Women and Pro-Poor Policies in Rural Tamil Nadu: An Examination of Practices and Responses

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Using a village in Tamil Nadu as a case study, this article examines the initial response to the National Rural Employment Guarantee Scheme on the ground, the reasons behind the low participation, and its subsequent reworking to make it not just viable but also "successful". As conceived, the transformatory potential of NREGA is limited. When operationalised in letter and spirit, such programmes may alleviate poverty, and to that extent empower women, but cannot transform our rural economies that are characterised by low growth, poor investments in infrastructure and limited generation of growth-led decent employment.

Although there is now widespread recognition of the need to integrate macroeconomic management and 'social policies', there is still a strong tendency to think this means continuing to design what are termed 'sound' macroeconomic policies with a focus on market-based criteria, an overriding emphasis on stabilising the price level and reducing the role of the state, and then *adding* social policies in order to achieve socially desirable outcomes such as poverty reduction (Elson and Cagatay 2000: 1347; emphasis is in the original).

mployment provided under the National Rural Employment Guarantee Act (NREGA) aptly falls in the above description of a social policy added but not integrated into the overall macroeconomic policies of the Indian state. Even so, an examination of the implementation of NREGA on the ground (a village, in this case) provides interesting and adequate material to comprehend when, how and in what context NREGA can be seen as having "succeeded" in terms of its stated objectives. This even as it stands apart as a welfare measure with no organic links to the main macroeconomic policies of the country, policies that have increased the rate of growth of the economy but have failed to generate decent employment for its labour force.

Since the operationalisation of the Act, there have been several studies (Nayak and Khera 2009, for example) that have attempted to capture: (a) the track record of the implementation of the Act in letter and spirit; (b) the contribution of this constitutionally guaranteed wage employment in enhancing the number of days of employment to otherwise unemployed and/or underemployed persons in the labour force; (c) those sections of the rural population that have benefited by its implementation, in particular, women; (d) the amount of income it has brought, or brought additionally, into the household, among others. Several of these studies singled out Tamil Nadu for the relatively higher level of participation by women in NREGA work.

Context for the Present Study

The attempt to comprehend the reasons for the relatively higher levels of participation by rural women in Tamil Nadu in NREGA was the starting point of this research. However, the site chosen for the study, namely, Kurinjipettai village (name changed) in Thanjavur district of Tamil Nadu, based on a priori knowledge of the social composition and economy of the village, very soon made us realise two things. Not only was the operation of NREGA in Kurinjipettai deeply contextualised in the particular manner in which the village economy and society was organised, the programme needed to be studied along with the operation of several other social policies, most notably, the public distribution system (PDS) and the self-help group (SHG)-based credit

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programme. How the simultaneous operation of these programmes dovetail into each other in the lived experience of the women, and to that extent enhance the economic and social effectiveness of each of the programmes, is a crucial learning from this field-based study, which began, however, with a specific emphasis on NREGA.

NREGA was introduced in Kurinjipettai in 2007-08. To begin with, the village panchayat enrolled the beneficiaries by issuing entitlement cards after preparing the mandatory "A" register that contains the names of individuals from households that have registered themselves to avail of employment under the scheme. Since it was a government programme and a photo-affixed entitlement card was issued to individuals, people perceived such a card to entail more benefits in future, over and above the guaranteed employment being offered in the present. In fact, guaranteed employment in the present was not an enticer for them to enrol for NREGA. It was the perceived future benefits in the realm of speculation that drove the enrolment. This is clearly evident from the fact that while there was a rush to enrol in the scheme when it was introduced, only very few persons sought work, a point that we will discuss in detail shortly.

Examination of the "A" register for NREGA in Kurinjipettai indicates that 234 households registered for the programme in 2007-08. They constituted about 85% of the total households in the study area. There were, however, differences in the level of registration among the caste groups. The traditional agricultural landless labour households who predominantly hail from the scheduled caste (sc) registered for work on a large scale (at 95%); what however came as an unexpected surprise is registration by 75% of the Vellalar (forward caste) landowning community (who traditionally hired labour but never took up wage employment in agriculture). The incidence of registration among non-sc, non-Vellalar households (termed "Others") was marginally higher at 78%. It also needs to be pointed out that a significant number of those that did not register among "Others" were Muslim households that had given up agricultural work during the past three decades due to migration to the Gulf.

The composition of workers by sex reveals that of the individual workers registered, 56% are female. The age composition of the registered workers indicates that nearly one-third of them are in the age group of 19-35 among both males as well as females. Another one-third is in the age group of 36-50. Nearly 17% of the registered male workers are above 60 whereas only 6% of the female registered workers are above 60 years of age. Thus, the registered female workers are relatively young compared to the male workers.

However, when we disaggregate the registered workers by their age and caste composition, we come across interesting patterns. Young workers (aged between 19 and 35) constitute about 40% of the total registered workers among the scs. This is true for both male and female. In sharp contrast, only 16% of male and 27% of female workers among the registered Vellalar workers belong to that age category. Nearly half of the female registered workers of the Vellalar caste are in the age group of 36-50. Thus, the registered workers among the scs are relatively young, whereas it is the middle-aged ones who predominate among the

Vellalars. Nearly 45% of the women from the "Other" caste group are between the ages of 36 and 50.

Importantly, the enthusiasm to register for the programme did not, initially, reflect in the actual participation in the programme. This may sound a bit paradoxical but the following sections explicate how the NREGA programme conceived and implemented from above interacted with the local conditions in Kurinjipettai and in turn got reworked to make it not just workable but also "successful".

Initial Comparative Disadvantage of NREGA

During 2007-08, the year when NREGA was introduced in Kurinjipettai, only 32 persons (14 males and 18 females) had participated in the work and only 78 person days of employment was utilised by NREGA participants. The average days of employment per person during that year were just two days. The level of participation slightly improved in 2008-09. There were 120 participants who had worked for 1,410 person days, with average days of employment per person increasing to 11.75 during 2008-09.

It is evident, once the households/individuals registered and received the entitlement card, that employment itself under NREGA was cold shouldered. Hence, the panchayat did not launch new works under NREGA. The panchayat union however pressurised the panchayat to intensify the work. The district administration was in turn under relentless pressure from the higher authorities to implement the programme. But there were no takers for the work. Such apathy towards reporting for work among those enrolled for the programme was not peculiar to this village alone. Our interactions with the panchayat union officials indicated that the situation was more or less the same in most of the constituent panchayats in that part of the district.

