Participation of Women in MGNREGA in Karnataka
Understanding the Drivers and Barriers

SUPPORTED BY:
Commissionerate of Rural Development, Rural Development and Panchayati Raj Department
### Abbreviations

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ANM</td>
<td>Auxiliary Nurse Midwife</td>
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<tr>
<td>ASHA</td>
<td>Accredited Social Health Activist</td>
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<td>BFT</td>
<td>Bare Foot Technician</td>
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<tr>
<td>CBO</td>
<td>Community Based Organisation</td>
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<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>GP</td>
<td>Gram Panchayat</td>
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<td>GS</td>
<td>Gram Sabha</td>
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<td>IDI</td>
<td>Individual In-depth Interviews</td>
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<td>MBK</td>
<td>Master Book Keeper</td>
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<td>MGNREGA</td>
<td>Mahatma Gandhi National Rural Employment Guarantee Act</td>
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<td>MGNREGS</td>
<td>Mahatma Gandhi National Rural Employment Guarantee Scheme</td>
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<td>NGO</td>
<td>Non-Government Organisation</td>
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<td>NREGA</td>
<td>National Rural Employment Guarantee Act</td>
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<tr>
<td>OBC</td>
<td>Other Backward Caste</td>
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<tr>
<td>SC</td>
<td>Scheduled Caste</td>
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<tr>
<td>SRLM</td>
<td>State Rural Livelihood Mission</td>
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<td>ST</td>
<td>Scheduled Tribe</td>
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Study: Status of the participation of women in MGNREGA scheme in the four districts of Belagavi, Chamarajanagar, Dharwad and Raichur

1. BACKGROUND AND INTRODUCTION

Women in India have been provided with legal security to secure their economic, social, political and cultural lives, as well as from various forms of violence and crimes. The Constitution of India provides fundamental rights and duties to every citizen. It also guarantees to all women equality (Article 14), no discrimination by the State (Article 15 (1)), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). In addition, it allows special provisions to be made by the State in favour of women and children (Article 15(3)), renounces practices derogatory to the dignity of women (Article 51(A)(e)), and also allows for provisions to be made by the State for securing just and humane conditions of work and for maternity relief (Article 42).

The National Rural Employment Guarantee Act (NREGA) was a landmark legislation passed by the Parliament of India after a successful struggle for employment guarantee legislation. NREGA was notified on 7th September, 2005 in 200 rural districts in its first phase of implementation, which took effect from 2nd February, 2006. In 2007–08, it was extended to an additional 130 rural districts. The remaining districts implemented the programme from 1st April, 2008. The programme covers the entire country with the exception of districts that have a hundred percent urban population. The laudable Act aimed to benefit thousands of rural poor unskilled adults, comprising the most marginalised and deprived sections, especially women. This was aimed through the provision of 100 days of work initially, and more recently 150 days, based on the socioeconomic parameters in select districts (e.g. drought prone), during a financial year. It was a programme to provide basic income and employment opportunities to poor households in rural areas where other sources of employment do not exist or are limited. This will ensure livelihood for all adults as well as supplement the rural community’s income during lean seasons. The programme differs from earlier wage employment programmes in its rights-based and demand-driven approach to public work. This Act is the largest ever public programme that goes beyond poverty alleviation and recognises employment as a legal right. This flagship programme is the largest employment programme in the world. It provided the unique opportunity to people from rural India to earn their own income without any discrimination of caste or gender. In 2009, the name NREGA changed to MGNREGA with a significant shift from the Centre formulating the rules for implementation to the states.

Unlike other wage employment programmes, the government consciously made adequate provisions in its policies and programmes to ensure that the women of the country are empowered1 as active participants in the development process. MGNREGA is

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1. Empowerment is defined as the access and control over resources like human, material and knowledge by a woman.
2. OVERVIEW OF WOMEN AND MGNREGA - THE LAW AND THE REALITY

In India, women constitute a major share of the chronically poor population as well as of the workforce. Out of 93 percent of the workforce in the informal sector, 79 percent of the workers are women from rural areas and are engaged in agriculture. These women earn about 50-75 percent of the wages earned by men (Saxena 2012). About 81 percent of them belong to marginalised communities (ILO 2010).

The right to guaranteed employment through the enactment of MGNREGA has huge implications for women. A large number of landless labourers who were earlier forced to survive on meagre wage rates are now assured 100-150 days of guaranteed employment in a financial year. MGNREGA has created a legal and institutional framework for the right to work, rights at work, right to wage parity, and minimum statutory wage backed by strong accountability mechanisms.

The programme envisaged that unskilled women labourers would benefit the most. Therefore, this scheme is considered gender-sensitive, to enable women to generate income for themselves. The scheme also had some specific gender supportive norms:

- Equal wages for men and women – Equal wages shall be paid to both men and women workers and the provisions of Equal Remuneration Act, 1976 shall be complied with.
- Participation in management and monitoring of the programme – The Gram Sabha will elect the members of the committee and ensure that SC/STs and women are represented in it.
- Participation in social audit – The timing of the forum must be such that it is convenient for people to attend, i.e., it is convenient for REGS (Rural Employment Guarantee Scheme) workers, women and marginalized communities.
- The need for a crèche at the worksite, and for the work to be convenient for families.
- Ensuring that single women are eligible – By recognizing a single person as a “household”, the Act makes it possible for widows and other single women to access this work
- Providing support for child care, and convenience to households

It was anticipated that through MGNREGA, women would become empowered bring changes in their:

- PRODUCTIVE WORK
- SOCIAL REPRODUCTIVE WORK (CARE WORK)
- COMMUNITY WORK
- **Productive work**: Increased income for women as a result of which they gain some amount of independence in utilisation of the earned income for themselves.
- **Social reproductive work**: Women’s role in social reproduction significantly contributes to raising the economic resources for their family, but since it is invisible, unpaid, hence uncounted. It is common knowledge that men take the decisions in the house. MGNREGS envisaged converting some unpaid work into paid work to enable women’s decision-making role in household matters.
- **Community work**: In spite of the 73rd Constitutional Amendment, women’s participation in local level governance process is low. With MGNREGA women’s participation was expected to increase, as their attendance in Gram Sabhā meetings is required, since that is where the MGNREGS works is meant to get discussed. The Act envisaged community-level empowerment of women. Few factors, that encourage women’s participation includes, nature of work, need not be a skilled worker, limited and flexible hours of work, availability of work locally, reduced migration of male member, improved wage rate etc.

However, the ground reality presents a different picture and this will be evidenced in the analysis of the field findings of the four districts visited in Section VI of this report.

There are several factors that impede women’s participation, despite the good intentions of the state to promote women’s participation:

- **Societal Attitude**: In certain rural communities, women are not allowed to work outside the home. This is largely visible among the General community, who live under strong patriarchal controls. This may not be the case among SC/ST communities.
- **Corruption**: MGNREGA mandates that the wages are directly deposited in the worker’s bank account. Therefore, women are compelled to open a bank account. But it is often the case that the woman does not directly control her bank account and it might be operated by her family members. Such women are forced to depend on others who could expect some monetary incentive for their help. This introduces the scope for deceit by those who help the women withdraw the money. Women can also be deceived by their own family members regarding money received, money withdrawn etc.
- **Childcare facilities**: While the Act mandates that if there are more than five children under the age of six present at a worksite, a female worker should be appointed to take care of them, these facilities are not implemented at most worksites. Therefore, this could have an adverse impact on the women’s labour force.
- **Payment delays**: Workers in many states do not get the minimum wages, so their earnings are paltry. In such situations, any delays in the MGNREGA payments can make it particularly difficult for women, who invariably use the money to provide food and immediate needs of the family. Accessing the payment compounds this problem. It often requires a visit to the bank which may or may not be in the village. The woman will have to depend on someone else to withdraw money which would require her and the person helping her to take time off from work.
• **Awareness**: In many states, women's participation in MGNREGA is low because of a lack of awareness about the process and entitlements of the programme. For example, women are not aware that their Job Cards need to be appropriately filled in by the mates.

• **Nature of Work**: Studies show that the nature of work is also not advantageous for women workers. Many projects require physical strength leading to male workers being preferred to female ones.

• **Inadequate Worksite Facilities**: MGNREGS funds have been allocated for the provision of safe drinking water, resting places and first aid. The drinking water facility is largely provided, whereas the other facilities are generally absent. Further according to the EPW, MGNREGS has not fared very well in reaching out to female headed households.
STATUS OF THE PARTICIPATION OF WOMEN IN MGNREGA SCHEME IN THE FOUR DISTRICTS OF BELAGAVI, CHAMARAJANAGAR, DHARWAD AND RAICHUR
3. PURPOSE OF THE STUDY

- To understand the drivers that promote women's participation in MGNREGS;
- To understand the barriers women faced in accessing MGNREGS
- To understand what explains the observed differences in women's participation in MGNREGA within districts

4. METHODOLOGY

Qualitative information was collected through Focus Group Discussions (FGDs) and In-depth Interviews (IDIs). Secondary data related to MGNREGS was collected from the Government and other sources. The study covered 213 women across the four districts.

