

# **CHAPTER VI**

## **SUMMARY AND CONCLUSION**

This chapter presents the summary of findings, conclusion and suggestions of the present research work.

The first chapter contains a brief account of some issues relating to empowerment of tribal women and Mahatma Gandhi National Rural Employment Guarantee Act. In addition to this, an attempt has also been made to present briefly about Rational for selecting Nagaon District, Rational for selecting Kathiatoli Development Block as Study Area, Statement of the Problem, Objectives of the Study, Research Questions, Data Base and Methodology, Scope of the Study, Utility of the Study, Limitations of the Study and Structure of the thesis.

Empowerment, in general, means giving power to someone. The dictionary meaning of empowerment is ‘to give somebody the power or authority to do something’ and also ‘to give somebody more control over their own life or the situation they are in’ (Tomar, S., 2014:614). Empowerment has been defined in different ways. The International Women’s Conference at Nairobi held in 1985, defined empowerment as “a redistribution of social power and control of resources in favour of women” (Agarwalla, S., 2012:60). Likewise, the World Bank (2007) report defines empowerment as “the process of increasing the capacity of women to make choices and transform those choices into desired outcomes. Women empowerment has various outcomes, which may be social, economic or political in nature” (Rambo, M. C., 2012:59).

“Women empowerment refers to empowering women to change power relations between them and men in their favour in the different spheres of life such as economical, political, social and spiritual” (UNICEF, 2014:1). It refers to the process of upliftment of economic, social and political status of women in the society. It also refers to the process of guarding them against all forms of violence (Dandona, A., 2015:36).

Empowerment has different dimensions – economic, social, political, psychological, etc. “Economic empowerment implies entitlement of employment, income, property, productive resources and benefit of development irrespective of gender difference” (Mandal R.K & M. Ete, 2010:52). “A woman is said to be economically empowered when she has both the ability to succeed and advance economically as well as the power to make and act on economic decisions” (Golla, et.al., 2011:4). “Economic empowerment puts women in a stronger position and gives them the power to participate, together with men, in the shaping of society, to influence development at all levels of society, and to make decisions that promote their families and their own well-being” (Sida, 2015:9).

In rural tribal society, women play a significant role for the survival of their households. They take part deliberately and actively in all agricultural activities along with their male counterparts. They also work hard for the livelihood of their family. Besides preparing food and performing other household activities, the work of collecting minor forest produce is also done by women. Some of them are working as labours in construction works, households industries too (Das, S. K., 2012:63). “Women are considered to be one of the strongest pillars of house in tribal society” (Barik, S. K., 2012:8324).

Unfortunately, the tribal women are underestimated and undervalued (*ibid*). They ‘often face the problems of food insecurity, malnutrition, access to education and health care services, domestic violence and rape’ (Puttaraja & O.D. Heggade, 2012:173). In a nut shell, the tribal women are ‘still lagging far behind in the different walks of life including education, employment, social position, good health and empowerment’ (T. Y. Yamanoorappa & M. Nagindrappa, 2014:2). As the responsibility of maintaining households is generally in the hands of tribal women, their improvement is necessary not only for themselves but also the well being of their households and their society. Hence, the need of the hour is to empower them economically, socially and politically so that they can live with equality and dignity. In order to stride forward on a par with men, there is the need for empowerment of tribal women.

The Government of India has introduced various programmes / schemes to uplift the women from poverty and vulnerability of life. One of such schemes benevolent for rural poor women is Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), previously known as National Rural Employment Guarantee Act (NREGA), was notified on 7<sup>th</sup> September, 2005 (MGNREGA Sameeksha, 2012). The Act was enacted with an aim of increasing the purchasing power of the people living in rural areas of the country by providing semi or unskilled manual work to them (Kadrolkar, 2012). The prime goal of MGNREGA is not to empower the rural women and therefore, it is not included in its main objectives (De, Debasree, 2014). However, some philanthropic provisions like priority for women in the ratio of one-third of total workers, equal wages for men and women workers, and the crèche facility for the

children of women workers were included in the Act. This is done to ensure that women living in rural India benefit from the scheme in an effective manner.

MGNREGA gives plentiful scope to women living in rural areas of the country to take part in planning and implementation of the programme (Savaiah, H.M.C. & F.M. Jayaraj, 2014). Generally, women in rural areas are staying at home for doing their household works. But after the implementation of MGNREGA, they have got the opportunity to share their feelings and experiences with their counterparts at MGNREGS worksites. Besides, they have got the opportunity to meet and talk with the bank and government officials involved in the scheme, which can help them to develop their self-confidence level. This, in turn, helps to empower themselves socially, politically and economically. Hence, MGNREGS has assumed significance in this context.

