

MGNREGA and Welfare: Empowerment of Women & Development Perspectives Intertwined

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Structured Abstract:

Purpose: The paper based on micro-level data tries to assess the empowerment of women in its welfare domain.

Methodology: The study is based on an extensive survey carried out on 500 MGNREGA women workers in Nadia district using a well designed structured questionnaire. All the qualitative and quantitative data have been presented and analysed using relevant statistical and econometric tools.

Findings: The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) entails some provisions which favour the women thereby allowing very substantial participation of the rural womenfolk under the scheme. As the scheme has converted some of the unpaid hours of the women into paid hours it has started to change their role in the family. By putting cash in the hands of women MGNREGA has allowed them to contribute to the overall welfare of the family. MGNREGA income has ensured a set of alternative commodity bundles which generate some capabilities to them. Through the generation of capabilities of the rural mass MGNREGA has ushered in a new way of development.

Research Limitations: For the purpose of analysis the concept of empowerment has been zoomed in to only the welfare domain of empowerment but the term empowerment encompasses a lot of other dimensions as well which is out of the purview of the paper.

Originality: This paper is out and out based on survey data. So, it is original and novel in content and spirit.

Keywords: Empowerment, MGNREGA, Welfare, Entitlement, Capability, Development

Paper Type: Research Paper.

Introduction

Although women devote a significant amount of time to domestic upkeep, family administration, shopping, child, elder, and sick care, as well as other small productive activities, their contribution to household income and the national economy as a whole is generally unaccounted for (Pankaj & Tankha, 2010). This is due to the fact that their labour is typically unpaid. The unpaid work, particularly that related to social reproduction, in which the majority of women are inevitably involved, is typically not taken into account by the official figures on the participation of women in the workforce. These works are mostly unrecorded and unappreciated (Chandrasekhar & Ghosh, 2009). Women's labour in farm and non-farm activities has long been a crucial component in the operation of rural households. But because they receive no payment, their work has become invisible (Jandu, 2008). The Mahatma Gandhi National Rural Employment Guarantee Act (hereinafter NREGA or MGNREGA), the well-acknowledged public works programme, has changed the scenario drastically. Gender sensitivity is a special aspect of the Act that must be taken into consideration. The Act has certain provisions that are specifically relevant to female workers. The various provisions and guidelines laid down in the Act have aimed at ensuring women easy as well as equitable access to work, favourable conditions at worksites, equality in wage payment and representation of the women on the decision making bodies (Ministry of Rural Development, 2012; United Nations Development Programme, 2015). So, it has a clear preference for women in its mosaic (Narayan & Das, 2014). By offering them opportunities for independent income generation, it can help in empowering women (Dreze, 2011).

The programme has begun to alter women's roles in the household since it has provided them with opportunities to make an income and turned some of their unpaid hours into paid hours. MGNREGA has given women the ability to contribute to the general welfare of the family by placing money in their hands. MGNREGA income has ensured a set of alternative commodity bundles which generate some capabilities to them. Through the generation of capabilities of the rural mass MGNREGA ushers in a new way of development. All these issues have been taken care of in this paper.

Objectives of the Paper:

The paper based on micro-level data tries to assess the empowerment of women in its welfare domain. It also deals with the interrelation between empowerment and development in terms of capability perspective.

Methodology

This study is empirical and is based on a primary survey that was conducted at the household level in the district of Nadia, West Bengal during 2016-17. Multistage purposive and random sampling techniques were used to collect the primary data. District Nadia was purposefully chosen in the initial stage based on its average ranking in the gender and human development indices on the supposition that effects of the empowering process would be more effectively noticed in the district where women would experience poor socioeconomic situations (Pankaj & Tankha, 2010). As per human and gender development indices 2004, district Nadia stood exactly at the middle position in both of the cases (West Bengal Human Development Report, 2004). At the time of the survey, there were 17 community development blocks in Nadia district. Four blocks Chakdaha, Krishnaganj, Nakasipara, and Santipur were chosen at random in the second stage. In the third step, eight gram panchayats were again randomly selected from these four blocks, with two gram panchayats being selected from each block. In the fourth stage, villages were purposefully chosen, one or two from each of the panchayats, to ensure that the sample included workers from all castes. In the fifth stage, 500 households participating in the MGNREGA works were chosen at random from these villages, but the study's major goal was to address the topic of women's empowerment as a result of the programme; hence, only female workers were targeted. The survey was done with a well-designed structured questionnaire consisted of the quantitative and qualitative variables relating to the objectives of the study.

