ROLE OF MGNREGA ON ECONOMIC AND SOCIAL EMPOWERMENT OF WOMEN - A STUDY

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Abstract: As per Kerala's myths women has a leading role in building up a healthy family and eldest among them plays a crucial role in financial and social safety of the family. During olden days, the male members were engaged in building up the financial and basic needs of the family while the female members took their leading role in managing children and household activities. With the development of economic and social status of our nation and change in consumption pattern, there arose a wide mismatch of income and expenditure of middle and lower class of family in the society. In order to attain ease and stability among the family even the female members were forced to work. Women were not traditionally empowered to fight the situation of male dominance and the feeling of inefficiency of the women laborers among the employers. They could not even fight against the disparity of pay for similar kind of work. The solution behind the crisis of financial stability in the family was to empower the women power which constitutes the major 50% of the country's population. Both Central and state Governments introduced many programmes to ensure minimum employment opportunity but most of them failed in giving enough employment opportunity to job seeking women. Since women have to perform a prominent role in their family, need for social and economic empowerment among them was a necessity. So a step forward on women empowerment is key stone action in the present scenario. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a scheme introduced by Central government of India in 2005 through Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The Act ensures at least 100 day guaranteed employment for jobless rural mass. This scheme provides wonderful opportunity to women for work and earns a fixed income in <mark>each financial year. This empirical st</mark>udy <mark>based</mark> on pr<mark>imary data coll</mark>ected through sample survey method is meant to examine the extent of social and economic empowerment among women comprised within the programme.

Keywords: Women empowerment, skill acquisition, economic empowerment, social empowerment, employment guarantee scheme, male domination.

INTRODUCTION

As per the vision of the father of our nation Mahatma Gandhi it has become the basic need in attaining the social and economic development among women in country like India where 70% of our population is tugged up in rural life below poverty line. When cities in India achieved tremendous growth the rural development showed a graphical decline. Several innovative strategies and programmes were introduced by the government after attaining independence for the rural development. Mahatma Gandhi National Rural Employment Guarantee Act is one among them brought by UPA Government through the ministry of rural development in 2005 for ensuring minimum number of employment and wage to rural mass especially for women. MGNREGS is a flagship programme aimed to improve livelihood security of rural poor with a primary objective of ensuring at least 100 days wage employment in financial year per household. This work guarantee scheme also ensures generation of productive assets, empowering rural women, protection of rural environment and also helps in avoiding rural labor migration.

Women community constitute around half of the Indian population and as far as Kerala is concerned the ratio is little higher than country's average. So they have equal role in the development of the nation and without the social and economic upliftment of women it is impossible to have a sustainable development. Urban women community has large number of opportunity to be a part of the nation's development. By understanding this fact all ruling governments after independence have introduced different schemes for bringing urban women into the face of society. MGNREGS is one among them. Introduction of MGNREGS has resulted in the economic and social empowerment of rural women. This scheme offers equal opportunity and wage for both male and female participants in the current market rate in most of the state. In some of the state like Kerala where the developmental index is higher than the country's average, this scheme becomes less attractive especially among males due to the disparity in the wage given and the current marker rate. Another feature of this programme is that it provides opportunities for unskilled laborers, which ensures job for rural women and illiterate old aged male laborers. The study also reveals that they find more satisfaction in working in a government scheme and the wage is being transferred to their bank accounts which help them to have small savings of their own.

Two criteria can be used to measure empowerment of women- the social empowerment and economic empowerment. MGNREGS was successful in bringing women from their own shell. As a part of this they were forced to attend different meeting and they need to raise their views to their superiors and this may lead to the enhancement of their communication capabilities. For the successful conduct of the programme at lower level each group need to take certain decisions and this will help them to improve their decision making capabilities. Inter group interactions will lead to earning of new knowledge and skills. For documenting their activities members of this group need to maintain documents which improve their clerical capabilities. Various Studies reveal that enrollment rate women into various programmes of State Literacy Missions are improving after the introduction of MGNREGA.