The area of the present study is Kathiatoli Development Block of Nagaon district. The reasons for selecting Nagaon district are – *Firstly*, Nagaon is centrally located district of Assam, *Secondly*, as per Population Census 2011, Nagaon ranks top in size of rural population among the districts of Assam, *Thirdly*, as on 2011, Nagaon has the highest number of Gram Panchayats and Anchalik Panchayats among the district of Assam and *Finally*, in terms of expenditure on the implementation of MGNREGA during 2012 – 13, Nagaon ranks top among the districts of Assam. Similarly, the reasons behind the selection of Kathiatoli Development Block are – *Firstly*, as per Census data of 2011, in terms of geographical area, Kathiatoli development block ranks top among the development blocks of Nagaon district, *Secondly*, Kathiatoli development block has the highest number of inhabited villages and second highest number of tribal women population among the development blocks of Nagaon district,

*Thirdly*, in Kathiatoli development block, no scientific and comprehensive studies in connection with the Employment Generation Programmes have been conducted till now and *Finally*, it is one of the development blocks under Nagaon district where tribal people in general and tribal women in particular are remaining still very backward.

The objectives of the study are – *Firstly*, to examine the socio-economic characteristics of tribal women workers of MGNREGS in Kathiatoli Development Block, *Secondly*, to review implementation process of MGNREGA in the said block, *Thirdly*, to examine the awareness of tribal womenfolk working under MGNREGS regarding different provisions of MGNREGA, and *Fourthly*, to assess the impact of MGNREGS on economic empowerment of tribal women workers of the scheme of the said block.

Further, attention is also made to seek answer to the following questions – *Firstly*, whether tribal women workers of MGNREGS are aware of different provisions of MGNREGA ? *Secondly*, whether tribal women workers of MGNREGS are able to enhance their income level after working under MGNREGS ? *Thirdly*, whether tribal women workers of MGNREGS are able to develop their saving capacity after working under MGNREGS ? and *Fourthly*, whether tribal women workers of MGNREGS are able to increase their spending capacity after working under MGNREGS ?

The study is mainly based on primary data collected from the MGNREGS beneficiary tribal households in the study area. The field survey was conducted during the period from May, 2013 to April, 2014. The study also uses secondary data as well. Primary data have been collected from 300 sample MGNREGS beneficiary tribal households scattering in 10 selected tribal inhabited Gram Panchayats (GPs) falling

under Kathiatoli development block of Nagaon district of Assam. Apart from household survey, relevant field data / information are also collected through informal discussions with the elected representative of respective GPs and the implementing staff involved in MGNREGA in the block. Besides, to get the required information about the study area, one village headman from each of the sample GPs is also interviewed. The various sources used to collect secondary data include different studies and reports of MGNREGA published by the Government and Non-Government Organizations, monographs, research reports, journals, magazines, books, periodicals, unpublished literature, etc. Internet has also served as an efficient source of secondary data.

A multi-stage sampling with blending of Purposive and Simple Random Sampling methods has been adopted in the present study. There are three stages in which sample process has been carried out. In the first stage, the tribal inhabited Gram Panchayats (GPs) have been selected. The purposive sampling method has been adopted to select the GPs. The selected GPs are – Barpathar, Dakhin Nonoi, Deb-Narikoli, Kondoli, Longjap, Nambor Lalung Gaon, Niz Kathiatoli, Rangaloo, Singimari and Tetelisara. The criterion of selecting GPs is having the highest number of tribal women population in the respective GPs. Further, using random sampling method, MGNREGS beneficiary tribal households have been selected in the second stage. As the numbers of MGNREGS beneficiary tribal households in the selected GPs are more, therefore, 30 nos. of tribal households from each of the selected GPs were chosen for the study. For this purpose, all MGNREGS beneficiary tribal households having women members working under the scheme of the selected GPs were identified and thereafter sample of tribal households were chosen randomly. Moreover, in the third stage, the selection of Tribal Women workers working under MGNREGS is made. Using purposive sampling

method, one tribal woman worker of MGNREGS from each of the selected tribal households was chosen. In this way, total 300 nos. of tribal women workers of the scheme from the selected MGNREGS beneficiary tribal households are taken as sample to elicit the required information for the study.

Thus, altogether, 10 nos. of tribal inhabited GPs, 300 nos. of MGNREGS beneficiary tribal households and 300 nos. of tribal women workers of MGNREGS are taken as sample for doing the present research work.

Interview schedule has been used for collecting primary data from the MGNREGS beneficiary tribal households. The interview schedule consists of *four parts*. *Part I* covers the socio-economic characteristics of the tribal women workers of MGNREGS in the study area. These include - Age Structure, Educational Background, Religious Composition, Marital Status, Family Size, Family Type, Primary Occupation, Possession of Agricultural Land, Housing Status, Sources of Lighting Used, Sources of Drinking Water Used and Possession of Asset of the tribal women workers of the scheme. *Part II* contains questions relating to the implementation process of MGNREGA in the study area. While setting questions regarding implementation process of the Act, Dissemination of information about MGNREGA, Registration process, Employment details, Wage payment details, Worksite details and Transparency and Accountability issues of MGNREGA are taken into consideration. *Part III* of the interview schedule contains questions pertaining to the awareness of the tribal women workers regarding different provisions of MGNREGA. Further, questions relating to the impact of MGNREGS on economic empowerment of tribal women workers of the scheme are incorporated in *Part-IV* of the interview schedule. Moreover, to get the overall information of the block, a separate block schedule is also prepared. Personal

interview method has been adopted for canvassing the schedules. Audio-video equipments like camera, tape recorder, etc. are also used for collecting the primary data.

