

# Financial Independence among Married Women Beneficiaries of MGNREGA in Kerala

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## ABSTRACT

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is essential for rural households to have a stable source of income. This study investigates the demographic and socioeconomic characteristics of 348 MGNREGA recipients and the connections between some variables and financial independence. Significant results were obtained from data analysis using ANOVA, t-tests, and Pearson correlation. Individual financial independence and the total number of earning family members were negatively correlated ( $r = -0.177$ ,  $p < 0.01$ ), suggesting that having more earners does not always translate into greater personal autonomy. Age groups, caste categories, years of MGNREGA participation, and the gender of the household head all showed significant differences in financial independence. Financial independence was lower among Scheduled Tribe members and households headed by women, but higher among younger respondents and those who had been in the program for less than five years. The results imply that social and demographic factors significantly impact beneficiaries' financial independence. To improve economic empowerment in rural communities, the study suggests financial literacy initiatives, skill development, educational opportunities, income diversification, caste-specific interventions, and targeted assistance for women-headed households.

**Keywords:** Financial independence, livelihood security, women's empowerment, and social status.

## INTRODUCTION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), enacted in 2005, is a landmark rights-based employment scheme that provides 100 days of guaranteed wage employment per year to rural households willing to undertake unskilled manual labour (Ministry of Rural development, 2022). Managed by the Ministry of Rural Development in collaboration with state governments, the scheme addresses poverty, unemployment, and rural distress by enhancing livelihood security and creating durable rural assets. A significant feature of MGNREGA is its inclusive design that emphasises women's participation and empowerment (Government of India, 2021). The Act mandates that at least one-third of the beneficiaries be women, though in states like Kerala, women's participation often exceeds 90%. By ensuring equal wages for men and women and promoting job opportunities close to home, the scheme contributes to economic independence, social inclusion, and gender equality in rural areas (India Development Review, 2023). Kerala is a small state in the Indian Union with significant unemployment (the majority of the unemployed are also educated), and the scheme's chances of addressing the issue of rising rural unemployment seemed promising (Singh, Aggarwal, & Jain, 2019). MGNREGS was first deployed in Kerala's Palakkad and Wayanad districts on February 5, 2006. In the same year, the system was extended to the remaining 12 districts in the state. Approximately five lakh unemployed persons in Kerala are considered to be eager to work physically (Government of Kerala, 2011). In this approach, worker registration is also relatively high. It has succeeded in increasing rural employment and income among rural households. MGNREGS in Kerala has evolved from a livelihood development and poverty alleviation programme to enhancing women's economic, social, and governance capacities, resulting in Kerala having the highest rate of women's engagement, up to 90%, over the

years (P K & Alexon, 2015). Despite caste or community differences, women from different socio-religious backgrounds have enlisted in the scheme in Kerala. This has aided women in making a living and becoming more socially active (Srinivas, 1977). (Devi, 2002). With its high literacy rates and active community engagement, Kerala has effectively implemented MGNREGA (Khera, 2021). In districts like Thrissur, specifically in *Vallachira grama panchayat*, the scheme has provided substantial employment to married women, many previously confined to domestic roles. The guaranteed income, paid through direct bank transfers, has enabled women to contribute to household needs, savings, and community development activities, fostering a shift in traditional gender roles.

### **MGNREGA: An Overview**

It provides social protection for vulnerable people in rural India by providing employment opportunities, particularly for women's empowerment and delegation. Making "durable assets" creates livelihood security among people experiencing poverty and investing in improved water security, soil conservation, and increased land production efficiency (Sudarshan, Murthy, & Chigateri, 2015). MGNREGA ensures drought resistance and flood management in rural India. Its primary focus is on empowering the socially disadvantaged, particularly rural women, SC & STs (Selvam & Rajalakshmi, 2015). This article explores how MGNREGA has transformed married women's economic and social landscape in Kerala, focusing on their financial independence, decision-making capacity, and overall empowerment within their families and communities.