REVIEW OF LITERATURE

Jayasree (2010) revealed in her studies that MGNREGS provides employment to those who demanded employment and it is a special feature of this programme. In the initial phase it was introduced in 200 districts of the nation and later extended to the whole country. Since most of the rural women mass are jobless this mission will help them to find enough days of employment.

Midhula mohan. K and Hemalatha .A .V (2016) conducted a study in Kannur District, Kerala on the impact MGNREG Act and found that rural women of Kannur district starts earning money after the introduction of the programme. Most of the women in this scheme achieve 100 to 150 work days in a financial year. The study concludes that rural women have attained both economic and social empowerment after enrolling into the scheme.

Merin. S. Thadathil and Vineeth .S .Sreenivas (2012) have in their study the Impact of MGNREGS on Agricultural sector labor supply of Wayanad District which pointed out that this scheme has been found very helpful in rural poverty eradication and women empowerment. This study shows that scheme is very successful in the economic empowerment of women in the Wayanad District of Kerala because it offers equal wage rate and equal number of opportunities to both male and female workers.

Planning Commission of India (2008) conducted a research in 20 states to know the impact of MGNREGA. Result of this study shows that there is shift from low income group towards high income group (about 50 percent) after the introduction of this programme. Expenditure on food and non-food items also increased up to a great extent and people start purchase of live stocks and hose hold articles (more than 50 percent increase). Participants of the scheme started clearing their loan dues using wage they earned through this scheme (1/5th of the sample households).

K. Charan Chowadari (2015) in his discussion paper titled Impact of MGNREGA on Supply of Agricultural Labor provides a review of improvement in socio economic profile of participants of this scheme. His study reveals that 75percent of the participants belong to the age group of 30-50, considered as highly productive age group in the population and 95percent of workers of MGNREGS are females. Both of these research findings pointed out the role of MGNREGS on the empowerment of rural women.

ORIGIN OF RESEARCH PROBLEM

Population of the most of the underdeveloped nations and significant portion of same of the developing nations are suffering from the illness of poverty. It can be eradicated by a concentrated endeavor by the state and majority of these nations have formulated various programmes for fighting against this social evil. Providing minimum employment is the only way through which a state fence poverty from their land. Women and children are the real victims of poverty; hence any of the poverty eradication programmes that kept rural women away will be a meaningless effort in the way of poverty eradication. Empowerment of rural women through employment guarantee scheme is the only way to ensure the social and economic development of each nation. Mahatma Gandhi National Rural Employment Guarantee Act 2005 was a leading step from Government of India to ensure minimum number of working days to rural population especially for women. The programme aims to the economic and social development of Indian rural people by ensuring minimum wage and maximum number of work days in a financial year. The programme has successfully completed 12 years after its introduction. The researcher is interested to know the role of this scheme on the socio economic empowerment of rural women.

OBJECTIVE OF THE STUDY

- 1. To study the social status of women registered under MGNREGA.
- 2. To study the economic status of women registered under MGNREGA.
- 3. To analyses the role of MGNREGA in financial inclusion of rural women.
- 4. To examine the operational issues of MGNREGA.

HYPOTHESIS

To know the impact of MGNREGS on economic and social empowerment of women in Kozhikode district, Kerala the following hypothesis were formed.

- 1. There is no significant difference between social status of women before and after the implementation of MGNREGS.
- 2. There is no significant difference between economic status of women before and after the introduction of MGNREGS.

RESEARCH METHODOLOGY

This study is mainly focusing on primary data collected through field survey and interview, and is designed as an empirical study. Primary data are collected from selected samples (women member of MGNREGA) from Kozhikode District. Multi stage sampling method was used to select samples. 25 Grama Panchayaths form total of 75 Grama Panchayaths of Kozhikode District were selected using random sampling method and 25 wards from selected 25 Panchayaths were also selected randomly. From each ward 12 women members of the scheme were selected using lottery method. Study was conducted during the months of February and March 2018. A detailed Interview schedule was prepared to collect information on social and economic status of the participants of the scheme. Secondary data also used for this study, which has been collected from various Government Publications, Websites, Journal, Books and other publications. Collected data were classified according to the research objectives and analyzed using various statistical tools.

