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Strengthening Women, Strengthening India:
Need for an Employment Guarantee
Programme for Women in Urban India

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Abstract

The paper examines the need for an employment guarantee programme for urban women in India. The post Covid world is going to be tremendously difficult for most urban women who would lose their jobs and would not have any option as a fall-back employment. Among various employment schemes, MGNREGA has proved to achieve measurable success, though with its own set of flaws. The grim reality of the urban unemployment scenario thus forces us to push for an employment guarantee scheme, similar to their counterpart in rural areas. Even though India has seen tremendous economic growth, yet it is plagued by serious issues of unemployment and unpaid labour. The broad objective of the study is to investigate the feminisation of Indian labour market, the need for a skill based employment guarantee scheme and thus, propose a national urban guarantee programme for women. In a dynamic market-economy, such as India, where workers will lose jobs with more technological changes, not only require a social safety net for women but also a skill-based employment guarantee scheme to keep them employed.

Keywords: employment, guarantee, urban women, skill-based, safety net

1.0 Introduction

The pre-reform (1991) period in India was characterised by exorbitant unemployment levels, especially in the urban areas as compared to the rural areas. Accordingly, the unemployment levels during that period were drastically low for the urban female labour force as opposed to its counterpart in the rural areas. The period between 1993–94 and 1999–2000, which may be treated as the post-reform period, the rural sector had seen a fairly sharp rise in the unemployment rates of males as well as of females. However, for the urban population a marked contrast existed between males and females. Surprisingly, the unemployment rate of females fell, while that of the males underwent an increase (Mathew, 2006).

According to the Indian government's official statistics between the 1980s and mid 2010s, the unemployment rate in India has been about 2.8 percent, which states the World Bank, is "a number that has shown little variation since 1983". Interestingly but not surprising, the assessment by the National Statistical Office (NSO) conducted between July 2017 - June 2018, showed the unemployment rate stood at 6.1 percent, the highest since 1972-73 (Jha, 2019).

During the beginning of the lockdown, unemployment rates were sky high, especially during the months of April and May. According to the recent data published by Centre for Monitoring Economy (CMIE), the unemployment rate seems to have fallen and is back on the pre-covid levels, a fall from almost 23.5% in April and May to 8.5% by the end of June. CMIE also points out that though urban unemployment levels have fallen down significantly, the rates are still higher than pre-covid period (Reuters, 2020). This begs the question of how the urban population, particularly the vulnerable and marginalised groups, are going to survive if the lockdown stretches even further. The grim reality of the urban unemployment scenario thus forces us to push for an employment guarantee scheme, similar to their counterpart in rural areas. "A Man with Class 10th education can be a postal carrier, a truck-driver or a mechanic; these opportunities (on the other hand) are not available to women" as stated by Desai (2019), still holds true in modern India. Historically, India has viewed women primarily for their reproductive role. Such rigid gender assignment has acted as an impediment to employment. As per International Labour Organisation (ILO) reports from 2018, Indian women spend 297 minutes per day on unpaid care work as against 31 minutes by men, while in case of paid work women spend only 160 minutes compared to 360 minutes by men. A study conducted in 2018 by researchers at Harvard Kennedy School, shows that female labour force participation drops among women in "their early to mid-twenties in urban areas, suggesting that marriage and family-related responsibilities may specifically limit women's labour force participation." For women who do find productive employment, it is more difficult to get adequate remuneration compared to their male counterparts (Ratho, 2020).

Women already bear a disproportionate burden of the care economy even when they are participating in the labour market. Women are more likely than men to be employed in non-mobile sectors and hence will bear a higher burden of the slowdown. As India faces an unprecedented economic crisis, it is important for the state to undertake proactive policy measures that directly improve the livelihoods of the country's workforce especially of the females (Idiculla, 2020), the most vulnerable section of the society. Ergo, the lack of employment guarantee schemes focusing on women is clearly evident.

Jobs are moving from the agricultural sector to the manufacturing and tertiary sector; however, the migration trends from rural to urban are still largely viewed as a male domain, without adequate policymaking to ensure a woman's entry into the urban market (Ratho, 2020). To

make women part of the labour market, certain central funded schemes are needed in order to satisfy the needs and bridge the gender inequality gap which is evident in the females who are migrating from rural to urban in search of jobs and better standard of living.

