

A Dissertation

On

**SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN  
THROUGH  
MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE  
ACT:  
A CASE STUDY OF LUDHIANA DISTRICT**

Submitted to

**LOVELY PROFESSIONAL UNIVERSITY**

in fulfillment of the requirements for the award of degree of

**MASTER OF PHILOSOPHY IN ECONOMICS**

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## **CERTIFICATE**

This is to certify that Miss Ramanpreet kaur has completed the M.Phil. Dissertation titled “Socio-Economic empowerment of rural women through Mahatma Gandhi National Rural Employment Guarantee Act: A case study of Ludhiana District” under my guidance and supervision. To the best of my knowledge, the present work is her original investigation and study. No part of the dissertation has ever been submitted for any other degree or diploma.

The dissertation is fit for the submission for the partial fulfillment of the conditions for the award of M.Phil. Economics.

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### **Declaration**

I hereby declare that the dissertation entitled “Socio-economic Empowerment of rural women through Mahatma Gandhi national rural employment guarantee act: A case study of Ludhiana District” Submitted for the M.Phil. degree is entirely my original work and all ideas and references have been duly acknowledged. No part of this dissertation has been submitted earlier for award of any other degree or diploma.

Date:-\_\_\_\_\_

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Name of the Research Scholar

## Acknowledgement

*One who merges into the knowledge of the Lord as absolute and related?*

*Serves the True Guru and obtains the supreme status. . .*

*(Shri Guru Granth sahib)*

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## **Abstract**

The National Rural Employment Guarantee Act, 2005 (NREGA) guarantees 100 days of wage employment in a financial year to any rural household whose adult members are willing to participate in unskilled manual work. The Act is an important step towards realization of the right to work and aims at arresting out-migration of rural households in search of employment simultaneously enhancing people's livelihood on a sustained basis, by developing the economic and social infrastructure in rural areas. This is renamed as Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) from 2010 onwards. It is an Act that aims to strengthen the women employment by enforcing that about 33 percent of total work force should be women and also that there will be equal wages for men and women. Some reports have already examined the effectiveness of MNREGA about its ability to empower rural masses. In this context, an attempt has been made in this study to analyze the impact of MGNREGA on women empowerment using Primary data of four blocks of Ludhiana district, Ludhiana 1, Ludhiana 2, Jagraon and Sudhar respectively. 2 villages from each block were selected according to convenience sampling. 30 respondents from each village were taken as sample. After collecting data from 240 respondents of MGNREGA, impact of MGNREGA on their level of empowerment has been found out using regression analysis. Using bivariate analysis their economic and social level of empowerment has been shown. The study also analyzed the problems faced by women workers while working at worksites. The study found that number of person days in MGNREGA has highly impact empowerment level of rural women in Ludhiana district.

**Key words:** MGNREGA, Economic and social women empowerment

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## Chapter 1

### Introduction and Methodology

*“Empowerment of women is an essential requirement for building of a good nation, when woman is empowered, than stability of society is sure. Empowerment of women is very important as their effects leads to the development of a good family, good society and ultimately good nation”.*

*Dr.A.P.J. Abdul Kalam*

#### 1.1 Introduction

In India women were having a respectful position in society during Vedic period. No auspicious ceremony was considered to be completed without the presence of women. But after 500 B.C, the position of women started deteriorating because of some social evils. Women have reduced participating in certain activities because of those social evils. This position of women continued as same even during the British period. After independence various measures have been adopted for improving the condition of women in society. Even in constitution of India equal rights have been given to males and females, but even then women are not getting equal rights as men. Personal liberty has been provided to both men and women in all kind of welfare, social, political and economic activities, in our constitution. Women are still lagging far behind men in getting different facilities. It is due to some social evils or social backwardness. In urban areas, condition of women has been improved to some extent but in rural areas there is a great need to do some efforts because in rural areas women are not educated and families are almost man dominated, therefore women cannot go far away from their homes for doing some work. So there is a need to do some efforts to improve their condition.

#### 1.2 Empowerment

The empowerment of women is one of the major issues in the process of development of countries all over the world. Self-reliance as well as to provide freedom to women to do something by herself. Empowerment is the one of the main factors in determining the progress of development in the status and Position of women in the society. This means that if women are neglected in development process then all the efforts done for human resources are waste. Actual development is the development in the three categories of a woman. These are Individual, social, and economic development. Individual

development means increased skills and capability, greater freedom, creativity, self-discipline, responsibility and material well-being. Increasing capacity means social development, while economic development is determined by the increased capacity of the members of a society in dealing with their environment. This emphasis means that development at the individual stage subsumes both the social and economic categories of development.

### **Empowerment of women in India:**

Active participation of any community in the development process is known as a tool for its empowerment. In Indian society, the participation of women in the development process has to be making sure through special measures taken at various steps for their overall development. The government has adopted some policies and programs, through which it is to be ensured that the women of the country are not only empowered but also become active participants in the development process in the country. Various programs of the Ministry of Rural Development have been started.

Various poverty alleviation and rural development programs have been started by the Ministry of rural development.

- **Swarnjayanti Gram Swarozgar Yojana (SGSY):** It is a program launched by Indian government to make the rural poor able to get sustainable income in the rural areas of the country. The scheme was implemented on April 1, 1999. This program aims at giving self-employment to the people of rural areas through the establishment of self-help-groups. This program has now been renamed as National Rural Livelihood Mission.
- **Indira awaas yojna:** Indira awaas yojna is a program for social welfare, which has been created by Government of India. This scheme is actually started for providing houses to the rural poor people in India.
- **Mahatma Gandhi national rural employment guarantee act:** The National Rural Employment Guarantee act which was later renamed as the “Mahatma Gandhi national rural employment guarantee act”, is a law made for Indian labor which aims to guarantee ‘right to work’. It provides livelihood security to rural people by providing 100 days employment to rural people.

While the benefits provided by all the above mentioned programs have been started for women and can be measured in quantitative terms, for other programs such as Pradhan Mantri Gram Sadak Yojana (PMGSY), it has not been always possible to collect the data shows the direct benefits which are being received by the rural women. But this program actually have a significant influence on the living conditions of the rural women in the form of providing connectivity through the rural roads, which may rise the opportunities for the females to have an access to the educational facilities.

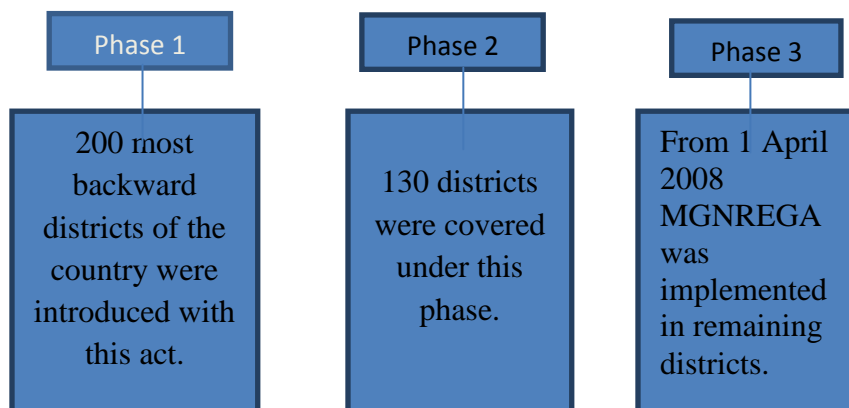
Similarly, due to better condition of rural roads women may easily access to nearby hospitals and local market which may not only rise their level of productivity but may also have increment in their awareness which automatically change the traditional social structure and results in improvement of their standard of living and the Indira Awaas Yojana (IAY). These schemes have specially been started for with reference to coverage of women.

According to the World Bank's report societies which discriminate on the basis of gender are poorer, have slow growth of economy, weak governance, and a low standard of living. Empowerment of women has become one of the main issues in the process of development of countries all over the world. Actually empowerment is a process which enables women to make sure that they have their own identity and power in all the spheres of life. The government of India has made women empowerment as one of the main objective in Ninth five year plan and 2001 is declared as the year of women empowerment.

The overall aim of national policy is to realize women what powers they have which they can use in all spheres of life. The government of India has launched such policies and programs in which it has made sure that women in India is not only empowered but also have started participating in the process of development. Various programs have been implemented for development process by Ministry of Rural development. These programs have been specially launched for women. Some of these programs are Mahatma Gandhi National Rural Employment Guarantee Act, Swaranjayanti Gram Swarojgar Yojna which is now reconstructed as National Rural Livelihood mission, The Indira Awaas Yojna. In 2005, The Government of India passed the National Rural

Employment Guarantee Act (NREGA), which proved to be the creation of the world's biggest social security system (UNIFEM 2010).

The first phase of NREGA was started on February 2, 2006 in 200 most backward districts of the country were introduced with this act. In the year 2007, the second phase of NREGA started in which 130 districts were covered. The third phase started on April 1, 2008 where remaining districts were covered under this Act. Under this Act any family from rural areas is guaranteed to provide at least 100 days unskilled work at minimum wage in a financial year. All together there are 10 works covered under MGNREGA such as rural connectivity, flood control, water conservation and water harvesting, drought proofing including afforestation and tree plantation, micro irrigation, providence of irrigation facility to land development, to renovate of traditional water bodies, land development of land, any other activity approved by MRD and work under Bharat Nirman, Rajiv Gandhi Seva Kendra under NREGA. Among all the programmes, the scheme rural connectivity got top priority.. The Act came into effect on February 2, 2006 and was started in a phased manner:



Source: <http://mgnrega.nic.in>

According to this law the persons who are willing to do work but are unskilled are provided with work. This is a law which gives assurance that any person who applies for employment will be provided employment within 15 days; if not so employment allowance will be paid. This guarantee of employment is subjected to a limit of hundred days per household for one year. Under this act priority for work is given to women.it is declared under the act that at least one third of the beneficiaries should be women who

are requested for the work under MGNREGA. This act was introduced with the purpose of improving purchasing power of rural people specially those people who are unskilled or semiskilled.

**Structure of MGNREGA:**

<b>Gram Panchayat</b>	Select, design and implement 50% of work, supervised by village panchayat
<b>Block Panchayat</b>	Remaining 50% of the work is supervised by village and block panchayat
<b>District panchayat</b>	Prepares five year or annual plan on the basis of which MGNREGA is implemented it village level
<b>State Government</b>	Sets up State employment guarantee council. It has the responsibility to implement MGNREGA in state
<b>Central Government</b>	Sets up central employment guarantee council to get suggestions for the implementation of MGNREGA

Source:/www.nrega.nic.in

**Main objectives of MGNREGA are:**

Mahatma Gandhi national rural employment guarantee act has defined some objectives that these should be covered under its activities. The major objectives are:

- 1) To generate assets which are productive in nature
- 2) To protect the environment
- 3) To empower women
- 4) To control migration from rural to urban areas.
- 5) To increase wage employment.

Ministry of rural development is trying to achieve these objectives through Mahatma Gandhi national rural employment guarantee act.

#### 1.4 Performance of MGNREGA in India

**Table 1.1 represents year wise percentage of women participants of MGNREGA in India since implementation**

Year	Total no. of women person Days	% of women participants
2006- 07	36.37	40.19
2007-08	6109.11	42.49
2008-09	10357.36	47.88
2009-10	13640.48	53.99
2010-11	12274.21	47.73
2011-12	12274.21	47.73
2012-13	11388.5	52.13
2013-14	11554.6	52.84
2014-15	5769.55	56.6

Source: <http://nrega.nic.in>

According to annual report (2012-13) of Ministry of Rural Development, "In the year 2012-13 (up to 27th Dec. 2012) MGNREGA has generated 134.76crore person days of total employment out of this total employment generated 71.88crore person days of employment generated was for women". In India most wage rate is provided in Chandigarh (227rs per day) in Punjab it is (200rs per day) and low wage rate is being provided in Meghalaya (153rs per day)

Ministry has suggested that for increasing the participation of women workers in MGNREGA bank account for every woman must be opened so that they can get their wages directly in her account. Ministry of rural development has also suggested give special emphasis to widowed women. It should be ensured that they are provided with 100 days of work. It should also be made sure that pregnant women are being provided with works which require fewer efforts. 50% of worksite supervisors should be women.



**Performance of women workers in different states of India:**

**Table 1.2 represents percentage of women in MGNREGA in India**

State	% of women Participation
Andhra Pradesh	58.62%
Arunachal Pradesh	29.94
Assam	24.43
Bihar	37.39
Chhattisgarh	50.02
Chandigarh	0
Goa	73
Gujarat	41.42
Haryana	43.03
Himachal Pradesh	59.72
Jammu Kashmir	20.60
Jharkhand	31.89
Karnataka	46.71
Kerala	93.23
Madhya Pradesh	43.56
Manipur	44.59
Meghalaya	38.85
Mizoram	44.23
Nagaland	31.86
Odisha	33.69
Pondicherry	83.97
Punjab	58.03
Rajasthan	68.49
Sikkim	49.31
Tamilnadu	85.69
Telangana	60.75
Tripura	48.46
Uttar Pradesh	24.94
Uttarakhand	43.09
West Bengal	38.87

source: <http://www.nrega.nic.in>

#### **1.4 Performance of MGNREGA in PUNJAB:**

**Table 1.3 represents performance of women participants under MGNREGA in Punjab**

Year	Total no. of women person days	% of women participants
2006- 2007	5.88	37.76
2007-2008	3.12	16.29
2008-2009	9.91	24.62
2009-2010	20.28	26.28
2010-2011	25.51	33.83
2011-2012	27.83	43.24
2012-2013	29.68	46.67
2013- 2014	70.96	52.74
2014-2015	25.9	58.03

Source:<http://nrega.nic.in>

Status of MGNREGA in Punjab from 2006-2015 has been shown in above table .Total women person days in Lakhs are 25.9and percentage of women participants is 58.03 in 2014-15.If we compare this data with 2006-07 then we come to know that women workers participation of in MGNREGA has been increased within these 8 years .as in 2006-07 percentage of women participants was 37.76%. Now it has raised upto58.03%.From the overall data we can observe that rural women have started more participating in MGNREGA.

#### **1.5 Profile of Ludhiana District:**

Ludhiana is the most populous city of Punjab. It is located in the center of the district which falls in the Malwa Area of the State of Punjab. It is covered in the north by River Sutlej which separates it from Jalandhar district. The topography of the District shows that it is an Alluvial plain. The climate of the district has characteristics of dryness except a brief spell of monsoon season in a very hot summer and sometimes in winter.

# Ludhiana ROAD MAP



## Performance of MGNREGA in Ludhiana District

Table 1.4 represents performance of MGNREGA in Ludhiana

year	Total no. of women person days	% of women participants
2008-09	.06	3.56
2009-10	0.71	32.69
2010-11	2.31	48.9
2011-12	2.95	57.5
2012-13	5.3	65.59
2013-14	6.13	67.21
2014-15	3.47	72.75

Source: <http://www.nrega.nic.in>

Participation of women workers in MGNREGA in Ludhiana district is continuously increasing as in 2008-09 when MGNREGA was implemented in Ludhiana district 3.56%

of women workers were participating in MGNREGP. But in further years Percentage of participants continuously increased. In 2009-10 it was 32.69% and According to 2014-15 data 72.75% of women workers from rural areas are participating in MGNREGA.

### **1.6 Relevance of the study:**

Our country is facing so many socio-economic problems and poverty is one of them. Government has done so many efforts to check the widespread poverty. About 70% of the population of rural areas lives below poverty line. MGNREGA is providing employment to women workers in rural areas in all over the country. It is one of the efforts of government to reduce poverty of weaker section of society. In MGNREGA there is no restriction on number of women workers from a household. Some studies in other parts of country have observed that women are suffering from poor worksite facilities while working at worksites such as drinking water, crèche, first aid. All these drawbacks are preventing them from participating in MGNREGP. The study goes through all those problems faced by women workers employed in MGNREGP in Ludhiana district of Punjab. As well as the study analyzes the impact of MGNREGP on the socio-economic status of rural women of Ludhiana district.

### **1.7 Objectives of the study:**

The main objectives of the study are as follows:

- To analyze the influence of MGNREGA on socio-economic empowerment of women.
- To study the worksite problems faced by women workers while working under MGNREGA.

### **Study area:**

The present study is conducted in Ludhiana district which is the most populous district of Punjab. Four blocks have been selected from the district purposively. Two blocks Jagraon and Ludhiana2 have been selected on the basis of more number of job card issued. Remaining two blocks Ludhiana1 and Sudhar have been selected on the basis on cumulative number of household completed 100 days of employment. Further 2 villages

from each block have been selected on the basis of largest number of women participating in MGNREGA. 30 respondents from each village have been selected randomly. Thus total sample size was 240 respondents.

## 1.8 Research methodology

### Sampling technique/:

Ludhiana district is purposively selected for the study. A total sample size of 240 respondents has been taken covering 4 blocks. Two blocks have been chosen on the basis of higher number of job cards issued and two blocks have been chosen on the basis of more number of household completed 100 days of employment and further 2 villages from each block have been selected on the basis of villages having highest number of women participants. 30 respondents working under MGNREGA from each village have been taken.

**Table 1.5 represents sample size of MGNREGA respondents in Ludhiana**

Block	Village	Gram Panchayat	sample size
Ludhiana1	Hambran	Hambran	30
	Almgir	Almgir	30
Ludhiana2	Mangarh	Mangarh	30
	Dhoula	Dhoula	30
Jagraon	Galib kalan	Galib Kalan	30
	Kaonke	Kaonke	30
Sudhar	Boparai	Boparai	30
	Gahaur	Gahaur	30

**Primary data collection:** After deciding sampling plan, next step was collection of primary data which include following steps

**Preparation of questionnaire:** Questionnaire consisting 15 questions was prepared which contained questions regarding their household economic status and their control

over household economic and social decisions and problems faced by them while working at worksites were included.

**Pre-testing:** In order to check the possible inadequacies of Questionnaire, a pretest based on thirty respondents was conducted. Pretest was also used to measure the extent of validity and reliability of questionnaire. Deficiencies which were found in questionnaire were removed and mistakes were rectified before finalization of questionnaire.

**Coding, editing and data entry:** Each questionnaire was observed by the researcher for possible mistakes and missing entries. Coding was provided to each Variable and their categories for analysis. After coding, data was entered into SPSS. The statistical package for social sciences is computer software made to analyze the data related to social sciences. Various statistical methods can be used to get required results using this software. It also helps to code the variables and create new variables.

**Secondary data collection:** Secondary data for this study was also collected from published reports and journals; issued by various local, national and international organizations and official website of Mahatma Gandhi national rural employment Guarantee act.

**Response variable:** This was actually the micro level nature of the study, dependent variable women empowerment was measured at individual level. After the review of literature and local situation, this variable was measured on the basis of three main dimensions given in figure

**Table 1.6 represents dimensions of women empowerment**

Sr. no	Dimensions	Details
1	Control over economic resources	It deals with women's control over household economic resources.
2	Decision making within family	It deals with women's participation in household decision making.
3	Mobility	It deals with the women's freedom to go to various places.

**Measurement of dependent variable:**

Every dimension given above was explained by a matrix question; a set of questions that have categories which have almost same response (Nachmias and Nachmias, 1992:248). For all the dimensions index was created on the basis of responses to all the questions. Brief explanation of technique of measurement for each dimension is given below.

**Control over economic resources:**

This dimension was related to the respondents control over household economic resources. (Ahmad and Sultan, 2004) using different instrument measured women empowerment by using control of respondent over resources as one of the dimensions. In present study, the measuring technique for this dimension was made by preparing a matrix question based on six items i.e. control over earning, control over saving, control over household expenditure, Own and control over household assets, sale and purchase of livestock/land, Repayment of loan. Responses were measured on 4-point rating scale by using score 0 for 'complete control of respondent', 1 for complete control of both husband and wife', 2 for 'control of husband', 3 for 'overall control of other members over economic resources'. The sum of responses of an individual to all six questions constitutes value of index variable for economic dimension. The smallest value indicated lowest level of control over economic resources and largest value indicated the highest level of control over economic resources.

