

ROLE OF MGNREGA IN ASSET CREATION- A STUDY CONDUCTED FOR DAVANAGERE AND JAGALUR TALUKS**BASAVANAGOWDA T¹,**

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Abstract

India has witnessed many programmes and schemes to ensure employment and to alleviate poverty from the time it got independence in the year 1947. Mahatma Gandhi National Rural Employment Guarantee Scheme is one such scheme which was launched in the year 2005 with main objective of providing at-least 100 days employment to the rural population. This paper is an attempt to understand the effectiveness of the scheme in asset creation which is one of the important objectives of the scheme.

Key Words: Poverty Alleviation, Employment, Asset Creation and Sustainable development

Introduction:

India has witnessed many programmes and schemes to ensure employment and to alleviate poverty from the time it got independence in the year 1947. As a result of these efforts in the form of five year plans, poverty alleviation programs and development schemes, the Indian economy as a whole is growing at a rapid pace but there are many areas which has a large scope for improvement. The unemployment rates have been rising and hover around 8 to 10 per cent. Towards reducing the poverty by providing employment, Government of India (GOI) has been introducing a number of wage employment programs. However, owing to the top-down approach of implementation and lack of community participation, these programs have not performed up to

the expectations. To achieve inclusive growth, GOI has opted for a right's based and guaranteed wage employment program intervention. Accordingly, the Indian Parliament has passed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2005, which came into force in February 2006. The significant trends that have emerged during the last nine years of MGNREGS implementation evidently indicate increase in employment opportunities, and market wage rates and reduction in poverty.

Poverty alleviation through employment generation has been an important goal of development policy by the government of India. MGNREGA, as a flagship employment generation program of the Government of India has been in action from the last 10 years benefitting people of rural India. MGNREGA has helped in restoring ecological balance and creating assets for the country on the one hand, and the needy individuals on the other. Expanding in phases, MGNREGA has tried to solve the problem of rural under-employment and improving the lives of people.

Literature Review:

Dr. K. V. S. Prasad (2012)- Performance of Mahatma Gandhi National Rural

Employment Guarantee Act (MGNREGA): This paper discusses the objectives, features, permissible works under this Act and funding pattern of MGNREGA. It serves as an effective safety net for the unemployed especially during famine and drought. It has enabled them with sufficient purchasing power and they are able to at least support their basic necessity i.e. food. The author concludes on a positive hope that it will ultimately lead to sustainable development.

Jyoti Poonia (2012)- Critical Study of MGNREGA: Impact and women's participation

This paper has highlighted the impact and women participation in MGNREGA. This paper reviews India's approach to social protection since independence and places the NREGA within the broader social protection discourse. It looks at how gender concerns have been addressed within public works, and specifically in the NREGA guidelines.

Dr. Bipul De; Dr. Sebak Jana (2013) - Implementation of MGNREGA In Rural West Bengal: A Case Study Of Sonamukhi Block, Bankura District, W.B. -

Widespread poverty is a major feature of this block taken for study. The literacy rate is lower than the state and district average. Also, the proportion of SC/ST population in most of these areas is higher than in other areas. This study has observed the low awareness of the beneficiaries as well as some institutional gaps in the implementation of the scheme. The study observes some irregularities in the implementation procedure and the lack of awareness about the rights.

Mridul Das (2014) - Assessment of The Impact Of NREGA On Pond Irrigation: A Case Study On Blocks Of Birbhum District, West Bengal -This paper aimed to study two blocks - One block was a drought affected area and the other one was flood affected area. Based on their study the author concluded that people in these areas have returned back to traditional pond irrigation. Number of ponds was increased and ponds are being utilized for fisheries purpose as well.

Govind Kelkar (2009) - Gender and productive assets: implications of national rural employment guarantee for women's agency and productivity-More focus here is on for overcoming gender discrimination and inequality which is a fundamental feature of Asian systems of employment and production and to what extent rural workers, and women workers in particular. They feel that there is lack of information regarding the scheme especially among women. They feel that the basis on which the work is measured should be relooked at.

Farooq Ahmad Ganjee (2014)-A Case Study of Rural Development Programmes In India -

This study is based on secondary data and aims at exploring the efforts made in rebuilding the rural life in India. At the same time the paper also throws light on the irregularities that are taking place and if proper care not taken now it also may become a burden on the nation. The importance of technical support is felt very strongly and only a properly managed system can take the scheme forward and the nation can reap the benefits of the scheme to its full potential.

