

IMPACT ASSESSMENT OF MGNREGA ON RURAL DEVELOPMENT: A CASE STUDY OF RAJOURI DISTRICT OF JAMMU & KASHMIR

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Supervisor

DR. RANJAN ANEJA

Assistant Professor

Department of Economics

Submitted by

WAQAR AHMED

Roll No: 8045

M.Phil. Economics

DEPARTMENT OF ECONOMICS

SCHOOL OF ARTS, HUMANITIES AND SOCIAL SCIENCE

CENTRAL UNIVERSITY OF HARYANA

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DECLARATION

I hereby declare that the research work embodied in this dissertation entitled “**Impact Assessment of MGNREGA on Rural Development: A Case Study of Rajouri District of Jammu & Kashmir**” has been carried out by me at the Department of Economics, Central University of Haryana for the partial fulfillment of the requirement for the award of the degree of Master of Philosophy in Economics, is a record of original research work done by me under the supervision of Dr. Ranjan Aneja, Department of Economics, Central University of Haryana. The Dissertation has been subjected to Plagiarism check and the work is submitted for consideration of award of M.Phil Economics. The content of this dissertation has not been submitted so far in part or in full for any degree or diploma in any other institution.

Place: CUH, Mahendergarh

Date:

Waqar Ahmed

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CHAPTER 1

INTRODUCTION

1.1 Background of the study

India is country of villages and even today around 70 per cent of its population is living in the villages of which 28.3 per cent live below the poverty line (World Bank, 2011). The rural character of the economy as stated by Mahatma Gandhi is found not in cities but in its villages. His human capital model of development seems to be the most appropriate for a labour surplus country like India. Upliftment of villages and hence rural development has therefore always remained and will continue to be the major area of achievements in all the discussions pertaining to economic growth of our country. “Rural development is a strategy designed to improve the economic and social life of specific group of people, the rural poor’s. It involves the extension of benefits of development to the poorest among those who seek a livelihood in rural areas, such as small farmers, tenants and landless” (World Bank, 1975). Immediately after independence, Government of India (GoI) gave considerable importance to rural reconstruction and formulated a number of strategies for rural development. The setting up of the planning commission in March 1950 was a significant step towards this direction. Planning commission prepared a blue print and paid special attention for the welfare of the rural people under abject poverty with the main aim of poverty alleviation, employment generation, and infrastructure development. To meet these objectives, Government of India launched various rural development programmes(Desai, 2012) viz Community Development Programme (CDP) (1952), Small Farmers Development Agency (SFDA) (1969-70), Marginal Farmers and Agricultural Labourers (MFAL) Programme (1969-70), Integrated Rural Development Programme (IRDP) (1976-77), wage employment programmes viz; Food For Work Programme (FWP) (1977), Training For Rural Youth For Self-Employment

(TRYSEM) (1979), Rural Employment Programme (1980), Jawahar Rozgar Yojana (1989), Swaranjayanti Gram Swarozgar Yojana (SGSY) (1999) & National Food For Work Programme (2004). All of these programmes (annexure A&B) however suffered from one or more deficiencies viz; (i) lack of awareness among local communities, (ii) little involvement of the local community, (iii) employment was provided on the basis of availability of funds & willingness of the implementers, (iv) absence of social monitoring and hence wastage of resources, (v) leakages and corruption, (vi) inability to provide minimum livelihood security as there was no guarantee, (vii) low allocation and utilisation of funds, (viii) less number of days of wage employment per family, (ix) lack of right planning, (x) creation of low quality assets, (xi) involvement of contractors and use of machinery, (xii) false muster rolls etc. Thus all these supply driven programmes failed to achieve the set objectives. To overcome the above problems and deficiencies of the earlier wage employment programmes, Government of India took a historic step by enacting the National Rural Employment Guarantee Act (NREGA) in 2005 by merging Swaranjayanti Gram Rozgar Yojana (SGRY) & National Food For Work (NFFWP) for providing livelihood security to rural unemployed Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a “Silver Bullet” for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. Rural poverty and unemployment in India have grown in an unprecedented manner during the last few decades. There is a growing incidence of illiteracy, blind faith, hunger people, malnutrition, anaemia, farmer suicides, starvation deaths, migration resulting from inadequate employment, poverty, and the failure of subsistence production during droughts. In order to provide solution to these problems and to provide livelihood security to rural unemployed, Government of India (GOI) enacted the National Rural Employment Guarantee Act (NREGA) in 2005. It is the biggest poverty alleviation programme in the world which started with an initial outlay of Rs. 11,300 crore in year

2006-07 and now it is Rs. 40,000 crore (2010-11). This Act is now called as Mahatma Gandhi NREGA. The Act provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household who are willing to do unskilled manual work at the statutory minimum wage. Thus it is a universal programme. This minimum wage varies from state to state, in some states it is Rs. 80 whereas in other it is Rs. 125 or Rs. 120. According to the Act the minimum wage cannot be less than Rs. 60. The 100 days of work figure was estimated because the agricultural season is only supposed to last roughly around 250 days and unskilled workers have no alternative source of income in the remaining time of the year. The provision made NREGA one of the best wage work programme for rural poor and with in the course of time, its reach was expanded to cover almost the entire country barring few 100 percent urban centres.in the initial year, MGNREGA was a true game changer, rural wages started climbing and reports also pointed towards a decline in migration to urban centres. A NCEAR study of 2015 showed that the Act helped in reducing poverty by almost 32 per cent between 2004-05 to 2011-12 and prevented almost 14 million people from falling into poverty. In 2017-18 budget 5 lakh ponds were taken up in MGNREGA ensuring 55 percent Women participation at the cost of 48000 crore outlay for MGNREGA job guarantee.

1.2 History of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) since its beginning in year 2005 it is one of the biggest poverty reduction programme in the world. The act delivers a legal guarantee for 100 days of wage employment in every financial year to every rural household whose adult members are willing to do unskilled manual labour at the statutory minimum wage rate. The programme also aims at providing livelihood security for the poor through creation of durable assets. However, the main objective of MGNREGA is to augment wage employment with a secondary objective of strengthening, “natural resource management through works that address causes of chronic

poverty like drought, deforestation and soil erosion” & thereby encourages sustainable development (Ministry of Rural Development, 2010). In special case some of the works which are not included in the permissible work list, the state government by making use of Section 1(ix) of schedule 1 of MGNREGA act may add new categories of works on the basis of consultation between state and central government.

1.3 Journey of MGNREGA

Table 1.1: Time-Line of MGNREGA programme							
Aug.2005	Feb.2006	Apr 2007	Apr 2008	Oct 2008	16 Feb 2009	Oct 2009	Till the date
NREGA legalised	Came in to force 200 district	130 more district include	Universalisation of the scheme	Wage transaction through bank/post offices	MOU with the postal department.	Name change to MGNREGA	No change in nomenclature.
Source: www.nrega.nic.in							

Since the legalisation of MGNREGA in the year 2005, the programme was implemented in 200 most backward districts of the country in February 2006. In the year 2007, 130 more districts were brought under MGNREGA and within a year the act got universalized by bringing the entire country under its horizon. The programme was renamed as MGNREGA in October 2009.

1.4 Salient features of the Act the salient features of the MGNREGA (MGNREGA SAMEEKSHA 2006-2012) include:

- i) **Registration:** People who are willing to do unskilled work under MGNREGA have to apply for the registration either in written form or orally to the Gram Panchayat (GP).
- ii) **Job Card:** After proper verification of the registered household, job card has to be issued.

- iii) **Application for work:** A written application for work is to be given to the Gram Panchayat or Block office which states the time & duration of work.
- iv) **Unemployment allowance:** If the work is not provided according to the scheduled time i, e. within 15 days, unemployment allowance needs to be paid to the beneficiary.
- v) **Provision of work:** The Act envisages that (i) work is to be provided within 5 kms radius of the village, (ii) extra wages of 10% has to be paid for meeting additional cost on transport etc.(iii) worksite facilities such as crèche, drinking water and shade need to be provided, particularly to women.
- vi) **Wages:** Wages are paid on weekly basis (not beyond a fortnight) mandatorily through the individual/joint bank/post office account. Besides there is a special provision for payment of equal wages to men and women. It is mandatory according to the guidelines of MGNREGA that at least 1/3rd of the beneficiary should be women.
- vii) **Planning:** The shelf of projects need to be prepared by the Gram Sabha. At least 50 percent of the works should be allotted to Gram Panchayats for execution. Panchayati Raj Institutions (PRIs) have a major role in planning and implementation.
- viii) **Cost sharing:** The Government of India (GoI) bears the 100 per cent wage cost of unskilled manual labour and 75 percent of the material cost, including wages of skilled and semi-skilled workers.
- ix) **Worksite management:** A 60:40 wage and material ratio has to be maintained. Contractors & labour displacing machinery is strictly prohibited.
- x) **Transparency and accountability:** It is desirable according to the act that (a) all accounts and records are to be made available to any person who desires to have a copy of such records on demand after paying a specified fee, (b) social audit has to be

done and (c) grievances redressal mechanism have to be put in place for ensuring a responsive implementation process. MGNREGA has a five-tier structure of implementation starting from Gram Panchayat (GP) at the bottom to the Central Government at the top with such intermediary bodies viz, Block panchayat, District Panchayat and State Government. The MGNREGA marked a paradigm shift from previous wage employment programmes in the history of our country because

- (i) It employs integrated management approach for generation of livelihood in the rural areas &
- (ii) It has transparency & accountability mechanism towards all stake holders.

1.5 Need for National Rural Employment Guarantee Scheme

The poverty alleviation is one of the most important objective of Indian economy. In order to achieve this objective it adopted and implemented various programmes like community Development programme (1952), IRDP (1980-81), Small Farmer Development Agency (SFDA), Desert Area Development programme, Tribal Area Development Programme, Drought Prove Area Programme. The experience of the period from 1952-2006 highlights the fact that poverty in rural sector is basically a function of rural unemployment. Therefore, no scheme or programme of poverty alleviation can have longer-term effects unless it generates employment on regular basis. Moreover as approximately 64 per cent population of India live in rural area and majority of it is unemployed, large-scale employment generation is required. It is very disheartening to note that the various development programmes started during the various five-year plans, 26 per cent in rural areas still continue to be below poverty line.

National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) were merged into the scheme 'Jawahar Rozgar Yojana; (JRY) which aims at providing employment to at least to one member of each poor family for 50 to 100

days in a year. While emphasizing on efficiency probably the govt. has forgotten the task of generating employment at lowest level. It should be remembered, market can generate job for people who are skilled and not for the people belonging to lower status, a number of studies have shown that in the post reform era inequality in consumption and productions are is extremely large. Therefore, the state is expected to review to generate the employment for the poorest of poor, unskilled, uneducated and landless. The Rural Employment Guarantee Scheme is a welcome step combined with the right to information act to uplift the people from poverty.

1.6 Objectives of National Rural Employment Guarantee Scheme:

The main objective of the scheme is to improve the livelihood safety of the household in rural areas by providing at least 100 days of guaranteed wage employment in every financial year to year whose adult member agree to do unskilled manual work. Its other objectives are as under.

- Strong social safety net for the vulnerable groups by providing employment alternative is scare or inadequate.
- Growth engine for sustainable development of an agriculture economy. Through the process of providing employment on works that address cause of chronic poverty such as drought, deforestation and soil erosion, the act seeks to strengthen the natural resource base of rural livelihood and create durable assets in rural areas. Effectively implemented, NREGA has the potential to transform the geography of poverty.
- Empowerment of rural poor through the processes of a right based law.
- Creation of durable assets in the village.
- Reduction of distressed migration from rural to urban and from one part of rural to another part of rural areas.

1.7 Performance of MGNREGA

MGNREGA in India

It will be really helpful to give an account of the physical and financial achievements of this worldwide programme at national level from its inception i.e. from 2006-07 to 2015-16.

