

FINANCIAL ENHANCEMENT OF LIVELIHOOD SECURITIES AMONG WOMEN BENEFICIARIES THROUGH MGNREGP IN SIVAGANGAI DISTRICT, TAMIL NADU

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ABSTRACT

The Government of India has introduced many developmental programs to enhance the livelihood securities of its citizens particularly the womenfolk. The improved standard of life and improved economics are the two goals of any economics. The Government has evolved divergent programs to achieve them. Even then, the Poverty has become the mother of our country, occurring by means of two things, one by means of social factors and another by mean of biological things. Now-a- days, due to globalization the biological factors are solved but the social factors cannot be solved. As a result, a vast margin of people and particularly the women become vulnerable to this cause. The MGNREGP is a vital program for eradicating the rural unemployment and poverty which guarantees 150 days of labor in the rural pockets of the country. This program offers an alternative but a tangible means in improving the livelihood security of the beneficiaries mostly women. This paper presents the potential Financial benefits of MGNREGP and the Socio-Economic benefits created by MGNREGP on the life of the women beneficiaries towards the objective for which the program had been designed.

KEY CONCEPTS: *Livelihood, standard of life, improved economics, types of assts human, natural, social, financial and physical assets,*

01. INTRODUCTION

The total population of India in 2017 stands with 133.92crores. Out of which 51.81 per cent are women. The major source of livelihood security for women is agriculture and agricultural-allied activities. Livelihood is the ways and means of securing the basic necessities of life namely food, shelter, water and clothing of life. It can be a set of activities or collective activities in securing food, water, shelter, clothing, and basic medicine. It is the capacity of acquiring them either individually or collectively using the human and material graces to the requirements of the household and the self on a sustainable basis. Thus the livelihood encompasses the capabilities and assets and income generating activities required for the means of living. The sustainable livelihood idea was first introduced by the Brundtland Commission on Environment and Development, in 1992 United Nations Conference on Environment and Development.

Livelihood assets can be clubbed into 5 categories:

- a. *Human assets:* Knowledge, skills, health, resources and ability of working
- b. *Social assets:* A net work of relationships both formal and informal, membership in any organization or forum, co-operative links
- c. *Natural assets:* God-given assets like land, water, soil, forests, fishery
- d. *Financial assets:* Earnings, savings, income from business, trade, remittances, and employment and jobs
- e. *Physical assets:* Basic infrastructural facilities like road, sanitation, educational institutions, Information-Communication-Technology (ICT), tools, livestock and equipments.

Thus, the development of livelihood security is pivotal for individual's growth and development. The economy of our

country has been growing at about 7 per cent for the last decade but the unemployment follows to rise to the tune of losing of 550 jobs every day for the last four years. On the other hand, 35,000 join the labor force daily; 10 per cent of youth between 18 to 25 years of age, numbering 51 million are unemployed. The MGNREGP is a vital program for eradicating the rural unemployment and poverty which guarantees 150 days of labor in the rural pockets of the country. This program offers an alternative but a tangible means of livelihood security to the beneficiaries. At the national level, according to the official data, about 53% of the beneficiaries of MGNREGP are women. A remarkable phenomena of MGNREGS is to encourage the participation of women both as beneficiaries and administrators of this program. The Act has a clear mandate that at least one third of the beneficiaries shall be women and the employment should be provided within the radius of 5 kilo meters. Thus the Act itself has a potency to encourage and bolster the participation of women.

02. OBJECTIVES

The present study is an attempt made in the district of Sivagangai, Tamil Nadu, South India with the following objectives:

- To study the impact of MGNREGP scheme
- To analyze the Socio-economic and financial impact on women beneficiaries
- To evaluate the family income of women beneficiaries
- To analyze the expenditure and saving pattern of the women beneficiaries

03. BENEFITS OF THE EMPLOYMENT GUARANTEED ACT

The Mahatma Gandhi National Rural Employment Guarantee Program holds the following tangible benefits to the rural households in the process of enhancement of economic growth and development. Few of them are as follows:

- ❖ An effective Employment Guaranteed Act would help to safeguard the rural households from poverty and hunger
- ❖ The Act envisages likely to a substantial reduction of rural – urban migration

- ❖ The Acts makes a provision of work available in the village and avoids heading towards the green pastures for the jobs
- ❖ As the major beneficiary of this Act is formed by women, the guaranteed employment will bestow some economic independence
- ❖ The Act is an opportunity to create useful common community assets in rural pockets of India
- ❖ The Act provides a plenty of scope for building productive water-harvesting structures through labour intensive methods
- ❖ The guaranteed employment is likely to change power equations in the rural parts and to foster a faster and more equitable social order
- ❖ The Act could afford the important universal legal entitlements such as minimum wages and socio-economic-financial security. It is based on the principle of self-selection.

04. METHODOLOGY

The present study has used both the primary and secondary data. The primary data were collected from January to March 2015 and the secondary data from the official web site during the same duration. The total samples were 530 and were selected randomly. The data were collected using questionnaire/ interview schedule, tabulated, analyzed with the help of Ms-Excel sheet, and SPSS package

05. AREA OF THE STUDY

Tamil Nadu state introduced MGNREGP in six districts namely Sivagangai, Dindigul, Nagapattinam, Cuddalore, Villupuram and Tiruvannamalai on the eve of 2nd Feb, 2006 as a first phase. The districts of Tirunelveli, Karur, Tanjore and Tiruvarum incepted this program as a second phase from the first day of April 2007. The rest of the 20 districts got the program introduced from 1-4-2008. The Tamil Nadu state is the fourth largest state generating 75 per cent of women participation during the previous financial year 2013-2014. As on March 2013, the percentage of women participation amounted to 82.82 per cent at Nagapattinam district

The gender of the respondents is a primary classification in the present study since the research identifies that the level of effectiveness of the NREGS is mainly depending on their gender. The classification of the respondents based on their gender is presented in Table 1.

Table 1
Gender of the respondents

Sl.No.	Gender	Total	Per cent to the total
1	Male	113	21.32
2	Female	417	78.68
	Total	530	100.00

Source: Primary data

In total, a maximum of 78.68 per cent of the respondents are female whereas the remaining 21.32 per cent of the respondents are male. The analysis recalls that the beneficiaries of the scheme are mainly female respondents in the study area. Given to the reason, there is a high rate of women participation because it is not at all a sustainable and subsistent employment opportunity in the district both from the agricultural sector and industrial sector as well.

The women in the district depend mostly on the agricultural, agricultural labour and seasonal construction works. Mostly, the women in the district help the agriculture and family and they receive no pay. If at all they are paid, it

is less than men and the women are demanded more work which is sometimes more laborious too. This pattern of system is aborted, thanks to the successful implementation of MGNREGP in the entire district. There is also a standard guarantee for 100 days of work with wages

06. SOCIO-ECONOMIC INDEPENDENCE AMONG THE WOMEN

It shows the total income of the every member per family among the respondents during period of one week. Since the weekly income is one of the important economic status of the respondents, it is included in the presents study. In the weekly, monthly income among the respondents in the presents study

is confined to up to ₹.500, 501 to 700, 701 to 900, 901 to 1100 and above 1100. The distribution respondent on the basis of their weekly family income is given Table 2

Table 2
Weekly family income among the respondents

Sl.No.,	Weekly family income	Number of respondents in per cent		Total
		Male	Female	
1	Up to 500	11	11	22
2	501 to 700	20	76	96
3	701 to 900	21	119	140
4	901 to 1100	27	123	150
5	Above 1100	34	88	122
	Total	113	417	530

Source: Primary data

The important family income per week among the respondents are ₹.901 to Rs.1100 and ₹701 to ₹900 which constitutes 28.30 and 26.42 per cent respectively. The important family income per week among the male respondents are ₹.901 to 1100 and above ₹1100 which constitutes 23.89 and 30.09 per cent to its total respectively. The important family income per week among the female respondents are ₹.901 to ₹1100 and

