

LEVELS, PATTERN AND DISTRIBUTION OF CONSUMPTION EXPENDITURE AMONG MGNREGS WOMEN BENEFICIARY HOUSEHOLDS IN PUNJAB

Sarbbeet Singh*, Ravita* and Tanleen Kaur**

The present paper is an attempt to analyse the distribution pattern of consumption expenditure among women beneficiary households in the Punjab. The present study is based upon the sample of 406 women beneficiary households from three selected districts viz., Sri Muksar Sahib, Patiala and Pathankot. The statistical tools like simple average, deciles and Gini-coefficient are used for analytical purposes. The socio-economic conditions of the beneficiary households highlight that majority of them are either illiterate or having low levels of education, landless, wage workers and BPL card holders. The district-wise analysis corroborates that the total per household annual expenditure of women beneficiary households on both food and non-food items is the highest (Rs. 75,965.16) in Patiala as compared to Pathankot (Rs. 64,940.56) and the lowest (Rs. 64,094.07) in Sri Muksar Sahib district. The per capita consumption expenditure on food (Rs. 8492.86) is higher than non-food expenditure (Rs. 7115.09). The analysis of consumption expenditure highlights that these poor women labourer households have very low level of consumption expenditure highlighting their low status and deprived fate in attainment of basic necessities of life.

Keywords: MGNREGS, Consumption Expenditure, Women labourer, Food and Non-food Items.

INTRODUCTION

Women are lagging behind men in almost all spheres of life such as labour and employment, health and nutrition, education and skills, ownership of assets, political and social participation and others (Hirway, 2011). Gender inequality is not one of the homogenous phenomenon but a collection of interlinked problems (Sen, 2001). Therefore, the government should take effective steps towards providing livelihood and nutritional security to women and participation in economic activities is major strategy to acquire power by the women. Livelihood encompasses people's capacities, assets, income and activities required to serve the means of living. Sustainable livelihood enables people sustain quality standard of living and help enhanced their wellbeing in the future without undermining the natural environment of the resource base (Srinivasan & Srinivasan, 2015).

Women are often pushed back by gender inequities that limit their access to decent work which is required for their economic, social and political empowerment (Rustagi, 2010). The reason why women work or do not work can be diverse and may be rooted in a complex interplay of economic, cultural, social and personal factors (Srivastava & Srivastava, 2009). With reference to women labour force participation rate, India lies at the lowest in the world (Bhalla & Kaur, 2010). Although, women work participation rate had increased over the recent years (Rustagi, 2010) yet it lags considerably behind the norm (Bhalla & Kaur, 2010). Further, the number of actual women workers is high in the rural areas in comparison to the urban areas because of low enrollment of rural women in schools and high demand of female labour in the agricultural sector (Kumari & Pandey,

*Assistant Professor and **Research Scholar,
Department of Economics, Punjabi University, Patiala-147002 (Punjab)

2012). Moreover, in India the participation of women in socio-economic and political domain is extremely minimal.

MGNREGS aims at ensuring livelihood security to people in the rural areas by guaranteeing 100 days of wage employment in a fiscal year to rural household (Ministry of Rural Development, 2010). MGNREGS was motivated by the fact that India's recent economic growth was not trickling down to the large sections of rural population (Sudarshan, 2010).

Dhanya (2016) in his study reported MGNREGS income as an extra income from an alternative employment. Therefore, wages from MGNREGS had smoothening effect on consumption and reduced absolute poverty in the rural areas. The expenditure on consumption indicates the living standard of households, therefore its analysis is significant for policy makers for appraising the effects of numerous welfare programmes of the government (Ministry of Labour and Employment, 2012). As most of these households have very low level of income and live hand to mouth in meeting their daily expenses and most of them works as wage workers on daily basis in farm and non-farm sector. This deprivation of basic resources from this poorer section of society is also visible in their consumption expenditure. Therefore, in the present study an attempt has been made to analyse the levels, pattern and distribution of consumption expenditure of MGNREGS women beneficiary households in the rural areas of Punjab. The specific objectives of the present study are:

1. To present the socio-economic profile of MGNREGS women beneficiary households.
2. To study the pattern of consumption expenditure of MGNREGS women beneficiary households.
3. To examine the disparities in consumption expenditure of MGNREGS women beneficiary households.
4. To give suggestions for improving levels of living of MGNREGS women beneficiary households.

RESEARCH METHODOLOGY

The present study is based on multi stage random sampling techniques and related to year 2013-14. For this purpose, Punjab has been categorized into three groups based on women participation under MGNREGS as high participation districts, moderate participation districts and low participation districts. One district from each category namely, Sri Muktsar Sahib from high participation districts, Patiala from moderate participation district and Pathankot from low participation district have been selected. Further, three development blocks based on high, moderate and low women participation in MGNREGS have been selected from each district. As a result, 9 development blocks, have been selected. At the fourth stage, three panchayats/villages have been selected from each of the selected development blocks based on the women participation. Thus, a sample of 27 villages has been selected. Finally, a sample of 406 women beneficiary households consisting of 171 from Sri Muktsar Sahib, 160 from Patiala and 75 from Pathankot district has been selected. The required information has been collected from selected women beneficiary households under MGNREGS with the help of a pre-tested schedule by conducting personal interviews of the informants.

Statistical Tools Used for Data Analysis

The statistical tools like simple averages, percentages, deciles and Gini-coefficient are used for analytical purposes.

RESULTS AND DISCUSSION

This section deals with the socio-economic profile, distribution pattern of food and non-food expenditure and distribution of consumption expenditure among MGNREGS women beneficiary households in the rural areas of Punjab.

Socio-Economic Profile of Women Beneficiary Households

The socio- economic profile of Women beneficiary households in the Punjab has been presented in Table 1. The result reveal that out of the total sample population of 1793 persons, 706, 765 and 322 persons belong to Sri Muktsar Sahib, Patiala and Pathankot districts and the average size of family is 4.13, 4.78 and 4.29 respectively. The sex ratio has been worked out 908, 987 and 851 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively and for whole Punjab, it comes out to be 865. The percentage of illiteracy among women labour households is the highest (47.60) in Sri Muktsar Sahib followed by Patiala (37.69) and Pathankot (32.26) while among all the household taken together, it is 40.51.