Table 1.2: An overview of the performance of MGNREGA at National Level										
	FY 2006 -07	FY 2007- 08	FY 2008-09	FY 2009- 10	FY 2010- 11	FY 2011- 12	FY 2012- 13	FY 2013- 14	FY 2014- 15	FY 201 5-16
No. of Household Provided Employment (in Crore)	2.1	3.4	4.5	5.3	5.5	5	4.98	4.79	4.13	4.81
Person days (in Crore) [% of Total Person Days]										
Total	90.5	143.59	216.3	283.6	257.2	209.3	229.86	134.8	166.18	235.14
SCs	23 (25%)	39.4 (27%)	63.4 (29%)	86.5 (30%)	78.8 (31%)	46.2 (22%)	50.96 (22%)	31.53 (23%)	37.23 (22%)	52.45 (22%)
STs	33 (35%)	42 (29%)	55 (25%)	58.7 (21%)	53.6 (21%)	37.7 (18%)	40.75 (18%)	21.09 (16%)	28.19 (17%)	41.84 (18%)
Women	36 (40%)	61 (43%)	103.6 (48%)	136.4 (48%)	122.7 (48%)	101.1 (48%)	117.93 (51%)	73.33 (54%)	91.20 (55%)	129.94 (55%)
Average Person Days -Per employed Household	43 days	42 Days	48 Days	54 Days	47 Days	47 Days	46 Days	35 Days	40.17 Days	48 Days
Financial Details										
Budget Outlay (in Crore)	11300	12000	30000	39100	40100	40000	33000	33000	1335915	413737
Expenditure (in	8824	15857	27250	37905	39377	37303	39262	24848	3301348	4370487

Expenditure on Unskilled Wages (in Crore)	5842	10739	18200	25579	25686	24660	27128	17832	1824056	2702648
[% of Total Expenditure]	66%	68%	67%	67%	65%	66%	68%	67%	55%	62%
Works (In Lakh)										
Works taken up	8.4	17.9	27.8	46.2	51	73.6	106.51	111.6	245.17	61.11
Works Completed	3.9	8.2	12.1	22.6	25.9	14.3	26.60	11.17	234.67	34.23
Source www.nrega.nic.in										

A look at table 1.2 reveals that 2.1 crore households were provided employment in the year 2006-07 which increased to 5.5 crore in the year 2010-11 but there onwards declined to 5 crore and 4.98 crores in the year 2011-12 and 2012-13 respectively. Further it increased from 4.13 crore to 4.81 crore in the year 2014-15 and 2015-16. Concerning man-days average 54 man-days were generated in year 2009-10. The table also depicts that during the reference period extending from 2006-07 to 2015-16, 100 days of work was even made available to beneficiaries. Regarding women households, national figure shows that a good share of 40% was generated by them in year 2006-07 which increased to as high as 55% in year 2015-16. The table also displays that the share of SCs varied from a low of 22% during 2011-12 to highest of 31% in the year 2010-11 and in case of STs it varied from low of 16% during 2013-14 to high of 35% during 2006-07.

Concerning financial performance of the programme at the national level, it is clear from table that expenditure had increased from Rs. 8824 crore in the year 2006-07 to Rs. 39262 crore in the year 2012-13 and 4370487 crore in the year 2015-16 which shows an increase of almost 77.52%. It is also evident from the table that as the man-days increased so the expenditure too increased from Rs. 5842 crore to Rs. 2702648 crore in the year 2015-16.

Regarding works taken up and completed at the national level, 8.4 lakh works were taken up at the initial year of start of MGNREGA i.e 2006-07 and only 3.9 lakh works were completed during that financial year. Also the number of works increased from 8.4 lakh in the year 2006-07 to as high as 245.17 lakh in the year 2014-15 and also that 25.9 lakh works were completed in the year 2010-11 against only 3.9 lakh in the year 2006-07.

1.8 MGNREGA in Jammu and Kashmir

At state level, initially in its first phase NREGA was not extended to the whole of Jammu & Kashmir but only in three districts, viz. Poonch, Doda and Kupwara which were brought within the ambit of this scheme. In order to implement the programme, the state legislature adopted a resolution for accepting the extension of the provisions and benefits of guaranteed wage employment under the central act to the state of Jammu and Kashmir. When the programme under the central act was extended to whole of the state in 2008, State Government by way of issuing a government order constituted a State Employment Guarantee Council (SEGC) under section 12 & section 32(1) of NREGA for the purposes of monitoring and reviewing the implementation of National Rural Employment Guarantee Act at the state level. Thereafter, the state government issued an order wherein the state scheme was renamed and called as Jammu and Kashmir Rural Employment Guarantee Scheme (JKREGS) to implement the provisions of the central act (MGNREGA). The scheme JKREGS is interchangeably also called as MGNREGA after 2009. The following table show the performance of MGNREGA in jammu&Kashmir

Table 1.3: Performance of MGNREGA in Jammu & Kashmir

	FY 2006- 07	FY 2007- 08	FY 2008- 09	FY 2009- 10	FY 2010- 11	FY 2011- 12	FY 2012- 13	FY 2013- 14	FY 2014- 15	FY 2015- 16
No. of Households Provided employment (in 000)	1.06	1.43	1.99	3.57	4.59	6.71	6.56	7.11	3.32	6.5
Person Days (in Lakhs) [% of Total Person Days]										
Total	32.88	55.37	79.24	131.81	203.00	384.48	365.26	337.83	121.90	316.31
SCs	1.75	5.58	6.65	10.54	14.459	36.52	21.20	20.24	5.68	18.44
STs	7.67	11.70	22.51	33.97	49.50	90.55	56.19	53.75	24.37	53.25
Women	0.0764	1.66	4.33	8.24	14.67	42.219	72.48	78.26	30.6	79.97
Average Person-days-per employed household	31 Days	38 Days	40 Days	37 Days	43 Days	57 Days	57 Days	51 Days	36 Days	48 Days
Financial Details										
Budget Outlay (in Lakhs)	5012.4	8994.66	14617.83	20828.49	42482.79	98041.62	54921.59	47181.21	41901.06	76901.81
Expenditure (in Lakhs)	3454.44	4686.66	8772.02	18531.34	37776.7	38884.94	36895.05	33878.09	39390	76918.93
Expenditure on unskilled wages(in Lakhs)	2242.15	2952.35	12732.27	12005.72	23727.4	20036.7	43118.95	32332.27	5986.83	20288.58
[% of total expenditure]	69	52	60	89	89	40	67	71	94	100
Works										
Works taken up	4525	8188	12626	30239	55902	91460	148000	187000	317959	78278
Works completed	2358	4259	7092	18892	36290	63633	57691	34226	307364	50662
Source: www.nrega.nic.in										

Performance of MGNREGA in J&K as given in table 1.3 clearly depicts that 1.06 lakh households were provided employment in year 2006-07 which increased to highest of 7.11 lakh in year 2013-14. The table further shows that the total person days has also increased from 32.88 lakh man-days in year 2006-07 to the highest of 384.48 lakh man-days in year 2011-12. It was also observed in respect of man-days, share of SCs ranged from lowest of 1.75 lakh in year 2006-07 to highest of 36.52 in 2011-12 while as share of STs ranged from lowest of 7.67 lakh man-days in year 2006-07 to as high as of 90.55 lakh in 2011-12. It is also evidently clear that the participation of women was 0.0764 lakh man-days in year 2006-07 which increased to the tune of 79.97 in year 2015-16. Concerning average number of days of employment the table further reflects that these ranged from 31 days in year 2006-07 to the highest of 57 days in year 2011-12 and that in none of the year 100 days of employment could be generated.

So far as the financial performance of the programme is concerned, the table shows an increase of expenditure from Rs. 3454.44 lakh in year 2006-07 to Rs. 76918.93 lakh in year 2015-16. It is obvious from the table that expenditure on unskilled wages increased from low of Rs. 2242.15 lakh to highest Rs. 43118.95 lakh in the year 2012-13.

In case of works taken up and completed table reveals that highest number of 317959 works were taken up in the year 2014-15 against the lowest of only 4525 works and that works completed in the year 2006-07 were only 2358 against the highest of 307364 in the year 2014-15.

1.9 Profile of the study area

The present study has been conducted in Rajouri District of Jammu & Kashmir state which is located in hilly terrain (snow bound areas) having an area of 2630 sq. Km. between 70°-0° to 74°-40° east longitude and 32°-58° to 33°-35° north latitude. Rajouri

District is situated on the foothills of Peer Panjal range and has 9 Community Development blocks that are shown in below (table 1.4). Its population is comprised of SC (8.25%), ST (35.25%) besides others (56.50%). Around 45% of its population is rural & lives below poverty line and their main occupation is agriculture and allied activities. The labourers of district Rajouri are skilled in forest & timber extraction etc. but due to denudation of forest and ban on falling of forest trees, rural people now have less work opportunities. Implementation of MGNREGA in the financial year 2008-09 in the district however gave a sigh of relief to the rural population.

The block / category wise population and number of panchayats as per census 2011 are as under.

Table 1.4: Profile of District Rajouri								
Sr. no	Block	No. of villages	No. of Panchayats	Population as per Census 2011			No of Families	BPL Families
				SC	ST	Others		
1	Rajouri	54	33	5601	45634	45524	19600	3920
2	Budhal	59	58	2021	73023	54858	25047	14782
3	Darhal	12	23	-----	12912	23315	76612	540
4	Thanamandi	32	35	-----	28947	33336	12673	4107
5	Manjakote	33	31	328	16457	32676	10006	2658
6	Kalakote	68	31	8722	31550	32395	16243	4635
7	Nowshera	40	36	23629	14584	40795	17040	4634
8	Sundarbani	43	24	5434	4862	46989	13125	2208
9	Doongi	33	18	406	1723	4380	1289	2038
10	Total	385	289	48,157 (7.50%)	232,815 (36.24%)	361443 (56.26%)	129,289	39722 (30.7%)
Source: Block development office, Rajouri								

1.10 MGNREGA in District Rajouri

Performance of MGNREGA

Table 1.5.: An overview of the performance of MGNREGA in District Rajouri								
	FY 2008- 09	FY 2009- 10	FY 2010- 11	FY 2011- 12	FY 2012- 13	FY 2013- 14	FY 2014- 15	FY 2015- 16
No. of Households Provided employment (in 000)	13910	24721	18942	6304	61159	42428	27588	54735
Person Days (in Lakhs) [% of Total Person Days]								
Total	5.86	8.54	6.65	20.19	30.080	20.05	9.12	26.72
SCs	0.17	0.60	0.388	1.40	1.940	0.71	0.13	0.70
STs	2.73	4.19	2.83	8.72	12.910	5.70	3.2	9.57
Women	0.02	0.34	0.00	0.14	0.252	2.40	1.9	5.84
Average Person-days-per employed household	42	35	35	32	49	47	48	48
Financial Detail								
Budget Outlay (in Lakhs)	615.43	1494.27	3805.87	7095.80	6400.79	4094.47	16601	26402
Expenditure (in Lakhs)	573.82	1247.14	2629.34	4595.73	6330.16	3969.77	1895	4468
Expenditure on unskilled wages(in Lakhs)	375.97	814.26	1741.64	2935.91	3161.96	1808.9	1584	2831
[% of total expenditure]	93	83	69	65	99	97	83	63
Works								
Works taken up	2208	4152	5440	8148	11605	10361	2035	27008
Works completed	1250	2500	3550	6353	8818	6295	1040	6061
Source: www.nrega.nic.in								

Physical and financial performance of MGNREGA as given in table 1.5 depicts that during financial year 2008-09, 13910 households got employment generated 5.86 lakh person days. In the first year of implementation of the programme in the district, every household was provided on an average of 42 days of employment. The table also shows that the number of

households who got employment increase from 13910 in year 2008-09 to 63604 in year 2011-12. However it again registered decline further during year 2012-13 (61159) , 2013-14 (42428) and 2015-16 (54735). It is further evident from the table that in District Rajouri the average days of employment increased from 42 days during 2008-09 to highest of 49 days in year 2012-13. Concerning the share of SCs, STs and women in the person days generated out of MGNREGA, 0.17 lakh mandays were generated by SCs in year 2008-09 which increased to 1.940 lakh in year 2012-13 but further decline to 0.70 lakh man-days in year 2015-16. Regarding STs share in person days, it is clearly seen from table that from 2.73 lakh mandays in year 2008-09 had increased to 12.910 lakh man-days in year 2012-13 while in year 2013-14 there was a decline (5.70 lakh mandays) and further increase to 9.57 lakh man-days in year 2015-16. In case of women beneficiaries, 0.02 lakh mandays generated in year 2008-09 increased to highest of 5.84 lakh mandays in year 2015-16.