**Decision making within family:**

This dimension was used to know about the role of respondent in decision making in house. Numerical measurement of was also observed by preparing a matrix question consisting of seven household related decisions. i.e. decision about health treatment of respondent, decision regarding health treatment of children, decision regarding obtaining personal needs, decision regarding education of children, decision regarding marriage of son/daughter, decision regarding job of women. Responses were measured on 4-point rating scale with score 3 used for decision made by other family members, 2 for decision made by husband, 1 for decision made by both husband and wife, 0 for 'the decision made by respondents'. The sum of responses of an individual to all six questions

contained value of index variable for decision making dimension. The highest value pointed out lowest level of participation in decision making and the lowest values indicate highest level of participation in decision making. Various scholars (Kishor, 2000; Steele et al. 1998) used the same dimension of decision making within family as one of the main dimension of women empowerment; however, instruments used were varying from one another.

### **Mobility:**

This dimension was related to freedom of respondent to visit various places. This dimension is complex of two sub-dimensions or categories. The first category was for seeking permission to go to 5 different places i.e. nearby market, hospital, neighborhood, relative's home, and other city. Two-point rating scale was used where 0 represented 'permission is not needed' and 1 represented 'permission needed.' Second category of mobility index was about, with whom respondent is allowed to go to places mentioned above. For this purpose 4-point rating scale was used where 0 for alone, 1 for with child, 2 for with adult and 3 for not go at all. The sum of responses of an individual to all questions of matrix contained the value of index variable for mobility dimension. The Largest value indicated lowest level of freedom to go out and the smallest value indicated highest level of freedom to go out. (Kishore, 2000) also used mobility as one of the dimension of empowerment in their studies by using some other measuring techniques.

### **Construction of Women's summative empowerment index (SEI): Dependent Variable**

Index mentioned above were separately measure the different aspects of women's empowerment. As explained earlier women's empowerment is a multidimensional construct therefore, it is essential to measure it by combining all the dimensions of empowerment. For this purpose index variable for women's empowerment or Summative Empowerment Index (SEI) variable was created by adding the individuals' scores for all the three dimensions of women's empowerment. The smallest value of SEI represented the highest level of empowerment and the highest value of index indicated lowest level of



empowerment. Nassir et al. (2007) also combined the scores of all dimensions to obtain summative empowerment index in their research studies in Bangladesh and Pakistan.

### **Techniques of analysis**

A number of techniques were used from the process of making questionnaire to the analysis of the statistical data. Brief introduction to these techniques has given below.

#### **Scaling**

Scaling is essential in the situation when researcher wants responses for a number of questions. It is a criterion of measurement of responses of a respondent to a given set of questions/items. Several methods are given in literature however keeping in view the nature of the study, itemized rating scale was used. In itemized scale, respondent chooses one of the most relevant responses from the available set of options for a given question.

#### **Indexation**

Index creation is a common practice in social sciences to numerically measure a concept. The combination of all the items is called an index. It is actually created by using set of questions and responses to these questions are added to obtain the results of index.

#### **Reliability**

Reliability statistic is used to measure the level up to which the items in the index present the same concept or idea. For this purpose, Cronbach's alpha test was used in the present study. This coefficient shows that all the items are fitted in a scale and are representing the same idea. The minimum value required for coefficient of Cronbach's alpha is 0.70 (Nachmias and Nachmias, 1992:438).

#### **Descriptive analysis (univariate analysis)**

At the first step of data analysis, it was tried to describe the facts in form which can be easily understandable. The information was classified into meaningful categories by creating frequency distribution tables. Averages and percentages were also calculated for better understanding of facts and figures. The variation within different variable was

noticed on the basis of standard deviation. In other words, the descriptive analysis was made, to study the socio-economic and demographic condition of the women living in Ludhiana district.

### **Bivariate analysis**

To represent the relation between two variables bivariate analysis is used. This analysis also represents direction between the variables. Bar charts were used to interpret the results diagrammatically. Length of bars represented the level of empowerment of respondents, belonged into particular category.

### **Multiple Regression Model:**

Multiple regression model is used to study the impact of combined independent variables on dependent variable by using this model:

$$Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + \dots$$

Where

Y = dependent variable (Summative empowerment index)

$X_1, X_2, X_3, X_4, \dots$  are independent variables

### **1.5 Chapter scheme:**

The present study is categorized into 7 chapters:

Chapter1: Introduction and Methodology

Chapter2: Review of Literature

Chapter3: Socio-economic characteristics of respondents

Chapter4: Impact of MGNREGA on women's socio-economic empowerment

Chapter5: Analysis of problems faced by women while working at worksites

Chapter6: Findings, suggestions and conclusion.

In the **first chapter** situation of women, significance of the study, objectives of the study and methodology is described. In the **second chapter** review of literature about women empowerment through MGNREGA is described. **Third chapter** gives an overview of Socio-economic characteristics of respondents. **Fourth chapter** shows impact of MGNREGA on socio-economic empowerment of women and **Sixth chapter** about Findings and suggestions and conclusion.

## Chapter 2

### Review of Literature:

Review of literature gives knowledge and guidance to researchers related to their research study. It gives them knowledge about previous published works of researchers in different parts of the world in related field. This chapter is an effort to collect the socio-economic determinants and related aspects of women empowerment indicated the previous published studies of different researchers. Women empowerment is actually a very broad area. Each scholar has tried to explain it in his own views. According to dictionary meaning, “Empowerment is when individual groups and organizations are enabled to do what they didn’t have courage to do earlier”.

#### 2.1 Studies related to women empowerment:

**Cheston (2001)** presented in paper is a study of Sinapi Aba trust, Ghana, which showed the influence of microfinance on women in terms of both welfare of women and empowerment as well. Only to have money in hand does not mean empowerment, rather empowerment means to take independent decision making, increment in self-confidence, having smooth family relations, Women’s involvement in community but there are some negative impacts which raises stress and ill health due to more burden.

**Mayoux (2005)** studied through secondary sources that there is a need to make gender ‘Best Practice’ integral to micro-finance design to have best suggestion for poverty elimination. The paper gives an overview of three contrasting paradigms of ‘Best Practice’, the feminist empowerment paradigm, the poverty alleviation paradigm and the financial self-sustainability paradigm.

**Sridevi (2005)** tried to find a scientific measure of empowerment. The measure obtained in this paper is found to be scientific because the model based on theory was proved to be more real by creating another empirical model to obtain the self-perception of the women, for their empowerment. The result of the new models helps to reduce some of the most important factors to be considered by the planner of the society for any policy initiatives in this matter. Therefore this paper overall characterized the empowerment of

women. The suggestions made by this paper carried a limitation that it was overall based on a similar sample i.e., PGT teachers in Chennai, Tamil Nadu.

**Gupta (2006)** studied empowerment level of women by collecting information from 90,303 ever married women between the age of 15-49 from all over the country. By using this data, four indices were created, index of household autonomy, index of mobility, attitude towards gender index, and index of attitude towards domestic violence. Using multiple logistic regression analysis some important determinants were identified and results found were that about 43% of women were having the autonomy of household, 23% of the women were free to move about anywhere, 43% of women defy domestic violence but there is significant difference between the results of different areas.

**Lalnunmawia (2008)** studied impact of microfinance on women empowerment. He studied by putting cash into the hands of women is not called empowerment; rather empowerment is when women are experienced improved status and gender relations. Women are also participating in community level programs and their political participation has also increased. He found some negative impacts like women got workload leading to ill health effects; their purchasing power is limited to small purchases. Microfinance would be cost effective in bringing empowerment if business training would be provided, if investment would be done on women general education, seminars would be organized to motivate women.

**Eyben (2008)** studied empowerment is when an individual group and organizations are now able to do what they didn't have courage to do earlier. Social empowerment is when people start to use their power to improve quality of their relationship in society, freedom from violence and on the other hand economic empowerment when people leads to think beyond their survival needs and political empowerment when people start to participate in political institutions.

**Ahmed (2011)** studied the level of empowerment of rural women through participating in microcredit program in Bangladesh. The study is actually based on data collected through questionnaire from the two groups of rural women. Women who are 'with credit' and women who are 'without credit'. The respondents who are 'with credit' are who have

taken loan from the Grameen Bank's microcredit program. The study found that majority (84%) of the 'with credit' respondents are actually empowered in terms of family decision making matters compared (76%) to the 'without credit' respondent. It is concluded that 'with credit' rural women have enhanced their empowerment by participating microcredit programs of Grameen Bank Bangladesh.

**Sarumathi (2011)** studied in this paper role of microfinance in women empowerment by dividing it into three main dimensions, psychological empowerment, social empowerment, economic empowerment so as to fulfill the objectives as 1) to analyze the status of SHG's in district 2) to study about the freedom of women members in SHGs 3) problems faced by women workers 4) to check the level of empowerment of women workers 5) to suggest the views for high level of empowerment. Primary data for this purpose was collected through field survey. To analyze the results descriptive analysis was used. The results showed that there is gradual increment in all the three sectors and far more increment can be done if NGOs provide more training programs for income generating activity.

**Minimol (2012)** conducted the study to critically evaluate the nature and extent of influence of working in SHGs on rural women. Analysis was based on the extent of different levels of empowerment achieved by the members through their participation in SHGs. Personal, social, economic and financial empowerment were evaluated.

**Battase (2013)** studied the factors which are becoming obstacles in the way of women empowerment; he actually studied the crime against women and concluded that if women are employed then she got confidence to act against crime also. If women is empowered she tried to be more and do more so it will also lead to economic growth. In this study he concluded that empowerment is a tool for building confidence, increase understanding, enhancing personal skills and being able to do something for their own self and for others.

**Ahmed (2014)** examined the impact of micro-credit on the empowerment of rural women in Bangladesh. A total of 120 respondents were selected as sample using stratified random sampling technique on Toker bazar Union Parishad under Sylhet Sadar Upazilla

in Sylhet district, Bangladesh and data was collected through face to face interview by using survey method. The women empowerment was measured by five dimensions .These dimension were (1) economic decision making, (2) household decision making,(3) freedom of physical movement, (4) ownership of property,(5) political and social awareness. OLS (Ordinary Least Squares) regression was applied to understand the effects of microcredit program on each dimension of women empowerment and aggregate women empowerment. The results showed that microcredit program was positively associated with each dimension of women empowerment as well as aggregate measure of Empowerment.

**Awojobi (2014)** examined the impact of micro-credit on women's empowerment in Lagos, Nigeria. Using the quantitative method from Lagos, the study shows women who take part in MFIs projects have been empowered economically and socially. In all, a total of 40 women who are clients to micro-finance institutions participated in the survey. The data obtained were analyzed and transcribed. The results show a significant improvement in the household well-being, income and employment, and women's empowerment, as a result of participating in micro-finance programs.

**Kundu (2012)** studied empowerment of Muslim women in Murshidabad district of West Bengal. For showing the multidimensional view of empowerment, a Cumulative Empowerment Index (CEI) was created using 22 main indicators covering four dimension of women empowerment, i.e. control over economic resources, control over household decision making, women's mobility and political awareness. There were nine independent variables which were selected as determinants of women empowerment. using multiple regression results the study revealed that accessing any type of media, family structure, family headship, household income, paid work and duration of marital life have impact on Cumulative Empowerment Index.

## **2.2 Studies related to women empowerment through MGNREGA:**

**Utpal (2006)** studied the level of empowerment of women by collecting data from 600 respondents (300 beneficiaries and 300 non beneficiaries) of Morigaon district. For the purpose of analysis, information is collected from both the participants and non-

participants through direct interview, pertaining to their ability to access healthcare, ability to save and possession of assets, freedom of movement especially of women participants, their status at home as well in the society, acquaintance with the panchayat members etc before and after joining MGNREGA. The programme has politically empowered the participants (especially the female participants) by increasing their level of acquaintance with the panchayat members and by increasing their participation in the election process.

**Jandu (2008)** studied socio economic empowerment of women who worked under MGNREGA. The survey was carried out since February 2006: Rajnandgaon (Chhattisgarh), Jhabua (Madhya Pradesh), Mayurbhanj (Orissa) and Cuddalore (Tamil Nadu). In each of the districts, two blocks and five Gram Panchayats per block were randomly selected. NREGA is a program that has begun to make a difference in the lives of women. In Rajnandgaon 93% of women have started taking their own decision. In Jhabua 91% of women have collected their own wages Furthermore, it is popular among the workers, who routinely ask if more work could be made available to them under the NREGA.

**Khera (2009)** studied that the MGNREGA has done lot to attain the socio-economic empowerment of the women workers. A survey of six states of North India (hereafter “NREGA Survey 2008”) conducted in May-June 2008 in states: Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttar Pradesh found that two third of the women come out of poverty and attained food security after joining MGNREGA and the main constraints in the way of women to join MGNREGA are lack of child care facilities and because of social norms they are not allowed to go far away.

**Pankaj (2010)** studied the empowerment effects of NREGA on rural women of Bihar, Jharkhand, Rajasthan and Himachal Pradesh. In a primary survey, total of 428 women workers: 103 from (Rajasthan), 110 from Gaya (Bihar), 106 from Kangra (HP), and 109 from Ranchi (Jharkhand) respondents were interviewed using a semi-structured questionnaire. Out of 428 women, 11% had completed 100 days and 41% had completed more than 50 days, whereas the national average of women’s person-days is less than 50. Main focus was given on Income-consumption effects, Intra-household effects (decision-



making role), Enhancement of choice and capability. Women have become economically independent and also independent in decision making.

**Ratna (2010)** focused that improved women participation in MGNREGA is enhanced from active participation of NGOs and better wage payment of scheme which is above the existing market wage. There are some specific factors which explain about constraints due to which women is not participating in works. This study explored the reasons behind implications of women's participation in NREGA in selected areas of three states, Kerala, Himachal and Rajasthan. Survey was carried out in most backward districts where NREGA was implemented in 2006. Nearly 100 women participants of NREGA were interviewed in three most backward districts .Study revealed that proper child care facilities, awareness about the programs, strengthening active citizenship are the factors which can induce women's participating in NREGA.

**Vilas (2012)** studied impact of MGNREGA in Karnataka by using primary and secondary data from 120 beneficiaries. The main objectives of his study are to assess the socio economic background and perception of the beneficiaries of the act and to find out main problems in the implementation of the act. Major findings reveal that 60% of them got job for 20 days in a year.68% of them are not getting pure drinking water facility, first aid and 68% of them are not getting their wages on time. 67% are of the opinion that wages provided are inadequate.

**Prasad (2012)** studied concept, status and performance and funding pattern of MGNREGA using secondary data. Major findings are this scheme is providing 100days work to the people of rural areas, so migration is reducing, living standard has a little bit improved. This scheme has helped inn rural asset creation and the problem of disguised unemployment has been solved.

**Poonia (2012)** studied India's approach to social protection from independence and asserted that NREGA has a place in the social protection of the society it has found that how gender issues have been considered among public works, especially under NREGA guidelines. From the field study she was able to understand the reasons behind varying levels of women's participation in public works in selected areas of Maharashtra.

NREGA has the capacity to increase local development and with good management women's weak position in the labor market has been greatly helped.

**Sharma (2012)** identified that seasonal migration was almost stopped with the implementation of the MGNREGA. The reason behind it was that MGNREGA provided continuous work in their native place and the flow of income was steady and reliable. Survey was conducted in Chhattisgarh, Madhya Pradesh, Orissa and Tamil Nadu. Study revealed that by putting cash into the hands of women degree of economic independence was increased. Most of the women joined MGNREGA with their own decision. 91% of women are collected their own wages. Migration trend was changed among people the study also concluded that Difference in economic, social, and cultural background among the various SC/ST women in rural India should be emphasized in order to understand the importance of MGNREGA in India.

**Puthukkeril (2012)** examined perception of women laborer of MGNREGA about its impact on income generation by taking case study of Chennganur block in south Kerala. Both primary and secondary data was collected for study to find impact of MGNREGA on income generation. Total nine panchayats were visited for the purpose and out of 9 panchayats visited 27% of the females were interviewed through random sampling. Study reveals that only 11.57% of women out of total women workers have experienced high level of income generation, 23.81% have experienced medium level of income generation. About two third of women workers have had either low or nil impact on income generation. 1/4<sup>th</sup> of women workers used their income for children's education and 1/5<sup>th</sup> of them used income to repay debt. The main suggestion was the mode of payment should be bank so that women can withdraw money whenever they are needed.

**Carswell (2013)** in his paper ensured that women are easily accessing works and are also getting decent working conditions, are getting equal wages and have become independent in decision making. Status of women has been uplifted A large percentage of wages women spend their money to avoid hunger, repay small debts, paying their child's schooling etc. The study is based on the secondary data collected from the site of MGNREGA. In the study main findings are the outcomes of the participation of women

in MGNREGA. MGNREGA will become more effective if proper facilities at the work site will be provided to the women workers.

**Saravanan (2013)** studied the impact of MGNREGS on women empowerment in Tirunelveli District of Tamilnadu. Using stratified sampling method study revealed that women participation under the scheme was higher than the men participation in the entire 8 sample villages(70.5 percent) and also the impact of the scheme on their income was very high 5 villages which have attained 100 days of employment in a year. Women got economic independence, have started participating in decision making in various matters at home. Women have also started participating in gram sabha meetings which leads to political empowerment.

**Sultana (2013)** in his paper studied about the role of employment in women empowerment in Khulana city of Bangladesh by randomly selecting 120 employed and unemployed women of the city. The Cumulative Empowerment Index was constructed by combining seven key empowerment indicators - contribution to household income, access to resources, ownership of assets, participation in household decision-making, perception on gender awareness, coping capacity to household shocks and access to the political or development activities to get a complete idea of women empowerment. Multiple regression model was used to reveal the facts that empowerment level is increased by 5.278 units for changing the occupational status of women (from unemployed to employed) which is statistically significant.

**Dass (2013)** studied that MGNREGA ensured the economic security of rural poor by providing them employment. Using secondary data it was found that in Assam 158.63 lakhs households were provided with job cards; out of it only 80.92 lakhs households were able to get job .highest participation of women was in Kerala and Pondicherry which was respectively 92.66% and 83.96%. It was less in states like Bihar, Punjab, West Bengal and most of North Eastern States of India. MGNREGA empowered women by giving them a scope of independent earning. As the wages are paid through banks, they can control cash resources because only she can withdraw money according to her needs. MGNREGA has enhanced the choice of women to use earnings.

**Kar (2013)** studied women participation in Odisha with comparison to other states and issues and challenges for women participation in MGNREGA by analyzing income consumption effects, intra household effects, community level effects. In Orissa women participation has increased up to 53.01% in 2012- 13. A highest woman participation is seen in states like in Kerala is 92.66% and in Pondicherry it is 83.96%. Main issues which hinder women participation are Non availability of child care facilities, low level of awareness, poor worksite facilities, nature of work, delay in payments, if all these constraints are removed than actually women can be empowered in Orissa.

