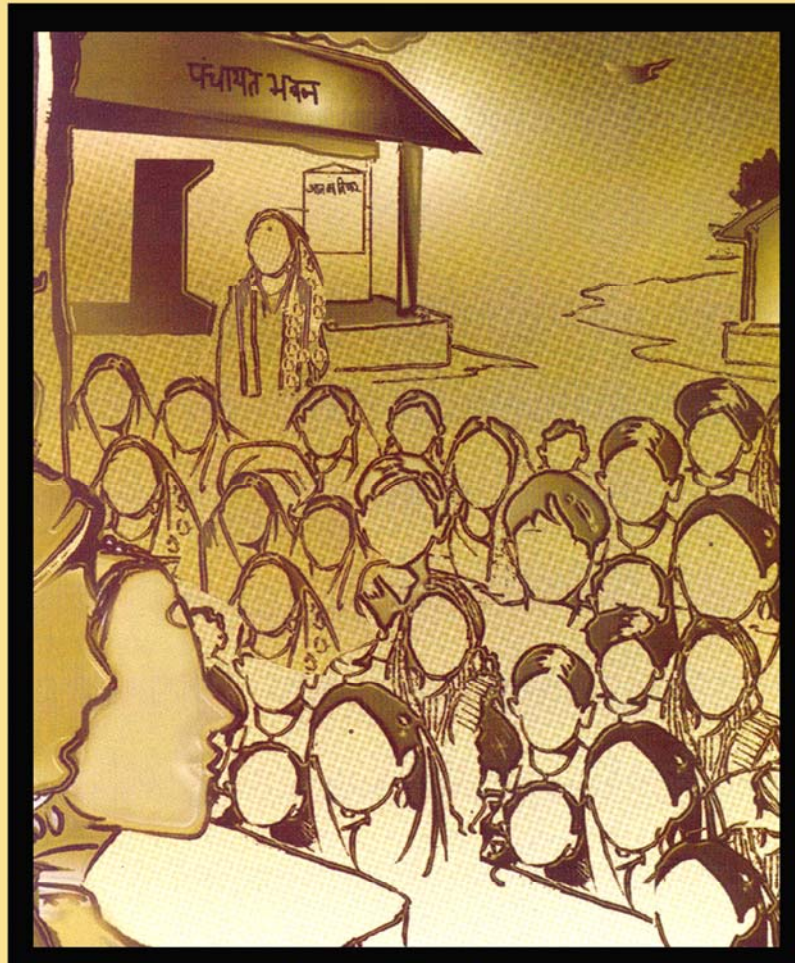


Gender Auditing In Panchayati Raj Institutions



Occasional Research Paper Series ...1

**Regional Training Institute, Kolkata
Indian Audit and Accounts Department**



GENDER AUDITING

IN

PANCHAYATI RAJ INSTITUTIONS

Regional Training Institute, Kolkata
Indian Audit And Accounts Department

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e-mail: rtiKolkata@cag.gov.in

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GENDER AUDITING IN PANCHAYATI RAJ INSTITUTIONS

Preface

Democratic decentralization and participatory governance in India is now a well established precept, and is exemplified in the emergence of Panchayati Raj Institutions (PRI's) and Urban Local Bodies (ULB's) as a significant third tier in governance.

A critical component of the entire process of decentralization is the fostering of institutional practices and processes which empower marginalized sections of the rural population. Among such sections, women constitute a key component. Local governance thus has a seminal role in integrating gender equality in its developmental policies and programmes.

The 73rd and 74th Constitutional amendments gave 33 percent representation to women at the level of grassroots governance and the increasing prominence of women-specific and gender-focused initiatives in public spending in Panchayati Raj Institutions necessitates an evaluation through a gender prism of the outcome and effectiveness of state initiatives in this realm.

Such analysis is rendered complex by the interplay of quantifiable parameters of audit techniques along with an appreciation of the role of seemingly non-quantifiable factors like empowerment, visibility and control in the matrix of gender equity. Measurement of the financial efficiency and accuracy of public spending and expenditure analysis has to be integrated with an in-depth impact assessment of delivery mechanisms in removing gender-based handicaps faced by rural women.

In auditing from a gender perspective, it is to be seen if public expenditure allocations and project implementation, is translated into social and economic equity for women and whether they have impacted men and women differently.

In this Paper, we attempt an overview of the key conceptual frameworks of gender auditing techniques and their potential applicability to rural local governance. As women's participation is an essential ingredient of the quality of democratic devolution, as envisaged in the constitutional frameworks of the 73rd and 74th Amendments, it needs to be seen if there is an actualization of the flow of benefits and advantages institutionally sanctioned to women, at the grassroots level.

A gender audit approach will facilitate the fostering of a culture of accountability in PRI's in the realm of gender equity and empowerment of women. It will enable a review of

gender-specific public expenditure, by carrying out a reality check on schematic interventions and identifying impact indicators like the comparative status of women before and after such interventions.

As a potential mechanism for interface between innovative tools and methods of accountability such as social audit and formal public audit, it will also facilitate an audit focus on citizen-centric and cutting-edge areas of governance.

The Paper is structured as follows:

- A definition of gender auditing including related conceptual and policy frameworks pertaining to gender budgeting and empowerment processes.

- A compilation of selected audit observations on public spending with a gender content, as implemented in PRI's, which have already appeared in previous Audit Reports of the Comptroller & Auditor General of India.

- An examination of some key central schemes implemented by PRI's, with a focus on potential areas of gender audit.

This Paper is in the nature of an introduction, to the emerging thrust area of gender audit.

It attempts to indicate an area of growing civil society interest where public audit has the potential of assuming a pioneering role, by virtue of its unique constitutionally mandated position of ensuring accountability and transparency in the utilization of public funds. It is illustrative in content and would require an appropriate synergy with existing guidelines and instructions of the Comptroller and Auditor General of India in the realm of the Audit of Local Bodies.

Gender equality outcomes of processes and programmes of local governance, need to be assessed with appropriate tools, methods and indicators so as to develop an understanding of the achievements and shortcomings of key State policies and programmes.

It is hoped that this Paper will be of utility in capacity building and skills upgradation of public auditors; and is customized, as necessitated by individual audit priorities in local governance.

Suggestions, feedback and views are earnestly solicited.

April, 2008

Sayantani Jafa
Principal Director

METHODOLOGICAL AND CONCEPTUAL FRAMEWORKS

Introduction

In India, the advent of the 73rd and 74th Constitutional Amendments since 1992 established on a sound and systematized footing the third tier of government comprising the Panchayati Raj Institutions and Urban Local Bodies. The constitutional mandate given to local self government created an enabling environment for progressive devolution of funds, functions and functionaries to the units of rural and urban local self government.

The relevance of decentralized governance for the development of gender equity is immense given the fact that units of local governance are closer to citizens, being participatory in nature and have the potential to ensure efficient service delivery in a gender-responsive fashion. As a National Institute of Public Finance and Policy (NIPFP) study has pointed out, greater fiscal autonomy with effective participation of women in local governance can make public expenditure decisions pro-women and can alter the traditional inequality patterns faced by women in male dominated societies. Mobilization of large numbers of women in the domain of PRI's as well as the stress on gender-sensitive public policy measures in local governance require a thorough acquaintance with the principles and practices of gender-based policy analysis.

The Government of India has taken numerous decisions and policy initiatives to empower women. This section attempts to provide an overview of the basic conceptual frameworks pertaining to gender rights; policy priorities of the Government of India including gender budgeting initiatives; and the rationale as well as the key premises of gender audit methodologies and techniques.

“Sound finance of the household has traditionally been the responsibility of women. Financial discipline and fiscal responsibility are ingrained in the habit and outlook of the women of rural India. These are qualities badly needed in Panchayati Raj Institutions. We believe the presence of women in large numbers in the Panchayat will make them more efficient, more honest, more disciplined, more responsible and more effective”

Former Prime Minister of India, Shri Rajiv Gandhi

Gender issues have to be evaluated against policy goals and associated strategies.

Under the global influence of the Beijing Conference Platform of Action (PfA), a majority of national Governments, including India, have adopted the institutionally agreed

strategy therein. PfA endorsed empowerment of women and promotion of gender equality as the policy goals to be achieved by the strategy of gender mainstreaming.

In this connection, the distinction between policy and strategy should also be clearly noted. Policy is a statement of intended commitment and action whereas the strategy is the range of activities or measures designed to ensure the implementation of a policy.

An awareness needs to be formed about the central role of organisational structure and culture in the design and delivery of gender-sensitive programmes and projects. This underlines the importance of examining not just accounts, but also the systems and processes within the institutions.

The three basic terminological concepts used in gender analysis are:

- Women's Empowerment
- Gender Equality
- Gender Mainstreaming.

I (a) Women's Empowerment

Empowerment means 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them'.

To measure women's empowerment, a range of indicators is used. Empowerment may have six different dimensions. These are

- economic
- socio-cultural
- familial / interpersonal
- legal
- political
- psychological

Each of the dimensions may be measured at various levels of social aggregations: from the household and the community in the geographical area of a gram panchayat, to the block, district, state and national levels.

In 2001, the Government of India adopted a National Policy for the Empowerment of Women to bring about gender justice and make *de jure* equality into *de facto* equality. Several State Governments have also formulated a policy for women's empowerment.

I (b) Gender equality

Gender equality recognizes that women and men have different needs and priorities, but still does not deny the fact that women and men should experience equal conditions for realising their full human rights, and have the opportunity to contribute to and benefit from national, political, economic, social and cultural developments.

A popular framework of assessing impact on gender equality has been developed in terms of

- **welfare** : *ensuring of material welfare through adequate income, nutrition and security*
- **access to resources** : *giving more opportunities for utilizing the economic and human resources of a society*
- **conscientisation** : *women must be aware of the reasons for their unequal position compared to men, rather than accepting it as 'normal' or 'natural'*
- **participation** : *ensures women's representation in public life and the economic sphere*
- **control** : *gives women power over their lives*

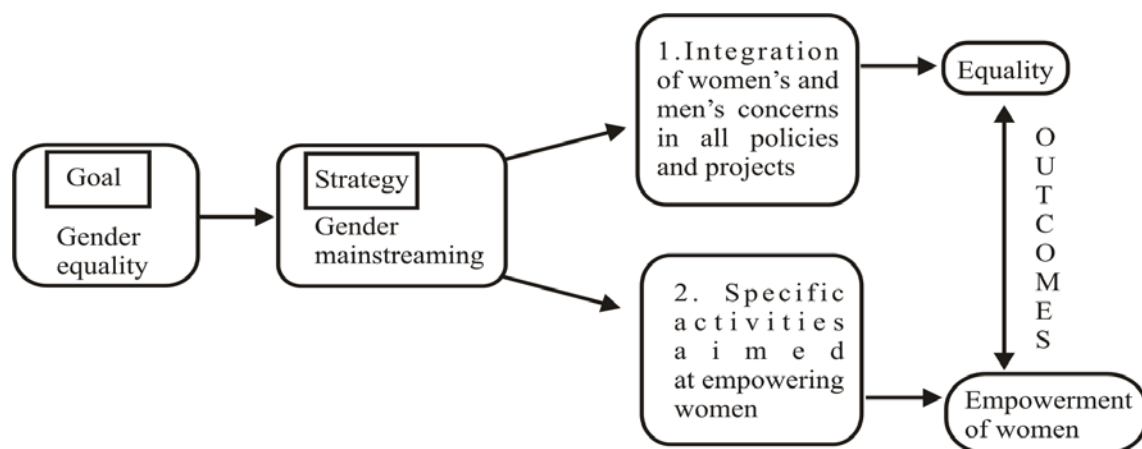
I(c) Gender mainstreaming

Gender mainstreaming is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes in all areas and at all levels. It is a strategy for making the concerns and experiences of women as well as men an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economical and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality. This definition of gender mainstreaming was advocated by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in 1997. According to Reports by the Government of India to an United Nations questionnaire on implementation of Beijing PfA, the Tenth Plan (2003-07) reaffirmed the major strategy of mainstreaming gender perspective in all sectoral policies and programmes and plans of action. The Ninth Plan introduced the Women's Component Plan (WCP) - that 30 per cent of funds/benefits under various welfare and developmental schemes are to be earmarked for women.

A graphical representation of gender mainstreaming is given below:

[A]

Gender Mainstreaming – A Model of Outcomes



/ Adopted from: An Introduction to Gender Audit Methodology: Its Design and Implementation in DFID Malawi. Caroline Moser, London, Overseas Development Institute, 2005

[B]

Gender Mainstreaming – A System Model

Enabling environment

- Political will
- Necessary Government Orders and Policy
- Required human and financial resources
- Women's participation in decision making
- Legal framework, women's organisations

Mechanism

- Create structures and put mechanisms in place
- Action plan based on Gender analysis
- Mainstream gender concerns through development-plans, sector plans and women component plans

Structures

- Main agency (LSG)
- Implementing officer
- Gender sensitized core group

Processes

- Gender analysis, identification of opportunities
- Gender training
- Skill development programmes
- Information dissemination
- Gender planning, budgeting
- Evaluation and auditing

Source: Gender Planning, Budgeting and Auditing, Sakhi Women's Resource Centre, 2006

I (d) Measurement of Gender mainstreaming

To assess the implementation of gender mainstreaming, the basis may be provided by the following three concepts:

- ***Evaporation:*** When there is a failure to follow through in practice the good policy intentions.
- ***Invisibilisation:*** When it has been impossible for monitoring and evaluation procedures to document what is occurring on the ground.
- ***Resistance:*** When gender mainstreaming is blocked by effective mechanisms with opposition, essentially 'political' and based on gender power relations rather than on 'technocratic' procedural constraints.

Gender Mainstreaming therefore implies the following key premises for policy makers and elected representatives:

- a) An understanding of the inequalities prevailing between men and women in their respective departments.
- b) Involve women and men equally and as much as possible in institutional processes
- c) Understand the different needs and priorities of women and men in plan formulation, process and implementation
- d) Ensure that both women and men benefit from proposed plans.
- e) Create strategies to ensure gender justice, equality and equity.

I (e) Gender Budgeting

To understand the concept and practices of Gender Audit, we need to appraise the theoretical frameworks of Gender Budgeting; and their applicability to the present context of public fiscal spending.