The McKinsey Global Institute report 2016 estimates that improved gender diversity can add \$12 trillion to the world GDP by 2025. By increasing gender parity, India can add \$700 billion to the global GDP (Bhardwaj, 2018). With such huge benefits in store for Indian economy, women especially in urban India require a security net of guaranteed employment which facilitates their participation in the labour market.

The persistent scale of gender inequality in India has not only led to lesser participation of women in growth-driving sectors of employment (manufacturing, services, transport and communication etc.) but also affected structural and performative aspects of the economy. Even though education levels of women vis-à-vis men have considerably increased in primary, secondary, and tertiary segments, still, men have substantially more alternative employment opportunities as compared to women (Mohan & Manivannan, 2019). Thus, the need of the hour is redressing this issue in order to facilitate the feminisation of labour market in India, which in long term benefits the Indian economy as well as strategic interests of India globally.

Given the need for a policy intervention for urban women, the broad objective of the study is to investigate the feminisation of Indian labour market, the need for a skill based employment guarantee scheme and thus, propose a national urban guarantee programme for women.

2.0 Literature Review

Women for ages have never been seen in the role of a bread earner of the family and are subjected to be seen only for reproductive purposes. Over the years with various women's rights movements, realisation of importance of women in a society and the need for women participation in the labour market have led to improvement in status of women. Yet, it is far from being a reality on the ground, especially in the economically backward and illiterate regions of the country.

However, Ratho (2020) discusses while education is assumed to provide women with empowering qualities like greater mobility in public spaces, and greater control over their own lives, the “transition from being educated to becoming a paid worker is not automatic” due to reasons such as “a lack of awareness of opportunities and role models.” Therefore, there is little

correlation between education and empowerment, and work and empowerment. Even as the number of urban women in higher education has increased from 46.5 percent in 2004-2005 to 65.4 percent in 2017-2018, the proportion of highly educated women who work was still only 17.3 percent in 2017-2018. These statistics reiterate the idea that while education might lead to a sense of empowerment in that women can work, it does not automatically translate into labour force participation.

Despite this rapid economic growth, educational gains, and fertility decline, India's women are conspicuously absent from the labor force. Female Labor Force Participation (FLFP) rates remain low and have even fallen in recent years. The recent trends in India's FLFP are increasingly seen as a challenge that requires policy intervention to ensure that these changes do not result in deterioration in women's well-being and already low empowerment (Fletcher et al., 2017, p. 2-3).

We further see that due to the caste based system of Indian society women, particularly upper caste women, are at a disadvantage. Therefore, limiting their participation in the labour market. It has always been more socially acceptable for women of lower castes such as Adivasis, Dalits, and Other Backward Classes to be a part of Indian labour market. However, women from families of the middle and lower castes with improved social standing also prefer to stay at home as an effort at 'Sanskritization' (Gist & Srinivas, 1966, p. 884). The greater the seclusion for the woman, the greater would be the prestige for the family.

Das (2020) argues that although women have been contributing to economic productivity since the dawn of human history, their role has been visualised as a passive one. To be empowered, women should come forward and realise that they are not second grade citizens of the society and at the same time also equally capable with men in all aspects of livelihood. A major initiative taken by the Government of India to raise the level of socio-economic status of the rural people under the Ministry of Rural Development is the MGNREGA. It has been positively affecting the rural life as well as empowering the women of India in various aspects. But this security net is absent for the empowerment of urban women in India.

3.0 Feminisation of Employment in India

Even though India has seen tremendous economic growth, yet it is plagued by serious issues of unemployment and unpaid labour. As the government continues to prioritise basic

social responsibilities, the “care economy” devolves into an unpaid sector as pointed out by Mishra (2019). Feminisation of employment has actually made employers easy to access cheaper and flexible sources of labour, which has instead resulted in casualisation of labour. To understand this “trend”, it is important to look at its history in the Indian context to link it with the current employment scenario.