**Guravaiah (2013)** ensured that women are easily acing works and are also getting decent working conditions, are getting equal wages and have become independent in decision making. Status of women has been uplifted. A large percentage of wages women spend their money to avoid hunger, repay small debts, paying their child's schooling etc. The study is based on the secondary data collected from the site of MGNREGA. In the study main findings are the outcomes of the participation of women in MGNREGA. MGNREGA will become more effective if proper facilities at the work site will be provided to the women workers

**Singh (2013)** studied effect of MGNREGA on economic conditions of the workers in Sangrur district of Punjab. From a primary survey it has ensured that MGNREGA is helpful in uplifting the economic condition of the poor. Study reveals that there is 57.3% increase in wage rate and out of which 60.57% of increased income is being used by poor on household needs. According to this study major employments being provided are rural connectivity, water conservation, cleaning of village ponds etc. MGNREGA is specially providing opportunities for women to get employment.

**Rahman (2013)** in his study used both quantitative and qualitative methods. Using role of women in different economic spheres like household level, community level and broader arenas, a survey questionnaire was designed to collect data from 152 women following snow-ball sampling procedure and different statistical methods were applied to analyze the collected data. In addition, qualitative techniques like FGD and case study were used to validate the analyzed data. Finally, applying multiple regression method, the study revealed that different factors of household and community level e.g. ability of

establishing rural cooperative banks, control of own poultry farm and its utilization, control of own jewelry and enjoyment, decision-making in land or equipment selling in an emergency and independent savings have been found significantly associated with the women's economic empowerment in the studied area.

**Sharma (2013)** studied what percentage of women is participating in rural employment Through MGNREGA in India and in Uttar Pradesh. In most of the states one third of the women workers are participating in MGNREGA. Using secondary data, he studied the highest employment status among women can be seen in Kerala. In Uttar Pradesh, there is total of 26, 67, 28, 811 person days employment, out of which 57.9% are women. And the highest employment status can be seen in Sonbhadara district of Uttar Pradesh which is 37.6%. Lowest employment status is in Kannauj District that is 1.41%. Women workers are satisfied with the wages provided by MGNREGA .they have got economic independence.

**Arora (2013)** aimed to analyze the relevance of MNREGS on women empowerment in the Rohtak district of Haryana State. Data were drawn from 250 responders through a field survey in 2012 using the random stratified sampling technique. Keeping the objective of study in mind, an elaborate interview schedule was designed to search out information from respondents. It helped in meeting the beneficiaries, investigating motives and feelings, etc. Significant benefit reported by the study includes success in raising the level of employment and income of the rural household women, thereby enhancing their purchasing power, satisfaction, confidence etc.

**Nilakantan (2013)** studied impact of microfinance on women empowerment by microfinance. In this study four effects of access to microfinance by female borrowers have been considered, effect over decision making on credit related issues, decision regarding expenditure related issues ,decision making on children related issues and the results found that there was low level of empowerment in economic factors but there is high level of empowerment in decision making related issues.

**Borah (2014)** revealed that MGNREGA is helping in reducing the poverty of rural people in short run In Maharashtra. Multiplier analysis used in the study for data analysis shows the positive impact of MGNREGA on income, education and economic upliftment of the rural people. The empowerment of women has been estimated from the increased number of women participants in MGNREGA, also from their increased interactions in public meetings. But major loophole in the existing system is that proper facilities are not being provided to the women on worksites. If proper childcare facilities and medical facilities will be provided to the women on worksites then participation of women in MGNREGA in Assam will be increased.

**Channaba (2014)** studied how women have empowered themselves with MGNREGA programs. Study based upon primary and secondary data reveals increased information about number of women beneficiaries, assets creation and wage accruals in community development. Although there is socio economic development but this benefit do not effect women empowerment. Most of the women are migrating to urban areas because there is no awareness among people about MGNREGA programs.

**Soharwardi (2014)** studied the main factor which leads to economic empowerment. Data is collected from 150 respondents by primary survey using questionnaire. Economic empowerment index has been used to check the influence of independent variables (Income of head, female members in family, education of husband, health of male child, Assets livestock, and loan. The study revealed that introduction of education will have a positive impact on women's economic empowerment.

**Ahangar (2014)** analyzed women empowerment through MGNREGA with special reference to Shahabad .The main objectives of this study are to find growth rate of women participation of NREGA and to know to what extent this program is successful in achieving women empowerment. Primary data from 100 beneficiaries has been collected through questionnaire to know about social and economic condition of beneficiaries. Among the total surveyed people, 70 percent of the workers were felt that their income has increased after joining under in this scheme. And the remaining 30 percent felt that their income remains the same as before. Thus, the collected data shows that NREGP played a significant role in increasing the earnings of the rural poor.

**Xavier (2014)** showed the impact of MGNREGA on socio-economic empowerment of women in Kalakkanmoi panchayat of Sivaganga district, Tamil Nadu. It further analyses various risk associated with the women during the working time of MGNREGA. The study finds that the MGNREGA increases income and expenditure of the households compared over the pre MGNREGA period and the scheme significantly enhances the social and economic decision making power to women in the men dominated rural society. Hence the scheme ensures improved standard of living of the vulnerable poor, more specifically among women. It also finds that poor worksite facility, hot climate condition and reduction of leisure time put them much hardship during the working hours of MGNREGA.

## Chapter 3

### **Socio economic background of respondents**

The data for present study “socio-economic empowerment of women in Ludhiana district” was collected, organized and analyzed using the proper methodology described in first chapter. The quantitative results of the study are described in this chapter, which are classified into three parts; first part gave description of descriptive analysis, second part gave description of bivariate analysis and third part gave description of multivariate analysis of the data. First part, descriptive analysis has been described in this chapter.

#### **3.1 Descriptive analysis:**

Descriptive analysis has been used to summarize and organize the collected details in such a way that can be easily understood by everyone. (Nachmias and Nachmias, 1992:340). Descriptive analysis in this study contains the classification, percentages, means and Standard deviation of the data. Variable-wise explanation of descriptive analysis has been given below.

#### **Religion:**

India is a land of different religions. The following table gives the description of proportion of people of different religion working under MGNREGA.

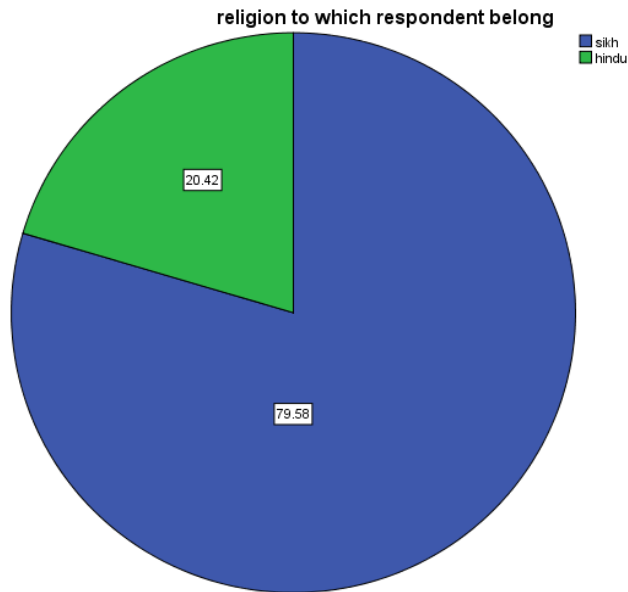
**Table 3.1 Frequency distribution and percentage of religion of respondents**

Religion	Frequency	Percent
Sikh	191	79.6
Hindu	49	20.4
Total	240	100.0

Source: / primary data calculated by researcher

It was found in the study that 79.6% of the respondents working under MGNREGA belong to Sikh religion and 20.4% of the respondents belong to Hindu religion. Thus majority of respondents belonging to MGNREGA under this study belong to Sikh religion.





**Figure 3.1.1 represents pie chart of religion of respondents**

**Caste:**

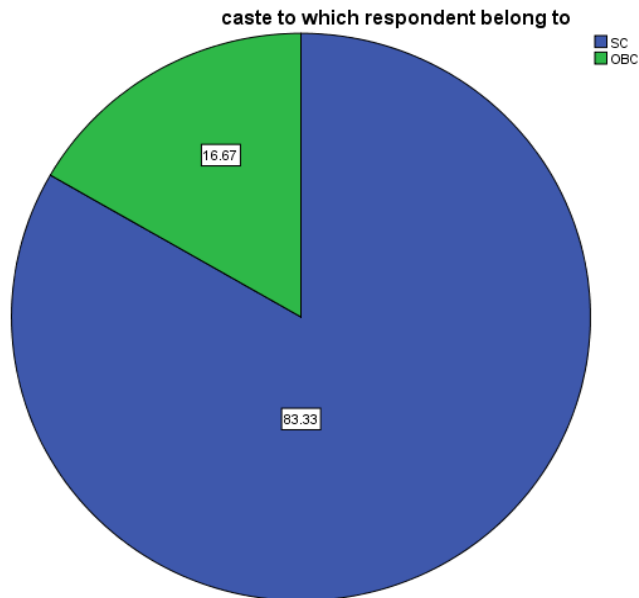
Caste which is known as ‘jaati’ in Punjab. There are so many people of different castes living in Punjab who are working under MGNREGA. Mainly people of SC category are of high proportion working under MGNREGA. The following table reveals the proportion of people of different castes working under MGNREGA.

**Table 3.2 Frequency distribution and percentage of caste of respondents**

Caste	Frequency	Percent
SC	200	83.3
OBC	40	16.7
Total	240	100.0

Source: / primary data calculated by researcher

Present study reveals that 83.3% of respondents working under MGNREGA are from SC category and 16.7% of respondents are from OBC category.



**Figure 3.1.2 represents pie chart of caste of respondents**

**Household occupation:**

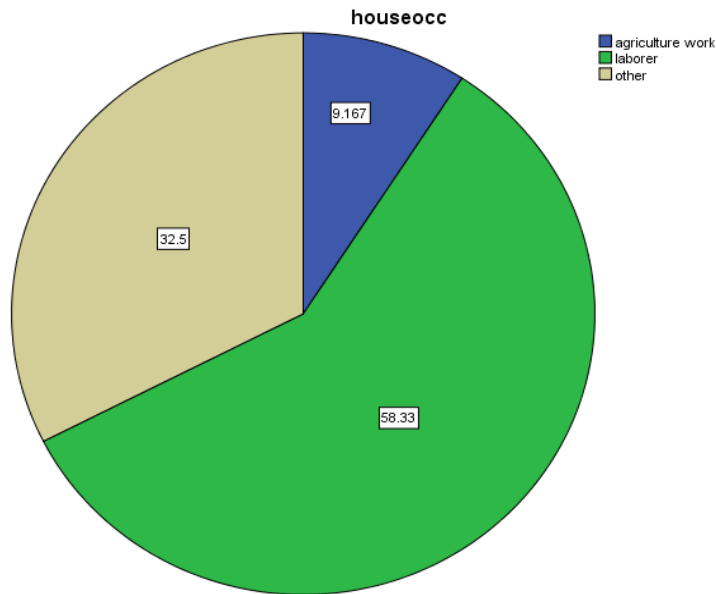
Women empowerment is also influenced by household occupation because if household occupation is providing good income then women with her own income can empower more otherwise she will have to share her income with family.

**Table 3.3 Frequency and percentage of household occupation of respondent**

Household occupation	Frequency	Percent
Agriculture	22	9.167
Laborer	144	58.33
Other	78	32.5
Total	240	100.0

Source: / primary data calculated by researcher

In present study it has been found that 9.167% of respondents have their household income from agriculture and 58.33% of them have household occupation as laborer and 32.5% of them have household occupation as other sources.



**Figure 3.1.3 represents pie chart of household occupation of respondents**

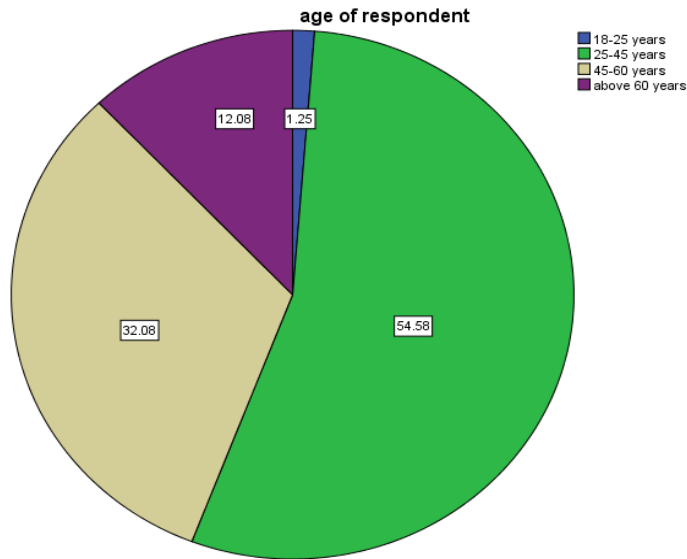
**Age of respondents:** According to MGNREGA guideline any person above the age of 18 can get work under MGNREGA. Thus the following table reveals the frequency and percentage of respondents of different ages working under MGNREGA.

**Table 3.4 Frequency and percentage of respondent's age**

Age	Frequency	Percent
18-25	3	1.3
25-45	131	54.6
45-60	77	32.1
60 or above	29	12.1
Total	240	100.0

Source: / primary data calculated by researcher

According to this study, 1.3% of women are working under MGNREGA are of age between 18-25 years. 54.6% of women respondents are of age between 25-45 years. 32.1% of women respondents are of age between 45 to 60. 12.1% of women respondents are of age above 60.



**Figure 3.1.4 represents pie chart of age of respondents**

**Ownership status of respondent:**

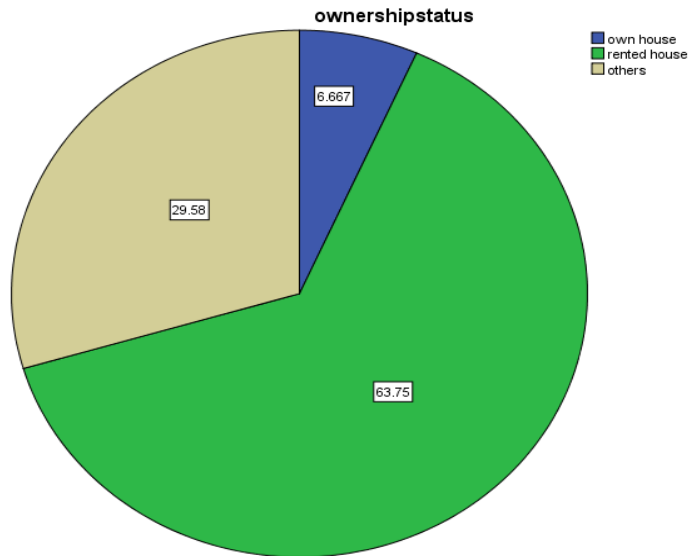
Ownership status in this study has been classified into three categories: own house, rented house and others house (relative/friend's house).

**Table 3.5 Frequency and percentage of respondent's household ownership status**

Ownership status of household	Frequency	Percent
Own house	16	6.3
Rented house	153	63.8
Other	71	29.6
Total	240	100.0

Source: / primary data calculated by researcher

The study observed that only 6.3% of the respondent's families are living in their ownhouse,63.8% of the respondent's families residing in rented houses ,29.6% of the respondents are residing in others (friend's or relative's house).



**Figure 3.1.5 represents pie chart of ownership status of household**

**Education:**

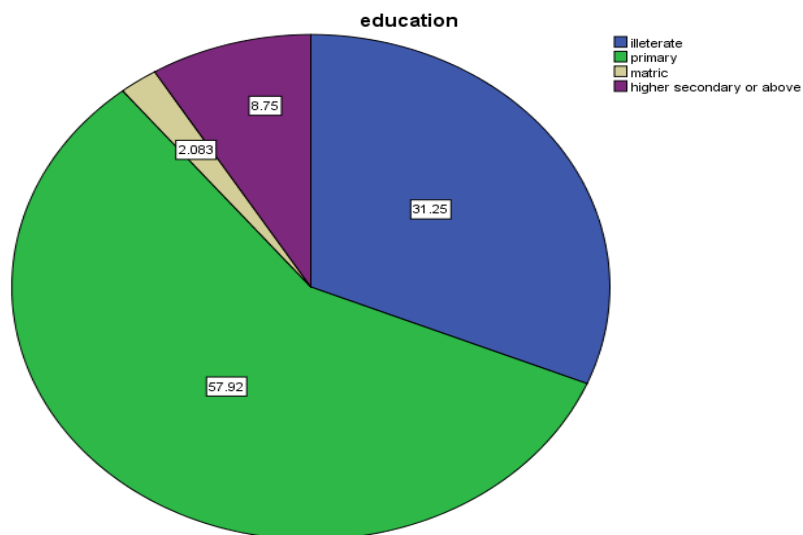
Education is a very important tool for empowerment of women. We can also say that education leads to empowerment.

**Table 3.6 Frequency and percentage of respondent's education**

Education	Frequency	Percent
Illiterate	75	31.3
Primary	139	57.9
Matric	5	2.1
Higher secondary or above	21	8.8
Total	240	100.0

Source: / primary data calculated by researcher

In the present study of MGNREGA women workers 31.3% of women workers are totally illiterate. 57.9% of workers have primary education.. 2.1% of women workers have matric qualification and 8.8% of women workers are higher secondary.



**Figure 3.1.6 represents pie chart of education of respondents**

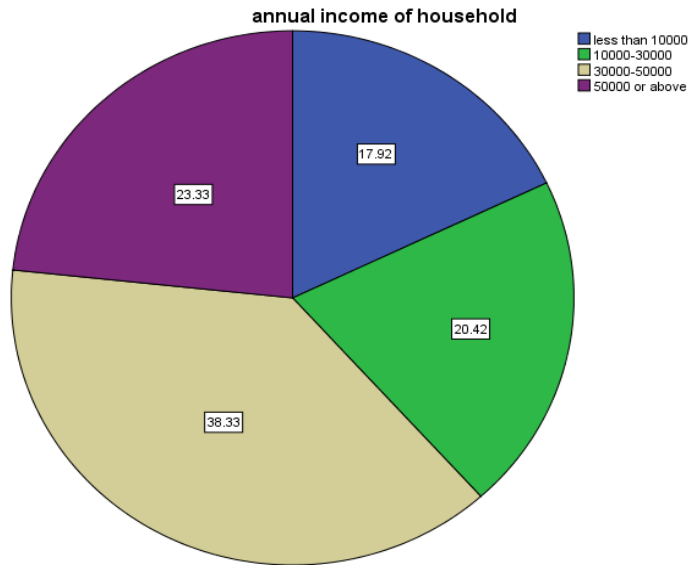
**Annual income of household:** annual income of household also plays a very important role in increasing the empowerment level of women.

**Table 3.7 Frequency and percentage of respondent's household annual income**

Annual income of household	Frequency	Percent
Less than 10000	43	17.9
10000-30000	49	20.4
30000-50000	92	38.3
50000 or above	56	23.3
Total	240	100.0

Source: / primary data calculated by researcher

The study of Ludhiana district found that 17.9% of families have annual income less than 10000 Rupees. 20.4% of respondent's families have annual income between 10000-30000rs. 38.3% of families having income between 30000-50000 Rupees. 23.3% of families have income more than 50000 rupees.



**Figure 3.1.7 represents pie chart of annual income of household**

**Reason for participation in MGNREGA:** some of the respondents who sit free at home are interested in participating in MGNREGA because they think it as a source of additional income. While others participate because no alternative or they are getting work in local areas or so many other reasons behind it.

