DOI: 10.53555/eijbms.v11i1.207

# EMPOWERING RURAL WOMEN THROUGH MGNREGA: A PATH TO FINANCIAL INDEPENDENCE: A REVIEW

### Dr Vandna Sharma<sup>1\*</sup>, Dr. Monika Khanna<sup>2</sup>, Dr Nidhi Bansal<sup>3</sup>, Dr Priya Saini<sup>4</sup>, Dr Rekha Kumari<sup>5</sup>, Dr Anchal Yadav<sup>6</sup>

<sup>1\*</sup>Government Raza Post Graduate College Rampur Uttar Pradesh, MJPR University Bareilly, Assistant Professor Department Of Economics. Email: <u>sharma.drvandna@gmail.com</u>

<sup>2</sup>Government Raza Post Graduate College Rampur Uttar Pradesh, MJPR University Bareilly, Assistant Professor Department Of Economics, Email: monika.Khanna37@gmail.com

<sup>3</sup>Mewar Institute of Management, Vasundhara Uttar Pradesh, CCS University Meerut, Assistant Professor, (HoD)Department Of Commerce, Email: drnidhibansal9@gmail.com

<sup>4</sup>Mewar Institute of Management College, Ghaziabad Uttar Pradesh, Assistant Professor, Department of Commerce, Email: <u>sainipriya2382(@gmail.com</u>

<sup>5</sup>Government Raza Post Graduate College Rampur Uttar Pradesh, MJPR University Bareilly, Assistant Professor Department Of Mathematics, Email: <u>rekha4782@gmail.com</u>

<sup>6</sup>V.S.P Govt PG, College, Kairana (Shamli)UP, M.S. University, Saharanpur (UP), Assistant professor of Economics, Email Id: <u>anchalyadav789@gmail.com</u>

#### \*Corresponding author:

<u>sharma.drvandna@gmail.com</u>

#### Abstract

Since MGNREGA boosts female economic power across India while improving rural economic conditions it has become a transformative development since its implementation. The MGNREGA social security program established in 2005 provides annual paid wage employment to families who perform manual labor without specialized skills for 100 days per vear Rural women have experienced substantial positive changes through MGNREGA because it expanded their economic activities and financial development and autonomy. The workforce welcomes millions of women due to MGNREGA's gender-sensitive rules which provide equal pay and on-site childcare facilities and require at least 33% female participation. The rural female population has achieved better healthcare access and transformed traditional gender norms by gaining economic independence which led to improved household resources and increased school funding. Through this method women can stay in their communities during seasonal periods because migration has decreased. Gender-based socioeconomic research shows that MGNREGA supports women participants by creating higher self-esteem and enhanced household financial decisions and improved social engagement. MGNREGA has brought positive outcomes but implementation problems include delayed wage payments and subpar execution in certain areas and insufficient work areas and cultural resistance to participation in some communities. The program has built better community facilities and taught new skills but women face challenges when they try to transition from basic to advanced work. MGNREGA needs updated policies to achieve its intended goals. The program needs to enhance its training programs for women plus start awareness efforts and create better workplace environments alongside faster salary payments. The long-lasting impact of MGNREGA will grow stronger by strengthening connections between the program and rural business initiatives and microfinance possibilities and Self-Help Groups (SHGs).MGNREGA functions as a powerful tool to drive social and economic transformation while India pursues rural development that includes both genders. Successful implementation along with ongoing policy changes about MGNREGA will eventually lead to improved financial freedom and labour market entry for rural women together with better gender equality across rural areas in India.

**Keywords:** Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), socioeconomic activities, women participating, women face barriers, financial decision-making, economic transformation.

#### INTRODUCTION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) from 2005 provides rural India with 100 days of paid unskilled labor work for families whose members volunteer manual work. The core aspect of MGNREGA involves empowering rural women through guaranteed participation while promoting their financial independence.(*Agarwal, S., & Devi, M. M. (2015*).

#### HISTORICAL CONTEXT OF WOMEN'S EMPLOYMENT IN RURAL INDIA

Historical economic systems combined with societal norms and social trends shaped the labour activities of women in rural India throughout history. Although rural women actively participate in household matters along with agricultural work they are frequently overlooked for their substantial roles at home and in farm work. (*Arya, A. P., Meghna, S., & Ambily, A. (2017).* 

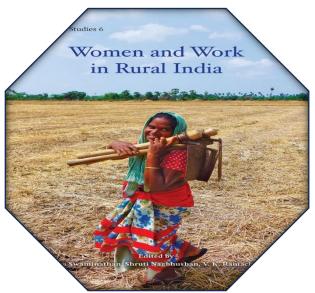


Figure 1: Women Employment in rural India.

### 1 Traditional Roles and Economic Contributions

Rural women traditionally performed all agricultural duties from planting through weeding and harvesting up to postharvest processing. The community members also perform essential household survival activities which include cattle raising and fuelwood collection and water retrieval. The cultural norms and deeply rooted gender biases which position women in inferior economic positions have led to many of their important work contributions going without payment or receiving insufficient compensation. Official statistics find it difficult to calculate and record women's work because of their undervalued status which affects the development of policies and resource distribution.