The criteria for the FGDs and IDIs were drawn in terms of caste, age, card-holders who had done MGNREGS work, and those with cards who had not been given employment. Beneficiaries were identified based on their participation in the last two years in the MGNREGS program. Women who had job cards but had not accessed MGNREGS employment were also covered in the study to understand the drivers and barriers in their participation.

Identification of the study areas was based on the secondary information related to the participation of women in MGNREGS in the state of Karnataka. In order to achieve the objectives of the study, four districts were identified based on high and low participation of women in the programme. Within the districts, two Grama Panchayats based on high and low participation were selected to collect the primary data. The following districts and Grama Panchayats were covered:

- **Belgavi district**: Benekanahalli G.P. in Belgavi taluk and Mahishawadagi G.P. in Athani taluk
- **Chamarajanagar district**: Alooru G.P. in Chamarajanagar taluk and Shivapura G.P. in Gundulpet taluk
- **Dharwad district**: Rayanal G.P. in Hubballi taluk and Ibrahimpur G.P. in the newly formed Annigeri Taluk (earlier under Navalgund taluk).
- **Raichur district**: L K Doddi G.P. in Raichur taluk and Bhumanagunda G.P. in Devadurga taluk.

Limitations:

- Women were identified by the concerned Grama Panchayat officials. Hence, in some cases the participants seemed guarded in their response to the surveyors.
- The limited time frame for the study was a constraint as it prevented coverage of the most marginalised women, who were engaged in other labour activities.
5. MGNREGA IN KARNATAKA

The Government of Karnataka launched MGNREGS on February 2, 2006 in 13 districts. The scheme was subsequently expanded to all the districts by April 2008. Karnataka has entered into the thirteenth year of its implementation of MGNREGS. For effective implementation and greater transparency of the scheme, the Government of Karnataka has made necessary changes based on its experiences within the purview of the Act. MGNREGS is in implementation in 6022 Gram Panchayats of 176 taluks with 70.49 lakh of registered rural households and 71.25 lakh issued Job Cards, of which 38.46 lakh Job Cards were active as of March 2021. For the financial year 2020-21, the average days of employment provided per household is 48.09, average SC persondays is 17.19 and ST persondays is 10.37. Women’s average persondays is 49.41. The average wage rate disbursed is Rs.271.03/day.

Processes in the Implementation of MGNREGS in Karnataka

- Planning: The objective of the planning process is to ensure that the district is prepared to offer productive employment. An Annual Plan is made to coordinate different activities and prepare a ‘shelf of projects’ that can be offered on demand. This is done at the start of a new financial year. Each GP will have a labour budget for the financial year to meet the demand of all wage seekers. Consequently, the Program Officer matches the demand for work for all the GPs in the Taluk with the employment opportunities arising from MGNREGS’s Annual Plan. He/She prepares a plan for the Taluk by consolidating proposals of Gram Panchayats and Taluk Panchayats. Subsequently, The Taluk Panchayat approves and forwards the Taluk Plan to the Zilla Panchayat. The District Program Coordinator prepares a ‘labour budget’ by the end of December.

Women’s Participation in MGNREGS in Karnataka for the Last Five Years

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Percentage of women</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-17</td>
<td>2987795</td>
<td>2658480</td>
<td>5646275</td>
<td>47.08</td>
</tr>
<tr>
<td>2017-18</td>
<td>2600862</td>
<td>2302702</td>
<td>4903564</td>
<td>46.96</td>
</tr>
<tr>
<td>2018-19</td>
<td>2579439</td>
<td>2414400</td>
<td>4993839</td>
<td>48.35</td>
</tr>
<tr>
<td>2019-20</td>
<td>2932331</td>
<td>2809297</td>
<td>5741628</td>
<td>48.93</td>
</tr>
<tr>
<td>2020-21</td>
<td>3945956</td>
<td>3855914</td>
<td>7801870</td>
<td>49.42</td>
</tr>
</tbody>
</table>

The above data shows that there was a gradual increase in the participation of women.
MCNREGA Study Sites

The study was conducted in four districts of Karnataka – Raichur, Chamarajanagar, Belagavi and Dharwad.

1. Raichur District:
   I. Profile of Lingankhan Dodd (L K Dodd) Grama Panchayat: This panchayat comprises six villages – LK Dodd, Murkidoddi, Julamgera and Thanda, Mas Dodd, Tuntapur and Kanyadodd. It has a population of 7996 of whom 3974 are males and 4022 females. The GP has 1414 households belonging to SCs (545 households with a population of 1875), STs (858 households having a population of 2611) and others comprising 1460 households with a population of 4445. The GP has a total geographical area of 3981 acres of which 1132 acres are cultivable. 10 percent of the cultivable land is under irrigation, 80 percent is dry land and 10 percent is fallow land. 70 percent of the farmers are small, 20 percent are marginal farmers and 10 percent are large farmers. Crops grown are groundnuts, tobacco, cotton, paddy and red gram.

   Every village in the panchayat has a school up to class 8th, one health sub-centre in the GP.

   Status of MGNREGS: There are 1224 Job Cardholder households covering 4445 males and 4362 females as registered workers. In the last two years de-silting of open wells and nalis, building trenches-cum-bund, cattle sheds, soak pits, construction of houses, forest works, horticulture works, and sericulture works were carried out. First-aid kits, tents, drinking water, and creches were provided at the worksite under MGNREGS.

II. Profile of Devadurga Taluk – Bhumanagunda Grama Panchayat
   This Grama Panchayat has three villages – Bhumanagunda, Mallapur and Adakalagudda. It has a total population of 8572 of whom 4285 males, 4287 females, and 236 children. There are 1642 households in the GP area, 52 households belong to SCs, 1342 to STs, 236 to OBCs and 12 households belong to other communities. The total geographical area is 2458 acres, cultivable land is 1869 acres of which 245 acres are irrigated and 1624 acres is dry land. There are 902 marginal farmers and 125 small farmers in these villages. Agriculture is the main occupation and they grow groundnuts, bajra and redgram.

   The other facilities in the gram panchayat villages are fair price depot and 10 provision stores. There are 4 schools up to class 5th including 1 ashram shala, 1 school till class 8th standard, 2 anaganwadis and 1 mini aganwadi. There is no health centre but ASHA workers are there to attend to the medical needs of people. Bus service is very rare in the villages.

   Status of MGNREGS: Total number of job card holding households in the Grama panchayat is 2678, of which males are 1246 males and 1432 females are registered workers in the job cards. Under MGNREGS following works were undertaken in the last two years – farm ponds, trench cum bunds, de-silting tanks, cattle sheds and school compound wall.
2. Chamrajanagar District

I. Profile of Alooru Grama Panchayat, Chamrajanagar Taluk

This Grama Panchayat has eight villages – Alooru, Mallupura, Saragurumole, Saraguru, Basappanapalya, Huralinanjanapura, Kariyanapura, and Lingarajapura. The total population of the panchayat is 12,335 of whom 6184 are males and 6151 are females. Caste composition of the population is as follows: 3062 are SCs, 325 are STs, 1291 Muslims and 8948 belong to the General category. There are 2929 households in the Grama Panchayat. Total landholding is 1110.70 hectares, 970.19 hectares is under agriculture of which 120.65 hectares under irrigation. Paddy, sugarcane, banana, coconut, maize, and turmeric are the crops grown. There are 921 small farmers, 141 marginal farmers and 4 large farmers which accounts to 1066 farmers in the GP area.

Status of MGNREGS: 1445 households in the GP have Job Cards. The number of registered workers is 2972, of whom 1466 are women workers and 1506 male workers. The types of work done in the last three years under MGNREGS is tank development, roads, canal development, bunds, coconut plantation, and cattle sheds. The support that was provided to workers was shade, water, and children's equipment.

II. Profile of Shivapura GP, Gundulpet Taluk

Shivapura Grama Panchayat consists of three villages – Shivapura, Kaligowdanahalli and Pasainapur. Total population of the panchayat is 4822 of whom 2511 are male and 2311 are female. The caste composition is as follows: SCs – 462, ST – 17, Muslim – 3, and General – 4343. Total number of households in the panchayat is 1019.

