

# Impact Of MGNREGA On Decision Making Power Of Rural Women- A Case Study



Goriyashi Mahanta<sup>1\*</sup>, Dr. Sujata Choudhury<sup>2</sup>

<sup>1\*</sup>PhD research Scholer, Department of Economics, University of Science and Technology Meghalaya, Email: goriexam380@gmail.com

<sup>2</sup>Associate Professor, Department of Economics, University of Science and Technology Meghalaya, Email: choudhursujata23@gmail.com.

**\*Corresponding author:** Goriyashi Mahanta

PhD research Scholer, Department of Economics, University of Science and Technology Meghalaya, Email: goriexam380@gmail.com

## ABSREACT:

Economic planning and the mixed economy experiment, which were started in response to the severe issues of unemployment and poverty, allowed India to experience tremendous economic growth. The Indian government has implemented several initiatives to combat unemployment and poverty since attaining independence. Because of decreased demand, consumption, and purchasing power brought on by unemployment, firms have fewer profitability, which in turn prompts budget cuts and labour reductions. The Mahatma Gandhi National Rural Employment Guarantee Act, often known as the MGNREGA, is one of the significant efforts that the Indian government has implemented. A key tactic in the current economic crisis is the Mahatma Gandhi National Rural Employment Guarantee Act, which went into effect on February 2, 2006. The Barpeta district initially implemented Phase II of the Act on April 1, 2007. In the district of Barpeta, the socioeconomic situation is dire. The economy of the Barpeta district is centered on agriculture. More precisely, 75% of the population is dependent on agriculture. We examined how the MGNREGA affects income and job development in the Barpeta district using primary and secondary data. Based on a sample of 100 households from in Barpeta district, the Difference in Difference method has given a positive result. Thus we found a positive relation between MGNREGA and employment generation. Similarly the ANOVA test has resulted the positive relation between financial independence women empowerment under the reign MGNREGA.

**Key words-** MGNREGA, employment, income generation, women empowerment.

## INTRODUCTION:

India, the world's largest populous nation (World Bank, 2023) with a fairly small landmass, requires a long-term, all-encompassing policy to address the pervasive and persistent issues of unemployment and poverty. Poverty and unemployment are two connected issues. Poverty is the inability to meet one's fundamental necessities due to one's financial situation, whereas unemployment is the lack of labour that causes a financial crisis. Government programmes aimed at reducing poverty have a direct effect on unemployment since they open up new job opportunities. Both poverty and unemployment are issues that exist in both rural and urban settings, although they are more severe in the former due to a lack of job opportunities. India's jobless rate has significantly increased since independence. The extent of underutilised and hidden labour in rural regions has put the country's economic growth in grave jeopardy. India's rapid economic growth was made possible by the implementation of economic planning and the mixed economy experiment, which were initiated in response to the serious problems of poverty and unemployment. Since gaining independence, the

Indian government has been putting many policies into practise to fight poverty and unemployment. During the 1960s, the government has launched several employment-generating programmes in an effort to fight poverty, such as the Food for Work Programme, the Jawahar Gramme Samridhi Yojana, the Sampoorna Grameen Rozgar Yojana, and the Employment Assurance Scheme. Additionally, the United Progressive Alliance (UPA) government combined the National Food for Work Programme and Sampoorna Grameen Rozgar Yojana into a new policy in 2005–2006, preserving the program's main objectives of paying extra wages for unskilled manual labour, creating durable assets, improving food security in rural areas through public works, giving the weaker members of society special protection, etc. On August 23, 2005, the National Rural Employment Guarantee Act (NREGA), a new policy, was decisively passed by the Parliament by the UPA Government. Notice of the National Rural Employment Guarantee Act was released on September 7, 2005. In order to reduce rural poverty and unemployment, the Indian government launched the largest and most comprehensive welfare programme, the Mahatma Gandhi National

Rural Employment Guarantee Scheme (MGNREGA), on February 2, 2006. The program's objectives include creating durable assets, empowering socially disadvantaged groups like women and Scheduled Tribes (STs) and Scheduled Castes (SCs), and providing at least 100 days of guaranteed employment on demand. The Ministry of Rural Development of the Indian government is in charge of this right-wing endeavor. Its goals are to directly assist the unemployed and impoverished in rural areas and to foster inclusive growth by creating jobs, income-generating assets, and infrastructure in these areas. In addition, on October 2, 2009, the Act's 140th birthday, in honor of the Father of the Nation, Mahatma Gandhi, it was renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The MGNREGA have been implemented in the rural sections of the country in three phases. The first phase began on February 2, 2006, and covered 200 districts. The MGNREGA was expanded to 130 more districts nationwide in the second phase. Beginning on April 1, 2008, the third phase saw the implementation of MGNREGS in the remaining districts of the nation (Mahatma Gandhi National Rural Employment Guarantee Act, 2005). The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) is regarded as one of the most significant programmes for lowering unemployment and poverty rates. The scheme's goal is to give every low-income household in the nation's rural areas at least 100 days of guaranteed pay work per fiscal year.

