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**IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT
GUARANTEE SCHEME (MGNREGS) - A STUDY OF UDMA GRAMA
PANCHAYAT, KASARGOD DISTRICT**

**BY
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PROJECT REPORT

**Submitted in partial fulfillment of
the Requirement for the degree of**

Bachelor of Science (Hons.) in Co-operation and Banking

Faculty of Agriculture



**COLLEGE OF CO-OPERATION, BANKING AND
MANAGEMENT KERALA AGRICULTURAL UNIVERSITY
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2015



DECLARATION

DECLARATION

I hereby declare that this project report entitled “**Impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) - A Study of Udma Grama Panchayat**” is a bonafide record of work done by me during the course of project work and it has not previously formed the basis for the award to me for any degree/ diploma, associate ship, fellowship or other similar title of any other university or society.

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Certified that this project report entitled “**Impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) - A Study of Udma Grama Panchayat**” is a record of project work done independently by Ms. **Soumya.M** (2011-45-141) under my guidance and supervision and that it has not previously formed the basis for the award of any degree, fellowship or associateship to her.



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Needless to say, I solely am responsible for any errors, which may remain.....

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LIST OF ABBREVIATIONS

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NSSO	: National Sample Survey Organization
DRI	: Differential Rate of Interest
IRDP	: Integrated Rural Development Programme
NRY	: Nehru Rozgar Yojana
JRY	: Jawahar Rozgar Yojana
SEEUY	: Self Employment Scheme for Educated Unemployed Youth
PMRY	: Prime Minister's Rozgar Yojana
MGNREGP	: Mahatma Gandhi National Rural Employment Guarantee Programme
NREGA	: National Rural Employment Guarantee Act
KREGS	: Kerala Rural Employment Guarantee Scheme
PRIs	: Panchayat Raj Institutions
GPs	: Grama Panchayats
MGNREGS	: Mahatma Gandhi National Rural Employment Guarantee Scheme
NREGP	: National Rural employment Guarantee Programme
SGRY	: Sampoorna Grameen Rozgar Yojana
NHG	: Neighborhood Group
UNDP	: United Nations Development Programme
SC	: Scheduled Caste
ST	: Scheduled Tribe
NGO	: Non-Governmental Organization
NREGS	: National Rural employment Guarantee Scheme
UIDA	: Unique Identification Development Authority of India
NIRD	: National Institute of Rural Development
DRDA	: District Rural Development Agency
APL	: Above Poverty Line
BPL	: Below Poverty Line

DESIGN OF STUDY

CHAPTER 1

DESIGN OF STUDY

1.1 INTRODUCTION

Whenever there is a discussion of the Indian Economy, a common topic that arrives is that of unemployment which has been plaguing the nation. Unemployment refers to a situation in which people who are able and willing to work but not get employment opportunities and jobs that match their capabilities and skills. From the Fourth Five Year Plan (1969-1974) onwards, the Government of India has initiated various employment generation programmes. About 70 percent of our people reside in rural area and depend on agriculture as their main occupation. But agriculture is not providing employment opportunities throughout the year. It is seasonal and heavily depends on monsoon. Majority of the poor in rural area of the country depend not only on agriculture but also on the wages they earn through unskilled, casual and manual labour. Inadequate labour demand or unpredictable crisis adversely affects their employment opportunities. Unemployment and poverty are strongly related.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has provided basic income security to a large number of beneficiaries. It provides employment to around 5 crore households, on an average, every year. This is almost one-fourth of the total rural households in the country. From financial year 2006-07 upto financial year 2013-14 (up to December 2013) over ₹ 1,55,000 crore has been spent on wages. This is almost 70 percent of the total expenditure. The Scheme's notified wages have increased across all States since 2006. The average wage earned per beneficiary has risen from ₹ 65 per person day in 2006 to ₹ 229 by 2015.

The National Sample Survey Organization (NSSO) surveys conducted throughout the country during 1993-94, 1999-00 and 2004-05 revealed the fact that Kerala has the highest rate of unemployment compared to other Indian States. It has been estimated that 26 percent of the rural labour force are unemployed in Kerala. The rural work force engaged in agricultural activities has declined considerably and in non-agricultural activities has increased to a greater extent. Various provisions under MGNREG Act and its guidelines aim to ensure that especially

women have equitable and easy access to work, decent working conditions, equal payment of wages and representation on decision-making bodies.

In India's population an estimated 260.3 million are below poverty line, of which 193.2 million are in rural area and 67.1 million are in urban area. The impact of poverty alleviation measures adopted during the last 5 year plan periods has been fairly good. With the expansion of the economy, poverty in India has declined from 54.9 percentage in 1973-74 to 27.5 percentage in 2004-05. But the absolute number of the poor continues to remain high. As per economic appraisal 2006-07, the estimated number of unemployed persons rose from 7.98 million in 1983 to 9.02 million in 1993-94 to 10.51 million in 1999-00 and to 13.10 million in 2004-05. In Kerala, even though the literacy rate is high, unemployment and poverty are still existing. (Source: census report- 2001)

The new economic view of development considers reduction or elimination of poverty, inequality and unemployment as an important index of development. Realizing this, the Government has initiated several schemes from the early 70's to get access of credit and employment to the poor. But because of the increasing rate of population in the country, the fruits of the efforts made by the Government have almost neutralized and the problem still persists at a higher degree.

From the Fourth Five Year Plan onwards, the Government of India has been launching several schemes for the unemployed in the rural and urban areas of the country. The most important among them are, Integrated Rural Development Programme (IRDP), Nehru Rozgar-Yojana (NRY), Prime Minister's Rozgar Yojana (PMRY). The Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) is the latest which was launched by the Government of India during the year 2006-07. NREG Act had been passed by the Government of India in September 2005 and came into force with effect from 2006-07. It marked a paradigm shift from the previous wage employment programmes with its rights-based approach that makes the Government legally accountable for providing employment to those who demand it. The scheme aims at "enhancing livelihood security of people in rural area by guaranteeing hundred days of wage employment in a financial year to a rural household whose adult members volunteers to do unskilled manual work" and in that process of employment generation, durable

assets are built up that strengthen the livelihood resource base of rural poor. Today MGNREGP is the most important employment generation programme of the Government in our country.

1.2 STATEMENT OF THE PROBLEM

The basic idea of MGNREGP is to give legal guarantee of employment to anyone who is willing to do manual labour at the minimum wages. Most of the states have been implemented this programme at the right spirit. Kerala have also implemented this programme invariably to the all districts and Panchayat since 2008 onwards. The Panchayat Raj Institutions of Kerala are in advantage position to take over full responsibility for implementation of a rights based programme MGNREGA. On this line- Udma Grama Panchayat in Kasargod District has implemented the programme during 2008-09 onwards.

70 percent of population of India lives in rural area. So it is necessary to develop rural area systematically. Realizing this fact the Government initiated several employment generation programmes in rural area. Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) is one among them.

1.3 OBJECTIVE OF THE STUDY

- To evaluate the impact of Mahatma Gandhi National Rural Employment Guarantee- Programme to workers in Udma Grama Panchayat.

1.4 METHODOLOGY OF THE STUDY

1.4.1 Data collection: Both primary and secondary data were used for undertaking the study. Primary data was collected through a sample survey based on structured interview schedule covering the objectives of the study. Secondary data was collected from reports, documents of the Udma Grama Panchayat.

1.4.2 Sample Design: Sample size of the survey were 40 workers, spreading over two wards of Udma Grama Panchayat ie, ward 4 and 6 which are functioning well in this programme. The wards and workers were selected randomly. Secondary data were collected from reports, documents of the Udma Grama Panchayat.

1.4.3 Data analysis: The data collected was analyzed by using statistical tools such as Indices and percentages. A well-defined number of statements were prepared and the respondents were asked to grade them on a 5 point scale. The score of all respondents for each grade added together to get the total score for each statement. The total score for each statement was then divided by maximum possible scores to derive the satisfaction index. The satisfaction index about the scheme, procedure of the scheme and performance of the scheme were derived using the following method.

Table 1.1 Response choice were scaled in the following manner

Response choice	Scoring weight
Increased very much	5
Increased	4
Remain same	3
Decreased	2
Decreased very much	1

The index for the statement was computed using the formula (Krishnan G.K, 2012)

$$\text{Index for the statement} = \frac{\text{Total score obtained for the statement}}{\text{Maximum obtainable score for the statement}} * 100$$

$$\text{Composite Index} = \frac{\text{Total score for the statement}}{\text{Maximum score} * \text{No.of statement}} * 100$$

The indices calculated for the study were categorized as follows to interpret the results. The categorization is based on the score assigned to the responses of the sample.

Below 30	Very poor
30-50	Poor
50-70	Average
70-90	Good
90-100	Excellent

1.5 SCOPE OF THE STUDY

The study will help the Udma Grama Panchayat for proper implementation of the scheme and thereby improving the living standard of the rural poor.

1.6 LIMITATIONS OF THE STUDY

1. Main limitation of the study was time constraint
2. The study was confined only to 2 wards of Udma Grama Panchayat.

1.7 OBSERVATIONS MADE

Social variables

- Family education
- Membership in organizations
- Status in family before & after

Economic empowerment

- Annual income
- Savings
- Acquisition of assets
- Indebtedness

Other observations

- Registration
- Work site facilities
- Payment details
- Activities undertaken
- Performance of MGNREGS

1.8 CHAPTERISATION SCHEME

The study has been organized into five chapters. The chapter scheme of the study is as follows

1. Design of the Study
2. Mahatma Gandhi National Rural Employment Guarantee Scheme: - An Overview
3. Udma Grama Panchayat: - Profile
4. Impact of MGNREGS – An Analysis
5. Summary of Findings and Conclusion

1.9 REVIEW OF LITERATURE

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is world's largest anti-poverty programs and provided basic income security to a large number of beneficiaries .A brief review of the studies so far conducted are given below.

Patel (2010) in his article on "NREGA and Panchayat Raj Institutions: Need for capacity building of PRIs", opinioned that the participatory approach of Grama Panchayats and Grama Sabhas under NREGAS create productive assets, generate Massive employment among poor and disadvantaged groups, improve productivity of Small farms and contribute to inclusive growth in rural India. NREGS also help to erase India's image as the land of poor and illiterate.

Sissal and Sharma (2010) in their study "A Study on Knowledge and Perceptions of Beneficiaries towards MGNREGA in Doimukh Panchayat of Papum Pare District" observed that most of the beneficiaries in Doimukh Panchayat were not aware about the scheme. They also identified that most of the respondents do not have proper knowledge about the schemes, benefits available, etc under MGNREGA.

Channaveer (2011) in their study "Impact of MGNREGA on Input-use Pattern, Labour Productivity and Returns of Selected Crops in Gulbarga District, Karnataka" assessed the impact of MGNREGS on the changes in input-use pattern, labour-use pattern, labour productivity, cost of cultivation and returns from crops after the implementation of the scheme. The study has revealed a significant difference in the use of machine power between fully- and partially implemented MGNREGA villages due to higher wage rates in the former category of villages. Not much difference has been observed in the use of material inputs and labour in redgram and rabi, jowar. The cost of cultivation has been found higher for both the crops in the fully-implemented MGNREGA villages due to significantly higher cost on labour. The labour productivity for both male and female has been observed lower in fully-implemented MGNREGA villages in both the crops for all the operations in comparison with that in partially-implemented MGNREGA villages. The wage rates (both male and female) in fully-implemented villages were considerably higher in fully-implemented than partially-implemented MGNREGA villages.

Murthya and Indumati (2011) conducted “Economic Analysis of MGNREGA in the Drought-prone States of Karnataka, Rajasthan and Irrigation-dominated State of Andhra Pradesh” which revealed that the impact of MGNREGA wage on the economic scarcity of labour is relatively modest when compared with the impact of hike in non-farm wages. The study found that only around 50 percentage of the households who had registered under MGNREGA, actually demanded employment. Such a modest proportion availing MGNREGA employment is due to favourable labour market outside MGNREGA and outside agriculture. It was concluded that MGNREGA programme offered supplementary employment during the off-season and obviously did not compete with the labour demand for local agricultural operations. In addition, in the rural areas, due to offer of higher wages in the non-agricultural sector, there is a backward bending supply of labour. This study empirically proves that MGNREGA programme is complementing the rural wage incomes of the needy at no cost to agriculture and other sectors in the rural areas. The economic scarcity of labour in agriculture is largely due to the higher hikes in non-farm wages offered especially by the mining and construction sectors in Karnataka and similar sectors in other states of India.