Dr. Shaik Mahaboob Sharief (2015)- Impact of MGNREGA on Health/Education among the Wage seekers- A Household Study in Ananrapur District of A.P - The study revealed that, there was no change in the number of children who did not go to school before MGNREGA did even after implementation of the scheme. But before and after MGNREGA when compared, the number of children going to government school had come down and number of children enrolling to private schools had doubled.

RESEARCH DESIGN

The objective of the study was to check the asset creation among the cardholders in Davanagere and Jagalur and also to check if MGNREGA had any role in creating those assets. The assets considered for the study were Own house, Electricity, Cooking Gas, Fan/s, Mixer, Fridge, Phone, Drinking water tap, Toilet and Television.

Objective: To assess the achievements of the program in asset creation and infrastructure building.

Date Collection & Analysis : The primary data has been collected through survey of a sample of MGNREGA card holders by structured interview schedules. 385 cardholders were interviewed to gather the required data. The demographic profile of the respondents includes gender, age, education, marital status and number of members in the family, number of earning members in the family, number of children below 16 years, number of school going children in the family, whether the respondent is the head of the family, caste and social security cards possessed by respondents. The analysis based on primary data was done with the help of appropriate statistical tools like percentages, crosstabs, Chi Square analysis and ANOVA. The data was processed with the help of computer software viz. MS-EXCEL and SPSS. New variables 'total_assets' 'sufficient_assets' were computed in order to better analyze the collected data.

Operational Definitions:***i. 'Total_assets'***

The assets whose ownerships/possessions were checked were Electricity, Cooking Gas, Fans, Mixer, Fridge, Phone, Drinking water tap, Own house, Toilet and Television. Possession was marked as 1 and non-possession was marked as 0. A new variable 'Total_assets' was computed by adding the ownership status/possession of these 10 assets. The maximum that **Total_assets'** could score was 10 and minimum was 0. Higher score was considered as better.

Chi square test was conducted to check whether the difference in total assets between the two Taluks under study was significant or not.

ii. 'Sufficient_assets'

Continuing from the 'Total_assets' index, the data was split into two groups-those who possess '<=5 assets' and those who possess '> 5 assets'. The respondents who possessed less than or equal to 5

assets were considered to possess insufficient assets and those who possessed more than 5 assets were considered to possess sufficient assets.

Chi square test was conducted to check whether the difference between the two Taluks under study (in terms of sufficiency of the assets possessed) was significant or not.

Hypothesis & Analysis

The hypothesis set up for the same were:

1. Null Hypothesis: There is no difference in ownership of assets between Davanagere and Jagalur.
Alternate Hypothesis: There is significant difference in assets ownership between Davanagere and Jagalur.

(This hypothesis was tested for all the 10 assets considered for study separately)

2. Null Hypothesis: There is no difference in asset ownership before and after MGNREGA
Alternate Hypothesis: There is a significant difference in asset ownership before and after MGNREGA.
OR

Alternate Hypothesis: MGNREGA has an impact on asset creation and has helped the beneficiaries in buying the assets.

(This hypothesis was tested for all the 10 assets considered for study separately)

A detailed analysis is presented below.

Table 1: Cross tabulation - Number of people owning a house in Davanagere and Jagalur

Owns House	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
Yes	176	155	331	24.786 ^a	0
	95.10%	77.50%	86.00%		
No	9	45	54		
	4.90%	22.50%	14.00%		
Total	185	200	385		
	100.00%	100.00%	100.00%		

Table 2: Cross tabulation - Purchase of house after MGNREGA in Davanagere and Jagalur

Purchase of house after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	150	103	253	16.130 ^a	0.000
	85.2%	66.5%	76.4%		
Yes	26	52	78		
	14.8%	33.5%	23.6%		
Total	176	155	331		
	100.0%	100.0%	100.0%		

Out of 385 respondents, 331 cardholders owned a house. 176 card holders belonged to Davanagere and 155 cardholders were from Jagalur. However 52 cardholders from Jagalur claimed that they purchased house after MGNREGA. Whereas, only 26 hadacquired house after MGNREGA. Jagalur has fared well when compared to Davanagere in this regard. This was reconfirmed by Chi square analysis with significant differences ($\chi^2= 16.130$, d f= 1, p=0.000).

Based on this it can be said that MGNREGA has helped the cardholders to own a house.

We accept the Alternate Hypothesis: MGNREGA has an impact on asset creation and has helped the beneficiaries in buying the assets.

