



# **ECONOMIC EMPOWERMENT OF WOMEN IN EAST INDIA AND THE ROLE OF WOMEN'S COLLECTIVES**



---

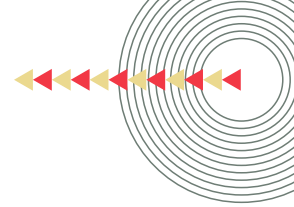
# ECONOMIC EMPOWERMENT OF WOMEN IN EAST INDIA AND THE ROLE OF WOMEN'S COLLECTIVES

---



# CONTENTS

|  |     |
|--|-----|
| <b>FOREWORD</b> .....  | 6   |
| <b>THE ORGANIZING INSTITUTIONS</b> .....   | 8   |
| <b>WOMEN'S PARTICIPATION IN MGNREGS</b> .....  | 11  |
| Creation of Sustainable Individual Productive Assets for<br>Women Under MGNREGA in Bihar                                 |     |
| <b>RECASTING NORMS FOR GENDER EQUITABLE AND<br/>VIOLENCE FREE COMMUNITIES</b> .....                                      | 29  |
| Women's Collectives in Bihar Lead the Way for Change   |     |
| <b>CONGLOMERATION OF WOMEN'S COLLECTIVES<br/>AND THEIR ROLE IN SOCIO-ECONOMIC<br/>ACCREDITATION IN RURAL BIHAR</b> ..... | 43  |
| An Empirical Study on Sangam Cluster Level Federation, Muzaffarpur   |     |
| <b>DEALING WITH EMPOWERMENT</b> .....  | 60  |
| The Role of Self-Help Groups Among Adivasi Women<br>of Contemporary Jharkhand  |     |
| <b>ROLE OF SELF-HELP GROUPS IN THE ECONOMIC<br/>EMPOWERMENT OF TRIBAL WOMEN</b> .....                                    | 77  |
| A Study of East Singhbhum District, Jharkhand  |     |
| <b>BEYOND THE HOURGLASS</b> .....  | 90  |
| Unraveling the Widows' Adjustment Mechanisms in the<br>Eastern States of India   |     |
| <b>THE BRICK KILN INDUSTRY OF EASTERN INDIA</b> .....  | 106 |
| An Economic Space of Systematic Gender Discrimination  |     |
| <b>SHOWING THE WAY</b> .....   | 120 |
| A Dipstick Study of Women in E-Rickshaw Driving and the Power of<br>Urban Collectives in Raipur (Chhattisgarh)           |     |
| <b>THE CONDITION OF MUSLIM WOMEN INVOLVED IN<br/>HOME-BASED EMBROIDERY WORKS</b> .....                                   | 141 |
| A Case Study in parts of Eastern Uttar Pradesh   |     |
| <b>WOMEN'S ECONOMIC EMPOWERMENT<br/>AS A METAPHOR</b> .....  | 155 |
| A Study of Female Beedi Workers in Murshidabad   |     |



# FOREWORD

**C**entre for Catalyzing Change's Sakshamaa initiative, aims at generating learning on the status of women and girls in India. Sakshamaa has also been driving learning through roundtables and conferences in collaboration with national and global institutions and universities with an objective to promote the culture of learning by sharing and analyzing specific experiences in the larger context of low-income states of Eastern India.

In this context, C3 collaborated with the Xavier Institute of Social Service (XISS), Ranchi and the Indian Association of Women's Studies (IAWS) to jointly organize a National Conference on 'Economic Empowerment of Women in East India and the Role of Women's Collectives' on March 17-18, 2023, at XISS, Ranchi. This conference was an opportunity to share and learn from experiences of various scholars working on the issue of women's economic empowerment and women's collectives in the low-income states of Eastern India and reflect on gains and areas for policy prioritization. The overall objectives of the conference were

to create an enabling platform for sharing programmatic experiences of women's collectives working to strengthen women in the low income states of Eastern India; initiating dialogue between academic institutions, development partners and state governments on the role of women's collectives in low income states of Eastern India; and envisioning ways for strengthening women's collectives in the region to address social norms and deepening the agenda of gender equity.

The conference saw participation from scholars and academicians from premier institutions across the country, who presented their scholarly work in the different panels that were led by the gender experts. The conference call for papers received close to 70 abstracts, from which a total of 28 abstracts were selected for presentation at the conference. The selection committee comprised of experts on the issue from across all the three organizing institutions and some external experts as well, which added to the rigor of the selection process.

The selected papers were presented





across six different technical tracks, which are as follows:

- Women's Access to Livelihood and Market: Role of Women's Collectives, Microcredit and the Government
- Agency, Empowerment and Women's Collectives
- Digital and Financial inclusion for Capacitation of Women's Collectives
- Unpaid Care, Domestic Work and Time Poverty for Women: Prospects of Women's Collectives in Unburdening Women
- Prospects for Feminist Networks, Women's Organizations and Women's Collectives in Twenty-first Century India
- Women's Collectives in Urban Spaces

Each of these panels were carefully curated to be moderated by gender experts, renowned scholars and academicians, and program and policy experts with several years of experience in their respective fields.

This book is a compilation of selected contributions which were decided after careful consideration for rigor and relevance. This edited version has a total of ten papers based on primary research and focused

on role of women's collectives in economic empowerment of women in Eastern India. We thank all the contributors, the members of the editorial and publication committee, and our teams who have worked towards bringing this anthology of primary research on the important issue of the role of collectives in women's economic empowerment in Eastern India, and hope that this book with its important contributions will be of benefit to researchers and practitioners, and advocates of gender equity in the country.

**Dr. Aparajita Gogoi**

Executive Director  
Centre for Catalyzing Change

**Madhu Joshi**

Lead, Gender Equity  
Centre for Catalyzing Change

**Dr. Anant Kumar**

Professor  
Xavier Institute of Social Service

**Professor Ishita Mukhopadhyay**

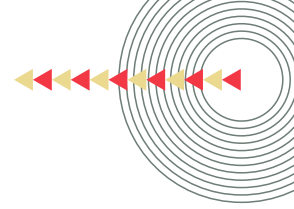
President  
Indian Association of Women's Studies

**Dr. Anamika Priyadarshini**

Formerly Centre for Catalyzing Change

**Shubha Bhattacharya**

Specialist, Gender Equity  
Centre for Catalyzing Change



# THE ORGANIZING INSTITUTIONS

## CENTRE FOR CATALYZING CHANGE (C3)

Centre for Catalyzing Change (C3), India, started working in India in 1987. In the last 35 years, C3 has emerged as a key change-making organization focused on improving the condition of girls and women in the country. C3 designs solutions that mobilize, equip, educate and empower girls and women to meet their full potential, and strives to create an ecosystem where all girls and women can demand and get their due entitlements. C3's work addresses the challenges that they face at various stages in their lives. At the core of their work and approach is the belief that gender equality is essential for development and democracy. Their programs are aimed at equipping girls and women with practical life skills, improved confidence in personal decision-making, and increased self-esteem. Their work ensures that girls and women have access to quality reproductive and maternal health care. C3 is committed to equal participation of women in leadership roles as a step towards building a stronger nation.

## XAVIER INSTITUTE OF SOCIAL SERVICES (XISS)

Xavier Institute of Social Services (XISS), Ranchi, has been a pioneer institution in the field of development and management study for the last 65 years. The Institute's focus has been on 'putting the last first' since its beginning and it is committed to work with poor, marginalized, women and children. The Institute has a specific focus on gender mainstreaming, which is reflected in its academic, administrative as well as field-level development interventions. XISS also offers courses like "Women and Development" and "Gender and Development" and has undertaken various studies and projects aimed at bridging gender gap. As an eminent institute of social service, XISS has been working in collaboration with development partners and academic institutions to approach its goal of creating sustainable societies with peace, justice and reconciliation.

## INDIAN ASSOCIATION FOR WOMEN'S STUDIES (IAWS)

The Indian Association for Women's Studies (IAWS) is a professional

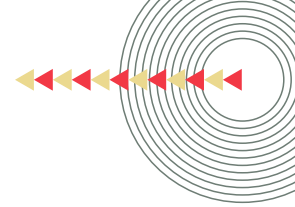




body, registered under the Societies Registration Act. It has a membership of more than 2000, drawn from a diverse community of academics, researchers, students, social workers, media persons and others. IAWS also has institutional members. In 2022, IAWS shall complete 40 years of its existence. The Institution has played

a critical role in establishing and strengthening Women's Studies centres in India and, more importantly, in the emergence of Women's Studies as a discipline. After the outbreak of COVID pandemic, IAWS has been concerned about socio-economic vulnerabilities of women in low income settings, including low income states of India.





# ABOUT THE AUTHORS

## PAPER TITLE

Women's Participation in MGNREGS: Creation of Sustainable Individual Productive Assets for Women Under MGNREGA in Bihar

## AUTHORS

### Shri Rahul Kumar

IAS, Formerly Chief Executive Officer, Bihar Rural Livelihoods Promotion Society, Commissioner MGNREGA, MD SBMG and Mission Director, Jal-Jeevan-Hariyali, GoB, India

### Sonmani Choudhary

Formerly Project Concern International India

### Rahul Sahu

Project Concern International, India

## PAPER TITLE

Recasting Norms for Gender Equitable and Violence Free Communities: Women's Collectives in Bihar Lead the Way for Change

## AUTHORS

### Aparajita Gogoi

Executive Director, Centre for Catalyzing Change

### Madhu Joshi

Lead-Gender Equity, Centre for Catalyzing Change

### Shubha Bhattacharya

Specialist-Gender Equity, Centre for Catalyzing Change

## PAPER TITLE

Conglomeration of Women's collective and its role in socio-

economic accreditation in rural Bihar: An empirical study on Sangam Cluster Level Federation, Muzaffarpur.

## AUTHORS

### Mahua Roy Choudhary

Project Coordinator, Bihar Rural Livelihoods Promotion Society-JEEViKA

### Arpan Mukherjee

Young Professional, Bihar Rural Livelihoods Promotion Society-JEEViKA

### Anshu Singh

Young Professional, Bihar Rural Livelihoods Promotion Society-JEEViKA

## PAPER TITLE

Dealing with empowerment: the role of Self-Help Groups among Adivasi women of contemporary Jharkhand

## AUTHOR

### Marilena Proietti

Italian Institute of Oriental Studies - ISO, Sapienza University of Rome, Rome, Italy

**PAPER TITLE:** Role of Self-Help Groups in the Economic Empowerment of Tribal Women: A study of East Singhbhum District, Jharkhand

## AUTHORS

### Tanushree Mahto

Research Scholar, Department of Humanities, Social Sciences and Management, NIT Jamshedpur





**Manish Kumar Jha**

Assistant Professor, Department of Humanities, Social Sciences and Management, NIT Jamshedpur

---

**PAPER TITLE**

Beyond the Hourglass: Unraveling Widows' Adjustment Mechanism in the Eastern States of India

**AUTHOR**

**Sila Mishra**

Research scholar in the Department of Economic Sciences, IIT Kanpur

---

**PAPER TITLE**

The Brick Kiln Industry of Eastern India: An Economic Space of Systematic Gender Discrimination

**AUTHORS**

**Rahul Bhushan**

Centre For Geographical Studies, Aryabhatta Knowledge University, Patna, Bihar, India

**Saurav Kumar**

Centre For Geographical Studies, Aryabhatta Knowledge University, Patna, Bihar, India

---

**PAPER TITLE**

Showing the Way: A Dipstick Study of Women in E-Rickshaw Driving and the Power of Urban Collectives in Raipur, Chhattisgarh

**AUTHORS**

**Sharmishtha Nanda**

Independent Consultant

**Priyanka Banerjee**

International Center for Research on Women

**Ranu Bhogal**

CARM-DAKSH

---

**PAPER TITLE**

The Condition of Muslim Women involved in Home-Based Embroidery Works: A Case Study in parts of Eastern Uttar Pradesh

**AUTHOR**

**Wajda Tabassum**

National Institute of Education Planning and Administration

---

**PAPER TITLE**

Women's Economic Empowerment as a Metaphor: A Study of Female Beedi Workers in Murshidabad

**AUTHORS**

**Poushali Dutta**

National Law School of India University, Bengaluru

**Aniket Nandan**

Assistant Professor, Centre of the Study of Social Exclusion and Inclusive Policy, National Law School of India University, Bengaluru

**Archisha Bhattacharjee**

National Law School of India University, Bengaluru

**Biprajit Roy Choudhury**

National Law School of India University, Bengaluru

**Ivy Das**

National Law School of India University, Bengaluru

# **WOMEN'S PARTICIPATION IN MGNREGS**

**Creation of Sustainable Individual  
Productive Assets for Women Under  
MGNREGA in Bihar**

**Shri Rahul Kumar, Sonmani Choudhary, Rahul Sahu**



# INTRODUCTION

**T**he Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the key legislative efforts of the Government of India to promote the livelihood security of households in rural areas. Along with facilitating pro-poor growth, MGNREGA works to reduce inequalities in multiple ways, including by providing the rural poor with a safety net in the form of guaranteed work and wages. The gender equality and empowerment in the program design, various provisions under the act, and issued master circulars facilitate women having equitable access to work, equal payment of wages, representation in the decision-making process at the gram panchayat level, access to childcare, and near-home work opportunities. The 2006 Act stipulates parity in wages for women and men. MGNREGA work has proved to be especially attractive to women workers, even though it is physically arduous and essential legal requirements such as workplace crèches are frequently unavailable, simply because it offers wages mostly on par with male workers (Arulselvam & Deepika, 2013; Sudarshan, 2009; Verma, 2011). The opportunity to

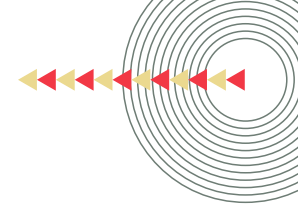
do paid work in a public works program such as MGNREGA has made women economic actors, able to invest in their own consumption, health, skills, and education, as well as in the well-being of their children (Kelkar, 2014).

MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) is a scheme that is based on the MGNREGA (Act). It is one of the biggest public employment programs in the world and has been recognized as a significant program for women. MGNREGS has brought about a significant increase in labor participation rates, and especially that of women (Azam, 2012).

In the fiscal year 2022–2023, 6.18 crore families had access to employment, producing over 295 crore person-days, of which more than 57% were contributed by women workers. The participation rate indicates that women are actively participating in MGNREGA work more than other work<sup>1</sup>. Field-level observations also suggest that MGNREGS work provides those women opportunities at the ground level who would have otherwise remained unemployed or underemployed. Women have benefited from better access to local employment,

---

1 As per Census 2011, the work participation rate for women is 25.51 percent as compared to 25.63 per cent in 2001. The Work Participation Rate of Women has reduced marginally in 2011 but there is an improvement from 22.27 per cent in 1991 and 19.67 per cent in 1981. The work participation rate for women in rural areas is 30.02 per cent as compared to 15.44 per cent in the urban areas. Their representation of over 50 percent in the MGNREGA workforce suggest that the programme is drawing more women than men to its works.



at minimum wage, with relatively decent and safe work conditions (Khera & Nayak, 2009). MGNREGS has also widened the choice set for women by giving them independent income-earning opportunities. An employment guarantee program can also encourage mobilization of women, giving them collective strength to bargain for a better deal in the economy (Hirway, 2011).

Despite these positive outcomes, several obstacles exist, such as low levels of awareness among program beneficiaries, inadequate resource allocation, wage and material payment delays, and corruption (Mishra, 2019; Narayan, 2022; Standing Committee on Rural Development and Panchayati Raj, 2022). Moreover, research also indicates that the implementation of MGNREGA is not uniform across states (Carswell & De Neve, 2014; Mishra & Mishra, 2018), with some, such as Bihar, not experiencing the same benefits as others (Chopra, 2015).

Kerala, Tamil Nadu, Rajasthan, and Andhra Pradesh continue to show high levels of women's work participation in MGNREGS. The review of literature indicated that Rajasthan has been one of the better-performing states in terms of women's participation rate in MGNREGA work since its initiation (Sameeksha, 2012). In the fiscal year 2022-2023, Bihar joins the league with gender work participation at parity with the national average, while most states also show encouraging trends with regards to women's participation in

the workforce. The state also recorded the highest person-days in 2022-23 at the time of writing, with an increase of 31.13% over the previous year. This is in contrast to the majority of states, which have seen a reduction in person-days over the previous year. Bihar is also among the top five states in terms of providing employment to rural households in this period.

According to the Economic Survey of Bihar 2022-23, a few notable trends over the last five years in the state indicate that both the number of households with job cards and the employment provided have increased between fiscal years 2017-18 and 2021-22; an increase from 148.3 lakh to 235.3 lakh in the number of households with job cards and from 22.5 lakh to 48 lakhs in the households with employment provided. Women's involvement in the MGNREGS is on the rise, from 46.6% in 2017-18 to more than 56% in March 2022, but it also fell to a low of 53% in 2021-22 followed by a rise in the subsequent year.

Another noteworthy change between 2017-18 and 2022-23 is the fivefold increase in the share of individual assets for vulnerable sections and the rise in completion rate from 19% to 94%. The status of women's ownership of individual livelihood assets has shown a favorable trend in the 2022-2023 fiscal year due to increased state attention on State Rural Livelihood Mission (SRLM) and MGNREGS convergence.



The present research work has been undertaken to understand the trend of women's participation in MGNREGS as wage workers and as owners of livelihood assets in the state of Bihar. The research provides an evidence-based assessment of how MGNREGS has been implemented in the state, with a focus on convergence initiatives designed to increase the participation of poor women, and the ownership and use of individual livelihood assets for generating income. It also allows for an opportunity to explore the outcomes of state initiatives for the strengthening of MGNREGS implementation, which may not have been covered by earlier studies.

## **DATA SOURCES AND METHODOLOGY**

The present study is analytical research to examine the implementation and performance of MGNREGS in its various aspects, with special reference to women's participation in the scheme in the state of Bihar. Data was gathered from the MGNREGA Management Information System of the Ministry of Rural Development, Government of India, and has been referred to for analysis on different parameters.

## **OBSERVATIONS, FINDINGS, AND ANALYSIS STATUS OF MGNREGS IMPLEMENTATION**

The Government of Bihar (GoB) launched the MGNREGS in 22 districts in February 2006, using central government funding. With this, the state also launched

the Bihar Rural Employment Guarantee Scheme (BREGS) in the remaining 16 districts using state government funding. From April 1, 2007, MGNREGS was extended to all districts of Bihar with central government funding.

An overview of the performance of MGNREGS in the last three years and the current year at time of writing is given in.

It is important to note that MGNREGS is implemented across all districts of Bihar, whereas 95% (734 of districts out of 776) of districts in India have been covered under MGNREGA. In the previous fiscal year, about 2.45% of households were given 100 days of employment at an all-India level out of total households that worked. On the other hand, in Bihar, less than 1% of households have received the 100 days of employment as of March 2023.

The data from Table 1 reflects that in Bihar, MGNREGS has performed better in most of the parameters, especially in the inclusion of disadvantaged groups such as women and SC/ST households.

Bihar has set a new milestone for employment creation by generating 23.66 crore MGNREGS person-days, the maximum since the inception of the scheme; the state contribution was 8% of overall person-days generated. For the fiscal year 2022-23, Bihar's generation of person-days was near the national average. Furthermore, this year had the highest-ever increase in demand for rural unskilled labor in the state, exceeding the increase in the number of person-days generated during the COVID-19 period. It

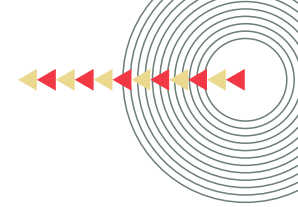


Table 1

## OVERVIEW OF MGNREGS – BIHAR AND ALL-INDIA

|  | All-India        |                  |                  |                  | Bihar         |               |               |               |
|--|------------------|------------------|------------------|------------------|---------------|---------------|---------------|---------------|
|  | 2019-20          | 2020-21          | 2021-22          | 2022-23          | 2019-20       | 2020-21       | 2021-22       | 2022-23       |
| No. of HH provided employment (in Lakh)                      | 548              | 755              | 726              | 618              | 33.66         | 50.91         | 47.92         | 50.18         |
| No. of person days generated (in Lakh)                       | 26,535           | 38,909           | 36,325           | 29,579           | 1,414.90      | 2,273.70      | 1,808.90      | 2,366.00      |
| SC person days % as of total person days                     | 20.38            | 19.87            | 19.17            | 19.21            | 15.67         | 11.41         | 12.05         | 17.45         |
| ST person days % as of total person days                     | 18.51            | 17.95            | 18.33            | 17.99            | 1.42          | 1.18          | 1.36          | 1.76          |
| Women Person days out of Total (%)                           | 54.78            | 53.19            | 54.72            | 57.43            | 55.84         | 54.63         | 53.18         | 56.35         |
| Average days of employment provided per HH                   | 48.4             | 51.52            | 50.07            | 47.84            | 42.03         | 44.66         | 37.74         | 47.15         |
| <b>Total No of HHs completed 100 Days of Wage Employment</b> | <b>40,60,463</b> | <b>71,97,090</b> | <b>59,15,946</b> | <b>35,99,127</b> | <b>20,408</b> | <b>35,056</b> | <b>21,817</b> | <b>39,691</b> |

Source: <http://nrega.nic.in/>

may be emphasized that the generation of person-days decreased by 19% at the national level. This decrease was seen in most states, with the exception of Bihar and five smaller states and Union Territories (Mizoram, Ladakh, Puducherry, Andaman & Nicobar, and Lakshadweep).

The dataset from Table 2 reflects that Bihar is the only state among the top-performing states that has boosted MGNREGS job creation in 2022-23, over the previous fiscal year.

Table 2 demonstrates that Rajasthan is leading with 35.71 crore person-days, followed by Tamil Nadu, Uttar Pradesh, and Andhra Pradesh; Bihar was in fifth place.

### SUPPORTING THE RURAL POOR'S ACCESS TO WORK

In the context of MGNREGA, a “person-day” is defined as one day of work that entitles a worker to the MGNREGA-notified wage as per the schedule of rates. Considering the self-targeting



Table 2

**PERSON-DAYS GENERATED BY STATE**

| State             | 2022-23               | 2021-22               | Progress (in %) |
|-------------------|-----------------------|-----------------------|-----------------|
| Rajasthan         | 35,71,53,763          | 42,42,89,686          | -15.82          |
| Tamil nadu        | 33,46,57,282          | 34,57,25,793          | -3.20           |
| Uttar pradesh     | 31,17,38,283          | 32,56,41,088          | -4.27           |
| Andhra pradesh    | 23,96,02,772          | 24,17,25,517          | -0.88           |
| Bihar             | 23,65,85,238          | 18,08,23,428          | 30.84           |
| Madhya pradesh    | 22,63,46,906          | 29,98,98,130          | -24.53          |
| Odisha            | 18,53,14,736          | 19,77,62,682          | -6.29           |
| Chhattisgarh      | 13,25,23,243          | 16,92,26,462          | -21.69          |
| Karnataka         | 12,62,60,705          | 16,32,11,145          | -22.64          |
| Telangana         | 12,18,69,037          | 14,57,92,686          | -16.41          |
| Kerala            | 9,65,77,622           | 10,59,65,999          | -8.86           |
| Jharkhand         | 9,15,04,634           | 11,32,20,183          | -19.18          |
| Assam             | 7,89,72,570           | 9,15,85,078           | -13.77          |
| Maharashtra       | 7,88,05,215           | 8,25,32,444           | -4.52           |
| Gujarat           | 4,66,94,805           | 5,68,01,298           | -17.79          |
| West bengal       | 3,78,75,248           | 36,42,26,486          | -89.60          |
| Tripura           | 3,34,55,315           | 4,26,17,644           | -21.50          |
| Punjab            | 3,21,19,084           | 3,31,43,818           | -3.09           |
| Jammu & kashmir   | 3,08,88,618           | 4,06,17,548           | -23.95          |
| Himachal pradesh  | 3,07,88,832           | 3,70,93,932           | -17.00          |
| Meghalaya         | 2,89,25,026           | 3,93,62,995           | -26.52          |
| Uttarakhand       | 2,06,62,431           | 2,43,18,079           | -15.03          |
| Mizoram           | 2,02,33,050           | 2,00,76,466           | 0.78            |
| Nagaland          | 1,97,24,521           | 1,92,58,191           | 2.42            |
| Arunachal pradesh | 1,51,33,363           | 1,58,71,001           | -4.65           |
| Haryana           | 96,50,755             | 1,46,39,384           | -34.08          |
| Manipur           | 74,77,360             | 3,03,31,350           | -75.35          |
| Sikkim            | 32,46,671             | 34,33,970             | -5.45           |
| Ladakh            | 19,55,716             | 19,27,199             | 1.48            |
| Puduchery         | 8,29,566              | 6,14,710              | 34.95           |
| Andaman & nicobar | 1,28,703              | 1,13,466              | 13.43           |
| Goa               | 94,004                | 94,870                | -0.91           |
| Lakshadweep       | 4,528                 | 719                   | 529.76          |
| Dn haveli and dd  |                       |                       |                 |
| <b>Total</b>      | <b>2,95,77,99,602</b> | <b>3,63,19,43,447</b> | <b>-18.56</b>   |

Source: <http://nrega.nic.in/>

Table 3

**CASTE BREAK-UP OF MGNREGS JOB CARD BENEFICIARY HOUSEHOLDS**

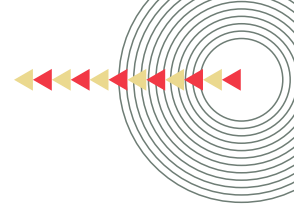
| Financial Year                  | 2020-2021   | 2021-2022   | 2022-2023   |
|---------------------------------|-------------|-------------|-------------|
| Households applied for Job card | 2,08,99,237 | 2,41,80,818 | 1,70,27,153 |
| Total Job cards issued          | 1,94,12,083 | 2,20,55,285 | 1,66,29,140 |
| Total Job cards (SC)            | 39,54,443   | 43,13,876   | 29,51,200   |
| Total Job cards (ST)            | 3,01,614    | 3,47,386    | 2,58,990    |
| Total Job cards (non-SC/ST)     | 1,51,56,026 | 1,73,94,023 | 1,34,18,950 |

nature of the program, the fiscal year 2022–23 witnessed high participation from marginalized groups, including women, Scheduled Castes, and Scheduled Tribes, both in terms of worker participation and person-day generation.

The data from Table 3 indicates steady growth in the 'Others' (non-SC/ST households) category, while SC and ST households show a marginal increase as well. The 'Others' category makes up about 80.7% of overall households issued with MGNREGA cards; SC households came down to

17.7% in March 2023 from the March 2022 figure of 19.56%. Bihar also generated more than 19% of total SC/ST person-days, which is nearly 6% more than financial year 2021-22 (13.41%), showing that more such families are receiving MGNREGS wages.





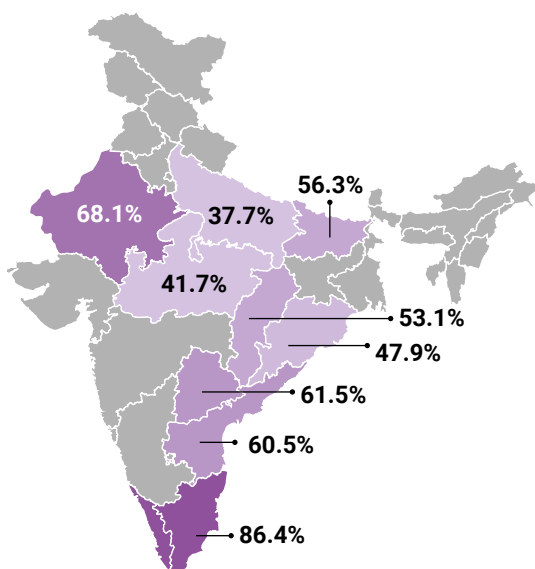
## MGNREGA, GENDER, AND PARTICIPATION IN BIHAR

Women's labor force participation is very low in Bihar. The state registered the lowest women's labor force participation rate (LFPR) at merely 4% in rural areas and 6.5% in urban areas. With high migration for work, the women left behind are in greater need of additional income, especially those belonging to more vulnerable sections of society. MGNREGA has the potential to have a significant impact on poor rural families, not only by providing a safety net of 100 days of wage employment, but also by promoting livelihoods through asset creation.

Map 1

### TEN TOP-PERFORMING STATES IN WOMEN PERSON-DAYS EMPLOYED OUT OF TOTAL AS ON MARCH 31, 2023 (IN %).

Average women person-days at national level was 57.4 percent in the last fiscal year.



The data and analysis on women's person-days generation out of the total indicate high interstate variations. The three-financial-year data on person-days generation (refer to Table 4) shows that Tamil Nadu, Rajasthan, Andhra Pradesh, and West Bengal have been providing a high number of workdays to women. In the financial year 2022–2023 ending March 31st, 2023, Bihar is in fourth place when it comes to generating women's person-days under MGNREGA.

Table 4 shows that Kerala has consistently performed well across all works when it comes to the generation of women's person-days as a percentage of the total. Rajasthan is up in the league as well. The participation levels in southern states are higher. However, Uttar Pradesh is slightly above the requirement of one third of person-days for women.

Strong SHG networks, increased awareness of MGNREGA rights, and strong local government that are supportive of women workers under the program are all factors that contribute to a higher number of women participating in states like Kerala, Tamil Nadu, and Rajasthan.

### WOMEN'S PARTICIPATION IN MGNREGA OVER THE YEARS.

MGNREGA employment is crucial for women, who represent more than 50% of active workers and also over 56% of total employment in Bihar, thereby making them important contributors in the context of scheme implementation.





Table 4

**PERSON-DAYS GENERATION FOR WOMEN WORKERS UNDER MGNREGS IN THREE FINANCIAL YEARS (IN LAKH)**

| FY 2020-21 |                   |          | FY 2021-22 |                   |          | FY 2022-23 |                   |          |
|------------|-------------------|----------|------------|-------------------|----------|------------|-------------------|----------|
| Rank       | State             | Women    | Rank       | State             | Women    | Rank       | State             | Women    |
| 1          | Rajasthan         | 3,024.79 | 1          | Tamil Nadu        | 3,457.26 | 1          | Tamil Nadu        | 2,891.59 |
| 2          | Tamil Nadu        | 2,850.84 | 2          | Rajasthan         | 4,242.96 | 2          | Rajasthan         | 2,433.06 |
| 3          | West Bengal       | 1,871.52 | 3          | West Bengal       | 3,642.27 | 3          | Andhra Pradesh    | 1,449.49 |
| 4          | Andhra Pradesh    | 1,485.1  | 4          | Andhra Pradesh    | 2,417.27 | 4          | Bihar             | 1,334.74 |
| 5          | Madhya Pradesh    | 1,384.88 | 5          | Madhya Pradesh    | 2,999.25 | 5          | Uttar Pradesh     | 1,176.4  |
| 6          | Uttar Pradesh     | 1,320.98 | 6          | Uttar Pradesh     | 3,256.59 | 6          | Madhya Pradesh    | 945.16   |
| 7          | Bihar             | 1,241.26 | 7          | Bihar             | 1,808.42 | 7          | Odisha            | 888.79   |
| 8          | Odisha            | 931.02   | 8          | Kerala            | 1,059.66 | 8          | Kerala            | 867.08   |
| 9          | Chhattisgarh      | 929.6    | 9          | Odisha            | 1,977.65 | 9          | Telangana         | 749.78   |
| 10         | Kerala            | 925.7    | 10         | Chhattisgarh      | 1,692.3  | 10         | Chhattisgarh      | 704      |
| 11         | Telangana         | 917.07   | 11         | Telangana         | 1,457.93 | 11         | Karnataka         | 655.39   |
| 12         | Karnataka         | 732.32   | 12         | Karnataka         | 1,632.4  | 12         | Jharkhand         | 435.17   |
| 13         | Jharkhand         | 500.57   | 13         | Jharkhand         | 1,132.29 | 13         | Assam             | 375.9    |
| 14         | Assam             | 401.85   | 14         | Assam             | 915.96   | 14         | Maharashtra       | 352.33   |
| 15         | Maharashtra       | 291.62   | 15         | Maharashtra       | 825.34   | 15         | Gujarat           | 223.25   |
| 16         | Gujarat           | 224.34   | 16         | Gujarat           | 568.02   | 16         | Punjab            | 213.6    |
| 17         | Punjab            | 214.43   | 17         | Himachal Pradesh  | 370.94   | 17         | Himachal Pradesh  | 199.36   |
| 18         | Tripura           | 208.21   | 18         | Tripura           | 426.18   | 18         | West Bengal       | 181.61   |
| 19         | Himachal Pradesh  | 205.26   | 19         | Punjab            | 331.48   | 19         | Tripura           | 161.96   |
| 20         | Meghalaya         | 197.1    | 20         | Meghalaya         | 393.63   | 20         | Meghalaya         | 148.83   |
| 21         | Manipur           | 171.95   | 21         | Manipur           | 304.9    | 21         | Uttarakhand       | 117.06   |
| 22         | Uttarakhand       | 167.4    | 22         | Uttarakhand       | 243.18   | 22         | Mizoram           | 97.93    |
| 23         | Mizoram           | 112.89   | 23         | Mizoram           | 200.77   | 23         | Nagaland          | 84.63    |
| 24         | Haryana           | 87.65    | 24         | Haryana           | 146.39   | 24         | Arunachal Pradesh | 69.39    |
| 25         | Nagaland          | 65.4     | 25         | Nagaland          | 192.58   | 25         | Haryana           | 57.41    |
| 26         | Arunachal Pradesh | 52.96    | 26         | Arunachal Pradesh | 158.71   | 26         | Manipur           | 38.05    |
| 27         | Sikkim            | 19.11    | 27         | Sikkim            | 34.34    | 27         | Sikkim            | 17.69    |
| 28         | Goa               | 0.84     | 28         | Goa               | 0.95     | 28         | Goa               | 0.74     |

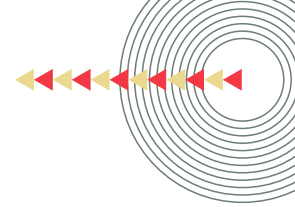


Table 5

**WOMEN PERSON-DAYS GENERATION OUT OF TOTAL (IN %)**

| FY 2020-21 |                   |        | FY 2021-22 |                   |        | FY 2022-23 |                   |        |
|------------|-------------------|--------|------------|-------------------|--------|------------|-------------------|--------|
| Rank       | State             |        | Rank       | State             |        | Rank       | State             |        |
| 1          | Kerala            | 90.49% | 1          | Kerala            | 89.61% | 1          | Kerala            | 89.78% |
| 2          | Tamil Nadu        | 85.37% | 2          | Tamil Nadu        | 85.70% | 2          | Tamil Nadu        | 86.40% |
| 3          | Goa               | 76.55% | 3          | Goa               | 78.50% | 3          | Goa               | 78.40% |
| 4          | Rajasthan         | 65.68% | 4          | Rajasthan         | 66.63% | 4          | Rajasthan         | 68.12% |
| 5          | Himachal Pradesh  | 61.05% | 5          | Himachal Pradesh  | 62.53% | 5          | Punjab            | 66.50% |
| 6          | Telangana         | 58.06% | 6          | Punjab            | 60.41% | 6          | Himachal Pradesh  | 64.75% |
| 7          | Andhra Pradesh    | 57.26% | 7          | Telangana         | 59.18% | 7          | Telangana         | 61.52% |
| 8          | Punjab            | 56.92% | 8          | Andhra Pradesh    | 57.81% | 8          | Andhra Pradesh    | 60.50% |
| 9          | Mizoram           | 56.82% | 9          | Uttarakhand       | 55.49% | 9          | Haryana           | 59.48% |
| 10         | Uttarakhand       | 55.14% | 10         | Bihar             | 53.18% | 10         | Uttarakhand       | 56.64% |
| 11         | Bihar             | 54.63% | 11         | Haryana           | 52.65% | 11         | Bihar             | 56.34% |
| 12         | Manipur           | 52.03% | 12         | Sikkim            | 52.64% | 12         | Sikkim            | 54.47% |
| 13         | Meghalaya         | 51.37% | 13         | Manipur           | 52.58% | 13         | Chhattisgarh      | 53.12% |
| 14         | Sikkim            | 51.17% | 14         | Chhattisgarh      | 51.60% | 14         | Karnataka         | 51.85% |
| 15         | Chhattisgarh      | 50.50% | 15         | Meghalaya         | 50.60% | 15         | Meghalaya         | 51.45% |
| 16         | Karnataka         | 49.47% | 16         | Karnataka         | 50.09% | 16         | Manipur           | 50.88% |
| 17         | Haryana           | 48.80% | 17         | Mizoram           | 47.76% | 17         | Tripura           | 48.41% |
| 18         | Tripura           | 47.62% | 18         | Assam             | 47.56% | 18         | Mizoram           | 48.40% |
| 19         | Gujarat           | 46.52% | 19         | Tripura           | 47.51% | 19         | West Bengal       | 47.95% |
| 20         | West Bengal       | 45.20% | 20         | West Bengal       | 46.74% | 20         | Odisha            | 47.94% |
| 21         | Odisha            | 44.74% | 21         | Gujarat           | 46.59% | 21         | Gujarat           | 47.69% |
| 22         | Assam             | 44.08% | 22         | Odisha            | 46.14% | 22         | Jharkhand         | 47.54% |
| 23         | Maharashtra       | 42.93% | 23         | Jharkhand         | 45.60% | 23         | Assam             | 47.50% |
| 24         | Jharkhand         | 42.56% | 24         | Arunachal Pradesh | 44.69% | 24         | Arunachal Pradesh | 45.85% |
| 25         | Arunachal Pradesh | 41.33% | 25         | Maharashtra       | 43.64% | 25         | Maharashtra       | 44.71% |
| 26         | Madhya Pradesh    | 40.49% | 26         | Madhya Pradesh    | 41.04% | 26         | Nagaland          | 42.91% |
| 27         | Nagaland          | 36.31% | 27         | Nagaland          | 38.15% | 27         | Madhya Pradesh    | 41.72% |
| 28         | Uttar Pradesh     | 33.57% | 28         | Uttar Pradesh     | 37.25% | 28         | Uttar Pradesh     | 37.72% |

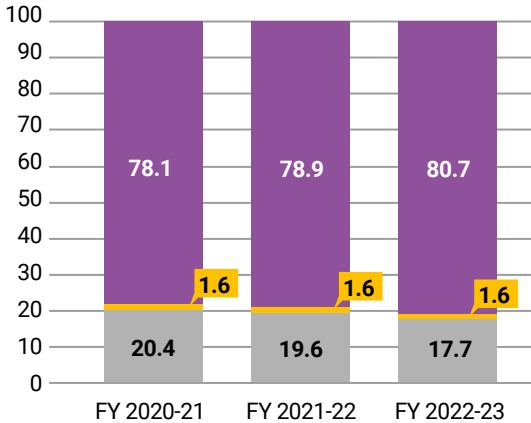




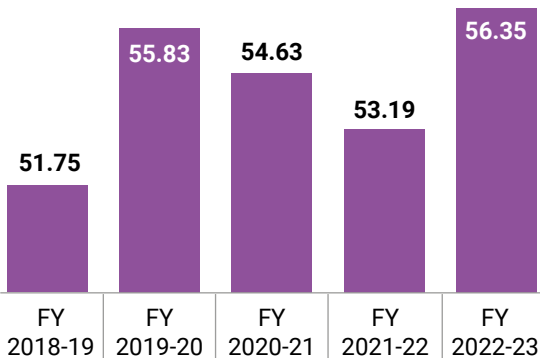
## MGNREGA JOB-CARD HOLDER HOUSEHOLDS BREAK-UP BY CATEGORY

Job-card Holder Households break-up by categories (%)

Other ST SC



## WOMEN PERSONDAYS OUT OF TOTAL IN BIHAR (%)



The graph on women's participation also reflects that since 2019-2020, there has been a decline in the share of person-days worked by women up until 2022-2023. The decline can be attributed to the possible outcome of return migration during the Covid-19 lockdown period (March 2020). During this period, it is probably that more men in the household looked for employment and worked

as well. Table 6 and Table 7 document women's participation in the scheme in terms of district-wise person-days generation, and women's participation percentage of total generated person-days.

In Bihar, over 47.08 lakh women were registered as active workers under the scheme and they constitute 47% of total registered workers, and about 54% of total active workers.

The data presented in these two tables suggests that the number of person-days and the percentage of total generated person-days that women participate in under the MGNREGS varies greatly across districts in Bihar. In most migration-prone districts, women primarily access work through the MGNREGS. However, this number has historically been low in districts such as Kaimur, Bhabhua, Rohtas, and Siwan.

The gender ratio data from 2017 to 2020 confirms that the district-wise gender ratio in these four districts is also low. It has also been observed that districts with higher levels of population and population density have been able to attract more women to the MGNREGA scheme. Further, it has also been observed that there is a strong likelihood of higher women's participation in areas with a higher proportion of women-headed households. Darbhanga and Madhubani are two districts with the highest proportion of women-headed households, and in these districts, women's participation in the MGNREGS has historically been higher than in most

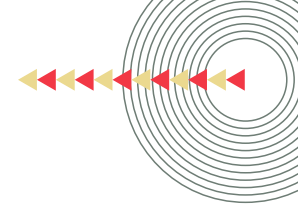


Table 6

**PERSON-DAYS GENERATION FOR WOMEN WORKERS UNDER MGNREGS IN THREE FINANCIAL YEARS**

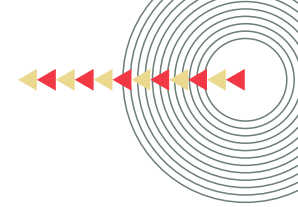
| FY 2020-21 |                    |           | FY 2021-22 |                    |           | FY 2022-23 |                    |           |
|------------|--------------------|-----------|------------|--------------------|-----------|------------|--------------------|-----------|
| Rank       | State              | Women     | Rank       | State              | Women     | Rank       | State              | Women     |
| 1          | Samastipur         | 72,72,883 | 1          | Samastipur         | 55,33,304 | 1          | Gaya               | 92,05,490 |
| 2          | Purbi Champaran    | 72,32,573 | 2          | Purbi Champaran    | 51,26,810 | 2          | Samastipur         | 70,76,374 |
| 3          | Darbhanga          | 71,21,462 | 3          | Gaya               | 50,94,766 | 3          | Purbi Champaran    | 65,58,191 |
| 4          | Gaya               | 54,32,793 | 4          | Darbhanga          | 50,78,025 | 4          | Nawada             | 61,10,404 |
| 5          | Katihar            | 49,94,069 | 5          | Katihar            | 46,50,947 | 5          | Katihar            | 54,18,573 |
| 6          | Madhubani          | 49,20,277 | 6          | Araria             | 37,11,609 | 6          | Araria             | 49,25,780 |
| 7          | Araria             | 48,48,989 | 7          | Muzaffarpur        | 36,91,207 | 7          | Auranagabad        | 48,12,345 |
| 8          | Sitamarhi          | 45,85,182 | 8          | Purnia             | 36,79,333 | 8          | Saran              | 47,94,621 |
| 9          | Banka              | 44,45,041 | 9          | Sitamarhi          | 35,83,043 | 9          | Nalanda            | 46,85,671 |
| 10         | Vaishali           | 43,92,248 | 10         | Madhubani          | 35,09,654 | 10         | Madhubani          | 46,19,538 |
| 11         | Saran              | 43,84,807 | 11         | Pashchim Champaran | 33,87,139 | 11         | Darbhanga          | 45,99,827 |
| 12         | Saharsa            | 42,66,604 | 12         | Saran              | 31,18,607 | 12         | Pashchim Champaran | 41,70,898 |
| 13         | Muzaffarpur        | 42,36,846 | 13         | Kishanganj         | 30,80,137 | 13         | Vaishali           | 41,30,123 |
| 14         | Purnia             | 40,28,561 | 14         | Banka              | 25,89,255 | 14         | Saharsa            | 39,80,153 |
| 15         | Begusarai          | 38,44,683 | 15         | Vaishali           | 25,68,166 | 15         | Muzaffarpur        | 38,79,891 |
| 16         | Pashchim Champaran | 37,71,761 | 16         | Saharsa            | 25,36,646 | 16         | Purnia             | 37,71,592 |
| 17         | Patna              | 35,50,381 | 17         | Nawada             | 24,24,111 | 17         | Sitamarhi          | 37,28,383 |
| 18         | Jamui              | 33,72,613 | 18         | Auranagabad        | 23,81,218 | 18         | Jamui              | 33,86,113 |
| 19         | Bhagalpur          | 32,01,895 | 19         | Bhagalpur          | 23,52,594 | 19         | Patna              | 33,03,400 |
| 20         | Supaul             | 29,66,584 | 20         | Jamui              | 23,41,307 | 20         | Kishanganj         | 32,08,287 |
| 21         | Madhepura          | 27,23,268 | 21         | Begusarai          | 23,34,339 | 21         | Madhepura          | 28,76,946 |
| 22         | Auranagabad        | 26,41,924 | 22         | Nalanda            | 22,99,222 | 22         | Bhagalpur          | 28,58,536 |
| 23         | Kishanganj         | 25,60,530 | 23         | Madhepura          | 22,14,066 | 23         | Supaul             | 28,33,959 |
| 24         | Nalanda            | 24,78,715 | 24         | Patna              | 21,44,794 | 24         | Siwan              | 27,78,864 |
| 25         | Nawada             | 24,54,718 | 25         | Supaul             | 20,86,897 | 25         | Rohtas             | 25,11,766 |
| 26         | Munger             | 19,06,069 | 26         | Khagaria           | 19,84,887 | 26         | Begusarai          | 25,00,158 |
| 27         | Khagaria           | 18,64,783 | 27         | Munger             | 15,56,794 | 27         | Bhojpur            | 21,94,055 |
| 28         | Lakhisarai         | 16,95,031 | 28         | Rohtas             | 13,06,993 | 28         | Kaimur (Bhabua)    | 21,70,696 |
| 29         | Bhojpur            | 16,93,065 | 29         | Bhojpur            | 12,31,441 | 29         | Banka              | 21,67,223 |
| 30         | Rohtas             | 16,30,351 | 30         | Lakhisarai         | 12,20,425 | 30         | Munger             | 21,54,861 |
| 31         | Kaimur (Bhabua)    | 16,05,313 | 31         | Arwal              | 11,43,627 | 31         | Lakhisarai         | 18,17,199 |
| 32         | Arwal              | 14,92,876 | 32         | Kaimur (Bhabua)    | 11,42,261 | 32         | Buxar              | 17,51,519 |
| 33         | Sheohar            | 12,65,425 | 33         | Siwan              | 10,75,068 | 33         | Arwal              | 15,88,923 |
| 34         | Gopalganj          | 12,35,644 | 34         | Sheohar            | 8,83,810  | 34         | Gopalganj          | 15,57,107 |
| 35         | Siwan              | 11,74,734 | 35         | Buxar              | 8,57,534  | 35         | Jehanabad          | 15,42,098 |
| 36         | Jehanabad          | 11,64,091 | 36         | Jehanabad          | 8,43,217  | 36         | Khagaria           | 13,62,327 |
| 37         | Buxar              | 8,59,348  | 37         | Gopalganj          | 7,92,657  | 37         | Sheikhpura         | 12,34,923 |
| 38         | Sheikhpura         | 6,76,974  | 38         | Sheikhpura         | 5,86,145  | 38         | Sheohar            | 10,50,306 |



Table 7

**WOMEN-PERSON DAYS GENERATION OUT OF TOTAL (IN %)**

| FY 2020-21 |                    |        | FY 2021-22 |                    |        | FY 2022-23 |                    |        |
|------------|--------------------|--------|------------|--------------------|--------|------------|--------------------|--------|
| Rank       | State              | Women  | Rank       | State              | Women  | Rank       | State              | Women  |
| 1          | Khagaria           | 69.30% | 1          | Khagaria           | 68.55% | 1          | Madhubani          | 67.50% |
| 2          | Begusarai          | 68.79% | 2          | Begusarai          | 64.83% | 2          | Khagaria           | 65.10% |
| 3          | Madhubani          | 62.27% | 3          | Madhubani          | 61.98% | 3          | Begusarai          | 63.00% |
| 4          | Supaul             | 62.09% | 4          | Darbhanga          | 59.67% | 4          | Supaul             | 62.60% |
| 5          | Darbhanga          | 61.00% | 5          | Samastipur         | 59.44% | 5          | Vaishali           | 62.50% |
| 6          | Vaishali           | 60.90% | 6          | Supaul             | 59.41% | 6          | Nawada             | 62.20% |
| 7          | Purnia             | 60.90% | 7          | Katihar            | 58.32% | 7          | Kishanganj         | 62.10% |
| 8          | Katihar            | 60.60% | 8          | Vaishali           | 57.83% | 8          | Samastipur         | 60.00% |
| 9          | Purbi Champaran    | 59.81% | 9          | Purnia             | 57.67% | 9          | Purnia             | 59.40% |
| 10         | Sitamarhi          | 58.89% | 10         | Sitamarhi          | 57.50% | 10         | Katihar            | 59.20% |
| 11         | Banka              | 58.56% | 11         | Purbi Champaran    | 57.21% | 11         | Darbhanga          | 58.90% |
| 12         | Samastipur         | 58.46% | 12         | Banka              | 57.20% | 12         | Madhepura          | 58.80% |
| 13         | Saharsa            | 55.87% | 13         | Kishanganj         | 56.29% | 13         | Gaya               | 58.20% |
| 14         | Muzaffarpur        | 55.13% | 14         | Madhepura          | 54.58% | 14         | Purbi Champaran    | 57.00% |
| 15         | Jamui              | 54.97% | 15         | Gaya               | 54.43% | 15         | Sheikhpura         | 56.60% |
| 16         | Gaya               | 54.45% | 16         | Muzaffarpur        | 53.84% | 16         | Araria             | 56.40% |
| 17         | Madhepura          | 54.43% | 17         | Nawada             | 53.80% | 17         | Banka              | 56.30% |
| 18         | Kishanganj         | 54.13% | 18         | Saharsa            | 52.57% | 18         | Lakhisarai         | 55.80% |
| 19         | Nawada             | 52.94% | 19         | Sheohar            | 52.40% | 19         | Saharsa            | 55.80% |
| 20         | Lakhisarai         | 52.12% | 20         | Jamui              | 52.22% | 20         | Siwan              | 55.70% |
| 21         | Araria             | 52.00% | 21         | Pashchim Champaran | 51.89% | 21         | Jamui              | 55.60% |
| 22         | Nalanda            | 51.85% | 22         | Araria             | 51.18% | 22         | Patna              | 55.50% |
| 23         | Sheohar            | 51.61% | 23         | Lakhisarai         | 49.91% | 23         | Nalanda            | 55.00% |
| 24         | Pashchim Champaran | 51.48% | 24         | Sheikhpura         | 49.76% | 24         | Sitamarhi          | 54.60% |
| 25         | Patna              | 50.29% | 25         | Nalanda            | 49.09% | 25         | Saran              | 54.50% |
| 26         | Sheikhpura         | 50.10% | 26         | Bhagalpur          | 48.77% | 26         | Gopalganj          | 53.20% |
| 27         | Bhagalpur          | 50.02% | 27         | Munger             | 48.65% | 27         | Pashchim Champaran | 53.10% |
| 28         | Saran              | 49.90% | 28         | Patna              | 48.63% | 28         | Sheohar            | 53.10% |
| 29         | Munger             | 49.12% | 29         | Saran              | 48.55% | 29         | Auranagabad        | 52.30% |
| 30         | Gopalganj          | 46.42% | 30         | Arwal              | 47.04% | 30         | Muzaffarpur        | 52.00% |
| 31         | Arwal              | 46.12% | 31         | Jehanabad          | 45.37% | 31         | Jehanabad          | 52.00% |
| 32         | Jehanabad          | 45.87% | 32         | Gopalganj          | 43.58% | 32         | Munger             | 51.90% |
| 33         | Bhojpur            | 43.60% | 33         | Auranagabad        | 42.19% | 33         | Arwal              | 51.90% |
| 34         | Auranagabad        | 43.34% | 34         | Siwan              | 40.50% | 34         | Bhagalpur          | 50.90% |
| 35         | Kaimur (Bhabua)    | 42.52% | 35         | Bhojpur            | 39.81% | 35         | Kaimur (Bhabua)    | 46.90% |
| 36         | Siwan              | 41.77% | 36         | Kaimur (Bhabua)    | 37.68% | 36         | Bhojpur            | 46.70% |
| 37         | Buxar              | 36.50% | 37         | Buxar              | 36.54% | 37         | Buxar              | 46.00% |
| 38         | Rohtas             | 35.79% | 38         | Rohtas             | 35.49% | 38         | Rohtas             | 45.10% |



other districts.

