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Women's Economic Empowerment Through MGNREGA: A Comparative Study Of Two Gram Panchayats In West Tripura

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Abstract: This study evaluates the causal outcomes of independent wage acquisition through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on the economic independence and intra-household agency of rural women. Drawing on primary data from 100 female participants in the Belabar and Dukli Gram Panchayats of West Tripura, the paper examines how transitioning from unrecognized, unpaid domestic labor to formal, institutionalized public wage work alters women's financial status and household bargaining power. The findings show that MGNREGA significantly enhances economic autonomy, with 87% of surveyed women reporting direct economic independence. This income supports essential household expenditures (58%), improves consumption standards (67%), and fosters integration into financial networks via Self-Help Groups (50%). Crucially, an inverse relationship was observed between labor volume and household decision-making power: women in Dukli recorded fewer workdays under the scheme but demonstrated higher household decision-making authority (81.6%) compared to Belabar (65%). This divergence highlights that while MGNREGA provides essential survival capital in resource-constrained border areas, its transformation into structural household agency is optimized when supported by broader local economic opportunities.

Keywords: MGNREGA; Self-Help Groups; household decision-making power

I. Introduction

In rural agrarian economies across India, women historically perform a significant portion of economic and household activities. However, their extensive contributions often remain unrecognized and unpaid, leaving them excluded from official labor statistics and limiting their influence over intra-household decision-making. Entrenched patriarchal systems and uneven access to education often reinforce a strict male-dominated hierarchy, leaving dependent rural women with little control over financial resources. Lack of access to decent, remunerative work reduces self-esteem, limits a family's ability to meet basic needs, and solidifies gender inequalities.

The introduction of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2006 offered a policy mechanism to address these gender imbalances. By design, the program incorporates clear gender-equity provisions. It legally mandates equal wages for men and women, requires that work sites be within 5 kilometers of the applicant’s residence, and specifies that at least one-third of the workforce should be women. These features make participation logistically viable for women balancing domestic responsibilities. Furthermore, the transition to distributing wages directly through bank and post office accounts offers a clear path toward financial inclusion.

While substantial research evaluates the macroeconomic impact of MGNREGA on rural infrastructure and migration, fewer studies explore its micro-level effects on female agency and household power dynamics. This paper examines whether independent income from manual labor translates into genuine household bargaining power. Analyzing female work patterns in the Belabar and Dukli Gram Panchayats of West Tripura, this study explores how MGNREGA wages influence spending habits, consumption choices, asset accumulation, investment in Self-Help Groups (SHGs), and women's roles in household decision-making.

II. Statement of the Problem

Although the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been widely recognized as an important rural employment programme, limited empirical evidence exists regarding its impact on women's economic independence and household decision-making at the local level, particularly in Tripura. Previous studies have largely focused on employment generation, income enhancement, and poverty reduction, while comparatively little attention has been given to whether women's independent earnings translate into greater bargaining power within the family. Moreover, regional differences in socio-economic conditions may influence the extent of women's empowerment despite similar access to MGNREGA employment. Therefore, there is a need to investigate how MGNREGA affects women's financial autonomy, expenditure patterns, asset creation, participation in Self-Help Groups, and decision-making authority in the Belabar and Dukli Gram Panchayats of West Tripura. Hence the Statement of the problem is "*Women's economic empowerment through MGNREGA: A comparative study of two gram panchayats in West Tripura*".

III. Review of Literature

Empowerment is a multi-stage process that alters the systemic forces marginalizing women and vulnerable populations. According to Jyoti Poonia, MGNREGA holds clear potential to stimulate local economic development while strengthening women's positions within highly unequal labor markets. Similarly, Shanta B. Astige noted that empowering women economically generates positive ripple effects for wider family health, education, and social development.

However, asset deprivation often limits these empowerment pathways. Sharma Sheetal argued that without independent earning capacity, rural women are frequently marginalized within household structures. Financial dependence silences their voices, making independent income generation essential for establishing basic social rights. Broadly, studies across regions like Karnataka and Kerala indicate that income from public works serves as an important secondary resource, allowing women to contribute directly to household expenses.

Furthermore, the operational features of the program alter how women engage with local institutions. Panda, Dutta, and Prusty observed that managing bank accounts and interacting with administrative officials significantly boosts confidence levels among rural female workers. Kharlyngdoh Freeman also noted that working collectively at project sites provides an informal forum for women to share information, increasing general awareness and social engagement. Building on these insights, this paper analyzes how the conversion of physical labor into institutionalized wages influences women's independent decision-making and economic status.

IV. Significance of the Study

The present study is significant because it provides empirical evidence on the role of MGNREGA in promoting women's economic empowerment and household agency in rural West Tripura. It contributes to the existing literature by examining not only income generation but also the transformation of financial independence into decision-making power within households. The comparative analysis of Belabar and Dukli Gram Panchayats highlights how local socio-economic contexts influence the effectiveness of public employment programmes. The findings may assist policymakers in strengthening MGNREGA through improved wage rates, extended employment opportunities, and stronger linkages with financial institutions and Self-Help Groups. Furthermore, the study serves as a valuable reference for researchers, development practitioners, and government agencies working on gender equality, rural livelihoods, and women's empowerment.

