
**ECONOMIC ANALYSIS OF THE PERFORMANCE OF MGNREGA IN KAKAPORA BLOCK,
PULWAMA DISTRICT, JAMMU AND KASHMIR**

***Dr. Tanveer Ahmad Dar**

****Irshad Ahmad Reshi**

Abstract

The MGNREGA Act gives legal guarantee of at least 100 days of wage employment in a financial year to the rural households, whose adult members volunteer to do unskilled and manual work. All the rural households who are willing to take up unskilled labour are required to register with their respective village council (called Gram Panchayats) and are issued with a Job card. After receiving the job card, a household can demand work anytime and will be provided employment within 15 days of expressing demand, else will be compensated with a daily unemployment allowance (Government of India 2008). **Objectives:** 1. To study the socio-economic condition of the sample respondents. 2. To assess the activities of the scheme in terms of income generation in the study area. 3. To analyze the days of work and income generated under the MGNREGA sample respondents. **Methodology:** Simple Random Sampling method was adopted to select the Sample of 90 respondents. **Conclusion:** The government provides 100 days of guarantee employment to a family during the financial year. The overall performance in getting the employment opportunities differ significantly, it could be seen under the three class intervals below-50, 51-75 and 76-100 days of employment. It was found that majority of the respondents 48 participated in the road maintenance activities. It was found that on an average, respondents worked 75 days of employment in one year (2012-13). It was found that the respondents on an average earned the wage income of Rs 9760 in one year.

Key Words: MGNREGA, Irrigation, Cropping Patterns, Crop Yields, Wages, Employment Women's Participation, Agricultural labour

****Lecturer in Economics, Govt. Model Degree College Mahanpur, Jammu and Kashmir**

***M.Phil Scholar, Department of Economics, Mewar University Rajasthan**

INTRODUCTION

India has more than three decades of experience in implementing different Employment Generation Programmes. These Programmes have their origin during the Great Depression days when western countries used these as counter cyclical policy instruments. Several countries of the developing world have also used Public Work Programmes to deal with droughts and famines. Over time these schemes have evolved into employment creation and Poverty

alleviation Programmes. These Programmes have been used and advocated for alleviating both chronic and transient poverty in the South Asian context for a long time (Hirway, Saluja and Yadav, 2010).

The Act gives legal guarantee of at least 100 days of wage employment in a financial year to a rural house hold, whose adult members volunteer to do unskilled and manual work. All the rural households who are willing to take up unskilled labour are required to register with their respective village council (called Gram Panchayats) and are issued with a Job card. After receiving the job card, a household can demand work anytime and will be provided employment within 15 days of expressing demand, else will be compensated with a daily unemployment allowance (Government of India 2008). In some cases, rural households belonging to backward castes are allowed to perform work on their own fields. More importantly, the Act aims at eradication of extreme poverty and at making villages self-sustaining through productive asset creation (such as water tanks and soil conservation works). This is meant to regenerate the rural natural resource base, which in turn will result in sustainable livelihoods for residents. The scheme has been implemented in a phased manner. It was launched in two hundred selected districts on 2nd February 2006 in Phase I and was extended to 130 more districts in 2007-08 in Phase II. It was further extended to the remaining 285 districts from 1st April 2008 onwards, in Phase III. The government has referred to it as an “Act of the people, by the people, and for the people.

Before MGNREGA, time to time, different wage employment programmes were introduced in the country. The MGNREGA ranks first among the most powerful initiatives ever undertaken for transformation of rural livelihoods in India (Ghosh, 2011). MGNREGA has come after almost 56 years of experience of other rural employment programmes, which include both Centrally Sponsored Schemes and those launched by State Govt. These comprise the National Rural Employment Programme (NREP) 1980-89; Rural Landless Employment Guarantee Programme (RLEGP) 1983-89; Jawahar Rojgar Yojana (JRY) 1989-1990; Employment Assurance Scheme (EAS)1993-99; Jawahar Gram Samridhi Yojana (JGSY) 1999-2002; Sampoorna Grameen Rojgar Yojana (SGRY) from 2001; National Food For Work Programme (NFFWP) from 2004 were National Rural Employment Schemes. Among these, the SGRY and NFFWP have been merged with NREGA in 2005. In many ways the MGNREGA is a replication of earlier schemes with a legal guarantee. The most critical difference now is that people’s entitlement, by law, the employment is mandated through MGNREGA. While other programmes are allocation-based, MGNREGA is demand-driven (Dreze).