The analysis has been made using simple statistical tools like percentages, ratios, averages, etc. Moreover, diagrammatic representation of data is also incorporated to strengthen the field data.

To test the significant difference of aware and unaware of the sample tribal women workers of the scheme regarding different provisions of MGNREGA, *Binomial test* has been applied using popular statistical package SPSS version 16. Further, *Paired 't' test* has been applied to test the income, savings and expenditure of the sample tribal women workers before and after working under MGNREGS using SPSS version 16.

The study is focused mainly on the assessment of impact of MGNREGS on economic empowerment of tribal women workers of MGNREGS in Kathiatoli Development Block of Nagaon district. Besides covering the socio-economic characteristics of the tribal women workers of the scheme, the study also reviews the implementation process of the Act in the studied block. Further, the study has also made an attempt to examine the awareness of tribal women workers of the scheme regarding different provisions of MGNREGA in the study area. Although the area of the study is confined to Kathiatoli Development Block of Nagaon district, the review of literature has been presented in the state as well as national perspectives too.

As far as the utility of the study is concerned, it is expected that the outcome of the study may help the implementing authorities to understand the loopholes of implementation process of MGNREGA in the study area and may provide valuable insights to the government for implementing the scheme successfully. It is also expected

to help the policy makers in formulating better policy and devising strategy for rural poor women especially for rural tribal women in future.

The limitations of the study are – *Firstly*, due to time and money constraint, the researcher tries to assess the impact of MGNREGS on economic empowerment of tribal women workers of MGNREGS only. *Secondly*, the data used for analysis are collected from the sample MGNREGS beneficiary tribal households of the block and excludes non-beneficiary households. *Thirdly*, respondents have provided the required data from their memory. Hence the data may suffer from recall bias. *Fourthly*, findings and observations made in the study are based on respondents' opinions and responses and *Fifthly*, the study focuses on a particular block of Nagaon district of Assam. Hence, it may not be applicable in other parts of the country.

In chapter second, an attempt has been made to review some studies on MGNREGA and its different aspects. From the literature review it is observed that despite a large number of studies on MGNREGA and its different aspects in different parts of India have been conducted by various individual research scholars as well as the government and non-government organizations, block level studies on MGNREGA and its different aspects in Assam are found less in numbers. Further, studies in relation to the empowerment of women beneficiaries of any rural employment generation programmes of the governments particularly impact of MGNREGS on empowerment of tribal women workers of the scheme in Kathiatoli development block of Nagaon district are yet to be conducted. Therefore, the present study, primarily based on field level data, is expected to fill-up the gap in this regard.

Third chapter of the thesis is divided into two sections. Section-I deals with the profile of the study area including a very brief discussion of Nagaon district. Nagaon is centrally located district of Assam. In terms of area, its rank is fourth among the districts of Assam. As per the census data of 2011, Nagaon district comprises 3 Sub-divisions, 10 Revenue Circles, 20 Community Development Blocks, 239 Gram Panchayats, 17 towns and 1,412 villages. The population of Nagaon district stands at 2,823,768 of which 1,439,112 are males and 1,384,656 are females. The decadal growth of the district's population works out at 22.00 percent during the decade 2001-2011. The density of the population has gone up to 711 per square kilometer in 2011 census which was 604 per square kilometer in 2001 census. The sex ratio also shows an improvement from 944 in 2001 to 962 in 2011. As per the 2011 census report, 85.80 percent of the total SC population and 95.13 percent of the total ST population are residing in the rural areas, whereas the percentage of SC and ST population residing in the urban areas are only 14.20 and 4.87 percent respectively in the district. The literacy rate of Nagaon district has gone up to 72.37 percent in 2011 census which was 61.73 percent in 2001 census. As far as occupational distribution of population is concerned, 34.71 percent are workers and 65.29 percent are non workers in the district.

Kathiatoli development block is situated in Nagaon district of Assam. It is located 23 kilometers towards south from the district headquarter Nagaon. As per 2011 census report, the block covers an area of 358.05 square kilometers. In terms of areas, its rank is top among the development blocks of Nagaon district. The block comprises 19 Gram Panchayats (GPs) of which 16 GPs are under Kampur Revenue Circle and 3 GPs are under Sadar Revenue Circle. There are 45,762 households spreading in 150

inhabited villages falling under 19 GPs of the block. The numbers of households having SC and ST heads in the block are 4,625 and 3,865 respectively.

