house-building programme of the Government of India).
  - Renovation of traditional water bodies (including de-silting of tanks)
  - Land development
  - Flood control and protection works (including drainage in water-logged areas)
  - Rural connectivity to provide all-weather access
  - Any other work which may be notified by the central government in consultation with the state government.

One of the most distinguishing features of NREGA programme is the creation of environmentally sound productive assets under the decentralized administration of panchayats (local councils). Generally, the village and intermediary panchayats (Sub-district/Block level) manage the implementation activities, while coordination of activities is done at the district level. However, at every level, the concerned agencies and institutions are accountable to the local people (CSE, 2008: 11).

During 2007-2008, NREGA programme has created more than half a million productive assets, mostly water and soil conservation structures (for details see <http://pib/nic.in/release/release/asp?relid=38343>; also CSE, 2008:5). While such assets are important for the reduction of rural poverty, the Act has had limited success in generating the kind of employment demand as planned. The performance of NREGA programme in March 2008, as shared with the Parliament by the Union Minister for Rural Development, showed, “Each family has got an average of 42 days of employment during the year so far. Water conservation has been accorded top priority and accordingly 49 per cent of works taken up relate to water conservation. Out of a total of 141.62 crore (1416 million) persondays, the share of Scheduled Castes is 38.70 persondays (27.3%) and Scheduled Tribes 41.36 crore persondays (29.2%), which together comes to a total of

56.53%. The share of women beneficiaries is 60.39 crore persondays, which is 42.60% (PRIYA, 2008: 2).

An exhaustive search of relevant literature revealed only some anecdotal evidence on the gender impact of employment creation under NREGA programme. However, credible evidence is available on women's participation in NREGA generated employment.

### **3. Gendered Participation in NREGA Programme: Change and Continuity**

The official data indicate an impressive number of women's participation in NREGA works. In July 2008, at the all-India level women's employment as a percentage of total employment in NREGA works was 40 per cent ([www.nrega.nic.in](http://www.nrega.nic.in) on 17 July 2008, also see Jandu, 2008: 2). The leading states in women's participation are Tamil Nadu with 82 per cent, Kerala 71 per cent and Rajasthan 69 per cent. The effects of such participation in NREGA employment can be summed up in the following two statements:

Bhagwati of Gram Panchayat Khaira in Rajnandgaon District of Chhattisgarh, said, "Before NREGA we were forced to work as agricultural labourers or casual labourers in brick kilns for Rs. 25 to 30 per day. But under NREGA we are getting Rs. 62 to 64 per day, more than double, which is almost an unexpected amount for us," (Jandu, 2008: 4).

Importantly, the star performer Rajasthan has a recent history of civil society engagement with social audits and Rights to Information. Against the backdrop of people's awareness, when NREGA was launched in Rajasthan, a large number of women (who have studied class 5- 8) but trained as 'mates', (worksite supervisors). In many worksites, mates were reported to have formed groups; and "most mates knew about the task required to earn the minimum wage" (Khera, 2008: 4).

Another high performer state is Tamil Nadu. A social audit in Tamil Nadu found that 95 percent of women employees stated that it was their own decision to undertake work under NREGA; 73 percent of them "felt that NREGA work is very important for the economic wellbeing of their households"; and "70 percent of them kept all or part of the wages" (Narayanan, 2008: 11). Kudumbasree, a sub set of Panchayat, provides useful lessons in implementation of NREGA programme. Under Kudumbasree every household below poverty line is organized into a Neighborhood Group (NHG) at the local level consisting of 15 to 40 households, with each household being represented only by a woman. These NHGs help in better achievement NREGA schemes. For example, a systematic effort is made at promotion of transparency, explaining the nature of work, expected out turn, and the likely wages when the work is under taken (Vijayananda and Jithendra, 2008: Vijaykumar and Thomas, 2008, Abraham, 2008).

Studies report a drastic reduction in distress migration of women and men, as a result of available NREGA employment in their villages (Jha, Gaiha, Shankar, 2008; Ambasta, Shankar, Shah, 2008). In Jharkhand, one of the worst performing states in NREGA, it was observed that “the transition to a rights- based framework has led to a major decline in labor exploitation on rural public works. Wages are higher than they used to be, delays in wage payment are shorter, productivity norms are more reasonable, and complaints of worksite harassment are rare. NREGA is a valuable and valued opportunity for the rural poor, and particularly for women, to earn a living wage in a dignified manner”, (Dreze, The Hindu, 19<sup>th</sup> July 2008).

Importantly, a majority of the women workers under NREGA programme say that such employment has brought a significant change in their communities and in their own lives; the NREGA wages are higher than the market wages and it has improved their spending capacity. Women are able to use their earnings for household food and consumption needs, healthcare and education of children. More important, earlier they “used to be dependent on their husbands for any expenses”, but now with some cash in their hands, women have greater degree of economic independence and self- confidence, “feel empowered”, as they are also earning members of the family (Jandu, 2008: 5). In many worksites, women have control rights to their wages in bank deposits. A 2008 NREGA Survey showed that 79% of women employees in NREGA works collect their own wages, and 68% keep their own wages ( FRONTLINE, 2009:13).