The state of Jammu and Kashmir is the prominent state in the Indian union. The state comprises three divisions namely, Jammu, Kashmir and Ladakh and for administrative

purposes, It has been demarcated into two divisions, i.e, Kashmir and Jammu spread over 12 and 10 districts respectively. There are 121 Community Development Blocks, 2661 Panchayats & 6652 villages. In Jammu and Kashmir the implementation of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been done in various phases. In the first phase, three districts, viz. Poonch, Doda and Kupwara were brought within the ambit of this Scheme which has been extended to the districts of Anantnag and Jammu during phase second. The programme was extended to all the remaining districts by April, 2008. As envisaged in the Act, the Scheme is being implemented on a cost sharing basis between the Centre and the State in the ratio of 90:10. In District Pulwama MGNREGA has been implemented in third phase that is, 7th April 2008 in the year and has been extended to the various blocks in the same year.

REVIEW OF LITERATURE

Chhaya Datar (2007) has explained and compared the two schemes of MEGS and NREGA. The study portrays why the rural employment guarantee scheme failed in Maharashtra in 1976. The study has pointed out various irregularities in the execution of the scheme. The Sarpanch and Gram Sevaks receive a large sum of money to develop village assets. But they resist strongly because of the increased burden and the lack of kickbacks through the contractor. The organizations in Maharashtra have been moulded in old time politics of demanding and protesting against the state but are not used to the politics of participation of the people to override the state.

Dreze (2007) looks at the corruption in rural employment programs in Orissa and how this has continued in a NREGS as well. However, he believes that there is tremendous potential of NREGA in the survey areas. Where work was available, it was generally found that workers earned close to (and sometimes more than) the statutory minimum wage of Rs 70 per day, and that wages were paid within 15 days or so. This is an unprecedented opportunity for the rural poor, and there was evident appreciation of it among casual labourers and other disadvantaged sections of the population. There is the hope among workers that NREGA would enable them to avoid long-distance seasonal migration. Further, there is plenty of scope for productive NREGA works in this area, whether it is in the field of water conservation, rural connectivity, regeneration of forest land, or improvement of private agricultural land.

Krishna Murty (2006) has dealt with the employment guarantee programme from the perspective of responding to sudden (and rapid) onset of events like economic crises, natural and man-made. The impact of such local disasters/crisis is large. Hence, the author addressed the disaster management strategies in India. This platform of NREGS could be used for mitigating the impact of disasters. The National Rural Employment Guarantee Scheme must

have the built-in elasticity and capacity to respond to disasters and crisis, particularly those of a localized nature, by expanding wage employment opportunities with minimum loss of time and aiding the recovery of the affected local economy.

Vidhiya Das and Pramod Pradhan (2007) have explored the execution in NREGA and process in empowering and offering benefits to tribal people. The author has appreciated the government for taking several progressive steps. Further they devised not to sit aback and count its laurels. The government of Orrisa must rise to the occasion and take immediate step to stop this most hypothetical and cruel joke on its poorest and most vulnerable communities

Vinayak Reddy (2007) has adopted descriptive research design and used the available literature related to Rural Employment Guarantee Scheme in the state of Orrisa. The author has observed that in a country where we have no unemployment insurance and social security, there is no better alternative than the public works programmes for many unorganized sectors. NREGA has emerged as biggest social security programme for the unorganised workers. These efforts require reorientation of the several institutions and policies and adoption of new strategies to achieve the objectives of national rural employment guarantee programme more effectively for inclusive growth as emphasized in the eleventh plan document.

OBJECTIVES

1. To study the socio-economic condition of the sample respondents.
2. To assess the activities of the scheme in terms of income generation in the study area.
3. To analyze the days of work and income generated under the MGNREGA sample respondents.