3.1 A brief history of feminisation of Labour in India

Throughout history, capitalism has proved adept at causing patterns of labour supply to change in accordance with demand, and this is particularly so in the case of female labour. Women have been part of the working class since the beginning of capitalism, even when they have not been widely acknowledged as workers in their own right (Ghosh,2013). More than six decades after independence from colonial rule, the policies and projects meant to empower women are nowhere near completion.

It is observed that women’s paid labour is called upon only when men’s labour is exhausted, which provides an argument for the low demand of women workers in India, though there is an excess supply of labour. This provides an explanation for the low rates of women labour force participation. The induction of female labour into paid workforce has lagged considerably behind the males. The most compelling answer to this phenomenon is invoked in terms of a set of social factors, such as the socially ordained division of labour within the household. It is to be expected that for the average woman, domestic responsibilities take precedence over her insertion into the labour market (Mukhopadhyay et al.,2006) .

Also, how the liberalisation policies in India may have impacted on the overall gender characteristics of the labour market, is yet unclear. However, the gradual rise in the age of marriage did create a pool of women who actively participated in the wage labour sector of the Indian state, who otherwise were forced in early marriage and child bearing. Economists argue whether this brought about a trend of “feminisation” of labour as most felt a reverse effect in the 1990s. It is also important to note that the majority of poor women found it hard to participate due to the unsafe and insecure working conditions. Besides, for the vast majority, “family” imperatives continued to dictate their responses regarding when and where they work as asserted by Sen (2008).

3.2 Present scenario and challenges ahead

A popular belief is that education translates into an increase in female labour force participation. Whilst, there are success stories to corroborate the same, the evidence ineffective anecdotes are also plenty. For instance, the increased education among women in Pakistan generated by the presence of a sex-specific school that Andrabi et al. (2013) documented did not lead to greater labor force participation. A similar context of low female labor supply is the Zomba district in Malawi studied by Baird et al. (2016), where only 6% of women work outside the home. Although the Government of India has rolled out plenty of projects to improve girl education, it has not necessarily translated into increased Labour Force Participation (Heath & Jayachandran,2016).

India's rural workfare programme MGNREGA has also been quite successful in targeting women, in part because it provides them employment close to home. But, until recently, the default was to pay wages into the bank account of the head-of-household, usually male. Sanghi et al. (2015) also find that women no longer prefer to be working as helpers or casual labourers unless they are paid well.

According to the World Economic Forum's Gender Gap Index in 2020, India has slipped to the 112th position from the previous 108th in 2018. The current pandemic has pronounced the vulnerabilities of women more than their male counterparts within their homes and labour market. It has increased their unpaid work as caregivers, magnified pay disparities and widened the existing gender divide with its inequalities. Several schemes that served as critical delivery platforms for women's health and nutrition interventions such as the Janani Suraksha Yojana and Integrated Child Development Scheme(ICDS) have also been suspended during the lockdown period. Besides, the added fear of domestic violence has resulted in increased mental stress for slum women.

The blow of COVID-19 has been double-edged for these women – it is economic as well as social. The identity and space they had earned through their hard work are both at risk. Domestic violence against women all over the world has increased. Less educated women, especially the urban and rural poor, are faced with more difficulties as they have to combine their jobs with extra childcare responsibilities. This may result in feminisation of income poverty. The women labour force is vulnerable to losing everything that they have earned before – a source of their income as well as a source of their freedom.

Keeping this in mind, it is high time to secure a social safety net scheme for women employment and provide skill based development that leverage women's empowerment at the community level.

3.3 Reasons for lack of female force participation

Just nine countries around the world now have a fewer proportion of working women than India, Periodic Labour Force Survey (PLFS) confirms. The most common jobs for urban women are of garment workers, domestic cleaners and 'directors and chief executives'. The high-skilled, white collar jobs that young women desire are rare. Instead, domestic work, house cleaning and salespeople dominate the urban sector for women (S, 2019). Such deterioration in female labour force participation can be determined by four major factors - Societal norms, gender wage gap, burden of unpaid work & unpaid care work on women and gendered occupational segregation.

Patriarchy and societal norms restrict the mobility of women and their participation in the labour market. As Indian societies place a high value on a woman's purity with their interaction with other men. Disallowing women from working outside the home is one way of preserving their chastity in the society. Such norms for ages have limited the participation of females in the labour market and especially in sectors which are "male dominated".