Main occupation is agriculture, total land holding is 2119.22 hectares of which 1610 hectares is under cultivation and 152.65 hectares are irrigated. The total number of farmers in the panchayat is 1710, among them small farmers are 1210, marginal are 350 and large farmers are 150. The crops grown are paddy, coconut maize, banana, sugarcane, and turmeric.

The panchayat has a JSS II PUC college, two government elementary schools, six anganwadis centres, one health sub-centre, one veterinary centre. The bus service is every half hour.

Status of MGNREGS: The total job card holders in the panchayat is 1542 households and total workers registered is 4249. The number of women and men workers registered is 1988 and 2261 respectively. Tank development, roads, canal development, bunds, coconut plantation, cattle sheds were the MGNREGS work that was undertaken in the last three years. The facilities provided for the workers were drinking water, shade, and children's equipment.
3. **Belgavi District:**

   I. **Profile of Benekanahalli Grama Panchayat, Belgavi Taluk**
   There are two villages Benekanahalli and Savagaon covering Benekanahalli Grama Panchayat. The total population of the GP is 14710 persons, of whom 7655 are males and 7055 females. The caste composition consists of 3638 persons belonging to SCs, 565 persons to STs and 10507 persons to general communities including Muslims. There are 3438 households. Total geographical area of GP is 3633.51 hectares of which 3032.58 hectares is under cultivation. Main occupation is agriculture and they grow paddy and sugarcane. There are 1002 farmers in the GP villages of whom 362 are marginal farmers, 592 small farmers and 48 large farmers.

   **Status of MGNREGS:** The total number of Job Card holders in the GP is 1454 of whom 1127 are females and 327 males. The type of work done under MGNREGS for the last three years has been nala and road related work. The facilities that were provided for workers were shade and water.

   II. **Profile of Mahishawadagi Grama Panchayat, Athani Taluk**
   This GP has two villages, Mahishawadagi and Janawad. Total population is 6966, of whom 3471 females, 3475 males and 1855 children. The caste composition is SCs are 875, STs are 11 and general is 6080. Religious groups in the GP are Jain, Muslim and Hindus. Total number of households in the GP is 1344. Total geographical area is 1813.04 hectares of which 1545.25 hectares are under agriculture. The main crop is sugarcane and the subsidiary occupation is animal husbandry. There are 125 marginal farmers, 540 small farmers and 646 large farmers in the gram panchayat.

   There are no health centres. There are six anganwadis, daily visits by a veterinary doctor, two schools up to class 7th standard, 2 Urdu schools, and 2 convents. High school and colleges are 5 kilometres away.

   **Status of MGNREGS:** The total number of Job Card holders in the panchayat is 1088 of which 695 are female and 1325 are male. The different types of MGNREGS work undertaken in the last three years has been road works and land development work.

   This Grama Panchayat was completely immersed in flood last year, when Maharashtra had opened its dam gates. Therefore, the focus was largely on land and road development works. The facilities that were provided for workers were shade, drinking water, and first aid.

4. **Dharwad District**

   I. **Profile of Rayanal GP, Huballi Taluk**
   Rayanal and Gangivala are the two villages in the Rayanal Gram Panchayat. The total population of the panchayat is 4046 persons; the caste composition is SCs, STs and General. The total number of households in the GP is 837. Total
geographical area is 10478 hectares. Agriculture is the main occupation and the crops grown are sorghum (jola) and soya bean. There are five schools, four anganwadis, one hostel, one health sub-centre and two ration shops in the panchayat area.

Status of MGNREGS: The total number of job card holders is 2611, female workers are 1974 and 637 male. The type of NREGS works undertaken in the last three years has been individual work like soak pits, poultry farm, cow sheds and construction of houses under ashraya scheme and community work such as road construction.

II. Profile of Ibrahimpur GP, Annigeri Taluk
The grama panchayat has only one village, Ibrahimpur. Total population is 6770 persons of whom 2352 are female, 2068 male and 2350 children. The caste composition is SCs, 736 STs, 827 STs, 2068 male and 3000 OBCs and 1707 are General category. Jain, Hindu and Muslim are the religious groups in the panchayat. There are 780 households. Total geographical area of the panchayat is 6469.29 acres.

Total dry land is 5941 acres and 271 acres of irrigated area in the village. There are 296 small farmers, 420 marginal farmers and 374 large farmers in the panchayat. Cotton, green gram, sorghum (jola), chillies, Bengal gram, onion are the crops grown.

There is no health centre. An ANM visits the village at times. There are four ASHA workers, four anganwadis centres, one Kannada primary school, and one high school. There is a fair price shop. Bus service is available. A Bank official comes to the customers’ home to give and take cash.

Status of MGNREGS: Total Job Card holders in the panchayat are 2565, of whom 935 are males and 1630 females. Trenches, farm ponds, road works, soak pits are the works undertaken under NREGS in the last three years. Workers were provided drinking water, shade facilities, first aid, and crèche facilities.

As indicated, the above information was provided from the respective GPs. However, through discussions with the women workers, the feedback does not entirely match with the GP information, as evidenced through the analysis.

6. Observations and Field Analysis

Socio-Economic Profile of the Study Respondents

Women respondents who have MGNREGS Job Cards and had worked in the last two years and those who did not work in these four districts are shown in the table below.
SOME INSIGHTS FROM OTHER STUDIES:

In most cases, job cards were kept by GP members or GP officials and not given to the beneficiaries. When GP representatives and functionaries were asked why job cards were kept with them, the common refrain was: “wage labourer households often misplace the job card. So we keep them under safe custody. As and when wage labourer households need the job card, it can be easily traced” (Rajasekhar et al 2013a).

Rajasekhar et al (2012c: 568) note that not all the needy households indeed possess a job card. In some cases, households that did not depend on wage employment were also found in possession of a job card; this could be due to the misconception that it would enable them to access benefits provided by the other schemes of the government.

The study covered 213 women across the four districts, who participated in FGDs and IDIs. The number of women respondents who participated in FGDs is 193 of whom 64 respondents had not worked in the last two years. In-depth interviews were held with 20 women respondents who had job cards and three among them had not worked in the last two years.

Age of the respondents: The table below gives the age distribution of the participants of the study. The majority of the participants (56.4%) were in the active age group of 26-40 years, 29.1% of them were in the age-group of 41-60 years, very minimum number of participants was in the age-group of 18-25 years, i.e., 13.1% and the least number were above 60 years (1.4%).
Religion and caste of the women participants:
The study covered women participants belonging to Hindu, Muslim and Christian communities. Christian communities are the converted Scheduled Caste population in the Raichur district, who are recorded as SCs in the Grama Panchayat. Though women said that they are Christians, GP officials claimed and confirmed that they are SCs. However, in the study it has been retained as specified by the women. The study covered 8.4 per cent of Muslim women and 59.7 per cent belonged to OBC. This shows that MGNREGS has been mostly accessed by women from OBC communities. The Scheduled castes and Scheduled tribe communities were well-represented in the population of some of the Grama Panchayats, but adequate samples among them were not identified for the study, as the responsibility of identifying the respondents was left to the officials. Hence the study had covered 16.4 percent of SCs and 11.3 percent of STs respectively.

Table: Religion and Caste Distribution of Women Participants

<table>
<thead>
<tr>
<th>Religion &amp; Caste</th>
<th>No. of FCD Participants</th>
<th>No. of IDI Participants</th>
<th>Total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muslim</td>
<td>18 (9.3)</td>
<td>0</td>
<td>18 (8.5)</td>
</tr>
<tr>
<td>OBC</td>
<td>116 (60.1)</td>
<td>11 (55)</td>
<td>127 (59.6)</td>
</tr>
<tr>
<td>SC*</td>
<td>39 (20.2)</td>
<td>5 (25)</td>
<td>44 (20.6)</td>
</tr>
<tr>
<td>ST</td>
<td>20 (10.4)</td>
<td>4 (20)</td>
<td>24 (11.3)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>193 (100)</strong></td>
<td><strong>20 (100)</strong></td>
<td><strong>213 (100)</strong></td>
</tr>
</tbody>
</table>

Educational level of the women participants:
Majority of the women participants of the study were illiterate – 50.2 per cent, 29.6 per cent had studied up to elementary level, 13.6 percent had completed high school, 4.7 per cent had studied up to PUC and the remaining 1.4 per cent had attained graduation respectively.
Table: Distribution of Educational Level of the Women Participants

<table>
<thead>
<tr>
<th>Education</th>
<th>No. of FGD Participants</th>
<th>No. of IDI Participants</th>
<th>Total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>97 (50.3)</td>
<td>10 (50)</td>
<td>107 (50.2)</td>
</tr>
<tr>
<td>Elementary</td>
<td>59 (30.6)</td>
<td>4 (20)</td>
<td>63 (29.6)</td>
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<td>High School</td>
<td>28 (14.5)</td>
<td>1 (5)</td>
<td>29 (13.6)</td>
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<td>5 (2.6)</td>
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<td>10 (4.7)</td>
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<tr>
<td>Degree not completed</td>
<td>1 (0.5)</td>
<td>0</td>
<td>1 (0.5)</td>
</tr>
<tr>
<td>Degree</td>
<td>3 (1.5)</td>
<td>0</td>
<td>3 (1.4)</td>
</tr>
<tr>
<td>Total</td>
<td>193 (100)</td>
<td>20 (100)</td>
<td>213 (100)</td>
</tr>
</tbody>
</table>

Landholding pattern of the women participants:
46 percent of the participants were from marginal farmer households, 31 percent belonged to landless families, 19.7 percent of the respondents were small farmers and 3.3 percent of them belonged to large farmer households respectively. This shows that the scheme has been accessed across the landowning class.