FINDINGS AND DISCUSSIONS

To find out improvements in social and economic status of women who registered under MGNREGA, different questions on their present way of living and stats before joining this scheme were asked. Some of the young members were not able to answer properly for all the questions since they were newly joined to the scheme. Samples from middle aged and old aged group interestingly explained the changes happened in their life.

Variable Response No. of Percentage Categories Respondents 20-30 18 6.00 30-40 62 20.67 Age 40-50 138 46.00 Above 50 82 27.33 Coolie 148 49.33 Private Sector 16 5.33 Occupation 23 7.67 Others Unemployed 113 37.67 Up to 7th Std. 42 14.00 7th to 10th 176 58.67 +2 / Pre-university 60 20.00 12 Graduate 4.00 Post-Graduate 3 1.00 Education 7 2.33 Others Married 252 84.00 **Marital Status** Unmarried 43 14.33

Table 1: Demographic and Personal Profile

Source: Survey Data

Details related to personal and demographic profile indicate that women belong to the age group above 40 years are more benefitted from the programme. Most of the members enrolled have completed primary, secondary or higher secondary education. Occupational details of respondent's members' shows that majority of them are not permanently employed. Almost all of the respondents are married and a very few are unmarried or widowed.

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1.67

Widow

Table 2: Enrolment of members

Financial Year	No. of Enrollments	Percentage
Up to 2013-14	198	66.00
2014-15	42	14.00
2015-16	26	8.67
2016-17	21	7.00
2017-18	13	4.33

Source: Survey Data

Around two third of the samples got enrolled to the scheme before the end of the financial year 2013-14 and the statistics shows that rate of enrollment is gradually diminishing year by year. Those who are continuing in MGNREGA say that the programme

is becoming less attractive due to issues like procedural delay from the side of regulating authorities of MGNREGA, delay in transferring of the wages, fall in the number of guaranteed working days etc.

Table 3: Details on Annual Income

Variable	Response Categories	No of Respondents	Percentage
	Up to 25000	162	54.00
Annual Income	25000 - 50000	112	37.33
	Above 50000	26	8.67
Course of	Wages under MGNREGA only	238	79.33
Source of Annual Income	Wages from other employment	45	15.00
	Other Income	17	5.67

Source: Survey Data

Analysis on Annual Income of respondents shows that most of them are included in the income ranges up to 25000 and 25000-50000, a very few are earning above 50000. Another interesting fact in the study is that the major source of income of the respondents (79.33 %) is the wages under MGNREGA. This depicts that the scheme assists the respondents in maximizing their earning capacity and securing their family to a great extent.

Table 4: Annual Income and Savings before and after joining MGNREGA

	Dognango	Before		After	
Variable	Response Categ <mark>ories</mark>	No of Respondents	Percentage	No of Respondents	Percentage
165°	Nil	172	57.33	0	0.00
Annual Income	Less than 25000	94	31.33	57	19.00
	2500 <mark>0 - 5000</mark> 0	32	10.67	205	68.33
	Abov <mark>e 50000</mark>	2	0.67	38	12.67
	Nil	228	76.00	12	4.00
Savings	Less than 10000	64	21.33	167	55.67
	10000 - 25000	6	2.00	96	32.00
	Above 25000	2	0.67	25	8.33

Source: Survey Data

More than half of the respondents (57.33 %) were not earning any income before enrolling to the scheme and around three fourth of the respondents (76 %) did not have any savings also. However, the situation got far better when the scheme was introduced and the results went like around two third of the respondents (68.33 %) are earning between 25000 and 50000 and majority of them (96.00 %) have started savings and more than two fifth of the respondents is saving on the north of 10000 per annum. This analysis shows the positive impact of the MGNREGA on the earnings and savings of the rural women population.