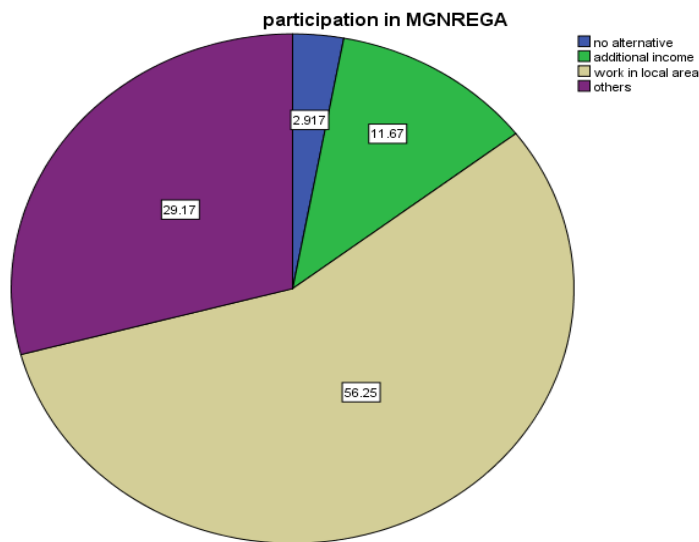
**Table 3.8 Frequency and percentage of reasons for participating in MGNREGA**

Participation in MGNREGA	Frequency	Percent
No alternative	7	2.9
Additional income	28	11.7
Work in local area	135	56.3
Others	70	29.2
Total	240	100.0

Source: / primary data calculated by researcher

In this study 2.9 % of the respondents have participated in MGNREGA because they don't have any other source of income. Their family income is very low. They are unskilled so they think it as best option to join MGNREGA. 11.7% of respondents are participating because they are getting additional income. 56.3% of them are participating

because they are getting work in local area and their families also not oppose them. 29.2% of them are participating because of some other reasons.



**Figure 3.1.8 represents pie chart of reason for participation in MGNREGA**

**Years of work:** Time from when they are working under MGNREGA is also a very important independent variable to determine the level of empowerment.

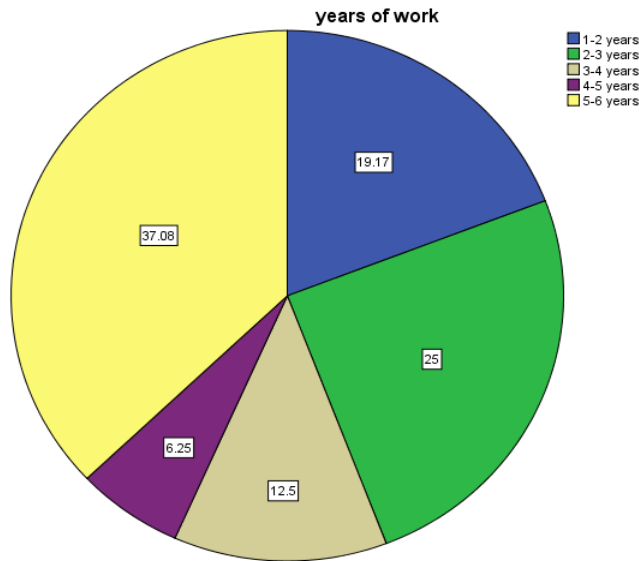
**Table 3.9 Frequency and percentage of respondent's years of enrollment**

Years of work	Frequency	Percent
1-2 years	46	19.2
2-3 years	60	25.0
3-4 years	30	12.5
4-5 years	15	6.3
5-6 years	89	37.1
Total	240	100.0

Source: / primary data calculated by researcher

19.2% of the respondents are working under MGNREGA from 1-2 years, 25.0% of respondents have joined MGNREGA from 2-3 years, and 12.5% of respondents are working under MGNREGA from last 3-4 years. 6.3% of respondents are working from 4-5 years and 37.1% of respondents are working from last 5-6 years.





**Figure 3.1.9** represents pie chart of years of work

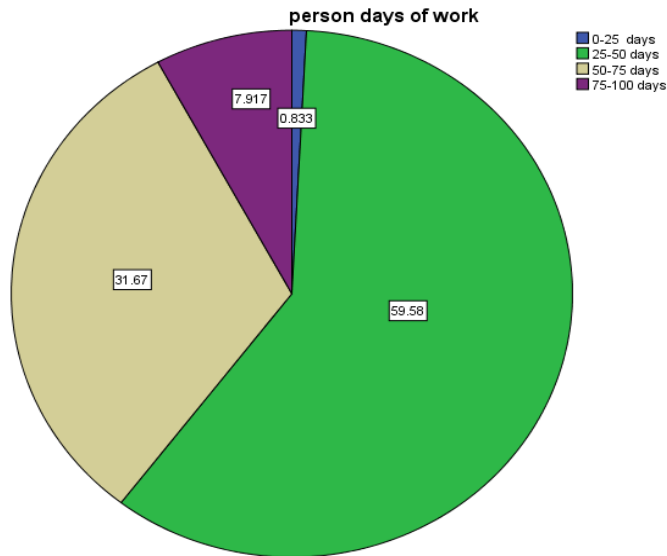
**Person days of work:** level of empowerment is also determined by how many days of work they are getting in a year.

**Table 3.10** Frequency and percentage of respondent's days of work

Person days of work	Frequency	Percent
0-25 days	2	0.8
25-50 days	143	59.6
50-75 days	76	31.7
75-100 days	19	7.9
Total	240	100.0

Source: / primary data calculated by researcher

Thus in the present study, findings revealed that 0.8% of respondents got 0-25 days of work in last year. 59.6% of respondents got 25-50 days of work. 31.7% of respondents got 50-75 days of work and 7.9% of respondents got 75-100 days of work. In this way there are large number of respondents who got 50-75 days of work, and 25- 50 days of work. Actually their earning power can be determined by the number of days they are getting work under MGNREGA. The more number of days they got work, the more will be their income.



**Figure 3.1.10** represents pie chart of days of work

To sum up we can conclude that all these variables show the socio-economic background of the respondents. All the above figure and pie-charts explain the percentage and frequency of religion, caste, household occupation, Ownership status of household, education, years of work and person days of work under MGNREGA.

## Chapter 4

### Economic Empowerment of women

Women's empowerment means to empower women to change power in their hands. Generally women are lagging behind in so many fields in life such as education, assets ownership. Women do not have control over their own earning, saving, daily household expenditure, assets etc. all these controls show their level of economic empowerment. This restricts their access to credit, to technology, to markets and to upward mobility. Women are lagging behind, the reason behind it is they do not have power to change their status, and they do not have power to change their situation because they lag behind in most of the areas which are essentially required to change power. There is an essential requirement to crack this vicious circle to empower women and to make them able to have their own decisions.

Economic empowerment is one of the ways to empower women. Increasing women's economic productivity is an important way of improving the welfare of sixty million Indian families living below the poverty line. The existence of women in a state of economic, political, social and knowledge disempowerment is actually a major obstacle in economic development. In present study economic empowerment of rural women working under MGNREGA has been measured by measuring their control over economic resources. Control over economic resources include their control over earning, control over saving, control over household expenditure, own and control over assets, control over sale and purchase of assets, repayment of loan. Their empowerment level has been divided into three categories low level of empowerment, medium level of empowerment, high level of empowerment.

**4.1 Control over economic resources:** one of the main dimensions of women empowerment is their control over economic resources. The women who have total control of her own on economic resources are taken as more empowered than others. In present study, various indicators used to measure their control over economic resources are their control over their own earning, control over their own saving, control over household daily expenditure, control and own assets, sale and purchase of assets and

repayment of loan. If a woman has overall control over these dimensions then she is called highly empowered.

**Control over earning:** In this study women working under MGNREGA are the respondents thus their control over earning has been measured according to their years of working under MGNREGA i.e. from how many years they are working under MGNREGA.

**Table 4.1 Analysis of relationship between years of work under MGNREGA and control over earning**

Controlling authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	30 (12.5)	24 (10)	16 (6.6)	13 (5.41)	44 (18.33)	127 (52.91)
Both husband and wife	6 (2.5)	10 (4.16)	4 (1.6)	0 (0)	6 (2.5)	26 (10.8)
Husband only	12 (5)	21 (8.75)	17 (7.08)	2 (0.8)	32 (13.33)	84 (35)
Others in family	0 (0)	0 (0)	2 (0.8)	0 (0)	1 (0.4)	3 (1.25)
Total	48 (20)	55 (22.91)	39 (16.25)	5 (2.08)	83 (34.5)	240 (100.0)

Value in parenthesis represents percentage

Source: /Primary data calculated by researcher

Table 4.1 revealed that women who are working under MGNREGA from 1-2 years are 12.5% women have their full control over their own earning 6% have control of both husband and wife over their earning, 12% have control of their husband only Women who are working from 2-3 years have only 10 % of them who control their own income. 4.16% have control of both husband and wife over their earning, 8.75 % have control of their husband only. Women who are working from 3-4 years have only 6.6 % of them who control their own income. 1.6% have control of both husband and wife over their earning, 7.08% have control of their husband only. 0.8% has control of other family members. . Women who are working from 4-5 years have only 5.41 % of them who

control their own income. 0% have control of both husband and wife over their earning, 0.8% have control of their husband only. 0% has control of other family members. . Women who are working from 5-6 years have only 18.33 % of them who control their own income. 2.5% have control of both husband and wife over their earning, 13.33% have control of their husband only. 0.4% has control of other family members.

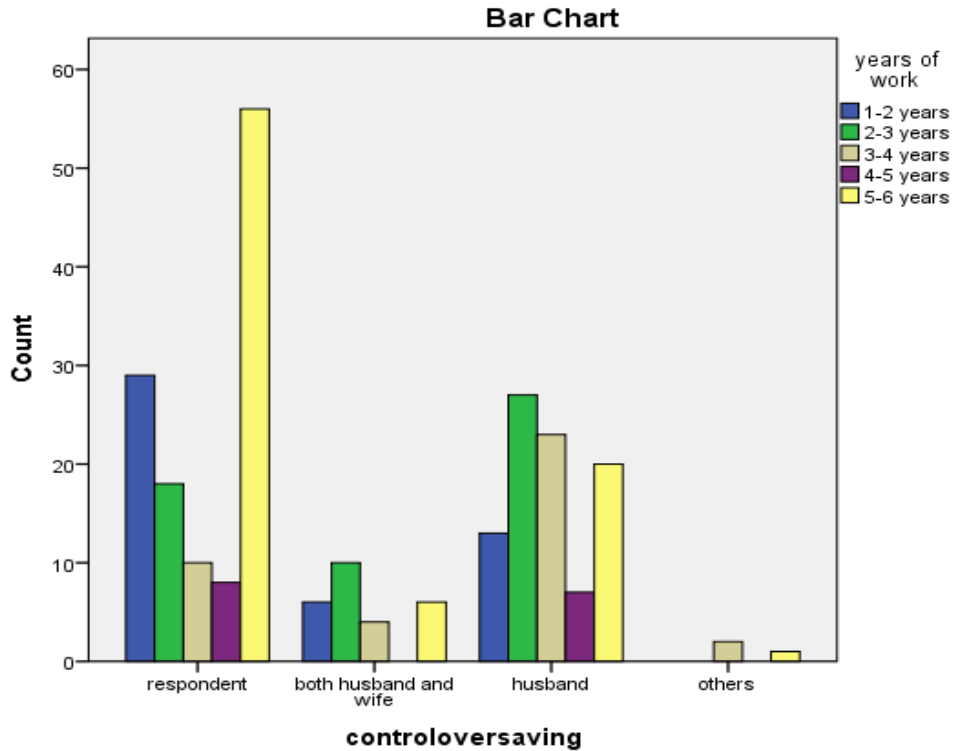


figure 4.1 also revealed that women who are working from 5-6 years under MGNREGA have more in number who have control over their own earning.as they revealed that their earning power has been increased as well as their status in home has also been increased.

**Control over saving:** Usually saving helps women to be secure about future. Thus if a woman has full control over her saving i.e. she can use her saving for household expenditure, on children’s education, for health treatment of herself or her children or can purchase some assets. If a woman has money she will use it to improve her economic status and ultimately it will lead to her empowerment. The following table reveals that how much control women have on their earning.

**Table 4.2 analysis of years of work and control over saving**

Controlling authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	29 (12.08)	18 (7.5)	10 (4.16)	8 (3.33)	56 (23.3)	121 (50.41)
Both husband and wife	6 (2.5)	10 (4.16)	4 (1.66)	0 (0)	6 (2.5)	26 (10.83)
Husband only	13 (5.41)	27 (11.25)	23 (9.5)	7 (2.91)	20 (8.33)	90 (37.5)
Others in family	0 (0)	0 (0)	2 (0.83)	0 (0)	1 (0.41)	3 (1.25)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.58)	240 (100)

Value in parenthesis represents percentage

Source:/Primary data calculated by researcher

Table 4.2 revealed that women who are working under MGNREGA from 1-2 years are 12.08% women have their full control over their own saving 6% have control of both husband and wife over their saving, 13% have control of their husband only Women who are working from 2-3 years have only 7.5 % of them who control their own income. 4.16% have control of both husband and wife over their saving, 11.25 % have control of their husband only. Women who are working from 3-4 years have only 4.16 % of them who control their own saving. 1.66% have control of both husband and wife over their saving, 9.5% have control of their husband only. 0.83% has control of other family members. . Women who are working from 4-5 years have only 3.33 % of them who control their own saving. 0% has control of both husband and wife over their saving, 2.9% have control of their husband only. 0% has control of other family members. . Women who are working from 5-6 years have only 18.33 % of them who control their own saving. 2.5% have control of both husband and wife over their saving, 8.33% have control of their husband only. 0.4% has control of other family members. Thus there are more number of respondents who are having control over saving. They are using their saving according to their own needs on children's education, on health treatment, on household expenditure or on purchasing some assets.

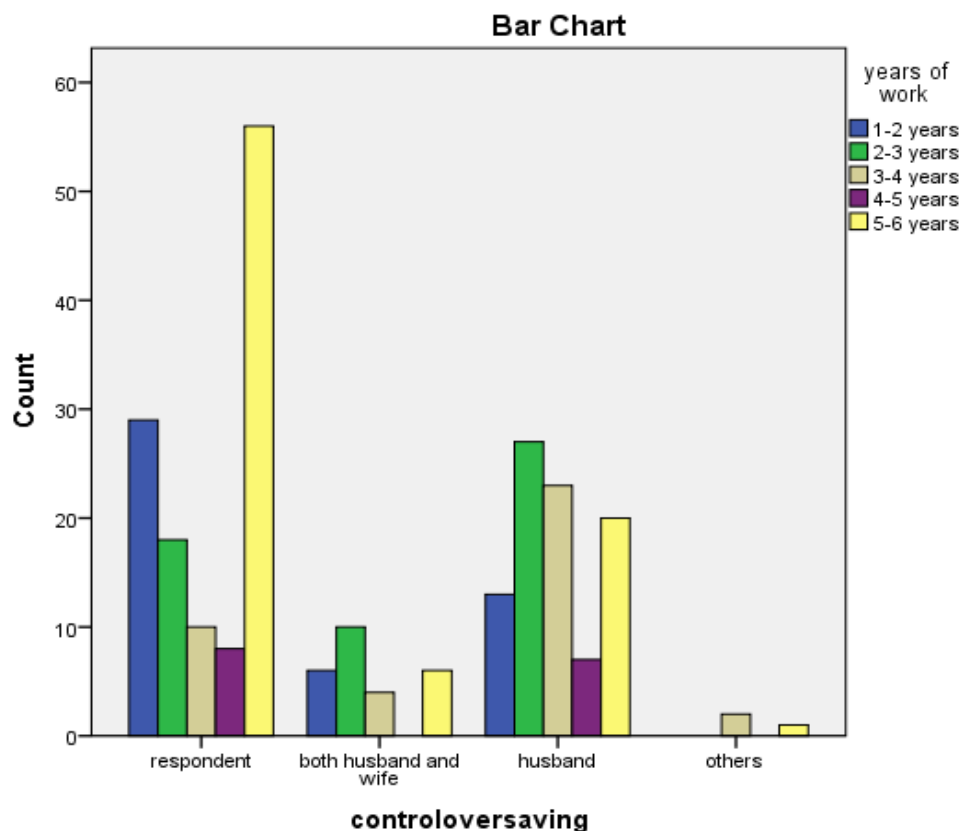


Figure 4.2 also revealed that women who are working from 5-6 years under MGNREGA have more in number who have control over their own saving. As the bar lines revealed that their earning power has been increased as well as their status in home has also been increased. If they have control over their saving they can use their saving in productive way.

**Control over Household daily expenditure:** If a woman has control over the household daily expenditure for cooking or other household needs than she is considered as economically empowered because she can cook according to the health requirements of her children or other family members. But in rural backward areas, it has usually been seen that all the decision regarding household are taken by elder members of the family. But here after the implementation of MGNREGA when women have started earning, there should be some different impacts.

Thus in this study, it has been revealed that after joining MGNREGA how many women have got control over household daily expenditure.

**Table 4.3 analysis of years of work and control over household daily expenditure**

Controlling authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	24 (10)	18 (7.5)	22 (9.16)	8 (3.33)	5 (2.08)	103 (42.1)
Both husband and wife	8 (3.33)	17 (7.08)	3 (1.25)	0 (0)	2 (0.83)	42 (17.5)
Husband only	14 (5.83)	22 (9.16)	12 (5)	7 (2.91)	6 (2.5)	82 (34.16)
Others in family	2 (0.83)	0 (0)	2 (0.83)	0 (0)	2 (0.83)	13 (5.41)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.58)	240 (100)

Value in parenthesis represents percentage

Source:/Primary data calculated by researcher

Table 4.3 revealed that women who are working under MGNREGA from 1-2 years are 10% women have their full control over their household expenditure 3.33% have control of both husband and wife over their daily household expenditure, 5.83% have control of their husband only Women who are working from 2-3 years have only 7.5 % of them who control their daily household expenditure. 7.08% have control of both husband and wife over their daily household expenditure, 11.25 % have control of their husband only. Women who are working from 3-4 years have only 9.16 % of them who control their daily household expenditure. 1.25% have control of both husband and wife over daily household expenditure, 5% have control of their husband only. 0.83% has control of other family members. . Women who are working from 4-5 years have only 3.33 % of them who control their daily household expenditure. 0% has control of both husband and wife over their daily household expenditure, 2.9% have control of their husband only. 0% has control of other family members. . Women who are working from 5-6 years have only 2.08 % of them who control their daily household expenditure. 0.83% have control of both husband and wife over their daily household expenditure, 2.5% have control of their husband only. 0.83% has control of other family members.