India has a gender wage gap of 34 percent, despite the existence of India's Equal Remuneration Act 1976 which mandates equal pay for the same or similar work and bars discrimination in hiring. Further, the pay gap increases with age, work experience, and rise in occupational hierarchy – thus disincentivizing the women to stay on. A study on freelancing work in India found that highly experienced freelancing males make on average 50 percent more than their female counterparts (Terri Chapman & Vidisha Mishra, 2019). These structures, thus, need a greater consideration from policymakers who need to create innovative policies.

On average, 66 percent of the work done by Indian women is unpaid, compared to 12 percent of men's. India's Amended Maternity Benefit Act stipulates that employers must provide women with 26 weeks of paid time off. Given the absence of a corresponding benefit for new fathers, it perpetuates the gender stereotype of women being the primary

caregivers. It is clear that the additional disadvantages that working mothers face vis a vis working fathers and childless individuals account for a sizable share of the gender wage gap as well as disparity in promotions at work (Terri Chapman & Vidisha Mishra, 2019). Sizeable number of women in urban region face gender based job discrimination as employers look for men when "rationalising" the workforce. Female labour force participation in India is concentrated in a small number of industries including education, textiles, health and social work. These are also industries with low average wages. In contrast, women's participation in the industries with the highest average wages (including information and communications and financial services) stands at a low 15 percent.

Gender segregation is equally apparent in education and skills as boys and girls are differentially encouraged to take up certain subjects (Terri Chapman & Vidisha Mishra, 2019). This problem is likely to further intensify in the urban areas as male counterparts will be at an advantageous position due to their easy access to gain new additional skills, leading to further deterioration of women in India's urban labour market.

3.4 Women's labour force participation in the informal sector

According to Unni & Rani (1999), due to steady decline in the growth of the formal sector a larger section of the growing labour force is being absorbed in the informal sector, resulting in a progressive increase in employment in that sector. Most of the women working in the unorganised sector live in slums; lead a monotonous life without any colour, struggle everyday for their survival and face numerous problems in day to- day life like long hours of work, insecurity of job, low status at home and outside (Gangrade & Gathia,1983).

When it comes to the urban poor, most women working in the non farm enterprise, usually are engaged in the construction sector and the manufacturing sector, namely tobacco, textiles and the apparel industries. And in the service sector, they are mainly engaged in education, retail trade, domestic workers and other service activities like hairdressing, laundry etc. Women therefore have very limited avenues which thus raise an important concern for women seeking employment. Indeed, Mehrotra & Sinha (2014)

show that the most dynamic services sub-sectors in terms of employment growth between 1999-2000 and 2011-2012 were male dominated.

The knowledge paper, titled '*Empowering Women & Girls in India for the Fourth Industrial Revolution*' released by Deloitte highlights that around 95 per cent (195 million) women are employed in the unorganised sector. Coupled with this fact, the bleak situation at hand regarding the female labour force participation, that has had a decadal fall from 36.7 per cent in 2005 to 26 per cent in 2018 is no doubt a major concern.

Recently, contractors in Beed district of Maharashtra stopped hiring women cane cutters, because they believe, women who menstruate are likely to take breaks from work and this may adversely affect productivity (Jadhav, 2019). Also, employers find it easier to fire women when the going gets tough. Women workers have to face tough competition with men and are deprived of work opportunities, particularly, in the modernized industries and at the same time mechanization of small industries has also resulted in replacement of women workers by their male counterparts (Mohapatra,2015). In terms of entrepreneurship, only 8.05 million (13.7 percent of all Indian enterprises) were owned by women, 82 percent of which are micro units run as sole proprietors (6th Economic Census, 2013-14). In manufacturing, more than 70 percent of the women are self-employed; however, more than half among them are unpaid family helpers. In the micro, small and medium enterprises (MSME) sector, only 13 percent of the enterprises in the registered MSME sector were managed by women (Mehrotra & Sinha, 2019).

The challenges faced by underprivileged women entrepreneurs include social barriers, limited access to a range of resources and knowledge, and low social mobility. Low financial literacy among these women results in low credit access. Social mobility levels in terms of going for customer meetings or travelling extensively to be in the marketplace is a challenge for women across rural and urban settings. In addition to this, illiteracy, poverty, and early marriage prevent women from being successful in entrepreneurship.