₹701 to 900 which constitutes 29.49 and 28.54 per cent to its total respectively. The level of weekly family income is noticed as higher among the female respondents then that among the male respondents. Hence it is a clear indicator of enhanced earnings for women and devotes a great portion for the household income given in Table 3

Table 3
Weekly family expenses among the respondents

Sl. No	Weekly family expenses in ₹	Number of respondents in per cent		Total
		Male	Female	
1	Up to 300	17	25	42
2	301 to 500	26	68	94
3	501 to 700	23	117	140
4	701 to 900	31	126	157
5	Above 900	16	81	97
	Total	113	417	530

Source: primary data

The important family expenses per week among the respondents are ₹701 to 900 and ₹501 to 700 which constitutes 29.62 and 26.42 per cent respectively. The important family expenses per week among the male respondents are ₹301 to 500 and ₹701 to 900 which constitutes 23.00 and 27.43 per cent to its total respectively. The important family expenses per week

among the female respondents are ₹701 to ₹900 and ₹501 to 700 which constitutes 30.22 and 28.06 per cent to its total respectively. The analysis reveals that the weekly family expenses among the male respondents are slightly higher than that among the female respondents given in Table 4

Table 4
Weekly family saving among respondents

Sl. No	Weekly family savings	Number of respondents in per cent		Total
		Male	Female	
1	Up to 100	10	19	29
2	101 to 200	19	28	47
3	201 to 300	26	46	72
4	301 to 400	24	134	158
5	Above 400	26	176	202
	Nil	8	14	22
	Total	113	417	530

The weekly family savings among the respondents are ₹301 to 400 and above ₹400 which constitute 29.81 and 38.11 per cent to the total respectively. The weekly family savings among the male respondents are above ₹400 and 201 to 300 which constitute 23.01 and 23.01 per cent to the total

respectively. Among the female respondents these to are above 400 and ₹301 to ₹400 which constitute 62.20 and 32.13 per cent to the total respectively. The analysis reveals that the level of weekly savings among the female respondents are higher than that among the male respondents given in Table 5

Table 5
Mode of savings among the savings

S.No	Mode of savings	Number of respondents in per cent		Total
		Male	Female	
1	Post office	16	59	75
2	Bank	38	123	161
3	LIC	4	37	41
4	Chit funds	32	102	134
5	Sangams	9	63	72
	Others	6	19	25
	Total	105	403	508

Source Primary data

The important saving among the respondents are banks and Chit funds which constitutes 31.69 and 26.37 per cent to the total of 508 respondents where as the remaining 22 respondents are not saving any money. The important mode of saving male respondent are banks and Chit funds which constitute 36.19 and 30.47 per cent to its total respectively. Among the female respondent this is to constitute 29.49 and 25.31 per cent to its total respectively. The analysis reveals that the most preferred mode of saving among the respondents are bank deposits and Chit funds.

7. IMPACT OF MGNREGS UPON WOMEN BENEFICIARIES

The impact of MGNREGS on family have been assessed with the help of ten variables in the present study. The respondents are asked to rate these ten variables at five point scale according to the degree of impact created by the programme. The mean score of each variable among the male and female respondents have been computed separately along with its t' statistics. The results are given in Table 6

Table 6
Impact of MGNREGS on the Family of Women

S.No.,	Variables in family impact	Mean score		't' statistics
		Male	Female	
1	Fulfillment of economic need of family	3.1774	3.7345	-2.4546*
2	Meeting the educational need of children	3.2676	3.8041	-2.3374*
3	Improved recognition among the family member	3.0884	3.6673	-2.4088*
4	Improved family status	3.2673	3.7109	-2.2741*
5	Helps family in participating all social functions and festivals regularly	3.0141	3.5991	-2.0079*
6	Removes the family members from the clutches of the debt burden	3.0896	3.8733	-3.1149*
7	Family savings are enhanced	3.1173	3.6676	2.3084*
8	Purchasing power of the family has improved	3.2091	3.8234	-2.5411*
9	Paves way to create assets	3.0976	3.7917	-2.8868*
10	Ensures livelihood of the family	3.2676	3.7346	-2.4003*

*significant of five per cent level

The highly viewed variables by the male respondents are 'meeting educational need of the children' and ensures livelihood of the family' since their mean scores are 3.2676 and 3.2676 respectively. Among the female respondents, these two are 'removes the family members from the clutches of the debt burden' and improved purchasing power of the family improved since then mean scores are 3.8733 and 3.8234 respectively. Regarding the variables significant difference among the male and female respondents have been noticed in the case of all ten variables in it since their respective 't' statistics are significant at five per cent level.