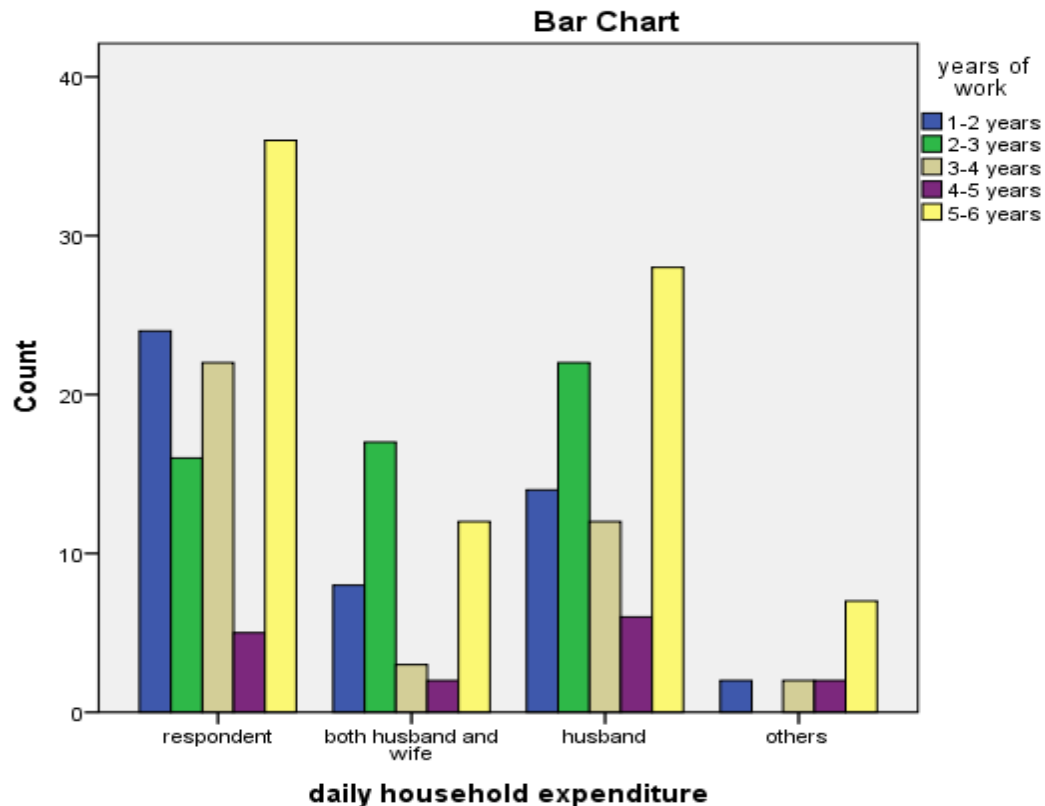


Figure 4.3 also revealed that women who are working from 5-6 years under MGNREGA have more in number who have control over their daily household expenditure. As the study revealed that their earning power has been increased as well as their status in home has also been increased and they have become able to take decision regarding household expenditure.

**Own and control assets :** As MGNREGA is providing additional income to women, so women are being able to own and control assets in home such as livestock's, small lands jewelry etc. in this way they are being economically strong. But in rural backward areas, it has usually been seen that overall control regarding household assets is under elder members of the family. But here after the implementation of MGNREGA when women have started earning, there should be some different impacts.

The present study revealed the effect of work under MGNREGA on women's controlling assets in home.

**Table 4.4 analysis of years of work and control over assets**

Controlling authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	5 (2.08)	7 (2.91)	4 (1.66)	2 (0.83)	12 (5)	30 (12.5)
Both husband and wife	6 (2.5)	8 (3.33)	4 (1.66)	2 (0.83)	13 (5.41)	33 (13.75)
Husband only	24 (10)	27 (11.25)	28 (11.66)	6 (2.5)	39 (16.25)	124 (51.66)
Others in family	13 (5.41)	13 (5.41)	3 (1.25)	5 (2.08)	19 (7.91)	53 (22.08)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.58)	240 (100)

Value in parenthesis represents percentage

Source:/Primary data calculated by researcher

Table 4.4 revealed that women who are working under MGNREGA from 1-2 years are 2.08% women have their full control over their household assets 2.5% have control of both husband and wife over assets, 10% have control of their husband only and 5.41% have control of other family members. Women who are working from 2-3 years have only 2.91 % of them who control assets in house. 3.33% have control of both husband and wife over assets, 11.25 % have control of their husband only and 5.41% have control of other family members. Women who are working from 3-4 years have only 1.66 % of them who control over assets. 1.66% have control of both husband and wife over assets, 11.66% have control of their husband only. 1.25% has control of other family members. . Women who are working from 4-5 years have only 0.83% of them who control assets. 0.83% has control of both husband and wife over assets, 2.5% have control of their husband only. 2.08% has control of other family members. . Women who are working from 5-6 years have only 5% of them who control assets. 5.41% have control of both husband and wife over assets, 16.25% have control of their husband only. 7.91% has control of other family members.

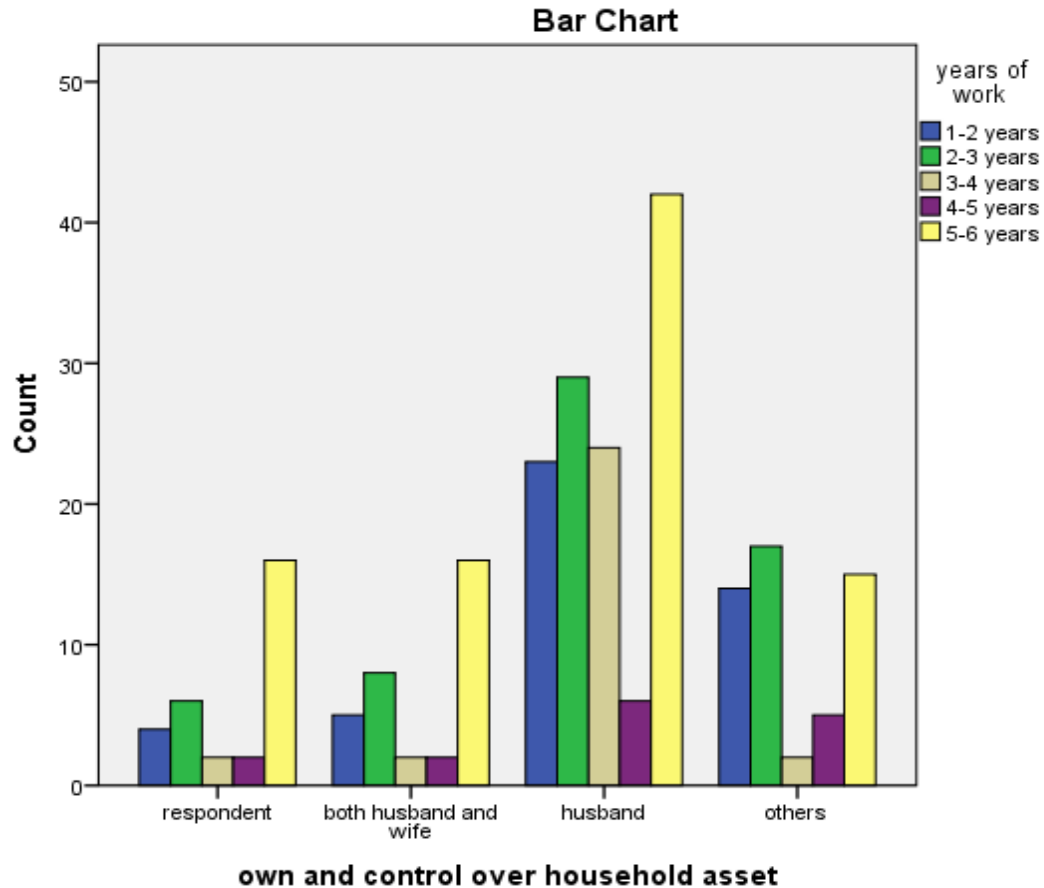


Figure 4.4 also revealed that most of the women have control over their husband over the assets. This means that rural women are not yet able to have some assets from their own income. Years of work is not having so much influence on the control of asset of women.

**Sale and purchase of household Assets:** The present study revealed that how many women have power to sale and purchase the assets at home such as live stocks, land, and jewelry etc. sale and purchase of assets is also a dimension of economic empowerment of women with this she can purchase the things which are more important and can sale the unnecessary ones.

The following table revealed the analysis of years of work and control over sale and purchase of household assets. The women who are earning more are, by definition, being empowered and some of them are started taking the decision regarding sale and purchase of household assets by herself. Thus they are being empowered. But generally this

decision is taken by others in house or by husband. This is what we want to know whether women are able to take decision of sale or purchase of assets or not.

**Table 4.5 analysis of years of work and control over sale and purchase of household assets**

Controlling authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	5 (2.08)	7 (2.91)	2 (0.83)	2 (0.83)	14 (5.83)	30 (12.5)
Both husband and wife	6 (2.5)	7 (2.91)	2 (0.83)	2 (0.83)	12 (5)	29 (12.08)
Husband only	24 (10)	27 (11.5)	27 (11.5)	6 (2.5)	33 (13.75)	117 (48.75)
Others in family	13 (5.41)	14 (5.83)	8 (3.33)	5 (2.08)	24 (10)	64 (26.6)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.58)	240 (100)

Value in parenthesis represents percentage

Source:/Primary data calculated by researcher

Table 4.5 revealed that women who are working under MGNREGA from 1-2 years are 2.08% women have their full control over sale and purchase of household assets 2.5% have control of both husband and wife over sale and purchase of assets, 10% have control of their husband only and 5.41% have control of other family members.

Women who are working from 2-3 years have only 2.91 % of them who control assets in house. 3.33% have control of both husband and wife over assets, 11.25 % have control of their husband only and 5.41% have control of other family members.

Women who are working from 3-4 years have only 1.66 % of them who control over sale and purchase of assets. 1.66% have control of both husband and wife over sale and purchase of assets, 11.66% have control of their husband only. 1.25% has control of other family members.

Women who are working from 4-5 years have only 0.83% of them who control over sale and purchase of household assets. 0.83% has control of both husband and wife over sale and purchase of household assets, 2.5% have control of their husband only. 2.08% has control of other family members. . Women who are working from 5-6 years have only

5% of them who control over sale and purchase of household assets. 5.41% have control of both husband and wife over sale and purchase of household assets, 16.25% have control of their husband only. 7.91% has control of other family members.

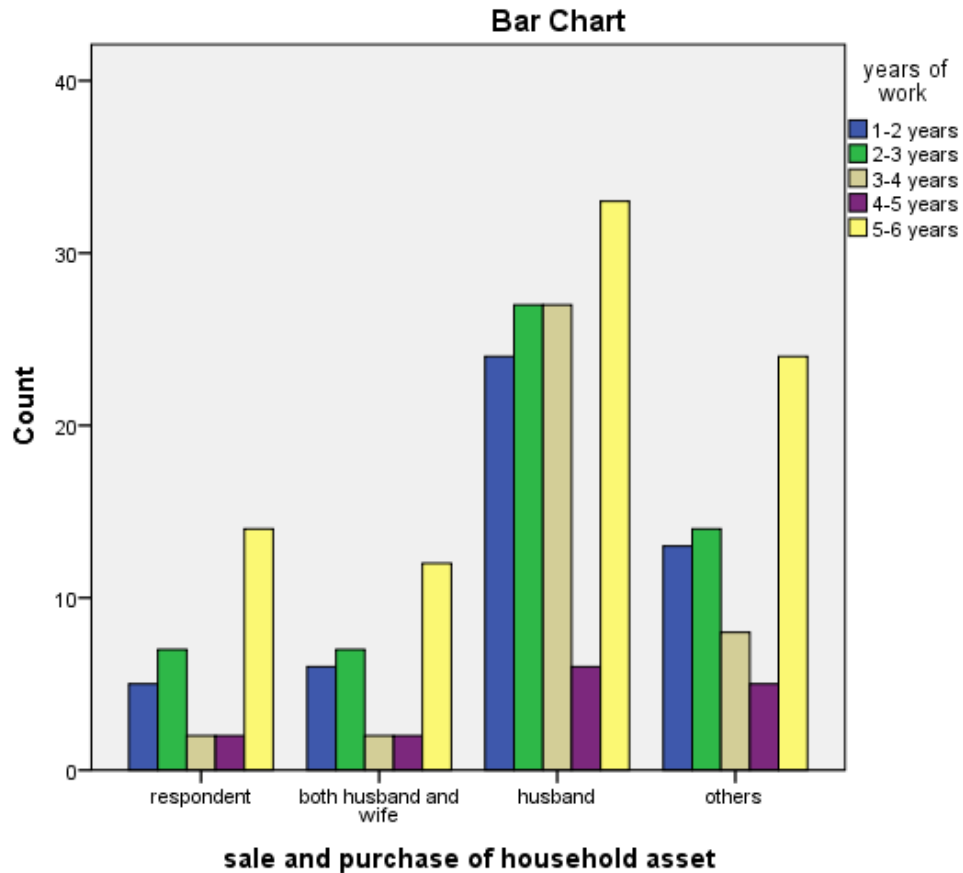


Figure 4.5 also revealed that women who are working from 5-6 years under MGNREGA have more in number who have control over sale and purchase of household asset. As they revealed that their earning power has been increased as well as their status in home has also been increased and they are now being able to sale and purchase of assets.

**Repayment of loans:** After being independent some women also helps in repaying the household loans. In this study it has been revealed that women are helping their household in repaying the loan to an extent. In this study, this thing has been revealed that whether the respondents whose families have taken loan are helping their family in repaying loan. In most of the studies done earlier, this control is in the hands of other

members in the family or in the hands of husbands. This thing is studied in this study that who has more control over the repayment of loan.

**Table 4.6 analysis of years of work and control over repayment of loans**

Controlling authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	3 (1.25)	4 (1.66)	2 (0.83)	2 (0.83)	14 (5.83)	25 (10.41)
Both husband and wife	4 (1.66)	5 (2.08)	2 (0.83)	2 (0.83)	11 (4.58)	24 (10)
Husband only	22 (9.16)	24 (10)	25 (10.41)	6 (2.5)	31 (12.91)	108 (45)
Others in family	12 (5)	16 (6.66)	6 (2.5)	5 (2.08)	24 (10)	63 (26.25)
No loan	7 (2.91)	6 (2.5)	4 (1.66)	0 (0)	3 (1.25)	20 (8.33)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.58)	240 (100)

Value in parenthesis represents percentage

Source:/Primary data calculated by researcher

Table 4.6 revealed that women who are working under MGNREGA from 1-2 years are 1.25% women have their full control over repayment of loan. 1.66% has control of both husband and wife over repayment of loan. 9.16% have control of their husband only and 2.91% families have no loan.

Women who are working from 2-3 years have only 1.66 % of them who control over repayment of loan. 2.08% have control of both husband and wife over repayment of loan 10% have control of their husband only.6.66% have control of other family members I repaying the loan and 2.5% families have no loan.

Women who are working from 3-4 years have only 0.83% of them who control over repayment of loan. 0.83% have control of both husband and wife over repayment of loan, 10.41% have control of their husband only. 2.5% has control of other family members. Women who are working from 4-5 years have only 0.83% of them who control over repayment of loan. 0.83% have control of both husband and wife over repayment of loan, 2.5% have control of their husband only. 2.08% has control of other family members.

Women who are working from 5-6 years have only 5.83 % of them who control over repayment of loan. 4.58% have control of both husband and wife over repayment of loan. 12.91% have control of their husband only. 10% have control of other family members in repaying the loan and 1.25% families have no loan

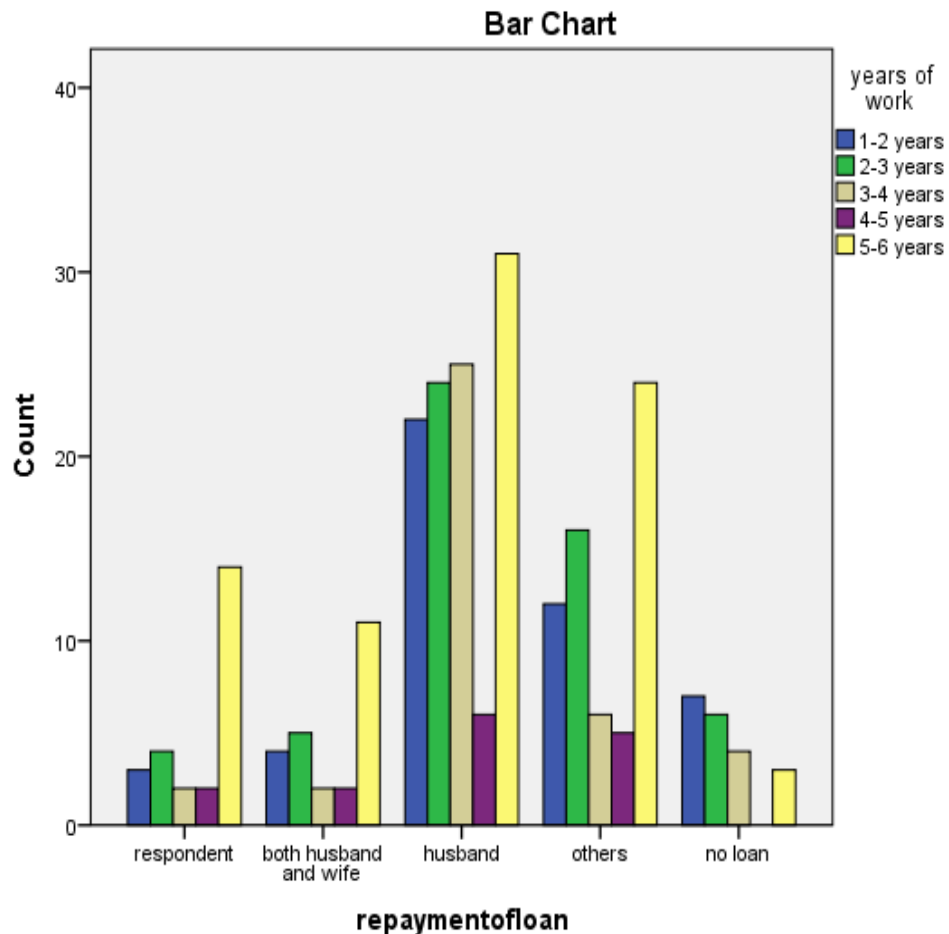


Figure 4.6 also revealed that women who are working from 5-6 years under MGNREGA have more in number who have control over their daily house hold expenditure. As they revealed that their earning power has been increased as well as their status in home has also been increased.

#### **4.2 Level of economic empowerment:**

To measure the level of economic empowerment, economic empowerment index has been created by adding all the scores of responses of different variables. Then this economic empowerment index has been categorized into three categories, high, middle

and low level of empowerment. To check the level of economic empowerment, empowerment level has been checked according to women's years of work under MGNREGA.

**Table 4.7 analysis of years of work and level of economic empowerment level**

Empowerment level	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
High level of empowerment	7.0	4.3	3.5	2.2	14.3	31.3
Middle level of empowerment	13.9	15.2	13	4.3	21.3	67.8
Low level of empowerment	0	0	0.4	0	0.4	0.8
Total	20.9	19.6	17.0	6.5	36.1	100.0

Value represents percentage

Source:/Primary data calculated by researcher

In Table 4.7 values revealed that 7% women working under 1-2 years have high level of empowerment, 13.9% have middle level of empowerment, and 0% has low level of empowerment. 4.3% women working from 2-3 years have high level of empowerment, 15.2% have middle level of empowerment, and 0% have low level of empowerment. 3.5% women working from 3-4 years have high level of empowerment, 13% have middle level of empowerment, and 0.4% have low level of empowerment. 2.2% women working from 4-5 years have high level of empowerment, 4.3% have middle level of empowerment, and 0% have low level of empowerment. 14.3% women working from 5-6 years have high level of empowerment, 21.3% have middle level of empowerment, and 0.4% have low level of empowerment. Women working from 5-6 years have the highest middle level of economic empowerment and on the other hand women working from 5-6 years have also more high level of economic empowerment.