METHODOLOGY

In order to study the Economic Analysis of the Performance of MGNREGA, Kakapora block was selected from Pulwama district of the Jammu and Kashmir. The data was collected from two villages of Kakapora block namely Pingelena (village V1) and Lajurha (village V2). Simple Random Sampling method was adopted to select the Sample of 90 respondents. A sample of 45 respondents was selected from the two selected villages and a total sample of 90 respondents was selected for the present study.

ANALYSIS AND DISCUSSIONS

Table -1
Education-Wise Classification of the Respondents

S. No	Education	Villages		Total
		V1	V2	
1.	Illiterate	4 (8.9)	3 (6.7)	7 (7.8)
2.	Primary Education	9 (20)	1 (2.2)	10 (11.1)
3.	Middle Education	7 (15.5)	6 (13.3)	13 (14.5)
4.	Secondary Education	13 (28.9)	18 (40)	31 (34.4)
5.	Higher Secondary Education	9 (20)	9 (20)	18 (20)
6.	Collegiate Education	3 (6.7)	8 (17.8)	11 (12.2)
Total		45 (100)	45 (100)	90 (100)

Source: Computed from primary data

Note: Figures in the parentheses denotes percentages to the column total.

Table-1 shows the education wise classification of the respondents. Out of the 90 respondents, 10 respondents had completed their primary education followed by 13 respondents who had completed their middle education. 31 respondents had completed their secondary education and 18 respondents had completed their higher secondary education in the study area. 11 respondents were graduates. Only few respondents were illiterate.

Table-2
Sex-Wise Classification of the Sample Respondents

S. No	Sex	Villages		Total
		V1	V2	
1.	Male	38 (84.4)	35 (88.9)	73 (86.7)
2.	Female	7 (15.6)	10 (11.1)	17 (13.3)
Total		45 (100)	45 (100)	90 (100)

Source: Computed from primary data

Note: Figures in the parentheses denotes percentages to the column total.

Table-2 shows the gender wise classification of sample respondents in the study area. Out of the 90 sample respondents, majority of respondents is 73 which belong to male category, in this total 38 respondents are in V1 and 35 respondents are in V2. 17 respondents are females, in this total, 7 respondents are in V1 and 10 respondents are in V2.

Table-3
Age-Wise Classification of the Respondents

S. No	Age	Villages		Total
		V1	V2	
1.	18-30 years	7 (15.6)	11 (24.5)	18 (20)
2.	31-45 years	21 (46.7)	17 (37.8)	38 (42.2)
3.	46-60 years	10 (22.2)	11 (24.4)	21 (23.3)
4.	Above-61years	7 (15.5)	6 (13.3)	13 (14.5)
Total		45 (100)	45 (100)	90 (100)

Source: Computed from primary data

Note: Figures in the parentheses denotes percentages to the column total.

Age determines the active participation of the community in promoting their economic and education position. Table-3 shows that out of 90 samples respondents, majority of respondents 38 were between 31-41 age-group, in this total, 21 respondents are in V1 and 17 respondents are in V2. 21 respondents were between the 46-60 age group, in this total, 10 are in V1 and 11 are in V2. 18 respondents were between 18-30 age group, in this total, 7 respondents were in V1 and 11 in V2. 13 respondents were above 61years, in this total 7 respondents were in V1and 6 respondents in V2.

Table-4
Average Annual Household Income

S. No	Income	Villages		Total
		V1	V2	
1.	Agriculture	161100 (36.8)	282600 (52.9)	221900 (45.6)
2.	Agricultural Labor	58800 (13.4)	76400 (14.3)	67600 (14)
3.	Daily Wages	83600 (19.1)	101600 (19.0)	92600 (19.1)
4.	Business	46200 (10.5)	36800 (6.9)	41500 (8.5)
5.	Private Employment	3200 (0.7)	4000 (0.7)	3600 (0.7)
6.	Government Employment	85300 (19.5)	32500 (6.1)	58900 (12.1)
Total		438200 (100)	174900 (100)	486100 (100)

