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Women Empowerment Of Mahatma Gandhi National Rural Employment Guarantee Scheme In Villupuram

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ABSTRACT

Mahatma Gandhi National Rural Employment guarantee Scheme is one of the wonderful rural development promote socio-economic growth through women. Government of India pre-planning budget allotted rural economic growth contribute more employment opportunities arranged unskilled self help women change the standard living improve the financial condition. Every village panchayat division of labour work both men and women ward wise guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. MGNREGS is ensuring potential of paying minimum wages provide rural women are benefited to meet necessary requirement of expenses for future. Women employees' compulsory opening bank account getting salary from of their own account holder in prescribed manner. MGNREGA contributes to benefit the poor with a special inclination to develop land and water

KEY WORDS: Employment, Earning, Government, Banking, SHGs.

1. INTRODUCTION

Mahatma Gandhi National Rural Employment guarantee Scheme is powerful tools to reduces below poverty line people. India most of family background on middle class they depend on economic and financial not health in rural areas. Women is rather uncharitably being compared by many with PLF led social programmes ignoring its contribution in terms of thrift & savings, handholding to inculcate financial literacy, provision of credit besides bringing community participation and building social capital etc. NABARD support under women under NGO/TNWDCO Scheme affected and backward districts while the growth of women sector has been phenomenal, driven mainly by corporate entities, bank linkage program has also been growing steadily despite its slow growth in priority states, concerns regarding book keeping, quality of groups and diminishing attention of banks. Revolvingfund is one of the wonderful and innovate methods credit assistance and capital support to financial support and also refinance disbursed to rotation of capital resources are benefited women society. Government of India fully pledged support the financial resources disbursed through micro finance institution served multi-level benefit of women India.

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PRIORITY OF MGNREGS WORKS

- Formation of new pond lake
- Renovation of existing Ponds, Kuttais, Kulams, Ooranies, and Temple tanks etc.
- Construction and cleaning of new roads
- Desilting and strengthening of bunds of irrigation tanks.
- Water conservation/soil conservation measures/flood protection measures.

2. OBJECTIVES OF MGNREGS WORKS

- Providing employment opportunities on unskilled work for rural India in the rural areas.
- Ensuring complete openness and ownership in the governance.
- Improvising the entire system of democracy.
- Ensuring sustainable development by developing the natural resources of land and water.
- Providing an important role to the Panchayati raj.

Mahatma Gandhi National Rural Employment guarantee Scheme is mainly focuses on making the environment cleaner and greener hence reduces any risk that is directly proportional to climate. These schemes implementation of there is no partiality of employees, community; caste, religion and particular of group of people all are equal employment guarantee system. Panchayats raj activities preparing financial records and daily attendance it has been ordered to disburse the wages to the workers in the presence of at least four members of the following committee: Presidents of village Panchayat , vice–President of the village Panchayat, ward member of the area where the work is executed, two animators of graded self help groups, A representative of the Panchayat level federation.

3. METHODOLOGY

The present study based on descriptive in nature collected the primary data through women in Villupuram. The researcher investigated only selected village gathered relevant information in the field survey. Primary data collected the tools of interview schedule methods on basis of the random sampling techniques. Therefore the total sample size is 50.

FUNCTION OF MGNREGS

FUNCTION	RESPONDENTS	PERCENT
Decision making Joining in MGNREGS Self	10	20
Friend	8	16
Relative	6	12
President	9	18
Panchayat members	12	24
SHGs	5	10
Frequency of workload Monthly	15	30
Quarterly	22	44
Half year	13	26
Number of Days Worked Below- 50 days	16	32
51-100	20	40
101-150	14	28
Informed work Panchayats Clerk	15	30
Women Representative	10	20
Ward member	9	18

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Not informed to me	16	32
Processing of Salary Bank Account	21	42
Cash in hand	8	16
Panchayat clerk	9	18
Special officer	12	24
Hours of works Full Time	27	54
Partially	23	46
Supervision of work Regularly	16	32
Sometimes	13	26
Few working days	21	42
Maintences of Attendances Morning	14	28
Afternoon	17	34
End of work	19	38
Total sample size 50 and 100 percent		

Sources: Primary Data

TABLE NO 1

It is exhibits that 24 percent of the respondents are taking decision making by panchayat members, 20 percent of the respondents are taking decision making by self, 18 percent of the respondents are taking decision making by president, 16 percent of the respondents are taking decision making by friend, 12percent of the respondents are taking decision making by relative, 10 percent of the respondents are taking decision making by SHGs. It is inferred that 44 percent of the respondents have frequency of workload in quarterly, 30percent of the respondents have frequency of workload in monthly, and remaining 26 percent of the respondents have frequency of workload in half year. 40 percent of the respondents worked below- 50 days, 30 percent of the respondents worked 101-150 days and 28 percent of the respondents worked 51-100 days. 32 percent of the respondents are not informing to me, 30percent of the respondents are informing panchayats clerk, 20 percent of the respondents are informing women representative, 18 percent of the respondents are informing ward member, 42 percent of the respondents are getting salary from bank account, 24 percent of the respondents are processing of salary from special officer, 18 percent of the respondents are getting salary from panchayat clerk, 16 percent of the respondents are receiving salary from cash in hand. 46 percent of the respondents are duration of work full time and remaining 32 percent of the respondents are hours of work partially. 42 percent of the respondents are supervision of work in few days working, 32 percent of the respondents are visiting of work in regularly, and 26 percent of the respondents are opinion sometimes. 38 percent of the respondent's maintences of attendances in end of work, 34 percent of the respondent's maintences of attendances in afternoon, and 28 percent of the respondents maintences of attendances in morning.

