Linkage Between Microfinance Participation And Securing Employment Through MGNREGP

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ABSTRACT

In this paper, the relationship is assessed between participation in microfinance program under SGSY scheme through forming Self-Help Groups and getting employment through Mahatma Gandhi National Rural Employment Guarantee Program (MGNREGP). Using Tobit Model with endogenous covariate method, it was established that participation in microfinance program operating through joint liability credit contract helps the rural households, mainly the women, to generate more social capital than the non-participant households. Participation in the microfinance program ultimately helps them to get more information about different developmental programs like MGNREGP initiated by the Government. Hence, it was observed that microfinance participant member households got more number of man-days of employment through MGNREGP than the non-member households. It was also established that households with higher average monthly income and less dependency ratio were less prone to demand employment under MGNREGP.

Keywords: Mahatma Gandhi National Rural Employment Guarantee Program (MGNREGP); Microfinance, Self-Help Groups, Social Capital
JEL Classification: C24, D83, G21, J21, P25

INTRODUCTION

The National Rural Employment Guarantee Act (NREGA, 2005) which in October 2009 was renamed as the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) is a significant social policy initiative, particularly for the rural people in India. It was instituted by an Act of the Parliament and treats employment as a right which contains provisions such as minimum wages, worksite facilities and mandatory participation of female workers. This programme is based on the Keynesian concept of direct job creation by the government in an economy where we see the presence of unemployment and underemployment, particularly in the rural sector. Its main objective is to provide enhancement of livelihood security of the households in rural areas of the country by providing at least 100 man-days of guaranteed wage employment at government decided wage rate to every household in unskilled manual work. Proper awareness of the local people about different aspects is necessary for proper implementation of this scheme. Shankar et al. (2011) observed that a large majority of participant households did not properly know that they would receive additional wages if work was provided at a distance of more than 5 km, or they are entitled to unemployment awareness if they were not provided work within 15 days. So, here, the researcher hypothesizes that the rural households will be more prone to join under MGNREGP if the household possessed more information about different scheduled components of the program. The work under MGNREGP is measured in terms of the number of full man days of getting employment under this scheme, in particular, accounting years. However, the question is how the information about the program can be provided to the targeted rural people. Information about other people, about what they are doing, and the potential to influence their behavior, each represents different facets of social capital. So, we can claim that the generation of Social Capital among the rural households may help them to get more detailed information about this employment program.

Social capital indicates connection within the social network. The concept of social capital highlights the value of social relations and the role of cooperation and confidence to get economic results. It refers to the process between people, which establishes network norms, social trust and cooperation for mutual benefits. Coleman (1988) explained Social Capital to be an asset, which is generated among the people on a group level, which will help them to improve their knowledge about different aspects of life through interaction between the group members or with fellow villagers. It is actually a close contract with friends, colleagues and fellow community members, using which people can receive opportunities to use their physical as well as human capital. It can also be generated through interacting with organizations like NGOs or local panchayats or any development officer. Social capital of an individual is a non-

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material enhancement of an asset which can help him/her to get more information about different development programs taken by the government. The World Bank in 2009 also considered social capital as one of the vital resources to bring out the desirable outcomes for any development program. Like physical or human capital, social capital needs maintenance. Social bonds have to be periodically renewed and reconfirmed. Joint liability microfinance system by forming Self-Help Groups (SHGs) is a way through which social capital can not only be generated, but also can be maintained. The joint liability microfinance system is based on peer monitoring, which actually plays the role of collateral during the disbursement of credit from the group. So in any Self-Help Group (SHG), we see the presence of trust among the group members, which entails a willingness to take risks in a social context based on the sense of confidence - that others will respond as expected - and will act in a mutually supportive way. We also see the presence of reciprocity among the group members, when each group member acts for the benefit of other group members. Membership size is a crucial factor for generating social capital among the group members. Relatively small size permits closer ties among members and reduces costs of information within the group. Each SHG member has to present him/her self in the group meeting organized by the group he/she belongs to, which is happening at least twice in each month. This meeting encourages regular interaction among members of highly localized communities, which was almost absent in rural communities, particularly among the married women before group formation. It was also established that participation of rural married woman in microfinance programs by forming self-help group helps them to improve their intra-household decision-making power (Kundu, 2011). This enhancement of empowerment helps women to come out from the narrow corner of the house and participate in different Gram Sabhas organized by the local panchayat. More and more interaction of the SHG members with fellow group members as well as the local panchayat members helps them to get much more information about different welfare programs organized by the local panchayat.