Gender Budgets are a dissection of the Government budget to establish its gender-differential impacts. It is an attempt to critically examine public policies and expenditure from a gendered perspective. It does not mean a separate budget nor does it necessarily mean more schemes for women.

It basically implies an analysis of the actual extent and content of public policies as spelt out in the annual budgetary document.

Gender budgeting is gaining increasing acceptance as a tool for engendering macro economic policy-making. The Fourth World Conference of Women held in Beijing in September 1995 and the Platform for Action that it adopted called for a gender perspective in all macro-economic policies and their budgetary dimensions. The Outcome Document of the United Nations General Assembly Special Session on Women held in June 2000, also called upon all nations to mainstream a gender perspective into key macro-economic and social development policies and national development programmes. Emphasis on gender budgeting was also placed by the Sixth Conference of Commonwealth Ministers of Women's Affairs held in New Delhi in April 2000.

Australia was the first country to develop a gender-sensitive budget, with the Federal government publishing in 1984 the first comprehensive audit of a government budget for its impact on women and girls. Women's budget exercises were also undertaken by each of the Australian State and Territory governments at various times during the 1980s and 1990s. South Africa followed and initiated formation of a gender sensitive budgets in 1995, through a participatory process of involving parliamentarians and Non-Governmental Organizations (NGOs). The Commonwealth Initiative to integrate gender into national budgetary processes was started in 1997 in four countries other than South Africa such as Fiji, St. Kitts and Nevis, Barbados and Sri Lanka. Several other nations have also taken steps to engender their national budget (Canada, United Kingdom, Mozambique, Namibia, Tanzania and Uganda). Gender budget initiatives are currently being attempted in 35 countries following diverse trajectories in terms of the process and partners involved in undertaking the activity.

Gender Budgeting in India

In India, gender perspective on public expenditure had been gaining ground since the publication of the report of the Committee on the Status of Women in 1974. The Eighth Five Year Plan (1992-97) highlighted for the first time the need to ensure a definite flow of funds from the general developmental sectors to women. The Plan document made an express statement that “... *the benefits of development from different sectors should not by pass women and special programmes on women should complement the general development programmes. The latter, in turn, should reflect greater gender sensitivity*”. This approach, however, could not make much dent in ensuring adequate flow of funds and benefits to women.

The Ninth Five Year Plan (1997-2002), while reaffirming the earlier commitment adopted the Women's' Component Plan as one of the major strategies and directed both the Central and the State Governments to ensure “*not less than 30 percent of the funds/benefits*”

earmarked in all the women's related sectors". It also directed that a special vigil be kept on the flow of the earmarked funds/benefits through an effective mechanism to ensure that the proposed strategy brings forth a holistic approach towards empowering women. However, Women's Component Plan (WCP) was confined only to plan expenditure of the Government.

One of the major constraints in the gender analysis of public expenditure had been the non availability of gender disaggregated data at the State and district level and therefore the Department of Women and Child Development, Government of India took the initiative of generating such data across the country on 18 different indicators. The National Policy for Empowerment of Women, 2001 made a commitment that Gender Development Indices shall be developed by networking with specialized agencies.

Gender Development Indices

“In order to support better planning and programme formulation and adequate allocation of resources, Gender auditing and development of evaluation mechanisms will also be undertaken along side. Collection of gender disaggregated data by all primary data collecting agencies of the Central and State Governments as well as research and academic institutions in the Public and Private Sectors will be undertaken. Data and information gaps in vital areas reflecting the status of women will be sought to be filled in. All Ministries / Corporations / Banks and financial institutions etc. will be advised to collect, collate, disseminate data related to programmes and benefits on a gender-disaggregated basis. This will help in meaningful planning and evaluation of policies.

National Policy for Empowerment of Women 2001

The gender budgeting exercise in India was a step ahead from the Women's Component Plan.

The gender budgeting initiative in India started in July 2000 when a Workshop on 'Engendering National Budgets in the South Asia Region' was held in New Delhi in collaboration with the United Nations Development Fund for Women (UNIFEM), in which Government representatives, United Nations agencies, media, Non-Governmental Organizations (NGOs), research institutions, civil society and members of the Planning Commission in the South Asia region participated. Noted gender auditing professional Professor Diane Elson made a presentation and shared her experiences on gender budgeting through an interactive session. National Institute of Public Finance and Policy (NIPFP) was commissioned to study Gender Related Economic Policy Issues, which included gender

segregation of relevant macro-data, quantification of contribution of women in economy, assessment of impact of Government Budget on women, the role women can play in improving institutional framework for delivery of public services and the policy alternatives for building a gender sensitive national budgeting process.

Gender Analysis of Union Budget 2001-02

National Institute of Public Finance and Policy (NIPFP) submitted its first Interim Report in January 2001 on the 'Status of Women in India and their Role in Economy', which provided inputs for the annual Economic Survey 2000-01. The survey, for the first time ever, incorporated a section on Gender Inequality in the Chapter on Social Sector. The second report of NIPFP, submitted in August 2001, made a 'Post Budget Assessment of the Union Budget 2001-02. The Report categorized public expenditure into three main types

- (i) Women specific allocations which are specifically targeted to women and girls;
- (ii) Pro-women allocations which are the composite expenditure of schemes with a women component;
- (iii) Mainstream public expenditure that has a gender differential impact.

The Tenth Five Year Plan (2003-07) has further reinforced the concept of gender budgeting in India, towards a gender-differentiated impact. From the budget of 2005-06 onwards, the Finance Minister has introduced a statement on Gender Budgeting in the Union Budget, highlighting the gender sensitivities of budgetary allocations.

There are Gender Budgeting Cells in 52 Ministries in the Government of India [extended upto 54 in the Budget for 2008-09]; with the Ministry of Women and Child Development as a nodal agency for constant interaction with all these cells to build capacity; and facilitate the integration of gender analysis into Government's policies, plans, programmes and budgets.

The Tenth Plan has renewed its commitment to gender budgeting to establish its gender-differential impact. It included a resolve to link the concepts of Women Component Plan and Gender Budgeting 'to play a complementary role to each other, and thus ensure both preventive and post-facto action in enabling women to receive their rightful share from all the women-related general development sectors'.

The Approach Paper to the Eleventh Five Year Plan mentions “Gender Equity requires adequate provisions to be made in policies and schemes across Ministries and Departments”. It also entails “strict adherence to gender budgeting across the board”.

Finance Minister in his Budget Speech while presenting the Union Budget 2008-09 reaffirmed the application of Gender Budgeting.

The Budget documents carry a statement embracing 33 demands for grants contributed by 27 ministries/departments and 5 union territories. According to the statement, Rs.11,460 crore has been provided for 100 percent women – specific schemes and Rs. 16,202 crore for schemes where at least 30 percent is for women – specific programmes.

In 2008-09, the Union Budget proposes to allocate Rs.7,200 crore to the Ministry of Women and Child Development. This represents an increase of 24 percent over the allocation in 2007-08 of Rs.31,177.96 crore.

The Union Budget has thus enjoined upon Government departments to:

- Undertake review of Public Expenditure profile
- Conduct beneficiary incidence analysis
- Recommend specific changes in operational guidelines of schemes

from a gender perspective

A tabular representation of summary allocations on women as presented in the Gender Budgeting Statements over the last three years is as under :

Summary of Allocation for Women (Union Budget)

Year	No. of Ministries (No. of Demands)	Total magnitude of Gender Budget (Rs. in crores)
2005-06	9 (10)	24240 (Exp.) (4.77%)
2006-07	18 (24)	22251 (EXP.) (3.8%)
2007-08	27 (33)	31178 (BE) (4.58%)

Source : Department of Women and Child Development, Government of India.

The National Institute of Public Finance and Policy (NIPFP) study *ibid* draws attention to the fact that ‘integrating gender perspective into budgetary policy has dual dimensions of equality and efficiency’. From the **efficiency** consideration, what is important is that social rate of investment in women which can be greater than the corresponding rate for men. From the **equality** consideration, gender inequality is inefficient and costly to development.

However, the National Institute of Public Finance and Policy (NIPFP) methodology has been critiqued. Scholars like Banerjee have formulated an alternative methodology of classifying public expenditure:

- (i) Relief policies, targeted to specific groups of women in distress (e.g. widows);
- (ii) Gender-reinforcing assistance, which provides for women’s ‘needs in accepted gender roles’ (e.g. programmes that address women’s reproductive functions);
- (iii) Equality-promoting schemes, ‘which are meant specifically to remove some gender-based handicaps of women’. Such schemes include programmes such as crèches to allow women to work and extra toilets for girls in schools. Banerjee (2003) argued that this classification is helpful to categorise the short run and long run policy needs for women (that the first two categories of programmes help to meet women’s immediate needs, but for the long run, the third type of programme is essential).

The solution thus lies in:

(A) Linking gender budgets to outcome budgets and performance budgets. At the level of decentralized governance this would imply an integration of gender needs in decentralized planning processes after proper identification of such needs through participatory process in gram sabhas.

(B) Expenditure tracking surveys to analyse implementation aspects of public policies and programmes including leakages of financial allocation.

It follows from the above that a gender audit of state policies and programmes, especially at the level of decentralized governance where the delivery mechanisms of public goods are concentrated is a prime necessity.

I(f) Gender Audit

(i) Definition

A gender audit may be defined as a process to be used in identifying how gender issues are addressed by organisations in their programming portfolio and internal organisational operations.

This involves a close examination of a range of Government policies, programme and project documents relating to gender and poverty issues, the national gender policy and linked strategies, and the associated institutional infrastructure.

Gender auditing implies in a nutshell a recognition of -

- Different roles being performed by men and women and their responsibilities, which give rise to differing needs of and constraints on women's and men's lives and productive roles.
- Policies and programmes having a differential impact on men and women.

D. Elson has outlined a potential paradigm of gender audits (1997) with the following core requirements:

- a) How does a particular expenditure item cater to the differing needs of men and women?
- b) The extent to which men and women make different use of public spending.
- c) The measurement of the effects of public spending on male and female welfare i.e. impact on respective incomes, livelihoods, nutrition levels, human capital etc.
- d) A gender disaggregated tax incidence analysis of different goods and services provided by the state.
- e) An analysis of time-use and other non-monetary dimensions of well being i.e. what is the effect on the total productive time of men and women of state programmes?
- f) To take into account feedback effect on public expenditure. What are the effects of specific development strategies on public expenditure i.e. a shift from import – substitution to export-promotion strategy?

[“Integrating Gender Issues into Public Expenditure” – D. Elson, 1997]

(ii) Need for Gender Auditing

What is the need for Gender Auditing in Panchayati Raj Institution's?

Gender audit implies a gender-sensitive review of public expenditure targeted at women through developmental policies, programmes and schemes implemented by the state. Such review would include:

- A review of actual performance in achieving physical and financial annual targets.
- Carrying out a reality check by an evaluation of programme interventions.
- Compiling a trend analysis of expenditure and impact indicators.

It can be considered as a system of book-keeping for gender-specific social sector expenditure. The backdrop of undertaking such audit in the contemporary context in India is the increasing prominence of stakeholders of civil society – Non-Governmental Organisations, (NGO's) Citizens groups and Community-Based Organizations (CBO's) which undertake public and participatory appraisals of Government spending patterns; especially to ensure grassroots level accountability.

Thus, in the area of local governance, participatory processes of social audit have assumed criticality. The following factors accentuate these trends:

1. An increasing momentum through citizen-based movements to a consciousness among people, of their own rights and powers accompanied by a 'Right To Information'. In rural areas, Jan Sunwais / Public Hearings have been used by peoples' organizations like the Mazdoor Kisan Shakti Sanghathan (MKSS) as a means of access to muster rolls, vouchers and other project-related documents at the Panchayat level.

2. Specific empowerment of Gram Sabhas by the Ministry of Rural Development (MORD), Government of India, to conduct social audit into all public works and beneficiary oriented programmes implemented at the village-level.

3. An increasing momentum to the stress laid on improvement of service delivery in an institutionalized fashion through social audit processes, as envisaged in schemes like National Rural Employment Guarantee Scheme. For instance, an Expert Group Recommendation (2006) stated that programmatic objectives can be more efficiently and sustainably achieved if an organic relationship can be fostered between Gram Panchayats and Community-Based Organizations through a clearer institutional design which leveraged the strengths of each other. A Planning Commission paper has also recommended legal provisions to make social

audits mandatory for Panchayati Raj Institutions, without which no fresh funds would be released for welfare schemes.

Given the growing importance of processes of social audit in PRIs, gender auditing would have to establish the effectiveness and assess the impact of gender-based public expenditure.

Gender auditing would thus have to focus on the specific impact of developmental programs implemented by Panchayati Raj Institute's. It would assess the following –

- How many projects were exclusively for women (under both the general category and women component plan)?
- Did women participate actively in implementing projects?
- Did the project result in better income earning capacity, skills, expertise, organizational skills, entrepreneurship and negotiation skills etc. for women?
- Did women get equal pay for equal work?
- Was the time spent by women taken into account?
- Have women been able to take up non conventional and new areas of work. If yes this may be listed.
- Was it possible to create sustainable livelihoods for women through provision of adequate support for production, enterprise marketing, knowledge, skills, technology transfer, utilization of basic facilities and betterment of income and earning potential?
- Did projects enable better access to opportunities in the education sector for women especially from dalit, adivasi and other backward classes? Indicate resource utilization for this purpose.
- Did projects include support activities to enable better access to vocational, technical and professional education for girls?
- Were there projects for continuous availability of water? Were these projects able to address women's health problems and reduce their burden in collection of water?
- What cultural activities were undertaken for women? What was the resource utilization for this purpose and how many women benefited?
- Is gender disaggregated data available for education, sex ratio, health, occupation etc?

-
-
- Has any space / forum been developed for women to gather, organize activities?
How many women utilize these/have benefited from these?
 - Have there been projects to make available basic services? Have these benefited women? How many women have availed these benefits? What are the types of basic services / facilities made available?

(iii) Distinction between implementation and impact evaluations

In gender audit, a useful distinction may be made between the following:

- Implementation evaluation that monitors and evaluates the implementation of gender issues into procedure
- Impact evaluation that assesses and measures the impact of interventions on gender equality and women's empowerment

(iv) Implementation evaluation

Essentially this connotes a recognition of inequalities existing in social, economic, cultural, legal and family structures. A process of gender planning in local self-government units may thus be factored into developmental approaches.