The apathy of the people to NREGA at the time of its introduction in Kurinjipettai (and in most other villages in the upper delta region of Cauvery) was due to the relative advantage they enjoyed in agricultural employment. The actual earning for a unit of time for a male as well as for a female worker in agriculture was higher as compared to the potential earnings in NREGA, due to the tight labour market then prevailing in Kurinjipettai. A description of the agriculture-based village production system is in order here.

Traditionally, the labour force was predominantly from the lower caste/scheduled caste (Parayar) households. The hierarchical caste system mediated the production relations between the landowning, upper caste Vellalar and the landless, working class Parayar. From a servile patron-client (Pannaiyal) relationship during the 1960s, the relationship transformed into a permanent relationship, then to daily wage labour, and eventually into contract labour.2 Labour supply was on the decline with increasingly younger male workers opting to work in non-farm employment opportunities provided in the nearby towns. Also, there was a withdrawal of some female workers from the labour pool consequent upon a more steady income due to non-farm employment of young males. Despite this, and despite the fact that many agricultural operations were mechanised, the demand for labour continued to exceed supply resulting in the premium for labour. The contractual system of arrangement became

widespread. As a result, work was increasingly split into smaller packets. The time of work was decided by the worker. The piece rate system along with smaller work packets enabled multiple work contracts within a single day. Male as well as female workers enjoyed this advantage which resulted in higher gross daily wage income for the workers.

As against this labour market scenario, NREGA specified both the duration of work as well as the quantum of work. It required the workers in the work spot literally throughout the day, between 9 am and 5 pm. The promised wage of Rs 80 per day could be gained only after completion of the specified work, which was meticulously measured and recorded. Any shortfall in the quantum of work led to a proportionate cut in wage income. Such prolonged working hours were unheard of in agricultural employment then prevailing at Kurinjipettai.

Comparing these two situations, the workers in Kurinjipettai perceived it more advantageous to work in agriculture rather than take up work under NREGA. The wage level of male workers was higher in agricultural employment. Moreover, the working time was much shorter in the new piece rate system. The time demanded by NREGA was equivalent to two packets of agricultural work with a two-hour break in between. The two packets of work in agriculture fetched males a wage income of Rs 130-Rs 150, way above the Rs 80 payable in NREGA work; the latter also did not allow any breaks in between. Therefore, male agricultural workers were not inclined towards NREGA work.

With regard to women workers the scenario was as follows: women were paid Rs 40 per day as wages for their work in agriculture while NREGA had promised them Rs 80 per day. However, while the duration of work in the agricultural piece rate system hardly exceeded three hours of work, NREGA demanded their presence for almost the whole day denying them the possibility of taking up any other work. Hence, there was apathy among the women workers as well to take up NREGA when it was introduced in Kurinjipettai.

Even while the work was reluctantly implemented, the norms of implementation were carefully followed by the panchayat union administration. Work taken up under NREGA was meticulously measured and documented. Wages were calculated based on the quantum of work completed. Consequently, whoever turned up for work and worked for the entire day could manage to earn just about Rs 50 per day. Such low earnings by the persuaded participants discouraged the regular workers to take up NREGA.

Thus NREGA, at the time it was introduced in Kurinjipettai, was characterised by: (i) Very high response in terms of registration; (ii) very poor response in terms of seeking work; (iii) compared poorly with prevailing agricultural work both in terms of duration of work and compensation; (iv) could be sustained by persuasion rather than the demand from the workers; and (v) offered alternate employment to few and for fewer days.

Local Cropping Pattern and Demand for Labour

The comparative disadvantage of NREGA vis-à-vis agricultural employment also stemmed from the fact that at the time of its introduction the crop pattern was in favour of work in agriculture

rather than that which could be offered by NREGA. The soil in the village is sandy alluvium with subsurface water being available in plenty. These two factors together enabled a crop mix of paddy, sugar cane and banana. While sugar cane and banana are annual crops, paddy is a seasonal crop. These crops have varying crop calendars but with some overlap. The advantage of such a crop calendar for the workers is that the demand for labour is steady and, more importantly, spread evenly throughout the year. A monocrop regime like paddy alone will render the demand profile with sharp peaks punctuated with prolonged and deep troughs of unemployment. Since the demand profile for labour was steady with reduced scope for seasonal unemployment at the time NREGA was introduced, it did not evoke an instant positive response among people in Kurinjipettai. Thus NREGA did not find favour with the regular agricultural workers. As already mentioned, the landowning upper-caste Vellalars were not used to working on land as paid workers. There was, therefore, initial resistance among them to take up NREGA work. Hence, overall, NREGA drew a poor response from the people in the study area.

Reworking NREGA and Changed Response

By 2010, there was a tremendous response in favour of NREGA work in the same village. This was not due to any change in the conditions of employment in agriculture in the village. Nor was there any change in the wage payment systems. The new interest in the employment programme was mainly due to the "flexibility" introduced (to make NREGA work) in terms of (i) duration of work; (ii) measurement of work; and (iii) payment system. The political decision to present a functioning NREGA programme was instrumental in the reworking of NREGA to make it attractive enough not only to wean away regular workers from agriculture but also to bring into its fold classes of people who had until then either never worked on land and/or had given up working on land. We begin with a brief description of the kind of flexibility introduced into NREGA work in 2010.

NREGA is a centrally-sponsored programme and is implemented by the rural development department of the state. There is continuous monitoring at various levels. The panchayat union administration has to meet the targets set by the district administration, which in turn was pressurised by the state administration on an almost daily basis. Moreover, measurement of work and inspection of work were taken up very seriously. Consequently, wage payments had to strictly correspond to the quantum of work. Non-compliance with the norms stipulated by the programme were severely dealt with during inspection. These stringent conditions discouraged the village-level panchayat functionaries from tinkering with the programme, despite the lukewarm response from the potential beneficiaries. There was an impasse but the relentless pressure from the union and district officials led to the formation of a forum among panchayat presidents that discussed the incompatibility between the ground realities on the one hand and the design of the programme on the other. The forum represented to the district collector the impossibility of implementing NREGA in the stipulated format. We have no written details of the processes that were set in motion at the district level or at the state level consequent to this representation. What we gathered from the village-level panchayat functionaries and the panchayat union officials is that the norms of the programme were quietly relaxed.