Table 3: Cross tabulation -Number of people having electricity supply in Davanagere and Jagalur

Have electricity supply	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
Yes	178	146	324	38.848 ^a	0
	96.20%	73.00%	84.20%		
No	7	54	61		
	3.80%	27.00%	15.80%		
Total	185	200	385		
	100.00%	100.00%	100.00%		

Table4:Cross tabulation- Number of people getting electricity after MGNREGA in Davanagere and Jagalur Taluks

Got electricity supply after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	150	103	258	8.090 ^a	.000
	85.2%	66.5%	79.6%		
Yes	26	52	66		
	14.8%	33.5%	20.4%		
Total	178	146	324		
	100.0%	100.0%	100.0%		

324 cardholders out of 385 have got electricity supply in both the places. Out of 324 card holders who have acquired electricity supply only 26 cardholders got it after MGNREGA at Davanagere, whereas 52 cardholders at Jagalur got it after MGNREGA. Both put together only 20.4% of people have acquired the supply after the membership to the scheme. On comparison, once again Jagalur

has registered better result. The Chi square showed that the differences between the taluks was significant ($\chi^2 = 76.753$, $d f = 1$, $p = 0.000$)

We accept the Alternate Hypothesis: MGNREGA has an impact on asset creation and has helped the beneficiaries in buying the assets.

Table 5: Cross tabulation -Number of people owning Cooking gas in Davanagere and Jagalur Taluks

		Taluk		Total	Chi Square	Sig Value
		Davanagere	Jagalur			
Owns cooking gas	Yes	150	74	224	76.753	0
		81.10%	37.00%	58.20%		
	No	35	126	161		
		18.90%	63.00%	41.80%		
Total		185	200	385		
		100.00%	100.00%	100.00%		

Table 6: Cross tabulation-Purchase of cooking gas after MGNREGA in Davanagere and Jagalur Taluks

Got cooking gas after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	137	70	207	.751 ^a	.281
	91.3%	94.6%	92.4%		
Yes	13	4	17		
	8.7%	5.4%	7.6%		
Total	150	74	224		
	100.0%	100.0%	100.0%		

Majority of the cardholders, i.e. 224 card holders owned cooking gas and still 161 card holders don't have this facility. Out of 224 cardholders, who own this asset only 17 of them have acquired this after MGNREGA, which is a meagre 7.6%. On comparison, the differences observed between the taluks was found to be insignificant and the Chi square analysis also confirms the same ($\chi^2 = 0.751$, $d f = 1$, $p = 0.281$).

The cost of acquiring a cooking gas when compared to acquiring a house is very small. In spite of the fact the data shows significant difference in acquiring a house but not in acquiring cooking gas. Out of 385 cardholders, 86% of them own a house, 84.2% of them got electricity supply and only 58.2% of them have acquired cooking gas. Hence MGNREGA may not be the only factor influencing asset creation.

We accept the Null Hypothesis: There is no difference in asset ownership before and after MGNREGA

Table 7: Cross tabulation -Number of people owning fans in Davanagere and Jagalur Taluks

		Taluk		Total	Chi Square	Sig Value
		Davanagere	Jagalur			
Owns Fan	Yes	161	112	273	44.850 ^a	0
		87.00%	56.00%	70.90%		
	No	24	88	112		
		13.00%	44.00%	29.10%		
Total		185	200	385		
		100.00%	100.00%	100.00%		

Table 8: Cross tabulation -Purchase of fan after MGNREGA in Davanagere and Jagalur Taluks

Got fan after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	142	90	232	3.182 ^a	.054
	88.2%	80.4%	85.0%		
Yes	19	22	41		
	11.8%	19.6%	15.0%		
Total	161	112	273		
	100.0%	100.0%	100.0%		

Out of 385 cardholders, 273 cardholders (i.e. 70.90%) owned a fan. The number of people who owned a fan is high in Davanagere than in Jagalur. A very small number of people have reported that they purchased fan after MGNREGA. However, when compared between the taluks, Jagalur has registered a slightly higher number than Davanagere. But the difference was found to be insignificant. The chi square analysis values are as follows ($\chi^2 = 3.182$, $d f = 1$, $p = 0.054$).

