EMPOWERMENT OF WOMEN WORKERS THROUGH MGNREGP- A STUDY OF KERALA EXPERIENCE

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Chapter -9

FINDINGS, SUGGESTIONS AND CONCLUSION

9.1   Findings

Poverty and unemployment are the two paradigms of the economic growth of a country, which are complex and multi-dimensional in nature. They are reflected in several deprivations, like lack of education, amenities, health and talent improvements, employment, etc. The marginal farmers, casual workers, landless labourers and the vulnerable sections of the society, like SCs, STs, and women headed families, aged people, migrants and transgenders are the worst victims of these deprivations. Since women constitute more than 50 per cent of the total population in India, empowerment of women is absolutely essential for the socio-economic progress of the country. After independence, various steps were adopted for improving the socio-economic status and empowerment of women in India. At the policy level, different legal provisions and resolutions in the form of Acts have been introduced to improve the status of women in India, like the Dowry Prohibition Act (1961), the Maternity Benefit Act (1961), etc. From the Fifth Five Year Plan (1974-78) onwards, there has been a paradigm shift in the approach to women's issues from welfare to development. The seventh Five Year Plan (1985-90) emphasized the need for gender equality and empowerment. For attaining the objectives, various national programmes were implemented to ensure the economic and social status of women. For empowering women, special programmes were implemented through the Panchayati Raj Institutions (PRI) during the period. The eleventh Five Year Plan (2007-2012) was also designed to ensure the inclusive development in the economic, social and political empowerment with gender equality. Still, it is a major problem for the Indian development process to generate adequate employment opportunities for the growing rural forces. National Rural Employment

Guarantee Act (NREGA) was implemented in 2005 for providing livelihood security to rural unskilled households and vulnerable sections of the society by providing short-term employment in public works.

The critical review of literature indicates that there is still a gap in existing literature as regards the social, economic, political and personal development achieved by women workers through the MGNREG Programme in Kerala. Though, several studies have been conducted in the area of women empowerment and the various women's development programmes of the Government, no notable studies have so far been conducted to measure the level of empowerment achieved by women workers who have got 100 days work in a financial year on a continuous basis under MGNREGP in Kerala. In order to fill the gap, the present study has been proposed. It is hoped that the findings of the study would help to get a clear picture of the driving force behind the MGNREGP women workers in Kerala to join this programme, their awareness, worksite facilities, working condition and work group relationship, empowerment achieved, level of participation, the challenges and their social, economic and the personal development through MGNREGP. The research problem leads to the following research questions.

1. What are the perceptions behind the women workers to join the MGNREG Programme in Kerala?
2. What is the role of the MGNREG Programme in the empowerment of the women workers in Kerala by providing them 100 days work in a financial year on a continuous basis?
3. What is the participation level of women workers in the MGNREG programme in Kerala?
4. What are the problems faced by women workers in the MGNREGP in Kerala?

The study attempts to analyse the perception of MGNREGP women workers about MGNREGP, their level of empowerment, their level of participation and problems faced by them in the Programme. The assessment was made on the basis of the opinion of the women workers in MGNREG programme in Kerala State. The

analysis of the participation level of women workers has been made mainly on the basis of secondary data. Sample respondents included the women workers who had participated in the MGNREG programme continuously for at least five years and completed 100 days work in a financial year. The list of women workers was collected from the database maintained by the Ministry of Rural Development, published on the official website of Ministry of India in the year 2015-16. The women workers who did not complete 100 days work in a financial year and a period of five years were excluded from the sample survey because, empowerment was possible only in the long run after engaging in the programme on a continuous basis for a certain period.

The objective of the study was to know the extent of empowerment achieved by the women workers through the MGNREG Programme. More specifically, the study aimed to assess:

1. The participation level of women workers regarding MGNREGP in Kerala.
2. The perception level of women workers of MGNREGP in Kerala.
3. The level of empowerment achieved by the women workers through the 100 days work schedule in a financial year under MGNREGP in Kerala.
4. The problems faced by women workers in MGNREGP in Kerala.

The study was based on the following hypotheses:

1. **H_{01}**: There is no difference in the perception level of Kerala MGNREGP women workers about MGNREGP.
2. **H_{02}**: There is no association between the level of perception of Kerala MGNREGP women workers and their level of empowerment through MGNREGP.
3. **H_{03}**: There is no difference in the empowerment factors before and after joining MGNREGP by the women workers in Kerala.
4. **H_{04}**: There is no association between the level of perception of Kerala MGNREGP women workers and level of problems faced by them in MGNREGP.

5.   **H$_{05}$**: There is no association between the level of empowerment of Kerala MGNREGP women workers and level of problems faced by them in MGNREGP.

6.   **H$_{06}$**: There is no difference in the type of problems faced by women workers in the MGNREGP in Kerala.

The study was both descriptive and explanatory in nature. Both primary and secondary data were used for the study. Primary data were collected from the women workers who had participated in the MGNREG programme continuously for at least five years and completed 100 days work in a financial year. Secondary sources included books, journals, working papers, published reports from the Ministry of Rural Development Department, official website of Ministry of India, Mahatma Gandhi National Rural Employment Guarantee Programme and various study reports of the Planning Board, Rural Departments and other recognized agencies. The respondents of the study were of MGNREGP women workers in Kerala. The workers were selected from the database maintained by the Ministry of Rural Development, Government of India.

The interview schedule was pre-tested through a pilot study based on the responses collected from 50 women workers who had completed 100 days work in a financial year in the MGNREG Programme and continuously participated in the programme at least for a period of five years in Thrissur district.

In order to test the reliability of the empowerment of women workers on the perception of MGNREGP in the study area, Cronbach's Alpha test was applied. Reliability analysis was a measure to check the internal consistency of an instrument of constructing with multiple-item scales. Internal consistency was based on correlations among the items (constructs) of the instrument. Cronbach's Alpha was used to check the internal consistency. All the values exceeded the recommended value of above 0.60 indicating good internal consistency among the items within each variable and the entire scale.

The sample size was determined by using the standard deviation from the pilot study of the sample of 50 respondents and allowed the standard error at the 5% level and the sample size of the study was determined as 547.

The population of the study comprised the MGNREGP women workers in Kerala. Multi Stage Random Sampling Method was adopted for selecting the sample. In the first stage, state of Kerala was divided into three zones – South, Central and North. From these zones three districts- one district from each zone having maximum number of women workers who had completed 100 days of work in a financial year and continuously participated in the programme for at least five years was selected. There were in all 54,679 MGNREGP women workers in the selected districts of Kerala during the financial year 2015-16. Similarly, from each district three Blocks were selected. There were in all 21,848 women workers in the selected blocks in Nemom (3018), Perumkadavila (3936), Vellanad (3669), Kodakara (1914), Ollukkara (1688), Thalikkulam (1945), Kondotty (2813), Mankada (1330) and Wandoor (1535).

From each block three panchayats were selected. There were in all 16,287 women workers in the selected panchayats Malayinkeezh (364), Pallichal (1332), Vilavoorkal (768), Amboori (794), Kallikkadu (1303), Vellarada (1109), Kattakkada (1242), Kuttichal (645), Vithura (855), Kodakara (342), Mattathur (499), Thrikkur (420), Madakkathara (684), Pananchery (523), Puthur (405), Engandiyur (397), Thalikkulam (516), Valappad (425), Chelembra (632), Pallikkal (504), Vazhakkad (517), Koottilangadi (341), Mankada (360), Puzhakkattiri (216), Mampad (450), Thiruvali (278) and Wandoor (366). Thus, the total number of MGNREGP women workers selected as sample became 547 for Kerala. The total sample size represented 1% (S=547) of the total population ((N=54679).

The study made use of both primary and secondary data. Interview schedule was used for the collection of primary data from the beneficiaries. Content validity was ensured by expert opinion and discriminant validity test was applied for the content validity. Inter correlation and squared inter correlation were measured. Averages of all the elements under concepts were greater than or equal to square inter correlation value. Construct validity was measured through pilot study. Reliability of the construct

variables was ensured by measuring Cronbanch's Alpha. All the values of variables were more than 0.6 which stated that the internal consistency of elements under dimensions of each concept for measuring that concept. The primary data collection was started during the second half of the year 2017. The responses were collected on Likert Scale. The secondary data was collected from the official websites of Ministry of India, Mahatma Gandhi National Rural Employment Guarantee Programme, journals, published reports, periodicals and publications.

The data thus collected was collated and analyzed by using appropriate statistical and mathematical tools and techniques, while keeping in view the objectives of the study. Statistical analysis of data was carried out by using SPSS version 21. Compound Annual Growth Rate (CAGR), Annual Growth Rate (AGR), Average Annual Growth Rate (AAGR), Frequency distribution, Percentage analysis, Mean, Standard Deviation (SD), Chi-square analysis, Paired t test, Friedman Test, Spearman Rank correlation, Regression Analysis, Confirmatory Factor Analysis and Structural Equation Model were carried out for assessing the participation, perception, empowerment and problems through MGNREGP in Kerala.

The period of analysis of secondary data was eight years, i.e. from April 2008 to March 2016. It was during the year 2008-09 that the MGNREG programme was introduced by the Ministry of Rural Development, Government of India, in all the 14 districts of Kerala. The survey (for collecting primary data) was conducted during the period from June 2017 to December 2017.

The study was organized into nine chapters. **Chapter 1** dealt with the introduction of the study, statement of the problem, scope of the study, objectives of the study, hypotheses of the study, research methodology, variables used in the study, operational definition, limitation and chapter scheme of the study. **Chapter 2** discussed the review of literature related to the main theme, research gap and the scope for further research. **Chapter 3** outlined an overview of empowerment, women empowerment-global perspective, women empowerment in India and women empowerment in Kerala. **Chapter 4** explained an overview of Mahatma Gandhi National Rural Employment

Guarantee Program (MGNREGP), its salient features, objectives and women participation in MGNREGP in India and in Kerala. **Chapter 5** assessed the participation level of women workers in various activities of MGNREG Programme for the last eight years in Kerala (2008-16). **Chapter 6** analyzed the perception level of women workers regarding MGNREGP in Kerala. **Chapter 7** evaluated the level of empowerment of women workers through MGNREGP in Kerala. **Chapter 8** investigated the problems faced by the women workers of MGNREGP in Kerala and **Chapter 9** provided the summary of the major findings, suggestions and conclusions.

