

## Gender Dimensions in Rural Development Programmes

Mr. Dhavale Sidhant Madhavrao  
Research Scholar,  
School of Commerce and Management Sciences,  
S.R.T.M. University, Nanded.

### **Abstract:**

*Gender remains a critical determinant of socio-economic development outcomes in rural India. Over the past two decades, rural development policies have increasingly integrated gender-sensitive components aimed at expanding women's access to employment, financial services, social protection, housing, and community decision-making. This research paper examines the gender dimensions embedded in major rural development schemes including the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), the National Rural Livelihood Mission (NRLM), Pradhan Mantri Awas Yojana–Gramin (PMAY-G), and sectoral initiatives in health, sanitation, drinking water, and digital governance. The analysis explores how these programmes have contributed to women's economic empowerment through enhanced labour participation, improved income stability, strengthened Self-Help Groups (SHGs), and increased ownership of productive and residential assets. The study also evaluates women's participation in local governance institutions and community-based organisations, highlighting improvements in leadership, collective bargaining, and social capital formation. Persistent challenges remain, including wage disparities under MGNREGS, restricted mobility, entrenched patriarchal norms, limited digital literacy, and women's inadequate control over household finances and decision-making. Structural barriers such as unpaid care work, safety concerns, and gaps in scheme awareness further constrain the full potential of gender-inclusive rural development. Thus, the paper argues that effective rural development requires strengthening gender-responsive planning, enhancing capacity-building interventions, improving access to financial and digital tools, and ensuring representation of women at all stages of programme design and implementation. The findings offer actionable policy recommendations to accelerate gender-equitable development in rural India.*

### **Keywords:**

*Gender, Rural Development, MGNREGS, NRLM, Women Empowerment, SHGs, Livelihoods, Rural India etc.*

### **Introduction:**

Gender remains a powerful structural factor shaping the socio-economic position, opportunities, and life chances of individuals in rural India. Historically, rural women have experienced systematic disadvantages, including restricted access to education, formal credit, decent employment, agricultural resources, property rights, and participation in decision-making bodies. These gendered inequalities have been further reinforced by social norms, occupational segregation, and limited institutional support. In response, the Government of India has integrated gender-focused strategies into its rural development agenda, aiming to

reduce disparities through employment guarantee programmes, self-help group (SHG) mobilisation, livelihood enhancement initiatives, housing assistance, social security coverage, and targeted capacity-building interventions. Flagship schemes such as the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and the National Rural Livelihood Mission (NRLM) have played a transformative role by enabling millions of rural women to engage in paid work, participate in collective economic activities, manage savings and credit, and build strong grassroots institutions. These programmes have expanded women's financial inclusion, improved bargaining power within households, and enhanced their visibility in local governance and community development processes. Multiple structural constraints continue to limit the extent of women's empowerment. Persistent challenges include the heavy burden of unpaid care work, deep-rooted patriarchal norms, low levels of land and asset ownership, wage differentials even within public works programmes, safety and mobility barriers, and restricted access to markets and technology. Addressing these enduring obstacles remains essential for achieving gender-equitable rural development and ensuring that women are able to participate fully and sustainably in India's evolving rural economy.

### **Objectives of the Study:**

1. To analyze the role of gender in major rural development programmes in India.
2. To examine how rural employment, livelihood, housing, and welfare schemes influence women's socio-economic empowerment.
3. To study barriers faced by rural women in accessing schemes and participating in institutions.
4. To propose gender-responsive recommendations for rural development policy.

### **Review of Literature:**

Existing scholarship consistently demonstrates that women's participation in rural development programmes leads to measurable improvements in socio-economic outcomes. Feminist development theorists argue that gender mainstreaming is essential for ensuring equitable and sustainable development, stressing that planning, monitoring, and evaluation processes must incorporate a gender lens to address structural inequalities (Kabeer 42; Moser 18).

A substantial body of literature on the National Rural Livelihood Mission (NRLM) highlights the transformative role of Self-Help Groups (SHGs). Researchers note that SHG membership enhances women's financial inclusion by improving access to credit, strengthening savings behaviour, and promoting micro-enterprise development (Nair 75; Sinha and Tankha 113). Studies also indicate that SHGs contribute to increased decision-making power within households and communities, enabling women to negotiate better social and economic positions through collective bargaining (Pattenden 204).