The consequence of this relaxation was immediately discernible in the steady increase in wage accruals that reached the full level of Rs 100 per day during the time of our fieldwork in May-June 2010. More important, some flexibility in working hours was introduced that enabled work under NREGA to be completed by 1 pm. With these twin changes, NREGA became a star attraction for various sections of the village population. Specifically it became very attractive for women. The turnout for the work improved dramatically and the panchayat staff found themselves unable to handle the huge turnouts. When earlier hardly 30 workers reported for work under NREGA at the time of its introduction, and that too with enormous persuasion, with the new changes in NREGA there was at least a tenfold increase in the numbers who sought work. Unable to manage such a huge turnout, the panchayat resorted to a turn system of work. There are three wards in the village and each ward got one week of NREGA work in turn. By this strategy, the number of workers on each day could be kept around 100-130. A quick perusal of data for other villages in the panchayat union indicates a steady increase in employment under NREGA. For example, during 2009-10, Sivanesam block (name changed, located in Thanjavur district) comprising 34 village panchayats (including Kurinjipettai) generated 1,82,830 days of employment under NREGA. By the year 2010-11, the number of days of employment generated had increased by nearly a lakh to reach 2,90,319. Importantly, the amount paid as wages during this time period was Rs 2,93,62,211 with the average wage being Rs 101.14. Hence it is clear that the phenomenon of steady increase in popularity of NREGA in the study village is not an exception but represents a change in the larger universe of a panchayat union that comprises of 33 other villages in the area.

Why Did NREGA Attract Women More Than Men?

Traditionally, agricultural employment was segmented among male and female workers except in certain operations like harvesting. The wages for these operations also varied; generally, males were paid higher than females. Harvesting was the only operation that paid equal wages for males and females. However, with increasing mechanisation of paddy harvesting, the only operation where no gender differences prevailed in terms of wages was lost. Therefore, women were reduced to getting lower wages than men in all non-mechanised agricultural operations.

At the time NREGA was introduced, male agricultural labourers were paid Rs 100 per day and women Rs 40 per day. The regular working time was between 9.30 am and 12.30 pm. This was considered a full day's work. Evening work was between 4 pm and 6 pm and it fetched half of the full day's wages. While the wages under NREGA were lower compared to the prevailing market wages for males in the village, in the case of women workers NREGA wages were definitely higher than market wages. Even so, NREGA had evoked a poor response among women because the working conditions and the working time were not

favourable. The intensity of NREGA work was higher. Despite these odds, women could have doubled their wage income by choosing to work in NREGA. That they have not done so can be possibly explained by two reasons gathered after discussions with several women workers on the ground. One, sourcing food requires cash but that had been made considerably easy with a heavily subsidised PDs. The Re 1 rice scheme was already in place by then and the cash required for claiming that entitlement was just Rs 20 per month, which amounted to just half of a woman worker's day's wage in agricultural employment. Therefore, women did not feel the need to strain themselves the whole day in NREGA work for a wage income of just around Rs 50. Rather, they preferred to work in agriculture for three hours and earn Rs 40 per day.3 A second reason why women did not feel compelled to participate in NREGA work could be that they were not still in the grips of microcredit institutions. The latter had not yet spread its operations in the study village. The women in the study village were still tapping the SHGs for their credit requirements which had monthly repayment schedules. Thus workers were not looking for employment that would maximise the cash flow. However, within a short time there was not only a change in the implementation methods of NREGA but also a rapid spread of microcredit with a weekly repayment schedule which dramatically turned NREGA work into the most sought after employment by women in the village. How many and which women responded is an interesting story.

That NREGA work in its new avatar made it attractive for regular agricultural workers to switch over to NREGA work is not surprising; what is interesting to record and analyse is the fact that NREGA became instrumental in getting two new sets of women into the workforce. One set was from the upper caste that had hitherto not been part of the regular workforce. The other set was from the lower castes who had recently withdrawn from the labour force. These three streams (the two new sets of workers plus the regular workers) together explain the very high level of participation of women in NREGA.

A New Category of Exclusive NREGA Workers

As indicated earlier, upper caste Vellalar men and women did not participate in agricultural work in general. However, like many other social and cultural norms, this demarcation is not watertight. Male members of the poorer upper caste Vellalar households started working in their own farms; they took to wage labour only as a last resort. Even then, women from such households did not work as wage labourers for others. However, with the advent of NREGA the poorer sections of the upper caste Vellalar households became the first to respond from among that caste. They perceived NREGA as a "secular" employment and therefore as not a threat to their "dignity" and identity. Participation in NREGA work by the upper caste men and women started as a trickle. For most of the women, it was not just their first experience of working on soil but the considerable income and cash flow that NREGA work promised with hardly any investment. The main obstacle that these women had to overcome was sociocultural - the stigma attached to physical work and working on others' farms. NREGA enabled these women to cross such cultural

barriers. We have categorised these workers as NREGA workers as they do not form a part of the regular workforce.

It is not that the cultural barrier to participate in physical work has disappeared completely. Several members (both male and female) from the larger landed households still do not participate in NREGA work. Similarly, some Vellalar household people who were willing to participate and/or who had participated in NREGA had to withdraw due to pressures from other members of the household. We also came across Vellalar households with comparatively better assets and income flow that have participated in NREGA, while members of the same caste but with relatively weak economic assets have not participated. Despite these contradictory scenarios, the net result has been a surge in the number of persons from the Vellalar caste who demand work under NREGA. During 2009-10, 48 Vellalar women and 38 men participated in NREGA work. While the level of participation is found to be higher among Vellalar women, it is comparatively lower among their menfolk. We also found that the younger ones from among this caste have not taken up NREGA work in a big away as many of them are either pursuing their studies or work outside agriculture.

The response to the reworked NREGA work from the Parayar households represents a reversal of a trend that had set in wherein several young Parayar women, whose husbands had secured jobs in the non-farm sector, had begun withdrawing from agricultural work. Withdrawal from agricultural work for Parayar women signified escape from the loathsome production relation characterising agriculture work that was heavily embedded in the oppressive caste structure of the village. Employment in agriculture, therefore, is inscribed with many social and cultural meanings. NREGA work however attracted these Parayar household women back into the workforce. For them, NREGA work is not similar to agricultural work since, in their perception, NREGA work is akin to working for the government outside of the erstwhile oppressive caste hierarchy that had earlier defined production relations in agriculture.

Thus, NREGA was instrumental in bringing out starkly the many social and cultural meanings attached to employment in agriculture. Who withdraws from work in agriculture at what point and under what circumstances, and, similarly, why those who had withdrawn chose to go back to work on soil – these actions speak volumes about the complex manner in which sociocultural-economic factors are enmeshed. While in the case of upper caste women, earlier, both economics and sociocultural factors were instrumental in confining them to their homes, the economics of NREGA brought them to the fields even as it enabled them to scale the cultural barrier. For the lower caste women, and particularly for those who had recently withdrawn from agricultural work, NREGA'S economics as well as its "secular" identity brought them back to work on land. In both instances, the material aspect of cash income is clearly evident.