Work-wise women's employment data provided for the financial year 2022-2023 indicates that land development, rural connectivity, and irrigation have been the key work categories that engaged the maximum number of registered active women workers.

It is worth noting that, as of 2022-23, Bihar's share of women's person-days (56.33%) has marginally equaled the national average (57.39%) and has greatly improved compared to the previous year (53.18%). Uttar Pradesh has the lowest rate of women's participation; the state is concentrating on integrating more women as MGNREGA worksite supervisors across districts to ensure active women's participation as stakeholders.

## **CONVERGENCE OF MGNREGS WITH SRLM**

Women's economic empowerment through the MGNREGS program in Bihar must be viewed in conjunction with JEEViKA, the State Rural Livelihoods Mission (SRLM) in Bihar. Through JEEViKA, the state government is facilitating the mobilization of poor women into SHGs and its federations, thereby providing them with a greater voice for leveraging resources, entitlements, and participating in collective action. JEEViKA is spread across all administrative blocks in the 38 districts of Bihar. It has mobilized over 10 million women from poor and vulnerable communities into over 1.66 million SHGs.

The NRLM-MGNREGS-CFT project and ongoing Cluster Facilitation Project (CFP) have facilitated women SHG members in accessing MGNREGA entitlements. The setting of labor banks of women workers in CFT blocks made it easier to identify women in need of work and give them demand-based employment under MGNREGS. Both the CFT and CFP initiatives aim to address poverty in backward areas/aspirational districts with a multipronged strategy of leveraging the synergies of different flagship programs in convergence with MGNREGS.

Women SHG members are usually familiarized with weekly savings, credit, and bank linkages through the three-tiered structure of SHGs, Village Organizations (VO), and Cluster Level Federations (CLF), indicating a basic comfort level with financial matters and banking systems. Consequently, it may be said that having SHG membership provides advantages when it comes to being a part of MGNREGA.

A SHG member, by also becoming a MGNREGA worker, receives the means of demand-based wage income together with need-based financial and other support (such as business development support) offered by SHGs and CBOs. The association also enhances her ability to obtain small loans as MGNREGA work may only support her with up to 100 days of wage-oriented income. The convergence of JEEViKA and MGNREGS, therefore, has been helping women



manage lean periods and has helped bridge gaps in their consumption.

## **CREATION OF SUSTAINABLE LIVELIHOOD ASSETS FOR WOMEN**

One of the main goals of MGNREGA is the development of sustainable resources that improve the resource basis for rural livelihoods. As per Schedule I of the Act, it lists 265 permissible works. These have been divided under four categories:

- Public Work relating to the Natural Resources
- Individual Assets for Vulnerable Section
- Common Infrastructure for NRLM compliant Self-Help-Groups
- Rural Infrastructure

Under category B of permissible work, six types of individual assets can be created for deprived households listed in paragraph 5, Schedule I of the Act, which includes households belonging to SCs, STs, Below the Poverty Line (BPL) communities, and women-headed households among others.

Since the creation of durable assets and livelihood opportunities is the core of MGNREGS, the latter offers a scope for convergence with JEEViKA, Panchayati Raj Institutions (PRIs), and other line departments. Through the Village Poverty Reduction Plan (VPRP), a sub-plan for the Gram Panchayat Development Plan (GPDP), the greater participation of women as wage workers and the prioritization of schemes of critical importance for the promotion of the livelihoods

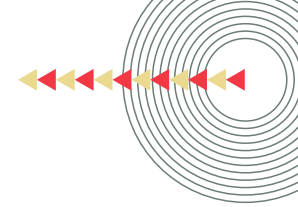
of women have been facilitated in the state. The VPRP also plays an instrumental role in the selection of schemes under Category B: Individual Benefits Schemes (IBS) for vulnerable populations under the MGNREGS.

IBS livelihood assets are being created in the state under the MGNREGS, and efforts are also being made for its effective utilization through SHG-bank linkages. Women are now rearing milch cattle, selling milk to milk cooperatives, and growing cattle feed due to the construction of livelihood assets under the MGNREGS such as cattle-sheds. However, additional research is required to determine how SHG women benefit from MGNREGS-created assets and what they did prior to owning IBS assets.

The construction of durable community (Category C) and individual beneficiary (Category B) assets has been the focus of the state government, with the goal of ensuring better lives through wages, earnings, and durable assets, especially for women.

It is hoped that state initiatives in this area, such as giving Satat Jeevikoparjan Yojana (SJY) households priority, establishing village organization buildings for SHG CBOs, and providing women MGNREGA Mates throughout all Panchayats, will result in an increase in women-focused assets and livelihoods. The increased share of this type of work, as well as the increase in person-days generated, indicate that in addition to generating wage employment, the emphasis is on creating





assets for vulnerable households to diversify their sources of income.

### STATUS OF WORK UNDERTAKEN

Over 47.8 lakh assets have been developed since the commencement of MGNREGS in Bihar; nearly 67% of these are works linked to individual assets. 15% of them are rural infrastructure projects majorly focused on rural connectivity-related works. (See Table 7).

A large number of works under the MGNREGS have been incomplete, wherein the majority are highly material and cost-intensive. Due to delays in the release of material payments, several works now show as incomplete, because works cannot be marked complete until vendors have been paid. The timely release of funds for material payment will streamline the completion of pending works.

### INDIVIDUAL ASSETS FOR VULNERABLE SECTIONS

The status of work undertaken in the past has also been given priority for completion. The IBS category's completion rate was 46% of all works, including ongoing works, which is up from 3% in the previous fiscal year. Furthermore, the percentage of completed works in this category increased from 19% to 93% in the fiscal year 2022–2023.

As per data on the creation of livelihood-generating assets under MGNREGA's IBS, only 3% of completed works since inception are livelihood assets. Furthermore, there is no available infor-

### PERCENTAGE (%) OF WORK COMPLETION

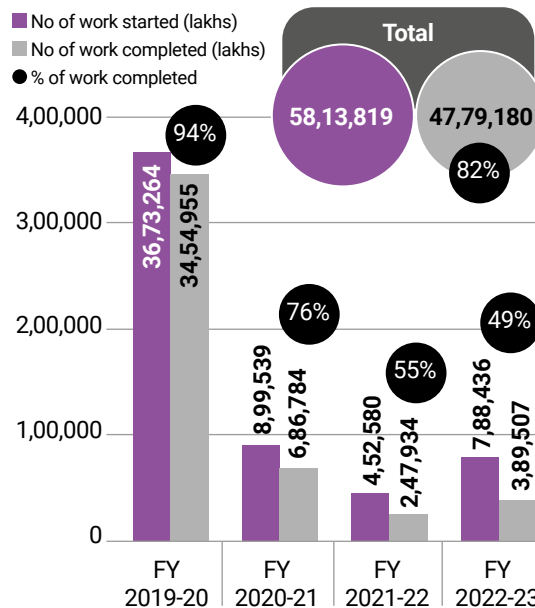


Table 8

### PERCENTAGE OF WORKS COMPLETED SINCE INCEPTION IN MIS

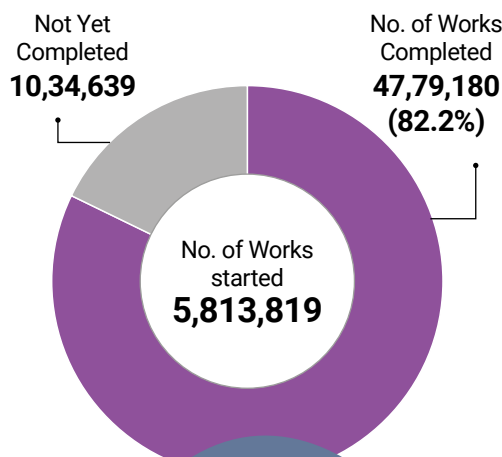




Table 9

**MASTER WORK CATEGORY  
R 6.1.3 WISE ANALYSIS FOR  
FY: 2022-2023 IN BIHAR**

| INDIVIDUAL ASSETS FOR VULNERABLE SECTIONS   |                  |                 |                 |
|---|------------------|-----------------|-----------------|
| Work Sub-Category Name  | Completed Works  | On-going Works  | Approved Works  |
| Improving productivity of lands   | 10,867           | 32,126          | 27,056          |
| Improving livelihoods through horticulture, sericulture, plantation & farm forestry | 1441             | 49,243          | 28,521          |
| Development of fallow/waste lands   | 59               | 570             | 820             |
| Construction of house   | 9,76,055         | 5,00,092        | 90,814          |
| Promotion of livestock  | 12,628           | 1,60,852        | 1,66,177        |
| Promotion of fisheries  | 1063             | 2334            | 2323            |
| <b>Sub Total</b>  | <b>10,02,113</b> | <b>7,45,217</b> | <b>3,15,711</b> |
| Productive Works (Excluding Construction of House)                                  | 26,058           | 2,45,125        | 2,24,897        |
| <b>Percentage</b>   | <b>3%</b>        | <b>33%</b>      | <b>71%</b>      |

Table

**COMPLETED WORK CATEGORY B**

|                                   | FY: 2021-22 | FY 2022-23 |
|-----------------------------------|-------------|------------|
| Promotion of livestock            | 68,021      | 12,608     |
| Improving productivity of lands   | 12,750      | 10,867     |
| Improving livelihoods             | 2,608       | 1,441      |
| Promotion of fisheries            | 1,023       | 1,063      |
| Development of fallow/waste lands | 243         | 59         |

mation available on ownership of MGNREGA IBS assets in the name of women.

The productive assets created under MGNREGA for individual beneficiaries are meant to contribute to their income level. However, there is no substantial evidence to support MGNREGA-IBS asset ownership by women and how it contributes to household gross income. Further, there is a shortage of information available on how productive individual assets have helped underprivileged women gain access to alternative, sustainable livelihoods. The JEEViKA network of women's self-help groups and federations, which has been established across the state, is being used to promote MGNREGA assets and sustainable livelihoods for women. To answer the questions raised above, a JEEViKA-based longitudinal study in this area can be considered.

**CONCLUSION AND POLICY IMPLICATION**

Since its enactment over 15 years ago, the MGNREGS has grown to become the largest public works program in the country. Considering the declining employment opportunities for rural women in India, the relevance of and need for MGNREGS-based employment continues. There is a lack of formal jobs in rural areas, as well as the rapidly-shrinking availability of agriculture work, which has led to an overall decline in the economic engagement of women.

The rural employment guarantee program in India has been an opportunity for

## STATE EFFORTS TO ENCOURAGE WOMEN'S PARTICIPATION IN MGNREGS

### RESPONSIBLE ROLES TO THE VILLAGE ORGANIZATIONS (WOMEN'S COLLECTIVES)

In total, 71,556 VOs have been promoted under SRLM in the administrative blocks of Bihar. The state government responded to the demands of the women by constructing VO offices under MGNREGA which would then enable women to monitor and review the works of MGNREGA. With the policy intervention, the RD department has been tasked with constructing one VO building structure at each of the state's 534 administrative blocks.

### PRODUCTIVE ASSET CREATION FOR ULTRA POOR HOUSEHOLDS

Bihar runs the 'Satat Jeevikoparjan Yojana' (SJY) program which aims to lift 2 lakh women out of ultra poverty. The state government has issued guidelines for extending assets under individual benefits schemes under MGNREGA for SJY beneficiaries.

### MGNREGA MAHILA MATE

RD Department, GoB issued a policy intervention to increase the participation of women as MGNREGA Mates and leverage the women SHG network for the empanelment of women as worksite supervisors, making them the center of the program, in which women participate in greater numbers both as workers and as worksite supervisors.

### WOMEN FRIENDLY MGNREGS IN BIHAR

Commissioner of MGNREGS has issued a guideline to strengthen worksites facilities with a special focus on gender-sensitive provisions. This includes providing period products, safe spaces for women's convenience and hand washing facilities at all worksites.

women to enter demand-based paid employment. Women have enthusiastically participated in the MGNREGS program, and the data also shows that almost 57% of workers on MGNREGA schemes state-wide have been women.

State-level data also suggests that a majority of workers on MGNREGA sites are women; their participation rates have been increasing and are much now higher than the mandated one-third. State efforts are also directed to make women the center of the program and its demand entitlements.

For better outcomes, the MGNREGS must be integrated with various programs of the government like JEEVika, including a focus on assets. The state of Bihar is focusing on promoting livelihood assets under IBS and community assets, such as village organization buildings for SRLM compliant SHGs, under Category C. However, it has been facing challenges related to delays in the release of material payments. Asset creation under the MGNREGS may be more efficiently coordinated by providing a consistent flow of funds.



## REFERENCES

Ministry of Rural Development. (n.d.). Websites of Ministry of Rural Development including MGNREGA MIS Websites. Available: <https://mnregaweb4.nic.in/>; <https://dashboard.rural.nic.in/>; <https://nrega.nic.in/>

Reserve Bank of India. (2022, February). Working Paper Series No. 02. Publications. Available: <https://rbi.org.in/scripts/PublicationsView.aspx?id=16733>

Government of India, Ministry of Finance. (2023, January). Economic Survey of Bihar 2022-23. Retrieved March 3, 2023, from <https://www.indiabudget.gov.in/economicsurvey/doc/echapter.pdf>

De Mattos, M., & Dasgupta, S. (2017). MGNREGA, paid work and women's empowerment. International Labour Office. Retrieved February 3, 2023, from [https://www.ilo.org/wcmsp5/groups/public/-ed\\_emp/documents/publication/wcms\\_613735.pdf](https://www.ilo.org/wcmsp5/groups/public/-ed_emp/documents/publication/wcms_613735.pdf)

United Nations Development Programme. (2015). MGNREGA Sameeksha II: An anthology of research studies (2012-2014). Retrieved from <https://www.undp.org/india/publications/mgnrega-sameeksha-ii-anthology-re>

[search-studies-2012-2014](#)

Yadav, K., & Parmar, M. (2017). Analysis of Mahatma Gandhi National Rural Employment Guarantee Act using data mining technique. International Journal of Computational Intelligence Research, 13, 2221–2235. Retrieved from [https://www.ripublication.com/ijcir17/ijcir-v13n9\\_05.pdf](https://www.ripublication.com/ijcir17/ijcir-v13n9_05.pdf)

Kapil, M., & Sen, V. (2017). Participation of women workers in MGNREGA: A case study of Jaipur district of Rajasthan. Journal of Agricultural Development and Policy, 27(1&2). ISSN: 2322-0457. Retrieved from <https://www.indianjournals.com/ijor.aspx?target=ijor:jadp&volume=27&issue=1and2&article=009>

Ministry of Rural Development, Government of India. (2022). Revision of permission work under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Retrieved from <https://rural.nic.in/en/press-release/revision-permission-work-under-mahatma-gandhi-national-rural-employment-guarantee>

India, I. F. (2016, March 15). MNREGA and its assets. Ideas for India. Retrieved

from <http://www.ideasforindia.in/topics/poverty-inequality/mnrega-and-its-assets.html>

International Labour Organization. (2018). India wage report: Wage policies for decent work and inclusive growth. Retrieved from [https://www.ilo.org/wcmsp5/groups/public/-asia/-ro-bangkok/-sro-new\\_delhi/documents/publication/wcms\\_638305.pdf](https://www.ilo.org/wcmsp5/groups/public/-asia/-ro-bangkok/-sro-new_delhi/documents/publication/wcms_638305.pdf)

Vaid, D. (2020, November 19). How did NREGA perform during the COVID-19 lockdown in 2020? India Development Review. Retrieved from <https://idronline.org/nrega-performance-in-lockdown-social-protection-migrants/>

Kelkar, G. (2014). Cracking gender regimes in Asia: Economic empowerment of women. Nehru Memorial Museum and Library. Retrieved from <http://hdl.handle.net/123456789/876>

Salve, R. (2019, June 9). Why rural women are falling out of India's workforce at faster rates than urban women. Retrieved January 6, 2023, from <https://www.indiaspend.com/why-rural-women-are-falling-out-of-indias-workforce-at-faster-rates-than-urban-women/>



**RECASTING  
NORMS FOR  
GENDER  
EQUITABLE  
AND VIOLENCE  
FREE  
COMMUNITIES**

**Women's Collectives in Bihar Lead  
the Way for Change**

**Aparajita Gogoi, Madhu Joshi, Shubha Bhattacharya**



# BACKGROUND

Unequitable gender norms emerging from patriarchal power structures have historically led to gender-based discrimination and gender-based violence across the world, and data and evidence too shows direct correlation between gender norms and empowerment outcomes for women and girls. Amongst several strategies and models of women's empowerment, the women's collective model of development has long been viewed as the most promising model for South Asia. Though the mandate of these groups has historically been to engage in thrift and credit activities to improve women's incomes and economic conditions, it has been seen that most groups have, in the long run, acted as strong, informal peer-support networks for the members. In India, the largest network of women's collectives is promoted through the Deen Dayal Antodyaya-National Rural Livelihoods Mission (DAY-NRLM)<sup>1</sup>, a flagship program of the Ministry of Rural Development (MoRD)<sup>2</sup>, Government of India (GoI), which has an ambitious mandate and the potential to transform the lives of poor rural women, through its

strategies towards social inclusion and empowerment, by mobilizing women into Self-Help Groups (SHGs)<sup>3</sup>.

Although addressing inter-personal violence is not a directly stated mandate in these large-scale programs, the data from a study done on SHGs across 16 states<sup>4</sup> showed that issues of violence were discussed in only about 11% of groups. However, these platforms have, in the long run, emerged as one of the most responsive informal institutions for survivors of violence, especially in rural areas. The collective is considered a safe space for women to discuss their concerns and the collective strength, especially when leveraged through feminist training and with handholding from women's rights organizations, is an important factor. These collectives have emerged as one of the prominent platforms that helps in voicing and recognizing violence, and in connecting survivors to institutional services, even if the primary reason for organizing was to improve livelihoods initially. The collectives also have the potential to shift unequal gendered social norms, as over time, women in these groups become each other's support.

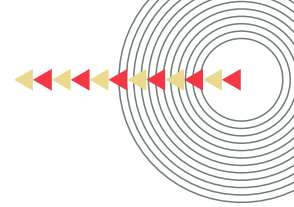
---

1 Please visit <https://aajeevika.gov.in/>

2 <https://rural.nic.in/en>

3 SHGs are small, voluntary associations of 10-15 women from similar socio-economic backgrounds that have been established for the purpose of improving shared social and economic problems through saving and micro-credit related activities

4 <http://www.nirantar.net/uploads/files/SHG%20Quantitative%20Report%20%28Eng%29.pdf>



In Bihar, JEEViKA, Bihar Rural Livelihoods Promotion Society (BRLPS)<sup>5</sup>, is the designated State Rural Livelihood Mission (SRLM) for the implementation of NRLM-guided activities through SHGs. Initiated in 2006, JEEViKA has a membership of more than 10 lakh rural women and has evolved to encompass livelihood, health, and social security. SHGs in Bihar are federated into Village Organizations (VO) and Cluster Level Federations (CLF), with the aim to increase women's exposure to policies and programs, and create a platform to improve their social, health, and economic empowerment indicators. This federated structure has emerged as a critical component, reaching more women effectively and building women-led institutions that are not only providing support in the form of savings, credit, and livelihood opportunities, but also directly or indirectly mobilizing women from vulnerable sections to improve their access to entitlements and other social schemes. The DAY-NRLM issued guidelines in 2016 which mandated that SRLMs evolve into gender-responsive community institutions, from previously only focusing on economic empowerment, and pushed them to recognize that poverty manifests with multidimensional deprivations and vulnerabilities such as gender, caste, class, and ethnicity (IWWAGE, 2022). In acknowledgement

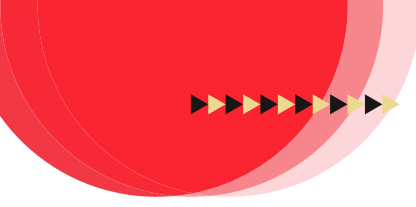
of this, several sub-committees were formed at each level to ensure that a thematic focus be provided to drivers of rural development including livelihood sub-committees, health sub-committees, financial inclusion sub-committees, etc. The formation of the Social Action Committee (SAC) was one such step to directly advance women's empowerment by working on gendered social issues like gender-based violence (GBV), child marriage, and school dropouts among girls.

### **SHIFTING NORMS AROUND VIOLENCE AGAINST WOMEN (VAW)**

Violence against women and specifically, intimate partner violence (IPV), continues to remain a global public health concern, despite increasing initiatives to provide support and redressal to survivors. The World Health Organization estimates<sup>6</sup> that globally, nearly 1 in 3 women (30%) are subjected to physical or sexual violence by an intimate partner in their lifetime. Although intimate partner violence exists across the world, it is now well-established that violence disproportionately affects women and girls living in low and middle-income countries more<sup>7</sup>. World-over, less than 40% of women who experience any sort of violence seek help and from amongst those who do, it is mostly through informal networks like family and friends, and

---

5 <https://brlps.in/>  
6 <https://www.who.int/news/item/09-03-2021-devastatingly-pervasive-1-in-3-women-globally-experience-violence>  
7 <https://www.who.int/publications/i/item/9789240026681>



very rarely (less than 10%) from formal institutions and support services.<sup>8</sup>

The Fifth Round of the National Family and Health Survey 2019-21 (NFHS-5)<sup>9</sup> estimates the prevalence of domestic violence to be 32% for ever-married women: who have experienced spousal physical, sexual, or emotional violence by their current husband (for currently married women) or most recent husband (for formerly married women). The NFHS-5 showed that about 40% of women in Bihar also reported experiencing IPV, but only 2-3% sought help from any formal support services. More than one-third of the women in Bihar reported norms that justify violence, such as agreeing that a husband may be justified in hitting or beating his wife (IIPS and ICF, 2022).

Although SHGs have been instrumental in equipping women with the information and skills needed to improve their quality of life as well as in overcoming gendered notions on women's roles and agency to an extent, evidence on what works at a system level is still mixed (Hazra et. Al, 2020; Jejeebhoy et. al., 2017). A recent rapid needs assessment observed that membership in women's collectives or SHGs can be pivotal in women's empowerment, as it seeks to define women's agency by providing an impetus to make decisions of their own accord and enhance their socio-econom-

ic status, through financial and livelihoods inputs. However, there is a need for focused work on addressing the sociocultural barriers to women's empowerment and ensuring transformative gender relations (C3-India, 2022).

While gender mainstreaming has been enforced in the system and frameworks of NRLM and SRLMs, it was seen that it had not been intrinsically operationalized in its working strategies until a few years back. Lack of 'gender awareness' and 'sensitisations' among system actors and the inegalitarian approaches seem to have disrupted support-seeking behaviour of women, even among the members of the federations (Sengupta & Uppal, 2020).

## GENDER INTEGRATION PROGRAM IN JEEVIKA

A recent study by the Centre for Catalyzing Change<sup>10</sup> shows that amongst a range of other enablers, membership of JEEVIKA SHGs is positively associated with members' willingness to provide an equal education to both their sons and their daughters. The evaluation of C3's Do Kadam Barabari Ki Ore<sup>11</sup> program showed that more SHG members upheld egalitarian gender role attitudes, including those within marital relationships.

Since 2021, the Centre for Catalyzing Change has partnered with JEEVIKA to implement a Gender Integration Pilot (GIP) across four blocks of Muzaffarpur, Nalan-

---

8 <https://unstats.un.org/unsd/gender/chapter6/chapter6.html>

9 [http://rchiips.org/nfhs/factsheet\\_NFHS-5.shtml](http://rchiips.org/nfhs/factsheet_NFHS-5.shtml)

10 <https://idronline.org/article/gender/child-marriage-in-bihar-why-does-it-persist/>

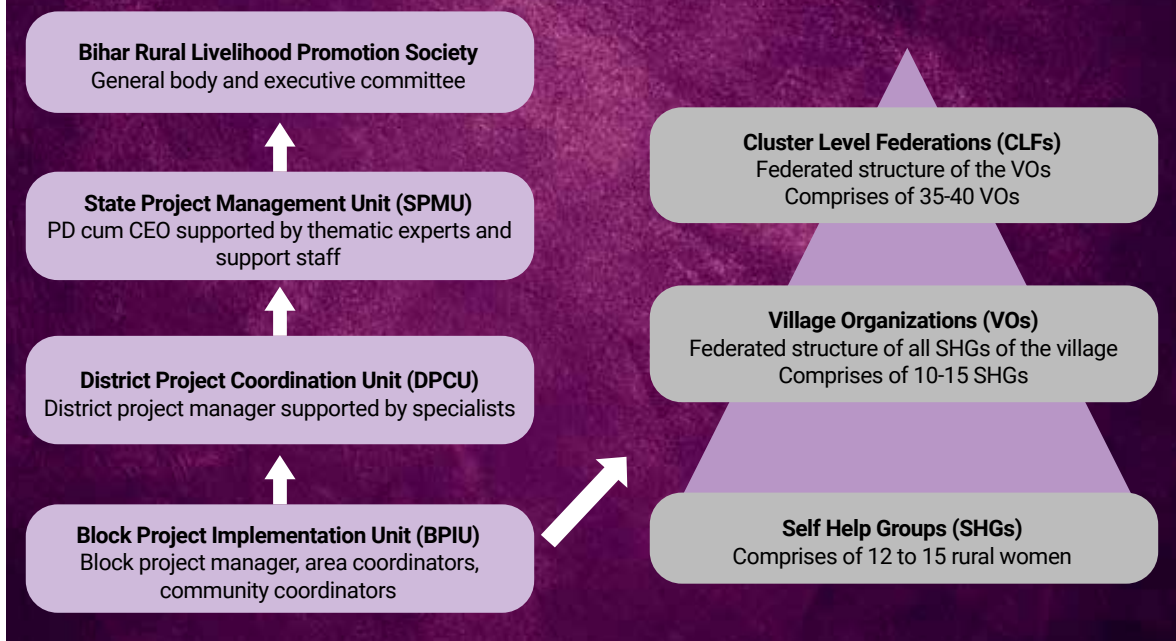
11 [https://www.popcouncil.org/uploads/pdfs/2017PGY\\_DoKadam\\_brief.pdf](https://www.popcouncil.org/uploads/pdfs/2017PGY_DoKadam_brief.pdf)





Figure 1

## INSTITUTIONAL STRUCTURE OF JEEVIKA



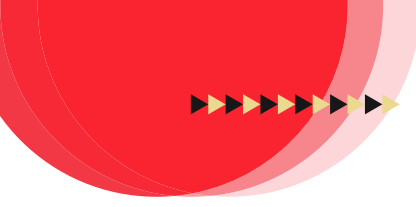
da, and Patna districts of Bihar, in order to deliver high-quality programming by building institutional and community salience around gender and empowerment within JEEVIKA and to generate robust evidence for supporting the development of institutional capacities to create and implement gender-integrated action plans at the system and grassroots level.

Key areas of support include the integration of gender-intentional programming at each level of its institutional mechanisms, particularly sensitizing members of the Community-Based Organizations (CBOs) and improving system-level capacity to build ongoing initiatives. The GIP offers a unique opportunity to understand various mechanisms,

and the effect of gender sensitization programs in supporting service delivery points, and members, and cadres of community-based organizations. This may further influence support-seeking mechanisms and provide service linkages to advance the concerns.

### THEORY OF CHANGE OF GENDER INTEGRATION PROGRAM IN JEEVIKA

The intervention approach is designed to bring about positive changes among community members through two pathways i.e. the system and the community levels. The system level approach aims at achieving improved awareness on aspects of gender and integrating the lens



of gender across all JEEViKA activities, strategies, and departments. This will be achieved through focused inputs on improving the attitude and capacities of JEEViKA staff, along with better coordination/integration with other departments/organizations for women's rights and welfare. For this purpose, various intervention approaches have been deployed including meetings with JEEViKA staff at various levels for gender sensitization, module development, training and capacity building, and the creation of a functional Gender Resource Center.

The community pathway delineates intervention through community-level institutions, with the objective of strengthening community support for issues such as ending child marriage and gender-based violence, and to promote access to social entitlements which will ensue from improved Gender Role Attitude (GRA) among SAC/ community members, as well as greater awareness and preparedness within VO/ SAC on women's and girls' issues and relevant support services, with improved access of these support services. The intervention approaches planned for this track of work include capacity-building and refresher trainings of key members, CLF and VO/SAC meetings' facilitation, developing communication materials and supporting thematic campaigns, as well as establishing a functional relation with the PRI to address gender issues.

Thus, the end outcome of gender sensitization and capacity-building pro-

gramming is not just limited to creating support structures, or to the integration of services with several stakeholders and attributing change in the attitudes of its members, but also includes bridging the gap between distressed community women and support services or entitlements they may not be aware of but can learn to avail themselves.

## **FINDINGS FROM A BASELINE SURVEY**

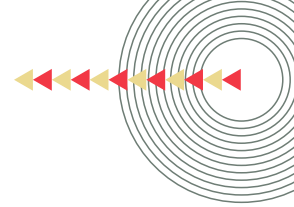
### **STUDY DESIGN**

A quasi-experimental study design was adopted to assess the impact of intervention in community cadres' attitudes towards key study domains, namely social entitlements, girl's education, child marriage, and gender-based violence. A follow-up survey with a cohort of JEEViKA's group members (group leaders and SAC members from CLF and VO) at two time points during course of the study—the baseline in 2022 (at the initiation of gender sensitization training), and the endline in 2024—has been planned. The quantitative survey included questions to assess the gender egalitarian attitudes of JEEViKA staff and cadres. The survey would be conducted with same respondents at the time of the endline and would thereby assess the changes in their attitudes over the course of the study.

### **SAMPLE SIZE**

#### **Quantitative survey**

At the baseline, we interviewed 730 CBO members, including 348 members in



intervention (33 CLF members and 315 VO members), and 382 members from matched comparison blocks (32 CLF members and 350 VO members) of Bihar.

### Qualitative study

11 In-Depth Interviews (IDIs) with JEEViKA program staff across the state, district and block level; 24 IDIs with JEEViKA community cadre like Gender Point Persons, Sajha Shakti Kendra Samanvayaks; 26 IDIs with community cadres like CLF and VO SAC members; 4 Focus Group Discussions (FGDs) with JEEViKA community cadres; 4 Key Informant Interviews (KIIs) with support service providers, and 15 trainings and meeting observations were conducted as part of the qualitative study.

### STUDY LOCATIONS

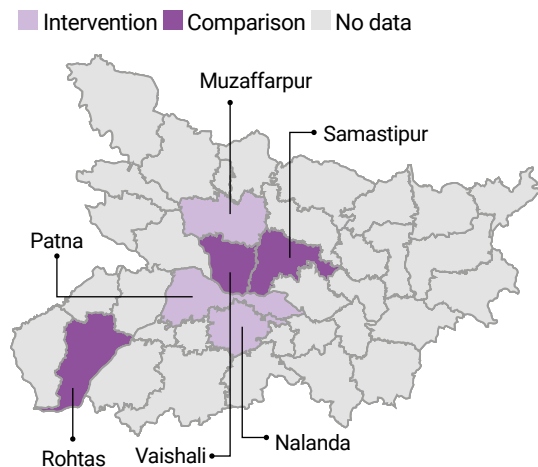
The intervention was piloted in two blocks of Muzaffarpur (Meenapur and Bochaha), and one block from the Nalanda (Rajgir) and Patna (Dhanarua) districts respectively. Samastipur, Vaishali, and Rohtas were selected as comparison areas after matching socio-economic characteristics at the district and block levels based on a composite index using the percentage composition of SC/ST populations and female literacy, as well as SHG saturation/coverage.

### KEY TAKEAWAYS

While women report increased agency, their mobility remains restricted.

Figure 2

### MAP OF STUDY AREAS



A higher proportion of members reported that they require permission to move freely outside the village as compared to mobility within their villages. Over 70% of members responded that they need permission to visit a health centre for their own treatment, and over 60% mentioned needing permission to take their child to a health center. Similarly, more than two thirds of the respondents reported that they need to seek permission from their spouses or other male members of the family to go out for a movie or to leave their villages for leisure, even when going to the nearby town. However, less than 30% required permission to go to a place of worship or to attend SHG meetings, which are usually in close proximity to their homes. Trends remained similar for both intervention and comparison arms, and for CLF and VO members.

The qualitative study also confirms the



**The responsibility of taking care of the household and the family is that of women and girls; girls are expected to complete chores before they leave for school or work and even after they are back, they have to do the same**

survey data: “Women mostly engage in jobs which do not interfere with their domestic responsibilities and prefer options closer to home.” (CBO member, Nalanda)

### **TIME AND EXPERIENCE BUILD AGENCY ON FINANCIAL DECISIONS.**

Regarding the members’ agency over deciding their livelihood and spending their money, 44% of CLF members and 35% of VO members responded that they could take such decisions themselves.

However, a higher proportion of CLF members reported that they had the agency to take decisions regarding themselves compared to VO members. Similarly, a higher proportion noted that they could independently take decisions on spending money on themselves (39%). The proportion declined when asked about visiting their family or relatives (13%) but overall, the level of decision-making was better among CLF members when compared to VO members.

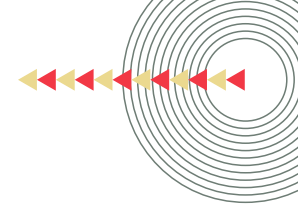
This shows that being in positions of leadership over a period of time inculcates confidence and increases the self-esteem of collective members, thereby improving decision-making abilities.

### **RECOGNIZE CHALLENGES FACED BY ADOLESCENT GIRLS BUT SHIFT IN GENDER ROLES IS STICKY**

The study also tried to assess CBO members’ perceptions and understanding of the challenges faced by adolescent girls in their communities. Most CBO members acknowledged poverty as a key challenge, while 39% identified the pressure to marry, and 46% indicated pressure to handle domestic chores were amongst the major challenges faced by adolescent girls. Amongst the reasons for dropping out of school, over 55% of members reported parental pressure, while 49% reported a lack of interest, and about a quarter of the members reported marriage as the reason. With respect to reasons for early marriage, around three-fourths of the members reported family pressure and the girls’ own interest in early marriage also contributed to the same.

It is interesting to corroborate the survey data with the qualitative data on the community’s perspectives on gender norms around domestic responsibilities.

“The responsibility of taking care of



the household and the family is that of women and girls; girls are expected to complete chores before they leave for school or work and even after they are back, they have to do the same.” (FGD with community members, Muzaffarpur)

“Limited options for favorable jobs are available for girls. Boys generally take part in any income-generating activities available— farming, mechanical works, etc.—irrespective of location and hours required. There are a few cases of girls engaging in self-employment such as tuitions or tailoring in order to pay for their higher education, however this is not the case for all.” (IDI with CBO member, Patna)

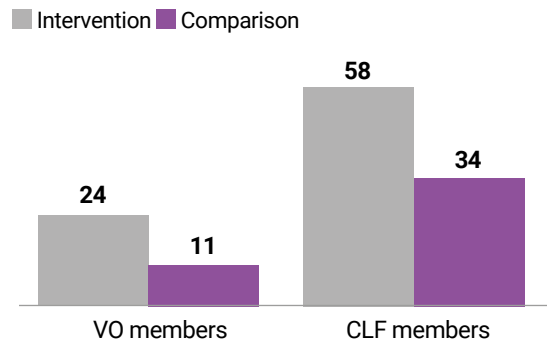
This means that the value accorded to girls’ education by community members, or the “perceived utility of education of girls” (Child Marriage Study, C3) and even by JEEVIKA leaders themselves, is much lower than the value that they attach to girls’ marriage, thereby conforming to regressive gender norms around these institutions.

### **NEED FOR INTENTIONAL PRIORITIZATION OF CORE GENDER ISSUES/NORMS WITHIN CBOs**

The study found that the demand for social justice, redressal of gender-based violence, and better access to health and education were insufficient within the CBOs, and the issues which found focus in the discussions of CLFs and VOs were mostly around food security funds, toilet construction, and child marriage.

Figure 3

### **SAC MEMBERS AWARENESS ABOUT THEIR ROLES AND RESPONSIBILITIES, BIHAR, 2022**

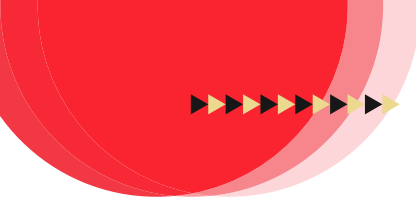


### **AWARENESS/ROLE OF SOCIAL ACTION COMMITTEES (SACS)**

Social Action Committees (SACs) were constituted at the CLF and VO level with the broad agenda of creating a layer of community representatives who could become a resource for women to report to and resolve issues with, as well as becoming a link for community members to access schemes and entitlements (Figure 3).

The study found that over 40% of CLF-SAC and over 75% VO-SAC members were not aware of what was expected from them. The specific functions of SAC members were also probed as shown in (Figure 3-a and 3-b), indicating that a higher proportion of CLF-SAC members from the intervention arm reported having attended meetings (more than 65%), conducting campaigns (26%), and carrying out vulnerability-mapping exercises (70%) in contrast to the compari-





son arm. In the intervention arm, around two-thirds of respondents reported identifying social issues in their villages and raising social issues in VO meetings; very few members reported that they had a role to play in facilitating collective action and in liaising with government departments and other formal institutions. A higher proportion of VO-SAC members from the intervention arm compared with the comparison arm was aware of their duties.

## **SOCIAL ISSUES TAKEN UP BY CBO MEMBERS**

Discussions on social issues were reported by 47% of CLF and 21% of VO members in the last three months preceding the survey. The proportion of members who reported discussions about social issues was relatively high in the intervention arm at both the CLF and VO level as compared to the comparison arm; again, the reasons could be similar to what has been discussed above. In the last six months preceding the survey, 30% of CLF members and 7% of VO members reported engagement with their SHGs and conducted activities with them to address violence and other gendered issues. This difference between CLF and VO members' awareness levels was more prominent with regard to discussions around child marriage, girls' education, women's empowerment, sexual harassment, and domestic violence.

This difference between the CLFs and VOs' engagement with the SHGs

on social issues could mean that being in leadership positions within the CBOs lends them the capacity to lead and direct discussions towards gender issues.

## **GENDER ROLE AWARENESS: KNOWLEDGE AND ATTITUDES OF CBO MEMBERS.**

One of the key outcomes expected to be achieved by the Gender Integration Program in JEEViKA is the strengthening of community institutions, so that they can support women in their communities in identifying and addressing gender-based issues, and help them in accessing their rights and entitlements. To achieve this, the program design had identified that developing positive gender role attitudes, building awareness and preparedness on social issues and related services among CBO members, and improving their access to these support services are critical. This section provides an understanding on the current attitudes of the CBO members around gender roles, empowerment, and GBV, and their awareness of the support services and provisions available to women.

To assess attitudes about gender roles among CBO members, 22 statements were posed to them, which included measures of attitudes from four different domains: education, marriage decisions, household chores, and gender-based violence.

The response to the statements posed to CBO members to understand

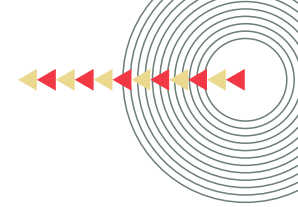


Table 1

**PERCENTAGE OF CBO MEMBERS DENOUNCED WIFE BEATING IN GIVEN SITUATIONS BY STUDY ARMS, BIHAR, 2022**

| % Denounced wife beating                           | CLF level respondents |              | VO level respondents |              |
|--|-----------------------|--------------|----------------------|--------------|
|  | Comparison            | Intervention | Comparison           | Intervention |
|  | [N=32]                | [N=33]       | [N=350]              | [N=315]      |
| If a wife burns the food                           | 96.9                  | 100          | 96.0                 | 91.8*        |
| If a wife neglects the children                    | 84.4                  | 84.9         | 76.0                 | 74.6         |
| If a wife argues with husband                      | 81.3                  | 84.9         | 70.3                 | 69.8         |
| If a wife talks to other men                       | 68.8                  | 63.6         | 54.3                 | 60.0         |
| If a wife wastes husband's money                   | 68.8                  | 57.6         | 54.9                 | 52.7         |
| If a wife goes out without telling her husband     | 75.0                  | 63.6         | 60.0                 | 60.6         |
| If a wife refuses sex with her husband             | 78.1                  | 93.9         | 79.1                 | 71.4*        |
| Denounced wife beating in all the above situations | 56.3                  | 39.3         | 31.1                 | 29.2         |

Note. \*p<0.01

their attitudes around the education of girls reflected that members harbour a largely gender-egalitarian mindset; however, when it comes to girls' marriage, their attitudes were not consistent.

In the case of education of girls, results showed a favourable attitude towards ensuring a girls' education until, at minimum, the 12th grade before marriage, and a similar mindset for the education of boys and girls.

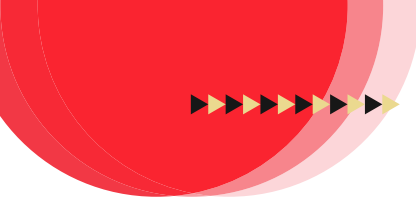
Regarding their attitudes around girls' marriages, around 30% of CLF members of the intervention arm and VO members of both the arms believed that girls should not be allowed to decide when they want to get married.

The qualitative study also showed that dowry is practiced quite commonly and openly in the community. While the demand for dowry is influenced by the

economic status of the family, the education of girls may lead to a reduced dowry demand, as per community members who were interviewed. When asked about the reasons for the continued practice of dowry, despite so many campaigns about the social evil, most CBO members shared that the perpetration of violence and torture of women over unmet dowry demands become the driving forces to continue the practice of dowry.

On the marriageable age for girls and boys, the community's perceptions explored in the qualitative interviews were also interesting and well in line with the survey data. "Girls are expected to take charge of household responsibilities, not provide for the family economically. The community also fears elopement or inter-caste marriages; prompting relatively early marriage for girls. On the other





hand, boys are expected to be capable of providing for a family, therefore the comparatively later age for marriage.” (FGD with community members)

CBO members held traditional gender role attitudes regarding the sharing of domestic responsibilities among boys/males and girls/females.

“Girls are expected to take charge of household responsibilities, not provide for family economically. Community also fears elopement or inter caste marriages – prompting for relatively early marriage for girls. Boys are expected to be capable of providing for a family, therefore the comparatively later age for marriage”, said a JEEViKA VO member in an IDI.

The attitudes of CBO members towards gender-based violence were also examined, wherein over 60% CBO members believed that a woman should tolerate violence to keep her family together.

The qualitative study also highlighted that domestic violence—verbal abuse, and non-extreme forms of physical abuse—are largely normalized in the community; women mostly stay silent about their ordeal, unless it becomes physically extreme or unbearable.

## **ATTITUDE AND KNOWLEDGE OF GBV RESPONSE AND REDRESSAL.**

CBO members were also asked about their perspective on a woman seeking support when experiencing violence.

When it comes to seeking support, 5% of VO members and 9% of CLF members suggested that a woman could seek formal support from a helpline/ shelter home/court; 33% of VO members and 54% of CLF members suggested taking help from the police. Three-quarters suggested negotiation with the help of family, friends, or an influential person from the community. More than half of the CLF members and around two-fifth of the VO members suggested approaching PRI members and SHGs for redressal. A negligible proportion of women suggested approaching formal support systems built for the protection of women in distress, such as the helpline or shelter home.

“Fear of aggravating their situation stops women from speaking up. They prefer discussing with families to resolve these issues; women are not always keen for legal action. Often, women may consider contacting/taking help from the CLF, helplines, Panchayats, and the Mahila Thana when faced with violence,” recounted one participant in an FGD.

The findings of this study are in consonance with the findings from National Family and Health Survey-512; amongst all women in India who have ever experienced any form of violence, only 14% have ever sought any help, and a stark 77% have never even told someone about their situation, let alone sought out redressal (NFHS-5). There is immense normalization of violence in intimate





**"Limited options for favorable jobs are available for girls. Boys generally take part in any income-generating activities available—farming, mechanical works, etc.—irrespective of location and hours required. There are a few cases of girls engaging in self-employment such as tuitions or tailoring in order to pay for their higher education, however this is not the case for all." (IDI with CBO member, Patna)**

partner relationships, with 52% of women and 42% of men accepting that men hitting their wives in certain cases is not wrong, and it is a private matter that needs to be resolved internally, without any external intervention (NFHS-5).

A miniscule number of women have actually sought help from formal support services and institutional mechanisms like the police (6%), doctors (2%), or lawyers (2%). This reflects the normative influences and structural barriers that prevent women from seeking any help after experiencing violence.

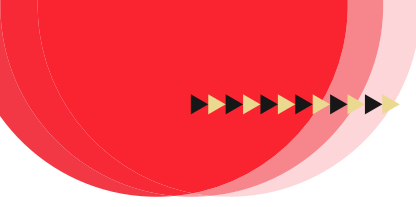
The most common sources of help that a woman seeks are from informal networks like her own family (61%) and her husband's family (29%). It is significant that around 17% of women facing violence seek help from informal support structures like their friends. There is literature and evidence on how, in a violent and unhealthy intimate partner relationship, women are systematically alienated from their support circles, which deter access to help when they

need it the most. The significance of such informal networks, thus, cannot be emphasized enough when it comes to help-seeking.

This data is even more relevant in the context of the present study, which establishes the significance of the networks of collectives acting as a peer support group, where women are hesitant to seek support from formal structures or support services.

As far as knowledge and awareness about response services are concerned, only around two-fifths of CLF members were aware of the helpline for women in distress, while only 16% of VO members were aware of the same. The proportions were significantly higher among the CLF and VO members of the intervention arm (61% and 22% respectively), presumably due to their exposure to the introduction to the GIP. However, very few members reported knowing people who had taken support from helpline, and hardly anyone was aware of One Stop Crisis Centres.





The study clearly underscores the need for planned, structured initiatives on gender to achieve a gender-transformative change. Additionally, JEEViKA is well-poised in its journey to be the vehicle for promoting access to support services and message dissemination on harmful social practices and gender-based violence. The strong foundation of community institutions, with focused prioritization of Social Action Committees, is a promising pathway for this transformation.

As part of gender integration under DAY-NRLM, Gender Resource Centres (GRCs) are being set up across the country, with each state adapting the model to its context. On the occasion of the International Day for Elimination of Violence Against Women, on November 25th 2022, 160 GRCs were launched across 16 states. As part of this mandate, JEEViKA inaugurated 15 Sajha Shakti Kendras<sup>13</sup> that are engaging in services (counselling, legal aid, referral), educational activities (awareness sessions and campaigns, capacity building programs), and research (issue prioritization through vulnerability mapping, preparation of gender action plans, and convergence with local stakeholders).

As per guidelines, the SAC at the VO and CLF levels are mandated to hold regular meetings with the SHG members to discuss social issues from the community and encourage them to reach out to the

SAC in case of distress. The SAC is also expected to work in coordination with the Panchayat, police, and other departments to develop a network which can address issues that are brought forward by women or children. It was found that very few activities around public safety and domestic violence were conducted.

Considering the awareness levels of JEEViKA SAC members, strengthening their capacities using gender-transformative methods will go a long way in supporting survivors and generating awareness about support services. The formation of Sajha Shakti Kendras is a preliminary step in ensuring survivors of violence receive gender-sensitive counselling support, and referrals to adequate formal support structures for those facing violence.

The evidence is strong with regards to the potential semi-formal institutions of support, that can be less daunting and more accessible when compared with formal support services, and physically more proximate to the women seeking support. With increasing investments in building gender-friendly community institutions, there is hope that more women will seek timely support when facing violence of any form, in order to break the cycle of inter-generational violence, and move towards the creation of gender-equitable and safe communities for women and girl

---

<sup>13</sup> Sajha Shakti Kendras have been established at 15 CLFs across 4 blocks of Muzaffarpur, Nalanda, and Patna districts of Bihar; it will function as the first port of call for women in need of help and support and in any kind of distress, guided by the trained Sajha Shakti Kendra Samanvyaks.

# **CONGLOMERATION OF WOMEN'S COLLECTIVES AND THEIR ROLE IN SOCIO-ECONOMIC ACCREDITATION IN RURAL BIHAR**

**An Empirical Study on Sangam Cluster  
Level Federation, Muzaffarpur**

**Mahua Roy Choudhury, Arpan Mukherjee, Anshu Singh**



# ABSTRACT

**A**ccording to the Multidimensional Poverty Index 2021, 51.91% of Bihar's populace, is categorized as destitute in rural areas. Sustainable Development Goals are committed to exerting every conceivable effort towards emancipating individuals and communities from appalling and inhumane circumstances of severe impoverishment. To improve the future prospects of SDGs, Bihar Rural Livelihoods Promotion Society - JEEViKA (An initiative of the Bihar Government aimed at poverty eradication) is addressing diverse issues like social inclusion of the poorest of the poor, improving access to financial services, bestowing sustainable livelihoods and entrepreneurship opportunities upon marginalized individuals and the creation of productive assets and social capital.

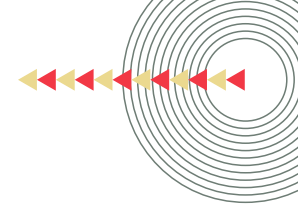
This paper aims to explain the role of women's collectives in the form of a three-tier mechanism aimed at eradicating destitution among the rural poor, examining the example of Sangam Cluster Level Federation (CLF) situated in Mushari Block of Muzaffarpur, Bihar. Since its inception on March 2012, Sangam CLF is nurturing 557 self-help groups and 44 village organization to address extreme poverty in the region.

Using the participatory approach, the CLF is strengthening its community institutions by developing a pool of community professionals, allocating resources and providing livelihood opportunities to its members, which is collectively creating financial, social and human capitals. A total of 7075 women and their families are benefitting both directly and indirectly. The CLF is reinforcing its financial accounting and its management system, inter-institutional repayment, employability and income enhancement of its members through sustainable livelihoods, and ensuring social security benefits and entitlements to its members. Apart from this, the CLF is also addressing Health, Nutrition and Sanitation aspects through Social and Behaviour Change Communication (SBCC) and has also introduced their curated educational loan products for the first-generation learners.

