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RESEARCH ARTICLE: An impact assessment study of utilization of MGNREGA income by daily waged women workers

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SUMMARY : Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a "Silver Bullet" for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood. It has been considered as the largest anti-poverty programme in the world. The MGNREGA and food security are significantly interlinked and the act gives a necessary push to the purchasing power. As women are essential parts of a society. Provision of employment opportunities and income to rural women is one way to improve their nutrition, health, education and social status. The present study was conducted in Baran district of Rajasthan for assessing utilization of MGNREGA income by daily waged women worker. It was reported by majority of the respondents (93.6%) reported that participation in MGNREGA increased their family income. The average increase income of most of the respondents (43.20%) before and after joining programme was between in the range of Rs. 500-2500/-. The mean gain income was Rs. 1430.57/ - which was significantly higher. MGNREGA has substantially improved the purchasing power leading to provision of quality food from hand to mouth. Economic participation helped the respondents in increasing their resources, food consumption, clothing and housing. It also helped them to reduce the debt.

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BACKGROUND AND **O**BJECTIVES

India is soon after freedom from colonial rule, took major initiatives to transform it's stagnate economy into developed economy. Economic planning system was adopted to realize the dreams of transforming economy into developed one and self reliant. Unemployment, poverty, inequalities, inflation increased gradually during last six decades of planned economic development. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) programme is one of the flagship programmes of the Government of India to improve rural livelihood to the country, especially to provide employment during slack season of agriculture activities, when unemployment is rampat in rural India. It is common in the developing countries that women are being ignored since pre-historic time. Women are essential part of a society. They play vital role in the development of the society as well as the country. The definition of women is actually different for different people but there is an underlying base that cannot change regardless of nationality, caste, color or profession. When women are supported to empower themselves the whole society benefits and families are healthier. Therefore, it is very essential to empower women. Women empowerment refers to the power of having decision making of their own. Present day the word "empower" has become synonymous with the "women". Women are often better economic managers of capital than men. By putting cash income into their hands, NREGA is beginning to create a greater degree of economic independence among women. As mentioned, it is one of NREGA's main aims: with the increased participation of women in household incomegeneration a positive contribution to gender relation can be made (Sunder et al., 2001). The MGNREGA programme proposed involves substantial resource transfer to the ultra poor women. One adult, active woman from the selected household is capable of getting involved in an income generating activity. Her involvement can lead to form sustainable livelihood and improvement of nutritional situation in poor households. The MGNREGA, by providing legal guarantee to work, marks a paradigm shift from all earlier wage employment programmes. It is an inclusive programme covering all the disadvantaged sections of the society. This programme plays a vital role for the upliftment of the women in the rural areas.

RESOURCES AND **M**ETHODS

The present study was conducted in Baran district of Rajasthan purposively on accounts of following reasons:

- The investigator belongs to Rajasthan state, Hence, it considerably reduces the linguistic, cultural and social barriers and helps to ensure efficient interaction between researcher and respondents.

- Understanding of their local life style helps to develop good rapport with respondents, which was very essential for the research study to ensure reliable data.

Baran district consists of 9 Panchayat Samities and in all the panchayat samities, MGNREGA is running. The information regarding number of women enrolled in MGNREGA in all the Panchayat Samities for the year 2010-2014 was collected from district rural development agency (DRDA) of Baran district. One Panchayat Samity namely Atru having maximum number of women beneficiaries was purposively selected. List of villages with the number of women enrolled was obtained from the programme officials. Five villages from this Panchayat Samiti i.e. Laxmipura, Chainpura, Ratanpura, Govindpura, Khedliganj from Atru Panchayat Samiti having maximum women enrolled were selected, on the basis of availability of women beneficiaries and their willingness to participate. A separate list of women beneficiaries was prepared for all the five villages and 25 women were randomly selected from each village constituting the total sample of 125 rural women for the present study. Other criterion used for selection of villages were proximity of village Panchayat with in 50 km along with the researcher's personal constraints like distance, accessibility, time, money and physical exertion.



