



Full Length Research Article

MGNREGA - AN INCLUSIVE GROWTH SCHEME FOR ECONOMIC EMPOWERMENT OF RURAL WOMEN IN KERALA

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ABSTRACT

For long years, Women and their welfare has been a matter of concern for development thinkers, planners, policy makers and administrators. How well they can be protected and what steps can be adopted for bringing them to the forefront of development were the agenda of the policy makers. A real transformation takes place if women participation and their advancement are focused as women are often the victims of vulnerability and backwardness. The Mahatma Gandhi National Rural Employment Guarantee scheme (MGNREGA) is the first ever law, that guarantees wage employment at an unprecedented scale. The scheme aims to augment wage employment opportunities by providing employment on demand and thereby extend a security net to the people and simultaneously create durable assets to alleviate some aspects of poverty and address the issue of development in the rural areas. It guarantees at least 100 days of work per year to all rural households in India whose adults are willing to do unskilled manual labour at the statutory minimum wage notified for the programme. This paper is an attempt to understand the significance of MGNREGS as a scheme for empowering women focusing the rural women in a selected panchayath in kannur district of Kerala.

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INTRODUCTION

Rural development has witnessed tremendous changes over the years in its emphasis, approaches, strategies and programs. Through Panchayathi Raj system, the Government has been implementing a number of programs aimed at ensuring a sustainable and holistic development for rural areas and the thrust of these programs remain on all round economic and social transformation in rural India. A real transformation takes place if women participation and their advancement are focused as women are often the victims of vulnerability and backwardness. The Mahatma Gandhi National Rural Employment Guarantee scheme (MGNREGA) is the first ever law, that guarantees wage employment at an unprecedented scale. The scheme aims to augment wage employment opportunities by providing employment on demand and thereby extend a security net to the people and simultaneously create durable assets to alleviate some aspects of poverty and address the issue of development in the rural areas.

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It guarantees at least 100 days of work per year to all rural households in India whose adults are willing to do unskilled manual labour at the statutory minimum wage notified for the programme. The women work force participation under the scheme has surpassed the statutory minimum requirement of 33 percent and the trends indicate an increase in the participation rate at the national level. Since inception, number of person days worked has increased from 90.5 crores during 2006-07 to 134.80 during 2013-14. Every year women participation has also been increasing and reached at 54 percent during 2013-14 from 40 per cent during 2006-07.

Significance of the study

Generally women are the real victims of poverty and unemployment. Hence any development programme focusing on women assumes great significance. Urban women get a variety of opportunities to improve their life style but rural women get lesser opportunities. MGNREGA Scheme introduced by the Government of India in 2005, provides at least 100 days of demand driven guaranteed wage employment in a financial year to every rural households and appears to be the largest employment generating scheme in the world.

Though the scheme provides such an opportunity to women, it is doubtful whether the social status and economic welfare of women have been improved much. The scheme has been introduced in almost all district of Kerala since 2010. Providing an opportunity to engage in an income generating activity that can be undertaken without much skill and knowledge is an attractive offer for the rural women. For long they were locked within the four walls. Through this program such women get an opportunity to come out of their house and started earning income. Against this background an attempt is made to examine, how far rural women in Padiyoor Grama Panchayath, in Kannur district of Kerala, have improved, where this scheme has been implemented in 2008.

Objectives of the Study and Methodology

- To assess the outcome of MGNREGA Scheme
- To examine economic empowerment of women in Padiyoor grama Panchayath

The study is designed as an analytical and descriptive one, based on survey method. Both primary and secondary data are used for the conduct of the study. Primary data were collected from women workers of MGNREGA scheme in Padiyoor Grama Panchayath for analysis. A sample of 60 women who are registered under MGNREGA scheme in Padiyoor grama Panchayath is taken for collecting primary data. Secondary data were collected from reports published by Government of India, Government of Kerala and report from Padiyoor Panchayath and journals. Collected data were analyzed by using percentage analysis and on the basis of empowerment index, level of empowerment is measured. Empowerment index is calculated by dividing the total weighted score of all variables by number of variables. Each variable is allotted with the score of 3, 2 and 1 for agree, no opinion and disagree respectively and total score is computed.