(v) Impact evaluation

To assess state interventions in terms of benefits to marginalised and disadvantaged women by formulating indicators for increased access to and control over resources, better social status and capacity and overall greater empowerment. Indicators would be qualitative as well as quantitative. While quantitative indicators would utilize existing expenditure analysis techniques, a summary of qualitative indicators are as follows:

Indicators to assess the '**condition**' of women

- Have women gained acceptance in decision making on social issues?
- Have women gained in terms of personal and economic independence, better self confidence etc.
- Has the participation of women increased individually, within the family and within the community?
- Has women's participation increased at the community level decision making forums?
- Has economic self reliance enabled women to make decisions on controlling their own income?
- Have women's organizations or groups been formed?

-
-
- Are women's issues being discussed at the Gram Sabha?
 - Has women's participation in education, training activities etc increased?
 - Has there been better provision of basic facilities for women in public buildings / places etc.

Indicators to assess the '**position**' of women

- Has the legal awareness of women increased? Are legal decisions favourable to women?
- Has the incidence of violence against women reduced?
- Has women's visibility and participation in public forums increased?
- Do women have an active presence in social, cultural and political activities?
- Have women gained better control in decision making over their own body, fertility and reproductive health?
- Has there been reduction in discrimination towards women in institutions?
- Is there a growing trend towards ensuring representation of women in all decision making processes?
- Are issues of gender equality being discussed in the mainstream?
- Has women's mobility and safety increased?
- Is there general acceptance of the notion that women too should have independence and authority?
- Has the Women's Component Plan enabled the empowerment of women?
- Is there equal participation in household work?

Gender Audit would involve the following methodologies to develop a gender perspective on the area of work:

Desk Review

Review available information: statements, gender analysis and poverty analysis, on relevant project area.

Review relevant legal (inheritance laws / family codes / credit regulations) policy and macro-institutional framework and gender implications as well as review information on demographic and socio-economic profiles.

Household Surveys

Draw up gender-disaggregated socio-economic profiles and identify target population practices, constraints and needs.

Participatory Methodologies

Include focus group discussions, random interviews and participatory rapid appraisal for collecting qualitative information which can not be collected through surveys. Such information should be able to define ways in which male and female beneficiaries participate in the project, map out target areas for the most disadvantaged and identify major stakeholder groups and their stake.

These processes may require gender specialist consultancy support.

Table: METHODOLOGIES OF GENDER AUDIT

Levels	Description	Review of documents	Methodological strategies
1. Policy	Women's policy Quantitative analysis of local government projects	<ul style="list-style-type: none"> - Women's policy - Women's status study report - Guidelines - Development document - Development report - Annual project documents 	<ul style="list-style-type: none"> ∞ Content analysis Focus group discussions with Sector experts, elected representatives, Secretary, Working Group members.
2. Plan	In depth case studies of the projects	<ul style="list-style-type: none"> - Number of projects for gender equality - Number of projects for women's empowerment 	Analysis and review of sector-wise resource allocation; related documents and project documents
(i) Institutional level	Whether the institution is women friendly, number of women and men in each institution, vacancies and process of filling up vacancies etc.	<ul style="list-style-type: none"> - Projects for poverty alleviation - Projects for sustainable livelihoods - Health - Small scale industry 	<ul style="list-style-type: none"> Focus group discussions with beneficiaries, implementing officers and field visits Carry out gendered cost benefit analysis

Levels	Description	Review of documents	Methodological strategies
(ii) Structural level	Quantitative and qualitative analysis of the following local government structures : 1. Gram Sabha / Ward Sabha 2. Working Groups 3. Standing Committee (Administrative Committee)	<ul style="list-style-type: none"> - Whether institutions provide basic facilities for women? - Whether there is a women friendly atmosphere? - Whether there is an anti-sexual harassment committee? - Whether personnel are aware of innovative projects for gender equality? - The basis for appointment, promotion, transfer etc. 	<ul style="list-style-type: none"> - Conservation - Focus Group Discussions with members of Gram Sabha, Working Group members and elected representatives - Review records and cross checking - Check attendance books and reports
Process level	Analysis of all decentralization processes <ul style="list-style-type: none"> - Planning - Implementation - Monitoring - Evaluation 	Participation, interventions, role of women in discussions and in decision making (Governing bodies)	<ul style="list-style-type: none"> Observation, minutes of meetings and focus group discussions - Process documentation and analysis. - Interviews with governing body members - Focus group discussions with monitoring committee members

Source : Gender Planning, Budgeting and Auditing, Sakhi Women's Resource Centre, 2006

SELECTED AUDIT OBSERVATIONS

In this section, a broad spectrum of observations from selected Reports of the Comptroller and Auditor General of India are highlighted to indicate the areas of public expenditure analysis with a gender focus, which have already been covered.

Sl.	State	Audit Report Year	Observation
1	Karnataka	2003-04	Swarnajayanti Gram Samridhi Yojana (SGSY) - Shortfall in Coverage of Scheme
2	Maharashtra	2003-04	Development of Women and Children in Rural Areas (DWCRA) – Non- recovery of revolving fund from defunct working groups
3	Rajasthan	2003-04	Irregular cash payment of birth grant under Balika Samridhi Yojana
4	West Bengal	2003-04	Indira Awaas Yojana (IAY) - Ownership of huts not conferred on women in violation of scheme provision - Land ownership for the beneficiaries not ensured before construction / upgradation of huts
5	Kerala	2004-05	Irregular selection of beneficiaries in: -Employment training to Physically Handicapped Scheduled Caste Women -Employment training to Scheduled Caste Women
6	Uttar Pradesh	2004-05	Irregular payment of Rs. 8.60 lakh under Indira Awaas Yojana
7	West Bengal	2004-05	Ownership of huts not conferred on women in violation of scheme provision
8	Bihar	2005-06	Inadequate employment opportunities to women
9	Kerala	2005-06	Non-implementation of Women Industries Programme by DPs
10	Uttaranchal	2005-06	Norms for employment of women not observed

(1) Swarnajayanti Gram Samridhi Yojana (SGSY)

Shortfall in coverage of scheme

The guidelines for SGSY prescribed that percentage of coverage of Scheduled Castes (SC)/Scheduled Tribes (ST), women and disabled under individuals and self help groups was to be 50, 40 and 3 respectively and in respect of women groups it must be 50 per cent. The shortfall in coverage under these categories is as detailed below:

During 1999-2004, the percentage of shortfall in coverage of individuals under SC/ST

Year	Total number of swarozgaris	SC/ST			Women			Disabled		
	Group/ Individuals	Required coverage	Actual coverage	Percentage of shortfall	Required coverage	Actual coverage	Percentage of shortfall	Required coverage	Actual coverage	Percentage of shortfall
1999-2000	317/ 85	159/ 43	84/ 15	47/ 65	159/ 34	281/ 20	Nil/ 41	10/ 03	Nil	100/ 100
2000-01	25/ 269	13/ 135	02/ 59	85/ 56	13/ 108	17/ 94	Nil/ 13	01/ 08	Nil/ 03	100/ 63
2001-02	1260/ 523	630/ 262	290/ 187	54/ 29	630/ 209	926/ 327	Nil	38/ 16	09/ 01	76/ 94
2002-03	1514/ 497	757/ 249	467/ 138	38/ 45	757/ 199	1156/ 140	Nil/ 30	45/ 15	06/ 01	87/ 93
2003-04	1712/ 228	856/ 114	579/ 118	32/ Nil	856/ 91	1497/ 65	Nil/ 29	51/ 07	07/ 05	86/ 29

ranged between 29 and 65, women ranged between 13 and 41 and disabled ranged between 29 and 100. Similarly, the percentage of shortfall in coverage under self-help groups ranged between 32 and 85 under SC/ST and 76 and 100 under disabled. The CEO, ZP, Hassan attributed (June 2004) the shortfall in coverage to the difficulties in identifying the targeted beneficiaries and lack of entrepreneurial qualities. The reply was not tenable as the scheme envisaged training of beneficiaries in their respective skills besides providing assistance.

Source: Audit Report (Zila Panchayats), Karnataka 2003-04 Para 2.2.2.6 •

(2) Development of Women and Children in Rural Areas (DWCRA)

Non recovery of revolving fund from defunct working groups

Government of India launched the scheme of Development of Women and Children in Rural Areas (DWCRA) in 1987-88. As per the scheme, 10-15 rural women come together to form a group with a view to taking up business ventures for generating income for the group as a whole. Financial assistance in the form of working capital/revolving fund is to be given to these groups for commencing business activities. In case the groups cease to function or they do not carry on the business and are declared defunct, the financial assistance paid to them as revolving fund stands recoverable from them.

Scrutiny of records of 22 PSs under the 6 ZPs¹ revealed that 704 groups formed during the years 1984-85 to 1999-00 had become defunct. The financial assistance of Rs 1.22 crore paid as Government contribution towards the revolving fund to these groups was, however, not recovered.

The PSs concerned stated that action to recover the amount from the defunct groups would be taken. (March 2004).

Source: Audit Report(Panchayati Raj), Maharashtra 2003-04 Para 3.4 •

(3) Irregular Cash payment of birth grant under Balika Samridhi Yojana

With a view to discourage the practice of early marriage of girls and to change negative family and community attitude towards girl child and her mother, Government of India, Ministry of Human Resources Development, introduced Balika Samridhi Yojana in August 1997 under which a grant of Rs 500 was payable in cash to the mother of a newly born girl child in the BPL families. The Government of India further revised the guidelines in February 2000 which provided that the grant was to be deposited in the name of beneficiary girl child so as to earn maximum possible interest. The deposit along with interest was payable to her on production of a certificate of her not being married at the age of 18. The State Government circulated revised guidelines and directed that grant available in scheme should be utilised according to the revised guidelines (November 2000).

It was observed that 17 PSs made a cash payment of birth grant amounting to Rs 11.61 lakh in cash to 2322 beneficiaries during April 2001 to March 2003 (Annexure IX) against the revised guidelines. Despite pointing out the irregularity to PS Jhalrapatan during audit for the period April 2000 to March 2002, it continued payment of grant to beneficiaries in cash and paid Rs 0.13 lakh to 26 beneficiaries during April 2002 to March 2003. Thus, the objective of

¹ Buldana, Chandrapur, Nagpur, Osmanabad, Parbhani, Wardha.

discouraging the practice of early marriage of girls and providing benefits to an unmarried girl child on her attaining the age of 18 years could not be achieved as cash was likely to be immediately used by parents of the girl child.

Source: Audit Report (Panchayati Raj), Rajasthan 2003-04 Para 3.1 •

(4) Indira Awaas Yojana (IAY)

Ownership of huts not conferred on women in violation of scheme provision

The IAY envisaged that ownership of huts constructed/up-graded with the scheme assistance would be conferred on the wife or alternatively on both the wife and the husband jointly as a couple. But in 21,260 cases in 858 Gram Panchayats, ownership of huts constructed/up-graded with the scheme funds at a total cost of Rs. 25.42 crore was conferred solely on the male member of the family, as detailed in the following table:

Irregular conferment of ownership of huts solely on male members

Sl. No.	No. of GPs	Controlling ZP	No. of cases where ownership conferred solely on male members	Amount of expenditure incurred on construction/upgradation of huts (Rupees in lakh)
1	22	Dakshin Dinajpur	292	40.25
2	15	Uttar Dinajpur	454	68.55
3	26	Purulia	225	17.80
4	43	24 Parganas (North)	752	45.84
5	46	Burdwan	656	87.74
6	39	Birbhum	377	32.93
7	50	Nadia	805	75.31
8	32	Bankura	296	26.55
9	64	West Midnapore	592	61.86
10	45	Coochbehar	6378	946.29
11	50	East Midnapore	485	40.95
12	53	Hooghly	537	69.55
13	53	Jalpaiguri	4580	526.86
14	61	Darjeeling	1190	167.15
15	122	24 Parganas(South)	2100	191.30
16	57	Howrah	566	51.66
17	57	Murshidabad	452	65.13
18	23	Malda	523	26.62
Total	858		21260	2542.34

Land ownership for the beneficiaries not ensured before construction/upgradation of huts

As per guidelines of IAY, every beneficiary should possess a valid title of the land before obtaining the assistance for construction/up-gradation of hut. However, in 392 Gram Panchayats where Rs. 17.34 crore were disbursed during 2002-2003 towards assistance for construction/up-gradation of huts, the beneficiaries had no valid records of ownership of the land on which their huts were constructed/upgraded, as detailed :

Expenditure incurred during 2002-2003 on construction/upgradation of huts for beneficiaries having no land ownership

Sl. No.	No. of GPs	Controlling PS/ZP	Amount of expenditure incurred on construction/upgradation of huts for beneficiaries having no land ownership (Rupees. in lakh)
1	15	Dakshin Dinajpur	66.25
2	15	Uttar Dinajpur	99.81
3	8	Purulia	15.40
4	22	24 Parganas (North)	77.32
5	17	Burdwan	45.19
6	13	Birbhum	25.12
7	14	Nadia	41.72
8	16	Bankura	24.57
9	42	West Midnapore	65.87
10	23	Coochbehar	622.44
11	33	East Midnapore	50.59
12	26	Hooghly	81.93
13	27	Malda	95.58
14	26	Murshidabad	29.90
15	40	Howrah	107.14
16	50	24Parganas(South)	193.19
17	04	Jalpaiguri	91.44
18	01	Darjeeling	0.30
Total	392		1733.76

Source: Audit Report (Panchayati Raj), West Bengal 2003-04 Para 3.2.,3.3●

(5) Irregular selection of beneficiaries

Employment training to Physically Handicapped Scheduled Caste Women.

The District Panchayat formulated a project with an outlay of Rs.14 lakh for imparting training to 400 physically handicapped Scheduled Caste women in manufacture of wax candle, agarbathies and making of soft toys, during 2004- 05 to enable them to obtain gainful employment. The training programme was conducted by Science and Technology Entrepreneurship Development Project (STED). Out of 17 beneficiaries selected, seven were selected from the list obtained from employment exchanges and the rest from list furnished by ICDS officers. Total expenditure incurred for the project was Rs.59,500.

