
UNIT 6 GENDER-BLIND AND GENDER-AWARE PROGRAMMES

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6.1 INTRODUCTION

In this Unit, we will explore how gender analysis can be integrated into a widely acknowledged set of planning tools. For the purpose of demonstrating we can consider the credit needs of the poor and see how a gender-sensitive response for a pre-conceived or known problem would be designed if taken through a gender-aware process of analysis. Two stages of analysis form the basis for the design of a gender-aware intervention: Identifying the problem – its causes and effects; and moving from problem analysis to objective analysis.

6.2 OBJECTIVES

After studying this Unit, you should be able to:

- analyze the policy of government which provides credit to the poor;
- examine the gender-blind programmes of Government of India;
- define gender-aware programmes; and
- evaluate Mahatma Gandhi National Rural Employment Guarantee Programme from a gender perspective.

6.3 CREDIT TO THE POOR: IDENTIFYING PROBLEMS, CAUSES AND EFFECTS

The relevance of credit to the poor will depend on how their poverty is

conceptualized. In the Indian context, there is considerable evidence to suggest that the exclusion of vulnerable people from reliable and non-exploitative sources of credit is one of the basic causes of poverty. The core problem that an intervention would need to address is the lack of access of poor men and women to institutional credit. A first step in the planning process will be to identify some of the causes and effects of the exclusion of the poor from access to credit. This includes identifying the organizations through which credit is distributed in rural areas in India in order to identify the barriers to access by the poor and hence the reasons for the observed shortfalls in access to credit.

6.3.1 The Exclusion of the Poor from Formal Credit – A Gender-blind Analysis

Institutional mapping of credit organizations and their lending practices will make clear that the poor are excluded from the mainstream banking system and even from much of the government’s poverty-oriented lending and must rely largely on informal sources. However, limitations associated with informal sources mean that they are unlikely to constitute a long-term and sustainable solution to poverty.

The various norms and practices which lead to the exclusion of poor people from the formal banking sector can be organized into a hierarchy of causes and effects, distinguishing between different levels of causation – immediate, underlying and structural – and a corresponding hierarchy of effects.

Table 6.1 presents a conventional view of the analysis which tends to be couched in generic and gender-neutral terms. Such formulations suggest that poor women face the same problem as poor men in accessing credit and suffer similar effects so that there is no need for a gender-disaggregated analysis.

Table 6.1: Gender-blind Analysis

Analyzing Poor People’s Access to Credit: Causes and Effects (gender-blind)

Long-term effects	Indebtedness; vulnerability; impoverishment; disempowerment
Intermediate Effects	Shortfalls in consumption; reduced capacity to recover from crisis
Immediate Effects	Fluctuations in household income flows; resorting to unreliable, exploitative forms of credit
The core problem:	Lack of access to institutional credit
Immediate causes	
Household-based:	Lack of collateral; lack of self confidence; uncertain repayment capacity
Bank-Based:	Collateral requirements; complex and inflexible procedures; perceptions of poor as high-risk borrowers
Intermediate Causes	
Household-based	Low productivity enterprises; uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; survival imperatives

Bank-based	Risk-averse culture; perceived costs of lending to the poor; class distance from the poor
Structural causes	Entrenched banking practices; unequal distribution of assets; imperfect financial markets; inadequate educational provision

Source: Kabeer and Subrahmanian, 1999.

A gender-neutral analysis is frequently gender-biased in its assumptions and its implications and there is sufficient evidence to suggest that poor men and women in India do not have the same credit needs or face the same credit constraints. The question then is: what lies behind the disproportionate exclusion of poor women from both the formal banking sector as well as from the government lending programmes administered through banks? Table 6.2 presents a level of analysis further disaggregated to allow some of the additional, more invisible constraints specific to poor women in accessing credit to become visible.

Table 6.2: Causes and Effects of Credit-based Institutional Failure: A Gender-aware Analysis

Long-term effects	Indebtedness; vulnerability; impoverishment Women's disempowerment vis a vis men Gender inequalities in physical well-being
Intermediate Effects	Short falls in consumption; reduced capacity to recover from crisis + Gender inequalities in distribution of consumption shortfalls Increased dependence on male income
Immediate Effects	Fluctuations in household income flows; resort to unreliable exploitative forms of credit + Sexually exploitative forms of credit
The core problem	Lack of access to institutional credit + Gender inequalities in accessing institutional credit
Intermediate Causes	
Household-based	Lack of collateral; lack of self confidence; uncertain repayment capacity; intensified gender disadvantage for women vis a vis collateral, self confidence and repayment capacity + Women-specific disadvantage: constraints on social and physical mobility
Bank-based	Collateral requirements; complex and inflexible procedures; perceptions of poor as high-risk borrowers + Discriminatory official and unofficial barriers against women; economic invisibility of women's enterprise

Intermediate Causes (Contd.)	
Household-based	Low productivity enterprises; uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; survival imperatives + Intensified gender disadvantage in terms of low productivity and uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; greater survival orientation of women's enterprises + women's specific disadvantage; social isolation; gendered distance from bank personnel; uncertain control over loans/proceeds from loans.
Bank-based	Risk-averse culture; perceived costs of lending to the poor; class distance from the poor Ideological norms about female dependency; greater perceived costs about lending to women; gendered distance from women borrowers.
Structural causes	Entrenched banking practices; unequal distribution of assets; imperfect financial markets; inadequate educational provision Ideology of male breadwinner; gender-segmented labour markets; gender-biased institutional practice; intra-household power relations

Source: Kabeer and Subrahmanian, 1999.

It is clear from Table 6.2 that the first step is to identify the different sites at which inequalities play out, leading to social exclusion from institutions, which in our chosen case are households and banks.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

1) Explain Gender-neutral analysis.

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6.4 GENDER-AWARE PLANNING: MOVING FROM PROBLEM ANALYSIS TO OBJECTIVE ANALYSIS

Identification of the core problem provides the rationale for intervention. If the

lack of access of poor women and men to institutional credit is identified as the key problem, the rationale for an intervention would be to strengthen the access of poor women and men to institutional credit. The existence of gender-specific effects of a problem can help to provide the rationale for a gender-sensitive response, pointing to effects that women may experience on account of their gender, which would point to the need for gender-specific responses.

Further, even where interventions seek to go beyond the immediate underlying causes, they may still confine themselves to addressing the structural class disadvantage while ignoring the underlying gender disadvantage. In terms of our gender analysis, they may address practical gender needs but leave unchallenged the strategic gender interests which give rise to gendered manifestation of the problem.

For instance, land reform may be one way of addressing the unequal distribution of wealth which underlies the exclusion of the poor from the credit and commodity markets, but unless women and men are jointly entitled to redistributed land, such aspects will leave a significant aspect of gender inequality intact. Thus, a gender-blind approach to the question of poverty and credit is likely to lead to one set of policy responses, based primarily on class disadvantage, while gender-aware analysis is likely to lead to other or additional interventions which acknowledge the existence of gender inequalities among the poor.