9.2   Major Findings of the Study

9.2.1. Participation level of women workers regarding MGNREGP in Kerala

- The rate of growth in the participation of women workers in MGNREGP in India showed a decreasing trend from the year 2008-09. The annual growth rate (AGR) in India was 0.17 per cent during the year 2009-10, and it sharply declined to -0.08 per cent during the year 2014-15. The average annual growth rate (AAGR) was 0.02 per cent. In order to have a clear picture about the real growth rate, CAGR was calculated and it showed an average growth rate of one per cent. In Kerala, the number of women who participated in the programme increased from 588282 in the year 2008-09 to 1316020 in the year 2015-16. The annual growth rate (AGR) in Kerala was 0.43 per cent during the year 2009-10, and it also showed a corresponding decrease from the year 2008-09. It sharply fell to -0.14 per cent during the year 2014-15. The average annual growth rate was 0.14 per cent and compound annual growth rate was 0.12 per cent.

- The state-wise participation level of women workers in MGNREGP in India showed that the women's participation rate in India increased from 47.88 per cent in the year 2008-09 to 55.84 per cent in 2015-16. The MGNREGA guidelines specify that at least one-third of the employment should be given to women. It was apparent that in all other States, except Arunachal Pradesh, Assam, Jammu and Kashmir and Uttar Pradesh, the participation of women in MGNREGP employment was much above the

minimum required level of 33 per cent. It can be understood that Kerala enjoyed the top most position in women's participation in the programme, compared to other states in India, followed by Puduchery and Tamil Nadu and the corresponding women participation rates were 91.38 per cent, 85.80 per cent and 84.96 per cent respectively during the year 2015-16. For States, like Dadra and Nagar Haveli, Daman and Diu, Goa the data was not available. Telangana state was formed after the implementation of MGNREGP, i.e. in June 2014.

- Women participation during the programme implementation in Kerala was very high, by virtue of the provisions of the Act of "1/3 provision", ensuring minimum 33 per cent of employment created for them. No gender disparity seemed to have been adopted in the districts for providing work site facilities, crèche facilities to women workers having children below the age of 5 years, equal wage for men and women, etc. Presence of women work supervisor (Mate) was also a positive factor for attracting women to the work.

- The district-wise participation level of women workers in MGNREGP in Kerala showed that the overall women's participation rate in Kerala has increased from 85.01 per cent in the year 2008-09 to 91.38 per cent in 2015-16. It also showed that the percentage of women's participation increased in each and every district till the year 2013-14 but, since the last two years there had a slight decrease in this trend. The highest participation rate was in Alappuzha district (95.24%) followed by, Kannur (94.80%), Kozhikode (94.02%), Thrissur (93.99%) and the lowest participation was in Idukki (75.27%) during the year 2015-16. It can be understood that Alappuzha (AAGR= 0.31% and CAGR= 0.21%) enjoyed the top most position in women's participation in the programme, compared to the other 13 districts in Kerala during the period of study. The low and declining trend of participation of women workers was in Idukki (AAGR= 0.05% and CAGR= 0.03%), mainly due to their employment in tea plantation which was their traditional work,

where women were the main workers who were reluctant to give up the job (Abdul Azeez N.P 2013).

- In Kerala, MGNREGP mainly concentrated on activities, like water conservation and water harvesting, drought proofing including afforestation and tree plantation, irrigation canals including micro and minor irrigation projects, provision of irrigation facilities, plantations, horticulture, land development on land by SC/ST, renovation of water bodies including dissolution of lands, land development, flood control and protection works including drainage in waterlogged areas and rural connectivity works with lower priority.

- The activity of rural connectivity included the construction of roads and the main purpose was to connect villages to rural highway and thus to facilitate connecting with the market, schools, hospitals, etc. For most of the districts in Kerala, the annual growth rate showed a declining trend which means that the participation of women workers was very low in this activity. It was concluded that during the initial period of work most of the districts concentrated on the activity of rural connectivity, as a result of which the women's participation was high in that period. The participation of women workers in rural connectivity activity under MGNREGP work of Kerala showed a decreasing trend from the year 2009. The average annual growth rate of the State was 0.06 per cent and the compound annual growth rate was negligibly low, i.e. 0.003 per cent. The annual growth rate for the year 2010 was 0.88 per cent in Kerala. The AGR showed a decreasing trend and it sharply declined to -0.06 per cent during the year 2016. It was understood that the highest growth rate of women participation in the activity of rural connectivity was in Kannur district where the AAGR was 10.55 per cent and the CAGR was 0.87 per cent.

- Water Conservation and Water Harvesting included construction of check dams and percolation tanks along the flow of water, with the aim of conserving

and harvesting water and enhancing water percolation, waste water recycling system for irrigation, rooftop rainwater harvesting, water reuse, farm pond, stone bund, continuous water trench, water absorption trench, sunken pond, check wall, mini percolation tank, diversion drain, etc. In water conservation and water harvesting the AAGR and the CAGR of the State were 0.28 per cent and 0.24 per cent respectively. The State's AGR was the highest in the year 2011 (0.83 per cent). The rate of growth showed a positive trend from the year 2009 to 2014 in almost all districits in Kerala except in Thiruvananthapuram and Wayanad, where the CAGR was -0.20 and -0.005 respectively. The highest growth rate of participation of women workers in the activity of water conservation and water harvesting under MGNREG work in Kerala was in Kozhikode district where the AAGR and the CAGR were 1.80 per cent and 0.80 per cent respectively.

- MGNREGP undertook traditional activities for renovation of water bodies in the state of Kerala. Renovation of traditional water bodies was included desilting and recharging the traditional water bodies like ponds and tanks and covering the traditional water bodies with coir in order to protect them and grassing above the coir land cover. The number of women workers who participated in these activities of renovation of traditional water bodies in the State increased from 1, 15,473 to 1, 99,203. The AAGR and the CAGR of the State were 0.09 per cent and 0.08 per cent respectively. The AGR of the State (0.24 per cent) was the highest in the year 2010. The rate of growth in women participation was the highest in Kollam and Malappuram districts, followed by Wayanad and Alappuzha. The CAGR in Kollam and Malappuram were 0.30 per cent each, followed by Wayanad and Alappuzha at 0.23 per cent each respectively. It was the lowest in Thiruvananthapuram district, where the CAGR was -0.10 per cent.

- The flood control and protection work included digging of drains on the side of the road, drain diversion, revetment to bunds, clearing drainage for avoiding storm water due to heavy rainfall, water moisture retention, erosion control

activities and flood control measures. The number of women workers who participated in the activity of flood control and protection work under MGNREGP activities in Kerala was the highest (305595) during the year 2010. The AGR of the State was the highest in the year 2014 (0.22 per cent). It sharply declined to -0.56 per cent in the year 2016. The AAGR (-0.13 per cent) and the CAGR (-0.18 per cent) were very low in Kerala. A similar trend was seen in almost all districts of Kerala in this regard. It concluded that the rate of growth in the participation level of women in these activities in all districts in Kerala was the lowest.

- Drought proofing activity involved tree plantation, erosion control measures, block plantation, digging side drains, avenue plantation, pasture development, soil moisture protection, horticulture plantation, herbal plantation and medicinal plantation. It also included afforestation and tree plantation. The AGR of the State in the activity of drought proofing (2.65 per cent) was the highest in the year 2010. It sharply fell to -0.15 per cent during the year 2016, which meant that there was no stability in the participation level of women workers in the activity of drought proofing work under MGNREGP in all the districts of Kerala. The AAGR of the State was 0.36 per cent and its CAGR was 0.17 per cent. The AAGR was the highest in Kozhikode district, (16.76 per cent) followed by Malappuram (5.32 per cent), Kannur (4.58 per cent) and Pathanamthitta (2.16 per cent). The CAGR of these districts was 0.87 per cent, 0.77 per cent, 0.32 per cent and 0.53 per cent respectively. It was understood that the highest growth rate in woman participation in drought proofing activity was in Kozhikode district, followed by Malappuram and Pathanamthitta districts in Kerala.

- The activity of micro irrigation included irrigation facilities, improved agriculture and allied activities, supply channel, open wells, open ponds, field channels, micro canals, lift irrigation, distributor canals, etc. In Kerala, the growth in the women participation rate in the activity of micro irrigation work under MGNREGP showed a decreasing trend. The AGR of the State was the

highest in the year 2010 (0.17 per cent). The AAGR was zero per cent and CAGR was   -0.008 per cent in Kerala. It revealed that the growth rate of participation of women workers in the activity of micro irrigation was the highest in Alappuzha district among all other districts in Kerala with the highest AAGR of 1.32 and CAGR of 0.35 per cent.

- The activity of land development included land leveling, bunding and terracing and rehabilitating unusable land for cultivation, pebble bunding, boulder removal, earthen gully plugging, stone terracing, etc. Those lands which were not cropped earlier due to the degraded nature of land were cultivated after the implementation of land development activities under MGNREGP in Kerala. The AGR of the State in the activity of land development under MGNREGP was the highest in the year 2011 (1.58 per cent) and the AAGR was 0.43 per cent and its CAGR was 0.26 per cent respectively. The AAGR was the highest in Alappuzha district (1.52 per cent), followed by Kannur (1.32 per cent) and Thrissur (1.15 per cent). The corresponding CAGR was 0.36 per cent, 0.56 per cent and 0.41 per cent and respectively, which showed that the rate of growth in women participation in the activity of land development was the highest in Kannur district (CAGR=0.56) during the period of study.