As far as the financial performance of the programme is concerned indicated by the table there was an expenditure of Rs. 573.82 lakh in the year 2008-09 which increased to highest of Rs. 6330.16 lakh in year 2012-13 however it decreased to Rs. 3969 .77 lakh in year 2013-14 to 1895.01 in year 2014-15 and its increase further to 4468.17 in 2015-16. The table also shows that expenditure on unskilled wages was recorded to be highest as Rs. 3161.96 lakh in year 2012-13 compared to only Rs. 375.97 lakh in 2008-09.

As far as the number of works is concerned, 2208 works were taken up in the year 2008-09 and also that 1250 works were completed during that financial year. And the highest number of 27008 works were taken up in the year 2015-16 and the work completed in the year 2015-16 were only 6061.

1.11 Justification of the Study

Rajouri district of Jammu & Kashmir state is located in the foothills of Peer-Panjal range of Himalayas. The district has an area of 2630 sq. meter with a total population of 6, 19,266 lakhs as per 2011 census, and out of these male population is 3,32,424 and female population is 2,86,842. Out of the total population, 1, 33,843 population is below poverty line in district. In Rajouri district Thannamandi block is largely a rural inherited block which is deprived of the basic facilities that should be provided to them it is affected by several problem like communications, literacy,awareness about various Govt. scheme. Most of the Govt. welfare programme have failed to get implemented properly and this is due to the negligence of Govt. and corrupted people. It is on account of these reasons that the present study is entitled “Impact Assessment of MGNREGA on rural development of District Rajouri (J&K State)-A Case Study”.

1.12 Objectives

The following are the main objectives of the study

1. To examine the impact of MGNREGA on the rural development in study area.
2. To study the role of MGNREGA in employment creation in study area

1.13 Organisation of the study

- Chapter 1-Introduction
- Chapter 2-Review of Literature
- Chapter 3-Research Methodology
- Chapter 4-Impact Assessment of MGNREGA on Rural Development
- Chapter 5-Role of MGNREGA in Employment Creation
- Chapter6- Major Findings, Suggestion and Limitation

CHAPTER 2

REVIEW OF LITERATURE

2.1 INTRODUCTION

After independence various studies have been conducted on various rural development programmes in India. Review of Literature is an important aspects of research work as it helps in understanding specific problems and in drawing some hypothesis keeping in this view literature connected with the problem. The review of literature has been from various source, such as relevant book, journal, dissertation, reports, research project survey etc.

2.2 Literature Context

Pamecha and Sharma (2015) conducted a survey on the topic of ‘Socio-Economic Impact of MGNREGA- A Study Undertaken among Beneficiaries of 20 Villages of Dungarpur District of Rajasthan’. The study evaluated the socio- economic impact of employment guarantee scheme named MGNREGA on the life of beneficiaries of Dungarpur district. The study examines the changing expenditure pattern of the job card holders and also tried to observe the socio-economic condition of migrant people. In Dungarpur district there are 237 gram panchayat and 18 villages. In this study total 10 gram panchayats were selected by the use of purposively sampling method and 2 villages from each panchayat were randomly selected and 10 job card holders from each village were also selected randomly so total sample size of the study was 200 job card holders. Results shows that 88.5% respondents have the facility of electricity. Gas connection availed in 17% respondents’ kitchen and 10% has the facility of toilet in their house and drinking water connection has only 2%. Migrated section of the study revealed that 14.5 % beneficiaries migrated for their livelihood and 70% of migrated peoples were come back to their native village within 6 months. Mostly males

were more migrated rather than women. Mostly respondents agree that the contribution of MGNREGA in their annual income is positive.

De and Jana (2013) in their research with the title of 'Implementation of MGNREGA in Rural West Bengal: A Case Study of Sonamukhi Block, Bankura District, West Bengal' analysed the impact of the scheme on the targeted beneficiaries and reviewed the current status of implementation of the MGNREGA scheme in Sonamukhi block. The data was collected from 10 villages with the help of stratified sampling two villages were selected from these 10 villages and 100 samples 50 from each village were selected. An open ended and clarified questionnaire was used to collect data. The study found that NREGA target of poverty was satisfactory. Mostly respondents express their willingness to get more jobs under the scheme. There is need to aware people about the law and different facilities. The study also examined that people are dissatisfied about the impact of this scheme on their livelihood and quality of the work but they believe that this scheme can be great agent for socio-economic upliftment by providing the livelihood security to the poorest people of west Bengal.

Kumar and Joshi (2013) in his paper, Household Consumption Pattern and Nutritional Security among Poor Rural Households: Impact of MGNREGA, records the change in household food consumption and nutritional security of poor rural household and has assessed the impact of (MGNREGA). The study is based on secondary data and used Indian household unit data on dietary pattern and employment collected at the national level by using survey method of national sample survey (NSS). The study has exposed that the implementation of MGNREGA is a direct way of rising income of the rural poor. It has benefitted 22.5 per cent of the rural household by providing, on an average, wage employment for 43 days. MGNREGA has been successful in reducing the poverty level by 4 per cent. The study has shown that the rise in income has led to an increase in food

consumption level of both cereal and non-cereal. In short, the impact of MGNREGA has been positively in increasing household food consumption, changing dietary pattern and providing nutritional food security to poor rural households of India.

Jacob (2012) in his paper entitled the impact of NREGA on rural urban migration analysed migration as a negative force, focusing on distress migration. Distress migration take place when people have to go to cities to find work because they cannot survive on what they can do in their own village. This study was based on secondary data and there are two type of data NREGA income and migration data. Income data collected before and after the NREGA. The NREGA is a programme has immense potential to improve the gap between urban and rural India and lead to rural development in term of basic infrastructure like roads, in term of agricultural productivity from irrigation works, and it provides a stable income for the workers, their income graph would be much smoother with the NREGA boosting their earning in the 100 days between agriculture seasons.

Das (2012) focused on examining India's Mahatma Gandhi National Rural Employment Guarantee Act. Its impact and women participation the study was based on secondary data. The data have been collect from published and UN published sources like books, journal, magazines, reports, publication, unpublished doctoral dissertation etc. The study is also based on World Wide Web. He highlighted that the MGNREGA has positive impact on employment patter of women. Women have benefited both as individually and community, women are individually benefited because they are able to earn independently, spend some money for their own need, contribute in family expenditure etc. the gain benefit of women as community can be understood by increasing presence in gram Sabha, increasing number of women in speaking out in meeting; increasing capacity of interaction etc. he suggested that NREGA can play a substantial role in economically empowering women and self-esteem.

MGNREGA play a vital role for women empowering increase in the implementation of the scheme, through gram Sabha/social audit, participatory planning and other activities.

Garge (2012) examined the impact of NREGS wage on poverty, agriculture sector, non-agriculture sector and food inflation. The data have been collected from planning department, Mantralaya, Mumbai, Economic survey of Maharashtra 2010-11 and wage rate of rural India, Ministry of labour employment for daily wages rate in rural India 2004-05. He found that recently media was focusing on increasing food inflation in India and one of the reason said to be NREGS wages and resulting in to overall increase of wage labour working in unorganised sector like agriculture sector, non-agriculture rural sector and also in unorganised sector in urban India like construction activity. But most of the labour have yellow ration card. Availability of PDS, food grain should not increase the prices of these food grains, even though logic of increased NREGA income has increased purchasing power and food consumption of the laborers.it also said that NRGS work is creating shortage of unskilled labours in unorganised sector. But data shoes that there is more unemployment in unorganised unskilled workers in India. And average 40-50 days of NREGS work has been provided in off agriculture season of March to May instead of 100 days guarantee of work. Most of places NREGA wages were delayed almost all places by more than 15 days. Rural worker were shying away from NREGS due to delayed and lower paid. It is also said that NREGS work unsuccessful. NREGS wages has impacted the agriculture and market wage retain the area where the NREG scheme had been implemented effectively. He suggests the high WAGE IN RURAL India will help to reduce rural poverty and distress migration.

Thomas and Bhatia (2012) conducted a study on ‘Impact of NREGA Scheme: A Study on the overall Quality of Life of Its Beneficiaries (A Study Undertaken among beneficiaries of 3

districts of Gujarat State'. The study highlights the impact of NREGA scheme on the overall quality of life of beneficiaries by the use of different parameters associated with the quality of life like that income and expenditure pattern of job holders and assets creation. A well-structured questionnaire were used to get feedback of respondents about the implementation of NREGA. The study covered Anand, Kheda and Panchmahal district of Gujarat. The study revealed that women participants are more than one third and mostly beneficiaries are unskilled labours. The socio-economic condition of beneficiaries is not satisfactory such that no LPG connection to them and Kaccha house. The study results show that NREGA has brought changes in the Quality of Life of beneficiaries' especially from economically and socially. NREGA make them able to provide education to their children and food security with the increase their income. But respondents needs to aware about the facilities under the scheme.

Berg et.al (2012) evaluated the impact of Indian government's biggest employment Guarantee Scheme, the national rural employment guarantee (NREG) program on agricultural wages. As NREGA consists three phases is used to identify difference in difference estimates of the programme effect. Cross panel data of monthly wages were used in the study from the period 2000-11 of 249 districts across the 19 states of India. The results showed that NREGA boosts the real daily wages rate of agricultural sector by 5.3 percentage. The wage effect appears biased towards the unskilled workers. The wage effect is positive and significant across different implementation stages and months. The study results confirmed the placebo tests. There is need to make policy of anti-poverty for the poorest people of world and they are the agricultural rural labours.

Poonia (2012) studied on the impact and women contribution in MGNREGA. The data have been collected from various issue of RBI Annual reports <http://nregs.nic.in/>; <http://rural.nic.in/>; she found that NREGS led to inspired local development, if the management and delivery are

good, and that women weak position in the labour market has been greatly helped. Since the early 1990's, the better growth performance, as well as stronger political commitment, has led to many more social protection programs being started. Among these, the NREGS stands out for the fact that it is demand drive had greater performance than other scheme. Covers the whole country, and has the potential both to provide as minimum income and stimulated local development. Public policy and public work in India have generally tried to include women as a percentage of beneficiaries, but have not paid enough attention to gender sensitive design. Preliminary finding suggest that the NREGS has the potential to stimulated local development. Before NREGS women's position was very weak after NREGS women position has been greatly helped.