*Jagdamba Koti, a 55 year old resident from Sadayunkadu village of Vettailaranruppu gram panchayat in Nagappattinam district of Tamil Nadu, has completed stipulated 100 days of work under NREGA during November 2006- March 2007. Jagdamba along with 30 other women work in digging of a pond in the village within estimated cost of Rs. 7 lakh. Jagdamba and her husband Kathamuthu are landless daily wage earners and now looking forward for the more work under NREGA. Jagdamba has been paid Rs. 8,000 (Rs. 80 per day) for her 100 days of work. “Out of the NREGA wage, we repaid Rs. 2,300 towards loan for a goat and rest we spent on procuring rice and cereals for the year,” says Jagdamba. With little money left out of the NREGA wage, Jagdamba and Kathamuthu are desperate for more work. They cannot wait till November 2007 when the agriculture activities start in Nagappattinam district, which gets most of its rains (960 mm) from the Northeastern monsoon (CSE, 2008: 18).*

A significant policy change from the earlier employment generation schemes in India is that the Act stipulates that women’s wages are not lower than that of men in NREGA employment. With the exception of few reported cases, such gender wage parity has been noted in large-scale surveys of NREGA worksites. In the given system of gender relations in India, this is no small achievement. As noted elsewhere, women’s capital endowments do not determine gender wage differentials, which may be attributed more to discrimination favouring men (Kelkar and Wang, 2007). That the gender wage differentials largely found in non-farm employment in rural areas of Asia, is largely due

to gender discrimination which encourages women's engagement in low levels of occupation, like unskilled and semi-skilled work, low-level management work and other related production work.

Recently, in its attempt to address local gender norms which do not permit women's involvement in labour intensive infrastructure projects, the government of Bihar has relaxed the task norms for women in NREGA works. There are "separate measurements of work for men and men. Under normal soil conditions, progress for a man for one day of work was notified as 80 cft. For women, the measurement for it was notified as 15 per cent less to that of men, i.e. 68 cft." (PRIYA, 2008: 19). This is a significant measure in view of the women's work. In addition to huge amount of time in home maintenance and caring women spend up to 20-25 per cent of their productive time in the labour market on collection of basic goods for the livelihood security of the household, such as fuel wood, water, vegetables, fruits etc. as well as acquiring fodder for cattle (Hirway,2008:12).

Another initiative to encourage women's participation in NREGA works has come from the government of Rajasthan: rewarding women workers who have completed 100 days of NREGA work in a year. This is done under 'Amrita devi Vishnoi Yojna' (PRIYA, 2008).

A major aim of these policy efforts has been to mobilize women's work participation in NREGA programmes. There is evidence of a general neglect with regard to bringing about a change in their gendered position (discussed more in the asset question). The provision of facilities, such as safe drinking water, child care, shade for periods of rest, and first aid are reported to be largely absent from NREGA worksites. A social audit exercise of Anantpur district in Andhra Pradesh with 60 per cent men and 40 per cent women in NREGA worksites, noted: "Drinking water supply has been given to women but in most places, they have not been paid .... No flexible time, wages go inside the family, no crèche anywhere in Anantpur district or in Andhra Pradesh. Earlier shade was provided but that is no longer there. Only water is provided in most places" Center for Environment Concerns [www.solutionexchange-un.net.in](http://www.solutionexchange-un.net.in), WADA NA TODO ABHIYAN, 2007).

With the exception of awareness about guaranteed employment for 100 days a year to each rural household, there is limited knowledge of operational guidelines for NREGA schemes, such as household registration, the job card distribution process, application for work and entitlement of worksite facilities tend to make NREGA provisions ineffective for the villagers in general, and women in particular. This gets further complicated by the strict segregation of tasks on a worksite; "women generally do the work of lifting (not digging) and they have dependence on the number of men in the group"(Banerjee,2008:9). Pointing out "the issue of injustice to women", the Centre for Environment Concerns, which conducted social audit of NREGA worksites in Anantpur district of Andhra Pradesh, reports:

*The payment for a work is based on measurement of the work, the work recorded is based on what is done by the men. Thus while the extent of digging and soil conditions form the basis of payment for the work, the task done by women in terms of carrying the load, the extent of this load or the underfoot conditions for undertaking their task does not figure in wage calculation.*

*So, we find two men digging and four women carrying the soil and when the wages are received the men want half the amount divided between the two while the women are left to share the balance between the four. The work of the women is thus “invisible” and seen as “attendant” and almost “dispensable” in nature and hence not meriting measurement. This leads to the wage differential especially as there is a sexual division in such works. We also pointed out that men work with tools, while women do not. For instance, in NREGA money is payable for purchase and sharpening of shovels used by men but no effort is made to address the drudgery of the tasks done by women.*

*The issue of gender injustice, especially when women constitute the largest potential workforce in NREGA merits challenging the constructs of measurement, payment and related work place issues. I may further add that the complaint of women is that the design, structure and materials used decide who is seen valuable as a worker. Women lose their self-image and have to beg for work and take what is paid because we do not value their work and measure it but also prefer models in our structure that was preferred by contractors as profit was their only motive. So unless all these are equally challenged we will be touching only the surface of gender issues facing NREGA. ([www.solutionexchange-un.net.in](http://www.solutionexchange-un.net.in))*

NREGA implementation needs to learn from the earlier gender analysis of the Employment Guarantee Scheme in the state of Maharashtra – that employment and income opportunities represent important economic gains for women, but they do not automatically lead to a change in the gendered position of women (Krishnaraj, Pandey and Kanchi, 2004). A Roundtable on National Rural Employment Guarantee Programme noted the need of understanding factors that determine women’s participation in labour based programmes, such as paying attention to flexibility in timing and location of work (ILO,2005:48-50). In other words, NREGA implementation needs to take account of women’s household responsibilities, particularly childcare, appropriate time of work when children are at school, location of work near the home.

Surveys and social audits of NREGA works have shown that single women (widows, divorced, never married, separated) are systematically excluded from seeking employment in NREGA programmes (Bhatty, *The Hindu Magazine*, 16 March 2008). A 4-day report of NREG schemes in Raichur District in Karnataka, points out that “in many villages women are asked to come to work with ‘male partners’ and single women are turned back as ‘liabilities’” (Arun/ Vijay Times, [www.solutionexchange-un.net.in](http://www.solutionexchange-un.net.in)) . Social audit of Borampally village in Kalyandurgram Mandal in Andhra Pradesh reported, “Over 200 women said that they were not being called for work at all. This is worse and clear in the case of single women and they are unable to find work in NREGA

as they do not have a family and hence are not able to give the out turn” (Gopal, [www.solutionexchange-un.net.in](http://www.solutionexchange-un.net.in)). In Sandila Block of Uttar Pradesh, “the social audit team did not find a single woman who had worked and worse still, none of them were registered on the job cards. Even where women are the sole bread-earners, job cards have been denied to them,” (WADA NA TODO ABHIYAN, 2007: 8).