Section 3A of Kerala Panchayat Raj Act, 1994 stipulated that, beneficiaries were to be selected by Gram Sabhas. The selection made through employment exchanges and ICDS officers was irregular. Though the project envisaged to impart training to 400 physically handicapped SC women, DPK could identify only 17 beneficiaries. The failure of DPK to enrol adequate number of beneficiaries was indicative of poor planning in the project formulation.

The Programme Officer, District level ICDS Cell stated (June 2005) that the Gram Sabha could not identify the beneficiaries due to shortage of time.

Employment training to Scheduled Caste Women.

A training programme in manufacturing of rexin bag, soap, soap powder, book binding, and sari polishing etc to 400 Scheduled Caste women was proposed to be implemented during 2004-05 with an outlay of Rs.17 lakh. Two hundred and forty eight women were selected through advertisement in a Malayalam daily and through Scheduled Caste Development Officers in Block Panchayat and the training was imparted by STED in different batches in March 2005 incurring expenditure of Rs.9.46 lakh.

The selection of beneficiaries was to be made by Gram Sabhas in accordance with the provision of Kerala Panchayat Raj Act, 1994. As the selection was made through advertisement and through officers, the selection process was irregular and was against the spirit behind decentralised planning.

The District Development Officer for SC, Kottayam attributed (July 2005) the shortage of time as the reason for non-selection of beneficiaries by Gram Sabha.

Source: Audit Report (LSGIS), Kerala 2004-05 Para 4.1.8, 4.1.9 •

(6) Irregular payment of Rs. 8.60 lakh under Indira Awaas Yojana

Allotment of houses under Indira Awaas Yojana were to be made in the name of female member of beneficiary family or jointly in the name of husband and wife.

In the year 2002-03, in KP Akhand Nagar, (Sultanpur) an amount of Rs. 8.60 lakh was distributed to 43 beneficiaries @ Rs. 20000/- each in the name of male members of the families instead of the female members thus defeating the very objective of the scheme. Besides, 9 beneficiaries out of the above 43 beneficiaries were not even residents of Akhand Nagar KP area.

Source: Audit Report (Panchyati Raj), Uttar Pradesh 2004-05 Para 2.11 •

(7) Ownership of huts not conferred on women in violation of scheme provision

The IAY envisaged that ownership of huts constructed/up-graded with the scheme assistance would be conferred on the wife or alternatively on both the wife and the husband jointly as a couple. But in 37,910 cases in 2079 Gram Panchayats, ownership of huts constructed/up-graded with the scheme funds at a total cost of Rs. 63.57 crore was conferred solely on the male member of the family during 2003-04, as detailed in the following table.

Irregular conferment of ownership of huts solely on male members during 2003-04

Sl. No.	No. of GPs	Controlling ZP	No. of cases where ownership conferred solely on male members	Amount of expenditure incurred on construction/upgradation of huts (Rupees in lakh)
(1)	59	Dakshin Dinajpur	950	106.67
(2)	85	Uttar Dinajpur	2125	409.74
(3)	83	Purulia	719	89.04
(4)	157	24 Parganas (North)	2642	337.05
(5)	118	Bardhaman	1507	232.57
(6)	107	Birbhum	845	186.88
(7)	141	Nadia	2359	381.11
(8)	82	Bankura	810	117.30
(9)	64	West Midnapore	569	95.81
(10)	112	Coochbehar	11305	1845.73
(11)	68	East Midnapore	700	116.56
(12)	185	Hooghly	1929	278.35
(13)	98	Jalpaiguri	7405	1208.44

Sl. No.	No. of GPs	Controlling ZP	No. of cases where ownership conferred solely on male members	Amount of expenditure incurred on construction/upgradation of huts (Rupees in lakh)
(14)	96	Darjeeling	703	105.03
(15)	266	24 Parganas (South)	266	451.03
(16)	132	Howrah	968	145.39
(17)	132	Murshidabad	746	107.30
(18)	94	Malda	1362	143.49
Total	2079		37910	6357.49

This defeated the purpose of the scheme to enhance empowerment of women.

Source : Audit Report (Panchayati Raj), West Bengal 2004-05 Para 3.1, 3.2, 3.3, 3.4, 3.5 •

(8) Inadequate employment opportunities to women

In order to ensure special safeguards for women, it was enjoined in the scheme that at least 30 percent of employment opportunities should be provided to women. It was observed in audit of the units conducted that no employment was provided to the women. However from the Annual Report of the State Government it appeared that the percentage of employment opportunities provided to women ranged from zero to 11.79 percent only which was in violation of the guidelines of the scheme.

Details of inadequate employment opportunities provided to women as appeared from the Annual Report of the State Government.

Sl No.	Year	Total mandays	Total mandays provided for women	Percentage
1	2002-03	2.04	0.005	0.24
2	2003-04	2.61	0.0006	0.23
3	2004-05	6.05	1.25	20.66
Total		10.70	1.261	11.79(Average)

Source: Report of the Examiner of Local Accounts (PRIs), Bihar 2005-06 Para 2.3 •

(9) Non-implementation of Women Industries Programme by DPs

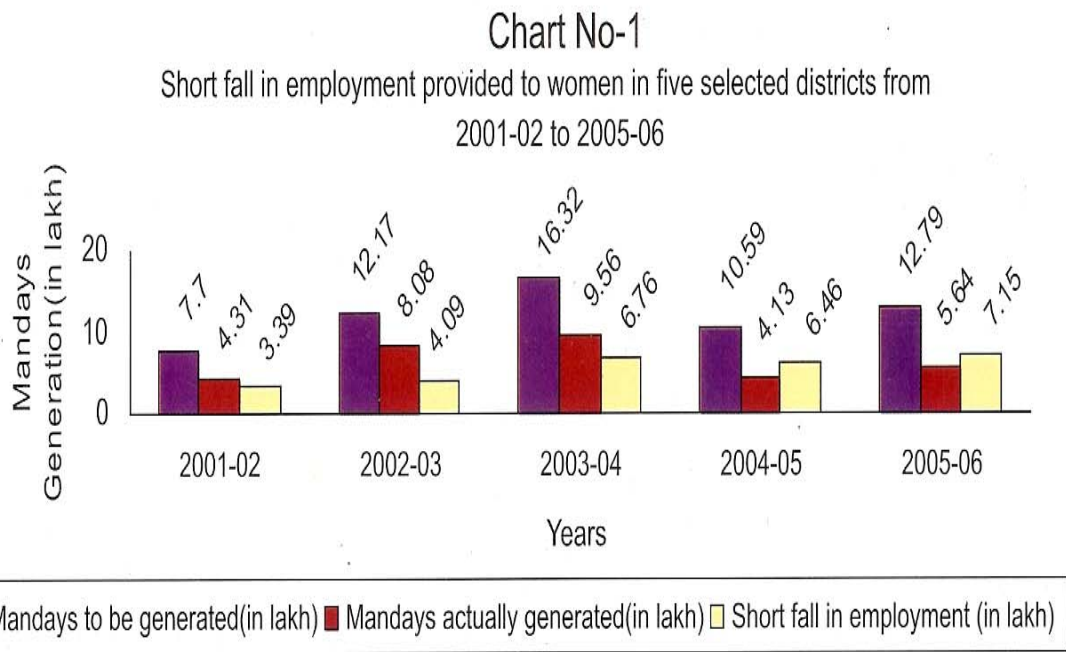
Women Industries Programme (WIP) is a scheme for providing building and machinery grant, rent subsidy, managerial grant and stipend to trainees of Women Industrial Units in order to minimise the difficulties experienced by women in the field of industry and to attract more women to participate in the industrial ventures. Though the Government transferred (December 1997) this scheme to the DPs covering urban areas also, it did not provide specific funds for implementation of the scheme. As a result none of the DPs had implemented this scheme. Thus, transfer of schemes without providing funds resulted in their non-implementation for eight years from 1997-98 to 2005-06, and also deprived due benefits to the women of industrial units.

Source: Audit Report (LSGIS), Kerala 2005-06 Para 3.3.8.3 •

(10) Norms for employment of women not observed

Under SGRY, preference was to be given to agricultural wage earners, non-agricultural unskilled wage earners, marginal farmers, women and members of SC/STs etc. The scheme

specifically envisaged that efforts should be made to provide 30 percent of employment opportunities to women under the programme. During test check it was noticed that the executing agencies of the different level of PRIs failed to provide the desired wage employment opportunities to women as indicated in the chart given below:



Wage employment to women fell significantly short of target and ranged between 11.70 to 19.91 per cent during 2001-02 to 2005-06. The reply from Government is awaited (December 2006)

Source: Audit Report, Uttaranchal 2005-06 Para 3.3.8.9 •

POTENTIAL AREAS FOR A GENDER AUDIT: SELECTED CENTRALLY SPONSORED SCHEMES

Central Governmental support for social programmes has continued to expand in various forms. While part of the Central assistance gets integrated into annual State Plans for social sector development, the major programme-specific funding to states is through the Centrally Sponsored Schemes (CSS).

An examination of public expenditure through a gender lens would thus inevitably focus on the flagship Centrally Sponsored Schemes (CSS), which are the dominant instrument for the delivery of social sector funding from the Government of India to local governance agencies.

An Expert Group Report of the Ministry of Rural Development (MORD) (2006) recognized that among the several shortcomings of design and implementations of Centrally Sponsored Schemes are:

- There is no consistent approach to institutional mechanisms for implementation even in schemes that are related and address the same broad objective.
- Most are independently planned and implemented, and operate self-contained fund flow and monitoring systems, leaving little scope for convergence with other schemes at local levels.
- The emphasis on financial performance edges out the importance of outcomes.

From the point of view of gender equity and effectiveness, it is therefore vital to examine these Centrally Sponsored Schemes for several reasons:

a) Schemes containing general poverty alleviation and related socio-economic objectives can be studied with reference to their specific impact on marginalized rural women. Empowerment of rural women is the key to ensure equitable access to resources like land, property, credit and skill as well as basic essentials of food, shelter, health and education.

b) Schemes with specific components addressed towards women need to be analyzed to evaluate the success of delivery mechanisms in actually empowering women. Gaps in implementation and delivery of women-specific scheme components assume a criticality in the realm of gender rights.

In this section, a study is made of some key Centrally Sponsored Schemes as implemented in grassroots governance from a gendered perspective.

In selecting these Centrally Sponsored Schemes for analysis, note was taken of the quantum of budgetary allocation, the extent of women-specific components in schematic design and the greater involvement of Panchayati Raj Institutions in the delivery matrix.

A gender analysis of these Centrally Sponsored Schemes also rests upon the following core premises:

a) An assumption that men and women differ in their degree of access to and control over key resources.

b) That such differing roles and status have practical implications for scheme implementation.

c) Panchayati Raj Institutions are the most proximate units of governance to the rural populace. An analysis and audit of schemes implemented therein on gender lines will draw attention to the strategic potential of the scheme for enhancing women's status and achieving gender equity in the long run.

The Schemes selected for study from a gender focus broadly cover poverty alleviation and livelihood improvement through asset creation (rural housing) self employment generation cum credit provision and assured wage employment. Each of these schemes involve the mainstreaming of rural women, among other categories of vulnerable rural groups, and therefore the effective implementation of these schemes, will represent a transformation in developmental scenarios.

The checklist for Gender Audit provided may require conjunction / co-relation with existing guidelines on an audit of poverty alleviation schemes in general.

Gender Audit Checklist for Indira Awaas Yojana (IAY)

Introduction: Indira Awaas Yojana is a Centrally sponsored scheme to provide housing to certain sections of Below Poverty Lines families in the rural sector. It was first launched in June 1985 as a sub-scheme of Rural Landless Employment Guarantee Programme and thereafter it continued as a sub-scheme of Jawahar Rozgar Yojana from April 1989. Since January 1996 Indira Awaas Yojana is being implemented as an independent scheme.

The existing scheme guidelines which have been operative from 01.04.2004, spelt out in clear terms that 'allotment of dwelling units should be in the name of female member of the beneficiary house. Alternatively, it can be allotted in the name of both husband and wife'. This leads to the natural corollary that an audit of Indira Awaas Yojana should have a sharp gender focus.

This is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and State Governments in the ratio of 75: 25.

Objectives: The two main objectives of the scheme are to provide social security to the poorest of the poor families and thus enhance their quality of life.

Short description: The main aim of the scheme is to provide in rural areas for construction of houses.

The scheme envisages:

- Construction of houses with labour of family members of the beneficiary family, engagement of contractors is not permitted.
- Mandatory provisions for smokeless oven and sanitary latrine in the house.
- Assignment of the house in the name of a female member of the beneficiary family, alternatively, in the joint names of the female head of the family and her spouse.

Prioritisation of beneficiaries of the scheme is as follows:

- Free bonded laboures

- **Below Poverty Line families belonging to Scheduled Caste / Scheduled Tribe households**
- **Families of military and paramilitary personnel killed in war or action**
- **Non-Scheduled Caste / Scheduled Tribe Below Poverty Line households**
- **Physically and mentally challenged persons**
- **Ex-servicemen and retired members of paramilitary forces**
- **Families displaced due to implementation of any development project**
- **Families affected by a natural disaster.**

(Households of all the above categories except the third one are to be Below Poverty Line.)

The maximum assistance is earmarked for Scheduled Caste / Scheduled Tribe / Below Poverty Line households with stress laid upon such households headed by widows and unmarried women.

Ceiling assistance: The ceiling assistance for construction of house has been fixed at Rs. 25,000 for plain areas and Rs. 27,500 for hilly and difficult areas. As per the Budget proposals of 2008-09, the subsidy is to be enhanced from Rs. 25,000 to Rs.35, 000 in plain areas and from Rs.27,500 to Rs.38,500 in hilly areas or difficult areas. The Gram Panchayat (GP) disburses the funds in two installments. The secured installment is disbursed on submission of utilization certificate for the first one. Assistance for repairs has also been fixed at Rs. 12,500 per unit in both the cases of plain areas and hilly and difficult areas. The Budget of 2008-09 proposes to increase this component to Rs.15,000 per unit.