We accept the Null Hypothesis: There is no difference in asset ownership before and after MGNREGA

Table 9: Cross tabulation -Number of people owning a mixer in Davanagere and Jagalur Taluks

		Taluk		Total	Chi Square	Sig Value
		Davanagere	Jagalur			
	Yes	152	88	240	59.614 ^a	0
		82.20%	44.00%	62.30%		
	No	33	112	145		
		17.80%	56.00%	37.70%		
Total		185	200	385		
		100.00%	100.00%	100.00%		

Table 10: Cross tabulation-Purchase of Mixer after MGNREGA in Davanagere and Jagalur Taluks

Owns a mixer	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	140	85	225	1.914 ^a	.133
	92.1%	96.6%	93.8%		
Yes	12	3	15		
	7.9%	3.4%	6.2%		
Total	152	88	240		
	100.0%	100.0%	1050.0%		

62.30% of the cardholders have acquired a mixer and Davanagere has more number of cardholders owning a mixer. The number of cardholder who acquired this asset after MGNREGA are very few i.e 15% and only 3% are from Jagalur. However here also the Chi square value Shows that the differences are insignificant ($\chi^2 = 1.914$, d f = 1, p=0.133).

We accept the Null Hypothesis: There is no difference in asset ownership before and after MGNREGA

Table11: Cross tabulation -Number of people owning a fridge in Davanagere and Jagalur Taluks

			Taluk		Total	Chi Square	Sig Value
			Davanagere	Jagalur			
Owns a fridge	Yes	Count	43	20	63	12.316 ^a	0
		% within Taluk	23.20%	10.00%	16.40%		
	No	Count	142	180	322		
		% within Taluk	76.80%	90.00%	83.60%		
Total	Count	185	200	385			
	% within Taluk	100.00%	100.00%	100.00%			

Table 12: Cross tabulation-Purchased a fridge after MGNREGA in Davanagere andJagalur Taluks

Got fridge after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	39	17	56	.449 ^a	.391
	90.7%	85.0%	88.9%		
Yes	4	3	7		
	9.3%	15.0%	11.1%		
Total	43	20	63		
	100.0%	100.0%	100.0%		

Fridge probably considered as a luxury. Only 16.40% i.e 63 card holders own a fridge. Out of 63, 43 were from Davanagere and 20 were from Jagalur. Further a negligible number of 7 have acquired this asset after MGNREGA. The same has been confirmed by Chi Square analysis, which has demonstrated a clear insignificance ($\chi^2 = 0.449$, d f = 1, p=0.391).

We accept the Null Hypothesis: There is no difference in asset ownership before and after MGNREGA

Table 13: Cross tabulation -Number of people owning a telephone in Davanagere and Jagalur Taluks

		Taluk		Total	Chi Square	Sig Value
		Davanagere	Jagalur			
Owns Telephone	Yes	169	147	316	20.819 ^a	0
		91.40%	73.50%	82.10%		
	No	16	53	69		
		8.60%	26.50%	17.90%		
Total		185	200	385		
		100.00%	100.00%	100.00%		

Table 14: Cross tabulation-Purchase of Telephone after MGNREGA in Davanagere andJagalur Taluks

Got phone after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	162	95	257	50.502 ^a	.000
	95.9%	64.6%	81.3%		
Yes	7	52	59		
	4.1%	35.4%	18.7%		
Total	169	147	316		
	100.0%	100.0%	100.0%		

Out of 385 cardholders 316 cardholders owned a phone. 91.4% of them belonged to Davanagere and 73.5% were from Jagalur. Majority of the cardholders acquired a phone before MGNREGA. Only 59 (18.7%) of them have purchased a phone after MGNREGA and out of which 52 belonged to Jagalur and only 7 were from Davanagere. Majority of the cardholders from Davanagere (95.9) had acquired phone before joining the scheme. However, when compared, the differences observed was significant ($\chi^2 = 50.503$, d f = 1, p=0.000).

Here MGNREGA may not be the sole reason for acquiring this asset as the asset has become an essential and crucial means of communication even among the lower cadre of people in the society. But in Jagalur, a good 35.4% of people purchased a mobile phone after MGNREGA. Hence it can be said that the scheme has helped people in asset creation.

We accept the Alternate Hypothesis: MGNREGA has an impact on asset creation and has helped the beneficiaries in buying the assets.