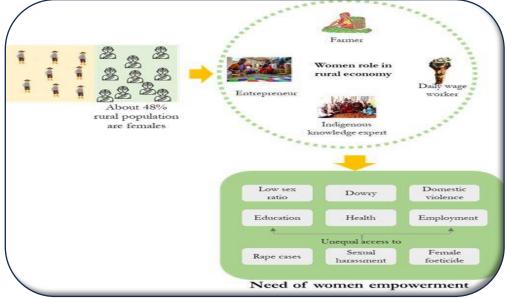


Figure 2: Need of women Empowerment.

The job market participation of women in rural India strongly depends on marriage and childbirth events. Research shows that marriage leads to a higher number of women becoming available for employment particularly in unorganized agricultural sectors. Women whose family income is lower and who have working mothers show higher employment tendencies than other groups. Birth of a child does not necessarily lead to reduced labor supply as research shows in contrast to developed nations. Early marriages, financial needs, and the preponderance of informal work opportunities in rural areas all influence these dynamics. (*Sharma, P. (2020*).

#### **3** Challenges and Barriers:

Even with their active participation, rural women still face many obstacles to economic empowerment: socio-cultural norms often limit women's mobility and educational opportunities, which limits their employment opportunities; the burden of unpaid domestic duties further limits their ability to work for pay; wage disparities continue, with women often earning less than men for similar work; and the lack of access to formal employment avenues and skill development feeds the cycle of poverty and economic dependency among rural women.

#### 4 Recent Trends:

Recent statistical data reveals that rural India has experienced a growing number of women entering the workforce. Rural women's labor force participation rose from 24.6% in 2017–18 to 41.5% in 2022–2023 as reported by the Periodic Labour Force Survey (PLFS) 2022–2023. The data shows that traditional gender norms are evolving because rural women now have expanding economic opportunities. Various conditions including socioeconomic changes, government employment programs and better education access drive this development. "

#### MGNREGA'S GENDER-SENSITIVE PROVISIONS

Through its gender-sensitive structure MGNREGA earns praise because it aims to increase workforce participation of women while promoting rural equality by gender. The commitment to gender equality in MGNREGA includes multiple key elements.(*Kumar, N., & Taruna. (2015*).

#### 1. Reservation for Women:

MGNREGA establishes a minimum requirement that women participants who registered for work under the program must constitute thirty percent of total beneficiaries. The quota exists to achieve meaningful female participation and to encourage women to participate in the workforce. The actual participation of women exceeds this threshold since national statistics show 47% involvement while states such as Uttar Pradesh and Jammu & Kashmir fall below this rate at 35% and 30% respectively yet Kerala stands out with 89%. (*Muthumari, M., & Kiruthika, K. (2023*).

#### 2 Equal wages:

MGNREGA includes equal pay between men and women as its primary basis. The program works to reduce widespread wage discrimination in rural employment markets because women often earn less than men for performing the same tasks. MGNREGA establishes standardized wages which lead to increased female income and enhanced economic position both within households and communities. The equal wage system under MGNREGA attracts women workers especially in regions where their standard employment rates are below MGNREGA payment levels.

#### 3 Worksite facilities:

The MGNREGA includes provisions for workplace amenities that include crèches (childcare centers) to support female employees' unique needs. The provisions enable women who have children to participate in work without giving up their childcare responsibilities. The Act establishes workplace requirements for women by ensuring both safe drinking water and rest periods and first aid services. (*Kumar, S. (2024*).

#### 4 Proximity of Work:

MGNREGA gives first priority to distribute work opportunities within a 5-kilometer radius of each worker's home because it understands rural women face mobility restrictions due to social conventions and family obligations. The proximity between rural employment opportunities and women's homes reduces travel time and other barriers so they can work outside the home while fulfilling their household responsibilities. (*Singh, R., & Kaur, M. (2024*).

### **5** Non-Discrimination Clause:

The law explicitly prohibits job and compensation discrimination based on gender. The legislative protection ensures equality and justice in rural labor markets by providing women with equal opportunities for work and equal compensation as men.

#### 6 Representation in Decision-Making Bodies:

The MGNREGA program enhances women's involvement through their participation in Vigilance and Monitoring Committees which allows them to contribute to project design and oversight. The inclusion of women in project oversight and decision-making allows them to develop leadership skills through local agency. These gender-sensitive MGNREGA rules collectively serve as a major force that drives women into active rural work while enhancing their financial autonomy

and challenging traditional gender beliefs. MGNREGA functions as a key tool for rural India to achieve gender equality and empower women by addressing practical needs and strategic objectives.

#### PARTICIPATION RATES OF WOMEN IN MGNREGA

Women have achieved higher participation in rural activities of India because of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The Act establishes that registered female job applicants must receive at least one-third of all benefits under the program. The scheme demonstrates its ability to promote gender inclusiveness through actual participation of women that exceeds the minimum requirement. (*Rao, K. V. (2016*).



Figure 3: Participation rates of women in mgnrega.