Key Words: poverty, social inclusion, financial capital, sustainable livelihoods, social capital, women collectives.

## INTRODUCTION

The emergence of the Self-Help Group (SHG) movement can be viewed as a reaction to industrialization, the disintegration of the kinship system, and the erosion of community ties (Katz & Bender, 1976; Humm, 1997; Kessler et al., 1997). However, alternative perspectives regard



it as the manifestation of an inefficient, ineffective, and dehumanizing formal care system (Gartner & Riessman, 1977). Presently, the escalating focus on providing family-centered services is also considered a contributing factor to the proliferation of self-help groups (Rosenbaum et al., 1998).

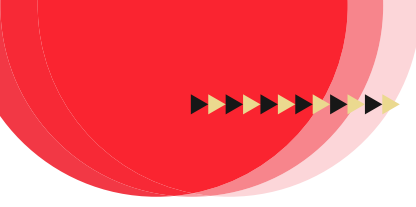
Despite the diverse interpretations of the self-help group phenomenon, there is a consensus that a new model is necessary to supplement and complement professional services, and that self-help groups are growing at an unprecedented pace globally. The felt need of formation of a federation was born out of a perceived necessity by successful community institutions at lower tiers to collaborate and exchange knowledge and services. The impetus behind promoting such federations is multifaceted, with goals including strengthening established community-based organizations, promoting the formation of new SHGs and Village Organizations among impoverished communities, facilitating access to diverse services for the women collectives, fostering solidarity among members of distinct groups in a region, bolstering the sustainability of the SHG movement, facilitating connections and relationships, and empowering women.

## LITERATURE REVIEW

The subject of women's empowerment through self-help groups has been the focus of several research studies. These studies have investigated the impact of

self-help group participation on various dimensions of women's empowerment. The study conducted by Umashankar D. (2006) to determine the influence of self-help group participation on women's empowerment in District Mewat, a region in the northern state of Haryana, explored the impact of engagement in self-help groups on various dimensions of empowerment, such as material, cognitive, perceptual, and relational dimensions. Mahendra Varman P. (2005) conducted a study on the impact of micro-financing self-help groups on formal banking habits. The research focused on the effect of self-help groups on individual bank account holdings among rural women in Tamil Nadu, India. The study found that informal organizations, such as micro-finance self-help groups, contribute to formal banks by increasing the number of accounts and instilling banking habits among rural women. The study concludes that the growth of deposit accounts was due to the increase in deposit account holdings of females, and self-help groups play a crucial role in promoting formal banking habits.

Kannabiran V.3 (2005) scrutinized the effectiveness of women's engagement in microcredit programs and their involvement in the creation of self-help groups in his publication "Marketing Self-Help, Managing Poverty." The article contends that these efforts have yielded only transient relief in terms of alleviating immediate exigencies. The research study titled "Self-Help Groups in In-



dia – A Catalyst for Women Economic Empowerment and Poverty Eradication,” Reddy. A.R. (2008) examines the impact of self-help groups on women in the state of Andhra Pradesh. The study found that Andhra Pradesh has the largest self-help group movement, and the financial status of households had improved due to the enhanced access to formal credit institutions, as self-help groups are linked with banks.

## **JEEVIKA AND ITS APPROACH TOWARDS SELF-RELIANCE**

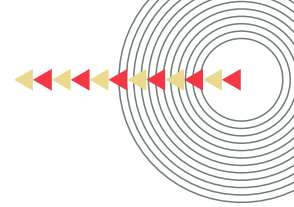
JEEViKA’s effectiveness stems from its grassroots methodology, which places women at the forefront of efforts to alleviate poverty. By empowering women with the necessary tools, skills, and resources, JEEViKA is successfully disrupting the cycle of poverty and enhancing the livelihoods of countless families across Bihar. This approach is anchored in the belief that women are pivotal actors in development and in the eradication of poverty. By enabling women to become agents of change within their communities, JEEViKA is creating a sustainable and self-sufficient ecosystem that promotes economic growth, social cohesion, and gender equality.

JEEViKA’s strategy is multifaceted, and includes the provision of training, mentoring, and financial assistance to women-led groups, as well as supporting the creation of livelihood opportunities that cater to women’s unique needs and

circumstances. In doing so, JEEViKA is not only elevating the status and agency of women, but also enhancing the overall well-being and prosperity of communities in Bihar.

JEEViKA is India’s largest state level women’s socio-economic empowerment program, working directly with 1.30 crore families in rural Bihar and is one of the flagship programs for poverty alleviation run by the Govt. of Bihar. The guiding principle of the program entails promotion of a three-tier community architecture with “Self-Help Group” as the primary, “Village Organisation” as secondary and “Cluster-Level Federations” at the tertiary level. These community institutions enable collective capacity-building, improving access to finance and public services and enabling direct linkage to markets. JEEViKA presently operates across 534 blocks and 38 districts of Bihar.

JEEViKA’s concept of producer groups is a critical component of its strategy to empower rural communities and promote their economic self-reliance. These groups are essentially associations of farmers, artisans, and other producers who come together to collectively undertake value chain activities, such as production, processing, and marketing, and share the benefits of their joint efforts. Producer groups are a means of promoting inclusive growth, as they provide small and marginal producers with greater bargaining power and access to resources that would otherwise be out of reach. By pooling



their resources and knowledge, these groups can reduce transaction costs, improve the quality of their products, and access markets that would be difficult to reach individually. This results in higher incomes for members and overall economic development in rural areas.

## CONCEPTUALIZATION OF CLUSTER LEVEL FEDERATION

The concept of a cluster level federation was introduced to enhance the effectiveness and sustainability of livelihood promotion interventions. The federation is a platform for the collective and inclusive decision-making of women collectives. It aims to build the capacity of these groups and empower them to effectively participate in local governance, plan their livelihoods, and develop market linkages. The federation is based on the principles of participation, accountability, transparency, and good governance.

A Cluster Level Federation comprises of 40-60 village organizations with around 5000-8000 members. Each village organization constitutes 12-15 self-help groups. The cluster level federation serves as a forum for the self-help groups and village organizations to come together and leverage their collective strength to achieve common objectives. It provides them with the necessary institutional support and capacity building to organize themselves into federations and engage in market linkages, thereby enhancing their income

generation and economic well-being. The federation also serves as a bridge between members and the local government, enabling the groups to access government schemes and services, and participate in local governance.

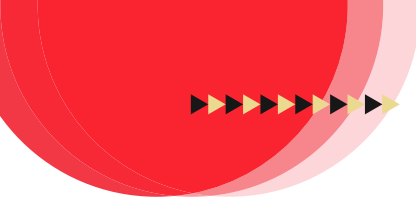
The cluster level federation operates at the block or sub-district level and is headed by an elected executive committee known as Board of Directors. The committee members are selected from among the representatives of the village organizations in the cluster, ensuring representation and inclusivity. The federation is registered as a legal entity, ensuring its sustainability and accountability.

## ABOUT SANGAM

JEEVIKA has promoted the community-led Sangam JEEVIKA Women Development Cooperative Society Ltd. (formerly known as Sangam Cluster Level Federation), located in the Mushari Block of Muzaffarpur district, Bihar. The aim of this initiative is to foster the holistic growth of the women's collectives involved by enhancing their confidence and developing their leadership skills.

Established in the year 2013, The Sangam has been affluently empowering women and improving their incomes by providing them with access to credit at a minimal rate of interest as well as other financial products, livelihood opportunities, and capacity building programs. The federation also works towards improving women's social status and increasing their participation in decision-making





processes within their households and communities.

Sangam is nurturing 557 SHGs and 44 village organizations of the cluster. Sangam is providing a range of services to its member groups, including training, capacity building, and access to credit and various sustainable livelihood opportunities. Through inter-loaning among the SHGs, Sangam has generated a corpus of Rs. 1,33,145,000.

One of the key ways in which the Sangam federation helps its member groups is by linking them to banks. By working closely with Regional rural and nationalized banks, the federation is able to ensure that its 4500+ members have access to credit and other financial services. This is done through a process of bank linkage, where Sangam is the intermediary between the banks and the SHGs. Apart from the Credit linkage, Sangam CLF is also providing other financial services which includes educational loan products, insurance under PMJJBY and PMSBY, digital and alternate banking facilities by placing IIBF certified banking correspondents in each panchayat to provide banking services to the untouched areas.

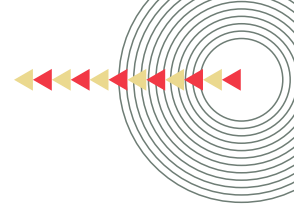
## METHODOLOGY

- **RESEARCH DESIGN:** A descriptive research design has been adopted, which is well-suited to investigating socio-economic phenomena. This approach has facilitated the comprehensive analysis of the factors

influencing the conglomeration of women's collectives and their contribution to socio-economic accreditation in rural Bihar.

- **DATA SOURCES:** Secondary data sources have been employed, comprising published research articles, reports based on process monitoring by external collaborators, and other relevant documents on women's collectives in rural Bihar. Empirical data was obtained from JEEVIKA's Database Management Information System, annual reports, and other publications.
- **DATA COLLECTION METHOD:** Desk research has been utilized as the data collection method, which entails gathering information from published or publicly available sources. Structured data collection tools were employed to obtain relevant information and document the data sources.
- **SAMPLING:** Purposive sampling was employed to select data sources that are relevant to the research questions and objectives. Appropriate data sources were identified to provide comprehensive insights into the integration of women's consortiums and their significance in their socio-economic amplification.
- **DATA ANALYSIS:** Thematic analysis was conducted on the





collected data using content analysis. Patterns and themes in the data were identified to describe the role of coalescence of associations among the lower tier community institutions fostered by Sangam.

## FINDINGS AND ANALYSIS

The findings of the empirical study on the Sangam Cluster Level Federation demonstrate that through the community collectivization approach, it has effectively consolidated and federated 557 SHGs, enabling them to access financial resources, training, and expertise. This, in turn, has led to improved entrepreneurial skills, increased income generation, and enhanced social mobility among SHG members. Additionally, Sangam has facilitated the sharing of knowledge and resources, allowing for the development of innovative and sustainable solutions to socio-economic challenges faced by rural communities.

The study further highlights the critical role played by Sangam in promoting financial inclusion, through the provision of formal banking services to SHG members. This has led to a reduction in dependency on informal moneylenders, as well as an increase in savings and access to credit, thereby facilitating economic empowerment and Purchasing Power Parity (PPP). Moreover, Sangam has been successful in promoting gender equality by providing women with a platform to voice their concerns

and take on leadership roles within their communities.

The analysis of the study underscores the importance of federating women's collectives in promoting socio-economic development in rural areas. The clustering of SHGs enables collective bargaining, resource sharing, and access to formal financial institutions, thereby empowering women and promoting gender equality. It is recommended that similar models be replicated in other regions of India to promote rural development and women's empowerment. The study also highlights the need for continued support and investment in SHG federations to ensure their sustainability and scalability in the long run.

- **INSTITUTION BUILDING AND CAPACITY BUILDING:**

Sangam has been instrumental in developing leadership, management, and accounting abilities among its members. By consolidating individuals into a federated entity, it has provided its members with the opportunity to assume leadership roles and take collective action. This has facilitated the development of crucial skills such as delegation, conflict resolution, decision making and communication.

Furthermore, Sangam has provided its members with access to training and capacity-building programs, allowing them to acquire management skills such as financial planning, risk management,

and marketing. In the long run, this has helped the members to make informed decisions about their businesses and investments, thereby promoting sustainability and growth.

- Formation of Sub-committees and Development of Exemplary Leadership among Members:**  
 Sub-committees are integral to the efficient operation of the federations, playing a key role in addressing specific issues and tasks. Their members are tasked with implementing decisions and carrying out activities related to their area of expertise. By creating three member sub-committees, Sangam has been able to pro-

mote specialization and delegate responsibilities, leading to greater efficiency, accountability, and effectiveness in their operations. This has fostered a culture of participation and ownership, encouraging greater engagement and commitment among the members. Members are encouraged to actively participate in decision-making processes, which involves identifying and prioritizing issues, developing action plans, and monitoring progress. Key roles such as office bearers, the Board of Directors, the Governing Body representatives, and sub-committees serve as exemplary positions for fostering

Figure 1

### SUBCOMMITTEES AND THEIR ACCOUNTABILITIES

| Sub-committees deployed at Sangam                       | Undertakings and accountabilities   |
|---|---|
| <b>Social Development Subcommittee</b>                  | Entitlements, Eradication of Social Evils, Anti-alcoholism, ensuring food security, environment conservation.   |
| <b>Social Audit Subcommittee</b>                        | Assessment of physical and financial gaps between needs and available resources, awareness generation among beneficiaries, equipping them with knowledge of local social and productive services. |
| <b>Monitoring &amp; Capacity Building Subcommittee</b>  | Facilitating trainings, accessing effectiveness of the implementation, evaluation of impact and feedback mechanisms.  |
| <b>Bank Linkages &amp; Micro Insurance Subcommittee</b> | Financial literacy, productive assets, ensuring credit disbursement and repayment, insurance, community investments.  |
| <b>Community Procurement Subcommittee</b>               | Timely procurement of goods and services, promoting transparency and accountability in the procurement process, ensuring procurement activities adhere to ethical and legal standards.            |
| <b>Livelihood Subcommittee</b>                          | Invest in income-generating activities, creating sustainable sources of livelihood, market linkages, reduction of reliance on uncertain and volatile sources of income.                           |

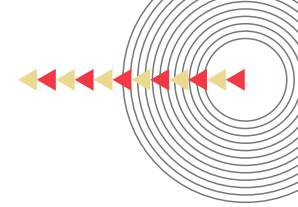


Figure 2

## OFFICE BEARERS OF SANGAM

| Office Bearers   | Name        | Village Organization | Village   | Caste |
|------------------|-------------|----------------------|-----------|-------|
| President        | Asha Devi   | Vikas                | Khabra    | SC    |
| Secretary        | Poonam Devi | Pratigya             | Patahi    | BC    |
| Treasurer        | Renu Devi   | Shakti               | Susta     | EBC   |
| Vice President   | Kiran Devi  | Milan                | Susta     | SC    |
| Deputy Secretary | Pinky Devi  | Kamal                | Madhubani | SC    |

Figure 3

## CUMULATIVE PROGRESS IN SOCIAL INCLUSION

| Sl. No. | Indicators   | Progress |
|---------|--|----------|
| 1.      | SHGs under the fold of Sangam Cluster Level Federation | 549      |
| 2.      | Total Members  | 7,075    |
|         | 2.1 Scheduled Caste                                    | 2945     |
|         | 2.2 Economically Backward Class                        | 2591     |
|         | 2.3 Backward Class                                     | 337      |
|         | 2.4 Minorities   | 695      |
|         | 2.5 Scheduled Tribe                                    | 349      |
|         | 2.6 General  | 158      |
| 3.      | SHGs capacitated on Modular Training (M1, M2, M3)      | 549      |
| 4.      | Community Professionals deployed                       | 182      |

collective decision-making

- **Social Inclusion:** Sangam has tried to build social cohesion within communities by promoting mutual respect, understanding, and cooperation among diverse groups. This has helped to break down barriers between different

community members. More than 70% of the members of Sangam belong to backward sections of society. Over the years, Sangam has helped them generate income and improve their economic status through access to credit, training, and market linkages.

- **FINANCIAL INCLUSION:**

Sangam played a pivotal role in enhancing the financial inclusion of the community institutions under its fold. By consolidating SHGs into a federated entity, it has allowed for economies of scale to be achieved, thereby improving access to financial resources and expertise. Furthermore, the clustering of associations has enabled the pooling of resources and the sharing of best practices, which has promoted sustainability and scalability. Through this collective approach, the Sangam has facilitated the provision of financial products and services to its members, enabling them to access formal financial institutions



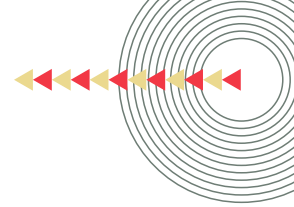
Figure 4

### CUMULATIVE PROGRESS OF SANGAM IN FINANCIAL INCLUSION

| Sl. No. | Indicators  | Progress         |
|---------|---|------------------|
| 1       | SHGs having savings account   | 549              |
| 2       | SHGs received Initialization Capitalization Fund and Revolving Fund | 549              |
| 3       | Total amount received (ICF & RF)                                    | Rs. 3,47,00,000  |
| 4       | SHGs with Credit Linkage  | 545              |
| 5       | Total credit disbursement so far                                    | Rs. 22,75,00,000 |
| 6       | No. of Village Organizations  | 44               |
| 7       | Village Organizations with savings account                          | 44               |
| 8       | Village Organizations received Health Risk Fund                     | 44               |
| 9       | Total amount received (Health Risk Fund)                            | Rs. 43,00,000    |
| 10      | Village Organizations received Food Security Fund                   | 44               |
| 11      | Total amount received (Food Security Fund)                          | Rs. 71,00,000    |
| 12      | Livelihood Fund amount received by Sangam                           | Rs. 25,67,446    |
| 13      | Credit disbursed by Sangam in the form general loan (Fund Rotation) | Rs. 13,31,45,000 |
| 14      | Beneficiaries of Jan Dhan Yojana                                    | 3,593            |
| 15      | Members' Insured under PMJJBY                                       | 4,326            |
| 16      | Members' Insured under PMSBY  | 4,633            |

and markets. In doing so, Sangam has empowered SHG members by providing them with the tools and resources necessary to improve their economic and social well-being.

- LIVELIHOOD:** Sangam CLF Federation has made significant strides in advancing livelihood activities among SHG women by providing technical expertise, financial aid, and promoting income diversification through producer groups. The federation has orchestrated various interventions, including farm and enterprise development, Aajeevika Grameen Express Yojana, and other livelihood initiatives to encourage its members to generate income. The federation comprises 44 village organizations with 557 SHGs, involving 7,075 members in farming activities. The federation has expanded its livelihood portfolio by providing skill training and convergence programs to its members in order to create income-generating activities. Technical training on SRI, organic farming, intercropping, and mixed cropping has been ensured at all three levels of the federation, leading to increased production, variety, and quality of crops, and a consequent increase in sales at optimum prices. Sangam CLF has also diversified its income streams by engaging its members in non-farm activities such as Start-up



Village Entrepreneurship Program, Didi Ki Rasoi, Food Fortification Unit, Producer Group, and AGEY, providing business loans and support through the Start-up Village Entrepreneurship Program. The federation has also initiated Didi ki Rasoi (DKR), a community-based canteen that offers nutritious food at a reduced price to an average of 50 patients daily. Moreover, the federation has established a food fortification unit that produces Whetamix, a nutritious health supplement, supplying it to 303 Aanganwadi centers, and earning a profit of 66.6 per/kg. Sangam CLF has implemented numerous livelihood convergence programs, including asset creation, and has trained its members to become self-sufficient through entrepreneurship knowledge and skills, thereby enhancing their decision-making ability and confidence. The federation has also emphasized building institutional capacity and ensuring immediate financial assistance to meet working capital needs, while also providing sustainable market linkage to its members.

- **SOCIAL DEVELOPMENT:**

Sangam Mahila Vikas Swavlambhi Sahakari Samiti Limited has made significant strides in social development by inspiring its members to work towards gender

equality. The federation has worked closely with the community to eliminate gender-based discrimination and various forms of violence within the community. To combat these issues, the Social Action Community (SAC) was formed at both the CLF and VO levels, comprising 132 committee members who have all received training. Out of 459 SHGs, 96% (445) have been trained on gender issues, with 66 trainers developed to provide gender education to the community. Through training and awareness programs, the community has been highly motivated to tackle discrimination and violence, resulting in 10 beneficiaries being supported for violence and 25 for domestic violence. Moreover, 3 beneficiaries have been supported to prevent child marriage, 12 beneficiaries for alcoholism, and 15 for girls' education. In addition, 4,116 women and adolescent girls have received education on health and menstrual hygiene, with 2400 women contributing to community relief during floods and 200 women being trained in fire safety. All 44 VO have formed a committee for school management, and 243 beneficiaries have been provided livelihood opportunities through the skill development of women and adolescent girls under DDU-GKY. Additionally, 121 girls have



been trained in stitching, beautician courses, and vermicomposting through RSETI. Sangam CLF has even set up a centre to address the issues mentioned above, dealing with 2 cases. Two schemes have been initiated for SHG members and their daughters, namely SANGAM VIDHYA NIDHI and SANGAM SRIJAN. SANGAM VIDHYA NIDHI was created to promote higher education among children by providing a grant of Rs. 5,000, benefitting 32 adolescents with a total of Rs. 151,000 given to 24 girls and 8 boys. SANGAM SRIJAN is provided to SHG members

to promote entrepreneurship as per their requirement. In today's circumstances, 62 women have come forward and filed nominations for PRI elections, with 8 elected, including 1 as Sarpanch, 1 as Panchayat Samiti, and 6 as Ward Members.

- **SURPLUS PROFIT EARNED BY SANGAM:** Over the years, Sangam CLF has pertinently effectuated its surplus income through capacity-building, financial inclusion, governance and diversified livelihood activities. Cumulatively Sangam has achieved a net profit of Rs. 11,965,788.4.

- **HEALTH NUTRITION AND SANITATION:** A Social and Behavior Change Communication approach has been adopted to ensure that comprehensive knowledge is being accumulated by community professionals and community-based organizations. This knowledge is effectively rolled out across all groups and sessions, from Module 1 to Module 5. 90% of community professionals (Community Mobilizers, Community Nutrition Resource Person and Master Resource Person) have been trained in digitization and have been utilizing the SHG HNS Mobile Application to report their work. In the context of the Family Food Diversification Campaign (FDDC), all the activities under this campaign

Figure 5

### CUMULATIVE PROGRESS IN ENTITLEMENTS

| Sl. No. | Entitlements   | Progress |
|---------|--|----------|
| 1.      | Number of Members with signature literacy                      | 6,452    |
| 2.      | Number of beneficiaries linked with Old-age Pension            | 460      |
| 3.      | Number of beneficiaries linked with Widow Pension              | 352      |
| 4.      | Number of beneficiaries associated with Disability Pension     | 98       |
| 5.      | Number of households that have constructed toilets             | 7,075    |
| 6.      | Number of members having Ayushman Bharat Card                  | 2,025    |
| 7.      | Number of members having e-Shram Card                          | 4,533    |
| 8.      | Number of MGNREGA Job card holders                             | 758      |
| 9.      | Total number of beneficiaries under Satat Jeevikoparjan Yojana | 114      |

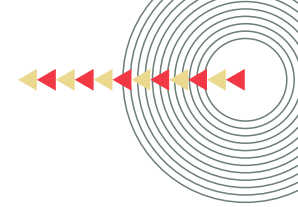
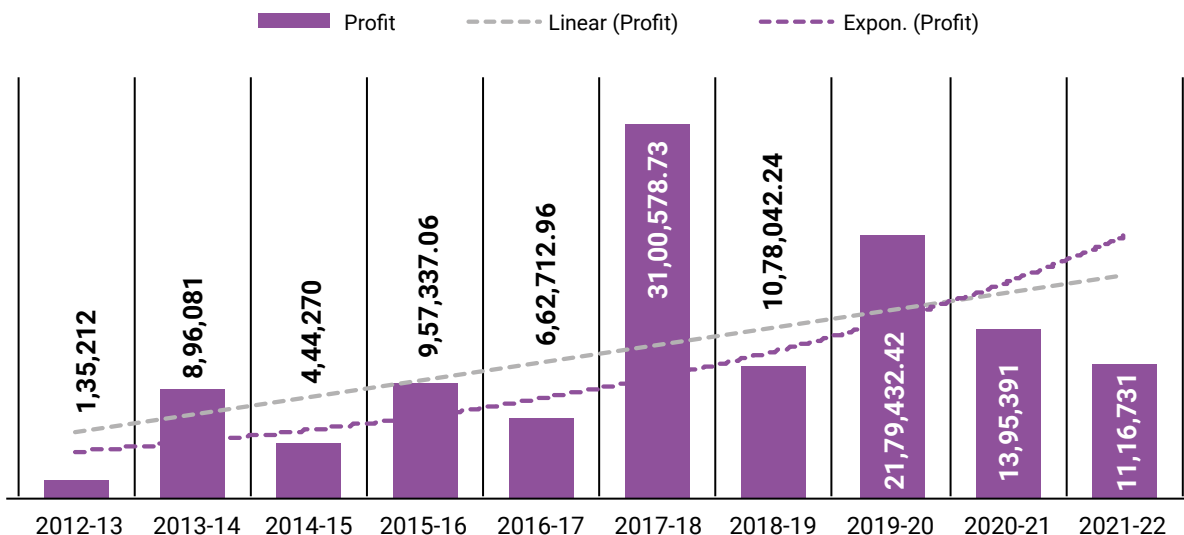


Figure 6  
**SURPLUS IN FINANCIAL YEARS**



were executed in all the 44 village organizations affiliated with CLF, with a total of 279 pregnant women and 730 lactating women being targeted as beneficiaries. Moreover, following the Acknowledgement approach, commendable works of the health sub-committees and community professionals are also duly acknowledged and honoured every year at the District and CLF levels during “Poshan Paricharcha”.

• **IMPACT ANALYSIS OF DIVERSIFIED VERTICALS:**

Sangam has adopted various innovative measures and executed noteworthy initiatives to elevate the lives of its members and engender a positive impact in their communities. These comprise of:

- **Vidya Nidhi:** The Vidya Nidhi initiative, implemented by the CLF, entails a monthly contribution of five rupees from each member to financially support the education of children from economically challenged families. As of January 26, 2022, 44 children have received education assistance worth a total of 2,14,200 rupees.
- **Acknowledgement Approach:** Sangam acknowledges and recognizes members who have rendered positive contributions to society, such as constructing toilets using group loans, adopting family planning for families with two girl children, or excelling as women entrepreneurs.
- **Sangam Srijan Yojana:** To en-





courage its members to pursue employment opportunities, the CLF initiated the Sangam Srijan Yojana, which offers loans to support employment ventures. The program has been successful, with all didis (sisters) joining the workforce.

- **Sangam Strong Compound Feed Production Center:** The CLF operates a compound feed center, known as the Food Fortification Unit, supplying Vitamix to 303 Anganwadi centers under the Integrated Child Development Services (ICDS) program. The center employs ten workers, one technician, and one supervisor.
- **Nurturing Didi Ki Rasoi:** The CLF runs Didi ki Rasoi (community managed kitchen and canteen services) at Sadar Hospital in Muzaffarpur, providing budget-friendly breakfast and meals to hospital staff and patient attendants.
- **Toilet Construction:** All 7075 families of 549 self-help groups under Sangam CLF have constructed toilets, leading to the district's certification as Open Defecation Free (ODF) by the District Magistrate of Muzaffarpur.

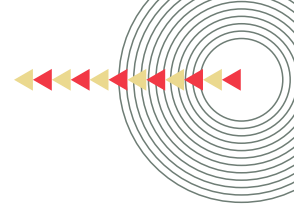
Overall, CLF's diverse initiatives have brought about favorable transformations in the lives of its members, fostering both socio-economic development and community empowerment.

## CHALLENGES FACED BY WOMEN'S COLLECTIVES IN THEIR INITIATIVES AIMED AT POVERTY ERADICATION AND LIVELIHOOD PROMOTION IN RURAL BIHAR

Women have historically grappled with a myriad of challenges which were intricately woven into the very fabric of society including its economic dynamics and institutional frameworks. These adversities were rooted in the social landscape, where traditional gender roles and norms often restricted women's access to resources and curbed their decision-making power. Economic barriers, too, stood as substantial obstacles, hindering their ability to secure sustainable livelihoods and gain financial independence. Bureaucratic complexities and a lack of representation meant that their voices remained marginalized in policy discussions and development initiatives. The absence of any meaningful influence impeded the women's capacity, even as a collective, to advocate for their needs and achieve their aspirations effectively.

The initial journey for women's collectives was riddled with a series of challenging hurdles that hampered their progress towards empowerment and independence. One of the primary issues was the struggle to secure appropriate spaces for their Self-Help Group (SHG) meetings. The lack of designated meeting places hampered their ability to convene and discuss matters vital to their





progress. Moreover, the pervasiveness of male dominance during these meetings stifled women's voices and limited their participation in decision-making processes. Women also encountered resistance from male members and conservative elders who discouraged their involvement in decision-making and activities beyond the gambit of traditional gender roles.

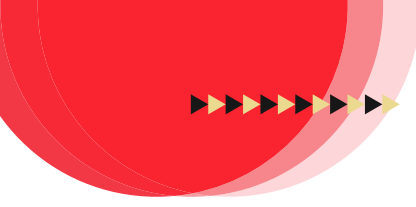
The inequality extended to financial matters, where even loans were sanctioned primarily based on the interests of male members. This biased approach overlooked the women's potential and contributions, perpetuating gender disparities in access to financial resources. Furthermore, the reluctance of banks to extend credit to women collectives, driven by concerns about non-performing assets (NPAs), added another layer of financial restriction, impeding their entrepreneurial aspirations. Limited market linkages and negligible exposure to market trends also restricted their ability to earn sustainable incomes.

The leadership landscape was also plagued by inequalities. Despite the existence of reservation policies, upper-caste individuals occupied prominent leadership positions, depriving marginalized groups of their rightful representation. This disparity at the upper echelons of power further hindered the comprehensive and inclusive growth of women's collectives. In addition, the interference of influential figures such as local leaders (mukhiyas) and political representatives posed a considerable challenge.

Their involvement often steered the direction of initiatives away from women's empowerment goals, inhibiting the autonomy and self-reliance that the collectives aimed to achieve.

However, the narrative has begun to take on a transformative turn. These obstacles, which they successfully overcame over time, provide for a narrative of resilience and inspiration. Over time, women's collectives under JEEViKA's Sangam CLF have triumphed over these difficulties through unity and strategic action. Sangam has played a pivotal role in catalyzing the transformation of women's collectives, aiding them in surmounting the challenges they initially faced. Through strategic interventions and a collaborative approach, Sangam empowered these collectives to overcome obstacles and pave their way towards empowerment and self-sufficiency.

One of the significant ways in which Sangam assisted was by aiding the formation diversified income generation portfolios. By establishing various avenues such as Producer Groups, conceptualizing Producer Companies, and promoting enterprises, Sangam enabled the collectives to broaden their economic prospects. This diversification not only enhanced their income sources but also reduced their dependence on traditional gender-biased financial systems. Sangam's collaboration with banking institutions was instrumental in overcoming the financial challenges. Facilitating liaisons between the collectives and banks,



coupled with meticulous efforts towards timely loan repayment, led to a substantial decrease in Non-Performing Assets (NPA); to less than 1%. This success not only increased the credibility of the collectives but also improved their financial standing, empowering them to access funds for their initiatives.

Moreover, the augmentation of livelihood generation activities under the guidance of Sangam significantly bolstered the purchasing power parity of these women collectives. This economic enhancement translated to increased autonomy and decision-making power, ultimately contributing to their overall empowerment.

A critical partnership that significantly contributed to overcoming challenges was forged with the Kudumbashree National Resource Organization. This collaboration facilitated exposure visits for women, providing them with invaluable experiences and insights. Extensive capacity-building initiatives further equipped the collectives with skills essential for their collective empowerment. Training on financial management, bookkeeping, leadership roles, and election awareness empowered the women to not only manage their initiatives effectively but also engage in larger socio-political processes.

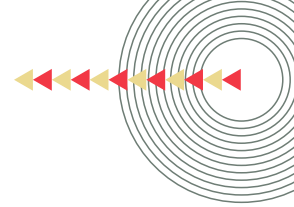
Furthermore, the Sangam CLF's journey led to its registration and acquisition of a legal identity. This transition was pivotal in reducing the interference of external entities, including political repre-

sentatives, in the federation's activities. This newfound independence facilitated a more focused and self-directed approach, enhancing the collectives' ability to make decisions aligned with their empowerment goals.

Sangam's multifaceted support significantly transformed the landscape for women's collectives within the Sangam CLF. By diversifying income sources, improving financial access and management, enhancing livelihood opportunities, and providing comprehensive capacity-building initiatives, Sangam paved the way for the collectives to overcome their challenges. The establishment of Sangam CLF as a legal identity further solidified their autonomy and reduced external interference. The story of Sangam CLF exemplifies how strategic interventions and collaborative efforts can foster resilience and empower marginalized communities to overcome challenges and thrive. Therefore, the concerted efforts of these collectives, coupled with supportive interventions and empowerment initiatives, have ushered in a new era of empowerment and independence for women in rural Bihar.

## CONCLUSION

In conclusion, the study has tried to illustrate the pivotal role of women's collectives, exemplified by the Sangam Cluster Level Federation (CLF), in mitigating extreme poverty among rural populations. The participatory approach adopted by the CLF has engendered the growth of a



cadre of community professionals, facilitated resource allocation, and stimulated the generation of livelihood opportunities, thus concomitantly generating financial, social, and human capital. Furthermore, the CLF has engendered positive outcomes for 7075 women and their families by reinforcing financial accounting and management protocols, implementing inter-institutional repayment strategies, augmenting employability and income-generation opportunities, and ensuring access to social security

benefits and entitlements. Additionally, the CLF has effectively addressed salient health, nutrition, and sanitation concerns through Social and Behaviour Change Communication (SBCC) initiatives, and has launched bespoke educational loan products to support first-generation learners. Overall, this investigation has shed light on the immense potential of women's collectives in promoting sustainable development and fostering meaningful change within impoverished communities.

## REFERENCES

Sturgeon, T., Biesebroeck, J. V., & Gereffi, G. (2008). Value chains, networks, and clusters: Reframing the global automotive industry. *Journal of Economic Geography*, 8(3), 297–321.

Reddeppa, A., & Narasimhalu, K. (2009). SHG in India: A tool for urban poverty. *Southern Economist*, 48, 39-40.

Puhazhendi, V., & Satyasai, K. J. S. (2001). Economic and social empowerment of rural poor through

self-help groups. *Indian Journal of Agricultural Economics*, 56(3), 450.

Ray, S. (2008). Alleviating poverty through micro-finance: SGSY experience in Orissa. *Sociological Bulletin*, 57(2), 211-239.

Reddy, C. S. (2012). SHG Federation: An institutional innovation to sustain SHGs. *NewsReach*, October Edition.

Bariya, M. K., Patel, H., Chandravadia, K. U., & Chovatia, J. V. (2020). Empowerment of women through

self-help groups in Amreli district of Gujarat. *J Krishi Vigyan*, 8(2), 60-64.

Palani, E., & Selvaraj, V. M. (2008). Socio-economic empowerment of women through SHGs. *Indian Cooperative Review*, 211-218.

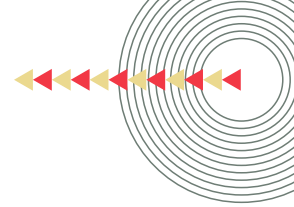
Parihar, P., Kher, S. K., Slathia, P. S., & Ahmed, N. (2012). Impact of self-help groups on rural women in Jammu district. *Indian Research Journal of Extension Education, Special Issue (I)*, 112-114.



# DEALING WITH EMPOWERMENT

The Role of Self-Help Groups Among  
Adivasi Women of Contemporary  
Jharkhand

Marilena Proietti



# INTRODUCTION

**W**e are determined to take all necessary measures to eliminate all forms of discrimination against women and the girl child and remove all obstacles to gender equality and the advancement and empowerment of women.<sup>1</sup>

This statement corresponds to the 24th point of the Beijing Declaration, the landmark text that represents the outcome of the Fourth World Conference on Women held in Beijing (China) on 4-11 September 1995. The main goal of the Beijing Conference, the latest in a series of women's conferences that started in 1975, the International Women's Year, was to improve the status of women and promote women's equality. An unofficial Women's Non-Governmental (NGO) Forum was organized in Huairou as a full partner of the United Nations official conference and was attended by a large number of non-governmental women's

organizations seeking to influence its outcome.<sup>2</sup> The Beijing Conference was also supported by the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), an international legal convention ratified by Canada in 1981, which aimed at removing all forms of discrimination against women (Roberts, 1996: 237-238).

The Beijing Declaration, adopted unanimously by 189 countries, including India, represented an agenda for women's empowerment<sup>3</sup> and is considered the key global policy document on gender equality, even after 28 years of its promulgation.

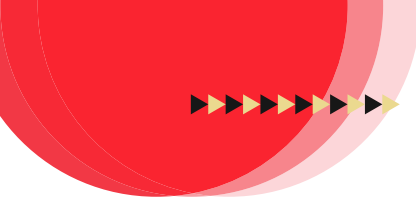
Both governmental projects and non-government organizations (NGOs) play an active role in improving women's empowerment across India. In the most economically disadvantaged areas, the approach of establishing Self-Help Groups (SHGs), which consist of groups of 10-20 women who come

---

1 The 24th point of the Beijing Declaration, Fourth World Conference on Women, 1995. Available at <https://www.un.org/women-watch/daw/beijing/platform/declar.htm> [Retrieved on March 5, 2023].

2 The whole conference consisted of both the official United Nations conference in Beijing and the unofficial NGO Forum in Huairou, a small town near Beijing. The NGO Forum preceded the formal conference and represented the larger event of the two gatherings. Indeed, more than 1,000 panels attended the Forum, each sponsored and organized by non-governmental women's organizations and grassroots activists (Hershatter et al, 1996: 369, 373).

3 In this article, I choose to use the term "empowerment" as it is widely used and acknowledged within development contexts, which also engage with Self-Help Groups (SHGs), the main focus of this work. However, recent studies have highlighted the limitations associated with this term, suggesting that it implies power conferred by someone external to women rather than power arising from women's self-determination. As a result, in the last decades an alternative has emerged at a global level: the Spanish word "empoderamiento" is part of a decolonial language and it is an expression of the struggles for the liberation of oppressed groups and gender subjectivities. This term derives from the verb "empoderar" and the suffix "ment" from the English word "empowerment". It gained prominence during the Women's Movements in Latin America in the 1980s. At the international level, the Women's Movement engaged in a challenging and rebellious discourse with development models that had rendered women invisible. This movement questioned those existing models and brought the concept of empowerment to the forefront of public discourse (Mohanty, 1995; León, 2000).



together to save money and provide each other mutual support, aims to improve the status of women as a collective by educating them regarding income-generation activities through the mobilization of their own resources (Moyle, Dollard & Biswas, 2006: 245-246). In the eastern state of Jharkhand, this type of approach has spread among rural villages, mostly inhabited by Adivasi communities, allowing women to collectivize for economic empowerment through access to microcredit.

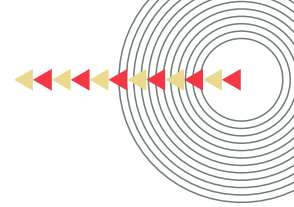
In India, SHGs have widely been considered to be of crucial importance for women's empowerment. Many scholars underlined the effects of the SHG approach on the improvement of women's social status and equality at the grassroots level. Linda Mayoux (1998), for instance, has argued that the very process of making decisions within the group is an empowering one. That women's collectives increase the visibility and participation of poor women and have a significant impact on social and personal empowerment is claimed by many scholars. Various studies attribute some positivity to the effects of SHGs on the improvement of decision-making capacities, a sense of self-worth and a considerable increase in the standard of life (Purushothaman, 1998; Deininger & Liu, 2013; Greaney, Kaboski, & Van Leemput, 2016; Islam & Sarmah, 2014; Alre-

faei, 2022). However, other scholars have shown that SHG programmes are not enough to produce an actual, sustained, and horizontal impact on social women's empowerment and subjective well-being by changing gender relations in South Asia (Anand, 2002; Reddy & Manak, 2005; Husain & Mukherjee, 2014; De Hoop, Van Kempen, Linssen, & Van Eerdewijk, 2014; Brody et al., 2015). According to Jakimo and Kilby (2006), for instance, the failure in socially empowering women is due to the persistence of "top-down" approaches in implementation, since SHGs are default agency-supplied programmes and are available in a standard format to all SHG members; this would reinforce an SHG's dependency on the benevolence of development agencies rather than an experience of successful collective action.

The current forms of oppression and disempowerment faced by Adivasi women have been addressed by governmental projects for the implementation of livelihood promotion, and also by legal provisions, as well as by the work of local NGOs. The latter plays an important role in implementing and monitoring SHGs, which have also emerged due to a gradual process of feminization of farm activities<sup>4</sup>. This shift has created a new balance at the village level, where women undertake much of the organization of agriculture in the absence of the

---

4 In the keynote speech during International Women's Day 2015, Kanayo F. Nwanze, President of the International Fund for Agricultural Development (IFAD), pointed out that "as men in developing countries migrate to urban centres or shift to better-paid work, a 'feminization of agriculture' has occurred with approximately half of the agricultural workforce worldwide now made up of women." See <https://www.fao.org/news/story/en/item/279496/icode/> [Retrieved on July 18, 2023].



menfolk, who migrate to urban areas for seasonal labour. This stability is, however, deceptive: despite the increase of women's role in farming in the villages, women hardly own any land and have very little access to credit without land titles (Oxfam India, 2013). Against this background and the increasing feminization of agriculture, empowering women becomes more critical.<sup>5</sup>

Through an analysis of two case studies in the Gumla and Khunti districts of Jharkhand<sup>6</sup>, I attempt to investigate the impact of the SHG approach to see if it can improve the social status of Adivasi women while supporting them in confronting gender-based violence. I thus seek to understand whether women develop strategies to combat gender-based discrimination through group meetings. In doing so, the article analyzes the impact of SHGs on the social conditions of Adivasi women and on their social empowerment, which is understood both as a dynamic process and as an outcome resulting from the transformation of power dynamics among individuals and social groups, ultimately leading to a redistribution of power between genders. Thus, along these lines, women's empowerment involves the challenges posed by patriarchal ideology—male domination and women's subordination—as well as the transformation of the structures

and institutions that strengthen gender discrimination and inequalities (Batliwala, 1993; 1994). The question that arises, however, is whether economic empowerment alone is sufficient to improve Adivasi women's status and promote women's equality in this specific context. There is a widespread belief that economic strength is the basis of social power, although, according to some studies, the relationship between economic growth and social empowerment seems to not be enough to be self-sustaining (Mayoux, 2000: 9; Duflo, 2012: 1053). My case studies will demonstrate the transformative potential of SHGs in promoting gender equality, empowering women, and addressing community issues in rural settings. Moreover, they underscore the necessity of prioritising a bottom-up approach to initiate a more natural and less imposed process of social change.

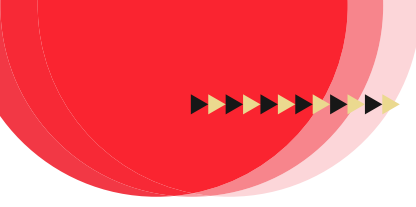
## **PROBLEMS ENCOUNTERED BY ADIVASI WOMEN**

Women belonging to the major agricultural Adivasi communities of contemporary Jharkhand—Oraons, Hos, Mundas, Santals—along with other Adivasi women, face different forms of disempowerment. From the fieldwork I carried out in Jharkhand in the last few years, three forms of disempowerment emerged as the most urgent and rampant: domestic

---

<sup>5</sup> See <https://www.pradan.net/leap-livelihoods-enhancement-through-market-access-and-women-empowerment/> [Retrieved on July 14, 2023].

<sup>6</sup> The article is the result of two fieldworks conducted in Jharkhand in 2018 and 2022: the qualitative data that give rise to this work includes free, unstructured interviews with social workers, activists, and meetings with women of different SHGs in Ranchi, Khunti and Gumla districts.



abuse, violence through witch-hunts, and human trafficking.

The problems Adivasi women encounter daily include frequent cases of domestic violence fuelled by the increase in the consumption of alcoholic beverages such as mahuā pānī, a distillation made from mahuā flowers and brewed rice beer, locally known as haṅṛiyā. These alcoholic beverages play a fundamental role in all Adivasi festivals of the agricultural cycle, in important life occasions as well as in the propitiation of the ancestors and spirits of the house (Shah, 2011: 1107-08).

Adivasi women contend that poverty has exacerbated the consumption of foreign alcohol. The presence of foreign liquor shops appears to be significant in amplifying the issue of domestic violence, as reported by Kriti Sharma (2018: 47). According to her research, women in SHGs indicate that alcohol consumption and poverty are aggravating factors of domestic violence, and the closure of the village alcohol shop as a key issue; Adivasi women also oppose foreign liquor shops since they think these have intensified the problem (Ibid.).

Innocent Soren (2021: 45) points out that the consumption of alcohol in public places has influenced the culture of responsible drinking, which was earlier confined to family and community as per Adivasi tradition; cheap local liquor, easily available everywhere, has induced

irresponsible drinking outside the family, affecting the peace of the household and discipline as well (Manoj, 2019, cit. in Ibid.). Some Adivasi activists like Jacinta Kerketta perceive that the increasing prevalence of domestic abuse may be attributed to the influence Adivasis receive through their interactions with non-Adivasi communities.<sup>7</sup> Whatever the reason behind this, many women's rights activists in Ranchi claimed that cases of domestic violence are often not confessed because they are considered private matters to be solved within the family unit and not through community support.<sup>8</sup>

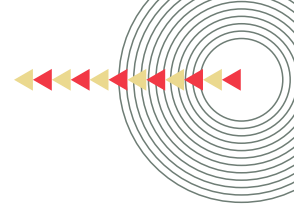
Another form of disempowerment comes from witch-hunting cases. It is quite common to come across articles in newspapers describing these; one of the most recent cases is that of Baso Oraon, an elderly woman killed in the village of Malti after being accused of witchcraft (Prabhat Khabar, Ranchi, 6 June 2023). Witch-hunt cases are rampant and inhibit women from a real and possible path of empowerment: a noteworthy aspect is that a variety of witch-hunt episodes are still linked to the politics of land ownership from which women are traditionally excluded. The socio-economic disintegration of the Adivasis during the colonial period introduced various tensions and uncertainties in which rudimentary ideas of witchcraft began to acquire new meanings: the emerging political dynam-

---

7 This information is derived from a lecture given by Jacinta Kerketta titled "Indigeneity, Environment and Poetry: Adivasi Writings in Contemporary Jharkhand" on May 8, 2020, at the Department "Italian Institute of Oriental Studies", Sapienza University of Rome.

8 Interviews conducted in Ranchi between 2018 and 2022.





ics, aimed at the exploitation of natural resources and the erosion of land once shared by the community, gave a new impetus to witch hunts, threatening that small circle of women who possessed certain traditional land rights (Kishwar, 1987; Sinha, 2002; Damodaran, 2015).

In the post-independence period, the displacement process caused land expropriation and deprivation of natural resources, which seem to have aggravated these episodes. In this tense climate, accusations of witchcraft would take on additional meaning, legitimizing gender tensions and generating property disputes that involve especially those single women—such as widows, for example—in possession of land rights (Ibid.). In 1999, Bihar enacted the Prevention of Witch (Daain) Practices Act, which was later also adopted by Jharkhand in 2001 as the Dayan Pratha Act. These laws allow women to legally defend themselves against acts of violence related to the accusation of witchcraft. The social activist and author Dr Vasavi Kiro<sup>9</sup> argues that a national law could be useful to rehabilitate the women boycotted by the villagers-accusers.<sup>10</sup> It is remarkable that, compared to domestic abuse, witch-hunting is often a community affair, though it could begin out of private animus.

Finally, many Adivasi girls are involved in a growing migration to earn

money through domestic work in metropolitan areas such as Delhi. However, these individual migrations frequently entail well-organized networks of agents and imply exploitative conditions, adopting the typical pattern of human trafficking. “Trafficking is still a big issue in Jharkhand,” says women’s rights activist Elina Horo.<sup>11</sup> In addition to a large gender-discriminatory motivation—trafficking has generally been seen as a phenomenon that affects mainly women—the effects of globalization, including the phenomenon of displacement, have affected the reality of Adivasis. Indeed, the disruption of traditional work activities in the village has made each family member an independent unit to be integrated into the modern labour market (Sanghera, 1999: 4). In some cases, reduced employment opportunities have left communities or individuals with no economic alternative but to leave their area of origin. However, most of the proposed domestic work situations that expose women to exploitation can be described as a form of modern slavery (Neetha, 2016: 249-250).

## **FEMINIZATION OF THE VILLAGE**

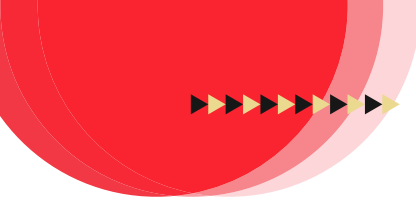
The role of women in the space of the village has been progressively expanding over the last few decades. Much of the literature examining recent shifts in

---

9 Vasavi Kiro is an author as well as an Adivasi and women’s rights activist. She is the president of Torang Trust, an NGO that aims to preserve Adivasi traditional medicine and a former member of the Jharkhand State Commission for Women.

10 Interview conducted in Ranchi on 25<sup>th</sup> October 2022.

11 Interview conducted in Ranchi on 8<sup>th</sup> November 2022. Elina Horo is an Adivasi and women’s rights activist and the founder of Adivasi Women’s Network (AWN), a network of activists that aims to counter forms of violence against Adivasi women in Jharkhand.



women's work in agriculture attributes these changes to neoliberal policies: the pressures caused by privatization and globalization have led to the large-scale involvement of women in agricultural production, a phenomenon which is called "feminization of agriculture" (Lastarria-Cornhiel, 2008). The increasing number of women in agricultural production also appears to be linked to some heterogeneous factors such as seasonal male migration to neighbouring towns and cities; migration from rural areas to urban areas and abroad, mainly by young men in search of better economic opportunities, is a relevant phenomenon in many developing countries around the world (ILO, 2020). This whole process has brought about new and significant changes in the area of gender relations, as it has given women greater responsibility in looking after the land, but without considering their need for greater independence from male control of land and resources, and the entrenchment of socio-cultural norms of these communities (Kelkar, 2009: 18).

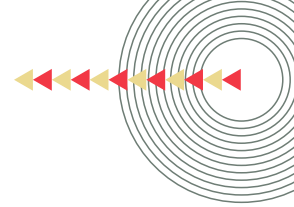
Access to, and control over land is a key factor in the empowerment of Adivasi women for whom land is synonymous with economic, social, and political power and it gives them, above all, a sense of identity. Many Adivasis rely heavily on agriculture and other land-related activities for their livelihoods and land is also the basis of community identity, offering

both tangible and symbolic foundations for social and cultural life (Upadhyaya, 2009: 30). As land becomes increasingly scarce and valuable, the socio-economic conditions of small farmers, especially Adivasi women, are threatened. In the case of Adivasi agricultural communities of Jharkhand, customary practices contribute to limiting and denying women the possibility of owning their land in favour of male family members. While land ownership tends to be concentrated among a select few men, it is often women farmers who oversee the day-to-day cultivation and usage of the land, despite their limited access to land rights (Oxfam India, 2013).