V. Objectives of the Study

To examine the influence of independent wage earnings through MGNREGA on the household decision-making power of rural women in West Tripura.

VI. Research Methodology

This research utilizes an outcome-oriented empirical design to evaluate the economic and agency-based impacts of MGNREGA on female participants.

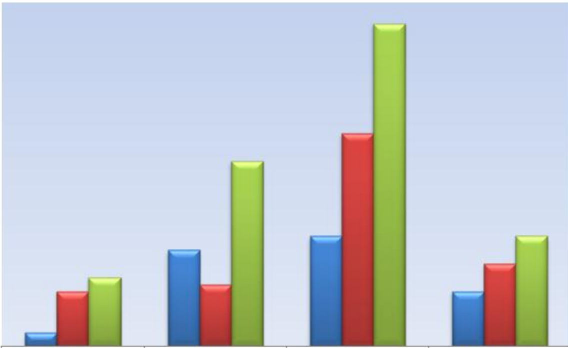
a) **Field Setting:** The research was conducted in West Tripura district, comparing the border-adjacent Belabar Gram Panchayat with the interior, block-proximate Dukli Gram Panchayat.

b) **Sample Control:** To ensure data reliability, the analysis utilizes the same baseline sample of 100 female workers (n = 40 in Belabar, n = 60 in Dukli) examined in the demographic targeting study.

c) **Analytical Orientation:** While the first study focused on demographic characteristics, this paper evaluates behavioral and financial outcomes. The primary metrics include work frequency, monthly income levels, financial contributions to household assets, consumption patterns, investment in micro-finance networks (SHGs), and direct influence over intra-household decision-making. Data were processed using comparative tabular evaluations, cross-tabulations by economic status, and descriptive percentage summaries.

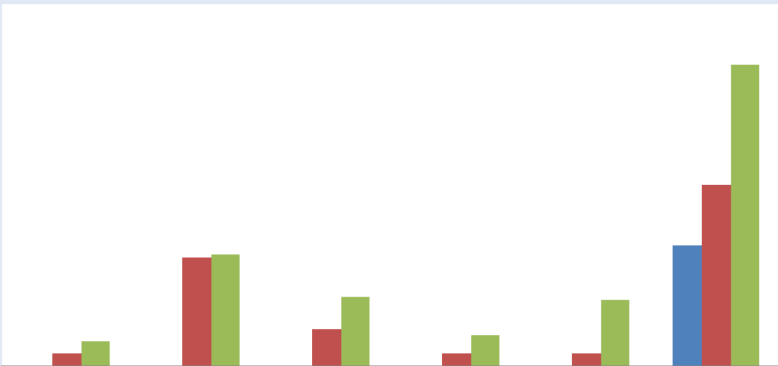
VII. Empirical Data and Demographic Analysis

a) **Work Consistency and Cash Inflows:** Labor participation and monthly income generation show distinct variations between the two studied locations.



	80 Days	85 Days	90 Days	95 Days
Belabar (Absolute)	2	14	16	8
Dukli (Absolute)	8	9	31	12
Total Sample	10	27	47	16

The empirical results show high employment consistency, with most participants across both Gram Panchayats achieving 90 days of work. However, local economic conditions shape wage outcomes differently. In Belabar, a significant proportion of women (45%) secure monthly earnings at the ₹5000 level. Cross-tabulation reveals that both APL and BPL segments in Belabar secure consistent monthly income. Conversely, in Dukli, the largest concentration of workers (60%) earns at the lower ₹3500 tier. This discrepancy arises because women in Dukli have access to alternative local economic activities—such as multi-cropping agriculture and varied day labor—which can lead to lower overall engagement on MGNREGA sites compared to Belabar, where alternative opportunities are more limited.



	₹3000 per month	₹3500 per month	₹4000 per month	₹4500 per month	₹5000 per month	Total
Belabar (Absolute)	0	0	0	0	0	40
Dukli (Absolute)	4	36	12	4	4	60
Total Sample	8	37	23	10	22	100

b) Downstream Economic Contributions and Assets

The usage of MGNREGA earnings indicates how independent financial resources are integrated into broader family welfare. The data demonstrates that MGNREGA functions as a significant tool for household capitalization. Across the sample, 87% of women report a clear sense of personal economic independence. Earnings are heavily directed toward essential family needs, such as healthcare, debt repayment, and children's education.