Table: Showing the Land Distribution among the Women Participants

<table>
<thead>
<tr>
<th>Land holding</th>
<th>No. of FGD Participants</th>
<th>No. of IDI Participants</th>
<th>Total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landless</td>
<td>61 (31.6)</td>
<td>5 (25)</td>
<td>66 (31)</td>
</tr>
<tr>
<td>Marginal</td>
<td>87 (45.1)</td>
<td>11 (55)</td>
<td>98 (46)</td>
</tr>
<tr>
<td>Small</td>
<td>38 (19.7)</td>
<td>4 (20)</td>
<td>42 (19.7)</td>
</tr>
<tr>
<td>Large</td>
<td>7 (3.6)</td>
<td>0</td>
<td>7 (3.3)</td>
</tr>
<tr>
<td>Total</td>
<td>193 (100)</td>
<td>20 (100)</td>
<td>213 (100)</td>
</tr>
</tbody>
</table>
Family size of the women participant households:

The family size varied from single woman households to joint families having more than ten members. 31.4 percent of the households had four members in the family, 21.6 percent had six to ten members in the household, 20.2 percent consisted of five member families and 2.8 percent of the households consisted of only single woman families.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>No. of FGD Participants</th>
<th>No. of IDI Participants</th>
<th>Total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4 (2.1)</td>
<td>2 (10)</td>
<td>6 (2.8)</td>
</tr>
<tr>
<td>2</td>
<td>20 (10.4)</td>
<td>0</td>
<td>20 (9.4)</td>
</tr>
<tr>
<td>3</td>
<td>19 (9.8)</td>
<td>5 (25)</td>
<td>24 (11.3)</td>
</tr>
<tr>
<td>4</td>
<td>59 (30.5)</td>
<td>8 (40)</td>
<td>67 (31.4)</td>
</tr>
<tr>
<td>5</td>
<td>42 (21.8)</td>
<td>1 (5)</td>
<td>43 (20.2)</td>
</tr>
<tr>
<td>6-10</td>
<td>43 (22.3)</td>
<td>3 (15)</td>
<td>46 (21.6)</td>
</tr>
<tr>
<td>&gt;10</td>
<td>6 (3.1)</td>
<td>1 (5)</td>
<td>7 (3.3)</td>
</tr>
<tr>
<td>Total</td>
<td>193 (100)</td>
<td>20 (100)</td>
<td>213 (100)</td>
</tr>
</tbody>
</table>

Number of days worked in the last two years:

The table below shows the number of days worked by the respondents in the last two years in MGNREGS across the four districts. The majority of the respondents, i.e., 40.5 percent, had completed 10-30 days of work in the last two years, 22.6 percent were able to get about 70-90 days of work, 13.7 percent had got 30-50 days of work and only 3.4 percent each had said that they got 90 – 100 and more than 100 days of work. These were respondents from LK Doddi Grama Panchayat of Raichur district and Mahishawadagi Grama Panchayat of Belgavi district. The mate from LK Doddi is a member of the CBO Crakoos and is very aware of MGNREGS and how it can be accessed. She has created awareness among the women in her GP and most of them are members of the CBO. Hence, they demand work from the GP and have tried to access the maximum number of days of work. In the case of Mahishawadagi GP, the villages were flooded, washing away the houses and fields. In order to reconstruct and rehabilitate the villages, the government had ordered 150 days of work.
Table: Number of Days Worked in the Last Two Years

<table>
<thead>
<tr>
<th>No. of days of work done</th>
<th>No. of FGD Participants</th>
<th>No. of IDI Participants</th>
<th>Total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 10</td>
<td>9 (7)</td>
<td>2 (11.7)</td>
<td>11 (7.5)</td>
</tr>
<tr>
<td>10 - 30</td>
<td>54 (41.8)</td>
<td>5 (29.4)</td>
<td>59 (40.5)</td>
</tr>
<tr>
<td>30 – 50</td>
<td>15 (11.7)</td>
<td>5 (29.4)</td>
<td>20 (13.7)</td>
</tr>
<tr>
<td>50 - 70</td>
<td>13 (10)</td>
<td>0</td>
<td>13 (8.9)</td>
</tr>
<tr>
<td>70 – 90</td>
<td>32 (24.9)</td>
<td>1 (5.9)</td>
<td>33 (22.6)</td>
</tr>
<tr>
<td>90 – 100</td>
<td>3 (2.3)</td>
<td>2 (11.8)</td>
<td>5 (3.4)</td>
</tr>
<tr>
<td>&gt;100</td>
<td>3 (2.3)</td>
<td>2 (11.8)</td>
<td>5 (3.4)</td>
</tr>
<tr>
<td>Total</td>
<td>129 (100)</td>
<td>17 (100)</td>
<td>146 (100)</td>
</tr>
</tbody>
</table>
A. A SNAP SHOT OF THE SALIENT STUDY OBSERVATIONS

- Contrasting women’s participation rates in GPs that have proximity to the city. Case in point is Benkanahalli GP in Belagavi and Raynala in Dharwad. In the former, women in large numbers have accessed MGNREGS, reasons being:
  - Men move to the town for work related to construction industry and other work like loading and unloading and get more wages than MGNREGS, so women majorly access MGNREGS
  - In case of Raynala which is closer to industrial area and both women and men who are educated take up jobs in these industries, which is a regular employment and get paid more than the wages received under MGNREGS. As well Raynala being an affluent village woman from the households are not interested in taking up MGNREGS activities especially community development ones
- Agriculture wages abysmally low compared to what MGNREGA offers Time flexibility in MGNREGS
- Distance to work as MGNREGS is within the village, whereas other agricultural work in private fields is distant
- GP approaching women to participate in the MGNREGS in contrast to women going in search of work to the landowners
- Lack of awareness regarding demanding MGNREGS work across all GPs except LK Doddi GP of Raichur, where the mate takes the initiative.
- Not aware of individual work that could be accessed under the scheme such as soa pits, farm ponds, cattle shed etc.
- Not aware of unemployment allowance, equipment sharpening charges and transportation charges when it is more than 6 kms from their residences
- Not aware that entries should be made in the job cards regarding their names, work related details and wages paid
- MGNREGS workers were receiving wages as specified by the respective GPs. As all women do not have access to mobiles to get the sms alerts regarding wages getting credited into their accounts, they have to depend on others. Banks are not located in the villages, except in two GPs – Alooru and Benekanahalli. In rest of the places women have to travel a distance of anything between 5 to 15 kms to withdraw their wages. It was only in Ibrahimpur GP, where women informed that, the bank representative visits the village to facilitate their banking activities.
- There is lack of digital literacy among women respondents.
- No awareness about the Sexual Harassment Act at Workplace, among functionarie and the MGNREGS workers
- Women uninformed about registration for labour cards
A. FGD ANALYSIS: BELAGAVI, CHAMARAJNAGAR, DHARWAD AND RAICHUR

MCNREGS AND WOMEN

Awareness:
- Women were largely unaware that they were expected to approach Grama Panchayats and fill Form 6 to ask for work. A few women from the L K Doddi GP were aware, perhaps due to the fact that several of them were members of a CBO (GRAKOOS) and the mate is an active member of the CBO, as well.
- In Benekanahalli GP of Belgaum district, respondents approached the GP and demanded work and applied for it through Form 6. Very few of the respondents were aware that MCNREGS guaranteed 100 to 150 days of work per family.
- Respondents from Ajamgere village of L K Doddi GP had applied for work and even after 20 days they had not received any. They were also unaware of the monetary compensation (unemployment allowance) due to them if employment was not given within 15 days after submission of the application.

