## **CHAPTER 4**

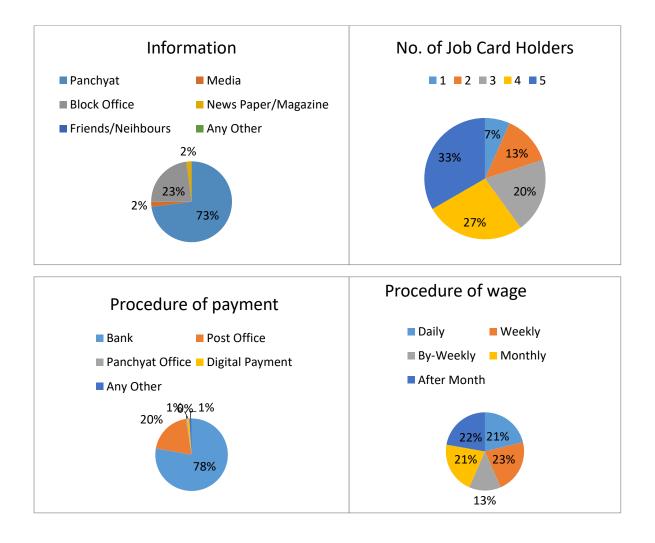
## IMPACT ASSESSMENT OF MGNREGA ON RURAL DEVELOPMENT

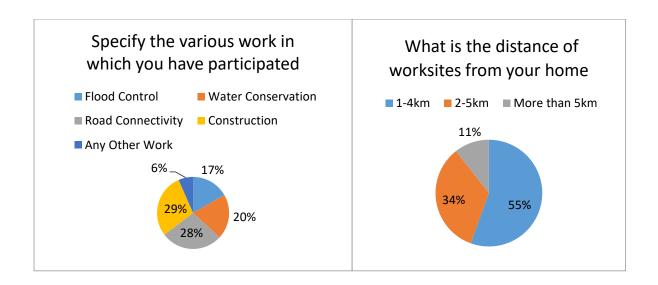
MGNREGA aims to enhance the livelihood security in rural areas. It has been started with the aim of providing employment security to rural poor whose adult members are willing to do unskilled manual work. Rural development is the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated area. Rural development has traditionally centred on the exploitation of land intensive area natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasing tourism, niche manufacturers and recreation have replaced resources extraction and agriculture as dominant economic drivers. The need for the rural communities to approach development from wider perspectives has created more focus on a broad range of development goals rather than merely creating incentive for agricultural of resources based business. Education, entrepreneurship, physical infrastructure and social infrastructure all play an important role in developing rural regions. Rural development is also characterized by its emphasis on locally produced economic development strategies. It is a comprehensive term. It essentially focuses on action for the development of areas that are lagging behind in the overall development of village economy. Rural development is considered as a pillar for development of a country. MNREGA plays a significance role in the development of rural area by providing different types of work that is needed for the rural development. There are many indicators of rural development. In the present study we consider indicators like health, education, living standard, income and expenditure. And the impact of MGNREGA on these indicators. Following tables shows the MGNREGA impacts on different section i.e. health, education, living standard, and change in income & expenditure in Thannamandi block of district Rajouri.The following table shows the implementation related information about MGNREGA.

Sr.	Table No. 4.1 Implementation related information about MGNREGA				
No.		No. of Respondents	Percentage		
1.	Are you aware about the MGNREGA	1			
a	YES	200	100		
b	NO				
2.	If yes from where you get information				
a	Panchayat	146	73		
b	Media	4	2		
c	Block Office	46	23		
d	News Paper/Magazine	4	2		
e	Friends/Neighbours				
f	Any Other				
3.	Do you have any job card?				
a	YES	189	94.5		
b	NO	11	5.5		
4.	How many job card holders in your family				
a	1	83	41.5		
b	2	90	45		
С	3	17	8.5		
d	4	7	3.5		
e	5	3	1.5		
5.	Have you received any work under this scheme?				
a	YES	155	77.5		
b	NO	45	22.5		
6.	If yes, how many days in a year?				
a	less than 50	61	30.5		
b	more than 50	139	69.5		
7.	Procedure of payment, through				
a	Bank	154	77.78		
b	Post Office	39	19.70		
С	Panchayat Office	1	0.51		
d	Digital Payment	2	1.01		
e	Any Other	2	1.01		
8.	How did you get your wage?				
a	Daily55	42	21.21		
b	Weekly	44	22.22		
c	By-Weekly	26	13.13		
d	Monthly	42	21.21		
e	After Month	44	22.22		