Table 1: Socio-Economic Profile of Women Labourer Households in Punjab

Socio-Economic Profile	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Total number of Household	171	160	75	406
Total Population	706	765	322	1793
Average size of family	4.13	4.78	4.29	4.42
Sex Ratio	908	987	851	865
Illiteracy Percentage	47.60	37.69	32.26	40.51
Percentage of SC Households	87.72	61.25	86.67	77.09
Percentage of working population	62.04	54.64	62.12	58.90
Percentage of Dependent	37.96	45.36	37.89	41.10
Percentage of Non-agricultural Labourer	6.43	37.50	50.67	26.85
Percentage of Agricultural Labour	83.04	53.12	38.67	63.05
Percentage of wage workers	89.47	90.62	89.34	89.90
BPL Households as per Ration Card	65.50	56.25	57.33	60.44
Percentage of landless households	98.83	98.75	98.67	98.77

Source: Field Survey, 2013-14.

The table further reveals that highest percentage of women beneficiary sampled households belong to scheduled caste (77.09). The highest percentage of scheduled caste beneficiary household is in Sri Muktsar Sahib (87.72) followed by Pathankot (86.67) and Patiala (61.25). The percentage of working population is highest (62.12) in Pathankot followed by Sri Muktsar Sahib (62.04) and Patiala (54.64). The table clearly shows that the main occupation of majority of them is agricultural labour, i.e. 56.90 per cent followed by wage work in non-agricultural (35.22 per cent). The percentage share of agricultural labour is the highest (83.04 per cent) in Sri Muktsar Sahib district due to lack of major industrial nodes and thus, most workers are engaged in agricultural activities, whereas percentage share of wage work in non-farm sector is highest in Pathankot 50.67 because some part of Pathankot is hilly terrain and people prefer to work in sugar mills and cement factories as they offer higher wage rates also. Economic status of sampled Women beneficiary household highlights that as per provisions of ration cards 60.44 per cent of households belong to BPL category whereas the highest percentage is in Sri Muktsar Sahib followed by Pathankot and Patiala districts. The result further highlights that a very large majority (98.77 per cent) of them are landless and the remaining households (1.23 per cent) are having unviable piece of land. The above analysis clearly points out the pathetic socio-economic conditions of women labour beneficiary households in the rural areas of Punjab.

Distribution Pattern of Consumption Expenditure on Food Items

The distribution pattern of per household consumption expenditure on food items among MGNREGS women beneficiary households in the rural areas of Punjab has been presented in Table 2. The table exhibits that per household total food expenditure is the highest (Rs. 40,948.28) in Patiala followed by Sri Muktsar Sahib (Rs. 35,350.69) and Pathankot (Rs. 35,080.03). Overall in Punjab, average MGNREGS women beneficiary household expenditure on food items is estimated to be Rs. 37,506.64 in the rural areas of Punjab. It is clear from this table that out of total expenditure on food items, 29.81 per cent is spent on milk and milk products followed by expenditure on cereals (22.58 per cent), sugar & gur (10.71 per cent) whereas there is low expenditure on vegetables (5.24 per cent), pulses (5.11 per cent), tea leaves (4.55 per cent), spices, condiments and pickles (3.65 per cent), oil and fat (2.86 per cent), fruits (2.19 per cent), biscuits and sweets (1.56 per cent) and the lowest on meat, fish and eggs (0.20 per cent). It is quite surprising to note that percentage expenditure on intoxicants and drugs is (11.54), it accords third place in total percentage and this highlights the serious problem which Punjab is facing these days.

The per household consumption expenditure on cereals is the highest in Patiala (Rs. 93,67.51) followed by Sri Muktsar Sahib (Rs. 81,33.51) and Pathankot districts (Rs. 73,15.97), whereas among all the beneficiary household taken together, this value is worked out as Rs. 8,464.79. Among cereals, the highest percentage share is accorded to wheat i.e. 18.19 because wheat is staple food of Punjab and it is delivered at subsidized rate to majority of sampled households under *Atta-Dal* Scheme in Punjab, but many households had complaints regarding the quality of grains provided and delay in the delivery of grains.

Table 2: Distribution Pattern of Per Household Consumption Expenditure on Food Items among Women Beneficiary Households in Punjab

(in Rs. Per Annum)

Expenditure on Food Items	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Cereals				
(a) Wheat	6657.89 (18.83)	7674.90 (18.74)	5372.00 (15.31)	6821.14 (18.19)
(b) Rice	1310.53 (3.71)	1530.45 (3.74)	1552.64 (4.43)	1441.92 (3.84)
(c) other cereals*	165.09 (0.47)	162.16 (0.40)	391.33 (1.12)	205.73 (0.55)
Sub-Total of Cereals	8133.51 (23.01)	9367.51 (22.88)	7315.97 (20.86)	8468.79 (22.58)
Pulses	1812.91 (5.13)	2238.75 (5.47)	1473.60 (4.20)	1918.05 (5.11)
Vegetables	1788.91 (5.06)	2278.65 (5.56)	1691.20 (4.82)	1963.86 (5.24)
Milk and Milk products	10448.36 (29.56)	12046.38 (29.42)	10996.53 (31.35)	11179.38 (29.81)
Oil and Fat	979.58 (2.77)	1189.50 (2.90)	1032.00 (2.94)	1071.99 (2.86)
Sugar and Gur	3900.98 (11.04)	4127.33 (10.08)	4048.32 (11.54)	4017.40 (10.71)
Meat, Fish and Eggs	107.43 (0.30)	44.38 (0.11)	62.67 (0.18)	74.31 (0.20)
Fruits	764.62 (2.16)	913.13 (2.23)	757.33 (2.16)	821.80 (2.19)
Biscuit and Sweets	334.67 (0.95)	726.15 (1.77)	860.80 (2.45)	586.14 (1.56)
Spices, Condiments and Pickles	1415.02 (4.00)	1313.85 (3.21)	1374.40 (3.92)	1367.65 (3.65)
Tea Leaves	1766.46 (5.00)	1718.93 (4.20)	1547.20 (4.41)	1707.22 (4.55)
Intoxicants and Drugs	3898.25 (11.03)	4983.75 (12.17)	3920.00 (11.17)	4330.05 (11.54)
Total	35350.69 (100.00)	40948.28 (100.00)	35080.03 (100.00)	37506.64 (100.00)

Source: Field Survey, 2013-14.