Harish et al (2011) in his paper entitled 'The impact and implication of MGNREGA on labour supply and income generation for rural agriculture in central dry zone of Karnataka. has shown the impact of MGNREGA on income generation and labour supply in agriculture in one of the district in karnatka. The main objective of the study is to evaluation of the impact of MGNREGA on employment, income and saving and also analysis the impact of MGNREGA wages on labour availability for agriculture and on workers gender and age. This study is based on both primary and secondary data. Primary data were elected from the MGNREGA worker regarding their socio-economic status before and after the implementation of MGNREGA. Information about the labour availability for agriculture was collected through the structure and pre- tested schedule from the farmers. Secondary data on the other hand collected from the Zila panchayat, gram panchayat and also from the MGNREGA website. Number of days worked in a year after implementation of MGNREGA programme significantly increased to 201 days, reflecting 16 per cent increase. The annual income if the worker has increased by 9.1 per cent with the implementation of the programme. Thus MGNREGA has contributed to increase in the consumption expenditure

reducing the debt burden of the beneficiaries. The study has shown that MGNREGA programme often poses the problem of labour scarcity for some of the agricultural operation linked to market wage rates. hence, the issue has to be debated to see that 100- day employment guarantee under MGNREGA be confined strictly to months when there is no harvesting or sowing activity.

Ahuja et.al (2011) in his paper entitled “Impact of MGNREGA on rural employment and migration: A study in agriculturally-advance district of Haryana”. Investigated the impact of implementation of MGNREGA in two districts-one agriculturally-advanced (karnal) and the other agriculturally-backward (Mewat).For this study, two district of Haryana namely Mewat and Karnal, were selected to see the differential impact of MGNREGA in agriculturally-backward and agriculturally-advanced areas. From each district, two villages were selected which had very high issue job-card and high gross cropped area so far data collection in concern both quantitative and qualitative data were collected for the study.

Basu (2011) in his study on ‘Impact of Rural Employment Guarantee Schemes on Seasonal Labour Markets: Optimum Compensation and Workers welfare, discuss the recent enactment of the NREGA Act in India that has been widely hailed as a policy that provides a safety net for the rural poor with the potential to boost rural income, stabilize agricultural production and reduce rural urban migration. This study models the impact of such employment guarantee scheme in the context of an agrarian economy characterized by lean season involuntary unemployment as a consequence of tied labour contracts. Specifically, it examines labour and output market responses to a productive rural employment guarantee scheme and determines the optimal compensation to public work employees consistent with the objectives of (i) productive efficiency in agriculture and (ii) welfare maximization of labourers. The author’s framework provides a theoretical basis for the evaluation of a number of conflicting observations and empirical results on the impact of an employment Guarantee

scheme (EGS) on agricultural wages, employment and output, and underscores the importance of the relative productivity of workers in the EGS programme regarding their counterparts engaged in agricultural production in determine the success of these programmes

Kumar and Maruthi (2011) in their study with the title of 'Impact of NREGA on wage rate, food security and Rural Urban Migration in Karataka'. The report was submitted to the Ministry of Agriculture, Bangalore. The main focus of the study was to see how much employment generated by MGNREGA. And its impact on migration, assets creation and wage rate. The study found that the wage rate has increased more than 50% in the agriculture sector and 75 to 100% in the non-agriculture sector after implication of MGNREGA. Condition of unskilled and skilled workers were going to better and 37 % respondents were agreed that the employment guarantee scheme provided protection to them against poverty and around 55% enhanced that the policy provided them food security. Overall results showed that MGNREGA positively affected the economic and social condition of job holders and fulfilled the aim behind this wonderful policy.

Jeyaranjan (2011) conducted a Case study entitled 'Women and Pro-Poor Polices in Rural Tamil Nadu: An Examination of practices and Responses'. The study attempt to comprehend the reasons for the relatively higher levels of participation by rural women in Tamil Nadu in NGREGA. The Study Area of the study was Kurinjipettai village in Thanjavur district of Tamilnadu. From the initial stage of NREGA introduced in Kurinjiprttai village the women work participants were more than male. The average no of days of employment for increased in the study area which helps to increase their income up to 119%. The study also told that improvement in the infrastructure help to increase income from other sources.

Hirway et. al (2010) conducted a study entitled ‘Analysing Multiplier Impact of NREGA Works through Village SAM Modelling’. The report has been submitted to Ministry of rural development. The study made a multiplier impact of MGNREGA through a village level Social Accounting Matrix (SAM) model. SAM is an organised matrix representation of all transactions and transfer between different production activities, factors of production and institutions like household, corporate sector and government with in the economy and rest of the world regarding. The results of the study showed that if MGNREGA if MGNREGA implemented properly, it can not only reduce poverty at the ground level but also helpful to improve the condition of the poor in short run. They also evaluated that multiplier effected positively income, production employment in the study area.

Kareem Ulla (2010) in his study entitled ‘Impact of NREGS on Rural Livelihoods and Agriculture Capital Formation’ evaluated the role of NREGA in the water conservation structure for agriculture, consumption pattern and purchase behaviour of households. The study was conducted in four states- Andhra Pradesh, Karnataka, Rajasthan and Maharashtra as these are key states in term of implication of the scheme. One district from the each state and further 3 block were taken from the selected districts and two panchayats were selected from each blocks. The random sampling used to select the data and study area and a self-structured questionnaire used to collect data. And secondary data also used to analysed growth rate, averages, and percentages for before and during the scheme. Under the scheme both landless and farmers indicating their interest to get employment and improved their livelihood resources. The study found that there was found reduction in migration during this scheme and consumption pattern also increased as income of the respondents increased. There were found great success in irrigation resources like ponds in Andhra Pradesh and Maharashtra and well in Rajasthan. The scheme had an impact on agriculture. There is need

to NREGA should become a by- product and creation of productive assets as prime objective of scheme I the long run.

Roy and Gowda (2010) in their study ‘The Impact Analysis of Mahatma Gandhi National Rural Employment Guarantee Programme in Dhali district of Tripura, analyse the impact of MGNREGA Act on the standard of living of beneficiaries of Dhalai district of Tripura state. The mean value of beneficiaries living of standard before MGNREGA was found 36.3 as compare to over all mean value of 60.1 after the implementation of MGNREGA. There is an enhancement of mean value in standard of living of beneficiaries by 65 percent showing significant increase due to MGNREGA. About 31.3 percent of the respondents were belonging to low level of standard of living before the implementation of MGNREGA programme while only 16.0 percent of the respondent falling under low level of living standard. A positive and significant difference was existing between the standard of living of beneficiaries before and after the implementation of MGNREGA scheme. The improvement in the mean value of standard of living between before and after implementation of MGNREGA programme was found to be highly significant at one percent level.

Aiyar and Samji (2009) in their study ‘Transparency and Accountability in NREGA: A Case study of Andhra Pradesh’ analysed the transparency and effectiveness of social audits conducted in Andhra Pradesh between the March and December 2007. World bank’s social audit of NREGA in Andhra Pradesh is a unique experiment in accountability and it offers some interesting facts insights effectiveness of regulation and sustained social audits. And these types of audits should be conducted at regular bases as it helps to aware people about the policy. It also increase the labourer’s confidence and self-respect and enhance labourer’s ability to engage with local officials. These lessons were very important for any state government to make any policy successful and better for enhance the implementation problems. 90% respondents were express their views with desirability of conducting social

audit. Some visible improvements were noticed in the work sites after the audit like drinking water facilities, first aid facilities etc. After audit knowledge about wage payment slip increased up to 96%.

Krishna (2009) conducted a study with the title of 'POVERTY ALLEVIATION POLICIES: Implication of National Rural Employment Guarantee Act (NREGA) In Karnataka'. The study discussed the anti-poverty and employment generation under this scheme in Karnataka state. The results of the study concluded that the existing institutional arrangement is not sufficient enough in poorer states to implement NREGA in effective manner. There is an urgent need for both vertical and horizontal coordination across levels of governments within the states. Decentralization of the policy is important feature of NREGA which helps to remove poverty at the root level of the society and also helpful to improve infrastructure of rural area. But at many places, Panchayats do not have the enough capacity to manage the scheme and capacity building ought to take place at Panchayat level. Clarify the responsibilities and labour budget district wage list and schedule of rates at district panchayat level would go a long way for effective implementation. Right to information is played effective role in the social audit according to this study. The study found that NREGA is more effective policy from the other anti-poverty and employment generating policies.

ASCI (2009) shown a study to know MGNREGA`s processes, procedures and impact. The study was focused on to classifying good practices that could be scaled up for strengthening the programme. Research was undertaken in six block of three district –Anantpur,Adilabad and Guntur of Andra Pradesh. The positive finding of the study included. Increase in groundwater in Anantpur as a result of the assets created, improved agricultural yields across all three district and reduction in migration. The study also displayed the problems the programme faced including postponement in wage payment and poor quality of assets.

Khan and Saluja (2008) studied the 'Impact of the NREGP on Rural Livelihood'. This analysis looks at the direct and indirect effects that the NREGA has on employment generation and poverty reduction in a local setting. For this, a detailed survey in a specific village was undertaken to highlight the impact of the NREGP. This survey covered a poor agricultural village with 400 households and nearly 2,500 people. The survey recorded income and expenditure levels by type of household (large, small and marginal farmers, agricultural labour, services, etc.). The survey also recorded production activities undertaken by the inhabitants. The study shows that the sectors that show the maximum impact are wheat cultivation, animal husbandry and education and the maximum impact on the household incomes accrues to the small cultivator followed by the labour household and then the large farmer households.

Vanaik and Siddhartha (2008) in their study entitled 'Bank Payments: End of Corruption in NREGA?' investigated the impact of change the wage transaction mode in NREGA scheme and how much it effects the corruption problem in the scheme which is main problem facing to implementation of this scheme. The study covered the Mayurbhanj district's four villages which were selected randomly in Orissa. A well-structured questionnaire used to collect information regarding this survey. According to the study many complications were made by the new mode of transactions i.e. record preparing complications, extra burden on banks, and make hurdle for beneficiaries but it enhancing transparency in the policy which is helpful to reduce corruption in the Employment Guarantee Scheme (EGS).

Datar (2007) in his study titled with 'Failure of National Rural Employment Guarantee Scheme in Maharashtra', examines the reasons behind the failure NREGA scheme in Maharashtra. Allocated munt under this scheme has not spent completely and most backward villages like Chandpura which has large tribal population spent their half allocated amount. These conditions showed the reality of this scheme. The study found major reasons behind

this situation like there was not a detailed report submitted to the government. This provided gap for a fault report submitted by the Sarpanch and gram sevak. Many times job card holders were not interested doing work under the scheme in 'Tendupatta' season because contractor provided them better wage and per day cash wage offer. There is need of routine visited at the work sites by BDO. Paralysed government machinery were mainly responsible for the failure of this scheme in Maharashtra.

2.3 Research Gap

There are several studies that have been conducted to look into the gone to take the MGNREGA problem and their implementation related information in different years but some huge gap are shown in recently regarding the health and education oriented indicators of development. For that reason present study focuses on these indicator also. So it creates a great hindrance or discrimination among the rural people at the time of work under MGNREGA. The Government does not focus to prepare the guide lines regarding their health, education and the income pattern also. They are not getting any benefit from the Government both institutionally and non- institutionally. So they face number of problem in the course of work, and no one can care about that part. The scheme of MGNREGA has multiple name by different governments during their own period i.e. from 2005-2009 it was called as NREGA and after that it was called as MGNREGA. So it creates a contradictory fact for the people for whom the scheme is running for purpose.

CHAPTER 3

RESEARCH METHODOLOGY

This section of the study deals with the research design, tools and techniques of scientific investigation employed to fulfil the objectives of the research. It explains the entire method and procedure used in the selection of research area, samples and statistical methods have used to arrive at results and conclusion of the study. Research methodology plays an important role to help researcher to formulate the research question and as well as the research process. It is the frame work of how a research into be conducted. The presents study consists the following sections under the research methodology.

3.1. Research Design

The present study is descriptive in nature. Descriptive research is a type of research design which is generally used for case study as well as for qualitative and quantitative research. In this study, ‘survey’ method has been used that systematically gathers information from the respondents.

3.2. Sampling Design

The present study is focuses on the Thannamandi block of district Rajouri in Jammu and Kashmir. To collect data 20 panchayats of Thannamandin, block has been selected randomly and total 200 samples have been selected, 10 from each panchayat.