3.5 Need for employment guarantee scheme in Urban India

The female workforce participation is higher in rural than in urban areas. But opportunities in villages are very limited. So even if they want to join the labour market in high value added industries, or take part in some skill training, there are no options

available for them other than moving to urban areas (Mehrotra & Sinha,2019).Therefore, it is crucial to enhance public investment in infrastructure for the urban and semi-urban areas to enhance employment opportunities.

Ignorance, tradition bound attitudes, illiteracy, lack of skills, seasonal nature of employment, heavy physical work of different types, long hours of work with limited payment, discrimination in wage structures of men and women, lack of guarantee of minimum wage, lack of job security, lack of comprehensive legislation to cover these labourers in unorganized informal sector, lack of minimum facilities at the work-site, ill-treatment, migration and disintegration of families, bondage and alienation, etc. are the characteristics of the employment women in the unorganised sector (Singh,1989).

Work opportunities for women are restricted to few sectors; policies and projects are therefore needed to promote employment. The government has invested in various policies in this regard but most have been lacking in various fronts which has been made evident during the pandemic.

4.0 Case for skill based employment guarantee act

Skills development enhances both people's capacities to work and their opportunities at work, offering more scope for creativity and satisfaction at work. The future prosperity of any country depends ultimately on the number of persons in employment and how productive they are at work (International Labour Office, 2010).Women, due to various barriers in their education pertaining to societal norms and economic concerns, are at a disadvantageous position in the labour market. To give them a new lease of life and an appropriate remuneration for their work, a skill based employment scheme can go a long way in securing them the future they deserve.

4.1 Emphasis on skill based employment scheme

Vocational training programme is introduced to enhance livelihood opportunities of women who are at a disadvantageous position and have a scant exposure to technical skills and knowledge. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling them to have control over their lives and exert influence in society. The economic empowerment of women is a

prerequisite for sustainable development. Gender equality and empowered women are catalysts for multiplying development efforts (Chaudhuri, 2019).

By linking the skill based scheme which imparts vocational training to women to enhance their opportunities in the labour market with employment guarantee scheme will surely be the right step in the direction of empowering women in a society which exerts great influence on the lives of females. It will not only strengthen their position in society and will give an edge in the labour market.

4.2 Support to training and employment programme (STEP) for Women

This scheme aims to provide skills that give employability to women and to provide competencies and skills that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. (Ministry of Commerce and Industry, n.d.).

Due to the paucity of data, and the actual benefit of that scheme, i.e number of women who have secured a job after being enrolled under this programme, is unknown as the Ministry of Women and Child Development does not maintain any data.

Due to various issues such as budgetary allowances, implementation of the scheme and other bureaucratic delays have led to the scheme not being able to target the females the way it was envisioned. The need for such a scheme is the need of the hour and the government must understand the need for skill and vocational based employment as a tool to empower women who have been severely affected by the pandemic led economic uncertainty and job losses. In urban areas it is even more necessary as employment options for women are drying up fast, and the exodus of migrants returning to their village will also create havoc on the employment options in rural areas. Therefore, skill based schemes for women are needed now, more than ever.

4.3 Employment guarantee schemes in other countries

4.3.1. Jefes de Hogar - Argentina

The Jefes de Hogar (Heads of Household) Program Project is the workfare part of a social safety net launched by Argentina in April 2002 to alleviate the

impact of rising unemployment due to the worsening economic crisis. A stipend of 150 Argentine pesos per month is provided to an unemployed head of household in exchange for participation in 4 hours of work in a workfare subproject (The World Bank, n.d.).

Plan Jefes illustrated that public employment programs can have a transformative impact on persistent socio economic problems such as extreme poverty and gender disparity. Because the latter two are multidimensional problems, the Employer of Last Resort (ELR) cannot be treated as a panacea, but should be seen instead as an important policy tool that remedies some of the most entrenched and resilient causes of poverty and gender inequality (Tcherneva, 2020). If entry into the program were not restricted to one participant per family, it is probable that many poor families would send both husband and wife into the program. This would provide a minimum family income of 300 pesos monthly, lifting some families out of poverty. If the program were broadened further, extended beyond heads of households with children, persons with disabilities, or pregnant women, participation would almost certainly grow well beyond 2 million. The unemployment rate would fall much further, as would the poverty rate (Tcherneva, 2005). Thus, due to a non universal approach coupled with reports of abuse and corruption led to the programme losing its shine.