Moving from analysis of cause and effect to the analysis of means and ends entails reformulation of the negatives of the situation into positive, desirable conditions so that the causes of the problem now become the potential means of addressing it, while the effects of the problem are now reformulated as desired goals.

This presents a comprehensive array of options for the design of interventions, both gender-blind and gender-aware. It also illustrates a gender-aware analysis of possible responses to a problem.

Table 6.3: Analyzing Poor People’s Access to Credit – Means and Ends

<p>Long-term ends</p> <p>Gender-blind</p> <p>Gender-aware</p>	<p>Self-reliance; security; accumulation; empowerment</p> <p>Egalitarian intra – household relations; valued bodies; empowerment</p>
<p>Intermediate ends</p> <p>Gender-blind</p> <p>Gender-aware</p>	<p>Smooth consumption streams; emergency funds; resilience in crisis</p> <p>Equitable consumption; increased control over income</p>
<p>Immediate ends</p> <p>Gender-blind</p> <p>Gender-aware</p>	<p>Reliable flow of income; reduced reliance on exploitative credit</p> <p>Reduced reliance on sexually exploitative credit</p>
<p>The core response</p>	<p>Assured access to non-exploitative credit + gender equality in access to non-exploitative credit</p>

Immediate means	
Household-based: Gender-blind	Strengthening collateral position; Greater self-confidence; improved access to information; strengthened repayment capacity
Gender-aware	Removal of gender disadvantage vis-a vis collateral, self-confidence, repayment capacity and information; removal of women-specific disadvantages leading to greater social and physical mobility
Bank-based: Gender-Blind	Altered collateral requirements; simple and flexible procedures; perceptions of poor as credit-worthy
Gender-aware	Equal credit facilities for women borrowers; information on women's enterprise
Intermediate means	
Household based: Gender-blind	Improved productivity of enterprise; certainty in returns; literacy; knowledge of banking procedures, affinity with bank personnel; accumulation-oriented enterprises
Gender-aware	Removal of gender inequalities in productivity and certainty of returns from enterprise; literacy; knowledge of banking procedures; affinity with bank staff; gender equality of responsibility for survival needs within the household; removal of women-specific disadvantage in relation to social networks; control over loans/proceeds from loans
Bank-based Gender-blind	Risk-taking culture; realistic assessment of costs of lending to the poor
Gender-aware	Removal of gender-specific stereotypes; realistic assessment of costs of lending to the poor; affinity with women borrowers

Structural means	
Gender-blind	Transformed banking practices; redistribution of assets; improved financial assets; education provision for all
Gender-aware	Egalitarian gender ideologies; gender-neutral labour markets; gender-neutral banking practice; intra-household equity

Source: Kabeer and Subrahmanian, 1999.

The gendered effects of a problem give us the rationale for a gender-sensitive policy response to the problem, lay out the immediate needs and the long-term interests which are implicated in it and also sketch out the desired ends which will constitute the overall goals and objectives of the policy response. The next stage of the planning exercise is to select from a comprehensive array of means, those elements which would constitute a feasible strategy to address the overall goal of building regularized access by poor women and men to mainstream credit institutions.

Thus the means and ends suggested work towards emphasizing the transformatory potential that exists within individual women, so that the development process involves women with self-identified and articulated priorities. Emphasizing the importance of the transformatory potential of development strategies involves making disadvantaged women in particular tap the power within themselves by providing them with a wide range of vantage points from which to review their priorities. Experience from South Asia has shown that organized collectives and alliances of women can facilitate women’s emergence from traditionally enclosed spaces. Kabeer suggests that for women to review their priorities and interests there is need to remove the culture of silence that surrounds them, through developing new forms of social and political consciousness.

Moving from a welfarist perspective (which views women as passive occupants of very specific social and cultural positions) to an empowerment perspective (which acknowledges the agency and potential of every woman and strives to remove existing constraints on women’s agency with the critical involvement of women themselves) involves making very specific investments in the process of consciousness raising.

The following programmes detailed in the next section highlight examples of the ways in which intervention can either exclude women or include women in a meaningful way.

Check Your Progress Exercise 2

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

1) Why do we need gender-analysis to bring gender-aware policies?

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6.5 GENDER-BLIND PROGRAMMES

In this section you can study about some of the gender-blind programmes of Government of India.

6.5.1 Integrated Rural Development Programme – A Gender-blind Approach

The Integrated Rural Development Programme (IRDP) was conceived in India in the policy climate of a high level of dependence of the rural poor on high interest informal credit. IRDP was initiated on October 2, 1980 in 5011 blocks in the country. During the five year period (1980-85) in each block, 600 poor families were to be assisted. In this way, 75 million persons were targeted to be beneficiaries. The allocation was shared between centre and state on 50: 50 basis.

Mid-Term Review of IRDP conducted half way through the fifth five year plan found that of all its priority target groups, women were most likely to be excluded: it was estimated that less than 5 per cent of IRDP beneficiaries were women despite a quota of 30 per cent. A number of researchers noted that the programme had been unsuccessful in reaching out to women-headed households (Swaminathan and Dreze, 1990).

The poor women were less likely than men to own any collateral of their own; to exercise power in local political structures or to afford high cost of accessing loans. They were, therefore, least likely to be included in the identification process. They were also at a greater disadvantage vis a vis men in their ability to utilize IRDP loans: they were less likely than men to own the complementary resources to benefit from any productive assets; less likely to be literate or to possess marketable skills.

Gender inequalities in access to IRDP benefits were the product of gender biases either embedded within the programme design or played out in bureaucratic practice. Thus, gender stereotyping of poor women led to the phenomenon of the IRDP 'sewing machine' to match the IRDP 'cow' as a result of dozens of sewing machines being distributed in single villages. Bureaucratic norms about the household led to the acceptance of application forms from women only if they were co-signed by their husbands or fathers, thus excluding women who had been deserted or whose relations with their husbands were strained. Since the problems that caused men to default were usually the same reasons for their failure to support their families, women were doubly penalized by this practice. The World Bank (1991) pointed out that even the low figures on the proportion of female IRDP beneficiaries were likely to be over estimates since the officials often sought to fulfill their quota by first selecting a male borrower and asking him to bring his wife to sign the loan papers. Mayoux (1989) noted that in Tamil Nadu, around one third of milch cattle loans were issued to women, but as wives of eligible men rather than independently defined beneficiaries. In other cases, what appeared to be joint activities within the household were in fact controlled by men. Hence loans for such activities issued in women's names ended up under male control. In Karnataka, for instance, it was observed that while women's names appeared in the list of silk reelers receiving loans, silk reeling was a joint household activity involving both male and female labour, with men controlling the proceeds from production.