## REVIEW OF LITERATURE

A thorough literature assessment of the role played by MGNREG A in different part of country can help us to help a thorough understanding of impact and influence created by scheme in rural economy. Attempt is made to cover and understand the available literature related to the topic from the year 2007 to latest 2022. As our study focus on role of MGNREGA, review is done on behalf of implementation and role of MGNREGA in India and Assam as well as BARPETA district.

Mathur, L. (2007) observes that regular and certified information is necessary for the government for evaluations, effective monitoring and preparing reports on minimum wages, muster rolls etc. For better and improved implementation, the government of India needs to restructure policy regulations to solve problems at district, block and village levels. Government must take a proactive step to deploy institutions and groups, and use the media in an effective manner. It was also observed that officials, functionaries, representatives etc. involved in MGNREGA had an inadequate efficiency for the task.

Kamath, R., Murthy, R., & Sastry, T. (2008), have done research on Adilabad and Anantapur Districts in Andhra Pradesh, as well as Raichur and Gulbarga Districts in Karnataka. According to the survey, just 11% of respondents in the Anantapur district are skilled, and the majority of them (98%) did not leave their villages in search of employment. This may be explained by the fact that MGNREGA employment was available the year before as well. They almost unanimously (99%) stated that they would prefer to stay put if there was job under MGNREGA. For the people, MGNREGA's assistance to reducing distress migration to urban areas during the lean seasons is quite beneficial.

Roy, D. S., & Samanta, D. (2010), conducted a study on examining the Gaon Panchayats of Paschim Medinipur district in West Bengal, it was found that the effective implementation of good governance plays a crucial role in generating employment opportunities through the NREGA program. By effectively monitoring gaon panchayats, we can enhance the performance of NREGA, leading to a reduction in poverty.

Dey, S., & Bedi, A. S (2010) studied the performance of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) during the period of 2006-09 in Birbhum district, West Bengal was evaluated. According to their findings, it is suggested that MGNREGA should aim to create an additional 12 employment opportunities during the slack season. Moreover, prompt payment of wages is highly recommended. The study highlights the remarkable level of awareness regarding the MGNREGA, as all applicants have obtained their job cards, and the records pertaining to the program were excellently maintained, easily accessible to everyone. In the beginning, there was a significant delay in wage payments. However, over time, the delay in payment has decreased.

Panda, B., & Umdor, S (2011) have done primary survey to evaluate the effects of MGNREGA in Assam reveals the following insights. In the villages of BARPETA, Jorhat, Karimganj, Morigaon, and Tinsukia that they observed, it was found that an average of only 42% of third-party stakeholders, such as schoolteachers and shopkeepers, believed that MGNREGA had contributed to empowering women. In all four sample districts, except for Tinsukia, the position of women remains unchanged.

Khera R. (2011), in her article explained the ground realities based on field survey. In addition to the aforementioned subjects, the book delved into a range of topics, namely entitlements, corruption, public opinion of NREGA, empowerment of women, mobilization of unorganized labor, and the socio-economic effects of NREGA. Furthermore, it scrutinized and compared the obstacles and

achievements surrounding the implementation of NREGA across different states within India.

Deka, T., & Panda, B. (2015) in his study, explained how MGNREGA affects the growth of employment and the formation of social capital. There is evidence of a positive impact on the two variables, which has been identified as a significant game changer in the realm of the country's economic and rural advancement.

Das, D. (2016) in their study highlights that India primarily relies on agriculture and has a significant rural population. Despite the implementation of various schemes such as IRDP, NREP, RLEGP, the rural population continues to grapple with unemployment and acute poverty. The problem can be resolved by the government taking action. The MGNREGA initiative was conceived. The focus of the study is placed on the MGNREGA Act's objective and its implications in rural locations and with regards to natural resources. In addition, it places emphasis on the involvement of women in the initiative and the contribution of MGNREGA to the establishment of sustainable rural development. The implementation of government policies could be greatly improved by adopting additional measures.