Implementation: Responsibility for implementation lies with—

- ◆ **At the State level : Panchayat and Rural Development Department for overall supervision and control.**
- ◆ **At the District level : Zilla Parishad - Receipt and distribution of funds Block - wise and village –wise.**
- ◆ **At the Block level : Panchayat Samiti – Monitor implementation by Gram Panchayats.**
- ◆ **At the Village level : Gram Panchayat / Gram Sabha – Selection of beneficiaries by Gram Panchayats in consultation with Gram Sabhas and actual implementation according to guidelines from Government of India / State Governments.**

This scheme is being studied from a gender audit angle because of the emphasis placed on asset creation for marginalized women from Below Poverty Line / Scheduled Caste / Scheduled Tribe backgrounds. From the Union Budget 2006-07 onwards, Indira Awaas Yojana has been specifically labeled as a 'women-specific programme'.

Gender Audit Checklist

Audit focus	Scrutiny points
SCHEME DESIGN AND PLANNING	<ul style="list-style-type: none">● Was there a clear policy in writing on commitment of the scheme to women's empowerment through ownership of dwelling units?● Was women's empowerment a specific objective? What were the other specific objectives?● Were there any time bound strategies in implementation of the policy?● Were there any gender-based criterion / parameters to implement the scheme in a time bound manner for female beneficiaries?● Were any gender cost-benefit analysis techniques used to assess scheme design priorities for women?● Was there any scope, for Women's Working Group (WWG) participation in policy implementation as laid out in Scheme guidelines?● What was the number of women participating in Women's Working Group's if any?● If no Women's Working Group was in existence, did the Gram Sabha (GS) / Gram Sabha Standing Committee / Gram Sabha Planning Committee feature in project planning at local level?● Is the Scheme design specific in allotment percentage to categories of women from Scheduled Castes / Scheduled Tribes / Other Backward Castes / Below Poverty Line groups to be covered by Scheme?● Was there a recognised 'gender focal point network' (of staff), responsible for looking after women's interest in the process of allotment of dwelling units constructed under the scheme?

BENEFICIARY SELECTION AND IDENTIFICATION

- Was there involvement of Women's Focus Groups / gender-sensitized and women-represented Standing Committees in decisions on release of funds / any other operative decisions taken at Zilla Parishad / Panchayat Samiti level?
- Were any district Women's Status Reports / related gender focused Area Studies / Development Reports / Documents / consulted in project implementation strategies?
- Did the scheme design envisage effective monitoring and reporting mechanisms to ensure compliance with gender parameters?
- Had the GP sufficient understanding of gender analysis principles to select relevant information in order to grasp the implications for the scheme?
- Was there any specific provision for needs identification of women in selection of female beneficiaries?
- In order to achieve gender focusing of the scheme, did the Gram Panchayat collect relevant baseline information, gender disaggregated data, appropriate milestones and indicators?
- What was the percentage of women beneficiaries covered in the scheme in each Gram Panchayat?
- Did the GP consult with the community concerned to check and compare their perspectives with information revealed?
- Was the selection of women beneficiaries done as per scheme guidelines, including latest revised guidelines as applicable in the current year of operation?
- What was the composition and method of working of beneficiary selection committees at Gram Panchayat /Gram Sabha levels?
- Was the number of houses to be constructed / upgraded during a financial year decided and

intimated to Gram Panchayat by Zilla Parishad?

- Is there any Below Poverty Line list from which selection was made? Was the list suitably updated?
- What database was used by Zilla Parishad in deciding this? Did it include gender disaggregated data? Was such data updated?
- Did the Gram Sabha, which was authorised for the task, actually select the beneficiaries?
- Was the Below Poverty Line list approved by any higher body by effecting any change in it, which the programme guidelines do not approve?
- Was the priority in selection of beneficiary households with female members as prescribed in the programme guidelines maintained?
- Except families / widows of personnel from defense services / paramilitary forces, killed in action, did all beneficiaries belong to Below Poverty Line list?
- Were female beneficiaries involved in construction of the house?
- Did female beneficiaries make their own arrangements for -
 - procurement of construction material
 - engagement of skilled workmen
 - contribution of family labour
- How were women involved in undertaking construction activities? Did Zilla Parishad / Panchayat Samiti / Gram Sabha help women to acquire implements / tools for construction? Were women trained in their use and how?
- Were women's specific needs, appropriate clothing tools and technical training arranged by the Gram Panchayat for undertaking construction activities?
- Was any assistance given to women in quality checks, networking activities with raw materials

suppliers etc? Was there any technical support in an institutionalised fashion?

- Did the Gram Panchayat help women beneficiaries in acquiring raw material on control rates as per their request?
- Were they made aware of such services provided? If so, how?
- Was any Committee formed to co-ordinate the work with suitable representation from women?
- Was the Committee sensitized to incorporate hazard-resistant features in the design of the houses?
- Overall, were women's concerns on the structure, design and spatial / territorial aspects of housing taken cognizance of?
- Were any backward and forward linkages with data on District Family Health Surveys / Police Station records on domestic violence / rape / sexual harassment victims / female enrolment and drop-out school records made in selection of female beneficiaries?
- Were the dwelling units allotted in the name of female members of the beneficiary household? How many such allotments?
- Alternatively, was it allotted in the name of both husband and wife in the beneficiary household? How many such allotments?
- What was the ratio of allotments?
- What was the percentage of female beneficiaries who availed of the facility of smokeless chullah / sanitary latrines?
- Was there a break-up of such percentage to see the coverage of women from marginalised backgrounds __ Scheduled Castes / Scheduled Tribes / Other Backward Castes / Minority __ available?
- Were any deviations in construction patterns of such special category Indira Awaas Yojana house, i.e., higher assistance given to ineligible

**IMPLEMENTATION OF
INDIRA AWAAS YOJANA
FOR FEMALE
BENEFICIARIES**

groups (male / non-Below Poverty Line not covered by Scheme guidelines)?

Housing Design

- Has any preference been given to marginalised women who are abandoned /single / widowed /divorced / unwed mothers / women with HIV / AIDS in allotment of houses?
- Was a beneficiary household with female member selected, under credit-cum-subsidy scheme, having annual income not more than Rs. 32,000/- ?
- Was the ceiling on grant of assistance per unit cost for construction of new house and upgradation of unserviceable kucha house adhered to?
- As the grant of assistance per unit cost is to be higher by Rs.2,500 -Rs.3,500 for construction of house including Sanitary Latrine and Smokeless Chullah in hilly / difficult areas, were such areas duly notified by the Government?
- Were sanitary latrine and smokeless chullah provided with each Indira AwaasYojana house?
- Were any efforts made to dovetail funds from Total Sanitation Campaign for providing sanitary latrine so that more money could be made available for construction of Indira AwaasYojana house?

Release of Funds

- Was 20 percent of total funds for Indira AwaasYojana earmarked for upgradation of kutch house and for credit-cum- subsidy scheme for construction of house?
- Were dwelling units built on individual plots in main habitation?
- Or, were these built in a cluster within a habitation, so as to facilitate development of common facilities like internal roads, drainage, drinking water supply etc?
- Was care taken to locate the houses close to the village and not far away, to ensure safety and security, nearness to work place and social communication?

-
- Was it seen that site was not located in disaster prone areas, e.g., frequently floodable areas?
 - Overall, were the dwelling units constructed in secure, accessible and women-friendly areas?
 - Were women's preferences in habitability and safety of the sites for housing considered?
 - Was Central assistance allocated on the basis of poverty ratio and housing shortage, giving these variables equal weightage?
 - How were women factored in?
 - In calculation of poverty ratio, were the guidelines clear about how a landless poor family with a female member would get the assistance and own a house constructed under the scheme on a land and by any other person? Was there any arrangement to confer on her the ownership of a homestead land side by side?
 - Was poverty ratio prepared by Planning Commission used in this context?
 - Was housing shortage determined on the basis of the last Census?
 - Did inter-district allocation assess the gender component through a Gender Analysis in the following two criteria?
 - Proportion of rural Scheduled Castes / Scheduled Tribes population in a district to the total rural Scheduled Castes / Scheduled Tribes population in the State.
 - Proportion of housing shortage in a district to the housing shortage in the State.
 - Were both of these variables given equal weightage in inter-district allocation?
 - Were allocations dovetailed to Census Reports / Village Survey Records / Planning Commission poverty ratios / District Development Reports and Plans?
 - Were targets for Blocks within a District decided on the same principles?

GENDER SENSITIZED CONSULTATION/ MONITORING

- Were the staff members and officers sensitised to gender needs and interests of both men and women?
- Were there internal tracking and monitoring capabilities to ensure that strategic gender milestones were reached?
- Were lists of women beneficiaries identified during the preceding year and the current year displayed prominently and made available at village level?
- Was there any Committee / Sub-Committee on women's development with proper representation from women working with policy responsibility to guide the implementation process of the scheme at Zilla Parishad / District Rural Development Authority / Panchayat Samiti level?
- Had the Gram Panchayat any programme for systematic ongoing consultation with women, to identify their own priorities, tools and implements?

Gender Focused Training

- Did the Gram Panchayat effectively discuss the lessons learnt from a gender sensitized point of view and suitably absorb these which were proved to be best practices in implementation of the scheme?
- Were women given special assistance in technical aspects of construction etc.?
- Was any training / skills upgradation / awareness on legal points of registration ensured for women beneficiaries? If so, how, with what frequency?

Eco-friendly Gender Sensitized measures

- Was it ensured that each Indira Awaas Yojana dwelling unit was provided with a smokeless chullah which was a fuel-efficient alternative, smoke free, healthy for clean environment and more convenient to use for women?
- Was availability of drinking water supply ensured by Implementing Agencies of Indira Awaas Yojana to ease physical burden on women?

Skills Upgradation

- Was plantation of trees in the entire habitation or around the individual house taken up simultaneously?
- Was such planting of trees to enable the beneficiaries to source fuel / fodder / small timber, which could be dovetailed to social forestry programmes, taken up?
- Was cultivation of fruits and vegetables at household level in the houses encouraged for improving nutritional status?
- Were local carpenters and masons with suitable representation from women trained for skill upgradation and use of low cost technology and local material?
- Were district and block level seminars, workshops etc. organized to create awareness among the female beneficiaries?
- Were the services of State Institutes of Rural Developments (SIRDs), Extension Training Centres utilised for the purpose?
- Were suitable local non-Governmental agencies with proven good track associated for assistance in construction of dwelling units in the form of supervision, guidance and monitoring of construction and popularisation of the use of sanitary latrine and smokeless chullah?

Transparency

- Had the Zilla Parishad / District Rural Development Authority a complete inventory of houses for women constructed / upgraded under Indira Awaas Yojana, with details of the date of start and the date of completion of construction of dwelling unit, name of the Village and Block where the house is located, occupation and category of beneficiaries and other relevant particulars?
- Did the completion of a dwelling unit for women take more than two years?
- Were adequate reasons furnished and documented for the same?
- Did the Gram Panchayat install display boards

GENDER IMPACT ASSESSMENT

indicating women beneficiaries on allotted houses?

- Were Evaluation Studies conducted regarding implementation and impact of the programme in the State, having inter alia, Gender Impact Assessment / Women's Status Studies / Cost Benefit Gender Analysis / Working of Women's Focus Groups?
- Was there any attempt to document discussions/ Gender Best Practices and Lessons Learnt?
- Were copies of the above studies furnished to Government of India?
- Was remedial action taken by the State Government on the basis of observations made in the studies and also in the concurrent evaluation conducted by or on behalf of Government of India?

Gender Audit Checklist for Swarnajayanti Gram Swarozgar Yojana (SGSY)

Introduction: Swarnajayanti Gram Swarozgar Yojana is a credit based holistic poverty alleviation programme sponsored by the Government of India. It was introduced from 1st April 1999. Six different schemes and sub-schemes were restructured to form the scheme. These were:

- Integrated Rural Development Programme (IRDP)
- Training of Rural Youth for Self Employment (TRYSEM)
- Development of Women and Children in Rural Areas (DWCRA)
- Supply of Improved Tool Kits to Rural Artisans (SITRA)
- Ganga Kalyan Yojana (GKY)
- Million Wells Scheme (MWS)

Objective: The principal aim of the scheme is to scale up Below Poverty Line (BPL) families to Above Poverty Line (APL) status within three years by enabling them to earn a higher income that can sustain them at a level above poverty line. The main difference with the previous IRDP and DWCRA Schemes is to propound a focused approach to poverty alleviation by capitalizing advantages of group lending. The scheme seeks to encourage group loans and group enterprises and ultimately stop giving loans to members of the groups. Swarnajayanti Gram Swarozgar Yojana is a credit cum subsidy programme.

Short description: The major emphasis of the programme is to assist Self Help Groups through group lending. Initially groups are formed with 10 to 20 persons belonging to the BPL families (if necessary, up to a maximum of 30 % if the members in a group are taken from families marginally above the poverty line). These groups are called Self Help Groups (SHGs) and the individual members of the groups are called Swarozgaris. The Panchayats are directly responsible for implementing the scheme.

In the first six months group members are taught to save money by building a corpus fund which is kept in a local or field bank. After six months, groups are evaluated – if they pass the evaluation test they are given Grade - I, status and receive a revolving fund from which individual members can borrow without paying interest. They are also given a sum as cash credit or matching corpus fund by the bank. This revolving fund is to be used for any requirements of the group members; the groups are to monitor to repayment.

At the end of a year from the date of receipt of the revolving fund the SHGs have to pass another guiding test to evaluate if they have been functioning effectively and are capable of taking up an economic activity through higher levels of investment. If they pass the evaluation process they get Grade - II status. After a group gets Grade – II status they get credit cum subsidy facilities from the bank for use it its requirements of buying assets as well as for meeting its running costs. This amount is to be Rs. 10,000/- per member or Rs. 1.25 lakhs for the group as a whole, whichever amount is less. 50% of this amount comes as a subsidy.

Though the bank also releases that amount, it cannot charge interest on it. Subsidy under SGSY is uniform at 30% of the project cost, subject to a maximum of Rs. 10,000/-.

Funding: The funds received by the nodal implementation authority – the District Rural Development Cell (DRDC's) are kept in savings bank accounts. The DRDC's can open these accounts with the principal participating bank branches in the field. The funds deposited in the savings accounts earn interest at the usual rates till the amount is disbursed to the Swarozgaris. The Central and the State Government share the funding for the project on a 75: 25 ratio. 50 per cent of the groups formed in each block are to be exclusively for the women. The funds from the Central Government are sent directly to the District Rural Development Cells (DRDC) of each district. A Project officer is appointed to run the entire project under supervision of the Zilla Parishad.