9.	Specify the various work in which you have		
	participated		
a	Flood Control	33	16.67
b	Water Conservation	40	20.20
c	Road Connectivity	55	27.78
d	Construction	57	28.79
e	Any Other Work	13	6.57
10.	What is the distance of worksites from your		
	home		
a	1-4km	110	55.56
b	2-5km	67	33.84
С	More than 5km	21	10.61
	Source. Field survey	•	

Fig 4.1 Implementation Related Information about MGNREGA

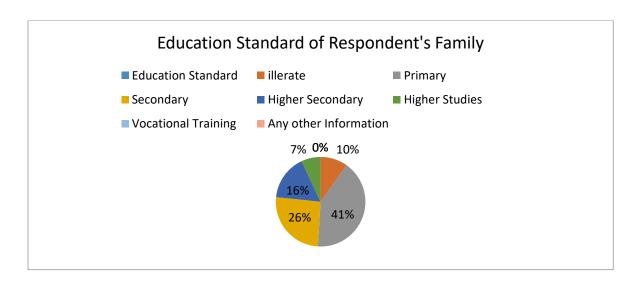




The above table 4.1 and Fig 4.1 shows about the awareness of MNREGA and implementation related information. The data show that all the 200 respondents are aware about the MGNREGA scheme. 146 respondents got information from their panchayat, 46 from the newspaper, 4 respondents from media and 4 respondents from friends/neighbour. Highest 73 % respondents got information by the gram panchayat. Out of 200 respondents, 189 which from 94.5% have job cards under this scheme and 11 have no job card. 90 respondents have two job cards in their family. 83 have single job card holder in their family and 17 have 3 members as job card holders in their family and 7 have 4 job card holder in a family and 3 respondents agree that there are 5 job cards in their family. And the highest 45% respondents have 2 job card holders in their family. And second highest % shown by the single job card holder in a family. 77% respondents got work under this scheme .155 respondents out of 200 got work under MNREGA.69.5 % respondents got more than 50 days employment and 30.5% got less than 50 days employment in MNREGA. Banks are used as the highest mode for the payment of wages under the scheme.154 job card holders paid by this mode which is highest among the other mode of payment and shared 77.78%. Post office stands at second place with 19.70%. 39 respondents paid by this mode and digital payment is not so much popular with its share of only 1.01%. 42 respondents got wages on daily bases.44 weekly, 26 by weekly, 42 monthly and 44 got wages after month. Highest percentage got wages22.22% in weekly and after month. Highest participation of the workers in construction touch the score of 28.71%. The road contributes 27%, water conservation 20.20% and flood control 16.67%. Mostly worker received work in the range of 1-4km.

Table 4.2 Education Standard of Respondent's Family					
Illiterate	90				
Primary	377				
Secondary	235				
Higher Secondary	150				
Higher Studies	64				
Vocational Training	0				
Any other Information	0				
Total	916				
Source. Field survey	1				

Fig 4.2 Education Standard of Respondent's Family



This section of table 4.2 and Fig 4.2 shows the education standard of respondent's family. There are total 916 members in 200 respondent's family. It has been found that 90 family members are illiterate. Highest no. of family members having primary education is 377. 235 members have received secondary education and 150 members have higher secondary education. The few members who have higher education are 64 people. Education standard of the job card holder's family is very low. They are almost available as unskilled labour.

Sr.	Table 4.3 Education Standard after Implementation of MGNREGA							
No.		Yes	Percentage	No	Percentage			
1.	Are your children interested to go to school or	157	78.5	43	21.5			
	college?							
2.	Is there any Independence at your family?	128	64	72	36			
3.	Do you follow any Hindi / English news in social	156	78	44	22			
	media							
4.	Any person job in Govt. or Non –Govt. organization?	101	50.5	99	49.5			
5.	Have you taken any study loan for your children?	77	38.5	123	61.5			
6.	Do you have any market knowledge		52.5	95	47.5			
7.	Do you study newspapers or any books?	128	64	72	36			
8.	Do you have study materials	123	61.5	77	38.5			
9.	Have you visited any educational place?	105	52.5	95	47.5			
10.	Any educated member of your family working under	86	43	114	57			
	the scheme?							
11.	Do you attend any training programme?	97	48.5	103	51.5			
	Education standard (positive indicator)	57.40		44.27				
	Source. Field survey							

The table 4.3 shows the impact of MGNREGA on the education of the children of job card holders. Mostly the respondents equivalent 78.5 % responded that their children want to go to school. 128 respondents (64%) replied that there is independency in their family. 50.5% respondents have job in non govt. or govt. sector. 61.5% don't take education loan for their children education and 38.5% agree that they borrow education loan for their children education. 105 (52.5%) agree that they have market knowledge. Highest % of respondents (64%) are able to studying books or newspaper. 61.5% have study material at their disposal. 52.5% respondents visited at least one education place. Mostly job card holders are uneducated 57%. And 43% agreed that their educated family members also worked under the scheme. But most of them are only having primary or secondary education. And 51.5 percent respondents states that their children don't attend any type of training programme. Overall MGNREGA has positive impact on education.