- In Kerala the highest growth rate of women participation was in the activity of land development (CAGR = 0.26 per cent), followed by water conservation and water harvesting (CAGR= 0.24 per cent), drought proofing (CAGR=0.17 per cent), renovation of traditional water bodies (CAGR=0.08 per cent) and rural connectivity (CAGR=0.003 per cent). The lowest growth rate of women participation was in the flood control activities (CAGR= -0.18 per cent) and micro irrigation activities. (CAGR= -0.008 per cent).

9.2.2. Perception level of women workers regarding MGNREGP in Kerala
9.2.2.1 Personal Profile
- 30.2 per cent of women workers were in the age group of 20 to 40 years. 52.1 per cent of women workers were in the age group of 40 to 60 and 17.7 per cent of women workers belonged to the age group of 60 years and above. the study revealed that most of the women workers were in the age group of 40 to 60 and

only a few women workers were in the age group of 60 years and above, even if there is no age restriction under the scheme.

- 71.8 per cent of women workers were Hindus, 23.9 per cent of women workers were Muslims and 4.2 per cent of women workers were Christians. Even though there was no caste and creed disparity in MGNREGP, most of the women workers were Hindus. The study also revealed that the Christian women rarely preferred this kind of job, since the percentage was very low, i.e. 4.2 per cent.

- 16.6 per cent of women workers belonged to the SC/ST community, 72 per cent of women workers belonged to OEC/OBC, and 11.3 % of women workers belonged to General Community. Though there was no community level preference in the MGNREGP, the OBC/OEC category was found to be more in number.

- 72.4 per cent of women workers were married, and 27.6 per cent of women workers were either widows or divorced.

- 74.2 per cent of women workers were from nuclear family and 25.8 per cent of women workers were from joint family.

- 5.7 per cent of women workers had two dependents in their families, 18.8 per cent of women workers had three dependents, 46.6 per cent of women workers had four dependents and 28.9 per cent of women workers had above four dependents in their families.

- 7.1 per cent of women workers were landless, 35.5 per cent of women workers owned five cents of land, 36 per cent of women workers owned five to 10 cents of land, 11.9 per cent of women workers had ten to fifteen cents of land and 9.5 per cent of women workers owned more than fifteen cents of land.

- 1.6 per cent of women workers lived in huts, 49.2 per cent of women workers lived in tiled houses, 47 per cent of women workers lived in concrete houses and 2.2 per cent of women workers lived in both tiled and concrete houses.

- 3.8 per cent of women workers had Antyodaya Anna Yojana (AAY) beneficiaries (Yellow card), 34.7 per cent of women workers had Priority Subsidy/ Below Poverty Line (PS/ BPL) beneficiaries (Pink card), 45 per cent of women workers had Non-Priority Subsidy/Above Poverty Line (NPS/APL) beneficiaries (Blue card) and 16.5 per cent of women workers had Non-Priority Non-Subsidy (NPNS) beneficiaries (White card). Even though MGNREGP was a poverty eradication programme, women workers of any income group could participate in the programme.

- 90.5 per cent of women workers had their own house, six per cent of women workers were living in rented house, 1.1 per cent of women workers lived in apartments without ownership, which were sponsored by religious groups for poor people and 2.4 per cent of women workers had no house and they were living with their relatives and friends.

- 66.9 per cent of women workers had educational qualification below SSLC level, 21.6 per cent of women workers had SSLC level and 11.5 per cent of women workers were Pre-degree and above level of education. Most of the women workers were below SSLC and a very few women workers were either Pre-degree or above.

- 57 per cent of women workers had spouse's income other than their personal income. The other sources of income for 15.7 per cent women workers were from their son, for another 1.1 per cent was from their daughter, for 1.5 per cent was from house property, for 7.9 per cent was from both husband and son and 16.8 per cent of them generated income through doing other work like house servants and mat weaving.

- 83.9 per cent of women workers had an annual income of below one lakh rupees, 14.3 per cent of women workers had an annual income of rupees one to two lakh and 1.8 per cent of women workers had an annual income of rupees two lakh and above.

- 6.76 per cent of women workers were associated with the programme for the last five years, 82.45 per cent of respondents were associated with the programme for 6 to 9 years and 10.79 per cent of women workers were participating in the programme for nine years and above.

9.2.2.2 Perception level

- The women workers got information about MGNREGP mainly from Kudumbashree, since the mean rank was (1.46), followed by Panchayat (Mean Rank = 2.19), friends and relatives (Mean Rank =3.037), anganwadis (Mean Rank =4.05) and the Government (Mean Rank =4.27). The Friedman Chi-square test result also revealed that there was a significant difference among mean ranks towards factors of knowledge about MGNREGP. The study revealed that Kudumbashree was the most effective knowledge factor, because the MGNREGP is promoted through the Kudumbashree group and played an important role in disseminating information about the government programmes.

- The most important reason for joining the scheme was unemployment (Mean Rank = 1.77), followed by poverty (Mean Rank = 1.86), social backwardness (Mean Rank = 3.07), the influence of friends and relatives (Mean Rank = 3.94), and the influence of the panchayat (Mean Rank = 4.36). The Friedman Chi-square test result also revealed that there was a significant difference among mean ranks towards reason for joining MGNREGP. The study revealed that the poverty and unemployment problem still prevails among rural population in Kerala.

- Based on the mean rank 'No age limit' (5.31) was the most important motivational factor, followed by, 'No need for specific skill' (5.01), 'Minimum wages' (4.91), 'Wage through a bank account' (4.87), 'Timely wages' (4.36), 'Worksite facilities' (4.11), 'Work within 5 km' (3.94) and 'Avoidance of contractors' (3.48) even though the above features were guaranteed by the MGNREG Act. The Friedman chi-square test also proved that there was a significant difference among mean ranks towards motivational factors behind the MGNREGP.

- Based on the mean rank, 'equal wages for men and women' (8.17) was the most important awareness factor, followed by 'knowledge about correct minimum wage' (7.63), 'apply for work through grama panchayats by submitting Form - 4' (7.28), 'Work within a radius of 5 km'(6.76), 'Role of grama sabha' and about the 'worksite facilities' (6.66), and so on. The least mean rank was given to the 'transparency about social audit' (3.41). It showed that the MGNREGP women workers were not fully aware about the transparency about the social audit prescribed by the Act. The Friedman chi-square test also concluded that there was a significant difference among mean ranks towards awareness about the provisions of the MGNREGP Act. The study observed that the beneficiaries were not equally aware of the provisions about MGNREGP. Sufficient awareness facilities should be provided to the beneficiaries for the effectiveness of the programme.

- Based on the mean rank, 'drinking water facilities' (4.99) was the main work site facility, followed by 'tools and equipment' (4.43), 'first aid box' (4.11), 'Creche' (2.67), 'shed for dressing' (2.57) and 'sanitation' (2.23). It could be concluded that all the MGNREGP women workers strongly agreed that only the 'drinking water facility' was provided at the work site. They agreed that the 'tools and equipment' and 'first aid box' facilities were also provided at the work site. The Friedman chi-square test also revealed that there was a significant difference among mean

ranks towards factors of facilities provided at the work site. The study revealed that the worksite facilities, viz. 'crèche for children', 'shed for dressing' and 'sanitation facilities' were not adequately provided, since the mean scores were below the average score of three.

- Based on the mean rank, the statement that , "I feel I am responsible in my work" (5.41) was the most important 'strongly agreed' working condition factor, followed by "I am happy with my work place" (5.21)," I feel physically safe in my work environment" (5.07), "Recreational facilities are available in work site help to reduce my stress" (4.72), "After an average work day I have sufficient hours to relax or pursue activities for enjoyment" (4.33), "Resources and infrastructure in the working place are adequate for me" (4.19) and "During the training period, compensation is allowable to me" (4.07). The least mean rank was shown in the statement that the "training and development are given to me to improve productivity" (2.99), which indicated that further improvement in this area was required for increasing their productivity though they agreed that they had been given the facility of training and development. Friedman chi-square test also proved that there was a significant difference among mean ranks towards the opinion of working conditions of the MGNREGP women workers in Kerala. It is understood that the work conditions provided under MGNREGP created a suitable atmosphere for the MGNREGP women workers to do their work effectively, since the mean score of all the working conditional factors, considered for the purpose of the study, were significantly higher than the average score of three.

- Based on the mean rank, the statement regarding "My mate treats fairly in the workplace regardless of race, gender, age or religion" (8.22) was the most important strongly agreed factor under the work group relationship, followed by "My mate gives directions and suggestions"(7.26), "My peers are friendly and supportive" (7.11), "My

mate adopts a positive attitude and issues clear instructions to me" (7.06), "If I feel difficulty in my work, my colleagues are ready to help me" (6.83), "I am satisfied with the support from my co-workers" (6.73), "Frank and fair discussions in meetings are allowed to me" (6.70), "I discuss my personal problems with my colleagues" (6.31) and "My mate considers my ideas too, while taking decisions" (6.05) and so on. The opinion related with the statement, like "My mate acknowledges when I do my work very well" (5.12) was given the lowest mean rank, which showed that all the workers expected a little more appreciation for their achievements in the job. Friedman chi-square test also indicated that there was a significant difference among mean ranks towards the opinion about the work group relationship of the MGNREGP women workers. The opinions about the work group relationship of beneficiaries were positive with their mate and colleagues. It showed co-operation, group cohesiveness and team spirit among MGNREGP women workers in Kerala. When all the factors considered for the study were reckoned, the work group relationship was above the average mean score of three which means that there was a strong work group relationship among all the MGNREGP women workers.

- A comparison of age group of women workers and their level of perception was made and the results fetched that 31.5 per cent of women workers belong to the age group of 20-40, had a low level perception and 31.9 per cent of women workers belong to the age group of 40-60 with a high level of perception on MGNREG Programme in Kerala. It showed that the unskilled rural women workers who belonged to the age group of 40-60 had no opportunity for other employment options. An analysis was made to know whether there was any association between age group of women MGNREGP workers and the level of perception. Chi square test was also applied to know whether there was any significant association between the age group of women workers and their level of perception on MGNREGP. It could be concluded that there was a significant

association between the age group of MGNREGP women workers and their level of perception on MGNREGP, since the p value 0.006 was less than 0.01.