Type of Work:
- In most of the GPs, women had been involved in group work such as desilting of tanks and nalas, digging trenches, road construction, school compound wall construction.
- In Bhumanagunda GP of Devadurga taluk of Raichur district, respondents were engaged in farm work on the land of other Job Card holders.
- In Rayanal GP of Hubballi taluk of Dharwad district none of the women were engaged in any community-oriented group work. They had used MCNREGS for their individual household development such as soak pits, cow sheds, planting horticultural crops, and house construction under Ashraya scheme.
- 21 participants in Rayanal GP of Hubballi taluk in Dharwad district said that they never got job cards. This led to arguments between the GP officials and women.

Work Timings:
Work timings varied across the districts.
- Raichur and Chamarajanagar – Work began by 9 am or 10 am and finished by 2 pm.
- Belgavi and Dharwad – An hour-long lunch break was provided around 1 or 2 pm and then work continued till 4 pm or 5 pm.
- Women were satisfied with the work timings as it was convenient for them to attend to household work, and care for children and others.
- They mentioned that they are not given time to have lunch or allowed to take breaks when they work on the fields of private landlords. If their houses were close to the work site, the women would go home during the break, whereas others carried their lunch and had it at the work site.

7. GRAKOOS- a CBO that works with MCNREGS workers
Drinking Water Facilities:
- In Benekanahalli of Belgavi district and Rayanal of Dharwad district, women said that they carried drinking water bottles.
- In the remaining GPs, one woman from the group was assigned the task of fetching drinking water and distributing it to the women workers.

Crèche and Shade Facilities
- Women did not take their children to the work sites in any of the GPs.
- They were unaware that the provision for a crèche could be availed.
- Most of them were of the opinion that young children cannot be carried and left in the hot sun while they work.
- They did not know that shade was to be provided during lunch. Women would sit under the shade of a tree to have food and while taking breaks.
- GP functionaries said that they had provided shade (shamiana) where there were no trees and showed photographs of the same.

Transportation and Equipment Repair Facilities
- In LK Doddi GP, some women had to travel more than 6 kilometres. They hired autos and divided the cost among themselves. They were not aware of the transportation charges that they can claim under the scheme, upto 10% of a day’s wage.
- None of the women were aware about the equipment sharpening charges of Rs 10 per day. None of them had received that amount along with their wages.
- In Mahishawadagi GP of Athani taluk in Belgavi district, the GP functionaries who overheard the question defended themselves by saying that GP had taken the responsibility of sharpening the equipment and hence it was not paid to the woman workers.

Wage Remittance
- All women across districts reported that they received their wages within 15 days of completion of work.
- Women from Shivapura GP of Gundulpet taluk of Chamarajnagar and Benekanahalli GP of Belgavi district received weekly payments.
- All of them have their own bank accounts and it gets directly remitted into them.
- Those who have mobile phones receive SMS alerts about wage remittance and pass on the information to other women.
- In Alooru GP and Benakanahalli GP the bank is situated within the village.
- In LK Doddi, Bhumanaguda, Shivapura, Mahishawadagi, and Rayanal, the bank branches were at a distance of 7 to 15 kms.
- Only three respondents said that they have ATM cards, whereas others use a voucher to draw money.
- In Ibrahimpur, a bank representative visits the village to facilitate withdrawal and deposit of money.

Wage Comparison
- Women were aware of the wage rate of Rs.275/- day. They all knew that it was equal for men and women. They were happy that women were getting more wages in MGNREGS work, compared to the local agriculture labour wage rate for women, which varied from Rs. 120/- to Rs. 200/- across the districts.
- Ravalamma is 50 years old, illiterate and belongs to ST community from LK Doddi village. Her family consists of 6 members. She owns 2 acres of land with a bore well to
irrigate one acre of the land. For 5 years she has been doing MGNREGS work. Last year she was able to get 100 days of work and she is aware that the wage rate is Rs. 275/- . She informed us that the measurement was done before starting the work and on completion of the work. At the work site one of the workers is normally assigned the task of providing drinking water to the workers. There is no first aid and if anyone gets hurt then they would need to get it attended by a doctor after coming back home. Regarding the wages, she mentioned that the payment is deposited into the account and a sms message comes. Those of whom, who do not have phones, get the information about the payment transfer, from one of us who has received the message. Other literate persons in the village help them to draw the money from the bank.

When the work site was distant from the village, they had hired an auto to reach the workplace.

Recently new job cards were issued and each individual from the family had to open a separate bank account. So now each one gets the MGNREGS payment directly into their accounts. Earlier it was a joint account and the head of the family did the transactions and others, especially women did not come to know of their earnings.

• In Shivapura GP of Gundulpet taluk, women said they did not take up the MGNREGS work during turmeric harvesting time as they earned between Rs. 400/- to 450/- per day with the latter.
• In LK Doddi women, women made Rs 300/- a day harvesting tobacco.
• In Bhumanagunda, women said that the whole family migrates to harvest chillies. Women would make Rs.200/day and men Rs.400. They are also provided housing facilities and get continuous work for two months.
• In Ibrahimpur, women harvest chillies and cotton for which they can earn up to Rs.1000/- to Rs.1200/- a day.

Discussion:

It is evident that MGNREGS work has not been accessed uniformly by everyone, as the number of days of work varies and it is not given continuously. Poor women move out of the village to earn marginally better wages during the harvest season, which coincides with the period for which MGNREGS work is offered. Consequently, it is mostly accessed by women who are already economically better off, such as those from the OBC community. The time of opening MGNREGS work must be reconsidered as marginal sections are not benefiting as such as they should from the scheme.

Overall, the women respondents were happy to take up MGNREGS work as they need not go in search of work asking the landlords whether work is available. Infact, it was the reverse as in some cases the GP functionaries come in search of them to offer work. Women need not travel long distances to work. Migration to cities like Bangalore and Hyderabad has reduced and even stopped to an extent. Especially during the lockdown period, MGNREGS was their saviour, as many women who had migrated had come back to their villages. They have since decided that they will not go back to the cities. However, continuity of work is still a looming uncertainty.
Jyoti is from Pasainapura village of Shivapura CP 29 years old and has studied till 4th std. She is from the SC community. The family consists of 4 members. They have 4 acres of land with irrigation facilities and they grow turmeric, onion, sunflower and horsegram. Her husband works as a coolie and earns Rs. 400/- day. During lockdown there was no work and that is when the GP functionary asked them to make the job card and they were allotted work for 25 days each, for her and her husband respectively. They both earned each Rs. 275/- day for working from 8:30 am to 1 pm. She said that nobody was getting work during Covid, as no one wanted to risk infection, so at this time, the MGNREGS work was a life-saver and helped them to sustain themselves.

There was no shade provided, no first aid facility and only drinking water was made available as part of the MGNREGS provisions. In their group there were 30 members, out of which 20 were men. She has a separate bank account and her wage was remitted into her account after 15 days. Equal wage has been given for both men and women. She regularly pays Rs.100/- towards the sangha and Rs.650/- toward the loan repayment. All this was possible only because of the MGNREGS work.

The crediting of wages directly into the women’s bank accounts has made them aware of their earnings and boosted their confidence. Unfortunately, some women shared that their husbands take their money to buy alcohol; the women are abused if they do not comply. Women spent their earnings on their children’s education, buying rations and groceries in the shanty, medicines and hospital visits, repaying for loans taken from the sangha and towards savings in the sangha. Some of the women said that they were not taking loans as often as they used to since the MGNREGS earning has helped in supplementing the family income.

Roopa Alooru GP is 28 years old, studied up to class VII. She is from the OBC community and is landless. Her family consists of 4 members. For two years she has been working as a mate in MGNREGS and her role is to take attendance, provide drinking water and make arrangements for shaniana. Last year she got 14 days of work. She has a joint account with her husband and did not know how much wages was being credited, as her husband draws the money. She also works as LCRP in NRLM and her wages are paid through cheque and therefore, she is told that there is no need for a separate account. Now under MGNREGS individual account opening has been mandatory and linked with aadhaar. So now she has opened an account. Her husband met with an accident and her mother-in-law is diabetic, the responsibility of running her house is hers and the wages earned are being used for medical and household expenses.
Constraints
Women were not aware of the unemployment allowance. They had not received employment as the mates had collected their applications but had not submitted it to the GP claiming that there were not enough women for group work. The majority of women were not aware that they could apply for personal work such as building soak pits, farm ponds, and cowsheds.

Women in Raichur migrate to Bangalore and other cities during the summer months as there are no agricultural activities in their own villages. This affects their children's education as they take them along. When they migrate to other villages to harvest jowar, each person gets 5 quintals of jowar instead of wages which takes care of their food requirement for nearly a year. They were of the opinion that if they get MGNREGS on a regular basis, it would take care of their other household and personal expenses and they need not migrate. During paddy sowing and harvesting season, they migrate as a family to villages in Devadurga and Manvi taluk. They work on an acre of land for 20-25 days and are paid a lump sum of Rs 35,000.