***Gender is not a sub set of decentralization***

Surprisingly, under NREGA the household is interpreted as a nuclear family and may include any person substantially dependent on the head of the family. The continuity of local patriarchal norms comes in their way; the concept of household head is interpreted to women’s disadvantage and exclusion from seeking work for livelihood.

Gender sensitivity and women’s voice are essential in creation of public productive assets, such as construction of water harvesting structures, infrastructure facilities and regeneration of tree covers, common lands etc These can reduce the time and drudgery of women and poor spent on non market unpaid economic activities like collecting fuel wood, water and raw materials for household subsistence needs. Construction of rural connectivity and flood control structures can provide women not only a better access to labour markets but can also reduce their time spent on unpaid domestic services\_ maintenance of non durable houses, care of children, elderly and the sick.

Social relations within a community are not gender-neutral; neither are the effects of redistribution of land. It has been argued that the use of household or community as a unit of analysis or development interventions, has often led to overlooking of social hierarchies and gender differences (Gurjeet and Shah, 1998; Moser and Moser, 2006). Here issues of security and empowerment tend to be simplified to raising issues with local people, without any fundamental change in relations of power and asset control both in the household and community.

Not surprisingly, women’s role in planning or conducting social audits is not visible. During a recent survey of states (Chhattisgarh, Madhya Pradesh, Orissa and Tamil Nadu) it was found that women workers did not take part in social audits. “An analysis of social audits reports conducted by NGOs in districts including Dungarpur (Rajasthan), Hardoi (Uttar Pradesh), Surguja (Chhattisgarh), Villupuram (Tamil Nadu), Chitrakoot (Uttar Pradesh) clearly indicate that the auditing processes have been mostly focused on issues such as registration of families, checking of muster rolls for preventing forgery, timely payment of wages and payment of unemployment allowance. It did not say anything about gram panchayat’s involvement in the implementation process”. (CSE, 2008: 53)

Interestingly, civil society organizations, such as National Consortium of Grassroots Civil Society Organizations for NREGA, PRIYA, Center for Environment, among others are making efforts to strengthen women’s participation in planning and

monitoring of NREGA programmes in some areas. In Haryana, for instance, after PRIYA's intervention, Scheduled Caste and women members have been included in Vigilance and Monitoring Committees (composed of members of local communities where work is undertaken) to monitor and supervise NREGA implementation. In Karauli district of Rajasthan, Shakuntala Meena, a woman sarpanch (leader) of Sapotara Panchayat Samiti, has been active in effective implementation of NREGA schemes in the local area (PRIYA, 2008: 25). However, barring a few instances, no efforts have been made under NREGA implementation to encourage women to actively voice their concerns in planning and monitoring NREGA schemes.

Community perceptions are given weight in participatory assessments under NREGA, even though these reflect social norms and values that tend to overlook gender inequalities in access to resources, voice and women's vulnerability to violence and economic risks. Measures, such as GDI (Gender Development Index) and GEM (Gender Empowerment Measure) also show, on a number of counts, how everywhere in the region, women have markedly less chance to lead their lives in dignity and security. While measuring gender disparities is often "considered a technical exercise, the decision to measure progress towards gender equality is political, as gender is often seen as a marginalized issue (Moser, 2007: 1).

More work is needed to provide data on income sharing within households under NREGA employment, and accounts of externalities and public policy impacts on productivity and agency of women and men workers. With the exception of gender parity of wage-rates, there is political silence on efforts to sensitize local institutions for gender related concerns in collective decisions that will actually help in creating, durable, sustainable assets and building gender-inclusive community ownership of NREGA process.

#### 4. Creation of Productive Assets: Gender Concerns

In May 2008, official data showed the following productive assets under NREGA (<http://nic.in/release/release.asp?relid=38343>):

- **Water conservation and water harvesting:** 4,70,748 works were taken up which have created 1301.62 lakh cu metres of water storage capacity through digging new tanks and ponds, percolation tanks and small check dams.
- **Flood control and protection:** 49,324 works were taken up which created 7.50 lakh km of drainage in water logged areas through construction and repair of embankments.
- **Micro irrigation:** 89,354 works were taken up for construction and renovation of 0.46 lakh km of canals.

- **Land owned by SC/ST, land reforms and IAY beneficiaries:** 2,61,299 works for provision of irrigation facility were taken up, which provided irrigation for 0.65 hectares of land.
- **Renovation of traditional water bodies:** 1,32,479 works were taken up which created 1063.38 lakh cu metres of water storage capacity through de-silting of tanks/ponds and traditional open wells.
- **Land development:** 2,86,793 works were taken up creating 10.5 lakh hectares of land leveling and bunding.
- **Drought proofing:** 1,25,349 works were taken up which improved 6.14 lakh hectares of land for afforestation and tree plantation.
- **Rural connectivity:** 3.03564 works were taken up for 4.00 lakh km of road.
- **Other works:** 57,126 works of various nature were taken up.

It is not intended to get into discussion on low quality and durability of productive assets, as the focus of NEREGA process has been mainly on aspects of employment generation as compared to quality of assets created.

The multiplier effects of NREGA were seen to be significantly contributing to long-term development of agriculture and effectively reducing poverty. Though the number of people who depend on NREGA employment would steadily rise over time, the expenditure incurred on NREGA, however, “would be non-inflationary because it will spur agricultural growth upon whose foundation a whole range of sustainable livelihoods will be built” with private investments leading to secondary employment opportunities (Shah, 2007: 46).