- The religion of women workers and their level of perception were revealed that 38.2 per cent of women workers who belonged to Muslim religion had a low level of perception and 30.4 per cent and 30 per cent of women workers who belonged to Christian and Hindu religions respectively had a high level of perception on MGNREGP in Kerala. Chi-square test was applied to know whether there was any significant association between the religion of women workers and their level of perception. It could be concluded that there was a significant association between the religion of women workers and their level of perception on MGNREGP in Kerala, since the p value 0.001 was less than 0.01.

- The study compared the community of women workers and their perception level that 30.6 per cent of the general categories of women workers had a low level of perception and 28.7 per cent of OBC/OEC categories of women workers had a high level of perception on MGNREGP in Kerala. In order to test whether there was any significant association between the community of women workers and their perception, chi-square test was applied and the test result was concluded that there was no association between the community of women workers and their level of perception on MGNREGP, since the p value 0.188 was greater than 0.05.

- The marital status of women workers and their level of perception on MGNREGP showed that 29.1 per cent of widow/Divorced women workers had a low level of perception and 28.8 per cent of Married women workers had a high level of perception in MGNREGP in Kerala. In order to test whether there was any significant association between the marital status and their level of perception of MGNREGP women workers, chi-square test was applied. It showed that there was no association between the marital status of women workers and their level

of perception on MGNREGP, since the p value 0.073 was greater than 0.05.

- The number of dependents of women workers and their level of perception on MGNREGP showed that 35.5 per cent of women workers with two dependents had a low level of perception and 30.6 per cent of women workers with four dependents had a high level of perception in MGNREGP in Kerala. Chi-square test was applied to know whether there was any significant association between the number of dependents of women workers and their level of perception on MGNREGP in Kerala. The test result indicated that there was no association between the number of dependents of women workers and their level of perception on MGNREGP in Kerala, since the p value 0.255 was greater than 0.05.

- The type of ration card of women workers and the level of perception on MGNREGP revealed that 38.1 per cent of AAY card holders of women workers had a low level of perception and 30.5 per cent of PS card holders of women workers had a high level of perception on MGNREGP in Kerala. In order to identify whether there was any significant association between the type of ration card and the perception level of MGNREGP women workers, chi-square test was applied. It could be concluded that there was a significant association between the type of ration card of women workers and their level of perception on MGNREGP, since the p value 0.001 was less than 0.01.

- The educational qualification of women workers and their level of perception on MGNREGP showed that 34.9 per cent of women workers who passed Pre-Degree and above educational qualification were low level of perception and 29 per cent of women workers who could not complete SSLC qualification were high level of perception on MGNREGP in Kerala, because of the reason that there was no need for specific skill for joining the programme. In order to test whether there was any significant association between the educational qualification of

women workers and their level of perception of MGNREGP, chi-square test was applied. The test result revealed that there was no association between the educational qualification of women workers and their level of perception on MGNREGP in Kerala, since the p value 0.053 was greater than 0.05.

- The annual income of women workers and their level of perception on MGNREGP showed that 28.2 per cent of women workers who earned one - two lakh annual income had low level of perception and 29 per cent of women workers who earned annual income below one lakh had the high level of perception on MGNREGP in Kerala. When compared to annual income of women workers, they had only moderate level of perception on MGNREGP in Kerala. To test whether there was any significant association between the annual income of women workers and their perception level, chi-square test was applied. It revealed that there was a significant association between the annual income of women workers and their level of perception on MGNREGP, since the p value 0.004 was less than 0.01.

- It was observed that the work-group relationship when compared to other four categories of factors of perception had the highest mean score (Mean Score=51.26), which indicated that most of the women workers strongly agreed that there was a strong work group relationship among the workers of MGNREGP in Kerala. The lowest mean score was given to worksite facilities (Mean Score=19.42) which showed that they did not strongly agree about availability of worksite facilities provided by the panchayat at the MGNREGP worksite in Kerala.

- Based on the percentile score, it was revealed that 26.1 per cent of women workers had a low level perception on MGNREGP, 47.7 per cent of women workers had a moderate level of perception and 26.1 per cent of women workers had a high level of perception of MGNREG

Programme. The women workers had a high level of perception of the MGNREG Programme in Kerala.

- The level of perception of MGNREGP women workers in Kerala, work-group relationship (4.79) emerges first, followed by awareness about the MGNREGP (3.85), motivation for joining MGNREGP (3.13), working condition (2.23), and worksite facility (1.00). It could be concluded that the MGNREGP women workers had a very low perception about the working condition and work site facilities provided by grama panchayat in Kerala. In order to test whether there was any significant difference between mean rank towards the level of perception of MGNREGP women workers in Kerala, Friedman chi-square test was applied. **Since P value was less than 0.01, the null hypothesis H_{01} was rejected at one per cent level of significance.** Hence there was a significant difference among mean ranks towards the factors on the level of perception of women workers on MGNREGP in Kerala.

- The correlation coefficient between perceptions on awareness was 0.691, which indicated 69.1 percentage positive relationship between perception on motivational factors and perception of awareness and was significant at one per cent level. The correlation coefficient between motivational factors and work site facilities was 0.359, which indicated 35.9 percentage positive relationship between motivational factors and work site facilities and was significant at one per cent level. The correlation coefficient between perception of motivation and working condition was 0.629, which indicated 62.9 percentage positive relationship between perceptions of motivation and working condition and was significant at one per cent level. The correlation coefficient between the perception of motivation and work group relationship was 0.640, which indicated 64 percentage positive relationship between the perception on motivation and work group relationship and was significant at one per cent level and similarly the other factors were positively correlated with each other. The

correlation coefficient between perception on working condition and work group relationship was 0.770, which indicated 77 percentage positive relationship between perception on working conditions and work group relationship and was significant at one per cent level. Among the significant variables, working condition had greater influence on the determination of work group relationship.

9.2.3   Empowerment of Women Workers through MGNREGP in Kerala

- After joining MGNREGP their income level increased significantly since the mean score was much above the average score of three (Mean Score= 4.287).   The corresponding mean score before joining MGNREGP was 1.704 and it was below average, which showed that their income level was very low before joining MGNREGP. It could be concluded that the women workers had achieved a significant economic development by way of increase in their income level after joining MGNREGP.

- It was clear that after joining MGNREGP their savings and investment habit were considerably changed since the mean score was much above the average score of three (Mean Score =3.680). Moreover, the overall savings and investment were very low before joining MGNREGP (Mean Score =1.570) and they were below average. It could be understood that the MGNREGP had helped the women workers to develop and create savings and investment habit.

- There was a drastic change in the capacity of women workers to purchase household durables after joining MGNREGP. The mean score was 3.832, which indicated that after joining MGNREGP their capacity to purchase household durables considerably rose above the average score of three. Before joining MGNREGP the Mean Score was 1.654 and it was below average, which showed a very low capacity to purchase household durables by women workers.   It could be understood that MGNREGP

helped the women workers to enhance their capacity to purchase household durables to a great extent.

- After joining MGNREGP the capacity to meet the expenses of celebrations, like gift for birthday, marriage, house warming had significantly increased, since the mean score was much above the average score of three (Mean Score= 4.122). The corresponding mean score before joining MGNREGP was 2.099 which was below the average score of three. It could be understood that MGNREGP helped the women workers to meet the expenses of celebrations to a large extent.

- The capacity of women workers for clearing their old debt after joining MGNREGP had significantly increased as the mean score was higher than the average score of three (Mean Score =3.724). But, before joining MGNREGP their capacity to clear old debts was very low, as the mean score was below the average score three. (Mean Score= 1.775) It showed that after joining MGNREGP the women workers could increase their capacity to clear their old debts.

- The capacity to meet food consumption expenses of women workers could be increased by a larger extent after joining MGNREGP as the mean score was considerably more than the average score of three (Mean Score= 4.196). The corresponding mean score before joining MGNREGP was 2.048, by which it could be concluded that their ability to meet food consumption expenses was low as it was below the average mean score three. It proved that the capacity to meet food consumption expenses, like the purchase of groceries, food stuffs, vegetables, fish, meat items, bakery items, snacks, etc. had improved to a great extent after joining MGNREGP.

- The women workers' capacity to meet educational expenses for their children had significantly increased after joining MGNREGP, as the mean score 4.108 was much higher than that of the average score of three. But before joining MGNREGP the score was only 2.245 which

was below the average score of three. It showed that the capacity to meet educational expenses by women workers was poor. It could be concluded that after joining MGNREGP the capacity of women workers for meeting the educational expenses of their children, like buying new textbooks, guides and providing private tuition, etc. had increased by a great extent.

- The mean score 3.883 showed that there was a significant increase in the capacity to meet health care expenses of women workers after joining MGNREGP, since it was higher than the average score three. Before joining MGNREGP the corresponding score was only 1.910 which is lower than that of average score three.

- It showed that there was a significant change in the capacity for procurement of gold and silver ornaments of women workers after joining MGNREG Programme. The capacity had highly increased after joining MGNREGP (Mean Score= 3.157), and the parallel mean score before joining MGNREGP was 1.499.

- The mean score 4.413 was much higher than the average score of three which indicated that there was a tremendous change in the consumption pattern of the family of women workers after joining MGNREGP. The corresponding mean score before joining MGNREGP was 1.698 which was lower than that of average mean score three. It was concluded that the consumption pattern included the purchase interval, style and selection of markets or shops for household items, clothing materials, entertainments such as cinema, tour, family trip, etc. and purchased food stuffs from super bazaars and shopping malls by women workers after joining MGNREGP was much higher than before joining MGNREGP. It proved that MGNREGP helped the women workers to ensure the consumption pattern of the family.