The feminization of the village has created a double-edged process: on the one hand, the village space is predominantly in the hands of women, who lack ownership rights in ancestral property; on the other hand, the crisis in agricultural prices and the phenomenon of land grabbing, as well as the continuous erosion of women's land rights, have created further vulnerabilities. At a conference held in Ranchi on 17 October 2007, Adivasi women reiterated that the deteriorating condition of women and their growing vulnerability was due not only to the process of displacement, which played a crucial role in this, but also in part to the lack of support from the community itself.<sup>12</sup> Even the 2008 global food price crisis affected women

---

<sup>12</sup> Conference organized by the Gender, Livelihoods and Resources Forum (GLRF). See <http://glrf-tribal.blogspot.com> [Retrieved on August 10, 2023].



more than men, demonstrating the close link between gender discrimination in access to resources, hunger and poverty. Indeed, according to a 2008 analysis of the Food and Agriculture Organization of the United Nations (FAO), there is evidence that woman-headed households have particularly felt the negative impact of the price crisis. In rural areas, small-holder farmers, mostly women, consume more food than they can produce on the land available to them and are therefore forced to buy food to meet their personal and family food needs. Today women still experience greater food insecurity than men, indicating how factors like access to resources and gender norms persistently hinder their food security (Zezza et al., 2008; Fao, 2008, 2022).

The predominantly female presence in the villages has certainly placed greater urgency on the formation of female collectives such as SHGs. In the absence of the “out-migrated husbands”, new spaces have emerged and women are increasingly handling cash outside the households. Nevertheless, they continue to often be excluded from local decision-making bodies due to persisting gender norms regarding leadership, with the argument that “it is the male’s job” (Leder, 2022: 164).

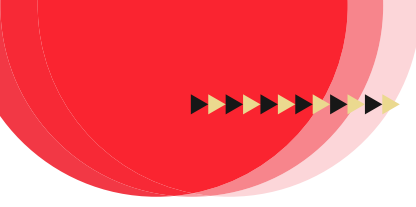
Women’s inequality in Adivasi communities is necessarily linked to the

issue of land inheritance, which is also a symbol of male power. Patriarchal control over land is sanctified by customary practices that prohibit women from inheriting ancestral property. Das Gupta (2015), for example, explains that control over land gave a patriarchal slant to Adivasi society –traditionally, men controlled both the land and all the tools necessary for productive activities, such as the plough, bow, and arrow. Although patriarchal in nature, the village community offered a form of protection for women. The convergence between the evolution of such patriarchal practices due to colonial and post-colonial interventions,<sup>13</sup> as well as the gradual process of displacement provide appropriate insights to grasp the double disadvantage that Adivasi women face due to their status as women in a patriarchal system, and their status as members of marginalised societies (see also De, 2018). The process of feminization of agriculture has brought about significant changes in the sphere of gender relations, as it has transferred more responsibility for the care of the land to Adivasi women without addressing the need for women’s greater independence from male control of land and resources.

Significantly, the feminization of the village has not changed the internal balance of power: the remarkable research

---

<sup>13</sup> The colonial administration attempted to identify the customs and establish the rights of the Adivasis in accordance with their traditions. However, by subsequently adopting the customs of dominant communities as a uniform standard for heterogeneous communities, this approach ultimately led to the homogenization of laws governing areas inhabited by Adivasis. Later, Government of India enacted several laws related to the rights of single Adivasi women in the Chotanagpur region, although it continued the policy of non-interference in the internal affairs of Adivasi communities. For further explanation on the effects of colonial and post-colonial interventions on Adivasi women, see Das Gupta, 2015.



by Nitya Rao in Dumka district shows, for instance, that the creation of market forces—such as wage labour—represents one important factor strengthening kinship ties and perpetuating the influential role of kinship in shaping property rights, gendered access to resources, social entitlements, and obligations, as well as in structuring power dynamics and authority. This has resulted in further marginalization of women, exacerbating gender-based violence (Rao, 2005: 725).

### **THE SHG APPROACH AND SOCIAL EMPOWERMENT OF ADIVASI WOMEN**

The SHG approach is employed by governments and NGOs all across the world but today it plays a major role in poverty alleviation in rural India. SHG members face similar challenges and collaborate to address them, while also fostering small savings which are kept with banks (Sundaram, 2012: 20). Women-led SHGs are formed in hamlets—rural settlements that consist of a certain number of households—and usually have meetings once a week. SHGs provide women a common platform to undertake thrift and credit activities and to meet their small consumption and production financial needs, as well as to discuss socio-economic issues. Many social workers claim that SHGs create mutual trust

among members, facilitating discussion about family and village-level issues (Alam, 2012; Shankar, Alam, & Biswas, 2013). One of the executives at PRADAN (Professional Assistance for Development Action)<sup>14</sup>, Noida headquarters, explains that the “financial part is just the very basic part; [...] this is a mechanism to bring women out of their homes and give them a collaborative platform. From there, each and every aspect of their lives and livelihoods will start revolving. It starts turning out”.<sup>15</sup> According to the aforementioned executive, the financial part is only a springboard to socially empower Adivasi women.

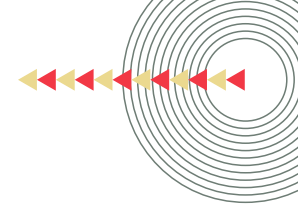
A similar viewpoint is expressed by Snorre Westgaard, CEO of Humana People to People India, who underlined the synergistic efficacy of SHGs. Beyond their technical functions, Westgaard emphasized the cohesive nature of SHGs, highlighting their capacity to coalesce around common objectives as well as the significance of establishing collective frameworks to facilitate organization and mutual assistance among members. Westgaard attributed the success of SHGs not only to the empowerment of individual women but also to the cumulative strength derived from their collective endeavours.<sup>16</sup> It is widely known, indeed, that women’s economic empowerment can increase voice and agency, and thus contribute to reach

---

14 PRADAN is one of the main non-profit organizations of India founded in 1983 that operates through SHGs in the most backward states including Jharkhand.

15 Interview conducted at PRADAN office in Noida on 15 October 2022.

16 This information is derived from an online conversation organised by Tata Consultancy Services on March 8, 2024 in occasion



women's equality (UN Women, 2018). Central to the rationale of SHG programmes is the belief that social change is realised through the empowerment of women, who are equipped to lead and implement economic activities collaboratively. These groups enable women to harness their collective strength, providing them with a platform to exercise this power, thereby fostering an environment conducive to challenging gender inequality (Purushothama, 1998: 273; Anand, 2002: 62). However, some scholars argue that examples of women's increased capabilities to challenge gender discrimination seem to represent the exception rather than the norm (Jakimow and Kilby, 2006: 388). Therefore, further examination through case studies, such as those conducted in Khunti and Gumla, is necessary to comprehensively assess the impact of SHGs on the social status of Adivasi women in Jharkhand.

## **CASE STUDY 1**

### **JAGU VILLAGE, TORPA BLOCK, KHUNTI DISTRICT**

In Jagu village, an SHG called Rani Mahila Mandal is monitored by PRADAN, one of the most active organizations supporting the development of sustainable livelihoods for rural communities in Jharkhand. The women in this SHG are mostly from Oraon community and meet every week. On 18 November 2022, they gathered to discuss which documents

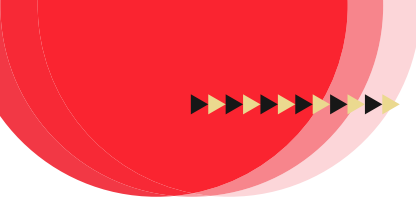
were needed to request a loan to purchase a mini-tractor. After a welcome song in the Kurukh language, I was gifted with a bunch of gēndē flowers. Then, introductions were made, and I proceeded to ask them: "What does this group mean to you?"

The answers differed but were linked by a common thread: the sharing of personal experiences. An example of this is the following episode narrated by one of the members. The woman's husband did not want her to go to the SHG because he considered it a useless waste of time, and his opposition had resulted in several quarrels. The woman, however, chose to continue to participate in the group's meetings, which became a place of confidence and support. In cases like this, the group becomes a tool that facilitates trust and solidarity between women, while deconstructing the conception of violence as a personal matter by creating an environment where members feel free to discuss everything.

In addition, the women of the group said that they had recently participated to a legal awareness programme on government regulations against witch-hunting, a problem that had existed in the village until a few years earlier. This participation could demonstrate a growing recognition, among women, of the gendered nature of witchcraft accusations as a tool of patriarchy. SHG women of Jagu village were aware of the existence of the Dayan Pratha Act, thanks to the

---

of the International Women's Day. The title of the conversation was "From shadows to spotlight: the journey of women empowerment".



organization Torpa Mahila Sangh, which created awareness about it. The Torpa Mahila Sangh<sup>17</sup> is one of 15 women's federations promoted across five special Swarnajayanti Gram Swarozgar Yojana (SGSY)<sup>18</sup> Project districts, and it has spread awareness on witch-hunting and legal provisions among these women as well as on gender-based discrimination. These awareness trainings have the great potential to introduce women to alternative worldviews, encouraging them to critically analyze their own (Jakimow and Kilby, 2006: 383). SHGs, therefore, may represent also a space for raising awareness on issues of gender discrimination. During an interview, one of the managers of the PRADAN office in Torpa block<sup>19</sup> stated:

Various trainings are given to the SHGs on livelihood promotions, also apart from livelihood promotion, trainings are given to the SHGs on what is gender, what are the kind of different gender inequalities that women are right now facing at household level [...] these trainings led women to come out and raise their voices, to start speaking

against the violence they experience at household level, they also started speaking and raising voices against the various witch crafting practices that have been prevalent in our area. Now women are able to approach the District Legal Services Authority.<sup>20</sup>

The SHG seems to be a valid tool for spreading legal awareness about cases of gender-based violence: in Torpa block, the SHG federations have sporadically organized peaceful rallies or protested violence against women in specific cases of rape or femicide. For example, in October 2011, thousands of women members of the Torpa Mahila Sangh protested against two incidents of molestation in the district of Khunti. The accused were arrested within 24 hours of this demonstration. Such examples, according to a report by PRADAN (Shankar et al., 2013: 2), testify to the fact that women have been empowered through women's collectivization strategies such as SHGs. Another such episode took place in 2019 after the kidnapping of an SHG member's daughter. With the help of SHG and Village Organization

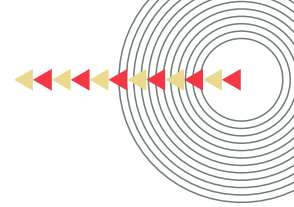
---

17 In Khunti district, women from 8-10 SHGs have formed a higher-level collective, called a cluster, with two elected representatives from each SHG. They meet once a month to discuss each other's issues and concerns. The experience gained through these clusters has led the women to organize themselves into federations at the block level. These federations deal with larger and more complex issues affecting society in general and women in particular. The Torpa Mahila Sangh is the women's federation in Torpa block. The role of SHG federations (SHGFs) varies according to the state, the sponsoring organisation (government, multilateral or NGO) and the maturity of the programme. Their common goal is to strengthen SHGs, build their capacity and make them organizationally and financially sustainable. (Alam, 2012: 36; Barooah, Narayanan, & Balakrishnan, 2020: 1).

18 The Swarnajayanti Grameen Swarozgar Yojana (SGSY) by the Ministry of Rural Development (MoRD). Launched in 1999, this programme focuses on self-employment and is aimed at organizing poor rural communities into SHGs to reduce poverty. For further details see Ministry of Rural Development, Government of India, National Rural Livelihoods Mission Document, 2010. Available at: <https://rural.nic.in/> [Retrieved on August 1, 2023]. The Special Projects under the SGSY targeted 57,000 poor families and formed 3,800 SHGs in 266 panchayats in Khunti, Lohardaga, Gumla, Dumka, and Godda districts. Considering the family as the unit of development, the SGSY Special Projects concentrate on socio-economic empowerment. (UN CEDAW, 2005: 86; Shankar et al, 2013: 4). See also <https://www.india.gov.in/swarnajayanti-gram-swarozgar-yojana> [Retrieved on August 8, 2023].

19 A block is a basic administrative area comprising multiple villages.

20 Conversation with one of the managers of PRADAN, Torpa block office (Khunti) on 18 November 2022.



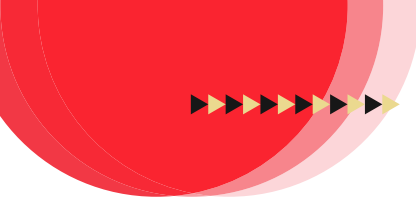
(VO)<sup>21</sup> members, a First Information Report was lodged at the police station, followed by a large, peaceful rally with five hundred SHG members protesting the delay in arresting the accused persons<sup>22</sup>. In this sense, legal awareness training through federations is a crucial element in mobilizing women, and women raising their voices against gender-based violence. The link between SHG members and a network of SHGs, with Cluster Level Federation (CLF) meetings, provides an opportunity for discussing issues, building confidence in articulating and pursuing interests, as well as for demanding justice for incidents of violence that affect women (Jakimow and Kilby, 2006: 383). However, in addition to these sporadic demonstrations, the question is whether women are addressing gender-related issues such as violent episodes, even at the village level. Initially, the SHG women hesitated in providing an answer to this question, probably because of the sensitivity of the topic, which could evoke feelings of discomfort. Additionally, my presence as a foreign researcher could certainly contribute to their hesitation in responding to the question. The women may be reluctant to share sensitive information with someone they perceive as an outsider to their community or culture. Later in our conversation, a pref-

erence emerged for focusing on issues related to village agricultural management, rather than specifically addressing concerns about women at the village level within local self-governance bodies like the Gram Sabha.

For example, one issue recently discussed by women in the local self-governance body was the practice of open grazing of cattle during the summer season, which often leads to damage to crops as the cattle graze in the fields. Women discussed this concern during the Gram Sabha meeting, advocating for measures to restrict the movement of cattle. This highlights how women have been actively engaged in addressing practical community issues, such as agricultural management and how they prioritise issues that directly impact the livelihoods of the community, rather than gender-related concerns. Along with economic issues like this one, there is also a need to talk about gender-based discrimination at a village level. Indeed, despite the significant efforts made by the SHG federations to socially mobilise SHG women at the block level, initial observations suggest that this influence may not be as prominent at the village level. Although the SHG represents a crucial place of trust and support, issues related to women's discrimination are not regularly and

21 Village Organizations (VOs) are community organizations that aim to support local community to participate in identifying developmental issues of their areas, designing development interventions, management, supervision and evaluation. SHGs are federated into village organizations (VOs) and larger cluster-level federations (CLFs), through which linkages to the formal banking sector are established (Hoffman et al., 2021: 3).

22 This episode was mentioned during an interview on 14<sup>th</sup> November 2022 with Prem Shankar, Team Coordinator at PRADAN in Ranchi.



spontaneously raised, either within the SHG itself or in village meetings.

In conclusion, while SHGs have proven to be effective tools for empowering women and raising awareness on gender issues, there remains a need for sustained advocacy and support to ensure their impact reaches every corner of the community.

## **CASE STUDY 2**

### **DATRA VILLAGE, CHAINPUR BLOCK, GUMLA DISTRICT**

During my field investigation in Gumla district, on 22 November 2022, I joined an informal meeting being held in the village of Datra. Women from different SHGs and a few men who participated in the meeting informed me that the promotional activities of the SHGs had started in 2016, thanks to the support of the Sisters of Mercy of the Holy Cross, a congregation divided into different communities across Jharkhand and India<sup>23</sup>. The monitoring of the group has now been entrusted to another, larger organization. However, according to a social worker at local NGO in Gumla, there is a lack of program monitoring in this area, which could create problems in the regularity of meetings. If so, this not only indicates a lack of monitoring “from the top”, which could impact the group’s long-term performance, but also suggests a need for constant top-down

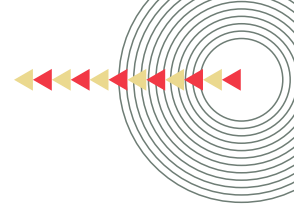
supervision, which indicates that the SHG perceives this type of meeting as imposed rather than spontaneous. This type of top-down approach can be placed within a paternalistic framework, prevalent in several current international humanitarian contexts which are, however, characterised by liberal principles of autonomy, choice, and consent (Barnett, 2012: 517). The external activists and organizations give women access to a new and alien body of ideas and information that could change women’s consciousness and self-image while also encouraging collective action (Batliwala, 1994: 132). As Jakimow and Kilby argue on this issue, “care must be taken to ensure that the introduction of external perspectives does not become an imposition” (2006: 382-383). In this situation, addressing the issue of the introduction of unfamiliar concepts becomes essential for the functioning of the group across time.

The SHG mainly provides financial support and teamwork in activities related to transplantation, harvesting and agriculture-based activities. Women SHG members claim that they discuss monetary and loan matters and that there is no exchange on social or personal matters. However, “if there is a need, the group always helps you. You can put money into funds for support or you can borrow money if you need it. The group

---

23 One of the aims of the Sisters of Mercy of the Holy Cross is to combat social disadvantages and improve the lives of the most underprivileged, especially women, Dalits and Adivasis. For further details see <https://www.scschazaribag.org.in/mainb647.html?mid=4> [Retrieved on August 10, 2023].





is like a mother to me,” stated one member firmly.<sup>24</sup> If any woman needs help with agricultural activities, she can ask the other women to help while putting the money into group funds.<sup>25</sup> Several women stated that every member gives immediate and direct support when another member’s husband migrates as a waged worker to somewhere outside the region. It is noteworthy that recently the women of the village discussed the spread of alcoholism in the village. SHG women declared that they were concerned about the effects of alcohol consumption, asserting that it was affecting their families. Concerning the spread of alcoholism in Khunti district, the social activist Shalini Samvedana affirms, “it cannot be denied that consumption of liquor has ruined several families. Consumption of hañriyā and mahuā is responsible for a majority of deaths in 40–50 years age group” (Mishra, 2021). In order to deal with the problem, the SHG women of Datra village decided to fine anyone who consumed alcohol. The result, however, was that people started to procure alcohol from neighbouring villages. Although the issue in this village has not been fully resolved, the decision made by the women could be considered a strategy used at a micro-level to mitigate the effects of alcoholism, which

often leads to violent episodes as well as to health concerns (Ibid.).<sup>26</sup> This would confirm that participation in SHG meetings has hitherto had a positive impact on self-worth and decision-making at the village level, in terms of issues such as alcohol consumption that affect them socially. This SHG has thus become a means through which women support specific causes, as well as a platform for addressing social problems and offering small-scale solutions.

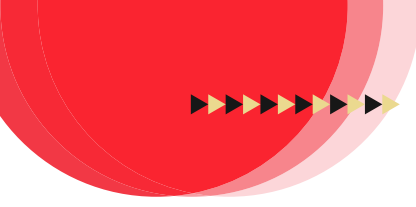
## CONCLUDING REMARKS

There is still much to do globally to achieve gender equality and improve women’s social status. In rural India, both governmental and non-governmental interventions play a key role in empowering women at the grassroots level. Despite the deterioration of Adivasi women’s social and economic status, from the fieldwork I carried out emerged an optimistic vision of the empowerment of Adivasi women of present-day Jharkhand, though this empowerment is slow, fragmented and gradual. In particular, a positive view emerges from this study about the role of SHGs at a social level, albeit it has some limitations. The use of SHGs to eradicate poverty and to support economic women’s empowerment has been a successful model in

24 Conversation with SHG members in Datra on 22 November 2022. The conversation took place in Hindi and was facilitated by a local NGO social worker who provided informal translations into English when I could not fully understand the answers.

25 Members of SHGs regularly contribute to a common fund.

26 A similar reaction, but in the form of a well-organized campaign, occurred in November 2021 in Chaibasa, West Singhbhum district. Here, Adivasi women decided to face the issue of illegal liquor consumption, with support from some NGOs and SHGs. A report by Mishra (2021) shows that women fought back by cracking down on illegal breweries and their customers. They forced the shops to close and even fined the offenders for selling alcohol or consuming it in public.



many villages, although it should be noted that women's economic empowerment does not necessarily lead to their social empowerment. In this specific context, the various forms of disempowerment that women face are extremely difficult to eradicate, since they're linked to deeply rooted customs and a succession of colonial and post-colonial policies that have relegated Adivasi peoples to a marginal position within the Indian landscape.

The responses obtained by the two case studies show a difference in terms of functioning. While the model of SHGs remains consistent across the board, the Rani Mahila Mandal SHG, monitored by PRADAN NGO, exemplifies the importance of cooperation among various SHGs and the network strength of SHG federations in raising a voice against gender discrimination. This is evident in the use of legal strategies and occasion-

al protest rallies. The SHG meetings in Datra village appear to be empowering women members to make decisions about alcohol production in the village; this is a pertinent example of collective strategy, given the widespread problem of alcoholism in the state.

Another interesting issue is the possible dependency of the SHGs on NGOs or their promoters, as withdrawal of support from them may result in gradual failure. It's important to acknowledge that SHGs are still relatively new to the Adivasis, and it often requires time and concerted efforts from various stakeholders to foster a spontaneous and organic adoption of this concept. Furthermore, in order to have a greater impact on gender inequalities, it is necessary to focus more on discussions within these groups on women's issues at the level of each individual village.

## REFERENCES

Alam, S. (2012). The visible changes in women's lives: PRADAN's efforts in Khunti. NewsReach, January-February, 34-37. Available at: <https://www.pradan.net/sampark/the-visible-changes-in-womens-lives-pradans-efforts-in-khunti/> [Retrieved on March 3, 2023].

Anand, J. (2002). Self-help groups in empowering women: Case study of selected SHGs and NHGs. Discussion Paper No. 38, Kerala Research Programme on Local Level Develop-

ment, Thiruvananthapuram: Centre for Development Studies.

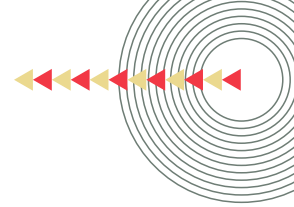
Batliwala, S. (1994). Empowerment of women in South Asia: Concepts and practices. Asian-South Pacific Bureau of Adult Education & Freedom from Hunger Campaign, Action for Development. New Delhi, India: FFHC/AD Programme Officer.

Batliwala, S. (1994). The meaning of women's empowerment: New concepts from action. In G. Sen, A.

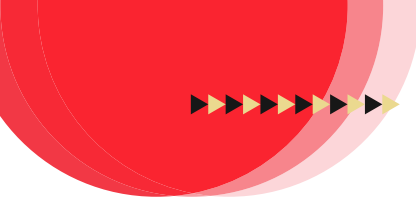
Germain, & L. C. Chen (Eds.), *Population policies reconsidered: Health, empowerment, and rights* (pp. 127-138). Boston: Harvard University Press.

Barnett, M. (2012). International paternalism and humanitarian governance. *Global Constitutionalism*, 1(3), 485-521.

Barooah, B., Narayanan, R., & Balakrishnan, S. (2020). The current and potential role of self-help group federations in India (Working Paper



- 36). International Initiative for Impact Evaluation (3ie). Available at: <https://www.3ieimpact.org/sites/default/files/2020-07/WP36-NRLM-SHG-Qualitative-Study-Report.pdf> [Retrieved on August 3, 2023].
- Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). Economic self-help group programs for women's empowerment: A systematic review. *Campbell Systematic Reviews*, 11(1), 1-182.
- Das Gupta, S. (2015). Customs, rights, and identity: Adivasi women in Eastern India. *Anglistica AION*, 19(1), 93-104.
- De, D. (2018). A history of Adivasi women in post-independence Eastern India: The margins of the marginals. Delhi: SAGE.
- Deininger, K., & Liu, Y. (2013). Economic and social impacts of an innovative self-help group model in India. *World Development*, 43, 149-163.
- De Hoop, T., Van Kempen, L., Linsen, R., & Van Eerdewijk, A. (2014). Women's autonomy and subjective well-being: How gender norms shape the impact of self-help groups in Odisha, India. *Feminist Economics*, 20(3), 103-135.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051-1079.
- FAO. (2008). The state of food insecurity in the world 2008. Rome: Economic and Social Development Department, Food and Agriculture Organization of the UN.
- FAO. (2022). The food crisis and the impact on women and girls. Inclusive Rural Transformation & Gender Equality Division (ESP), Food and Agriculture Organization of the UN.
- Hershatter, G., Honig, E., & Rofel, L. (1996). Reflections on the Fourth World Conference on Women, Beijing and Huairou, 1995. *Social Justice*, 23(1/2), 368-375.
- Hoffmann, V., Rao, V., Surendra, V., & Datta, U. (2021). Relief from usury: Impact of a self-help group lending program in rural India. *Journal of Development Economics*, 148, 1-20.
- Husain, Z., Mukerjee, D., & Dutta, M. (2014). Self-help groups and empowerment of women: Self-selection, or actual benefits? *Journal of International Development*, 26(4), 422-437.
- International Labour Organization (ILO). (2020). World employment and social outlook: Trends 2020. Available at: [https://www.ilo.org/global/research/global-reports/weso/2020/WCMS\\_734455/lang-en/index.htm](https://www.ilo.org/global/research/global-reports/weso/2020/WCMS_734455/lang-en/index.htm) [Retrieved on March 4, 2023].
- Islam, M., & Sarmah, J. K. (2014). Impact of self-help groups in empowering women: A study of rural Assam. *Social Change and Development*, 11(2), 90-97.
- Jakimow, T., & Kilby, P. (2006). Empowering women: A critique of the blueprint for self-help groups in India. *Indian Journal of Gender Studies*, 13(3), 375-400.
- Kelkar, G. (2009). Adivasi women: Engaging with climate change. New Delhi: UNIFEM - United Nations Development Fund for Women.
- Kishwar, M. (1987). Toiling without rights: Ho women of Singhbhum. *Economic and Political Weekly*, 22(3), 95-101.
- Lastarria-Cornhiel, S. (2008). Feminization of agriculture: Trends and driving forces. World Bank. Available at: <https://openknowledge.worldbank.org/handle/10986/9104> [Retrieved on March 1, 2023].
- Leder, S. (2022). Beyond the 'feminization of agriculture': Rural out-migration, shifting gender relations and emerging spaces in natural resource management. *Journal of Rural Studies*, 91, 161-164.
- León, M. (2000). Empoderamiento: Relaciones de las mujeres con el poder. *Revista Estudios Feministas*, 8(2), 191-205.
- Mayoux, L. (1998). Women's empowerment and micro-finance programmes: Strategies for increasing impact. *Development in Practice*, 8(2), 235-241.
- Mayoux, L. (2000). Microfinance and the empowerment of women: A review of key issues. Geneva: ILO, Social Finance Unit.
- Mishra, S. K. (2021). The Mahua uprising. The Indian Tribal: Life Stories of Scheduled Tribes, 23rd November 2021. Available at: <https://theindiantribal.com/2021/11/23/the-mahua-uprising/> [Retrieved on August 7, 2023].
- Mohanty, M. (1995). On the concept of 'empowerment'. *Economic and Political Weekly*, 30(24), 1434-1436.
- Moyle, T. L., Dollard, M., & Biswas, S. N. (2006). Personal and economic empowerment in rural Indian women: A self-help group approach. *International Journal of Rural Management*, 2(2), 245-266.
- Neetha, N. (2016). Urban housekeepers from tribal homelands: Adivasi women migrants and domestic work in Delhi. In M. Radhakrishna (Ed.), *First citizens: Studies on Ādivāsīs, tribals, and indigenous peoples in India* (pp. xx-xx). New Delhi: Oxford University Press.
- Oxfam India. (2013). When women farm India's land: How to increase ownership? Oxfam India Policy Brief, No. 8, October 2013. Available at: <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/304918/bn-when-women-farm-india's-land-increasing-ownership-301013-en.pdf> [Retrieved on March 9, 2023].



Purushothaman, S. (1998). The empowerment of women in India: Grassroots women's networks and the state. New Delhi: Sage Publications.

Rao, N. (2005). Kinship matters: Women's land claims in the Santal Parganas, Jharkhand. *The Journal of the Royal Anthropological Institute*, 11(4), 725-746.

Reddy, C. S., & Manak, S. (2005). Self-help groups: A keystone of microfinance in India—Women empowerment and social security. *Andhra Pradesh Mahila Abhivruddhi Society (APMAS)*. Hyderabad, India.

Roberts, B. (1996). The Beijing Fourth World Conference on Women. *Cahiers Canadiens de Sociologie*, 21(2), 237–244.

Sanghera, J. (1999). Trafficking of women and children in South Asia: Taking stock and moving ahead: A broad assessment of anti-trafficking initiatives in Nepal, Bangladesh, and India. UNICEF Regional Office and Save the Children Alliance.

Shah, A. (2011). Alcoholics anon-

ymous: The Maoist movement in Jharkhand, India. *Modern Asian Studies*, 45(05), 1095-1117.

Shankar, P., Alam, S., & Biswas, M. (2013). Collectives of women: Paving the way to empowerment. *News-Reach*, September–October, 2-13. Available at: <https://www.pradan.net/sampark/collectives-of-women-paving-the-way-to-empowerment/> [Retrieved on August 8, 2023].

Sharma, K. (2018). Mapping violence in the lives of Adivasi women: A study from Jharkhand. *Economic and Political Weekly*, 53(42), 44-52.

Sinha, S. S. (2015). Culture of violence or violence of cultures? Ādivāsīs and witch-hunting in Chotanagpur. *Anglistica AION*, 19(1), 105-120.

Soren, I. (2021). Liquor selling women in Dumka district of Jharkhand: A case study. *Journal of Adivasi and Indigenous Studies*, 11(1), 44-54.

Sowmya, B. V., & Reddy, R. (2022). Impact of microfinance in the empowerment of women workers: A case study. UGC Care Group I

Journal, 1–16.

Sundaram, A. (2012). Impact of self-help group in socio-economic development of India. *IOSR Journal of Humanities and Social Science*, 5(1), 20-27.

UN Committee on the Elimination of Discrimination Against Women (CEDAW). (2005). Consideration of reports submitted by states parties under Article 18 of the Convention on the Elimination of All Forms of Discrimination Against Women: Combined second and third periodic reports of states parties: India. U.N. Doc. CEDAW/C/IND/2-3.

Upadhyay, C. (2009). Law, custom, and Adivasi identity: Politics of land rights in Chotanagpur. In N. Sundar (Ed.), *Legal grounds: Natural resources, identity and the law in Jharkhand* (pp. xx-xx). New Delhi: Oxford University Press.

Zeza, A., Davis, B., Azzarri, C., Covarrubias, K., Tasciotti, L., & Anríquez, G. (2008). The impact of rising food prices on the poor. Agricultural Development Economics Division, Working Paper No. 08-07, Rome: FAO

## ONLINE RESOURCES

United Nations (UN Women). (n.d.). Beijing Platform for Action <https://www.un.org/womenwatch/daw/beijing/platform/declar.htm>

Rural Development (India). <http://glrf-tribal.blogspot.com>

UN Women. Economic Empowerment - Facts and Figures. <https://www.unwomen.org/en/what-we-do/>

economic-empowerment/facts-and-figures

FAO. Impact of Rising Food Prices on the Poor. <https://www.fao.org/news/story/en/item/279496/icode/>

PRADAN. Leap (Livelihoods Enhancement through Market Access and Women Empowerment). <https://www.pradan.net/leap-livelihoods-en->

[hancement-through-market-access-and-women-empowerment/](https://www.pradan.net/leap-livelihoods-en-hancement-through-market-access-and-women-empowerment/)

Ministry of Rural Development, India. <https://rural.nic.in>

Government of India. Swarnjayanti Gram Swarozgar Yojana <https://www.india.gov.in/swarnjayanti-gram-swarozgar-yojana/>

# **ROLE OF SELF-HELP GROUPS IN THE ECONOMIC EMPOWERMENT OF TRIBAL WOMEN**

**A Study of East Singhbhum  
District, Jharkhand**

**Tanushree Mahato, Manish Kumar Jha**



# INTRODUCTION

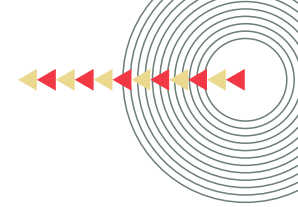
**A**lmost half of the population consists of women in any country, and for overall economic growth, women should be taken into the mainstream of economic activities (Duflo, 2012; Rahman, Khanam, & Nghiem, 2017). In India, women in tribal society play a significant role. However, they need more economic empowerment, as they have limited control over resources and economic activities, and lag behind in various aspects of life like education, employment, skills and training, property rights, reproductive rights, nutrition, and health. As a result, local tribal women who lack sufficient economic resources have low living standards. They also need proper social networking, like other efficiently run contemporary societies. The economic empowerment of tribal women is significant to overcoming inequality, discrimination, exploitation, and overall development (Heggade & Heggade, 2012).

This study evaluates and assesses the impact of participation in self-help groups (SHGs) under the National Rural Livelihood Mission (NRLM) on the economic empowerment of tribal women of the East Singhbhum district of Jharkhand, one of India's poorest states. The economic empowerment of disadvantaged tribal people entails not only the process of the state and civil society

creating sociopolitical space for marginalized communities, but also the process of being freed from human-made bondage via persistent struggle and resistance. It also symbolizes the fulfillment of the goals and dreams of marginalized groups for a society free from the injustices that negatively impact them. As a result, the idea of economic empowerment of tribal women is relatively new, and it has been highlighted in recent years among social scientists, policymakers, and development activists (Heggade & Heggade, 2012). Therefore, in assessing the level of economic empowerment of tribal women, scientific research is needed.

This study undertakes a novel attempt to study the participation in SHGs under the NRLM and its impact on the economic empowerment of its members. For this study, tribal women of East Singhbhum District of Jharkhand are taken as the unit of analysis. The literature review suggests little research is conducted in Jharkhand and in tribal contexts to evaluate rural marginalized women's economic empowerment.

This paper is further organized into seven sections. The second section elaborates on the theoretical framework of the study, delineating the background of SHGs and the NRLM. The third deals with the concept and indicators of women's economic empowerment,



demonstrating different results from extant literature depicting SHG's role in women's economic empowerment. The fourth section discusses the research methodology, and the fifth the descriptive statistics and analysis of results. The sixth section provides discussions, and the seventh provides policy implication. Finally, the eighth section includes conclusion and recommendations.

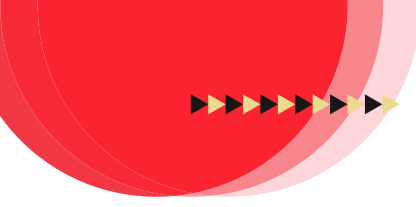
## **THEORETICAL FRAMEWORK SELF-HELP GROUPS**

The SHG mechanism has been widely accepted for the empowerment of marginalized rural women. Under SHGs 10-15 women voluntarily join a group with similar goals and interests. SHGs are treated as the most efficient tool for microcredit. Under this process, each woman voluntarily contributes a nominal amount, like ten rupees, weekly for initially depositing into a shared group fund. This group activity allows women to go outside their houses, who are otherwise restricted to stay in-house to care for children, elders, and aging parents. These all together make them more resilient to challenging situations. The primary goal of SHGs is to elevate marginalized women to become strong and independent, exercising adequate control over themselves and their community. Moreover, the participating women get equipped with managerial and technical skills via active participation in economic activities (Sivachithappa, 2013).

## **NATIONAL RURAL LIVELIHOOD MISSION (NRLM)**

The issue of poverty in India is pervasive. An India without poverty is a mirage, significant progress notwithstanding. Although much development and growth have been achieved in India since its independence, a third of its population still lives in poverty (Sud, 2013). Multidimensional poverty can be measured in terms of income and non-income parameters. The deficiency in fulfilling basic needs such as food, safe drinking water, clothing, and shelter comes under the umbrella of poverty related to income. In contrast, social disadvantages like lack of education and information, access to health services, sanitation, and economic risks come under the non-income poverty (Pradhan, 2006). Poverty alleviation has been the most crucial policy agenda in India since its independence.

Initially, the Integrated Rural Development Programme (IRDP), introduced in 1978 and implemented in 1980, was created to end poverty. Following IRDP, the Swarna Jayanti Gram Swarozgar Yojna (SGSY), regarded as the modified version of the IRDP with the notion of a self-employment program and community engagement, was introduced in the year 1999. This program aimed to allow rural residents to launch their own micro-businesses through SHGs. However, the NRLM was initiated in 2013 mandating SHGs to follow the panchasutra principle, which includes weekly



meetings, savings, frequent borrowing and lending, prompt loan repayment, and regular book-keeping.

Under the Jharkhand State Livelihood Promotion Society (JSLPS) under the NRLM the full spectrum of activities are implemented - ranging from livelihood, financial inclusion, non-farming, and off-farming activities and skill development under the umbrella of Gramin Kaushal Yojna (DDU-GKY), Social Development, Mahila Kisan Shashktikaran Program (MKSP) and others (Kumar et al., 2020).

In Jharkhand, the SHG credit linkage program through the NRLM assists rural women in achieving their goals of independence and self-respect. According to the Jharkhand Economic Survey Report 2022-23, by 30<sup>th</sup> September 2022 around 34,40,151 number of households were mobilized in SHGs in Jharkhand, forming 2,87,061 SHGs from the date of inception. Under the NRLM, Revolving Funds (RF) and Community Investment Funds (CIF) are primarily provided to SHGs operating under the NRLM for capacity building. By meeting the consumption and production needs of the SHGs members, these funds are crucial in altering the initial passivity. Up till September 30, 2022, the cumulative achievement since its inception shows 2,31,912 SHGs have been given RFs. The cumulative value of RFs provided is Rs. 40,358.65 lakh, whereas 2,37,259 SHGs provided CIFs valuing Rs. 91,805.19 lakh (Jharkhand Economic Survey 2022-23, 2023). This shows that there have been

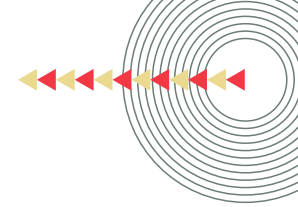
remarkable steps taken by the NRLM to improve the standard of life and provide a sustainable livelihood to the women of rural Jharkhand.

## **ECONOMIC EMPOWERMENT OF RURAL TRIBAL WOMEN**

Women's economic empowerment is one of the most crucial elements of holistic empowerment, encompassing social, psychological, and political dimensions. Women may be more able to influence or make decisions due to economic empowerment, which can take the form of higher income, self-employment, thrift creation, and more excellent status and roles in the home. The SRLM model strongly emphasizes breaking the cycle of poverty, reducing vulnerability, improving the resources that can be used, and diversifying into higher-paying industries. The assets owned by women, their monthly income, savings, ability to make business decisions, the reduction in their vulnerability in the event of emergencies, level of monthly consumption, and family welfare are anticipated to benefit from microfinance provided to women's SHGs for the promotion of productive activities or entrepreneurship (Basargekar, 2009).

To make decisions and carry them out as needed, tribal women must have authority over restricted resources, including land, productive asset ownership, cattle, and others. Ownership and control over productive assets will create a sense of ownership and be-





longing. So, accepting responsibility for family and neighborhood group activities would be beneficial (Heggade & Heggade, 2012). For indigenous women to be empowered, two crucial fundamental needs, health and nutrition, must be satisfied. The health and nutritional status of indigenous women are precarious and plagued by several issues. For native women, maternal malnutrition is prevalent. When compared to women nationwide, indigenous women's fertility rates are higher (Heggade & Heggade, 2012).

Pathak et al. (2019) reported that by participating in SHGs, tribal women in Madhya Pradesh, India obtain relevant information on diverse issues such as health, nutrition, agriculture, and forestry. Arunkumar, Anand, Anand, Rengarajan, & Shyam (2016) reveal that participation in SHGs has a positive correlation with domestic decision-making power, the standard of living, contribution to household income, income generation, social status, basic household facilities and amenities, self-confidence, decision-making capability, knowledge and skills, awareness about family issues, and ability to solve family-related problems. It also aids in improvising the economic condition of households (Vinodhini & Vijayanthi, 2016). According to Bansal and Singh (2020), SHG participation helps members develop their entrepreneurial abilities and launch microbusinesses to sustain their families. A retrospective study using the propensity score matching (PSM) approach revealed that

JEEViKA's promotion of SHGs in Bihar, one of India's poorest states, has had a considerable positive impact on the society's most vulnerable groups, particularly Scheduled Castes and Scheduled Tribes (Datta, 2015).

## RESEARCH METHODOLOGY STUDY GEOGRAPHY

The majority of women in rural Jharkhand are from underprivileged sections of society. They have unfair economic and social situations, and a significant portion of them are very impoverished. Women's limited access to trade, education, industrial jobs, health care, and politics results in reduced family well-being, which hinders both the state's and the nation's progressive ambitions. This study was conducted, through a field survey with the aid of a questionnaire, in the East Singhbhum district of Jharkhand, India. East Singhbhum is one of the five districts of the Kolhan division in the South-East region of Jharkhand. This district is further administratively divided into two subdivisions, Ghatshila and Dhalbhum, and 11 blocks. Two blocks were selected for the study, Potka and Musaboni Block. One Gram Panchayat was selected from each block, Bhatin and Meriya respectively. Four villages were selected for the study, two per Gram Panchayat. For the field survey, villages selected include Bhatin and Tilaitand from Potka Block, and Meriya and Sonagara for Musaboni



Block, using purposive sampling. The reason behind selecting these villages is that a significant proportion of the population of women is tribal, with low socio-economic backgrounds, and are participants in SHGs under the NRLM.

## **STUDY METHODOLOGY**

In the area of study, a field survey was conducted with a questionnaire on the economic empowerment of rural tribal women in East Singhbhum to collect data. This survey method provided a quantitative description of respondents' attitudes, experiences, and opinions of the sample population. This study evaluates the extent of each variable influencing rural marginalized women's economic empowerment. A multi-stage random sampling technique was adopted for this study. A total of 350 women respondents were taken for the sample selection from the population, out of which 327 sample responses were completed. For this purpose, a close-ended structured questionnaire was given and explained to the respondents of the rural tribal community. The survey instrument consisted of the five-point Likert scale ranging from "Strongly Agree" to "Strongly Disagree". Data was analyzed for this study using descriptive analysis and regression analysis. The study was carried out from July to September 2022. The Jamovi software was used to analyze the data as this free software has the most substantial potential for novice users because of its use of accessible

statistical commands (Abbasnasab Sardareh, Brown, & Denny, 2021). The study employed linear regression to determine the impact on women's economic empowerment following their participation in the SHGs. All the respondents had been member of SHGs for more than three years. The questionnaire consists of factors that have been identified from the literature review.

## **MEASUREMENT OF ECONOMIC EMPOWERMENT**

For this study, women's economic empowerment was considered as the dependent variable, which was measured in three parameters that we believe represented the expansion of choice and agency towards making economic decisions, as well as involvement in income-generating activities to upgrade the standard of living of them, their family, and their community. These were (i) increase in income and resources (ii) increase in consumption and expenditure, and (iii) easy access to credit. We selected these indicators after considering the central meaning of economic empowerment from different works of literature. The impact of participation in SHGs in economically empowering the beneficiaries was analyzed by taking opinions about their perception and status within the family and society after joining SHGs.

For the analysis, three questions were asked to the respondents pertaining to each variable (Table 1). The study's

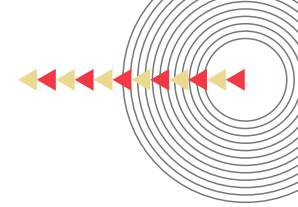
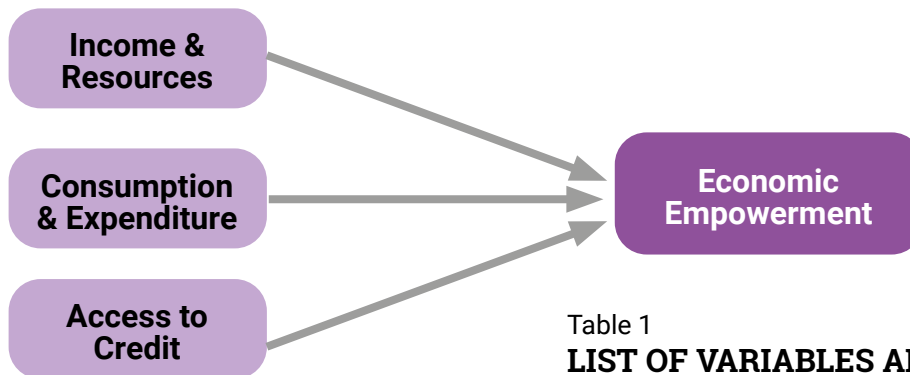


Figure 1

## MEASUREMENT OF ECONOMIC EMPOWERMENT



Note. Source: Author

objective was explained to them for the actual responses based on their perception. Questions in the form of statements were asked to assess the variables, specifically after joining the SHGs. All the members have been beneficiaries under NRLM for more than three years.

## RESULTS AND ANALYSIS

### DESCRIPTIVE STATISTICS

### ANALYSIS

Table 2 shows that 41% of the total number of respondents, i.e., 133 women, were above 40 years old. The majority of respondents were married (n=241, 74%) and living in joint families (n=310, 95%). The answer occurring in highest frequency in respondents' primary occupation is Agriculture and Allied Activities (n=265, 81%). The majority of respondents are taking loans for Agriculture and Allied activities (n=194, 66%).

Although half of the respondents were not educated (n=166, 51%), a significant proportion of respondents (n=50, 15%) attended high school. However, only 4% (n=12) of respondents had

Table 1  
**LIST OF VARIABLES AND STATEMENTS**

| Variables                                 | Statements   |
|---|--|
| <b>Income &amp; Resources (IV)</b>        | 1. There is increase in income   |
|   | 2. There is increase in savings  |
|   | 3. There is increase in number of assets   |
| <b>Consumption &amp; Expenditure (IV)</b> | 1. I purchase assets as per my decision  |
|   | 2. There is increase in capacity for greater expenditure                               |
|   | 3. Food and nutrition consumption increased  |
| <b>Access to Credit (IV)</b>              | 1. I can avail credit as per my need   |
|   | 2. There is decrease in dependence on informal source of credit or local money lenders |
|   | 3. There is easy access to credit from formal channel                                  |
| <b>Economic Empowerment (DV)</b>          | 1. There is increase in ability to decide on economic matters                          |
|   | 2. There is increase in power to control and manage the assets                         |
|   | 3. I myself manage the various aspects of credit and loan                              |

Note. Source: Author





Table 2

## RESPONDENTS PROFILE

|                         | No. of Respondents | Percentage |
|-------------------------|--------------------|------------|
| <b>Age Group</b>        |                    |            |
| 20-30                   | 94                 | 29%        |
| 31-40                   | 100                | 30%        |
| Above 40                | 133                | 41%        |
| <b>Marital Status</b>   |                    |            |
| Married                 | 241                | 74%        |
| Unmarried               | 9                  | 3%         |
| Widow                   | 73                 | 22%        |
| Divorced/Separated      | 4                  | 1%         |
| <b>Education Level</b>  |                    |            |
| Illiterate              | 166                | 51%        |
| Primary                 | 24                 | 7%         |
| Middle                  | 45                 | 14%        |
| High School             | 50                 | 15%        |
| Higher Secondary        | 30                 | 9%         |
| College & Above         | 12                 | 4%         |
| <b>Family Structure</b> |                    |            |
| Joint                   | 310                | 95%        |
| Nuclear                 | 17                 | 5%         |
| <b>House Type</b>       |                    |            |
| Kachha                  | 285                | 87%        |
| Pakka                   | 24                 | 7%         |
| Semi Pakka              | 18                 | 6%         |

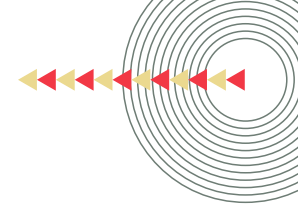
qualifications of graduation and above, demonstrating the antiquated custom of a low level of education among rural women. The field study found that women were working for their livelihoods by doing businesses like poultry farming, duck farming, goat farming, pig farming, and running vegetable shops, grocery shops, ladies' corners, making handicrafts, etc.

Table 3 depicts the descriptive statistics of the responses of respondents

| <b>Occupation</b>               |                    |                 |
|---------------------------------|--------------------|-----------------|
| Agriculture & Allied Activities | 265                | 81%             |
| Business                        | 28                 | 9%              |
| Labor                           | 10                 | 3%              |
| Housewife                       | 24                 | 7%              |
| <b>Loan</b>                     |                    |                 |
| Loan taken                      | 294                | 90%             |
| Not Taken                       | 33                 | 10%             |
| <b>Purpose of Loan</b>          |                    |                 |
| Agriculture & Allied Activities | 194                | 66%             |
| Business                        | 23                 | 8%              |
| Household                       | 31                 | 11%             |
| Medical Treatment               | 20                 | 7%              |
| Children Education              | 7                  | 2%              |
| Other                           | 19                 | 3%              |
| <b>Type of Business</b>         |                    |                 |
| Mushroom cultivation            | Tailor shop        | Goat farming    |
| Vegetable selling               | Grocery shop       | Poultry farming |
| Mombatti (candle) making        | Fish farming       | Pig farming     |
| Handicraft-making               | Ladies Corner shop | Duck farming    |

Note. Source: Field Survey

to given statements based on their experiences and perceptions. This table depicts the mean value between the ranges of the five-point Likert scale. For example, the response to questions on women's empowerment has a mean value of 3.99. Similarly, the responses to questions regarding income and resources have a mean value of 3.97. The mean value of responses towards consumption and expenditure and access to credit are 4.07 and 4.03, respectively.



## CORRELATION AND REGRESSION ANALYSIS

Correlation analysis measures the relationship between the variables and the degree of the linear relationship between them. The results show that a change in the value of one variable positively changes another variable. Table 4 depicts the results of the correlation analysis.

Table 5 shows the regression analysis. Based on the statistical results, it can be said that all three variables are

found to have significantly influenced participation in SHGs toward women's economic empowerment. The model summary reports the strong relationship between the independent and dependent variables. Table R indicates the strong relationship between the independent and dependent variables. The R square value represents the proportion of variation in the dependent variable, i.e., economic empowerment, by independent variables, i.e., income and resources, consumption and expenditure, and access to credit. A value of R square that is greater than 0.7 indicates the model has a good predictive ability. Results reveal the value of R square as 0.882, which means the three independent variables explain 88 % of the variance in the dependent variable, i.e., economic empowerment. This implies that economic empowerment among SHGs members has increased by 88% after joining the NRLM program. This study proves that active member-

Table 3

### DESCRIPTIVE STATISTICS

|                                    | N   | Mean | SD    |
|------------------------------------|-----|------|-------|
| <b>Income and Resources</b>        | 327 | 3.97 | 0.708 |
| <b>Consumption and Expenditure</b> | 327 | 4.07 | 0.577 |
| <b>Access to Credit</b>            | 327 | 4.03 | 0.611 |
| <b>Economic Empowerment</b>        | 327 | 3.99 | 0.574 |

Note. Source: Author

Table 4

### CORRELATION MATRIX

|                                    |             | Economic empowerment | Income and resources | Consumption and expenditure | Access to credit |
|------------------------------------|-------------|----------------------|----------------------|-----------------------------|------------------|
| <b>Economic empowerment</b>        | Pearson's r | —                    |                      |                             |                  |
|                                    | p-value     | —                    |                      |                             |                  |
| <b>Income and resources</b>        | Pearson's r | 0.871                | —                    |                             |                  |
|                                    | p-value     | < .001               | —                    |                             |                  |
| <b>Consumption and expenditure</b> | Pearson's r | 0.866                | 0.722                | —                           |                  |
|                                    | p-value     | < .001               | < .001               | —                           |                  |
| <b>Access to credit</b>            | Pearson's r | 0.898                | 0.849                | 0.871                       | —                |
|                                    | p-value     | < .001               | < .001               | < .001                      | —                |

Note. Source: Author



ship in SHGs improves tribal women's economic empowerment. It affirms that participation in SHGs plays a vital role in empowering tribal women of East Singhbhum, Jharkhand, economically.