Programme Outcomes since Inception

Since its inception the Mahatma Gandhi NREGA has ensured social protection for the most vulnerable and marginalized communities in rural India through providing employment opportunities. Some of the achievements and outcomes of the Scheme since its inception, are enlisted here.

- Enhanced Wage Earning and Livelihoods Security.
- Payment through Banks and Post Offices and facilitate Financial Inclusion.
- Inclusive Growth.
- Women Empowerment.
- Natural Resource Regeneration and Sustainable Development.
- Impact on Agricultural Productivity

Table 1.1 Status of Mgnrega in Padiyoor Grama Panchayath

Particulars	Number in Total	National overview (in crores)
Job card issued	3695	12.72
SC households	76	31.53
ST households	149	21.09
General	3470	82.18
Female	3182	73.33
Bank account opened	2585	9.37

Source: Kuruksheeta(December 2015) and Report of Gramapanchayath.

FINDINGS

The impact of MGNREGA, which emphasized the provision of employment to female workers and thereby getting a chance to improve their social and economic condition through earning a reasonable wage for the work, brought about drastic changes in the life situation of women in padiyoor panchayath. Details regarding the nature of work they got and the benefit they enjoyed out of this scheme were collected and analyzed. The Panchayath disburses wages through bank account of the workers. Therefore all the workers have bank account. And maintain a saving bank account, which is demanded by the scheme. All the workers need a job card for doing the work under the scheme. But no fees are required for obtaining the job card. Within 15 days of registration, the Panchayath should issue the job card. Compulsorily the job cards are renewed every year. Analysis and interpretations of collected data relating to the technical aspects of the respondents give results as given in subsequent Tables.

Monthly Income

Earning income is the primary need for all people. Women are not an exception to this. MGNREGA Scheme provide job and regular income. Details of income of women are shown in Table 1.2

Table 1.2. Monthly income (Before and after joining the scheme)

Category	Before		After	
	Number	Percentage	Number	Percentage
Nil	35	58	-	-
Less than 5000	25	42	40	67
5001 to 10000	-	-	20	33
10001 to 15000	-	-	-	-
Above 15000	-	-	-	-
Total	60	100	60	100

Source: Field survey

Monthly Savings

People are always conscious about their future. Therefore income earners want to save some part of their income in the right avenues. A variety of savings opportunities are available. Rural people especially women choose possible ways for saving their income such as saving in kudumbasree or nearby banks.

Table 1.3. Monthly Savings (Before and after joining the scheme)

Category	Before		After	
	Number	Percentage	Number	Percentage
Nil	42	70	-	-
Less than 2000	16	27	34	57
2001 to 4000	2	3	22	37
4001 to 6000	-	-	4	6
Above 6000	-	-	-	-
Total	60	100	60	100

Source: Field survey

The level of savings of women workers of MGNREGA Scheme before and after joining the scheme are given in the Table, showing a positive change in the level of savings of women workers.

Total number of days of work

In a year 100 days job is provided by the scheme to every rural households. Table 1.4 reveals the total number of work of 60 respondents.

Promptness in receipt of wage

Under the programme, wages are distributed through bank account of members. After completion of a target work, amount will be credited in their account automatically within 15 days to 70 days. The Table shows the opinion of respondent in case of receipt of wages properly.

- Before registering this scheme, 57 percent of respondents have no monthly income. But the situation has changed after joining the scheme, where women have income up to Rs.5000.
- No respondents come under no income category after joining the scheme
- Before registering the scheme, 70 percent of respondents had no savings, while after joining the scheme there are no women without savings.
- Majority of the respondents worked for 50 days and more and the total number of working days was maximum in the year 2013.

