

## **MGNREGA and Economic Empowerment of Women in Kerala**

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### **ABSTRACT**

*Mahatma Gandhi National Rural Employment Guarantee Act was notified on September 2005. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose adult members volunteer to do unskilled manual work. This study tries to analyse performance of the scheme from 2017-18 to 2018-19 and its impact on economic empowerment of women in Kerala. For this purpose the study trusts on together primary and secondary bases for information to analyse and infer the conclusions.*

*Keywords: Mahatma Gandhi National rural Employment Guarantee Act, Financial inclusion.*

### **INTRODUCTION**

Mahatma Gandhi National rural Employment Guarantee Act ( MGNREGA) was notified on September 2005. The objective of the programme is to guarantee employment for at minimum 100 days in rural parts in a monetary year to each rural domestic whose adult memberships volunteer to prepare untrained physical work. Also making wage service the new idea complicated in NREGA is formation of possessions both at separate level and the public level in rural zones. The Act imagines consolidation the usual resources organization and lecturing reasons for long-lasting deficiency like deficiency, deforestation, and soil attrition and thus to achieve bearable development.

### **FUNDING FOR MGNREG SCHEME**

100% of wages for unskilled manual work and 75% of material cost of the scheme with payment of salaries to skilful and semiskilled workers are provided by Central Government State Government provides 25% of material cost including payment of wages to skilled and semi skilled workers.

### **LITERATURE REVIEW**

Richard Mahapatra (2010) mentions that unique features of the public wage programme attracts women workers. Their participation has been growing since the inception of the Act in 2006. In, Tamil Nadu, Kerala and Rajasthan antiquity of women enlistment for schemes and movements appears to have paid to their higher contribution. In Kerala, management of worksites and other logistics for implementation is placed in the hands of women self-help groups under the poverty eradication mission, Kudumbasree.

Chattukulam and Gireesan (2007) paints out the active involvement of LSGs in programme planning and implementation. Several micro level institutions have been formed at the Gram Panchayat level for the smooth functioning of NREGS; but their sustainability has not been ensured. There is inspiring contribution of women not only as labours but also as managers.

Pankaj and Tanka (2010) scrutinized the belongings of the MGNREGA on rural women authorization. Their study is created on four states- Bihar, Jharkhand, Rajasthan and Himachal Pradesh. According to them women workers have gained from this scheme because of paid employment opportunity. The scheme raises their capabilities as it is a regular source of income.

### **OBJECTIVES: THE OBJECTIVES OF THE PAPER ARE AS FOLLOWS**

1. To evaluate performance of MGNREG scheme for the period of two financial years ie 2017-18 and 2018-19.
2. To analyze economic enablement of womenfolk workers in MGNREG scheme in Kerala

**METHODOLOGY**

The present study relies on primary and secondary bases for information to analyse and infer the conclusions. Performance of MGNREGS is evaluated for the period 2017-18 to 2018-19 based on secondary data composed from various bases. For the purpose of this study 160 women workers were selected randomly from Kottayam, Idukki, Kollam and Wayanad districts in Kerala. A detailed survey was conducted among these workers with the help of a pre-planned questionnaire.

**EMPLOYMENT GENERATED IN KERALA THROUGH MGNREGS,.**

**1) No. of registered persons in Kerala**

Total No. of registered persons in Kerala is 5481945 in 2018-19 and 5238555 in 2017-18. It is increased to 5577109 in 2019-20.

**2) No. of registered household.**

Total number of registered households in Kerala is 3512323 in 2018-19 and 3348230 in 2017-18. it is increased to 3602076 in 2019-20.

The following table shows the details

**Table 1: Employment generation**

SL. No.	Item	FY 2017-18	FY 2018-19
1.	No. of registered persons	5238555	5481945
2.	No. of registered households	3348230	3512323

Source: www.mgnrega.ac.in

**Works completed under MGNREGA in Kerala**

The following Table shows works completed under MGNREGA in Kerala in 2017-19 and 2018-19 respectively.

**Table-2: Work completion**

SL. No.	Item	Financial Year	
		2017-18	2018-19
1.	Total No. of Works taken up (New + Spill over in lakhs)	185.56	197.61
2.	No. of majority works (in lakhs)	122.93	107.65
3.	No. of completed works	62.63	89.96
4.	% of expenditure o Agriculture & Allied activities	66.07	63.31

Source: www.mgnrega.ac.in

It is observed that number of works taken up rises from 185.56 lakhs in 2017-18 to 197.61 lakhs in 2018-19. But the percentage of expenditure in agriculture and allied activities declined during the period from 66.07 percent in 2017-18 to 63.31 percent in 2018-19.

**Financial Progress of MGNREGA in Kerala**

The following table shows financial Progress of MGNREGA in Kerala

**Table-3: Financial Progress**

SL. No.	Item	Financial Year	
		2017-18	2018-19
1.	Wages [in Cr]	43,128.49	47,172.28
2.	Material and skilled wages (in Cr)	18,100.68	19,465.97
	% of material experience of the total exp.	29.56	29.21
3.	Total Adm exp. [In Cr]	2420.31	2980.17
4.	Total exp. [In Cr]	63,649.48	69,618.43

Source: www.mgnrega.ac.in

The wage component of the MGNREGA continues to be more than material expenditure. The material component of the expenditure in MGNREGA works in Kerala declined from 29.56 percent in 2018-19 to 29.21 percent in 2018-19

**Labour budget for MGNREGA activities (2017 to 19) in Kerala,**

The following table shows Labour budget for MGNREGA activities

**Table-4: Labour budget**

SL. No.	Item	Financial Year	
		2017-18	2018-19
1.	Approved Labour budget [In Cr]	231.31	256.56
2.	Person days generated [In Cr]	233.74	268
3.	% of Total Labour Budget	101.05	104.46
4.	SC person days % as total person days	21.56	20.73
5.	ST person days % as total person days	17.49	17.42
6.	Women person days % as total person days (AP) (National)	45.69	50.88

Source: www.mgnrega.ac.in

Labour Budget increases from 231.31 crores in 2017-18 to 256.56 crores in 2018-19. Person days generated is also increased from 233.74 crores in 2017-18 to 268 crores in 2018-19.