Sarkar and Supriya (2011) conducted a study viz. “Impact of MGNREGA on Reducing Rural Poverty and Improving Socio-economic Status of Rural Poor: A Study in Burdwan District of West Bengal”. The study examined the socio-economic impact of MGNREGA on the rural poor who are mainly comprised of small and marginal farmers & agricultural labourers. The study used twelve quantitative and qualitative variables to find the impact of the programme in reducing poverty levels in rural areas. The study found that the socio-economic condition of the beneficiary households or the households regularly working in the Scheme was found considerably poor than the households not working under the scheme, based on almost all the socio-economic variables considered. The impact of programme on different socioeconomic variables were studied and showed a rise. The study also identified lack of payments (63 percentage) and non-availability of work (34 percentage) as the major constraint faced by the scheme.

Chaarlas and Velmurugan (2012) studied the issues and challenges of MGNREGA based on filed data. They observed the issues from both government and public perspective. Poor planning & administrative skills, lack of focus on administrative skills, lack of adequate manpower,

Difficulty in Funding the Scheme, Discrimination, Corruption & Irregularities, Maoist insurgency, Lack of Safety Measures are the main issues faced by government in implementation of this ambitious scheme. The study identified Inadequate Awareness, No purposive Spending and Being unorganized as the main issues from the part of public.

Prasad (2012) highlighted the different objectives and features of MGNREGA and also revealed the performance and funding pattern of MGNREGA. According to his study MGNREGA is playing vital role for providing employment especially during off agricultural season.

Borah and Bordoloi (2014) conducted their study in 14 blocks of Sonitpur District of Assam. They have studied the impact of MGNREGA on women empowerment in the district. They concluded that the performance of MGNREGA is not fully satisfactory. The scheme could not ensure the 100 days job guarantee to the majority of job card holders in the studied district. Further, they have attempted to identify the various obstacle lies in the implementation of the scheme.

Chakraborty (2014) examined the success rate of MGNREGS scheme in her study "MGNREGA policy and application". The study exposed a series of anomalies in the overall outcomes, e.g. mismatches between demand projection disproportionate deployment of labour (in number of person-days) and number of assets/structures created, disparity between work distributions among different population groups. She pointed out the need for some proactive measures for correction such as revision in wage payments and direct payments to workers which should be implemented quickly.

Abraham (2014) studied "MGNREGS-Need for reforms to create productive rural employment" and explained MGNREGS mission is only partly being achieved as its supply driven determinants are deeply entrenched in governance deficits. What is needed is a governance paradigm shift in MGNREGS. This call for massive strengthening PRIs and its sub systems like Self Help Groups, Banking correspondence model etc. Budgetary commitments of the states in the scheme be increased from the present low levels to make it more accountable. The conceptually transformed MGNREGS need more creative, innovative and time bound efforts from local governance institutions to meet the new obligations assigned to them, is perhaps a challenge ahead.

Kumar (2014) conducted his study in Sirsa, Ambala and Hissar districts of Haryana. His study attempted to explain the importance of social audit in developmental schemes like MGNREGA. The study found out that most of the gram Panchayat has conducted social audit twice in a year. But very less number of issues raised by the people in those gram Panchayats.

Mahi Pal (2014) in his study "Impact of MGNREGA on employment generation and capital formation" discussed MGNREGA has not only created employment opportunities in rural areas but also created durable assets which in turn further improved resource base for livelihoods of rural people. Besides, MGNREGA has also strengthened rural local Governments as these are principal authorities to implement the act. Adequate care should be taken to rectify the defect.

Maiorano and Buddha (2014) studied the measures to improve the implementation of MGNREGS in tribal areas. They identified in their study that the tribals are by far the most disadvantaged people in India as far MGNREGS is concerned. They opined that though the scheme acted as cushion against starvation and destitution for the tribals, the state administration had not taken adequate care in implementation of the scheme in tribal areas.

Narayanan and Das (2014) studied women participation in MGNREGS in a study named "Women Participation and Rationing in the Employment Guarantee Scheme" and found that the women accounted for about 48% share in person days on an average of MGNREGS against a 34.9 percentage share in rural workforce thereby making MGNREGS a better avenue for women employment. The study also found out that there is quite a bit of rationing in MGNREGS employment which is in stark contrast to the demand driven principle of MGNREGS. The study also found that for every three men seeking job, only two women seek employment in MGNREGS. The study also reveals that the administrative rationing faced by women is 0.25 while it is 0.28 for men against a national average of 0.23.

Pillai and Nithya (2014) conducted a study viz. "Socio-economic conditions of MGNREGA programme workers in Krishnarayapuram taluk of Karur district" to identify the socio-economic conditions of MGNREGA workers. The study found that there has been considerable increase in the household income of workers after the implementation of the scheme in the area.

Chennam and Dhanekula (2014) explained that; the utilization of resources available with the state Government is also an important indicator to measure the success of the state in

implementing the Act. In 2011-12, budget allocation for the scheme is ₹ 40000 crore, while the expenditure is ₹ 36941.08 crore (74.70 percentage). During 2007-08 and 2009-10, about 82 percent of the funds were utilized, while in the rest of the years more or less 74 percentage of the funds were utilized for the scheme.

Sharma (2014) explained the reasons for migration in urban and rural area and how MGNREGA can be an effective tool for reducing such migration. She conducted a study in Anantpur, Andhra Pradesh and observed that MGNREGA brought down the migration levels due to availability of work. Her study in Gujarat, Maharashtra Rajasthan and Madhya Pradesh found out that the migration has been reduced in the families of respondents and also children's education was positively benefited.

Geetanjali (2015) in her article on "Impact of MGNREGS on asset creation and empowerment of women wage seekers" explained that the seasonal nature of rural employment and low wage rate has resulted in distressed migration of labour from the rural areas to urban areas and from the economically backward states to the economically developed states. It has hampered agriculture in the out migrating states

The World Bank (2015) on India Development Update reported that MGNRES scheme is amongst world's largest anti-poverty programs and is an important pillar of India's social security system. The report opinions that the scheme has the potential to reduce poverty by many means viz. by providing extra income and employment to people in rural areas, by creating assets of value to people, providing bargaining chip to labours in negotiating with private employers. The report also finds that the performance of the scheme is mixed. Paradoxically, it has performed poor in poorer states where it is needed the most. The study also identified the reasons why the potential impacts of the scheme are not realized in practice: the slow responsiveness of supply side to the demand for work, rationing in jobs, workers not able to meet productivity norms for earning minimum wages, delay in wage payments and corruption at different levels. The study is also of the opinion that if the scheme worked in practice the way it was designed, there would be no unmet demand for work.

NREGA, the only insurance for India. (Anonymous 2015). The Hindu, reported that World Bank opined that the rise in 'unmet demand' for MGNREGA jobs is an indicator of increasing rural distress. World Bank is also of the opinion that the scheme is then only and by

far the best bet India has for mitigating the impact on the poor of the recent unseasoned rains. It called for government to take adequate steps aimed at arresting the delays in wage payments and the rising unmet demand for jobs.

MGNREGS - AN OVERVIEW

CHAPTER 2

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME: - AN OVERVIEW

Despite all the attempts to ameliorate the conditions of the poor through the creation of employment opportunities in rural areas and creation of durable community assets, earlier programmes have failed to deliver goods either due to their inadequacies or lack of legal framework. The National Rural Employment Guarantee Act, 2005 was passed by Parliament on 23rd August 2005 and it was promulgated on 7th September, 2005. Based on the Act the 'Scheme of National Rural Employment Guarantee' was ceremoniously launched by the Prime Minister, Dr. Manmohan Singh on February 2, 2006. Almost all the previous programmes were allocation based rather than demand based. NREGA is considered to be unique from this standpoint. It is the only programme in the history of India's development initiatives which has been in force with an enactment of an act of the parliament. The NREGA was renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on October 2, 2009.

The National Rural Employment Guarantee Act (NREGA) renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to the loving memory of the Father of our nation Mahatma Gandhi. This act was introduced with an aim of improving the purchasing power, raising productivity, reducing distress migration, generating livelihood opportunities and helps to create durable assets in rural people, primarily semi or un-skilled work to people living below poverty line in rural India. It attempts to bridge the gap between the rich and the poor in the country. The MGNREGA works are intended to create permanent assets in the rural areas for future needs. These include water conservation and water harvesting, drought proofing (including afforestation and tree plantation), irrigation canals including micro and minor irrigation works, horticulture plantation and land development facilities. It also helps in creating rural infrastructure, improving road connectivity, school building etc....

MGNREGA is successfully working in many states of India. Other than Kerala the states are Karnataka, Assam, Gujarat, Maharashtra and Chhattisgarh. Almost all the states have adopted this act as it has proved useful to remove the issues of unemployment. With the help of this act many have benefited because the people were able to find job for them which is the best thing. The act has many features include the provision of jobs for the people whether they belong

to any state. Sikkim is the only state which has bagged three national awards for its exemplary work under MGNREGA. In an inter-state comparison for 2013-14, Rajasthan provided 74 percentage of eligible families with work, against the total number of families given job cards; Andhra Pradesh provided work to 52.6 percentage of families; Orissa provided work to only 24 percentage of eligible families. In the same year, Rajasthan provided 100 days of employment to 23 percentage of families engaged in work; for Andhra Pradesh the figure is 22.7 percentage. Orissa provided only 6percentage. In terms of the number of person-days provided to families that worked under the scheme last year, 2013-14, Rajasthan provided 69 days and Andhra Pradesh 66 days. During the same year, Orissa provided an average of only 40 days. Whether it is MGNREGA Chhattisgarh or MGNREGA Maharashtra or MGNREGA Karnataka or MGNREGA Gujarat or MGNREGA Assam the results have been satisfactory.

Table 2.1 MGNREGS Statistics in India (2013-2014) in crores

Employment provided to households Person days		3.81
SCs		31.53 (23%)
STs		21.09 (16%)
Women		73.33 (54%)
Total works taken up	(in lakhs)	111.64
Works completed	(in lakhs)	11.17
Works in progress	(in lakhs)	100.47

Source: Report of Ministry of Rural Development

MGNREGA IN KERALA

Kerala has one of the highest unemployment rates in the country. But most of the unemployed are educated. Thus, NREGA has only limited application in tackling the problem of unemployment among the poor of Kerala. Yet it has a niche ideal for about 4 to 5 lakh people who are willing to do physical labour and for whom an additional annual income of ₹ 12,500/- obtained from the Employment Guarantee Scheme would be a substantial boost in income and purchasing power. Therefore right at the beginning a political decision was taken to target the eligible families, visualizing NREGS as the nucleus of a concerted and convergent anti-poverty initiative.

Table 2.2 MGNREGS Statistics in Kerala (up to December 2014)

Total households applied for job card	3027992
Total job cards (SC)	386249
Total job cards (ST)	81375
Total job cards (non-SC/ST)	2538294
Total households demanded work	1565224
Total households allotted work	1565120
Total person-days worked by women	54212415
Labour expenditure (disbursed, ₹ In Lakhs)	150173.78
Labour expenditure (disbursed + pending, ₹ In Lakhs)	155862.06
Amount sanctioned (₹ In Lakhs)	762770529.49
Total works	2220990

Source: www.nrega.nic.in

The scheme known as Kerala Rural Employment Guarantee Scheme (KREGS) created under NREGA has been implemented in Palakkad and Wayanad districts of Kerala in February 2006. Subsequently, it has been implemented in all the remaining 12 districts. An assessment of the progress of the NREGS in Kerala shows that number of households registered under the scheme has increased from 3.27 lakh in 2006-2007 to 23.30 lakh in 2009-10. The percentage of households provided employment under the scheme has shot up from 11.30 to 43.34 – recording a fourfold increase over a period of four years. The total person days employed witnessed a fourteen fold increase from 11.30 lakh in 2006-07 to 155.87 lakh in 2008-09. An interesting feature of NREGS in Kerala is the participation of women. Of the total person days of employment, more than 80 percentage was constituted by women person days indicating very high participation of women in the scheme. Person days of households employed for 100 days, though found to be low has recorded a steady increase over a period of time. Initially, the act

came into force in Kerala in two most backwards districts Palakkad and Wayanad and later in 2007-08; it was extended to another two districts Kasargod and Idukki. It was later implemented in all the 14 districts from April 2008 onwards. The progress of NREGS in Palakkad and Wayanad, where the scheme was introduced in 2005-06 in terms of households registered, households provided employment, participation of SC, ST and woman were found to be good.