3.2.1 Sampling Technique

Simple random sampling has been used to collect data regarding MGNREGA.

3.3. Data collection

This study used both primary as well as secondary data. To fulfil the first objective of the study primary data has been used exclusively for analysing the impact assessment of

MGNREGA on rural development in Thannamandi block and second objective is fulfilled by secondary data. Whereas secondary data is applied to examine the impact of MGNREGA in employment creation in Thannamandi block.

3.3.1 Primary data

Primary data has been collected through a well-designed Schedule/ questionnaire. To collect data personally respondents were interviewed by the researcher. Before administering the schedule in the field, it was pre-tested and suitably modified. Data has been collected before and after implementation of MGNREGA.

3.3.2 Secondary data

Secondary data has been collected from the BDO office of Thannamandi block of Rajouri District, census 2011, district handbook and also from MGNREGA site www.nrega.nic.in.

3.3.3 Period of data collection

The primary data has been collected by the researcher himself during the second week of April month in 2017.

3.4 Research Tool

3.4.1 Tools for Data Collection

The structured questionnaire was prepared by researcher himself. It consists of six sections i.e Demographic profile, implementation related information, impact on the education of the family, health status of the family, living standard of the family ,income and expenditure status of the family. All these sections related to impact assessment of MGNREGA on rural development. The information has been collected from the MGNREGA job card holder with regard to MGNREGA implementation related information impact of MGNREGA on their

education, health, living standard and also income and expenditure status before and after the MGNREGA.

3.4.2 Tools of Data Analysis

All the collected data have been entered or transcribed into excel sheet to ease the data analysis. The data has been analysed by using simple and suitable mathematical and statistical tools such as tabulation of frequency distribution, percentage, mean, graphical presentation which served as analytical tool.

CHAPTER 4

IMPACT ASSESSMENT OF MGNREGA ON RURAL DEVELOPMENT

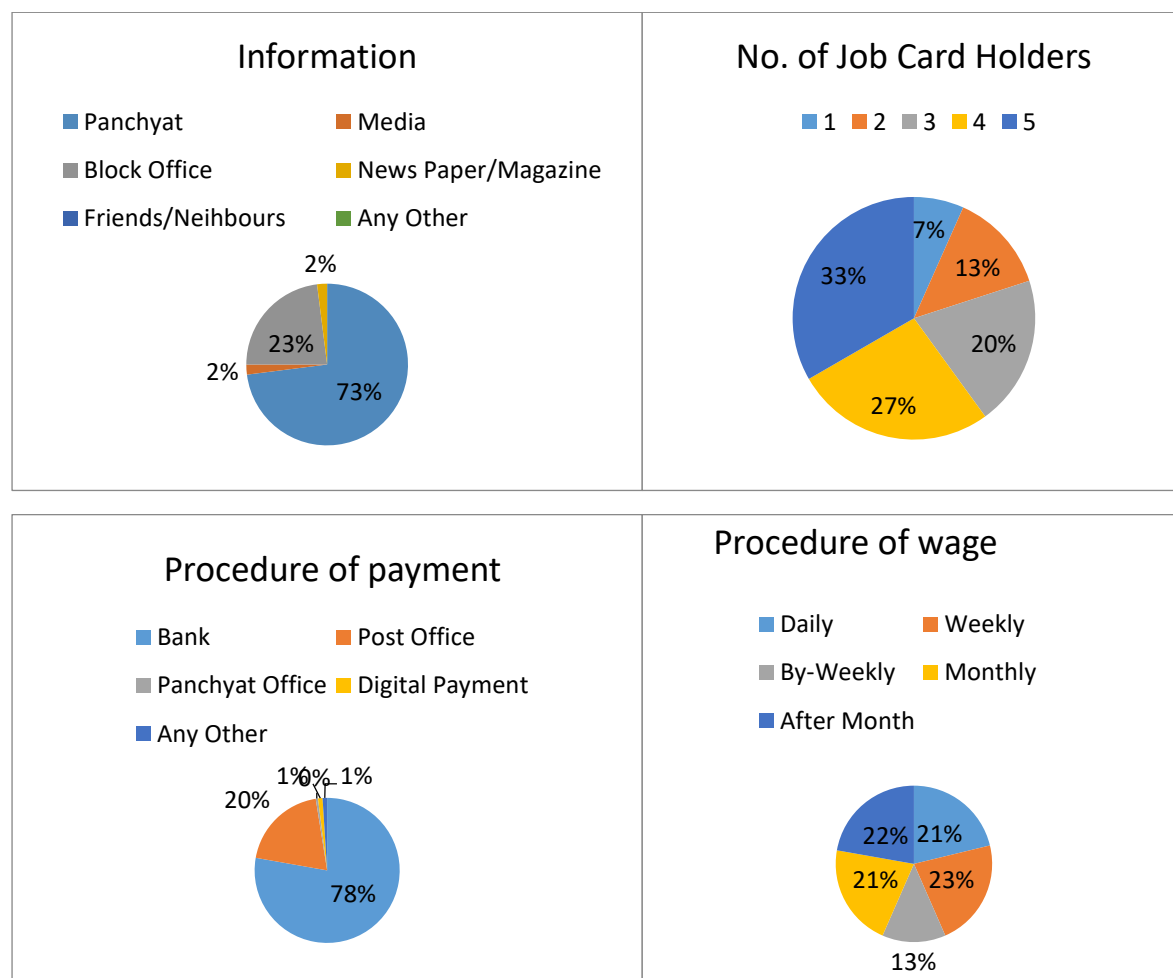
MGNREGA aims to enhance the livelihood security in rural areas. It has been started with the aim of providing employment security to rural poor whose adult members are willing to do unskilled manual work. Rural development is the process of improving the quality of life and economic well-being of people 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

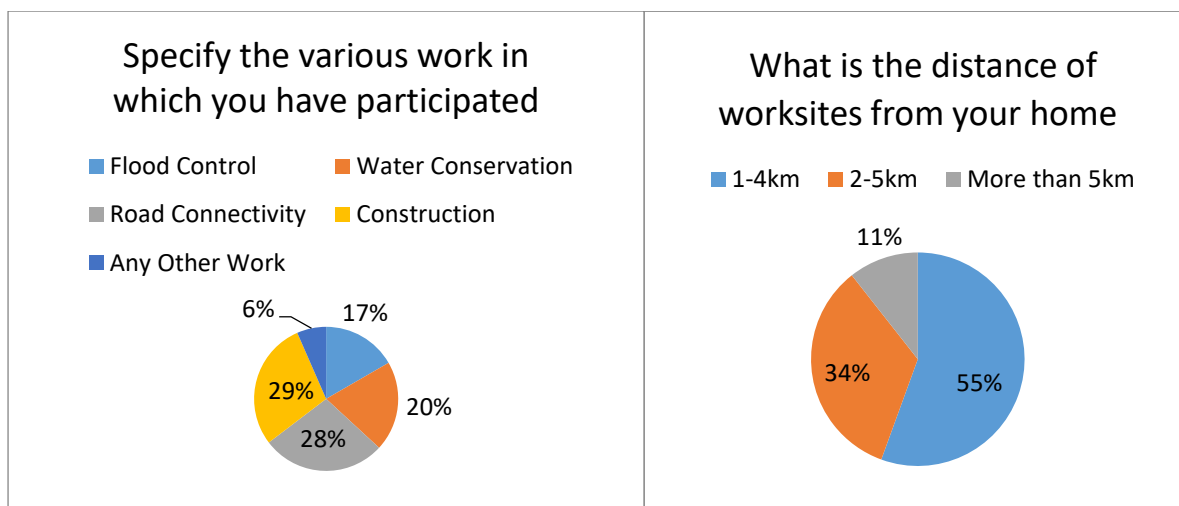
Rajouri. The following table shows the implementation related information about MGNREGA.

Sr. No.	Table No. 4.1 Implementation related information about MGNREGA		
		No. of Respondents	Percentage
1.	Are you aware about the MGNREGA		
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
c	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
c	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	Daily	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
c	More than 5km	21	10.61
	Source. Field survey		

Fig 4.1 Implementation Related Information about MGNREGA



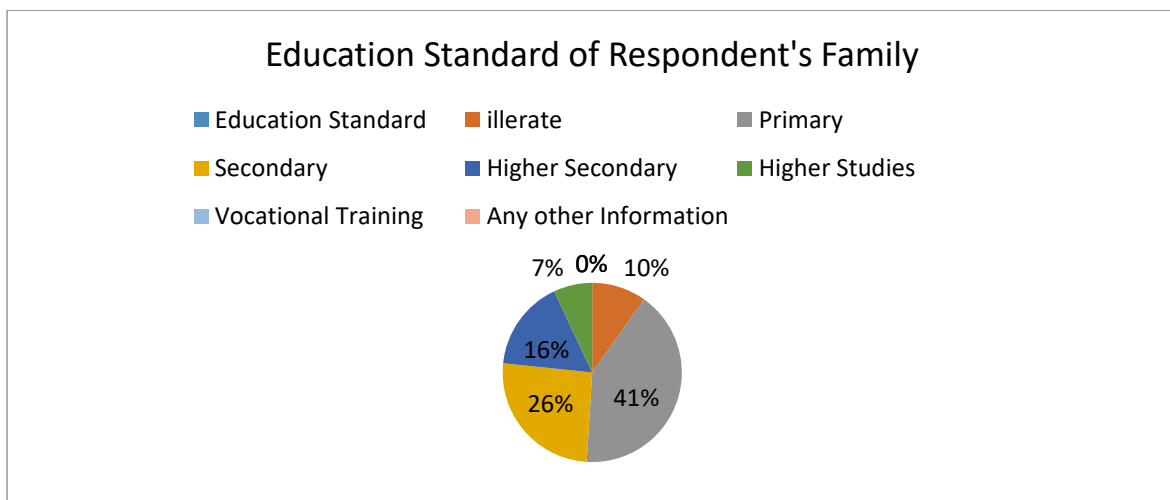


The above table 4.1 and Fig 4.1 shows about the awareness of MNREGA and implementation related information. The data show that all the 200 respondents are aware about the MGNREGA scheme. 146 respondents got information from their panchayat, 46 from the newspaper, 4 respondents from media and 4 respondents 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 wages 22.22% 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	

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. No.	Table 4.3 Education Standard after Implementation of MGNREGA				
		Yes	Percentage	No	Percentage
1.	Are your children interested to go to school or college?	157	78.5	43	21.5
2.	Is there any Independence at your family?	128	64	72	36
3.	Do you follow any Hindi / English news in social media	156	78	44	22
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	105	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 the scheme?	86	43	114	57
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.	Table 4.4 Health Status of Respondents	YES	Percentage	No	Percentage
		1.	Do you face any health related problem during work?	123	61.5
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 healthy diets?	140	70	60	30
8.	Do you forced work more than working hours	130	65	70	35
9.	Do you concern the doctor regarding your health?	127	63.5	73	36.5
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					

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.