The Act provides that preference should be given to women beneficiaries in the ratio of one-third of the total. Also the spirit of the Act is to ensure a sufficient number of employment days for the women. In the above table shows percentage of women person days is 45.69 in 2017-18 and 50.88 in 2018-19 as total person days. No doubt that MGNREGA is the first Act in its type which is more inclusive in nature. When it comes to the inclusion of women labourers in MGNREGA, nearly half of the whole workforce is women since 2008-2009.

**Women Empowerment**

The Analysis of economic empowerment of women through MGNREGA is based on primary data.

**Motivation of enroll**

Majority of the women workers enrolled to this scheme because of two reason:- Government job and locally available work. The following Table represents motivation of enroll to the scheme.

**Motivation to enroll**

The following table shows Motivation to enroll

**Table-5: Motivation to enroll**

SL. No.	Item	No. of Respondents	Percentage
1.	Government given job	144	90
2.	Local availability	144	90
3.	Income	144	90
4.	Regularity of working hours	32	20
5.	Less exploitation	32	20

Source: Primary Data

It is clear that 90 % of the respondents opined Government job local availability and increased contribution to household income are most attractive features of this scheme. Regularities in working hours and less exploitation are other significant reasons to join this scheme.

**Bank account of the respondents:**

152 workers (that is 95%) opened bank account after joining this scheme work.

**Bank account**

The following table shows Bank account

**Table-6: Bank account**

SL. No.	Item	No. of Respondents	Percentage
1.	Before scheme works	8	05
2.	After the scheme	152	95
	Total	160	100

Source: Primary Data

MGNREGA employment has encouraged women to enter into organized banking sector of the economy. That is the scheme enhances financial inclusion. Another important point that emerged from the survey is that 100 percent women workers were receiving their wages in person rather than through husbands or other proxies.

**Bank Deposit**

None of the respondents have deposit in commercial bank. But many of them have deposit in Kudumbasree, Private Co-operative societies and co-operative banks. The following Table shows their bank deposit details.

**Table-7: bank deposit**

SL.No.	Items	No. of Respondents	Percentage
1.	Commercial Banks	0	0
2.	Co-operative banks	16	10
3.	Private Co-operative societies	16	10
4.	Kudumbasree	32	20
5.	No. Deposit	96	60
	Total	160	100

Source: Primary Data

Out of the 160 respondents 96 have no deposit that is 60% , 20% of the respondents have deposit at Kudumbasree units 10% of them have deposit at Co-operative banks and societies each.

**Operation of bank accounts**

The following Table shows bank account operation of respondents.

**Table-8: Operation of bank accounts**

SL.No.	Items	No. of Workers	Percentage
1.	My self	154	90
2.	With the help of husband	16	10
	Total	160	100

Source: primary data

Majority of respondents ie 90 percent themselves operate their bank account.

**Previous Occupation**

The following Table shows occupation of respondents before joining the MGNREG Scheme.

**Table-9: Previous Occupation**

SL. No.	Items	No. of Respondents	Percentage
1.	No. previous occupation	120	75
2.	Employment at shops.	8	5
3.	Employment at farms/households	32	20

Source: Primary Data

Among respondents 75 percent ie 120 workers have no previous occupation. 20% of them engaged in farm works or household sector works. Only very minority engaged at employment related to petty shops.

**Spending pattern**

The following Table Shows spending pattern of the respondents.

**Table-10: Spending pattern of the respondents.**

SL.No.	Items	No. of Respondents	Percentage
1.	Food	160	100
2.	Clothing	160	100
3.	Children's education	144	90
4.	Medicine and other health expenditure	144	90

Source: Primary Data

All the respondents have spend a large portion of wage on food and clothing. 90% of the respondents spend an children's education and health related expenditures.

**Job Satisfaction.**

The following Table shows job satisfaction of respondents.

**Table-11: Job Satisfaction**

SL.No.	Items	No. of Workers	Percentage
1.	Yes	152	95
2.	No	8	5
	Total	160	100

source: primary data

Majority of the respondents i.e 95% have satisfied with job conditions. According to them equal wage, work within the radius of 5 Kms from home and no discrimination at worksite are major reasons for job satisfaction.

**MAJOR FINDINGS AND CONCLUSION**

From the above data it is clear that MGNREGA has a positive impact on Economic empowerment of women. They are earning members in the family for food, health expenditures children's education and such other essential needs. Majority of women workers in the scheme open their bank account in organized sector after joining this scheme. Majority of them operate account themselves. They are regular visitors in commercial banks. But they have less saving with commercial banks. As an earning member in households they are economically empowered. By the way they can enjoy more freedom and status in family and society. As a whole they are gaining with equal wages and satisfied job conditions. MGNREGA has bought a significant change in economic status of women workers.

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