There were no clear cut differences with respect to the kinds of activities funded for men and women. Mayoux (1989) in her study on West Bengal found that only 10 per cent of IRDP beneficiaries were repaying their loans and working in the industry for which loan was received. The majority of the beneficiaries for the government handicraft training came from upper castes although this group constituted only 34 per cent of the total population. The emphasis on training in

the use of sewing machines was useless for women who had no hope of getting access to one. Bamboo and cane work was taught when there was no cane readily available in the area. In short, the actual percolation effect of the programme was much less in terms of poverty alleviation of the poor, especially poor women.

6.5.2 Watershed Development Programme: A Gender-blind Approach

Watershed development refers to the conservation, regeneration and the judicious use of all the resources – natural (like land, water, plants, animals) and human – within a particular watershed. Watershed management tries to bring about the best possible balance in the environment between natural resources on the one side and man and grazing animals on the other. It requires people's participation because those who destroy it would have to want to regenerate and conserve it.

Today, watershed development is being promoted as an effective approach and an instrument for poverty alleviation in rural areas. The underlying assumption is that once the natural bases of production are regenerated and strengthened, most of the basic livelihood needs of the community living within that watershed would be met to a large extent.

However, it was found that the benefits either did not materialize as expected or did not continue for a substantial period beyond completion of the project. Documentation of these efforts has revealed that this was largely because the intended "beneficiaries" (local population) were not meaningfully involved in its planning and determination. They were merely used as labour or objects of largesse and therefore developed no stake either in the quality of the effort or in the maintenance of the measures implemented. Women play a pivotal role in agriculture development and the management of natural resources and their involvement is indispensable for the effective implementation and equitable distribution of the benefits of watershed management.

Watershed development has often been described as anti-woman. Women have only limited land (inheritance/ownership) rights. Women's access to and control of land and water resources is limited and is linked to land rights. It is alleged that "women's participation" means that they do the laborious work – digging of soil, raising bunds, planting trees and contributing "shramdan" (voluntary labour) while men enjoy the privilege of decision making and controlling the financial benefits.

As in most programmes, unless conceived by women to respond to their needs, watershed development by itself could be very gender-discriminative. Moreover, since in our society it is the man who owns title to the land and who is supposed to have the aptitude and the ability to grasp technical know-how, the general tendency is that men take over watershed development as their domain of interest and influence.

Women are seen primarily as executors of decisions made by men and earners of additional income to supplement the meagre family resources. Wherever watershed development projects have been implemented, it has been observed that the bulk of the labour force constitutes women (even upto 70 % in most cases), while they are hardly represented in the decision making processes relating to organization and implementation. Moreover, implementation of a successful watershed development effort involves considerable social discipline e.g. ban/control of free grazing, ban on tree felling as well as local contribution towards costs which usually takes the form of free labour (shramdan). This shramdan is largely contributed by women. The ban on free grazing and tree felling increases her workload as it is her responsibility to feed the cattle and to keep the home fires burning.

A woman's need for money and the availability of work in the village itself encourages her to put in about 7-8 hours per day at the watershed site, besides the usual house work. Her working hours/day then usually become 16-18 hours. Thus, she does not have time for relaxation or her own education. Besides, she cannot give her children the time they need. With watershed development, agricultural productivity increases. About 70 % of the farm activities are being done by women, especially the laborious and non-mechanized works. For instance, when one crop is harvested per year, at least three months of women's labour is required. Now with the possibility of a second crop, 6-8 months of women's labour is demanded. Thus, an increase in agricultural productivity leads to an increase in the work load of women especially of the tedious kind (Ahuja, 2005).

Check Your Progress Exercise 3

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

1) Critically analyze the watershed development programme.

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6.6 GENDER-AWARE PROGRAMMES

In this section you will study some of the gender-aware programmes of Government of India.

6.6.1 Mahila Samakhya: A Gender-aware Programme

The Mahila Samakhya experience in India offers a unique case of trying to explore and understand the issues of women's education and empowerment and the interlinkages thereof in different regional and rural contexts within India. It offers an example of the importance of empowerment of women as a critical precondition to facilitate greater inclusion of women and their daughters into education. Further, it provides an alternative paradigm to women's mobilization and empowerment to the current and dominant focus on economic interventions as the principal strategy for women's empowerment.

The Mahila Samakhya initiative started as a pilot project in 10 districts in the States of UP, Gujarat and Karnataka during 1988-89 and grew into a programme of scale and is currently being implemented in 60 backward districts in the country covering over 9000 villages in 10 states. It is estimated that over two lakh women are actively mobilized and organized by the programme with a much larger number being impacted indirectly (Jandhyala, 1998). The genesis of MS can be traced to the National Policy on Education, 1986, a landmark in the field of policy on women's education in India. The section on Education for Women's Equality focuses on empowerment of women as the critical precondition for their participation in the education process. For the first time official policy recognized the persistent gender imbalances in education and the continued marginalization of women and girls. It privileged the radical role of education in redressing such imbalances and in empowering women. It recognized the need to move away from mere provision or improvement of educational infrastructure alone. This sensitivity of the policy to persistent gender inequality resulted from a long consultative process in which the role and participation of women active in the women's movement

was critical. The policy commitment that “education will be used as an agent of basic change in the status of women” was translated into a programme strategy through the conjuncture of ideas shared by people differently located, bureaucrats, activists, feminists and development workers. This interaction proved dynamic as the experiences from the field provided insights on why education has so far been beyond the reach of rural poor women in particular. The situation with respect to education is a reflection of women’s status in society: their subordinate status and lack of control over any aspect of their lives and educational structures insensitive and inadequate to meet women’s needs. Isolated and caught up in the struggles for survival, women have low self esteem and image. This incapacitates them to such an extent that they are unable to make any demands on the system.

By locating the MS programme in the Department of Education and not in the Women’s Development or Rural Development Ministries, the issue of women’s development and empowerment was brought in much more squarely within the ambit of a broad definition of an empowering education. This promoted a subtle shift in locating the problems of women’s marginalization in areas other than the provision of special services/creation of access to credit/economic development or skill training. A critical difference was the MS emphasis on a transformatory empowerment agenda as central to women’s education.

The programme design consciously moved away from conventional development approaches and is different in that no pre-determined targets were set and no services were to be delivered. The focus was to be on enabling women to identify their priorities and issues around which the programme enables a learning process and plans its strategies and interventions. The principal strategy is to mobilize and organize women into collectives (called sanghas), which are the fora for reflection and mutual solidarities to evolve.