8. VARIATION IN FAMILY IMPACT AND ITS RELIABILITY

The score of ten variables have been included for confirmatory factor analysis in order to examine its reliability and validity. The CFA has accepted only eight variables in it. It results in standardized factor loading of the variables in it. Its statistical significance, composite reliability and average variance extracted. The overall reliability of variables in it has been tested with the help of cronbach alpha. The results are given in Table 7

Table 7
Reliability and validity of variables in impact on Family

S.No	variables on the Impact on family	standardized factor loading	't' statistics	composite reliability	Average variance extracted
1	Improved family status	0.8774	3.6089*	0.7611	54.93
2	Purchasing power of the family has improved	0.8554	3.2973*		
3	Improved recognition among family members	0.8089	3.0997*		
4	Paves way to create assets	0.7804	2.8224*		
5	Meeting the educational needs of children	0.7511	2.7461*		
6	Ensures livelihood of the family	0.7092	2.6567*		
7	Fulfillment of economical need of family	0.6546	2.3996*		
8	Family savings enhanced	0.6073	2.1881*		

Cronbach alpha: 0.7842 *significant of five percent level

The eight variables included here have the standardized factor loading of 0.60 and above which reveals its content validity. The significance of its 't' statistics of standardized factor loading of variables reveal its convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 percent respectively. The included eight variables explain it to an extent of 78.42 per cent since its cronbach alpha is 0.7842.

9. LEVEL OF IMPACT OF MGNREGS ON FAMILY

The level of impact on family among the respondents is computed by the mean score of the variables in it. In the present study, the Scores on Impact on Family is confined to less than 2.00, 2.00 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their scores are illustrated in Table 8

Table 8
Impact scores on Family among the respondents

S.No	Scores level	Number of respondents		Total
		Male	Female	
1	Less than 2.00	16	21	37
2	2.00 - 3.00	41	104	145
3	3.01-4.00	39	169	208
4	Above 4.00	17	123	140
	Total	113	417	530

The important scores in the present study among the respondents are 3.01 to 4.00 and 2.00 to 3.00 which constitutes 39.85 and 27.36 per cent to the total respectively. The important scores level among the male respondents are 2.00 to 3.00 and 3.01 to 4.00 which constitutes 36.28 and 34.51 per cent to its total respectively. Among the female respondents, these two are 3.01 to 4.00 and above 4.00 which constitutes 40.53 and 29.49 per cent to its total. The impact of NREGS on family is higher among the female respondents than among the male respondents.

10. RESEARCH OUTPUTS AND RECOMMENDATIONS

It is obviously clear that MGNREGS program has afforded a visible economic independence to the womenfolk by developing the quality of life associated with the improved purchasing power, status of the family. It also gives the women beneficiaries the feeling of increased recognition with economic output and merger quantum of savings too. The program has bestowed an opportunity in developing a cordial relationship both in the work place and domestic grounds too. It is also a much appreciated program on the part of the beneficiaries since it has improved a considerable scale of meeting the family needs and family savings as well.

11. CONCLUSION

MGNREGP is greatly appreciated as a matter of fact that it provides guaranteed employment, regular income and thus enabling the rural people to surmount the poverty. The MGNREGA generated 62, 39,073 cumulative man-days during the financial year 2017-2018 in Sivagangai district. Out of which, the majority of the beneficiaries are women to the tune of 84.02 per cent. The steady increase in income through MGNREGA handed out to meet out the regular basic needs of the household. The majority of the women respondents are using MGNREGA income to meet the domestic needs and food consumption. In addition, it is also an added value generation on the part of the women beneficiaries that they become customers of the banks, clients of the post office and members of the varied saving clubs.

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