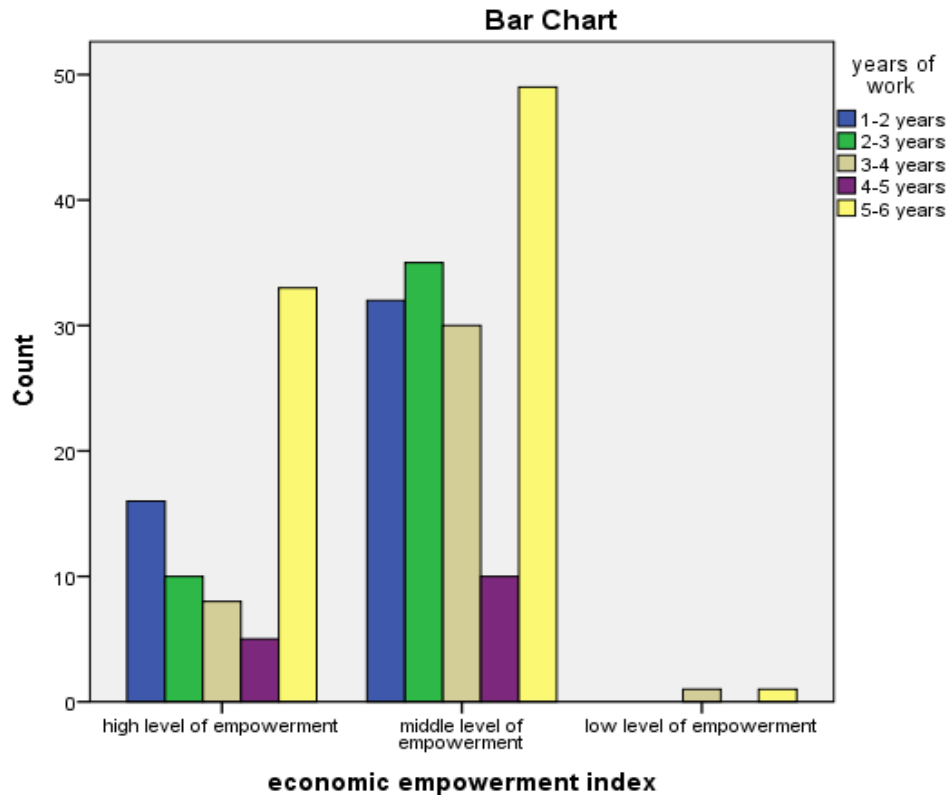


Figure 4.7 shows that women working from 5-6 years have the highest middle level of economic empowerment and on the other hand women working from 5-6 years have also more high level of economic empowerment. But it can be concluded that it does not mean that a women working from more years have high level of empowerment. Actually it depends upon how many number of days she is getting days of work. The more number of days a woman gets work the more she gets income and then she can be called empowered

### 4.3 Social Empowerment of women

To participate in decision making at household level is a very important dimension of empowerment of women. (Rahman, et al. 2008). Empowerment can be measured by measuring the level of respondents' participation in decision making. Therefore, in order to measure respondents' participation in decision making, six questions are prepared regarding decisions that were commonly made within a household. Social empowerment of women is when she is able to take decisions within the family. Indicators of social empowerment used in this study are decision making regarding health treatment of

respondent, decision regarding health treatment of children, decision regarding education of children, decision regarding marriage of son or daughter, decision regarding job of women. In the present study, by using these indicators social empowerment level of all the respondents has been measured.

**Decision regarding health treatment of respondent:** The study tried to reveal whether after started working under MGNREGA, respondent has become able to take decision regarding her own health treatment or not or whether she is dependent on other family members or husband. If she is taking decision by herself she is considered as more empowered than others.

**Table 4.8 analyses of years of work and decision making ability regarding health treatment of respondent**

Decision making authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	7 (2.91)	6 (2.5)	8 (3.33)	13 (5.41)	3 (1.25)	39 (16.25)
Both husband and wife	1 (0.41)	3 (1.25)	2 (0.83)	0 (0)	0 (0)	8 (3.33)
Husband only	29 (12.08)	33 (13.75)	22 (9.16)	2 (0.83)	8 (3.33)	135 (56.25)
Others in family	11 (4.58)	13 (5.41)	7 (2.91)	0 (0)	4 (1.66)	58 (24.16)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (2.08)	83 (34.5)	240 (100.0)

**Value in parentheses represents percentage**

Table 4.8 revealed that women who are working under MGNREGA from 1-2 years are 2.91% who are taking decision regarding her health by herself. 0.41% have decision of both husband and wife over the decision, 12.08% have decision of their husband only. Women who are working from 2-3 years have only 2.5 % of them who take decision herself. 1.25% have decision of both husband and wife over this decision, 13.75 % have decision of their husband only. Women who are working from 3-4 years have only 3.33

% of them who take decision by herself. 0.83% have control of both husband and wife over this decision, 9.16% have decision of their husband only. 2.91% has decision of other family members. . Women who are working from 4-5 years have only 5.41 % of them who decide herself. 0% have decision of both husband and wife over this decision, 0.83% have decision of their husband only. 0% has decision of other family members. . Women who are working from 5-6 years have only 1.25% of them who take decision herself. 0% have decision of both husband and wife over their earning, 3.33% have decision of their husband only. 1.66% has decision of other family members

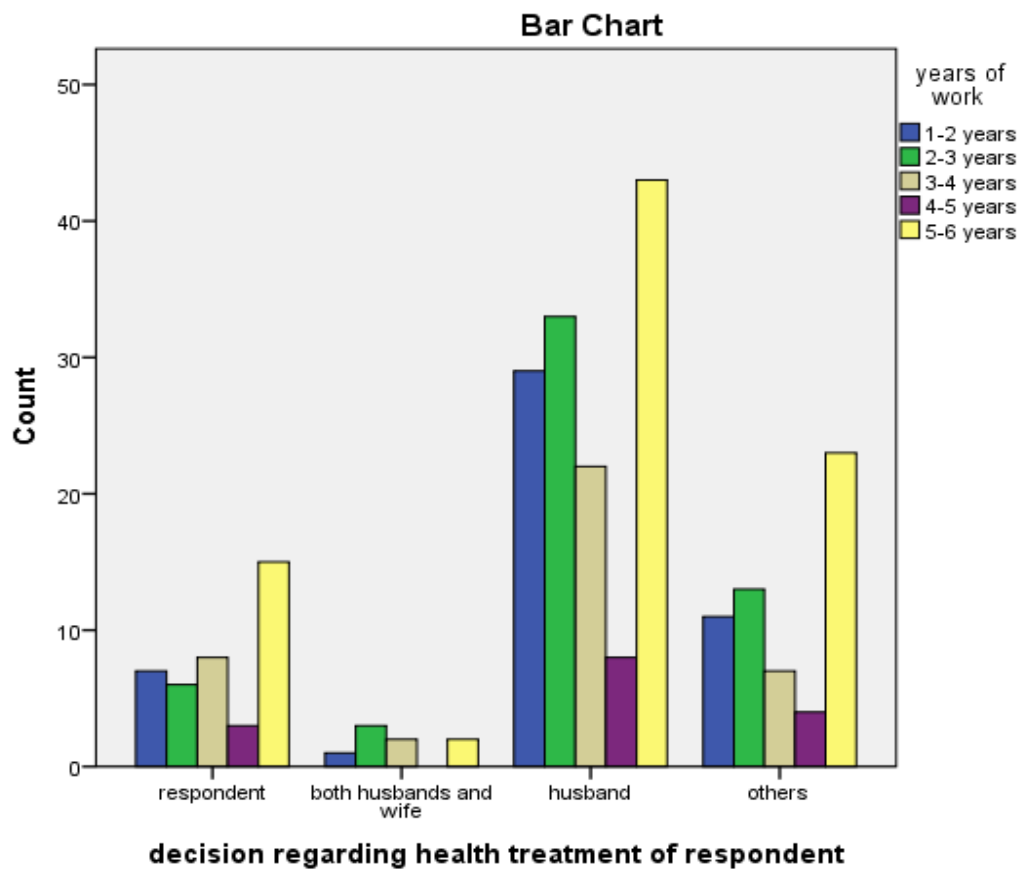


Figure 4.8 also revealed that women who are working from 5-6 years under MGNREGA have more in number who are taking decision regarding her health treatment by herself .as they revealed that their earning power has been increased as well as their status in home has also been increased and she has started taking decision by herself regarding her health

**Decision making regarding Health treatment of children:** The study revealed whether after started working under MGNREGA, respondent has become able to take decision regarding health treatment of children by herself or not or whether she is dependent on other family members or husband.

**Table 4.9 analyses of years of work and decision making regarding health treatment of children**

Decision making authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	14 (5.83)	14 (5.83)	19 (7.91)	6 (2.5)	33 (13.75)	86 (35.83)
Both husband and wife	12 (5)	5 (2.08)	4 (1.66)	1 (0.41)	6 (2.5)	18 (7.5)
Husband only	25 (10.41)	28 (11.6)	16 (6.66)	6 (2.5)	32 (13.33)	107 (44.58)
Others in family	7 (2.91)	8 (3.33)	0 (0)	2 (83.33)	12 (5)	29 (12.08)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (2.08)	83 (34.5)	240 (100.0)

Value in parenthesis represents percentage, Source:/Primary data calculated by researcher

Table 4.9 revealed that women who are working under MGNREGA from 1-2 years are 5.83% who are taking decision regarding health of their children by herself. 5% have decision of both husband and wife over the decision, 10.41% have decision of their husband only and 2.91% have decision of other family members. Women who are working from 2-3 years have only 5.83% of them who take decision herself. 2.08% have decision of both husband and wife over this decision, 11.6 % have decision of their husband only. Women who are working from 3-4 years have only 7.91 % of them who take decision by herself. 1.66% have control of both husband and wife over this decision, 2.5% have decision of their husband only. 83.33% has decision of other family members. . Women who are working from 4-5 years have only 2.5 % of them who decide herself. 2.5% have decision of both husband and wife over this decision, 13.33% have decision of their husband only. 83.33% has decision of other family members. . Women who are working from 5-6 years have only 13.75% of them who take decision herself. 2.5% have

decision of both husband and wife over their earning, 13.33% have decision of their husband only. 5% has decision of other family members

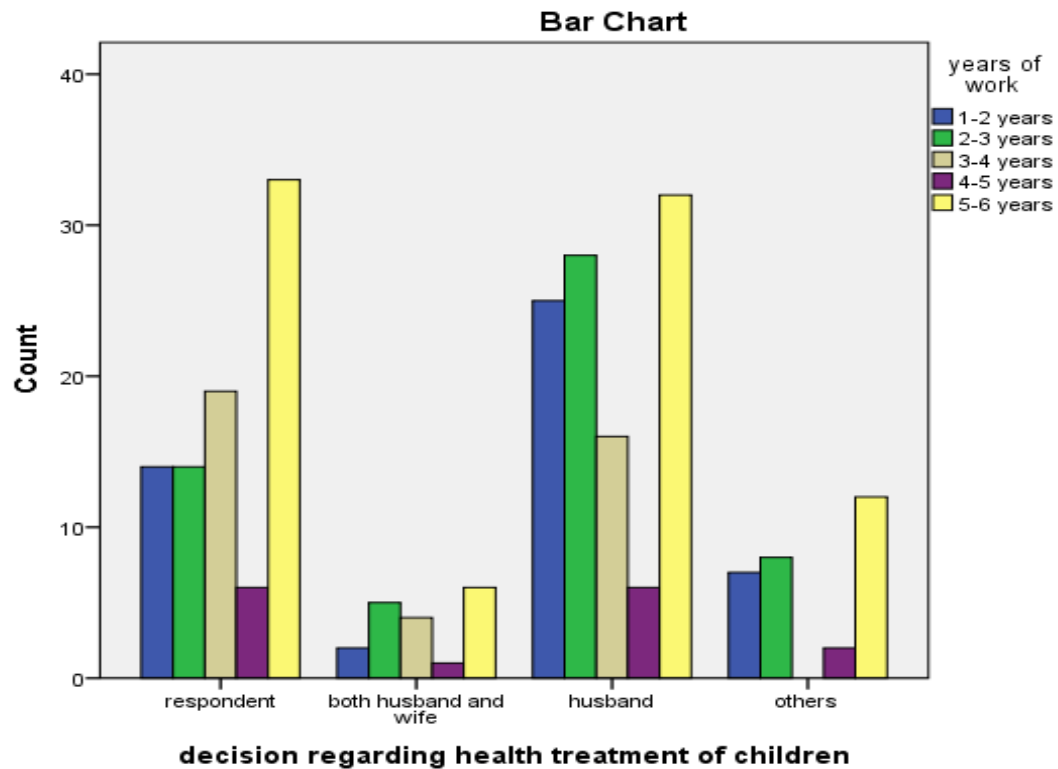


Figure 4.9 also revealed that women who are working from 5-6 years under MGNREGA have more in number who are taking decision regarding her children's health treatment by herself .as they revealed that their earning power has been increased as well as their status in home has also been increased and she has started taking decision by herself regarding health of her children.

**Decision regarding Education of children:** Earning of women also leave effect on education of children. Because with her income she tries give better education to their children. In this study we found that how many respondents have started taking decision by herself about the education of her children.

**Table 4.10 analyses of years of work and decision making ability regarding education of children**

Decision making authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	26 (10.8)	29 (12.08)	29 (12.08)	8 (12.88)	52 (21.6)	144 (60)
Both husband and wife	1 (0.41)	2 (5.86)	2 (5.86)	1 (0.41)	6 (2.5)	12 (5)
Husband only	16 (6.66)	18 (9.94)	8 (12.88)	4 (7.03)	19 (8.95)	65 (27.08)
Others in family	5 (2.08)	6 (2.5)	0 (0)	2 (5.86)	6 (2.5)	19 (7.91)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (2.08)	83 (34.5)	240 (100.0)

Value in parenthesis represents percentage, Source:/Primary data calculated by researcher

Table 4.10 revealed that women who are working under MGNREGA from 1-2 years are 10.8% who are taking decision regarding education of their children by herself. 0.41% has decision of both husband and wife, 6.66% have decision of their husband only and 2.08% have decision of other family members. Women who are working from 2-3 years have only 12.08% of them who take decision herself. 5.86% have decision of both husband and wife over this decision, 9.94 % have decision of their husband only. 2.5% have decision of other family members. Women who are working from 3-4 years have only 12.08 % of them who take decision by herself. 5.86% have decision of both husband and wife, 12.88% have decision of their husband only. 0% has decision of other family members. . Women who are working from 4-5 years have only 12.88% of them who decide herself. 0.41% have decision of both husband and wife over this decision, 7.03% have decision of their husband only. 5.86% has decision of other family members. . Women who are working from 5-6 years have only 21.6% of them who take decision herself. 2.5% have decision of both husband and wife over their earning, 8.95% have

decision of their husband only. 2.5% has decision of other family members.

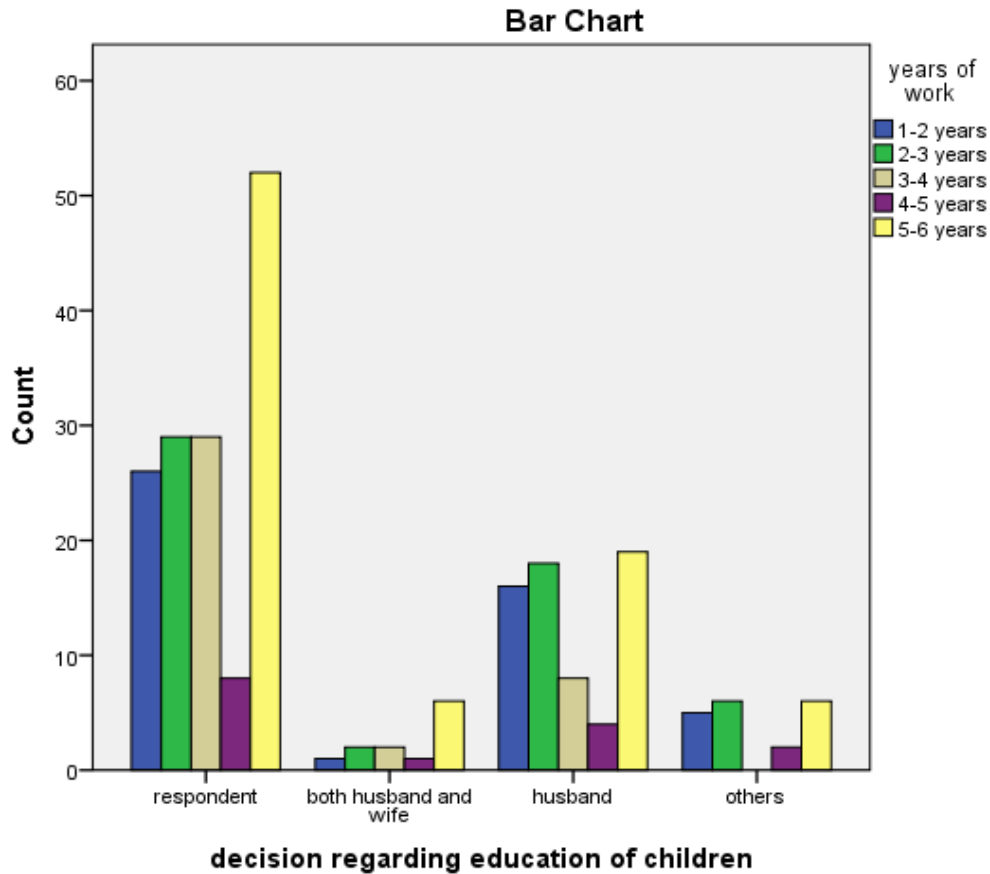


Figure 4.10 revealed that women who are working from 5-6 years under MGNREGA have more in number who decide themselves for decision of education of children. With their additional income from MGNREGA they have become able to continue education of children.

**Decision regarding marriage of son or daughter:** Earning of women also make a woman capable for taking decision regarding marriage of son or daughter. When a woman goes outside house for work then her way of thinking change. In present study this thing has been examined for MGNREGA beneficiaries (women) i.e. how she is being capable of taking decision regarding the marriage of her daughter or son.the following table reveals the data how many women have become able to take decision regarding marriage of son or daughter.

**Table 4.11 analyses of years of work and decision making ability regarding marriage of son or daughter**

Decision making authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	26 (10.8)	29 (12.08)	29 (12.08)	8 (3.33)	52 (21.6)	144 (60)
Both husband and wife	1 (0.41)	2 (0.83)	2 (0.83)	1 (0.41)	6 (2.5)	12 (5)
Husband only	16 (6.66)	18 (7.5)	8 (3.33)	4 (1.66)	19 (7.91)	65 (27.08)
Others in family	5 (2.08)	6 (2.5)	0 (0)	2 (0.83)	6 (2.5)	19 (7.91)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.5)	240 (100.0)

Value in parenthesis represents percentage, Source:/Primary data calculated by researcher

Table 4.11 revealed that women who are working under MGNREGA from 1-2 years are 10.8% who are taking decision regarding marriage of their son or daughter by herself. 0.41% has decision of both husband and wife, 6.66% have decision of their husband only and 2.08% have decision of other family members. Women who are working from 2-3 years have only 12.08% of them who take decision herself. 5.86% have decision of both husband and wife over this decision, 9.94 % have decision of their husband only. 2.5% have decision of other family members. Women who are working from 3-4 years have only 12.08 % of them who take decision by herself. 5.86% have decision of both husband and wife, 12.88% have decision of their husband only. 0% has decision of other family members. . Women who are working from 4-5 years have only 12.88% of them who decide herself. 0.41% have decision of both husband and wife over this decision, 7.03% have decision of their husband only. 5.86% has decision of other family members. Women who are working from 5-6 years have only 21.6% of them who take decision herself. 2.5% have decision of both husband and wife over the decision, 8.95% have decision of their husband only. 2.5% has decision of other family members



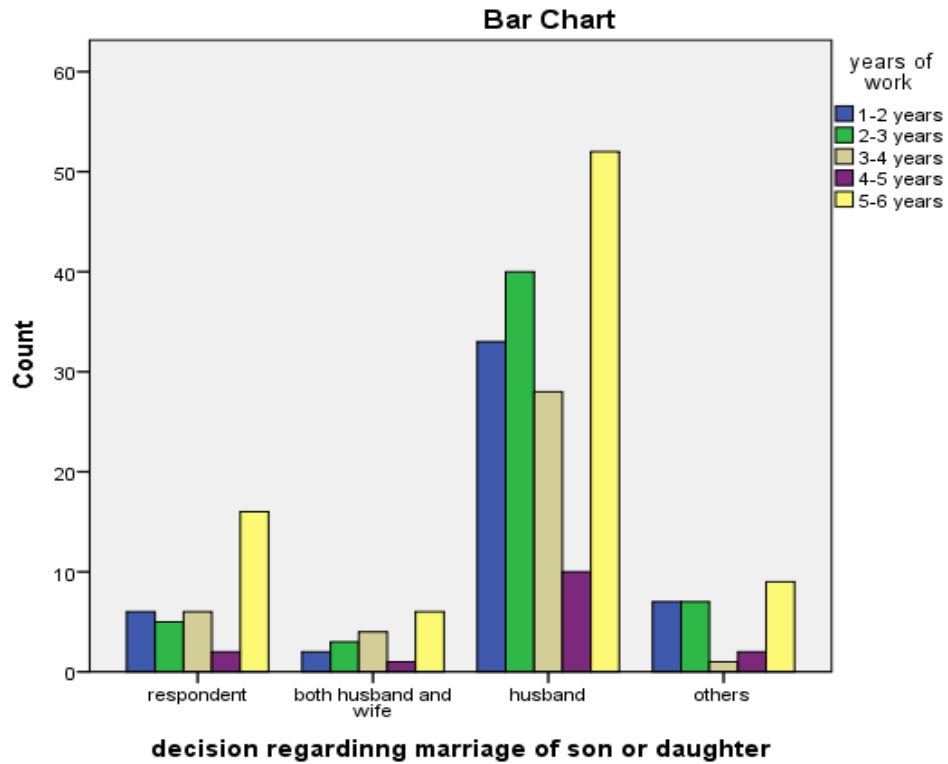


Figure 4.11 also revealed that women who are working from 5-6 years under MGNREGA have more in number whose husband decide about marriage of son or daughter. On the other hand there are so many respondents who are working from 5-6 years have revealed their decision making ability has been changed year by year. But even there are large numbers of families in which only husbands are taking decision about marriage of son or daughter.