- The mean score 3.951 showed that the contact with government officials and representatives was significantly higher after joining MGNREGP, because the mean score was much more than that of the average mean score of three. The corresponding means core was 1.556 before joining MGNREGP which was lower than that of the average score three. It showed that there was little interaction with government officials and representatives. It could be concluded that the women workers after joining MGNREGP, their interaction with government officials and representatives was much higher than before joining MGNREGP. MGNREGP provided an opportunity for the women workers to interact with government officials and representatives.

- It indicated that after joining MGNREGP their social identities and social recognition had significantly increased since the mean score was much higher than the average mean score of three (Mean Score= 3.974). The parallel mean score before joining MGNREGP was 1.750. It could be understood that the MGNREGP helped the women workers to recognize their social identity and social status in society.

- There was an unexpected change in the level of participation in meetings of General Village Development Activities of Grama panchayat and Grama sabha after joining MGNREGP. The level of participation in grama sabha meetings and village development activities of grama panchayat by women workers after joining MGNREGP has highly increased (Mean Score= 4.563), which was as higher than that of the average score of three. Before joining MGNREGP the mean score was 1.707, which was far below the average score three. It could be concluded that the MGNREGP had an important role in prompting the women workers to attend the grama sabha meetings and village development activities.

- There was a drastic change in the presentation of own opinion regarding the social issues in relation to their locality after joining MGNREGP. The mean score 4.071 indicated that after joining MGNREGP, their level of interaction through the presentation of own opinion regarding the social issues in relation to their locality by the women workers had considerably increased, which was much higher than the average score of three. Before joining the MGNREGP the mean score was 1.658 and it was below the average score. It showed a low level of confidence for the presentation of own opinion regarding the social issues in relation to their own ward. It could be concluded that the MGNREGP provided an opportunity for the women workers to express their own opinion regarding social issues relating to their locality.

- It was cleared that after joining the MGNREGP their freedom of mobility, development of network and interaction with other members of own group and the community had considerably increased, since the mean score was much above the average score of three (Mean Score= 3.984). Moreover, before joining MGNREGP the freedom of mobility, development of network and interaction with other members of own group and the community was very low (Mean Score= 1.740) and it was below the average score. It could be understood that the MGNREGP was an effective tool for increasing the freedom of mobility, development of network and interaction with other members of own group and the community of women workers.

- There was a significant change in the level of discussion made by women workers on various issues and challenges faced by women in the society after joining MGNREGP. The mean score 4.113 was much higher than that of the average score. Before joining MGNEGP the parallel mean score was 1.718 which was below the average score of three. It showed that very low discussions were made by women workers on various issues and challenges faced by women in the society. It was understood

that the MGNREGP provided a platform to women workers for discussing the various issues and challenges faced by women in society.

- After joining the MGNREGP the participation in social asset creation and community development had appreciably increased, since the mean score was much above the average score of three (Mean Score= 4.013). The corresponding mean score before joining MGNREGP was 1.687. It could be proved that the women workers achieved a significant social development by way of participation in social asset creation and community development through MGNREGP.

- The interaction level of women workers with political leaders had significantly increased after joining the MGNREGP because, the mean score was much higher than the average score three (Mean Score= 3.715). The corresponding mean score 1.673 indicated that they had only a few contacts with political leaders in their locality before joining MGNREGP because the mean score was lower than that of the average score of three.

- After joining the MGNREGP the level of knowledge about political behavior, various political parties and trade unions belonging to the locality was noticeably improved since the mean score was much above the average score of three (Mean Score= 3.963). But before joining MGNREGP the mean score was 1.706 which was below the average score three. It could be understood that after joining the MGNREGP the women workers could add to their knowledge about political behavior, various political parties and trade unions belonging to their locality. It could be concluded that the women workers had acquired a significant political development by means of increase in the level of interaction with political leaders in the locality and the knowledge about the political behavior, various political parties and trade unions belonging to their locality through the participation in MGNREGP.

- After joining MGNREGP the confidence level had substantially increased since the mean score was much better than the average score of three (Mean Score= 4.453). The matching mean score before joining MGNREGP was 1.797. It could be proved that the women workers had attained a significant confidence level after joining the MGNREGP.

- There was a radical change in the decision making power of the women workers in the family with regard to expenditure and savings or investment after joining the MGNREGP. The mean score was 4.307 which indicated that after joining MGNREGP their decision making power had increased to a great extent, which was above the average score of three. Before joining MGNREGP the mean score was 1.821 and it was below average, which showed a low level of decision making power in the family with regard to expenditure and savings or investment. It was implied that MGNREGP supported the women workers to improve their decision making power in the family with regard to expenditure and savings or investment to remarkably.

- It was clear that after joining MGNREGP the attitude towards life turned highly optimistic (Mean Score= 4.291). The parallel mean score before joining MGNREGP was 1.823 which was much below the average score of three. It was observed that the women workers had accomplished a significant level of optimism towards their life after joining MGNREGP.

- After joining MGNREGP the job performance level had increased very much since the mean score was much above the average score of three (Mean Score= 4.346). The equivalent mean score before joining MGNREGP was 2.026. It could be concluded that the MGNREGP helped the women workers to increase their job performance level to a great extent.

- After joining MGNREGP the level of communication, both verbal and non-verbal, had tremendously changed, since the mean score was much

higher than the average score of three (Mean Score= 4.225). Moreover, the communication level was very low before joining MGNREGP (Mean Score= 1.920) and it was below average. It could be understood that the MGNREGP helped the women workers to develop their communication level to a commendable level.

- After joining MGNREGP the work-life balance of MGNREGP women workers had increased considerably, as the mean score 4.256 was above the average score of three. Before joining MGNREGP the mean score was 1.921 and it was below average, which showed the existence of a low level of work-life balance. It was understood that MGNREGP helped the women workers to balance their work and personal life remarkably well.

- The bargaining power of women workers for remuneration for their work had increased after joining the MGNREGP (Mean Score= 3.303). Before joining MGNREGP, the corresponding mean score was 2.073 which indicated that they had a low bargaining power for their remuneration. It could be concluded that the women workers achieved a significant personal development by way of increase in the bargaining power for their remuneration after joining the MGNREGP.

- It was clear that after joining MGNREGP the level of knowledge about the health and hygiene factors had been considerably changed since the mean score was much above average score of three (Mean Score= 4.276). Besides, the level of knowledge about the health and hygiene factors was very low before joining MGNREGP (Mean Score= 1.903) and it was below average. It was assumed that the MGNREGP had facilitated the women workers to improve the level of knowledge about the health and hygiene factors to a great extent.

- It was clear that after joining MGNREGP that the knowledge about health promotion activities had increased drastically, since the mean

score was much higher than the average score of three (Mean Score= 4.188). The matching mean score before joining MGNREGP was 1.792. It could be proved that the MGNREGP provided an opportunity for the women workers to improve their level of knowledge about health promotion activities to a great extent.

- There was a fabulous change in the knowledge of women workers about various diseases after joining MGNREGP. The mean score was 4.174 which indicated after joining MGNREGP their level of knowledge about various diseases had increased considerably which was above the average score of three. Before joining MGNREGP the mean score was 1.792 and it was below average, which showed a low level of knowledge about various diseases. It was understood that MGNREGP helped the women workers to develop knowledge about various diseases to a large extent.

- There was a great change in the level of knowledge about medical insurance and other incentives utilised by the women workers after joining the MGNREGP. The mean score was 3.989 which indicated that after joining MGNREGP their level of knowledge about medical insurance and other incentives availed of by them had increased considerably which was above the average score of three. The corresponding mean score before joining MGNREGP was 1.761. It could be concluded that the women workers achieved a significant increase in the level of knowledge about medical insurance and other incentives after joining the MGNREGP.

- The community of women workers and their level of empowerment on MGNREGP revealed that 40.3 per cent of the general categories of women workers had a low level of empowerment and 33.8 per cent of OBC categories of women workers had a high level of empowerment on MGNREGP. Hence, it was concluded that the general categories of women workers had low perception on MGNREGP. So low perception will lead to low empowerment. In order to test whether there was any

significant association between the community of women workers and their empowerment level, chi-square test was applied. The test result revealed that there was a significant association between the community of women workers and their level of empowerment on MGNREGP, since the p value 0.001 was less than 0.01.

- The family structure of women workers and their level of empowerment on MGNREGP showed that 27.6 per cent of the women workers who belonged to nuclear family had a low level of empowerment and 39 per cent of women workers who belonged to joint families had a high level of empowerment in MGNREGP. It could be seen that the members in a joint family giving support to MGNREGP women workers for continuing in the programme. The Chi-square test applied to know whether there was any significant association between the family structure of MGNREGP women workers and their level of empowerment. It could be concluded that there was a significant association between the family structure of women workers and their level of empowerment on MGNREGP in Kerala, since p value 0.002 was less than 0.01.

- The number of dependents of women workers and their level of empowerment in MGNREGP revealed that 35.5 per cent of women workers with two dependents had a low level of empowerment and 32.9 per cent of women workers with four dependents had a high level of empowerment in MGNREGP in Kerala. To test whether there was any significant association between the number of dependents of women workers and their empowerment level, chi-square test was applied. It indicated that there was no association between the number of dependents of women workers and their level of empowerment on MGNREGP in Kerala, since p value 0.591 was greater than 0.05.

- The type of ration card of women workers and their level of empowerment on MGNREGP proved that 37.8 per cent of NPNS card

holders of women workers had a low level of empowerment and 31.6 per cent of PS card holders of women workers had a high level of empowerment on MGNREGP in Kerala. Hence, it was concluded that PS card holders of women workers had high perception and had high empowerment. In order to identify whether there was any significant association between the type of ration card and the empowerment level of MGNREGP women workers, chi-square test was applied. The test result was concluded that there was no association between the type of ration card of women workers and their level of empowerment on MGNREGP in Kerala, since p value 0.060 was greater than 0.05.