Table 5: Financial Literacy, Bank Account and Banking Habit before and after joining MGNREGA

	200	Before		After	
Variable	Response Categories	No of respondents	Percentage	No of respondents	Percentage
Ability to	Unable to handle	188	62.67	28	9.33
handle finance	Able to handle	112	37.33	272	90.67
Bank Account	Not Holding a Bank Account	243	81.00	0	0.00
	Holding a Bank Account	57	19.00	300	100.00
	No transaction	192	64.00	0	0.00
Banking Habit	Not transacting frequently	81	27.00	117	39.00
	Transacting frequently	27	9.00	183	61.00

Source: Survey Data

Before enrolling to the scheme, more than three fifth of the respondents (62.67 %) were financially illiterate to handle even their house-hold finance which improved far better (9.33 %) now. Around four fifth of the respondents (81 %) were not holding a bank account before enrolling to the scheme, however 100 % of the respondents are holding one or more bank accounts at present, since bank account is made compulsory to enroll to the programme now. Banking habit of the respondents was very poor before their enrolment to the scheme, but after they got enrolled to the scheme, most of them frequently visiting the bank to fulfill their financial needs. This portrays that MGNREGA has become a medium for the financial inclusion of the rural women population.

Table 6: Composition of family income of the respondents before and after joining MGNREGA

	Dognongo	Before		After	
Variable	Response Category	No of respondents	Percentage	No of respondents	Percentage
Classic Transl	No contribution	172	57.33	0	0.00
Share in Total	Up to 25 %	81	27.00	139	46.33
Family Income	25 - 50 %	31	10.33	128	42.67
nicome	51 – 75 %	9	3.00	24	8.00
	Above 75 %	7	2.33	9	3.00

Source: Survey Data

MGNREGA scheme is a source of income for most of the families in the rural area. Women enrolled in this scheme opined that they are also contributing an equitable portion to their total family income along with the earnings of male members in the family. Present studies reveals that share of female members in the annual income of the family has increased by a considerable margin after their enrolment into MGNREGA.

Table 7: Acquisition of Social Skills after enrolling to MGNREGA

Variable	Response Category	No of respondents	Percentage
	Greatly improved	172	57.33
Ability to express	Fairly improved	75	25.00
opinion	Not improved	53	17.67
Ability to	Greatly improved	264	88.00
communicate with	Fairly improved	34	11.33
people	Not improved	2	0.67
A	Greatly improved	127	42.33
Awareness about Govt. schemes	Fairly improved	142	47.33
dovt. schemes	Not improved	31	10.33
Awareness about	Greatly improved	85	28.33
rights of women	Fairly improved	117	39.00
rights of wollien	Not improved	98	32.67

Source: Survey Data

Table 7 shows the social skills acquired by the members after joining MGNREGA. It reveals the great positive impact of the scheme on developing the social skills of the members. 57.33% of the respondents are now able to express their views in a proper manner than before, 88.00% of them greatly improved their communicating skills and the table also indicates that there is a remarkable improvement in member's awareness about various Govt. schemes and rights of women. Thus, it can be concluded that MGNREGA is very successful in improving various social skills among rural women population.

Table 8: Acquisition of Personal Skills after enrolling to MGNREGA

Variable	Response Category	No of respondents	Percentage
Ability to food	Greatly improved	43	14.33
Ability to face difficulties	Fairly improved	168	56.00
difficulties	Not improved	89	29.67
	Greatly improved	92	30.67
Ability to speak	Fairly improved	133	44.33
	Not improved	42	14.00
Ability to negotiate and bargain	Greatly improved	44	14.67
	Fairly improved	238	79.33
and bargain	Not improved	18	6.00
	Greatly improved	56	18.67
Ability to organize	Fairly improved	202	67.33
	Not improved	42	14.00

Source: Survey Data

Women empowerment is basically the creation of an environment where women can face difficulties in day to day life on their own. Researcher tried to analyze the impact of MGNREGA on the acquisition of personal skills by the members enrolled and the results reveals that there is a reasonable improvement in the personal skills acquired by the respondents after joining the scheme. The above table shows that the respondents got improved in various skills like facing difficulties, speaking abilities, negotiating and bargaining as well as organizing skills as the skills identified by the researcher as personal skills.