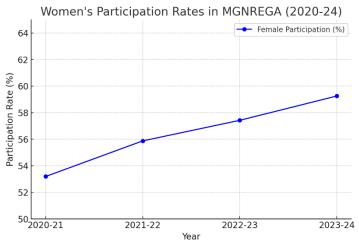


Figure 4: Women's Participation Rates in MGNREGA (2020-24).

## **1** National Participation Trends:

During the past decade the participation of women in MGNREGA programs has experienced a substantial growth. Statistics show that female participation in MGNREGA person-day work has grown from 53.19% in 2020–21 to 59.25% in 2023–24. Rural women have been progressively turning to MGNREGA as their primary source of employment opportunities. (*Sivaiah, B. (2019*).

## 2. State-wise Variations:

The national growth rates show positive improvement yet various states demonstrate different participation levels:

- 1. Kerala: Reported the greatest rates of female engagement, which in 2022–2023 reached 89.82%.
- 2. Tamil Nadu: Keeps up a strong female involvement rate, with 86.41% in 2022–2023.
- 3. Uttar Pradesh: Shows reduced rates of involvement (37.75% in 2022–2023).
- 4. Rajasthan: Demonstrates a high level of engagement, with 68.17% of women participating in 2022–2023.
- 5. Jammu and Kashmir: Has the lowest state participation rate, coming in at 30.67% in 2022–2023.

#### 3D State-wise Women Participation in MGNREGA (2022-23)

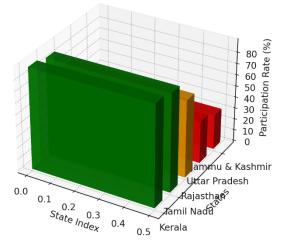


Figure 5: State-wise Women Participation in MGNREGA (2022-23).

#### 3. Impact of Increased Participation:

Multiple elements determine why women participate at varying levels in MGNREGA programs.

A. Women tend to participate less in MGNREGA programs when traditional cultural norms restrict their mobility and work activities.

B. Better access to work locations together with increased understanding of MGNREGA rules promotes greater female participation in the scheme.

C. Women's participation in MGNREGA improves when public servants implement programs effectively while providing timely wages and workplace facilities including child care centers.

### ECONOMIC IMPACT ON RURAL WOMEN

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has Influenced comprehensive economic changes for Indian rural women leading to stronger socioeconomic positions together with economic self-reliance. (Kant & Ashvine, n.d.)

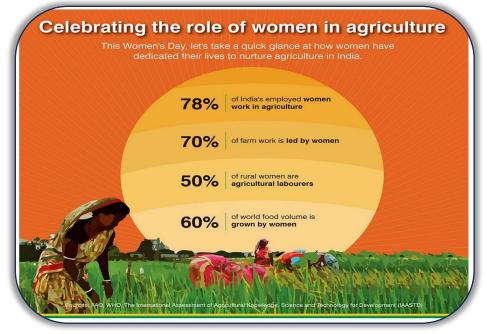


Figure 6: Role of rural women in Agriculture Economy.

#### 1. Increased Income and Financial Independence:

MGNREGA mandates women to represent at least one-third of the total recipients while offering rural households 100 days of paid employment annually. The requirement of women participation in MGNREGA has led to substantial growth in their involvement beyond the minimum threshold. The female population in Kerala represents 89.82% of its total population. MGNREGA provides rural women with stable income that enhances their financial independence and grants them more power in household financial choices. (*Sabanna, Y. (2016*).

#### 2. Reduction in Poverty and Migration:

The poverty levels among rural households have decreased because MGNREGA provided additional funds. Research evidence indicates that MGNREGA has improved living conditions and reduced vulnerability to economic disruptions. Metropolitan job opportunities near rural areas have reduced the need for seasonal migration because women can now maintain family ties while contributing to their local economies. (*Reddy, P. (2017*).

#### 3. Enhanced Access to Financial Services:

MGNREGA supports financial inclusion through its mandate to pay salaries into bank or post office accounts. The requirement to pay salaries through bank or post office accounts has motivated rural women to establish banking accounts and manage them effectively thus enabling their entry into formal financial systems. Women can now save their money safely and obtain credit through banking services while learning financial management skills which leads to increased independence. (*Rao, K. V. (2016*).

#### 4. Challenges and Areas for Improvement:

Rising from positive outcomes exist various challenges that remain. The complete empowerment potential of MGNREGA for rural women remains limited because of payment delays and inadequate facilities and cultural barriers in the workplace. The scheme's potential will reach its maximum effectiveness when these implementation and regulatory problems are solved. (*Dreze, J., & Khera, R. (2009*).)