As per the census data of 2011, the total population of Kathiatoli development block is 225,655. Out of the total population, the male population is 114,718 and the female population is 110,937. The number of SC population is 21,929 of which 11,137 are males and 10,792 are females. Likewise, the number of ST population is 18,774 of which 9,500 are males and 9,274 are females. The sex ratio is 967 females per thousand males. The sex ratio of SC population is lower than the ST population accounting 969 and 976 respectively. The density of population is 630 per square kilometer. The literacy rate of the block is 68.01 percent. The percentage of male and female literacy rate are 72.55 and 63.32 respectively. The total numbers of literate SC persons in the block are 15,166 of which 8,184 are males and 6,982 are females. Similarly, the total numbers of literate ST persons are 10,858 of which 5,929 are males and 4,929 are females. The census data of 2011 also shows that out of total population of 225,655 in the block, 91,239 are workers and 134,416 are non workers. Out of the total workers, 68.94 percent are main workers and 31.06 are marginal workers. Among male workers 82.60 percent are main workers and 17.40 percent are marginal workers. Similarly, the percentages of female main workers and female marginal workers are 39.42 percent and 60.58 percent respectively in the study area.

The economy of the block is purely agrarian. Rice is the principal food of the inhabitants and paddy is the principal crop cultivated in the block. Animal husbandry is another major sector contributing to the economy of the block. Fishery is also an important part of the block's economy. The block is not industrially sound. Handloom industry is an important industrial unit. Handicraft is also another important cottage and

household industrial sector in the block. There are 3 Tea Factories which are located in Borpani, Kathiatoli and Kondoli Tea Estates. The block has large reservoir of water resources with the rivers Kapili, Lutumari, Haria and Borpani. The climate is in general monsoon type. The average monthly rainfall in the block was near about 1616.1 mm in the year 2013.

The National Highway No. 36 passes through the block. Villages under this block are connected road transport only. The block is connected by Indian Railways network also. There is no airway facility in this block. Villagers in this block are deprived of improved communication facilities. In Kathiatoli development block, the infrastructure for primary education is sound, but the same for high and higher education is poor. Further, there are 9 bank branches in this block. Considering the size and population densities, available medical and health care facilities in the block are not adequate enough.

Section II of this chapter is devoted to examine the socio-economic characteristics of the tribal women workers of MGNREGS in the study area. The analysis has been made with reference to Age Structure, Educational Background, Religious Composition, Marital Status, Family Size, Family Type, Primary Occupation, Possession of Agricultural Land, Housing Status, Sources of Lighting Used, Sources of Drinking Water Used and Possession of Asset of the tribal women workers of the scheme.

Majority of the sample tribal women workers (69.3%) are found in the age group of *31 – 50 years* and less than one fifth (17.4%) of them are belonging to the age group

of *18 – 30 years*. Further, a sizeable number of them (13.3%) are belonging to the age group of *above 50 years* among the sample respondents selected in the study area.

The educational background-wise distribution of the sample tribal women workers shows that out of 300 sample respondents, 56.7 percent of them are illiterate and the remaining 43.3 percent are literate. Among the literates, majority of them are found to be non-formal education, which constitutes 20.7 percent of the total respondents interviewed. It is further observed that 7.6 percent of the respondents have studied up to class IV followed by 6.4 percent up to class VII and 5.3 percent up to class X. Another important observation is that of the total sample respondents interviewed, 3.3 percent respondents are found to be HSLC passed in the study area.

The religious profile of the sample tribal women workers indicates that out of 300 sample respondents, majority of them (92.4%) are *Hindu*. Further, the sample respondents who belong to the *Christian* religion are observed to be only 7.6 percent in the study area.

As far as marital status of the sample tribal women workers is concerned, majority of them (70.0%) are found *married*, followed by *unmarried*, *widowed* and *divorced*, which constitute 28.7 percent, 1.0 percent and 0.3 percent respectively in the study area.

It is found that out of 300 samples drawn for the study, 60.3 percent respondents have a family size of *4 to 6 members*, followed by *below 4 members* and *above 6 members*, which constitute 32.4 percent and 7.3 percent respectively in the block.

The family type-wise distribution of the sample tribal women workers shows that out of 300 sample respondents, majority of them (62.7%) are coming from nuclear

family system, whereas the remaining 37.3 percent are from joint family system in the studied block.

Out of 300 sample tribal women workers interviewed, 74.7 percent of them are found to engage as agricultural labourer. Petty business is the primary occupation for 20.3 percent of the total sample, and the remaining 5.0 percent respondents are found to act as house-maids for their livelihood in the study area.

In the study area, among the sample tribal women workers who possess agricultural land, majority of them (69.0%) are found to have below 3 bighas of land. Further, the percentage of sample respondents possessing agricultural land between 4 to 6 bighas and above 6 bighas are 16.7 percent and 6.0 percent respectively. It is also observed that out of 300 sample tribal women workers of MGNREGS, 8.3 percent of them are representing from landless category.

The distribution of sample tribal women workers in terms of their housing status indicates that out of 300 sample respondents, 94.4 percent are residing in their *own houses*. Only 5.6 percent of the respondents are residing in the houses which are constructed under Indira Awaas Yojana (IAY) scheme of the government.