*Maize, Jowar, Bajra etc.

Figures given in parentheses indicate percentages.

The per household average expenditure on pulses is Rs. 1,812.91, Rs. 2,238.75 and Rs. 1,473.60 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively, whereas the consumption expenditure on vegetables in these districts is worked out Rs. 1,788.91, Rs. 2,278.65 and Rs. 1,691.20 respectively. It has been observed from field survey that majority of households have very low level of income, therefore, they cannot afford expensive pulses and vegetables and most of times they have their meals with tea or with (*chutney*) made from salt, green chilies and onion.

The table further points out that Patiala district is slightly better as percentage share of expenditure on pulses and vegetables is 5.47 and 5.56 per cent respectively in total expenditure. The reason for relatively better standards of living in Patiala is remunerative wages and availability of better employment opportunities and this is also mirrored in their consumption expenditure. The expenditure on milk and milk products is highest in total consumption expenditure, i.e., Rs. 11,179.38. However, the corresponding proportion in Sri Muktsar Sahib, Patiala and Pathankot district is Rs. 10,448.36, Rs. 12,046.38 and Rs. 10,996.53 and their respective percentage share is worked out as 29.56, 29.42 and 31.35 per cent, respectively.

The per household consumption expenditure on oil and fat for all beneficiary household is Rs. 1,071.99 and its respective percentage share is only 2.86. The table further asserts that the percentage share of consumption expenditure on sugar and *gur* in Sri Muktsar Sahib, Patiala and Pathankot districts is 11.04, 10.08 and 11.54 respectively, whereas among all beneficiary household taken together this percentage is worked out as 10.71. It has been observed from the field that milk and milk products as well as sugar and *gur* consumption expenditure is highest among these households because these items are major source of energy among poor labour households.

The percentage share of consumption expenditure on meat, fish and eggs is 0.30, 0.11 and 0.18 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively. The expenditure on meat, fish and eggs and fruits is very low among these households because they cannot afford these items due to their higher prices and low level of income. The per household average consumption on fruits is 2.16, 2.23 and 2.16 per cent in Sri Muktsar Sahib, Patiala and Pathankot districts respectively. The percentage share of biscuits and sweets in Sri Muktsar Sahib, Patiala and Pathankot districts among MGNREGS women beneficiary households is 0.95, 1.77 and 2.45 per cent respectively. The expenditure on tea leaves accounts for Rs. 1,766.46, Rs. 1718.93 and Rs. 1,547.20 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively

As mentioned earlier, majority of MGNREGS women beneficiary households are unable to afford pulses and vegetables, consequently, they have no other choice than to use spices, condiments and pickles and its corresponding proportion in total food expenditure is 4.00, 3.21 and 3.92 per cent in Sri Muktsar Sahib, Patiala and Pathankot districts respectively.

The proportion of total expenditure spent on intoxicants and drugs is high and its respective

percentage in Sri Muktsar Sahib, Patiala and Pathankot districts is 11.03, 12.17 and 11.17 and the mean values are Rs. 3,898.25, Rs. 4,983.75 and Rs. 3920.00 respectively. The average per month expenditure on intoxicants and drugs is about Rs. 350- Rs. 400 and they mainly spend on *Beedi*, *Jarda*, tobacco, *Desi*-alcohol etc.

It is clear from above analysis that expenditure among MGNREGS women beneficiary households is the highest on milk followed by cereals as both these are major source of energy for these poor households. The percentage expenditure on sugar and *gur* accords the fourth place as it is also very important source of energy for these rural households. The percentage rate of intoxicants and drugs is very alarming. The very low expenditure of these poor rural households is on nutritious food items such as pulses, vegetables, fruits, meat, fish and egg which reveal their vulnerable conditions. Moreover, it's even difficult for these poor labourer households to afford three times ordinary meal, because high-priced items are out of reach of these poor households.

Distribution Pattern of Consumption Expenditure on Non-Food Items

The per household average consumption expenditure on non-food items among MGNREGS women beneficiary households in the rural areas of Punjab is presented in Table 3. This table reveals that the total expenditure on non-food items is the highest (Rs. 35,016.88) in Patiala as compared to Pathankot (Rs. 29,860.53) and the lowest in Sri Muktsar Sahib district (Rs. 28,743.38), whereas in the overall Punjab, the consumption expenditure on non-food items of MGNREGS women beneficiary households is Rs. 31,422.06. The analysis regarding expenditure on non-food items of MGNREGS women beneficiary households reveals that out of total expenditure on non-food items, 25.73 per cent is spent on marriage and social ceremonies, whereas expenditure on house construction/repairs comes out to be 6.37 per cent. However, expenditure on health is 10.94 per cent, depicting poor health conditions and unavailability of public health services in the rural areas of Punjab further highlighting lack of social security among examined households. As far as expenditure on fuel is concerned, it is accounted for 7.50 per cent. The expenditure on electricity and water bills comes out to be 10.43 and 2.31 per cent respectively. The expenditure on clothing & bedding and toilet & washing articles accounts for 7.25 and 5.69 per cent respectively whereas, expenditure on footwear (2.44 per cent) and durables (2.21 per cent) is very low. However, the expenditure on religious activities is the lowest (1.39 per cent).

The district-wise analysis of expenditure on non-food items reveals that consumption expenditure on fuel is Rs. 1,824.14, 2,808.15 and Rs. 2,612.80 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively and the respective percentage share in these districts is worked out as 6.35, 8.02 and 8.75, whereas among all household taken together, this value and percentage comes out as Rs. 2,357.62 and 7.50 respectively. The table clearly states that expenditure on fuel is low among these poorer labour households as majority of them use wood and dung cakes as major source of fuel and only one-fifth of total sampled households have LPG connection.