Descriptive Profile

This section deals with the socio-economic features of the sample such as caste, religion, literacy, marital status, poverty level etc. Caste and religion are two very fundamental demographic factors that are important to our analysis because they show which groups in society have benefited from the programme. In terms of caste, the sample includes representation of women across the castes. While 15.2 per cent of women belonged to general caste, 36.2 per cent Scheduled Castes (SC), 28 per cent Scheduled Tribes (ST) and remaining

20.6 per cent hailed from Other Backward Classes (OBCa) who were the Muslims. So, almost 4/5th of the women hailed from the Hindu community. The sample has witnessed lower literacy rate among the women with only 41.4 per cent women found to be literate. The statistics show that ST women had the highest percentage of illiteracy, with 87.1% of them being illiterate.

Marriage is a social institution that helps in the comprehension of social roles, which is crucial in the context of empowerment (Ghosh, 2015). Therefore, information about the workers' marital status has been given significant consideration in the study. Women were asked to disclose their marital status in six categories during data collection, including single, married, widowed, divorced, deserted, and separated. We got only 0.4 per cent unmarried women workers in the sample while around 82.4 per cent women working under the scheme were married and 16.6 per cent were widows. There were a few female workers, with one in each of the remaining three categories. Thus, it becomes clear that the scheme primarily gave housewives good employment opportunities. It also provided some employment options for widows, who frequently shouldered the burden of providing for the family's two square meals.

The study has made an effort to gather information on the extent of poverty in the selected households on the economic front. A person is considered to be poor if he/she is unable to meet his/her basic necessities or maintain a standard of living. This standard minimum establishes the monthly income per person below which a person is considered to be impoverished (Planning Commission, 2014). On the poverty account, data were collected on three heads, namely APL, BPL and the IAY beneficiaries. While the remaining households were over the poverty line, 58.6% of the sample's workers came from BPL families. Out of the 500 households in the study, 73 families got IAY benefits, accounting for 14.6% of the total. MGNREGA's explicit goal has been to reduce poverty in rural India (Liu & Barrett, 2013). The plan was developed to more successfully combat poverty. The data show that we have generally been successful in connecting with the workers for whom the programme was intended.

MGNREGA Participation

The study has been undertaken on the basis of the hypothesis that the MGNREGA works programme may have some empowering effects on women in the welfare sphere. Therefore,

it is essential to evaluate the sample workers' level of MGNREGA involvement. Major research (Khera & Nayak 2009; Pankaj & Tankha 2010) addressing this topic documented sample workers' one-year participation in the MGNREGA. However, the study has evaluated the average participation of the sample women for the last three years under MGNREGA in order to provide a wider and more detailed picture. Since the survey was conducted in 2016–17, the sample workers' MGNREGA involvement for the fiscal years 2013–14, 2014–15, and 2015–16 has been taken into account. For analytical purposes, the sample workers' MGNREGA participation has been divided into five groups: 1–15, 16–30, 31–60, 61–90, and 91–100 days of employment. According to the total data, it can be concluded that 69 percent of the sample's women worked an average of 31–100 days under the programme over the study period, with 48.2 percent of them spending the majority of their time working between 31 and 60 days. However, 9.4 percent of the sampled women worked an average of 1 to 15 days, and another 21.6 percent of the women worked 16 to 30 days over the course of the study.

Empowerment Analysis-The Welfare Dimension

Empowerment is a multi-dimensional concept. However the key to the empowerment idea is the idea of "power" (Kabeer, 1999). According to Batliwala (1994), the word "empowerment" contains the word "power," which is defined as having control over one's personal possessions, intellectual resources, and ideologies. It involves a procedure for change (Kabeer, 1999). It is the process by which women take on more responsibility for managing resources, which helps them become more independent and gives them the freedom to make their own decisions (Shashi Kumar, 2008).

Five elements can be conceptualised as part of the empowerment process: welfare, access, awareness, participation, and control (Parvin, 2012). The women's living circumstances are often indicated by the welfare component. In the study, welfare component was created to include both the physical wellbeing and the feel-good element that are perceived in the household as well as in society as a whole in light of the programme. Earlier research has used socioeconomic gains or income-consumption effects to represent the welfare dimension of empowerment (Pankaj and Tankha, 2010).