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

Fig 4.5 Living Standard of Family

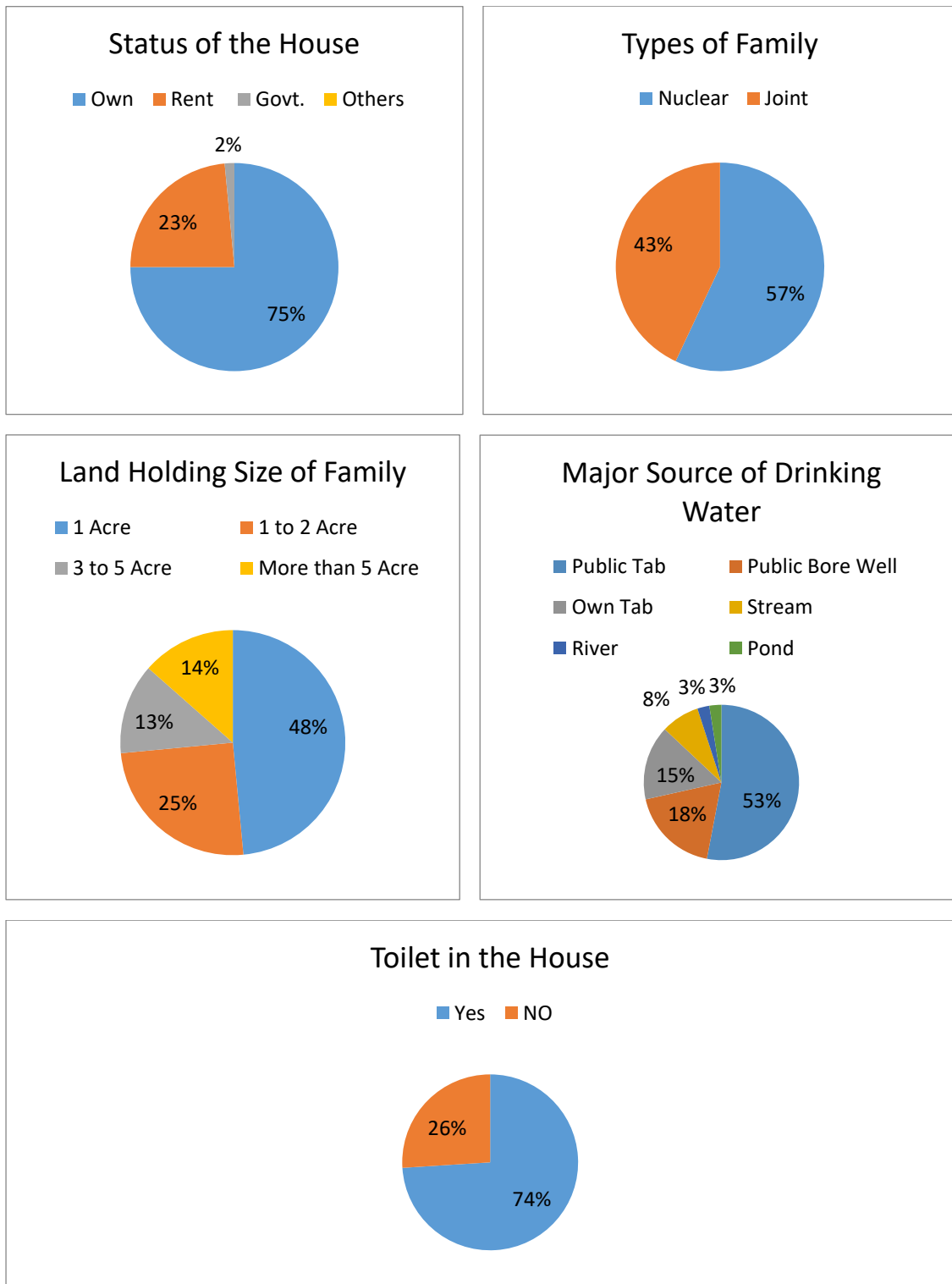


Table and Fig No. 4.5 depicts the living standard of job card holders under the MNREGA scheme. It has been found that 60% of respondents have Kuccha house, 35.5% have pucca and 35.5% have semi-pucca. The table reveals that 75% respondents have their own house

and 23.5% have rented house. 1.5% respondents have house provided by the govt. 57% respondents live in nuclear family and 43% live in a joint family. The table displays 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 tap (53%). 18.5% used public bore well. 74% respondents have Toilet in their house.

Sr. No. Table 4.5.1 Other Facilities Available at their Home					
1.	Facilities in the House	YES (in no.)	Percentage	No	Percentage
2.	TV/Radio/ fan/Newspaper/AC	164	82	36	18
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 at home	55%		45%	
Source: Field survey					

Fig 4.5.1 Other Facilities Available at their House

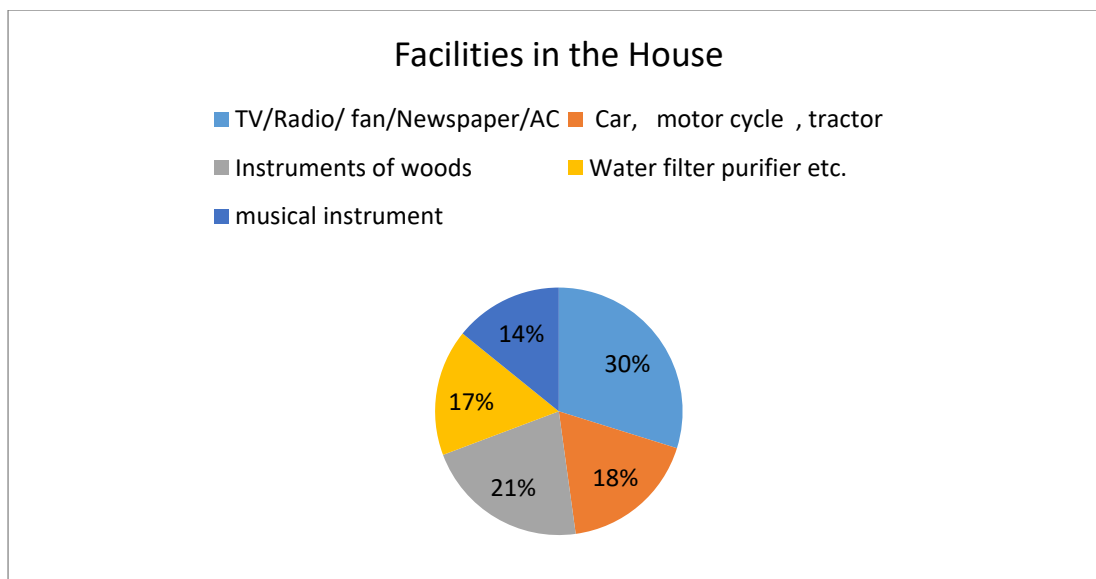


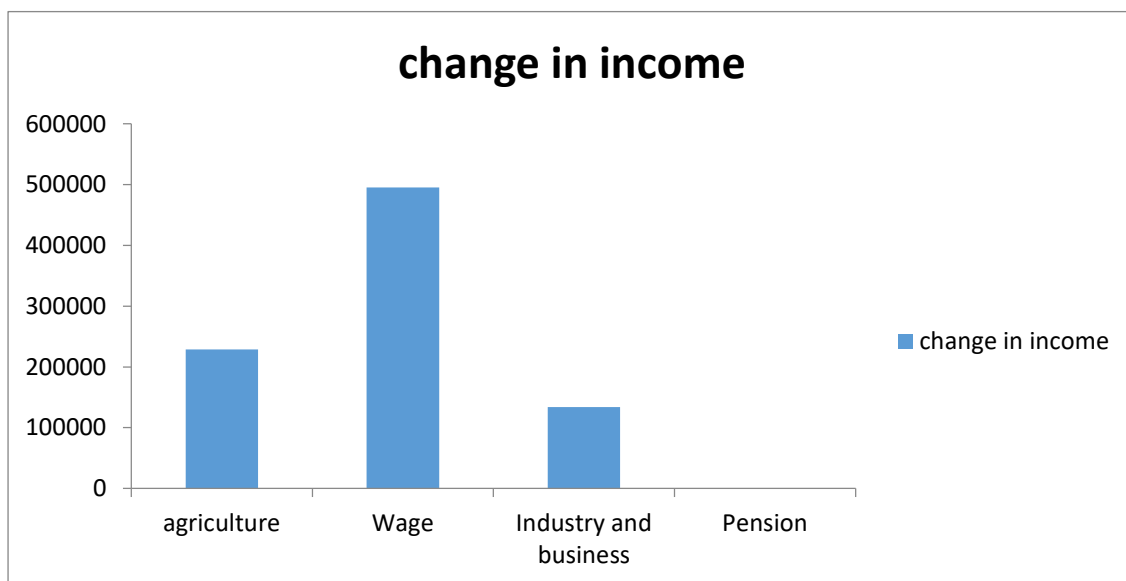
Table and Fig 4.5.1 projects that the other facilities available in their house. The table highlight that 164 respondents have TV/Radio/Fan/ Newspaper facilities, And 36 respondents have any such facility like this. 101 don't have car, motor cycle and tractor facilities in their house. It is notable 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.

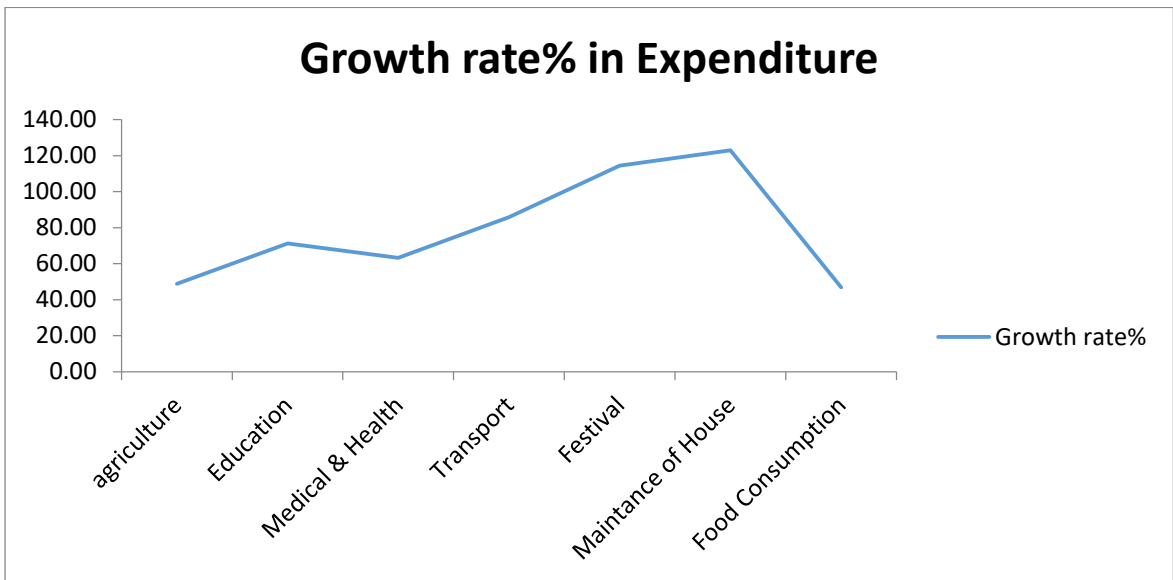
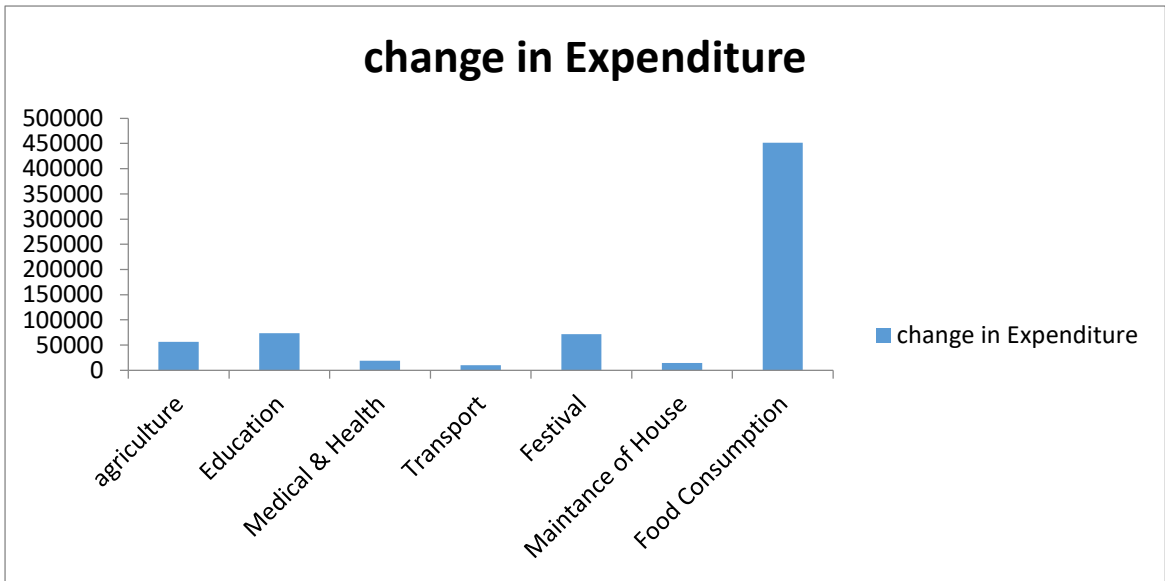
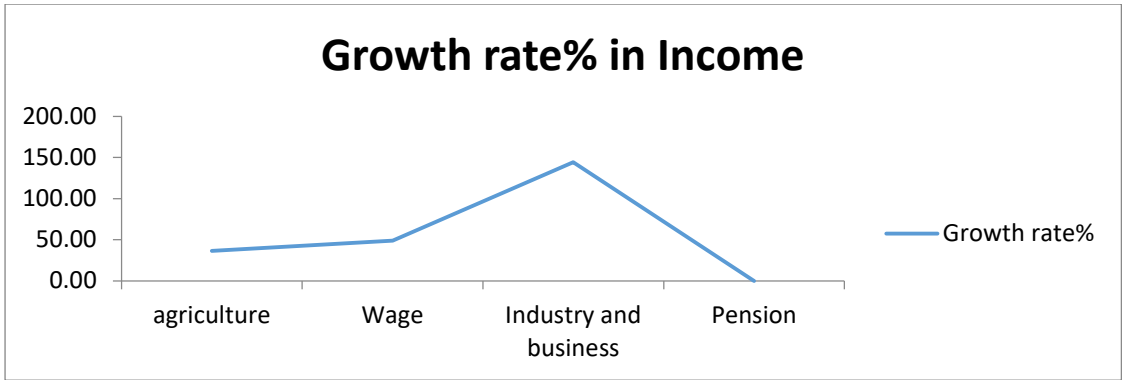
Table 4.6 Structure Change in Income and Expenditure due to MGNREGA