Table 15: Cross tabulation -Number of people having proper drinking water facility in Davanagere and Jagalur Taluks

			Taluk		Total	Chi Square	Sig Value
			Davanagere	Jagalur			
Has Drinking water facility	Yes	Count	145	95	240	39.029 ^a	0
		% within Taluk	78.40%	47.50%	62.30%		
	No	Count	40	105	145		
		% within Taluk	21.60%	52.50%	37.70%		
Total	Count	185	200	385			
	% within Taluk	100.00%	100.00%	100.00%			

Table 16: Cross tabulation- Have proper drinking water facility after MGNREGA in Davanagere and Jagalur Taluks

Got drinking water facility after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	128	74	202	4.641 ^a	.025
	88.3%	77.9%	84.2%		
Yes	17	21	38		
	11.7%	22.1%	15.8%		
Total	145	95	240		
	100.0%	100.0%	100.0%		

Out of 385 card holders 240 members had acquired the drinking water facility and of which 145 were from Davanagere and only 95 were from Jagalur (water problem). Further, only 38 of the card holders have reported to have acquired this facility after MGNREGA. However, Jagalur has fared well against Davanagere & the difference observed was significant. The chi square analysis also has confirmed the same with value - $\chi^2 = 4.461$, d f = 1, p=0.025. Based on this we can say that MGNREGA has helped cardholders of Jagalur better compared to Davanagere.

We accept the Alternate Hypothesis: MGNREGA has an impact on asset creation and has helped the beneficiaries in buying the assets.

Table17: Cross tabulation -Number of people having proper toilet facility in Davanagere and Jagalur Taluks

		Taluk		Total	Chi Square	Sig Value
		Davanagere	Jagalur			
Has a Toilet	Yes	152	94	246	51.507 ^a	0
		82.20%	47.00%	63.90%		
	No	33	106	139		
		17.80%	53.00%	36.10%		
Total		185	200	385		
		100.00%	100.00%	100.00%		

Table 18: Cross tabulation-Constructed a Toilet after MGNREGA in DavanagereandJagalur Taluks

Got toilet after MGNREGA	Taluk		Total	Chi Square	Sig Value
	Davanagere	Jagalur			
No	113	75	188	.956 ^a	.206
	74.3%	79.8%	76.4%		
Yes	39	19	58		
	25.7%	20.2%	23.6%		
Total	152	94	246		
	100.0%	100.0%	100.0%		

Out of 385 respondents, only 246 cardholders (i.e 63.9%) has got toilet facility. Out of 246 people who owned a toilet, 94 were from Jagalur and 152 were from Davanagere. However, only 23.6% of them have acquired this asset after MGNREGA. Here Davanagere has fared well against Jagalur and has 5.5% more cardholders who acquired a toilet after MGNREGA ($\chi^2 = 0.956$, $df = 1$, $p=0.206$).

We accept the Null Hypothesis: There is no difference in asset ownership before and after MGNREGA

Table 19: Cross tabulation -Number of people possessing a television in Davanagere and Jagalur Taluks

		Taluk		Total	Chi Square	Sig Value	
		Davanagere	Jagalur				
Possess a Television	Yes	Count	173	121	294	58.031 ^a	0
		% within Taluk	93.50%	60.50%	76.40%		
	No	Count	12	79	91		
		% within Taluk	6.50%	39.50%	23.60%		
Total		Count	185	200	385		
		% within Taluk	100.00%	100.00%	100.00%		

Table 20: Cross tabulation-Purchase of Television after MGNREGA in Davanagere and Jagalur Taluks

Got Television after MGNREGA		Taluk		Total	Chi Square	Sig Value
		Davanagere	Jagalur			
No	Count	150	105	255	.000 ^a	.565
	% within Taluk	86.7%	86.8%	86.7%		
Yes	Count	23	16	39		
	% within Taluk	13.3%	13.2%	13.3%		
Total	Count	173	121	294		
	% within Taluk	100.0%	100.0%	100.0%		

A good percentage (76.40%) of the total number of cardholders possesses a television. Television is probably the only low cost mode of entertainment for people in villages. Out of 294 people who owned a television, 173 were from Davanagere and 121 were from Jagalur.

A very small number of card holders, i.e 39 of them have purchased a television after MGNREGA. On comparison, the data showed that more card holders from Davanagere have acquired a television after joining MGNREGA. However, the difference between the taluks was found to be insignificant ($\chi^2 = 0.000$, $d f = 1$, $p = 0.565$).

We accept the Null Hypothesis: There is no difference in asset ownership before and after MGNREGA

The following analysis is in continuation of the previous analysis relating to possession of assets by beneficiaries in the selected Taluks. The assets considered for the study were own house, electricity, cooking gas, fan, mixer, fridge, telephone, drinking water, toilet and Television. The next table depicts the number of assets possessed by the respondents out of these ten selected assets.