Implementation: SGSY is implemented by the District Rural Development Cells (DRDC's) through Panchayat Samitis (PSs) with the active involvement of Gram Panchayats (GPs), banks and the line departments of the State Governments.

- The DRDC's role is critical in organization of the Self Help Groups and their capacity building as well as in terms of coordination with the technical institutions for technology and training, the banks for planning and credit mobilization, the line departments for infrastructure and technical follow up as well as in coordinating marketing activities.
- The Panchayat Samiti at the (Block Level) is to approve the key activities that are identified for the blocks before the list is sent to the BDO through the District Level Technical Group. The Panchayat Samiti is also to review every month the reports sent by Block SGSY Committee. In particular, the Panchayat Samiti would review the recovery performance. The Zilla Parishad would review the performance under the SGSY in its general meetings.
- Panchayats are directly responsible for implementing the Scheme. The Gram Sabha will first approve the list of BPL families. Besides, at the beginning of each year, the potential Swarozgaris for taking up the designated key activities would be identified in each habitation by a 3-member committee including the Gram Pradhan. The list of Swarozgaris who are sanctioned the loan by the banks would be placed before the Gram Sabha. The Gram Panchayat would also take steps to provide from its funds under JGSY or any other programme, the common infrastructure necessary for the key activities. The Gram Panchayat would actively monitor the performance of the Swarozgaris and in particular whether they are repaying the loan regularly.
- Bankers play a very critical role in the implementation of Swarnajayanti Gram Swarozgar Yojana. SGSY is a credit-cum-subsidy programme. Credit is the key component for acquiring fixed assets as well as their running expenses and subsidy is an enabling component. SGSY envisages the close association of bankers at all stages of the programme implementation, right from the identification of key activities and clusters, formation of Self Help Groups, identification of individual Swarozgaris as well as planning for all the elements of the key activities. Banks are involved in the grading process to ensure the viability of SHG's and their subsequent nurturing.
- The line departments will be responsible for implementation and monitoring of respective sectoral activities. SGSY would need a very close collaboration between the implementing agencies and the line departments. This collaboration starts with the identification of key activities and preparation of project reports. The line departments will be responsible for

planning and creation of the infrastructure required to make the key activity successful. In addition, once the bank has sanctioned the loan, the line departments must ensure that all facilities including technical guidance are provided to the Swarozgaris. The line departments may also verify whether the Swarozgaris have the necessary skill requirements and take steps to train them. The line departments should also satisfy themselves about the quality of training that is being imparted. They would assist the DRDC's in ensuring that the Swarozgaris are able to derive the expected levels of income. The line departments will treat promotion of self employment in their sector as, much their responsibility as that of DRDC's / Panchayati Raj Institutions.

This scheme is being studied from a gender audit angle because:-

- 1] Empowerment of women and working with women's groups for promoting savings and group enterprises is a very important part of the scheme. 50% of Self Help Groups participating in the programme has to be of women.
- 2] As a targeted credit programme it is a crucial component of women's poverty alleviation, by raising women's purchasing power and yielding better returns from economic activity, engaged in by them.

Gender Audit Checklist

Audit Focus

Scrutiny Points

SCHEME DESIGN AND PLANNING

- Was the choice of activity for women SHGs based on adequate survey of local resources, aptitude of participant women as well as their skills? Was it ensured that the projected products had ready market?
- What were the modalities for selection of women SHGs?
- Was the selection of key activities for women SHG's / individual female Swarozgaris done by Block SGSY Committee through a participative process involving women? If so, how?
- Was required priority given to participative processes involving women at both Block SGSY and District SGSY levels?

Selection of Key activities

- What was the percentage of home-based activities to viable new skill-based activities chosen by women SHGs?
- Were women SHGs formed with adequate reference to BPL data and drawing up profiles of poor families?
- Was a profile of the poor families, as reflected in the BPL Census, analysed in this connection with reference to existing assets they already had?
- In such selection of female beneficiaries, was priority given to asset-less, property-less, poorest of poor women?
- How was it assessed as to what type of additional investment on their existing assets would enable women to cross the poverty line?
- Did the Block SGSY Committee interact with Gram Panchayat and also discuss with groups of rural poor with adequate representation of women on the purpose and methodology of implementation of the scheme?
- Were women's priorities, needs, potential taken into account in the selection of key activities at Block and District level?
- In both the cases of SHGs and individual Swarozgaris, did the list of BPL households

identified through BPL census duly approved by the Gram Sabha form the basis for identification of families for assistance under SGSY?

- Were steps taken to ensure that non-farm activities which result in production of viable goods and services with a ready market are selected?
- Was priority given to farm activities, rural artisanal activities of a home-based nature and activities easier to be handled by women to ensure sustainability of activity selection?
- What kinds of women's SHGs were formed? Was the formation of SHGs reaching out to marginalised and poor women from SC/ST/BPL backgrounds?
- Did the Block SGSY Committee prepare a Project Report, indicating for each Block adequate share of women in the economic activities identified for the area and send it to District SGSY Committee?
- In vetting the Block-wise proposal, how did the District Committee plan to ensure that the female participants taking up the activities would be in a position to realise appreciable incremental income over a period of time? Were special requirements for women participants duly considered in respect of project inputs such as loan, subsidy, transfer of skills, and supply of raw materials, infrastructural and marketing requirements?
- Did women participants feature in training programmes operated under SGSY Training Fund?
- Did such training cover components of both Basic Orientation and Skill Development training as per scheme guidelines?
- What agencies were identified for imparting training?
- Was there any provision of women's entrepreneurial skill development training in accounting, setting up of business and productive enterprises, managing small business, and marketing?
- Was there any leadership training for marginalised women to give them decision-making confidence?
- Did the training in leadership address strategic gender needs to increase women's influence and

Preparation of Project Report

Composition of Block Committee, District Committee, representation of women in these Committees

Training

control over decision-making?

- What was the percentage of expenditure on training for women as a percentage of total expenditure?
- Did Block Committees consult potential link-plans prepared by NABARD, any surveys carried out by banks, industrial/technical organizations, Khadi and Village Industry Commission officials, District Industry Centres etc. in selection of key activities?
- Was training organized periodically on a continuous basis and at different levels – village, cluster of villages, Block and District?
- Who conducted the training? Were expert resource persons from different fields involved? Were women's NGO's of repute with proven expertise in the area involved?
- Was the training organized in such a way that women could conveniently attend in terms of mobility?
- Was training scheduled for times that suit and fit women's other responsibilities?
- Did the training include motivational components to encourage women's participation?
- Was a basic orientation programme for Swarozgaris possessing required skills organized as per scheme guidelines after the sanction of loans and before its disbursement?
- Were Bank functionaries involved in such training programme of SHG's?
- Was feedback obtained from women about the efficacy of the training exercises? What action was taken on such feedback?
- Have the SHGs been trained on how to build their group corpus through thrift and credit facility amongst the members, to time the loans and schedule of repayments, to fix interest rates and also to supplement the group corpus with revolving fund sanctioned as cash credit limit by the banks?
- Was the training imparted in an accessible and easily understood manner to be of the maximum utility to disadvantaged rural women?

Swarozgaris / SHG's

- Did the training include communication strategies and innovative methods of teaching for illiterate men and women?
- Overall, was the training imparted in a professional manner to actually benefit the members of women SHG's / female beneficiaries?
- How many beneficiaries called 'Swarozgaris' were brought into SGSY fold during a year? Of them, how many were organised into Self Help Groups (SHGs) and how many were individual Swarozgaris? How many of them were women under each category?
- Were 50 per cent of SHGs formed in each Block exclusively for women?
- What was the percentage of female SHG activity as compared to individual female swarozgari activities?
- Were the principles of 'one member from one family' and 'member only of one group' followed in formation of SHGs?
- Were the APL members barred from becoming office bearers, i.e. Group leader, Assistant Group Leader or Treasurer, of the group as required by scheme guidelines?
- Did individual women Swarozgaris constitute 40 per cent of total Swarozgaris as stipulated in the programme?
- Was there attempt to identify 'affinity groups' to be formed into successful SHGs of women?

LINKAGE WITH BANKS

- Did the women SHGs establish a strong and effective linkage with the banks as well as the NABARD to facilitate availing credit from them?
- To take full benefit of credit-linked programmes, the women SHGs should have improved access to banking in terms of physical distance. Was this aspect looked into? What was the range of physical distances which they had to cover every time for having access to banking?
- Did women SHG's / individual Swarozgaris interact with Banks right from the group formation stage?

GRADING OF SHGs

- Was there effective liaison between Banks, BDO's and Women SHG's?
- What was the frequency of such liaison?
- Did DRDC's involve Bank functionaries in training and capacity building programmes for women SHG's?
- Was there a well thought-out grading exercise to focus attention on vulnerable women groups so that DRDC's could assist them to overcome weakness and graduate themselves into viable groups?
- Was any stage-wise assessment done at Gram Panchayat / Block/ District Rural Development Cell level to analyse reasons for weaker capacities of women's SHG's which did not pass gradation exercises?
- Was grading undertaken by DRDC / independent agency on the basis of appropriate criterion?
- Did the DRDC develop exhaustive list of characteristics of a good SHG in consultation with any agency involved in promotion and development of such groups? Did the DRDC develop criteria of grading of the women SHGs with appropriate weightage for gender-sensitive parameters with the help of a suitable agency having necessary expertise in this field?
- Did the grading exercise provide an opportunity for the female swarozgaris / women SHG's to assess their own performance to a participatory approach, the investigator having assumed the role of the facilitator to the process?
- Was appropriate weightage given to gender-based parameters in undertaking grading of women SHG's?
- Were SHG-wise reports obtained for women's SHG's with ratings awarded and reasons for the same?
- Were grading exercises participative? How was such participation ensured?
- Did beneficiaries have scope to appeal against adverse grading? If so, how?
- Was an SHG-wise Action Plan drawn up to strengthen women SHG's graded as 'weak' or

‘average’?

- Were NABARD and local banks involved by DRDC’s in the grading exercise?
- Were the criteria, strategy and operational details of grading formulated in a gender sensitive manner? If so, how?
- Were women’s groups / gender experts engaged in the grading exercise?
- Did all the women SHGs by demonstration of the potential of viable groups enter the stage after about 6 months since their formation to receive the Revolving Fund of Rs. 25,000 from bank as cash credit facility to embark on further capacity building?
- Did the Banks charge interest only on the amount exceeding Rs. 10,000/- of the revolving fund given by the DRDC as subsidy share?
- Were there any delays / bottlenecks in release of cash credit facility to SHG’s? If so, why and at which level?
- Did the SHG utilise the revolving fund properly in augmentation of the group corpus to enable more number of members to access loans and also to facilitate increase in the per capita loan available to the members?
- After passing the second test, how many women SHGs received assistance in the form of –
 1. Loan-cum-Subsidy of SGSY to the individuals in a group and
 2. Loan-cum-Subsidy to the group where all the members in the group wanted to take up a group activity?
- Were there any delays / bottlenecks in the release of such assistance? If so, why?
- What were the results in each case of assistance to women SHGs? Were the support services for them, expected to be provided by the GP, line departments and banks adequate?

CAPACITY BUILDING OF SHGs

TAKING UP OF ECONOMIC ACTIVITIES WITH LOAN-CUM-SUBSIDY

INDIVIDUAL SWAROZGARIS

- Was the selection of individual women swarozgaris done in an open and transparent manner?
- Have female beneficiaries been selected on the basis of updated BPL records / property rights / lands rights records?
- Since most of the potential Swarozgaris are illiterate and very poor, was it ensured that the proforma prescribed for application was simple and in local language?
- Was it ensured that the sanction of applications was not delayed by the banks?
- Was a copy of the list of individual Swarozgaris made available to the GP for placing it before the next Gram Sabha?
- SGSY is a top-down scheme. Was there any scope for the beneficiaries to appeal against decisions of agencies? Are there any provisions for gender-sensitive appeals seeking redressals?
- Were part-financing and under-financing of the sanctioned projects taken up by women SHGs and individual Swarozgaris avoided by the bank?
- In case of rejection of application, were the reasons for rejection clearly recorded on the application forms itself and the relevant application returned to the sponsoring authority immediately for their information and further action as they deemed necessary?
- Did the bank disburse the loan and subsidy amount to the Swarozgaris as soon as they completed the basic orientation or the skill training programme so that the money was available for purchase or creation of the asset?

FINANCING THE INVESTMENT

- Did the Swarozgaris procure the asset within one month from the date of release of money by the bank?
- Were the investment requirements assessed based on the unit cost and the Swarozgaris needs and viability of the scheme, since SGSY guidelines did not provide for any ceiling for investment?
- In deserving cases, if the Swarozgari proved her

credit worthiness by way of proper utilisation of the asset and prompt repayment, did the bank provide additional credit whether or not this was backed by subsidy?

- Did men and women differ in their pattern of credit use, type of loans, number of loans, interest rates, arrears, defaults and amounts borrowed?
- Have women been given equal access to savings and credit facilities?
- Did the scheme have policy and legal safeguards to facilitate women's participation, e.g. formation of women's savings and credit groups?
- Was women's access to credit more restricted than men's? If so, what were the constraints in such access?
- Has the project design addressed the need to implement the women specific component in obtaining bank credit? Or, were project guidelines vague / opaque / having scope for confusion / misinterpretation of women beneficiaries receiving bank credit?
- What was the mechanism for reviewing credit facilities to women?
- Were there any special provisions to increase women's access to credit and encouraging savings?
- Were there any information / communication / training strategies which would give poor women and women headed households improved access?
- Was it ensured that, in all cases, proper quantum of subsidy according to scale prescribed in SGSY guidelines was released to the Swarozgaris in due time?
- Was the declared incentive in the case of prompt repayment by waiver of the 0.5 percent processing cum monitoring fee given to the women Swarozgaris?
- Was the Risk Fund from Consumption Credit to meet the small consumption needs of the women Swarozgaris created with one percent of SGSY fund at district level and operated as per guidelines?