#### ENHANCING DECISION-MAKING POWER:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has expanded decision-making power for rural Indian women throughout the country. Women receive guaranteed employment through the program which has improved their economic position and strengthened their influence at home and in their communities. (*Rajalakshmi, V., & Selvam, V. (2015). Impact of MGNREGA on Women Empowerment and Their Issues and Challenges: A Review of Literature from 2005 to 2015. Journal of Internet Banking and Commerce, 2 - Google Search, n.d.*)

#### 1. Economic Empowerment Leading to Increased Autonomy:

MGNREGA provides women with stable income that enables them to financially support their families. The financial support from MGNREGA has raised their family standing and decision-making power within the household. Studies indicate that women who take part in MGNREGA programs gain stronger influence when it comes to healthcare decisions and education choices for their children and household spending. The financial independence of women enables them to express their priorities and preferences better because it enhances their self-confidence and self-worth. "((PDF) "A Study of Impact of MGNREGA on the Women Empowerment in the Rural Area in Economic, Socio-Cultural and Political Aspect).

#### 2. Participation in Community Affairs:

MGNREGA provides women with improved access to participate in community matters outside their domestic sphere. Through its village-level initiatives MGNREGA supports the creation of committees and organizations which allow women to voice their opinions while participating in local government. Women who join these forums enhance their leadership skills and gain better ability to influence decisions affecting community development. Active participation helps women in breaking through public gender stereotypes that have limited their engagement with the public domain in the past.(*Patel, A. (2019*).

#### 3. Challenges and Areas for Improvement:

The recent developments have not solved all existing problems. In certain areas, sociocultural constraints still limit women's mobility and decision-making involvement. The implementation of women on multiple MGNREGA committees remains a requirement yet patriarchal traditions often restrict their true participation. Continuous campaigns need to actively promote gender equality in communities to address existing issues so women receive genuine consideration within their households and society at large. (*Pankaj, A., & Tankha, R. (2010*).

#### SKILL DEVELOPMENT AND CAPACITY BUILDING

Through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) rural women gain both employment opportunities and develop their skills and capacities. The scheme enables women in rural India to acquire new competencies through different initiatives which leads to better employability and economic independence. (*Pallavi, G., & Shivalingegowda, N. S. (2021*).

#### 1. Integration of Skill Development in MGNREGA:

MGNREGA added skill development features because it recognizes that recipients need sustainable livelihoods so they can transition from unskilled work to better skilled and higher-paying jobs. The Project LIFE (Livelihoods in Full Employment) initiative provides training in agriculture, gardening, livestock management and artisanal crafts. These programs aim to teach women skills which match their local economic needs. (*Narayanan, S., & Das, U. (2014*)

#### 2. Impact on Women's Empowerment:

Women's empowerment has experienced substantial changes due to MGNREGA's skill development initiatives.

- A. Through skill development women can earn more money and achieve financial independence because they gain abilities to conduct diverse revenue-generating activities beyond unskilled labor.
- B. Women gain social empowerment through training programs which boosts their community standing while enhancing their self-confidence. Women who acquire skills become eligible to lead their communities and join local governmental bodies.
- C. Financial independence combined with high self-esteem enables women to make decisions in their homes and communities beyond traditional gender norms.

#### 3. Challenges and the Way Forward:

The successful outcome has important challenges that need to be handled.

- A. Some communities struggle to find training opportunities because proper programs do not exist.
- B. Training programs need to show both good results and high standards to produce success and benefits.
- C. Women in specific communities cannot pursue employment opportunities because their society limits them.

### **REDUCTION IN SEASONAL MIGRATION**

Under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) India sees less seasonal migration from rural to urban areas. Through this initiative rural families can find work opportunities in their own communities instead of moving to other areas. (*Muthumari, M., & Kiruthika, K. (2023*)

#### 1. Economic Stability and Local Employment:

Under MGNREGA rural families receive guaranteed employment for 100 days each fiscal year to create stable income. The financial support from MGNREGA makes rural workers less likely to move during agricultural off-seasons. Research shows MGNREGA creates better employment opportunities during farm labor shortages that decrease seasonal worker migration patterns.

#### 2. Impact on Rural Livelihoods:

The program creates more than employment opportunities since it strengthens rural living conditions in general. Through MGNREGA the program generates local employment opportunities which increases household incomes and reduces economic factors that drive people to migrate. Research shows that the program has slightly enhanced both income levels and livelihood stability for recipients thereby reducing their need to search for work in cities. (*Khera, R., & Nayak, N. (2009*)

#### 3. Challenges and Considerations:

MGNREGA has succeeded in reducing seasonal migration but operational problems and seasonal employment limitations continue to affect its effectiveness. The program must address existing limitations to optimize its capability for generating sustainable livelihoods which will reduce population migration.

#### CHALLENGES IN IMPLEMENTATION

#### 1. Delayed Wage Payments:

The performance of MGNREGA relies heavily on prompt wage distribution. Rural people fail to receive quick financial assistance through the scheme because 74.73% of respondents experienced payment delays.

#### 2. Wage Disparities:

The program's provisions fail to protect workers since 63.83% of them earn wages below minimum wage standards thus affecting their financial stability and undermining program confidence.

#### 3. Excessive Workload:

Almost half of the participants believe the workload exceeds the compensation thus creating dissatisfaction and reducing engagement.