NREGA and Increased Wage Rates for Women

One important consequence of NREGA has been the increase in the wage level for women. In an already tight supply situation, NREGA entered the arena offering work to all who were willing to work. The work conditions were also easier. More importantly, it offered higher wages for a slightly longer duration of work. With more and more women reporting for NREGA work, there was a tremendous shortfall in supply of labour for agricultural work. The norm that NREGA work should not clash with regular agricultural work was never followed.⁴

Women workers did not abandon agricultural employment altogether. They were willing to take up such work early in the morning and late in the afternoon. However, they demanded higher wages on par with NREGA wages. NREGA employment fetched them Rs 80 per day, while food security was provided by the heavily subsidised PDS. The women were under no pressure to take up agricultural employment. To be enticed back into agricultural employment, they demanded to be paid on par with NREGA wages. Moreover, they insisted upon snacks and tea during work. In the process, women workers in Kurinjipettai got:

(i) A hike in the daily wages in agriculture from Rs 40 to Rs 80 per day; (ii) shorter working time; and (iii) snacks and tea as part of the wage deal.

The overall impact of a revamped NREGA on women's employment led to dramatic results. Since agricultural production had to go on, there arose a condition where both types of work had to be sequenced. As a result, the labour market structure underwent a change. The greatest beneficiaries of the changed labour market structure were the women. One, the scope for employment swelled enormously. Two, wages doubled. Three,

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sequencing and therefore multiple employments was possible within a day. Four, as a consequence of this new situation, gross income per day increased dramatically. This increase was due to the increase in wage rates and the increase in the scope for multiple jobs during the same day. Sometimes, the gross income for a woman worker outstripped the wage income of the male worker.

NREGA, by its very design can provide only 100 days of employment per household per annum. Women alone cannot lay claim on this employment as men from the household may compete with them as and when agricultural employment is not available or is less remunerative. In fact, when the work condition of NREGA was relaxed, many men also claimed NREGA work. They also adopted the same model for sequencing the work. It was much easier for them as most of the agricultural work was carried out on a contractual basis. In a contractual arrangement, working time is not at all specified. Under these circumstances, sequencing is much easier and multiple jobs in a single day are eminently possible. Thus, there was an impressive turnout of men as well for NREGA work. With such an increase in the number of work seekers, the panchayat resorted to a turn system of providing employment. Thus, the scope for women's employment in NREGA was constrained by the participation of men and the turn system. But by then, it had resulted in higher wages for women along with other benefits.

NREGA and Additional Wage Income: An Estimate

How NREGA contributed in increasing the overall income of the participating households and of women in particular is crucial for comprehending the importance attached to NREGA by the participants. Though we have not collected data to arrive at the number of days of employment in agriculture, we can rely on the employment profile of the past and estimate the current level of employment. During our earlier survey in 1997-98 (Jeyaranjan 1998), we found that women workers were employed, on average, for 182 days per annum. Since then, the crop pattern has not changed much; the same paddy, sugar cane and banana crop mix along with summer crops of pulses and oilseeds continue to be grown. Therefore, we assume the nature of demand for women labour may not have changed much. However, we need to factor in the process of mechanisation of certain operations that had resulted in loss of employment. Harvesting paddy is substantially mechanised with occasional manual harvesting of crop during both seasons. Traditionally, harvesting generated about 30 days of employment for both males and females even after reducing the area under paddy cultivation. Therefore, one can safely presume that the number of days of employment for women in Kurinjipettai agriculture to be around 150 days per annum. Women were paid Rs 40 per day at the time of introduction of NREGA. Thus, the annual wage income, on an average, for 150 days of employment could have been Rs 6,000 per annum. With the tightened labour market and the scope for multiple jobs during the same working day, we can take Rs 60 per day as the wage income for women and this would work out to an annual wage income of Rs 9,000 for women.

On average, NREGA work was made available for about 21 days for women during 2009-10 in the village. The wage income from

NREGA was Rs 1,680 (21 × Rs 80). NREGA has directly led to an increase of 28% in their gross wage income. More important than the direct increase in wage income is the cascading effect of NREGA employment. The agricultural wage rate for women has doubled from Rs 40 per day to Rs 80 per day. For 150 days of employment, the wage income from agriculture has gone up to Rs 12,000 (150 \times 80) per annum. Further, a tight labour market enables women to take up more than one work in a single working day. If we assume, on average, that a woman worker manages to get one additional work per day with Rs 40 as the extra wage income, then the annual wage income would be around Rs 18,000 (15 × 120). Thus the cascading effect of NREGA in terms of increased wages in agriculture has resulted in doubling of wage income for women in agriculture apart from additional wage income. While the additional wage income due to NREGA amounted to just Rs 1,680 per annum, the income rise due to the rise in wage rate was Rs 9,000. Thus, NREGA has led to a direct increase in employment and wage income for women. More importantly, it has doubled the wage rates for women and thereby their income from agriculture.5

Limits to NREGA in Kurinjipettai

Despite the fact that each household can be provided 100 days of employment per annum, and despite a huge demand for NREGA work, the panchayat has not yet reached full potential. Hardly any household has got 100 days of employment so far.⁶ The panchayat union office has been pushing the village panchayat to take up more and more work under NREGA. Despite favourable circumstances, NREGA cannot reach its full potential because of natural constraints.

NREGA in Tamil Nadu has stringent implementation guidelines. It does not permit any material cost so as to pre-empt any construction activity and consequent back door entry of contractors. Hence, only earth work is permitted and use of machinery in any form is forbidden. NREGA in Tamil Nadu also does not permit land development works in private lands. Therefore, only common lands can be worked upon under NREGA, the availability of which in a small village like Kurinjipettai is extremely limited. Also NREGA work can be undertaken only within the boundaries of the village panchayat which therefore does not allow the latter to take up work such as desilting of irrigation channels in their entire stretch since the latter will stretch over two panchayats. Unless the other panchayats in the upstream undertake the work in these channels, the desilting work would remain half done.