MGNREP is such a welfare program started by the Government of India through the local Panchayat, which can help the rural people to get non-farm employment in their locality. In the present research investigation, the researcher considered the microfinance program under Swarnajayanti Gram Swarojgar Yojona (SGSY), which has been initiated by the Central Government as a poverty alleviation program with the help of the local panchayat and District Rural Development Agency (DRDA). DRDA initiates and sustains the process of social mobilization for formation, development and strengthening of Self-Help Groups (SHGs) through facilitators, which means that the microfinance program is operating through joint liability credit contract. Generally, a group consists of 10-15 members. It was directed by the Government of India that the groups will be formed by taking members mainly from the households who belonged to Below Poverty Level (BPL) category. The members of the SHG under this microfinance program are almost homogeneous in nature, and they belong to almost the same socio-economic background (Kundu, 2008).

The basic research objective of this paper is to investigate whether microfinance participation under SGSY scheme helps the rural households to get comparatively more number of man-days of employment under MGNREGP through the generation of social capital.

OVERVIEW OF LITERATURE

Udry (1994) had shown that the information flows and close-knit relationships within the traditional society could overcome information asymmetries in the credit market. Bardhan et al. (2008) examined the relationship between political participation and its relation to local governance. They found that allocation of benefits across villages by local government displayed bias against poor and low-caste groups. These biases were larger in villages with more unequal land ownership and lower participation rate in the village meeting. Actually, information always plays an important role for proper public service delivery. Pandey et al. (2008) had observed that community-based information campaigns in India were shown to have improved school presence , at least in the short run. Kundu (2011) proved that two public policies - SGSY and NREGS can jointly bring happiness among the rural participants.

Mayoux (2001) first observed that due to multidimensional aspects, the microfinance program under the joint liability system is effective enough to generate social capital among the rural women in under developed countries. Actually, microfinance helps in building social capital to enhance the degree of information sharing, democratic participation, collective decision making and sustainable development. Sustainable development requires a combination of natural capital, physical capital and human capital. The microfinance program makes use of existing social capital in the society and links that to the physical capital for faster economic growth. Microfinance

participation helps in bringing wide political participation, stronger interventions in decision-making processes and more bargaining position for poor women. Oksan (2008) showed how microfinance participation can contribute to the political awareness and social activism through the process of development of social capital. Basangekar (2010) established that microfinance program implementation has created a social capital which has an empowering effect on SHG members. Shankar, Gaiha and Jha (2011) showed that information can enhance the ability of the rural people, particularly, the acutely poor to get benefits from the scheme. They showed that mainly, the non-poor get the benefit of NREGA due to them getting better information about the program than the acutely poor, who hardly attend public meetings and are not properly connected to a social network . According to them, a social network as well as access to information increases the likelihood of participation of the affluent, but decreases the likelihood of participation by the non-affluent and the poor. Again, there should be a strong link between participation in microfinance through forming SHGs and generation of social capital among the group members. So, we can claim that social connectivity can be enhanced through the participation in the microfinance program under the SGSY scheme, which is to be operated with the help of the local government like District Rural Development Agency (DRDA) run by the local panchayat. However, no one has properly investigated whether there is any link between the two public policies initiated by the Indian government to alleviate poverty.