Giri, A. K. (2017) in his article places special emphasis on initiatives to create jobs in India's rural areas. One of the main goals of India's employment generating programme is to reduce poverty. The Government of India has developed a number of employment-generation programmes, including MGNREGA and JRY, with the aim of reducing rural unemployment and reducing poverty. MGNREGA provides 100 days of guaranteed pay employment to unskilled people who can undertake simple tasks in order to improve the livelihood security of households in rural parts of the nation a manual task. The improvement of the buying power of rural residents who are below the poverty line is the primary goal of these actions. It makes an effort to close the wealth gap in the nation, whereas self-employment programmes like the Integrated Rural Development Plan (IRDP) and Swarnjayanti Gram Swarozgar Yojana (SGSY) concentrate on building long-lasting communal assets. Also, there was no assurance that the rural poor would find jobs.

Saikia, A., & Borah, A. J (2017), have done research on employment and income generation in Kamrup district, take four blocks as a sample—Chamaria, Goroimari, Boko, and Chayani—. According to their research, MGNREGA was successful in raising the incomes of rural families in the study region. Almost 66 percent of families acknowledged that an MGNREGA job had increased their family's monthly income by somewhere between Rs. 5000 and Rs. 20000. On the other side, 19% of all households reported having an annual MGNREGA income of more above Rs. 25,000. In addition, the plan was

assisting in raising standards of life, healthcare, and literacy. Nevertheless, in the study region, many programme flaws were discovered, including inadequate workplace amenities, tardy salary payments, a lack of a social audit, minors working, underemployment, etc.

Hussain, A. (2022), in his study delves into the impact of MGNREGA on the rural livelihoods of Assam. According to the primary survey findings, over 75 percent of the respondents expressed a feeling of economic and social security after becoming a part of the MGNREGA. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) plays a vital role in empowering the rural poor, while also indirectly addressing issues such as insurgency and financial instability within society. It was additionally disclosed that the respondents allocated their income towards productive and constructive endeavors, including education, health, and savings.

### IMPORTANCE OF THE STUDY

In 2005, the Mahatma Gandhi National Rural Employment Guarantee Act became operative. Since its beginning, several states have conducted a number of researches on the topic. In the Barpeta district, the second phase of MGNREGA was implemented in 2007–2008. However, very little study has been done on Barpeta. Thus, the goal of this research is to evaluate the degree to which MGNREGA has created jobs in the district. Agriculture is the primary industry in the Barpeta district. There is also seasonal movement from rural to urban regions at the same time. It appears that MGNREGA has given individuals incentives and chances to continue working in their own areas. This study aims in our evaluation of the MGNREGA's effects on the creation of jobs and revenue. In addition to creating jobs, this study also observed one important aspect of MGNREGA is empowering rural women by promoting their employment outside the house. It facilitates their ability to make money and, thus, their independence. We shall be able to determine the degree of rural women's empowerment in Barpeta thanks to this study.

### RESEARCH OBJECTIVE

- To analyze the role played by MGNREGA in employment and income generation in Barpeta District
- To analyze the benefit of employment opportunity created by MGNREGA for the rural women in the study area.

### METHODOLOGY

Both primary and secondary data are used in this study. Secondary data is collected from a range of sources, including government portals, Assam Economic Surveys, journals, yearly reports and

articles. In order to obtain primary data, the random sampling technique is used and total sixty samples are collected from selected district i.e. Barpeta. For ease of understanding and prompt responses from the respondents, the questionnaire's questions were translated into Assamese, the native language. We gather information from two groups in order to assess the efficacy of MGNREGA. First, we gather information from those who are employed under the MGNREGA programme. Next, we gather information from those who are not employed under the MGNREGA programme but have equivalent economic standing. To assess the success of MGNREGA in the Barpeta district, we employ the Difference in Difference technique. Furthermore, we employ diverse statistical techniques like ANOVA, percentage, average, and so on to examine the aforementioned goals. Secondary data is collected from a range of sources, including government papers, Assam Economic Surveys, journals, yearly reports, and articles.

