

**MUSLIM WOMEN STUDIES**

Breaking Barriers: The Role of MGNREGA in Enhancing the Economic Status of Muslim Women in Thiruvananthapuram

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Abstract

Women empowerment is crucial to overcoming the historical societal stigma that has relegated women to secondary, menial roles due to a male-dominated system. Economic empowerment, particularly through financial independence, is key to breaking this cycle of dependency. While women have gained more opportunities to express their opinions, they still face challenges such as domestic abuse, dowry issues, and social discrimination. Initiatives like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), launched in 2005, aim to provide economic support, especially in rural areas. Additionally, Muslim countries like Saudi Arabia and Iran have made strides in promoting women's rights, with Saudi Arabia allowing women to drive and an Iranian woman recently completing a space mission. Despite these advancements, cultural and social barriers remain. In Kerala, Muslim women's economic empowerment is also a focus, especially in areas like Vellarada Gram Panchayat, where the financial status of Muslim women is comparatively low, underscoring the need for targeted development efforts.

Key words:- Women empowerment, economic dependency-social discrimination - MGNREGA, financial status of Muslim women.



Women empowerment is an important concept because women have traditionally been considered the weaker sex in society, with the male-dominated paternal system allowing them to survive as secondary menial labourers. This stigma needs to be changed by giving women economic empowerment. Traditionally, women have been protected by their father when they were young, their husband when they were adults, and their son when they were elderly. Women become dependent on others due to a lack of financial rights and economic stability. Currently, women have more power and space to express their opinions, and others take them into consideration. Even though some people endure severe torture in their homes as a result of dowry, the economy, race, colour, caste, or religion, etc...

The government has a programme called MGNREGA that is used for rural development. The National Rural Employment Guarantee Act, also known as the Mahatma Gandhi National Rural Employment Guarantee Act or MGNREGA, was passed on August 23, 2005, during the UPA administration of Prime Minister Manmohan Singh, after Minister of Rural Development Raghuvansh Prasad Singh introduced the bill in the House of Representatives. The actual union budget for the MGNREGA Scheme for 2023–2024 is 60,000 Cr, which is 18,000 Cr less than the budget estimates for 2022–2023 (73,000 Cr). The budget estimate for 2021–2022 was increased from 73,000 crores to 98,000 crores at the revised estimate stage. The financial year 2020–2021 budget allocation increased from 61,500 crores (Cr) at budget estimate stage to 1,11,500 crores (Cr) at revised estimate stage.¹ The scheme MGNREGA implemented in Kerala on 2007-2008 in two districts Palakkad and Wayanad and later it was extended another two districts Kasargode and Idukki. The scheme implemented in all 14 districts of Kerala in 2008. Kerala become the first state in the country to complete total social audit of the workers in MGNREGA. The social audit held in 15942 Gram sabhas in every ward of rural LSGs to audit projects worth rupees 4000 Cr completed through MGNREGA.² It also shows the expenditure details of MGNREGA in Kerala during 2021-22³, which shows that the total expenditure in Thiruvananthapuram district is 60.91%.

Islam stresses the significance of women's economic empowerment

Women's empowerment through economic empowerment is crucial and essential. It empowers women with self-assurance and independent thought. Women who pursue education achieve economic security. Because women do not receive any rights or positions in their homes, education and the freedom to make decisions are crucial to women. Economic independence reduces women's reliance on men's income. Economic freedom encourages women to participate in all family