According to objective of the study and nature of subjects, interview method was used for data collection. An interview schedule was developed to collect the required information by consulting review of literature and discussion with the subject matter specialist. Information pertaining to MGNREGA and benefits achieved by the women employed in it was assessed.

OBSERVATIONS AND ANALYSIS

NREGP has been praised as a major poverty

alleviation and employment creation initiative of the Government of India. From a social and economic point of view, the main objectives of the employment Guarantee Scheme is creation of durable assets and to strength the livelihood resources base, boost the rural economy and to enhance the capacity of the villagers to sustain themselves (Dreeze, 2006).

Perusal of Table 1 reveals, that majority of the respondents (93.6%) reported that participation in MGNREGA increased their family income, whereas only 6.40 per cent respondents found no difference in their family income because they were earning equal amount in labour work before joining MGNREGA. Table further illustrated the average increase income of most of the respondents (43.20%) before and after joining programme was between in the range of Rs. 500-2500/ - whereas meagre respondents (6.40 %) reported increase income of Rs. 100-500/-. When asked about the satisfaction from present income, all respondents reported that they were not satisfied though their present income had increased but still they wanted more income from programme to improve their economic condition. The mean gain income was Rs. 1430.57/- which was

significantly higher.

Narayana and Vjijayanand (2008) noticed an increase in women's income level as a result of their involvement in MGNREGA work. Hence, concluded the positive impact of the programme on women's employment opportunities and household bargaining power.

Rao (2002) reported that economic empowerment was visible among the NREGP members by their habit of regular saving, less susceptibility to exploitation access to formal credit and increase in family income.

Data in Table 2 depict the benefits reported from MGNREGA. All the respondents (100%) said that, they were benefited from MGNREGA. Regarding benefits, majority of the respondents (98.40%) reported improvement in food and repayment of debt (95.20%). Further the table reveals that, 72 per cent and 68 per cent respondents mentioned income from MGNREGA helped them to educate their children and fulfilling the family requirement, while 22.40 per cent and 3.20 per cent of the respondents reported that MGNREGA also benefitted in medical treatment and social status, respectively. In response to the question concerning with

Table 1 : Distribution of respondents on the basis of their average monthly income from MGNREGA			(n=125)
Sr. No.	Detail	Frequency	Percentage
1.	Participation in MGNREGA increased family income	117	93.6
	Participation in MGNREGA no effect on family income	8	6.40
2.	Increased income from MGNREGA		
	<500	8	6.40
	501-1500	54	43.20
	1501-2500	54	43.20
	2500 above	1	0.80
	Mean Income	Rs. 1430.57	
3.	Satisfaction from present income	0	0

Table 2 : I	: Distribution of respondents on the basis of benefits reported through MGNREGA		(n=125)
Sr. No.	Detail	Frequency	Percentage
1.	Benefits received by the beneficiaries	125	100
2.	Benefits reported from the MGNREGA*		
	Food	123	98.40
	Social status	4	3.20
	Education of child	90	72
	Medical treatment	28	22.40
	Fulfilling the family requirement	85	68
	Repayment of debts	119	95.20
	Personal expenses	0	0

*multiple response

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Agric. Update, 13(1) Feb., 2018 : 84-87

personal expenses, all respondents agreed that income from MGNREGA had not made any difference on their personal expenses.

In a similar study of Garg (2008) found that MGNREGA helped to raise the income level of the beneficiaries above poverty line, reduced the migration of rural people and provided employment in rural sector to the beneficiaries. Economic participation helped the respondents in increasing their resources, food consumption, clothing and housing. It also helped them to reduce the debt (Borah and Bordoloi, 2014).

Conclusion :

In India, problem of unemployment and poverty have always been major obstacle to economic development. This incidence is more in rural area than urban area and is higher for women than men. The present study shows that if the MGNREGS is undertaken on a scale and implemented well, it can reduce poverty at the bottom level as well as it can empower the poor in the short run. The multiplier analysis has demonstrated the positive impact of MGNREGS on incomes, education and economic upliftment in the study area. It can recommend through study that Awareness should be generated among rural women to understand the significance of the programme which in fact brings the improvement in their status by providing employment opportunities to them. Authors' affiliations :

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87