In respect of sources of lighting used, 54.3 percent of the sample tribal women workers have used electricity as the main source of lighting, and the remaining 45.7 percent respondent households have no electric connection in the study area, i.e. they depend on kerosene as the main source of lighting.

In respect of sources of drinking water used by the sample tribal women workers, majority of them (89.4%) are found to have Tube Well facility in their respective households. The percentage of sample tribal women workers who depend on

Covered Well and Uncovered Well as their sources of drinking water are 9.0 percent and 1.6 percent respectively.

Possession of asset by the sample tribal women workers of MGNREGS has been confined to Household Amenities, Livestock and Poultry. As far as the possession of household amenities is concerned, 59.7 percent of the sample tribal women workers possess bi-cycles. It is followed by mobile phone, T.V. and wall clock constituting 23.0 percent, 11.6 percent and 5.7 percent respectively. Further, in respect of livestock, the percentage of sample tribal women workers possessing bullock, goat and pig are 61.0 percent, 32.4 percent and 6.6 percent respectively. Likewise, in case of poultry, 52.4 percent sample tribal women workers have hen and 47.6 percent have duck in the study area.

Thus, from the analysis of socio-economic characteristics of tribal women workers of MGNREGS in the study area, it is clear that most of the tribal women are falling under the age group of 31 – 50 years. There is a domination of Hinduism among the tribal women working under the scheme. As far as educational background of the tribal women is concerned, most of them are illiterate. Similarly, majority of married tribal women in the studied block are working under MGNREGS for their livelihood. The percentage of divorced tribal women is found negligible. With regard to the family size of the tribal women workers, most of them are found to have 4 to 6 members. Majority of the tribal women workers of the scheme are representing from nuclear family type. Further, in respect of primary occupation of the tribal women workers, it is found that majority of them are belonging to agricultural labourers. Regarding the possession of agricultural land, more than fifty percent of the tribal women workers are representing from the families possessing agricultural land up to 3 bighas. Almost all

the tribal women are found to live in their own houses which are constructed without availing any rural housing scheme of the government. Further, more than fifty percent of the tribal women workers of the scheme have used electricity as the main source of lighting. Around ninety percent of the tribal women have used Tube Well as their sources of drinking water. As far as possession of asset of the tribal women workers of MGNREGS is concerned, majority of them are found to have bullocks in the study area.

In Chapter four, the researcher tries to review whether the concerned implementing agencies of MGNREGA have followed the guidelines of the Act rightly in the process of implementation in the study area. The analysis has been made on the basis of views expressed by the sample tribal women workers and the researcher's personal observation.

In the study area, different modes of disseminating information about MGNREGS are observed. Majority of the respondents (89.4%) have come to know about the scheme through village meetings organized by the respective GPs and very less number of them (2.4%) have come to know through wall writings. Further, 4.6 percent of the respondents have got the information about MGNREGS through friends / neighbours and the rest of them (3.6%) have come to know through media (Radio / TV / Newspaper) in the studied block.

In respect of mode of application for registration followed, 85.3 percent tribal households are found to have forwarded their application orally to their local GPs. The number of tribal households forwarding written application is less, i.e. 14.7 percent in the study area.

In the study area, all the tribal households are found to have received Job Cards. Out of 300 sample tribal households, 7.7 percent have received Job Cards within 15 days of application, 84.4 percent have received after 15 days of application. Interestingly, 7.9 percent of the sample respondents reported that they had forgotten the time-gap between the application for registration and issue of Job Cards.

In the study area, all the tribal households are found to have received Job Cards including the photographs of their eligible family members without having any payment made to the issuing authorities.

As far as the custodian of Job Card is concerned, 86.7 percent of the sample tribal households are found to have kept the Job Cards in their own custody. And the rest 13.3 percent are found to have kept the Job Cards under the custody of their respective GP offices.

Out of 300 sample Job Cards of tribal households, 96.6 percent Job Cards are found to have attached photographs of the respective household members. And on the remaining Job Cards (3.4 percent), no photographs are found to have attached.

In the study area, 90.4 percent of the sample tribal households have submitted written application for employment under MGNREGS to their respective GPs. And only 9.6 percent households are found to have got employment under the scheme through an oral request to their local GPs.

Out of 300 sample tribal households surveyed, majority of them (72.4%) are found to have got the dated and signed receipts from their respective GPs. One important observation is that although 90.4 percent households have submitted written application for employment, only 72.4 percent are found to have got dated and signed

receipts from their respective GPs and the rest 18.0 percent [90.4 percent minus 72.4 percent = 24.6 percent] are not able to get that receipts against their written application from their local GPs.

As far as the time-interval between application for employment and assignment of work to the registered households is concerned, majority of the tribal households (76.0%) have got employment after 15 days of application for employment. Only 11.6 percent households are found to get employment within the stipulated time-period of 15 days. Interestingly, the rest 12.4 percent sample tribal women workers did not give any comment about this aspect of MGNREGA in the study area.