IMPLEMENTATION

DRDCs

- Were the assets created by the female Swarozgaris properly marked to check mis-utilisation or transfer of such assets?
- Was there insurance cover for such assets with expenditure on the premium shared between the Government, bank and the beneficiary in prescribed proportions?
- Were all the female Swarozgaris brought under group Life Insurance Scheme from the date on which the assets were disbursed to the Swarozgaris?
- Did the DRDC's organize the SHGs and their capacity building as also co-ordination with the technical institutions for technology and training, the banks for planning and credit mobilization, the line departments for infrastructure and technical follow up as well as in coordinating the marketing activities?

PSs

- Did the Panchayat Samiti (PS) approve the key activities that are identified for the blocks before the list was sent to the BDO through the District Level Technical Group?
- Did the PS review every month the reports sent by Block SGSY Committee?
- Did the PS review the recovery performance on regular basis?
- Was there any Committee / Sub-committee of the Gram Panchayat with adequate female representation to monitor functioning of SHG's?

GPs

- Was the 'Gram Panchayat SHG Management Team' (GSMT) formed in every Gram Panchayat? If so, who were the members of the team? Was there adequate representation from the GP Sub-Committee on Women and Children Development and also from women?
- Did the GP get approved the list of BPL families by the Gram Sabha?
- Did a 3-member committee including the Pradhan / Sarpanch identify in each habitation the potential Swarozgaris for taking up the designated key activities?
- Was the list of Swarozgaris who were sanctioned the

loan by the banks placed before the Gram Sabha?

- Did the GP take steps to provide common infrastructure necessary for the key activities by convergence with other programmes?
- Did the GP actively monitor the performance of the Swarozgaris and in particular whether they were repaying the loan regularly?

Banks

- Were the banks closely associated at all stages of the programme implementation, right from the identification of key activities, clusters, SHGs, identification of Swarozgaris as well as planning for all the elements of the key activities.

Line Departments

- Did the departments collaborate in identification of key activities and preparation of project reports?
- Did they take active part in planning and creation of the infrastructure required to make the key activity successful?
- Did they ensure that all facilities including technical guidance were provided to the female Swarozgaris?
- Did they verify whether the female Swarozgaris had the necessary skill requirements and take steps to train them?
- Did they assist the DRDC's in ensuring that the female Swarozgaris were able to derive the expected levels of income?

MONITORING

- Was the progress of management of assets procured or created by the female Swarozgaris for generation of incremental income continuously followed up, monitored and evaluated at various levels?
- Was every Swarozgari given Vikas Patrika, a copy of which was kept at the Block Headquarters? Were both the copies of the document kept continuously updated regarding health of the projects?
- Was an annual physical verification of assets undertaken at the end of every year and the results of such verification incorporated in the Annual Plan for

the next year?

**EVALUATION STUDIES /
GENDER IMPACT
ASSESSMENT**

- Did the offices dealing with SGSY at the State Headquarters as well as those at district, sub-division and block levels through field visits ascertain that the programme was being implemented satisfactorily and was in accordance with the prescribed procedures and specifications? Was any schedule of inspection of families by the various levels of officers drawn up for the purpose?
- Did the State Government conduct periodical evaluation studies with stress on Gender Impact Assessment on implementation of SGSY?
- Was there a concurrent Gender Impact Assessment conducted at Cluster / Block / District Level by involving gender resource – experts / women’s groups / reputed women’s studies institutes?
- Did the State Government take remedial action on the basis of observations made in these evaluation studies and also in the concurrent evaluation?
- Did any lessons learned / Best Practices documentation exist ?
- Does the Impact Assessment study include a monitoring of changes in the gender division of labour?

Gender-Disaggregated Data

- Was this monitored through gender-disaggregated data in each cluster?
- Was gender disaggregated data on women’s access to and control over resources as a result of the Scheme collected during the scheme cycle? If so, was it collected from village and cluster level upwards?
- Was such data indicative of the Scheme’s achievement in terms of female poverty alleviation?
- Did the Impact Assessment also indicate female population, socio-economic characteristics, gender division of labour and time inputs in selected key activities?
- Did the Impact Assessment also indicate impact on women’s workload as a result of engaging in non-farm income-earning activities?



Gender Audit Checklist for National Rural Employment Guarantee Act, 2005 (NREGA 2005)

Introduction : 'NREGA 2005' was passed by Parliament in 2005. The Act guarantees 100 days of wage employment in rural areas in 200 identified districts of different States of the country in the first phase with effect from 2 February 2006. Additional 130 districts were notified under phase-II with effect from 15 May 2007, and the remaining 266 districts have been notified under phase-III with effect from 1 April 2008. NREGA 2005 directs every State Government to prepare a Rural Employment Guarantee Scheme (NREGS) within six months, in order to implement the work guarantee. The Act provides the legal foundation of the work guarantee, and the scheme is the means through which this guarantee comes into effect. The Act is a national legislation, but the scheme is State-specific.

Objective: The basic objective of the scheme is (1) to provide a minimum of 100 days of work to rural adult members of any family who are willing to work as unskilled labour, with a view to generating productive assets, (2) to enhance working skills, and (3) to give employment to unskilled labour.

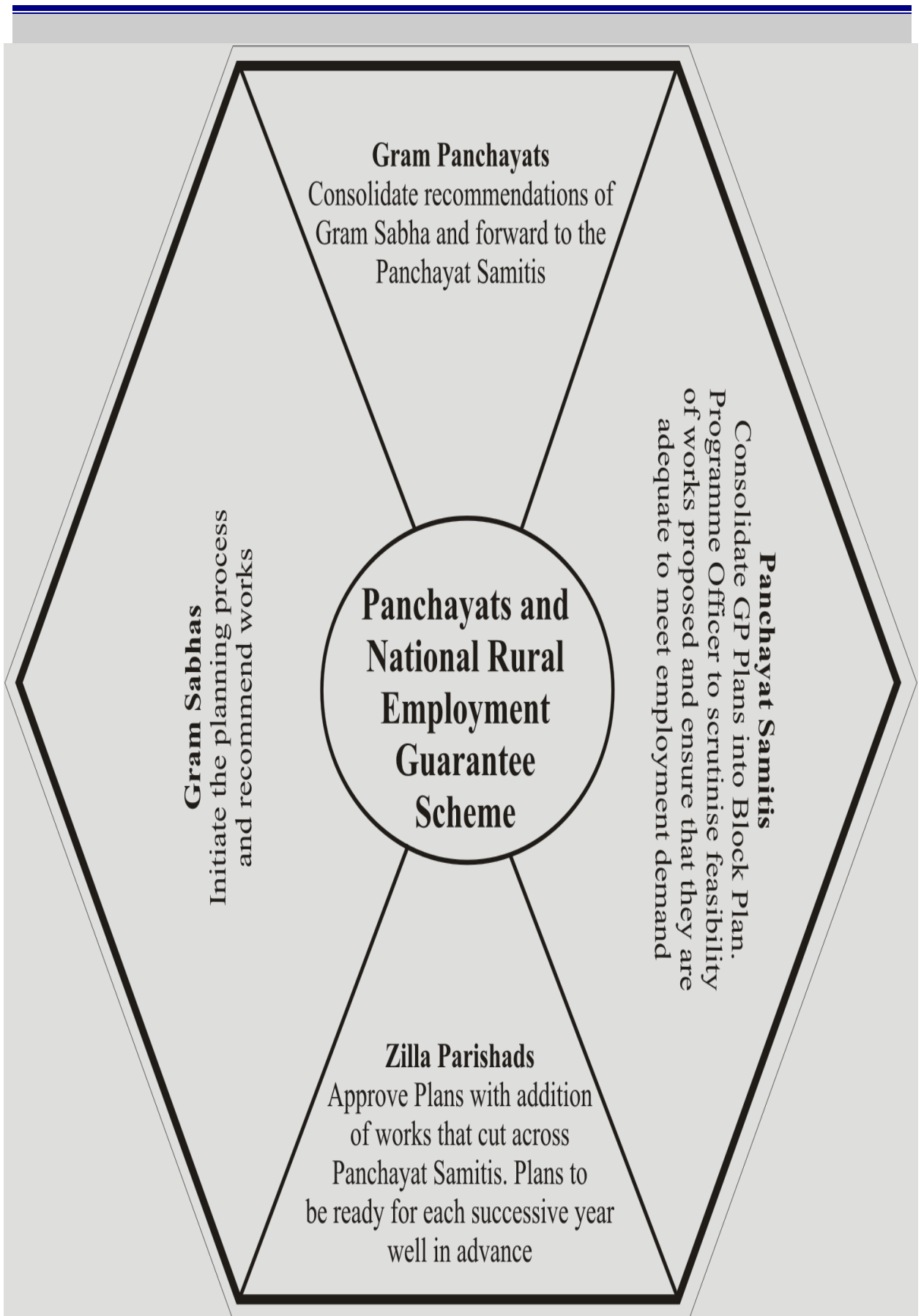
This work guarantee can also serve other objectives side by side like empowering rural women, reducing rural-urban migration, fostering social equality, and protecting the environment.

Short description: The scheme guarantees not less than 100 days' employment to all rural households on a demand basis during a financial year. Priority is to be given to women in such a way that at least one-third of the beneficiaries shall be women who have registered and requested for work. It is the first scheme ever that also guarantees unemployment allowance to those who cannot be given such work.

The Government (Central or State), within the limits of its economic capacity and development, may make provisions for securing work to every adult member of a household under a scheme for any period beyond the period guaranteed.

The scheme is implemented by the PRIs with the help of the concerned departments. The District Programme Coordinator (DPC) is responsible for the overall co-ordination and implementation of the scheme in the District. A full-time officer is to be appointed as the Programme Officer (PO) at the Block level, who would be responsible for co-ordinating the works undertaken by the Gram Panchayats and other Implementing Agencies at the Block level.

The following diagram is a graphical representation of duties and responsibilities conferred upon various levels from Gram Sabhas to Zilla Parishads in implementing the scheme:



The scheme subsumes earlier two schemes, i.e., Sampoorna Gramin Rozgar Yojana (SGRY) and National Food for Work Programme (NFFWP) in the District where it becomes operative.

The Government has identified the following unskilled works for the scheme :

- Prevention of waste and storage of water
- Taking preventive measures against droughts
- Building canals for irrigation of –
 - Land belonging to SC/ST families
 - Land belonging to marginal and landless labour
 - Land through land reforms
 - Land through Operation Barga
 - Land given through IAY
- Clearing and purification of water sources
- Land development
- Building of proper drainage system for control and prevention of flooding of flood-prone areas
 - Building all weather roads for improvement of communication in rural areas
 - In addition, taking up other development projects through discussions between the Centre and the State.

Funding pattern:

Centre:

1. Entire wages for unskilled workers
2. 75 per cent of the total expenditure for materials, wages of skilled and semi-skilled workers
3. Pre-determined administrative expenditure

State:

1. 25 per cent of the total expenditure for materials, wages of skilled and unskilled workers
2. Pay unemployment allowance to those who cannot be given work
3. Total administrative expenditure of the scheme

This scheme is being studied from a gender audit angle because:

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- i.) A very important part of the scheme is that it stipulates at least one-third of the beneficiaries shall be women who have registered and requested for work. The scheme, if properly implemented, will go a long way in promoting the cause of empowering the women by ensuring economic security.
 - ii.) Individual earnings by women would help them to establish a significant voice within their households by acquiring purchasing power. It would also prevent out –migration of vulnerable women from agricultural labour and landless categories of the rural populace.

Gender Audit Checklist

Audit Focus

Scrutiny Points

SPREADING AWARENESS ABOUT NREGA AND THE SCHEME

- NREGA, by conferring entitlements upon people, puts their demand centre stage. People are required to know their rights under the act. Was any process of effective communication of information about the act and the scheme designed in general and in particular targeted at women and put into practice. Was this found effective?
- Were separate communication strategies needed for ensuring that project messages reached women?
- Were any specific arrangements made for making women aware of provisions to be made by implementing agencies for medical aid, drinking water, shade and crèche facilities at the work site?
- Was information on NREGA and worker' entitlements under the act introduced in the Literacy Primers and Continuing Education Materials distributed among female participants of Non-Formal Education Schemes in the area to dovetail the purpose of making them literate and providing them information about their rights under the act?
- Did the State Government publish a summary of the scheme made by it in at least two local newspapers, one of which was in a vernacular language circulating in the area or areas to which the scheme applied?

PLANNING

- Did the definition of 'Household' include women-headed households comprising of widowed / unmarried / divorced / abandoned women?
- What was the percentage of women members, who attended Gram Sabha meetings to propose and recommend the number and priority of works to be taken up?
- Did the GP prepare an Annual Plan, inter alia, taking into account the specific recommendations of the Gram Sabha well attended by its women members?
- Did the Panchayat Samiti (PS) maintain the priorities so indicated by the Gram Panchayat?
- Were any gender-specific shelf of potential works identified?

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- If so, was it factored in that the selected work/works would not impose an extra burden on women's workday or patterns of work?
 - Did planning assumptions in the selection of works reflect constraints on women's participation?
 - Were women involved in the planning of the project works and if so, through what mechanisms?
 - Was women's share in the district level shelf of projects taken into account at the level of preparation of 'Labour budget' at District Programme co-ordinator level?
 - Was any attempt made by the District Programme Co-ordinator to link up the process with gender disaggregated data on household income and expenditure patterns /occupational categories / poverty profile?
 - Was an analysis of dimensions of female poverty in the district made in such an exercise?
 - Was there any quantification in allocation of resources for women-specific works in the annual budget at GP level?
 - Were any output indicators factored in at District level for women beneficiaries such as post-project increase in employment of women/income levels/resources/skills?
 - Were specific blue-prints and cost norms for gender-sensitive workplace measures such as child-care/crèche facilities available in scheme design / policy parameters?
 - Did the GP obtain application for registration on plain paper where printed forms were not available, containing all the names of adult women members of the household who were willing to do unskilled manual work?
 - Alternatively, were individual women given scope to appear personally and make an oral request for registration?
 - Was it ensured that the registration in any case was not for a period less than five years?
 - Did the Gram Sabha explain to its women members the priorities of the act, mobilise applications for registration and conduct verifications?