#### Theoretical model of difference in difference model

[Treatment\_post - Treatment\_pre]- [Control\_post - Control\_before]=Diff-in-Diff estimate

#### The statistical model

$Y = \beta_0 + \beta_1 * \text{Treatment} + \beta_2 * \text{Post} + \beta_3 * \text{Treatment} * \text{Post} + e$

Y= Outcome

Treatment is a dummy variable indicating the treatment(=1) and control(=0)

Post is a dummy variable indicating pre(=0) and post(=1)

Treatment\*Post is a dummy variable indicating whether outcome was observed in the treatment group and it was observed after the intervention (=1), or any other case(=0)

#### PROFILE OF BARPETA DISTRICT

The district has a total area of 2,282 square kilometers, of which 22, 45.62 square kilometers are rural and 36.38 square kilometers are urban, according to the 2011 census. It is primarily a rural area as a result. The district is bordered by the Bongaigaon district in the west, the Kamrup and Goalpara districts in the south, the powerful river Brahmaputra, and the foothills of Bhutan and Baksa district in the north. The district is located between latitudes 26° 19' North and longitudes 91° 00' east. The Barpeta district is characterized by socioeconomic backwardness. Barpeta district is now receiving cash from the Backward Regions Grants Fund Programme (BRGF), which was introduced by the Government of India in 2006. Barpeta district was classified as the 250th backward district in the country. The district's economy is mostly based on agriculture. Approximately 75% of people are dependent on agriculture. The majority of the district's population depends on the monsoon for agriculture, despite the ongoing irrigation projects. Due to the district's vulnerability to flooding, annual floods seriously harm crops, making life even worse for the locals.

**Table no.1- Total Human Resource in Barpeta district**

Population	No. of population(in lakh)	Rural			Urban		
		MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
Total	16.93	7.91	7.54	15.45	.75	.72	1.47
Other caste	15.70	7.40	7.05	14.45	.63	.60	1.23
S.C.	0.95	.38	0.35	.73	.11	.10	.21
S.T.	0.27	.12	.13	.25	.007	.007	.014

Source: District Census Handbook Barpeta, 2011 [

[https://censusindia.gov.in/nada/index.php/catalog/196/download/434/DH\\_2011\\_1804\\_PART\\_A\\_DCHB\\_BARPE TA.pdf](https://censusindia.gov.in/nada/index.php/catalog/196/download/434/DH_2011_1804_PART_A_DCHB_BARPE TA.pdf)

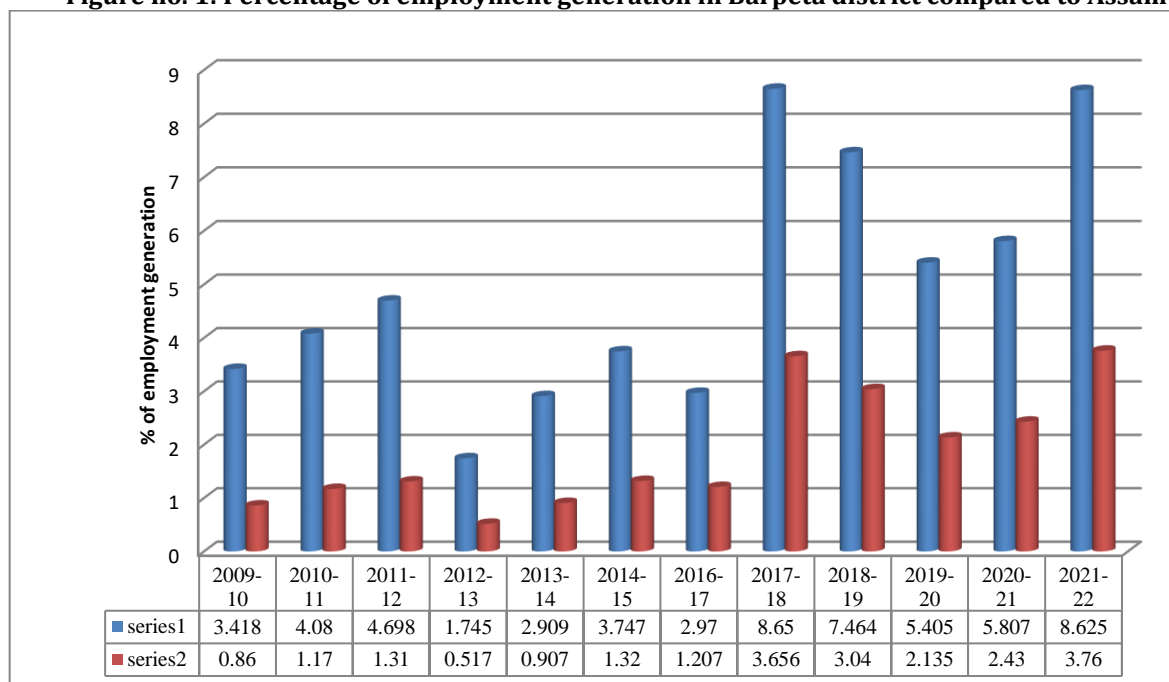
The district has a total population of 16.93 lakh as per the 2011 census; of which 1.45 lakh reside in urban areas and 15.45 lakh in rural areas. Additionally, there are 0.95 lakh Scheduled Caste and 0.27 lakh Scheduled Tribe residents in the district.