decisions. Economically independent women have a prominent position in their home, office, and anywhere else. Women can participate in the economic field of society by gaining economic empowerment. Women who have economic stability can do whatever they want and improve their children's lives and education. Women can take the lead in the household and have a positive impact on society by gaining financial security. In Islam, economic empowerment is a crucial concept. Furthermore, the religion contains several teachings and practises that promote women's rights and status. Equality is an important concept in Islam. In God's eyes, men and women are equal and are held to the same moral and spiritual standards. Islam recognises women's vital role in society and emphasises the importance of their education and intellectual development. Obtaining knowledge is a duty for all Muslims, male and female, according to Prophet Muhammad. Women have certain rights and privileges under Islam, such as the right to inherit property and to own and manage their own wealth. They also have the right to choose their own spouses and, if necessary, to divorce. Islam has a complicated relationship with economic liberty. On the one hand, the religion emphasises the importance of economic independence and encourages women to pursue education, work, and entrepreneurship; however, certain cultural and societal norms in some Muslim communities can limit women's economic opportunities. Khadeeja, the Prophet Muhammad's wife, was a successful businesswoman and trader in her own right. However, some cultural and societal barriers can limit women's economic opportunities in some Muslim-majority countries and communities. Restrictive dress codes, gender segregation in the workplace, and limited access to education and training are examples.

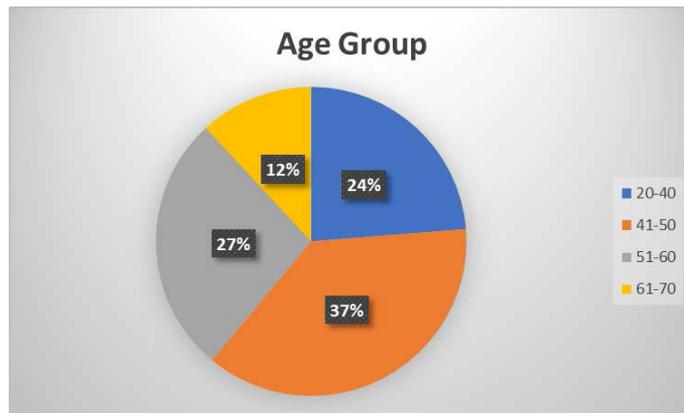
Many Muslim countries have made efforts in recent years to promote greater economic opportunities for women. Women were no longer prohibited from driving in Saudi Arabia. Another example is that the first Muslim woman in Saudi Arabia, Rayana, recently completed her space mission, which resembles the achievement of women in this field from a country such as Saudi Arabia, which has been considered orthodox. Iran also promotes women's empowerment by encouraging them to pursue higher education in engineering and science. While Islam promotes economic freedom for women, there are still cultural and social obstacles that must be overcome in order to promote greater gender equality and economic empowerment for women in Muslim countries.

Economic impact of MGNREGA on Muslim women in Vellarada Panchayat

Vellarada Panchayat in Thiruvananthapuram district was recognized for its outstanding performance under the MGNREGA scheme, winning the first place in



the state-level Mahatma Gandhi Award for 2012-13. This achievement highlights the Panchayat's commitment to improving rural employment and energizing local development through the effective implementation of the scheme. A survey was conducted in Panachamoodu ward of Vellarada panchayat to obtain information about the participation, population, economic activities, life style, and so on of the Muslim women participants of MGNREGA in this area. To understand the economic impact of MGNREGA among the Muslim women beneficiaries in this area, we collected information from 59 households. The basic details of the Muslim women MGNREGA participants in this area, such as monthly income, source of income, occupation, nature of house, details of land property and ownership of house, and so on, were collected through this survey. The approximate total population of Panachamoodu ward is 4610, with a total male population of 1535 and a total female population of 1588⁴. Data was gathered through personal interviews with ward members conducted as part of the survey. Some information gathered from the Panchayat office about the MGNREGA project's operations in this ward. Age group of Muslim women who are currently participating in MGNREGA in panachamoodu ward of vellarada panchayat shown in the following figure.⁵