- The educational qualification of women workers and the level of empowerment on MGNREGP were exposed that 33.3 per cent of women workers who passed Pre-Degree and above qualification had a low level of empowerment and 32 per cent of women workers who were below SSLC qualification had a high level of empowerment on MGNREGP in Kerala. Hence, it was concluded that the women workers who passed Pre-degree and above qualification had a low level of perception and had low level of empowerment on MGNREGP. The Chi-square test result also revealed that there was a significant association between the educational qualification of women workers and their level of empowerment, since p value 0.031 was less than 0.05.

- The annual income of women workers and the level of empowerment on MGNREGP in Kerala revealed that 28.1 per cent of women workers who had an annual income below one lakh had a low level empowerment and 80 per cent of women workers who had an annual income of above two lakh had a high level of empowerment on MGNREGP. Hence, it concluded that low annual income women workers had a low level of empowerment and higher annual income of women workers had a high level of empowerment on MGNREGP. Chi-square test result revealed that there was a significant association between annual income and their

level of empowerment of women workers on MGNREGP, since the p value 0.001 was less than 0.01.

- The personal development when compared to other two categories of empowerment had the highest mean score (Mean Score=45.81), which indicated that most of the women workers strongly agreed that they had attained personal development through MGNREGP and the SD also showed that there was a significant variation in the opinion level when compared to other two categories of empowerment.

- Based on the percentile score, it revealed that 25.4 per cent of women workers had a low level empowerment on MGNREGP, 46.6 per cent of women workers had moderate level of empowerment and 28 per cent of women workers had a high level of empowerment on MGNREG Programme. The majority of women workers had strongly agreed that they had a high level of empowerment through the MGNREG Programme in Kerala.

- The level of empowerment of women workers on MGNREGP in Kerala showed 52.4 per cent had a low level of perception with low level of empowerment, 13.3 per cent had a low level of perception with high level of empowerment, 3.5 per cent had a high level perception with low level of empowerment and 36.4 per cent had a high level of perception with a high level of empowerment. Hence, it concluded that a low level of perception led to low level of empowerment and high level of perception which led to high level of empowerment. In order to test whether there was any association between the level of perception of Kerala MGNREGP women workers and level of empowerment by them in MGNREGP, chi-square test was applied. **Since p value was less than 0.01 the null hypothesis H_{02} was rejected at one per cent level of significance.** Hence, it concluded that there was a significant association between the level of perception and the level of empowerment.

- The empowerment factors before and after joining MGNREGP related to the women workers in Kerala concluded the overall empowerment after joining MGNREGP (121.56) was higher than before joining MGNREGP (54.03). It could be proved that Kerala women workers had empowerment through MGNNREGP by means of economic development, social and political development and personal development. In order to test whether there was any significant difference between the mean scores of empowerment factors before and after joining MGNREGP related to the women workers in Kerala, paired t test was applied. **Since P value was less than 0.01, the null hypothesis H_{03} at one per cent level of significance was rejected.** Hence, it concluded that there was a significant difference between the situation before and after joining MGNREGP women workers on empowerment factors.

- The correlation coefficient between economic development and social and political development was 0.486, which indicated 48.6 percentage positive relationship between empowerment on economic development and empowerment on social and political development and was significant at one per cent level. The correlation coefficient between economic development and personal development was 0.349, which indicated 34.9 percentage positive relationship between economic development and personal development and was significant at one per cent level. The correlation coefficient between social and political development and personal development was 0.774, which indicated 77.4 percentage positive relationship between social and political development and personal development and was significant at one per cent level. It implied that a one per cent increase in economic development may lead to an increase in social and political development and personal development by 48.6 percentage and 34.9 percentage respectively. Among the significant variables, social and political development had greater influence on the determination of empowerment.

- The correlation coefficient between perception on motivation and social and political development was 0.542, which indicated 54.2 percentage positive relationship between perception on motivation and social and political development and was significant at one per cent level. The correlation coefficient between perception on motivation and overall development was 0.478, which indicated 47.8 percentage positive relationship between perception on motivation and overall development and was significant at one per cent level. The correlation coefficient between awareness factors and overall development was 0.446, which indicated 44.6 percentage positive relationship between awareness factors and overall development and was significant at one per cent level. The correlation coefficient between worksite facilities and overall development was 0.135, which indicated 13.5 percentage positive relationship between worksite facilities and overall development and was significant at one per cent level. The correlation coefficient between the perception on working condition and overall development was 0.360, which indicated 36 percentage positive relationship between the perception on working conditions and overall development and was significant at one per cent level. The correlation coefficient between the perception on work group relationship and overall development was 0.308, which indicated 30.8 percentage positive relationship between the perception on work group relationship and overall development and was significant at one per cent level and the correlation coefficient between the overall perception on MGNREGP and overall development was 0.423, which indicated 42.3 percentage positive relationship between the overall perception on MGNREGP and overall development and was significant at one per cent level similarly the other factors are positively correlated with each other. It could be concluded that if perception of women workers about MGNREGP increased, their economic development, social and political development, personal development and overall development would also rise.

- The correlation coefficient between economic development and work related problem was -0.133, which indicated 13.3 percentage negative relationship between empowerment on economic development and work related problem and was significant at one per cent level. The correlation coefficient between economic development and worksite problem was -0.282, which indicated 28.2 percentage negative relationship between economic development and worksite problem and was significant at one per cent level. The correlation coefficient between economic development and personal problem was -0.221, which indicated 22.1 percentage negative relationship between economic development and personal problem and was significant at one per cent level. The correlation coefficient between economic development and banking service problem -0.164, which indicated 16.4 percentage negative relationship between economic development and banking service problem and was significant at one per cent level. The correlation coefficient between economic development and overall problem was -0.249, which indicated 24.9 percentage negative relationship between economic development and overall problem and was significant at one per cent level. The correlation coefficient between social and political development and overall problem was -0.257, which indicated 25. 7 percentage negative relationship between social and political development and overall problem and was significant at one per cent level. The correlation coefficient between personal development and overall problems on MGNREGP was -0.265, which indicated 26.5 percentage negative relationship between personal development and overall problem and was significant at one per cent level. The correlation coefficient between overall development and overall problems on MGNREGP was -0.303, which indicated 30.3 percentage negative relationship between overall development and overall problem and was significant at one per cent level. The correlation coefficient between social and political development and worksite problem was -0.419, which indicated 41.9 percentage negative relationship between social and

political development and worksite problem and was significant at one per cent level. It indicated that any change in these variables brought change in the overall problems in the opposite direction. It was inferred from the analysis that the variable worksite problem when decreased, it could have an effect of 41.9 percentage increase on social and political development and any decrease in the factors of empowerment could effect increase in overall problems on MGNREGP.

- **The multiple correlation coefficient 0.526** measured the degree of relationship between the actual values and the predicted values of empowerment. Because the predicted values were obtained as a linear combination of motivation (X_1), awareness (X_2), worksite facility (X3), working condition (X4) and work group relationship (X5), the coefficient value of 0.526 indicated that the relationship between empowerment and the five independent variables were quite strong and positive.

- The value of **R square was** 0.277 simply meant that about 27.7 **per cent** of the variation in empowerment was explained by the estimated SRP that used motivation, awareness, worksite facility, working condition and work group relationship as the independent variables and R square value were significant at one per cent level. The multiple regression equation was

  $$Y = 62.294 + 1.441X_1 + 0.521X_2 + 0.562X_3 + 0.375X_4 + 0.297X_5$$

- The coefficient of X_1 was 1.441 which represented the partial effect of motivation on empowerment, holding the other variables as constant. The estimated positive sign implies that such effect was positive that empowerment would increase by 1.441 for every unit increase in motivation and this coefficient value was significant at one per cent level. The coefficient of X_2 was 0.521 represented the partial effect of awareness on empowerment, holding the other variables as constant. The estimated positive sign implied that such effect was positive and that empowerment would increase by 0.521 for every unit increase in

awareness and this coefficient value was significant at one per cent level. The coefficient of X_3 was 0.562 represented the partial effect of the worksite facility on empowerment, holding the other variables as constant. The estimated positive sign implied that such effect was positive and that empowerment would increase by 0.562 for every unit increase in worksite facility and this coefficient value was significant at one per cent level. The coefficient of X_4 was 0.375 represented the partial effect of working condition on empowerment, holding the other variables as constant. The estimated positive sign implied that such effect was positive that empowerment would increase by 0.375 for every unit increase in working condition and this coefficient value was not significant at five per cent level. The coefficient of X_5 was 0.297 represented the partial effect of work group relationship on empowerment, holding the other variables as constant. The estimated positive sign implied that such effect was positive that empowerment would increase by 0.297 for every unit increase in a work group relationship and this coefficient value was significant at five per cent level.

- Based on standardized coefficient, motivation (0.337) was the most important factors to extract empowerment, followed by awareness (0.311), worksite facility (0.150), work group relationship (0.141) and working conditions (0.112). It could be concluded that because of the motivational factors Kerala women workers were joining the MGNREG scheme and awareness and work site facilities were provided by the panchayat according to the provisions of the MGNREG Act.

- Structural equation modeling examined whether the data fit a theoretical model. In order to evaluate the model, emphasis was given to Chi-square/degrees of freedom (x^2/df), CFI, GFI, AGFI, TLI, IFI, RMSEA AND PGFI. As per the result, Chi square statistics with p=0.000 did not show a good fit of the model. Nevertheless, according to Schmaker and

Lomax (1996), a sample size of over 200 (547 in this research), could affect Chi-Square statistics to indicate a significant probability level (p=0.00). Consequently, this model was considered for further interpretation in the goodness of fit measures. Common model -fit measures like chi-square/degree of freedom (x^2/df), the comparative fit index (CFI), root mean square error of approximation (RMSEA), the normal fit index (NFI), incremental fit index (IFI), and the Tucker Lewis Index (TLI), were used to estimate the measurement model fit. According to Gerbing and Anderson (1992), the criteria for an acceptable model were; RMSEA of 0.08 or lower, CFI of 0.90 or higher; and NFI of 0.90 or higher. The fit between the data and the proposed measurement model could be tested with a chi-square goodness –to-fit (GFI) test whether the probability was greater than or equal to 0.9 indicated a good fit (Hu and Bentler, 1999). The GFI of this study was 0.972 more than the recommended value 0.90 the other measures fitted satisfactorily; AGFI=0.927, CFI=0.979, NFI=0.974 with x^2/df <5 at 4.609, RMR=0.034 and RMSEA=0.071 (Bagozzi and Yi, 1988) indicated a good absolute fit of the model. Goodness of fit indices supported the model fit and these emphasized indices denoted the acceptability of this structural model.