	Before MNREGA	After MNREGA	Change in income	Growth 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 displays 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%. Maintenance 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 follows 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.

CHAPTER 5

ROLE OF MGNREGA IN EMPLOYMENT CREATION

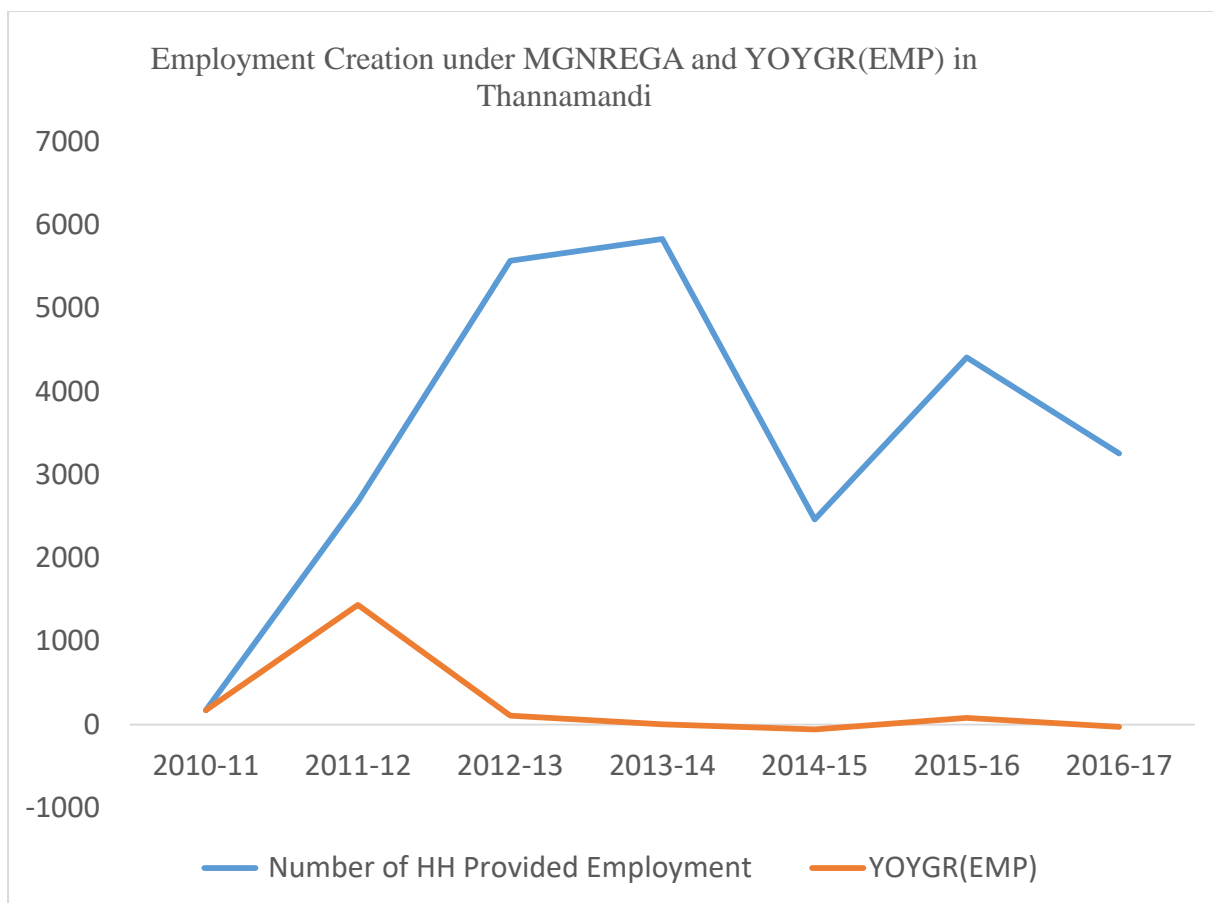
Many studies observed that the MGNREGA has positive impact on rural areas in term of creating employment opportunity and providing livelihood facilities, 1421 crore person day of employment has been generates under scheme. On average five crore households have been provided with employment every year since 2008. The scheduled caste and schedule tribe population have been accounted for 51 percent of total person day's employment generated. Because of the self-selection effects generally dominated, the net result is that MGNREGA targeting pro-poor and SC/ST households. Many studies reported that the MGNREGA wage helps to avoid hunger and decreased seasonal migration in rural area. The women workforce contribution under the scheme has exceeded the statutory minimum condition of 33 per cent and the trends indicate an increase in the participation rate at the national level. Since beginning, every year women participation has been around 48%, it help to women sustainability. Since the beginning of the programme total number of work taken up account to 182 lakhs.

In 2012-13, 4.16 crore households were provided employment and 141 crore person-days of employment were generated. Increasing outreach to the poor and marginalized, self-targeting in nature, the programme had high work participation from marginalized groups like SC/ST (38%) and Women (53%) MGNREGA has reduced the traditional gender wage discrimination, particularly, in the public works sectors and has had a positive impact on the socio-economic status of the women. The programme with its inter-sectoral approach opens up an opportunity for convergence of different programmes with an aim to optimise public investment. The following table shows the role of MGNREGA in employment creation in Thannamandi block of district Rajouri with annual growth rate.

Table 5.1 Employment creation under MGNREGA in Thannamandi Block		
Year	Number of HH Provided Employment	YOYGR(EMP)
2010-11	174	174
2011-12	2677	1438.51
2012-13	5570	108.07
2013-14	5829	4.65
2014-15	2464	-57.73
2015-16	4409	78.94
2016-17	3254	-26.20
CAGR	63%	
Source: Block development office, Thannamandi		

Table 5.1 shows that MGNREGA has positive impact on employment creation throughout the year up to 2013-14. It is inferred from the table that 174 household were provided employment in the year 2010-11 which increase upto 2677 households in the year 2011-12 and 5829 in the year 3013-14. However, it shows a decline in the year 2014-15 because the same block i.e. Thannamandi block got bifurcated into two blocks along with the division of its panchayats resulting in the decrease of their household provided employment tending to 2464 in the year 2014-15. Further, it has increased upto 4409 households in the year 2015-16. It declined in the year 2016-17 by 3254 may be on account of better wage opportunities available to them under other worksite place owned by capitalist. And also compound annual growth rate (CAGR) is 63% shoes that there is a positive impact of MGNREGA in providing employment to the rural household of Thannamandi block of district Rajouri.

Fig 5.1 Employment Creation under MGNREGA and YOYGR (EMP) in Thannamandi

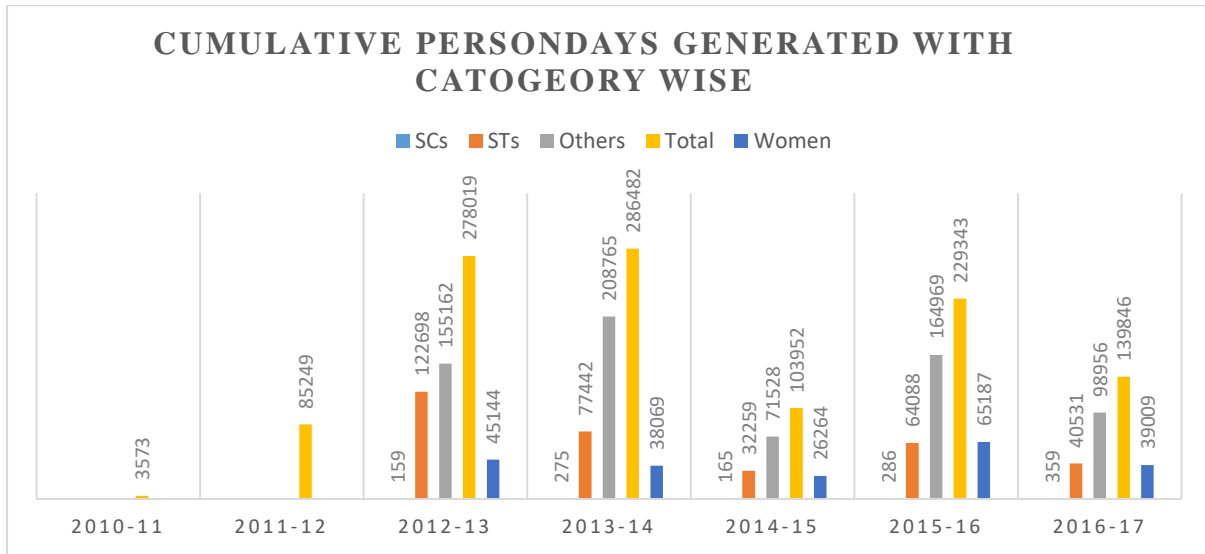


The data depicted graphically in table 5.1 that shows household provided employment and also the year to year growth rate of employment vertically and years shown horizontally. It displays that 174 households provided employment in the year 2010-11 which has increased to 2677 in 2011-12 and the growth rate of employment was 1438.51%. Further it increased 5570 with 108.07% growth rate. The employment provided household had decline to 2464 in the year 2014-15 with its -57.73% growth rate in 2015-16 further the employment had increased to 4409 with its 78.94% growth rate & again in the year 2016-17 employment kept decreasing to 3254 with -26.20% growth rate.