Major findings

The following assumptions were made for further study and research based on an economic survey conducted among Muslim women MGNREGA workers in Panachamoodu ward of Vellarada panchayat.⁶ The survey reveals that Muslim women benefiting from the MGNREGA scheme span a wide age range, with the majority being between 40 and 50 years old, while 11.86% are aged 60 to 70, demonstrating that people of all ages, particularly those in need, participate in the



scheme to meet their financial requirements. A significant portion, 72.88%, are BPL cardholders, highlighting that MGNREGA is especially beneficial to those living in poverty, while 18.64% are APL cardholders, further suggesting that the scheme helps bridge the wealth gap. Additionally, 5.08% of beneficiaries hold white cards, indicating long-term participation in the program. Regarding education, 55.93% of Muslim women in the survey have less than a secondary school education, with some being illiterate, and 35.59% have completed the SSLC, but none are enrolled in professional courses. The data also shows that MGNREGA beneficiaries include women aged 20 to 30, which raises questions about the timing of marriage among Muslim women, often occurring before achieving financial stability and higher education. The survey indicates that the families in this group are not particularly large, with 20 households having 5-6 members, which leads to higher financial needs compared to smaller families. In contrast, 19 households consist of 0-2 members, with many women living alone without husbands or children. Due to a lack of education, most of these women are unable to secure private or government jobs. Only 5.08% are employed, while 93.22% are either housewives or MGNREGA beneficiaries, typically between the ages of 20 and 40. Financial support varies, with 24 women receiving assistance from their husbands, another 24 receiving no support, and none having income from agriculture or animal husbandry. As a result, MGNREGA income is crucial for most women to support themselves and their children. Housing conditions show that 20 women live in rented accommodations, while 39 own their homes, typically two-bedroom houses on small plots of land with simple roofs. Their primary expenditures include education, rent, medical needs, debts, and general household expenses. Many women suffer from serious or age-related health issues, further exacerbating their financial challenges.

The survey highlights a significant financial strain among Muslim women in Panachamoodu ward, as their monthly expenses, which range from ₹10,000 to ₹30,000 for 23 women, exceed their income, even after working the 100 days allowed under the MGNREGA scheme. As a result, they are requesting an extension of their workdays and an increase in wages. Despite this, the wages they receive from MGNREGA are essential for covering daily expenses and improving their financial situation. The majority of their family members do not have government or private sector jobs, and since many of these women do not have husbands or other financial support, their families face precarious financial conditions. For 23 women, annual incomes are reported to range between ₹5,000 and ₹10,000, with only 1% earning over ₹25,000. Transportation options are limited: 34 women have no vehicles,



17 own a two-wheeler, and 25 have access to four-wheelers or pick-up vans for work purposes. A noteworthy finding is the growing economic independence of these women: 54 report having the freedom to make decisions about their finances, though only 5 women claim full economic and decision-making autonomy. This indicates a positive shift toward greater gender equality, with women increasingly taking charge of spending decisions and not relying on men. However, most women exclusively use their MGNREGA wages for household needs and do not engage in saving money.

The survey reveals that, according to MGNREGA provisions, 56 Muslim women report receiving the full 100 days of work, while only three women receive fewer than 100 days. Despite this, households have expressed dissatisfaction with the wage distribution process. Delays in wage payments range from 10 days to a month, causing financial hardship for the women. Although wages are eventually paid in full, the installment-based payment method exacerbates their financial difficulties. A significant improvement noted in the MGNREGA scheme is the transition to direct bank account transfers for wage payments, eliminating reliance on the post office, Panchayats, or ADS/CDS personnel. This shift has streamlined payments, but there are still concerns about the effectiveness of some worksite facilities, particularly first aid. While first aid is provided in rural areas, seven women reported that it is inadequate. However, most women expressed satisfaction with the support provided by the Panchayat, supervisors, and ward members, with no complaints raised against them.

Conclusion

The economic empowerment of Muslim women in Kerala, particularly in Panachamoodu ward of Vellarada Gram Panchayat, is crucial for both economic development and social upliftment⁷. The survey revealed that Muslim women in this area, which has a predominantly Muslim population, face significant economic challenges, with most being economically disadvantaged. For many, the primary source of income comes from the minimal wages earned through the MGNREGA scheme, though this income is often insufficient to meet their financial needs. The survey also highlighted how well the MGNREGA program's key provisions are being implemented, such as providing 100 days of employment, timely wage payments, local work opportunities within 5 km, and basic first aid at worksites. However, despite these benefits, many women continue to experience financial hardships, indicating that while MGNREGA provides essential support, further improvements are needed to fully address their economic challenges.