Table 3: Distribution Pattern of Per Household Expenditure on Non-Food Items among Women Beneficiary Households in Punjab

(in Rs. Per Annum)

Expenditure on Non-Food Items	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Fuel	1824.14 (6.35)	2808.15 (8.02)	2612.80 (8.75)	2357.62 (7.50)
Electricity Bill	2484.91 (8.65)	3432.00 (9.80)	4758.40 (15.94)	3278.13 (10.43)
Water Bill	867.37 (3.02)	561.00 (1.60)	755.20 (2.53)	725.91 (2.31)
Clothing and Beddings	1800.00 (6.26)	2646.88 (7.56)	2582.67 (8.65)	2278.33 (7.25)
Footwear	535.44 (1.86)	787.88 (2.25)	1244.00 (4.17)	765.81 (2.44)
Toilet and Washing Articles	1928.77 (6.71)	1761.68 (5.03)	1520.00 (5.09)	1787.41 (5.69)
Durables	380.06 (1.32)	963.94 (2.75)	842.80 (2.82)	695.64 (2.21)
Education	1612.63 (5.61)	2430.75 (6.94)	1308.80 (4.38)	1878.92 (5.98)
Health	3996.49 (13.90)	3887.25 (11.10)	1206.40 (4.04)	3438.03 (10.94)
Conveyance	1280.70 (4.46)	846.90 (2.42)	603.20 (2.02)	984.59 (3.13)
Mobile Bill	895.44 (3.12)	1356.15 (3.87)	891.20 (2.98)	1076.22 (3.43)
Marriage and Social Ceremonies	7098.83 (24.70)	8811.81 (25.16)	8777.33 (29.39)	8083.97 (25.73)
Religious	430.12 (1.50)	333.0625 (0.95)	666.67 (2.23)	435.57 (1.39)
Fair and Festivals	878.36 (3.06)	1134.313 (3.24)	1034.00 (3.46)	1007.98 (3.21)
House Construction and Repairs	2112.57 (7.35)	2506.25 (7.16)	666.67 (2.23)	2000.62 (6.37)
Others**	617.54 (2.15)	748.875 (2.14)	390.40 (1.31)	627.34 (2.00)
Total	28743.38 (100.00)	35016.88 (100.00)	29860.53 (100.00)	31422.06 (100.00)

Source: Field Survey

Figures given in parentheses indicate percentages.

**entertainment, other miscellaneous expenditure on repair of durables etc.

The per household consumption expenditure on electricity bill is Rs. 2,484.91, Rs. 3,432.00 and Rs. 4,758.40 in Sri Muktsar Sahib, Patiala and Pathankot district respectively whereas in the overall Punjab, the value is Rs. 3,278.13 with percentage share of 10.43 in the total expenditure. This value is low among beneficiary households because most of them belong to economically under privilege communities and therefore they get some free units of electricity and electricity at subsidized rates in rural Punjab. The per household average consumption expenditure on water bill is Rs. 867.37, Rs. 561.00 and Rs. 755.20 in Sri Muktsar Sahib, Patiala and Pathankot district respectively whereas among all the household taken together this value is worked out as Rs. 725.91. The corresponding percentage share of consumption expenditure is the highest (3.02) in Sri Muktsar Sahib followed by Pathankot (2.53) and Patiala (1.60). The survey further highlighted that Sri Muktsar Sahib and Patiala districts have less access to their personal water sources like hand pumps etc. and a very large majority of these beneficiary households are largely dependent on tap water in the rural areas of Punjab.

The expenditure of MGNREGS women beneficiary households on clothing and beddings is the lowest (Rs. 1,800.00) in Sri Muktsar Sahib as compared to Pathankot (Rs. 2,582.67) and Patiala (Rs. 2,646.88), whereas among all households taken together, per household average value of clothing and bedding has been worked out as Rs. 2,278.33. However, the per household average consumption expenditure on footwear is Rs. 535.44, 787.88 and 1,244.00 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively, whereas among all the households taken together, this value is Rs. 765.81. Further, the table points out that the average consumption expenditure on toilet and washing articles is Rs.1,928.77, Rs.1,761.68 and Rs. 1,520.00 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively.

The perusal of table further shows that percentage share of consumption expenditure on durables for all households is very low, i.e., 2.21 due to low level of income, lack of ownership of productive assets and lack of gainful employment opportunities. However, inter district comparison reveals that average consumption expenditure on durables is the highest in Patiala i.e. Rs. 963.94 followed by Pathankot (Rs. 842.80) and Sri Muktsar Sahib (Rs. 380.06) districts, this depicts that sampled households in Patiala district has marginally better standards of living. The table also shows that, the average consumption expenditure on education is Rs. 1,612.03, Rs. 2,430.75 and Rs. 1,308.80 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively. This highlights the fact the even free education is not entirely free, as household also incur expenditure on books, stationery, fees etc.

The table also highlights the astonishing feature that per household consumption expenditure on health is Rs. 3,996.49, Rs. 3,887.25 and Rs. 1,206.40 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively. Among all the households taken together, this value is worked out as Rs. 3,438.03, this shows unfortunate health conditions and low access to government medical services. The field survey further pointed out that, this high proportion of health expenditure is major cause of indebtedness and poverty among these poor households.

The table further asserts that percentage share of consumption expenditure on conveyance is lowest in Pathankot (2.02) followed by Patiala (2.42) and Sri Muktsar Sahib (4.46) districts, whereas for all the households taken together, this percentage is worked out as 3.13. For mobile bill the proportion of expenditure is 3.12, 3.87, 2.98 per cent in Sri Muktsar Sahib, Patiala and Pathankot districts respectively, whereas for overall Punjab the percentage is worked out as 3.43.

The average consumption expenditure on marriage and socio-religious ceremonies is Rs. 7,098.83, Rs. 8,811.81 and Rs. 8,777.33 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively. These mean values reveal that poor labour households under the social cultural compulsion of society spend huge sum of money on nuptials and most of the times because of very low level of income and resources, majority of them borrow from big landlords and money lenders at exorbitant rate of interest and this is also one of the main reasons for their indebtedness. The poor labour households spend maximum amount on marriage and other social-religious ceremonies and health. This reveals their poor plight and prevalence of social evils in the society.

Distribution Pattern of Consumption Expenditure on Food and Non-Food Items

The distribution pattern of consumption expenditure on food and non-food items of MGNREGS women beneficiary households in Punjab is presented in Table 4. The table infers that the total per household annual expenditure of MGNREGS women beneficiary households on both food and non-food items is the highest (Rs. 75,965.16) in Patiala as compared to Pathankot (Rs. 64,940.56) and the lowest (Rs. 64,094.07) in Sri Muktsar sahib district, whereas, as a whole, among all the beneficiary households taken together, the total annual consumption expenditure on food and non-food items is Rs. 68,928.70. However, the conditions of women beneficiary household is pitiable in all the three districts as they are incapable of meeting their day to day consumption requirements due to higher price of food and non-food items, absence of rewarding employment opportunities, high incidence of landlessness, lack of ownership of productive assets and changing agrarian relations due to mechanization of agricultural activities.