SAMPLE DESIGN AND METHODOLOGY

The researcher initially chose three Gram panchayats - Gabberia, Ghateswar and Krishnapur of Mandirbazar block and two Gram Panchayats - Dakhin Raipur and Digambarpur of Patharpratima block of South 24 Parganas District (an economically backward district of West Bengal) as sample blocks and panchayats - all were economically backward. From each panchayat, the researcher chose one village. Then the researcher identified the Self-Help Groups under SGSY scheme in those sample villages which had been formed between April to July 2007, because the time period from April - July 2007 was considered as the base line period (identified as t_1^{th} period) in the investigation. The information about the time of formation of SHGs during that particular time period was collected from local panchayat offices. The researcher altogether found 33 such groups (19 of Patharpratima block and 14 of Mandir Bazar block). From each group, the researcher chose 7 members (from one group, the researcher chose 8 members) randomly. So, the total sample size of SHG members under the SGSY scheme became 232. At the time of finalizing, the sample belonged to the control group the researcher had chosen - the married village women from almost identical socio-economic backgrounds, who had not yet joined any SHG, even at the end line time period i.e. between September-December 2009 (indicated as t_2^{th} time period) from the same villages under the same blocks. So, the total time span of the investigation was two and a half years (from April-July 2007 to September-December 2009) . The total sample size of the respondents belonging to the control group after scrutinizing their responses became 156. Actually, the end line survey was designed to cover the same respondents - both members and non-members who had been covered in the baseline. So, the researcher had longitudinal data of two periods for each respondent - both belonging to the treatment group as well as the control group. Comparison between the baseline and end-line data revealed possible changes in getting a job through MGNEGP of both the participant as well as non-participant households. For the investigation, the researcher had to find out the factors which can influence a rural household to demand as well as get more jobs through MGNEGP between the experimental time periods, and to do that, the researcher considered the following linear equation :

$$ANREGA_i = \alpha_0 + \alpha_1 VASSET_{t1} + \alpha_2 MINCOME_{it1} + \alpha_3 DRATIO_{it1} + \alpha_4 \overline{SCAPITAL}_1 + \alpha_5 EDULEVEL_i + u_i \quad ....(1)$$

In the above equation, $ANREGA_i$ is average number of full man-days the i^{th} household (either belonging to the treatment group or belonging to the control group) gets employment annually under MGNREGP between the t_1^{th} time period and t_2^{th} time period. Initially, the researcher asked each respondent about the total number of full man-days during which the respondent household got a job under NREGA between April-July 2007 to March 2008, April 2008 to March 2009 and from April 2009 to September-December 2009. Adding that, the researcher divided it by 2.5 to get ANREGA.

$VASSET_{t1}$ mainly includes the value of land owned by the i^{th} household at the t_1^{th} time period. The value of land is expressed here as the then market value. Landlessness is often treated as an important indicator of poverty. In West Bengal, most of the farmers are marginal in nature. The same scenario was also observed in the South 24 Parganas District, where most of the farmers cultivate paddy in the rainy season, mainly for self-consumption. If the land is fertile and at least few minor irrigation facilities are provided, then the farmer household will obviously concentrate to cultivate different horticultural products. So, it is possible that the ownership of fertile land with good market value can discourage the rural household to get employment under MGNREGP, as alternative sources of income become available to the farmers. There were a few differences in the value of land per bigha in Patharpratima block (if it is compared with Mandirbazar block). Again, in the same block, the value of land differs because of its fertility. The market value per bigha of land is more if it is more fertile. During the time of field investigation, it was observed that the value of land in the sample villages of Patharpratima Block was around ₹ 45000 per bigha i.e. one third of an acre at the base line period in the investigation, but that price increased up to ₹ 55,000 to ₹ 60,000 per bigha at the end of the line period. In the sample villages of Mandir Bazar block, the prices were around ₹ 50,000 per bigha at the base line period and ₹ 60,000 to ₹ 70,000 per bigha during the end line period.

