



## Gender Responsive Rural Livelihood Initiatives in India: A Review

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### Abstract

*Rural women globally face persistent gaps in access to resources, knowledge and services. Gender roles reduce rural women's participation in labour markets and confine them to lower paid and more precarious employment. Generating livelihood opportunities for women and economic empowerment of women is a major area of concern which can reduce the gender gap which exists especially in the context of rural women. Programmes such as NRLM and MGNREGA are addressing some of the structural and institutional constraints rural women face in realizing their right to livelihoods, resources, decent work and social protection. Research in this field has also highlighted the potential of public employment programmes in promoting women's access to labour markets. In this context, Aajeevika-National Rural Livelihood Mission (NRLM) and the introduction of National Rural Employment Guarantee Act in 2006 (renamed as Mahatma Gandhi National Rural Guarantee Act (MGNREGA) in 2009) is an important development from a gender perspective which has a number of provisions that seek to encourage women's participation in the programme. This article reviews the gender responsive rural livelihood initiatives in India and highlights the role of livelihood generation and public employment programmes in addressing the issues of rural Women's livelihood.*

### Introduction

India has signed onto the 2030 Sustainable Development Goals (SDGs). The stand alone goal for Gender Equality, SDG 5, focuses on achieving gender equality and empowering all women and girls, and includes ending all forms of discrimination against all women and girls everywhere as its most important target. There is still much work to be done to end discrimination against women, and girls in education, at work and in promoting health and safety. Plagued by life-long discrimination, subjugation and dependence, most rural women are unable to realize their potential as equal and important participants in social, political and economic fabric of the nation. Women comprise 48.5% of the population of India. Females have a share of 48.1% in the urban population and of 48.6% in the rural population. In India, participation of women in the labour market is extremely low with total workforce participation rate of women being 25.5% (Census 2011) - in some parts of rural India this number can go as low as 10% ([www.swaniti.in](http://www.swaniti.in)). Rural women globally face persistent gaps in access to resources, knowledge and services. Gender roles reduce rural women's participation in labour markets and confine them to lower paid and more precarious employment in agriculture. The situation is worse when work done by women in agricultural

society also gets excluded, though their counterpart men get absolute socio-economic recognitions. Generating livelihood opportunities for women and economic empowerment of women is a major area of concern which can reduce the gender gap which exists especially in the context of rural women.

National policies and programmes as an important instrument to promote gender equality have recognised the component of creation of employment and livelihood opportunities. Consequently, efforts towards strengthening women's participation in the economy have focused on ensuring equal remuneration for women, creation of livelihood opportunities through wage employment programmes, ensuring conducive working conditions, and promoting entrepreneurship development. However, despite these efforts women's participation in the sphere of livelihoods is marked by sharp gender-based inequities, reflected in gaps in male and female labour force participation and economic participation rates in the country. Additionally, gender-based disparities in employment are also reflected in the wage differentials; female wages constitute only 61 percent and 69 percent of male wages, in urban and rural areas respectively, for casual employment (Mitra 2014). Moreover, over 90 percent of women are engaged in informal sector activities that pay poorly, are not protected by labour laws, often have dismal working conditions and are vulnerable to insecurity of employment (Kaul & Shrivastava, 2014).

An important aspect of women's labour is also the invisibility of the unpaid work of women, which includes both subsistence activities, as well as care work. This type of labour of women, which does not receive any monetary rewards, is not included and accounted in statistics on income and labour force. Such issues need to be addressed. Further, quality, recognition, remuneration of women's work as well as the conditions facilitating it that determine the economic circumstances of women are also important while creating women's access to employment or livelihood opportunity. Such issues are influenced by broader economic policies and government interventions to a great extent.

Two approaches are prominent while discussing the issues of livelihood of women.

First one is, *Decent work approaches* aim to create better work; support and strengthen enterprises; develop and strengthen social protection; ensure that labour standards apply to all workers; and promote social dialogue and institutions in ways that represent women and men and their interests equally.

And second, *Livelihood approaches* provide for deeper analysis and understanding of the capabilities, assets and activities required for women's and men's means to a living with a view to improving their livelihoods (Chambers and Conway, 1992, c.f. World Bank/FAO/IFAD, 2009). A livelihood is sustainable when it can cope with and recover from stresses and shocks and can maintain or enhance its assets both now and in the future, while not undermining the resource base on which it, and future generations, depend.

### **Major Gender Responsive Livelihood Initiatives in India**

Two of the biggest flagship schemes of the Government of India: Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) (for providing wage employment

in rural areas) and Ajeevika-NRLM (for promoting self-employment through Self-Help Groups) have seen high rates of participation by women.