Table 4: Distribution Pattern of Per Household Consumption Expenditure among Women Beneficiary Households in Punjab

(in Rs. Per annum)

Expenditure on Food and Non-Food Items	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Food Expenditure				
Cereals				
(a) Wheat	6657.89 (10.39)	7674.90 (10.10)	5372.00 (8.27)	6821.14 (9.90)
(b) Rice	1310.53 (2.04)	1530.45 (2.01)	1552.64 (2.39)	1441.92 (2.09)
(c) Other cereals*	165.09 (0.26)	162.16 (0.21)	391.33 (0.60)	205.73 (0.30)
Sub-Total of Cereals	8133.51 (12.69)	9367.51 (12.33)	7315.97 (11.27)	8468.79 (12.29)

Expenditure on Food and Non-Food Items	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Pulses	1812.91 (2.83)	2238.75 (2.95)	1473.60 (2.27)	1918.05 (2.78)
Vegetables	1788.91 (2.79)	2278.65 (3.00)	1691.20 (2.60)	1963.86 (2.85)
Milk and Milk products	10448.36 (16.30)	12046.38 (15.86)	10996.53 (16.93)	11179.38 (16.22)
Oil and Fat	979.58 (1.53)	1189.50 (1.57)	1032.00 (1.59)	1071.99 (1.56)
Sugar and <i>Gur</i>	3900.98 (6.09)	4127.33 (5.43)	4048.32 (6.23)	4017.40 (5.83)
Meat, Fish and Eggs	107.43 (0.17)	44.38 (0.06)	62.67 (0.10)	74.31 (0.11)
Fruits	764.62 (1.19)	913.13 (1.20)	757.33 (1.17)	821.80 (1.19)
Biscuit and Sweets	334.67 (0.52)	726.15 (0.96)	860.80 (1.33)	586.14 (0.85)
Spices, Condiments and Pickles	1415.02 (2.21)	1313.85 (1.73)	1374.40 (2.12)	1367.65 (1.98)
Tea Leaves	1766.46 (2.76)	1718.93 (2.26)	1547.20 (2.38)	1707.22 (2.48)
Intoxicants and Drugs	3898.25 (6.08)	4983.75 (6.56)	3920.00 (6.04)	4330.05 (6.28)
Sub-Total of Food Expenditure	35350.69 (55.15)	40948.28 (53.90)	35080.03 (54.02)	37506.64 (54.41)
Non-Food Expenditure				
Fuel	1824.14 (2.85)	2808.15 (3.70)	2612.80 (4.02)	2357.62 (3.42)
Electricity Bill	2484.91 (3.88)	3432.00 (4.52)	4758.40 (7.33)	3278.13 (4.76)
Water Bill	867.37 (1.35)	561.00 (0.74)	755.20 (1.16)	725.91 (1.05)

Expenditure on Food and Non-Food Items	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Clothing and Beddings	1800.00 (2.81)	2646.88 (3.48)	2582.67 (3.98)	2278.33 (3.31)
Footwear	535.44 (0.84)	787.88 (1.04)	1244.00 (1.92)	765.81 (1.11)
Toilet and Washing Articles	1928.77 (3.01)	1761.68 (2.32)	1520.00 (2.34)	1787.41 (2.59)
Durables	380.06 (0.59)	963.94 (1.27)	842.80 (1.30)	695.64 (1.01)
Education	1612.63 (2.52)	2430.75 (3.20)	1308.80 (2.02)	1878.92 (2.73)
Health	3996.49 (6.24)	3887.25 (5.12)	1206.40 (1.86)	3438.03 (4.99)
Conveyance	1280.70 (2.00)	846.90 (1.11)	603.20 (0.93)	984.59 (1.43)
Mobile Bill	895.44 (1.40)	1356.15 (1.79)	891.20 (1.37)	1076.22 (1.56)
Marriage and Social Ceremonies	7098.83 (11.08)	8811.81 (11.60)	8777.33 (13.52)	8083.97 (11.73)
Religious	430.12 (0.67)	333.06 (0.44)	666.67 (1.03)	435.57 (0.63)
Fair and Festivals	878.36 (1.37)	1134.31 (1.49)	1034.00 (1.59)	1007.98 (1.46)
House construction	2112.57 (3.30)	2506.25 (3.30)	666.67 (1.03)	2000.62 (2.90)
Others**	617.54 (0.96)	748.88 (0.99)	390.40 (0.60)	627.34 (0.91)
Sub-Total of Non-Food Expenditure	28743.38 (44.85)	35016.88 (46.10)	29860.53 (45.98)	31422.06 (45.59)
Grand Total	64094.07	75965.16	64940.56	68928.70

Source: Field Survey

Figures given in parentheses indicate percentages.

* Maize, Jowar, Bajra etc.

** Entertainment and other miscellaneous expenditure on repairs of durables.

The results further point out that consumption expenditure on food items is higher than expenditure on non-food items for these labour households. The per household total food expenditure in Sri

Muktsar Sahib, Patiala and Pathankot districts is Rs. 35,350.69, Rs. 40,948.28 and Rs. 35,080.03 respectively, whereas the non-food expenditure is Rs. 28,743.38, Rs. 35,016.88 and Rs. 29,860.53 respectively. This is because of very low level of income of poor labour households, thus, they have to spend most of their income on food items. The table further points out that proportionate share of food expenditure is the highest in Sri Muktsar Sahib i.e. 55.15 per cent, followed by Pathankot (54.02 per cent) and Patiala (53.90 per cent) whereas for non-food expenditure the share is the highest (46.10 per cent) in Patiala followed by Pathankot (45.98 per cent) and Sri Muktsar Sahib (44.85 per cent) districts which is indicating that sampled household in Patiala are marginally better in terms of consumption expenditure on food and non-food items. The table highlights that the percentage share of all households on food expenditure is 54.41. The table further points out that among food the highest expenditure is accorded to milk and milk products (16.22 per cent) followed by cereals (12.29) and sugar and *gur* (5.83) among all beneficiary households as these are major source of energy for these poor rural labour households. The table further points out the alarming percentage of expenditure on intoxicants and drugs (6.28 per cent) among all beneficiary households. The table further asserts that percentage of per household non-food expenditure is 45.59 per cent among all households taken together.