Table 5.2 Cumulative person days Generated					
Year	SCs	STs	Others	Total	Women
2010-11	NA	NA	NA	3573	NA
2011-12	NA	NA	NA	85249	NA
2012-13	159	122698	155162	278019	45144
2013-14	275	77442	208765	286482	38069
2014-15	165	32259	71528	103952	26264
2015-16	286	64088	164969	229343	65187
2016-17	359	40531	98956	139846	39009
Source: Block development office, Thannamandi					

Table 5.2 reflects category wise provided employment in different years. In the year 2012-13 the total employment provided was 278019 among which SCs were 159, ST, were 122698, others were 155162 and the women were 45144. This also indicates that the share of other population was large during this year. It increase slightly in the year 2013-14 to 286482 among which the largest share having others population that was 208765 and the share of women in the same year were 38069. Total employment decrease to 103952 in the year 2014-15 and the share of others also large in this year were 71528 and the share of women slightly decline from 38069 to 26264. It indicates that again the employment has increase in the year 2015-16 by 229343 with largest share of other population 164969 but the participation of women is significantly higher in this year as we compare it with other that were 65187. Further employment provided by MGNREGA had decrease in the year 2016-17 by 139846 among which the share of SC were 359, ST were 40531, others were 98956 and the women were 39009.

Fig 5.2 Cumulative Persondays Generated With catogery wise



This above graph represents the category wise provided employment in different years. In the year 2010-11 and 2011-12 only total employment is shown because categories wise data were not available in these two years. From 2010-11 to 2016-17 the share of other population is higher as compared with other i.e. SC, ST and the share of women is higher in the year 2015-16 and lowest in the year 2014-15.

Conclusion

On the base of forgone discussions it is concludes that MGNREGA has positive impact on overall rural employment on the basics of compound annual growth rate (CAGR) that is 63 percent. If we look on categories wise provided employment to the households, highest employment provided to the other group and participation of women were higher in the year 2015-16 i.e, 65187.

CHAPTER 6

MAJOR FINDINGS, POLICY IMPLICATION AND LIMITATION OF STUDY

The Mahatma Gandhi National Rural Employment Guarantee Act of the UPA government in India was introduced primarily to enhance the livelihood of rural household by providing 100 days of employment in rural development work. The Present study impact assessment of MGNREGA conducted in Thannamandi block of district Rajouri. The study has two main objectives (a) impact assessment of MGNREGA on rural development (b) role of MGNREGA in employment creation. In order to full fill these two objectives both primary as well as secondary data has been used and the main findings of the study as follows.

6.1 Findings of the Study

1. In the primary survey, it has found that that out of 200 samples all the respondents are aware about MGNREGA. Out of this 200 sample nearly 146 become enlightened with MGNREGA through panchayat, about 46 per cent of the respondents became aware of the scheme through newspaper/magazine. And only 4 percent of the respondent became aware of MGNREGA through friends/relatives.
2. The study indicates that MGNREGA has positive impact on the education standard of respondent family. And about 57.40 percent respondents rated that MGNREGA has positive impact on education standard of respondent family after the implementation of MGNREGA. And only 44.27 percent respondents revealed that MGNREGA has no impact on education standard of respondent family.
3. The study shows that MGNREGA has negative impact on the health status of the respondents. About 78.9 percent of respondents rated that MGNREGA has negative impact on the health status.
4. The study makes it clear that MGNREGA has positive impact on living standard of respondent family. About 55 percent of respondents says that MGNREGA has

positive impact and 45 percent of respondents says that MGNREGA has no impact on the living standard of the respondent family.

5. The study reflects that MGNREGA has positive impact in employment creation with compound annual growth rate (CAGR) 63 percent.

6.3 Policy Implication

On the basics of the findings and results of present study the following suggestions have been made drawn as under.

- 1. Creation of awareness:-** MGNREGA programme though have a number of provisions like unemployment allowance, worksite facilities, obtaining dated receipts, 1/3rd of beneficiaries should be women, equal payment of wages for men & women, guaranteed employment & a demand driven programme, the people in the rural areas were not having any awareness about these provisions. It is, therefore, suggested that awareness programmes should be organized at war footing in the rural areas for educating people about these special provisions, in case the given are adopted. Suggestions it will be further improvements in the implementation of the programme.
- 2. Additional staff:** - During field surveys the implementing agencies stated that there is acute shortage of staff and the present staff dealing with MGNREGA is overburdened. They further disclosed that in addition to NREGA work, they have to attend other works like conducting of survey, election duties etc. Hence it is suggested that additional staff should be provided specifically to attend NREGA works only. The staff should also be competent enough in preparation of plans, shelf of projects, conducting of social audit, supervising, implementation & coordination with different departments.
- 3. Training of Gram Sabha & Panchayat members:** - In the implementation of the programme, Gram Sabha plays a major role as 50% of the works are to be done by this

body. So far as other tiers viz; Block Panchayat and District Panchayat are concerned they have to prepare the plans including shelf of projects, plan approval etc. For all these, they need specialized trainings so that they can function effectively for the success of the programme. It is, therefore, recommended that the specialised training programmes be organised in the rural areas preferably in the village panchayats so that these functionaries get proper training for the better execution of the work

- 4. Effective supervision:** - To curb corruption & malpractices, it is demand of the time that to monitor and supervise MGNREGA works are properly monitored and supervised. By doing so these bad practices to some extent can be controlled.
- 5. Timely Payment of wages:** - It has been observed during the field study that there is abnormal delay in the payment of wages to the workers. Due to this people have lost their interest in MGNREGA. It is therefore suggested that there should be timely payment of wages to the workers.
- 6. Availability of worksite facilities** Facilities like drinking water, shade, crèche for children, first aid etc. It has been observed during the field survey that except for drinking water in certain places, nothing was available on the site of the work. It is, therefore, suggested that all such facilities as are prescribed in the provision under the programme should be made available at the work site. In addition it is also suggested that temporary bathrooms should also be constructed especially for women workers.
- 7. Increase in employment:** - The programme has the provision for 100 days employment per household. As such if a household who has more than one adult member, the man-days should be increased suitably however with some ceiling.
- 8.** Inspection should be done time to time.
- 9.** For the improvement of economic condition of beneficiaries the guarantee of 100 working days should be extended to 200 days.

6.4 Limitations of the study

The present study has certain limitation due to following reasons.

1. Present study cover only the MGNREGA job card holder who are engaged in different works under the scheme.
2. Present study is limited to one block of the district Rajouri

6.5 Further Research

This current research can be considered as a pilot project undertaken to have a basic understanding of the impact of MGNREGA in one particular block of the district Rajouri in Jammu&kashmir. This research cab be expanded to all the present block in the district of Rajouri. The research can be further expanded by taking into the consideration the entire timeline of the implementation of the MGNREGA project in the district of Rajouri.

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APPENDIX 1



APPENDIX 2

Schedule No

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**CONFIDENTIAL FOR RESEARCH
PURPOSE ONLY**

Interview Schedule for

“Dissertation title: Impact Assessment of MGNREGA on Rural Development: A Case Study of Rajouri District of Jammu & Kashmir.”

**SCHOOL OF ARTS, HUMANITIES AND SOCIAL SCIENCES
CENTRAL UNIVERSITY OF HARIYNA, MAHENDERGARH**

I Waqar ahmed and I am a student of Dept. of Economics, Central University of Haryana, Mahendergarh, India. I am conducting a survey in this block in order to know about the Impact assessment of MGNREGA on rural development. I would like to ask you some questions about the impact assessment of MGNREGA on rural development. The survey usually takes about 20 minutes to complete. Whatever information you provide will be kept strictly confidential.

Participation in this survey is voluntary and you can choose not to answer any question. However, I hope that you will participate in this survey. Since your participation is important.

During my survey, do you want to ask me any question about it?

ANSWER ANY QUESTION AND ADDRESS RESPONDENT'S CONCERNS.

May I begin the interview now?

Name of the Interviewer: _____ Date: _____

Section 1: Demographic profile

- 1.1 Head of the Household (HH):-----.
- 1.2 Name of the Respondent: -----.
- (Optional)
- 1.3 Respondent's relation with HH: -----.
- 1.4 Sex -----
- 1.5 Marital status: ----- (1.married, 2. Unmarried, 3. Widow, 4. Divorce).
- 1.6 Caste :------(1.SC, 2.ST, 3.OBC, 4. General,5.Others)
- 1.7 Name of the village: -----, District: -----, GP: -----.
- Tehsil: -----.
- 1.8 Number of the family members: -----.
- 1.9 Contact no of the HH: -----.(Optional)

Section 2: Implementation Related Information

- 2.1. Are you aware about the MGNREGA? Yes ---- No-----.
- 2.2. If yes, from where you got information? -----
- (1. Panchayat, 2. Media, 3. Block office, 4. Newspaper/ Magazine, 5. Friends/ Neighbours, 6. Any other.)
- 2.3. Do you have any job card? -----
- (Issued under the scheme of employment)
- 2.4. How many job card holders in your family? -----.
- 2.5. Have you received any work under this scheme? Yes ---- No -----.
- 2.6 .If yes, how many days in a year? -----.
- 2.7. Procedure of payment, through -----
- (1. Bank, 2.Post office, 3. Panchayat office, 4. Digital payment, 5. Any other).
- 2.8. How did you get your wage? -----
- (1.daily, 2. Weekly, 3. Bi-weekly, 4.monthly, 5. After month)

interested to go to school or college?		
2. Is there any Independence at your family?		
3. Do you follow any Hindi / English news in social media?		
4. Any person job in Govt. or Non –Govt organisation?		
5. Have you taken any study loan for your children?		
6. Do you have any market knowledge?		
7. Do you study newspapers or any books?		
8. Do you have study materials?		
9. Have you visited any educational place?		
10. Any educated member of your family working under the scheme?		
11. Do you attend any training		

programme?		
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Section 4: Health status of the family

4.1

Health factors	Yes(Y)	No(N)
Do you face any health related problem during work?		
Do you smoke, cigarettes, tobacco, or any in- toxicants?		
Is Sufficient health facilities are available at Work place?		
Is ambulance facilities available at the work place?		
Do you have any health Insurance facility?		
Is there any good quality of worksites?		
Do you get vegetables, milk, or any other healthy diets?		
Do you forced work more than		

working hours?		
Do you concern the doctor regarding your health?		
Do feel boring at the time of work?		
Do you feel any disease in this work?		

Section 5. Living standard of the family

5.1. Type of house ----- (1.kuchha, 2.pucca, 3. Semi-pucca 4. Any other).

5.2. Status of your house----- (1. Own, 2. Rent, 3.Govt.4. Others)

5.3. Type of the family----- (1. Nuclear, 2. Joint)

5.4. Do you have electricity connection at home? (1.yes, 2.No).

5.5. Primary source of income----- (1.agriculture, 2.business, 3.Govt service, 4. Any other)

5.6. Land holding Size of the family? -----

(1. 1 acre, 2. 1to2 acre, 3. 3 to 5 acre 4. More than 5 acre).

5.7 What is the major source of drinking water? -----

(1. Public tap, 2.public bore well, 3. Own tap, 4.stream, 5. River, 6.pond).

5.8 Do you have toilet facility at home? ----- (1. Yes, 2. No)

5.9 facilities available or not at your home

Facilities at home	Yes(Y)	No(N)
TV/Radio/ fan/Newspaper/AC		
Car, motor cycle , tractor		

Instruments of woods		
Water filter purifier etc.		
Musical instrument		

Section 6: Income and expenditure status of the family

6.1 Annual average income of the House Hold

Income sources	Before MGNREGA (amount in Rs)	After MGNREGA(amount in Rs)
1.Agriculture		
2.Wages		
3.Business, Industry		
4. pensions		
5. others		
Total		

6.2 Annual average expenditure of the Household

Source of expenditure	Before MGNREGA	After MGNREGA
Agriculture		
Education		
Medical &Health		
Transport		
Festival		
Maintenance of house		
Loan repayment		
Consumption of food		

Total		
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