Women do not participate in the Grama Sabha as their husbands or male members from the family attend it. Hence, they are not aware of the MGNREGS work or that they can raise concerns about the work at the Sabha. In the villages of Shivapura GP, some work is available throughout the year and hence they do not find MGNREGS attractive. GP functionaries have not shown interest in disseminating the benefits of MGNREGS to its constituency.

In Mahishwadagi GP of Belgavi district, women who had job cards but had not availed MGNREGS said that their main subsidiary occupation is animal husbandry. Each house has at least two buffaloes and this sustains their livelihood. Though the flood completely damaged the village, the government compensated for it. This means that many of the women were uninterested in taking up MGNREGS work.

Those who live in villages very close to the city prefer to work there as they get continuous work and are paid more. This was noticed in Rayanal GP of Dharwad district and Benakanahalli GP of Belgavi district.

Women also hesitate to take up MGNREGS when they have personal issues, and when they have to tend to their own agricultural land work.

Manjula From Ibrahimpur GP of Dharwad district is 28 years old, illiterate, belongs to OBC and has 2.5 acres of dry land. Family consists of 4 members. They got a job card 5 years ago. She and her husband had worked on MGNREGS last year for 25 days. This year they did not work as they took up harvesting of cotton and chillies, where they get about Rs 800 to 1000/day. She says they will take up MGNREGS work only when they do not have any other work. She had used earlier wages for savings in sangha as
Views of CBOs on MGNREGS

GRAKOOS, a community-based organisation in Raichur that works with women labourers across Karnataka. Interactions with some of the members revealed that MGNREGS has helped 40 percent of poor labourers improve their living standard. The remaining 60 percent were not able to do the same due to alcoholism.

The types of work under MGNREGS has not been identified properly. Women, disabled, or elderly-friendly work has not been marked. There is a need for proper guidelines for MGNREGS work. It was pointed out that there were government schemes that could be used so that it would enable women to dig trenches, such as watering the hard soil overnight. This helps in loosening the soil which allows women to dig; this would otherwise be seen only as a man’s work. Wherever women’s groups have formed, they have facilitated access to MGNREGS work. This scheme has arrested migration to a large extent. There was a discussion on the wage rate for mates to be Rs. 350 as it is a semi-skilled job but it has not been considered yet. Wages earned are mostly spent on healthcare which is a major expense, and also on conducting various poojas for gods and goddesses.

Another CBO from Dharwad pointed out that to get a job card they have to bribe the GP officials. The PDOs do not show interest in giving work to the labourers. There are no kayakasangha or kayabandhus to apply for work on Form 6, or to inform women if they have land that they could apply for personal works. Most women do not own land which hampers them from accessing work such as building farm ponds or planting horticultural crops.

MGNREGS has helped women pay towards savings in the sangha, and to meet household expenses. The wages make access to money less acute as women now have some money in their own bank accounts.

One CBO mentioned that caste discrimination is not very visible in MGNREGS.
### ’Drivers and Barriers for Women to Access MGNREGS

<table>
<thead>
<tr>
<th>DRIVERS</th>
<th>BARRIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assured employment for 100-150 days per household:</strong></td>
<td><strong>Employment is not continuous during off season and not for the days prescribed:</strong></td>
</tr>
<tr>
<td>This is a welcome step that Karnataka has in areas which are drought-prone or disaster-affected. Eg: Belagavi district. However, it is yet to be implemented. Women were able to access a greater number of days of work in drought-prone and disaster-faced areas.</td>
<td>Getting work in instalments adversely affects poor families, especially women. Therefore, when opportunity for other work is available, MGNREGS is not accessed. Eg: Bhumangunda GP in Raichur dist, Shivapura GP in Chamarajanagar dist.</td>
</tr>
<tr>
<td><strong>Flexibility in work hours:</strong></td>
<td><strong>MGNREGS conducted during seasons, when other work is easily available</strong></td>
</tr>
<tr>
<td>This has been helpful to women, especially all women’s group work. They are able to finish their home chores and come for work. Alternatively, they come early and complete their work by the afternoon or they start a little late and take a break for lunch.</td>
<td>This was evidenced in Gundulpet taluk, where the women mentioned that the MGNREGS work coincides with the seasonal turmeric harvest, which fetches them better remuneration.</td>
</tr>
<tr>
<td><strong>Gram Panchayats reaching out to women</strong></td>
<td><strong>PDOs not always proactive</strong></td>
</tr>
<tr>
<td>Special efforts made by GPs to reach women for MGNREGS work. In places like Raynala GP where participation is low, loudspeaker announcements were made in every lane. In Ibrahimpur GP, the temple’s mic system was used to announce work.</td>
<td>No efforts were made to bring in women to the Grama Sabha, where they could discuss and decide about the type of work and when to carry out various activities in their villages under MGNREGS.</td>
</tr>
<tr>
<td><strong>Group work for women</strong></td>
<td><strong>Workers uninformed about the entitlement of unemployment allowance, sharpening and transportation allowance</strong></td>
</tr>
<tr>
<td>In LK Dodi there was evidence of group work as the mate had mobilised women into groups. This was largely due to CBO presence in this GP working with women to facilitate their access to MGNREGS work.</td>
<td>This was observed across all 4 districts.</td>
</tr>
<tr>
<td><strong>Payment is regular without much delay</strong></td>
<td><strong>Women unaware about the procedures to avail MGNREGS</strong></td>
</tr>
<tr>
<td>This was observed across all the districts.</td>
<td>This was common across all the districts. The mate has the responsibility to facilitate the procedure. Therefore, where there is a proactive mate, form-filling, receiving NMR, and work allocation is expedited.</td>
</tr>
</tbody>
</table>
### Wage parity between men and women
This certainly gave women a sense of equality as they are so reconciled to the fact that men can earn more.

### Male members given Job Cards; women are uninformed
This was observed in Raynala GP of Dharwad, where MGNREGS work was mostly accessed to dig soak pits, cowsheds, poultry sheds etc. Women of those households were unaware that the work had been done through MGNREGS as the Job Card holder is the man. They weren’t aware that a lump sum amount was received for this work, as it would have been accessed by the man.

### Every woman had her own bank account
Provides a sense of worth to the women. They knew the amount that had been credited into their accounts for the work done. They had the liberty to use it, though much of it is used for household food needs, children’s educational needs and towards repayment of loans and savings in the sangha.

### Mates not trained and hence unaware about the provisions of the MGNREGS for women workers in particular.
This was feedback received from a couple of mates who were interviewed.

### Drinking water facility provided at work site
Women across the 4 districts acknowledged this.

### Women do not attend Grama Sabha
This was a common observation across the study districts

### Women unaware about the Kayakabandhu

### Women unaware about labour card and its facilities

## COVID & ITS IMPACT ON MGNREGS
Those who had migrated to cities in search of jobs were forced to return back to their homes during lockdown. Women said they did not know what they would do for their livelihood back at home, that is when CP functionaries and mates approached them and told about work under MGNREGS. They said MGNREGS is a boon as they were able to stay back together in their homes and work and lead their lives. For many it was an eye-opener as they were not aware of MGNREGS. Now they are of the opinion that they need not migrate and can stay back.
7. Conclusion and Recommendations

According to the Global Gender Gap Report of the World Economic Forum, India ranks 151 in Economic Participation and Opportunity under the Global Gender Gap Index 2021. Evidently, there is a lot more to be done despite the initiatives of the GoI.

While the MGNREGS has certainly provided huge employment opportunities for poor communities, especially women, there is scope for improvement. The scheme must reach the poorest and most marginalised sections of the country to truly be called a success. To ensure that the MGNREGS works effectively for women, the state needs to make concerted efforts to minimise the constraints that limit or impede women’s participation.

Following are some which the State may consider:

1. **Awareness creation**
   - Local CBOs and NGOs can collaborate on awareness raising.
   - Convergence with the SRLM-Sanjeevini on this would further help in the awareness generation process including awareness about labour cards.
   - **Actions:**
     - GP conducts Mahila Gram Sabhas to discuss matters relating to the MGNREGS
     - Encourage women to discuss their ideal working conditions so that MGNREGS work can be designed accordingly
     - MGNREGS functionaries, GP members & functionaries, and NRLM block team can meet collectively to discuss how MGNREGS work availability is percolated down to the SHGs in their weekly meetings

2. **Targeting the most marginalised communities**
   - Participation of the most vulnerable and marginalized social groups such as single Muslim and Dalit women, Muslim and Dalit women-headed households should be encouraged.
   - **Actions:**
     - Of the total number of persons availing MGNREGS, women will not be less than 33% of the total workers, especially from the most marginalised and vulnerable sections of the population.