The table further points out that among non-food expenditure, the percentage share of expenditure on marriage and social ceremonies is the highest i.e. 11.73 among all beneficiary households highlighting curse of social cultural norms and traditions which has accentuated the indebtedness problem of poor labour households. From the data relating to food and non-food expenditure it is revealed that for all the poor labour households, expenditure on food items is greater than non-food items this is because of low level of income of sampled households. Therefore, most of their income is spent on meeting both ends meet.

Distribution Pattern of Per Capita Consumption Expenditure on Food and Non-Food Items among Women Beneficiary Households

The distribution pattern of per capita expenditure on food and non-food items among MGNREGS women beneficiary households in Punjab is presented in Table 5. The table represents that the per capita consumption expenditure on food and non-food items is the highest (Rs. 15,888.14) in Patiala followed by Sri Muktsar Sahib (Rs. 15,524.20) and the lowest (Rs. 15,125.91) in Pathankot districts. As a whole, the per capita consumption expenditure on food and non-food items among MGNREGS women beneficiary households in the rural areas of Punjab comes out to be Rs. 15,607.95 which means per capita per day average expenditure of sampled households on food and non-food items is only Rs. 42.76. The table highlights that per capita food expenditure of MGNREGS women beneficiary households is marginally higher in Patiala (Rs. 8,564.35) as compared to Sri Muktsar Sahib (Rs. 8,562.28) and the lowest (Rs. 8,170.81) in Pathankot. As a whole, the per capita consumption expenditure on food items among the MGNREGS women beneficiary households in the rural areas of Punjab comes out to be Rs. 8492.86 which means per capita per day average expenditure of sampled households on food items is only Rs. 23.27.

The analysis further highlights the fact that the per capita consumption expenditure of beneficiary households on non-food items is the highest (Rs. 7,323.79) in Patiala followed by Sri Muktsar Sahib (Rs. 6,961.92) and the lowest (Rs. 6,955.09) in Pathankot district. As a whole, the per capita consumption expenditure on non-food items among MGNREGS women beneficiary households in rural areas of Punjab comes out to be Rs. 7,115.09 which means per capita per day average expenditure of beneficiary households on non-food items is Rs. 19.49.

Table 5: Distribution Pattern of Per capita Consumption Expenditure on Food and Non-Food Items among Women Beneficiary Households in Punjab

(in Rs. Per Annum)

Food Expenditure	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Cereals				
(a) Wheat	1612.61	1605.21	1251.24	1544.55
(b) Rice	317.42	320.09	361.64	326.50
(c) other cereals*	39.99	33.92	91.15	46.58
Sub-total of cereals	1970.01	1959.22	1704.03	1917.64
Pulses	439.10	468.24	343.23	434.32
Vegetables	433.29	476.58	393.91	444.69
Milk and Milk products	2530.69	2519.50	2561.30	2531.42
Oil and Fat	237.26	248.78	240.37	242.74
Sugar and Gur	944.86	863.23	942.93	909.68
Meat, Fish and Eggs	26.02	9.28	14.60	16.83
Fruits	185.20	190.98	176.40	186.08
Biscuit and Sweets	81.06	151.87	200.50	132.72
Spices, Condiments and Pickles	342.73	274.79	320.12	309.68
Tea Leaves	427.85	359.51	360.37	386.58
Intoxicants and Drugs	944.19	1042.35	913.04	980.48
Sub-total of Food Expenditure	8562.28	8564.35	8170.81	8492.86
Non-Food Expenditure				
Fuel	441.82	587.33	608.57	533.85
Electricity Bill	601.87	717.80	1108.32	742.29
Water Bill	210.08	117.33	175.90	164.37
Clothing and Beddings	435.98	553.59	601.55	515.90
Footwear	129.69	164.78	289.75	173.41
Toilet and Washing Articles	467.17	368.45	354.04	404.73
Durables	92.05	201.61	196.30	157.52
Education	390.59	508.39	304.84	425.45
Health	967.99	813.02	280.99	778.49
Conveyance	310.20	177.13	140.50	222.95
Mobile Bill	216.88	283.64	207.58	243.69
Marriage and Social Ceremonies	1719.41	1842.99	2044.41	1830.50
Religious	104.18	69.66	155.28	98.63
Fair and Festivals	212.75	237.24	240.84	228.24
House construction	511.69	524.18	155.28	453.01
Others**	149.58	156.63	90.93	142.05
Sub-total of Non-Food Expenditure	6961.92	7323.79	6955.09	7115.09
Grand Total	15524.20	15888.14	15125.91	15607.95

Source: Field Survey, 2013-14.

*Maize, Zowahar, Bajra

**Entertainment and Other Miscellaneous Expenditure on Repairs of Durables.

It is clear from the analysis of consumption expenditure on food and non-food items among MGNREGS women beneficiary households that per capita food expenditure is higher than per capita non-food expenditure. Moreover, these poor labour households have very low level of per capita consumption expenditure which highlights their low level of income and low status as well as their deprived fate in the attainment of basic necessities of life.

Distribution of Per Household Consumption Expenditure According to Different Ranges of Expenditure among Women Beneficiary Households

Distribution of consumption expenditure according to different ranges of expenditure of MGNREGS beneficiary households in the rural areas of Punjab is presented in Table 6. This table shows that percentage share of households whose consumption expenditure ranged up to Rs. 30,000 is 7.60, 0.63 and 8.00 in Sri Muktsar Sahib, Patiala and Pathankot districts respectively and their share of consumption expenditure is 2.67, 0.19 and 2.93 per cent, respectively. Among all the households taken together, 4.93 households spend between the range of Rs. 0 to 30,000 and their share of consumption expenditure to total consumption is 1.64 per cent in rural areas of Punjab. It is important to mention here that percentage of households under this category is highest in Sri Muktsar Sahib district, highlighting meager living standards among these poor labour households.