Next, Table 6 reveals the p-value column to check the significance of independent variables or predictors. As the p-value is less than 0.05 for all three independent variables, it can be assumed that all are statistically significant predictors of economic empowerment. The standardized estimate column in Table 6 can further assess the nature of the relationship. The standardized beta coefficient associated with income and resources is 0.411, the coefficient associated with consumption and expenditure is 0.378, and the coefficient associated with access to credit is 0.219. These indicate that all predictors have strong and positive relations with women's economic empowerment.

Table 5

### LINEAR REGRESSION

| Model Fit Measures |       |       |
|--------------------|-------|-------|
| Model              | R     | R2    |
| 1                  | 0.939 | 0.882 |

Source: Author

Table 6

### MODEL COEFFICIENT-ECONOMIC EMPOWERMENT

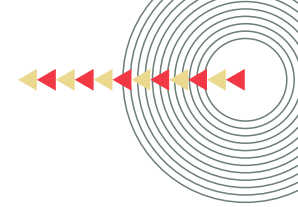
| Predictor                 | Estimate | SE     | T     | p value | Standard estimate |
|---------------------------|----------|--------|-------|---------|-------------------|
| Intercept                 | 0.307    | 0.0786 | 3.90  | <.001   | -                 |
| Income & resources        | 0.333    | 0.0293 | 11.35 | <.001   | 0.411             |
| Consumption & expenditure | 0.376    | 0.0389 | 9.72  | <.001   | 0.378             |
| Access to credit          | 0.206    | 0.0478 | 4.3   | <.001   | 0.219             |

Note. Source: Author

## DISCUSSION

Women comprise over 70% of the world's poor (Khan & Noreen, 2012). Women's empowerment is, therefore, one of the main goals of governments and development organizations worldwide (Rahman et al., 2017). Nonetheless it is a global problem since historically, women have been neglected in male-dominated societies, especially in developing nations. Empowering women is essential because it is intimately tied to economic growth (Duflo, 2012). It is considered a crucial component of development in less-developed nations. Enhancing women's empowerment benefits not just the women themselves but also their families, communities, and general quality of life (Malhotra, Schuler & Boender, 2002). The empowerment of women is the most effective weapon for progress.

Studies reveal that initiative taken by the NRLM had a positive impact on the status of marginalized rural women. The monthly meetings of Jeevika (NRLM) in Bihar ensure women recipients identify themselves to other group members, giving them a sense of identity (Pankaj,



2020). Women's SHGs had a considerable influence on social, economic, and political empowerment, according to a systematic study that used quantitative and qualitative data (Orso & Fabrizi, 2016; Brody et al., 2017). Research conducted by empirical study using partial least square structure equation modelling (PLS-SEM) in the Indian state of Orissa, (Nayak and Panigrahi, 2020) found that participation in SHG interventions leads to increased economic empowerment by creating job opportunities, improving entrepreneur skill development, and generating higher income. Disadvantaged women are also given a variety of skills and training in order to help them improve their standard of living and ability to generate money, by utilizing the information they have acquired via training and capacity development.

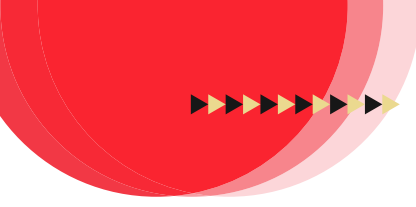
Facilitating women to be economically independent, self-sufficient, confident, and optimistic is referred to as economic empowerment of women. It enables women to acquire resilience in the face of hardship and participate in national development initiatives. Women's control over resources, access to credit, contribution to family assistance, and greater household ownership of homes and assets are all examples of economic empowerment (Malhotra & Schuler, 2005; Shaheen, Hussain, & Mujtaba, 2018). The SHG mechanism aids the deprived, even in the short term, by increasing their consumption, nutrition-

al demand, and income diversification (Deininger & Liu, 2013).

This study empirically examines the results of participation in SHGs on women's economic empowerment amongst tribal, rural communities of the East Singhbhum district in Jharkhand. It reveals that participation in SHGs has significantly enhanced their income, savings, asset ownership, economic decision-making, credit accessibility, and management and consumption expenditure, overall improving their economic condition. The SHG is a pioneering strategy in empowering poor women economically. This study reveals that participation in SHGs under the NRLM enables deprived tribal women to earn more income, access credit and save regularly, create new earning sources, build assets, and improve their socio-economic status.

## **POLICY IMPLICATION**

Policymakers making economic policies must focus on tribal experiences for the overall development of indigenous people. The present study contributes to providing significant insights to the government, policymakers, and non-government organizations by showing the present status of the NRLM scheme and the status of tribal women in Jharkhand. This study has significant implications for the researchers, academicians, policymakers, and the government that study poverty reduction, financial inclu-



sion, women empowerment, rural culture, and tribes.

## CONCLUSION AND RECOMMENDATIONS

The state of Jharkhand is largely a state of tribal people and if rural tribal women are empowered they can be a pillar of Jharkhand's growth and development. The SHG mechanism adopted under the NRLM significantly influences the level of economic empowerment among rural women. This study affirms the same through empirically evaluating the impact of SHGs on tribal women's economic empowerment in East Singhbhum district, Jharkhand. Participation in SHGs under the NRLM provides tribal

women with the opportunity to engage in economic and trade activities, resulting in increased income and resources, increased consumption and expenditure, easy access to credit, increased control over assets, and leading to increased economic empowerment. Therefore, it can be concluded that participation in SHGs is positively associated with the economic empowerment of tribal rural women of East Singhbhum district in Jharkhand, India. This study supports the claim that SHGs under the NRLM have a positive influence on tribal women's economic empowerment and promotes women to participate in economic activities through micro-ventures, and to have a sustainable livelihood.

## REFERENCES

Abbasnasab Sardareh, S., Brown, G., & Denny, P. (2021). Statistical software for non-statisticians and non-computer programming students in education and social science disciplines: An evaluation of four contemporary tools. In Tenth Australian Conference on Teaching Statistics.

Arunkumar, S., Anand, A., Anand,

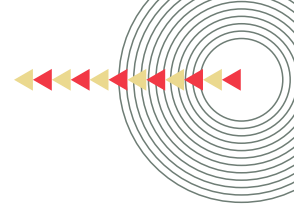
V. V., Rengarajan, V., & Shyam, M. (2016). Empowering rural women through microfinance: An empirical study. *Indian Journal of Science and Technology*, 9(27), 1-14.

Banerjee, T., & Ghosh, C. (2012). What factors play a role in empowering women? A study of SHG members from India. *Gender, Technology and Development*, 16(3), 329-355.

Bansal, S., & Singh, A. K. (2020). Examining the social and entrepreneurial development of women through microfinance in Indian context. *Journal of Management Development*, 39(4), 407-421.

Basargekar, P. (2009). How empowering is micro entrepreneurship developed through microfinance? *Asia Pacific Business Review*, 5(1), 67-76.



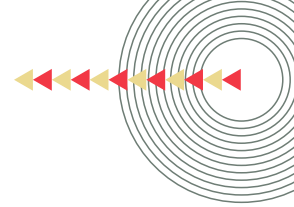


- Brody, C., Hoop, T. D., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2017). Can self-help group programs improve women's empowerment? A systematic review. *Journal of Development Effectiveness*, 9(1), 15-40.
- Datta, U. (2015). Socio-economic impacts of JEEViKA: A large-scale self-help group project in Bihar, India. *World Development*, 68, 1-18.
- Deininger, K., & Liu, Y. (2013). Evaluating program impacts on mature self-help groups in India. *The World Bank Economic Review*, 27(2), 272-296.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051-1079.
- Gupta, S., & Rathore, H. S. (2021). Socio-economic and political empowerment through self-help groups intervention: A study from Bilaspur, Chhattisgarh, India. *Journal of Public Affairs*, 21(1), e2143.
- Heggade, P., & Heggade, O. D. (2012). Economic empowerment of tribal women in Karnataka: A case study in Mysore and Chamara-janagara Districts. *Studies of Tribes and Tribals*, 10(2), 173-181.
- Government of Jharkhand. (2023). Jharkhand economic survey 2022-23. Retrieved from [https://finance.jharkhand.gov.in/pdf/Budget\\_2023\\_24/jharkhand\\_economic\\_survey\\_2022-23.pdf](https://finance.jharkhand.gov.in/pdf/Budget_2023_24/jharkhand_economic_survey_2022-23.pdf)
- Khan, R. E. A., & Noreen, S. (2012). Microfinance and women empowerment: A case study of district Bahawalpur (Pakistan). *African Journal of Business Management*, 6(12), 4514-4523.
- Khan, S. T., Bhat, M. A., & Sangmi, M. U. D. (2023). Impact of microfinance on economic, social, political, and psychological empowerment: Evidence from women's self-help groups in Kashmir Valley, India. *FII Business Review*, 12(1), 58-73.
- Kumar, V., Behera, T. R., & Bihari, B. (2020). Pioneering new approaches to rural agri-entrepreneurship skills development in Jharkhand, India.
- Malhotra, A., & Schuler, S. R. (2005). Women's empowerment as a variable in international development. In *Measuring Empowerment: Cross-disciplinary Perspectives*, 1(1), 71-88.
- Malhotra, A., Schuler, S. R., & Brender, C. (2002, June). Measuring women's empowerment as a variable in international development. (Background paper prepared for the World Bank workshop on poverty and gender). *New Perspectives*, 28, 58. Washington, DC: The World Bank.
- Nayak, A. K., & Panigrahi, P. K. (2020). Participation in self-help groups and empowerment of women: A structural model analysis. *The Journal of Developing Areas*, 54(1).
- Orso, C. E., & Fabrizi, E. (2016). The determinants of women's empowerment in Bangladesh: The role of partner's attitudes and participation in microcredit programmes. *The Journal of Development Studies*, 52(6), 895-912.
- Pankaj, A. (2020). Jeevika, women and rural Bihar: Cultural impact of a development intervention. *Sociological Bulletin*, 69(2), 158-173.
- Pathak, R., Verma, N., Dubey, M., Kumar, S., Bharti, P., & Dixit, H. (2019). Study on major problem faced by SHG members and their perception towards SHGPIS. *Plant Archives*, 19, 1080-1082.
- Pradhan, R. P. (2006). Rural poverty alleviation: India's experiences and needed strategy. *India Quarterly*, 62(3), 152-188.
- Rahman, M. M., Khanam, R., & Nghiem, S. (2017). The effects of microfinance on women's empowerment: New evidence from Bangladesh. *International Journal of Social Economics*, 44(12), 1745-1757.
- Senapati, A. K., & Ojha, K. (2019). Socio-economic empowerment of women through micro-entrepreneurship: Evidence from Odisha, India. *International Journal of Rural Management*, 15(2), 159-184.
- Shaheen, I., Hussain, I., & Mujtaba, G. (2018). Role of microfinance in economic empowerment of women in Lahore, Pakistan: A study of Akhuwat supported women clients. *International Journal of Economics and Financial Issues*, 8(2), 337-342.
- Sivachithappa, K. (2013). Impact of microfinance on income generation and livelihood of members of self-help groups: A case study of Mandya district, India. *Procedia-Social and Behavioral Sciences*, 91, 228-240.
- Sud, N. (2013). Local agency and structural continuity: Views from an SHG-based microcredit scheme in Western India. *The European Journal of Development Research*, 25, 271-287.
- Vinodhini, R. L., & Vijayanthi, P. (2016). Self-help group and socio-economic empowerment of women in rural India. *Indian Journal of Science and Technology*, 9(27), 67-89.

# BEYOND THE HOURGLASS

Unraveling Widows' Adjustment  
Mechanisms in the  
Eastern States of India

Sila Mishra



# INTRODUCTION

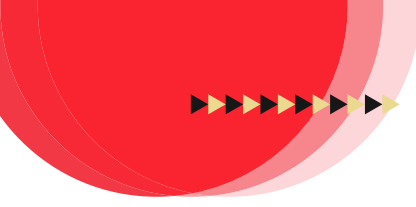
**T**he profound tragedy of losing a spouse is intensified for countless women worldwide, as they are simultaneously dragged into a prolonged struggle for their fundamental rights. According to the United Nations, despite a constituting a global population of 258 million, widows “have historically been left unseen, unsupported, and unmeasured in our societies.”<sup>1</sup>

As per the 2011 Census in India alone, there are 5.6 crore widowed individuals residing in the country, of which women account for 78%. Building upon insights from feminist scholars like Sandra Harding (1989) and Nancy C. M. Hartsock (1983), Smita Ramnarain (2016) emphasizes the importance of considering the lived experiences of feminist subjectivities for a nuanced understanding of social reality. The way widowed women adjust their time, compared to currently married women, in the wake of a demographic shock is intriguing. This curiosity stands independently, even if we were to set aside the insights it offers about the costs related to activities such as home production, or the process of adapting to a demographic upheaval (Hamermesh, Myck, & Oczkowska, 2021).

Literature employing qualitative

methods (Chen, 2001; Eboh & Boye, 2001; Mannan, 2002) to examine the experiences of widowed women finds cultural norms to be a driving force behind the socioeconomic deprivation in widowhood (Lloyd-Sherlock, Corso & Minicuci, 2015). However, cultural norms, attitudes, and practices towards widowed women are not pervasive and vary across regions. The well-being of widowed women is influenced by caste, religion, economic conditions, age, and agriculture (Jensen, 2005; widowed women are better treated in places that grow crops intensive in “women’s labor”) among others. The treatment of widows, even if apparently administered by norms, could, in fact, be influenced, at least partially, by economic motives (Jensen, 2005). Chen and Drèze (1995) also noted that widowed women with pensions are protected from ill-treatment (Jensen, 2005). Quantitative methods, on the other hand, are often ordained by insufficiency of intra-household data. Moreover, the experiences of widowed women are often influenced by a host of individual, socioeconomic, and demographic factors; thus, for any quantitative analysis, it is important to take care of the confounders. Using large representative datasets like the Census (Bhat & Kanbargi, 2011), the

1 <https://www.un.org/en/observances/widows-day>



National Family Health Survey (NFHS) (Jensen, 2005; Kanougiya, Sivakami, Daruwalla, & Osrin, 2022), the India Human Development Survey (IHDS) (Agrawal, Lalji, & Pakrashi, 2021; Reed, 2020) and the Longitudinal Ageing Study in India (LASI) (Srivastava, Deb-nath, Shri, & Muhammad, 2021) a burgeoning stream of literature has examined the experiences and well-being of widows.

Delving into the lived experiences of widowed women and their time-use patterns can offer valuable insights into their adjustment process following a demographic shock. Hamermesh et al. (2021) note the significance of investigating the adjustment of time-use to exogenous demographic shocks, a crucial aspect in comprehending their impact on well-being. Very little is known about how widowed women spend time (Hamermesh et al., 2021) and especially so in India, where one might argue that widowhood is strongly associated with a wide range of deprivations. How widowed women adjust to demographic shock in the socio-economically backward states of India, specifically Bihar, Jharkhand, Chhattisgarh, and Odisha, and a comparative analysis of these, is still underexplored. Moreover, the existing studies often concentrate on individual experiences without exploring variations among these states, and are constrained by a representative data set. Additionally, the absence of studies utilizing a nationally represen-

tative dataset further highlights the need for comprehensive research on how widowed women spend their time in this region, as compared to currently married ones. Thus, bridging this gap, the current study draws on the newly available nationally representative Time Use Survey, 2019 to investigate the welfare-related effects on women that are associated with a demographic shock. The “welfare effect” in the study has been examined by comparing the currently married women with the widowed women’s time-use pattern.

Table 1 reports the socioeconomic status of four states of the eastern region of India. These states—Bihar, Jharkhand, Chhattisgarh and Odisha—continue to experience poor economic development and have a low human development index, and coincidentally happen to be the labor-sending states. In the words of Andre Gunder Frank, these states are the “satellites”, and their course of development is determined by the developed states, or metropolises (Simon & Ruccio, 1986). According to the National Multidimensional Poverty Index, 2023, Bihar Jharkhand, Chhattisgarh, and Odisha are in the list of 10 poorest states of India, with the highest headcount ratio. Additionally, considering the social progress index, Bihar and Jharkhand have Very Low Social Progress, whereas Odisha falls under the category of Low Social Progress and Chhattisgarh in Lower Middle Social Progress.

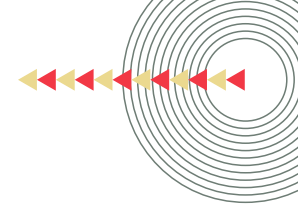


Table 1

### **SOCIOECONOMIC STATUS OF STATES IN THE EASTERN REGION OF INDIA**

| State        | Headcount ratio 2019-21 | Rank | Social Progress Index 2022 | Rank |
|--------------|-------------------------|------|----------------------------|------|
| Bihar        | 33.76%                  | 1    | 44.47                      | 35   |
| Jharkhand    | 28.81%                  | 2    | 43.95                      | 36   |
| Chhattisgarh | 16.37%                  | 7    | 48.19                      | 32   |
| Odisha       | 15.68%                  | 8    | 51.36                      | 28   |

Note. Sourced from the National Multidimensional Poverty Index, 2023<sup>55</sup>

The headcount ratio as described in the report “is the proportion of multi-dimensionally poor in the population, which is arrived at by dividing the number of multi-dimensionally poor persons by the total population.” The Social Progress Index 2022 is accessed from the Press Information Bureau (PIB) report posted on 20<sup>th</sup> December 2022<sup>2</sup>.

Acknowledging that time-use is deeply personal and reflects the lived experiences of people, the current study builds on this idea and examines the transformative effects of such shocks from the lens of time-use. The shreds of evidence from the study report that, in terms of time-use, widows in the eastern states share some common patterns, such as more time spent on sleep and less on food and domestic chores, compared to currently married women. This could suggest a degree of homogeneity in certain aspects of their time alloca-

tion. However, there is heterogeneity in their time-use for other activities, which implies that there are variations and differences among these states regarding how widows allocate their time to different tasks and responsibilities. These variations may be influenced by differential policies for women in general and their implementation in particular. It could also be on account of regional, cultural, and socio-economic factors unique to each state.

In the subsequent sections, there is a discussion on the literature with special reference to the states being studied, followed by the methodology and empirical findings from the study. The results from the study are then summarized with policy implications.

### **SILENT STRUGGLES: UNRAVELLING WIDOWHOOD IN INDIA’S HEARTLANDS**

The plight of widowed women in the eastern region of India (comprising Bihar, Jharkhand, Chhattisgarh, and Odisha) is a matter of great concern and has been a subject of study in the existing literature. It presents a profound and complex set of challenges that demand attention and understanding. It is important to recognize that attitudes and practices towards widows are not uniform across these states and thus, this section delves into shedding light on

2 <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1885039>





the circumstances of widowed women in each of these four states.

## **BIHAR**

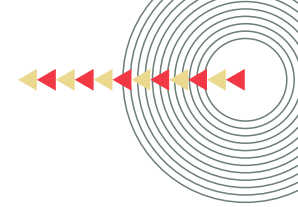
Widows in Bihar are at the receiving end of social risks and legal hurdles. Providing an account on the nature of violence against women in Bihar, Satija (2013) finds that the consensus among people was that widows were held in high regard, but were often excluded from participating in joyful events due to the belief that their presence brought bad luck. Additionally, some women believed that young widows without children could potentially remarry.

It is worth noting that a few widows were labelled with negative terms such as “dayan” (witch). Chen and Dreze (1995) identified widows’ economic and social situation as notably unfavorable in North India, observing that the difference in mortality rates between widows and married women seems to be significantly more pronounced in states such as Punjab, Haryana, Uttar Pradesh, and Bihar, when compared to South India. Moreover, highlighting the work of Seema Misra and Enakshi Thukral on widows’ property rights in two villages in Bihar, Chen and Dreze (1995) reported that the widows, regardless of caste, viewed themselves as rightful land heirs (“huq”) with usage rights, depending on factors like age, children, and family interests. Widows without children faced the most difficulty exercising their rights, while those with sons had fewer obsta-

cles. Local officials, aware of statutory law that grants full rights to widows and daughters, reinforced customary practices limiting their rights. As a result, widows and daughters were effectively denied their rightful land ownership

## **JHARKHAND**

Gupta and Sekher (2017) conducted a study focusing on 300 rural elderly widows from Jharkhand, using both quantitative and qualitative data, to examine vulnerability and coping mechanisms. The findings revealed that elderly widows face discrimination both within their households and in the community. They have little to no involvement in family decision-making and are financially dependent on others in the family. The lack of property or savings, the loss of their husbands, and poor health increase their vulnerability to abuse. To make matters worse, government support in the form of widow’s or old-age pension often remains inaccessible due to complicated paperwork, leaving many elderly widows without the assistance they need. As a result, they find themselves hesitant to use any savings they may have, fearing that unforeseen emergencies will leave them with no one to turn to for help. Additionally, there is a prevailing trend of smaller, nuclear families, in which elderly parents, especially widows, often find themselves alone without anyone to care for them, as the younger generation opts for separate living arrangements. Discussing the efficiency of two



schemes, the Indira Gandhi National Old-Age Pension Scheme (IGNOAPS) and Indira Gandhi National Widow Pension Scheme (IGNWPS), implemented in Jharkhand, Biswas (2017) highlights issues of irregular pension disbursement, technical problems with Aadhaar leading to some pensioners being excluded, inadequate pension amounts, and the need for a simplified application process.

## **CHHATTISGARH**

In conjunction with Census 2011 data, Asthana's (2018) study indicates that widowed, divorced, and separated (WDS) women are also marginalized in developmental activities. While the extent of discrimination varies between tribal and non-tribal communities compared to other regions in the country, these disparities persist even in the tribal areas of North Chhattisgarh. There is a significant systemic failure that prevents WDS women from accessing government schemes and exercising their rights and entitlements. Bauman (2008) finds that the idea of remarriage might seem advantageous for widows, but in Chhattisgarh's patrilocality, remarriage is often determined by the deceased husband's family. Levirate marriage, ensuring the retention of wealth and children within the family, becomes the primary option for widows, though not always a desirable one. Remarried widows lose

their rights to their late husbands' property, leaving them with limited choices to retain their property and children.

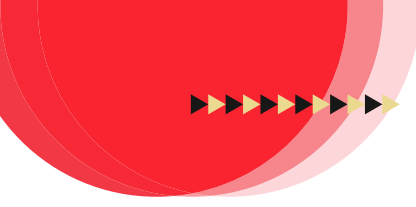
## **ODISHA**

Based on the real-life experiences of widows residing in a government-funded care home in Odisha, Pandey and Tripathy (2022) contend that the state's welfare approach fails to implement impactful policies for the economic rehabilitation and empowerment of widows, resulting in the denial of a dignified and purposeful life. Their study provides a thorough examination of the state's policies and initiatives while highlighting the challenges widows face in securing their social, legal, constitutional, and human rights and entitlements.

Talking about social security schemes, including the IGNWPS, Chopra and Pudussery (2014) analysed the Public Evaluation of Entitlement Programmes (PEEP) survey conducted in 2013 in 10 states<sup>3</sup> of India. By comparing these states, the study found that pension payments in Odisha are relatively reliable and regular, reflecting the state's strong commitment to social security. Odisha has its own pension scheme called Madhu Babu Pension Yojana (MBPY) with broader eligibility criteria than national schemes. Pensions are disbursed on the 15th of each month, using simple cash payments. The success of this approach defies the myth

---

3 Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu and Uttar Pradesh



that advanced technology is necessary for transparent payments and that it reduces the chances of embezzlement.

## DATA AND DESCRIPTIVE STATISTICS

This study examines India's first nationally representative Time Use Survey, 2019 which provides a detailed account of time-use in one day by individuals above the age of six years. The activities are classified as per the International Classification of Activities for Time-Use Statistics' (ICATUS) major divisions into employment and related activities, production of goods for own final use, unpaid domestic services for household members, unpaid caregiving services for household members, unpaid volunteer, trainee and other unpaid work, learning activities, socializing and communication, community participation and religious practice, culture, leisure, mass-media and sports practices, self-care and maintenance, and self-development activities.

For the analysis, the current study is restricted to currently married and widowed women of the eastern states. Widowed women in Bihar, Jharkhand, Odisha and Chhattisgarh who represent 3.5%, 2.25%, 4.23%, and 2.16% of total number of widowed women in India.

Table 2 provides a detailed account of the differences in time-use by widowed women in the eastern and non-eastern states of India. It is evident from the data that there is a statistically signif-

icant difference between the time-use of widowed women in the two groups, excluding the time spent in unpaid caregiving services and attending/visiting cultural activities. The largest gap in time-use is observed in mass media use (activities associated with reflecting, resting, and relaxing), socializing and communication, employment and related activities, and childcare and instruction. However, the difference could be influenced by a host of individual and socio-economic characteristics.

It is worth mentioning at this juncture that there are certain limitations of the dataset as raised by Hirway (2022) on the non-reporting of assets possessed, simultaneous activities if the divided time to each activity is less than 10 minutes, the selection of the type of the day (normal day, casual day instead of weekly variant day), reporting of time-use by others (40% of the time diaries were filled by others); conceptual and methodological issues among others. Despite these constraints, we believe that the dataset provides valuable insights into the transformative effects of widowhood from the perspective of time-use, and contributes relevant findings that add to the discussion on the well-being of women facing such significant life changes.

## EMPIRICAL STRATEGY

The empirical strategy that the current study adopts is:

$$T_{ih}^a = \alpha_h + \beta_1 WID_{ih} + \beta_2 X_{ih} + \varepsilon_{ih}$$
$$T_{ih}^a = \alpha_h + \beta_1 WID_{ih} + \beta_2 X_{ih} + \varepsilon_{ih}$$



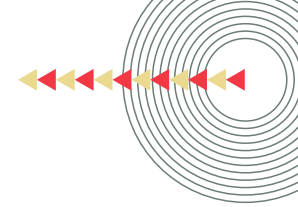


Table 2

## T-TEST FOR THE DIFFERENCE BETWEEN EASTERN AND NON-EASTERN STATES

| Activities  | Non-Eastern states | Eastern states | Mean Difference |
|---|--------------------|----------------|-----------------|
| Employment and related activities   | 84.704             | 72.874         | 11.831***       |
| Commuting   | 24.945             | 21.482         | 3.463***        |
| Production of goods for own final use   | 22.971             | 30.491         | -7.520***       |
| Food and meals management and preparation   | 102.524            | 117.731        | -15.207***      |
| Pet care  | 2.968              | 8.881          | -5.913***       |
| Household management for own final use  | 1.723              | 1.188          | 0.535**         |
| Other domestic chores   | 60.922             | 52.555         | 8.368***        |
| Childcare and instruction   | 20.591             | 32.019         | -11.428***      |
| Care for dependent adults   | 0.491              | 0.086          | 0.405**         |
| Help to non-dependent adult household members                                       | 0.184              | 0.361          | -0.177          |
| Other unpaid caregiving services  | 0.182              | 0.126          | 0.056           |
| Unpaid caregiving services  | 1.066              | 1.306          | -0.24           |
| Unpaid community- and organization-based volunteering                               | 0.166              | 0.214          | -0.048          |
| Other unpaid volunteer, trainee, and other unpaid work                              | 0.39               | 1.043          | -0.653***       |
| Learning  | 0.579              | 1.253          | -0.674**        |
| Socializing and communication   | 133.05             | 154.614        | -21.564***      |
| Participating in community cultural/social events                                   | 2.572              | 1.543          | 1.029*          |
| Involvement in civic and related responsibilities                                   | 0.03               | 0.151          | -0.121***       |
| Religious practices   | 29.037             | 21.251         | 7.786***        |
| Other socializing and communication, community participation and religious practice | 0.8                | 0              | 0.800***        |
| Attending/visiting cultural activities*   | 5.724              | 5.525          | 0.199           |
| Mass media use; Activities associated with reflecting, resting, relaxing            | 165.649            | 125.693        | 39.957***       |
| Other culture, leisure, mass media and sports practices                             | 0.43               | 0.013          | 0.417**         |
| Sleep and related activities  | 600.643            | 606.56         | -5.917**        |
| Eating and drinking; Personal hygiene and care                                      | 173.182            | 180.115        | -6.933***       |
| Receiving personal and health/medical care from others                              | 2.412              | 1.849          | 0.562           |

Note. \* also include activities entertainment and sports events/venues; cultural participation, hobbies, games, and other pastime activities like sports participation and exercise and related activities





Here,  $t_{it}$  is the time spent by the individual of household  $i$  on activity  $t$ .  $w_i$  is a dummy variable which is 1 if the woman is a widow of the household and 0 if she is currently married.  $X_{it}$  is the vector of variables, age and educational attainment. Household fixed effects are denoted by  $\alpha_i$ . The coefficient  $\beta_1$ , which is also the coefficient of interest, gives us the average difference between the time spent by widowed women and that spent by currently married women.

## EMPIRICAL RESULTS

Status quo of the pension scheme for widows in the Eastern states of India. Reviewing the literature on the vulnerability of widows (Chen, 2000; Dreze & Srinivasan, 1997; Jensen, 2005), Walle (2013) writes that in regions where there exists limited legal and economic parity between men and women, and wives rely heavily on their husbands for support, such as in India, widows have been at the receiving end of discrimination. Emphasizing the role of secure property rights and pension, Chen and Dreze (1995) write that the core problem is that widows often depend on other household members for survival, while these members do not rely on them for anything essential. If a widow can contribute significantly to the household, such as by owning land or earning a pension, she is less likely to be neglected as she can contribute to the family over and above the cost of her own subsistence. Thus, social protection has significant

scope in empowering widowed women.

This section provides an account of the Indira Gandhi National Widow Pension Scheme (IGNWPS) which was launched by the Government of India in February 2009, to provide a pension to widows living below the poverty line (BPL) in the age group of 40-64 years, a sum of 300 rupees per month, per beneficiary. Table 3 presents a comprehensive overview of the IGNWPS for the year 2019, sourced from the National Social Assistance Program (NSAP) dashboard. The scheme aims to provide financial support to widows, and there are four primary methods through which beneficiaries receive their payments: bank accounts, post office accounts, money orders, and cash payments.

Across the states in India, the distribution of payment methods varies. Approximately 50% of beneficiaries receive their pensions through bank accounts, 26% in cash, 12% through money orders, and 12% in their post office accounts. States employ a combination of these methods to disburse pension amounts to their respective beneficiaries. When focusing on eastern states, notable differences emerge. In Bihar, 100% of beneficiaries rely on bank accounts to receive their pension payments. In Jharkhand, 99.99% of widow beneficiaries receive their pensions in their bank accounts, with a minuscule 0.01% utilizing post office accounts. Chhattisgarh follows with 96% of beneficiaries receiving payments in bank accounts, 1.5% in post office

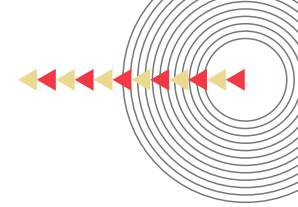


Table 3

**PATTERNS OF IGNWPS PAYMENT METHODS BY BENEFICIARY IN EASTERN STATES**

| State               | Beneficiaries digitized on NSAP-PPS | Payment method      |                    |                    |                    |
|---------------------|-------------------------------------|---------------------|--------------------|--------------------|--------------------|
|                     |                                     | Total Bank A/c      | PO A/c             | MO                 | Cash               |
| <b>Bihar</b>        | 15293933840                         | 15293850080         | 0                  | 0                  | 0                  |
|                     |                                     | (100%)              | (0%)               | (0%)               | (0%)               |
| <b>Jharkhand</b>    | 17082831060                         | 17081763120         | 942300             | 0                  | 0                  |
|                     |                                     | (99.99%)            | (0.00556%)         | (0%)               | (0%)               |
| <b>Odisha</b>       | 64208391800                         | 5872116950          | 7084700            | 0                  | 58327724350        |
|                     |                                     | (9.145%)            | (0.0110%)          | (0%)               | (90.8433%)         |
| <b>Chhattisgarh</b> | 8944262740                          | 8616265560          | 134413860          | 0                  | 187964420          |
|                     |                                     | (96.3934%)          | (1.503%)           | (0%)               | (2.1028%)          |
| <b>India</b>        | <b>254706000000</b>                 | <b>126461000000</b> | <b>29962822640</b> | <b>31738548600</b> | <b>65419543950</b> |
|                     |                                     | <b>(49.8698%)</b>   | <b>(11.8158%)</b>  | <b>(12.5160%)</b>  | <b>(25.7981%)</b>  |

accounts, and 2.1% in cash. Odisha stands out with an interesting pattern, as 9.14% of widow beneficiaries receive their pension in bank accounts, 0.01% in post office accounts, and a significant majority of 90.8% in cash.

Overall, these statistics highlight the diverse approaches employed by different states in India to transfer pension amounts to beneficiaries, with bank accounts being the most prevalent method nationwide. Moreover, Figure 1 shows a visual representation of monthly cumulative funds utilized (in lakhs) by four poor states of India, namely Bihar, Chhattisgarh, Jharkhand, and Odisha, under the IGNWPS. Firstly, Bihar and Jharkhand both have missing data, possibly indicating data reporting challenges or irregularities in their disbursement records. On

the other hand, Chhattisgarh and Odisha show a consistent upward trend in the disbursed amounts throughout the year. Odisha, in particular, has a significant increase in disbursements, starting from April and steadily rising until December. These variations among the states suggest potential disparities in the implementation or utilization of the pension scheme.

**REGRESSION RESULTS**

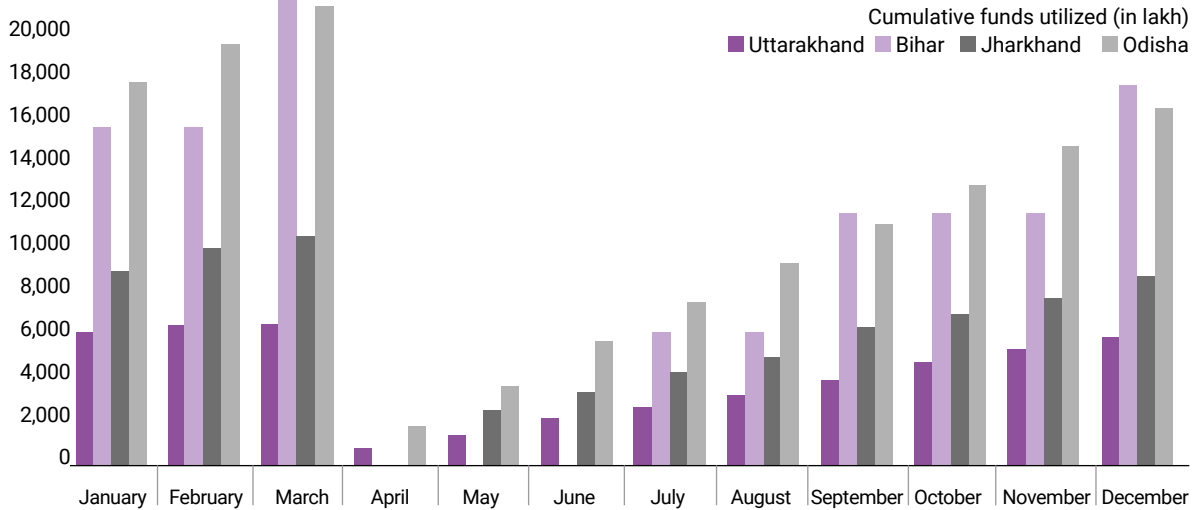
Following the regression specification in Equation 1, the estimates are reported in Table 4. Separate regressions were run for each activity and each state, and the coefficients mentioned in the table for each state are the average difference in the time spent by widowed women and currently married women on the activ-





Figure 1

## TRENDS OF CUMULATIVE FUNDS DISBURSED UNDER IGNWPS



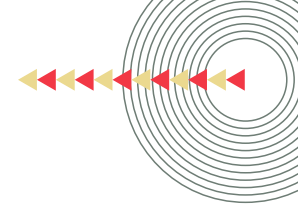
Note: the data on cumulative funds utilized for the state of Bihar in April, May and June is missing and for Jharkhand, no data was found for the month of May.

ities. In addition to this, all the regressions include age, age squared, educational attainment and household fixed effects. In Table 4 collectively, in the eastern states, widows are more likely to be engaged in sleep and related activities and less likely to be engaged in food and meal preparation and management and other domestic chores, than their currently married counterparts.

Table 4 reveals that among all the eastern states, widowed women exhibit distinct patterns in time-use compared to their married counterparts. Specifically, widowed women in Bihar allocate significantly less time to food preparation and other domestic chores, spending on average 73.2 and 15.65 minutes less, respectively, than currently married women. Conversely, widows in Bihar spend on average 3.5 minutes and 31.30

minutes more on learning activities and sleep-related activities, respectively.

In Jharkhand, widows devote more time than currently married women to employment-related activities (33.29 minutes), unpaid caregiving services (1.53 minutes), learning activities (3.5 minutes), sleep-related activities (51.73 minutes), eating and drinking, personal hygiene, and care (16.25 minutes), as well as receiving personal and health care from others (3 minutes). Widowed women in Jharkhand spend on average of 83 minutes less on food and meal preparation than currently married women. In the state of Odisha, widows spend comparatively more time on childcare and instruction (13 minutes) and less time on the production of goods for their own use (31 minutes), food preparation (37 minutes), and other domestic services (17 minutes); as well



as 42 minutes more on sleep and related activities, and care for dependent adults (2.1 minutes) compared to currently married women from the same state. They also spend 31 fewer minutes on the production of goods for their own use and 36 fewer minutes on food and meal preparation.

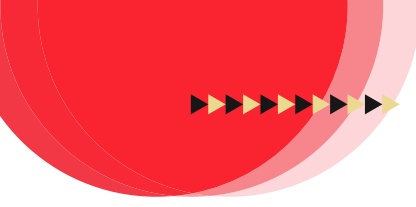
Remarkably, in Chhattisgarh, widows demonstrate a significant difference in time-use compared to currently married women particularly in socializing and communication activities, where they spend 30 minutes more. This suggests a form of social support among widowed women in this state. Additionally, widows in Chhattisgarh spend 25 minutes more on mass media usage and 22 minutes more on sleep-related activities compared to currently married women. Moreover, they spend 42.4 fewer minutes on food preparation and 17.31 fewer minutes on other domestic services than currently married women. Bottom of Form The observed heterogeneity in coping mechanisms across different states (Bihar, Jharkhand, Odisha, and Chhattisgarh) underscores the influence of regional and cultural factors on how widowed women adapt to their new realities. These coping strategies are not one-size-fits-all; they are shaped by the social norms, support structures, and economic opportunities available in each state.

The study uncovers significant heterogeneity in how widows and currently married women utilize their time across various activities and across states. It

suggests that widows adapt their time allocation as a coping mechanism, leading to different engagement patterns as compared to married women. Understanding the impact of bereavement on well-being involves examining these adjustments in time-use.

Recognizing the diversity among the eastern states and the varied experiences of widowed women highlights the importance of adopting a need-based policy approach. Tailoring interventions to address specific challenges faced by widows in each state can foster more inclusive and equitable support systems, ultimately promoting widows' well-being and empowerment in the region. Policymakers and social support systems must grasp the coping mechanisms and heterogeneity in time-use after the loss of a spouse in order to design effective interventions and assistance programs that cater to widowed individuals' specific needs and challenges in different regions. Acknowledging and understanding these coping mechanisms enables societies to better support and empower widows during this vulnerable phase of their lives. Avoiding assumptions of homogeneity among the eastern states is crucial, as the current research shows significant variations in widowed women's experiences across these regions.

Devising a pervasive, one-size-fits-all policy for widows in all eastern states would overlook the unique challenges and needs that widows face in each specific state. Such an approach might



fail to address the diverse circumstances and priorities of widows, potentially exacerbating disparities and leaving some vulnerable populations underserved. Instead, a need-based approach is crucial, focusing on understanding the specific circumstances and requirements of widows in each state. Tailoring policies and interventions to cater to the distinct time-use patterns, social support systems, employment opportunities, and childcare needs identified in the research can lead to more equitable and effective outcomes. By adopting a need-based approach, policymakers can work closely with local communities and stakeholders to design targeted initiatives that consider the nuanced experiences of widowed women in different eastern states. This approach may involve collaborating with regional organizations, community leaders, and widowed individuals themselves to develop context-specific solutions that empower and support widows in their respective communities.

## SUMMARY AND POLICY IMPLICATIONS

There exist empirical studies that focus on caste-based and gender-based discrimination against widows. Lately, the literature has also examined the nutritional status of widowed women in India vis-à-vis their married counterparts (Agrawal et al., 2021). Very little is known about how widowed women spend time (Hamermesh et al., 2021)

and especially in India, where one might argue that widowhood is strongly associated with a wide range of deprivations. How widowed women adjust to the demographic shock in the socio-economically backward states of India, specifically Bihar, Jharkhand, Chhattisgarh, and Odisha and a comparative analysis is still underexplored. According to the 2011 Census of India, widows residing in the eastern states (Bihar, Jharkhand, Chhattisgarh, and Odisha) comprise 14.38% of the total widows in India.

This paper shows that collectively, among all the eastern states, widowed women are more likely to be engaged in sleep and related activities and less likely to be engaged in food and meal preparation and management and other domestic chores than currently married women, which is in line with the findings of Hamermesh et al. (2021). Widows' behavior reveals that tasks like food preparation and clean-up, and housework have low fixed costs but higher variable costs. It is evident from the analysis of the eastern states that when a husband is absent, women do these tasks less intensively each day instead of reducing their frequency. This flexibility in managing home production is valuable for an understanding of gender roles and household economics. Widows generally spend less time on food preparation and domestic chores but more time on learning activities and sleep-related activities. The time allocation for other activities varies across states, with some widows

Table 4

## ESTIMATES OF DIFFERENCE IN TIME ALLOCATION (IN MINUTES) BETWEEN THE WIDOW AND CURRENTLY MARRIED ACROSS DIFFERENT ACTIVITIES IN EASTERN STATES

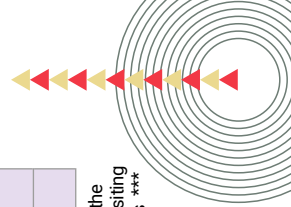
| States | Employment and related activities | Commute For work  | Production of goods for own final use | Food and meals management and preparation | Pet care          | Household management for own final use | Other domestic chores | Childcare and instruction | Care for dependent adults | Help to non-dependent adult household members | Other Unpaid caregiving services | Unpaid caregiving services | Unpaid community- and organization-based volunteering | Other Unpaid volunteer, trainee, and other unpaid work |
|--------|-----------------------------------|-------------------|---------------------------------------|---|-------------------|--|-----------------------|---------------------------|---------------------------|---|----------------------------------|----------------------------|---|--|
| Bihar  | 6.780<br>(7.412)                  | 1.729<br>(2.439)  | -1.424<br>(5.663)                     | -73.19***<br>(9.685)                      | 7.627<br>(4.794)  | -0.396<br>(1.216)                      | -15.65**<br>(6.328)   | 11.15<br>(7.635)          | -0.889<br>(0.663)         | 0.901<br>(0.629)                              | -0.444<br>(0.302)                | -0.624<br>(0.948)          |   | -0.386<br>(0.765)                                      |
|        | 33.29**<br>(15.31)                | 1.585<br>(4.955)  | -17.46<br>(11.78)                     | -82.80***<br>(24.67)                      | -0.360<br>(6.180) | 0.613<br>(0.646)                       | -32.9***<br>(8.100)   | 2.429<br>(12.25)          | -0.309<br>(0.209)         | -1.994<br>(1.385)                             | -0.837<br>(0.770)                | 1.533*<br>(0.880)          |   | -0.565<br>(0.381)                                      |
| Odisha | 1.523<br>(13.05)                  | 3.189<br>(3.189)  | -30.85**<br>(11.98)                   | -36.61**<br>(15.49)                       | 11.10<br>(7.775)  | 0.635<br>(0.784)                       | -16.78*<br>(9.099)    | 12.85*<br>(6.356)         | -2.132*<br>(1.158)        | 0.596<br>(0.540)                              | 0.355<br>(0.379)                 | -0.902<br>(1.884)          | 0.193<br>(0.572)                                      | 0.356<br>(0.661)                                       |
|        | -16.76<br>(24.58)                 | -3.182<br>(4.107) | -5.443<br>(12.98)                     | -42.43***<br>(11.45)                      | 1.095<br>(2.214)  | -0.387<br>(0.468)                      | -17.31**<br>(7.797)   | 0.0302<br>(7.553)         | 0.702<br>(0.687)          | 0.911<br>(0.840)                              | 0.00898<br>(0.0972)              | -0.120<br>(2.054)          | -1.307<br>(1.098)                                     | 3.765<br>(3.580)                                       |

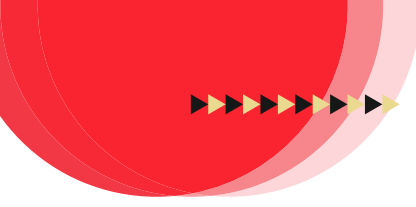
Robust standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

| States | Learning          | Socializing and communication | Participating in community cultural/social events | Religious practices | Other Socializing and community participation and religious practice | Cultural activities | Mass media use: Activities associated with reflecting, resting, relaxing | Others Culture, leisure, mass media and sports practices | Sleep and related activities | Eating and drinking; Personal hygiene and care | Receiving personal and health/ medical care from others |
|--------|-------------------|-------------------------------|---|---------------------|--|---------------------|--|--|------------------------------|--|---|
| Bihar  | 3.526*<br>(1.981) | 5.262<br>(8.707)              | 1.386<br>(0.999)                                  | 1.278<br>(2.725)    | -0.168<br>(0.167)  | 1.610<br>(1.443)    | 15.08<br>(10.61)   | 0.0206<br>(0.0800)                                       | 31.30***<br>(9.397)          | 3.387<br>(5.478)                               | 0.600<br>(0.443)  |
|        | 3.496*<br>(1.920) | 20.28<br>(12.19)              | -0.111<br>(0.834)                                 | -2.952<br>(1.820)   | -0.168<br>(0.167)  | -1.309<br>(1.221)   | 6.111<br>(6.976)   | 6.111<br>(6.976)   | 51.73***<br>(6.486)          | 16.25***<br>(5.555)                            | 2.945*<br>(1.641)                                       |
| Odisha | 1.068<br>(2.118)  | 3.510<br>(14.88)              | -0.336<br>(0.348)                                 | -5.282<br>(7.283)   | -0.168<br>(0.167)  | -0.794<br>(1.364)   | 11.48<br>(9.120)   |  | 41.83***<br>(13.23)          | 3.251<br>(4.058)                               | 1.343<br>(0.936)  |
|        | 3.581<br>(4.349)  | 30.07**<br>(13.42)            | -0.0907<br>(2.015)                                | -1.966<br>(2.215)   | -0.0149<br>(0.0156)  | -1.951<br>(4.726)   | 24.60**<br>(9.921)   | -0.0161<br>(0.0169)                                      | 21.70*<br>(10.73)            | 4.690<br>(7.975)                               | -0.155<br>(0.558)                                       |

Note: Each column represents separate regression of all the activities and the rows report the regression coefficient of the variable 'widow' which takes up value 1 if the woman happens a widow and 0 otherwise. All the regressions include controls for age, age squared, the highest level of education, household fixed effects and the standard errors in parentheses are clustered at the district level. Cultural activities include Attending/visiting cultural, entertainment and sports events/venues, Cultural participation, hobbies, games, and other pastime activities like sports participation and exercise and related activities. Robust standard errors in parentheses \*\*\* p<0.01, \*\* p<0.05, \* p<0.1





dedicating more time to employment-related tasks, unpaid caregiving, and childcare, while others spend more time on socializing and communication activities. The evidence highlights distinct time-use patterns between widowed women and currently married women in the eastern states of India.

Some policy implications are the need for support for widowed women's learning opportunities tailored to the needs of widowed women, provision for social support programs like community engagement and social welfare programs (like in Chhattisgarh, where widows spend more time on socializing and communication), employment opportunities and supportive work environments (like in Jharkhand, where widows allocate more time to employment-related activities), childcare support for widows (in Odisha, where widows spend more time on childcare), gender-sensitive policies and media and communication activities (in Chhattisgarh).

Understanding the coping mechanisms and heterogeneity in time-use after

the demise of a spouse is essential for policymakers and social support systems to design targeted interventions and assistance programs that cater to the specific needs and challenges faced by widowed individuals in Eastern states. By recognizing these coping mechanisms, societies can better support and empower widows during this vulnerable phase of their lives. While the eastern states share common socio-economic indicators, the current research demonstrates that the experiences of widowed women vary significantly across these regions. It is essential to acknowledge the heterogeneity among the eastern states when considering the experiences of widows, as assuming these states as a homogeneous group would be unfair and may lead to ineffective policy implementation. In conclusion, understanding the distinct time-use patterns of widowed women in different eastern states can inform targeted policies and interventions that support their economic, social, and emotional well-being while acknowledging and addressing their unique circumstances.

## REFERENCES

You're absolutely right! I apologize for the mistake. Here's the corrected reference list, now properly alphabetized:

Agrawal, A., Lalji, C., & Pakrashi, D. (2021). He has gone to a better place, but she has not: Health status

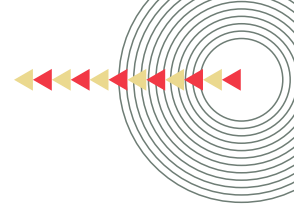
of Hindu widows in India. *The Journal of Development Studies*, 57(5), 750-771.

Asthana, A. (2017). Women in distress: A study on the widowed, divorced and separated women in Surguja (Chhattisgarh, India).

Divorced and Separated Women in Surguja (Chhattisgarh, India) (March 03, 2017).

Bauman, C. M. (2008). Redeeming Indian "Christian" womanhood? Missionaries, Dalits, and agency in colonial India. *Journal of Feminist*





Studies in Religion, 5-27.

Bhat, M., & Kanbargi, R. (1984). Estimating the incidence of widow and widower re-marriages in India from census data. *Population Studies*, 38(1), 89-103.

Biswas, S. (2017). Struggles of pensioners in Jharkhand. *Economic and Political Weekly*, 39-43.

Chen, M. A. (2000). *Perpetual mourning: Widowhood in rural India*. New York City: Oxford University Press.

Chen, M., & Dreze, J. (1995). Recent research on widows in India: Workshop and conference report. *Economic and Political Weekly*, 2435-2450.

Chopra, S., & Pudussery, J. (2014). Social security pensions in India: An assessment. *Economic and Political Weekly*, 68-74.

Eboh, L. O., & Boye, T. E. (2005). Widowhood in African society and its effects on women's health. *African Health Sciences*, 5(4), 348.

Gupta, S., & Sekher, T. V. (2017). Vulnerability and coping mechanism of aged: A study of elderly widows in Jharkhand. In *Handbook of Aging and the Social Sciences* (pp. 1-16). Singapore: Springer.