Empowerment Indicator (Yes / No)	Belabar (Yes)	Belabar (No)	Dukli (Yes)	Dukli (No)
Perceived Economic Independence	85% (34)	15% (6)	88.3% (53)	11.7% (7)
Supports Main Family Expenditure	65% (26)	$35% (14)	53.3% (32)	46.7% (28)
Drives Household Asset Creation	72.5% (29)	27.5% (11)	46.7% (28)	53.3% (32)
Enhances Agricultural Output	72.5% (29)	27.5% (11)	46.7% (28)	53.3% (32)
Improves Household Consumption	70% (28)	30% (12)	65% (39)	35% (21)
Financial Investment in SHGs	65% (26)	35% (14)	40% (24)	60% (36)

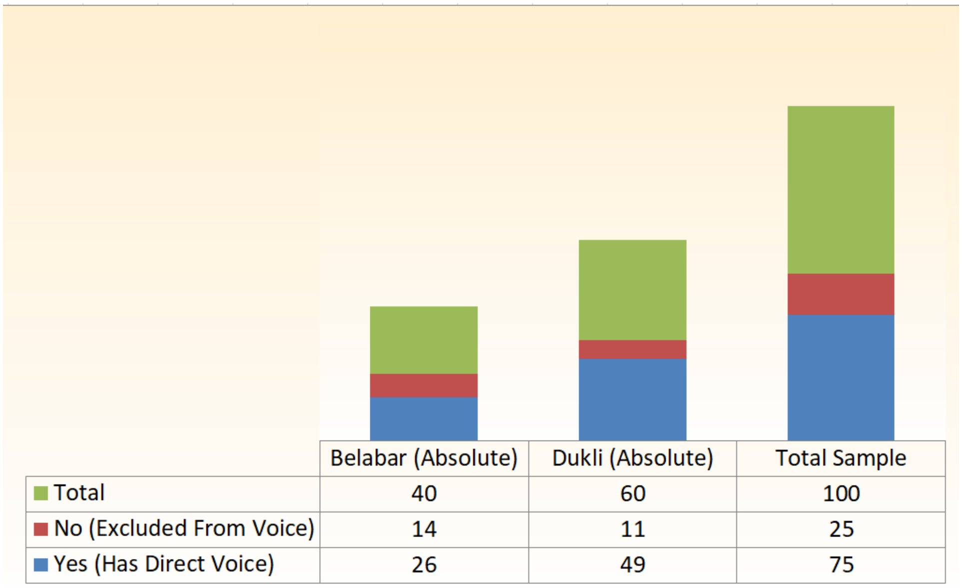
In Belabar, where alternative employment options are scarce, the impact on asset accumulation (72.5%), agricultural improvements (72.5%), and consumption gains (70%) is particularly pronounced. Women in Belabar utilize public works income to invest directly back into their small plots and clear personal micro-debts. Furthermore, 65% of Belabar participants invest a portion of their wages into Self-Help Groups (SHGs). In Dukli, however, higher living costs and lower relative MGNREGA wages mean that earnings are quickly absorbed by immediate consumption needs, leaving less surplus for SHG investment (40%).

c) The Household Agency Metric

The central test of structural empowerment lies in whether independent income changes a woman's influence within the family hierarchy. To analyze this, household decision-making authority was cross-tabulated with economic status.

The cross-tabulation reveals an interesting contrast between the two locations. While women in Belabar secure higher absolute wages and work more consistently, their reported household decision-making authority (65%) is significantly lower than that of women in Dukli (81.6%). In Dukli, an overwhelming 92.8% of APL women and 78.2% of BPL women exercise clear decision-making power over household finances.

This pattern can be explained by the local economic context. In Dukli, male family members are frequently engaged in multi-cropping agriculture or alternative off-farm labor, meaning women's earnings under MGNREGA represent an independent, distinct contribution to the family budget.



This separate financial contribution helps strengthen their bargaining position within the household. In Belabar, however, severe regional poverty and limited employment options mean that women's wages are often immediately absorbed into primary survival expenditures for the entire household, which can dilute their individual control over how that income is allocated.

Class Cross-Tabulation	Belabar (Yes)	Belabar (No)
APL Households	72.7% (8)	27.3% (3)
BPL Households	62.1% (18)	37.9% (11)

VIII. Discussion and Conclusion

The empirical findings demonstrate that MGNREGA serves as an effective mechanism for converting female physical labor into institutionalized financial independence. Equal wage parity and direct bank transfers provide rural women with an independent income stream, helping to challenge traditional dependencies.

However, this study highlights that financial inclusion does not automatically translate into household agency in a uniform manner. In highly impoverished environments like the border-adjacent Belabar Panchayat, independent wages are often consumed entirely by basic family survival needs, limiting the degree to which financial autonomy can be leveraged to shift domestic power dynamics. In contrast, when public works operate alongside a more diverse local economy—as seen in Dukli—women can use their independent earnings to build greater household bargaining power.

To strengthen these empowerment outcomes, it is recommended that policymakers scale up the scope of rights-based rural employment programs.

1. **Increase Daily Wage Rates:** Current wage levels are often sufficient only for immediate consumption, limiting long-term wealth accumulation or substantial improvements in living standards.
2. **Expand the Employment Guarantee:** Increasing the annual guarantee from 100 to 200 days would provide more consistent financial security and help eliminate long periods of seasonal unemployment.
3. **Strengthen Institutional Links:** Formalizing ties between MGNREGA employment and banking or micro-credit institutions can help women leverage their wages into sustainable asset creation and longer-term economic security.

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