The table further asserts that in range of Rs. 30,000 to Rs. 45,000, the number of households in each district increased i.e. 14.04, 10.63 and 9.33 per cent in Sri Muktsar Sahib, Patiala and Pathankot districts respectively and their corresponding proportion in consumption expenditure is 8.36, 5.79 and 5.60 respectively. The table further reveals that in Sri Muktsar Sahib and Pathankot districts, a significant proportion of households are in range of Rs. 45,000 to Rs.60,000, i.e. 31.58 and 29.33 per cent respectively and their share in consumption expenditure is 25.87 and 24.11 per cent respectively whilst in Patiala district about one-third of households i.e. (30.63 per cent) are under the range of Rs. 60,000 to Rs. 75,000 and their share in consumption expenditure is 27.04 per cent. The table further points out that in higher ranges of consumption expenditure the number of households and their share in consumption expenditure declines. As in ranges of Rs. 75,000 to Rs. 90,000 and in Rs. 90,000 to Rs. 1,05,000 the percentage share of households among all households is worked out as 10.84 and 7.88 respectively and their percentage share in consumption expenditure is 12.88 and 10.98 respectively.

The distinguish feature which table reveals that in range of Rs. 1,05,000 and above with slightest increase in percentage share of households in Sri Muktsar Sahib and Patiala i.e. 7.02 and 13.75 respectively, their percentage share in consumption expenditure increased with huge margin i.e. 16.60 and 27.07 respectively the reason behind this is that majority of these labour households whose consumption expenditure is above Rs. 1,05,000 have spent considerable amount on family marriage and other socio-cultural ceremonies. The analysis clearly reveals that in Punjab, the annual consumption expenditure of almost half of MGNREGS women beneficiary households is below Rs. 60,000 which highlights their low levels of living.

Table 6: Distribution of Household Consumption Expenditure according to Different Range of Expenditure of Women Beneficiary Households in Punjab

(per cent)

Consumption Expenditure Ranges (in Rs.)	Sri Muktsar Sahib		Patiala		Pathankot		Punjab	
	HHs	C.E.	HHs	C.E.	HHs	C.E.	HHs	C.E.
Upto Rs. 15000	0.58	0.12	0.00	0.00	0.00	0.00	0.25	0.05
Rs. 15000 to 30000	7.02	2.55	0.63	0.19	8.00	2.93	4.68	1.59
Rs. 30000 to 45000	14.04	8.36	10.63	5.79	9.33	5.60	11.82	6.77
Rs. 45000 to 60000	31.58	25.87	25.00	17.55	29.33	24.11	28.57	21.95
Rs. 60000 to 75000	23.39	24.31	30.63	27.04	26.67	27.16	26.85	25.99
Rs. 75000 to 90000	11.11	14.25	11.25	12.12	9.33	11.72	10.84	12.88
Rs. 90000 to 105000	5.26	7.94	8.13	10.24	13.33	19.70	7.88	10.98
Rs. 105000 and above	7.02	16.60	13.75	27.07	4.00	8.78	9.11	19.79
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Field Survey

HHs : Households

C.E. : Consumption Expenditure

Distribution of Per Capita Consumption Expenditure According to Different Ranges of Expenditure among Women Beneficiary Households

The distribution of per capita household expenditure according to different ranges of expenditure among MGNREGS women beneficiary households is presented in Table 7. The table reveals that in Sri Muktsar Sahib district, majority of persons per capita consumption expenditure ranges between Rs 0 to 12,000, i.e., 41.08 per cent and their share in consumption expenditure is 17.17 per cent, whilst for Patiala and Pathankot the percentage share of persons is 37.52 and 35.71 respectively and their share in consumption expenditure is 16.89 and 18.88 per cent respectively. For Patiala and Pathankot districts, majority of persons are under per capita consumption expenditure range of Rs. 12,000-18,000, i.e., 39.22 and 41.93 per cent respectively and their share in per capita consumption is 31.33 and 37.53 per cent respectively.

Table 7: Distribution of Per Capita Household Consumption Expenditure according to Different Range of Expenditure among Women Beneficiary Households in Punjab

(per cent)

Per capita Consumption Expenditure Ranges (in Rs.)	Sri Muktsar Sahib		Patiala		Pathankot		Punjab	
	Persons	C.E.	Persons	C.E.	Persons	C.E.	Persons	C.E.
Upto Rs. 12000	41.08	17.17	37.52	16.89	35.71	18.88	38.59	17.35
Rs. 12000 to 18000	33.99	28.37	39.22	31.33	41.93	37.53	37.65	31.13
Rs. 18000 to 24000	14.73	25.86	11.76	18.44	12.42	21.32	13.05	22.09
Rs. 24000 to 30000	4.25	9.69	4.84	11.42	5.59	10.78	4.74	10.57
Rs. 30000 to 36000	2.55	6.45	2.48	6.04	3.11	8.07	2.62	6.56
Rs. 36000 and above	3.40	12.46	4.18	15.88	1.24	3.42	3.35	12.29
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Field Survey

The table further reveals that in higher per capita consumption expenditure ranges i.e. Rs 18,000 to 24,000, Rs. 24,000 to Rs. 30,000 and Rs. 24,000 to 36,000 the percentage share of persons and their share in consumption expenditure declined for all the selected districts. Overall in Punjab, the percentage share of persons in these ranges is 13.05, 4.74 and 2.62 respectively and their corresponding share in consumption is 22.09, 10.57 and 6.56. The table further highlights that in per capita consumption range of Rs. 36,000 and above, the percentage share of persons increased marginally for Sri Muktsar Sahib and Patiala i.e. 3.40 and 4.18 respectively but their share in consumption expenditure increased with huge margin, i.e., 12.46 and 15.88 per cent respectively. Among all the households taken together, in this range, the percentage share of persons is 3.35 per cent and their share in consumption expenditure is Rs. 12.29 per cent.

The perusal of table 7 shows that in Punjab, as much as 38.59 per cent of MGNREGS women beneficiary households lies in the per capita consumption range of less than Rs. 12,000, which means spending less than Rs. 33 per day whereas the share of beneficiary households in the lowest range of consumption expenditure is the highest (41.08 per cent) in Sri Muktsar Sahib as compared to Patiala (37.52 per cent) and the lowest (35.71 per cent) in Pathankot district.

Distribution of Per Household Consumption Expenditure among Women Beneficiary Households

The data showing distribution of consumption expenditure among MGNREGS women beneficiary households in the rural area of Punjab is presented in Table 8. The table reveals that overall in Punjab, the bottom 10 per cent MGNREGS women beneficiary households has a share of about 4.31 per cent in total consumption while the top 10 per cent has a share of about 21.27 per cent.