In the study area, only 4.8 percent tribal households are found to get *100 days* of employment in a financial year. The percentages of households getting *50 to 99 days* and *1 to 49 days* of employment are 69.3 percent and 25.9 percent respectively.

All the workers, irrespective of gender, are found to get equal wages from the concerned authority in the study area. Further, all the sample respondents reported that they had received wages according to the ‘daily rate’ basis, i.e. @ 136 per day.

In the study area, 97.0 percent of the sample tribal households are found to receive wages through banks and the rest 3.0 percent have received wages through post office accounts.

Majority of the sample tribal households (85.4%) have received wages without compensation after 15 days of work done. Only 14.6 percent of the households are found to receive wages within a fortnight of work completed in the study area.

Although majority of the sample tribal households (76.0%) have got employment after 15 days of demand, yet not a single household is found to get any type of unemployment allowances from the implementing agencies of MGNREGS in the study area.

It is observed that almost all the sample respondents (99.6%) have worked within 5 kilometers radius of their villages. Since none of the workers have to move beyond the stipulated distance for works, so the question of paying extra wages have not been arisen.

The works under MGNREGA in the studied block are found to concentrate on Rural Road Connectivity, Digging of Pond, Water Conservation, Drought Proofing and Bharat Nirman Rajiv Gandhi Sewa Kendra (BNRGSK).

During the visit to the selected worksites, except drinking water and a few first-aid kit, availability of other worksites facilities are not seen. Likewise, except installation of *Display Board*, the availability of numbered muster rolls, involvement of contractors and usage of machinery are also not noticed by the researcher. However, at some worksites, measurement officers are found to measure MGNREGS works after completion of the works.

Only 12.7 percent of the sample respondents are found to aware of the constitution of VMC in their respective GPs. As far as monitoring the quality of works in progress is concerned, majority of the sample respondents (89.3%) revealed that no process of monitoring was being conducted at the worksites where they had worked.

In the study area, majority of the sample respondents (82.4%) are found to unaware whether the social audit has been conducted in their respective GPs or not.

Only 10.7 percent are found to aware of conducting social audit, while 6.9 percent respondents reported that there was no evidence of conducting social audit in their respective GPs.

In sample GP offices, availability of complaint registers pertaining to MGNREGS are personally observed by the researcher. Interestingly, no written complaints given by any of the villagers under study in respect of implementation of the scheme are noticed in that registers.

Thus, from the analysis of implementation process of MGNREGA, it is clear that in respect of issues like dissemination of information about MGNREGS, mode of application for registration, costs of job cards and photographs, payment of wages to men and women workers, mode of wage payment, worksite distance, type of works undertaken, labour-displacing machinery and contractors in work execution, installation of display board at worksites, measurement of works and redressal of grievances, the concerned implementing agencies have followed the guidelines of MGNREGA rightly.

Unfortunately, they have failed to follow the MGNREGA guidelines properly in respect of the remaining issues such as time-gap between receiving application for registration and issuing job cards to the eligible households, custodian of job cards, affixing photographs of eligible households members on job cards, mode of application for employment, providing dated and signed receipts to the eligible households, time-interval between receiving application and providing employment, time-interval between wage payment and work done, payment of unemployment allowance and compensation to eligible beneficiary households, availability of basic facility at worksites, muster rolls at worksites, vigilance and monitoring committee and

conducting regular social audit. Further, the concerned implementing agencies of the scheme are unable to fulfill the main aim of MGNREGA i.e. to enhance the livelihood security of the rural people by guaranteeing 100 days of wage employment to every registered household in a year in the study area.

However, the overall implementation process of MGNREGA in the study area is not discouraging.

The fifth chapter consists of two sections. Section I is devoted to examine the awareness of tribal women workers of MGNREGS regarding different provisions of MGNREGA.

The study is confined to twelve major provisions of the Act, viz. 100 days of employment guarantee, issuing Job Cards within 15 days of registration, submitting written application for employment, minimum wages fixed by the government, equal wages for men and women workers, payment of wages within a fortnight, payment of unemployment allowance, works within the radius of 5 km of the village, provision of basic facilities at worksites, reservation for women workers, role of gram sabha and conducting social audit.

In respect of 100 days of guaranteed wage employment, 80.0 percent of the tribal women workers are found aware.

Only 7.0 percent of the tribal women workers are found aware about the provision of issuing Job Cards by the GPs within a fortnight of the application received for registration.

Regarding submission of written application for employment, 78.0 percent of the tribal women workers are found aware.

As many as 84.0 percent of the tribal women workers are found aware of the present MGNREGA wage rate.

In respect of equal wages for both men and women workers, 81.0 percent of the tribal women workers are found aware.

Regarding payment of wages within a fortnight, 79.0 percent of the tribal women workers are found aware.

Only 4.0 percent of the tribal women workers are found aware about the provision of payment of unemployment allowance.

In respect of work within the radius of 5 km of the workers' villages, only 5.0 percent of the tribal women workers are found aware.