If limited geographical area is one constraint, another constraint is the season. Any work under NREGA has to be completed before the irrigation season starts in the village. Once the water starts flowing, the entire canal and water body network gets flooded and no work is possible. Thus, year round work under NREGA is not possible in a small and wet village like Kurinjipettai. With a large turnout of workers and limited space, the intensity of work declines to a large extent. Given these constraints, there is no scope for 100 days of work in the village.⁷

The implications of these constraints, both natural and because of the way the programme has been enacted, are tremendous for

women in particular. While at one level NREGA has been able to provide employment in close proximity to the households of the participants, the design and conditions of implementation of the programme currently have hit a block in Kurinjipettai. If the local authorities are pressurised to increase the number of days of employment per person to reach the level stipulated in the Act, they will necessarily have to seek permission to relax the conditions of implementation, as was done earlier to attract participation in NREGA work.

NREGA functions in Kurinjipettai in tandem with other welfare programmes. The PDS and the state government's Mahalir Thittam (SHG credit programme) are two of the more important functioning programmes that we discuss ahead to reveal the manner in which the benefits of these programmes reinforce and enhance general welfare of the households and of women in particular in Kurinjipettai.

PDS and NREGA

Both the PDS and NREGA have impacted the everyday lives of women in the village by dramatically improving their access to food. The nature of the improvement is both qualitative and quantitative. It is important to understand the earlier food system of the labour households so as to assess how it has improved due to these two programmes.

The earlier relationship that governed the production systems (during the 1960s and early 1970s) was known as Pannaiyal.⁸ A labourer household comprising one male, a female and a child was considered one unit. The Pannaiyal relationship encompassed all the members of the labour households. While the male worked on the farm, the female cleaned the cattle shed everyday,

in addition to working on the farm. The child tended the cattle. The labour household worked throughout the year. They were paid grain wages on various occasions apart from cooked food everyday. There were also payments during annual festivals and life cycle rituals. Essentially, the food economy of the labour household was completely controlled by the landed households. A closer scrutiny would indicate that this control over food was the bedrock of the earlier production relationship.

This Pannaiyal relationship did transform during the late 1960s and early 1970s. Payments in kind gave way to cash payments and this relationship was confined to the individual members of the labour households. But a credit relationship had developed and strengthened between the landed and labour households. Consumption credit in the form of grain was an important component of the credit relationship. The control over labour was exercised through this consumption credit. Moreover, with the transformation from the in-kind payment system to cash system, the labour households were exposed to the vagaries of the grain market. Thereby, their dependence on the landed households for their grain requirement continued despite the changes in production relations. Fear over food continued to be the governing principle of the system. The labour households did not have access to other sources of income and hence could not depend exclusively on the market for their grain requirements. At times, when they could not get grain from the landed households, they had to borrow grain from the petty grain lenders at exorbitant rates of interest. Even though the PDS existed at the time, it did not cater to the requirements of the people. Either the PDS had inadequate amounts of grain or the grain was of very poor quality. Consequently, the food economy

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The PDS was strengthened in Tamil Nadu during the late 1970s and early 1980s. Adequate quantum of grain was ensured in the shops and the state government made a conscious effort to strengthen the functioning of the distribution system. Simultaneously, the noon-meal scheme was introduced for school-going children. Though the scheme originated in the 1920s, the relaunch during the 1980s was universal with state funding. Poorer households could access the PDS and the noon-meal provided in schools, and anxiety over food began to dissipate.

However, there were many problems in accessing the PDS. A considerable amount of cash income was necessary to claim the monthly entitlement of grain from the fair price shop. Meanwhile, the state took several important measures to strengthen and streamline the PDS. Since 2005 the state has launched a massive subsidised rice scheme through the PDS at the rate of Rs 2 per kilogram of rice. Since then the price has been further reduced to Re 1 per kilogram of rice. Each cardholder is eligible to draw up to 20 kilograms of rice per month at the rate of Re 1 per kilogram.

All the labour households in our study village access the PDS except two households who do not have ration cards. With Rs 20 they can buy their monthly quota of 20 kilograms of rice. The quantum of rice per card is more or less sufficient for most of the households. This is possibly due to the nucleation of labour households. Since ration cards have emerged as the all encompassing card for households, people are very conscious to have separate ration cards as and when a family is formed. For instance, accessing the free housing scheme is possible only with the availability of a ration card. Even to access institutional credit, one needs to have a ration card. These multiple ration cards within the household may be compensating for any shortfall in the quota of grain provided through the PDS.

Accessing foodgrains through the PDS costs Rs 20 per household per month and it is just one-fourth of a day's wage for women and one-seventh of the wage for men. This is in sharp contrast to the past when most of the wage-earnings went to meet their subsistence. Apart from the regular wage income in agriculture, additional wage income from NREGA has made accessing the PDS very easy for women and food security for the entire household is ensured. This is probably the first time that women are left with cash after meeting their subsistence requirements.⁹

Strengthening the PDS and subsidising the staple food, namely rice, by the state is a central agenda of Tamil Nadu politics since 1967. More importantly, the political economy of food is not playing itself out in the narrow confines of the production relation between the landowning class and the labouring class within a village. Rather, it is now a much wider arena with the state playing the dominant role. The state in fact has displaced the landowning class as the provider of food; the latter are reduced to bystanders in the unfolding social scenario. This gross displacement of the local power structure is an important fallout of the new political economy of food. The democratisation of a food economy with the state playing a dominant role and displacing

the local landowning class has gained strength with the implementation of NREGA. The state now is also an employer, providing employment and wage income; the landowners are no longer the sole employment providers. Thus, the sense of loss for the landed is multifaceted. The gain for the working class is phenomenal, both in qualitative and quantitative terms. Thus, NREGA and the PDS have engineered much deeper and wider social changes in the study village.

Occupational Diversification: An Enhancer of New Freedom

So far we have discussed the role of the PDS and NREGA in providing a new kind of freedom in terms of food and employment for dependent agricultural workers. This new found "freedom" is enhanced further by considerable occupational diversification, particularly among the younger population of the landless labour households.