Apart from land, $VASSET_{t1}$ also accommodates the then market value of the shop (if the same was owned by the respondent), the market value of ornaments, and even consumer durables like cycles. Actually, $VASSET_{t1}$ is the aggregate of the market value of different types of assets owned by the respondent households, which they could sell in their distress and higher value of the same indicates economic solvency of the respondent household at the baseline period.

$MINCOME_{it1}$ indicates the average monthly income of the sample household in the t_1^{th} period considering the previous one year as the reference year. The researcher also checked the correlation coefficient of $VASSET_{t1}$ and $MINCOME_{t1}$ and the value of it is 0.10. So, the possibility of multicollinearity in the Equation (1) can be ruled out .

In MICOME, the researcher accommodated average monthly earnings from land and average (total) monthly wage income of the earning member(s) of the household - both from the farm and the non-farm sector. This had to be considered because most of the sample households in the investigation were either landless or marginal farmers (who owned not more than 2.5 acres of land) and for livelihood, they had to depend on multiple occupations. Though in India, the poverty line is expressed in terms of Adult Equivalent Monthly Per-capita Consumption Expenditure (MPCE), but it is difficult for a rural decision maker to calculate MPCE, whereas she has almost clear idea about the average monthly income of the household she belongs to. Hence, during the time of demanding a job under MGNREGP, we consider MINCOME of the respondent household at the base line period as an explanatory control variable.

$DRATIO_{it1}$ indicates the dependency ratio of the i^{th} household in the t_1^{th} period where,

$$\mathbf{DRatio_i} = \left[\frac{\textbf{Total Adult Equivalent Family Member of the } i^{th} \textbf{ household}}{\textbf{Total Adult Equivalent Earning Member of the } i^{th} \textbf{ household}}\right]$$

Dependency ratio is calculated on the basis of Adult Equivalent Scale. Following Townsend (1994) to get adult equivalent family members, the researcher considered 1 for any adult member (both male and female), 0.25 for any member of that household up to six years of age, 0.5 for any member of the household between six and fourteen years of age and 0.75 for any member between fourteen and eighteen years of age.

Higher dependency ratio indicates a comparatively lesser number of earning members of the household. It can be expected that a rural household with a larger dependency ratio may become more prone to demand a job under MGNREGP.

EDULEVEL indicates the education level of the head of the family of the respondent household, which is expressed here in terms of number of years of schooling. If (s)he is more educated, then it is expected that (s)he should be much more aware about different governmental development programmes like MGNREGP. All the above explanatory variables here are treated as control variables.

$\overline{\mathbf{SCAPITAL}}_1$ indicates $= \dfrac{\mathbf{SCAPITAL_{it1} + SCAPITAL_{it2}}}{\mathbf{2}}$ i.e. the mean value of social capital index of the i^{th} individual of the base line period and the 'end line' period. The method of calculating the Index is mentioned in the

Appendix . This is the most important explanatory variable in the investigation. As the time gap between the base line period and the end line period is two and a half years, it was quite difficult for the investigator to calculate the social capital index of each individual in each year. So, the researcher took the value of the index of each respondent household only for the baseline period and the end line period, and then considered the mean value of the index as an explanatory variable in the investigation.

Kundu (2012) showed that the enhancement of the value of Social Capital Index is more among the SGSY participants than the non-participants. So, it was expected that the mean value of the Social Capita Index would be more among the SGSY participants than among the non-participants, and this higher mean value may help the member households to get more number of full man-days of employment through MGNREGP. In equation (1), the researcher considers $\overline{SCAPITAL}_1$ as an endogenous explanatory variable which is correlated with u_i , and the instrument of $\overline{SCAPITAL}_1$ which is not correlated with u_i is SGSY as an instrumental variable. If a female member of the respondent household joined the microfinance programme under the SGSY scheme in the baseline period by forming a SHG and became a member upto the end line period, then SGSY = 1 ; otherwise it was considered as 0.