Hamermesh, D. S., Myck, M., & Oczkowska, M. (2021). Widows' time, time stress and happiness:

Adjusting to loss (No. w28752). Cambridge: National Bureau of Economic Research.

Harding, S. (1989). Is there a feminist method? In N. Tuana (Ed.), *Feminism and Science* (pp. 17-32). Bloomington: Indiana University Press.

Hartsock, N. C. M. (1983). The feminist standpoint: Developing the ground for a specifically feminist historical materialism. In S. Harding & M. B. Hintikka (Eds.), *Discovering Reality* (pp. 283-310). Dordrecht: Reidel.

Hirway, I. (2022). The Indian Time Use Survey 2019: A critique. *Economic and Political Weekly*, 57(37).

Jensen, R. T. (2005). Caste, culture, and the status and well-being of widows in India. In D. A. Wise (Ed.), *Analyses in the Economics of Aging* (pp. 357-376). Chicago: University of Chicago Press.

Kanougija, S., Sivakami, M., Daruwalla, N., & Osrin, D. (2022). Prevalence, pattern, and predictors of formal help-seeking for intimate partner violence against women: Findings from India's cross-sectional National Family Health Surveys-3 (2005-2006) and 4 (2015-2016). *BMC Public Health*, 22(1), 2386.

Lloyd-Sherlock, P., Corso, B., & Minicuci, N. (2015). Widowhood,

socio-economic status, health and wellbeing in low and middle-income countries. *The Journal of Development Studies*, 51(10), 1374-1388.

Mannan, M. A. (2002). *Widowhood and poverty: Well-being and survival in rural Bangladesh*. Noida: Grameen Trust.

Pandey, A. D., & Tripathy, S. (2022). Exclusion of widows and state welfare policies: Some insights from Odisha. In S. M. Panda, A. P. Pandey, & S. Pattanayak (Eds.), *Social Exclusion and Policies of Inclusion: Issues and Perspectives Across the Globe* (pp. 193-212). Singapore: Springer Nature Singapore.

Reed, M. N. (2020). The labor force participation of Indian women before and after widowhood. *Demographic Research*, 43, 673.

Satija, S. (2013). Violence against women in rural Bihar: A case of four villages.

Srivastava, S., Debnath, P., Shri, N., & Muhammad, T. (2021). The association of widowhood and living alone with depression among older adults in India. *Scientific Reports*, 11(1), 21641.

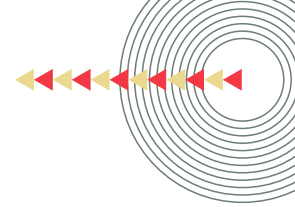
Van de Walle, D. (2013). Lasting welfare effects of widowhood in Mali. *World Development*, 51, 1-19. <https://doi.org/10.1016/j.worlddev.2013.05.005>



# **THE BRICK KILN INDUSTRY OF EASTERN INDIA**

**An Economic Space of Systematic  
Gender Discrimination**

**Rahul Bhushan and Saurav Kumar**



# INTRODUCTION

Increased impetus on the infrastructural development and exponential growth of the construction sector is propelling the demand for bricks in India, which is linked to the proliferation of brick kilns. As per Global Data Reports, 2022, the construction sector in India is expected to register a compound annual growth rate (CAGR) of more than 6% between 2023 and 2026. It will further drive the brick demand and the mushrooming of unregulated brick kilns, which are characterized by intensive labor, unpaid work, neo-bondage, endemic violence, and child labor.

The International Labour Organization (ILO) estimated there to be more than 10 million workers in brick kilns; the majority of this workforce hails from socially disadvantaged groups like Scheduled Castes, Other Backward Castes, and Scheduled Tribes. This reflects India's fragmented labor market along the line of caste identity and the vertical ties of subordination. The sector employs a significant number of women in the workforce, however, they remain invisible as they are hired as companion workers and in most cases, their names are not recorded in the muster roll.

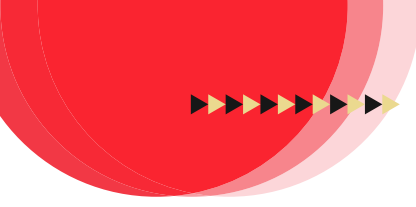
Another worrying trend related to the women's workforce in this sector is intersectionality as women workers are subjected to a double whammy of segre-

gation in terms of caste identity and gender identity. The vertical discrimination against women workers is observable as a majority of them are employed in the lowest level of the hierarchy within the workforce in this sector.

Unrecognized labor, constant time poverty, inadequate housing facility, sexual and physical violence, neo-bondage, slavery, etc., puts women workers in the most disadvantaged position in this entire spectrum. Menstrual hygiene, vaginal infections, miscarriages, poor maternal health, anemia, etc, are common among women workers, as most of them reside in makeshift houses at the brick kiln, which lack gender-sensitive infrastructures like women's washrooms and proximate medical facilities.

Further, the combination of a piece-rate system and family unit or Jodi units of labor results in an inherently unequal and exploitative economic system in which it is difficult to recognize individual labor. This system is more exploitative for women workers since, apart from the care work they provide, their contribution to the manufacturing process also remains completely invisible.

Against this background and at this juncture, when the country has already completed 75 years of independence and is soon reaching the peak of the demographic dividend stage, brick kilns need a complete transformation, from



an economic space of exploitation and discrimination to an integral unit of socio-economic mobility and convergence.

## **METHODS AND MATERIALS**

The present study is based on secondary data available in the domain of knowledge. The secondary data for the study was collected from existing literature, a decennial report by the Census of India, a National Sample Survey, a Periodic Labour Force Survey, various reports by the International Labour Organisation, and various articles. Since the objective of the study includes both policy review and human aspects, both quantitative and qualitative data were collected from secondary sources of data. Further, the collected data has been rearranged and interpreted to suit the purpose of the study.

In this paper, Lucidchart and Microsoft Office have been used for data visualization and Zotero has been utilized for the citations. Further, geospatial analysis tools like ARC-GIS have also been used to interpret the spatial dimension of segregation in the country. For statistical analysis, the SPSS software and Microsoft Excel were used.

## **LIMITATIONS OF THE STUDY**

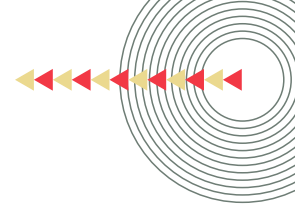
The study primarily uses secondary data, and is based on the earlier study conducted in the context of the vulnerability of workers at the brick kilns. A major limitation is related to the availability and suitability of the data according to the study's objective.

The availability of gender-disaggregated data (GDD) is a prerequisite for the interpretation of the systematic gender discrimination and biases in brick-kiln-like semi-organized or informal economic spaces. However, in developing countries, the insignificant availability of gender-disaggregated data is a major obstacle.

Secondly, the majority of the women's workforce in this sector consists of migrant workers coming from marginalized communities, whose voices often remain unheard or invisible. A strong "gatekeeper effect" is another reason behind the limited availability of the required data set. Mostly, women workers gain employment in the brick kiln industry through a middleman or contractor, who does not allow the researcher to interact with the women workers.

Further, the gender alienation of the women's workforce is an outcome of the intricate interplay of the social relations in Indian society and their manifestation in economic spaces. Due to the limitation of the data in this context, a general or conclusive statement might present an erroneous picture of the complex reality.

Another critical limitation associated with the study is the discontinuation of the National Sample Survey's Employment-Unemployment Assessment, and its replacement by the Periodic Labour Force Survey (PLFS), which has various methodological limitations and also disables the analysis of temporal pattern and shift.



## EXCLUSION, INEQUALITY, AND INVISIBILITY: AN INTERSECTION

Recently, the Periodic Labour Force Survey has come out with data regarding the Labor Force Participation Rate (LPFR). As per the report, the LPFR for women workers has improved in the recent past but is still less than 30%. The survey was conducted in the year 2022, which was also the seventy-fifth year of India's independence. In the last 75 years, the women's LPFR has remained more or less stagnant, with some maxima and minima due to policy interventions and eventualities like the Covid-19 pandemic. This trend mirrors the constant systematic exclusion and invisibilization of the women's workforce in India.

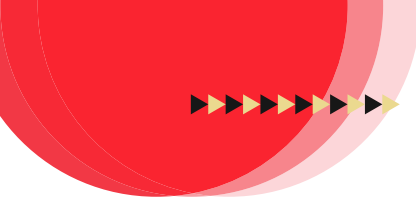
Though systematic invisibilization of women workers is prevalent across sectors, in the brick kiln industry women workers are particularly vulnerable due to the invisibilization of unrecognized labor. Their invisibilization in this sector can be gleaned from the fact that most of the time they gain employment as the companion of male workers, instead of as an individual labor unit. The names of women workers are deliberately kept out of the muster roll to avoid the legal provisions associated with the employment of women. These women workers who, apart from the care work, also actively participate in the manufacturing process, are considered as the reserve army, accompanying their husbands or other male guardians (Kumari, 2018).

## OCCUPATIONAL SEGREGATION: CASTE-BASED AND GENDER-BASED SEGREGATION

Occupational segregation can be defined as the process of denial from, or allocation of a particular individual or a subset of the population in certain types of occupations. Occupational segregation occurs when workers are not allocated to occupations in proportion to their shares in the population (Chakravarty & Lugo, 2019).

According to Dr. B.R. Ambedkar, the occupational classes created in India are a manifestation of restrictions set by the Hindu social order which impede the possibility of occupational mobility. They keep the labor market fragmented along the lines of caste and thereby perpetuate occupational segregation and inequality (Thorat & Deshpande, 1999). Caste-based occupational segregation also delineates the caste roles in which occupations are determined based on caste identity. This form of fragmentation is more prevalent in the rural economy, and also in the informal and unorganized sectors.

Since brick kilns are mostly in the informal, unorganized, or quasi-formal sectors, this trend of occupational segregation is observable; in the brick kilns, workers largely hail from socially disadvantaged groups. Around half of the migrant workers come from Scheduled Castes while Other Backward Castes (OBCs) constitute 32%; 16% of the total migrant workforce belongs to scheduled



tribes. (Roy & Kunduri, 2018).

A higher percentage of the workforce hailing from OBC backgrounds can be attributed to the prevalence of an oppressive system of employment at brick kilns which is based on an exploitative employer-employee relationship. Caste consciousness and hierarchy play a significant role in shaping the workforce composition due to the deeply entrenched and accepted consciousness of vertical ties of subordination in Indian society.

### INTERSECTIONALITY

For women workers, conditions are acutely unfavorable as they have to face the double whammy of segregation manifesting in the form of both vertical and horizontal discrimination. Apart from caste, gender is another critical determinant of occupational segregation

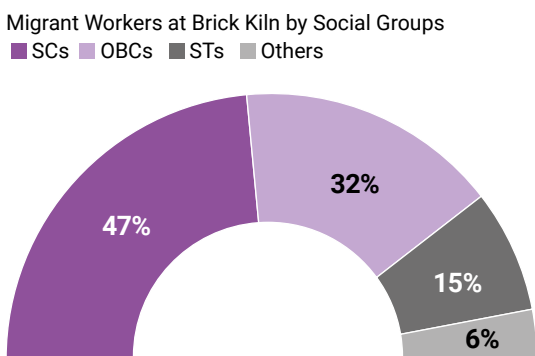
due to which the women workers hailing from socially disadvantaged groups often find themselves subjected to inter-sectional discrimination.

Apart from this, women workers at brick kilns are also subjected to vertical exclusion as they usually remain excluded from the managerial, clerical, or labor contractor roles. Despite constituting a significant portion of the labor force, women workers are mainly concentrated in jobs that require manual labor and pay lower wages.

### CATEGORY-WISE COMPOSITION OF BRICK KILN WORKERS

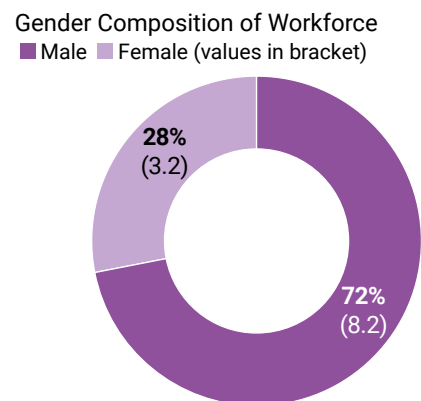
However, this trend of occupational segregation is not unique to brick kilns. Almost 50% of Hindu ST/SC women are engaged in elementary occupations in rural areas and close to 45% in urban

Figure 1  
**CATEGORY-WISE COMPOSITION OF MIGRANT WORKERS AT BRICK KILNS**

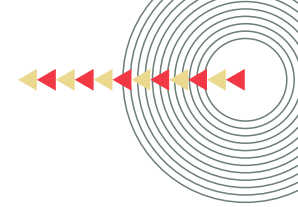


Note: Adapted from NSS Employment, Unemployment, and Migration Survey 2007-08

Figure 2  
**COMPOSITION OF BRICK KILN WORKERS BY GENDER**



Note: Adapted from NSS Employment, Unemployment, and Migration Survey 2007-08



areas. Hindu OBCs and other Hindus, on the other hand, are represented less in such occupations, at 25–35% and 12–23%, respectively (Mansoor & Abraham, 2021). Here elementary occupation refers to low-paying jobs characterized by poor working conditions and lack of social security support.

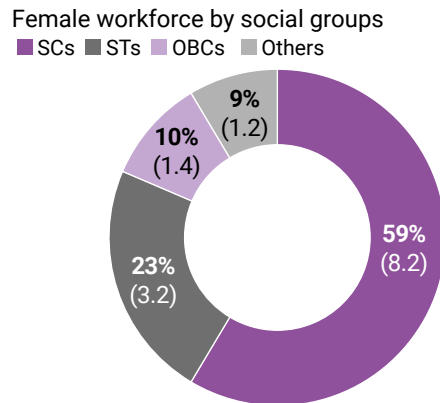
## EMPLOYMENT AND PAYMENT SYSTEM

Brick kilns are one of the oldest and most widespread enterprises and through the history of their evolution, the brick kiln industry has developed unique forms of employment and payment systems. These employment and payment systems are based on the idea of profit maximization over the cost of labor. The brick kiln is an extremely labor-intensive sector and due to the acute absence of mechanization and growing competition, cost-cutting becomes the most important method of profit maximization. However, with costs of other factors of production remaining more and less similar for all the brick-kiln owners, labor cost manipulation becomes the easiest method of profit maximization.

## CORRELATION ANALYSIS OF LABOR COST AND PROFIT IN BRICK KILNS

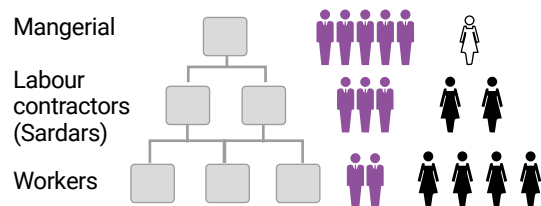
The total cost of production becomes the function of fluctuation in the total labor cost. Further, in that condition, the margin of profit also becomes the function of labor cost. However, this assumption

Figure 3  
**CATEGORY-WISE COMPOSITION OF BRICK KILN WORKERS**



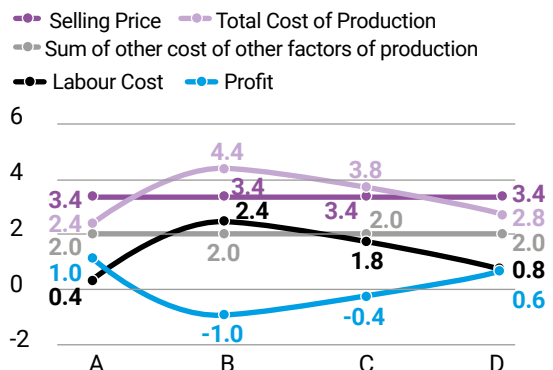
Note: Adapted from NSS Employment, Unemployment, and Migration Survey 2007-08

Figure 4  
**VERTICAL EXCLUSION OF WOMEN WORKERS IN BRICK-KILN WORK**



Note: Developed by researcher

Figure 5  
**CORRELATION ANALYSIS OF LABOR COST AND PROFIT IN BRICK KILNS**



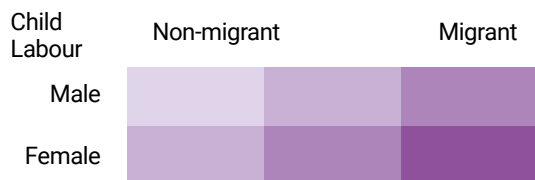
Note: Developed by researcher assuming, (1) selling price per 1000 bricks is equal, and (2) other costs of production (except labour cost) is similar.





Figure 6

### RELATIVE VULNERABILITY OF DIFFERENT GROUPS OF WORKERS



Note: Developed by researcher

Table 1

### PREVALENCE OF JODI WORKER SYSTEM

| Type of Worker      | Share of Jodi Worker in percentage |
|---------------------|------------------------------------|
| Non-migrant workers | 45.8%                              |
| Migrant Worker      | 65.0%                              |
| Semi-migrant worker | 34.9%                              |
| Total               | 38.4%                              |

Note: Taken from Roy and Kunduri (2018)

Table 2

### VARIOUS MODES OF PAYMENTS IN THE BRICK KILN INDUSTRY

| Mode of Payment   | Male (in %) | Female (in %) | Total (in %) |
|-------------------|-------------|---------------|--------------|
| Monthly Payment   | 7.73        | 2.25          | 6.83         |
| Weekly payment    | 41.46       | 58.24         | 44.22        |
| Daily payment     | 25.34       | 23.28         | 25.00        |
| Piece-rate system | 23.54       | 15.74         | 22.26        |
| Others            | 1.94        | 0.49          | 1.70         |

Note: Taken from the NSS Employment and Unemployment Survey 2011-12

is a simplified modeling of reality which is more complex due to the presence of other factors like demand, quality, state, nexus, transportation cost, weather elements, etc. But this assumption has utility in interpreting the importance of labor in this highly labor-intensive sector.

### PROPORTIONAL VULNERABILITY

Another important aspect related to the labor force in this sector is proportional to vulnerability among the different groups within it. Among different groups of workers engaged in brick kilns, migrant laborers, women workers, and minor laborers are particularly vulnerable.

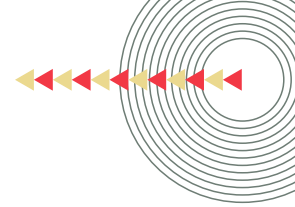
A higher percentage of migrant workers among the total workforce at brick kilns is intentional, as migrant workers are more vulnerable and have less bargaining power than the local workers, who are familiar with the surroundings and might exert their social position in ensuring better wages (Kumari, 2018).

A jodi is a unique form of employment practiced in the brick kiln sector. In this system, usually, a husband and wife are hired as one unit or jodi, and they get paid as one unit. In this system, women workers remain invisible from all the official records since they are not considered an independent unit.

The main implication of the jodi system is that these women workers are often denied the basic rights conferred upon them through statutory provisions under the Minimum Wage Guarantee Act,







the Bonded Labour Act, the Interstate Migrant Workers Act, the Sexual Harassment at Workplace Act, the Prohibition of Child Labour Act, etc.

The foremost implication of the jodi worker system is the perpetual invisibilization of the women workers despite the constant time poverty they face. While male participation in care work is limited, women's participation in the production process is on par with their male counterparts. This unrecognized labor puts women workers at an extreme disadvantage.

## **THE PIECE-RATE SYSTEM AND FAMILY UNIT PRACTICE: FUELLING SLAVERY**

Another system of employment that is prevalent in the brick kiln industry across the country is employing workers as a family unit. In this system, the whole family is employed as a unit and paid based on the number of bricks produced by that unit, instead of payment based on the time worked by all members.

In most cases, the male head of the family receives the payment as the main worker while the women workers are just considered companion workers. This system of unpaid labor is further strengthened by the piece-rate system of payment.

The piece-rate system can be defined as a system of payment in which labor is compensated based on the number of units produced, instead of the time-based payment which is a more accept-

ed form of payment globally.

In the brick kiln industries in India, less than 7% of the total number of workers get monthly payments while around one fourth of the total workforce is paid through the piece-rate system.

The implications of the piece-rate system include time poverty due to unrecognized over time as workers, in the quest to increase their income, usually force themselves into unhealthy overtime and long working hours. It also fuels child labor as children are pressed into work as soon as they are able to carry out certain tasks within the brick kiln industry. Due to unhealthy overtime, harsh working conditions, and the absence of primary health care facilities, brick kiln workers are often prone to sickness and respiratory diseases like tuberculosis, asthma etc. Among women workers, infection, miscarriage, premature delivery, etc., are common health issues.

Further, the piece-rate system which is based on the idea of perpetual exploitation of the brick kiln worker, also fuels the neo-bondage system as it restricts the upward mobility of the brick kiln workers by keeping them in unfree labor.

## **NEO-BONDAGE: THE GENDER GAP**

Unlike the traditional bondage system which used to be based on social relations, neo-bondage is predominantly based on economic compulsions. Usually, brick kiln workers consist of the most underprivileged, largely land-

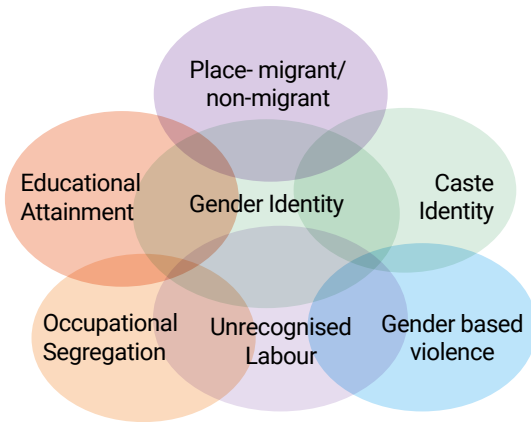


Table 3  
**SOURCE OF DEBT BY SOCIAL GROUP  
 AMONG BRICK KILN WORKERS**

| Social Groups | Institutional Sources (%) | Kiln Owner (neo-bondage) (%) | Other non-institutional sources (%) | Multiple Sources (%) |
|---------------|---------------------------|------------------------------|-------------------------------------|----------------------|
| SCs           | 2.9                       | 15.1                         | 57                                  | 12.5                 |
| OBCs          | 0.7                       | 1.1                          | 1.4                                 | 1.5                  |
| STs           | 0                         | 4.4                          | 1.4                                 | 3.0                  |
| Total         | 3.6                       | 20.6                         | 59.8                                | 17                   |

Note: Adapted from Kumari, 2018, Field Survey of Brick Kilns in Rohtas District (Bihar)

Figure 6  
**AN INTERSECTIONAL APPROACH  
 TO INTERPRETING RELATIVE  
 INEQUALITY**



Note: Developed by researcher

less laborers facing multi-dimensional poverty (Jenkins, 2020). In the absence of immovable property or guarantees for mortgaging, it is highly unlikely that these workers can avail of institutional credit from cooperative or scheduled commercial banks. It makes them further vulnerable to non-institutional credit systems and receiving advance payment

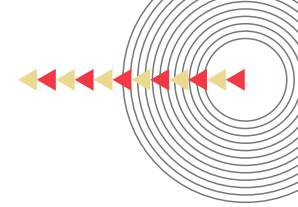
and debt from the brick kiln owners.

Through advances, workers become tied to these kilns. These advances are usually handed over to the workers through the contractor or middleman, popularly known as the “Sardar”. The advance payment given to these workers is settled at the end of the season and in most cases, they receive a very small amount after settlement, due to high interest rates and faulty interest-calculation methods.

This debt-based recruitment system often results in a debt cycle since the previous year’s debt needs to be adjusted year after year. It perpetuates the bondage of the workers and their families to the brick kilns (Majumder, 2015). This deeply entrenched give-and-take relationship results in compromised bargaining potential of the workers (Ercelawan, 2004) and the generational effect of dispossession.

Vertical ties of subordination are rooted in the consciousness of both employers and workers in perpetuating the bondage system. The acceptability of debt-based employment depends on the strength of this system of vertical subordination (Guérin & Venkatasubramanian, 2022).

Other than the inefficient and inaccessible formal credit system, medical emergencies are an important reason for the acceptance of advance payment by brick kiln workers. However, even in terms of advance payment, individual women workers are usually not able to get advance payment, though globally



it has been accepted that women are the best borrowers and best repayers. According to the Global Findex Report 2021, the share of women borrowers is still less than 10% in India, despite an increase in the number of bank accounts as an outcome of the rolling out of the Pradhan Mantri Jan Dhan Yojana.

## CONTEMPLATING BOUNDLESS DISPOSSESSION: INTERSECTIONALITY

Brick-kiln industries are considered profitable economic activities in Eastern India and mostly these industries are owned by people from upper caste and dominant castes, a caste group defined as the intermediate caste group which benefited from the land reforms (Srinivas, 1959). These kiln owners enjoy influential positions in society, local politics, and police, and this enables rampant flouting of labor laws and other legal provisions related to child labor, minimum wage, bondage, violence, sexual abuse, etc.

However, at the other end of the spectrum, brick kiln workers are the most vulnerable, working under harsh conditions, remaining underpaid, and forced into bonded labor and modern-day slavery as a consequence of the debt trap. The bondage system in this sector is characterized as a form of primitive accumulation under contemporary capitalism (CWDS, 2012; Roy and Kunduri, 2018).

With the abovementioned argument,

a parallel between David Harvey's idea of accumulation by dispossession and the dynamics between the brick-kiln owners and workers can be drawn as the former benefits by keeping the latter marginalized.

However, if we further investigate from the gender perspective, the women's workforce in this economic space is the worst-positioned. Apart from extreme economic exploitation, women workers are often subjected to sexual harassment and abuse at the hand of brick kiln owners, managers, contractors, and fellow workers.

Recently, from the Sangareddy district of Telangana (India), 72 migrant laborers were rescued from the brick kilns. Among these 72 laborers, seven were minor girls who were allegedly subjected to sexual abuse by their employer, including the Sarpanch of the village.

In 2006, 14 women laborers at a brick kiln in the Aligarh district of Uttar Pradesh (India) were gang-raped by the owner. These incidents should not be considered as singular ones as they are common across the country; however, most of these crimes remain unreported due to the extremely marginalized position of the workers employed in this sector. The reason behind not filing a formal complaint includes the worker's compulsion to repay debt, and second, most of these workers are migrant workers from underprivileged sections of the population—even if they file a complaint, the conviction rate remains almost negligible as local authorities often side with



influential brick-kiln owners.

A male migrant worker said that though women were being harassed frequently in their worksites, they were prevented from speaking about it. "If they speak about it, they will be removed from work. Moreover, we don't have any support from the localities. Even if we go to the police, it will be difficult for us to go through with the legal proceedings. We leave the worksites after the season. Returning would cost us too much," (Deepak, 2019).

While sexual harassment is one form of gender-based violence, the majority of women workers are also victims of physical violence at the brick kilns. Misbehaviour, physical assault, etc. are very common; as with sexual abuse, most of these cases also go unreported.

The unending plight of the women workers in this sector also needs to be interpreted in terms of the acute lack of gender-sensitive infrastructure like creches, washrooms, medical rooms, etc., as well as compromised reproductive health. The lack of menstrual hygiene facilities and adequate washroom facilities has a compounding effect on reproductive health. Anaemia, miscarriages, vaginal infections, pre-term childbirth, poor maternal health, etc. are common among women working in the informal sectors.

All these issues together create a complex system of discrimination which amplifies the marginalization of women workers in this sector.

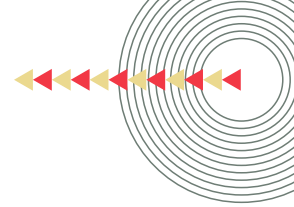
## CONCLUSION AND RECOMMENDATIONS

Despite constitutional and statutory arrangements guaranteeing decent work conditions, fair remuneration, and social security, brick kilns remained a site of constant economic exploitation, bondage, and various other forms of abuse. There are sufficient literature and reports available that clearly explain the plights of brick kilns workers as a whole and women workers in particular. However, extreme administrative apathy and disengagement as well as policy invisibilization enable the smooth operation of this excessively exploitative economic system. In this background, there is a need for a complete policy overhaul and a 360-degree transformation of this economic space.

## EMPLOYMENT AND PAYMENT SYSTEM REFORM

The Jodi Worker system or family unit system of hiring is inherently discriminatory as it discourages the recognition of individual labor. Further, the piece-rate system of payment creates an extremely precarious situation for workers as they often end up doing unrecognized overtime and excessively long work shifts to increase their earnings.

The piece-rate system also fuels child labor as children accompanying their parents at brick kilns often get involved in the work. They start working as companions to their parents but gradually, due to exceedingly low levels of alternative



economic opportunities, are absorbed as main workers in the brick kilns.

Not only does the Jodi Worker and family unit of labor systems need to be replaced by a muster roll for every individual laborer, but the piece-rate system should also be substituted by the monthly or weekly wage payment.

## **A FORMAL CREDIT FACILITY TO PHASE OUT THE NEO-BONDAGE SYSTEM**

Bondage has been abolished by the Bonded Labour System (Abolition) Act of 1976. However, the bondage system is being practiced across the country in informal sector, especially brick kilns. Around 40 million workers, mostly in the informal sector, are still forced to work under some form of bondage (Jenkins, 2020). Administrative inefficiency in enforcing the law is one important determinant; however, the more realistic conclusion could be the acute insufficiency of formal and institutional credit for these marginalized sections. A lack of required documents like address proof and immovable property, discourage the poorest of the poor from accessing institutional credit.

Owners, aware of this situation, take advantage by providing advance payments to the workers and tying them into debt-based employment. In this background, it requires a change in the approach as bondage is part of the larger problem. Streamlining and rational-

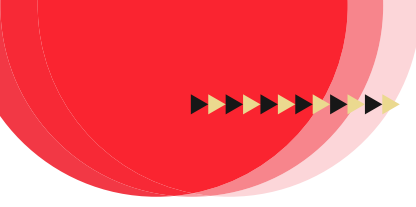
ization of institutional credit by allowing flexibility in the eligibility criteria could help in uprooting the menace of the neo-bondage system.

As per the All India Debt and Investment Survey, 2019, the share of non-institutional credit has sharply declined from about 45% in 2015 to 34% in 2019. In Bihar, non-institutional credit witnessed the sharpest fall from 78% in 2012 to 51.5% in 2018. The replication of this success story for the brick kiln worker could improve their bargaining capacity in terms of wage payment and work conditions.

Further, the JAM trinity can be an important intervention for phasing out the neo-bondage system by providing a flexible and targeted formal credit system. Implementation of the JAM trinity will have both forward and backward linkages, as it will also help in formalizing this highly decentralized and labor-intensive sector.

## **FROM GENDER-BLIND TO GENDER-RESPONSIVE**

Women workers in the brick kilns are subjected to an overlapping system of discrimination due to different identity markers like migrant status, caste, etc. Apart from the economic discrimination in terms of occupational segregation, women workers at brick kilns are also subjected to gender-based oppression and discrimination such as a greater vulnerability to sexual abuse, physical violence, compromised reproductive health, etc.



Against this backdrop, there is an urgent need to implement the following policy interventions:

1. Recognition of women workers as an individual unit and inclusion of their names in the muster roll
2. Formalization of the work could have a holistic effect in improving the position of women in this sector; however, formalization is a long-term process and thereby provisioning social security schemes could have an immediate effect.
3. Gender-based occupational segregation reflects social reality and it is being practiced even in formal sectors as women employees find it difficult to move upward in the occupational

hierarchy. Thereby, attitudinal and behavioral change is a prerequisite to dismantling gender-based inequality and discrimination.

4. Enabling and encouraging the organizing of brick kiln women workers as a strategy for collective bargaining
5. Providing gender-sensitive infrastructure like women's toilets, creche facilities, etc., at brick kilns
6. Effective implementation of the Minimum Wage Act, Maternity Benefits, and Prevention of Sexual Harassment at the Workplace
7. Flexible formal credit facility with a specific provision for plugging the huge gender gap

## REFERENCES

Anti-Slavery International. (2017). Slavery in India's brick kilns & the payment system. Retrieved from <https://www.antislavery.org/wp-content/uploads/2017/09/Slavery-In-Indias-Brick-Kilns-The-Payment-System.pdf>

Chakravarty, S. R., & Lugo, M. A. (2019). Multidimensional indicators of inequality and poverty. In S. R. Chakravarty (Ed.), *Poverty, social exclusion and stochastic dominance* (pp. 223–259). [https://doi.org/10.1007/978-981-13-3432-0\\_14](https://doi.org/10.1007/978-981-13-3432-0_14)

Deepak. (2019, September 11).

Telangana's brick kilns unsafe for women migrant labourers. The New Indian Express. Retrieved August 12, 2023, from <https://www.newindianexpress.com/cities/hyderabad/2019/sep/11/telangana-brick-kilns-unsafe-for-women-migrant-labourers-2031895.html>

Guérin, I., & Venkatasubramanian, G. (2022). The socio-economy of debt: Revisiting debt bondage in times of financialization. *Geoforum*, 137, 174–184. <https://doi.org/10.1016/j.geoforum.2020.05.020>

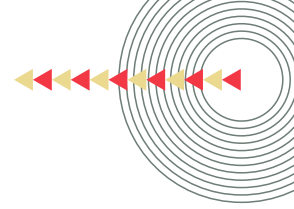
International Labour Organization

(ILO). (2013). Reducing vulnerability to bondage in India through the promotion of decent work.

Jenkins, R. (2020, May). Capitalism, inequality and labour in India. By Jan Breman. *The Journal of Asian Studies*, 79(2), 521–522. <https://doi.org/10.1017/s0021911820000534>

Kumari, S. (2018). Neo-bondage in the brick kiln industry: A case study of Bihar. *Social Change*, 48(3), 384–397. <https://doi.org/10.1177/0049085718781687>

Halder, S., & Patra, U. (2021). Status of brick kiln workers in South-East



Asia. *Journal of Natural Remedies*, 21, 6–16.

Majumder, B. (2015). Forced migration of labourers to brick kilns in Uttar Pradesh: An exploratory analysis. *Economic and Political Weekly*, 50(26/27), 19–26. Retrieved from <http://www.jstor.org/stable/24482082>

Mansoor, K., & Abraham, V. (2021). Occupational segregation in the In-

dian labor market: A socio-religious perspective. *The Indian Journal of Labour Economics*, 64, 73-99.

Roy, N. S., & Kunduri, I. (2018). Migration to brick kilns in India: An appraisal. Centre for Policy Research. Retrieved from <https://cprindia.org/briefsreports/migration-to-brick-kilns-in-india-an-appraisal/>

Srinivas, M. N. (1959, February). The dominant caste in Rampura.

*American Anthropologist*, 61(1), 1–16. <https://doi.org/10.1525/aa.1959.61.1.02a00030>

Thorat, S., & Attewell, P. (2007). The legacy of social exclusion: A correspondence study of job discrimination in India. *Economic and Political Weekly*, 42(41), 4141–4145. Retrieved from <http://www.jstor.org/stable/40276548>

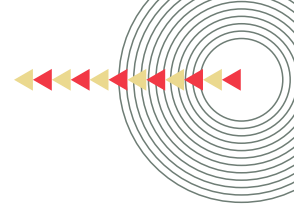


# SHOWING THE WAY

A Dipstick Study of Women in E-Rickshaw  
Driving and the Power of Urban  
Collectives in Raipur (Chhattisgarh)

Sharmishtha Nanda, Priyanka Banerjee, Ranu Bhogal





# INTRODUCTION

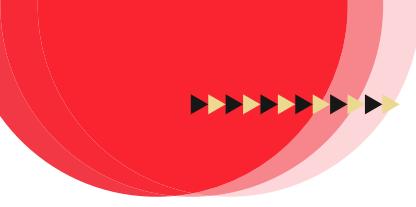
**T**he roles that people perform in society and the ways in which these are reflected in the economy are often shaped by pre-existing gender assumptions and norms. Existing research has extensively documented the dominance of women in low-skilled and low-paid occupations, in the form of casual/self-employed labor (Sinha, 2022). Women workers find themselves concentrated in occupations that are deeply undervalued in terms of status and bargaining power, with meager wages, long working hours, and minimum to no social security benefits (Kannan & Raveendran, 2012; Sinha 2022). This pattern is consistent with gender analyses that suggest the impact of prevailing gender norms, gaps in skills, as well as the care burdens that women carry in their life cycles as major factors for their inability to enter, perform, and thrive in fulfilling livelihood options (Sinha, 2022). Additionally, the gendered division of labor leads to men participating in productive, compensating activities (that are

included in the national accounts) and women being relegated to performing unpaid tasks for household purposes (not included in national accounts). It is critical therefore to challenge gender assumptions and to understand the roles people perform in society, and how these are mirrored in the economy (Anand, Nanda, Pal, & Sharma, 2020). To ensure that women workers earn better pay and gain agency, efforts have been made by women themselves or by development organizations collectively (for instance, Non-Traditional Livelihoods Network)<sup>1</sup> to create entry points in alternative occupational spaces, particularly those traditionally dominated by men, such as e-rickshaw<sup>2</sup> or four-wheeler driving, e-commerce delivery, mechanical work, masonry, and so on. Non-traditional livelihoods (NTLs) are an avenue to challenge the gendered division of labor, by installing women in typically male-dominated roles. The NTL movement can be defined as a collective response from the government, industries, and civil society to overcome

---

1 The Non-Traditional Livelihoods Network is a collaboration of 34 members who advocate for increasing women's workforce participation, especially in occupations/trades which have been traditionally closed to them. The network was set up in 2016 and envisions as its cornerstone the disruption of the gendered division of labor that constrains women to occupy only defined feminised spaces which are low skilled and low paid jobs. <https://ntlnetwork.in/about-us/>

2 E-rickshaws are small three-wheeled vehicles powered by electric motors used by commuters for covering short distances that are not covered by bigger vehicles. These have emerged as an inexpensive means of public transport and are usually operated by men. With low start-up costs and minimal licensing requirements, e-rickshaw ownership or renting is an accessible option for women from diverse socio-economic backgrounds.



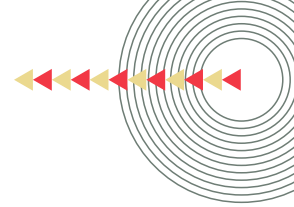
the barriers faced by women while aspiring for and sustaining themselves in certain occupations within the Indian economy, which offers the potential for providing women with greater economic resources. In the long term, NTLs have the potential to establish greater gender equality, leading to improved social and economic outcomes. The concept of NTL thus becomes important as a method of collective work toward improving the lives of women as well as challenging the gender division of occupations within the labor market.

However, for women, entering and sustaining themselves in non-traditional occupations is particularly challenging, given the sway of dominant gender norms that tend to segregate men and women into specific occupations. To understand these challenges, it is imperative to discuss the structure of the household, and the distribution of gender roles and division of labor within it. Women's participation in the market and in paid occupations is heavily dependent on their burden of unpaid domestic and care work. In India, women spend approximately five hours a day on unpaid work, in the form of housework, as compared to men's one and a half hours a day (NSS Report: Time Use in India, 2019). Thus, when women enter the domain of non-traditional occupations, one of the fundamental barriers they face is the process of negotiating and balancing their traditional roles as primary caregivers. Additionally, care work is not accounted for by the state or the private

sector; this is reflected in the absence of creches, community kitchens, or other services, making women the default custodians of care responsibilities. Given the male-dominated nature of these occupations, resistance from family members and community networks also acts as a deterrent for many women. Another fundamental challenge that often affects a woman's ability to sustain herself in a non-traditional occupation is the absence of a supportive ecosystem at the place of work. Challenges with respect to the training of women in e-rickshaw driving, fear of violence and harassment on the streets, and other operational difficulties act as deterrents in ensuring the long-term sustainability of women in these occupations. Looking at these multi-fold challenges that women workers are likely to encounter in establishing themselves in non-traditional occupations, it is imperative to provide women with a support system that can facilitate sustainability. Wider community involvement and different forms of collective action, such as women's collectives and self-help groups (SHGs), can be useful in this regard.

## **SHGS AND THE EMPOWERMENT OF WOMEN**

Existing literature suggests that SHGs can have several positive effects on women's participation in paid labor, by facilitating access to credit and financial resources, expanding sources of support by enlarging the women's social network, and enabling them to draw greater



respect and solidarity from household and other community networks, thereby mitigating some of the challenges faced in non-traditional occupational domains (Moser, 1989). Based on a ten-city, three-sector study of market vendors on the key factors that shape working conditions among women workers, it was found that their vulnerability, emanating from a lack of social protection or access to credit, can be addressed through membership-based organizations. These organizations help prevent the “erosion of stock and public space and enable asset accumulation” (Roever & Skinner, 2016). Similarly, another study of group credit programs facilitated by BRAC<sup>3</sup>, BRDB<sup>4</sup>, and GRAMEEN<sup>5</sup> observes that when women receive credit, it leads to an augmented labor supply across genders (Pitt & Khandker, 1998), contributing to favorable outcomes for schooling and consumption patterns within households, as well as ownership of non-land assets by women. Yet another study indicates that heightened group interaction (for the purpose of microfinance) contributes to improved social networking and cooperative results, such as consistent repayments and recurrent credit provisions (Feigenberg, Field, & Pande, 2010).

The mere act of women coming to-

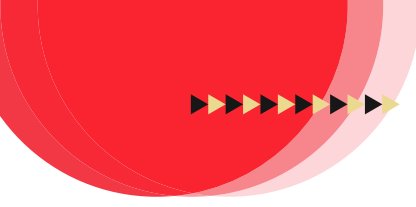
gether in SHGs and establishing economic and social connections also results in the development of social capital (Sanyal, 2009; Deshpande & Khanna, 2021). While SHG initiatives continuously enhance and adapt with regard to their emphasis on livelihoods, the establishment and amplification of social capital stands as a noteworthy achievement in its own right, capable of contributing to the empowerment of women. The process of SHG functioning results in the establishment of indirect ties between a woman and members of geographically proximate groups, or with NGOs and local government staff, which have a positive effect on increasing the social impact of members, reflected in their increase in knowledge of administration, financial literacy, mobility, and decision-making. This, in turn, positively influences various other indicators of empowerment. Similarly, a qualitative study based out of rural Nepal found that SHGs facilitated greater access of women to funds, which increased women’s financial independence and decision-making (Morrison et al., 2010). The study posited that participatory learning and action (PLA) approaches with women’s groups positively impacted women’s confidence to negotiate with family members. SHG members also tend to show a

---

3 Bangladesh Rural Advancement Committee is an international development organization in Bangladesh, working on multiple areas, such as microfinance, education, public health and disaster relief.

4 Bangladesh Rural Development Board functions by mobilizing small and marginal farmers into cooperative societies to enhance agricultural output using improved methods. Additionally, it establishes both formal and informal associations of landless men and disadvantaged women to stimulate income generating endeavors in rural regions.

5 National Bank for Agriculture and Rural Development is a bank tasked with the responsibility of supplying and overseeing credit to foster the advancement of agriculture, small-scale industries, cottage and village enterprises, handicrafts, and related economic undertakings within rural zones, aiming to enhance the prosperity of these rural areas.



greater propensity for collective action and a higher sense of personal efficacy (Deshpande & Khanna, 2021). A study of microfinance groups in two districts of West Bengal in India found that membership has a positive impact on social insurance and women's decision-making power (Dutta, Sarkar, & Shekhar, 2017).

## SHGS IN INDIA

India's rural SHG network is quite expansive, allowing women from similar socio-economic circumstances to combine their savings and oversee their credit concerns through principles of unity and shared benefit. This growth has empowered women to embrace entrepreneurship, financial self-reliance, and to actively engage in household and community decision-making. India has over 68 million women working as a part of SHGs, with approximately 56% of households mobilized into SHGs belonging to Scheduled Caste/Scheduled Tribe communities and around 7 million women have received financial training (Shekhar, 2020). The National Rural Livelihoods Mission<sup>6</sup> (NRLM), a scheme run by the Indian government, employs the principle of collective action to facilitate the economic and social empowerment of women. Resting on the three pillars of universal social mobilization, financial inclusion, and livelihood enhancement, the program aims to bring

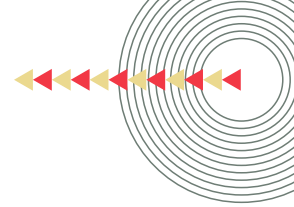
at least one member (preferably a woman) into the SHG network. The SHGs and their federations provide their members with services like savings, credit and livelihood assistance, collectively known as the Institutions of the Poor (IoP).

Another example of the positive effects of collective action in India is the Self-Employed Women's Association (SEWA), a trade union of poor self-employed women, which aims to enhance self-reliance among women with respect to decision-making and economic activities. Over the many decades of its existence, SEWA has managed to provide its members with services in credit, healthcare, childcare, insurance, and mass mobilization (Haspels & Matsuura, 2015). The SHG-Bank Linkage Program (SHG-BLP) is yet another example of the positive impact of collective action. Starting in 1992, SHG-BLP now covers approximately 86 million poor households in 6.1 million saving-linked SHGs and 4.2 million credit-linked SHGs (Reddy and Malik, 2011). Led by the National Bank for Agriculture and Rural Development (NABARD), this program collects financial data every month that banks can access to view the credit history of a particular SHG. The program has successfully targeted poor women and ensured improvements in their household income.

Given the positive effects of SHGs on women's social and economic empowerment and their long history of operation

---

6 The NRLM is a flagship initiative of the Ministry of Rural Development (MoRD), Government of India that strives to reduce poverty by establishing robust institutions for the underprivileged, particularly women. These institutions are empowered to access financial services and livelihood opportunities. <https://nrlm.gov.in/outerReportAction.do?methodName=showIndex#gsc.tab=0>



in India, women's collectives can be very useful in ensuring the long-term sustainability of women in non-traditional livelihoods, such as e-rickshaw driving. SHGs can offer financial support by providing microloans or credit to women interested in pursuing e-rickshaw driving. This access to capital can help them acquire or lease e-rickshaws and cover operational costs. SHGs can also provide training and skill development programs specifically tailored to non-traditional occupations, which women may find difficult to access otherwise. Training sessions can cover aspects such as driving skills, safety, and customer service. Additionally, SHGs can help women enhance their bargaining power and negotiate better with clients, competing interests, and other relevant stakeholders.

Exploring these themes in detail, this paper examines the possibility of implementing a collective model for women in non-traditional occupations, in the context of urban Chhattisgarh. In particular, the paper explores the positive effects of women's employment in non-traditional occupations such as e-rickshaw driving in Chhattisgarh. Additionally, given the specific challenges associated with sustaining women in non-traditional occupations, the paper delves into the potential role of women's collectives in enhancing the long-term viability of women staying engaged in these occupations.

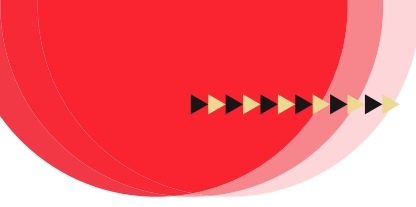
## METHODOLOGY

An exploratory "dipstick" qualitative study was conducted in Raipur to understand the scope of and avenues for designing a programmatic intervention to train women in e-rickshaw driving as a livelihood option.

The study was facilitated by CARM-DAKSH<sup>7</sup> (Center for Action Research and Management in Developing Attitude, Knowledge, and Skills in Human Resources) and conducted in two parts, first with a review of literature on NTL interventions in various parts of the country but focused on context similarity, where interventions from Jharkhand, Madhya Pradesh, and Odisha were closely documented. In the second part of the study, we conducted several key informant interviews and one dual-moderator focus group discussion. A snowballing approach was adopted to identify respondents for the key informant interviews. The discussion topics and key informant interviews followed well-laid-out guides, based on a framework that outlines the key domains of inquiry within the broader objectives of exploring opportunities and challenges for training women in non-traditional employment skills in Raipur, with an emphasis on driving e-rickshaws, and policy-level gaps and entry points in this context. Primary stakeholders included women e-rickshaw drivers in Raipur, two

---

7 CARM-DAKSH focuses its work with the tribal communities of the North Chhattisgarh region, comprising of Bilaspur, Korba, and Gaurela Oendra Marwahi (GOM). It has a history of working with rural poor women in the region. As part of the Non-Traditional Livelihoods Network, they implemented a program to train women in urban Bilaspur in e-rickshaw driving.



union leaders from the e-rickshaw union of Raipur, and subject matter experts and civil society representatives in Raipur and Delhi.

Discussions with women rickshaw drivers and stakeholders revealed the presence of an informal women's collective of e-rickshaw drivers created independently (without assistance from the state or CSOs), and the support that this collective had been providing to women drivers. Drawing from these discussions, this paper focuses on the possibility of implementing a collective model for women in non-traditional occupations. The paper utilizes existing literature on the subject and the data generated as a result of the research activities conducted during the qualitative study. However, it is important to outline that the paper focuses on a much smaller section of the original study, and differs from the primary objectives of that study, and hence is limited in its scope.

The paper is structured around three primary sections followed by a discussion. The initial section delves into an exploration of the favorable impacts of non-traditional occupations, specifically focusing on the case of women engaged in e-rickshaw driving and the resultant benefits for both the women and their families. The following section is centered on an examination of the urban context of Raipur, shedding light on the opportunities available for women e-rickshaw drivers in Raipur. In the third section an analysis is presented, detailing how the organization of women into

SHGs, and the process of collectivization, can play a pivotal role in sustaining women in non-traditional occupations. Lastly, the discussion section delves further into these findings and their implications.

## **E-RICKSHAW DRIVING AND EMPOWERMENT: WOMEN'S PERSPECTIVES**

E-rickshaw driving is identified as a non-traditional occupation, for it is primarily dominated by men and has the potential to disrupt normative understandings of what constitutes decent work for women. Traditionally, the domain of transportation, whether public or private, has seen limited participation by women. Within public transportation, such as buses, auto-rickshaws and e-rickshaws, the majority of operators have been men. To illustrate, consider the city of Delhi where the emergence of the first woman e-rickshaw driver took place 19 years ago; however, this occupation has remained predominantly male-dominated, with few women venturing into it (Fathima, 2017). A greater involvement of women in the transport sector holds the promise of undermining traditional gender roles and also provides women with greater financial access and autonomy than many other traditional occupations. Additionally, it allows them to enter and occupy the public space in larger numbers, which in turn has multiple positive ripple effects in their personal lives, as well as at the community and society level. Cognizant of these multiple positive effects of greater



**Driving an e-rickshaw means that I have cash on me. We eat well. We wear nice clothes, and we can go outside to loiter as a leisure activity. I am also happy that my kids are enrolled in an English medium school**

representation of women in the transport sector, international institutions such as the World Bank, International Labor Organization (ILO), and the Asian Development Bank (ADB) have been pushing for greater participation of women in the transport sector. For instance, the promotion of women's employment in the transport sector was a major component of the agenda of the ADB conference on gender in urban governance and transport in 2018 (Kurshitashvili, 2018).

Based on both existing literature and discussions with women e-rickshaw drivers, several advantages in opting for e-rickshaw driving as an occupation over more conventional roles for women were identified:

## **GREATER FINANCIAL ACCESS**

Discussions revealed that driving provides them with a much higher income than many of the traditional occupations that women take up, such as domestic work, where many informal women workers are employed (Nanda, Sengupta, Anand, Sharma, & Seth, 2021)<sup>8</sup>. A

higher income, in turn, not only allows for greater access to resources (better quality food, education, and other facilities) but also provides them with much greater power in household decision-making.