### **REVIEW OF LITERATURE:**

A study conducted by (Das, 2012) on the impact of MGNREGA and women's participation in the North East states of India. The researcher compares women's empowerment from there to states with high participation of women in MGNREGA. It was found out that women actively participating in MGNREGA benefited individually and from the community. It was also recognised that poor implementation of the scheme would reduce women's participation and the desired empowerment outcome (Choudhury & Alam, 2021; Manha, Salgotra, & Singh, 2018). Studied the consequences of MGNREGS on the standard of living of agricultural labourers. The study was primarily focused on the *Unakoti* district in *Tripura*, where the number of MGNREGA beneficiaries was low. Two hundred nineteen samples from agricultural labourers and 109 MGNREGA beneficiaries working in agricultural fields were collected through stratified multistage random sampling. A standard of living index was constructed to compare the data. The data analysis proved that the standard of living of MGNREG beneficiaries doing agricultural work is comparatively better than that of those doing agricultural work alone. They were able to invest more in education and food. (Deb, 2019). (Chopra, 2019; Tripurari Kumar, 2019) observes that MGNREGS resulted in the economic and social empowerment of women workers. The unbiased aspects of the scheme were the encouraging factors that led women to demand more work under the scheme (Adhikari, Gazi, Giri, Azizzadeh, & Mondal, 2023). A study conducted by (Nagaraja J, 2020) in the Koppal district of Karnataka state found that MGNREGA acts not merely as an employment generation scheme but as a tool to revive village economies, social security, equity and empowerment. It was observed as a milestone in the history of social security legislation (Harish, 2019). A comparison of data from the 2011-12 and 2018-19 financial years reveals a significant increase in women's participation in the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The analysis indicates that the scheme has successfully enhanced social security for women involved in its public works projects (Choudhury & Alam, 2021). The impact of MGNREGA on employment generation in Kerala was studied during the post-flood period. It was found that MGNREGS created more employment opportunities for the people. It served as a blessing for those affected by disaster and improved the livelihood and social security of women and the vulnerable groups (Smitha & Karunakaran, 2020). A study was done by (Baruah, 2020) in the *Kapili* development block of *Morigaon* district of Assam to learn about the participation of MGNREGA beneficiaries in the *gram sabha*, which serves as a grassroots level of administration. 300 sample population were interviewed using a structured questionnaire, and the data were interpreted using the tabular method. The study's results were not satisfactory, as most beneficiaries of MGNREGA were hesitant to participate in the *Gram sabha* and thus failed to be part of the administration and decision-making regarding them. Those who participated stood as silent spectators, could not express their views, and were submissive to the opinions of influential people. The impact of caste, class, religion, gender and political status was evident in the results and was understood as the impeding factors for properly implementing developmental projects (The Sylvan Saga - From Dusk to Dawn, 2019).

### **Statement of the problem**

Several schemes and policies have aimed to guarantee women's empowerment through MGNREGA. However, previous studies have observed that it lacks distinct areas impeding women's holistic empowerment. This research aims to determine how MGNREGA affects married women's financial independence. The study was conducted in the *Vallachira panchayath* in Thrissur district of Kerala and the *Kuttikkol panchayath*, which belongs to Kasaragod district of Kerala. As per the 2011 census, *Vallachira* village has a population of 12970, out of which 6356 are males and 6614 are females. *Panchayath* is divided into four villages: *Cherussery*, *Vallachira*, *Ilamkunnu*, and *Arattupuzha*. MGNREGA scheme is actively working in the *Vallachira*

*panchayat*; 1486 active workers (Ministry of Rural Development, 2022), whereas the current population of *Kuttikkol panchayath* is 24923, and the *panchayath* is divided into three villages: *Kuttikkol*, *Karivadakam*, and *Bandadukka*, in which 2561 active beneficiaries are there. 90% of active participators are females (Ministry of Rural development, 2022). A statement made by (Farooqi & Saleem, 2015) that before MGNREGA was implemented, women lacked an income source, engaged in nearly all household work, and depended on their husbands or family members to meet their financial needs. This made women economically insecure. However, the implementation of MGNREGA brought a significant change in the financial condition of women, which then had a positive impact on women, certainly reflected them in the mainstream and guaranteed an inclusive growth.

## METHODS

This study utilised a descriptive research design to analyse the financial independence of married women beneficiaries of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The objectives were to understand the socio-economic profile of the respondents, analyse their decision-making capacity in handling money, evaluate their financial control, determine their level of recognition in financial matters, and assess their digital literacy related to banking. The research population included 3,147 active women MGNREGA members from the *Kuttikkol* and *Vallachira* panchayats. A stratified random sampling technique was employed, treating the seven villages within these two panchayats as two strata, from which a sample of 348 married women was selected. The study's inclusion criteria specified only married women beneficiaries from these panchayats, while unmarried women, men, inactive married women, and widows were excluded. The study aimed to test several null hypotheses, stating there is no significant difference between the respondents' financial independence and variables such as total earnings, women-headed families, age, category, or years of experience. Data was collected using a self-prepared questionnaire consisting of two segments: the socio-demographic profile and 33 items on financial independence based on literature reviews. The reliability of the questionnaire was confirmed with a Cronbach's Alpha of .838. Before finalising the questionnaire, the researcher conducted a pilot study to gather preliminary information, secondary data, and a pre-test with 60 women beneficiaries, after which the interview schedule was modified accordingly. Extra samples were collected to account for potential errors or incomplete responses.