India’s Ministry of Rural Development appreciates the fact that NEREGA programme that was launched three years ago has “created 3.5 billion days of work” and “90 million individuals\_ 50 percent of them women\_ have been collectively paid Rs.282 billion (over Rs.28,000 crores) in wages”. The programme has also been successful in addressing “ the problem caused by reverse migration as thousands of unskilled workers return home due to slowdown in infrastructure and other sectors”(Indo-Asian News Service, 2009, February 9). Our analysis of the 1997 Asian Economic Crisis showed that there was no support provided to those who lost their jobs and therefore returned to rural areas. Importantly women had to bear the burden of providing food to additional members in the home and for the household maintenance, in the absence of any rural employment programme.

Economic constraints, particularly in the context of current global financial crisis may not allow an open-ended guaranteed employment generation programme. The question is: Should the income from that guaranteed employment all be consumed? Or, a portion of such income should be invested in so as to build an additional stream of income? In the context of IFAD programme for the ultra poor in Bangladesh, a similar

question emerged: “Either the employment programme must be used to create productive assets that the poor could after the programme ended. Or, income during the period of employment programme would have to be invested in a manner that provides an income after employment ends”(Nathan,2009:4). In case of NREGA, a policy option seems that the programme must be used to create productive assets that a vast majority of assetless women could use at individual or household level with full control rights to the assets. Some related questions may come up: What proportion of guaranteed employment income is used in consumption? What proportion of guaranteed employment income is used in savings for investments over the current level of consumption in the poor households? A measure of compulsory savings may not be possible in NREGA implementation but establishing closer links with micro-finance programme, thus enabling the members of Self-Help Groups to handle repayments and savings may be required.

Evidently, the line of thinking in government and non-government agencies has been on reducing poverty and building the productive capacity of the rural economy. The dynamic of pervasive gender and social inequality has not been the major concern. The challenge, therefore, is: how can a programme for employment generation and creation of productive assets be directed at reducing both poverty and gender inequality?

It is encouraging to see that in India, as in much of Asia, there have been specific policy efforts at addressing some key aspects of gender inequality and also at establishing the possible link between the substantial reduction of gender-based violence and women’s increased involvement in the market economy. However, such policy measures are not sufficient for the provision of secure economic rights to women. In practice, these legal measures are not upheld by private and public enforcement or changed customs and traditions favouring inclusion of women in management of production assets.

The phenomenon of increasing feminization of agricultural work has drawn policy attention in recent years. However, the causes, the extent and its impact on women and productivity have not received sufficient concern in policy and practice throughout the Asia (IFAD 2005). Insufficient attention to some work sites where women are most active, such as cultivation of crops and vegetables, regeneration of degraded forests, wasteland development and watershed development, has meant that women’s contributions and concerns remain invisible in planning and thus are ignored in agriculture knowledge and technology institutions (Sujaya, 2006). Further, the stress on self-employment and dependence on institutional credit in most land-based economic activities meant that women, who are mostly landless in many Asia, would not be eligible for assistance beyond the rearing of livestock for income.

The question of women’s land ownership remains current in India, as in most of South Asia (see, for example, civil society efforts, Consult on Women’s Land Rights, and Indo-global Social Service Society). It is not just land ownership but also all that goes with it – access to institutional credit, training and extension facilities. They are relevant for matters like raising wages, since the reservation wage (i.e. the wage at which a person

will enter the labour market) does go up with ownership of land. To an extent, some projects are enabling women to use their access to capital as a means of acquiring ownership and control over land, or related productive assets. In parts of Bangladesh, for example, women have taken land on lease through loans from micro-finance institution (MFIs). In other places, they have taken control over the management and income from fish ponds from their husbands, with capital from MFIs and training in aquaculture. In Andhra Pradesh, India, women in groups have leased land through Self-Help Groups.

## 5. What Does Research Say?

Documentation of gender disparities in ownership and control of productive assets has been of relevance in the following research areas:

Researchers have made the link between gender-based inequalities in land, capital and education and their adverse impact on women's ability to make use of opportunities afforded by economic development (World Bank, 2001; Dollar and Gatti, 1999; Kelkar and Nathan, 2003 and 2005; Agarwal, 1994; Rao, 2008, Tran Thi Que, 2000). Quisumbing and Maluccio (2003) used recall methods to collect data on assets brought to marriage. In all four cases, men brought more assets or wealth to marriage than women. This asset difference reflected on women's inequalities within marriage throughout the life cycle, in terms of women's limited access to information on new technologies, agricultural extension, preventing diseases of farm animals, and so on. This, in turn, limits the efficiency and revenues from agricultural activities, which are carried out mainly by women and may result in low household income.

Land reforms in India have been shown to have a different impact on different rural classes, as well as on women and men within each class. By and large, women have been losers in relation to men of their class. Studies in India indicate that planned changes from rural development and agrarian transformation through land reforms did not succeed in halting the process of decline in the position of peasant women. In a case study of Palghat district in Kerala, for instance, there was conclusive evidence that changes in land relations from 1920s affected women differently (Sardamoni, 1983). During my field work in the late 1980s in the villages of Etawah district, UP, Raj Kumari a Chamar woman sharply remarked, "Women never control any assets ... Land is passed on from father to son. Even jewelry that is gifted to a woman on her marriage is not given to her; it is kept by the parents-in-law. If a man dies or remarries, the woman is completely dependent on others for survival (Kelkar, 1993: 122).

A second area of research investigates the implications of gender inequality in intra-household allocation of assets and decision-making process. The unitary household models, expounded originally by Gary Becker in the 1960s (i.e. the household is a collection of individuals who have a single set of interests, thereby precluding any conflict or inequality among the members) has been increasingly questioned (Sen, 1990; Kelkar, 1993; Agarwal, 1994; Kabeer, 1997; Kelkar, Nathan and Walter, 2003). Research

has shown that if household allocation of assets is not gender balanced, it may impact intra-household bargaining, inter-spousal decisions concerning production, consumption entitlements and formation of human capabilities. Further, the respective bargaining power of women and men within the cooperative conflict existence depends much on their assets and power outside the family/household.