THE SALIENT FEATURES OF THE ACT

- Application by the adult members of the rural households to the local Panchayat seeking registration.
- Issue of job cards by the Panchayat within 15 days from the date of application.
- Written application by the job card holders to the Panchayat seeking employment.
- Issue of dated receipt of written application for employment.
- Provision of employment within 15 days of application for work failing which payment of unemployment allowance.
- Provision of work within a radius of 5 km from the village (payment of extra wages of 10 per cent, if the work provided is beyond 5 km).
- Payment of wages as per the minimum wages act.
- Provision of equal wages for men and women.
- Disbursement of wages on a weekly basis.
- Women should constitute one-third of the workers.
- Provision of facilities at the work site.
- Shelf of project as recommended by the Grama Panchayat and approved by zilaparishad. Permissible works are predominantly soil and water conservation, afforestation and land development.
- Social audit has to be undertaken by the Grama Sabha.
- Institution of grievances redressal mechanism for ensuring responsive implementation process.
- All accounts are subject to public scrutiny resulting in accountability and transparency of the scheme.

OBJECTIVE OF NREGS

The primary objective of the Act is augmenting wage employment. More specifically, the Act aims at:

- 1) Providing a right based 100 days employment in a year to strengthen the subsistence livelihood support, enhancing the rural household's purchasing power and capacity to alleviate hunger.
- 2) Directing the colossal amount of wages towards creating productive and durable assets of irrigation, drought proofing, land and water conservation, horticulture and connectivity to general prosperous livelihood support system. The ultimate objective was to benefit the entire community by providing employment; raising agricultural productivity and increasing natural resource base, particularly water.

MGNREGA GOALS

1. Strong social safety net for the vulnerable groups by providing a fall-back employment source, when other employment alternatives are scarce or inadequate.
2. Growth engine for sustainable development of an agricultural economy. Through the process of providing employment on works that address causes 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.
3. Empowerment of rural poor through the processes of a rights-based Law.
4. New ways of doing business, as a model of governance reform anchored on the principles of transparency and grass root democracy.

MERITS OF NREGA

NREGA has benefited the people especially the marginalized and the poor on several counts. But the scheme has certain shortcomings too. They are not related to the scheme as such but the way in which it is implemented or executed. The benefits listed here are based on the field reports and studies conducted across the country.

- 1. Minimum wages assured:** A very significant benefit of NREGA is that it has ensured payment of minimum wages irrespective of the sex. The wage of ₹ 229 a day under NREGA provided the poor with required support in the labour market by not letting them below a certain level. Now, the NREGA wage has become a bench mark and NREGA workers bargain for wages and are no longer willing to work for cheaper wages.
- 2. Assured Income:** The scheme has improved the lives of the people and has brought stability and assured income to the families. In certain places especially during the lean season NREGA had been the only source of income.
- 3. Change in expenditure pattern:** The scheme has its impact on the expenditure pattern of the families also. A shift in the expenditure pattern on food and non-food items with family spending more on both the counts could be found; more than half of the households have purchased.
- 4. Women empowered:** Participation of women has increased significantly. Women perceived that NREGA is giving them a sense of independence and security. Wages earned under NREGA has helped women in several ways. It helped them to pay the debt and retrieve the pawned gold; helped them in taking care of children's education; enabled them to meet the day-to-day household expenses and facilitated them to save money.
- 5. Migration checked:** An important problem in rural areas was "distress migration" especially when an area was struck by drought, famine, flood or other natural calamities. Field reports have clearly indicated that the people / beneficiaries no longer have to move places to places looking for work. The migration has fallen very sharply.
- 6. Panchayat strengthened:** The entire scheme is being implemented by the Panchayat and through the Panchayat. Identification of work, implementation of work, disbursement of wages and social auditing has become the responsibility of Grama Panchayat. This has provided a vast scope for strengthening Grama Sabha and the Panchayat which in turn helps building participatory democracy.
- 7. Social capital created:** a large number of men and women irrespective of the caste working together in creating productive assets. This provides a great deal of opportunities for frequent interaction resulting in mutual trust and social capital.

8. Corruption checked: The act has a wide range of transparency safeguards to prevent corruption. Employment and wage details have to be recorded in the job cards to enable the workers to check and verify the records for themselves. Contractors are totally banned. For instance, muster rolls are to be kept at the worksite, displayed at the Panchayat office and read out in public at the time of wage payments. There is evidence of substantial progress towards a transparent accountable system.

DRAWBACKS OF NREGA

The scheme suffers from certain problems. The problems are inter-related. The problems are not with the scheme but with the way in which it is implemented. Some important problems are reported from the fields are presented below.

1. Delay in payment of wages: As per the provisions of the Act, workers must be paid within 15 days. The main reason attributed for the delay is the inability of the banks and post offices to handle mass payment of NREGS wages. They are delay in issuing payment order to the banks and post offices by the Panchayat, delay in work measurement, bottlenecks in flow of funds and irresponsible record keeping.

2. Overemphasis on employment: Even during the social audit the prime attention goes to matters related to registration, issue of job cards, allocation of work, timely wage payment and worksite facilities rather than the utilization of works completed, increase in production, multiplier effects of income generation, issue of ownership, operation and maintenance of assets created on the public land.

3. Shortage of human resources: Yet another critical problem in the implementation of NREGS has been the shortage of dedicated human resources. The government officials who are in charge of the programme could not totally devote themselves to NREGS.

4. Delay in issue of job cards: An important factor of the NREGS is that jobs need to be given to a worker within 15 days of demand for work. The study by the Institute of Applied Manpower Research indicated that 80 per cent of the households are yet to get job within 15 days of their demand for work and worse still they were not given unemployment allowance either.

5. Failure to convene the meeting of Grama Sabha: Grama Sabha has to play a very crucial role in implementing NREGS, especially in three important stages in the process of NREGS viz., I) preparation of shelf of projects; ii) appraisal of shelf of projects; and iii) conducting of social audit. These activities are very essential for the effective implementation of NREGS. There are instances where Grama Sabha meeting were not convened in certain areas of the district in certain states.

6. Failure to hit the 100 guaranteed days: The Act has guaranteed 100 days of work per year to all the rural households registered under the scheme. However, majority of the households work only for an average of 50 days. For instance, the average person days employed per household was less than 50 in 24 out of 34 states (2008-09). This clearly shows that a lot need to be done to ensure 100 days of work to all the rural households in all the states.

7. Poor participation of stakeholders: The success of social Audit under NREGS depends upon level of awareness and number of participants in the meeting but it has been observed that all the stakeholders have no genuine interest in this meetings. Most of the concerned officials remains absent on the meeting day.

8. Inter-state variations: There are inter-state variations in executing the scheme. Certain states have performed well in terms of certain key indicators, such as women participation, average days of employment per person per annum, conduct of social audit; etc. For example, Rajasthan and Tripura have performed better among all major states in terms of employment generation per rural household.

NEW INITIATIVES UNDER MGNREGA

The initiatives are listed below.

- Dedication of NREGA to the memory of father of the nation Mahatma Gandhi and re naming the scheme as the Mahatma Gandhi National Rural Employment Guarantee Act.
- Guidelines have been issued to states to set up ombudsman at district levels for effective grievance redressal: instructions on ombudsman have been issued. Ombudsman will be an agency independent of the central or state government. The ombudsman will receive complaints from NREGA workers and others on any matters consider such complaints and facilitate their disposal in accordance with law. The ombudsman will be appointed

by the state government on the recommendation of the selection committee, Ombudsmen will be well-known persons from civil society who have experience in the field of public administration, law, academics, social work or management.

- NREGA partnership with Unique Identification Development Authority of India (UIDA): NREGA partnership with UIDA has been initiated. The database of NREGA will be utilized by the UID authority to expedite the development of the identification system for the residents.
- National helpline set up for receipt of complaints: The ministry has set up a toll free national helpline 1800110707 to enable the submission of complaints and queries to the ministry for the protection of workers entitlements and rights under the act. This is being enabled and linked with the state and district level help lines to create a national network of NREGA helpline. It will also be linked to office of the ombudsman at district level for registration of complaints.
- Social audits: Social audits enable the rural communities to monitor and analyze the quality, durability and usefulness of NREGA works as well as mobilize awareness and enforcement on their rights. Social audit is an important tool by which the people can improve and devise strategies to enhance the quality of implementation of NREGA. The ministry has accorded utmost importance to the organization of social audits by the Grama Panchayat and issued instructions to the states to make necessary arrangements for the purpose. The act was amended to provide for procedures on conducting social audits. Social audits have been undertaken in the entire Grama Panchayat of the country.
- NLM visit: Thirty two National Level Monitors were deputed in different states for special monitoring of the social audit campaign initiated by the ministry.
- Eminent citizen's monitors for NREGA: eminent citizens will be identified to further report on the progress of NREGA. Their reports and findings will be placed on the website and discussed at an annual workshop to enable the programme to improve itself.
- Convergence of the mahatma Gandhi NREGA: The ministry of rural development has developed and disseminated guidelines for convergence of the mahatma Gandhi NREGS with different schemes and specific programmes. 115 convergence pilot districts in 23 state, independent organizations have been instituted by the ministry. The National Institute of Rural Development (NIRD) is monitoring the convergence projects.

- Construction of Bharat Nirman Rajiv Gandhi Sewa Kendra / Grama Panchayat Bhawans would be constructed under the scheme to create durable assets in the village's.
- Business correspondent model is being adopted in Rajasthan with the help of central bank of India to ensure timely payment of wages to the workers under the MGNREGA.
- Increased the wage rate up to ₹ 229.

Presently the MGNREGA is being implemented in all 619 districts of the country. MGNREGA has resulted into major financial inclusion wherein bank/post office account have been opened for the families getting employment. Ministry has advised all the states to ensure payment of wages fully through the accounts. About 880 lakh accounts have been opened. A sizeable proportion of all the benefits have gone to the weaker sections of the society like SCs (30 percentage), STs (21 percentage) and women (50 percentage). The new initiatives under MGNREGA will ensure transparency and accountability in the process so that benefit of the government's flagship program reaches out to the millions of rural poor across the country and in the process making it an effective instrument of poverty alleviation.

MGNREGA AND ROLE OF PANCHAYAT RAJ INSTITUTIONS

Though the constitutionally mandated Panchayat Raj system was ushered in more than 15 years ago, most of the mega schemes in the functional domain of Panchayats, since then, have largely ignored the Panchayats or given them only a perfunctory role. However, NREGA breaks new ground in this respect. Panchayats have been legally declared as the "principal authorities for planning and implementation" of the scheme made under the Act. Incidentally, NREG Act is the first developmental legislation which assigns a definite and important role to PRIs. Also it is significant to note that National Rural Employment Guarantee Scheme (NREGS) does not entail creation of parallel bodies for implementation; even the ubiquitous DRDA has not been given any functional role. The Act has created the legal framework to enable the political executive to structure effective decentralization. The Guidelines reaffirm this declaring the PRIs as the "key Stakeholders."

With more than a decade of experience in local level planning and development, the PRIs of Kerala are in advantage position to take over full responsibility for implementation of a rights

based programme of large magnitude like NREGA. Therefore Government consciously decided to internalize its operationalization into the Panchayat Raj system to further empower it.

The salient features of this approach are summed up below:

1. NREGA was perceived as an opportunity for strengthening and institutionalizing decentralization in all respects and therefore a decision was taken that the whole programme would be implemented through PRIs and, by and large, through Grama Panchayats which are closer to people.
2. Right from the beginning an attempt was made at deconstruction and de-schooling vis-a vis the employment generation schemes of the past so that NREGA does not get contaminated by vestiges of past practice. A clear distinction was drawn between the past schemes and NREGA and communicated to all stakeholders especially the elected leaders of Panchayats.
3. Though it was widely realized that NREGA is not the main solution to the unemployment problem of the poor in Kerala where a large number of the poor seek not manual work, but self-employment and wage employment in the formal and informal sectors, at the same time, the State was able to foresee a niche for NREGA in reducing poverty of at least half a million poor agricultural labourer families who are expected to turn up for works under NREGA and get an additional annual cash income of ₹12,500 per annum.
4. Realizing that the vast majority of the workers is going to be women it was decided to involve the Kudumbasree network of poor women in a big way - for awareness creation, for demand generation, for identification of work; for organization of work and for concurrent social audit (Kudumbasree is a unique programme for poverty reduction and women's empowerment under which every BPL family in the State and a few APL families - families in rural areas are organized into - Neighbour Hood Groups (NHGs) at the local level, networked with - Area Development Societies (ADSs) at the Village Panchayat Ward level which are then federated into 999 Community Development Societies (CDSs), at the Village Panchayat level). This large community-based organization work in partnership with the PRIs.
5. In a State which has very little public land, to enhance the quality of environment using NREGA, a policy decision has been taken to focus on natural resource management in forest areas, river basins and watershed areas in agricultural land.