#### FINDINGS:

##### Employment Generation in Barpeta District under the MGNREGA:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which was launched on February 2, 2006, stands as a crucial strategy amidst the ongoing economic crisis. Phase II of the Act was inaugurated in the Barpeta district on April 1, 2007.

Figure no. 1: Percentage of employment generation in Barpeta district compared to Assam



Source: Researcher own calculation from Assam statistical handbook 2009-10 to 2021-22.

Here, series 1 reflects that percentage of total employment generation [in man-day's] in Barpeta district around last ten years where, series 2 reflects percentage of employment generation of women [in many-day's] in Barpeta district compared to Assam. Above graph reflects up and downs of employment generation in Barpeta Districts, from 2009-10 to 2011-12 percentage of generation of total employment continuously grow but after that 2012-13 percentage of employment generation quite low 1.74% but again it turn to positive direction. Percentage of total employment generation is highest in Barpeta district during fiscal year 2017-18 around 8.65%. After 2017-18 again percentage of employment generation is going to decrease, but it turn positive 2020-21 fiscal year around 5.80% and during fiscal year 2021-22

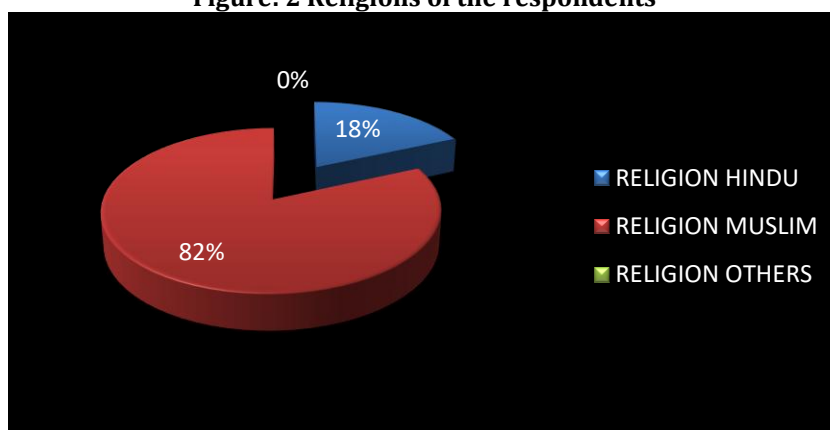
percentage of total employment generation is approximately 8.62% in Barpeta District. Above graph also reflects the trend of percentage of employment generation among women in Barpeta Districts. Percentage of employment generation among women is lower compared to total employment generation in Barpeta District. Percentage of employment generation among women is highest around 3.76% in Barpeta district during fiscal year 2021-22 where lowest around 0.517% during 2012-13 fiscal years.