The focus on collectives was in itself a conscious decision and a departure from the usual focus in most development and poverty alleviation initiatives on the individual as a beneficiary. Given the fact that MS was seeking to conscientize and enable women to examine the roots of their marginalization and trying to pull those roots out, it was felt that this daunting task could only be attempted through group solidarity and support. This was especially so in the case of the target group the programme was focusing on, poor rural women, the most marginalized and with the least voice. The lessons from the women’s movement in highlighting the need and criticality of group solidarity in arriving at this strategy cannot be understated. Today, of course, the significance of groups and collectives has been recognized as an effective strategy for reaching varied social/community groups and hence forms the basis of most development initiatives.

Social recognition has gradually given way to respect in most villages and the changes most visible in the public domain. This issue of respect and recognition by the village community is a very critical marker of change for the women. For sangha members from Medak district in Andhra Pradesh, most of whom are dalit, the way they were addressed in the village has changed.

It is not surprising that the first spheres in which sanghas have gained recognition and ensured change has been in the public domain. Further, a field away from their homes has often been the most effective area of confident action. Interacting, negotiating and demanding accountability of government functionaries has become much easier than attempting to change gender relations closer to home. In the public domain there is now a clear identity established for the sanghas. The panchayats and local leaders recognize the role of the sangha in the village.

Dave and Krishnamurthy’s study, *Home and the World* (2000) that explores women’s perceptions of empowerment has been one of the few attempts to examine the changing relations within the household. Change in relations within the

household has often been softly and tentatively articulated. The sharing of household work and responsibilities has emerged out of men acknowledging the right of their women to attend sangha meetings. Looking after children, milking the cow, cooking are some of the tasks men have taken over when women are not there. Women have reported not only changes in their relationship with husbands but also in the relationships with mothers-in-law and how they are able to assert themselves with respect.

The close identification with the sangha evolves over time and is gradually concretized as discussion of problems leads slowly to action. As the learning curve rises, the trajectory of informed, empowered action on the part of the sanghas also changes. In the nascent stages of sangha formation, women have tended to discuss and act to meet needs like pensions, ration cards, maternity assistance, getting street lights, getting drains cleared, and hand-pumps repaired, applying for houses among many others. It is in this process that sanghas have coalesced and learnt their first lessons on how to deal with power structures. This has often been the initial experiencing of empowerment, of taking decisions and collectively seeking to resolve their problems.

In some states the decision has been taken to build on women's experience and strength and therefore help them to take up land-based activities. In Uttar Pradesh and Andhra Pradesh a fairly large agriculture project has been undertaken by the sanghas to establish the rights of women as farmers and to undertake an eco-friendly and cooperative form of farming. Sanghas are being enabled to access common property resources to bring forests, grazing lands and nurseries within the management and control of the sanghas. Sanghas have started seed and grain banks and collectively leased land for agriculture and in the case of Assam, ponds for fisheries. Many sanghas are also engaged in thrift and credit activities. Almost all sanghas have taken decisions that loans will not be given for child marriages, giving of dowry or celebration of practices against women. The self help and livelihood group activities, in turn, have started a spiral of learning writing, numeracy, book keeping and maintenance of accounts.

The first lessons of dealing with local power structures came with the decisions of sangha women in Karnataka, Andhra Pradesh and Bihar to actively participate and contest the panchayat elections. There have been many bittersweet experiences but altogether this has been a heady step forward for women in the process of empowerment. The training for elected women on procedures, roles, functions and resources available to the panchayat have made the elected women well equipped to play an effective role.

While the programme objectives envisaged that the programme would impact and ensure girls' education and that appropriate and supportive educational interventions like the Mahila Shikshan Kendras (residential learning centres hereafter referred to as MSK) would be introduced, the issue of girl's education did not surface from the very beginning. In the initial stages of the programme there was a conscious focus on mobilizing and organizing women. As the sanghas coalesced and discussions began to centre more and more on the status of women, the questions of how to change the future invariably centred on how to equip the younger generation to negotiate and challenge an unequal world.

Today, in almost all MS states, strategies for ensuring girls education have emerged as central to MS initiatives. The emergence of girls education as a key intervention within MS led to a debate within the National Resource Group, the advisory body of the programme, on whether this would lead to a dilution of focus on women's education and empowerment. Feedback from the field indicated that as women recognize their own voice and develop an ability to think about their lives, they invariably get concerned about the future of their girl children. There are clear articulations of the desire for a better future for their daughters and strong demands

for alternative learning streams that enable girls, especially adolescent girls, to get an opportunity to learn. A parallel trend to the organization of adult women has been the mobilization and organization of girls for the variously called balika/kishori sanghas at the village level. The extent to which the women are committed to their daughters' education is highlighted by developments in Andhra Pradesh, wherein the MSK at the mandal level plays a key role in the management of the Kendra centre. Two sangha women on rotation spend a month in the centre acting both as wardens as well as taking the responsibility of cooking food for the girls. During this one month, the two women themselves strengthen their literacy skills.

However, the issue of impact when examined from the point of view of the sanghas makes it more visible and palpable. Sanghas of poor women are recognized as vibrant, empowered groups at the village level. Poor marginalized women have gained a voice and are emerging as leaders in a predominantly male world. Sanghas are being approached to arbitrate on problems in the village. They are being invited to participate in village development works. The alternative legal forums such as the Nari Adalats/Mahila Panches (Women's courts) set up and run by the sanghas in Gujarat and Uttar Pradesh have gained in credibility not only as redressal mechanisms accessible and within the control of poor women but recognized by the wider society as well wherein men and women from upper castes have started bringing their problems to these forums for justice.

The stage for sangha women to expand their spheres of activity and influence beyond a single village level is being set through the emergence of sangha federations at block levels. These federations have begun to look at women's/girls' concerns as issues that require a broad-based movement approach, in which lateral solidarities are critical especially if the village communities and women who are not active in the sanghas are to be reached. Children's and girls education is emerging as a critical focus in this process where federations are taking wide ranging decisions to ensure educational opportunities for all children, especially adolescent girls in their blocks, withdrawing children from work, preventing child marriages and striving to increase the age of marriage to the statutory level. So far these decisions were confined to the members of the sanghas. Now the effort is to influence and change the wider social environment. Livelihoods, nutrition and health security for poor women and their households, security for older women, better access to resources for women, greater say in community affairs, equitable distribution of government resources to poor women are some of the concerns of the Federations. Perhaps what the MS experience points to is the wide ranging nature of social impact, however uneven it be, when women are mobilized not around a single agenda but helped to think for themselves and act around issues identified by them. The Federations and the programme are jointly engaged currently to strengthen the capacities of the Federations to sustain this energy and to evolve into fora that keep women's agendas central to their actions.