A woman e-rickshaw driver from Raipur elaborates, "Driving an e-rickshaw means that I have cash on me. We eat well. We wear nice clothes, and we can go outside to loiter as a leisure activity. I am also happy that my kids are enrolled in an English medium school."

## **SCOPE TO ESCAPE ABUSIVE MARRIAGES.**

Discussions with women drivers and other relevant stakeholders revealed the pervasiveness of domestic violence in the lives of the women respondents. In that context, the income gained from e-rickshaw driving and the networks forged at work often provide women with the opportunity to gain financial agency and demand freedom from violence and abuse. In many cases, the economic benefits have helped rebuild their

<sup>8</sup> More than 55% of the urban women's workforce is concentrated in just 10 occupations, much of which is domestic work (9%) and textile and garment related trades work (9%).



**There is a fear of receiving flak from people. In this job, if we are working, we don't have to be afraid of that. There is a different feel to being put in a public space. Other works delegated to women including domestic work, teaching, etc., are occupations that are limiting and expected to be performed within a spatial boundary**

lives after divorce or abandonment.

A respondent from Raipur shared, “I purchased the e-rickshaw in 2017 when I was unemployed and had separated from my husband. Life cannot be lived without employment, right?”

## **GREATER ACCESS TO PUBLIC SPACES.**

Only 41% of women in India report being allowed to go alone to three places—the market, the health facility, and places outside the village or community (Vaishnav, 2021). Data shows that in Chhattisgarh, only one-third of women are allowed to visit all three places alone (Vaishnav, 2021).

Given this social context, e-rickshaw driving has the potential to challenge these dominant mobility norms, for this occupation enables women to enter the public space in large numbers, breaking down the gendered practice of relegating women to the private sphere.

This can be comprehended better by looking at what one of the respondents, a

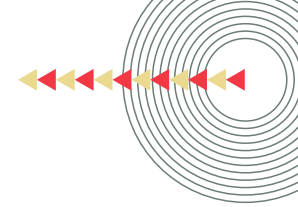
woman e-rickshaw driver said, “There is a fear of receiving flak from people. In this job, if we are working, we don't have to be afraid of that. There is a different feel to being put in a public space. Other works delegated to women including domestic work, teaching, etc., are occupations that are limiting and expected to be performed within a spatial boundary.”

## **INCREASING VISIBILITY OF WOMEN IN OCCUPATIONS IN PUBLIC SPACES, AND INCREASING SAFETY IN PUBLIC TRANSPORT.**

Furthermore, it also has the potential to make public spaces, in general, safer and more accessible for women. Accessing public spaces for women drivers has also had a positive impact on their own levels of confidence.

As a woman e-rickshaw driver from Raipur remarks, “Hesitance and internal fear vanish in the auto line. When you interact with people, the sense of fear is not there anymore. It fills women with courage.”





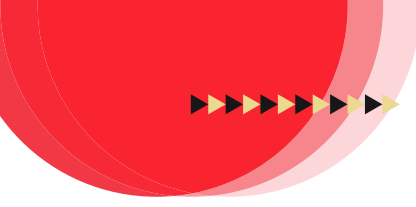
## E-RICKSHAW DRIVING IN RAIPUR: REASONS AND OPPORTUNITIES

Chhattisgarh is the ninth-lowest urbanized state in India with an urban population of 23.24% (Census 2011). However, the state has been witnessing a rapid percentage growth in its urban population, with the urban male population at 40.09% as opposed to 30.06% for India, and urban female population at 43.69% against 33.73% for India. Additionally, as against a total percentage decadal growth of 22.59% during 2001-11 for the state as a whole, the corresponding figure for the urban population in the state is significantly higher at 41.38%, showing a notable increase in urbanization.

Among the rapidly urbanizing centers of Chhattisgarh, the capital city of Raipur is one of the fastest-growing ones. As per the Census of India 2011, 36.5% of the population of the city lives in urban areas, as opposed to 23.2% in the state as a whole. The city attracts people for business, trade, labor as well as education. Increased levels of industrialization and migration of the rural population to the city in search of better economic opportunities have sped up the process of urbanization in the city and led to the emergence of urban sprawls (Jana & Sinha, 2021), dominated by low-skilled migrant workers, working in poorly paid jobs (Goswami & Manna, 2013). Large numbers of the urban poor are concentrated in urban slums and typically work in unorganized sectors. Additionally, the prevalence of existing

gender norms and practices has meant that women workers living in these areas not only find work in lower-paying jobs in comparison to their male counterparts, but also shoulder the burden of unpaid domestic work, in the face of poor sanitation facilities and exposure to different forms of violence. Their marginalization is furthered by their poor access to healthcare and nutritious food. With the need to access better economic opportunities, this demography of women in low-resource settings can benefit from increased foray into non-traditional occupations.

Secondly, in Raipur, there already exists a group of women e-rickshaw drivers, who took up this occupation without any assistance or push from an external body, such as the state or civil society organizations, training centers, etc. This community of women, belonging to various slums in urban and peri-urban Raipur, have formed an informal collective to support each other and sustain themselves in the occupation. In the absence of any civil society mediation and NGO support or programming in collectivizing them, this finding provides us with an excellent example of how collectives may be harnessed for economic capacitation and empowerment of women in urban contexts. This has come about through the efforts of the existing members of the Raipur Auto Drivers Union, who remarked, "There are 400 drivers in the union, we have at least 12-15 women. Currently, there are approximately 50 women e-rickshaw drivers in Raipur." The union, how-



ever, does not have any regularized activities or mobilization at this point.

Given that they already have a space in the sector of commercial driving, the gains and learnings can be used as a foundation to build a sustainable ecosystem, encouraging other women to enter and sustain themselves in the profession. By virtue of being the capital city, Raipur is the center of different government departments, businesses, and civil society groups. Additionally, it is one of the cities in the country being developed into a smart city, which can be used as an important platform to advocate for policy-level interventions, particularly in urban planning, to include the needs of women drivers. For instance, the Smart City<sup>9</sup> Plan offers a platform for engagement, and state-level policies aimed at transitioning to electric vehicles create a space for advocacy. There is also a strong presence of the Deendayal Antoyadha Yojana-National Urban Livelihoods Mission (DAY-NULM)<sup>10</sup> in the city, which can be leveraged to seek financial and other assistance from state departments in the course of building a supportive ecosystem for non-traditional livelihoods. In comparison to other cities in Chhattisgarh, Raipur has a greater presence of NGOs and CSOs that can be useful in forging partnerships for implementing the same. Lastly, discussions with

experts highlighted that there is a bigger presence of the private sector in Raipur, which opens opportunities for work and financial investment in social development programs under corporate social responsibility (CSR).

## **SUSTAINING WOMEN IN NON-TRADITIONAL LIVELIHOODS THROUGH COLLECTIVIZATION**

Collectivization can play a significant role in helping women overcome some of the challenges they are likely to face in non-traditional occupations, and sustain themselves. Based on our discussions with women drivers, collectivization emerged as a potentially successful strategy in overcoming the following challenges that women face in sustaining themselves in non-traditional occupations, as well as implementing a model for e-rickshaw driving for women in Raipur.

## **CHALLENGES WITHIN HOUSEHOLD AND COMMUNITY**

Unpaid care work. Discussions with women e-rickshaw drivers in Raipur and Bilaspur reveal that their decision to take up the occupation of e-rickshaw driving as well as the number of hours that could be devoted to this work are

---

9 The objective of the Smart Cities Mission is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, and the application of Smart solutions. <https://smartcities.gov.in/about-scm>

10 The DAY-NULM is aimed at reducing the poverty and vulnerability of poor urban households, by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in improvement in their livelihoods on a sustainable basis. The mission addresses the livelihood concerns of urban street vendors by facilitating access to suitable spaces, institutional credit, social security, and skills. <https://nulm.gov.in/>



**When my children were younger, I would leave for work at 9 am and come back in the afternoon (1-1:30) to cook for them (after they would return from school). I would then step out again at around 4 and come back by 8. But now that they are older, my only responsibility at home is to prepare the morning tea. My daughter takes care of all other household work. I can stay out for much longer**

heavily dependent on family structures and the resources available to substitute the unpaid care and domestic work. For women who live with their husbands and in-laws, stepping out to work is possible once the responsibilities associated with domestic chores and childcare have been managed, with the implication that women are able to give fewer hours to paid work or other work-related tasks.

An e-rickshaw driver from Raipur says, "When my children were younger, I would leave for work at 9 am and come back in the afternoon (1-1:30) to cook for them (after they would return from school). I would then step out again at around 4 and come back by 8. But now that they are older, my only responsibility at home is to prepare the morning tea. My daughter takes care of all other household work. I can stay out for much longer."

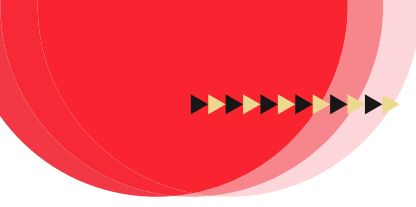
It is clear that women face challenges related to childcare and elderly care while pursuing occupations, which can potentially be addressed through col-

lectivization. Collectives can explore options for shared childcare services or flexible scheduling to accommodate these responsibilities, through a rotation of duties, and a pooling of resources to collectively manage childcare, elderly care, and household work. Additionally, establishing childcare and elderly care cooperatives can be useful, as members can take turns looking after each other's children or elderly family members, allowing women to have more time for paid work or personal pursuits.

**Mobility restrictions.** Given that e-rickshaw driving is a predominantly male-dominated occupation, resistance from family members, as well as community networks, also acts as a deterrent for many women. Discussions with women reveal that resistance from in-laws is common, with some women even mentioning that they would hide from their in-laws the fact that they go for training.

One woman driver remarked, "I wanted to learn, but I was not allowed to step out. I





would hide and go for training. I would tell my in-laws that I am stepping out for some work and going for training. I had to be stubborn, and hence I managed to learn.”

Collectives can, to an extent, mediate these conflicts through peer engagement and tap into broader community resources such as local CSOs, government programs, and social services to build support from within families and the community.

## CHALLENGES AT THE PLACE OF WORK

Another fundamental challenge that often affects a woman’s ability to sustain herself in a non-traditional livelihood is the absence of a supportive ecosystem at the place of work. Women respondents as well as relevant stakeholders consistently spoke of the lack of adequate safeguards and support systems that could help women establish themselves at work for longer.

Training with respect to e-rickshaw driving. Discussions with women respondents, as well as stakeholders, reveal the challenges women face in learning how to drive e-rickshaws and accessing functional training facilities. Most women e-rickshaw drivers in Raipur said that they had learned to drive informally, either from male family members or through someone in their community network. This training was done in an ad-hoc manner, as and when the woman could take out time from her daily chores and other work responsibilities. Some women also said that they would take their young chil-

dren with them while learning.

Fear of violence and harassment. With respect to e-rickshaw driving, women respondents consistently speak about the harassment that they experience from drivers who are men, due to a perception that they are appropriating what is traditionally a “man’s job”. Disguised in the form of gendered barbs and manifested through actions such as creating obstacles in the way of women drivers accessing passengers or verbal abuse, harassment from men auto-rickshaw drivers is a constant in the work life of women drivers, leading to the experience of considerable mental stress and anguish for them.

One driver commented, “Male auto drivers are in competition with e-rickshaw drivers. They constantly try to suppress us or steal our customers. They engage in verbal fights with us repeatedly. They hurl abuses also, particularly when they are drunk.”

These challenges can be mitigated to a certain extent by access to social support, which can be provided through the formation of formal or informal networks of women outside of their households, such as SHGs or unions. These collectives have the effect of increasing women’s mobility and negotiation ability, as well as enhancing their decision-making capacity in the process of training or work. This can play a critical role in overcoming challenges encountered with respect to training, negotiating for better infrastructure, or dealing with harassment faced at work. During discussions with women e-rickshaw drivers in Raipur,



**I wanted to learn, but I was not allowed to step out. I would hide and go for training. I would tell my in-laws that I am stepping out for some work and going for training. I had to be stubborn, and hence I managed to learn**

many emphasized the need for presenting a united face to the harassment by men drivers, or generating opportunities for accessing help, resources, and support, through a stronger collective. One e-rickshaw driver from Raipur mentioned, “When a female driver faces violence, nobody helps. If everyone is united and together, then even the law will help you.” This study also finds that SHGs can help build social capital by creating a space wherein women feel comfortable in sharing their experiences and drawing support from fellow members, through discussions and group-building exercises that teach listening skills and build trust. A woman driver from Raipur summed up, “Women should get involved in collectives. We can help each other, and we will not need to seek help from others.”

## **DISCUSSION**

The presence of an informal collective of women e-rickshaw drivers in the city offers a unique opportunity to examine the scope of SHGs and women’s collectives

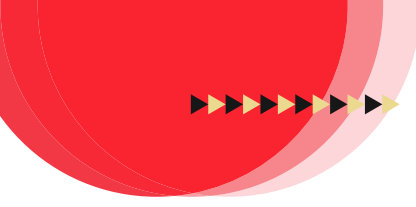
in facilitating the economic empowerment and sustenance of women workers in non-traditional livelihood occupations. For newer orders of market structures and employment avenues to be established for women, collective agency and empowerment emerge as key strategies. Studies have established that participation in collectives such as SHGs has a significant positive impact on aggregate measures of women’s empowerment, and reduces the gap between men’s and women’s empowerment. However, it is first important to consider the policy environment within which we may locate the prospects of collectivization for NTL.

Policy landscape within Chhattisgarh

The Skill India Mission<sup>11</sup> includes specific proposals for increasing both women’s participation in economic activities, as well as increasing the employability of women. Skilling has encouraged entrepreneurship among women but mostly in stereotypical occupations rather than challenging occupational gender norms (Thakur & Mitra, 2019). The National

11 Skill India Mission was launched by the Government of India in 2015 and aims to train Indians in different industry related jobs. <https://www.msde.gov.in/>





Policy for Skill Development and Entrepreneurship 2015<sup>12</sup> (Ministry of Skill Development and Entrepreneurship, 2015) mentions women in two specific areas: as part of the youth cohort, and as entrepreneurs—both of which are not truly responsive to the continuum of needs women may have at different stages of their educational, skilling/training, and professional lives. The policy mentions mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace. The National Policy for Women (2016 draft prepared by the Ministry of Women and Child, Government of India) recommends policy directives to be in place by providing a critical analysis of the situation of women workers in the economy with specific reference to women's unpaid care work, the gender wage gap, effective implementation of specific policies, need for child-care, creches, and addressing violence at the workplace. For creating an enabling environment, the policy talks about the need for working women's hostels, drinking water, and infrastructure in terms of lighting and safety linked to travel to and from work. Additionally, the policy points to the need for the redistribution of gender roles across

different sectors in India. However, progressive policies such as these are often in the draft stage and are not formalized. Relevant to our analysis is also the DAY-NULM which is a mission-mode approach to urban livelihoods. The mission document, "envisages universal social mobilization of urban poor into Self-Help Groups (SHGs) and their federations. At least one member from each urban poor household, preferably a woman, should be brought under the SHG network in a time-bound manner. These groups will serve as a support system for the poor, to meet their financial and social needs." The NULM aims to replicate the advantages witnessed in the implementation of the NRLM in urban areas and mobilize the urban poor into SHGs, with additional components, like addressing the needs of street vendors and the urban homeless. Apart from this, in recognition of its urban characteristics, it has additional components such as skill development and capacity building, expanding market access, assisting street vendors, and providing shelters for the urban homeless<sup>13</sup>.

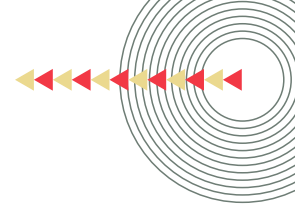
In the context of e-rickshaw driving, initiatives like Smart City Mission (2015) and Atal Mission for Rejuvenation and Urban Transformation<sup>14</sup> (AMRUT 2015) laid a

---

12 It aims to provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and link the skilling with demand centers.

13 Under the leadership of Chief Minister Bhupesh Bhagel, Chattisgarh is aiming to create 12 to 15 lakh jobs in the next 5 years. An employment mission comprised of the Chief Secretary and other government officials has been given the mandate to draw a roadmap and coordinate the mission in both rural and urban areas. ([https://www.business-standard.com/article/economy-policy/chhattisgarh-to-generate-1-2-1-5-million-employment-opportunities-122011501050\\_1.html](https://www.business-standard.com/article/economy-policy/chhattisgarh-to-generate-1-2-1-5-million-employment-opportunities-122011501050_1.html))

14 The AMRUT Mission focuses on the development of basic infrastructure, in the selected cities and towns, in the sectors of water supply; sewerage and septage management; storm water drainage; green spaces and parks and non-motorized urban transport. <https://pib.gov.in/PressReleasePage.aspx?PRID=1885837>



respective emphasis on multi-modal options for last-mile connectivity, along with the development of supporting infrastructure, targeting mass-scale Electric Vehicle (EV) integration in future. Initiatives at the national level further triggered states to initiate the development of a prominent policy landscape around EV adoption. This 3-wheeled electric-powered vehicle is usually expected to complete the value chain of public transport service gaps for commuters. Additionally, the National Electric Mobility Mission (NEMMP), 2020 was launched in 2013 to promote the manufacturing and use of EVs in India.

Considering the above, we recognize a significant policy opportunity to advocate and utilize existing schemes and budgetary commitments for building a collective model for women in e-rickshaw driving in the context of Raipur.

Rural to urban migration, gender, and urban livelihoods. Chhattisgarh has the largest proportion of the Scheduled Tribe population at 30.62%, followed by Jharkhand at 26.21% (Census of India, 2011). Economically, the lower viability of land and farm-based occupations has been a great push factor for rural-to-urban migration in India. This stands true even for states like Chhattisgarh, where the tribal population is high and consequently has a higher dependence on agrarian and/or forest-based produce. Specifically, some unique challenges presented by urban migration for rural as well as tribal women include the loss of community support (Das, 2018), discrimination and marginalization (Mohanty, 2017;

Ramanathan, 2018), limited access to education (Singh & Sahu, 2018) and market-appropriate skills (Pingle & Mohanty, 2019), and vulnerability to exploitation and abuse (Mohanty, 2017; Ramanathan, 2018).

In this context, there is a strong case for using the existing policy framework and implementation model of the DAY-NULM to ameliorate some of the generic as well as specific challenges of women from low resource backgrounds to sustain in non-traditional livelihoods such as in e-rickshaw driving. Women's groups can play a critical role in helping poor women sustain their livelihoods by providing them with access to resources, skills, and networks. The basic assumptions underpinning existing income-generating group programs are that giving women access to working capital can increase their ability to gain bargaining power and secure desired changes. SHGs of women could facilitate these goals through the development of social capital and mobilization of women (Kumar, 2009). Presented below are some specific ways in which women's groups can support in sustaining their livelihoods.

Skill development, entry, and retention in livelihoods. Women's groups can provide training and skill development programs to aspiring women from their own community, which can help them gain confidence in e-rickshaw driving or other such relevant skills. Moreover, being part of a group of women like themselves, and navigating similar challenges and norms also fosters a sense of safety and provides them with a space to discuss their

**envisages universal social mobilization of urban poor into Self-Help Groups (SHGs) and their federations. At least one member from each urban poor household, preferably a woman, should be brought under the SHG network in a time-bound manner. These groups will serve as a support system for the poor, to meet their financial and social needs.”**

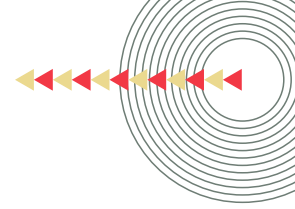
issues. For instance, women who are on the street with their vehicles for the first time will encounter many new experiences that they do not necessarily have anyone to share or discuss with. Being part of collectives provides them with this much-needed space, both physical and psychological, where many of their teething problems may find a resolution.

Access to credit, financial skills, and independent decision-making. A recurring theme across literature on collectives, substantiated by our study, has been the feeling of empowerment that women workers experience when handling money for the first time. Given that enabling access to credit and financial resources to start or expand their businesses is one of the main functions of the existing efforts on women's collectivization, SHGs are a useful means of gaining training around issues of income generation and savings, which can be very useful in sustaining oneself in non-traditional occupations such as e-rickshaw driving that require financial investments from time to time. Studies have reported that

before being part of collectives, women often had never handled money. With the new access to credit following SHG membership, women were suddenly in the role of money managers. Although the learning curve was steep for some, most women reported gaining a sense of self-reliance as a result of having access to money, making decisions about buying and selling, and completing transactions with that money.

Networking and solidarity. This is one of the key functions that can be harnessed to address many of the challenges specifically revealed in our findings. Multiple studies have reported on women's perspectives on group solidarity (Dahal, 2014; Kabeer, 2011; Mathrani & Parodi, 2006). Women's groups can provide a supportive network, where they can share information, resources, and experiences. This can help build confidence and provide emotional support to women who may be facing challenges in driving, including support in case of instances of violence, in addressing technical challenges in the process of man-





aging and maintaining e-rickshaws, and so on. Existing literature has suggested that knowledge of group support enabled women to make meaningful decisions and to enact positive change in their lives. This boldness to make a change as a result of solidarity was reported with respect to situations within the household or the extended family.

**Negotiation and advocacy.** Women's groups can be particularly useful in the case of negotiating with women's families, where restrictions on mobility, timings, public interaction, etc. are a huge barrier for many to begin the process. Having other women from the neighborhood stand in support can also minimize the risk of domestic violence and any other backlash at the community level. Moreover, collective solidarity is useful in the case of advocating for other operational challenges such as the lack of toilets, lack of designated stands and charging stations, and so on.

**Market linkages.** A collective can potentially be utilized to work out arrangements for regular clients; in this case, it could mean tying up with schools, offices, etc. for women e-rickshaw drivers to pick up and drop off customers at regular hours. This can provide a regular income, as well as help them stay off the hustle of fighting for customers with male drivers and other competitors who are aggressive and much larger in number. Moreover, it will be a useful platform to access training; for example, if a member is good with technology and can train women on basic skills in using

apps on their phone, they may utilize it for multiple purposes (as articulated during one of our discussions in Raipur).

## CONCLUSION

Our study suggests that in the context of Eastern Indian states, especially those with a tribal context, women's collectives can benefit migrant, resource-poor women in urban conglomerates within the state by providing necessary role models, on-the-job support, and even sharing life skills to sustain in the job. This is especially relevant because in this context more than others, there is a higher loss of skills where women are propelled into poverty due to the low market demand of products that require traditional skills of tribal populations, and this is combined with almost no intergenerational skills to navigate complex urban market structures and processes. This research becomes relevant because it has the potential to add to two relatively under-theorized domains of work: non-traditional livelihoods as well as the empowering role of women's collectives in an urban context, rather than the commonly theorized rural context. We propose that bringing these two bodies of work together allows for the exploration of some potential mechanisms and strategies through which collectives help women establish themselves and continue in non-traditional occupations, given the enormous challenge faced by most programs and interventions in sustaining women in such occupations.

## REFERENCES

Anand, S., Nanda, S., Pal, P., & Sharma, S. (2020). *Vikalp: An exploratory study on non-traditional livelihoods*. New Delhi: International Center for Research on Women.

Census. (2011). Government of India. Retrieved from <https://censusindia.gov.in/census.website/>

Dahal, S. (2014). A study of women's self-help groups (SHGs) and the impact of SHG participation on women's empowerment and livelihood in Lamachur village of Nepal (Unpublished master's thesis). Norwegian University of Life Sciences, Norway.

Das, S. (2018). Rural women's migration to urban slums: Challenges and prospects in Raipur city. *Journal of Rural Studies and Research*, 35(1), 19–26.

De, R. (2017). *Cities, slums, and gender in the Global South: Towards a feminised urban future* by Sylvia Chant and Cathy McIlwaine, Routledge, 2016, pages 299. *DECISSION*, 44(2), 161–163.

Deshpande, A., & Khanna, S. (2021). Can weak ties create social capital? Evidence from self-help groups in rural India. *World Development*, 146, 105573. <https://doi.org/10.1016/j.worlddev.2021.105573>

Dutta, S., Sarkar, A., & Shekhar, S. (2017). *Self-help groups: Evidence from India* (Report No. I-35106-INC-1). London: International Growth Center.

Fathima, H. (2017). The story of Binota Gayen, first woman e-rickshaw driver in Govindpuri. *The Wire*. Retrieved from <https://thewire.in/economy/watch-sto->

[ry-binota-gayen-first-woman-e-rickshaw-driver-govindpuri](https://thewire.in/economy/watch-sto-ry-binota-gayen-first-woman-e-rickshaw-driver-govindpuri)

Feigenberg, B., Field, E., & Pande, R. (2010). Building social capital through microfinance. HKS Faculty Research Working Paper Series, RWP10-019. Retrieved from <https://thewire.in/economy/watch-sto-ry-binota-gayen-first-woman-e-rickshaw-driver-govindpuri>

Goswami, S., & Manna, S. (2013). Urban poor living in slums: A case study of Raipur city in India. *Global Journal of Human-Social Science*, 13(C4).

Haspels, N., & Matsuura, A. (2015). Home-based workers: Decent work and social protection through organization and empowerment: Experiences, good practices and lessons from home-based workers and their organizations (Report). International Labour Office.

Jana, R., & Sinha, A. (2021). Urban sprawl and its impact on urbanization in Raipur city (Chhattisgarh state), India. *International Research Journal of Multidisciplinary Scope*, 2(1), 1–8.

Kabeer, N. (2011). Between affiliation and autonomy: Navigating pathways of women's empowerment and gender justice in rural Bangladesh. *Development and Justice*, 42(2), 498–522.

Kannan, K. P., & Raveendran, G. (2012). Counting and profiling the missing labour force. *Economic and Political Weekly*, 47(6), 77–80.

Kumar, D. S. (2009). Participation in self-help group activities and its impacts: Evidence from South India. *The Bangladesh Development*

*Studies*, 32(3), 1–18.

Kurshitashvili, N. (2018). Promoting women's employment in the transport sector. ADB Conference: Gender in Urban Governance and Transport.

Mathrani, V., & Pariodi, V. (2006). The sangha mane: The translation of an internal need into a physical space. *Indian Journal of Gender Studies*, 13, 317–349.

Ministry of Heavy Industries. (2022). 7,66,478 electric vehicles supported under phase-II of FAME India scheme, till 19th December, 2022. (n.d.-b). Retrieved from <https://pib.gov.in/PressReleasePage.aspx?PRID=1886007>

Ministry of Skill Development and Entrepreneurship. (2015). *The National Policy on Skill Development and Entrepreneurship 2015*.

Ministry of Statistics and Programme Implementation. (2019). *Time Use in India - 2019*.

Morrison, J., Thapa, R., Sen, A., Neupane, R., Borghi, J., Tumbahangphe, K. M., et al. (2010). Utilization and management of maternal and child health funds in rural Nepal. *Community Development Journal*, 45(1), 75–89.

Moser, C. (1989). Gender planning in the Third World: Meeting practical and strategic gender needs. *World Development*, 17(11), 1799–1825.

Mohanty, P. (2017). Vulnerability and exclusion: A study of migrant women workers in Chhattisgarh. *Social Change*, 47(2), 225–244.

Nanda, S., Sengupta, N., Anand, S., Sharma, S., & Seth, K. (2021).



COVID-19 policies and women in informal work in India – A RE-BUILD scoping report. New Delhi: International Center for Research on Women.

National Policy for Women. (2016). Draft prepared by the Ministry of Women and Child, Government of India.

Non-Traditional Livelihoods Network. (2022, September 12). About us. Retrieved from <https://ntlnetwork.in/about-us/>

Pingle, S. D., & Mohanty, P. (2019). Migration and women's empowerment: A study of rural-urban migration in Chhattisgarh. *Journal of Rural Development*, 38(4), 109–128.

Pitt, M. M., & Khandker, S. R. (1998). The impact of group-based credit programs on poor households in Bangladesh: Does the gender of participants matter? *Journal of Political Economy*, 106(5), 958–996. <https://doi.org/10.1086/250037>

Ramanathan, U. (2018). Risking it all: Migrant women workers in India's informal economy. In S. Zippel & E. A. O'Connor (Eds.), *Handbook on Gender and Work* (pp. 335–348). Cheltenham: Edward Elgar Publishing.

Reddy, A., & Malik, D. (2011). A review of SHG-bank linkage programme in India. *Indian Journal of Industrial Economics and Development*, 7(2), 1–10.

Roever, S., & Skinner, C. (2016). Street vendors and cities. *Environment and Urbanization*, 28(2), 359–374.

Sanyal, P. (2009). From credit to collective action: The role of microfinance in promoting women's social capital and normative influence. *American Sociological Review*, 74(4), 529–550. Retrieved from <http://www.jstor.org/stable/27736079>

Shekhar, D. J. (2020). The economic potential of women self-help groups. *Forbes India*.

Retrieved from <https://www.forbesindia.com/article/special/the-economic-potential-of-women-selfhelp-groups/61329/1>

Singh, S. K., & Sahu, B. (2016). Gender, education, and employment: An analysis of rural-urban differences in Chhattisgarh, India. *Indian Journal of Labour Economics*, 59(4), 531–545.

Sinha, D. (2022). Unpacking sectoral trends in female employment in India. In E. Samantroy & S. Nandi (Eds.), *Gender, Unpaid Work and Care in India* (pp. 67–85). London: Routledge India.

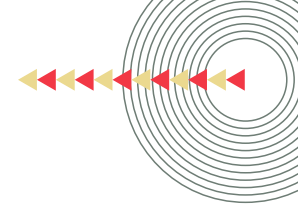
Thakur, G., & Mitra, S. (2019). Financing for gender equality—An agenda for change. Retrieved from <http://www.feministpolicyindia.org/academicresearch.php?action=details&id=121>

Vaishnav, M. (2021). Gender, social change, and urbanization in North India. (Report No. S-19069-IND-1). London: International Growth Centre.

# THE CONDITION OF MUSLIM WOMEN INVOLVED IN HOME-BASED EMBROIDERY WORKS

A Case Study in parts of Eastern  
Uttar Pradesh

Wajda Tabassum



# INTRODUCTION

**W**omen in almost all communities across the globe face pervasive gender inequalities and discrimination in economic and social opportunities. They are still disadvantaged in the labor market in terms of their share in employment, remuneration, and working conditions (ILO, 2018). It is still difficult for women to mark their territory in the organized sector irrespective of their socio-economic development. The ILO states that women are often found working in more vulnerable categories like domestic or home-based work. Their vulnerability comes from the fact that it is statistically difficult to calculate the economic value of their labor; in nearly all the cases they tend to get low wages as compensation.

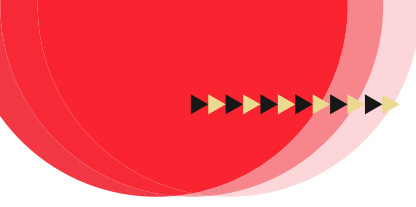
In India, there is a high incidence of informality in nearly all forms of work. In the land of more than one billion people, 81% of the population makes their living within the informal sector (ILO, 2018). NSSO data (2011-12). An ILO reports suggest that more than 90% of the agriculture sector and 70% of the non-agriculture sector in India falls into the informal category. It is the backbone of the economy, and the largest contributor to economic development.

There are many characteristics in the

structure of occupations in the informal sector. Many of these occupations are guided by institutions of identities like gender, caste, religion, place, language etc. These gender and ethnic identities negatively influence the labor market, and capabilities of individuals to access decent work, education and health services, along with a decent standard of living. India, being a diverse demographic group, is subjected to various discriminatory practices in the labor market. Muslims and Hindu lower-caste persons in India earn slightly lower wages when compared to their upper-caste Hindu counterparts, with varying locational extent (Mondal, 2016). These discriminatory practices can be found in the historical trajectory of India and continue to determine access to economic resources (Bosher, Penning-Roswell & Tapsell, 2007). The Census (2011) found out that out of 24.39 crore households in India, 17.91 crore are in rural areas where the primary earnings are less than Rs. 5,000 a month. 84% of Muslims in India sustain their lives in less than Rs. 20 in a day (NCEUS, 2007). In the whole discourse of these wage and work discriminations, the worst sufferers are Muslim women. The Sachar Report (2006) stated that uncounted labor is highest among Muslim women, at nearly 70%.

The present study aims to bring out





critical reflections on the socio-economic conditions of Muslim women engaged in home-based, informal economic activities like Chikankari, tailoring, zardozi embroidery and beedi-making. For this purpose, a case study was undertaken in the areas where women are dominantly engaged in these activities. Lucknow, in Uttar Pradesh, is the hub of the Chikankari industry, an important source of employment to women of the adjacent areas like Hardoi, Sandila, Mallihabad, Kakori, and Beniganj as well. The city also acts as a locational centre for national or international demands for Chikankari. There are intermediaries who act as a link between these shops in Lucknow and the women making Chikankari at their homes in the areas adjacent to the city.

The objective of this study is primarily to enquire about Muslim women working in the home-based activities like Chikankari, tailoring, embroidering and beedi-making. There are various schemes for Muslim women run by the Ministry of Minority Affairs (MoMA) of the Government of India, under the broad heads of educational and economic empowerment, infrastructure development, special needs, and various other domains. The focus of the study was on three questions.

1. How much are women earning from these home-based works?
2. What are their, as well as their children's educational qualifications?
3. How many of the schemes being offered by the Ministry of Minority Af-

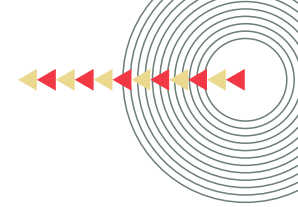
fairs are they currently availing?

The sample size of this case study was 40 women from the different areas of Hardoi, Beniganj, Sandila, Mallihabad, Kakori, and Lucknow. In Lucknow, it was mostly shopkeepers selling Chikankari cloth who were interviewed.

Financial independence is one of the most important variables that gives an individual the opportunity to access a life which is more dignified and of a better quality. Economic well-being is one of the basic rights of an individual and it is also duty of the state to ensure that well-being.

In the era of globalization, where men and women prove to have equal credentials, there are still many societies where women are openly discriminated against in the labor market. Numerous social, cultural, and economic factors, contribute towards pushing women below their productive capacities and interrupt their right to work with dignity and pride.

In most developing economies, economic and social mobility among women is far lower when compared to men (Luke & Munshi, 2011). India is one of them. In most rural areas in the country, there are various social and cultural barriers which compel women not to engage in economic activity. There are some communities where social and economic mobility among women is almost negligible, even in the case of extreme poverty. Among Muslims, there is very low visibility of women in the economic and political



spheres. Hasan & Menon (2004) write that the majority of Muslim women are the most disadvantaged, economically ill, impoverished, and politically marginalized sections of Indian societies. Most of the women in this community are subject to various cultural and social restrictions, which hinder their path to economic development. Their lives, morality, and movement in public spaces are under constant scrutiny and control (Sachar Report, 2004). Patriarchy controls their day-to-day activities and guides important decisions in their lives like education, children, and marriage. In most rural areas, these conditions prevail irrespective of religion; however, the intensity varies from community to community. This intensity can be viewed as more profound among the Muslim communities. Education, region, and other opportunity structures differ for Muslim and Hindu women, and they may lead to differing outcomes in the labor market. Das (2004) writes that there are two main reasons for the low participation of Muslim women in the labor market. In rural areas, it is due to their limited engagement in agriculture within the overall context of differential land-ownership patterns by religion, while in urban areas it is due to their exclusion from professional, technical, and clerical jobs.

If we talk about discrimination and disparities, women being subordinate to men is the traditional perception across all the major religions where patriarchy

Table 1  
**LITERACY RATES AMONG THE DIFFERENT RELIGIONS OF INDIA**

| Religious Communities | Male (in %) | Female (in %) | Total (in %) |
|-----------------------|-------------|---------------|--------------|
| Muslims               | 51.9        | 62.41         | 57.155       |
| Hindus                | 55.98       | 70.78         | 65.38        |
| Jains                 | 84.93       | 87.86         | 86.395       |
| Christians            | 71.97       | 76.78         | 74.375       |
| Sikhs                 | 63.29       | 71.32         | 67.305       |
| Buddhists             | 65.6        | 77.87         | 71.735       |
| Others                | 41.38       | 59.38         | 50.38        |

Note: Source: Census 2011, Govt. of India

Table 2  
**PERCENTAGE OF MUSLIM POPULATION HAVING VARIOUS EDUCATIONAL LEVELS IN INDIA**

| Total literate Muslim persons: 9,86,58,922 | Male (in %) | Female (in %) |
|--|-------------|---------------|
| Literate without educational qualification | 2.81        | 2.25          |
| Below primary                              | 13.47       | 11.35         |
| Primary                                    | 15.18       | 12.88         |
| Middle                                     | 9.66        | 7.32          |
| Secondary                                  | 6.40        | 4.63          |
| Higher secondary                           | 4.42        | 3.31          |
| Non-technical diploma                      | 0.16        | 0.12          |
| Technical diploma                          | 0.35        | 0.12          |
| Graduate and above                         | 3.05        | 1.75          |

Note: Source: Census 2011, Govt. of India

exists in one form or another and men always get a lead role vis-à-vis women. These religions dictate definitive gender roles, prescribing the pattern in which men and women would be treated. Though Islam puts a high priority on the education and empowerment of girls, in the trajectory of cultural discourse guid-



ed by principles of patriarchy, Muslim women have been left far behind, both educationally and economically.

The national literacy rate according to the Census 2011 was 74.04%. Male literacy was 82.14% compared to female, at 65.46%, but as we can see in Table 1, the literacy rate is lowest both for Muslim men and women. However, it is lowest for Muslim women at 51.9%.

The Census 2011, as shown in Table 2, says that 57.15% of the Muslim population in India is literate. If we talk about the percentage at different educational levels, we can see that through successive levels, the participation of Muslim women decreases gradually. Very few opt for courses like technical and non-technical diplomas. Most women do not go past the graduate level. For post-graduate and above degrees, their participation would correspondingly be even lower.

As we see in Table 3, work participation for women as compared to men is lower across all religions. However, Muslim and Jain women have the lowest workforce participation rate.

Per 1000 work category distribution among major religious groups by household type

The data in Table 4, surveyed by the NSSO, revealed that the percentage of Muslims having regular salaried earnings is the lowest while their percentage of participation as casual labor in non-agriculture activities is highest. The percentage of Muslims being self-employed in agriculture activities is also the

Table 3  
**WORK PARTICIPATION RATE (WPR) AMONGST MAJOR RELIGIOUS GROUPS**

| Major religious groups        | WPR   | % share of non-working population | Female WPR | Female WPR as main worker |
|-------------------------------|-------|-----------------------------------|------------|---------------------------|
| Hinduism                      | 41%   | 58.95%                            | 27%        | 24.26%                    |
| Islam                         | 32.6% | 67.42%                            | 15%        | 15.58%                    |
| Christianity                  | 41.9% | 58.09%                            | 31%        | 31.73%                    |
| Sikhism                       | 36.3% | 63.67%                            | 15%        | 18.40%                    |
| Buddhist                      | 43.1% | 56.85%                            | 33%        | 33.12%                    |
| Jains                         | 35.5% | 64.27%                            | 12%        | 10.02%                    |
| Other religions & persuasions | 48.5% | 51.50%                            | 48%        | -                         |
| Religion not stated           | 31.3% | -                                 | -          | -                         |
| All                           | 39.8% |                                   |            | 24.64%                    |

Note: Source: Census 2011, Govt. of India

lowest. There are differential land ownership patterns by religion (Das, 2004) and therefore most Muslims are engaged in working as casual laborers.

According to the data in Table 5, surveyed by the NSSO, we can see that Muslim women in rural areas are more often occupied as self-employed and casual labor while their proportion is comparatively low among regularly employed women, both in rural and urban areas. Lower levels of education among Muslim women can be one important reason for this low participation. Their restricted job mobility in the labor market does not allow them access to more economic opportunities.

As Hasan & Menon (2004) write,



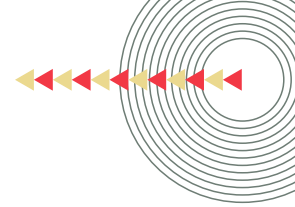


Table 4  
**PER 1000 WORK CATEGORY DISTRIBUTION AMONG MAJOR RELIGIOUS GROUPS BY HOUSEHOLD TYPE**

| Major religious groups | Self-employed in agriculture | Self-employed in non-agriculture | Sub total  | Regular wage/salary earning | Casual labor in agriculture | Casual labor in non-agriculture | Sub total  | Others    | All          |
|------------------------|------------------------------|----------------------------------|------------|-----------------------------|-----------------------------|---------------------------------|------------|-----------|--------------|
| Hinduism               | 356                          | 143                              | 499        | 95                          | 217                         | 131                             | 348        | 58        | 1,000        |
| Islam                  | 240                          | 252                              | 492        | 91                          | 181                         | 163                             | 344        | 72        | 1,000        |
| Christianity           | 343                          | 156                              | 498        | 160                         | 100                         | 145                             | 245        | 97        | 1,000        |
| Sikhism                | 355                          | 131                              | 487        | 138                         | 143                         | 157                             | 300        | 75        | 1,000        |
| Other                  | 369                          | 151                              | 520        | 77                          | 272                         | 76                              | 348        | 53        | 1,000        |
| <b>All</b>             | <b>343</b>                   | <b>155</b>                       | <b>498</b> | <b>96</b>                   | <b>210</b>                  | <b>135</b>                      | <b>345</b> | <b>61</b> | <b>1,000</b> |

Note: Source: NSSO 68<sup>th</sup> Round

Table 5  
**PER 1000 DISTRIBUTION OF USUALLY EMPLOYED (P+SS) WOMEN BY STATUS OF EMPLOYMENT FOR MAJOR RELIGIONS**

| Religious Groups | Self Employed |            | Regular Employee |            | Casual Labour |            | All Employed |
|------------------|---------------|------------|------------------|------------|---------------|------------|--------------|
|                  | Rural         | Urban      | Rural            | Urban      | Rural         | Urban      |              |
| Hinduism         | 581           | 411        | 53               | 439        | 366           | 150        | 1,000        |
| Islam            | 682           | 613        | 66               | 249        | 252           | 137        | 1,000        |
| Christianity     | 595           | 265        | 140              | 647        | 265           | 88         | 1,000        |
| Sikhism          | 790           | 508        | 62               | 482        | 148           | 10         | 1,000        |
| Others           | 540           | 317        | 49               | 560        | 411           | 123        | 1,000        |
| <b>All</b>       | <b>593</b>    | <b>428</b> | <b>56</b>        | <b>428</b> | <b>351</b>    | <b>143</b> | <b>1,000</b> |

Note: Source: NSSO 68<sup>th</sup> Round

“occupationally, they are in the informal sector, self-employed in low paying often semi-skilled home-based work, casual labourers, and domestic workers, all of which would be categorized by poor working conditions and low wages”. They also state that “over 75 percent of women across communities report that they need permission from their husbands to work outside the home. It

is open to question whether husband’s control over them and refusal account for low participation; or the lack of access to resources and work opportunities and discrimination that many women in the informal sector experience”.

This study aimed to understand aspects like income, education, and aspirations for a better future with regards to women involved in home-based work.





## RESEARCH METHODOLOGY

A case study was envisaged in the areas near Lucknow where women were predominantly engaged in the works of Chikankari, ari-zardozi, hand-embroidery, and other related works. A sample of 30 women was taken and interviews were conducted in the areas of Hardoi, Sandila, Beniganj, Kakori, and Malihabad. All these places are within 100 kilometers of the capital city, Lucknow. It was primarily a qualitative study and some analysis was done using quantitative techniques. All the women were directly interviewed using primary research techniques. This required door-to-door visits to these women's homes, and directly asking questions.

## RESEARCH SITE

The areas of this case study were Lucknow, Kakori, Beniganj, Sandila, Malihabad, and Hardoi.

## FIELD OBSERVATIONS

Lucknow is central to the work of Chikankari. In fact, sometimes it is loosely referred as "Lucknowi Chikan Art" because of its predominance in Lucknow. The city has a historical legacy over this art and craft and Chikankari even received royal patronage from the Mughals and Nawabs of Lucknow. Today, Lucknow has a booming Chikankari industry and demands from both national and international markets. The city has many wholesale markets for Chikan-

kari goods like Chock, Aminabad, Alam-bagh, and Hazrat Ganj. There are many cottage industries in Lucknow involved in handcrafting Chikankari; however, most of the work is outsourced to nearby areas where labor is comparatively cheaper. The wholesalers supply pieces of cloth with sketched motifs on them, as well as some thread to intermediaries who would deliver them to the women working from their homes. Men are also engaged in these activities; however, unlike women, they are paid more and possess bargaining power with their employer. Women on the other hand, are largely unorganized, poorly paid and many engage in this activity when they are free from their domestic responsibilities. Many women take up work during times of economic shocks only to leave it later when things get better.

All the interviewees were Muslims except one out of the 30 women. They mostly preferred working from their homes rather than going out and working, for a few reasons.

a) There was no suitable work according to their educational level and professional training in their vicinity.

b) It was easier for them to work from their homes, as it gave them the flexibility to engage in household chores and look after their children while working.

c) Many women were not allowed by their husbands or fathers to go outside and work for longer hours. Even if some were struggling with extreme pov-



**over 75 percent of women across communities report that they need permission from their husbands to work outside the home. It is open to question whether husband's control over them and refusal account for low participation; or the lack of access to resources and work opportunities and discrimination that many women in the informal sector experience**

erty, they were restricted from working outside of the home.

None of the interviewed women had a high school degree. Most were not educated, but possessed the ability to do minimum maths (addition and subtraction) and write their names in Urdu or Hindi. These women understood the importance of education, and expressed that if they had the financial conditions to, they would have pursued better educational qualifications to improve their lives. Most of them sent their children to schools. They did not have reservations regarding sending girl children to schools; however, they had concerns in sending girls in distant places for higher education. Therefore, most of the girls dropped out after completing secondary school as they didn't have high schools or colleges in the vicinity.

All the women who were interviewed had been married, and among them there was one widow and two divorced women. Most of the women belonged to the age group of 31-40 years. They were also

some women who were above 50, though they did not know their exact age.

More than 80% of the women interviewed were not educated (See Figure 1). In their lifetimes, they had only had access to Madarsas during their childhood, where they were taught only Quranic lessons. Poverty and lack of awareness for education was the main reason for this, as expressed by these women. Though they did realise the importance of education to improve their lives, some were apprehensive about sending their girl child to study in far-off places. Early marriage of girls was another reason for the women to have not pursued higher studies. The main reason that most of them cited for not getting regular in the educational system was poverty. When speaking of the children of the women, the dropout rate and standard were same for both girls and boys, but for different reasons. Most of the boys dropped out by standards 6-8 due to low income in their families and their parent's inability to support further



Figure 1  
**EDUCATIONAL QUALIFICATION**

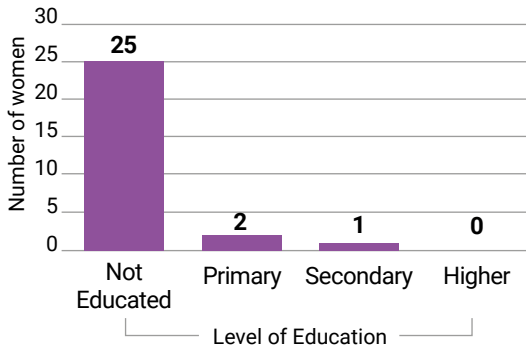


Figure 2  
**TYPES OF SCHOOLS**

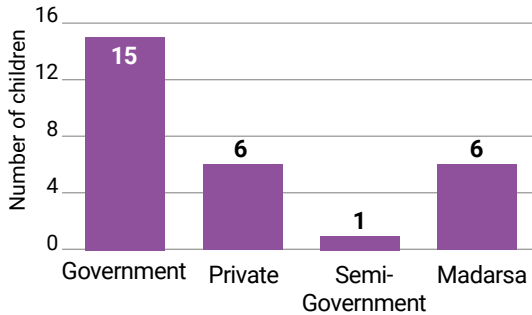


Figure 3  
**WORK PROFILE OF WOMEN**

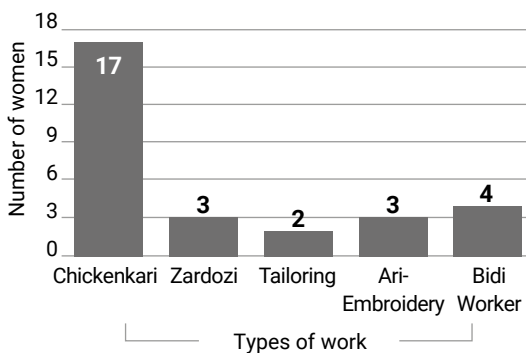


Table 6  
**AVERAGE DAILY WAGE FOR TYPES OF WORK**

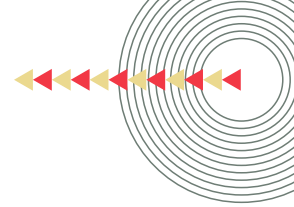
| Type of work | Range of daily wage |
|--------------|---------------------|
| Chikankari   | Rs. 60-120          |
| Beedi-making | Rs. 60-90           |
| Tailoring    | Rs. 120-180         |
| Zardozi      | Rs. 60-80           |

education. They left school and started working either as casual labor or helping their father in work.

The women had equally preferred sending their girl and boy child to school given the conditions that schools be in the vicinity. There was only one woman among the respondents who didn't send her children to school at all, as she was widow, living in acute poverty. Others did send their children to school, and were also bearing a minimum expense for their education.

Most of the children were going to government schools. Though many of them complained about the quality of education in these schools, they could not afford private school education. Dropping out, for boys, started in the 8<sup>th</sup> standard, when they are no longer covered under RTE Act and look for jobs or begin assisting their fathers. Girls dropped out between classes 6-8 as the secondary school was not in the vicinity and the parents could not bear the cost of commuting. There were a few families in Kakori where the children were studying in private schools. Their financial conditions were relatively better as the husbands of these women had migrated to Gulf countries as tailors. Those children who were studying in a Madarsa had to pay a fee of Rs. 200-300 per month.

Most of the women who were interviewed were engaged in Chikankari work. These women also engaged their daughters (as young as seven years of age) in this work. All of them had been doing this work for more than 10 years, even before



they were married. Chikankari requires lot of delicate needle work which is quite time-consuming and very strenuous. It takes a worker at least 2-3 days to complete Chikankari on a simple kurti when working 6-8 hours per day. For embroidering this piece of cloth, it takes 5 days of strenuous work to get complete. The wage rate is 50 INR for every piece. So, they get 10 INR for a day.

Women doing zardozi work were fewer in number because of the striking decline in demand for zardozi from consumers. As the fashion for zardozi became obsolete, women who were making these were left with no work. For those who remained in the profession, their earnings drastically declined. In zardozi work, not just women but their husbands were also involved. Therefore, when the demand declined, the whole family got affected and pushed to extreme poverty.