6. To prevent NREGA from being seen as an extraneous Centrally Sponsored Scheme the processes and procedures were designed in such a way that they could be woven seamlessly into the fabric of the administrative operating systems now existing in Panchayats.

7. The potential of NREGA to strengthen good governance at the local level mainly through its consistent and coherent information and accountability systems and transparent and participatory processes was realized right in the beginning and acted on.

8. A carefully focused and planned objective was to achieve zero corruption in the implementation of NREGA – whatever are the costs in terms of time and resources. Interestingly this approach was articulated in unambiguous terms by the political leadership sending powerful signals both to elected leaders and field level officials. It also gave freedom to senior officers to design systems, procedures and processes to attain this policy priority.

NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME AND EARLIER WAGE EMPLOYMENT PROGRAMMES—A COMPARISON

Historically there have been a series of Wage Employment Programmes for the poor but the National Rural Employment Guarantee Scheme represents a paradigm shift and is different from the early Wage Employment Programmes in several aspects.

The differences are captured in the following Table 2.3

Table 2.3 Comparisons of MGNREGS with earlier employment programmes

NREGS	EARLIER PROGRAMMES
CONCEPT	
Legal guarantee of right to employment – a full blown entitlement – a new vision of Rights-based development for the poor.	No grand vision – concepts incidental to schemes – based on executive decisions and instructions
Non-exclusive and total coverage	Limited in scope and coverage
Demand-based	Supply-based
Self-targeting	Patronage-based
Focus on employment	Focus on assets
Focus on productive sector – for sustainable development	Focus on public works, predominantly roads
Natural resource management	Real estate development
Labour perspective – voice of the worker	Perspective of the bureaucrat / engineer / middleman-contractor
Gender sensitive	Male / machine – dominated
Off season employment	Peak season expenditure
Transparent	Opaque
Accountable	Manipulative
Organic, central role for PRI	Marginal agency role for PRIs
PLANNING	
Long preparatory phase Hurried quick-fix plans	Hotchpotch list of works
Elaborate budget – work to match demand	Financial budget – work to match resources
Can be integrated with varied development Works	Limited to schematic works
Integrated plan	Isolated works
Statutory cross-tier linkages in the Panchayat Raj system	Independent and repetitive plans
Multi-dimensional action plans covering time, space, manpower and resources	Two-dimensional action plan covering resources and works
Results-based and outcome-oriented	Expenditure oriented
Real People's Plan	Bureaucratic/technocratic plan
ORGANIZATION	
Panchayat in central place – development from within	Middleman-contractor in central place – outsourcing development
Administrative Sanction and Technical Sanction before organization of work	AS & TS in response to middlemen contractor clout
All activities done in house Getting together workers Executing the work Mustering Material procuring Measuring	Most of the activities carried out by the middlemen contractor except measurement and payment

Paying	
Fortnightly measuring and payment	Often once or twice per work
People's estimates	Engineer's estimates
Minimum wages	Market wages
Equal wages – strong subsidizing the weak	Differential wages
Piece rate	Mostly bulk measurement
Local labour	Often outside labour
Payment through Bank	Direct cash payment
Payment by Government	Payment by middleman-contractor
Work without whip – new dynamics of mutual help and group discipline	Ruthless supervision by middleman contractor
Actual material labour ratio	Notional and fictitious ratio
No abandoned works	Quite a number of abandoned works

ADMINISTRATION

Outside DRDA	DRDA centered
Clear role for District Project Coordinator, Block Programme Officer etc.	Roles routinised over the years
Real records <ul style="list-style-type: none"> • Estimates • Muster rolls • Vouchers • Measurements 	Often "created" records
Integrated and consistent data base Unique ID of workers Unique ID of work ID of muster rolls Payment vouchers Bank Accounts of individuals	No such data base
Close monitoring <ul style="list-style-type: none"> • National level monitoring • State level monitoring • District level monitoring • Inspection schedule 	Routine monitoring
Clear accountability systems Proactive disclosures Vigilance and Monitoring Committees Social Audit Penalties	Ritualized and routine

SPECIAL FEATURES

Difficult to manipulate	Easy to manipulate
Criticality of Panchayat capacity	No such issue
Proactive role of Government of India	Routine role of Government of India
High visibility, watched with interest by supporters and opponents	No such interest
Clearly articulated political will	No such will

Source: www.nrega.nic.in

MANAGEMENT OF NREGA IN KERALA AT STATE AND PANCHAYAT LEVELS

At the state level, a State Employment Guarantee Council (SEGC) has been set up headed by the minister for Local Self-Government Department (LSGD). Generally the meetings at the state level are convened by the principal secretary, LSGD to review the progress and take necessary steps ahead. Principal Secretary, LSGD is acting as the state employment guarantee commissioner, who also functions as the member-secretary of SEGC. At the district level, District collector is designated as the District Programme Coordinator (DPC) of NREGS. An official in the rank of a Deputy Development Commissioner (DDC) from the Rural Development Department (RDD) is appointed as the Joint Programme Co-ordinate (JPC), who is responsible for planning, implementation and monitoring of the scheme at the district level. At block level, a Block Programme Officer (BPO), in the rank of Block Development Officer (BDO), is responsible for the scheme execution. At the gram Panchayat level, the Gram Panchayat secretary is responsible for implementation of the scheme.

SYSTEM ADOPTED TO CAPTURE DEMAND

The message of NREGS was conveyed to the community through Grama Sabha, meetings of Neighbour Hood Groups of Kudumbasree Mission, posters, banners, cinema slides, etc. in the districts. Political part and class and mass organizations affiliated to them also played a significant role. Annual Action Plans (AAP) is prepared based on the proposals and suggestions from Grama Sabhas in each GP. Block and District level AAPs are prepared considering the AAPs of GPs within their respective geographical boundaries. Preparation of a 'Perspective plan' and 'Labour budgeting' through a participatory process among the population would have been other options for capturing demands.

SYSTEM ADOPTED TO PROVIDE EMPLOYMENT

Applications for employment are collected by the NREGS staff at the GPs only and the intimation for jobs is also dispatched by them. In some cases, the applications for employment are distributed through the ward members/Area Development Society (ADS) functionaries of Kudumbasree. One application from one family is generally collected.

CAPACITY BUILDING OF THE PERSONNEL

Numbers of capacity building/training sessions were organized in the districts. Separate training sessions for elected members, officials and NREGS staff were organized at block/district levels. Training sessions for technical staff has been organized at district level. Separate session for the president and secretaries of Panchayats were organized at district/state levels. State Institute of Rural Development (SIRD), district administration and Kerala Institute of Local Administration (KILA) are the main agencies involved in the training. Necessary training to Kudumbasree volunteers, working as field supervisors, has been organized in the districts.

POSTING OF NREGA OFFICIALS AS PER THE GUIDELINES

One Accountant-cum-Computer Operator (ACO) and an Overseer/Assistant Engineer (AE) were appointed as NREGS staff. Overseer/AE looks after the technical side and the ACO looks after the administrative aspects. In many GPs, more than one technical staff was appointed as part-time consultants to facilitate estimate preparation, technical supervision, taking measurements and finalizing the bills without delay. In some GPs, an additional post of NREGA Coordinator has been created for a period of six months, by redeployment of the GP staff. In most of the blocks, one AE and one ACO were posted for NREGS duties to assist BPO. It is observed that in the absence of any one or more posts falling vacant at the Block/GP levels, some internal re-organization of manpower from the Panchayats also has been cited.

PLANNING PROCESS-PERSPECTIVE PLANS

A special Grama Sabha was called in the districts to prepare the shelf of works for NREGS for one year. Demands/projections from the Grama Sabha have been the source of shelf of works at the GP plans and the block and district levels have prepared their AAPs out of them only. Separate AAPs are prepared by block Panchayats and district Panchayats, considering the plans from the GP plans. In addition, certain works cross-cutting number of GPs and blocks were included in the block plans and the district plan. Different steps involved in preparation of AAP, through people's planning, is conveyed to the Panchayats through guidelines from the local self-Government department, Government of Kerala. On demand from the agency assigned with the preparation of District Perspective Plan (DPP), the Panchayats prepared the shelf of works for a

period of 5 years also. The shelf of works for one year and 5 years has been approved by Panchayats in the districts.

SELECTION OF WORK

The procedures for selection of works are given below.

- Selection of works has been made from the shelf of works proposed by the Grama Sabha and later approved by the Panchayat.
- Annual plans are made out of the shelf of works, based on the priorities.
- Priority sectors are conveyed to the Panchayats through a guideline issued from the Local Self-Government Department.
- Approval of AAPs submitted by the Panchayats, followed by necessary financial allocations are also done by the DPCC

IMPLEMENTATION PROCESS

After the Administrative Sanction (AS) by the respective GP, it is submitted for Technical Sanction (TS) before the technical committee at the block level.

CREATION OF DEMAND FOR JOB

Demand for job is generated among the rural population using awareness building, publicity, etc. Grama Sabha, meetings of Neighbour Hood Groups of Kudumbasree mission, posters, banners, cinema slides, etc. were widely used in the districts. Political parties and class and mass organizations affiliated to them also played a significant role in generating the demand for job. Demand for job has been noted in the districts during the scheme execution, which has been manifested in additional registration of names after starting of the works in many parts in the districts.

LABOUR BUDGETING

Preparation of a detailed and comprehensive labour budget is a pre-requisite of NREGS execution, particularly to protect the interest and survival of peasantry. Labour budgeting, prepared in a participatory and scientific manner, would have been the ideal tool for assessing the demand from the people, period of work and availability of manpower as required for this dimension

DISTRIBUTION OF WORK AMONGST JOB SEEKERS AND WHETHER SHELF OF WORKS ADEQUATE TO MEETS THE DEMAND FOR JOB

Wherever feasible, workers from same ward of a GP are called for the works taken up in that area. In the absence of non-availability of required labour from the same ward, workers from the nearby wards are also called in. As far as possible, workers are provided work in the nearby areas of their dwelling. The shelf of works available with the Panchayat is presently adequate to meet the demand for job in the districts. However, some regulatory measures are taken in the districts at the field level to regulate the demand and payment of unemployment allowance.

MEASUREMENT OF BOOKS FOR WORKS

One overseer/engineer is appointed on contract basis at the GP/Block level for taking estimates, supervise the progress of work and taking its measurements. Engineering staff from the GP/Block carry out the check-measurement. Up to works costing ₹ 50,000, overseer carry out the measurement and Assistant Engineer (AE) carry out the check-measurement; in works more than ₹ 50,000, AE carry out the measurement and the Assistant Executive Engineer (AXE) carry out the check-measurement. At the start of the work, the technical staff indicates the quantum of work to be carried out towards fulfilling the prescribed wages. In between and at the end of the work, the total work is measured and wages calculated. In some places, Kudumbasree volunteers, acting as the work supervisor, is also trained for conveying of measurement of works expected from a worker on each day.

SYSTEM FOR CROSS-VERIFICATION OF ENTRIES

Cross-entry system of tallying with the entries made in the muster roll and employment register are verified before approving the final bills.

SYSTEM ADOPTED FOR PROVIDING WORKSITE FACILITIES AND ACTUAL PROVISION NOTICED AT WORKSITE

Kudumbasree volunteers are involved in providing worksite facilities to the workers, to a certain extent. They bring the tools and implements to the worksite and collect the same after end of day's work in districts. The worksites in district, they are keeping a first aid kit and also provide water/tea to the workers as per their demand. In some cases, ads volunteer carried the worker injured at the worksite to the primary health Centre/private hospitals.