- Unstandardised co-efficient of Perception on Motivation was 3.095 which represented the partial effect of perception on motivation, holding the other path variables as constant. The estimated positive sign implied that such an effect was positive and as a result motivation would increase by 3.095 for every unit increased in perception and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of Perception on awareness was 8.412 which represented the partial effect of perception on awareness, holding the other path variables as constant. The estimated positive sign implied that such an effect being positive awareness would increase by 8.412 for every unit increased in perception and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of Perception on work site facility was 2.107 which represented the partial effect of perception on the worksite facility, holding the other path variables as constant. The estimated positive sign implied that such effect was positive that worksite facilities would increase by 2.107 for every unit increased in perception and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of Perception on working condition was 3.298 which represented the partial effect of perception on working conditions, holding the other path variables as constant. The estimated positive sign implied that such an effect was positive and as a result working conditions would increase by 3.298 for every unit increased in perception and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of Perception on work group relationship was 5.167 which represented the partial effect of perception on work group relationship, holding that the other path variables as constant. The estimated positive sign implied that such an effect was positive following which work group relationship would increase by 5.167 for every unit increased in perception and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of empowerment on economic development after joining MGNREGP was 1.000, which represented the partial effect of empowerment on economic development, holding that the other path variables as constant. The estimated positive sign indicated that such an effect was positive and hence the economic development would increase by 1.000 for every unit increased in empowerment and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of empowerment on social and political development after joining MGNREGP was 3.898, which represented the partial effect of empowerment on social and political development,

holding that the other path variables as constant. The estimated positive sign implied that such effect was positive that social and political development would increase by 3.898 for every unit increased in empowerment and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of empowerment in personal development after joining MGNREGP was 2.402, which represented the partial effect of empowerment on personal development, holding that the other path variables as constant. The estimated positive sign pointed to a positive effect, as a result of which personal development would increase by 2.402 for every unit increased in empowerment and this coefficient value was significant at one per cent level.

- Unstandardised co-efficient of perception of empowerment was 1.046, represented the partial effect of perception on empowerment, holding that the other path variables as constant. The estimated positive sign was a clear indication of a positive effect which caused empowerment to increase by 1.046 for every unit increased of perception and this coefficient value was significant at one per cent level.

- Based on standardized coefficient, empowerment of social and political development (1.048) was the most influencing path in this SEM Model, followed by, perception on awareness (0.941), perception on motivation (0.885), perception on working condition (0.741), empowerment of personal development (0.735), perception on workgroup relationship (0.727), perception on empowerment (0.543), perception on worksite facilities (0.528) and empowerment of economic development (0.471).

- The calculated chi-square value/DF value was 4.609 which was less than 5, which indicated perfectly fit. Here Goodness of Fit Index (GFI) value (0.972) and Adjusted Goodness of Fit Index (AGFI) value (0.927) was greater than 0.9 which represented it was a good fit. The calculated Normed Fit Index (NFI) value (0.974) and Comparative Fit Index (CFI)

value (0.979) indicated that it was a perfect fit and also it was found that Root Mean square Residuals (RMR) and Root Mean Square Error of Approximation (RMSEA) values were (0.034) and (0.071) respectively, which was less than 0.08 which indicated it was perfectly fit.

9.2.4   The problems faced by women workers in MGNREGP in Kerala.

- All the indicators under the construct 'work-related' problem were much above the average score of three, except the opinion about "political influence", "facilities and availability of time for recreation" and "work clarity". The major problem faced by MGNREGP women workers in Kerala was delay in getting remuneration. The mean score was 4.366 which was much above the average score of three. They also faced problems related to the selection of work (Mean Score=3.768), grievance redress mechanism (Mean Score=3.362), time lag in registration for work (Mean Score=3.313), mode of distribution of wages (Mean Score=3.309), inspection and monitoring (Mean Score=3.223) and stringent regulation and policies (Mean Score=3.128).   It showed that the MGNREGP women workers did not face many problems related to political influence, facilities and availability of time for recreation and work clarity, since the mean scores were below the average score of three.

- The most important problems faced by the Kerala women workers at the MGNREGP work site were problems related to upkeep of tools and equipment (Mean Score=3.823), followed by the problems related to the commencement of work (Mean Score=3.744) and the possibility of injury, hazards, etc. during the work (Mean Score=3.426), since the mean scores were much above the average score of three. The mean scores of other problems related to worksite facilities, like sanitation facilities, crèche and the shed for dressing, allocation of work at worksite, participation of aged people and physically challenged people were 2.589, 2.287 and 2.285 respectively. Since the mean scores of all these problems were below the average score of three, it can be concluded that the level of problems faced by them in these aspects was low. The mean scores of the problems related

to dealings with co-workers were 1.976 and with the mate or superior were 1.859, which were much below the average score of three, which indicated that they had not faced these two problems much.

- It could be understood that long commutes to work (Mean Score=3.207) was the major personal problem faced by the Kerala women workers while engaging in the MGNREG Programme, followed by neglect of personal tasks due to heavy work load (Mean Score=3.102), since the mean scores were higher than the average score of three. The mean scores of other personal problems related to personal healthcare, spending of evenings and weekends with the family members were 2.596 and 2.276 respectively, which were below the average score of three. Mean scores of the other personal problems related to strength and support from the family members and the willingness of the family members to listen to work related problems were 1.823 and 1.987 respectively, which were much below the average mean score of three. This showed that the women workers did not face many problems in these aspects.

- The problems faced by MGNREGP women workers in Kerala, while availing services from their bank were problems related to awareness about e-banking (Mean Score=3.883) - a major banking service challenge faced by them- followed by proximity to bank (Mean Score=3.165), since the mean scores were much above the average score of three. The mean scores of other problems related to banking services were withdrawal of money, attitude of bank officials and banking hours were 2.965, 2.590 and 2.492 respectively. The mean scores of problems related to maintaining a bank account and opening a bank account were 2.329 and 2.196 respectively, which showed a moderate level of problems faced by women workers in these aspects.

- The age group of women workers and their level of problems were discussed that 32.7 per cent of women workers belonged to the age group of 20 to 40, faced a low level of problems and 27 per cent of women workers

belonged to the age group of 40 to 60, faced a high level problems on MGNREG Programme in Kerala. Hence, it was concluded that low perceptions will lead to low level problems and high perception will lead to high level problems since, age group belonged to 20 to 40 women workers had a low level of perception and low level problems and women workers belonged to the age group of 40 to 60 had a high level perception and had a high level of problems on MGNREGP in Kerala. Chi-square test result revealed that there was a significant association between the age group of women workers and their level of problems in MGNREGP, since the p value 0.014 was less than 0.05.

• The religion of women workers and their level of problems in MGNREGP were presented that 48.1 per cent of Muslim women workers had a low level of problems and 47.8 per cent of Christian women workers had a high level of problems in MGNREGP. Hence, it was concluded that low level perceptions will lead to low problem and high perception will lead to high level problem. Muslim women workers had low perception and low problems, Christian women workers had high perceptions and high problems. The Chi-square test revealed that there was a significant association between the religion of women workers and their level of problems on MGNREGP in Kerala, since the p value 0.001 was less than 0.01.

• The community of women workers and their level of problems were presented that 28.6 per cent of SC/ST categories of women workers had a low level of problem and 59.7 per cent of the general categories of women workers had a high level of problem in MGNREGP. Hence, it was concluded that the general category of women workers had a low level perception leading to low level empowerment and had a high level of problem in MGNREGP. Chi-square test result was concluded that there was a significant association between the community of women workers

and their level of problems in MGNREGP, since the p value 0.001 was less than 0.01.

- The family structure of women workers and their level of problems in MGNREGP showed that 32.6 per cent of joint family members of women workers had a low level of problem and 29.3 per cent of nuclear family members of women workers had a high level of problem in MGNREGP. It could be concluded that Kerala women workers belonged to the nuclear family structure had a low level of empowerment and high problem in MGNREGP, and the women workers who belonged to the joint family structure had a high level of empowerment and low problem. The Chi-square test revealed that there was a significant association between the family structure of women workers and their level of problems on MGNREGP in Kerala, since the p value 0.012 was less than 0.05.

- The number of dependents of women workers and their level of problems in MGNREGP proved that 31.6 per cent of women workers with four dependents had a low level of problem and 35 per cent of women workers with three dependents had a high level of problem in MGNREGP. It could be concluded that the Kerala women workers who had the number of dependents above four had a high level of empowerment and low problem in MGNEGP. Chi-square test result indicated that there was a significant association between the number of dependents of women workers and their level of problems in MGNREGP in Kerala, since the p value 0.002 was less than 0.01.

- The type of ration card of women workers and their level of problems in MGNREGP revealed that 37.8 per cent of NPNS card holders of women workers had a low level of problem and 28.6 per cent of AAY card holders of women workers had a high level of problem in MGNREGP. Hence, it was concluded that NPNS card holders of Kerala women workers had a low level of empowerment and low level of problem in MGNREGP

and AAY card holders of Kerala women workers had a low level of perception and high level of problem in MGNREGP. Chi-square test result revealed that there was a significant association between the type of ration card of women workers and their level of problems on MGNREGP, since the p value 0.029 was less than 0.05.