Sr. No.	•						
		YES	Percentage	No	Percentage		
1.	Do you face any health related problem during work?	123	61.5	77	38.5		
2.	Do you smoke cigarettes, tobacco, or any in-toxicants?	108	54	92	46		
3.	Is Sufficient health facilities are available at Work place?	93	46.5	107	53.5		
4.	Is ambulance facilities available at the work place?	84	42	116	58		
5.	Do you have any health Insurance facility?	92	46	108	54		
6.	Is there any good quality of worksites?	89	44.5	111	55.5		

7.	Do you get vegetables, milk, or any other	140	70	60	30
	healthy diets?				
8.	Do you forced work more than working	130	65	70	35
	hours				
9.	Do you concern the doctor regarding your	127	63.5	73	36.5
	health?				
10.	Do feel boring at the time of work	105	52.5	95	47.5
11.	Do you feel any disease in this work?	108	54	92	46
	Health status ( negative indicator)	55.58		44.41	
	Health status (positive indicator)	53.2		46.8	
	Source: Field survey	<u> </u>	<u>I</u>	<u> </u>	

The table 4.4 shows health status of the workers and analyses the health facilities provided to them during work. Most of the respondents (61.5%) faced the health related problem during work. Mostly workers (54%) used the intoxicants like cigarettes, tobacco etc.. 53.5% respondents agreed that there are good health facilities available at their work place. 46.5 % are dis-satisfied with the health facilities. 58% responds that there is not any type of ambulance facility during their working hours. 54% don't have health insurance facility and 46 avails the health insurance facility. 55.5% respondents are dis- satisfied at their worksite. And 44.5% are satisfied that they have good quality worksite. Mostly respondents (70%) get vegetables, milk etc. Majority of workers (65%) are forced to work more than fixed working hours. 63.5 % respondents are concerned about their health. 105 respondents(52.5%) feel bore during the work under this scheme. 108 respondents (54%) feel sick in this work.

Table 4.5 Living Standard of Family					
	Respondents(No)	Respondents(%)			
Types of Houses					
Kuccha	120	60			
Pucca	71	35.5			
Semi-Pucca	7	3.5			
Any Other	2	1			
Status of House	,				
Own	150	75			
Rent	47	23.5			
Govt.	3	1.5			
Others					
Types of Family	,				
Nuclear	114	57			
Joint	86	43			
Primary Source of Income	,				
	183	91.5			
Business	48	24			
Govt. Job	15	7.5			
Any Other	4	2			
Land Holding Size of the Family	,				
1 Acre	97	48.5			
1 to 2 Acre	50	25			
3 to 5 Acre	26	13			
More than 5 Acre	27	13.5			
Major Source of Drinking Water	,	1			
Public Tab	106	53			
Public Bore Well	37	18.5			
Own Tab	31	15.5			
Stream	16	8			
River	5	2.5			
Pond	5	2.5			
Toilet in the House	1	1			
Yes	148	74			
NO	52	26			
	Kuccha Pucca Semi-Pucca Any Other Status of House Own Rent Govt. Others Types of Family Nuclear Joint Primary Source of Income Agriculture Business Govt. Job Any Other Land Holding Size of the Family 1 Acre 1 to 2 Acre 3 to 5 Acre More than 5 Acre Major Source of Drinking Water Public Tab Public Bore Well Own Tab Stream River Pond Toilet in the House Yes	Kuccha       120         Pucca       71         Semi-Pucca       7         Any Other       2         Status of House          Own       150         Rent       47         Govt.       3         Others          Types of Family          Nuclear       114         Joint       86         Primary Source of Income          Agriculture       183         Business       48         Govt. Job       15         Any Other       4         Land Holding Size of the Family          1 Acre       97         1 to 2 Acre       50         3 to 5 Acre       26         More than 5 Acre       27         Major Source of Drinking Water         Public Tab       106         Public Bore Well       37         Own Tab       31         Stream       16         River       5         Pond       5         Toilet in the House       52			