A third area of research explores building of productive assets, based on gender-specific perceived interest in the process of feminization of agriculture and micro-credit organizations or self-help groups. Admittedly, cultural and social norms influence the asset-building behaviour of women and men, such as savings for a dowry, education of children and siblings, supporting a family member in times of distress, and so on. What is important to note is the women's growing attempt and aspiration to own and control such assets without mediation of the household or its head.

A powerful civil society discourse is emerging in the country in favour of NREGA programme. This may create public opinion pressure for corruption-free, effective implementation of guaranteed employment to reduce poverty. Such civil society generated pressure, however, has not been attentive toward the prevailing norms of gender inequality in control rights to productive assets and to the token presence of women in local institutions and structures of monitoring of NREGA schemes, including social audits. The parity of wages between women and men under NREGA is generally interpreted as a sufficient measure for addressing the gender question in poverty reduction programme. The question related to gender equality in management and control rights to productive assets created under NREGA are seen a diversion in the strategy of poverty reduction through guaranteed employment. Attempts at reducing poverty and inequality continue to be seen in conflictual terms.

Social and cultural norms change when women acquire control on land/property/assets. My field work findings (in connection with production networks, micro-finance and sex trafficking) in rural Bangladesh, India and Nepal, suggest that women's control over assets or land results into effectively breaking the vicious circle of poverty-patriarchy-illiteracy-ill health, including HIV infection. With independent land rights, women are able to address the local world of male dominance, and of stigma and humiliation in case of any transgression of gender norms.

Women's exclusion from control and ownership of property/land and inheritance rights lead them to, in the words of young women from rural Nepal, "If we are not taken care of at home, we go to our parental home. If parents reject us, we go to India" (refers to the sex trade in Mumbai.) (Author's field notes, 2004).

Money as the measure of the respect of women: in rural Bangladesh, women often use the phrase, Garam Taka (weighty money). It is money that has weight, and women's control over their earnings gives them weight within the household (Kelkar, Nathan and Jahan, 2004).

“If you have no money, there is no value for your choice. You are sitting in a corner like a little thief... if you have assets, everyone loves you,” anonymous collective discussion in rural Bangladesh (Kelkar, Nathan, Jahan, 2004).

“If we have sampotti (property and assets), our samman (dignity/prestige) will be permanent. Samman is closely linked with sampotti,” says Gul Akhtar, who has recently acquired 1.5 decimals of agricultural land in her own name (Kelkar, Nathan and Jahan, 2004).

## 6. Economic Rights and Security

A recent ILO study observes that economic security is worsened by the fact that policies and institutions do not realize that promoting of women’s control rights to incomes and resources would help boost growth and development. This is one of the ‘main forms of gender inequality across the world’ (ILO, 2004: p. 86) and systematically neglected in social policy and income statistics. In Asia, ‘a large proportion of women are not able to retain their earned income – over 40 per cent in Bangladesh, over 40 per cent in Gujarat and over 70 per cent in Indonesia’. With regard to control over the way, their income is spent, in China 57 percent of women reported that they have “greater control than their husband on daily expenditure items. However, on bigger items, only 7 percent of the wives have the greater control of the decisions” (Bao, 2002, quoted in MacPhail and Dong, 2006:33). In South Asia, far fewer women could make their decisions, Furthermore, discriminatory barriers and socio-cultural rigidities remain the major reasons blocking women from obtaining effective control of property, assets and resources and restricting their mobility within workplace or employment / self-employment structures.

Secure and inalienable use rights, with full control, if not full ownership, are necessary for investment in creating productive assets under NREGA. In the absence of this security of use rights, which women feel is now at least partially available because of the law, women clearly would not invest their own money in improving the land. Of course, the security of use rights in requiring a wife’s signature is still limited. It is not the same as having a plot of land registered in your own name. Women pointed to the limited nature of the security of use rights they now have. They pointed out that it was still possible for a man to produce another woman as his wife and bribe officials to allow the sale! When women purchased land in their own names, as a number of women had (in Self-Help Groups, Micro-finance projects in rural areas), they were obviously much more secure in their right to the land. To sell it they did not require the husband’s signature, as some women pointed out, emphasizing the difference in the case of ancestral land where men needed the wife’s signature!

Not being landowners is at least part of the reason why women are not perceived as ‘farmers’ even when they do much of the farm work. As a result, agricultural extension and information on new technologies are almost exclusively directed to men, even when

women are traditionally responsible. Although vegetable growing is almost universally women's work, projects that aim to diversify agricultural production by promoting commercial vegetable growing (as in Bangladesh) often train, or used to train, the men. Something is 'inevitably' lost when the knowledge is 'passed on' to women. If women were accepted as owners and hence as farmers, it is more likely that they would be targeted for training as farm managers, and not only as home managers.

In the midst of increasing feminization of agriculture, women lack title to land which is one of the causes for the persistent gender inequality. A recent analysis of the state of Indian farmers by the National Commission on Farmers (NCF) emphasizes that lack of title to land makes it difficult for women farmers to access institutional credit. "For example, hardly 5 percent of women seem to have been issued with Kisan credit cards out of the many millions to whom such cards have been issued...Extension and input supply services also do not reach women at the right time and place. Therefore, as stressed by the NCF, there is "need for a new deal for women in agriculture" (M.S.Swaminathan, *The Hindu*, April 19, 2005).