### Analysis and discussion

#### Socio-Economic condition of respondent:

**Religion:** Social structures always influence earning condition of people.

Figure: 2 Religions of the respondents



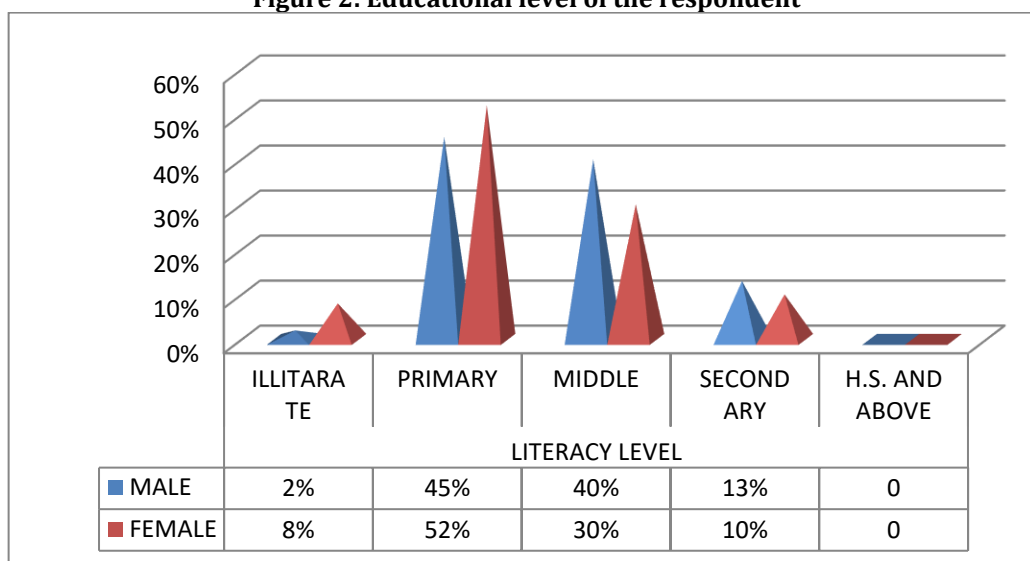
Source: field survey

In our study around 82 percent of respondent belongs to Muslim community i.e. minority community of Assam. On the other hand an 18 percent person belongs to Hindu community. It reflects the need of employment opportunity between the two communities.

### Education

We discovered via the field survey that the respondents' literacy levels are poor. The majority of workers are educated at the elementary and intermediate levels. One of the main causes of unemployment in the Barpeta district is a lower level of literacy. Prior to the implementation of the MGNREGA, the majority of workers were working in agriculture, had daily wage jobs, and some were jobless.

**Figure 2: Educational level of the respondent**



Source: field survey

From the field survey we found that literacy status is low among the respondents. Females are more illiterate than the man. Around 8 percent of female are illiterate. Most of the respondent has primary level of education. Literacy among male is higher than the female. It implies status of women is lower in our society than the man.

### Primary source of income before MGNREGA

Primary source of income is another factor that determined the both social and economic status of people. Source of income not only determine the income status of the people but also determines the way of living of the people in the society.

**Table no 2. Income source of respondent before MGNREGA**

INCOME SOURCE	MALE(in percent)	FEMALE(in percent)
NO SOURCE	2	48
AGRICULTURE	18	4
DAILY JOB	49	33
SMALL FIRM	28	3
OTHERS	3	12
TOTAL	100	100

Source: field survey

In our survey we found that before the MGNREGA maximum people engaged in the daily wage job. Around 49 percent of male and 33 percent of female are engaged in daily wage job. Also we found that before the MGNREGA 48 percent women are unemployed. It reflects that women are more dependent their family before they start working under MGNREGA.

### Employment and Income generation of under MGNREGA:

We see that before MGNREGA is implemented 2% of males and 48% of females are unemployed before they start working under MGNREGA. Therefore, MGNREGA help to create employment opportunity in rural society of Barpeta district. Providing

employment opportunities help people to get their own financial independence, especially for women. We employ the difference in difference technique to assess the efficacy of MGNREGA, using income as a stand-in for effectiveness. Here, we are gathering

data from two groups: the first group is part of the MGNREGA workforce, while the second group shares the same economic conditions as the first group but is not covered by MGNREGA. In our study, we use the second group as a control group.

**Table no 3. DiD estimation for MGNREGA workers**

Group	Average monthly income		Difference (After-Before MGNREGA)
	Before MGNREGA	After MGNREGA	
Control group (C)	3840.00	5533.33	1693.33
Treatment group (T)	3386.67	6520.00	3133.33
Difference (T - C)	-453.33	986.67	1440.00
Counterfactual trend	3386.67	4233.33	5080.00