Fig 4.5 Living Standard of Family

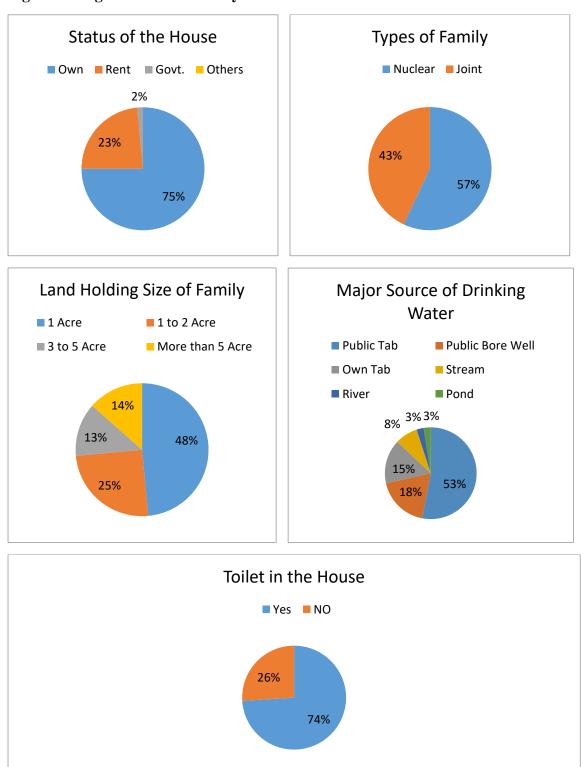


Table and Fig No. 4.5 depicts the living standard of job card holders under the MNREGA scheme. It has been found that 60% of respondents have Kuccha house, 35.5% have pucca and 35.5% have semi-pucca. The table reveals that 75% respondents have their own house

and 23.5% have rented house. 1.5% respondents haves house provided by the govt. 57% respondents live in nuclear family and 43% live in a joint family. The table display that 91.5% respondent's primary source of income is agriculture.24% engage in small business, 7.5% are involved in Govt. work. It is obvious from the table 48.5% respondents have 1 acre land and only 13.5% have more than 5 acre. Major source of drinking water is public tab (53%). 18.5% used public bore well. 74 % respondents have Toilet in their house.

Sr.	Table 4.5.1 Other Facilities Available at their Home							
No.								
1.	Facilities in the House	YES	(in	Percentage	No	Percentage		
		no.)						
2.	TV/Radio/	164		82	36	18		
	fan/Newspaper/AC							
3.	Car, motor cycle, tractor	99		49.5	101	50.5		
4.	Instruments of woods	118		59	82	41		
5.	Water filter purifier etc.	91		45.5	109	54.5		
6.	musical instrument	78		39	122	61		
	Mean of facilities available	55%			45%			
	at home							
	Source: Field survey							

Fig 4.5.1 Other Facilities Available at their House

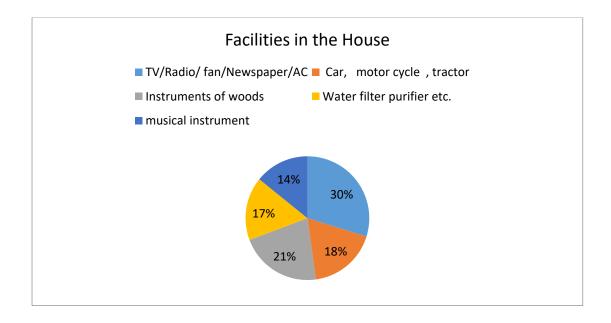
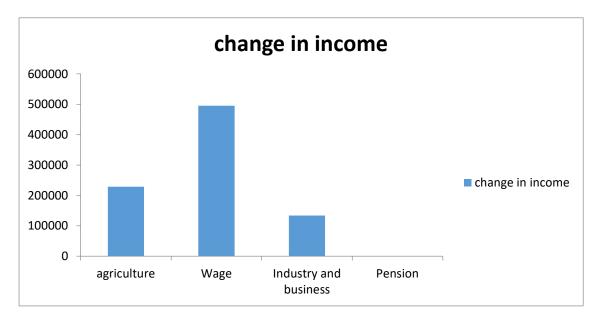


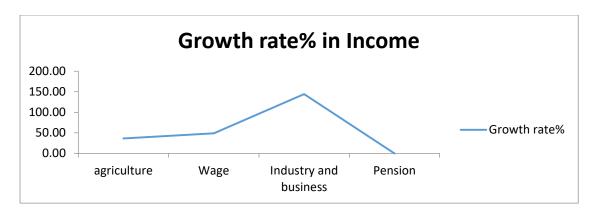
Table and Fig 4.5.1 projects that the other facilities available in their house. The table highlight that 164 respondents have TV/Radio/Fan/ Newspaper facilities, And 36 respondents have any such facility like this. 101 don't have car, motor cycle and tractor facilities in their house. It is notable from the table that 118 respondents have instruments of wood in their house and 109 respondents don't have water filter purifier etc.. Most of the respondents numbering 122 do not have musical instrument under their thumb.