So, we have the following equation :

$$\overline{SCAPITAL}_1 = \beta_0 + \beta_1 SGSY + \varepsilon_i \quad \text{..... (2)}$$

The Regression result is $\overline{SCAPITAL}_1 = 1.88^* + 2.51^* SGSY + \varepsilon_i$

$$(.245) \quad (.339)$$

Here $\bar{R}^2 = 0.28$ **and * = > Significant at 1% level.**

The statistical significance of $\hat{\beta}_1$ establishes the fact that SGSY participation has a strong positive influence on the change of the value of the respondent's social capital index. So, we can consider SGSY as an instrumental variable of $\overline{SCAPITAL}_1$ and it is considered as uncorrelated with u_i.

It was observed that in case of some individual household that belonged to both - the treatment group as well as the control group - $ANREGA_i = 0$. It was observed from the field survey that out of 388 sample households, 140 households mainly belonged to the control group who did not get any employment through this scheme. Again, out of 140 households, 133 households did not apply for a job card even at the end-line of the time period. Ignorance and lack of interest about the programme were the major causes behind their actions. This mainly happened to the sample households belonging to the control group. So, in some cases, the value of the explained variable in the regression is censored. If the researcher assumed that the disturbance term u_i is normally distributed, then Tobit regression can be applied in equation (1), considering $\overline{SCAPITAL}_1$ as an endogenous explanatory variable, where SGSY is treated as an instrumental variable of $\overline{SCAPITAL}_1$.

ANALYSIS AND RESULTS

Before showing the regression result of Equation (1), the researcher describes the summary statistics of few important

Table 1 : Summary Statistics of the Explanatory Variables and Explained Variables

Name of the Variable	SGSY Members			Non SGSY Members		
	Mean	Median	S.D.	Mean	Median	S.D.
$NREGA_{t1}$ (just before the base line period)	.061	0	2.86	.053	0	3.29
$NREGA_{t2}$ (within the experimental period)	22.31	20	19.23	16.21	15	12.26
$VASSET_{t1}$ (₹)	43773.19	0	73519.78	65263.123	50000	1357.88
$MINCOME_{t1}$ (₹)	1717.61	1804.35	691.57	1935.26	1700	1328.52
$SCAPITAL_{t1}$	5.75	6	3.92	6.23	7	2.87
$SCAPITAL_{t2}$	10.42	10	3.65	8.04	8	2.70

Source: Calculated on the basis of data collected from the field survey

Table 2: Regression Result of Tobit Model with Endogenous Covariate	
Name of the Explanatory Variable	**Values of the Marginal Coefficients**
VASSET	.0011 (.00078)
MINCOME	-.3500* (.1010)
DRATIO	253.18** (111.78)
$\overline{SCAPITAL}_1$	450.391* (68.861)
EDULEVEL	-60.283** (27.892)
Source: Regressed on the basis of data collected the from field survey	

explanatory as well as explained variables, all of which are given in the Table 1. From the Table 1, it is clear that just before the baseline period (considering the previous one year as the reference year), very few rural households got employment under MGNREGP in both the sample blocks. Lack of availability of funds to initiate the programme was attributed as the major cause. But within the experimental time period, the SGSY member households got more number of full man-days employment under MGNREGP on an average if it is compared to non - member households. The expansion of MGNREGP among the households in the sample villages was not satisfactory. Low programme coverage among the needy rural households was the major reason behind low value of ANREGA.

It was also observed that the mean value of the Social Capital index among the respondents belonging to the SHG members under the SGSY scheme was more than the non - members at the end line period.

The regression result of the Tobit model with endogenous covariate mentioned in Eq.(1) is shown in the Table 2.