- The educational qualification of women workers and their level of problems in MGNREGP denoted that 27.6 per cent of women workers who secured SSLC below qualification had a low level of problem and 42.9 per cent of women workers who secured Pre-Degree and above qualification had a high level of problems in MGNREGP. It could be concluded that Kerala women workers who secured Pre-Degree and above qualification had a low level of perception, low level of empowerment and high level of problem in MGNREGP and Kerala women workers who secured qualification below SSLC had a high level of perception, high level of empowerment and low level of problem in MGNREGP. The Chi-square test result was concluded that there was a significant association between the educational qualification of women workers and their level of problems in MGNREGP in Kerala, since the p value 0.001 was less than 0.01.

- The annual income of women workers and their level of problems in MGNREGP in Kerala showed that 70 per cent of women workers who had an annual income of two lakh and above, had a low level problem in MGNREGP and 27.5 per cent of women workers who had an annual income of one lakh and below, had a high level of problem in MGNREGP. Hence, it was concluded that Kerala women workers who had an annual income of one lakh and below had a high level of perception, low level of empowerment and high level of problem and Kerala women workers who had two lakh and above annual income had a high level of empowerment and low level of problem in MGNREGP. Chi-square test result indicated that there was a significant association between annual income and level of

problems of women workers in MGNREGP in Kerala, since the p value 0.001 was less than 0.01.

- The overall problems of women workers in MGNREGP in Kerala indicated that the mean score of work related problems (Mean Score=31.59) was the highest when compared to the mean scores of worksite, personal and banking service problems, which indicated that the major problem of most of the women workers was work related ones and the least was personal problems (Mean Score= 14.99) and the SD also showed that there was a significant variation in the opinion level when compared to other three categories of problems.

- Based on the scores converted into low level, moderate level and high level, the level of problems of MGNREGP workers was revealed that 25.2 per cent of women workers had a low level problem in MGNREGP, 48.3 per cent of women workers had a moderate level of problem and 26.5 per cent of women workers had a high level of problem in MGNREG Programme. The majority of women workers strongly agreed that they had faced moderate level of problems in the MGNREG Programme in Kerala.

- The level of perception and the level of problems in MGNREGP were presented that, 18.9 per cent had a low level of perception with low level of problem, 43.4 per cent had a low level of perception with high level of problem, 6.3 per cent had a high level perception with low level of problem and 11.9 per cent had a high level of perception with high level of problem. It ccould be concluded that low level of perception led to low level of problems and high level of perception led to high level of problems. The Chi-square test was applied to know whether there was any association between the level of perception of Kerala MGNREGP women workers and level of problems faced by them in MGNREGP. **The test result was since p value was less than 0.01 the null hypothesis H_{04} was rejected at one**

per cent level of significance. Hence, there was a significant association between the level of perception and the level of problem in MGNREGP.

- The level of empowerment and level of problems in MGNREGP in Kerala showed that 16.5 per cent had a low level of empowerment with low level of problem, 39.6 per cent had a low level of empowerment with high level of problem, 49 per cent had a high level of empowerment with low level of problem and 7.8 per cent had a high level of empowerment with high level of problem. Hence, it was concluded that low level of empowerment led to low level of problems and high level of empowerment led to high level of problems. In order to test whether there was any association between the level of empowerment of Kerala MGNREGP women workers and the level of problems faced by them in MGNREGP, chi-square test was applied. **The test result was, since p value was less than 0.01 the null hypothesis H_{05} was rejected at one per cent level of significance**. It could be concluded that there was a significant association between the level of empowerment and the level of problems in MGNREGP.

- The type of problems faced by Kerala women workers in MGNREGP showed work-related problems (Mean Score=3.32) were the most important problem faced by MGNREGP women workers in Kerala, since the mean score was higher than the average score of three. It showed that Kerala women workers strongly agreed that they had a high degree of work related problems in MGNREGP. It could be concluded that Kerala MGNREGP women workers had some other problems, like, worksite problems (Mean Score=2.70), banking service problems (Mean Score=2.00) and personal problems (Mean Score=1.98) since the mean score was below the average score of three. In order to test whether there was any significant difference among mean rank towards the type of problems faced by MGNREGP women workers in Kerala, Friedman chi-square test was applied. **The test result was, since P value was less than 0.01, the null hypothesis H_{06} was rejected at one percent level of significance.** It could be concluded that there was a significant difference among mean ranks towards the type of

problems faced by Kerala women workers in MGNREGP.

- The correlation coefficient between work-related problems and worksite problem was 0.549, which indicated 54.9 percentage positive relationship between work- related problem and worksite problem and was significant at one per cent level. The correlation coefficient between work-related problem and personal problem was 0.496, which indicated 49.6 percentage positive relationship between work-related problem and personal problem and was significant at one per cent level. The correlation coefficient between work-related problem and the banking service problem was 0.446, which indicated 44.6 percentage positive relationship between work-related problem and banking service problem and was significant at one per cent level. The correlation coefficient between worksite problem and the banking service problem was 0.563, which indicated 56.3 percentage positive relationship between worksite problem and the banking service problem and was significant at one per cent level. The correlation coefficient between personal problems and the banking service problem was 0.496, which indicated 49.6 percentage positive relationship between personal problems and the banking service problem and was significant at one per cent level**.** It was inferred that if work-related problem increased, worksite problems, personal problems and banking service problems would increase in the same direction.

- The correlation coefficient between perception on motivation and overall problems in MGNREGP -0.242, which indicated 24.2 percentage negative relationship between perception on motivation and overall problems in MGNREGP and was significant at one per cent level. The correlation coefficient between perception on awareness and overall problems on MGNREGP was -0.107, which indicated 10.7 percentage negative relationships between perception on awareness and overall problems in MGNREGP and was significant at five per cent level. The correlation coefficient between worksite facilities and overall problems in MGNREGP was -0.111, which indicated 11.1 percentage negative relationship between

worksite facilities and overall problems and was significant at one per cent level. The correlation coefficient between the perception of working condition and overall problems was -0.046, which indicated 4.6 percentage negative relationship between the perception of working conditions and overall problems in MGNREGP and was not significant. The correlation coefficient between the perception of awareness and work-related problem was-0.444, which indicated 44.4 percentage negative relationship between the perception on awareness and work related problems and was significant at one per cent level and similar the other factors were negatively correlated with each other**.** Thus, it was inferred from the analysis that as the variable awareness decreased, the variable could effect 44.4 percentage increase in work-related problems and any decrease in the factors of perception could effect increase in overall problems in MGNREGP.

9.3   Suggestions of the Study

9.3.1 Organization of frequent awareness programmes on 'transparency about social audit'.

The study revealed that the MGNREGP women workers were not fully aware of the 'transparency in the social audit' (Mean Rank= 3.41) prescribed by the MGNREG Act. grama panchayat should make arrangements for conducting frequent awareness programmes on the provisions of the MGNREG Act through Kudumbashree units and grama sabha. Awareness programmes should also be conducted through media, like newspaper, radio and television by the Information and Public Relations Department of Government of Kerala.

9.3.2 Adequate sanitation facilities at worksite

It was observed from the study that the 'sanitation facilities' (Mean Rank=2.23) were not adequately provided at the worksite. Respective grama panchayat should ensure that the worksite facilities offered under the provisions of the MGNREG Act fully reach the workers. This should be monitored by surprise check by the Block Programme Officer or District Programme Officer.

9.3.3   Timely distribution of remuneration

The study found out that the major work-related problem faced by the MGNREGP women workers was 'delay in getting remuneration' (Mean Score=4.366). The respective panchayats comprising grama/block/district panchayats should take adequate steps to conduct audit in a time bound manner and ensure submission of the audit report in time so as to get the fund released from the Central government on the basis of receipts of previous year's audit report from the State government.

9.3.4   Facility for upkeep of tools and equipments

The study revealed that one of the major worksite problems was inadequate facility for keeping tools and equipment' (Mean Score=3.823). It is suggested that the grama panchayat should supply essential tools and equipment through the ADS (Area Development Supervisor) at the work site and ensure proper maintenance of tools and equipment.

9.3.5   Timely commencement of work

It was revealed from the study that there was delay in the commencement of work' (Mean Score=3.744). Therefore, it is suggested that the ward member should convene the grama sabha and get the proposed work under MGNREGP be approved without delay for the timely commencement of work.

9.3.6   Proximity to work

It was observed from the study that the most important personal problem of MGNREGP women workers was the 'long commutes to work' (Mean Score=3.207). It is suggested that the MGNREGP women workers in a particular panchayat ward should be given preference to the work relating to that panchayat ward or the nearest site.

9.3.7   Organisation of training programmes on e-banking

The study indicated that the major banking service problem faced by the MGNREGP women workers in Kerala was 'lack of awareness about e-banking' (Mean Score=3.883). It is suggested that the grama panchayat should make necessary arrangement for conducting the awareness programme and training in banking operations through the rural branches of the lead banks.

9.4   Conclusion

The study aimed at assessing the levels of participation, perception and empowerment achieved and the problems faced by women workers in MGNREGP in Kerala. The study revealed that Kudumbashree played a crucial role in disseminating information about the Government programmes. Unemployment and poverty were the most important reasons for joining the MGNREGP. 'No age limit' was the most important motivating factor for women workers to join the scheme. Women workers were highly aware of the provisions of the Act like "equal wages for men and women." 'Drinking water facilities' was the main amenity provided to MGNREGP women workers at the worksite. There existed a strong work group relationship among the workers of MGNREGP in Kerala. The women workers had a high level of perception of the MGNREG Programme in Kerala. The working condition had greater influence on the determination of work group relationship among Kerala MGNREGP women workers. Social and political development had greater influence on the determination of empowerment. Because of the motivational factors, Kerala women workers were joining the MGNREG scheme. Awareness and work site facilities were provided by the grama panchayat according to the provisions of the MGNREG Act. The major problem faced by MGNREGP women workers in Kerala was delay in getting remuneration. Long commutes to work place and back were the major personal problem faced by them. Problem related to awareness about e-banking was the major banking service challenge faced by them. The perturbing problem of the women workers was work-related and personal problems seldom cropped up. The study also revealed that any decrease in the factors of perception could affect the overall problems in MGNREGP in Kerala.

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