MONITORING ISSUES

Monitoring of the NREGS activities is carried out by conduct of review sessions, seeking periodical progress reports, perusal of documents, undertaking field visits and constituting Vigilance and Monitoring Committees (VMC). Weekly/monthly progress reports from each GP are generally sent to the BPO's office, by phone or by mail. JPC, BPO and other officials of rural development department make visits to the worksites. District Panchayat President, District collector and state level officials have also visited various worksites. However, before approving the final bills, entries in the muster roll and employment register are tallied. In general, monitoring system in the districts is lacking as the required minimum verification of works could not be carried out by State/District/Block level officials.

VIGILANCE AND MONITORING COMMITTEE (VMC) SYSTEM AND PRACTICE

VMCs are constituted in most of the GPs in the districts at Panchayat level. Mostly Presidents, standing committee chairpersons and Kudumbasree chairperson and secretary are included in the committee. VMCs are constituted at ward level. VMC at ward level include the ward member, ads volunteer and some more members. 'Checks and balance principle' is not adopted in the composition of VMC and its functions are not appreciable. Reports by the VMC are also insisted as a mandatory provision for clearing of bills in some GPs. Work verification by VMCs is not meticulously carried out and the reports filed in the work file. Elected members from the Panchayat should not be included in the VMC at both GP and ward levels. And the VMC submits the report.

WAGE DISTRIBUTION, WAGES FOR WOMEN AND TRANSPARENCY IN PAYMENT

Payment to the workers is made through banks only. A consolidated cheque with the roll of workers with their entitlement and their bank account number is forwarded to the bank. Equal wages are paid to both men and women, probably for the first time in the history of wage employment programmes in Kerala. Transparency in making payment to the workers is satisfactory as payments are made through bank accounts of the workers only. Even then, unauthorized way of getting money by manipulation of muster rolls, etc. has been noted. No list of workers with their wages sanctioned is displayed at most of the GPs resulting in lot of confusions among the workers. It is felt that non-availability of information to the workers regarding the 'Amount of wages authorized to each person' before they approach the bank is a problem with the bank payment. Illiteracy of workers also figures in creating minor difficulties, though most of them are settled with the support of ward members, Kudumbasree volunteers and the bank staff.

COMMUNITY/PEOPLE'S PARTICIPATION AND EMPOWERMENT MECHANISM

A special Grama Sabha was called in both the districts to prepare the shelf of works for NREGS for one year and 5 years respectively. Several participatory systems, institutions and procedures have been developed in the districts to improve community participation. Awareness building sessions through Grama Sabha, involvement of Neighbour Hood Groups of Kudumbasree mission at various levels, institution of Panchayat and ward level VMCs, constitution of task force at District/Block/GP levels, etc. are some of the measures initiated to improve people's participation. Experience gathered by the state from People's Plan Campaign (PPC) and Kerala Development Programme (KDP) during the past decade has certainly acted as a guiding force during the scheme execution at various stages and levels. However, it is seen that many systems/institutions/practices initiated at different levels are not functioning to the expected levels. For example, VMCs and task force committees.

GRIEVANCE REDRESSAL MECHANISM AT EACH LEVEL, PERIODICITY OF DISPOSAL

A complaint register is opened at JPC/BPO level to record the grievances. Complaints from elected members and officials of PRIs, leaders of political parties, etc. were written in the

complaint register at JPC/BPO. Complaint register is not being maintained at the GP level. Most of the complaints are received orally. Grievance redressal mechanism is functioning reasonably well at JPC/BPO levels. The representations/complaints directly received from several quarters are channelized to the respective BPO/GP for the action and follow-up.

ISSUES OF OPERATIONAL LEAKAGES

The issues came under the operational leakages are

- Non-availability of district perspective plan.
- Non-conduct of work-time-motion study.
- Absence of a scientific and rational labour budgeting, keeping the seasonal calendar, availability of labour, etc.

CONCLUSION

NREGA started in the year 2006, the scheme has been in operation in all the states. The outcome of the scheme is quite encouraging as it has started yielding dividends in terms of improved wages, improved income and marginal improvement in living standards and so on. The scheme has come across certain hurdles or shortcomings which include delayed payment of wages, instances of filling of muster rolls, corruption, more emphasis on employment rather than long term interest such as ownership and maintenance of assets, shortage of dedicated human resources at the Panchayat level, failure to provide employment within 15 days of demand for work, non-conduction of Grama sabha meetings and so on. Despite all these shortcomings, this is the largest employment programme in the human history. These are the macro scenario of the NREGS based on the review of earlier studies and the review of secondary sources of data and information. The subsequent chapters will deal with the profile of the Grama Panchayat, evaluation of the scheme in the Panchayat etc.

UDMA GRAMA PANCHAYAT - PROFILE

CHAPTER 3

UDMA GRAMA PANCHAYAT-PROFILE

INTRODUCTION

Udma Grama Panchayat is one of the Panchayat formed in the year 1940, which is located at Kanhangad block of Kasargod District. The Panchayat covers a total area of 23.54 km². According to 2011 census the total population of the Panchayat is 32441 of which 15387 were men and 17054 were women. There are 21 wards in the Panchayat. Density of population is 378 per km and literacy rate is 81.62 percent.

The basic details of Udma Grama Panchayat are listed in the Table 3.1

Table 3.1 Basic details of Udma Grama Panchayat

Name of Panchayat	Udma Grama Panchayat
Year of formation	1940
Area	23.54 km ²
Wards	21
Village	Bare
Block	Kanhangad
Taluk	Hosdurg
District	Kasargod
State	Kerala

Source: Development Report of Udma Grama Panchayat 2010-11

The demographic characteristics of Udma Grama Panchayat such as households and population of Udma Grama Panchayat.

Table 3.2 Demographic characteristics of UdmaGramaPanchayat

Sl.No	Indicators	Total No.
1	Male population	15387
2	Female population	17054
3	SC population	3420
4	ST population	5
5	Total population	32441

Source: Development report of Panchayat 2010-11

The elected representatives of Panchayat committee consist of President, Vice-President who is the finance standing committee chairman, Development, Welfare, Health and Education chairman, 21 ward members and the secretary.

There are various institutions working in the area of the Panchayat shown in the Table 3.3

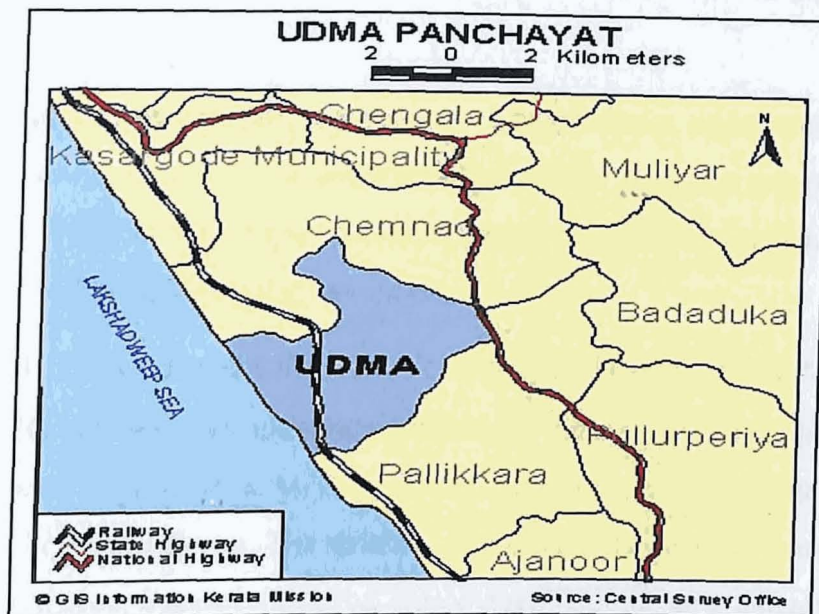
Table 3.3 Institutions working under the Udma Grama Panchayat.

Sl.No	Name of Institutions	Number
1	Educational institutions	
	a) LP school	12
	b) UP school	1
	c) High school	1
	d) Higher secondary School	2
	e) Colleges	0
	f) University	0
2	Ration Shops	5
3	Hospitals	
	a) Primary Health centre	1
	b) Community Health centre	10
	c) Veterinary hospitals	1
	d) Homeopathic hospitals	1
	e) Ayurvedic hospital	1
4	NGOs	1
5	KrishiBhavan	1
6	Post office	1
7	Co-operative Banks	4
8	Commercial Banks	6

Source: Development report 2010-11

It could be seen from table that Panchayat have numbers of educational institutions like LP, UP, high school, higher secondary and colleges to provide better and quality education to the children. It also has a number of ration shops to provide essential goods at reasonable price to poor people. It also has number of hospitals to provide better health care to the people. There are number of financial institutions like Co-operative Banks and Commercial Banks to provide financial services to the people.

Fig: 3.1 Map of Udma Grama Panchayat



PROCEDURES FOR THE SELECTION OF BENEFICIARIES AND IMPLEMENTATION OF PROJECTS

The decision regarding project selection is taken by concerned working group. There are 21 working groups in the Panchayat. The implementation of project will be take place in two phases.

First phase: The working group meeting will be conducted in which, suggestion for the development of concerned area will be placed.

Second phase: Grama sabha will discuss the points placed by the working group. They add on their own suggestions. The suggestions will be summed up in the next working group meeting. Based on the available fund and seniority the Panchayat committee will prepare the list. Then, development seminar will be conducted. Working group members, Grama sabha members, Block Panchayat members etc will attend the seminar.

Then the report of the development seminar will be forwarded to the working group in the Panchayat. The needs will be prioritized by the group and projects based on these needs will be prepared. Then these projects will be submitted to the Panchayat committee, which is the final authority to sanction the project for implementation. The sanctioned projects are implemented

through various departments. The project has to be completed before March 31st of every year. Projects not completed within the stipulated period will be carried forward to the next year as 'spill over project'.

There are specific criteria for selection of beneficiaries under each project. The forms are distributed through Grama sabha and Panchayat office. Working group will prepare the priority list of eligible beneficiaries, which require the approval of Grama sabha. Final decision regarding beneficiaries will be taken by the Panchayat committee.

UDMA GRAMA PANCHAYAT - IN THE FIELD OF MGNREGA

MGNREG scheme was introduced in Udma Grama Panchayat in the year 2008-09. 900 households were registered in MGNREGP in the same year. The scheme got a wide range of acceptability in the Panchayat. The scheme provides employment to people, especially to women during the offseason. People who need employment submit an application as prescribed by the Panchayat in the MGNREGP department. After verification of application the Panchayat issue job card and inform job details to the applicant within 15 days. If work is not provided within 15 days of application the applicants are eligible for unemployment allowance. The job card is carried to the work place and details of work done are record therein. The registered members have to open an account with the Nationalized Bank and through that account their wages are paid. Each person has to contribute ₹ 125 as premium to the insurance scheme. This helps to cover any accidents or death that takes place in the worksite. The worksites are situated within the area of operation of the Panchayat. The equipments are provided by the Panchayat; otherwise rent is provided for the equipments brought by the beneficiaries.

List of equipments provided under MGNREGA and their rent is given in the Table below.

Table 3.4 List of equipments and their rent provided under MGNREGA

Sl.No	EQUIPMENTS	RENT (in ₹)
1	Rubber basket	1
2	Broom stick	2
3	Sickle	2
4	Whittle	2
5	Picaxe	2
6	Spade	2

All the activities were monitored by the ADS representatives. The activities that can be undertaken are;

1. Coconut Development Programme
2. Natural Resource Management
3. Vegetable cultivation
4. Watershed Development Programme
5. Afforestation
6. Micro and Small Irrigation Programme
7. Road construction
8. Renovation of existing ponds, canals etc.

At the ADS level they summarize all the activities. After that, a beneficiaries Grama sabha will be conducted, which will followed by a general Grama sabha. This Grama sabha approve Labour budget and action plan of MGNREGA for the next year. Copy of the Labour budget and action plan will be sent to the Block Panchayat. The Block Panchayat, again, summarizes the data obtained and sends it to the District committee, for its approval and funding. The Block Panchayat provides funds to the Panchayat as per Labour budget and action plan.

The Grama Panchayat sends monthly performance report of MGNREGA to the Block Panchayat. Udma Grama Panchayat is one of the best Panchayats, where MGNREGS works actively.

Table 3.5 Performance of MGNREGA in Udma Grama Panchayat (Up to Dec2014)

Year	No.of households registered	SC	General	Women	Amount received (in ₹ lakhs)	Expenditure (In ₹ lakhs)
2008-09	900	200	700	500	50	42
2009-10	1010	320	690	900	90	80
2010-11	1500	350	1150	1000	100	95
2011-12	2030	400	1630	1890	125	119
2012-13	2500	520	1980	2000	175	173
2013-14	3000	540	2460	2500	200	185

CONCLUSION

Udma Grama Panchayat has made many achievements in the field of employment generation and poverty eradication. The profile of Panchayat reveals that it has fairly good potential of human resource and finance for development.