**4.3.5 Decision regarding job of women:** The women who are working under MGNREGA have described that in most of the families women have to take permission of other family members or their husband before joining any work. Deciding herself about their job or job of other women in family is also an indicator of empowerment for women. In the present study, it has been tried to examine that whether beneficiaries of MGNREGA are deciding themselves for their job or jobs of other women in the family or they are dependent on other for this decision or not.

**Table 4.12 analyses of years of work and decision making ability for job of women**

Decision making authority	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Respondent	26 (10.8)	29 (12.08)	29 (12.08)	8 (3.33)	52 (21.6)	144 (60)
Both husband and wife	1 (0.41)	2 (0.83)	2 (0.83)	1 (0.41)	6 (2.5)	12 (5)
Husband only	16 (6.66)	18 (7.5)	8 (3.33)	4 (1.66)	19 (7.91)	65 (27.08)
Others in family	5 (2.08)	6 (2.5)	0 (0)	2 (0.83)	6 (2.5)	19 (7.91)
Total	48 (20)	55 (22.91)	39 (16.25)	15 (6.25)	83 (34.5)	240 (100.0)

Value in parenthesis represents percentage, Source:/Primary data calculated by researcher

Table 4.12 revealed that women who are working under MGNREGA from 1-2 years are 10.8% who are taking decision regarding job of women by herself. 0.41% has decision of both husband and wife, 6.66% have decision of their husband only and 2.08% have decision of other family members. Women who are working from 2-3 years have only 12.08% of them who take decision herself. 5.86% have decision of both husband and wife over this decision, 9.94 % have decision of their husband only. 2.5% have decision of other family members. Women who are working from 3-4 years have only 12.08 % of them who take decision by herself. 5.86% have decision of both husband and wife, 12.88% have decision of their husband only. 0% has decision of other family members. . Women who are working from 4-5 years have only 12.88% of them who decide herself. 0.41% have decision of both husband and wife over this decision, 7.03% have decision of their husband only. 5.86% has decision of other family members. . Women who are working from 5-6 years have only 21.6% of them who take decision herself. 2.5% have decision of both husband and wife over their earning, 8.95% have decision of their husband only. 2.5% has decision of other family members

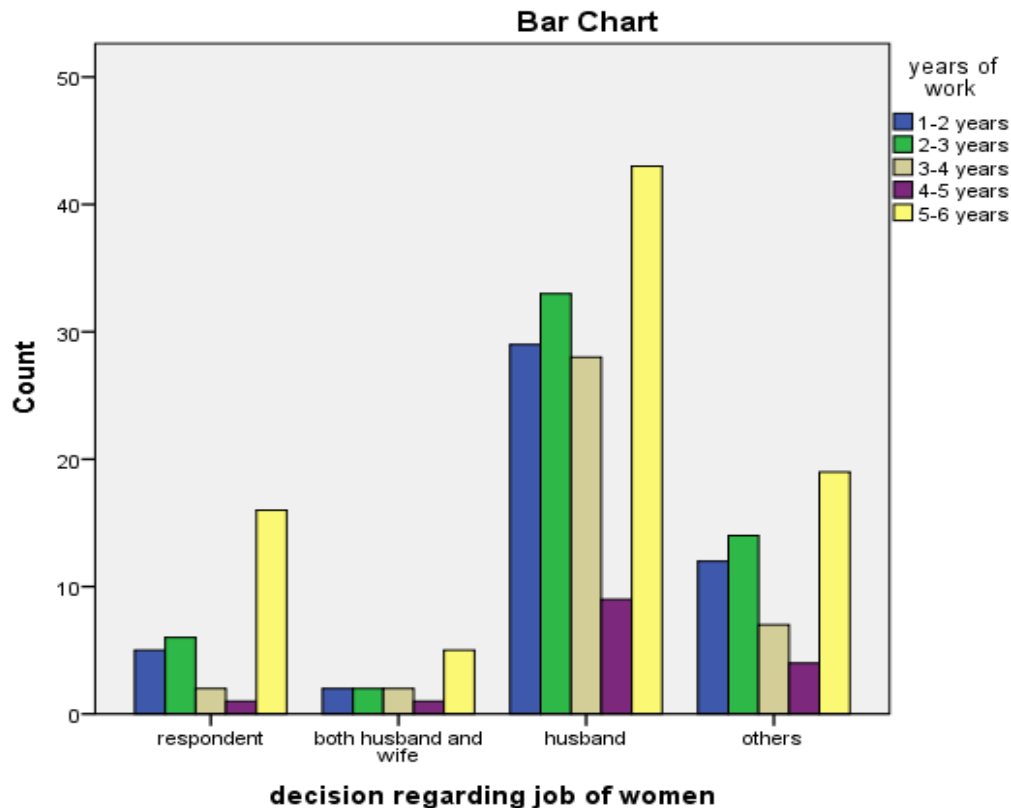


Figure 4.12 also revealed that women who are working from 5-6 years under MGNREGA have more in number whose husband decide about marriage of son or daughter. On the other hand there are so many respondents who are working from 5-6 years have revealed their decision making ability has been changed year by year. But even there are large numbers of families in which only husbands are taking decision about marriage of son or daughter.

**Mobility:** Mobility refers to visiting somewhere. When a woman is able to go anywhere without taking permission of anyone, she is considered as empowered. So mobility has been taken as one of the indicator to measure the social empowerment of women. Here in this study mobility has been measured in two ways, first whether permission is needed to go somewhere or not, second with whom she is allowed to go. The study was conducted in rural area so only five places have been taken to measure of mobility. The places are nearby market, hospital, relative's home, neighbor's home and other city or village.

**Table 4.13 analyses of years of work and need of permission for different places**

Company	Permission needed	Years of work					Total
		1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
Nearby Market	Yes	11.7	11.7	3.8	4.2	20.4	51.7
	No	8.3	11.3	12.5	2.1	14.2	48.3
Hospital	Yes	11.7	11.7	3.8	4.2	20.4	51.7
	No	8.3	11.3	12.5	2.1	14.2	48.3
Neighbor	Yes	11.7	12.9	7.9	4.2	22.2	59.2
	No	8.3	10	8.3	2.1	12.1	40.8
Relatives home	Yes	8.3	10.8	4.3	2.9	16.7	42.2
	No	11.7	12.1	12.1	3.3	17.9	57.1
Other city	Yes	11.7	15.4	10.4	4.6	25.4	67.5
	No	8.3	7.5	5.8	1.7	9.2	32.5

Value represents percentage, Source:/Primary data calculated by researcher

Table 4.13 revealed that women who are working from 1-2 years are 11.7% who required permission to go to nearby market and 8.3% are those who do not need anybody's permission to go to market. 11.7% required and 8.3% do not required permission to go to hospital. 11.7% required and 8.3% do not required permission to go to neighbor's house. 8.3% required and 11.7% do not required permission to go to relative's home. 11.7% required and 8.3% do not required permission to go to other city. women who are working from 2-3 years are 11.7% who required permission to go to nearby market and 11.3% are those who do not need anybody's permission to go to market. 11.7% required and 11.3% do not required permission to go to hospital. 12.9% required and 10% do not required permission to go to neighbor's house. 10.8% required and 12.1% do not required permission to go to relative's home. 15.4% required and 7.5% do not required permission to go to other city. women who are working from 3-4 years are 3.8% who required permission to go to nearby market and 12.5% are those who do not need anybody's permission to go to market. 3.8% required and 12.5% do not required permission to go to hospital. 7.9% required and 8.3% do not required permission to go to neighbor's house. 4.3% required and 12.1% do not required permission to go to relative's home. 10.4% required and 5.8% do not required permission to go to other city. women who are

working from 5-6 years are 20.4% who required permission to go to nearby market and 14.2% are those who do not need anybody's permission to go to market. 20.4% required and 14.2% do not required permission to go to hospital. 22.2% required and 12.1% do not required permission to go to neighbor's house. 16.7% required and 17.9% do not required permission to go to relative's home. 25.4% required and 9.2% do not required permission to go to other city.

#### **4.4 Level of social empowerment:**

To measure the level of social empowerment, social empowerment index has been created by adding all the scores of responses of different variables. Then this social empowerment index has been categorized into three categories, high, middle and low level of empowerment. to check the level of social empowerment ,empowerment level has been checked according to women's years of work under MGNREGA.

**Table 4.14 Analyses of years of work and level of empowerment of women**

Level of empowerment	Years of work					Total
	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years	
High level empowerment	2.5	2.1	3.3	0.4	6.3	14.6
Middle level empowerment	10.4	12.9	9.2	3.3	20.0	55.8
Low level empowerment	7.1	7.9	3.8	2.5	8.3	29.6
Total	20.0	22.9	16.3	6.3	34.6	100.0

Value represents percentage, Source:/Primary data calculated by researcher

Table 4.14 values revealed that 2.5% women working from 1-2 years have high level of empowerment, 10.4% have middle level of empowerment, and 7.1% have low level of empowerment. 2.1% women working from 2-3 years have high level of empowerment, 12.9% have middle level of empowerment, and 7.9% have low level of empowerment. 3.3% women working from 3-4 years have high level of empowerment,

9.2% have middle level of empowerment, and 3.8% have low level of empowerment. 0.4% women working from 4-5 years have high level of empowerment, 3.3% have middle level of empowerment, and 2.5% have low level of empowerment. 6.3% women working from 5-6 years have high level of empowerment, 20% have middle level of empowerment, and 8.3% have low level of empowerment.

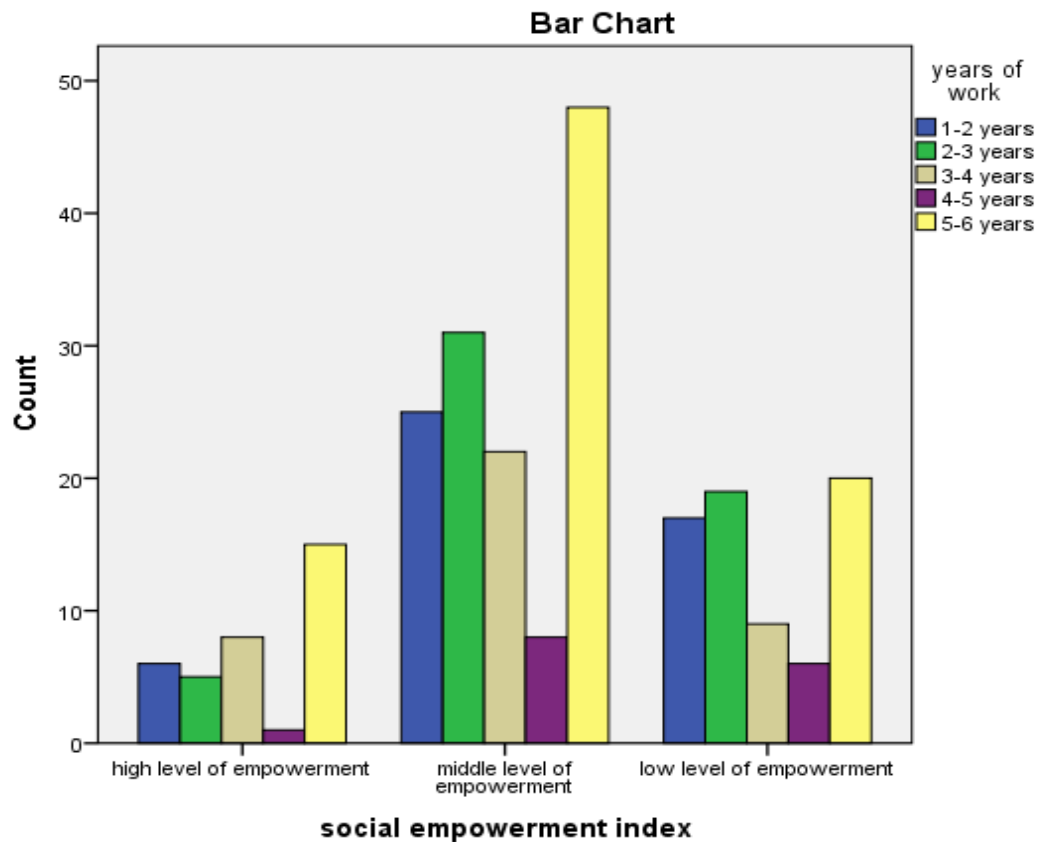


Figure 4.14 show that women working from 5-6 years have highest middle level of empowerment and on the other hand women working from 5-6years have also more high level of empowerment. Thus it can be concluded that it does not mean that a women working from more years have high level of empowerment. Actually it depends upon how many number of days she is getting days of work. The more number of days a woman gets work the more she gets income and then she can be called empowered.

#### **4.5 Multivariate analysis:**

When more than two variables are present in analysis of the study it is commonly described as multivariate analysis (Panneerselvam, 2005:366). In present study, in order

to observe the impact of explanatory variables on dependent variable, multiple regressions was applied, which is one of the best techniques for creating causal relationship between independent variables (explanatory variables) and dependent variable.

#### **4.6 Relevance of multiple linear regressions**

Multiple linear regression is commonly used to assess the multiple effects of the more than one explanatory (independent) variable on response (dependent variable). Therefore, in order to identify the socio-economic impact of women's empowerment through MGNREGA, multiple linear regression was applied. The absence of multicollinearity; the correlation among the set of explanatory variables in the model, was tested by computing and examining variance Inflating factor (VIF). Multicollinearity is known as threat to the regression model when VIF for any variable exceeds 9 (Webster 1995; 719). However, in present study VIF did not exceed 7.

The table 4.8 gives the result of regression analysis. First column of these tables represents the significant independent variables. Second column of these tables shows the value of regression coefficient ( $b_i$ ). Each value of  $b_i$  shows the change in response variable with one unit change in explanatory variable  $X_i$ . Third column shows standard error of estimated regression coefficients. Fourth column indicates standardized coefficients  $B_i$ . These coefficients tries to assess the relative effectiveness of each independent variable i.e. larger of standardized regression coefficient  $B_i$  is indication of higher influence of that explanatory variable on SEI and smaller value of  $B_i$  is an indication of less influence of dependent variable on SEI. Fifth column gives the details of calculated values of t statistic and last column indicates the p-values. Level of significance inference indicates that explanatory variable has significant influence on women's empowerment.. Value of  $R^2$  indicates the strength of the model or tells about the proportion of variation in the dependent variable explained by the set of independent variables in the model. Statistically significant value of F statistic indicates that at least one of the explanatory variables in the model has significant influence on dependent variable.

**Table 4.15: Influence of various explanatory variables on women’s empowerment:  
A multiple linear regression analysis**

Independent variable	Unstandardized coefficients		Standardized coefficients	t	Sig.
	b <sub>i</sub>	Std.error	B <sub>i</sub>		
Ownership status of house	.335	.033	.317	10.113	.00
Household occupation	.340	.027	.348	12.463	.00
Years of work	.010	.005	.026	2.001	.04
Person days of work in MGNREGA	0.57	.013	.063	4.279	.00

Adjusted R<sup>2</sup> = 0.96

significant at p < 0.05

Box 4.1: Multiple linear regression model representing the influence of various independent variables on women’s empowerment

Model

$$SEI = 1.045 + 0.335X_1 + 0.340X_2 + 0.010X_3 + 0.57X_4$$

Where SEI = summative empowerment index

X<sub>i</sub> = explanatory variables

**Variable wise description of the model:**

Table 4.15 revealed that among all the explanatory variable four variables, ownership status of household, household occupation, years of work and person days of work under MGNREGA have highly influenced the dependent variable women empowerment having p < 0.01. Ownership status of household has highly influenced women empowerment with regression coefficient 0.33 and p value < 0.01 .One unit variation in ownership status of household leads to 33% change in women empowerment because the families having own house are little bit financially secure because they do not have to pay rent of the house. Women respondents of these families are economically empowered because they



do not have to spend their income for paying the rent every month. Those women can increase their savings which leads to their improved social and economic status.

Household occupation of household also has positive influence on women empowerment with regression coefficient .340 and p value < 0.01. One unit variation in household occupation leads to 34% change in dependent variable women empowerment. because a good household occupation also leads to economic and social empowerment in some cases.

Years of work under MGNREGA are also positively influencing women empowerment with 0.010 and p value less than p value < 0.05. One unit change in years of work leads to .01% change in dependent variable Women who are working from more time are highly empowered than others in some cases. More person days of work are positively influencing women empowerment with regression coefficient 0.57 and p value less than .001. Person days of work are highly influencing women empowerment with one unit variation in person days leads to 57% change in dependent variable. More person days are providing more income which leads to improved social or economic status. so higher the person days of work higher the women empowerment.

## Chapter 5

### Analyses of problems faced by women workers while working at worksites

Worksite problems usually are a major obstacle in the way of workers to participate in working activities. According to MGNREGA guidelines, women working at MGNREGA worksites should be provided with some main facilities such as drinking water, crèche facilities for their child, first aid facilities, shed for dressing.

According to guidelines these facilities should essentially be provided because without these women have to face so many problems and they will not be able to continue work.