4.3.2 Expanded Public Works Programme - South Africa

The Expanded Public Works Programme (EPWP) is one of the government's key programmes aimed at providing poverty and income relief through temporary work for the unemployed. The EPWP is a nationwide programme covering all spheres of government and SOEs. The programme provides an important avenue for labour absorption and income transfers to poor households, in the short to medium-term. EPWP projects employ workers on a temporary or ongoing basis with government, contractors, or other non-governmental organisations under the Ministerial Conditions of Employment for the EPWP or learnership employment conditions (South African Government, n.d.).

Various South African government sectors hire EPWP workers to provide local services such as cleaning and maintaining infrastructure, but the employment of these workers can still be regarded as precarious, in the sense that they have no job security, earn low wages and have no benefits such as medical aid or pension fund. Their main disadvantage, however, is that they cannot access permanent employment, which offers better wages and concomitant benefits (AOSIS, 2018).

4.4 Employment guarantee schemes in Indian States

4.4.1 Ayyankali Urban Employment Guarantee Scheme - Kerala

It aims at enhancing the livelihood security of people in urban areas by guaranteeing 100 days of wage-employment in a year to an urban household whose adult members volunteer to do unskilled manual work. This also aims to provide a strong, right-based social safety net for the people in the urban areas of Kerala by giving a fall-back employment source, when other employment alternatives are scarce or inadequate. There are a lot of limitations vis-à-vis the design and implementation of the scheme, however, the scheme is in place in order to provide minimum livelihood security to the poorest of the poor in the urban areas in absence of enough employment opportunity in the economy (Das, 2019).

And one of the major limitations is the wage rate in the scheme. The wage rate is the same as that of MGNREGA. However, since the average cost of living is relatively higher in the urban areas. Hence, the wages under the urban employment guarantee programme should also be higher than the MGNREGA wage rates. The scheme has also received complaints of lack of funds and delays in giving nods to crucial decisions for implementation of the scheme. The scheme, if implemented could be of immense help as the projects that come under it, like waste disposal, digging for foundation-laying, cleaning of canals and drains, are fundamental to the infrastructural development of an area (*Lack of Funds Hits Ayyankali Scheme*, 2011).

4.4.2 Urban Wage Employment Initiative - Odisha

Urban Wage Employment Initiative (UWEI) is an emergency scheme to provide jobs to urban poor in the state of Odisha. The scheme is to benefit 4.5 lakh poor families living in 114 urban local bodies (ULBs) in the State. Under the scheme, labour incentive works will be taken up with an aim to provide jobs to the urban poor. The wages will be transferred to the accounts of the worker on a weekly basis through his/her bank account. The scheme will continue for six months till the end of September, 2020 (IW News Service, 2020).

The COVID-19 pandemic has pushed the vast majority of informal sector workers in India deeper into poverty, with the lockdown and other containment measures affecting jobs and earnings. In this context, the Government has decided to implement Urban Wage Employment Initiative (UWEI) for enabling the urban poor who are mostly working in the informal sector to get immediate wages by the execution of labour-intensive projects. Under UWEI, works will be identified in ULBs that will provide temporary employment for the urban poor and simultaneously support monsoon-preparedness and creation of public assets and maintenance in ULBs (pragativadi news service, 2020).

4.5 Need for central government

With the current government giving calls for a self-reliant India, it becomes even more important to include women in the workforce. One of the important objectives of self-reliance strategy is to achieve inclusive growth and reduce the gap of inequalities. With the pandemic striking hard on the already stressed Indian economy there is bound to be losses in both formal and informal sectors.

The security net of policies which provide relief in socio economic problems can lead to reduction in unemployment and improvement in population living under the poverty line. As seen in 'Jefes de Hogar' implemented in Argentina in 2002. When a woman in a family gets a job in the formal sector, the entire family gets uplifted both economically and socially. A complement of skill based training and guarantee employment for women in urban areas can open a door of opportunities, not only for the women but also for their families.