In their analysis of the scheme's empowering impacts, Khera and Nayak (2009) focused primarily on the social and economic benefits. Women reported that they frequently had a

significant input in how the NREGA money was spent. Because of NREGA employment, women were more self-assured about their contributions to the family and their choices regarding their employment. They were able to use the funds to pay off petty debts, put food on the table, send their kids to school, and cover medical costs. According to their study, women had greater independence and empowerment within the household since they had achieved economic self-sufficiency through NREGA income.

Pankaj and Tankha (2010) conceptualised the empowerment process from two dimensions, namely, household-level effects and community-level effects, while taking a more comprehensive approach. Regarding household-level effects, the study reiterated that the programme changed some of the women's unpaid time into paid time with significant consequences, particularly for those who had got the opportunity to go outside home for economic activity as a result of the programme. These converted paid hours rendered them the ability to choose the desired consumption baskets. Additionally, the NREGA increased women's options for how to use their income and their capacity to participate actively in household decision-making. Therefore, having a job enhanced both independence and the option to choose how to spend your income. Their involvement in the gram sabha was growing and active, which made their presence felt at the community level as well.

Therefore, these researches conceptualised the welfare aspect of the empowerment process by focusing on the consumption options available to women using MGNREGA wage income. However, it has been attempted to define the terms "welfare" and "wellbeing" from a wider perspective in the study to identify the criteria indicating the welfare dimension of empowerment. Here, the emphasis has been placed primarily on two factors: improving physical welfare and maximising psychological wellbeing. The former is the extension of entitlement to essentials and luxuries while the latter is the feel-good component as a result of the programme. In terms of physical wellbeing, it has been tried to find the set of alternative commodity bundles a worker can purchase with MGNREGA income that ultimately defines the entitlement of the worker (Sen, 1984). A woman earns the entitlement by engaging in the programme or selling her labour. This entitlement gives the workers some capabilities, such as the ability to eat healthfully, read, write, and communicate, as well as the ability to avoid unnecessary sickness and live a decent life (ibid).

The degree of psychological adjustment affects standard of living in some fundamental ways (Sen, 1987). Although standard of living is not something we are specifically interested in, it is similar to wellbeing (which is a larger and more encompassing notion than standard of living) (ibid). Therefore, there is a psychological component to welfare as well. In light of this idea, the psychological component has also been included for determining the wellbeing or welfare factor.

Thus, the three points of view have been used to analyse the welfare component of the empowering process.

MGNREGA Earnings Spent on: This component has been taken into account to know how the women workers have spent their MGNREGA income. Seven options were suggested for how they should spend their money, and Table 1 categorises them into three groups. It is deemed that the scheme has been successful in improving workers' welfare to the greatest extent if they have used their MGNREGA payments to pay off debts, save money, or create assets. The second-best alternative for them has been thought of as using MGNREGA funds to pay for personal expenses or the education of children. On the other hand, it is thought to have the least impact on the welfare account if it was used to prevent hunger or for medical reasons. Table 1 shows that although the remaining 86 percent of women spent their income in either the second best or the least desirable manners, 16 percent did it in the best possible ways.

The study gave the least weight to the issue of women workers' retention of their wage earnings when conceiving this welfare dimension item. Women have the right to keep their earnings and make their own spending decisions. Without a doubt, this is the best option. On the other side, they can give their spouse, the family's head, or another male family member all or part of their wages, and the money can be used to improve the family's well-being. The women feel important and valued in this situation as well (Pankaj and Tankha, 2010). This variable has been used to determine how much women's MGNREGA wages have contributed to the physical aspect of welfare.

MGNREGA Brought Peace and Happiness in the Family: There are two ways to think about this feature. First, it measures the feel-good factor that is experienced by the household following employment under the programme. It considers the transformation of physical entitlement into

psychological content. On the other hand, women's right to an income may allow them to live respectable lives with less domestic violence, such as wife-beating and restrictions on their ability to express themselves, etc. Most often, an imbalance of authority within the family leads to domestic violence. Violence within households is somewhat reduced as more women engage in productive activities (Parvin, 2012). To capture those impacts, this feature was created. Our findings show that 93.6 percent of women indicated they had experienced greater family peace and satisfaction as a result of the programme, either significantly or somewhat (Table-1).