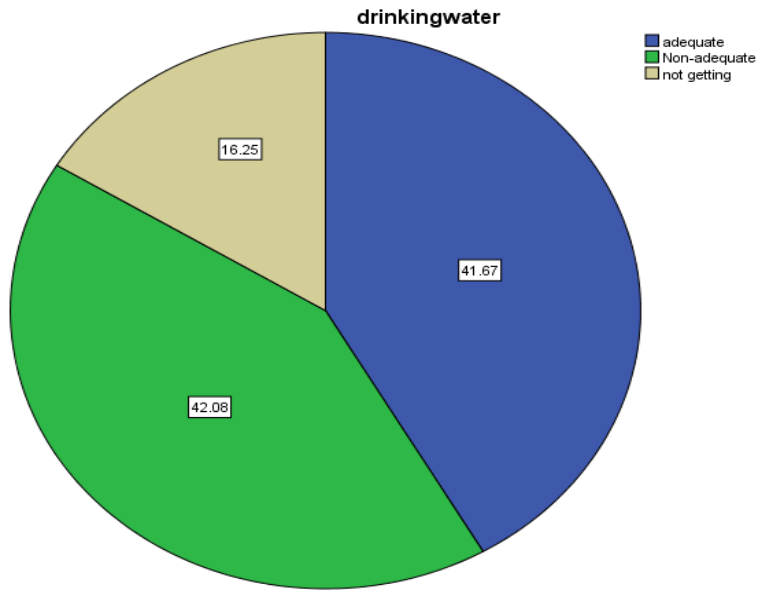
**Drinking water:** Water is always an important and life-sustaining thing for humans and is required for the survival of most of other organisms. Thus requirement of water for workers at worksites of MGNREGA is very essential as described by the guidelines of MGNREGA. In present study it has been surveyed that what percentage of respondents are getting facility of water or whether water being provided is adequate or non-adequate.

**Table 5.1 frequency and percentage of type of drinking water facility**

Type of facility	Percent
Adequate	41.7
non adequate	42.1
Not getting	16.3
Total	100.0

Source:/Primary data calculated by researcher

Table 5.1 indicates that 41.7% of respondents are getting adequate drinking water facility. 42.1% of respondents are getting non-adequate drinking water facility and moreover 16.3% of respondents are not getting water for drinking. So most of the respondents are not getting adequate water facility, which is being a major obstacle in the way of working at worksites.



**Figure 5.1.1 represents pie chart of type of facility of drinking water**

Figure 5.1 reveals that there is highest number of respondents who are getting inadequate water for drinking and some are who are not getting water for drinking. So this problem is being the major obstacle in their way of working. Who are getting non-adequate water will also be an ill effect on their health.

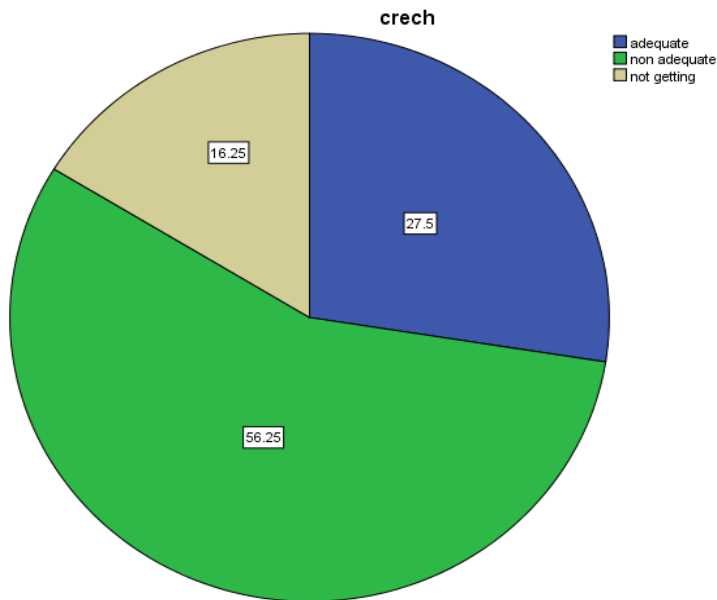
**Crèche facility:** crèche is actually a day care center where babies are cared when their parents go for job. According to MGNREGA, crèche facility should be provided for babies of women so that their babies can be cared while they work at worksite. The present study revealed what percentage of respondents are getting crèche facility for their respondents and whether adequate or non-adequate

**Table 5.2 frequency and percentage of type of crèche facility**

Facility	Percent
Adequate	27.5
non adequate	56.3
Not getting	16.2
Total	100.0

Source:/Primary data calculated by researcher

Table 5.2 indicates that 27.5% of respondents are getting adequate crèche facility. 56.3% of respondents are getting non-adequate crèche facility and moreover 16.2% of respondents are not getting crèche for their children.



**Figure 5.2 represents pie chart of type of facility of crèche**

Figure 5.2 reveals that there is highest number of respondents who are getting inadequate crèche facility and some are who are not getting at all. So this problem is also being the major obstacle in their way of working because who have small children they want their children to be properly cared while they are working ,if their children are not being properly cared for they will not be ready to work. Who are getting non-adequate crèche will also be an ill effect on the health of their children. Thus problem of crèche is being the major problem being faced by them while working at worksite especially for the women who have infants.

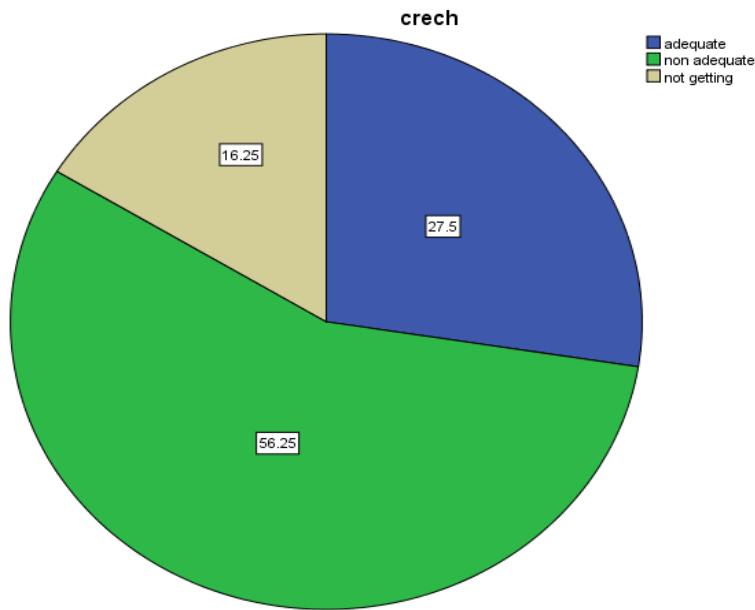
**First aid:** First aid is the help given to any person suffering from a sudden illness or injury with care provided to protect life, prevent the condition from being worse, and help to recover soon. The following table reveals the data of how many respondents are getting adequate first aid facility, how many are getting non adequate worksite facility and how many of them are not getting worksite facility at all.

**Table 5.3 frequency and percentage of respondents having type of first aid facility**

Facility	Percent
Adequate	57.9
non adequate	30
Not getting	12.1
Total	100.0

Source:/Primary data calculated by researcher

Table 5.3 indicates that 57.9% of respondents are getting adequate first aid facility. 30% of respondents are getting non- adequate first aid facility and moreover 12.1% of respondents are not getting first aid facilities.



**Figure 5.3 represents pie chart of type of facility of first aid**

Figure 5.3 reveals that there is highest number of respondents who are getting adequate first aid facility but some are who are not getting at all. So this problem is also being the major obstacle in their way of working because while working at roads or bridges sometime they got injuries and if they do not get first aid at that time then it is an obstacle for them to work there. They will feel insecure at that place.

**Shed for dressing:** shed for dressing is also an important facility that should be provided at worksites according to guidelines of MGNREGA. The revealed the percentage of how

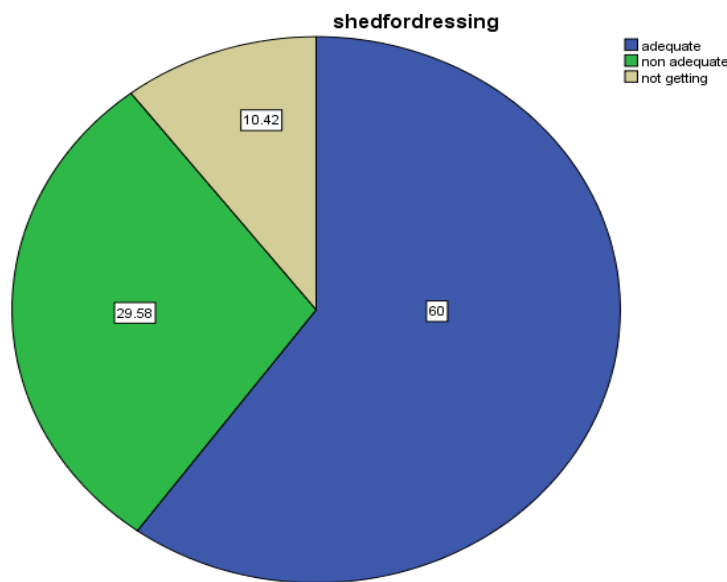
many women workers are getting adequate, non-adequate or not getting the facility at all.

**Table 5.4 frequency and percentage of respondents having type shed for dressing facility**

Facility	Percent
Adequate	60
non adequate	29.6
Not getting	10.4
Total	100.0

Source:/Primary data calculated by researcher

Table 5.4 indicates that 60% of respondents are getting adequate shed for dressing facility. 29.6% of respondents are getting non-adequate shed for dressing facility and moreover 12.1% of respondents are not getting shed for dressing facilities.



**Figure 5.4 represents pie chart of facility of shed for dressing**

Figure 5.4 reveals that there is highest number of respondents who are getting non-adequate shed for dressing facility but some are who are not getting at all. So this problem is also being the major obstacle in their way of working because if they do not get shed for dressing they will feel insecure while working at worksite

## Chapter 6

### Summary findings and conclusion

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is very progressive act enacted in India, after India got independence. It is a great effort of the government of India to provide employment to the rural people. Further, it is right to work as a legal entitlement. In India where labor is the only asset of the economy for millions of people, profitable employment is an essential need for the fulfillment of other basic needs and for empowerment of the rights like– the right to life, the right to food, and the right to education. The MGNREGA provides guarantee of 100 days of unskilled work for every household, has been started as a gender sensitive scheme. It provides crèche facilities on work sites because one-third of the workers are women, and there is no discrimination for wages between male and female.

While providing employment, the main priority is provided to women in such a way that at least one – third of the beneficiaries are women who have registered and requested for work under MGNREGA.as men are moving out of agriculture so most of the agriculture is being dependent upon women cultivators that is why MGNREGA work is beneficial for women. Today ratio of male workers in agriculture is 53 per cent of all male workers but ratio for women is 75 per cent of all female workers, and 85 per cent of all rural women workers, are in agriculture. Women include 40 per cent of the agricultural work and the percentage is increasing. There is much that the MGNREGA is empowering women by providing employment to them. The act ensures that wages will be equal for males and females.

With this background the present study tries to study the impact of Mahatma Gandhi National Rural Employment Guarantee Program on the selected women beneficiaries. The study is mainly limited to the women of Ludhiana district of Punjab. The study deals with the various provisions of Mahatma Gandhi National Rural Employment Guarantee Act, which are concerned with women and their influence on beneficiaries in the villages, namely Hambran, Almgir, Mangarh, Dhoula, Galib Kalan, Kaonke, Boparai, Gahaur of Ludhiana district. Questionnaire schedule was prepared for collection of data. The study

examines whether the women have done any real progress through Mahatma Gandhi National Rural Employment Guarantee Scheme. Besides this, the researcher has also collected the secondary information from the Government records at the State and District levels. The chapter wise summary of the study is described as follows. In the first chapter as stated, it is summarized with the following objectives.

**Objectives:**

- To study the impact of MGNREGA on economic empowerment of women.
- To study the impact of MGNREGA on Social empowerment of women.
- To analyze the problems faced by women workers while working at worksites.

In the **second chapter** the researcher has reviewed the literature on the empowerment of women in general and the second part deals with the women working under MGNREGS. The studies which covered under the empowerment section mainly discussed the role of NGOs, Self Help Groups, and Micro-finance for the empowerment of women. Some authors found that through proper health care of women and children the empowerment can be brought about. Few authors revealed that the situation of women in the world in general and in Asian countries in particular is not very good. Some other authors examined just putting cash in the hands of women is not called empowerment of women, they should also have right to do work as their own. The studies on MGNREGS concentrated on positive, negative and other results of the program.

The **third chapter** deals with socio-economic background of respondents. Descriptive analysis in this study contains the classification, percentages and frequency of the data of all the respondents.

**Fourth chapter** is about socio-economic empowerment of women through MGNREGA.

**Economic level of empowerment** has been described in this chapter as follows:

- 7% women who are working under MGNREGA from 1-2 years have high level of empowerment, 13.9% have middle level of empowerment, and 0% has low level of empowerment.
- 4.3% women working from 2-3 years have high level of empowerment, 15.2% have middle level of empowerment, and 0% has low level of empowerment.



- 3.5% women working from 3-4 years have high level of empowerment, 13% have middle level of empowerment, and 0.4% has low level of empowerment.
- 2.2% women working from 4-5 years have high level of empowerment, 4.3% have middle level of empowerment, and 0% has low level of empowerment.
- 14.3% women working from 5-6 years have high level of empowerment, 21.3% have middle level of empowerment, and 0.4% has low level of empowerment.

**Social level of empowerment** has been described as

- 2.5% women working from 1-2 years have high level of empowerment, 10.4% have middle level of empowerment, and 7.1% have low level of empowerment.
- 2.1% women working from 2-3 years have high level of empowerment, 12.9% have middle level of empowerment, and 7.9% have low level of empowerment.
- 3.3% women working from 3-4 years have high level of empowerment, 9.2% have middle level of empowerment, and 3.8% have low level of empowerment.
- 0.4% women working from 4-5 years have high level of empowerment, 3.3% have middle level of empowerment, and 2.5% have low level of empowerment.
- 6.3% women working from 5-6 years have high level of empowerment, 20% have middle level of empowerment, and 8.3% have low level of empowerment.

**Multivariate analysis** has also been done to check the combined influence of all the independent variables on women empowerment (dependent variable). Four variables ownership status of household, household occupation and person days of work and years of work under MGNREGA have highly influenced the dependent variable women empowerment.

**Fifth chapter** deals with analyses of worksite problems faced by women workers while working at worksites. 58.4% of respondents are not getting adequate. 56.3% of respondents are getting non-adequate crèche facility. 30% of respondents are getting non-adequate first aid facility and moreover 12.1% of respondents are not getting first aid facilities. 29.6% of respondents are getting non-adequate shed for dressing facility and moreover 12.1% of respondents are not getting shed for dressing facilities.

**Suggestions:**

- There is delay in payment of wages in the case of some workers. Some efforts are needed by the government to solve this problem. There should be uniformity in the payment of wages.
- Some of the worksite facilities are very poor. So the steps should be taken to ensure the provision of adequate worksite facilities. For this purpose a separate mechanism should be started.
- Providing 100 days of work should be made compulsory for women workers, as this will increase the process of women's empowerment.
- Improving the quantity of work of MGNREGS by implementing all entitlements of workers including payment of the legal minimum wages, work site facilities and dependable first aid facilities.
- In addition, it is important to add some minimum social security such as health insurance.

In other words, MGNREGS work needs to move towards quality employment.

**Conclusion:**

While concluding this study, one can observe that women who are getting work for more number of days are getting more empowered and women who are working from a long time under MGNREGA are also more empowered than others. Some of the women who are working from long time but even then not empowered, the reason behind it is lack of support of their family. Household occupation and ownership status of household have also a positive impact on empowerment level of women.

Otherwise overall impact has been seen that more days of work has positive impact on their empowerment level. If more work will be provided to them and payment of wages will be on time then their level of empowerment can be raised. Adequate worksite facilities will also help in attracting more women to work and this will not only be helpful for rural women but also will be helpful in attaining the objectives of MGNREGA.

### A case study

	Name- Asha rani
	Age -40 years
	Village- Hambran
	Education level- illiterate
	District –Ludhiana
	Annual household income- 50000 and above
	Household ownership status – own house
	Years of work – 5 to 6 years
Person days of work- 50 days (last year)	

Asha rani, a woman is quite happy with MGNREGA work, having availed 50 days of work last year; she is looking forward for work this year. Her only regret is that work is not provided throughout the year. Though payment is not immediate, she is received wages for 25 days yet, it is a substantial amount, though I work all day in my field and carry out household activities, this is first time I have earned cash worth rupees 5000. It is a satisfying feeling. I have invested well in buying ration, children education, and it comes in handy when my children fall ill, and also in social causes. I take decisions to spend money (household, clothes, food etc.) sometimes even without taking my husband's consent, go to market alone and all these things I have never done before. I had to seek permission from my husband or other family members. This is completely a new experience to me. She added that all these things are giving them more confidence. It has certainly changed the outlook of my family members ever since I started bringing the money. Many of the respondents explained **“Though money earned has improved our purchasing capacity, nevertheless, it can put to a much better use if the gap between payment of work and wages gets reduced”**.

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**Socio-Economic empowerment of rural women through Mahatma Gandhi National Rural Employment Guarantee act: A case study of Ludhiana district**

**Questionnaire**

**Objective:** The main objective of this questionnaire is to know about social and economic condition of beneficiaries of MGNREGA to find the impact of MGNREGA on women's social and economic empowerment in Ludhiana district. Data is being collected only for the purpose of research. All the details in this questionnaire will be kept confidential.

**Date of data collection**\_\_\_\_\_

**District**\_\_\_\_\_ **Block**\_\_\_\_\_ **Village**\_\_\_\_\_

**Respondent's profile**

Name of respondent\_\_\_\_\_ Job card no.\_\_\_\_\_

1. Religion\_\_\_\_\_

- 1) Sikh    2) Hindu    3) Muslim    4) Others

2. Caste\_\_\_\_\_

- 1) SC    2) ST    3) Other

3. Household occupation\_\_\_\_\_

- 1) Agriculture work    2) laborer    3) Others

4. Age\_\_\_\_\_

- 1) 18-25 years    2) 25-45 years    3) 45 to 60years    4) above 60

5. Ownership status of house\_\_\_\_\_

- 1) Own house    2) Rented house    3) Others (specify) \_\_\_\_\_

6. Education\_\_\_\_\_

- 1) Illiterate    2) Primary    3) Matric    4) Higher secondary or above

7. Annual income of Household\_\_\_\_\_

- 1) Less than Rs. 10000    2) Rs. 10000-30000    3) Rs.30000-50000



4) Rs.50000 and above

8. Why are you interested in taking part in MGNREGA? \_\_\_\_\_

- 1) No alternative 2) Additional income 3) Work in local area 4) Others

9. From when are you working under MGNREGA? \_\_\_\_\_

- 1) 1-2 years 2) 2-3 years 3) 3-4 years 4) 4-5 years 5) 5-6 years

10. For How many days in last year did you get work? \_\_\_\_\_

- 1) 0-25 days 2) 25-50 days 3) 50-75 days 4) 75-100 days

11. Are you receiving wages at time? \_\_\_\_\_

- 1) Always 2) often 3) rarely

12. Are the following worksite facilities available at worksite?

Facilities	Yes		No
	Adequate	Non adequate	
Drinking water			
First aid			
Crèche			
Shed for dressing			

13. Who has control over the following economic resources?

Sr. no	Statement	Controlling authority			
		Respondent	Husband	Both husband and wife	Others
1.	Control over earning				
2.	Control over saving				
3.	Daily household expenditure				
4.	Own and control household valuable asset				
5.	Sale and purchase of land /house/livestock				
6.	Repayment of loan				

14. Who take decision regarding the following matters?

Sr. no	Statement	Decision maker			
		Respondent	Husband	Both husband and wife	Others
1	Health treatment of respondent				
2	Health treatment of children				
3	Obtaining personal needs				
4	Education of children				
5	Marriage of son or daughter				
6	Job of women				

15. How much you are mobile with in your community, whether you need permission of husband/elders with whom you are allowed to go out at following places?

Sr. no	Place	Permission needed		You are allowed to go to...			
		yes	no	With Adult	with child	alone	not at all
1	Nearby market						
2	Hospital						
3	Neighborhood						
4	Relatives home						
5	Other city or village						