3. **Camps to provide Job Cards**
   - The Management Information System (MIS) of Jan Dhan Yojana can be used to facilitate Job Cards and connect them to bank accounts.
   - **Actions:**
     - Organise job card distribution camps at the Gram Sabha level
     - Organise camps in collaboration with local banks and conduct minimal bank literacy for women.

4. **Inducting more women as mates**
   - Inducting a large number of women mates and building capacity so that they are well-informed about the facilities and entitlements provided by the MGNREGS.
   - **Actions:**
     - Introduce a rule that every GP must have a minimum of 5-10 women mates
     - Monetary Incentives for the position of mates
     - Conduct regular training for mates, which should include gender sensitivity
5. **Identify women-friendly work sites**
   **Actions:**
   - Develop a GP-level gender action plan to identify women's needs
   - Develop a shelf of women-friendly projects to encourage women to avail MGNREGS
   - Ensure that at least 30% of Gram Sabha attendees are MGNREGS women with Job Cards
   - Regular gender sensitivity training for GPs and MGNREGS functionaries
   - Training must include information about workplace sexual harassment and about setting up an LCC at the local level
   - Contract women's groups for government construction, as is being done in Kerala's Kudumbashree scheme

6. **All-women social audits**
   **Actions:**
   - The department may converge with NRLM-Sanjeevini and the Karnataka Mahila Samakhy and form small social audit groups which can include mates and women MGNREGS workers
   - Social audits should be conducted at regular intervals
   - Audit teams should have a tenure after which they are retired and a new team is appointed. This will allow an entire cadre of field auditors to be trained.

7. **Independent Job Cards for women**
   **Actions:**
   - As job cards are in the names of men who are commonly the head of the family. The women become dependent on them. Therefore, it might be useful for **women to have independent job cards in their own names**.
   - Creation of women's labour groups and supports them to avail labour card, so that they access facilities from the Board of Construction Workers.
   **Action:**
   - Local MGNREGS functionaries and GP functionaries must undergo training about labour card registration
   - Organise camps and training to create awareness among the MGNREGS workers to promote and facilitate MGNREGS workers to register for labour cards.

8. **Promote skilled and semi-skilled jobs**
   **Actions:**
   - Jobs in social services and rural health can be promoted
   - This will encourage women to get associated with rural literacy, health missions, and infrastructural activities in the villages
   **Action:**
   - Identify and train semi-literate women for government campaigns such as POSHAN Abhiyan, SBM, Covid Appropriate Behaviour, and incentivise them through MGNREGS for ‘n’ number of days
   - These women can become ‘well-being promoters’ in their rural communities

MGNREGS has clear guidelines to make the scheme gender-sensitive and ensure the empowerment of women. Any lapses in its implementation requires strict monitoring and audits so that the objective of the MGNREGA is realised.

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8. The case where women were not even aware that they had job cards as it was in the custody of their men folk
Appendix

EXCERPTS OF IN-DEPTH INTERVIEWS WITH WOMEN

1. **Estheramma** is from Julamgera village of LK Doddi GP aged 65 years, illiterate and belongs to Christian community (SC). Her family consists of three members – self, husband and an unmarried daughter who in not in good health. They have an acre of dry land and cultivate when they receive canal water. They migrate to Gangavathi and Bangalore for work. She shared that during the agricultural season they get a wage of Rs. 250/- day and off season it is Rs. 150/- for work done from 9am to 5 pm. So far she had not done any work under MGNREGS and was not aware of MGNREGS work as they used to migrate. During the Covid period, they were unable to move out of their village and it was then that she got to know about the MGNREGS work. The Mate reached out to them and told them that they would be given a job card and had collected the necessary documents from them. The day we spoke to her, was the day she received the job card. Estheramma is not a member of any sangha in the village. She said she will apply to get work under MGNREGS and she was not aware about the wage rate.

They have a bore well for drinking water and do not have a toilet, therefore defecate in the open fields. Her children were never sent to school as they used to migrate in search of work to different places. Three months ago, her house had collapsed due to the rain and she had approached the GP, but did not get any response. Now she and her husband are staying with their son. She says, ‘since we are old people nobody is bothered about us. She is not aware of the Sanjeevini programme, where she could join a sangha and get support. Her husband’s old age pension has been stopped for the last two years and they do not know the reason for this. She gets her old age pension of Rs.1000/-.

2. **Hussainamma** is 50 years old and belong to ST community from L K Doddi village. They own an acre of dry land. Two of her daughters are married and now they are only three members at home (husband, self and son). They are all agricultural labourers. They had migrated to Bangalore and were engaged in construction work. Due to her ill health, she takes up work only once in 2 or 3 days and get a wage of Rs 300/- A month ago, the family returned to the village from Bangalore. She was not aware of MGNREGS work. The mate has now approached them and had collected the necessary documents to make their job card.

3. **Devamma – Mate (Kayakabhandu)** is 29 years old, studied up to II PUC and belongs to ST community from L K Doddi village. Her family consists of husband and two children. Her husband works with Dharmasthala SHGs. Earlier, Devamma, worked as supervisor of the SHGs formed by Dharmasthala trust and was in-charge of 7 villages. After conceiving the second child, she left the job and her husband took it over.

She is currently working as a mate for MGNREGS for the last two years. Her responsibility is to take attendance, measurement of the work done, support the elderly and those with children. She has to discuss with the community about...
MCNREGS work, prepare an application and submit it to the GP. She says now they get 150 days of work per year.

After completing the work that she oversees and also works, she has to submit the muster sheet to the GP and within 10 days wages get credited into the accounts. The bank is in Heregera village, which is 15 kms away. People usually go on a Tuesday to withdraw the money as it is a shanty day and do their shopping needs for the home.

Devamma, shared that at the work sites there are no shades for having lunch and they need to put up a tent. Water is another big problem faced by everyone in their villages.

4. **Ratnamma** is 50 years old from SC community studied up to II PUC, has 7 guntas of land. She belongs to Kariyankatte village of Alooru GP in Chamarajanagar district. She is a single woman who did not marry and has a younger brother. She lost her parents at a young age and had to shoulder the family responsibilities along with her grandmother. Her brother is married and settled in Bangalore and she was with him for the last 14 years and was working in a garment factory (Colour lines), getting a salary of Rs. 14,000/- . She lost her job during lockdown and returned to her village and re-constructed the damaged house that belonged to her grandfather, with support from the GP. She stood for the recent GP elections and lost it. Since she did not have the job card her aunt’s card was used to get the work for constructing her house and the wages got remitted into her aunt’s account and they have not given it to her. The amount was around Rs. 4000/-. She thereafter, produced the necessary documents and got a job card in her name and did road work for 3 days last year and the wages have got credited into her account.

GP is trying to get her Bare Foot Technician (BFT) job as she has studied up to II PUC and will be submitting her application. But they say there is a clause that only persons below 45 years are eligible and another clause says that there will be concessions for women, SCs and STs. One has to know whether any concession for age relaxation would be applicable for single women like her who do not have any support. As of now she has been chosen to be the kayakabandu.

5. **Kempamma** is 60 years old, belongs to an OBC family, illiterate, has 10 guntas of land and it is leased out. She is from Kariyankatte village of Alooru GP. Her family consists of 4 members, she is a widow. She does coolie work and gets Rs.120/- day and has to work from 8.30 am to 2.30 pm. She had applied for MGNREGS work and got it after 4-5 days. She said, drinking water facility was available at the work site, but no shade or first aid kit at the work sites. Her son works as a coolie—loading coconuts into the trucks and gets paid Rs.400/- a day.

She feels MGNREGS work is better as they get paid more and the duration is less, she got the payment after 8-10 days of completing the work. Her work site was close to her home. She gives her money to her son as she feels that he is taking care of her.
6. **Siddamma, Soliga tribe – B R Hills**

Under MGNREGS, the establishment of a coffee plantation for Soligas was planned. In this village 40 households of Soligas are there and they have been given special job cards which is called green card.

Siddamma is aged 28 years and studied up to VIII std. They have 4 acres and 30 gunatas of land, which is in grandmother-in-law’s name and she is no more and transfer of the property has to be done. The family consists of 7 members, they work as agricultural and construction labourers within the limits of the forest and do not migrate out to towns. When no agricultural or other work they collect honey and other forest produce and sell it to the cooperative. Women get a wage of Rs. 250/- for agriculture and 300 for construction work. They have to work from 9 am to 5 pm. Due to Covid no work was available. They were growing ragi and jola — rain fed crop which was used for household consumption for the whole year. Two years back under MGNREGS they planted coffee in 1.5 acres and this year it has just started to flower. They planted 2000 plants and were given Rs.45000/- for the establishment of the plantation, they had to buy the plants from the coffee board by paying Rs.1/- per plant. They have sheep and goats to be reared. During summer months elephants come and destroy the crops. In order to prevent its entry, one has to make trenches around but the forest department does not permit it. As they think that they will dig and sell the mud.