Source: Computed from primary data

Note: Figures in the parentheses denotes percentages to the column total

Household income is one of the proxy indicators in assessing the levels of development of the households. Table-4 portrays the sources of household's income of the sample respondents. The sources of household annual income come from six sources of the study area. On an average, per household income is Rs 486100. Where the highest source of income comes from agriculture (45.6%). Daily wage stands as a second source of income (19.1%). contributes more towards other sources. Income from agricultural labour is (14%) to the total income. They are involved in agricultural operations, such as sowing of seeds, transplantation, weeding out, manuring, harvesting etc. A few of them involve themselves in tailoring, running shops, embroidery, shawl making, poultry farms and fish farms which come under business. Income from government employment is (12.1%). Income from business is (8.5%). The income from private employment is (0.7%). Private employment includes textile labourers. Mainly they work in the manufacturing of inner garments industries, hotels and small scale industries, private schools, networking companies etc.

Tabl-5
Average Annual Household Expenditure

S. No	Expenditure	Villages		Total
		V1	V2	
1.	Food	64800 (50.9)	77100 (55.1)	70900 (53.1)
2.	Dress	28000 (22.1)	31600 (22.6)	29800 (22.3)
3.	Education	25200 (19.8)	22200 (16)	23700 (17.8)
4.	Electricity	5700 (4.5)	5700 (4)	5700 (4.3)
5.	Health	3500 (2.7)	3200 (2.3)	3300 (2.5)
Total		127200 (100)	139800 (100)	133400 (100)

Source: Computed from primary data

Note: Figures in the parentheses denotes percentages to the column total

Food expenditure pattern of the households is the best indicator of the existing economic condition of a community. The villagers have to spend for Food, Dress, Education, Electricity, Health and Others. Table-5 shows that on an average, the annual family expenditure stood at Rs133400. They have to spend the same for Food (53.1), Dress (22.3%), Education (17.8%), Electricity (4.3%). Next to this they spent on Health (2.5%). Same pattern of expenditure could be observed in both villages. The sample respondents spent (17.8%) on education, which is to be appreciated. Education may bring awareness to the people in utilizing the government programmes like NREGA there by strengthening the available resources.

Table-6
Average Annual Household Savings

S. No	Annual Family Saving	Villages		Total
		V1	V2	
1.	Post Office Saving	1500 (1.2)	1100 (1.2)	1300 (1.2)
2.	Bank Deposits	82000 (60.8)	52000 (56.1)	67000 (58.9)
3.	Cash	39000 (28.9)	32400 (35.0)	35700 (31.4)
4.	Private Saving	7400 (5.5)	4400 (4.8)	5900 (5.2)
5.	Life Insurance	4900 (3.6)	2600 (2.9)	3700 (3.3)
Total		134800 (100)	92500 (100)	113600 (100)

Source: Computed from primary data

Note: Figures in the parentheses denotes percentages to the column total

Table-6 shows that average household savings is recorded to the tune of Rs 113600. Of the six sources of savings identified in the study area, bank deposits (58.9%) occupies higher level, followed by savings in cash (31.4%), private savings (5.2%) and savings from Life insurance is (3.3%).

Table-7
Performance of MGNREGA Activities of the Sample Respondents

Nature of work	V1				V2			
	N=45				N=45			
	Distribution of working days				Distribution of working days			
	Below-50	51-75	76-100	Total	Below-50	51-75	76-100	Total
Road Maintenance	4 (44)	7 (55)	14 (87)	25 (71)	3 (47)	6 (63)	14 (89)	23 (77)
Canal slit Removal	2 (38)	4 (69)	7 (85)	13 (73)	2 (43)	3 (72)	8 (90)	13 (79)
Drain Construction	2 (37)	2 (69)	3 (93)	7 (70)	2 (44)	3 (70)	4 (94)	9 (75)
Total	8 (41)	13 (62)	24 (87)	45 (72)	7 (45)	12 (67)	26 (90)	45 (77)

Source: Computed from primary data

Note: Figures in parentheses denote average working days

Table-7 reveals the average number of days worked in asset creation activities in the villages V1 and V2. In V1 out of the 45 respondents, the majority of the respondents 25 worked in the road maintenance. On an average 25 respondents worked 71 days of employment. 13 respondents worked in canal slit removal, and on an average they worked 73 days of employment. And 7 respondents worked in drain construction, and on an average they worked