National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development in the year 2011 with the aim of ensuring livelihood enhancement and diversification and increased access to financial services for the rural poor. NRLM is the largest government programme working exclusively with rural women, and therefore the Mission harbours immense potential for addressing poverty alleviation and increasing livelihood and financial opportunities and options for rural women. NRLM focuses strongly on creating institutions of poor women, building their social capital to claim social and economic rights and entitlements, leveraging economic benefits from collectivization and increasing their collective bargaining power vis-a-vis institutions. (Tankha, 2014).

NRLM is also addressing some of the structural and institutional constraints rural women face in realizing their right to livelihoods, resources, decent work and social protection.

Gender inequalities are manifested in rural areas in the following forms:

- i. lack of recognition of women's citizenship and economic identities, denial of individual entitlements for women by subsuming their identity in the household unit; restricted individual access to financial services based on inability to show proof of collateral; and uniform strategies being adopted for women despite their intersectional vulnerabilities, based on caste, class, ability, ethnicity and occupation
- ii. lack of women's access to decent work and wages, evident from declining opportunities for women's work in rural areas, gender disparities in wage rates in agriculture, gender division of labour due to which women undertake a large proportion of drudgery intensive tasks and perform unpaid work, including household subsistence activities and care activities
- iii. lack of women's participation and interaction with local institutions for planning, governance and decisionmaking, as well as restricted mobility due to socio-cultural factors
- iv. prevalence of institutional gender biases within forums and institutions that undertake livelihood and local development planning

Engendering livelihoods under the ambit of NRLM could contribute significantly towards addressing some of these glaring gender disparities in rural areas. To achieve this, a Gender Equality, Women's Rights and Empowerment Approach to Livelihoods would need to be adopted at each stage of the programme, including in the following broad areas: Security and freedom from violence, resources and capabilities and voice and agency (ibid). While addressing the issues related to livelihood of women in rural areas, issues like lack of access to natural, financial and social capital also need to be addressed.

Large number of women have been mobilised to be part of one of India's largest livelihoods programme, the Deendayal Antayodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) which holds great promise for advancing women's socio-economic

empowerment by organising them into self-help groups (SHGs) and institutions of the rural poor. These platforms are facilitating financial opportunities and livelihood support services for women. The livelihoods programme works exclusively with rural women, and a critical element for its success has been the mission's commitment towards prioritising women's perspectives and being responsive to their needs and aspirations. This approach has been embedded across all DAY-NRLM activities with the goal of strengthening women's agency, identity, well-being, and solidarity, through women's collectivisation.

Research based evidences show that women's collective efforts like formation of SHGs can have transformative and significant effect on women leading to their skill development, easy access to markets and resources along with presence in public spaces. This would lead to women's economic and political empowerment. Research in this field has also highlighted the potential of public employment programmes in promoting women's access to labour markets. In this context, the introduction of National Rural Employment Guarantee Act in 2006 (renamed as Mahatma Gandhi National Rural Guarantee Act (MGNREGA) in 2009) is an important development from a gender perspective. Though the primary objective of the programme is to guarantee hundred days of wage employment per year to rural households, it also has a number of provisions that seek to encourage women's participation in the programme. The labour market in India is characterised by gender disparities in wages and participation. Not only are the market wages earned by women usually lower than the minimum wages, there is also a significant gender wage gap in unskilled labour (Kaul & Shrivastava, 2014).

A number of provisions under MGNREGA aim to address disadvantages faced by women in wage employment. This is reflected both in the earmarking of budgetary provisions for women under the scheme as well in the design of the scheme itself. The scheme guidelines mandate that a minimum of one third of the beneficiaries under the programme, who have registered and requested for work, must be women. Accordingly, 33.3 percent of the scheme's total 2 allocations are reported in the Gender Budget Statement (GBS). Besides the provision of one-third reservation for women, MGNREGA has several other wage and non-wage provisions that seek to strengthen women's participation in the programme. An important provision in this regard is the entitlement of equal wages to women and men under the programme. The Act also provides that work should be provided within five kilometres of the residence of the workers, a provision which makes the scheme particularly attractive to women, who face a high burden of domestic responsibilities and restricted mobility. MGNREGA guidelines also provide child care facilities at work sites, though reports from the field indicate that this provision is often not implemented. Equally important is the recognition of pregnant and lactating mothers as a special category for whom special works, which require less effort and are close to their house, are required to be identified. MGNREGA guidelines also pay attention to women in special circumstances; widowed, deserted and destitute women are required to be identified by Gram Panchayats and covered under the programme. Besides this, several other sections of the population, in which women face double burden of discrimination, are identified as vulnerable. These include persons with disabilities, Primitive Tribal Groups, Nomadic Tribal Groups, De-notified Tribes, Senior



citizens above 65 years of age, HIV positive persons and internally displaced persons. The scheme guidelines require state governments to formulate specific plans to include these special categories in MGNREGA (ibid).