6.6.2 Mahatma Gandhi National Rural Employment Guarantee Programme: A Gender-Aware Intervention

A component of the UPA government's Common Minimum Programme, the National Rural Employment Guarantee Act (NREGA) – now Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was launched in February 2006 in 200 most backward districts of the country and expanded to cover the whole country. The scheme was expected to create wage work during the lean agricultural season through a public works programme available on demand as guaranteed by the Act. In addition to providing a floor to income, it was hoped that distress migration would be checked, village assets created and a process of sustainable development initiated. The rural employment guarantee legally enshrines the right to work for 100 days and is demand-driven. Now it has national coverage and inbuilt mechanisms for accountability and shows a measure of gender sensitivity

in its design. Under the Maharashtra Employment Guarantee Scheme (1979), a forerunner of the MGNREGA, employment on public works was seen to attract women and in turn women reported an improvement in family food/nutrition as a result of the MEGS work (Devaki Jain/ISST 1979; Krishnaraj et.al., 2005).

There is much that the MGNREGA promises from the perspective of women's empowerment as well. Most boldly, in a rural milieu marked by stark inequalities between men and women – in the opportunities for gainful employment afforded as well as wage rates – MGNREGA represents action on both these counts. The Act stipulates that wages will be equal for men and women. It is also committed to ensuring that at least 33% of the workers shall be women.

The MGNREGA and the public works programmes started under this Act offer an assurance of a basic income to adult members of rural households who are willing to undertake manual labour and as such is an important component of an overall social protection policy. Official data shows that in 2009-10, roughly 48 per cent of workdays generated overall went to women (Jandu, 2008). There are, however, wide variations across states, within states and across districts in the share of work days going to women. In 2007, at the national level, around 43 per cent of the total person workdays were provided to women. Out of 26 states we find 10 states had between 25 and 38 per cent female work days. Five states had less than 25 per cent and 11 had over 40 per cent. At the two extremes we find Jammu and Kashmir with 5 per cent and Himachal with 13 per cent on the one hand and Tamil Nadu (82 per cent), Tripura (76 per cent), Rajasthan (68 per cent) and Kerala (66 per cent) on the other (Jandu, 2008).

Sudarshan (2010) in her study on three states namely, Kerala, Himachal Pradesh and Rajasthan found that non-working women, widows and the elderly participated in the MGNREGA scheme in Kerala. The usual routine for these women is to complete household work in the morning and then come to the work site. Women are attracted by the pay rate, since the minimum wage of ₹ 125 being paid on the sites in Kerala is well above the prevalent market wage for women (₹ 70-80), but well below that for men (₹ 200 or above). In Rajasthan too, the minimum wage of ₹ 100 is greater than the prevalent market wage for female unskilled workers. In contrast, in Himachal Pradesh, market wages for both male and female workers are slightly above the minimum wage of Rs 100.

The study by Sudarshan (2010) found that in Palakkad district in Kerala, the level of female work participation was a little higher at 21 per cent. However, on MGNREGA sites in Palakkad, 85 per cent of all applicants given work were women. In Rajasthan, women's work participation overall stood at around 33 per cent and in Abu Road, Rajasthan at 25 per cent.

A feature of the MGNREGA specific to Kerala is that the sites are managed by women and that most of the women coming for work have already been mobilized into self help groups, so that there was prior experience of working together and already existing female managerial capacity, both of which help to make MGNREGA more accessible to women.

The management of care and other household responsibilities influences participation in different ways. In Kerala, those who are less visible on site include young women with young children. A major reason for the attraction of MGNREGA work is that since this work is close to home, it is possible to perform care duties while also going for MGNREGA work.

The additional income from the MGNREGA work not only improves household well-being but also importantly has enabled women to undertake some personal expenditure (Sudarshan, 2010). A large number of women who retained either part or whole of their MGNREGA wages, also retained choice over their use (Pankaj

and Tankha, 2010). They used it for all kinds of purposes – on daily consumption items, household durables, health and education of children, visiting relatives and on social ceremonies, etc. They also used it to meet their personal needs. The most common items of personal need women spent on included clothes, cosmetics and bangles, personal health (medicines), visiting relatives and giving gifts at the time of marriage and festivals to near and dear ones.

The significance of this lies in reduced dependence on male and other family members. Before MGNREGA, 44% women said that they were able to meet their personal needs through their own earnings. Now, 71% women were able to do so. The pre- and post-MGNREGA difference is quite significant in case of Kangra and Dungarpur, where the overall earning of women workers was relatively high because of the greater number of person-days worked by them (Pankaj and Tankha, 2010). It seems that women are able to spare money for personal needs only when they earn a minimum income, as other priorities of the household are equally pressing. This also registers the significance of realizing a critical minimum number of person-days and wages for improved effects on women workers.

By putting cash incomes into their hands, MGNREGA is beginning to create a greater degree of economic independence among women. As mentioned, this was one of MGNREGA's main aims. With the increased participation of women in household income-generation, a positive contribution to gender relations can be made. Women workers are more confident about their roles as contributors to family expenditure and their work decisions. They are also becoming more assertive about their space in the public sphere (Jandu, 2008).

The study by Ashok Pankaj and Rukmini Tankha (2010) in Bihar, Jharkhand, Rajasthan and Himachal Pradesh explains that account payment has led to greater incidence of self-collection and control over wages by women. The high proportion of women in Dungarpur and Kangra who collected their wages themselves was, in fact, co-terminous with 100% account payment.

One of the latent objectives of the MGNREGA is to strengthen community development processes through grassroots institutions and to make decision-making at that level more inclusive and participatory. Women's participation in procedural aspects under MGNREGA, such as selection and implementation of works, social audit, asset management, remains low, even though their participation as workers has surpassed the benchmark of 33% at the all-India level in all three years of implementation. The low procedural participation is a fact even in panchayats headed by women. Procedural participation is important for the realization of entitlement. The first and foremost issue is to understand one's entitlements and the process of realization. Most women workers were aware of the basic provision of 100 days of guaranteed employment. But the level of awareness about the details of provisions, including women-specific ones, was low and varied across districts.

Women workers were better informed of those provisions that had already been implemented, either partially or fully and were least aware of those provisions that they were not availing of at all. Moreover, the level of awareness/information was generally higher in places where implementation was better – Dungarpur and Kangra – and greater for provisions that were implemented effectively (Pankaj and Tankha, 2010).

The introduction of the female supervisor system has allowed women to reverse the role of a male supervisor. For male workers, working under a female supervisor is a new experience. This may not change the character of gender relations immediately, but will have a definite impact in the long-run. Moreover, female supervisors were found to be more sensitive to the needs and requirements of women (Pankaj and Tankha, 2010).

Another impact expected from MGNREGA's successful implementation is a reduction in distress migration from the villages. Although some households or individuals may migrate long distances to other states, the dominant type of migration observed was short distance migration to neighbouring urban or periurban areas. Fieldwork in Abu Road was able to explore this aspect to some extent and it emerged that such migration continues with 40 per cent of the households reporting migrant members in December 2009. About 70 per cent of households with migrant members reported receiving remittances. Men continue to migrate, although women access work on MGNREGA.