SATISFACTION LEVEL OF MGNREGS

The below table - 2: it is found that 24 percent of the respondents maintain of family expenditure is highly satisfied, 28 percent of the respondents opinion that job satisfaction of regular work is highly dissatisfied, 26 percent of the respondents feel that good salary for reasonable work is highly satisfied, 30 percent of the respondents minimum working day per year is satisfied, 28 percent of the respondents good supervision and control of employees is highly satisfied, 24 percent of the respondents lacking of bank formalities for salary is dissatisfied, 28 percent of the respondents empowerment of socio-economic activities is highly dissatisfied, 26 percent of the respondents clean environment habits in own villages is highly satisfied, 24 percent of the respondents savings of high quality of drainage water is highly dissatisfied.

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SATISFACTION LEVELS OF MGNREGS

Variables	HS	S	NO	DS	HDS	Total
Maintain of family Expenditure	12 (24)	10 (20)	8 (16)	11 (22)	9 (18)	50 (100)
Job satisfaction of regular work	10 (20)	7 (14)	11 (22)	8 (16)	14 (28)	50 (100)
Good salary for reasonable work	13 (26)	9 (18)	10 (20)	7 (14)	11 (22)	50 (100)
Minimum working day per year	10 (20)	15 (30)	10 (20)	7 (14)	8 (16)	50 (100)
Good supervision and control of employees	14 (28)	10 (20)	12 (24)	5 (10)	9 (18)	50 (100)
Lacking of bank formalities for salary	12 (24)	9 (18)	11 (22)	8 (16)	10 (20)	50 (100)
Empowerment of socio-economic activities	11 (22)	8 (16)	5 (10)	12 (24)	14 (28)	50 (100)
Clean environment habits in own villages	13 (26)	10 (20)	9 (18)	7 (14)	11 (22)	50 (100)
Savings of high quality of drainage water	12 (24)	8 (16)	10 (20)	8 (16)	12 (24)	50 (100)

Sources: Primary Data

TABLE NO 2

RECOMMENDATIONS

- Mahatma Gandhi National Rural Employment guarantees Scheme is wages one major parts of earning income most of the Women employees cannot borrow loan from bank. The rate of interest is high are not repay loan in advance. Banking institution should come forward reduce interest rate and support capital fund through women sector.
- Rural employees should be open bank account is very essential help to below poverty women in rural areas. Most of the women employees get the wages from public sector bank. Financial institutions reduce the lengthy formalities and procedures and also provide vernacular languages in Tamil opening account with financial transactions.
- Mahatma Gandhi National Rural Employment guarantees Scheme act is compulsory open savings account pass book must be maintained for banking transaction purpose only. All the employess should maintain saving pass books. They should bring pass book weekly once to have entry done in the pass book. If they maintain the pass book properly they cannot withdraw the cash in time and also borrow easily.
- Savings is earnings part of income in rural women savings performance is very low because they are below poverty line and socio- economic condition has still not improved in rural women. Rural women is depend on 100 day employee guarantee promote socio- economic condition is downtrodden there are not improve saving rate because numbers of problems suffered related incomes and expenditure nature.

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- Most of village not implemented Mahatma Gandhi National Rural Employment guarantees Scheme they are benefited 100 day employment job security. Tamil Nadu government should be analyzed proper manner to implemented employment opportunities given all people.
- Panchayat raj activities provide wages and salaries quick and short period give to employees and should be recommended will extent working days. Panchyats president's follows take necessary wages rate should be increasing in future.
- MGNREGS is used common property of employment relationship between government processes of wages provide every village. Maximum of adult women and men are going to job to work the social activities through service motive to become on employees.

4. CONCLUSION

Mahatma Gandhi National Rural Employment guarantees Scheme is renovation of family expenditure compulsory to wages and salaries guarantee employment golden chance to utilize number of benefit in their standard life. Government of ordered given job cards and nominal master rolls have been revised to make these documents more transparent informative and difficult to manipulate in the process of scheme implementation on women banking linkage of women promote borrowing loan and deposit cash, mobilizing of capital resources throughout India. Finance is fundamental growth and expansion of every activities are successful completed to fulfill the financial sources through promote economic sustainable growth in country. MGNREGS mainly determined such as guaranteed employment, guaranteed wages,and unemployment allowance, provision of work, gender equality, financial Inclusion, social security measures, transparency and accountability provision method of analysis generation work.

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