## FINDINGS & DISCUSSION:

**Table No.1 Socio-Demographic Profile of the Respondents**

Category	Variable Name	Frequency	Percentage
Year of Benefit	>5 years	158	45.4
	<5 years	190	54.6
Age Group	Youth	66	19
	Middle age	245	70.4
	Old age	37	10.6
Religion	Hindus	322	92.5
	Minority	26	7.5
Caste	SC	50	14.4
	ST	40	11.5
	OBC	47	13.5
	Others	211	60.6
Education	Illiterate	29	8.3
	Primary	74	21.3
	Upper primary	108	31
	High School	117	33.6
	Diploma	12	3.4
	Graduate and above	8	2.3
Women-headed family	Yes	27	7.8
	No	321	92.2
Income Source	Agri coolie	65	18.7
	Non-agri coolie	125	35.9
	Own farming	64	18.4
	Own business	48	13.8
	Livestock	46	13.2
Family Size	Below 5 members	240	69
	5 to 10 members	72	20.7

	Above 10 members	1	0.3
Earning members	1	23	6.6
	2	192	55.2
	3	99	28.4
	4	30	8.6
	5	4	1.1
Family Type	Joint	31	8.9
	Nuclear	317	91.1

According to the survey, 45.4% of respondents have been involved with MGNREGA for a longer time, while just over half (54.6%) have been a part of the program for less than five years. The majority of respondents (70.4%) are middle-aged, with younger respondents (19%) and older respondents (10.6%) making up the minority. Most people (92.5%) are Hindu, while only a small percentage (7.5%) practice other religions. The largest caste group is General (60.6%), followed by Scheduled Tribes (11.5%), Other Backwards Classes (13.5%), and Scheduled Castes (14.4%).

Although there are differences in educational attainment, the majority have either finished high school (33.6%) or upper primary school (31%), while a significant percentage have only completed primary school (21.3%). Only a small percentage have degrees (2.3%) or diplomas (3.4%), and a small percentage are illiterate (8.3%). Only 7.8% of the sample's households are headed by women, a comparatively small percentage.

The primary source of income for livelihoods is non-agricultural wage labour (35.9%), which is followed by agricultural labour (18.7%), own farming (18.4%), small businesses (13.8%), and livestock rearing (13.2%). Families are typically small, with only one household reporting more than ten members and 69% having fewer than five. While some families have three (28.4%) or fewer/more in smaller proportions, most families have two earning members (55.2%). With only 8.9% of people living in joint families, the nuclear family system is far more prevalent (91.1%), indicating a slow transition to smaller, more autonomous household arrangements.

**Table. No.2.Pearson Correlation between Total Earnings of the family and Financial Independence**

		Financial Independence	Total Earning members of the family
Financial Independence	Pearson Correlation	1	-.177**
	Sig. (2-tailed)		.001
	N	348	348
Total Earning members of the family	Pearson Correlation	-.177**	1
	Sig. (2-tailed)	.001	
	N	348	348

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The above table shows that the family's total earnings are negatively correlated ( $r = -0.177$ ) with financial independence at the 0.01 significance level. It shows a significant negative correlation between the total number of earning members and financial independence. Since the total earnings of the family are negatively correlated, if the total earnings increase, then financial independence will decrease.

**Table No. 3: t-test between women-headed families and financial independence**

Women-headed family	N	Mean	Std. Deviation	t	df	P
Yes	27	24.11	3.994	-.771	346	.029
No	321	24.97	5.658			

Table 3 above shows the difference between women-headed families and financial independence. The t-test statistic shows that there is a significant difference between women-headed families and financial independence ( $t = -.771$ ;  $df = 346$ ;  $p = .029$ ). The mean value of women-headed families ( $M = 24.11$ ) and non-women-headed families ( $M = 24.97$ ) does differ statistically. So the null hypothesis is rejected and the alternative hypothesis is accepted.

**Table No. 4: ANOVA between Age group and financial independence**

Age Group	N	Mean	Std. Deviation	f	df	p
Youth	66	25.89	4.551	10.199	2	.000
Middle age	245	25.20	5.408			
Old Age	37	21.19	6.666			

The above table 4 shows the difference between category and financial independency, ANOVA test statistic shows that there is a significant difference between age group of the respondents and financial independency

( $f = 10.199$ ;  $df = 2$ ;  $p = .000$ ). The mean value of youth ( $M = 25.89$ ), middle age ( $M = 25.20$ ) and old age ( $M = 21.19$ ) does differ statistically. So the null hypothesis is rejected and the alternative hypothesis is accepted.