Similarly, empirical studies on the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) show that women constitute nearly half of all person-days generated, making it one of the largest employment avenues for rural women in India (Hirway 59). The

programme has contributed to higher wage earnings, improved bargaining power, and greater participation in public life (Kannan and Breman 67).

The literature continues to document persistent challenges. Gender-based wage disparities remain prevalent even in public employment schemes (Singh 144). Women's ownership of productive assets such as land and livestock remains significantly lower than that of men (Agarwal 162). Furthermore, although constitutional provisions promote women's participation in Panchayati Raj Institutions, leadership opportunities often remain constrained by entrenched patriarchal norms and proxy representation (Buch 89). Collectively, the literature underlines that while rural development programmes have advanced women's empowerment, structural barriers are addressed to achieve genuine gender equality.

### **Methodology:**

This study uses a qualitative and secondary data-based approach:

- Review of government reports (MoRD, NRLM, MGNREGS, Ministry of Women and Child Development).
- Analysis of programme guidelines and monitoring reports.
- Review of academic literature from journals and institutional studies (NIRDPR, UNDP, World Bank).
- Comparative analysis of gender outcomes across programmes.

No primary survey was conducted.

### **Gender Dimensions in Key Rural Development Programmes:**

#### **MGNREGS and Women's Employment**

MGNREGS has transformed women's labour participation in rural India.

#### **Key Gender Achievements**

- Women's participation often exceeds the mandated 33% quota; several states report 50–60% women's person-days.
- The proximity of worksite and provision of crèche facilities (where implemented) reduces mobility constraints.
- Equal wages for men and women under the scheme promote wage equality.

#### **Persistent Challenges**

- Delays in wage payments disproportionately affect women.
- Lack of crèche facilities reduces participation of mothers with young children.
- Social norms still discourage women's independent income control.

## **National Rural Livelihood Mission (NRLM) and Women's Empowerment**

NRLM is the most significant gender-focused programme in India due to its SHG-based model.

### **Impact on Women**

- Over 9 crore rural women are mobilized into Self-Help Groups.
- SHGs have improved women's access to credit, savings, entrepreneurship, and financial literacy.
- Women's federations provide collective platforms for negotiation, leadership, and local governance participation.

### **Challenges**

- Limited market linkages for SHG products.
- Need for stronger digital and financial literacy.
- Unequal household decision-making still restricts full empowerment.

## **Pradhan Mantri Awas Yojana–Gramin (PMAY-G) and Women's Asset Ownership**

PMAY-G mandates the inclusion of women as joint owners or sole owners of rural houses.

### **Benefits**

- Enhances women's security and bargaining power.
- Improves family stability and social recognition.

### **Concerns**

- Women often lack decision-making power in construction choices.
- Cultural norms may still list households in male names apart from the guidelines.

## **Rural Livelihood, Agriculture, and Enterprise Support**

Several programmes—such as RSETIs, agricultural extension, and skill-development missions—introduce gender components.

### **Success Areas**

- Training for women in agriculture, allied activities, and enterprises.
- Increasing visibility of women as farmers, entrepreneurs, and community resource persons.
- Women-centric value chains (dairy, poultry, handicrafts).

### **Gaps**

- Women's land ownership remains below 15%, limiting credit access.
- Extension services often reach men more effectively than women.

### **Health, Nutrition, Sanitation, and Social Security**

Gender-sensitive programmes like Poshan Abhiyan, Swachh Bharat Mission, and Janani Suraksha Yojana indirectly support rural women's development.

- Improved sanitation reduces drudgery and safety risks.
- Maternal health interventions reduce mortality.
- Social security pensions support widows, elderly women, and single women.

### **Role of Gender and Rural Development Outcomes:**

#### **Economic Empowerment**

Women's earnings through MGNREGS and SHG enterprises improve household food security and reduce vulnerability.

#### **Social Empowerment**

Participation in SHGs and local governance improves confidence, mobility, and leadership among women.

#### **Political Empowerment**

Reserved seats for women in Panchayati Raj Institutions create opportunities for political leadership, though many women sarpanches face interference from male relatives (proxy representation).

#### **Household-Level Effects**

Women gaining income or property rights improve spending on children's education, nutrition, and health.

#### **Persistent Gender Barriers**

- Patriarchal norms restrict women's work choices.
- Women face higher work burdens due to unpaid care responsibilities.
- Limited access to digital tools hinders full participation in digital governance initiatives.