70 days of employment. All the 45 respondents on an average worked 71 days in all the three activities of work. In village V2 out of the 45 respondents, the majority of the respondents 23 worked in road maintenance category. On an average these respondents worked 77 days of employment. 13 respondents worked in canal slit removal and on an average they worked 79 days of employment. Only 9 respondents worked in drain construction and on an average they worked 75 days of employment. All the 45 respondents worked on an average 77 days of employment. On comparing both the villages, the respondents of the village V2 worked more number of days as compared to the respondents of the village V1. This is because the village V1 is near to town and the people of the village went to town for doing other jobs at higher wage rates. On the other hand, the village V2 is a far flung village and the respondents of the village have least opportunities for other jobs. This is the main cause for doing more days of work in village V2 and less number of days of work in V1.

Table-8
Income and Performance of MGNREGA in the Sample Study Area

Nature of work	V1				V2			
	N=45				N=45			
	Average Wage Income				Average Wage Income			
	Below-Rs 6550	Rs 6551-9825	Rs 9826-13100	Total	Below-Rs 6550	Rs 6551-9825	Rs 9826-13100	Total
Road Maintenance	4 (5764)	7 (7205)	14 (11397)	25 (9301)	3 (6157)	6 (8253)	14 (11659)	23 (10087)
Canal slit Removal	2 (4978)	4 (9039)	7 (11135)	13 (9563)	2 (5633)	3 (9432)	8 (11790)	13 (10349)
Drain Construction	2 (4847)	2 (9039)	3 (12183)	7 (9170)	2 (5764)	3 (9170)	4 (12314)	9 (9825)
Total	8 (5371)	13 (8122)	24 (11397)	45 (9432)	7 (5895)	12 (8777)	26 (11790)	45 (10087)

Source: Computed from primary data

Note: Figures in parentheses denote average wage income

Table-8 shows the average wage income earned by the sample respondents from the activities of MGNREGA in villages V1 and V2. In V1 out of the 45 respondents, the majority of the respondents 25 worked in the road maintenance. On an average they earned Rs 9301. 13 respondents worked in canal slit removal, and on an average they earned the wage amount Rs 9563. And 7 respondents worked in drain construction, and on an average they earned the wage amount of Rs 9170. All the 45 respondents on an average earned wage amount of Rs 9432. In village V2 out of the 45 respondents, the majority of the respondents 23 worked in road maintenance category. On an average these respondents earned the wage amount of Rs 10087. 13 respondents worked in canal slit removal and on an average they earned the wage amount of Rs 10349. Only 9 respondents worked in drain construction and on an average they earned the wage amount of Rs 9825. All the 45 respondents worked on an average earned the wage

amount of Rs 10087. On comparing both the villages, the respondents of the village V2 earned more wage amount as compared to the respondents of the village V1. This is because the village V1 is near to town and the people of the village went to town for doing other jobs at higher wage rates. On the other hand, the village V2 is a far flung village and the respondents of the village have least opportunities for other jobs. This is the main cause for doing more days of MGNREGA works in village V2 and less number of days of work in V1.

Table-9**Age-Group Wise Participation of the Respondents in the MGNREGA Activities**

S.No.	Age in Years	V1				V2			
		N=45				N=45			
		Working Days				Working Days			
		Below-50	51-75	76-100	Total	Below-50	51-75	76-100	Total
1.	18-30	2 (83)	2 (111)	3 (269)	7 (463)	1 (47)	4 (260)	6 (553)	11 (860)
2.	31-45	3 (135)	6 (377)	12 (1056)	21 (568)	2 (95)	6 (424)	9 (804)	17 (1323)
3.	46-60	2 (72)	5 (349)	3 (267)	10 (688)	1 (40)	2 (144)	8 (725)	11 (909)
4.	Above 61	2 (72)	3 (217)	2 (186)	7 (475)	1 (47)	2 (133)	3 (282)	3 (462)
Total		9 (362)	16 (1054)	20 (1778)	45 (3194)	5 (299)	14 (961)	26 (2364)	45 (3554)

Source: Computed from primary data

Note: Figures in the parentheses are total number of days.