#### 4. Access to Financial Institutions:

Remote workers face difficulties accessing bank and post office facilities to receive their wages thus highlighting the procedural and infrastructure challenges in these areas. (*Imbert, C., & Papp, J. (2015*)

### 5. Record-Keeping Irregularities:

The practice of listing fake names on muster rolls was observed by 66.49% of survey participants indicating both poor management and corruption that leads to resource loss and decreased operational effectiveness.

### 6. Discrimination in Work Allocation:

The study revealed that social prejudices affect fair employment access because 79.79% of respondents reported genderbased discrimination and 74.47% observed discrimination based on caste or religion.

#### 7. Partiality in Payment Distribution:

Research indicates that employees who have observed unfair salary distribution practices have caused beneficiary morale to decrease through complaints.

#### 8. Administrative and Structural Challenges:

The implementation of the program faces obstacles because of insufficient infrastructure and inadequate staffing and beneficiary knowledge gaps.

### SUCCESS STORIES OF EMPOWERED WOMEN THROUGH MGNREGA

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has brought substantial life improvements to Indian rural women. Through guaranteed employment and independence MGNREGA has given power to numerous women who now show remarkable success through their achievements. (*Dreze, J., & Khera, R. (2009*)

#### 1. Case Study: Ghalapuji Gram Panchayat, Karnataka:

The Ghalapuji Gram Panchayat in Karnataka witnessed MGNREGA boost female workforce participation to 515 women who worked 4,267 person-days across multiple projects. The women gained independence through their work commitment leading to increased self-confidence and self-reliance. The local government supported women's empowerment through their promotion of self-help organizations to engage in MGNREGA programs.

#### 2. Case Study: West Bengal:

Research conducted in 20 villages across five districts of West Bengal demonstrates that MGNREGA strongly empowers women. The research demonstrated how empowerment levels differed significantly between the district and village levels by establishing the Gender Empowerment Index (GEI). The GEI results from Hooghly district demonstrated better gender equity at 0.66 while Bankura district scored at 0.63. Our research demonstrates how the scheme boosts women's socioeconomic standing even though specific intervention needs exist between different regions which this study highlights.

#### 3. Case Study: Guntur District, Andhra Pradesh:

MGNREGA has played a significant role in empowering female rural residents throughout Guntur district of Andhra Pradesh. The MGNREGA program enrolled mostly women participants who made up 55.56% of the total while Scheduled Castes members accounted for 44.44% of the program participants. The MGNREGA program enhanced disadvantaged regions through its implementation which improved both social characteristics and economic stability of beneficiaries.

### 4. Individual Success: Bhagirathi Devi:

Bhagirathi Devi started her career as a block development office sweeper before becoming a member of the Bihar Legislative Assembly through her grassroots political involvement. As a social worker Bhagirathi Devi maintained her dedication to women's rights and education while supporting them in her Mahadalit family based in Narkatiaganj Bihar. Through her dedication to women's empowerment and community service she proved the importance of helping rural women by winning an MLA post.

## ROLE OF SELF-HELP GROUPS (SHGS) IN MGNREGA IMPLEMENTATION

In order to successfully execute the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) across India, Self-Help Groups (SHGs) are now crucial. Female-dominated community-based organizations help the program at several levels, such as planning and execution, social audits, and monitoring. (*Devdiscourse News Desk. (2025*)

#### 1. Integration of SHGs in MGNREGA:

The Ministry of Rural Development (MoRD) took a strong approach to integrate Self-Help Groups (SHGs) directly into MGNREGA activities for both participation growth and program promotion purposes. Through their partnership DAY-NRLM and MGNREGA successfully created 90.90 lakh Self-Help Groups that included 10.05 crore women members by January 31, 2025. (*Das, S. (2014*)

#### 2. Roles and Responsibilities:

- A. SHGs function as Programme Implementing Agencies (PIAs) through their federations including Cluster Level Federations (CLFs) to execute various MGNREGA programs. The organization carries out plantation campaigns and manages nursery care while establishing Agri-Nutri gardens as part of their responsibilities.teachoo.com
- B. SHGs play an important role in performing real-time social audits to maintain transparency and accountability in MGNREGA projects. The scheme's execution and monitoring benefit from SHG members who receive training as they serve as Village Resource Persons to promote community involvement. The website for rural.gov.in
- C. The role of SHG members in specific jurisdictions includes being designated as "mates" who serve as work site supervisors to manage daily operations and track attendance while ensuring necessary amenities are present.

#### 3. Case Study: Kudumbashree in Kerala:

The Kudumbashree women's Self-Help Group network in Keralan serves as an excellent demonstration of proper MGNREGA integration. Kudumbashree has successfully managed MGNREGA work locations through its 3.17 lakh Neighborhood Groups which involve 48 lakh women to ensure effective implementation and workforce entry for women.

### 4. Challenges and the Way Forward

The positive results presented complications as an additional variable.

- A. Some Self-Help Groups face limitations in their available technical capabilities and resources that affect their ability to deliver projects efficiently.
- B. SHG members who participate in the program experience financial instability along with decreased morale because MGNREGA labor payments take too long to arrive.
- C. Traditional cultural norms in certain parts of the nation act as barriers that stop women from taking part in MGNREGA and SHG activities.