Table 1.4. Total Number of days of work

Year	Total number of days	Increase/ decrease
Before 2010	2618	-
2011	2592	-26
2012	2570	-22
2013	3912	+338
2014	1176	-
Total	12868	-

Source: Field survey

Table 1.5. Promptness in receipt of wages

Opinion	Number	Percentage
Regular	44	73
Irregular	16	27
Total	60	100

Source: field survey

Table 1.6. Economic status of women

Variable	Weighted score			Total weighted score	Mean score
	Agree	No opinion	Disagree		
Income increased	126	32	2	160	2.67
Standard of living increased	24	76	14	114	1.9
Savings increased	78	60	4	142	2.37
Self reliance	48	60	14	122	2.03
Control over money increased	12	68	22	102	1.7
Bank dealings increased	174	4	0	178	2.97
Purchasing power increased	24	92	6	122	2.03
Total					15.67

Source: Field survey

Economic Status of Women

After the establishment of MGNREGA scheme women, mainly aged ones, got an opportunity to improve their life. The Table 1.6 shows the economic status of women after entering such scheme.

$$\begin{aligned} \text{Economic empowerment index} &= \text{Total of Mean score/ No. of} \\ &\quad \text{variables} \\ &= 15.67/ 7 = 2.24 \end{aligned}$$

The analysis reveals that in respect of all factors having a mean score 2.24 or nearest value to it, women have attained empowerment. In respect of income, savings bank dealings, self reliance and purchasing power the position of women has improved. And in the case of standard of living and control over money only slight improvement has been achieved. Since the mean score of majority of the factors lie near the index, it is evident that women could attain economic empowerment.

- The study reveals that 73 percent of respondents agree that there is promptness in payment of wage.
- The study shows that economic empowerment index is 2.24 (based on various economic factor) and in respect of income, savings, bank dealings, purchasing power and self reliance women showed an improved status.

All the respondents invariably opined that Mahathma Gandhi National Rural Employment Guarantee Act is a good programme that helped them to work and earn a living.

Conclusion

As envisaged by the Father of our nation Mahatma Gandhiji, where people in villages are provided with food, shelter, clothing, proper hygienic and sanitation facilities and every person willing to work is provided with gainful employment, a day has come where an opportunity is opened before the rural masses. The great programme (MGNREGA) was enacted to reinforce the commitment towards livelihood security in rural

areas. The Act focuses on bringing development and creating changes in the overall life of the daily wage earners. The study revealed that women workforce participation under the scheme surpassed the statutory minimum requirement of 33 percent and the trends indicate an increase in the participation rate at the national level, with increase in women participation. The scheme provides an opportunity for women to attain social and economic empowerment. It calls for intervention by authorities to ensure smooth functioning of this programme, free from malpractices and corruption so that it can act as a tool to rejuvenate the otherwise unproductive and under productive section of our country in coming years. The study undoubtedly proved that the scheme could bring about drastic change in the life situation of rural women residing in the study area in Kannur district.

Suggestions

- Being a programme that brings about a change in the lives of rural women, measures should be taken to strengthen the programme with effective implementation and greater participation.
- The present wage provided under MGNREGA Scheme is not sufficient to maintain the daily life, therefore Govt. should increase the minimum wage.
- MGNREGA Scheme guarantees only 100 days work. Since a large number of person depend on this scheme, it is needed to increase the working days a minimum of 20 days in a month.
- For considering the future lives of the workers introduce a pension scheme to those who work for at least 3 years continuously under MGNREGA scheme.
- Measures should be taken to extent the scope of MGNREGA Scheme in production and agricultural sector.
- Providing financial support to low income group of members and introduction of education scholarship to the children of members shall be considered.

- As gramasbha is the source of information for majority of women, they should be encouraged to participate in all the meetings of gramasabha so that they get information about various welfare schemes meant for them.
- Appropriate measures should be taken to make regular payment of wages.
- Like any other scheme, this scheme also requires proper monitoring for effective and fruitful implementation.

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