MGNREGA as a vital financial lifeline: The survey highlights that for Muslim women in the Panachamoodu ward, MGNREGA serves as a critical source of income, especially for those from low-income households, many of whom have limited education and employment opportunities. The majority of beneficiaries rely on the scheme to meet their basic financial needs, demonstrating the importance of such social welfare programs in improving the economic stability of disadvantaged groups.

Socioeconomic challenges and demographic trends: The survey also underscores significant challenges faced by Muslim women, including early marriage, low educational attainment, and the absence of alternative sources of income. Despite these barriers, MGNREGA plays a crucial role in supporting these women, especially those living alone or without family support, highlighting the need for further initiatives to address education, employment, and health concerns within this community.

Financial Strain and Need for Support: The survey reveals that Muslim women in Panachamoodu ward face significant financial strain, as their expenses often surpass their earnings from MGNREGA, highlighting the inadequacy of the current income for meeting their essential needs. Despite working the maximum allotted days under the scheme, these women are requesting more workdays and higher wages to bridge the gap between income and expenses, underlining the importance of expanding the scope and support of social welfare programs like MGNREGA.

Growing Economic Independence and Decision-Making Power: While financial independence remains limited, the survey points to a positive trend in the economic empowerment of these women, with many now participating in financial decision-making for their households. Although only a few exercise full economic autonomy, the ability of 54 women to manage their finances suggests a gradual shift toward greater gender equality, although financial constraints prevent them from saving or investing beyond immediate household needs.

Wage Distribution Challenges: Despite receiving the full 100 days of work as per MGNREGA provisions, Muslim women in the survey report significant dissatisfaction with the wage distribution process, particularly due to delays in payments, which range from 10 days to a month. These delays, along with the installment-based payment method, contribute to financial hardship, highlighting the need for more timely and efficient payment systems to better support the beneficiaries.



Positive Improvements and Remaining Concerns: The transition to direct bank account transfers for wage payments has streamlined the process and reduced reliance on intermediaries like post offices and Panchayats, leading to more efficient disbursement of funds. However, concerns about inadequate first aid facilities at work sites persist, with some women reporting insufficient support, suggesting that while overall satisfaction with MGNREGA implementation is high, there is room for improvement in the quality of worksite services and facilities.

One of the key achievements of MGNREGA is the salary payment system via e-portal, where wages are directly deposited into bank accounts, streamlining the payment process. However, the declining government funding for the scheme poses a significant challenge to its continued success and the economic empowerment of women in India. In Kerala, the popularity of MGNREGA as a women's economic empowerment initiative has allowed Muslim women to participate, despite some cultural resistance in more orthodox communities. The program has had a tangible impact on poverty alleviation, providing economic relief to ordinary Muslim women and contributing to their financial independence. Despite opposition from some conservative factions, the active involvement of Muslim women in small jobs through MGNREGA highlights a positive trend in their economic empowerment within Kerala.

End Notes

1. The Hindu business line, www.thehindubusinessline.com
2. Extracted from Annual Master Circular 2021-2022, Mahatma Gandhi National Rural Employment Guarantee Act, 2005, Ministry of Rural development, Government of India, www.nregs.kerala.gov.in
3. MGNREGA Scheme in Kerala, nregs.kerala.gov.in
4. Extracted from the data available in the website of chief election commission of Kerala, www.ceo.kerala.gov.in
5. Economic Survey conducted among the Muslim Women MGNREGA beneficiaries in the wad of Panachamoodu from 2023 April 5 to 2023 April 10 by the department of Islamic history, University College as a project work.
6. Ibid.
7. Sushama sahay, Women and empowerment approaches and strategies, Discovery publishing house, New Delhi, 1998.