Table-9 shows the total number of respondents worked under the age group of respondents in the activities of MGNREGA in villages V1 and V2. In V1 out of the 45 respondents, the majority of the respondents are 21 come under the age group of 31-45 and they worked 568 days. 10 respondents are under the age group of 46-60 and they worked 688 days. 7 respondents come under the age group of 18-30 years and they worked the 463 days. 7 respondents come under the age group of above 61 years and they worked 475 days. All the 45 respondents worked 3194 days of employment. In village V2 out of the 45 respondents, the majority of the respondents are 17 which come under the age group of 31-45 and they worked 1323 days. 11 respondents come under the age group of 46-60 and they worked 909 days. 11 respondents worked under the age group of 18-30 years and they worked the 860 days. 3 respondents come under the age group of above 61 years and they worked 462 days. All the 45 respondents worked 3554 days of employment. In both the villages, the majority of the respondents come under the age group of 31-45 and 46-60 years and worked more days of employment, because these were the middle aged respondents and they are busy with their family matters and have no other options to go outside for other works .alternatives of work.

The respondents under the age group of 18-30 years were the young people doing other jobs at some other places at high wages .the respondents under the age group of above 61 years participated in less number because these are the old aged people.

Table-10
Days of Employment Generated by Respondents from MGNREGA
Per annum

S.No.	Days	Villages		Total
		V1	V2	
1.	Below 50	8 (41)	7 (45)	15 (43)
2.	51-75	13 (62)	12 (67)	25 (64)
3.	76-100	24 (87)	26 (90)	50 (89)
Total		45 (72)	45 (77)	90 (75)

Source: Computed from primary data

Note: Figures in parentheses denote average working days

Table-10 shows the number of days of employment availed by the sample respondents in the study area. This table gives an idea why the respondents have not opted for all the days of employment. After reading the data, it has been grouped into three classes. It is interested to note that in all the classes there are entries. It reveals that the sample respondents have availed the employment depending on their need. On comparing both the villages, the respondents of the village V2 worked more number of days as compared to the respondents of the village V1. This is because, the village V1 is near to town and the people of the village went to town for doing other jobs at higher wage rates. On the other hand, the village V2 is a far flung village and the respondents of the village have least opportunities for other jobs. This is the main cause for doing more days of work in village V2 and less number of days of work in V2. The total 90 respondents on an average worked 75 days of employment in one year in the study area.

Table-11
Wage Income Generated by Respondents from MGNREGA
Per annum

S.No.	Wage Income	Villages		Total
		V1	V2	
1	Below 6550	8 (5371)	7 (5895)	15 (5616)
2	6551-9825	13 (8122)	12 (8777)	25 (8436)
3	9826-13100	24 (11397)	26 (11790)	50 (11601)
Total		45 (9432)	45 (10087)	90 (9760)

Source: Computed from primary data

Note: Figures in parentheses denote average wage income

Table-11 shows the Wage income earned by the sample respondents from the MGNREGA works. The wage income of respondents is categorised into three classes. In V1 out of the 45 respondents the majority of the respondents are 24 and they come under the income category of below Rs 6550.13 respondents come under the income category Rs 6551-9825. 8 respondents come under the income category of Rs 5371. In V2 out of the 45 respondents the majority of the respondents are 50 and they come under the income category of Rs 9826-13100. 25 respondents come under the income category Rs 6551-9825.15 respondents come under the income category of Rs 5371. The respondents of the V2 earned more wage income as compared to the V1 because the respondents of the village V1 went to the town to search for other jobs at high market wages. On the other hand the V2 is a far flung village and the respondents cannot search other jobs. They take part actively in MGNREGA works. All the 90 respondents on an average earned wage income of Rs 9760.

Table-12
Payment of Wages among the Sample Respondents

S.No	Payment of wages	V1		V2		Total		
		Yes	No	Yes	No	Yes	No	
1.	Availing weekly wage payment?	3	42	7	38	10	80	90
2.	Recording the wage payment on the muster roll and job card?	37	8	36	9	73	17	90
3.	As per the guidelines and measurement, wages are given?	42	3	35	10	77	13	90
4.	Availed wages within 15 days?	30	15	33	12	63	27	90
5.	Received wages on the work spot?	2	43	40	5	42	48	90
6.	Received wages in the panchayat office?	-	45	-	45	-	90	90
7.	Received wages through bank?	45	-	45	-	90	-	90

Source: Computed from primary data

Note: Figures in parentheses denote percentages to row total.