Women's ownership and control rights to productive assets (both collective and household based) can not only lead to higher and better quality production. It can enable them to have voice in the community governance, planning for creation of productive assets and exercise control over use of household income for the well-being of themselves and other members of the household. It can also benefit women by being associated with a reduction in violence. Recent studies in India and other countries, have estimated the costs of domestic violence against women. This cost includes the direct economic loss experienced by the individual (such as through absence from paid work and/or lost productivity, expenses related to physical and mental health care, lost lifetime earnings due to disability, etc.), government's costs through its health and social sector expenses, the criminal justice system, employer and third-party expenses. The India study showed that domestic violence against women can push economically fragile households into economic crisis (UNIFEM, 2005). An earlier study in India (UNIFEM 2003) estimated that women lost, on average, five working days after an incident of violence. Violence against women also has personal and social effects, besides the calculable economic costs. It is a question of women's agency, very much needed for better outcomes from international trade.

With exercising control rights to productive assets such as land and housing and with a general improvement in women's economic status, there can be a reduction of violence against women. The improvement in economic status does not by itself result in a reduction in violence against women. But it surely does strengthen women's economic agency and position, enabling them to resist, and thus bring about a reduction of violence.

## 7. Productivity: Efficiency of Resource Use

A relevant question is: Has women's participation in agriculture led to lower earnings? According to some studies, women-headed households and women-cultivated plots have produced lower yields. For a variety of reasons, women are considered less efficient crop producers (World Bank, 2002; Quisumbing, 1994). These are not seen true in a recent analysis of the effect of women-headed households on the efficiency of farming for all crops, rich wheat and maize, using village fixed effects and controls for ability in China (for a detailed statistical analysis, see Rozelle, Zhang and Brauw, 2006: 72 – 75). Using more than 5000 plot level observations in 60 villages in 6 provinces in rural China, the authors conclude “when all the other variables in our model are held constant, women-run farms are not less efficient than those of men, implying that women-run farms earn at least as much revenue on their plots as farms run by men” (Rozelle, Zhang and Brauw, 2006: 74).

Similarly, in 2003 – 2004, the Krishi Vigyan Kendra (Agriculture Science Centre) monitored 40 women-run dairy units in Andhra Pradesh, India and noted that “the average milk yield increased from 380 to 610 litres per dairy, with a net increase in profit of Rs. 3,200,00 to Rs. 5,800,00 per unit per annum” (DARE/ICAR, 2003-2004:178). Nonetheless, in India gender discrimination forms an integral part of the rural economy. NREGA measures which do not challenge the underlying causes of gender discrimination are likely to result in upholding gender divisions in work and institutional subordination of rural women. And, worse, the provision of gender equality of wages under NREGA is spreading the perception among policy makers and civil society organizations that gender issues are being adequately addressed.

Several countries have included skill training in their wage employment programmes, for example EPWP in South Africa, Jefes in Argentina, and labour based infrastructure programmes in many African countries. It is to be noted that creation of quality productive assets and regular management of natural resources requires skilled labour. Acquisition of skills in turn will result in improving the productivity of workers.

Transforming the management and ownership status of household resources can help increase productivity particularly where these resources are under-utilized. In Pakistan and Nepal, large-scale migration of men has left women as de facto farm managers. But the management decisions are constrained by their inability to access credit on time, as the land remains in the names of men, and their signatures are needed before credit can be given. There are consequent losses due to failure to procure and use inputs on time.

In Asian countries, micro-finance has become a source of capital for women to acquire access to land. MFIs in Bangladesh in fact discourage women from using loans to acquire land, since the return from land is neither quick nor regular. But women nevertheless use loans to lease land, often leveraging their own capital with finance from their husbands. There are few purchases of land, but leasing in land has become quite

common for women members of credit groups. Of 261 women of several micro finance groups in rural Bangladesh, 117 reported land acquisition through purchase or lease. In 87 instances, (including three of inheritance), the land was in women's names. Ten of these instances were those of two groups of women leasing land for vegetable production. In four instances, land was acquired in the joint names of husband and wife, while in 26 instances the land was in the name of the men alone (for details, see Kelkar, Nathan and Jahan, 2004).

The Deccan Development Society (DDS) has deliberately used savings and credit to enable groups of women to take land on lease. Very poor women can substitute labor for personal cash contribution. Leasing in land as a group makes the women stronger in the lease market. They are also able to lease larger areas of land (for details, see Agarwal 2003). The women sanghams (groups) have developed 1000 acres of common land in and around their villages by raising neighborhood forests in 28 villages. They have now owned tree pattas (title deeds) in their own names.

The above are market-mediated forms of land reform, in which those wishing to lease in land, acquire it from those wishing to lease out land. There are also other types of market-mediated land reform, for instance, in which land is purchased from a willing seller and transferred to a willing buyer. Unlike many of the state-sponsored schemes for distribution of government-owned land, in this case, relatively good quality land is transferred to the landless.

In the state of Andhra Pradesh, India, the government agencies, like the Integrated Tribal Development Authority and Schedule Caste Development Corporation, have purchased land from owners wishing to lease the land and have transferred it, free of any charge, to the landless. All such land can only be transferred in the names of women. Among the Chenchu, land has been transferred in the names of women. Chenchu men too concede that this is better for the household, as there is little chance that women, unlike men, will lose the land because of drinking or gambling debts (Nathan, 2004). Instead of waiting for a state-enforced land reform, women are making use of access to capital and the market system to acquire land.

It is well known that because of different gender responsibilities women and men tend to have different priorities with regard to forest cover and composition. Men whose responsibilities are for cash earning, tend to be in favor of timber trees. Women, whose responsibilities include provision of food, tend to favor multiuse trees with a bias towards fuel and fodder production. Such gender based differences in preference for NREGA works were reported in a number of cases where women did participate in the initial planning of schemes. Ignoring fuel and fodder needs in forest management decisions pushes their supply onto open access and state forests, with harmful effects for overall forest regeneration, as has happened with community forestry in Nepal. The Government of Nepal – IFAD Leasehold Forestry Project, organized largely poor women to regenerate degraded forests. This women-centered management system both provided larger household benefits, through more fuel and fodder production and increased income from

sales of grass seeds, etc; it also increased forest cover and tree diversity. An overall review of forest regeneration movements (Kelkar, Nathan and Walter, 2003) showed that management and regeneration suffered and conversely that when women were mobilized there was a greater impact on forest cover and environmental regeneration.