Table 9: Opinion on present status of MGNREGA

Variable	Response category	No. of respondents	Percentage
Decline in guaranteed	Agree	202	67.33
Decline in guaranteed work days	Disagree	79	26.33
work days	No Opinion	19	6.33
Date in the law late	Agree	197	65.67
Delay in issuing job card	Disagree	86	28.67
card	No Opinion	17	5.67
Dala in tour familie	Agree	243	81.00
Delay in transferring	Disagree	44	14.67
wages	No Opinion	13	4.33
T and a C	Agree	137	45.67
Lack of proper supervision	Disagree	148	49.33
supervision	No Opinion	15	5.00
N. 1	Agree	84	28.00
No longevity for assets	Disagree	195	65.00
generated	No Opinion	21	7.00

Source: Survey Data

Even though the Act has marked a significant event in the history of Indian polity, it has lost its charm due to the absence of proper planning at the grass root level. Beneficiaries are raising grievances on the availability of guaranteed number of working days, most of them opined that (67.33%) they are not getting minimum 100 working days in a financial year nowadays as guaranteed earlier. Another drawback of the programme is that the authority is not streamlining the timely payment of wages to the respondents and some procedural delay in issuance of job card is also observed. Regarding the respondent's opinion on supervision of the work under MGNREGA, the results are just average and need improvement.

TESTING OF HYPOTHESIS

To measure the level of social and economic empowerment of women, respondents were asked to indicate their level of improvement on 30 statements on a three point scale starting from 'Greatly improved' (3) to 'No improvement' (1). These 30 statements were classified into two groups as statements regarding social empowerment and economic empowerment respectively. In-order to know the attainment of empowerment levels, social and economic empowerment indices were calculated.

Table 10: Social status of women enrolled in MGNREGS

	Weighted sc	ore of response	category	Total	M
Variable	Greatly improved	Fairly improved	No improvement	weighted score	Mean Score
Ability to handle critical situations	486	224	26	736	2.45
Ability to participate in meetings	609	170	12	791	2.64
Ability to take decisions	474	148	68	690	2.30
Ability to speak	591	184	11	786	2.62
Ability to express opinions	618	154	17	789	2.63
Ability to mentor people	255	234	98	587	1.96
Ability to document	207	308	77	592	1.97
Involvement in politics	81	218	164	463	1.54
Attendance in Grama Sabha	705	124	3	832	2.77
Attention to children education	681	138	4	823	2.74
Freedom of mobility	141	148	179	468	1.56
Enrollment in continuing education	96	114	211	421	1.40
Participation in social events	267	324	49	640	2.13
Group cohesiveness	621	174	6	801	2.67
Self confidence	489	226	24	739	2.46
Total	-			-	33.84

Source: Survey Data

Social empowerment index = Total mean score / number of variables

= 33.84 / 15

= 2.26

From the above analysis, it is observed that for all the variables make up a mean score of 2.26 or values nearer to it, women have attained social empowerment. Considering factors like ability to handle critical situations, group cohesiveness, ability to express opinions, attendance in Grama Sabha and attention to children education women have improved significantly after registering in MGNREGA. And in case of freedom of mobility and enrollment in continuing education, a slight improvement has been noted. Since mean score of most of the variables lie near the social empowerment index, so the hypothesis "there is no significant difference between social status of women before and after joining MGNREGA" is rejected and concluded that MGNREGA has become a medium for the social empowerment of the rural women population.