Beedi work and tailoring is not confined to one geographical location, though beedi-making is generally done in rural areas where there is very limited availability of work. Though all these types of work have some degree of occupational hazard, this is the maximum in the case of beedi-making. Tobacco needs to be rolled up in the leaves by hand, without any protection like masks or gloves. Most of them succumb to breathing ailments like Asthma.

Average daily wage for types of work For a Chikankari, for 8-10 hours in a day, workers earn Rs. 60-80 depending

Figure 4  
**PER DAY WAGE ANALYSIS**

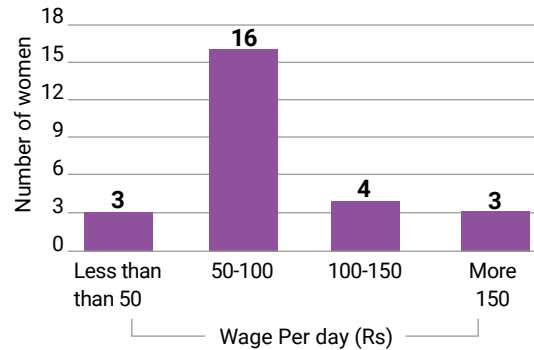


Figure 5  
**WAGE RATE OF WORKERS PER DAY**

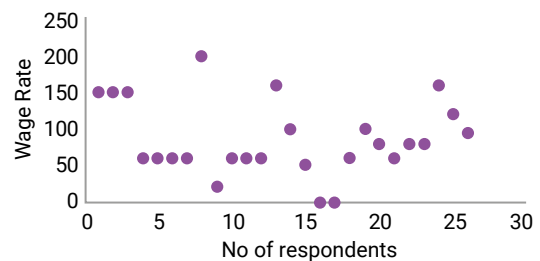
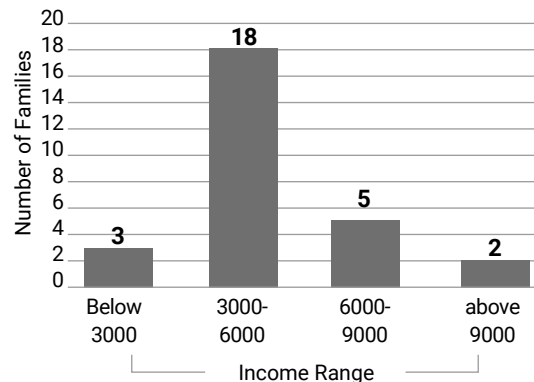


Figure 6  
**MONTHLY INCOME OF THE FAMILIES**



upon quality. People making zardozi also get similar earnings for similar hours of work. However, for zardozi workers, getting regular work is a bigger issue. Tailoring provides good earnings. For stitching a clothing set like a kurta and pyjama,



one can earn Rs. 120-250 per day. Women tailors are generally paid less when compared to men tailors in both rural and urban areas. For beedi-making, 1000 beedis are compensated by Rs. 90. Women making beedis are given 1 kilogram of tobacco, thread, and leaves for rolling, and are expected to make at least 1000 beedis in a day. In case if they fail to reach this target, then Rs. 20 is deducted, and they received Rs. 60.

Most of the women interviewed (See Figure 4) were earning a daily wage of Rs. 50-100 and worked 10-12 hours per day. Some of the women who were making beedis were getting as little as Rs. or Rs. 50 per day. Those women who were involved in tailoring were receiving comparatively better earnings of Rs. 150 or more per day.

The minimum wage of Uttar Pradesh for skilled labor (W.E.F. 01-04-2019, valid till 30-09-2019) is Rs. 9,874 per month or Rs. 379 per day (6 days of work). If we plot a scatter diagram (Figure 5) for the daily wages of the respondents against the minimum wage, we can see none of the women's earnings cross the mark of even Rs. 250.

All the respondents replied in cohesion regarding the extremely low wage-rate and the inability to make ends meet, despite working 8-10 hours per day. They found difficulties in affording basic necessities like medicine, sanitary pads, personal hygiene items, or regular medical check-ups.

Except for three women who were either divorcees or widows, the husbands of the respondents were also working,

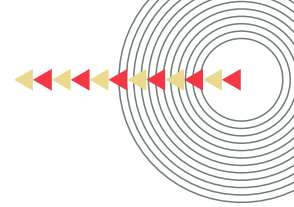
though their earnings were slightly better than their partners'. In terms of their total family income, the women's households made between Rs. 3,000-10,000 per month (Figure 6).

Despite living in extreme poverty, these women have not been able to get any help from the State, mainly because they seemed not to be aware of their entitlements and schemes.

We can see from this data that nearly 67% of the women interviewed have never accessed any of the government schemes. Only five children received a scholarship before matriculation and two received a scholarship of Rs. 3,000 after matriculation. When asked about any schemes they wanted to access but were not able to, most of the respondents replied that they had heard of the 'Sikho aur Kamao' scheme and wanted to receive training, however, they had been denied on the grounds that they had not graduated the 10<sup>th</sup> grade.

In terms of other social indicators like health and hygiene facilities, or incidents of domestic violence, conditions were alarming.

In terms of domestic violence, physical or mental, most of the women interviewed denied having experienced it in any form. However, after questioning them further, they did reply that sometimes verbal arguments with their husbands would intensify into physical abuse. This was normalized as being the case for all married couples in the course of their married life. When asked



about accessing health facilities in government hospitals, 67% of women replied that they were able to get good treatment in hospitals by the doctors; however, 88% replied that they were not able to get the free medicines prescribed by the doctors in these hospitals, and it was also not possible for them to buy these from pharmacies because of the cost. In fact, in all the areas surveyed, women did complain of unavailability of important medicines in the government hospitals, though these were prescribed by the doctor themselves.

As these women were earning much less than they need to buy basic necessities, they were not familiar with the usage of sanitary pads. None of the women interviewed or their daughters could afford sanitary pads. Low awareness was observed regarding female contraceptive measures and most of them had never used any birth control methods. Women feel compelled to marry their sons and daughters early while they are still working. Girls also pose no objection to being married early as they think marriage would bring them some independence or some more opportunities, as they are living under restrictive environments with their parents.

## CONCLUSION

There are a few common characteristics which were quite similar in all the women interviewed, and these similarities are applicable to most women involved in such low-paying home-based work

across the different regions. These are:

- a) An extremely low level of education, in most cases - uneducated
- b) Spouses having low-paying jobs or being unemployed
- c) Large family size and low family income
- d) Restrictions on occupational mobility
- e) Extreme poverty perpetuating other forms of social and economic deprivation
- f) Being from marginalized social groups

None of the women interviewed were happy with the work they were forced to do. Their work was tedious, low paying, monotonous, and embedded with several occupational hazards. All these women were working daily for a minimum of 8-10 hours to earn INR 60-150. They knew their compensation was extremely low due to their restrictions in occupational mobility, than what it would be had they been working in a factory. The reasons these women cited as keeping them in poverty were multiple, and were both social and economic in nature.

Some of the reasons in Figure 8 are not specific only to these women, but can be extended to all those women who are involved in such work across different regions. Therefore, this case study can be generalized into other marginalized groups too.

There are also other factors responsible for the conditions of these women. The marginalization of Muslim women

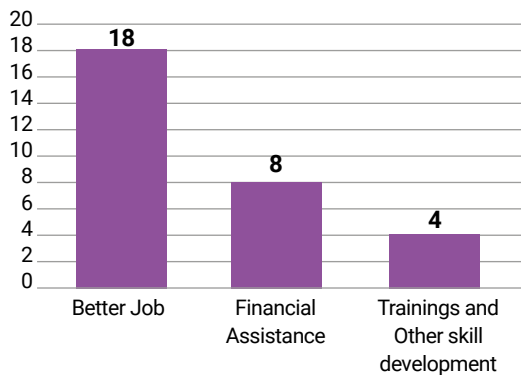


Figure 8

| Social Reasons  | Economic Reasons  |
|---|---|
| a) low levels of education  | a) Extreme poverty  |
| b) Restrictions in their occupational mobility, imposed by fathers or husbands  | b) Family income being much less than family expenditure      |
| c) Patriarchy affecting independent decision-making   | c) Low income leading to basic necessities being inaccessible |
| d) Gender or religion-based discriminations not letting these women have the freedom to choose work and or the capability to grow and prosper | d) Low income developing into a vicious cycle of poverty      |

Figure 9

**ASPIRATIONS OF THE WOMEN**



is not a new phenomenon. Talking in terms of historicity, Muslim women have always lagged - had fewer opportunities for income, education, and employment. Efforts for their upliftment have been inadequate or inefficient. Issues like girls being married before adulthood, not enough importance on girls getting higher education, restrictions on them studying or working in different cities, and restriction on socialising have led Muslim women to be deprived and marginalized, and dependent on the male members of their families. They are not allowed to make

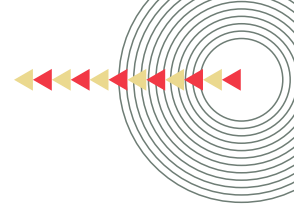
independent decisions even in matters concerning themselves.

When these women were asked what they would think could help them in coming out of the clutches of poverty, most wanted better-paid work or at least an increase in the wages for the work they are already doing.

60% of the women interviewed wanted better jobs, which are less physically straining and better-paying. They also wanted regulations from the government to fix the minimum hours of working and minimum wage rate for these. Nearly 26% of women who were more than 40 years of age wanted financial assistance from the government to assist them in being self-employed, and securing funds for their old age. The younger women interviewed wanted trainings and skill development courses, which they felt could help them in moving to better-paying work.

As observed by the study, most of the women were unaware of any of the schemes provided by the government for minorities. Even though it was





difficult for them to make ends meet, they could not access any help from the government. Therefore, the Minority Welfare Officers in these districts need to reach out more in minority-concentrated areas and make some efforts to spread awareness of schemes and programs run by the government which these women need access to. The government at the centre needs to design programs which would help these officers in the districts to do so. It also needs to give some financial flexibility to these officers, so that they take instant action when required. The school scholarships given to the children in schools also need to be regularized as most children were not able to access these on time. Many children had never received any scholarships from school at any stage. Therefore, governments need to allocate funds as well as make scholarships more regularly available to children in schools.

There is an immediate need to look at the working conditions of the home-based crafts industry. Immediate policy measures need to be taken to regularized the minimum wage, bring in some safety guidelines, and provide women workers with financial assistance.

## RECOMMENDATIONS

Based on observations from the field the recommendations for the commission can be:

a) Economic deprivation is the primary reason for the extreme marginal-

ization for these women. The earnings from their work are so low that they make no significant changes in their living standards. Therefore, it is necessary to make significant efforts to help women increase their earnings. For that, an association can be established where these women can be better trained and linked to bigger markets for their work.

b) A training center can be set up in these areas, where women can be given training according to market demands. Opening training centers in these areas will give women the skills which are market oriented and more demanding by people. This will help in more self-employability and to develop opportunities for self-sustainability.

c) Collaborating with third-party organizations for the marketing of their work. We can also decide on online platforms to approach a bigger market.

d) In terms of accessibility to government schemes, as observed, none of the women interviewed were aware about the schemes meant to help them. Therefore, the commission can direct District Minority Welfare Officers to spread awareness about how to access these schemes at the local or community level. NGOs can also be approached to help these women to spread this awareness.

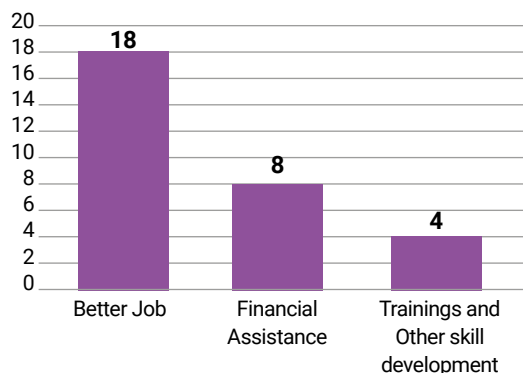
e) Districts Minority Offices need to be made more robust and given more autonomy so that they can work with more flexibility at local level. There is a lack of funds at their level which curtails





Figure 9

### ASPIRATIONS OF THE WOMEN



their capacity to work more efficiently. Sometimes, as told by one of the Minority Welfare Officers, even if they want to execute something at their level, they are unable to do it because of insuffi-

cient funds.

f) Funds allocated for scholarships for children need to be more regularized and need to be raised, both from the State and Centre levels. Most of the children interviewed never received any scholarships from schools, even if they did fill the scholarship forms.

g) Women in minority-concentrated areas can be connected to organizations working on health and education where they can be sensitized about better health and hygiene measures, benefits of education, how they can avail help from them, report if they are witnessing domestic violence, can assist in gaining more economic independence through work.

## REFERENCES

Bosher, L., Penning-Rowsell, E., & Tapsell, S. (2007). Resource accessibility and vulnerability in Andhra Pradesh: Caste and non-caste influences. *Development and Change*, 38(4), 615–640. <https://doi.org/10.1111/j.1467-7660.2007.00411.x>

Das, M. B. (2004). Muslim women's low labour force participation in India: Some structural explanations. In Z. Hasan & R. Menon (Eds.), *A minority: Essays on Muslim women in India* (pp. 189–221). New Delhi: Oxford University Press.

Hasan, Z. (2009). Muslim deprivation and the debate on equality. Retrieved from [https://www.india-seminar.com/2009/602/602\\_zoya\\_hasan.htm](https://www.india-seminar.com/2009/602/602_zoya_hasan.htm)

Hasan, Z., & Menon, R. (2004). *Unequal citizens: A study of Muslim women in India*. New Delhi: Oxford University Press.

ILO. (2018). *Women and men in the informal economy: A statistical picture* (3rd ed.). Geneva: International Labour Organization.

Luke, N., & Munshi, K. (2011). Women as agents of change: Female income and mobility in India. *Journal of Development Economics*, 94(1), 1–17. <https://doi.org/10.1016/j.jdeveco.2010.03.008>

Mondal, S. S. (2016). Wage differences by caste and religion in India. SSRN. <https://doi.org/10.2139/ssrn.2839695>

National Commission for Enterprises in the Unorganized Sector, & Academic Foundation. (2008). *Report on conditions of work and promotion of livelihoods in the unorganized sector*. New Delhi: Academic Foundation.

Sachar, R., Hamid, S., Oommen, T. K., Basith, M. A., Basant, R., Majeed, A., & Shariff, A. (2006). *Social, economic and educational status of the Muslim community of India*. Prime Minister's High-Level Committee, Government of India.

# **WOMEN'S ECONOMIC EMPOWERMENT AS A METAPHOR**

**A Study of Female Beedi Workers in  
Murshidabad**

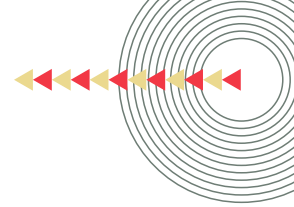
**Poushali Dutta, Aniket Nandan, Archisha Bhattacharjee,  
Biprajit Roy Choudhury, Ivy Das**



# INTRODUCTION

**T**he notion of women's empowerment is bound by various meanings, with purposes and values ascribed to furthering women's lives across the world. If one goes on to break down the term "empowerment", it refers to the action of empowering or the state of being empowered. The first usage of the word "empower" is in the year 1849, finding its origin in French and Latin derivatives, indicative of putting forth authority for an end or towards a purpose. The usage of the word "empower" also lingers around the idea of "bestowing power onto something/someone/making powerful" or to "gain or assume power over" (Drydyk, 2013). It is in this context that women's empowerment has taken two primary courses of action. First, as a target of the development industry with its own set of policies and advocacy, and secondly as a constant process of change which aims to challenge the structural ways in which women are socially subordinated through patriarchal institutions. Scholarly exploration of women's empowerment posits it as a "liberal movement" which aims to shift the focus towards looking at women as individuals, who have a repository of capabilities which in turn have the power to enable them to be

influential towards their course of life (Cornwall, 2018). Naila Kabeer (1999) views empowerment as the ability to make choices, and disempowerment as the denial of choice. Furthermore, building into the concept of choice, she concentrates on the importance of various alternatives, or the ability to have chosen otherwise, which may be suggestive of the economist's lens that she upholds. According to this viewpoint, it becomes imperative for one to recognize how individuals intend to make "strategic life goals" which for everyone may have a hierarchy of their own. It is within this context that empowerment must be examined as a relationship between resources, agency, and achievements. Resources, ideally, must move beyond the sphere of the tangible, to encompass that which is social as well as institutional (regarding family, as well as relationships) in manner. Access to the range of resources determines principles of distribution; in turn determining how one defines priorities and enforces claims. Agency seems to encompass the meaning as well as the motivation that individuals bring forth to their activity, the one that is seen as "power within". The connotation of agency is seen to have both positive and negative implications with the former affecting



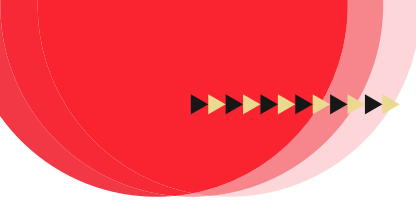
one's "power to," or the capacity that people have that is seen to define their life choices, and the latter referring to "power over" or having a sense of power that has the potential to override the agency of another. It is resources and agency together that are termed as capabilities that contextualize people in the way they wish to live their lives (Sen, 1985). There is also a discourse towards processes of "being and doing," perhaps hinting at how women functionally negotiate in their lives (Kabeer, 1999). However, it becomes important to note that in all the talk of empowering women or extending broader notions of agency and autonomy to them, what goes missing is perhaps how women tend to witness their own lives. Therefore, while there is recognition of the gender inequalities persisting in societies, the non-questioning of the differences among women from contrasting backgrounds makes one question what exactly is opined when concerns of "agency" are constantly brought up in the empowerment discourse. If the poorest of the poor and oppressed women are at the receiving end of development, are we then perhaps also claiming that once the issue of access to resources and participation in systemic structures are ensured, empowerment will have achieved its primary purpose? Based on the above-mentioned statement this study argues that there is a seemingly

common assumption that women's empowerment is contingent on their financial freedom, implying that women who would have access to financial resources are automatically empowered. The study also critically assesses the degree of vulnerability in asserting that while poverty does lead to a sense of vulnerability, it also needs to be contrasted from poverty in itself—and often finds itself being linked to a "wide range of tangible and intangible stores of value or claims to assistance which may be mobilized in a crisis" (Swift, 1989). For this study, the problem lies in the fact that the entire characterization of women as a singular group seemingly dismisses the complex forms of society. Therefore, for this study, representation of the "self" in the representation of the other becomes an important position in understanding the empowerment discourse (Mohanty, 1991).

To study the aspect of agency and empowerment of women engaged in the informal sector, this paper locates the case of beedi workers in three blocks, namely Suti, Raghunathganj, and Lalgola in the Murshidabad district of West Bengal as central to its critical inquiry.<sup>1</sup> A wide range of qualitative tools and substantive secondary data sources have been used to understand the conditions and consequences of the informal labor undertaken by the beedi workers. This study is a product of rigorous fieldwork

---

1 The fieldwork was conducted for 3 weeks in the month of October 2022 in four blocks of Murshidabad district in West Bengal namely, Raghunathganj - 1, Raghunathganj - 2, Suti and Lalgola. The fieldwork was facilitated by members of SEWA West Bengal who



and engagements with the community of beedi workers for the month of October 2022. Inferences from the field also substantiate the necessity of constructive criticism of the existing structures and policies for the economic empowerment of women from underprivileged communities.

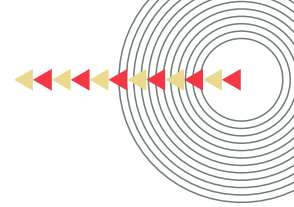
## LACK OF CULTURAL AND SYMBOLIC UNDERSTANDING OF WOMEN'S EMPOWERMENT IN DEVELOPMENT DISCOURSE

The general misconception about applying a gender lens to development has been that it simply entails including women in decision-making or studying gender independently of various other developmental facets, emphasizing the simple organic differences between men and women based on their reproductive abilities, menstrual cycles, etc., or about ending sexual abuse and marital hostilities (Ghosh, 2020). It has also been noted that gender norms and stereotypes can have a significant impact on economic outcomes, such as employment opportunities, wages, and career advancement. For example, traditional gender roles may limit women's access to certain jobs or industries and perpetuate wage gaps between men and women (Connell & Pearse 2015). However, economic factors, such as changes in labor markets or technological advanc-

es, can also shape gender norms and attitudes. For example, as women have entered the workforce in larger numbers, traditional gender roles and expectations have shifted in many societies. Several scholars review the literature on the empowerment and development nexus and suggest that economic growth can have a significant positive impact on gender equality by lowering poverty and expanding opportunity (Deaton 1989, 1997; Duflo 2012). The argument is that economic growth lessens inequality by easing the restrictions on impoverished households and lowering the frequency at which they are forced to make decisions that could mean the difference between life and death. But at this juncture, it is worth noting that tragic choices are often resolved at the expense of women's well-being. Duflo (2012) contends that when children or parents experience extreme situations or when the home is going through a crisis, there is a difference in how girls and boys are treated. Hence, increasing the resources available to families, as economic development does, reduces the excess vulnerability of women. Subsequently, Duflo (2012) cites two studies in India by Munshi and Rosenzweig (2004) and Robert Jensen (2010) to show that increased opportunities for women in the labor market do translate into better outcomes for women. Gender-blind policies which improve the economic welfare of households can

---

critically assisted us in meeting women *beedi* workers, and *Mahajans* as well as visiting *beedi* factories.



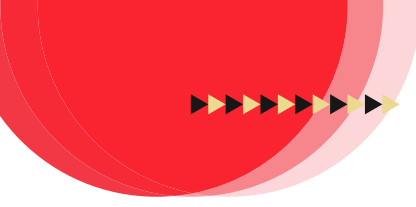
improve gender equality and the economy, and increasing women's options in the labor market can cause households to adjust their behaviour, moving them towards gender equality.

In this paper, we argue that such an argument does not stand true for the beedi workers in Murshidabad, who find their bargaining power and agency reduced after gender affirmative policies specific to women beedi workers have been merged with other umbrella schemes of the government. These beedi workers are Muslim women in Murshidabad, who demonstrate very low agency levels even when they are earning for their families. As a key finding, based on empirical evidence emerging from the study of women beedi workers in Murshidabad, West Bengal we suggest that the social norms of caste and religion can have a significant impact on the ability of women to benefit from economic empowerment initiatives. It is important to acknowledge these nuances and complexities to design effective policies that consider the unique socio-cultural context of each community.

The segregation of "public" and "private" spheres remains one of the significant influences on discrimination against women. In the private sphere within four walls, the equality of women remains questionable (Mackinnon, 1979; Rao, 1995:173; Weskott, 1986:201; Williams, 1982). The value of women's labor being associated with biological and reproductive capacities is rein-

forced by social and cultural norms all over the world. Additionally, decisions such as marriage, divorce, custody and upbringing of children, inheritance, and ownership of land and property continue to be determined by religious, traditional, and cultural norms in India, just like in many other countries (Powers, 1979). Locating beedi workers in Murshidabad informs of similar paradigms of a struggle between the confines of public and private lives. These beedi workers are enveloped/immersed by the Mahajan, the village sarpanches, or the husbands which represent the patriarchal dominance in their lives on all fronts. All male figures in the beedi workers' lives govern and dictate public and private spheres in some ways. The question of going to the hospital, how many children the women will have, which type of contraception is to be used or whether contraception is to be used at all in any form, and what age is correct for the girl in the family to be married, till what grade the girl child will be allowed education, who has land ownership, all are decisions which are dictated by patriarchal figures like the mothers-in-law or the husbands in the families of beedi workers. In this context, the capacity to claim social rights becomes severely restricted despite achieving economic empowerment.

Beedi workers in Murshidabad have been a part of SEWA's collective since 2004 but beedi workers in India have had a long-standing tradition of being unionized long before SEWA started its

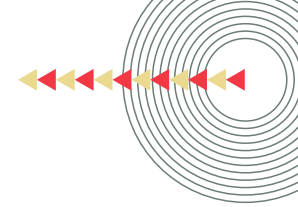


work in Gujarat in 1972. The case study of Kerala Dinesh Beedi Cooperative is the story of a successful cooperative arising from the collectivization of beedi workers to ask for better wages and protective legislation. Collectivization is a means of navigating their social structures and claiming rights without uprooting or disrupting their lives. Hence, unions like SEWA provide these channels of harmonization followed by negotiations with power structures. SEWA, in Murshidabad, has already been engaging with the girl children of beedi workers to empower them through various legal awareness camps, financial literacy trainings and gender sensitization camps. SEWA also observes that the work of beedi-making does not amount to a significant economic contribution to the family income; it remains a way of supplementing their husband's incomes, where their income takes care of their household expenditures primarily.

Analysis of the various identities through which women are mobilized cannot be complete without the recognition of the increased visibility of women through familial identities in many parts of the world. The realization that many of these women are mobilized as mothers and this be their primary identity has been the focus of considerable discussion, particularly in India (Sarkar & Butalia, 1995; Kumar, 1993). Several authors have focused on motherhood as the motivating identity for women's social action. (Hassim, 1993; Neuhaus,

1995:40; Rodriguez, 1994; Sarti, 1989; Safa, 1990; Schirmer, 1989). We corroborated similar findings during our time in the field, where beedi workers did not even consider going to a doctor/Primary Health Centres (PHCs) that were located within 4 kilometres and inside the periphery of the village, because that would mean leaving "purdah" which is beyond their imaginations of mobility. This leads to exclusion from state-provided health benefits like occupation-related health measures and anti-natal check-ups, further resulting in an inability to avail monetary benefits of government schemes like Janani Suraksha Yojana, since they do not opt for government hospital deliveries. This vicious cycle of exclusion and illness continues despite the economic empowerment of the beedi workers; this pushes the argument that economic empowerment alone does not translate to social empowerment. This lack of social mobility can also be construed as an obstacle to further economic empowerment as well. Another instance of this dissonance of self-identity was observed while conducting focus group discussions on alternate livelihoods. Upon inquiring why they have not pursued better means of occupation, we were informed by beedi workers that even though beedi-making is seen as haram (sin) in their religions of both Hinduism and Islam, the thought of leaving it to pursue any alternate occupation is considered an even graver sin, which is of leaving purdah and going to towns or





cities. The beedi workers have a deep sense of guilt about their current occupation and do not wish this occupation for future generations, but cannot leave it due to the confines created by social, cultural, and religious constructs. Thus, due to these impenetrable social barriers, economic empowerment remains a far-fetched reality.

Another issue is that for many women, it appears that one type of subjugation has merely been replaced by another. Some feminists argue that the juggling of child care, cooking, cleaning, outside work, and homework is a new and more burdensome task because there is little support from individual male partners or society at large, not yet to add that there is yet no recognition of household work in the global economy and it is still unpaid labor performed by women across the world. Empowerment is defined as a process in which women come to believe in their ability “to construct, and take responsibility for, [their] gendered identity, [their] politics, and [their] choices” (Alcoff, 1988: 432). Powerlessness, in contrast, can be seen as the continuing subjugation of women to men in public and private spheres, supported by cultural systems and notions of devaluation ingrained, in varying degrees, by women themselves. These notions form the basis for women’s self-doubts about their authority and autonomy to shape their lives. In the district of Murshidabad, these lines are further blurred for home-based workers who

roll beedis within the four walls of their homes, while at the same time taking care of and managing entire households; they do not have fixed working hours nor any protective arm of the state to constitutional remedies (they are excluded from the Occupational Safety and Health Act under the New Labour Code 2020). When we asked beedi workers about replacing male Mahajans with Agebans (women leaders of SEWA who are beedi workers as well), their disbelief upon hearing the idea spoke volumes to how deeply ingrained and dependant their choices are on culturally gendered structures, considering that Mahajans and Agebans have the same level of education. The sense of empowerment and how it can be defined thus remains cryptic in the case of beedi workers.

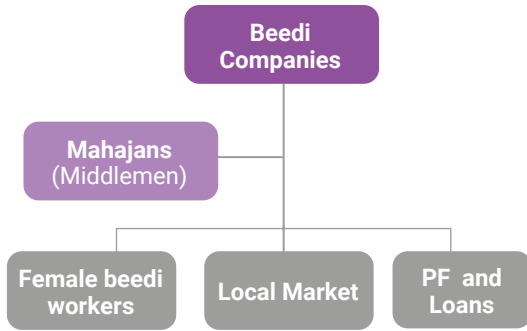
## ANALYSIS AND FINDINGS

Beedi-rolling, being a household industry, can be comprehended through a study of the inherent structures that drive exploitative practices in the beedi industry, yielding empowerment as metaphor (Rahaman & Khatun, 2021). The site of study, the Murshidabad district of West Bengal, forms one of the largest hubs of beedi production. The industry in Murshidabad is largely dependent on labor from Muslim women who roll and supply beedis from the confines of their homes, which are then supplied to companies through middlemen. The beedi industry is hierarchically structured with the workers at the lowest strata, the middlemen or colloqui-



Figure 1

## HIERARCHY STRUCTURE OF THE BEEDI INDUSTRY IN MURSHIDABAD



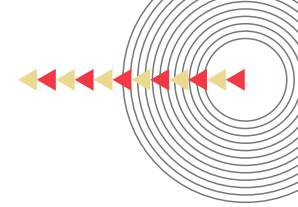
ally Mahajans in between, and the beedi companies at the top. Political institutions such as the panchayat and the local MLA, and bureaucratic institutions such as the Block Development Officer contribute to the sustenance of the current exploitative structure of the beedi industry.

As seen in Figure 1, the beedi industry consists of mainly three levels where the women beedi workers, the local market, and the Provident Fund (PF) and loans accessed by the women workers are at the bottom. However, the beedi companies are responsible for establishing the institution of the Mahajan, who then became responsible for providing social security benefits to women workers, including important access to PF for women workers. This has led to the authorization of the middlemen to the status of what Hansen and Stepputat (2014) refer to as “informal sovereigns”.

The exploitation of beedi workers is a top-down process infesting the beedi

industry. The hierarchy of exploitative beedi companies followed by the middlemen or Mahajan (see Figure 1) exerts an adverse impact on the prospect of the empowerment of women workers. The companies through the middlemen control not only the lives of the beedi workers but also their access to social security and welfare measures. The reiteration of the role of beedi companies in establishing the institution of middlemen in the industry is important to understand where the operational power is located in Figure 1. The workers are subject to exploitative working conditions, rendered zero access to their own Provident Fund and pension accounts and their credentials, denied minimum wages in the industry and so on. However, all of these malpractices remain untraced due to the women beedi workers not being formal employees of the company, and rather contractual workers of the middlemen without any official documentation.

At the time of writing this paper, as per the Labour Commissionerate under the Labour Department of the Government of West Bengal, there are around 20 lakh beedi workers in West Bengal, both household and industrial, of which 70% are women workers. While the “household” characteristic of the beedi industry is seen as a boon by the women workers, as it allows ease in terms of rolling beedis while attending to their children and household chores, there are consequential implications. These consequences are induced by the socioeconomic backward-



ness and dismal standard of living of the women workers coupled with the fact that household work is excluded from the legal protections given to work done in a factory environment (Rahmatullah, Yasmin, Raj, Verma, & Jha, 2022). Furthermore, the beedi industry is an unorganized and unregulated sector, thereby making it difficult for the government to keep an account of beedi workers and hence causing difficulties in the implementation of relevant legislation (Rahmatullah et al., 2022).

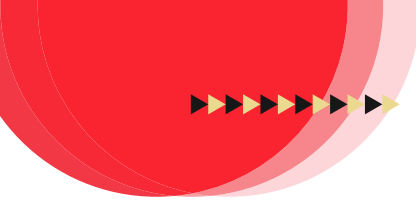
Subsequently, the beedi-rolling practice is hazardous and socially restrictive for girl children who continue in school but must engage in beedi-rolling while the boys are allowed to drop out of school and engage in full-time work. The explicit omission of boys, in that they are not allowed to engage in beedi-rolling, leaves the burden of beedi-rolling on the young and old women of the household while the men and boys are migrant workers engaging mostly in carpentry. The women and girl workers express a form of induced loyalty to the Mahajan which emerges from two factors:

i. Fear of loss of livelihood: Beedi-rolling is essential for women workers due to the associated weekly wage payment. These weekly wage payments, although less than the government-prescribed minimum wage, aid women workers in carrying out household-related expenditures. Furthermore, the Mahajans' hold over the workers' PF account details and wage payments strengthens this sense of forced loyalty, in addition to the facility of informal loans provided on

demand.

ii. Inaccessibility to alternate livelihoods and lack of wage incentives: beedi workers are subject to restrictions that make the exercising of a shift to an alternative livelihood near-impossible. These include the mandatory adherence to the 'purdah'—a form of facial covering mandatory for women when stepping out of the house—along with the restrictions on the nature of work that can be taken up. Furthermore, given that beedi-rolling is taught by one generation to the other and therefore, does not include any monetary engagement, the expenditure involved in learning a different skill as well as in building or finding a market to sell the goods or services, acts as disincentives for the women workers.

Upon interaction with women workers in the households of the Raghunathganj block of Murshidabad district, it could be understood that the women work in an environment that lacks access to the outside world and is characterized by significant fear. The women are not aligned towards leaving beedi-rolling as it has become a part of their identity, given that it is a generational practice, with instances of marriages being decided upon the woman's ability and speed in rolling beedis. In terms of the environment of fear, the unavailability of male members of the household owing to their migration for work leaves the beedi-workers vulnerable to practices of abuse and harassment perpetrated by the Mahajan—a trend that is further



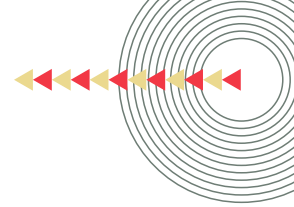
corroborated by SEWA members. Such a trend of open misbehaviour and potential harassment by the Mahajans yields two distinct results: it limits the ability of the women to raise grievances with the Mahajans, and creates inhibitions amongst the workers on the lines of losing regular wages and occasional financial support. The former is also a result of a lack of cohesion amongst the women, and a sense of competition that differs from one Mahajan to another.

In Raghunathganj-1 and Raghunathganj-2 blocks, the primary problems identified include the malpractices carried out by the Mahajans, who underpay the beedi workers and deprive them of their rightful access to their Provident Fund (PF) account credentials. In addition to this, the Mahajans also manipulate the number of beedis received from the workers in two ways: by not providing them with the government-issued record-keeping book and by forcing the beedi workers to maintain a “kutch book” and deducting 100 beedis when officially recording the number of beedis received. This implies that when a beedi worker provides the Mahajan with 1000 beedis, the Mahajan will record that 900 were received.

In terms of social institutions, the Mahajan and the religious setup act as impediments in the beedi workers’ profession. The Mahajans are mostly 2<sup>nd</sup> or 3<sup>rd</sup> generation holders of the role, having inherited the profession from their fathers as well as successfully expanded the number of beedi workers. However,

through conversations with employees of SEWA Bengal who have been working in Raghunathganj-1 and Raghunathganj-2, it was understood that the exploitation of workers by Mahajans has become a common practice. This exploitation ranged from grave underpayment of wages in comparison to the government-approved minimum wage per 1000 beedis rolled, to incidents of sexual harassment and threats when the woman worker demanded proper wages or adequate raw materials to roll 1000 beedis. The Mahajans are an institution that has been established by the companies to rid themselves of responsibilities such as minimum wage payments, enrolment under the Provident Fund scheme, providing access to social security schemes such as maternity leaves and benefits, safe working conditions, and grievance redressal. Through conversation with the Mahajans, the following facets were discovered which define the relationship between Mahajans and beedi workers:

- i. There exists great “information asymmetry” between the Mahajans and beedi workers, as the former asserted that the workers have complete knowledge of their PF accounts and the amount of money that is deposited in the same. They assumed that with the ease of access to the internet, the workers are well aware of these details. However, based on observations and interactions with the women workers, they rarely have any knowledge of the PF accounts.
- ii. The Mahajans alleged that



there was malpractice by beedi-makers. They said that the workers used bad leaves to supply to the Mahajan while the good ones are sorted out and then sold in the open market to gain more profit, leaving the Mahajans with bad-quality beedis.

a. On the issue of the non-adequate supply of leaves and masala for rolling 1000 beedis, the Mahajan pointed out that to prevent squandering and sub-optimal utilization of resources provided, a strict amount of raw materials were provided.

iii. Some concerns raised by one of the Mahajans were as follows:

a. The pension provided to the beedi workers remains very low and it should be raised to at least Rs. 3000 per month.

b. Upon the death of a beedi worker, the money from the PF should be immediately provided to their family members. Today the system can take over a year for the benefits to be provided to the family, by which time the family faces multiple hardships.

c. Maternity benefits are present; however, they are not given to the beedi workers.

## DISCUSSION

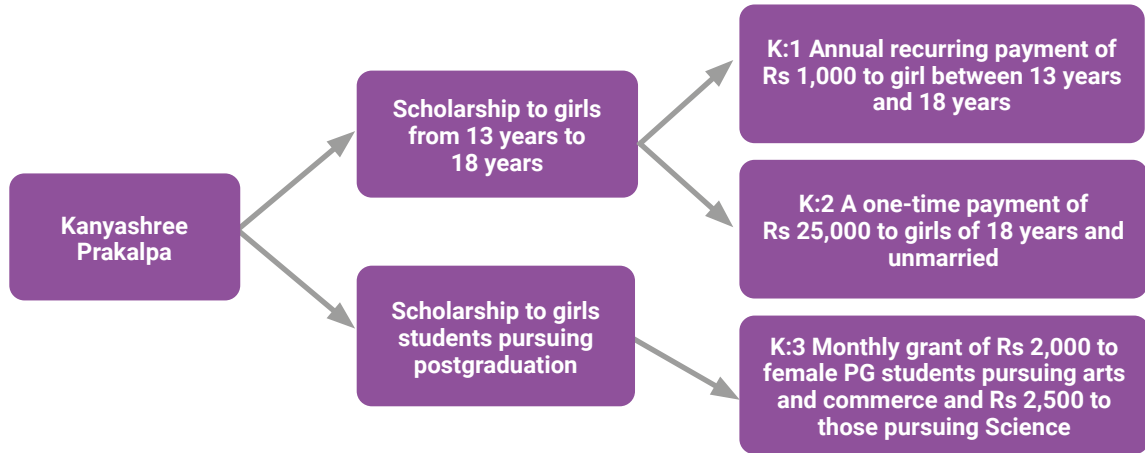
The Kanyashree Prakalpa (KP), which is a conditional cash transfer (CCT) scheme launched by the Government of West Bengal in 2013 aimed at ensuring prolonged periods of exposure to education for girls to ensure delayed marriages, has been availed by beneficiaries but

has not been completely successful in ensuring that girl children are not vulnerable to child marriage. The scheme consists of two levels of cash transfer which is ₹1000 (KP1) annually for unmarried girls between the age of 13 and 18 years, and a one-time payment of ₹25,000 (KP2) upon the girl turning 18 and being both unmarried and enrolled in a school. However, the impact of the scheme is minimal in Murshidabad (Sen and Dutta, 2018). The scheme faces severe challenges in the form of the usage of the money by not investing in higher education of girl children but rather, to fund the dowry during marriage. In Murshidabad the women workers engage in beedi work from the early age of nine or ten, and the KP scheme is therefore extremely important for providing long-term education, beyond secondary and senior-secondary, to young beedi workers who are girls attending school or who would attend school. The district experiences a significant dropout rate after primary school which impedes the possibility of young girls acquiring technical/vocational/college education that could enable them to later seek formal recruitment—which is also a reason behind the choice of the 13 to 18-year olds as the target age group for the scheme.

As seen in Figure 2, the mechanism of the Kanyashree Prakalpa scheme works on the idea of a monetary incentive to induce a greater rate of enrolment of girl students in schools as well as women in higher education institutions.

Figure 2

**THE KANYASHREE PRAKALPA MODEL**



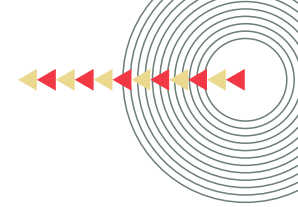
The skewed gender profile of the beedi industry, wherein only women and girl workers participate in the work, renders the outcome of the scheme somewhat distant from its objectives. While the girl child is now being sent to school, the motivation for the same is the annual cash inflow as well as the one-time payment of ₹25,000 (figure 2). Therefore, the monetary benefit is used in meeting household requirements rather than being invested in uplifting the quality of education or the student’s access to learning materials. There have been cases of malpractice by beneficiaries wherein the girl child was put through child marriage but still attended school, duping the administration in the process. There were also cases of forging Aadhar to alter and bring forward in time the birth dates of the girls, so that they remained beneficiaries of the scheme.

Table 1 shows that there is a minimal increase in the literacy rate for women in

Murshidabad as per NFHS-5, that is from 66.1% (NFHS-4) to 67.6%, and a similar trend is seen in terms of the percentage of women with 10 or more years of schooling. A significant observation is an increase in the incidence of early marriage, that is women married before the age of 18 years. As per NFHS-5, 55.4% of women aged 20-24 years were married before attaining the age of 18 years, an increase from 53.5% as per NFHS-4. There is evidence of a trend of higher fertility rates as 2.8% of women had three or more children compared to 0.8 % in NFHS-4.

Social indicators of women’s literacy, marriage, and childbirth in Murshidabad

As seen in Table 2, the decline in the dropout rate was the lowest in Murshidabad. The percentage of early marriage was also high in the second cohort in Murshidabad, as it stood at 50% of the households surveyed, and the combined percentage of dropouts or marriage be-



fore 18 years was also at a high percentage of 73.43%.

While the scheme is promising and has increased the enrolment ratio of girls at the secondary and senior secondary levels, multiple challenges result in young girls being enveloped in beedi-making activity and eventually being married based on their ability to roll beedis. The scheme falls flat due to the lack of a checks-and-balances mechanism, which allows multiple beneficiary families to bypass the beneficiary eligibility criteria and yet continue to receive the benefits. This includes young girls in the household being married before the age of 18 and the same time not being communicated to the concerned authority, or families using corruption as a medium to keep the beneficiary's name on the list despite not meeting the eligibility criteria. In addition, there is a lack of awareness amongst registered families about the age criteria to receive the second part of the CCT, which is the final transfer of ₹25,000. In conclusion, the scheme also lags behind in terms of incentivizing girls to pursue a college education or technical/vocational training, which could upskill them and make them eligible for formal recruitment.

## CONCLUDING REMARKS

The scope of this paper is to critically look at Western scholars' perspective on economic empowerment as key to achieving women's rights, and to understand the significance/influence/

Table 1  
**SOCIAL INDICATORS OF WOMEN'S LITERACY, MARRIAGE, AND CHILDBIRTH IN MURSHIDABAD**

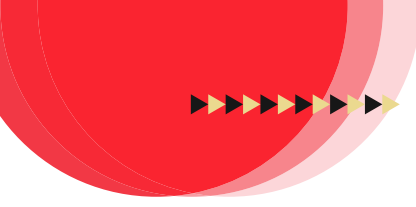
| Parameters  | NFHS-4 (2015-16) | NFHS-5 (2019-20) |
|---|------------------|------------------|
| Women who are literate  | 66.1             | 67.6             |
| Women with 10 or more years of schooling  | 22.3             | 24.2             |
| Women aged 20-24 years married before 18  | 53.5             | 55.4             |
| Women aged 15-19 years who were already mothers or pregnant at the time of the survey | 29.5             | 20.6             |
| Births in the 5 years preceding the survey that are third or higher order             | 0.8              | 2.8              |

Table 2  
**DROPOUT RATE AND UNDERAGE MARRIAGE AMONG TWO DIFFERENT COHORTS IN MURSHIDABAD**

| Age Cohort    | % of Dropout before 18 years | % of Marriage before 18 years | Either Dropout or Marriage before 18 years |
|---------------|------------------------------|-------------------------------|--|
| 19 - 21       | 62                           | 29.47                         | 43.27                                      |
| 22 - 25       | 71.22                        | 50                            | 73.43                                      |
| Change (in %) | 9.22                         | 20.53                         | 30.16                                      |

undeniability of cultural and patriarchal symbols in the lives of beedi workers, not as a means of oppression, but to navigate and empower them to negotiate within these rigid structures. For the beedi workers of Murshidabad, empowerment cannot be seen merely





as achieving economic independence. Rather, it needs to be understood in layers of accessibility and visibility to institutions. These layers include breaking cultural barriers of age-old gendered traditions within the private sphere as well as collectivizing for protective legislations and social security schemes in the public sphere. Furthermore, for any labor union to be empowering, it must make use of the State's administrative and judicial system. Litigation should not be seen as an end, and cannot become a matter of "principle" for women workers in the informal sector because the law itself is exclusionary for informal sector workers, though it does help to pressurise the state or the employer. Thus, litigation acts as a strategic benefit alongside financial agencies. When coupled with other grassroots actions, litigation becomes an effective weapon in increasing the collective bargaining and negotiating power of workers. In the Jivraj Bidi case, beedi workers were add-

ed to the definition of "workers" under labor legislation and the sale-purchase system was abolished. In the case of Self Employed Women's Association vs Regional Provident Fund Commissioner (2016), 174 beedi workers received their Provident Fund payments of Rs. 1.5 million after 23 years. Therefore, to alleviate the status of women in the informal economy, we propose a rights-based framework as a way forward, in which the assessment of rights is given equal weightage with cultural symbols. We need to look at unionizing to facilitate the demand for constitutional recourse to rights as much as rethinking social security schemes and cultural symbols of empowerment within familial circles. Our interventions need to re-evaluate and understand that the lives of women in the beedi industry in Murshidabad do not exist in cocoons. Rather, they are part of an entire ecology, and need replenishment and fodder from all facets, not just one, to be able to fly.

## REFERENCES

Cornwall, A. (2018). Beyond "empowerment lite": Women's empowerment, neoliberal development and global justice. *Cadernos Pagu*.

Deaton, A. (1989). Saving in developing countries: Theory and review. *The World Bank Economic Review*, 3(suppl\_1), 61–96. [https://doi.org/10.1093/wber/3.suppl\\_1.61](https://doi.org/10.1093/wber/3.suppl_1.61)

Deaton, A. (1997). The analysis of household surveys: A microeconomic approach to development policy. World Bank Publications.

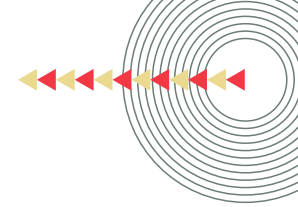
Drydyk, J. (2013). Empowerment, agency, and power. *Journal of Global Ethics*, 9(3), 249–262. <https://doi.org/10.1080/17449626.2013.842757>

Duflo, E. (2012). Women empower-

ment and economic development. *Journal of Economic Literature*, 50(4), 1051–1079. <https://doi.org/10.1257/jel.50.4.1051>

Ghosh, N. (2020, March 6). The gender lens in development discourse. ORF. Retrieved from <https://staging.orfonline.org/expert-speak/gender-lens-development-dis->





course-67755

Hassim, S. (1993). Family, motherhood and Zulu nationalism: The politics of the Inkatha Women's Brigade. *Feminist Review*, 43, 1–25. <https://doi.org/10.1057/fr.1993.22>

Jensen, R. (2010). The (perceived) returns to education and the demand for schooling. *The Quarterly Journal of Economics*, 125(2), 515–548. <https://doi.org/10.1093/qje/qjq011>

Lind, A. C. (1992). Power, gender and development: Popular women's organizations and the politics of needs in Ecuador. In A. Escobar & S. E. Alvarez (Eds.), *The Making of Social Movements in Latin America* (pp. 134–149). Boulder, CO: Westview.

Mackinnon, C. (1979). *Sexual harassment of working women: A case of sex discrimination*. New Haven, CT: Yale University Press.

Munshi, K., & Rosenzweig, M. (2006). Traditional institutions meet the modern world: Caste, gender, and schooling choice in a globalizing economy. *American Economic Review*, 96(4), 1225–1252. <https://doi.org/10.1257/aer.96.4.1225>

Neuhouser, K. (1995). 'Worse than men': Gendered mobilizations in an urban Brazilian squatter settlement, 1971-91. *Gender & Society*, 9(1), 38–59. <https://doi.org/10.1177/0891243295091003>

Pearse, R., & Connell, R. (2015). Gender norms and the economy: Insights from social research. *Feminist Economics*, 22(1), 30–53. <https://doi.org/10.1080/13545701.2015.1078485>

Powers, K. (1979). Sex segregation and the ambivalent directions of sex discrimination law. *Wisconsin Law Review*, 55, 78–105.

Rahaman, M., & Khatun, R. (2021). Socio-economic profile, challenges, and emergency assistance during the COVID-19 lockdown: A case study on household industry workers in Murshidabad district, India. *IMCC Journal of Science*, 1(1), 82–93. <https://doi.org/10.22131/ijjs.2021.12403>

Rahmatullah, M., Yasmin, S. S., Raj, A., Verma, S., & Jha, R. S. (2022). Socio-legal protection of beedi workers under labour welfare legislations in India: An assessment. *Journal of Pharmaceutical Negative Results*, 13(5), 2269–2276. [https://doi.org/10.4103/jpnr.jpnr\\_306\\_22](https://doi.org/10.4103/jpnr.jpnr_306_22)

Ranganathan, M. (2014). 'Mafias' in the waterscape: Urban informality and everyday public authority in Bangalore. *Water Alternatives*, 7(1), 89–105. <https://www.water-alternatives.org>

Rao, A. (1995). The politics of gender and culture in international human rights discourse. In *Women's Rights, Human Rights: International Femi-*

*nist Perspectives* (pp. 167–175).

Ray, R. (1999). *Fields of protest: Women's movements in India*. Minneapolis: University of Minnesota Press.

Rodriguez, L. (1994). Barrio women: Between the urban and the feminist movement. *Latin American Perspectives*, 21(3), 32–48. <https://doi.org/10.1177/0094582X9402100304>

Safa, H. I. (1990). Women's social movements in Latin America. *Gender & Society*, 4(3), 354–369. <https://doi.org/10.1177/089124390004003003>

Sarti, C. (1989). The panorama of feminism in Brazil. *New Left Review*, 173, 75–90.

Schirmer, J. G. (1989). 'Those who die for life cannot be called dead': Women in human rights protest in Latin America. *Feminist Review*, 32, 3–29.

Sen, A., & Dutta, A. (2018). West Bengal's successful Kanyashree Prakalpa programme needs more push from state and beneficiaries. *EPW Engage*, 53(17).

Westcott, M. (1986). *The feminist legacy of Karen Homey*. New Haven, CT: Yale University Press.

Williams, W. W. (1982). The equality crisis: Some reflections on culture, courts, and feminism. *Women's Rights Law Reporter*, 7, 175–191.



# About C3

For over 35 years, Centre for Catalyzing Change (C3) has been enabling women and girls across India to access opportunities and achieve gender equality.

C3 designs at-scale solutions with a focus on widespread systems change. We work, in partnerships with stakeholders, on issues like adolescent health and agency, early marriage, gender-sensitizing young boys, adolescent mental health, gender equity, women's economic empowerment, grassroots women's leadership, reproductive and maternal health, and family planning.

## **Centre for Catalyzing Change (C3)**

Plot No. 6, Local Shopping Centre, Panchsheel Park, New Delhi - 110017

Phone : +91-11-474 88888 Email : [contact@c3india.org](mailto:contact@c3india.org)