The creation of venues for female empowerment requires fast payment systems and specific capability development alongside public communication efforts.

#### IMPACT ON HEALTH AND NUTRITION

Rural Indian women experience major changes in their nutritional quality and general health status because of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The program's income elevation and employment guarantee component makes wholesome food and healthcare services available to people who need them.

#### 1. Enhanced Nutritional Intake:

Additional MGNREGA funds allowed rural residents to expand their food choices leading to better nutrition outcomes in their areas. Research on low-income rural household consumption patterns shows that beneficiaries used MGNREGA income growth to buy additional cereals and non-cereals which led to dietary diversity. Rural women together with their families achieve better nutritional security because of their diverse dietary choices.

#### 2. Improved Health Outcomes:

The healthcare needs of rural women receive more financial support because they possess greater financial resources. MGNREGA participants experienced enhanced health metrics because they obtained nutritious food and healthcare payment capabilities. The program's role in reducing poverty by 4% has simultaneously led to better health outcomes because economic stability strongly affects health status.

#### 3. Synergistic Effects with Other Social Programs:

MGNREGA achieves stronger impacts on nutrition and health when it operates alongside other social security programs. Studies show that MGNREGA performance improves nutritional outcomes when combined with public distribution systems because of their complementary effects. Integrated treatments between programs have shown positive effects on health metrics particularly for women and children. (*Bäthge, S. (2010*)

#### 4. Empowerment and Health Awareness:

MGNREGA has given rural women financial independence through which they gained knowledge and started actively managing their health and nutritional needs. Through empowerment rural women can access better eating choices along with healthcare services leading to improved health outcomes.

#### **IMPACT ON EDUCATION**

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) affects rural Indian education through two major outcomes which include improved educational results for children and enhanced literacy and learning opportunities for women. (*Afridi, F., Mukhopadhyay, A., & Sahoo, S. (2013*)

#### 1. Enhanced Educational Opportunities for Children:

Household earnings derived from MGNREGA participation enables families to enhance their educational expenditures for their children. Research depicts that MGNREGA program implementation led to higher educational budgets and greater school durations and improved academic results for children.

#### 2. Empowerment through Adult Education:

MGNREGA has enabled adult education programs to benefit women specifically while providing secondary advantages for children's education. Women participants under this program show higher interest in literacy and skill-development programs thus advancing an environment where people study throughout their lives.

#### 3. Challenges and Areas for Improvement:

A. The encouraging results from MGNREGA encounter multiple barriers which prevent its complete educational impact from being achieved.

- B. Better educational outcomes specifically do not emerge from increased student enrollment numbers. The current priority remains to preserve educational standards.
- C. The employment opportunities provided by MGNREGA need proper management to prevent domestic work from disrupting children's educational activities.

### IMPACT ON COMMUNITY DEVELOPMENT AND SOCIAL CAPITAL

Rural development alongside social infrastructure advancement in India has substantially influenced by implementation of the Mahatma Gandhi National Rural Employment Guarantee Act. Employment creation and teamwork promotion by the program upgraded community relations to support rural areas in sustainable growth.

#### 1. Strengthening Social Capital:

The implementation of the program allows villagers to participate in project planning and execution thus developing a sense of shared pride and community spirit. A collaborative approach in the program has proven effective for raising reciprocity and enhancing trust which act as fundamental elements of social capital. The investigation about MGNREGA in Assam revealed that greater community involvement through collective decisions strengthened social capital development according to study findings. "

#### 2. Community Asset Creation:

The development of productive and sustainable assets that benefit the entire community is one of MGNREGA's main goals. The program has made it easier to build vital rural infrastructure, such as:

Water Conservation Structures:

- A. Water Conservation Structures enable the construction of check dams ponds and watershed management structures which create additional water availability for agricultural development and improved living standards. IOSRS Journals.org
- B. The development of rural roads combined with their renovation has enabled isolated communities to connect with marketplaces educational institutions and medical facilities thus integrating them into the larger economy.
- C. Soil fertility alongside agricultural output improved as soil erosion prevention became possible through combined efforts of land development and afforestation work.

Two main functions of rural resources exist for meeting current development requirements but also promoting lasting economic success and community advancement.

#### 3. Enhancing Collective Efficacy:

The initiative reaches transparency and decentralization of governance through its decision-making process that includes local institutions and Gram Panchayats. Through collective efficacy communities have gained the ability to independently plan and execute development projects because of their empowerment status. Organizations that implement locally-based strategies in their development planning achieve both sustainable and appropriately designed solutions as research indicates.

#### ENVIRONMENTAL CONSERVATION AND SUSTAINABLE DEVELOPMENT

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) supports environmental protection while creating substantial sustainable development outcomes in rural India. The framework of MGNREGA supports various environmental sustainability programs through its ecological preservation provisions.

#### 1. Natural Resource Management:

MGNREGA supports sustainable natural resource management through its drought-proofing and afforestation and soil conservation and water conservation programs. Aside from employment generation programs MGNREGA implements measures to protect and restore the ecological equilibrium of rural areas.