Source: Researcher own calculation from field survey

**Table no 4: estimation of DID model**

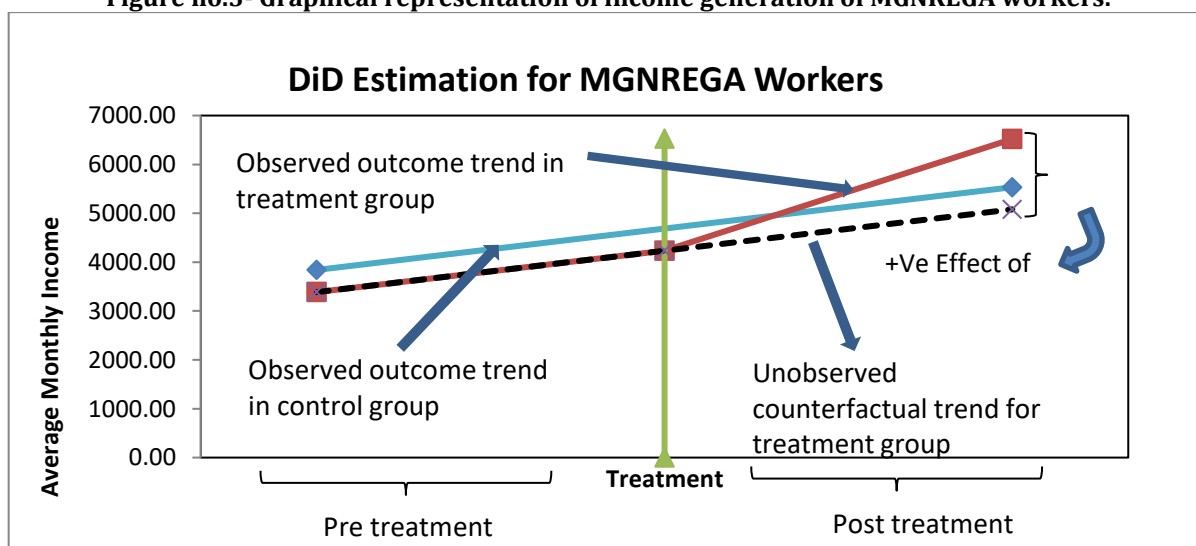
monthly_in~e	Coef.	P
mgn_dummy	-453.3333	0.109
time dummy	1693.333	0.000
mgn_time	1440	0.000
_cons	3840	0.000

Source: Researcher own calculation from field survey

Upon applying a standardized approach to the data gathered from the initial survey, we discovered that workers' ability to generate revenue increased following their registration in MGNREGA. The R squared value, which is .5835 at the 95% confidence level, indicates that around 58% of the variability seen in the variable of interest. Additionally, the p

value is 0.00, which is smaller than 0.05 at 95 percent of confidence level. This indicates that the MGNREGA programmes have a considerable impact on the workers' ability to generate income. The average monthly salary of those employed under MGNREGA has increased to 1,400 rupees.

**Figure no.3- Graphical representation of income generation of MGNREGA workers.**



Source: Researcher own calculation from field survey.

In our survey, in Barpeta district we found that that MGNREGA assisted in giving rural impoverished people cash earnings that increased their level of economic independence. Based on the collect data, workers in are more assured of their contributions to the family spending and the choices they make at

work, and that they are also developing more self-assured regarding their place in society. The MGNREGA programme raises rural households' wages. They believed that the higher local revenue made possible by MGNREGA labour was assisting in ensuring that there are two or more regular meals

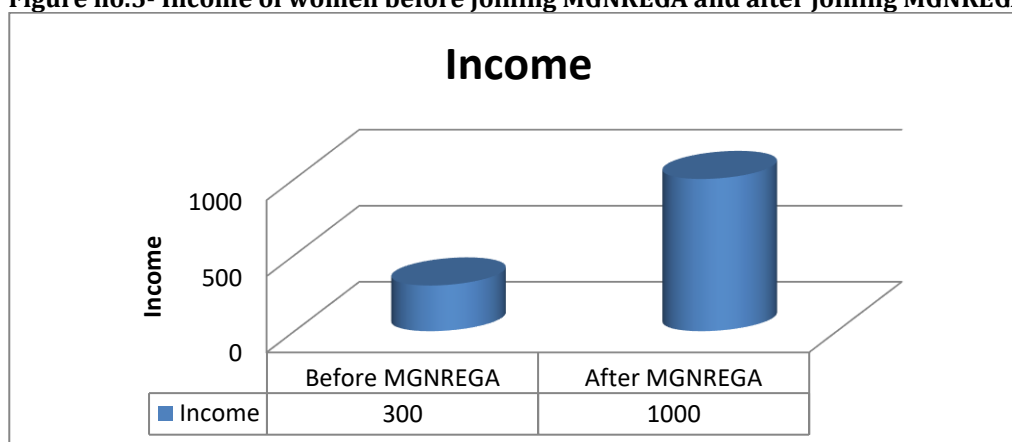
each day. It also helps to improve health conditions. MGNREGA salaries cover a portion of the cost of healthcare.

### Income and employment generation of women under MGNREGA

The term "women's empowerment" basically means giving women the ability to shift the balance of power from males to them in a variety of contexts, including the political, social, religious, and economic. Any economic activity process is acknowledged to benefit from active involvement as a strategy for empowerment. The percentage of women participating in MGNREGA in Barpeta has

consistently grown, which is good. In our survey we found that Women become more financially independent once they leave the house and begin working. Women who are financially independent enjoy security and autonomy in addition to assisting in the reduction of poverty in the home. It entails having the freedom to choose how to spend her money without being dependent on the earning of another person. According to our survey, after MGNREGA around 42% unemployed women get employment opportunity and the salary level of the female workers increased after they were enrolled in MGNREGA.