Majority of the tribal women workers (88%) are found aware about the provision of availability of basic facilities at the worksites.

Regarding reservation for women workers, only 6.0 percent of the tribal women workers are found aware.

Only 4.0 percent of the tribal women workers are found aware about the provision of role of gram sabha in implementation of the scheme.

Very less number of tribal women workers (3%) is found aware regarding the provision of conducting social audit at regular intervals.

To test whether there is any significant difference between aware and unaware of the sample tribal women workers regarding different provisions of MGNREGA, *Binomial test* has been applied. The test result shows the significant difference of aware and unaware of the sample tribal women workers regarding different provisions of MGNREGA at <0.01 level.

Thus, it can be concluded that although tribal women workers of MGNREGS in the study area seem to have substantial awareness on some provisions of MGNREGA, yet their awareness on several important issues is not encouraging.

In Section II of Chapter five, an impact analysis of MGNREGS has been made. To assess the impact of MGNREGS on economic empowerment of tribal women workers of MGNREGS, three indicators such as Income, Savings and Expenditure have been taken into consideration. These indicators were identified in the course of field survey of sample MGNREGS beneficiary tribal households in the block.

Income of the sample tribal women workers has been measured in terms of money earned annually. While measuring annual income before joining MGNREGS, income earned from the respondents' primary sources (agricultural labourers, petty business and house-maids) has been considered only. On the other hand, both the sources of income of the respondents, i.e. income earned from primary sources and income earned from MGNREGS, have been taken into consideration while measuring the annual income of the tribal women workers after joining MGNREGS. Similarly, savings of the sample tribal women workers has been measured in terms of money saved annually. Both cash savings at home and savings in bank / post office account have been taken into consideration while measuring annual savings of the respondents.

Like income and savings, expenditure of the sample tribal women workers has also been measured in terms of money spent annually. While measuring annual expenditure of the respondents, expenditure incurred on their basic personal / household needs such as food, dress, medicine, kerosene, electric bulb, simple cosmetics, etc have been taken into consideration.

To ascertain whether the sample tribal women workers of MGNREGS are able to enhance their income level after working under MGNREGS, the annual income of them before and after working under the scheme has been studied. It is observed that the percentage of sample tribal women workers with annual income range of Rs.2500 – Rs.3000 was 36.0 percent before working under MGNREGS. However, this percentage has sharply come down to 26.0 percent after working under the scheme. This indicates that there is a reduction of lower income groups among the tribal women workers after implementation of the scheme. Further, it is also observed that 64.0 percent women workers were able to earn between the incomes of Rs.3000 – Rs.6000 per annum before MGNREGS. But this percentage has gone up to 74.0 percent after MGNREGS. After working under MGNREGS, the percentage of sample tribal women workers with income range of Rs.3000 – Rs.3500, Rs.3500 – Rs.4000, Rs.4000 – Rs.4500, Rs.4500 – Rs.5000, Rs.5000 – Rs.5500 and Rs.5500 – Rs.6000 has gone up from 31.0 to 34.0 percent, 16.0 to 18.0 percent, 9.0 to 11.0 percent, 5.0 to 6.0 percent, 2.0 to 3.0 percent and 1.0 to 2.0 percent respectively. This trend clearly indicates that because of implementation of MGNREGS, the tribal women workers have gone to higher income groups which show a positive impact of MGNREGS.

To test whether there is any significant difference between the income of the sample tribal women workers before and after working under MGNREGS, *Paired ‘t’*

*test* has been applied. The test result indicates that ‘t’ statistics -10.783 is significant at 1% level of significance with 299 degrees of freedom. Hence, it is evident that there is a significant difference between the income of the sample tribal women workers before and after working under MGNREGS.

Thus, it can be concluded that MGNREGS has enhanced the income level of the tribal women workers after working under the scheme in the study area. As the women’s income increases, their economic condition also improves significantly.

Further, to ascertain whether the sample tribal women workers of MGNREGS are able to develop their saving habits after working under MGNREGS, the annual savings of them before and after working under the scheme has been studied. It is observed that 39.0 percent of the sample tribal women workers were able to save between the saving range of Rs.100 – Rs.300 per annum before working under MGNREGS. But after working it, the percentage of tribal women workers is declined to 30.0 percent. This implies that MGNREGS has improved the saving habit and saving amount of the tribal women workers after implementation of the scheme. It is also observed that 61.0 percent women workers were able to save between the saving of Rs.300 – Rs.1500 per annum before MGNREGS. But after MGNREGS, this percent has gone up to 70.0 percent. After working under the scheme, the percentage of sample tribal women workers with saving range of Rs.300 – Rs.500, Rs.500 – Rs.700, Rs.700 – Rs.900, Rs.900 – Rs.1100, Rs.1100 – Rs.1300 and Rs.1300 – Rs.1500 has risen from 35.0 to 37.0 percent, 16.0 to 18.0 percent, 4.0 to 6.0 percent, 3.0 to 4.0 percent, 2.0 to 3.0 percent and 1.0 to 2.0 percent respectively. This upward trend signifies that due to rise in income, the tribal women workers are able to save more after working under MGNREGS.