**Table No. 5 ANOVA between categories and financial independence**

Category	N	Mean	Std. Deviation	F	df	P
SC	50	27.12	2.125	68.998	3	.000
ST	40	16.65	5.985			
OBC	47	21.89	5.005			
Others	211	26.61	4.307			

The above table 5 shows the difference between category and financial independence, ANOVA test statistic shows that there is a significant difference between the categories of the respondents and financial independency ( $f = 68.998$ ;  $df = 3$ ;  $p = .000$ ). The mean value of SC ( $M = 27.12$ ), ST ( $M = 16.65$ ), OBC ( $M = 21.89$ ) and Others ( $M = 26.61$ ) does differ statistically. So the null hypothesis is rejected and the alternative hypothesis is accepted.

**Table No. 6: t-test between Year of Experience and Financial Independence**

Year of benefit	N	Mean	Std. Deviation	T	df	p
Above Five	158	21.92	5.639	-10.493	346	.000
Below Five	190	27.38	4.056			

The above table 4.11 shows the difference between Year of Experience and financial independency, t-test statistic shows that there is a significant difference between Year of Experience of the respondents and financial independency ( $t = -10.493$ ;  $df = 346$ ;  $p = .000$ ). The mean value of Above five years ( $M = 21.92$ ) and Below five years ( $M = 27.38$ ) does differ statistically. So the null hypothesis is rejected and the alternative hypothesis is accepted.

## DISCUSSION:

The study's findings provide an in-depth understanding of the socio-economic and demographic profile of MGNREGA beneficiaries and their relationship with financial independence. The results reveal that most respondents have been associated with MGNREGA for less than five years, indicating that the scheme continues to attract new participants. The predominance of middle-aged beneficiaries suggests that this age group is the most actively engaged in wage employment, possibly due to a balance between physical capacity and family financial responsibilities.

The socio-religious distribution shows that most participants belong to the Hindu religion, with the General category forming the largest caste group, followed by Scheduled Castes, Other Backwards Classes, and Scheduled Tribes. This demographic pattern reflects the local socio-cultural composition of the area. Educational attainment levels indicate that while a considerable proportion of beneficiaries have completed high school or upper primary school, a significant number have low literacy levels, highlighting the continued need for adult education and skill development initiatives. Women-headed households form a small minority, which may limit their overall economic empowerment, considering the gender disparities in rural labour markets.

The analysis of income sources shows a greater reliance on non-agricultural wage labour, followed by agricultural work and small-scale farming. This diversification reflects both the availability of employment opportunities and the limitations of agriculture-dependent livelihoods. The prevalence of nuclear families (91.1%) suggests an ongoing shift towards smaller, self-reliant household structures, possibly affecting labour availability and resource pooling. Statistical analysis revealed several important associations:

- Negative correlation between the total number of earning members and financial independence suggests that higher numbers of earners within a family do not necessarily lead to greater individual financial autonomy. Significant differences in financial independence were observed based on the gender of the household head, age group, caste category, and years of experience in MGNREGA. Women-headed households had lower mean financial independence scores, possibly reflecting structural barriers and limited access to resources. Beneficiaries with fewer years in MGNREGA reported higher financial independence, which may indicate that newer entrants are more economically active in other income-generating activities alongside the scheme.

## SUGGESTION:

- Targeted Support for Women-Headed Households: Introduce special skill training, financial literacy programs, and access to micro-credit for women heads of households to enhance their economic independence.
- Inclusive Caste-Specific Interventions- Develop targeted livelihood programs for Scheduled Tribes and Other Backwards Classes to bridge the financial independence gap observed in the study.



- Promote Skill Development - Offer training in non-agricultural skills such as handicrafts, rural entrepreneurship, and digital literacy to diversify income sources and reduce over-dependence on MGNREGA wages.
- Enhance Educational Opportunities - Expand adult education and vocational training programs to improve literacy and employability, especially among those with only primary-level education.
- Strengthen Income Diversification - Encourage beneficiaries to engage in multiple livelihood activities, supported by government schemes and local market linkages, to ensure stable and sustainable income.
- Encourage Long-Term Engagement with MGNREGA - Provide incentives for consistent participation while integrating the scheme with self-help group activities and rural development projects to improve long-term financial stability.
- Promote Awareness on Financial Management - Conduct awareness programs on budgeting, savings, and investment to help beneficiaries utilise their earnings effectively and enhance economic security.

## CONCLUSION

The study concludes that while MGNREGA plays a significant role in providing livelihood security, its impact on financial independence is influenced by demographic and social variables. Middle-aged participants form the backbone of the program, but disparities persist based on gender, caste, and educational level. The lower financial independence among women-headed households and certain caste groups indicates the need for more inclusive and targeted empowerment measures. Moreover, the negative correlation between earning members and financial independence suggests that increasing household earners does not guarantee improved autonomy; instead, the quality and stability of income sources matter more.

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