Table 8: Distribution of Household Consumption Expenditure Deciles among Women Beneficiary Households in Punjab

(per cent)

Deciles	Sri Muktsar Sahib	Patiala	Pathankot	Punjab
Decile 1	3.80	5.25	4.30	4.31
Decile2	6.04	6.30	6.13	6.22
Decile 3	7.18	7.18	8.28	7.33
Decile 4	7.97	7.82	7.99	7.90
Decile 5	9.22	8.41	9.70	8.75
Decile 6	9.47	9.02	9.11	9.44
Decile 7	10.25	9.73	11.26	10.02
Decile8	11.49	11.20	11.17	11.49
Decile 9	13.48	13.41	15.13	13.28
Decile 10	21.10	21.67	16.95	21.27
Gini coefficient	0.2364	0.2240	0.2005	0.2299

Source: Field Survey

The district wise analysis shows that the share of bottom 10 per cent is between 3-6 per cent in Sri Muktsar Sahib, Patiala and Pathankot district. While, the share of top 10 per cent is the highest (21.67 per cent) in Patiala as compared to Sri Muktsar Sahib (21.10 per cent) and the lowest (16.95 per cent) in the Pathankot district. This shows extreme inequalities in consumption expenditure among all the examined households and skewed distribution in the favour relative better labourer households. It is mainly due to inequality in income and assets among labourers households.

The table further highlights that the share of bottom 30 per cent of MGNREGS women beneficiary households in total consumption expenditure is less than the share of top 10 per cent households in the rural areas of Punjab. The value of Gini coefficient on the basis of consumption expenditure among MGNREGS women beneficiary households in rural areas of Punjab is the highest in Sri Muktsar Sahib i.e. 0.2364 followed by Patiala (0.2240) and Pathankot (0.2005) districts, whereas overall it is 0.2299.

Distribution of Per Capita Consumption Expenditure Deciles among Women Beneficiary Households

Table 9 represents the decile groups of per capita consumption expenditure of MGNREGS women beneficiary households in the rural areas of Punjab. The result shows that overall in Punjab, the bottom 10 per cent of MGNREGS women beneficiary households persons has a share of only 4.91 per cent in total consumption expenditure whereas the share of top 10 per cent of persons is 22.51 per cent in the total consumption expenditure.

Table 9: Distribution of Household Per Capita Consumption Expenditure Deciles among Women Beneficiary Households in Punjab

(per cent)

Deciles	Sr. Muktsar Sahib	Patiala	Pathankot	Punjab
Decile 1	4.69	4.70	6.06	4.91
Decile 2	5.63	5.47	6.12	5.64
Decile 3	6.45	6.30	7.73	6.62
Decile 4	7.35	7.13	7.50	7.27
Decile 5	8.73	8.00	9.23	8.31
Decile 6	9.16	8.72	8.62	9.09
Decile 7	10.47	9.83	11.15	10.03
Decile 8	11.85	11.55	10.88	11.76
Decile 9	13.94	14.32	14.48	13.85
Decile 10	21.73	23.98	18.23	22.51
Gini coefficient	0.2484	0.2705	0.1942	0.2506

Source: Field Survey

The district wise analysis shows that the share of bottom 10 per cent is between 4-6 per cent in Sri Muktsar Sahib, Patiala and Pathankot districts respectively, while the share of top 10 per cent is the highest (23.98 per cent) in Patiala as compared to Sri Muktsar Sahib (21.73 per cent) and the lowest (18.23 per cent) in Pathankot district. The analysis of data shows distribution of consumption expenditure is relatively less skewed in Pathankot district. The table further points out that the share of bottom 30 per cent of persons in total consumption expenditure is less than the share of top 10 per cent persons across the selected districts in the rural areas of Punjab.

The results differ considerably when we consider per capita value of Gini coefficient of consumption expenditure of women beneficiary households. The highest per capita Gini coefficient is found in Patiala i.e. 0.2705 followed by Sri Muktsar Sahib (0.2484) and Pathankot district (0.1942), whereas as a whole it is 0.2506. It is clear from the analysis that inequality is the lowest in Pathankot district as compared to other two examined districts. Moreover, the value of Gini coefficient for per capita consumption expenditure is marginally higher than Gini coefficient for per household consumption expenditure among MGNREGS women beneficiary households in Punjab.

CONCLUDING REMARKS

It can be concluded from the foregoing analysis that for MGNREGS women beneficiary households in the rural areas of Punjab, expenditure on food items is higher than non-food items reflecting their low level of income and low status in the social hierarchy and their deprived fate in attainment of basic necessities of life. It is clear from the analysis of food expenditure among MGNREGS women beneficiary households that major proportion is spent on milk, cereals, sugar and *gur* as they are important source of energy for these rural households. The very low expenditure of these poor rural households is on nutritious food items such as pulses, vegetables, fruits, meat, fish & eggs because

they are expensive and due to their low level of income, they cannot afford these items. Thus, for meeting the nutritional requirement of marginalized section of society, government should supply the adequate quantity of pulses, vegetables and fruits through public distribution system at subsidized rates as a measure of social security to these rural poor. The rate of consumption of intoxicants is alarming among these poor labourer households. Therefore, there is a need of stringent policies and laws on the sale and purchase of alcohol or a mass campaign by NGO or other organizations can also serve the purpose.

As far as, non-food expenditure is concerned, poor labour households spend maximum amount on marriage and other social-religious ceremonies due to their social compulsion. This reveals their poor plight and prevalence of social evils in the society. The per capita consumption expenditure analysis clearly reveals that these poor labour households have very low level of per capita consumption expenditure and their per capita food expenditure is higher than per capita non-food expenditure. The significant proportion of total expenditure among poor labourer households is on health. Hence, there is need of adequate public health facilities including public health cover for marginalised rural population. Therefore, cashless public insurance policy should be provided to rural masses as it will improve their health and will also reduce their indebtedness.

The analysis clearly shows the pitiable conditions of MGNREGS women beneficiary households in the rural areas of Punjab as they are incapable of meeting their day to day requirements due to higher prices of food and non-food items, absence of gainful employment opportunities, higher incidence of landlessness, lack of productive assets etc. Thus, concrete and serious efforts such as proper implementation of MGNREGS, generation of gainful employment opportunities, implementation of land reforms and by providing skill and technical education are required for raising the levels of living of these poor households.

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