To test whether there is any significant difference between the savings of the sample tribal women workers before and after working under MGNREGS, *Paired ‘t’ test* has been applied. The test result indicates that ‘t’ statistics -10.427 is significant at 1% level of significance with 299 degrees of freedom. Hence, it is evident that there is a significant difference between the savings of the sample tribal women workers before and after working under MGNREGS.

Thus, it can be concluded that MGNREGS has developed the saving capacity of the tribal women workers after working under the scheme in the study area.

Moreover, to ascertain whether the sample tribal women workers of MGNREGS are able to increase their spending capacity after working under MGNREGS, the annual expenditure of them before and after working under the scheme has been studied. It is observed that the percentage of sample tribal women workers with expenditure range of Rs.2000 – Rs.2500 was 37.0 percent before working under MGNREGS whereas this percentage is come down to 28.0 percent after working under the scheme. Further, it is also observed that no sample tribal women workers were able to spend an amount of rupees between the expenditure range of Rs.5500 – Rs.6000 before working MGNREGS. However, 1.0 percent women worker is found to be spent in this higher expenditure range after working MGNREGS. This indicates the positive impact of MGNREGS on the financial strength of the women workers. After working under MGNREGS, the percentage of sample tribal women workers with expenditure range of Rs.2500 – Rs.3000, Rs.3000 – Rs.3500, Rs.3500 – Rs.4000, Rs.4000 – Rs.4500, Rs.4500 – Rs.5000 and Rs.5000 – Rs.5500 has risen from 33.0 to 36.0 percent, 15.0 to 16.0 percent, 8.0 to 9.0 percent, 4.0 to 5.0 percent, 2.0 to 3.0 percent and 1.0 to 2.0

percent respectively. This trend signifies that after working under MGNREGS tribal women workers are able to spend more than what was spent before working it.

To test whether there is any significant difference between the expenditure of the sample tribal women workers before and after working under MGNREGS, *Paired 't' test* has been applied. The test result indicates that 't' statistics -11.320 is significant at 1% level of significance with 299 degrees of freedom. Hence, it is evident that there is a significant difference between the expenditure of the sample tribal women workers before and after working under MGNREGS.

Thus, it can be concluded that MGNREGS has increased the spending capacity of the tribal women workers after working under MGNREGS in the study area.

Thus, the study reveals that MGNREGS has played a significant role in increasing the income and saving levels of the rural tribal womenfolk who have come under its purview. Not only that after working under MGNREGS, the tribal women workers have got the more power of spending than before from the earnings of MGNREGS for their personal / household needs, which has reduced the economic dependence of them on their respective husbands or other family members; also improve their economic command including the status within their respective families.

Hence, we can assert that the MGNREGS has created an environment for economic empowerment of tribal women workers working under the scheme in the study area.

Chapter six is the concluding chapter of the thesis. This chapter contains summary of findings, conclusion and suggestions of the present research work.

On the basis of interactions with the sample tribal women workers of MGNREGS and the researcher's field observations, the following suggestions are made:

- The participation of women in MGNREGS is not satisfactory. To ensure better participation of womenfolk, they need to be more aware about the underlying benefits of the scheme. Further, MGNREGS accounts need to be opened at Banks / Post offices in the name of women workers to encourage them.
- To ensure effective implementation of MGNREGA, the guidelines of the Act need to be displayed in the notice board of Block Development Officer's office as well as the GP offices concerned to aware the rural people regarding the implementation process of MGNREGA.
- Awareness among the tribal women workers of the scheme regarding several important provisions of MGNREGA is not encouraging. So, more awareness generation programmes need to be arranged by the GPs concerned. Moreover, educated youths of the concerned villages should come deliberately to educate the tribal womenfolk regarding different provisions of MGNREGA.
- The current rate of MGNREGS wages need to be increased for improving the purchasing power of the rural poor people.
- MGNREGS wage payment need to be made weekly for the greater interest of the poor people and frequent checks are required to ensure this.

- Necessary steps should be taken in ensuring payment of unemployment allowance and compensation to the eligible workers of MGNREGS in the study area.
- Provision should be made in the Act to provide 100 days employment guarantee to any willing adult members of a rural household instead of per rural households in a year.
- To ensure transparency, social audit needs to be conducted quarterly in a year by involving local academicians, village headmen, print and electronic media available and the representatives of all political parties of the block.
- Some of the worksite facilities are very poor. So timely steps should be taken to provide adequate worksite facilities.
- Present 33 percent reservation for womenfolk needs to be revised up to 50 percent as this will accelerate the process of women's empowerment.
- Government should prepare special plans and programmes for economic empowerment of tribes in general and tribal women in particular.

Finally, in concluding our discussion, we can assert that if MGNREGA is implemented as per guidelines of the Act and closely monitored by the concerned implementing agencies, the prospects of the scheme for empowering women in general and the tribal women in particular cannot be overlooked.

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