An important area of drought proofing under NREGA, for instance, requires the full participation of women in forest management. Women's agency, political and economic, is important for yet another reason. A review of intensification of farming practices in upland Asia showed that the collection of fuel from forest lands was the last part of the household labor to be intensified and that it resulted from the very low opportunity cost of women's labor which resulted in the overuse of women's labor and the wood fuel that was produced with that labor (Kelkar and Nathan, 2005).

Aquaculture in fish ponds is an important productive asset managed by the village community in Bangladesh. But like land, ponds too are entirely owned and controlled by men of the community. Two recent initiatives, however, show how women can get access and control over aquaculture activities in fish ponds. In the mid-1990s, the Government of Bangladesh gave user rights over fishponds to women in the Oxbow Lakes Project of Government of Bangladesh-IFAD and DANIDA. They were also provided training and credit through an NGO. Since getting user rights to these ponds, women have had to fight to retain control over them. There have been frequent attempts by men, connected to the ruling political parties, to take over these fishponds. So far, in a majority of cases, women have retained these ponds and used the income from fish culture activities to improve their economic agency and well-being of their households (Nathan and Apu, 1998).

More recently, in the Aquaculture Development Project in Faridpur (Government of Bangladesh and IFAD) women, whose husbands owned ponds, were given capital and training for aquaculture. With this, they increased household income from fish ponds, and their own control over this income. Though the ponds remained in their husbands' names, the fish enterprise was clearly their own. As one woman put it, 'the pond belongs to my husband, but the fish belong to me.' This is a kind of lease of the pond from the husband to the wife, with the fish enterprise clearly belonging to the wife. Women, who have established their control over the fish aquaculture enterprises, have used the lumpy income from fish to build assets like cattle and shops, and take land on lease. They have developed confidence in dealing with officials and other outsiders. Their self-esteem and respect for them within their families and in the villages have increased.

Both of the above are instances of changes in the way community resources are managed: in the first case, what was government-owned has been handed over to women's groups; in the second case, women have used capital and knowledge to take-over effective management of ponds from their husbands (Nathan and Jahan, 2004).

It may be noted that the emphasis on creation of public productive assets under NREGA, such as land development, water conservation and water harvesting structures, drought proofing, irrigation facilities etc has significant bearing on development of

smallholder productive assets\_ land, livestock, tree covers, irrigation works all related to use in agriculture. Rural connectivity plays a pivotal role in enhancing access to basic services to health, education, communication and in improving economic well being of women and men located in remote rural areas. In other words, the convergence between community productive assets and smallholder/household productive assets may add value to the overall strength of NREGA programme rather than undermine the effectiveness there of (Shah, 2008).

Access to employment and thereby income and capital can enable women to get control over land and related productive assets. But what is done in these projects in small numbers can be generalized by a law to end the traditional systems that deny women's rights to land. Passing such laws are only the first step. The rights will need to be established in practice. 'Without reasonable income security, people lack real freedom to make rational choices and be socially responsible. Without collective and individual voice, the vulnerable will remain that way' (ILO, 2004: 275). In response to the global orchestration on the feminization of poverty and to meet the demands from concerned civil society and women's organizations, women could be considered as individual subjects of poverty reduction through well-designed policy measures and its implementation for unmediated resource control and the development of related capabilities.

On farm work related to irrigation of lands of dalits and adivasis under NREGA needs to be extended to all resource poor single women and women-headed households willing to adopt more sustainable technologies for enhancing productivity. As evidenced in numerous NREGA reports, single women routinely encounter exclusion and discrimination at worksites, in addition to undertaking multiple, low productive tasks at the cost of investment in their agriculture and allied activities.

NREGA programme throughout the country has to be backed up with unmediated asset management by women; a process to enhance agricultural management skills and knowledge; a wide spread gender sensitization of rural institutions through information and communication technologies, which would help in developing the social understanding of women as workers, farmers and economic contributors. In other words, women's unmediated control rights to productive assets created under NREGA, new technologies and management skills are most likely to provide them and their households a livelihood with equality and dignity. At the same time, this is a stronger measure in overcoming poverty and social inequality.

The issues that need further attention are that of capacity building and skill development of the workers (both women and men) related to use of technology and spread of benefits among resource poor women and men to enhance their asset base in rural economy. Also there are issues of building ownership of assets created under NREGA, and promoting individual productive capabilities of the workers in the local agricultural economy.

## 8. Effective Policy Framework

In identifying an effective policy framework related to guaranteed employment and gendered distribution of productive assets, it is important to draw attention to some distinct issues that may otherwise be neglected in more conventional measures of poverty reduction and inclusive growth. The three particularly important issues for policy consideration include: **first**, an understanding of the changing nature of women's productive work in agriculture and the unorganized/informal sector; **second**, the economic implications of gender asset inequality in India; and, **third**, a priority of context specific policy change and control rights to land, trees, water bodies, and other productive assets. These should also include measures to monitor and assess success, including trends indicative of the scale of change in institutional barriers against rural women in implementation of policies.

Undoubtedly, employment under NREGA in creation of productive assets has improved self-worth and self-perception of workers (women or men) apart from monetary benefits. However, there is absence of any organized attempt by the state to improve mandated measures of women's economic empowerment and their voice in governance, as stated in the 11<sup>th</sup> Five Year plan. With control rights to wage income and management of productive assets, women are likely to have greater prestige in the household and community. They are thus likely to determine the use of their income, which is what Amartya Sen's (1990) theory of household bargaining as cooperative conflict would predict. They are able to direct more of the household income towards improvement of their own economic agency as well as education and nutrition of children.