Number of observations = 388, Uncensored observation = 248 and Left censored observation with $ANREGA_i = 0$ is 140. The value of Wald $\chi^2(5) = 57.38^*$, which establishes goodness of fit of the above model and can conclude that the covariates used in the regression model are appropriate. The value of the Wald test of exogeneity of the instrumental variable gives (alpha =0): $\chi^2(1) = 22.19^*$, which establishes the presence of endogeneity in at least one covariate in the model. So, the point estimates of the Tobit model with endogenous covariate are consistent.

Here *=> Significant at 1% level and **=> Significant at 5% level.

DISCUSSION

It was observed from the field investigation that the regularity with which the SHG members attended the meetings of the Gram Sabhas and the manner in which they interacted with the local panchayat office improved within the experimental time period. Enhancement of empowerment due to participation in microfinance programme was one of the major causes behind that. Actually, different developmental programmes initiated by the government are generally circulated at public meetings like during the Gram Sabhas. Regular attendance at such meetings implies the presence of network externalities which enhances social capital among the microfinance participants, more than it does for the non - participants.

We know that there is a strong positive correlation between social capital and social empowerment. Social empowerment helps the SHG members to enhance their knowledge about different government programmes like MGNREGP due to which they can demand more jobs under the scheme from the local panchayat because they can now meet and interact more with government officials and gain information about the procedure of demanding employment through MGNREGP. As there was no excess demand for getting a job under MGNREGP in the sample villages in both the blocks, we can say that enhancement of social capital due to participation in microfinance programme under SGSY scheme helped the SHG member households to get employment in terms of more number of days through MGNREGP than the non-participant households. It is proved that the households with more average monthly income at the base line period were less interested in demanding employment under MGNREGP, which proves that comparatively economically solvent households are less prone to demand employment under MGNREGP. It is also proven that a household with greater dependency ratio is more prone to demand employment under MGNREGP. Larger dependency ratio of a household reflects the poverty of that household, when the poverty line is calculated in terms of adult equivalence monthly per-capita consumption expenditure. More educated the respondent, the lesser will be her interest to enroll herself and her other family members to get employment under

MGNREGP. However, ownership of land or any other asset (which is represented as $VASSET_{t1}$) did not play any significant role while taking a decision about demanding employment under MGNREGP. This also establishes the presence of economic homogeneity in terms of the value of assets owned by the member households belonging to treatment group and control group at the base line period.

CONCLUSION

Most of the rural workers in India are unskilled and have little employment opportunities, particularly in their own locality. MGNREGP is important for them because it can provide employment opportunities for those workers in their own village. However, social capital plays an important role in acquiring proper information about this public policy. More social capital can be generated among the villagers by encouraging them to participate in microfinance programs under the SGSY scheme, and this enhancement of social capital helps the member rural households to get more information about this public policy as well as more days of employment through MGNREGP than the non-participant households.

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APPENDIX

Method of Calculating Social Capital Index (question put up either to the member or married non-member women respondent both for 'baseline' and 'end line' period).

Table 1 : Method of Calculating Social Capital Index

Name of the Variable	Points
1. Interaction with co-group members/neighbors outside the meeting.	Frequent-2, Normal-1 , Nominal - 0
2. Your trust factor with co-group members/neighbors.	High-2, Normal-1, Not Impressive-0
3. Are you supportive of your co-group members if they fail to repay the loan within the stipulated time period?	Always -2, It Depends - 1, No-0
4. Awareness of children's education, vaccination, other family health related matters through interactions with your co-group members or with other fellow village women.	Good-2, Nominal -1, Nil-0
5. Can she participate in different Gram Sabhas according to her will?	Always-4, Not so often - 2 , No-0
6. Interaction with SHG members or other villagers helps you to get information about different financial and family matters.	Good-2 , Normal-1, Nil-0
7. Can you go outside without seeking your husband's permission?	Always-2, Sometimes-1, Never-0
8. Can you cast your vote according to your will?	Yes-2, No-0
9. Decision on Family Planning.	Respondent-2, Both-1, Husband-0
The method of calculating Social Capital Index was constructed by the author himself. Source : Survey Data	