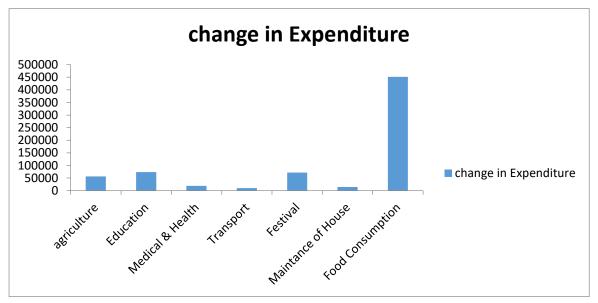
Table 4.6 Structure Change in Income and Expenditure due to MGNREGA								
	Before	After	Change	Growth				
	MNREGA	MNREGA	in income	rate%				
Agriculture	628000	857000	229000	36.46				
Wage	1012000	1507200	495200	48.93				
Industry and business	93000	227000	134000	144.09				
Pension	NA	NA	NA	NA				
total income	1733000	2591200	858200	49.52				

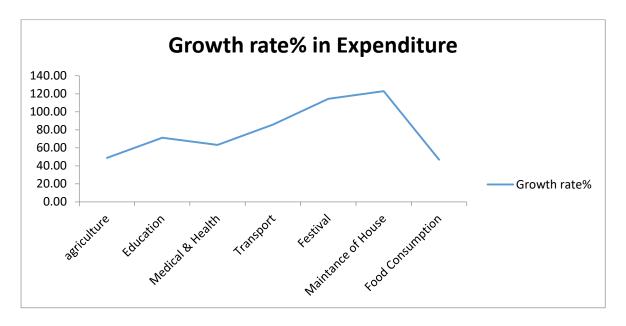
Agriculture	115300	171500	56200	48.74		
Education	103700	177500	73800	71.17		
Medical & Health	29850	48700	18850	63.15		
Transport	12000	22300	10300	85.83		
Festival	62500	134000	71500	114.40		
Maintance of House	11750	26200	14450	122.98		
Food Consumption	962000	1413500	451500	46.93		
Total Expenditure	1297100	1993700	696600	53.70		
Source. Field survey						

Fig 4.6 Structure change in Income and Expenditure Pattern of Respondent's Family









The table 4.6 and Figures 4.6 show the structural change in income and expenditure pattern of family of job card holder's under MGNREGA. This table analyses that which type of changes were going on in their livelihood pattern. It shows us that which type of shift in their sources of income going on. The above table shows that in agriculture income growth rate is 36.46%, wage growth rate is 48.93%, in industry and business income growth rate is 144.09%. And the total growth rate in income is 49.52%. it display that Agriculture expenditure growth is more than the growth in income from agriculture. It is extracted from the table Expenditure growth rate is 48.74% and education growth rate is 71.17%. And expenditure on health is increased upto 63.15%. Transport expenditure growth rate is 85.83% and expenditure growth on festivals has increased to 114.40%. Maintanence of house cost has increased upto 122.98%. Food consumption expenditure shows increment of 46.93%. Total expenditure growth rate has increased to 53.71%. The above data shows that growth rate in industry and business is rather more than as compared to agriculture and this is positive sign for any country. This change in growth rate follow the structural change theory that shows Economies tend to follow a developmental progression that takes them from a heavy reliance on agriculture and mining, toward the development of manufacturing (e.g. automobiles, textiles, shipbuilding and steel) and finally toward a more service based structure. The first economy to follow this path in the modern world was the United Kingdom. The speed at which other economies have made the transition over service based (or "post-industrial") economies has increased in the course of time.

## Conclusion

According to the first objective of the study, MGNREGA play an important role in overall rural development shown by primary study. Present study include the indicator of development like education, health, living standard and income and expenditure of the respondents. And the survey result shows that the overall impact of MGNREGA is positive

on all indicators except health involve 55.58 percent of respondents rated that MGNREGA has negative impact on the health standard of respondents.