Needless to say, the Government has launched schemes like Nehru Rozgar Yojana, Urban Basic Services, Prime Minister Integrated Urban Poverty Eradication Programme at different time periods and finally came up with Swarna Jayanti Shahari Rozgar Yojana (SJSRY) to generate employment opportunities along with skill development but the present situation has made the failures prominent. Certain states have also launched schemes on similar grounds. But these schemes are far from achieving the support urban women needs.

With large fractions of underutilised urban women, it is extremely inefficient for the economy as the output they can achieve remains untapped. This calls for the support of the central government, which can facilitate and devise schemes for urban women in context of economic uncertainty and the empowerment of women to achieve self-reliant India.

5.0 Case Study on MGNREGA

The Government of India has poured huge resources over the years to support the vulnerable and underprivileged but none of the schemes have turned out to be as popular as MGNREGA. This statement can be demonstrated by the huge number of articles and opinion pieces that have been continuously circulating over the years; especially during Covid-19, be it positive or negative. What makes MGNREGA so special is the explicit recognition by the government that the country has failed to generate adequate employment opportunities for all and therefore must ensure availability for the same. A cursory glance at its official website reveals that the scheme has been nothing but successful; a promising feat in these trying times. But the ground reality is that the rural workers are still out of jobs and households are struggling to meet their ends. A critical analysis, therefore, is needed to discern whether MGNREGA, or parts of it, can be adopted in the urban scenario as the new employment guarantee scheme for urban women.

The MGNREGA is arguably the largest public workfare program in the world and has already generated more than 154.12 cr. person-days of work (till 27 July 2020) in the fiscal year 2020-21, involving expenditures of Rs. 43,035.66 cr. (Ministry of Rural Development, Government of India, n.d.). The Act recognizes employment as an entitlement and defines an

obligation for the government – to provide, in each year, a 100 days of wage employment per year for all rural households who are seeking or willing to do manual work.

5.1 Evaluation of MGNREGA's success during COVID-19

Administrative data suggests that MGNREGA peaked during 2009 and has since declined both in total expenditure and personal days of work (Narayanan et al., 2017). The Ministry of Rural Development in one of their conferences commented that the programme is now better targeted due to which there is a decline in the demand for work under MGNREGA. Others contest these views, by pointing out that there is in fact a large unmet demand for MGNREGA work (Himanshu, et al., 2015; Khera, 2014; Mukhopadhyay, 2012). There have been instances too of workers seeking work but not getting work – i.e., they are administratively rationed out – for various reasons (Dutta et al 2012; Liu and Barrett, 2013). There is also growing evidence that MGNREGA workers often face significant delays in wage payments, ranging anywhere between three months to over a year, even as the Act stipulates a 15 day window for wage payments. Despite functioning with numerous inconsistencies, till 2014-15, MGNREGA exerted an upward pressure on rural agricultural wages, especially for women.

As workers returned home, the government has turned towards MGNREGA to stave off hunger. A timely allocation of another Rs.40,000 cr was undeniably a good decision but many argue that the total budget of the programme including the increased allocation, is still only about a third of what would be required to meet the demand (Aggarwal & Somanchi, 2020). The recent demonstrations by the unorganised workforce staged under the name of MGNREGA Sangharsh Morcha demanded that the daily wage rate be increased to Rs 600 per day as recommended by the Seventh Pay Commission. And further demanded an increase in the guarantee of workdays to 200 per person, yet there has been no change so far (Nandy, 2020).

The scheme's database suggests around 1.4 lakh poor rural households have already completed their quota of 100 days of work under MGNREGA and another seven lakh households have completed 80 days and are on the verge of running out of work as well (Jebaraj,2020). The programme also suffers from extremely low wages that are far below the recommended minimum wage in India.. The prevailing rates for unskilled agricultural

workers are between Rs.347-383 per day, depending on the region of employment but the revised wage rate for MGNREGA is only Rs.202. Besides, the wages are widely different amongst the states, with Madhya Pradesh and Chhattisgarh, workers are entitled to ₹190 per day, up from ₹176 currently. The hikes have also been hugely disparate with West Bengal (Rs 191 to Rs 204), Sikkim, Tripura, Nagaland and Arunachal Pradesh (Rs 192 to Rs 205) facing the lowest hike of Rs 13 (Sharma, 2020).