### **. Challenges in Integrating Gender into Rural Development:**

1. Gender norms restricting mobility and public participation.
2. Wage delays and administrative gaps in MGNREGS.
3. Limited land rights and credit access for women.

4. Inadequate gender-disaggregated data in programme monitoring.
5. Lack of consistent gender budgeting across rural schemes.
6. Weak implementation of special provisions like crèches at worksites.
7. Market barriers for SHG products and enterprises.

## **Policy Recommendations:**

### **Strengthen Gender Mainstreaming**

- Mandatory gender audits in all rural development schemes.
- Gender-disaggregated monitoring indicators.

### **Improve Women's Access to Resources**

- Promote women's land rights and joint land titles.
- Expand credit access and collateral-free loans.

### **Enhance Implementation of MGNREGS**

- Ensure timely payments.
- Strict enforcement of crèche facilities.
- Promote women-friendly asset creation (e.g., water facilities near homes).

### **Strengthen SHG Ecosystem**

- Build market linkages and value chains.
- Increase digital and financial literacy training.

### **Promote Women's Leadership**

- Capacity building for elected women representatives in Panchayats.
- Institutional support to reduce proxy representation.

### **Reduce Unpaid Care Burden**

- Investments in rural childcare centers.
- Improved water, sanitation, and fuel access to reduce drudgery.

## **Findings of the Study:**

### **1. Women's Participation in Rural Development Programmes Has Increased Significantly**

Programmes like MGNREGS and NRLM have substantially improved women's visibility in the rural labour force. In many states, women's participation in MGNREGS exceeds 50%, and SHG mobilisation under NRLM has brought more than 9 crore women into formal collective institutions.

2. **Economic Empowerment Has Strengthened but Remains Uneven**  
Women's earnings through MGNREGS and SHG enterprises enhance household food security and reduce economic vulnerability. However, timely wage payments and access to remunerative markets remain inconsistent.
3. **SHGs Have Improved Financial Inclusion and Social Capital**  
NRLM-led SHGs have expanded access to savings, credit, micro-enterprises, and financial literacy. Women's federations play an important role in negotiation, conflict resolution, and local governance participation.
4. **Women's Asset Ownership Has Improved Through PMAY-G**  
The provision of joint or sole house ownership in PMAY-G has increased women's sense of security and bargaining power. However, decision-making in construction and property use often remains male-dominated.
5. **Persistent Patriarchal Norms Limit Full Empowerment**  
Deep-rooted gender norms continue to restrict mobility, decision-making, and the ability to control income. Women still bear a disproportionate burden of unpaid care work.
6. **Gender Disparities Continue in Wages and Resource Ownership**  
Even under programmes with equal wage provisions, informal gender wage gaps persist due to occupational segregation. Women's land ownership remains below 15%, limiting credit access and autonomy.
7. **Digital Exclusion Constrains Participation in Governance and Markets**  
Limited digital literacy and access to smartphones restrict women's ability to benefit fully from digital governance initiatives, online banking, and e-market platforms.
8. **Leadership Opportunities in Panchayati Raj Are Underutilized**  
Although reservations have increased the number of women representatives, many face proxy control by male relatives and lack adequate training or institutional support.
9. **Administrative Barriers Remain in Programme Implementation**  
Delays in wage payments, insufficient crèche facilities under MGNREGS, weak market linkages for SHGs, and inadequate gender-disaggregated data limit the gender responsiveness of rural development schemes.

### Suggestions:

1. **Strengthen Gender Mainstreaming in All Rural Development Schemes**
  - Conduct mandatory gender audits at district and block levels.
  - Introduce gender-disaggregated indicators in MIS and monitoring dashboards.
  - Allocate dedicated funds for gender-responsive interventions.
2. **Improve Implementation of MGNREGS for Women**
  - Ensure timely wage payments through stricter monitoring.
  - Operationalize crèche facilities at worksites across all Gram Panchayats.
  - Prioritize women-friendly assets such as water harvesting structures, anganwadi repairs, and sanitation infrastructure.
3. **Expand Women's Access to Resources and Property Rights**
  - Promote joint land titles, especially in housing, agriculture, and credit-linked schemes.
  - Increase access to collateral-free loans through SHGs and financial institutions.