MGNREGA Increased Importance in the Society: This is another aspect of psychological wellbeing. A woman worker is asked this really important issue to assess her welfare. In comparison to the first two features, this one is more introspective in nature. This characteristic accurately determines the degree to which the programme has been able to improve participants' welfare, regardless of their prior possessions, other assets, or income, all of which must have been important factors in the study's initial welfare parameter. Even a very poor widow can answer this question with a resounding "yes" if she has had two square meals and is no longer dependent on outside assistance, which has left her feeling let down in the past. According to Table 1, 65.4 percent of respondents of working women agreed that the programme had significantly or somewhat improved their relevance in society, whereas 34.6 percent of women agreed that the programme had not been able to boost their value in society.

The cross-tabulation result shown in Table 2 illustrates the link between the first welfare metric and female 3-year involvement in the programme. It demonstrates that, out of 80 women workers, 75 received, on average, 31 to 100 days of employment over the previous three years and spent their MGNREGA money on the best category, such as building assets or paying off debt. Five women did, however, spend money on more expensive products while also working between 16 and 30 days during that time. Thus, they were able to do so considering their given economic status. Similar outcomes were obtained for second category spending as well, with more days worked under the programme by women choosing this category. On the other hand, out of 145 women who spent money solely to avoid being hungry or getting sick, 83 women, or

56.2 percent, had an average of 1–30 working days during that time. Given their other income or the family's financial situation, it is safe to say that women who work more days under the programme tend to spend their money on higher category items, according to the study.

A comparison of the welfare metrics two and three can help us comprehend them better because they have similar meanings and psychological dimensions. A number of 207 women responded that the programme significantly improved family peace and happiness, with 99 percent of them reporting that they worked an average of 31 to 100 days during the previous three years (Table-3). This demonstrates unequivocally the beneficial effect of MGNREGA earnings on the welfare second parameter. However, the number fell to 164 women who were overwhelmed by their elevated social position as a result of their employment under the programme (Table-4). During the time in question, just one woman out of 164 received 1–30 days of employment.

Another way to explain this is that 32 women who had jobs for 1 to 30 days during the study period, said that the programme had not improved family peace and happiness, but the number rose to 173 who expressed scepticism about their social standing as a result of MGNREGA earnings. Of these 173 women, 126 (72.9 percent) employees received between 1 and 30 days of employment within the previous three years. Women were therefore highly circumspect in their responses when considering the societal perspective. Their reactions primarily leaned against this until they established a satisfactory connection between their higher social status and MGNREGA wages.

All of the Chi-square coefficients are highly significant, further demonstrating the interdependence between the variables of the welfare indicator of empowerment with MGNREGA membership in addition to the results from cross-tabulations (Table-2, Table-3, Table-4). Therefore, it can be said that increasing scheme participation does have some favourable benefits on all three welfare measures. However, when asked whether their assignments under the scheme had elevated their social position, women responded more judiciously.

The study focuses on factor analysis as part of its empowerment analysis. A multivariate technique for data reduction is factor analysis. It is especially beneficial for identifying latent elements that cause (Mandal, Bandyopadhyay & Roy, 2011). These elements can be viewed as fundamental constructs that, like welfare in the study, cannot be captured by a single measurement. A number of variables in this study have been used to define the welfare indicator of empowerment. In order to determine whether the variables selected for building the empowerment indicator are associated or not and can lead us to a legitimate and reliable construct that can be used for further study, factor analysis has now been conducted.

Tables 5 and 6 show the findings of the factor analysis for the empowerment's welfare dimension. Kaiser-Meyer-Olkin (KMO) has been measured as a useful statistic to assess the suitability of sample adequacy. KMO measure is a broad index for evaluating the suitability of the sample for factor analysis (Mandal et al, 2011). When it falls between 0.5 and 1, it means that the sample is suitable for factor analysis (Malhotra, 2009 as cited in Mandal et al). The goal of adequacy is indicated in the instance of welfare by the KMO sample adequacy score of 0.668. (Table-5).