We noted earlier that the erstwhile Pannaiyal relation tied the entire family of the labour households to the landed households. The children were part of the labour force and eventually became Pannaiyal over a period of time. Thus the Pannaiyal relationship not only ensured labour for the present but also trapped future labour and ensured its perpetual reproduction. This arrangement broke down when the Pannaiyal relation transformed into a permanent labour system. Under the new system, the contract was between the individual labourer and the landowner. Thereby, women and children were freed from this binding relationship. However, in the absence of alternate opportunities, the "freedom" was limited. They were collectively tied to agriculture. Despite valiant attempts by the state to draw children to school, very few completed schooling from among the labour households. What deterred them from completing their schooling is a question which we have not explored, either in the present or in past studies. Compared to the landless labourer households many children from the landowning households completed their schooling, moving on to study further and get employed in nonagricultural occupations. This trend was clearly discernible during the early 1990s and most of the landed households had at least one member who had moved away from agriculture. At the time, only a few from among the labour households managed to get into non-agricultural occupations. There was, thus, a clear polarisation in terms of moving away from agriculture with the upper-caste landowning youngsters getting into non-agriculture. Since then, while diversification among the upper castes has undergone a qualitative change with more technical education (among both boys and girls), a low road kind of diversification has occurred among the landless lower-caste households.

The changing agrarian relations and the crisis in the agrarian economy have pushed both the landed and the landless households towards income and occupation diversification. Essentially, both have been trying to move away from agriculture. The desire and goal of such households is to have at least one member in a non-agricultural operation. Our exploration of the level and kind of occupational diversification that has taken place among various sections of the society in the village reveals that of the total households in the village, 61.4% have at least one member in a non-agricultural occupation. There are variations

among the caste groups in terms of level of diversification. It is the highest among "Others" at 76%. This high level of diversification found among "Others" is mainly because the Muslim households have the highest incidence of diversification (at about 90%). They started to move away from agriculture during the 1970s when the Gulf boom started. The sc households have a relatively low level of diversification at 52% since they began to diversify only recently; also because diversifying for them may have been more difficult given their poor initial resource endowment. The diversification among the Vellalars, the traditional landowning caste, stood at 61.3%. Though they started early, there are still many households unable to find a foothold in the non-farm economy.

If we look into the occupational profile of the individuals in the study area, it is evident that 60% of the working population in the village continues to work in agriculture and only 40% have moved out of agriculture. However, the level of diversification away from agriculture varies between male and female workers. Nearly 53% of male workers have moved into nonagriculture, whereas only 28% of female workers have managed to diversify into non-agriculture. Thus, diversification is very intense among males and is much lower among the female workers in the study area.

Despite the low road kind of occupation diversification among the landless, it remains an important marker of a social change underway in Kurinjipettai. Their employment and wage income is not only more regular but also higher compared to agriculture. A steady wage income for a member in the household stabilises the household economy to a very great degree. The creditworthiness increases manifold. It has drastically reduced the dependence on agriculture, the sole livelihood option for such households earlier. It has created additional freedom for the members of the household in their everyday negotiation of the relationship with the landed household. As an additional source of income, it creates more space for manoeuvring household economics. The housing conditions improve with more expenditure on articles that go to reduce the burden of women in the household. The scope for self-employment increases for the elders of such diversified households. The younger ones from these households can pursue their education to move up to the next level in terms of occupation.

Apart from infusing greater bargaining strength in agrarian relations, occupational diversification and the resultant additional income flow has enabled most of the landless labour households to participate in the credit market at an unprecedented scale. Such participation in the intensely active credit market by women workers is a combined effect of the interplay of agricultural employment, participation in NREGA, a heavily subsidised PDS and the occupational diversification at the household level. Let us now discuss, in brief, the microfinance credit network in the economic milieu of the village.

Microfinance Institutions: The Confluence of Finances

The forerunner to the all-pervasive microfinance institutions in the village economy is, as we all know, shg. The state government played a very active role in promoting the shgs in a big way. Non-governmental organisations (NGOS) have also played a significant role in forming these groups. These groups remained as financial intermediaries to a large extent but failed to metamorphose into employment and income generators. Many of them became defunct and many new ones were formed simultaneously. These groups drew their members mainly from their own caste. Saving and acting as intermediaries for commercial banks was their main activity.

When microfinance institutions entered the scenario, women were already organised into groups. They were experienced in group formation, the rules governing them, the nuances of sourcing and repaying the credit from banks, maintaining accounts, etc. Earlier, when they operated the informal credit market, they had learnt about the interest rates, repayment schedules, penal interest rates, etc. The microfinance credit market is a combination of these two systems minus the subsidy provided by the state. However, the interest rates charged by these microfinance institutions border exploitative rates ranging between 28% and 36%. In the absence of any other formal credit channels, the landless in particular and the rural population in general took to microcredit in a big way.

More importantly, these institutions entered the market when no such institution had emerged to be the vehicle for financial consolidation for the households that had started getting small streams of income from multiple sources. The modus operandi for the household to get into the network was to join a small group of similar households, get a loan from the microfinance institution and repay it on a weekly basis over a one-year period along with interest. Depending on the financial strength of the household, it could avail two or three credit lines from various institutions and mobilise considerable finance to invest in various kinds of assets. Over a period of two to three years, many households have managed to invest in various kinds of assets. We explore this aspect in some detail in the following section.

There were four microfinance companies (Pudu Aaaru Financial Services, Grama Vidiyal, Equitas and L and T Micro Finance) operating in the village at the time of our fieldwork in 2010. The entry level credit slab was Rs 15,000 and was to be repaid in weekly instalments over 52 weeks.

There was an overwhelming response from women from the village for these microfinance companies. We interviewed 100 women from the landless labour households with regard to their relationship to these companies. Only 20 women were not associated with any one of these companies. Though they were keen to partake in the activity, they were excluded by other women. Those who excluded them considered these women to be financially weak and their income sources fragile and thin. These women were thus deemed incapable of coping with stringent weekly repayment schedules of the microfinance companies. While such financially weak households were being excluded by their fellow women, there were many with stronger financial sources that availed credit from more than one company. Most of them (62 of the 80 women) had availed loans from more than one company. Just 18 women had accessed only one company.

When we look into the number of loans availed by the 80 sample women, we find that there were altogether 173 loans; 36 of these loans were from the SHGS and the rest from the microfinance companies. The number of loans exceeded the number of women who were members of the microfinance companies, as many of them had availed loans from more than one institution. The largest number of loans entails a repayment of Rs 1,250-Rs 1,500 per month followed by Rs 500-Rs 750. Very few loans have a repayment schedule above Rs 1,500 per month.¹⁰

The fact that the credit network operated by the microfinance institutions was all-pervasive, particularly among the labouring households, is also evident from additional data we collected at the time of our field survey. One day in June 2010, 165 persons were paid their NREGA wages. We enquired with each one of them about their plan for utilising the wages they had collected. Repaying the microcredit instalment was the single largest response from the respondents. Importantly, nearly 70% of women wanted to use the NREGA wage income during that week to repay their microfinance credit. Although repayment of microcredit was the largest response among the men too, it was much lower at 29%.