#### 2. Climate Change Mitigation:

The natural resource management strategy within the plan has the potential to minimize climate change impacts. The MGNREGA program helps people lower atmospheric greenhouse gas concentrations by implementing forest planting and soil protection initiatives.

#### 3. Community Engagement in Environmental Stewardship:

Participation in MGNREGA project development fosters a personal commitment to environmental conservation among the local populace. Through its local engagement MGNREGA delivers resources that benefit ecological needs of specific areas alongside social cohesion development.

#### 4. Challenges and Considerations:

The environmental programs of MGNREGA encounter multiple challenges because stakeholders need better capacity development and the sustainable maintenance of produced assets remains a concern. The proper care of managed

resources needs continuous training alongside effective monitoring procedures with community involvement to resolve these challenges.

#### IMPACT ON POLITICAL PARTICIPATION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) significantly affects the political involvement of rural women across India. Through the program women gained enhanced political involvement in decision-making processes at various levels because it created employment opportunities and boosted their economic independence.

#### 1. Enhanced Participation in Local Governance:

Women's participation in local government systems, especially in Gram Panchayats (village councils), has expanded because to MGNREGA. The program drives women toward leadership positions because it mandates recipients to manage and direct community events. Local decision-making bodies now show greater female representation because women have become more involved thus gaining more power to direct community development programs.

#### 2. Empowerment through Economic Independence:

MGNREGA has created economic empowerment which has boosted women's confidence to participate in political activities. Financial independence among women leads them to take part in public matters while asserting their rights. Research indicates that MGNREGA participation leads women to develop higher self-esteem that enables them to participate in Gram Sabha meetings to voice their opinions about community matters. "

#### POLICY RECOMMENDATIONS TO ENHANCE WOMEN'S PARTICIPATION IN MGNREGA

Through MGNREGA rural women have gained numerous employment opportunities that have contributed to their economic independence. Several policy recommendations exist to enhance women's participation while addressing existing problems.

#### 1. Provision of Childcare Facilities:

Workplace-based childcare services would decrease the childcare responsibilities which would enable more women to join MGNREGA projects. Research demonstrates that insufficient childcare facilities prevent women from entering the workforce.

#### 2. Ensuring Timely Wage Payments:

The delay in salary payments might discourage workers from participating. The ongoing participation of women in the program relies on implementing efficient payment systems which ensure timely compensation.

#### 3. Abolition of Contractor System:

The exclusion of contractors ensures both fair wages and decent working conditions for female employees. Openness and trust build up through continued interaction between administrative staff and their workforce.

#### 4. Implementation of Transparency Mechanisms:

Social audits together with public disclosures will become stronger through the involvement of women in monitoring and decision-making processes which leads to both women empowerment and increased responsibility.

#### CONCLUSION

Through MGNREGA's financial independence commitments rural Indian women have become more empowered because the program enhances their authority to decide while advancing women's socioeconomic integration. Rural women now receive consistent income through the program while its wage employment guarantee promotes their participation in home and community development initiatives. MGNREGA serves as a key instrument which reduces gender gaps through its implementation of equal pay systems and skill development programs and financial resource accessibility. The program extends outside single beneficiaries because it enhances female participation in local government bodies to build infrastructure and deliver better healthcare and nutritional outcomes throughout the community. Through MGNREGA's integration with Self-Help Groups (SHGs) women have gained stronger collective bargaining power which enables them to lead rural development initiatives. MGNREGA faces implementation challenges because of poor execution combined with gender discrimination and delayed payments and inadequate working environments. The empowerment of MGNREGA women workers can be strengthened through legislative changes that focus on better working environments and prompt wage payments and expanded skill development initiatives.

MGNREGA maintains its role as an effective instrument for inclusive rural development through essential community interaction along with administrative policy adjustments and ongoing program evaluation. The combination of social consciousness with education and economic security through a holistic approach will create sustainable empowerment opportunities for rural women in their entire life. MGNREGA's ability to enhance rural India alongside becoming a global benchmark for inclusive development depends on its successful handling of current challenges while expanding current achievements.