On the other hand, Bartlett's test of sphericity is used to determine whether or not there is the proper inter-correlation to do factor analysis (Mandal et al). The factor model is more appropriate the greater the value of the test statistic. Here, the estimated Chi-square value is 685.631, and the significance level is 0.001. (Table-5). We may therefore conclude from our study that there is inter-correlation among the welfare dimension's elements. This is supported by a significant Chi-square value.

Now, for all those Eigen values with scores larger than 1, the minimal number of components that will account for the sample's maximum variance using the Principal Component Analysis is established. Each factor today is made up of a variable or item that has factor loading. The size of the factor loading reveals the degree to which a certain merit rating item is related to the relevant factor. It is acceptable to use products with loadings greater than 0.50 (Dwivedi, 1997).

In the case of the welfare indicator, the first component, with an Eigen value of 2.25, has been retrieved and accounts for 75.07 percent of the variation (Table-6). The maximum factor loading

of 0.909 is found in the item "MGNREGA Brought Peace and Happiness in the Family," which had factor loadings of over 0.50 across the board. The Cronbach's Alpha score is also shown in Table 6. Generally speaking, Alpha is a metric used to evaluate the internal consistency or reliability of a group of scale or test items. Generally speaking, alpha coefficients between 0.70 and 0.95 are adequate (Tavakol & Dennick, 2011). As a result, the value of Alpha here also denotes the scale's reliability. So, the factor Welfare that was created is both reliable and valid.

After receiving positive results from the factor analysis, it is attempted to move forward with determining the distinct implications of the welfare factor as an indicator of empowerment on various demographic factors, such as caste, religion, etc. ANOVA is performed for this purpose, and the outcomes are shown in Table 7.

Here, a one-way ANOVA was conducted to see whether the means of the various castes substantially differed in terms of the welfare indicator. The information in Table 7 shows a sizable mean difference. In this instance, OBCa women have the greatest score while SC women have the lowest. The welfare variables show that increased welfare has been equated with lower values. It suggests that SC, General Caste, ST, and OBCa have the highest levels of empowerment in the welfare domain. The data also show that all Muslim women fall into the OBCa category. So, based on the sample, it can also be concluded that Muslim women are much less empowered in the welfare sector than Hindu women as a result of MGNREGA as far as the sample is concerned.

Conclusion: Empowerment to Development

Consideration of the differential effects of the welfare factor as a measure of empowerment on various demographic variables resulted in some intriguing findings. The scheme has ensured a higher level of empowerment for marginal class women than the women hailing from the higher echelon of society. In view of existing social fabric, this is a revealing outcome of the scheme. Similar findings suggest that Muslim women should have more employment opportunities under MGNREGA because they are much less empowered in the welfare domain than Hindu women.

In addition, the study found a generally positive scenario for both physical and psychological well-being in terms of the welfare component. In general, the consumption basket shifted from basics to highly valued products when wage income rose significantly. Although their wage income was not very great, in some specific circumstances, women from wealthy households also turned to high-quality goods. This is because their previous resources and possessions were sufficient to meet their fundamental requirements. The fulfilment of material wants has a positive impact on family peace and well-being because it leads to mental contentment, which implies transformation of physical entitlement into psychological content. Additionally, because women are now participating in more productive activities, domestic violence has decreased as well, which was formerly a side effect of unequal power distribution. Regardless of their current possessions, the rural women's perception of the feel-good component in society leaves something to be considered. Despite how circumspect they were in disclosing their elevated social status as a result of their employment under the scheme, it has shown some fresh perspectives on happiness. A woman is now able to participate in social life with more significance due to the scheme's higher participation rate. More important is the fact when two regular meals are ensured with increased income locally available through the scheme (Jandu, 2008) to a widow; it enhances her life's grace and dignity because she is no longer dependent on outside assistance, which has previously undermined her image in the society.

In the sphere of physical wellbeing, MGNREGA has ensured a set of alternative commodity bundles which they can now purchase with its income. These define their entitlements. These entitlements have generated some capabilities to them: to be well fed, to get rid of the ailments, to be well educated, to mingle in the society with head held high. As Sen (1984) puts on, 'the process of economic development has to be concerned with what people can or cannot do'. It is the process of expanding the capabilities of people. Thus, MGNREGA ushers in a new way of development by means of ensuring and enhancing the capabilities of rural mass.