MGNREGA works create public assets. It acts as a catalyst and sets in motion a virtuous cycle of development. The potential of the programme for allowing women to make some savings was observed everywhere. Facilitating their ability to save toward specific purchases through easily accessible bank accounts is a way of enhancing well-being.

Empowerment of rural women has emerged as an unintended consequence of NREGA. Women have benefited more as workers than as a community. Women as individuals have gained because of their ability to earn independently, made possible due to the paid employment opportunity under MGNREGA. Independent and monetized earnings have increased consumption choices and reduced economic dependence. This has helped women in registering their tangible contribution to the household's income. The overall effects of these have translated into an increased say for women in household affairs.

Women as a community, however, have been slow in realizing the potential benefits of the scheme. Nevertheless, their increased presence in the gram sabha, the increasing number of women speaking out in the gram sabha, frequent interactions with government officials and PRI representatives and access to banks and post offices are new developments. Additionally, the female supervisor system has reversed the traditional gender roles, albeit in a limited manner.

Box 6.1

National Rural Livelihood Mission (NRLM): A fresh lease of life for the rural people living below the poverty line (BPL)

Background

The Ministry of Rural Development has decided to re-design and re-structure the on going Swarnjayanti Gram Swarojgar Yojana (SGSY) into National Rural Livelihood Mission (NRLM). The idea has been conceived as a cornerstone of the national poverty reduction strategy.

The objective of the Mission is to reduce poverty among rural BPL by promoting diversified and gainful self-employment and wage employment opportunities which would lead to an appreciable increase in income on sustainable basis. In the long run, it will ensure broad-based inclusive growth and reduce disparities by spreading out the benefits from the islands of growth across the regions, sectors and communities.

The Mission has been designed to achieve the following 'Outputs' and 'Outcomes' by 2016-17.

Output and Outcome Targets for the NRLM : 2016-17**In Lakh**

S. No.	Output/Outcome Indicator	Target for remaining period of 11 th Plan	Tentative target for 12 th Plan	Total target by 2016- 17	Number of BPL families
I	Outputs*				
1	Total number of new BPL SHGs to be formed	12.25	15.75**	28	280
2	No. of SHGs to be provided Revolving Fund support	12.25	15.75	28	280
3	No. of SHGs to be provided Capital Subsidy	5.25	10.75	16	160
4	No. of SHGs to be provided Interest Subsidy	10	12	22	220
5	No. of rural BPL youth to be provided Skill Development Training	15	60	75	75
II	Outcomes*				
1	No of SHGs to be entering at Micro enterprise level	5.25	10.75	16	160
2	No. of rural BPL youth to be provided placement support	15	60	75	75

Note- Each SHG having on an average 10 members (one from each family).

* Subject to availability of resources and cooperation from other stakeholders.

The Rural Livelihoods Mission is proposed to have a three-tier interdependent structure. At the apex of the structure will be the National Rural Livelihoods Mission, under the Ministry of Rural Development, Govt. Of India. At the State level, there will be an umbrella organization under the State Department of Rural Development/ Department which is responsible for implementing self-employment/rural livelihoods promotion programmes. The State level Mission with dedicated professionals and domain experts under the State department of Rural Department will be guided financially, technically and supported by the NRLM on need basis. The National and the State Mission will have a symbiotic relationship. They will have mutual access to the knowledge and services in the area of rural livelihoods.

The NRLM will be set up in the Rural Development Ministry under the overall supervision of Joint Secretary in-charge of existing SGSY Division. It is proposed to have a Governing Council (GC) and an Executive Committee (EC). A GC will be constituted under the chairmanship of the Minister for Rural Development, GOI. The Minister and Secretary of Agriculture, Women and Child Development, Labour, State Minister of Rural Development (4 on rotation basis), Adviser (RD), Planning, Land Resources (LR), Panchayati Raj Institutions (PRI), Drinking Water Supply and Sanitation (DW&S), Tribal Affairs Commission, DG Indian Council of Agriculture Research (ICAR), CMD NABARD, Financial Service, DG National Institute of Rural Development (NIRD) and DG (CAPART), Representative of Self Help Group (SHG) Federation, (3) Experts (RD)/ NGO's (5) will be the members of the Governing Council of the Mission while Secretary (RD) will be the Convener and the Mission Director (JS) will be the Co-Convener of GC.

The Governing Council will be the policy making body setting overall vision and direction to the Mission, consistent with the national objectives. It will lay down priorities and review overall progress and development of the Mission. The GC will be empowered to lay down and amend operational guidelines. However, the subsidy norms of the NRLM as approved by the Government shall in no circumstances be changed or exceeded for any of the Mission components. It will meet at least twice a year.

The NRLM has been envisaged to perform the following functions:

(i) facilitate establishment of state level umbrella agencies by the state governments for providing institutional support for poverty elimination programmes; (ii) support state level umbrella organizations in the design and implementation of pro-poor programmes; (iii) provide professional and technical support and guidance to the state agencies by seeking out and disseminating pro-poor technologies and institutional innovations through research and development and forging linkages between the state agencies and the national centers of excellence; (iv) liaise with other Missions/departments to explore areas for convergent action and facilitate such convergence to enhance the capabilities and facilitate access to other entitlements such as wage employment, food security, education, health, etc and; (v) explore and facilitate partnerships between National/State Rural Livelihood Missions and public, private, NGO and Co-operative sector partners, for diversifying and sustaining the livelihoods of the poor; (vi) undertake/commission studies to assess emerging self employment/skill based employment opportunities and disseminate the information to the State agencies; (vii) study best practices in self-employment/micro enterprise activities across the country and support their replication in other parts of the country through workshops, cross-learning visits and exchange programs; (viii) develop capacity building and training modules for functionaries of the peoples institutions as well as the state agencies and district units, and other stakeholders participating in the poverty elimination programs; (ix) facilitate analysis and dissemination of the impact of changing economic policies on the poor and play policy advocacy role; (x) act as information warehouse on rural poverty statistics by accessing information from multiple sources; (xi) identify shortcomings in program design and implementation and facilitate debates/discussions thereof by experts for finding innovative & workable solutions and their dissemination to the state agencies. (xii) promote institution of comprehensive monitoring and learning systems at the state agencies and district units, including web enabled MIS and community monitoring systems; and (xiii) identify high quality institutions in livelihoods education and training and facilitate linkage of the state organizations with missions with such institutions for capacity building of professionals.