All these challenges bring forth the issue for the need of a new employment guarantee scheme that can target urban women. The post Covid world is going to be tremendously difficult for them as most urban women would lose their jobs and would not have any option as a fall-back employment.

6.0 The way forward

For long patriarchal norms, lack of skills and lack of government support have hindered employment opportunities for urban women especially, those who have migrated from rural areas. In order to make India a global economic power, we need to harness the output of urban women. To achieve this, we need policy intervention at the level of Union Government. The way forward is to bring an umbrella scheme for urban women which gives them employment opportunities and helps them create the future that they deserve.

A policy intervention is needed which creates a ‘National Urban Employment Guarantee Programme’ which focuses on strengthening the small and medium-sized towns in India by providing female urban residents a legal right to employment, thereby improving the quality of urban infrastructure and services. The proposed intervention needs to address various problems like migration to large cities in search of better livelihood, underemployment & low wages for the informal women urban workforce and lack of skills in the educated labour force.

The scheme should thus have a strong legal basis in the form of a ‘National Urban Employment for Women Guarantee Act’ which provides a statutory right to employment to urban women at specified wage rates and number of days. The scheme should create opportunities for urban women in informal workers as well as for educated youth, giving the latter a chance to acquire work experience as well as skills while enabling them to address needs of the local economy. The scheme should create ‘green jobs’ that can strengthen the local economy as well as promote sustainable urban development.

An umbrella scheme can be used to address both the lack of skills in the urban women workforce and lack of employment opportunities. A policy intervention can be made where Support to Training and employment programmes (STEP) for women and ‘National Urban Employment Guarantee Programme’ for women can work in accordance with each other.

To make the process of giving employment through the scheme more proactive, transparent and accountable, structures such as mandatory periodic social audits as well as a grievance redressal forum needs to be present. Advanced technology like biometric systems may be used to provide information when work is completed. The wages should be given in a decentralised manner at the local ULB such that the process of wage collection gets easier for all the beneficiaries of the scheme. The wages may be made in cash, each week, in a transparent, public payment venue – in contrast to more opaque post offices and bank payment structures. Else, low cost ATM machines can also help to collect wage payments.

As an idea, minimum wage was to ensure a decent standard of life, but in India, the law became a tool for control rather than regulation: there are more than 1,200 minimum wage rates in India. The lack of uniformity in remuneration is a major drawback of most employment guarantee schemes, in particular, MGNREGA: in fact wages are lower than the recommended minimum wages. The wages should be in accordance with the Seventh Pay Commission which recommends Rs.600 per day.

Accountability is still a significant obstacle in the smooth functioning of most programmes and must be addressed. To ensure transparency and further accountability, bureaucratic processes should be minimised so as to cut the red tapism as the beneficiaries are unable to get the benefits intended. Thus, the scheme should make use of modern technology which creates a monitoring and information based system containing all the information regarding the beneficiaries and her wages. Proper training is necessary for the beneficiaries such that they don't face any hindrance while using the system. The system should also help the benefactress in monitoring her wages and gives them a platform for redressal.

Local knowledge about the land and society is never fully utilised in most schemes. A lot of collaboration is thus required between the Center, State and Local officials for successful implementation of this scheme. Policy makers should also keep in mind to not allow any opportunities for politicians and administrators to divert the funds for personal use or to gain electoral advantage.

The advantages of having women as a part of the workforce are manifold. On a micro level, working women become financially independent and will have greater control over their own lives. This encourages women to stand against physical and emotional abuse, enabling them to handle social issues and pressures on their own. The families of working women are also able to enjoy a higher quality of living due to additional income. At the macro level, greater participation of women in the workforce is good for the overall economy.

Thus the need for an employment programme which strengthens women, their families and community is the need of the hour. In a dynamic market-economy, such as India, where workers will lose jobs with more technological changes, not only require a social safety net for women but also a skill-based employment guarantee scheme to keep them employed.

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