APPLICATION FOR REGISTRATION

- Was a door-to-door survey undertaken to identify, inter alia, adult women willing to register under the Act? Was the survey team headed by the Pradhan included, amongst others, women residents? Were the team members given orientation training at the Block/District level for the purpose?
- Was an exhaustive list of female headed households (both BPL and APL) prepared for giving priority in providing employment to such marginalised families?
- Was the registration open throughout the year at the GP office during working hours to allow maximum opportunities to female-headed families that may migrate?
- Was the verification process completed not later than a fortnight after the receipt of the application in the GP?
- Was the registered household assigned a unique registration number?
- Was a Gram Sabha of registered workers including women held from time to time?
- What was the percentage of women members participating in it?
- Were the reasons for denial of registration to a woman worker, such as submission of incorrect information regarding her name, residence or adult status made public and presented to the Gram Sabha? Before that, was the applicant given an opportunity to be heard by the Project Officer?
- For effective out-reach of information about registration, were specific communication strategies used at GP level such as use of local women's groups/Gram Sabha meetings majorly attended by women/women-to-women information service?

JOB CARDS

- Was the job card issued immediately after verification, i.e., within a fortnight of the application for registration, in the presence of the local community with its women members present?
- Was the job card issued to the applicant free of cost? Was a copy of it also maintained at the GP?
- Were all additions and deletions in the 'Registrations Register' read out in the Gram Sabha, well attended by its women members, to make it aware about these?
- Were the entitlements of NREGS workers, including special entitlements for women, printed on the reverse of the job cards to

promote wider awareness of the act and the scheme?

- If a female applicant had a grievance against the non-issue of a job card, was she given scope for bringing the matter to the notice of PO /DPC / designated grievance redressal authority and was the complaint disposed of within 15 days?
- Did the job card register contain photographs for all households including women-headed households?
- Were the applications for work for a period of at least fourteen days of continuous work?
- Were the applications for work in writing on plain paper submitted by the women workers to the GP or directly to the PO (as a 'fallback' option)?
- Did the applications of the women workers contain registration number of the job card, date from which employment was required, and number of days employment required?
- Were the applications of the women for work submitted according to needs of the registered household for the dates during which work was required by it or were the dates fixed by the GP/PO first at their own convenience and applications were invited accordingly?
- Was it ensured that a dated and signed receipt for the application of the women for work was issued to the applicant?

APPLICATION FOR WORK

EMPLOYMENT GUARANTEE DAY

- Were the proceedings of 'employment guarantee day' held in an open public space where both the men and women workers gathered, with ample provision for proactive disclosure of information (including muster rolls, employment lists, unemployment lists, etc)?
- What was the quantum of female participation in such sessions?

ALLOCATION OF EMPLOYMENT OPPORTUNITIES

- If some applicants had to be directed to report for work beyond 5 km of their residence, were the women (especially single women) given preference to work on the worksites nearer to their residence?
- In case the employment was not provided within the stipulated radius, was it provided within the Block? In such cases, were the women workers paid 10 per cent of the wage rate as extra wages to meet additional transportation and living expenses?
- The work entitlement of '100 days per household per year' may be shared between different members of the same household. In that case, was the application from women member given due priority? If several members including women, sharing the same job card were employed simultaneously, were they allowed to work on the same worksite?
- Were the women applicants who were provided work intimated by GP/PO by means of a letter to them at the address given in the job cards, and also by a public notice displayed at the offices of the GP and the PO?
- Did selection of female beneficiaries fall short of minimum requirement of 1/3rd?
- If so, was an analysis made at District Programme Co-ordinator's level of the reasons for such short-fall?

TIME-BOUND EMPLOYMENT

- Did the GP/PO provide wage employment to the woman applicant within 15 days of the date of receipt of the application (in the case of advance applications, from the date from which employment was sought, or within 15 days from the date of application, whichever was later)?

RECORD OF EMPLOYMENT

- Were wages paid in a timely fashion?
- If not, what was the range of delays?
- Did the agency making payment of wages to women workers record on the job card without fail the amount paid and the number of days for which payment was made?
- Did the PO send a copy of the muster roll of every work to those GPs from which workers including women workers were employed and in whose jurisdiction the work was executed?
- Did the GP consolidate household-wise employment data including relevant details of women workers in

the Employment Register?

- Did the Employment Register with individual job card number give details of women workers with respect to:
 - a) Employment demanded with date from which requested and number of days of employment sought?
 - b) Employment allotted with starting date and number of days?
 - c) Employment actually taken up, with starting date and number of days?
- Did Monthly Progress Report and other returns from the GP tally with the Employment Register in respect of women workers?

WORKS AND THEIR EXECUTION

IMPLEMENTING AGENCIES

MUSTER ROLLS

- Were the projects in low-wage areas, where there was disparity in wages between men and women, and where the demand for work at minimum wages was likely to be large, formulated on priority basis?
- Was the norm for allotment of at least 50 per cent of the works in terms of costs to the GP for execution (called panchayat works) followed by the PO/DPC?
- Did the PO issue muster rolls to all NREGS works and did each of the muster rolls have a unique identity number? Was a detailed record of muster rolls maintained in the registers as per formats prescribed in operational guidelines?
- Did the muster rolls maintained by the GPs and other Implementing Agencies contain details of women workers including name of the person on work, her job card number, days worked and days absent, and wages paid along with signature or thumb impression of the payee?
- Was a photocopy of the muster roll kept / sent for public inspection in every GP and in the office of the PO?

WORKSITE FACILITIES

- Did the Implementing Agency provide medical aid, drinking water, shade and crèche if there were more than five children below the age of six years?
- Was the worksite made a nodal point for the linkage of welfare activities (like creation of SHGs and provision of insurance) run by other departments or under other schemes to enable NREGA workers to participate effectively in these activities?

- Were there provisions for engagement of a person, preferably a woman, for looking after five or more than five children below the age of 6 years present at the worksite?
- If so, were suitable provisions for this also made in the cost estimates?
- In case of personal injury caused to any woman worker by accident arising out of and in course of her employment, was she given medical treatment free of charge as admissible?
- In case of hospitalisation required, did the State Government arrange for it including accommodation, treatment, medicines and payment of daily allowance not less than half of the wage rate required to be paid had the injured been engaged in the work ?
- If the woman worker died or became permanently disabled by accident arising out of and in course of his or her employment, was he or she paid by implementing agency an ex-gratia payment at the rate of Rs. 25,000 or such amount as notified by GOI? Was the amount paid to the legal heirs of the deceased or the disabled, as the case may be?
- In case of any personal injury caused by accident to a child accompanying any woman worker, did the worker get medical treatment for the child free of charge as admissible, and, in case of death or disablement, an ex-gratia payment as may be determined by the State Government?

WEEKLY REPORT ON WORKSITES

- Did the PO arrange to collect data on labour employed with gender-disaggregated data and material received on a weekly basis from each NREGS worksite? Was this information collected in a prescribed format and displayed on the notice board at the office of the PO and also posted in summary form on the NREGS website on a regular basis?

PAYMENT OF WAGES

- Was it ensured that every woman working under the scheme was paid wages not less than the minimum wage rate fixed by the State Government for agricultural labourers under the Minimum Wages Act, 1948?
- Was it ensured that the wage rate specified from time to time was not a rate less than Rs. 60/- per day?
- Was it ensured that the wage rate specified from time to time was not a rate less than Rs. 60/- per day?

- Were equal wages paid to both men and women workers? Were the provisions of the Equal Remuneration Act, 1936 complied with?
- Were wages paid on a weekly basis on a pre-specified day of the week in each GP in a public place, with muster rolls being read aloud and displayed at the time of payment?
- Was it ensured that wages were paid not later than a fortnight of the date on which work was done, in any case?
- In the event of any delay in wage payments, were the men and women workers given compensation (cost of which was to be borne by the State Government), as per the provision of the Payment of Wages Act, 1936.
- Was the rate of wages fixed publicised in simple language and by means easily accessible to the local community? Was the wage rate also displayed prominently at every worksite?
- Was a matrix of rates for the same task drawn up that follows ecological rather than administrative boundaries?
- Based on the above, was separate Schedule of Rates, called 'District Schedule of Rates (DSR)', prepared for each District? Was the DSR further disaggregated within the District, e.g., separate Schedule of Rates for different geographical areas?
- Was the DSR posted at worksites in the vernacular, in a manner that was legible and comprehensible to labourers?
- Was an unemployment allowance paid by the State Government to a worker who had applied for work under NREGA but could not be provided employment within 15 days from the date on which work was requested?
- Was the unemployment rate by gender as fallout of inability to provide employment applied for analysed?
- Did the payment of unemployment allowance follow the same pattern as the payment of wages?
- Was it ensured that the unemployment allowance was not less than one-fourth of the wage rate for the first

UNEMPLOYMENT ALLOWANCE

MONITORING AND EVALUATION OF OUTCOMES

Monitoring

- 30 days during the financial year and not less than one-half of the wage rate for the remaining period of the financial year?
- Was the payment of unemployment allowance made not later than 15 days from the date on which it became due for payment?
- In the event of any delay in the payment of unemployment allowance, were the men and women recipients given compensation by the State Government based on the same principles as wage compensation under the Payment of Wages Act, 1936?
- Were Central Employment Guarantee Council and State Employment Guarantee Council constituted for monitoring, evaluating and reporting on implementation of the scheme, and was it ensured that not less than one-third of the fifteen non-official members nominated on each of the councils as per provision of NREGA were women?
- Did the NREGS formulated by the State Government indicate the expected outcome including accrual of benefit to the women as well as the methods through which the outcomes were to be assessed?
- Were verification and quality audit by external monitors taken up at the Central, State and District levels?
- For the purpose, were the National Quality Monitors (NQM), State Quality Monitors (SQM) and District Quality Monitors (DQM) designated and deployed?
- Was comprehensive Monitoring and Information System (MIS) developed by the MORD to facilitate monitoring?
- Was a national online monitoring system for key performance indicators evolved?
- Were field visits, inspections and sample checks (internal and external) undertaken on a regular basis to ensure comprehensive and continuous assessment of the scheme?
- Was gender-disaggregated data factored into MIS of Scheme at national level to monitor scheme performance?
- Did such data include inputs on population, socio-economic characteristics, gender division of labour and time inputs in the

activities undertaken by women?

Evaluation

- Was any Gender Impact Assessment survey conducted concurrently?
- Were regular evaluation and sample surveys of specific NREGS works conducted / commissioned by DPC / State Employment Guarantee Council (SEGC), to ascertain impact on gendered basis?
- Were evaluation criteria for this purpose duly specified? Did the criteria include measurement of benefits derived by the women workers as compared to baseline indicators?
- Was a trend analysis of output and impact indicators on women compiled at District/State level?
- Were constraints in guaranteeing employment to women under the scheme identified?
- Were the findings of the evaluation studies used by SEGC, ZPs and other institutions for initiating corrective action?
- Was the 'Right to Information Act' followed both in letter and spirit in all matters relating to NREGA?
 - Were any requests for copies of NREGS-related documents regarding women's employment submitted under NREGA complied with within seven days?
 - Were any documents related to NREGA regarding women's employment proactively disclosed to the public, without waiting for anyone to apply for them?
 - Were NREGS-related accounts of each GP along with gender-disaggregated data proactively displayed and updated twice a year?
- For every work sanctioned under the scheme, was there a local Vigilance and Monitoring Committee (VMC), composed of members of the locality where the work is undertaken, including suitable representation of women, to monitor the program and quality of work while it was in progress?
- Did the Gram Sabha elect the members of the Committee, ensuring suitable women's representation on it?
- Were the Local Beneficiary Committees (LBCs), with suitable representation of women on these,

TRANSPARENCY AND ACCOUNTABILITY

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- constituted for effective articulation of their entitlements and their access to information?
- Was there an ongoing process of social audit in the Panchayat? Did the process include public vigilance and verification as per guidelines and include an examination of the following gender-related vulnerabilities :
 - Registration of families including women-headed households?
 - Distribution of job cards to women?
 - Receipt of work applications from women?
 - Allotment of work to women not being less than one-third of the total workers?
 - Payment of unemployment allowance to women?
 - Payment of equal wages (to men and women)?
 - Mandatory social audit in the Gram Sabha acting as 'Social Audit Forum'?
 - Did the Social Audit Forum (SAF), meet at least once every six months to review all aspects of the social audit?
 - What was the quantum of participation by female members?
 - At the SAF, was information read out publicly and were the people including women given an opportunity to question officials, seek and obtain information, check desired level of employment, verify financial expenditure, examine the provision of entitlements, discuss the priorities reflected in choices made, and critically evaluate the quality of work as well as the services of the programme staff?
 - Were the date, time, agenda, importance and sanctity of the SAF widely publicised so as to ensure maximum participation?
 - Were the proceedings of the SAF conducted in a transparent and non-partisan manner, where the poorest and most marginalised men as well as women could freely participate?
 - Were the following safeguards ensured in SAF processes?
 - Timing of the SAF was such that it was convenient for all to attend.

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- The quorum of the SAF was the same as for all Gram Sabhas, with the quorum being applied separately to all relevant categories (e.g., women and others).
 - Recording of queries and complaints even if there was lack of a quorum for the forum.
 - Decisions and resolutions were made by votes from both men and women, with dissenting opinions also recorded.
 - Minutes were recorded as per the prescribed format by a person from outside the Implementing Agencies.
 - Minutes Registers were signed by all participants including women at the beginning and at the conclusion of the meeting after the minutes were written.
 - The mandatory agenda as per operational guidelines (paragraph 11.6) for the scheme was gone through, including the transparency checklist. All objections were recorded as per prescribed format.
 - During the SAF, the RTI Act and social audit manuals, including women's right to work under the NREGA, were publicised so that the SAF served as an ongoing training ground for the public vigilance process.

Summing up:

An attempt has been made in this Paper to delineate potential trajectories for a Gender Audit of public expenditure in grassroots governance institutions in rural areas. Such audit would be a part of overall audit objectives in fostering a culture of accountability in PRIs.

Given the overall strides made in the commitment of public funds towards affirmative action in addressing the specific needs of women, Gender Audit processes will enable issues of accountability, transparency and women's participation in such targeted developmental interventions to be put in perspective.

It will also aid policy makers and implementers to evolve outcome and impact- based indicators from the perspective of gender into micro-level planning processes and thereby take corrective action to reduce gender imbalances.

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Regional Training Institute, Kolkata