Table 11: Economic status of women enrolled in MGNREGA

	Weighted se	core of respon	se category	Total	Maan
Variable	Greatly improved	Fairly improved	No improvement	weighted score	Mean Score
Total family income	822	52	0	874	2.91
Standard of living	456	262	17	735	2.45
Savings	348	296	46	690	2.30
Investment	222	208	122	552	1.84
Real asset holding	261	244	91	596	1.99
Financial literacy	459	266	14	739	2.46
Ability to handle finance	453	256	21	730	2.43
Banking habit	228	396	26	650	2.17
Expenditure on children education	249	388	23	660	2.20
Self-shopping	414	214	55	683	2.28
Investment in home appliances	168	414	37	619	2.06
Consumption pattern	354	268	48	670	2.23
Self-reliance	528	226	11	765	2.55
Book keeping skills	144	186	159	489	1.63
Quality consciousness	102	194	169	465	1.55
Total	1		I THEN		33.05

Source: Survey Data

Given analysis shows that in case of all factors having mean score 2.20 or values nearer to it, the enrolled women members are found to be economically empowered. In respect of majority of the factors identified by the researcher for measuring the economic improvement, the analysis provides positive results. Women got marginally empowered in case of variables such as Quality consciousness, Book keeping skills, Investment pattern and Real asset holding. Since majority of the variables have a mean score nearer to the economic empowerment index, so the hypothesis "there is no significant difference between economic status of women before and after joining the scheme" is rejected and concluded that MGNREGA has become a medium for the economic empowerment of the rural women population.

SUGGESTIONS

- 1. MGNREGA scheme ensures 100 working days in each financial year, but in practice the scheme provides only 60 80 working days on an average. So, proper measures to be taken to increase the working days in such a way that each worker gets minimum 200 working days in a financial year.
- 1. In a state like Kerala, market wage rate is very high while comparing the same with MGNREGA. Due to this issue, scheme is becoming less attractive among the male population and middle aged women and recently the rate of enrollment is seen diminishing due to this very factor. So the wages rate should be increased in line with market wage rates.
- 2. Major drawbacks of the programme pointed out by the respondents of this study are delay in transferring wages and delay in issuance of job cards. So the authorities should take necessary actions to cut short such delays.
- 3. This programme is very successful in ensuring financial inclusion of rural women population. Hence the increase in wage rate and timely transfer of money into their account may strengthen the Govt. policy of financial inclusion.
- 4. This programme has a great impact on the social and economic empowerment of rural women and brings about a change in their daily life. So, proper measures are to be taken for the active implementation and to ensure mass participation.
- 5. Even though the programme is successful in socially empowering the rural women, statistics shows that freedom to mobility of the women is still on the lower side. Some awareness programmes should be conducted in-order to educate the society.
- 6. The study reveals that, majority of the beneficiaries is educated up to 10th standard or lower. Nowadays, a number of continuing education schemes are available. But the statistics shows that rate of enrollment of the beneficiaries to such schemes are very low. A campaign should be conducted among the members for motivating them to enroll to the continuing education.

CONCLUSION

Overall development of the nation can be achieved only through the balanced growth of both the urban and the rural communities. Indian economy is growing very fast and urban community is also travelling along with the growth of the economy. But the rural population is still struggling to fulfill their daily needs. Ruling Governments have introduced many schemes for ensuring self sufficiency of villages, but the unemployment rate continued to be very high. To avoid such a situation, employment opportunity should be provided to all persons who are willing to work. MGNREGA is successful in achieving this objective to an extent by providing minimum number of guaranteed work days to the rural mass especially rural women are the major beneficiaries of this programme. At national level women participation is almost 50 percent under the scheme every year. Some of the highlight features of this programme are the grass root level participation of every citizen in the state, selection of beneficiaries are made through a democratic process, and the multi-layer social audit and transparency mechanism through the involvement of the civil society to ensure the effectiveness of the scheme. Many studies on MGNREGA reveal that the scheme is highly successful in achieving the improved quality of life of rural households. This study reveals that the scheme has triggered economic and social empowerment of rural women population of India. So the authorities are obliged in making room for the smoother functioning of the programme without any corruption or malpractices.

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