Table 21: Total count of Assets possessed by beneficiaries in Davanagere and Jagalur Taluks

Number of assets possessed by beneficiaries out of the selected assets	Taluks		Total
	Davanagere	Jagalur	
0	0	26	26
	.0%	13.0%	6.8%
1	0	14	14
	.0%	7.0%	3.6%
2	2	16	18
	1.1%	8.0%	4.7%
3	1	15	16
	.5%	7.5%	4.2%
4	7	11	18
	3.8%	5.5%	4.7%
5	7	4	11
	3.8%	2.0%	2.9%
6	7	17	24
	3.8%	8.5%	6.2%
7	18	27	45
	9.7%	13.5%	11.7%
8	53	33	86
	28.6%	16.5%	22.3%
9	63	28	91
	34.1%	14.0%	23.6%
10	27	9	36
	14.6%	4.5%	9.4%
Total respondents	185	200	385
	100.0%	100.0%	100.0%

Table 22: Chi-Square Tests

	Value	df	Asymp Sig. (2-sided)
Pearson Chi-Square	97.489 ^a	10	.000
Likelihood Ratio	117.723	10	.000
Linear-by-Linear Association	86.839	1	.000
N of Valid Cases	385		

As can be seen from the table 22, Davanagere is in a better off situation as compared to Jagalur in terms of number of assets possessed. Over 77% respondents possess 8 or more assets in Davanagere as compared to Jagalur where only 35% possess 8 or more assets

The Chi square test (table 22) also indicated that the difference in these two taluks is significant ($\chi^2= 97.489$, $df= 10$, $p=0.000$).

Table 23: Cross tabulation: Possess sufficient assets

Sufficiency of assets	Taluk		Total
	Davanagere	Jagalur	
Posses <=5 assets out of 10 (Insufficient assets)	17 9.2%	86 43.0%	103 26.8%
Possess >5 assets out of 10 (Sufficient assets)	168 90.8%	114 57.0%	282 73.2%
Total	185 100.0%	200 100.0%	385 100.0%

Table 24: Chi-Square Tests-Sufficiency of assets

	Value	Df	Exact Sig. (1-sided)
Pearson Chi-Square	56.064 ^a	1	
Continuity Correction ^b	54.352	1	
Likelihood Ratio	60.331	1	
Fisher's Exact Test			.000
Linear-by-Linear Association	55.919	1	
N of Valid Cases ^b	385		
b. Computed only for a 2x2 table			

The number of assets possessed was considered to be 'sufficient' if the cardholders owned > 5 assets out of total 10 assets. But if they possessed less than or equal to 5 assets, the number was considered to be 'insufficient'.

From the table we can make out that out of 385 cardholders 282 cardholders own sufficient assets i.e they own more than 5 assets. 103 card holders owned less than five assets. 26 cardholders own none of the assets and all of them belong to Jagalur. Davanagere has registered only 9.2% of people who own less than five assets, whereas Jagalur has 43% of cardholders who own less than five assets. On the other hand Davanagere has 90.8% cardholders owning more than five assets and Jagalur has 57% cardholders have more than five assets. The Chi square test (table 4) also indicated that the difference in these two taluks is significant ($\chi^2 = 56.064$, $d f = 1$, $p = 0.000$).

Conclusion:

In conclusion we can say that there is a transformation in the assets held by individuals in Davanagere and Jagalur Taluks. While Davanagere fares better off in terms of possessing assets like fridge and television, Jagalur is in a favourable situation in case of acquiring house electricity and owning a fan (based on the percentages of respondents owning these assets.)

Also MGNREGA has helped the card holders of both the taluks in asset creation. However, Davanagere has performed better in terms of possessing assets like television after MGNREGA, and Jagalur is in a favourable situation in case of possessing assets like house and electricity supply after MGNREGA (based on the percentages of respondents owning these assets before and after MGNREGA). It was also noted that more number of cardholders possessed sufficient assets in

Davanagere. 26 cardholders own none of the assets and all of them belong to Jagalur. Davanagere has registered only 9.2% of people who own less than five assets, whereas Jagalur has 43% of cardholders who own less than five assets. Overall we can say that Davanagere has fared well when compared to Jagalur taluk in asset ownership.

Out of 385 cardholders 316 cardholders owned a phone. 91.4% of them belonged to Davanagere and 73.5% were from Jagalur. Majority of the cardholders acquired a phone before MGNREGA. Only 59 (18.7%) of them have purchased a phone after MGNREGA and out of which 52 belonged to Jagalur and only 7 were from Davanagere. Majority of the cardholders from Davanagere (95.9) had acquired phone before joining the scheme.

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