- Strengthen legal literacy on inheritance and land rights.
- 4. **Enhance the SHG Ecosystem Under NRLM**
  - Build stronger backward and forward market linkages for SHG enterprises.
  - Facilitate partnerships with e-commerce, private companies, and producer organisations.
  - Expand digital and financial literacy training for rural women.
- 5. **Promote Women's Leadership in Local Governance**
  - Provide structured capacity-building programmes for elected women representatives.
  - Establish support cells to prevent proxy representation and encourage independent decision-making.
  - Strengthen women's federations as platforms for political participation.
- 6. **Reduce Unpaid Care Burden on Women**
  - Invest in community childcare centres, anganwadis, and day-care facilities.
  - Improve access to water, sanitation, clean fuel, and transport to reduce drudgery.
  - Encourage men's participation in household responsibilities through awareness campaigns.
- 7. **Bridge the Digital Divide for Rural Women**
  - Provide subsidized smartphones and digital literacy training through SHGs, CSCs, and Panchayats.
  - Integrate women into digital governance apps and online service delivery mechanisms.
- 8. **Strengthen Inter-Departmental Coordination**
  - Ensure convergence of rural development schemes with health, education, social security, and digital initiatives.
  - Promote integrated planning at Panchayat level with women's direct participation.
- 9. **Increase Awareness and Accessibility of Schemes**
  - Conduct regular community-level awareness campaigns on schemes and entitlements.
  - Use SHGs as grassroots institutions for information dissemination.
- 10. **Promote Gender-Responsive Rural Enterprises**
  - Encourage women's farmer producer organisations (FPOs).
  - Support value chains in dairy, poultry, fisheries, and handicrafts where women already have strong presence.

## Conclusion:

Gender is central to the success of rural development in India. Programmes like MGNREGS, NRLM, PMAY-G, and social protection initiatives have created meaningful opportunities for women to access work, credit, asset ownership, and leadership roles. However, deep-rooted gender norms, unequal resource ownership, and administrative gaps still hinder the full realization of women's potential in rural development. Strengthening gender-responsive planning, improving implementation mechanisms, and enhancing women's access to economic resources can accelerate inclusive rural development. The future of rural India depends significantly on the empowerment, participation, and leadership of rural women.

## References:

- Agarwal, Bina. *A Field of One's Own: Gender and Land Rights in South Asia*. Cambridge University Press, 1994.
- Buch, Nirmala. "Women's Experience in New Panchayats: The Emerging Leadership." *Indian Journal of Public Administration*, vol. 49, no. 3, 2003, pp. 90–102.
- Census of India. *Primary Census Abstract: Rural–Urban Distribution*. Office of the Registrar General & Census Commissioner, Government of India, 2011.
- Hirway, Indira. "MGNREGS and Women's Empowerment." *Economic and Political Weekly*, vol. 47, no. 30, 2012, pp. 58–66.
- Kabeer, Naila. *Reversed Realities: Gender Hierarchies in Development Thought*. Verso, 1994.
- Kannan, K. P., and Jan Breman. "MGNREGS and Labour Market Dynamics." *Journal of Development Studies*, vol. 48, no. 4, 2012, pp. 63–79.
- Ministry of Rural Development. *MGNREGS Annual Report*. Government of India.
- ---. *National Rural Livelihoods Mission: Framework for Implementation*. Government of India.
- Ministry of Women and Child Development. *Poshan Abhiyan Annual Report*. Government of India.
- Moser, Caroline. *Gender Planning and Development: Theory, Practice and Training*. Routledge, 1993.
- Nair, Tara. "SHGs and Women's Economic Empowerment." *Review of Development and Change*, vol. 14, no. 2, 2009, pp. 70–88.
- National Institute of Rural Development and Panchayati Raj (NIRDPR). *Studies on SHGs and Rural Livelihoods*. NIRDPR Publications.
- National Sample Survey Office (NSSO). *Employment and Unemployment Situation in India*. Ministry of Statistics and Programme Implementation, Government of India.
- Pattenden, Jonathan. "Women, Collective Action and Microfinance." *Journal of Agrarian Change*, vol. 10, no. 2, 2010, pp. 200–223.
- Sinha, F., and R. Tankha. *Microfinance Self-Help Groups in India: Living Up to Their Promise?* Practical Action Publishing, 2002.
- Singh, S. "Gender Wage Gap under MGNREGS." *Labour and Development*, vol. 21, no. 1, 2014, pp. 140–152.
- United Nations Development Programme (UNDP). *Women's Empowerment and Inclusive Growth in India*. UNDP India, 2018.
- World Bank. *Gender and Development: India Country Report*. World Bank Publications.