#### REFRENCES

- 1. Afridi, F., Mukhopadhyay, A., & Sahoo, S. (2013). "In India, the National Rural Employment Guarantee Scheme Provides Evidence of Female Labor Force Participation and Child Education." IZA Discussion Paper No. 7515.— Google Search. (n.d.).
- 2. Agarwal, S., & Devi, M. M. (2015). Empowerment of Women through MGNREGA with Reference to Chhattisgarh. Indian Journal of Applied Research, 5(4), 657-659.—Google Search. (n.d.).
- 3. Arya, A. P., Meghna, S., & Ambily, A. (2017). "MGNREGA and Women Empowerment: A Literature Review." International Journal of Financial Management and Research, 6(2), 45-53. —Google Search. (n.d.).
- 4. Bäthge, S. (2010). Climate change and gender: Economic empowerment of women through climate mitigation and adaptation Germany: GTZ. Google Search. (n.d.)..
- 5. Das, S. (2014). Women Participation and Rationing in the Employment Guarantee Scheme. Economic and Political Weekly, 49(46), 46-53.—Google Search. (n.d.).
- 6. Devdiscourse News Desk. (2025). "Empowering Rural Women: Transformative Initiatives to Boost Economic Independence." Devdiscourse. —Google Search. (n.d.).
- 7. Dreze, J., & Khera, R. (2009). "The Battle for Employment Guarantee." The Hindu.-Google Search. (n.d.).
- 8. Imbert, C., & Papp, J. (2015). "Labor Market Effects of Social Programs: Evidence from India's Employment Guarantee." American Economic Journal: Applied Economics, 7(2), 233-263.—Google Search. (n.d.).
- 9. Kant, S. V., & Ashvine, K. (n.d.).
- 10. Khera, R., & Nayak, N. (2009). "Women Workers and Perceptions of the National Rural Employment Guarantee Act in India." Economic and Political Weekly, 44(43), 49-57.—Google Search. (n.d.).
- Kumar, N., & Taruna. (2015). "Impact of MGNREGA on Women Empowerment and Their Issues and Challenges: A Review of Literature from 2005 to 2015." International Journal of Commerce and Management Research, 1(1), 42-47. —Google Search. (n.d.).
- 12. Kumar, S. (2024). "A Study on the Empowerment of Rural Women Through MGNREGA." International Journal of Financial Management and Research, 7(1), 67-75. —Google Search. (n.d.). 7-
- 13. Muthumari, M., & Kiruthika, K. (2023). "Impact of MGNREGA in Empowerment of Rural Women." Zenodo. Google Search. (n.d.).
- 14. Narayanan, S., & Das, U. (2014). "-Google Search. (n.d.).
- Pallavi, G., & Shivalingegowda, N. S. (2021). "MGNREGA Impacted Rural Women Empowerment: A Case Study of Mandya District." International Journal of Agriculture, Environment and Biotechnology, 14(2), 235-244. —Google Search. (n.d.).
- 16. Pankaj, A., & Tankha, R. (2010). "Empowerment Effects of the NREGS on Women Workers: A Study in Four States." Economic and Political Weekly, 45(30), 45-55.—Google Search. (n.d.).
- 17. Patel, A. (2019). "Impact of MGNREGA on Socio-Economic Development and Women Empowerment." IOSR Journal of Business and Management, 17(7), 16-19. —Google Search. (n.d.).
- 18. (PDF) "A Study of Impact of MGNREGA on the Women Empowerment in the Rural Area in Economic, Socio-Cultural and Political Aspect." (n.d.).
- 19. Rajalakshmi, V., & Selvam, V. (2015). Impact of MGNREGA on Women Empowerment and Their Issues and Challenges: A Review of Literature from 2005 to 2015. Journal of Internet Banking and Commerce, 2—Google Search. (n.d.).
- 20. Rao, K. V. (2016). "Empowerment of Women Through MGNREGS: A Study in Warangal District of Telangana." International Journal of Multidisciplinary Research and Development, 3(4), 176-180. —Google Search. (n.d.).
- Reddy, P. (2017). "Women Empowerment Through Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)." IOSR Journal of Humanities and Social Science, 22(7), 26-30. —Google Search. (n.d.).
- 22. Sabanna, Y. (2016). Women Empowerment through MGNREGA in Karnataka. Indian Journal of Research, 5(3), 240-242.—Google Search. (n.d.).
- 23. Sharma, P. (2020). "Impact of MGNREGA on Women Empowerment: A Review of Literature." International Journal of Creative Research Thoughts, 8(9), 560-568. —Google Search. (n.d.).
- 24. Singh, R., & Kaur, M. (2024). "Impact of MGNREGA on Empowerment of Rural Women Workers: A Case Study." Asian Journal of Innovative Research in Social Science & Humanities, 3(2), 45-53. —Google Search. (n.d.).
- 25. Sivaiah, B. (2019). "Impact and Implications of Women's Participation in MGNREGA: A Study of Anantapuramu District." International Journal of Research in Economics and Social Sciences, 9(2), 310-320. —Google Search. (n.d.).
- 26. Figure 1: https://fas.org.in/publications/agrarian-studies-series/women-and-work-in-rural-india/
- 27. Figure:https://www.google.com/search?q=MGNREGA%27S+GENDER-SENSITIVE+PROVISIONS+figure+&sca\_esv=89edbc9955a427a6&udm=2&biw=1280&bih=665&ei=9MLCZ\_fq EoGMvr0P37jm8Qw&ved=0ahUKEwj3tJGaueiLAxUBhq8BHVcOc4Q4dUDCBE&uact=5&oq=MGNREGA%27S+GENDER-SENSITIVE+PROVISIONS+figure+&gs\_lp=EgNpbWciLU1HTIJFR0EnUyBHRU5ERVItU0VOU0lUSVZFIFBST 1ZJU0lPTIMgZmlndXJIIEjxHVDeBlj8GnABeACQAQCYAaoBoAHMCaoBAzAuOLgBA8gBAPgBAZgCAKAC AJgDAIgGAZIHAKAH6AI&sclient=img#vhid=-RW3P29yFUM1GM&vssid=mosaic