IMPACT OF MGNREGS – AN ANALYSIS

CHAPTER 4

IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME-AN ANALYSIS

National Rural Employment Guarantee Scheme (NREGS), the first ever programme giving legal guarantee to a minimum of 100 days of work in a financial year, is a Public Works Programme (PWP). PWPs are defined as “all activities which entail payment of wage (in cash or in kind) by the state, or by an agent acting on behalf of the state in return for a provision of labour, in order to: i) enhance employment; and ii) produce an asset (either physical or social) with the overall objective of promoting social protection for participants”. NREGS aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult member volunteer to do public work-related unskilled manual work at the statutory minimum wage.

In Kerala National Rural Employment Guarantee Scheme was launched in February 2006 in two districts viz., Palakkad and Wayanad, and subsequently grounded in the remaining 12 districts of Kerala. The scheme has been steadily and surely taking roots in the soil of rural Kerala. 23.30 lakh households have registered under the scheme. 43.4 per cent of them sought and got employment under the scheme. Women participation is very high with 80 percent of the total beneficiaries under the scheme.

The study was conducted in Udma Grama Panchayat is one of the Panchayat formed in the year 1940, which is located at Kanhangad block of Kasargod District. The Panchayat covers a total area of 23.54 km². According to 2011 census the total population of the Panchayat is 32441 of which 15387 were men and 17054 were women. There are 21 wards in the Panchayat. Density of population is 1378 per km and literacy rate is 81.62 percentage.

Statistical tools like percentage and satisfaction index were used for the analysis. For calculating satisfaction index, a number of statements were prepared and the respondents were asked to grade them on a 5 point scale. The score of all respondents for each grade added together to get the total score for each statement. The total score for each statement was then divided by maximum possible scores to derive the satisfaction index. The satisfaction index of

awareness about the scheme, procedure of the scheme and performance of the scheme were derived using the following method.

$$\text{Index for the statement} = \frac{\text{Total score obtained for the statement}}{\text{Maximum obtainable score for the statement}} * 100$$

$$\text{Composite Index} = \frac{\text{Total score for the statement}}{\text{Maximum score} * \text{No. of statement}} * 100$$

SOCIO-ECONOMIC PROFILE

For analyzing the socio-economic profile of respondents indicators are taken viz, age, sex, community, educational status, occupational status savings, income, expenditure, housing details etc. The socio-economic profile of respondents provides a clear idea about the back ground of the respondents.

The religious wise classification of respondents are given in the Table 4.1.

Table 4.1 Religious wise classification of respondents

Sl.No	Religion	No. of respondents	Percentage (%)
1	Hindu	39	97.5
2	Muslim	1	2.5
	Total	40	100

Source: Primary data collected through survey.

Majority of the respondents are Hindu religion (97.5). Only 1 (2.5 percentage) respondent is Muslim.

The age groups of respondents were collected and the respondents are grouped into four groups such as below 20, 21 to 40, 41 to 60, and above 60. The result is depicted in the Table 4.2.

Table 4.2 Age wise classification of respondents

Sl.No	Age group	No.of respondents	Percentage(%)
1	20-40 Years	4	10
2	40-60 Years	36	90
	Total	40	... 100

Source: Primary data collected through survey.

It could be observed that the age of respondents fall under the age group of 21-40 years and 41-60 years groups, 10 percent under the category of 21-40 years and 90 percent of respondents are under the age group of 41-60 years. This shows that the beneficiaries of the scheme are fall under the working age group. No one falls under the age group of below 20 and above 60 years.

Sex wise classification of respondents are given in the Table 4.3

Table 4.3 Sex wise classification of respondents

Sl.No	Sex	No.of respondents	Percentage (%)
1	Female	40	100
2	Male	0	0
	Total	40	100

Source: Primary data collected through survey.

Out of 40 respondents 100 percent were women. This shows that women were actively participating in MGNREGS. Male prefer the higher income providing jobs.

APL and BPL wise classification of respondents are given in Table 4.4

Table 4.4 APL and BPL wise classification of respondents

Sl.No	Level	No.of respondents	Percentage (%)
1	APL	14	35
2	BPL	26	65
	Total	... 40	100

Source: Primary data collected through survey.

It could be observed that majority of respondents are belongs to Below Poverty Line (65 percentage). So we can analyze that more participation from BPL families in this Scheme.

Education wise classification of respondents are given in the Table 4.5

Table 4.5 Educational status of respondents

Sl.No	Education	No.of respondents	Percentage (%)
1	Illiterate	6	15
2	Lower Primary	16	40
3	Upper Primary	12	30
4	High School	5	12.5
5	Higher Secondary	1	2.5
	Total	100	100

Source: Primary data collected through survey.

It is clear from Table 4.5 that most of the beneficiaries are coming under the category of Lower Primary level (40 percentage), 30 percentage followed by it belongs to the category "Upper Primary". Illiterate and High School constitutes respondents of 15 percentage and 12.5 percentage respectively. There is only a meager percentage of beneficiaries belongs to the category of Higher Secondary (2.5 percentage). No graduates were working in this scheme. Due to lack of necessary educational opportunities, it is expected that members are inclined towards working under MGNREGS. Alternatively it can be said that MGNREGS is highly successful in providing employment opportunities to less educated workforce.

Occupational status of respondents are given in the Table 4.6

Table 4.6 Occupational status of respondents

Sl.No	Occupation	No.of respondents	Percentage (%)
1	Farm worker	2	5
2	Labour	13	32.5
3	Housewives	20	50
4	Others	5	12.5
	Total	40	100

Source: Primary data collected through survey.

From Table 4.6 we could see that of MGNREGS workers are housewives (50 percentage). This shows that the scheme has helped to create employment for the women especially to the housewives. 13 respondents were working as manual labourers, 32.5 percentage. The backbone of country that is the farmers are only 5 percentage. Rests of the 5 percentage are engaged in beedi and other works.

Savings habits of respondents are given in Table 4.7.

Table 4.7 Savings of respondents before and after joining MGNREGS

Sl.No	Institution	Before join MGNREGS	Percentage (%)	After join MGNREGS	Percentage (%)
1	Commercial Bank	5	12.5	12	30
2	Co-operative Bank	1	2.5	4	10
3	Post Office Savings	3	7.5	2	5
4	Kudumbasree	4	10	11	27.5
	Total	13	32.5	29	72.5

Source: Primary data collected through survey.

Table 4.7 gives the information that saving habit of the respondents in Commercial Banks, Co-operative Banks, Post Office and Kudumbasree are increased. Before joining the MGNREGS, savings in Commercial Bank was 12.5 percentage and it is increased to 30 percentage after joining the scheme. Savings in Co-operative Bank 2.5 percentage and 10 percentage before and after joining the scheme respectively. After joining the scheme there is remarkable increase (27.5 percentage) in the saving habits of the respondents within Kudumbasree. This shows that there is considerable improvement in the savings habit among the respondents because of their increased income after joining MGNREGS. It could be observed that there is an indirect intervention from the part of Government. There is no savings in Chitty funds before and after joining the scheme. Commercial Bank is the nearest bank of the selected wards which leads to higher savings of respondents in this account.

Housing details of beneficiaries are given in Table 4.8.

Table 4.8 Housing details of beneficiaries

Sl.No	Particulars	No.of respondents	Percentage (%)
1	Self-constructed house	35	87.5
2	Constructed with the help of Government	5	12.5
3	<u>Structure of house</u>		
	Concrete	31	77.5
	Tiled	9	22.5
4	Electricity connection	40	100
5	<u>Drinking water</u>		
	Owned well	32	80
	Public well	8	20

Source: Primary data collected through survey.

From Table 4.8 we summarize the housing details of respondents. Of the 40 respondents 35 (87.5 percentage) live in self-constructed houses. 12.5 percentage of the respondents live in houses provided by Government under the Indira Awas Yojana scheme. Most of the house structure is concrete (77.5percentage). The houses of respondents were fully electrified. For drinking water 80 percentage of the respondents depend on their own well and rest 20 percentage on public well.

Monthly income and expenditure pattern of respondents are given in the table 4.9.

Table 4.9 Income and expenditure of respondents

Sl. No	Classification	No.of respondents	Percentage (%)
MONTHLY INCOME(₹)			
1	3000-6000	5	12.5
2	6000-9000	21	52.5
3	>9000	14	35
	Total	40	100
MONTHLY EXPENDITURE(₹)			
1	3000-6000	2	5
2	6000-9000	18	45
3	>9000	20	50
	Total	40	100

Source: Primary data collected through survey

From Table 4.9 we conclude that half of the sample households have a monthly income of more than ₹ 9000 indicating that there is no high prevalence of poverty. More than half (52.5 percentage) of households spend more than ₹ 9000. There is no households having the income and expenditure is less than ₹ 3000. During the survey they told that more expenditure is for purchasing food items compared with non-food items.

Table 4.10 gives indebtedness details of respondents

Table 4.10 Indebtedness details of respondents

Sl.No	Agency	Before join MGNREGS		After join MGNREGS	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Vanitha Service Co-operative Society	4	10	2	5
2	District Co-operative Bank	1	2.5	1	2.5
3	Udma Service Co-operative Bank	2	5	0	0
4	Bank of Baroda	1	2.5	0	0
5	Syndicate Bank	4	10	3	7.5
6	Kerala GraminBank	2	5	0	0
7	Mangad Service Co-operative Bank	1	2.5	2	5
8	Kudumbasree	0	0	2	5
	Total	15	37.5	10	25

Source: Primary data collected through survey.

From Table 4.10 we analyze that out of 40 respondents only 10 respondents (25 percentage) have outstanding loans at present. The purpose of taking loan is mainly for house construction, marriage and education of their children, and for agricultural purpose.

Out of 40 respondents only 15 respondents have outstanding loan before joining the MGNREGS (Table 4.9). All of them are also indebted with the above stated institutions such as Commercial Bank, Co-operative Bank and Kudumbasree. In that 5 respondents repay the loan after joining the MGNREGS that is simple loan and gold loan from Co-operative Bank, Commercial Bank and loans from Regional Rural Bank. The reason that lack of adequate income generation is the difficulty in repaying the loan.

The acquisitions of new assets like furniture, electronic goods etc by the respondents are studied and the result were given in the Table 4.11

Table 4.11 Asset details of respondents

Sl.No	Assets	No.of respondents	No.of respondents who could buy the assets because of MGNREGS	Percentage (%)
1	Table	16	12	30
2	Chair	28	21	52.5
3	Almirah	16	15	37.5
4	Fan	23	19	47.5
5	Television	9	8	20
6	DVD Player	13	11	27.5
7	Mixie	5	5	12.5
8	Stove	3	1	2.5
9	Iron box	10	8	20

Source: Primary data collected through survey.

From the above data major assets purchased by the respondents is the chairs followed by the fan. 28 respondents (70 percentage) purchased the chair, 23 respondents (57.5 percentage) purchased the fan. Out of 28 respondents purchased chair, 21 respondents perceived that they could buy it because of joining the MGNREGS. Also out of 23 respondents who acquire pressure cooker, only 19 respondents perceived that they could buy it because of joining the MGNREGS. Out of 40 respondents 5 purchased mixie only because of joining the scheme. At present none of the respondents are using radio.

Out of the total assets purchased by the 123 respondents 100 perceived that they could buy it because of joining the MGNREGS.

Bank details of respondents are listed in the Table 4.12.

Table 4.12 Bank details of respondents

Sl.No	Classification	No.of respondents	Percentage(%)
1	Bank account owners	40	100
2	Loan taken in the last year	6	15

Source: Primary data collected through survey.

The findings from Table 4.12 were that all the sample households have bank accounts. Payment of wages of MGNREGS through bank accounts might be reason for that. They are aware of the banking techniques. Only 15 percent of the respondents took the bank loans in the last year.

Loan details of respondents are listed in the Table 4.13.

Table 4.13 Loan details of respondents

Sl.No	Loan amount	No.of respondents	Percentage (%)
1	10000-50000	5	12.5
2	>50000	1	2.5
	Total	6	15

Source: Primary data collected through survey.