Many respondents were not willing to disclose either the quantum of investment or the assets on which they had invested. Therefore, we had to estimate the loans availed by them on average and then use the outcome of group discussions with the women to discuss the investments they had made over time in the recent past.

During the discussions, most of the women conceded that they had managed to use the credit from microfinance and other sources to invest in small assets over time. Most of them disclosed that they have invested in small quantities of gold ornaments, either for themselves or for their daughters. This investment was not for displaying their wealth but more as an investment in easy collateral. Many households also accessed small plots of agricultural land either through purchase or by pledging in the land. However, this was not done in their own village for fear of others getting to know about their new asset. Another investment that the respondents made was rebuilding of their houses, either with additional rooms or by improving the existing structure. Some invested their borrowed money on the migration of one member from the household to outside employment. Few also invested on the education of their children.

Assessing Welfare Policies: What Does This Study Tell Us?

Taking a long-term view of the village economy with which we have engaged since the 1990s, we find that the introduction of a reworked NREGA, the consequent rise in wages in agriculture, membership of SHGS and later microfinance institutions have all led to a new kind of diversification, consolidation and expansion of activities towards a better livelihood for the poor. In all of this the woman of the household is the central fulcrum through whom these social changes unfold. At another level, the political leadership of Tamil Nadu has contributed by demanding that at least some of the more important welfare programmes be operationalised. With such chosen programmes being directly supervised by the office of the chief minister, it is no wonder

that local and national assessments of the operations of these programmes in Tamil Nadu have generally been called "successful".

It is therefore important to interrogate the nature of the "successes" of these "successful" programmes. As indicated at the beginning of this article, welfare policies like NREGA constitute what Diana Elson terms an "adding on social policy approach" against the one she calls "transformatory approach" (Elson and Cagatay 2000).

The distinction between the two approaches is that the second one argues that social policy needs to be mainstreamed in to macroeconomic analysis by means of a rethinking of macroeconomics. This rethinking cannot simply consist of new technical exercises, which can present us with ready-made formulae applicable in every context. Democratising the *process* of macroeconomic policymaking is a crucial element of the transformatory approach (ibid: 1348; emphasis as in original).

As conceived, the transformatory potential of NREGA is limited (howsoever adapted to local contexts it may be), since it is a social policy which is distinctive from, and unrelated to, the economic and industrial policy of the country. Unlike the welfare states of the West (that, until recently, "ensured a relatively high standard of living for the majority of the population through policies that achieved full employment, relatively high minimum wages, safe working conditions and income transfers to deprived minorities" [Pinch 1997]), the Indian development scene is one of disjuncture that characterises the provision of "Welfare" from "Economic Development". Hence welfare policies such as NREGA, PDS and the state-sponsored SHG credit programmes, when operationalised in letter and spirit, may alleviate poverty, and to that extent empower women, but cannot transform our rural economies characterised by low economic growth, poor investments in infrastructure and nil generation of growth-led decent employment.

Vijaybaskar's study (a very different approach) of the coping strategies of labour in Tirupur arrives at similar conclusions:

[T]he state has been able to shift the question of labour welfare away from the workplace to the lived spaces, from the domain of capital to the domain of governance of dispossessed populations. This shift partly ensures that capital accumulation can now proceed unencumbered by the burden of protecting workers' livelihoods. It is therefore a hybrid regime that simultaneously subverts strictures against the expansion of spaces of public welfare and pursues an accumulation strategy entirely premised on flexibility of labour markets (Vijay-baskar 2011: 44-45).

Feminists have constantly debated the theme of mainstreaming gender into macroeconomics (Beneria 1995, for example). Since NREGA itself is not mainstreamed into our macroeconomic policy, the fact that NREGA has attracted large numbers of women, that it has led to direct and indirect benefits for women, and to that extent its implementation has empowered women (as revealed by this case study above) – notwithstanding these credible and significant achievements – it is important to remind ourselves that welfare policies like NREGA enable governments to address the "social impact of macroeconomic policies" rather than the "social content of macroeconomic policies" (Pearson 2004).

NOTES

The rush to get enrolled in a government scheme in the hope of future benefits rather than guaranteed employment is, in fact, a response informed by the lessons learnt in the past. One can specifically identify two such important instances in the past. The first is the family card or the ration card. When it was issued to those who wanted to access the PDS, there were many families, particularly from landed households, who had opted out of the PDS and hence did not get the card. However, as it turned out later, the family card acquired currency in various unexpected domains and became a kind of passport to access any benefits from the state. Those who had opted out of the PDS in the first instance and hence did not have the card were subsequently denied access to many government programmes. Consequently, everybody sought family cards irrespective of their requirement. They also accessed the PDS just to keep the card alive. The NREGA entitlement card closely resembled the PDS card with photographs and entries, etc. Hence, there was a rush to register and claim the NREGA card.

Another instance of accrual of post hoc benefit was the farmer (kisan) card. When it was issued to the small farmers and agricultural labourers, it was not taken seriously by many of them. Subsequently, when a new pension scheme was introduced for the agriculturists, only those who had the card were eligible. Many deserving agricultural workers and small farmers could not get the pension as they did not have the card. There could be many more such instances of post hoc benefit which were never intended by the state in the first place. Such lessons do prompt the people to be extra cautious. Given the fact that the state has increasingly been extending more benefits directly to the individuals, people do not wish to miss any such opportunity. These opportunities are based on specific identities recognised by the state and for that they need to be part of an enumeration by the state. Therefore, when NREGA was announced, many enrolled themselves and got the entitlement cards.

- 2 A detailed account of the transition of the village economy and society is available in Jeyaranjan (1994).
- 3 In fact, the landed elite are concerned that the heavily subsidised PDS is acting as a disincentive for workers to work. In one of the general council meetings of the then ruling DMK party, this point was raised by many district secretaries depicting the scenario as alarming since the agricultural production system are being irretrievably damaged by the non-availability of labour due to the one rupee rice scheme. The chief minister dismissed the complaint arguing that the voices of the district secretaries echoed the views of the landlords rather than the voices of the agricultural workers (Nakkeran, 22(21), Tamil bi-weekly).
- Though preparation of the crop calendar for the village is part of the NREGA implementation plan, it was not prepared at all, or even if there had been one, it was not followed. The district administration probably went by the crop calendar for the Cauvery delta as a whole. The Cauvery delta predominantly grows paddy. With delayed water flow in Cauvery, the crop season hardly starts in June. Therefore, the administration would presume that the lean summer season has extended and hence NREGA can be undertaken. However, a village like Kurinjipettai is not entirely dictated by surface water flow from Cauvery, at least in the short term. The abundant sub surface water is used to raise other crops like sugar cane and banana. Apart from these two crops, summer crops are also raised. With the introduction of NREGA, many of the operations involving women labour suffered.
- 5 Since 2010-11 the wage income in NREGA has been raised by the government to Rs 100 and further to Rs 118. Moreover, the average number of days of employment for women has increased to 35 during 2010-11 in the study area. Consequently, the wage income from NREGA increased slightly

more than Rs 3,500, on average, when compared to Rs 1,690 during 2009-10. Thus, wage income from NREGA has doubled for the women workers in the study area between 2009-10 and 2010-11. However, during this time, the agricultural wage rates have remained at Rs 80 per day for women, indicating no further change in the wage income through agriculture.