Table-12 Shows the number of respondents giving answers to the questions regarding the payment of wages received in the study area. About the answer of the question (1) Availing weekly wage payments? Out of the 90 respondents, 10 respondents answer was Yes and 80 respondents answer was No. About the answer of the question (2) Recording the wage payment on the muster roll and job card? Out of the 90 respondents, 73 respondents answer was Yes and 17 respondents answer was No. About the answer of the question (3) As per the guidelines and measurement, wages are given? Out of the 90 respondents, 77 respondents answer was Yes and

33 respondents answer was No. About the answer of the question (4) Availed wages within 15 days? Out of the 90 respondents, 63 respondents answer was Yes and 27 respondents answer was No. About the answer of the question (5) Received wages on the work spot? out of the 90 respondents, 42 respondents answer was Yes and 48 respondents answer was No. About the answer of the question (6) Received wages in the panchayat office? Out of the 90 respondents, 90 respondents answer was No. About the answer of the question (7) Received wages through bank? Out of the 90 respondents, 90 respondents answer was Yes.

MAJOR FINDINGS

1. It was found that majority of the respondents belong to middle class age group (42.2%) where young and aged constitutes less comparatively.
2. It was found that majority of the sample respondents (86.7%) were males and (13.3%) of the respondents were females.
3. The household members are scattered in all educational categories from primary level education to collegiate. Majority of the respondents are educated up to secondary (34.4%) percent and higher secondary school level (20%).
4. Majority of sample respondents (32.2%) were agricultural labourers, (27.8%) of them were daily wagers, businessman (24.4%) and farmers (15.6%).
5. On an average, per household annual income is Rs 486100 where income from agriculture is (45.6%) and from daily wage earner is (19.5%) contributes more towards other sources.
6. On an average, per household annual expenditure stood at Rs 133400 and they have spent the same for food (53.1 %), dress (22.3%) and education (17.8%) respectively.
7. On an average, per household annual savings is Rs 113600 where majority of savings is as bank deposits (58.9%) and as cash is (31.4%).
8. The scheme also creates vital physical assets in the villages, where they renovate, build and rebuild the existing infrastructure in the rural areas aiming to enhance the agricultural productivity. Physical assets like road maintenance, canal slit removal and drain construction has been created under this programme with a view to filling in the critical infrastructural gaps in rural areas and enhancing the quality of life of rural people.
9. The government provides 100 days of guarantee employment to a family during the financial year. The overall performance in getting the employment opportunities differ significantly, it could be seen under the three class intervals below 50, 51-75 and 76-100 days of employment.

10. It was found that majority of the respondents 48 participated in the road maintenance activities.
11. It was found that on an average, respondents worked 75 days of employment in one year (2012-13).
12. It was found that the respondents on an average earned the wage income of Rs 9760 in one year (2012-13).
13. It was found that only 2 female respondents between the age group of 18-30 years participated in the MGNREGA works.

POLICY SUGGESTIONS

1. The MGNREGA provides 100 days of employment to the rural households during one year which is not sufficient for them. The days of employment should be increased, so that the people will get the employment during the lean agricultural season when employment opportunities shrink.
2. The act aims at eradication of extreme poverty and at making villagers self sustaining through productive asset creation. For this purpose the government should give the first priority in issuing the job cards to the weaker sections of the society i.e the people living under below poverty line.
3. The wage rate has to be revised regularly on par with the local wages, considering the general level of prices. These steps attract the labour force and also produce or strengthen the infrastructure and utilize the earmarked fund within the stipulated period.
4. There is a practice in giving attendance and not doing the assigned work effectively or taking rest and going home. The practice is noticed in the study area at different levels with the co-operation of all the stake holders. Steps should be taken immediately and the institutions have to ensure the utilization of the scheme.

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