The need for restructuring the SGSY has arisen on account of feedback provided and recommendations made by various studies including those conducted by National Institute of Rural Development (NIRD), Hyderabad, Bankers Institute of Rural Development (BIRD), Lucknow, Centre for Management Development, Thiruvananthapuram etc. and reports of the Steering Committee constituted by the Planning Commission for the 11th Plan Further, the Ministry of Rural Development (MoRD), Government of India (GoI) has accepted the recommendation of the Committee on Credit Related Issues under SGSY (Prof. Radhakrishna Committee) to create a National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction to achieve the Millennium Development Goal (MDG) by 2015 through rapid increase in the coverage of rural poor households under self-employment.

In addition to provide self employment to the rural folks, the Mission will also help in enhancing their capabilities and facilitate access to other entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation through convergence and coordination mechanism. The decision follows three major developments that have taken place in the recent years and had major impact on the rural economy especially the rural poor i.e (i) the economy experienced a robust growth (ii) National Rural Employment Guarantee Scheme (NREGS) emerged as a major program to provide additional income to the rural poor and (iii) various initiatives taken under the National Skill Development Mission (NSDM). Taking these developments into account and in order to achieve the objective of the 11th Plan of broad based inclusive growth in this perspective, the strategy paper of Ministry envisages a four pronged strategy to attack rural poverty comprising (i) generation of self employment in credit linked micro enterprises and salaried employment through demand driven skill development (ii) wage employment under National Rural Employment Guarantee Scheme (iii) payment of pension to elderly and vulnerable sections under National Social Assistance Program (iv) income generation and social security programs of other Ministries of Government of India.

NRLM programs is proposed to be implemented in all rural districts of different states excluding the districts in Delhi and Chandigarh. However, the Governing Council of the Mission based on the latest available data is empowered to include or exclude the districts for the implementation of various components of the Mission.

It is envisaged that the State Governments will transit into the NRLM mode only in a phased manner. Till such time the States do not transit into NRLM mode, the SGSY activities will continue to be implemented as per current guidelines/norms and fund releases will be made to DRDAs as per existing procedures. The revised norms of SGSY will be applicable to the States having the commitment to fulfill the following within the stipulated time period:

- i) State level agencies and the district level units are set up
- ii) Full complement of professional staff has been trained and placed
- iii) State level poverty reduction strategy has been formulated

Funds for implementing the Mission's programs are proposed to be directly released separately to the state level agency and the DRDAs on the basis of the detailed district wise annual action plans submitted by the state agencies and approved by the EC of the National Mission, but within the overall allocation indicated for each state on the basis of the poverty ratio. The funds

to state level agencies will be transferred to meet expenditure on: (i) establishing and running the dedicated state/district/sub-district level agency; (ii) organizing state level skill development and placement services (covering more than one district); and (iii) other activities such as technical services, concurrent evaluation and such other activities.

The funds to DRDAs will be transferred to the meet expenditures on: (i) subsidy to SHGs; (ii) infrastructure and marketing (district level and sub-district level); (iii) corpus for federations; (iv) interest subsidy; (v) training and capacity building of all stakeholders and (vi) engagement of NGO facilitators. The funds to district units will be released where full complement of professional staff has been placed and district poverty reduction plans have been formulated. In other case the exiting procedure of fund release will be followed.

Funds will be released in two installments based on the progress report and submission of utilization certificates by the district units under intimation to the state level agency. The State level agency will compile and consolidate expenditure details, physical progress and other details and submit to National Mission periodically. MoRD will release 75% of the approved amount to the State Government/DRDA and the State government will release the balance amount of 25%. In respect of north-eastern states, J&K, Himachal Pradesh & Utrakhnad, the GOI and state share will be in the proportion of 90:10, respectively.

As far as possible, e-banking will be used for transfer of funds to the state level agencies and to the districts. The state level agency will maintain a separate budget and prescribed accounting system for the Mission activities both at the state and district level. The district units will adhere to the accounting system and financial guidelines prescribed by the state agencies. The block units will be directed by the district units to follow similar systems and guidelines to ensure transparency and accountability.

The National Livelihood Mission will have a strong mechanism of Monitoring and Evaluation with the involvement of the state level agency and dedicated district level units. The Monitoring and Learning (M&L) specialists at the Mission and state agency levels will coordinate concurrent monitoring of the Mission activities. At the district level, the Monitoring and Learning specialist will undertake monitoring of the physical and financial targets of various Mission interventions, adopting the formats designed by the National Mission for this purpose. In addition, the district level M&L specialist will be responsible for instituting community monitoring systems including a system of self monitoring by the SHGs and their federations.

Panchayati Raj Institutions (PRIs) will be actively involved in the following activities of the Mission:

(i) identification and mobilization of BPL households into SHGs, with priority being given to the SC and ST households especially primitive tribal groups, poorest of the poor households, women headed households and households engaged in declining occupations;(ii) facilitating federation of SHGs at the village/gram panchayat level/ block level and providing basic facilities for the effective functioning of such federations in terms of providing accommodation for federation office and such other basic facilities;(iii) giving priority to the demands of the SHGs and their federations in the annual plans/activities of the PRIs by making suitable financial allocations;(iv) entrusting execution of panchayat activities including civil works to SHGs and their federations on a priority basis; (v) leasing out panchayat resources such as fishing ponds/tanks, common property resources, market yards, buildings and other properties to

the SHGs and their federations for proper management and maintenance;(vi) entrusting responsibility for collection of panchayat revenues including house property tax to the SHGs for a small fee; and(vii) entrusting management and maintenance of select civic amenities to the SHGs.(viii) any other activity which could be taken up by the members of the SHGs or their federations.

NRLM will have multi pronged approach to strengthen livelihoods of the rural poor by promoting SHGs, improving existing occupations, providing skill development & placement and other activities thereof.. The training and capacity building, deployment of multidisciplinary experts and other initiatives will enhance the credit worthiness of the rural poor. The services of craft persons, community resource persons etc will be utilized as TOT to for capacity building and training under NRLM. The periodic interaction of Mission with Public Sector Banks and other financial institutions to enhance the reach of rural poor to the un-banked areas will ensure their financial inclusion. Further, poor have multiple livelihoods and they need multi pronged approach to strengthen it. The existing strategy of social mobilization of poor, their organization into SHGs, training & capacity building, credit linkage for micro enterprise for self employment will continued to be one of the main components of NRLM. Emphasis will be on convergence with various schemes of Rural Development along with other line departments/ministries to strengthen the exiting occupations of the rural poor, ensure their participation as beneficiary of emerging opportunities as a result of various schemes for sustainable livelihood and also introducing newer technologies in their enterprises. The multidisciplinary domain experts at various levels will coordinate with all the stakeholders for benefiting the poor in risk mitigation, food security, training and capacity building, micro financing, infrastructure development and better marketing linkages for getting appropriate prices for their products. People owned & people centered organization by federating SHGs will act as facilitators for strengthening the SHGs and thereby benefiting the rural poor. In addition skill development & placement will be the subset of the redesigned program for deploying the rural BPL poor in the sun-rising sectors of the economy. The Mission will make concerted efforts to train rural BPL to provide last tier implementation personnel as service providers, lok sevaks, etc to local bodies to implement to programs efficiently and effectively.