**Figure no.5- Income of women before joining MGNREGA and after joining MGNREGA**



Source: Field survey

In our study we found that after women are started to working under MGNREGA their monthly average income increases 300 rupees to 1000 rupees per month. After the women prefer working under the MGNREGA programme since it is available in their area and pays well, it helps women to have some

extra money to spend on essentials and items for their children and themselves. Women are started to contribute mainly the expenditure of children education, medical expenditure of their family, family programmes, matter of loan and household items.

**Table no 5: Contribution of women to their family expenditure (in percent)**

Expenditure	Children education		medical		Family programmes		Household item		Loan	
	Before policy	After policy	Before policy	After policy	Before policy	After policy	Before policy	After policy	Before policy	After policy
Always contribute	12	35	15	33	6	36	4	19	3	18
Some time contribute	25	57	17	54	25	46	22	38	12	28
No contribution	63	8	68	13	69	18	72	43	85	54

Source: Researcher own calculation from field survey

From the above table we see that after women are start working under MGNREGA, they start to contribute their family expenditure. After the implementation of MGNREGA, women contribution on family expenditure significantly increases. We found that women contributions on children education and medical expenditure of their family

increase significantly. After they started under the MGNREGA at least 57 percent of women contributes their children education and 54 percent of women started to contribute medical expanses of the family. In the matter of loan and household items still 54 percent and 43 percent women are unable to contribute respectively. But overall women

contribution on their family expenditure increased. It helps women to improve their status in their family. Increase contribution on family expenditure

help women to boost their decision making power in their family.

**Table no. 6 Relation between financial independence and decision making power of women**

**A. Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901 <sup>a</sup>	.811	.781	.54575

a. Predictors: (Constant), MARITALSTATUS, MGNTIME, NOOFADULT FEMALE, NOOFADULTMALE

**B. ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	32.021	4	8.005	26.877	.000 <sup>b</sup>
Residual	7.446	25	.298		
Total	39.467	29			

a. Dependent Variable: DECISIONPOWER

b. Predictors: (Constant), MARITALSTATUS, MGNTIME, NO OF ADULT FEMALE, NO OF ADULT MALE

Source: Researcher own calculation from field survey

Based on the aforementioned research, it can be inferred that the desired variable has an  $R^2$  value of .811, indicating around 81% variability. The model's overall significance level is 26.877. In this case, the model is important because it shows how MGNREGA participation significantly affects the ability of women to make decisions for their households. In this case, the p value is 0.00 which is less than the 0.05 at 95% confidence level. Thus, we conclude that the ability of women to make decisions in the home is significantly impacted by their ability to generate revenue. Therefore, having financial independence raises women's standards of life.

**CONCLUSION**

The district's unemployment and poverty issues have not significantly improved, despite official figures showing that the MGNREGS programme has been introduced successfully and successfully operated in Barpeta. Based on the data analysis, it may be inferred that the programme has some effectiveness in providing jobs for the district's impoverished residents. MGNREGA has a good effect on the women beneficiaries' engagement and incomes. India's patriarchal cultural structure dictates that a woman should rely entirely on her husband's senses, intelligence, and manner of thinking. Increasing the participation of women in the economy is crucial for a civilized society or growth route. An excellent sign of women's empowerment is the participation of women in the economy. The increased income levels of women

contribute to the betterment of their position within homes. Living standards and self-respect are both improved by financial freedom. It makes it possible for women to participate more actively in home decision-making. According to our study, women's ability to make decisions is significantly impacted by financial independence. The Barpeta district of Assam still performs below average when compared to other districts. The interest of those both inside the business and in the broader organized society is a major factor in the success of such a project. As a result, in order for the institutional structure of society to function for the benefit of society, it must be altered. In reference to employment, participants disclosed that they have not utilized all 100 days in a year. The fact is that no appropriate verification is done when assigning the work and job cards are one of the major issues with MGNREGS. Barpeta district were unable to fully implement the spirit and tenor of the Act due to issues with worksite facilities, inaccurate wage payments, the unauthorized presence of contractors, etc. Aside from this, the prospective beneficiaries do not yet have a thorough understanding of the goals and procedures of this initiative. If the impoverished were completely made aware of this scheme, its efficacy would increase. Therefore, in order to facilitate rural job seekers' engagement in the workforce, the government should take action to ensure that panchayats and development blocks are well informed about the MGNREGA. This information should also be shared periodically through Gramme Sabha and other such meetings.

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