Kelkar, 2011 in his paper on 'MGNREGA: Change and Continuity In Gender Relations' argues that relevant literature reveals only some anecdotal evidence on the impact of employment creation under MGNREGA on gender relations. However, credible evidence is available on women's participation in MGNREGA generated employment. It has also been pointed that the design and implementation of MGNREGA should be strengthened to avoid exacerbating gender inequalities. In this regard, flexible working hours and broadening the scope of work to include such public works as to reduce women's time poverty have been discussed (Holmes et al, 2011).

Further, the adoption of gender responsive budgeting is imperative to ensure that gender-based challenges are recognised and addressed through adequate budgetary outlays. In the domain of women's livelihoods, the implementation of gender budgeting in some of the key Union Government interventions, i.e. MGNREGA and some other programmes have recognised and addressed important gender concerns in the policy and design of these programmes.

#### **Addressing Livelihood Issues of Women through Gender Responsive Budgeting**

To address the livelihood issues of women Gender responsive budgeting is very important. Gender responsive budgeting (GRB) ensures that budgets are gender-sensitive and not gender neutral, which means that they are geared towards establishing gender equality and are sensitive to intersectionality of gender with class, caste, race, religion, ethnicity, and geographical location. GRB consists of the use of tools to analyze the gender dimensions of budgets; adoption of procedures to ensure that the budget supports the achievement of gender equality; and implementation mechanisms for effective and efficient utilisation of allocated funds, functions, and functionaries (Patel, 2020). GRB is a tool for gender mainstreaming. It uses the budget as an entry point to apply a gender lens to the entire policy process. It is concerned with gender sensitive formulation of legislation, policies, plans, programmes and schemes; allocation and collection of resources; implementation and execution; monitoring, review, audit and impact assessment of programmes and schemes; and follow-up corrective action to address gender disparities (Mehta, 2020). Gender Responsive Budget (GRB) demands vision for gender justice, gender equity and translations of gender commitment into financial commitments. It is a continuous process that demands clear understanding of micro, meso and macroeconomic scenario.

An analysis of the gender responsiveness of public policies and programmes also requires an examination of the implementation of Gender Responsive Budgeting – as an important policy strategy to address gender imbalances through government interventions. Budgets are an important fiscal policy instrument for translating government's priorities into outcomes. Though budgets are perceived to affect everyone in a uniform way, the manner in which governments raise and spend resources have marked gender implications. Gender Responsive Budgeting in Mahatma Gandhi National Rural Employment Guarantee Act Public works programmes in India have traditionally offered a unique opportunity for women to earn

cash incomes in a context where, too often, their ability to work outside the home is severely constrained by social norms (Narayan and Das, 2014).

### **Strategies to Improve Women Livelihood and Participation in Workforce**

Three Major strategies are:

#### a) Enhancing Livelihood of Women through Financial Inclusion

Access of women to capital and credit can be increased through scaling up of women's credit cooperative societies. These groups or societies work on the basis of regular monetary savings by a group of individuals (in this case, women) who then lend back to their members as per the need. Such a system ensures greater transparency as there is community involvement in the operation of such a society. It also enhances the access to capital required for self-employment. Further, the chances of loan defaults are reduced due to the role of peer pressure in such cooperatives ([www.swaniti.in](http://www.swaniti.in)).

#### b) Leveraging Technology to create Alternative Job Opportunities for Women

Large number of women in India are involved in agriculture and land-based activities, but they have a limited exposure to modern skill training and technologies. Exposure to modern skills and technology along with expanding employment opportunities for women outside the traditional job pool will help overcome the problem of occupational segregation and also increase efficiency and income in the existing jobs.

#### C) Improving access to Livelihood Programmes through Community Participation

Collective efforts and enterprises help to mobilize and empower members of the society through their common interest, common resource planning and improved access to social services. Providing access to physical, social and financial endowment helps overcome unequal distribution and gives opportunities to organize and generate business (ibid).

### **Conclusion**

Programmes such as NRLM and MGNREGA as a part of gender responsive livelihood practices are focussing on employment generation, institution building through Social mobilisation for Group Formation, leadership development and capacity in financial management practices such as regular meetings, regular savings, internal lending, timely repayment and regular book keeping leading to strengthening of the groups and economic empowerment of women. Schemes like MGNREGS have addressed the issue of gender parity to a great extent. Economic empowerment is an important means for guaranteeing families' secure livelihoods and overall well-being. Rural women's economic empowerment can have a positive impact on their lives and is interconnected with, their social and political empowerment, through their increased respect, status, and self-confidence and increased decision-making power in households, communities, and institutions. Thus, engendering of all national policies and programmes is very important and need is to design interventions to secure their livelihoods in this competitive environment by way of improving their access to resources and enhancing their human capital. In this regard further evidence based research and ethnographic work is also important to find out transformation which have occurred in women's lives such as increased levels of confidence, decision making abilities, economic choice, voice etc. this would be helpful in creating context specific indicators for the measurement of empowerment and sharing of best practices.



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