With the establishment of coffee plants, the food crops are being displaced for commercial crops and they have to now depend on the wage labour to buy the food grains. Through anganwadis 10 kgs of rice, 30 eggs, 2 kgs of grams, 2 litre oil per month is supplied freely to each household for 6 months in a year to overcome malnourishment.

Now they have to wait for the coffee seeds to be harvested and sold to earn money, which they are expecting next year. They would get about Rs. 200/- for a kg of seeds. They are anticipating an income of Rs. 50,000/-

7. **Mahadevamma** is a single woman, not married, aged 50 years, illiterate, belongs to the OBC community, does not have land. She is from Shivapura village of Gundulpet taluk. Her Job card was made during the lockdown period and she worked under MGNREGS in making trenches. She got 15-20 days of work and received payment after 15 days. The work was from 9 am to 2 or 3 pm. She carried her lunch and felt that the work was more comfortable as it was within the village and only half a day’s work. She knows about the Grama Sabha being conducted and if there is time she will attend. She is a member of two sanghas: Stree Shakti and Dharmasthala sangha and does savings in both — Rs. 25/- for Stree shakti and Rs. 10 for Dharmasthala sangha.

8. **Basamani, from Shivapura GP** is 35 years old belongs to OBC, illiterate, has 2 acres of dry land. Family consists of 3 members. Husband does agriculture labour and gets Rs.450/day and she gets Rs.250/- . They work from 6am to 6 pm. They got a job card 5 years back and have not worked under MGNREGS, as she was away to her native place during the MGNREGS work. She does not know the wage offered in MGNREGS and has not participated in any Grama Sabhas but has voted.
9. **Geetha, Mate in MNREGS, Kaligowdanahalli village of Shivapura GP**

Geetha is aged 23 years studied up to II PUC belongs to OBC. Family consists of 3 members – parents and self. They have 2 acres of land. They got a job card 2 years ago and she had worked for 50 days. Her role was to organise the group and take attendance, take NRM, engineer will come and measure the area where they have to do the work and she has to see that work is being done in the stipulated time. She is also a Master Book Keeper (MBK) in Sanjeevini under NRLM and gets Rs.2000/- as payment. She said during lockdown the work was done and the workers were provided with masks, sanitisers and drinking water as they were engaged in desilting the tank.

According to her, it was only during the lockdown that many of them came to know about MGNREGS and job cards were issued; now they are aware and are willing to work during off season. Soak pits, cow sheds, farm ponds were some of the works. She has made a soak pit in her house and got Rs. 8000/- for it. She saves her money.

10. **Premakumari, Kaligowdanahalli village of Shivapura GP**

Premakumari is 23 years old, studied II PUC and ITI. Belongs to OBC, does not have land. Her family consists of 5 members. Her parents had done MGNREGS work for the last two years and last year she did it for 40 days. Her wage was used for household expenses and she also contributes Rs.50/- towards Sanjeevini sangha savings. She says MGNREGS has been beneficial.

11. **Sudha Nagar, Benakanahalli GP, Belgavi District**

Sudha Nagar is 34 years old and belongs to the OBC community studied till XI standard. She is a mate. Her family consists of 4 members. They own 2 acres of land. They got the job card 6 years ago and have done MGNREGS work since the last 3 years. Her husband had a fall 12 years ago and is not able to do any work. She is the sole breadwinner of the house. She is also the coordinator of Dharmasthala group and gets Rs.6000/- month, for work done from 7am to 11 am, after which she goes for MGNREGS work. She says MGNREGS work was available for only for 3 months in a year. Last year she got 72 days of work. She is the mate for MGNREGS work and does the NRM, fills the forms and organises the group. She takes the measurement before and after work, looks into the wages etc. She has not received any extra payment for being a mate and is not aware that she has a small allowance as a Mate.

Sudha took the whole responsibility of MGNREGS in GP to mobilise people for work. She says but now they are saying only 25 persons in a group. The group had done nala de-silting work from 11 am to 5 pm with an hour break for lunch. First aid box were provided. Workers carried their own water bottles; no separate shade was provided as there were trees around the nala. During Covid time, masks were supplied to workers. It costed Rs. 3 per mask, which she claimed.

She says MGNREGS helped her in running her house, meeting her children’s needs, her husband’s hospital expenses.

She says people are asking her why is work stopped after 15 or 20 days, and why can’t they provide work continuously? In MGNREGS there has been no problem regarding getting wages, except 4 or 5 people had delayed payment due to aadhaar not linked to their accounts.
In case of agriculture labour they get a wage ranging from Rs.160/- to Rs.200/- for women depending on the type of work—weeding, harvesting, etc. She has never attended any Grama Sabha as they are not aware of it. They approach the GP when they see that MGNREGS work is being carried out in other villages and demand for their work. There are 7 groups of 25 persons each and a mate to carry out the work. She says no men come forward to take up the work as they get Rs 500/- as wage in construction work and most of them move to the city for work as their village is very close to the city limit.

She says only very poor women come forward to take up MGNREGS work and they feel the quantum of work has to be reduced as it is difficult for women to dig the soil. Now some people have taken the work of soak pits.

She has been harassed by 4 male GP elected members, she says these 4 men come to the work site and sit over there to watch them do the work and they take attendance and say that they are doing an enquiry into their work. She says women feel intimidated with their presence. They bring with them 4 to 5 persons whose names are not there in NMR and ask them to work along with the others. She said, she raised this issue with them saying that they cannot work as their names were not there. But as she is aware that they are poor people, she has made job cards for them and will be giving them work. She says one of the elected men is a veterinary doctor and has links with top level people and he is the one who is the key ring master here.

12. Prabhavathi Bhandar Rawat, Benakanahalli village— not working

She is a widow, aged 51 years, literate, OBC does not have any land. Family consists of 3 members, one of her sons is construction worker and other one is studying. She got her job card 5 years ago and had worked earlier for 15 days, then she had fallen sick and underwent surgery. So, now she is not able to do hard work and can only do light work like removing of weeds etc. Her son is the only person who works and earns around Rs 200/day. She tried for widow pension and for the last 23 years she has been trying and has not succeeded in getting it.

13. Laxmi Burton, Benakanahalli village with work

Laxmi is 50 years old, illiterate and belongs to OBC community and has 1 guntah of land. There are 6 members in the family. This year she got MGNREGS work for 35 days and was able to repay some amount toward the loan. Son is an electrician, now due to covid do not have work and she has to manage the house with her earnings.

14. Anjana Kamle - Mate

She is 25 years old and studied up to X std belongs SC community from Janavad village of Mahishwadagi GP in Athani Taluk, Belgavi district. Her family consists of six members and has 1 acre of land. Three members of the family had been working on MGNREGS and last year the family got 147 days of work. As a Mate her responsibility is to bring 10 members in a group and approach the GP for filing NMR and getting work for the groups. They work from 10 am to 1 pm and then take a break and resume at 4 pm till 6 pm. They have time to attend to household work in between, whereas it is not possible when they work on landlords’ fields. She is not aware of the sharpening charges of the tools and they were not paid for it. They had worked within 2 to 3 kms.
She got a wage of Rs. 1925 for a week and it was directly remitted in her bank account. She used it for buying some jewels for her daughters, to buy ration and some amount in the sangha's saving. She says NREGS work is good as GP calls and gives work.

**15. Nagavva, Ibrahimpur village**

She is 40 yrs old, illiterate, belongs to the OBC community, family consists of 4 members and they have 4 acres of rainfed land. She got a job card 9 years ago and three members from the family worked on MGNREGS for 100 days – tank de-silt and building trenches. They announce from the GP regarding the availability of MGNREGS work. The wages were remitted to individual accounts – Rs.275/- day. She does not have an ATM card, so she goes to the bank to draw the money using a voucher. She said that the wages she earned were used for her children’s education, savings in the sangha and also for buying food items.

**16. Paravva Jogi from Ibrahimpur GP, Dharwad district**

Paravva is 35 yrs old, illiterate, OBC, four members in the family, 4 acres of dry land, got a job card 9 years ago, 2 members from the family worked for 90 days in the group. Door to door person from the Grama Panchayat visits and tells them about the work as well as there is an announcement on the mike from the temple. NMR is taken at the work site and form 6 is filled. She uses her wages for children’s educational needs, for buying food items and to repay the loan that was taken from the sangha as well as towards the savings.