Thus, a woman worker earning Rs 9,000 from agriculture alone during 2008-09 was earning Rs 18,000 from agriculture and an additional Rs 1,680 from NREGA (together Rs 19,680) during 2009-10. The net effect was an increase in their wage income by 119%. During 2010-11, the wage income from NREGA had increased to Rs 3,500 while the agricultural income remained the same. The gross wage income for women on average increased to Rs 21,500 (Rs 18,000 from agriculture along with Rs 3,500 from NREGA). This is just a 9% increase over the previous year's wage income. The table below summarises the estimated income profile of a woman worker.

Average Income Estimate for a Woman in the Study Area (2008-09, 2009-10, 2010-11)

Ba	se Year 2008-09	
_	1 Average number of days of employment	150 days
	2 Wage rate	Rs 40
	3 Wage income $150 \times 40 =$	Rs 6,000
Ш	1 Additional employment	150 days
_	2 Wage rate	Rs 20
	3 Wage income	Rs 3,000
Ш	Total wage income in the base year	
	(Wage income I + wage income II)	D-0.000
_	6,000 + 3,000	Rs 9,000
Ye I	ar 2009-10 1 Average no of days of employment	150 days
_	2 Wage rate	150 days Rs 80
-	3 Wage income 150×80=	
_ 		113 12,000
II	 Average no of days of additional employment 	150 days
_	2 Wage rate	Rs 40
_	3 Wage income 150×40=	
III		1130,000
	(wage income I + wage income II)	Rs 18,000
	12,000 + 6,000	113 10,000
IV	Wage income from NREGA	
	1 Average No of days of employment	21 days
_	2 Wage rate	Rs 80
_	3 Wage income from NREGA 21 × 80 =	Rs 1,680
٧		,
٧	Total wage income	,
V	Total wage income Wage income III + wage income IV	,
V 	9	
_	Wage income III + wage income IV	
_	Wage income III + wage income IV 18,000 + 1,680	Rs 19,680
_	Wage income IV 18,000 + 1,680 ar 2010-11	Rs 19,680
Ye	Wage income III + wage income IV 18,000 + 1,680 ar 2010-11 Wage income from agriculture	Rs 19,680
Ye	Wage income III + wage income IV 18,000 + 1,680 ar 2010-11 Wage income from agriculture Wage income from NREGA	Rs 19,680 Rs 18,000
Ye	Wage income III + wage income IV 18,000 + 1,680 ar 2010-11 Wage income from agriculture Wage income from NREGA 1 Average no of days of work	Rs 19,680 Rs 18,000 35 days
Ye	Wage income III + wage income IV 18,000 + 1,680 ar 2010-11 Wage income from agriculture Wage income from NREGA 1 Average no of days of work 2 Wage rate	Rs 19,680 Rs 18,000 35 days Rs 100
Ye	Wage income III + wage income IV 18,000 + 1,680 ar 2010-11 Wage income from agriculture Wage income from NREGA 1 Average no of days of work 2 Wage rate 3 Wage income 35 × 100 =	Rs 19,680 Rs 18,000 35 days Rs 100 Rs 3,500
Ye	Wage income III + wage income IV 18,000 + 1,680 ar 2010-11 Wage income from agriculture Wage income from NREGA 1 Average no of days of work 2 Wage rate 3 Wage income 35 × 100 = Gross wage income	Rs 19,680 Rs 18,000 35 days Rs 100

- 6 During the financial year 2009-10, the study village generated 7,654 person days of employment and 358 households were provided with employment. The annual average number of days provided to each household worked out to 21.43 days during that year. The subsequent year 2010-11 saw an improvement with more person days of employment generated and more households participating in NREGA work. Consequently, the average number of days of employment provided per household went up to 35.24 days.
- 7 The panchayat has been stretching the work by not only identifying the irrigation and drainage

canals that are currently in use but also channels which are defunct for quite some time. Many small irrigation and drainage channels had become defunct over a period of time due to the spread of tube well irrigation and the changes in cropping pattern. The search for work under NREGA has resulted in reclaiming the defunct ones. The upkeep of the irrigation network has improved quite substantially, thanks to NREGA. Even during the traditional kudimaramath system of community maintenance of irrigation systems, the upkeep had not been so systematic, widespread and periodic. The kudimaramath system was abandoned by the village community a long time ago. The important difference between kudimaramath and NREGA are: (i) under NREGA both the landowner and the labourers are working whereas only labourers were deputed to work under kudimaramath while the landowners supervised the work; and (ii) while the landowners spent their resources for kudimaramath, it is the state that spends its resources for NREGA.

- 8 See Gough (1981, 1989) and Jeyaranjan (1996) for a detailed depiction of Pannaiyal relations.
- 9 We have also observed a different way in which the working class population is benefited by the PDS. There are four small eateries in the village who offer idli and upma at a very cheap rate. A plate of 10 idlis and a plate of upma cost Rs 10, thanks to the availability of heavily subsidised PDS rice to these shops. Many women also have breakfast from these eateries. Several women are thus relieved of the responsibility of cooking food and/ or taking food for their husbands in the morning and are therefore able to take up other work.
- 10 Altogether, these 173 loans entail a monthly repayment of Rs 1,73,702. The average repayment per month amounts to Rs 1,000. Since they repay the loan over 12 months, we can deduce that on an average, each loan amounts to about Rs 12,000, inclusive of interest payment. These 173 loans were availed by 80 women and therefore on an average each woman had availed two loans. This amounted to Rs 24,000. Thus, one can estimate that on an average, each household may have borrowed Rs 24,000 every year and this amount was available for each household to be invested in some asset.

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