The effectiveness of NREGA crucially depends on what type of schemes it gives priority to. Lack of focus of social, gender inequality in creation of productive assets has been a major reason for limited success of wage employment programme. Compared to men, the proportion of unskilled, subsidiary workers among women is much larger under NREGA. Given poor health and literacy as well as the predominant responsibility of housework and caring, women have recourse only to work that is available. To improve such gendered condition of women, SEWA has suggested a longer period of employment with a package of capacity building and training in new technology based income generation activities, such as 1) agro-processing, watershed development 2) printing, carpentry, plumbing and so on 3) creation of environmental assets such as tree plantation, recycling, water harvesting and operation and maintenance of water resources, including hand pumps and pipelines (Nanavaty and Pandya, 2008). A longer period of assured employment, and hence income, definitely increases the capacity of women to lift their households by their own efforts (with some help from older children and men) and undertake risk-taking investments.

As a method of redistribution, asset redistribution is superior to income redistribution. It provides a basis for overcoming distortions in the functioning of labour

markets and for restructuring gender relations in the fields of property rights, access to technology, health care and governance.

A review of three years of NREGA programme shows that the challenge is not to reinstitute policy for women's economic security, but to redeploy the machinery already in place to be used in a more gender responsive manner to overcome persistent gender inequalities, in both economic and socio-cultural spheres. The overarching vision that informs the design of NREGA for women's economic empowerment has hardly ever articulated the need for women's interests and inclusion of adequate numbers of women in management and social audits of creation and maintenance of productive assets. These errors of omissions and systematic de-emphasizing of gender equality in NREGA policies need to be made visible through district- and country-level workshops. An integrated approach that links equality-based rights to manage productive assets and gender inclusive, participatory rural institutions is the need of the hour for sustainable development and for addressing risks arising from NREGA fatigue.

Following Lin and Nugent (1995: 2306-7, in Rodrik 2007: 154) institutions are "a set of humanly devised behavioural rules that govern and shape the interactions of human beings, in part by helping them to form expectations of what other people will do". Such institutions are maintained with the right mix of ideology (i.e. a belief in patriarchal social relations) and threat of violence to forestall any transgression of the rules from below. In some cases, there may be a deliberate policy to exclude women, though generally, women's inadequate numbers in governance and law making bodies suggests the widely practiced passive exclusion of women; and a consequent accentuation of capability deprivations and poverty (Sen 2000). Indeed, the large number of women workers under NREGA has minimal rights to productive assets, and this contributes to a persistence of social exclusion on a large scale. A democratic state has an indisputable, unconditional duty to rearrange institutional norms for elimination of poverty and inequality, and equally important, addressing the cultural remnants of the servitude by women in the superstructure of ideology and knowledge.

Technological change and economic development policies need to be supported by programmes for equality-based gender and social relations and necessary institutions at micro, meso and macro levels. As widely recognized in development literature, for facilitating **equality in social, economic relations and effective institutions are the two main factors** in facilitating conditions for economic growth and human development. Self-Help Groups, Mahila Mandals(rural women's organizations), gender responsive Panchayats, community based organizations(such as SEWA, Working Women's Forum, Kudumbasree, and numerous rural NGOs working on NREGA implementation) can be efficient models of such institutional arrangement at the local level. These organizations can play an active role in widening the outreach of both technological information and spreading awareness on women's control rights to productive assets and incomes earned through the guaranteed employment and otherwise. Such an approach will enable rural poor women and men to have greater access to institutional credit, promote greater

bargaining power against unjust social and economic practices and facilitate implementation of NREGA programmes.

The SHGs are one of the potential institutions at the grassroots level which can be used as an instrument of gender responsive implementation of guaranteed employment in creation of productive assets. Gorakhpur Environmental Action Group of Lucknow, Uttar Pradesh reports about 300 SHGs involving themselves with Gram Panchayats in implementation of NREGA programme and other schemes of rural development([www.geagindia.org](http://www.geagindia.org)). Also, in the governing body of Kudumbasree in Kerala, SHGs and Panchayats of different tiers are represented; and they are actively engaged in NREGA advocacy and decision making. However, capacity building improvement of members of SHGs through skill training and mandatory measure of gender equality in management and control rights to productive assets are critical, only then it would be possible for SHGs to act as an effective agency for rural development under NREGA.

Infrastructure projects are largely believed to be unsuitable for women in South Asia. However a study of Labour Contracting Societies in Patuakhali and Barguna districts in Bangladesh demonstrates that with short term capacity building training, rural women have emerged skilled workers and leaders in building roads and making brick chips. A number of them have made investments in pond aquaculture and homestead land set up grocery shops and tailoring in local areas (Christensen, 2004). In IFAD Sunamgang project in Bangladesh, women have been trained in setting concrete block roads.

Since setting effective arrangement for women's rights to productive assets is likely to be a difficult proposition for an individual woman or man, organizational arrangements at the local level are needed to reduce the problem of implementation of gender specific policy measures.. Under NREGA programme, economic well-being measures for an individual are based on increasing the total income of the household or family within which an individual women or man lives. A rights-based approach, however, would suggest the importance of knowing the within-household distribution of that income. This is to be followed by redistributive measures for sharing of control and consumption rights to the income.

Generally, women lack any productive assets other than their own labour. Often they do not even possess a homestead within which they could raise livestock or set up a shop to meet daily food requirement. There is thus the need to inform and assist public policy to institute implementation of programmes for a gender responsive political economy, with adequate measures for building women's ownership and control rights to productive assets. Needless to say such measures are compatible with development needs of the country. That equal rights to productive assets of women with those of men, can lead to greater economic activity, change in the perception of dependence on men, and thus result in substantially reducing exclusion of women from social processes and



promote development of diverse capabilities, thereby enhancing productivity and reducing inequality.

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