Source: National Rural Livelihood Mission(NLRM) A fresh lease of life for the rural people living below the poverty line (BPL) <http://pib.nic.in/newsite/erelease.aspx?relid=52423>

Check Your Progress Exercise 4

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

- 1) How gender-sensitive is the Mahatma Gandhi National Rural Employment Guarantee programme?

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6.7 SUMMING UP

The case studies included in this Unit highlight ways in which interventions can either exclude women or include them in a meaningful way, provided systematic gender-aware analysis of the situation and problems are carried out during planning. Gender-aware programmes should work towards emphasizing the tranformatory potential existing within individual women so that the development process involves women with self-identified and articulated priorities. There is a need to move from welfarist to empowerment perspectives.

6.8 GLOSSARY

Anti-poverty Programmes : In the beginning, the planning process relied on the automatic benefits of growth as a means to eradicate poverty. The unsatisfactory result of this approach forced government to attack poverty directly through rural development and rural employment schemes. Mahatma Gandhi National Rural Employment Guarantee Scheme is a recent major poverty alleviation programme of the government.

Centrally Sponsored Schemes : In view of their national importance, these schemes are launched by the Centre and implemented by the State Governments with central assistance. The central ministers concerned propose and formulate these schemes which are approved by the Planning Commission. The states execute these schemes under the technical guidance and supervision of the centre which also issues guidelines regarding the content, coverage, expenditure pattern and staffing of such schemes. The assistance given for these schemes on a matching basis is over and above the assistance given for state plans and the provision for it is made in the budgets of the central ministries. For example, in the agriculture sector, these schemes pertain to propagation of research and improved technology, disease control, preserving ecological balance, support to specific crops like cotton, pulses and jute etc.

6.9 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) A gender-neutral analysis is frequently gender-biased in its assumptions and its implications and there is sufficient evidence to suggest that poor men and women in India do not have the same credit needs or face the same credit constraints.

Check Your Progress Exercise 2

- 1) Identification of the core problem provides the rationale for intervention. If the lack of access of poor women and men to institutional credit is identified as the key problem, the rationale for an intervention would be to strengthen the access of poor women and men to institutional credit. The existence of gender-specific effects of a problem can help to provide the rationale for a gender-sensitive response, pointing to effects that women may experience on account of their gender, which would point to the need for gender-specific responses. The gendered effects of a problem give us the rationale for a gender-sensitive policy response to the problem, lay out the immediate needs and the long-term interests which are implicated in it and also sketch out the desired ends which will constitute the overall goals and objectives of the policy response.

Check Your Progress Exercise 3

- 1) Watershed development refers to the conservation, regeneration and the judicious use of all the resources – natural (like land, water, plants, animals) and human – within a particular watershed. Watershed management tries to bring about the best possible balance in the environment between natural resources on the one side and man and grazing animals on the other. It requires people's participation because those who destroy it would have to want to regenerate and conserve it. Today, watershed development is being promoted as an effective approach and an instrument for poverty alleviation in rural areas. The underlying assumption is that once the natural bases of production are regenerated and strengthened, most of the basic livelihood needs of the community living within that watershed would be met to a large extent.

However, it was found that the benefits either did not materialize as expected or did not continue for a substantial period beyond completion of the project. Documentation of these efforts has revealed that this was largely because the intended "beneficiaries" (local population) were hardly involved in its planning and determination. They were merely used as labour or objects of largesse and therefore developed no stake either in the quality of the effort or in the maintenance of the measures implemented. Women play a pivotal role in agricultural development and the management of natural resources and their involvement is indispensable for the effective implementation and equitable distribution of the benefits of watershed management. Watershed development has often been described as anti-woman. Women have only limited land (inheritance/ownership) rights. Women's access to and control of land and water resources is limited and is linked to land rights. It is alleged that "women's participation" means that they do the laborious work – digging of soil, raising bunds, planting trees and contributing "shramdan" (voluntary labour) while men enjoy the privilege of decision making and controlling the financial benefits. As in most programmes, unless conceived by women to respond to their needs, watershed development by itself could be very gender-discriminative. Moreover, since in our society, it is the man who owns title to the land and who is supposed to have the aptitude and the ability to grasp technical know-how, the general tendency is that men take over watershed development as their domain of interest and influence. Women are seen primarily as executors of decisions made by men and earners of additional income to supplement the meagre family resources. Wherever watershed development projects have been implemented, it has been observed that the bulk of the labour force constitutes women (even upto 70 % in most cases), while they are hardly represented in the decision making processes relating to organization and implementation. Moreover, implementation of a successful watershed development effort involves considerable social discipline e.g. ban

/control of free grazing, ban on tree felling as well as local contribution towards costs which usually takes the form of free labour (shramdan). This shramdan is largely contributed by women. The ban on free grazing and tree felling increases her workload as it is her responsibility to feed the cattle and to keep the home fires burning. A woman's need for money and the availability of work in the village itself encourages her to put in about 7-8 hours per day at the watershed site, besides the usual house work. Her working hours/day then usually become 16-18 hours. Thus, she does not have time for relaxation or her own education. Besides she cannot give her children the time they need. With watershed development, agricultural productivity increases. About 70 % of the farm activities are being done by women, specially the laborious and non-mechanized works. For instance, when one crop is harvested per year, at least three months of women's labour is required. Now with the possibility of a second crop, 6-8 months of women's labour is demanded. Thus, an increase in agricultural productivity leads to an increase in the work load of women especially of the tedious kind.

Check Your Progress Exercise 4

- 1) A component of the UPA government's Common Minimum Programme, the National Rural Employment Guarantee Act (NREGA) – now Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was launched in February 2006 in 200 most backward districts of the country. The scheme was expected to create wage work during the lean agricultural season through a public works programme available on demand as guaranteed by the Act. In addition to providing a floor to income, it was hoped that distress migration would be checked, village assets created and a process of sustainable development initiated. The rural employment guarantee legally enshrines the right to work for 100 days and is demand-driven. Now it has national coverage and inbuilt mechanisms for accountability and shows a measure of gender sensitivity in its design. Under the Maharashtra Employment Guarantee Scheme (1979), a forerunner of the MGNREGA, employment on public works was seen to attract women and, in turn, women reported an improvement in family food/nutrition as a result of the MEGS work

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6.11 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) “Mahatma Gandhi National Rural Employment Guarantee Programme is developed based on a Gender-aware Approach”. Comment on this statement.
- 2) Critically evaluate micro credit programmes of Government of India using the gender lens.