The major observation from Table 4.13 is that out of 40 respondents, 6 had taken bank loan. Among the 6 loan takers, 12.5 percentage had taken an amount between ₹ 10000 to ₹ 50000 and 2.5 percentage had taken an amount more than ₹ 50000. There is no loan amount below ₹ 10000.

Details of migration from the part of respondents are listed in the Table 4.14

Table 4.14 Level of migration of respondents

Sl.No	Classification	No.of respondents	Percentage (%)
1	Migration from the family	14	35
2	Number of person migrated		
	a) <2	9	22.5
	b) 2-4	5	12.5
3	Reason for migration		
	a) Seeking employment	10	25
	b) Better wages	4	10

Source: Primary data collected through survey.

From the Table 4.14 we conclude that, family members of 14 beneficiary households have migrated. It should be noted that only 10 percentage of migration is for better wages and 25 percentage of migration is an account of seeking employment. In Kerala employment opportunities are poor.

Social participation of respondents is listed in the Table 4.15

Table 4.15 Social participation of respondents

Sl.No	Participation	No.of respondents	Percentage (%)
1	Local Panchayat (Grama sabha)		
	Yes	40	100
	No	0	0
2	Local Co-operatives		
	Yes	15	37.5
	No	25	62.5
3	SHG		
	Yes	7	17.5
	No	33	85

Source: Primary data collected through survey.

Table 4.15 summarize that all of the sample household members participating in Grama sabha (100 percentage) and 37.5 percentage in the activities of Co-operatives. In the Self Help Group (SHG) only 17.5 percentage of beneficiaries are participating.

EVALUATION OF MGNREGS IN UDMA GRAMA PANCHAYAT

The MGNREGS has completed 7 years of implementation; hence it is an appropriate time to take stock of lessons learned. The following paragraph attempt to evaluate the scheme in Udma Grama Panchayat from the beneficiaries view point. In order to make an in depth analysis of MGNREGS, many factors are considered which are explained below. The uniqueness of the MGNREGS lies in its rights-based employment. It thus necessitates sufficient awareness among the intended beneficiaries regarding MGNREGS.

Table 4.16 Awareness regarding various components of MGNREG Scheme

Sl.No	Classification	No.of respondents	Percentage (%)
1	Source of information on MGNREGS availed from		
	a) Panchayat	20	50
	b) Friends	20	50
2	Awareness on MGNREGA		
	a) 100 days/household	40	100
	b) Minimum wage	40	100
	c) Equal wage for men and women	40	100
	d) Work within radius of 5Km	30	75
	e) Compensation for delayed payment	18	45
	f) Worksite facilities	40	100

Source: Primary data collected through survey.

It could be understood that half (50 percentage) of the respondents got information about MGNREGS from Panchayat and rest half of them from their friends. Panchayat is actively involving in this scheme. None of them are getting information from newspaper, radio, television, SHG. This may due to the fact that the socially and academically backward respondents are not capable enough to access information from media. All the respondents are aware of the various aspects like number of work days per household, minimum wage provision, equality of wage for men and women and worksite facilities. Only 75 percentage and 45 percentage of the respondents are aware about work within the radius of 5km and compensation for delayed payment respectively.

Details of registration under MGNREGS are given in the Table 4.17.

Table 4.17 Registration details of respondents

Sl.No	Classification	No.of respondents	Percentage (%)
1	Possession of job card	40	100
2	Time taken to receive job card		
	a) 15-20 days	40	100

Source: Primary data collected through survey.

It could be observed that all of the beneficiaries received the job card within 15 days. Therefore, there is no delay in provision of employment under the scheme. Panchayat is not taking more than 15 days for providing job card.

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Work details of respondents before joining the scheme are listed in the Table 4.18 given below.

Table 4.18 Nature of work done before joining the MGNREGS

Sl.No	Nature of work	No.of respondents	Percentage (%)
A	Details of work done before joining the scheme		
1	Coolie	11	27.5
2	Construction work	4	10
3	No work done	18	45
4	Beedi	7	42.5

Source: Primary data collected through survey.

Table 4.18 tries to capture the data pertaining to the employment details of respondents. The nature of work done by the beneficiaries before joining MGNREGS is included in Table 4.18. The respondents were given multiple responses. Most of the respondents were housewives other work not has been done by them 42.5 percentage of beneficiaries have been done beedi work before joining the MGNREGS. About 27.5 percentage respondents opined that they were engaged in coolie works and 10 percentage in construction work. No one is engaged in Kudumbasree product making and road construction.



Employment details of respondents are given in the Table 4.19

Table 4.19 Employment details of respondents

Sl.No	Employment details	No.of respondents	Percentage (%)
A	Days of employment		
1	a) <80 days	14	35
2	b) 80-100 days	26	65
B	Works undertaken		
1	a) Horticulture plantation	1	2.5
2	b) Cleaning of canals	1	2.5
3	c) Horticulture plantation and cleaning of canals	38	95
C	Working hour		
1	a) 6-8	40	100
D	Facilities available in the worksite		
1	a) First aid, shade and drinking water	40	100
E	Quality of work		
1	a) Very good	11	27.5
2	b) Good	28	70
3	c) Average	1	2.5
F	Tools provided by		
1	a) Self	40	100
G	Changes brought to the Panchayat		
1	a) Maintenance of road, renovation of existing canals and improvement in agriculture	19	47.5
2	b) Renovation of existing canals and improvement in agriculture	21	52.5

Source: Primary data collected through survey.

It could be observed that more than half of the beneficiaries have completed 100 days of work (65 percentage) and remaining 35 percentage worked only for less than 80 days during the year. Majority of them had taken work in Horticulture plantation and cleaning of canals (95 percentage). During the year they haven't even done irrigation work and land preparation.

Total working time for all the beneficiaries is 8 hour, including lunch and tea break. The facilities like first-aid, shade and drinking water were available in the worksite. No one is getting tool for the work. They were used their own tools and implements for doing the work. Most of the respondents were ranked the quality of good (70 percentage) followed by very good (27.5 percentage) and only one beneficiary was said that average.

More than half of the changes that the scheme has brought into Udma Grama Panchayat are; renovation of existing canals and improvement in agriculture (52.5 percentage) followed by 47.5 percentage in maintenance of road, renovation of existing canals and improvement in agriculture.

Constraints faced by the beneficiaries of MGNREGS are given in the Table 4.20.

Table 4.20 Details of the problems faced by the beneficiaries of MGNREGS

Sl.No	Problems	Marks				Score	Index (%)	Rank
		1	2	3	4			
1	Dues in wage payment	39 (97.5%)	1 (2.5%)	0	0	159	99.38	1
2	Absence of worksite facilities	1 (2.5%)	28 (70%)	9 (22.5%)	2 (5%)	108	67.5	2
3	Low quality implements	0	3 (7.5%)	25 (62.5%)	12 (30%)	71	44.38	3
4	Difficulty in work identification	0	8 (20%)	6 (15%)	26 (65%)	62	38.8	4

Source: Primary data collected through survey.

Table 4.20 depicts the major problems reported by the respondents. Dues in wage payment were the most severe constraints expressed by the beneficiaries. Since the MGNREGS works involves lot of risk, the beneficiaries are lacking worksite facilities and security measures. The beneficiaries couldn't meet their livelihood needs with the current wage rate to meet out the present situation of increased price of goods and articles are one of the problem. The situation becomes worse, due to dues in wage payment. Absence of worksite facilities is other problem prevalent among the beneficiaries followed by low quality implements supplied for work and difficulty in work identification.

Improvement that is seen among the women folk being the beneficiary of MGNREGS is given below.

Table 4.21 Details of improvement among the beneficiaries

Sl No	Improvements	Marks									Score	Index (%)	Rank
		1	2	3	4	5	6	7	8	9			
1	Active participation in Gramasabha meetings	3 (7.5%)	6 (15%)	3 (7.5%)	3 (7.5%)	3 (7.5%)	9 (22.5%)	6 (15%)	7 (17.5%)	0	197	54.72	6
2	Consideration of family decision making	6 (15%)	3 (7.5%)	3 (7.5%)	8 (20%)	7 (17.5%)	4 (10%)	8 (20%)	1 (2.5%)	0	224	62.22	5
3	Status in society	6 (15%)	5 (12.5%)	10 (25%)	5 (12.5%)	7 (17.5%)	4 (10%)	2 (5%)	1 (2.5%)	0	253	70.27	3
4	Leadership skills	11 (27.5%)	8 (20%)	6 (15%)	2 (5%)	4 (10%)	6 (15%)	3 (7.5%)	0	0	270	75	2
5	Communication skills	6 (15%)	15 (37.5%)	8 (20%)	4 (10%)	3 (7.5%)	4 (10%)	0	0	0	285	79.16	1
6	Self confidence	5 (12.5%)	1 (2.5%)	9 (22.5%)	11 (27.5%)	7 (17.5%)	3 (7.5%)	3 (7.5%)	1 (2.5%)	0	240	66.66	4
7	Sharing knowledge	3 (7.5%)	2 (5%)	1 (2.5%)	6 (15%)	6 (15%)	6 (15%)	15 (37.5%)	1 (2.5%)	0	187	51.94	7
8	Increase in intra household status of women	0	0	0	1 (2.5%)	3 (7.5%)	4 (10%)	3 (7.5%)	29 (72.5%)	0	104	28.88	8
9	Active participation in SHG	0	0	0	0	0	0	0	0	7 (17.5%)	7	1.94	9

Source: Primary data collected through survey.

Table 4.21 gives the improvement as perceived by the respondents as direct beneficiaries of MGNREGS. From the table it is clear that communication skill was the perceived improvement indicator by the respondents.

Wage details of the respondents are given below.

Table 4.22 Wage details of respondents

Sl.No	Classification	No.of respondents	Percentage (%)
1	Minimum wage in the area		
	a) 300-400	40	100
2	Wage earned under MGNREGS		
	a) >150	40	100
3	Reason for preferring MGNREGS		
	a) Safety	40	100
4	Payment of wages		
	a) Bank	40	100
5	Problem faced in withdrawing the cash		
	a) Yes	0	0
	b) No	40	100
6	Do you receive full wage as per norms		
	a) Yes	0	0
	b) No	40	100

Source: Primary data collected through survey.

Table 4.22 gives the wage details of respondents. With regards to the minimum wage in that area the whole respondents answered in one category. i.e, in between ₹ 301 to ₹ 400. Wage rate earned under the MGNREG scheme is ₹ 212. It is changed to ₹ 229 on 7th April 2015. Kerala is in 4th position in the case of wage rate. Regarding the reason for preferring the MGNREGS 40 respondents are answered "safety". No one is preferring this scheme for insurance and for work within area.

Regarding the payment of wages in the scheme all the respondents (100 percentage) uses banks. Bank of BARODA is the bank which they are depending for getting payment. There is no direct cash payment and no payment is through Panchayat Office, Post Office. Regarding the problem facing in withdrawing the cash from banks/ Post Office, 100 percentage respondents didn't have any problems in withdrawing the cash. All the 40 respondents were not received full amount of wages as per norms. It could be summarize that there is exploitation of beneficiaries of the MGNREGS.

Empowerment details of the beneficiaries if MGNREGS are listed below

Table 4.23 Empowerment details of respondents

Sl.No	Statements	Decreased		Remain same		Increased	
		No.of respondents	Percentage (%)	No.of respondents	Percentage (%)	No.of respondents	Percentage (%)
1	Contribution towards family income	0	0	0	0	40	100
2	Ability to operate Postal/Bank accounts	0	0	0	0	40	100
3	Self-reliance with regard to personal expenditure	0	0	1	2.5	39	97.5
4	Social participation	0	0	1	2.5	39	97.5
5	Participation in family decision making	0	0	38	95	2	5
6	Opportunity for improving the existing house structure	0	0	9	22.5	21	52.5
7	Purchase of household articles	0	0	12	30	28	70
8	Affordability of children's education	0	0	15	37.5	25	62.5
9	Household indebtedness	23	57.5	17	42.5	0	0

Source: Primary data collected through survey.

There had been mixed response regarding various dimensions of empowerment. Table 4.23 shows that all the MGNREGS beneficiaries expressed that their contribution towards the family income had increased due to implementation of MGNREGS. This is evidently due to the increase in wage earning under MGNREGS. Because of wage payment through bank account their ability to operate bank account is also increased.

With regards to self-reliance, majority (97.5 percentage) of MGNREGS beneficiaries expressed that their self-reliance has increased. The remaining (2.5 percentage) reported that there had been no change in self-reliance. This could be evidently attributed to the increased income and the confidence that minimum 100 days of employment is guaranteed. Social participation is also as same as self-reliance.