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APPENDIX

Table 1: Women Workers’ Response Regarding Welfare Dimension

	MGNREGA Income Spent on			MGNREGA Brought Peace and Happiness in the Family			MGNREGA Increased Importance in the Society		
	Repaying Debts/Creating Assets /Savings	Schooling of Children/ Buying Personal Needs	Avoiding Hunger/ Avoiding Illness	Largely	Partly	Same/No	Largely	Partly	Same/No
Number Total	80	275	145	207	261	32	164	163	173
%	16	55	29	41.4	52.2	6.4	32.8	32.6	34.6

Source: Primary Survey

Table 2: Women Workers’ 03-year Average Participation in MGNREGA vs MGNREGA Earnings Spent on

MGNREGA Earnings Spent on	Female 03-year Average MGNREGA Participation					
	1-15	16-30	31-60	61-90	91-100	Total
Repaying Debts/ Creating Assets /Savings	0	5 (6.2)	53 (66.2)	19 (23.8)	3 (3.8)	80 (100)
Schooling of Children/ Buying Personal Needs	1 (0.4)	66 (24.0)	138 (50.2)	35 (12.7)	35 (12.7)	275 (100)
Avoiding Hunger/ Avoiding Illness	46 (31.7)	37 (25.5)	50 (34.5)	6 (4.1)	6 (4.1)	145 (100)
Variables				χ^2	Sig.	
Women Workers’ 03-year Average MGNREGA Participation and MGNREGA Earnings Spent on				157.58	<0.001	

Note: Figures in the brackets indicate the percentages

Source: Primary Survey

Table 3: Women Workers' 03-year Average Participation in MGNREGA vs MGNREGA Brought Peace and Happiness in the Family

MGNREGA Brought Peace and Happiness in the Family	Female 03-year Average MGNREGA Participation					
	1-15	16-30	31-60	61-90	91-100	Total
Largely	0	2 (1.0)	106 (51.2)	55 (26.6)	44 (21.3)	207 (100)
Partly	22 (8.4)	99 (37.9)	135 (51.7)	5 (1.9)	0	261 (100)
Same/No	25 (78.1)	7 (21.9)	0	0	0	32 (100)
Variables			χ^2		Sig.	
Women Workers' 03-year Average MGNREGA Participation and MGNREGA Brought Peace & Happiness in the Family			394.88		<0.001	

Note: Figures in the brackets indicate the percentages

Source: Primary Survey

Table 4: Women Workers' 03-year Average Participation in MGNREGA vs MGNREGA Increased Importance in the Society

MGNREGA Increased Importance in the Society	Female 03-year Average MGNREGA Participation					
	1-15	16-30	31-60	61-90	91-100	Total
Largely	0	1 (0.6)	69 (42.1)	53 (32.3)	41 (25)	164 (100)
Partly	0	28 (17.2)	125 (76.7)	7 (4.3)	3 (1.8)	163 (100)
Same/No	47 (27.3)	79 (45.7)	47 (27.2)	0	0	173 (100)
Variables			χ^2		Sig.	
Women Workers' 03-year Average MGNREGA Participation and MGNREGA Increased Importance in the Society			393.09		<0.001	

Note: Figures in the brackets indicate the percentages

Source: Primary Survey

Table 5: KMO & Bartlett's Test for Welfare Factor

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.668
Bartlett's Test of Sphericity Approximate. Chi-Square	685.631
df	3
Sig.	<0.001

Source: Primary Survey

Table 6: Results of the Factor Analysis

Items	Factor Loadings	Eigen value	Variance Explained	Reliability (Cronbach's Alpha)	New Factor
MGNREGA Earnings Spent on	0.777	2.25	75.07	0.822	Welfare
MGNREGA Brought Peace and Happiness in Family	0.909				
MGNREGA Increased Importance in the Society	0.907				
Extraction Method: Principal Component Analysis					
1 component extracted					

Source: Primary Survey

Table 7: Descriptive Statistics & ANOVA on Caste

Caste	Gen	SC	ST	OBC _a	Sum of Squares	F value	P value
Empowerment Indicator	Mean SD	Mean SD	Mean SD	Mean SD	Between Groups Within Groups Total	22.71	<0.001
Welfare	-2.57	-3.53	2.34	4.92	60.28		
	1.02	0.91	1.11	0.63	438.72 499		

Source: Primary Survey