Another aspect of participation, namely participation in family decision making also showed that, with majority (95 percentage) of MGNREGS beneficiaries declaring that their participation in family decision making remained the same inspite of MGNREGS. A minority (5 percentage) reflected that their participation had increased. This might be due to the fact that increase in income had not been sufficient to bring about perceptible changes in their status in the family, as their income might not have been larger enough to improve the existing roles in the families. -

Majority (52.5 percentage) of respondents felt that opportunity for improving the existing facilities in the houses increased. There is another positive change in the purchasing power of beneficiaries as reflected in the increase in the purchase of household articles. While majority (70%) of beneficiaries reported that purchases increased, 30 percentage reported that it remained the same.

Affordability of children's education increased for majority (62.5 percentage) of beneficiaries after MGNREGS. However, 37.5 percentage reported that it remained same. In the study area, majority of respondent's children were found to haven't completed their education, suggesting that there was need to spend money for their children's education. However, with regards to households indebtedness it became decreased.

Level of satisfaction towards MGNREGS in the Panchayat is listed in the Table 4.24.

Table 4.24 Level of satisfaction towards MGNREGS in the Panchayat

Sl.No	Characteristics	Score	Index (%)	Rating
1	Process of registration	151	75.5	Good
2	Issue of job card	200	100	Excellent
3	Selection of works	141	70.5	Good
4	Supervision at the worksite	176	88	Good
5	Facilities at the worksite	108	54	Average
6	Mode of distribution of wages	160	80	Good
7	Transparency	143	71.5	Good
8	Benefits occurred to the Panchayat	160	80	Good
Overall satisfaction index			77.44	Good

Source: Estimated value using primary data

Table 4.24 gives the respondents satisfaction towards various aspects of the scheme. It is clear from Table 4.24 that satisfaction index of MGNREGS working in the Panchayat are above 70 percentage, which shows that, the satisfaction level in the range of good on implementation of the scheme in the Udma Grama Panchayat.

In the case of Issue of job cards, the index is 100 percent. In the characteristics such as process of registration, selection of work, facilities at work site, supervision at the work site, transparency, participation of people and benefit occurred to household, the index range is in between 70 to 80. It is also noted that the index occurred to the facilities at the worksite is below 60 percentage. The overall satisfaction index of the satisfaction towards the MGNREGS in the Udma Grama Panchayat is 75 percentage.

SUGGESTIONS FOR IMPROVEMENT OF MGNREGS

The suggestions for the improvement of MGNREGA in Udma Grama Panchayat were collected from the respondents summarized in Table 4.25.

Table 4.25 Suggestions for improvement of MGNREGS

Sl.No	Suggestions	No.of respondents	Percentage (%)
1	Wage rate should be increased	40	100
2	Working days should be increased	40	100
3	Payment of wages should be in quick	21	52.5
4	Working time should be decreased	10	25
5	Pension facility should be created	29	72.5

Source: Primary data collected through survey.

Table 4.25 depicts various suggestions pointed out by the direct beneficiaries. All members demanded that wage rate should be increased to ₹ 300 or above that. They are also suggested to increase the workdays to 150 or 200 days. 100 percentage of respondents suggested for increasing the working days. In order to get benefits of MGNREGA at the older age too, 72.5 percentage of the beneficiaries were demanded the provision of pension. 52.5 percentage of respondents suggested for making quick payments after the completion of each work. Working time should be reduced is the other suggestion from 25 percentage of beneficiaries.

CONCLUSION

From the analysis it is clear that entire respondents were satisfied with the scheme and it was successful improving the socio-economic conditions of the people in the Panchayat and status of women in the society. During offseason most of the workers engage themselves as labourers and others prefer to stay at their home as housewife.

*SUMMARY OF FINDINGS AND
CONCLUSION*

CHAPTER 5

SUMMARY OF FINDINGS AND SUGGESTIONS

Mahatma Gandhi National Rural Employment Guarantee Scheme has been in three phases-two districts in first phase, two districts in second phase and the rest in the third phase. Kerala with its pioneering experience in local planning and development has been able to effectively ground all the essential activities specified under NREGA. The present study is under taken in order to examine the MGNREGS in Udma Grama Panchayat with the following objective.

1. To evaluate the implementation of the Mahatma Gandhi National Rural Employment Guarantee Programme from the perspective of the beneficiaries.

METHODOLOGY

The methodology of the study involves the collection and analysis of primary data, which were collected through sample survey of 40 beneficiaries of the scheme. Secondary data were collected from the documents and records kept by the Udma Grama Panchayat. Statistical tools such as satisfaction index, ranking, percentage analysis are used for the purpose of analyzing the data.

The major findings of the study are summarized below.

SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS

1. 39 respondents fall under the category of Hindu religion.
2. All the respondents fall under the age group of 21-40 years and 41-60 groups.
3. Out of the 40 respondents, all were women and some of them are members in the Self Help Groups.
4. Educational status of most of the respondents was Lower Primary Level.
5. From 40, half of the respondents were housewives.
6. Regarding the savings of the respondents 72.5 percentage of respondents have regular savings. The saving habit of the respondent's in Commercial Banks, Co-operative Banks and Kudumbasree are increased, in that savings in Kudumbasree and Commercial Bank were increased very much in the same rate. Savings in Post office was decreased.

7. The housing details of the beneficiaries revealed that, out of 40 respondents 35 live in self-constructed houses. 12.5 percentage of the respondents live in houses provided by Government under the Indira AwasYojana Scheme.
8. The houses of all the respondents are fully electrified.
9. For drinking water 80 percent of the respondents depend on their well.
10. Family income revealed that, half of the sample households have a monthly income of more than ₹ 9000 indicating no high prevalence of poverty.
11. The expenditure pattern shows that, more than half of the respondents spent between ₹ 6001-9000.
12. There is not any increase in the indebtedness of respondents.
13. Regarding the acquisitions of new assets only a small number of respondents who could buy the assets because of joining the MGNREGP.
14. All the sample households have bank accounts.
15. Among 40 respondents, only 15 percentage of the respondents took bank loan in the last year.
16. 35 percentage of the sample households have migrating members. Of this only 10 percent of migration is for seeking employment and 25 percent of migration is an account of seeking employment.
17. All the sample beneficiaries participate in Grama sabha and 37.5 percent were in the activities of co-operatives. Out of 40 beneficiaries only 7 were participating in SHG.

From the socio-economic profile of the respondents it is clear that there were good improvement in the socio-economic conditions of the women beneficiaries.

EVALUATION OF MGNREGS IN UDMA GRAMA PANCHAYAT

a) Awareness of MGNREGS

1. It is found that half of the sample household members got the information on MGNREGS through friends and rest half from the Panchayat.
2. All the respondents are aware of the various aspects like number of work days per household, minimum wage provision, equal wage for men and women, worksite facilities.

b) Registration

1. All the beneficiaries got the job card within 15 days of application without spending money and no difficulty is experienced in getting registration.

c) Employment details of respondents

1. Before joining the scheme most of the beneficiaries were not engaged in any economic work. Because most of them were housewives. 2.5 percentage were engaged in beedi work.
2. More than half of the sample households completed 100 days of employment.
3. 95 percentage of them had taken work in horticulture plantation and cleaning of canals.
4. Total working hours including lunch and tea break is 8 hour.
5. All the worksite facilities like first-aid, shade and drinking water were available in the worksite and using their own tools and implements.
6. Most of the respondents opined that the quality of work was good.
7. The changes that took place in the Panchayat after introduction of the scheme were analyzed based on factors like maintenance of road, renovation of existing canals and improvement in agriculture. The study revealed that, the scheme has resulted in moderate changes in the Panchayat.
8. Dues in wage payment were the main constraint which was faced by the respondents.
9. Communication skill was the perceived improvement indicator by the respondents.

d) Wage details

1. Minimum wage (₹ 300 - 400) in the area is higher than the wage earned in the MGNREGS.
2. Most of the respondents prefer MGNREGS because of safety.
3. Most of the respondents receive wages through banks and these respondents did not face any problems in withdrawing the money.
4. All the respondents complained that, they were not received the wage amount in full.

e) Empowerment details

1. The contribution towards family income had increased due to implementation of MGNREGS. This is evidently due to the increase in wage earning under MGNREGS.

f) Level of satisfaction

1. Regarding the performance of MGNREGP in Udma Grama Panchayat, the overall satisfaction index is 77.44. So the performance of MGNREGP is good in the Panchayat.

SUGGESTIONS

- 100 days of employment per adult member of rural household should be guaranteed instead of 100 days per household. This will improve the income level of households to considerable extent.
- The Panchayat should provide tools and implements required by the labourers, rent may be paid for owned tools used by the beneficiaries.
- Minimum wages, especially in a state like Kerala, need to be revised upward. Men's participation is restricted due to low wages under NREGA. Land improvement and soil conservation works in private agricultural lands and construction of farm ponds in the lands of small farmers may be taken up in the larger interests of enhancing agricultural production in various regions.
- Pension facility should be created for eligible workers.
- Insurance facility should be strengthened.

CONCLUSION

The study indicates that the scheme has its impact on the income level, expenditure pattern, savings, migration, acquisition of assets, status of women and the social relationship. The scheme has also brought in benefits to the households as well as to community. Present study may be considered to be a pilot study and generalization of findings requires further studies covering more areas.



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**IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT
GUARANTEE SCHEME (MGNREGS) - A STUDY OF UDMA
GRAMA PANCHAYAT, KASARGOD DISTRICT**

By

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(2011-45-141)

ABSTRACT OF THE PROJECT

**Submitted in partial fulfillment of the requirement for the degree of
*Bachelor of Science (Hons.) Co-operation & Banking***

Faculty of Agriculture



**COLLEGE OF CO-OPERATION, BANKING AND MANAGEMENT
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KERALA, INDIA

2015

ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Act aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. Today MGNREGS is the most important employment generation programme of the Government in our country. The study entitled "Impact of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) - A case study of Udma Grama Panchayat" was conducted to analyze the effectiveness of MGNREGS from the perspective of the beneficiaries.

The study was based on primary and secondary data. The secondary data were collected from various journals, reports, publications, and internet and from the Grama Panchayat. The primary data were collected from 40 beneficiaries who had employed under the scheme through a pre-structured questionnaire. Percentages and indices were used for analyzing the data.

The MGNREGS in Udma Grama Panchayat was very effective and the scheme has its impact on the income level, expenditure pattern, savings, migration, acquisition of assets, status of women and the social relationship. The scheme has also brought in benefits to the households as well as to community. The respondents have rated the functioning of the scheme with reference to the selected variables as 'good' which is a sign of good work done by the various functionaries of the scheme.

It could be observed that some suggestions from the respondents for the improvement of the programme regarding the increase in the wage rate and work days, bonus, pension and insurance facility to the workers. The study has proved that MGNREGS have great impact in the beneficiaries of Udma Grama Panchayat.

APPENDIX



KERALA AGRICULTURAL UNIVERSITY

COLLEGE OF CO-OPERATION BANKING AND MANAGEMENT

SURVEY SCHEDULE

**IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT
GUARANTEE SCHEME-A STUDY OF UDMA GRAMA PANCHAYAT.**

(For academic purpose only)

(A) GENERAL INFORMATION

1. Name :
2. Panchayat:
3. Ward Number:
4. Religion :
5. APL/BPL :

(B) SOCIO-ECONOMIC FACTORS

1. Age
a) Below 20 years b) 21-40 years c) 41-60 years d) above 60 years
2. Sex
a) Male b) Female
3. Educational status
a) Illiterate b) LP c) UP level d) HS
e) Higher Secondary f) Graduation
4. Main occupation
a) Farmer b) Labour c) Housewife d) Others
5. SHG membership ...
a) Yes b) No

6. Savings

a) Do you have regular saving habit? Yes/No

Institution	Amount		Source of income
	Before joining the scheme	After joining the scheme	
Commercial Banks			
Co-operative Banks			
Post office savings			
Chitty Funds			
Kudumbasree			

(C) HOUSING DETAILS

Sl.No	Description	Response
1	Ownership of house	
2	If own is it given by Government	
3	Type of house structure	
4	Do you have electricity connection	
5	Source of drinking water	
6	Others	

(D) Monthly income (in ₹)

- a) <3000 b) 3000-6000 c) 6000-9000 d) >9000

(E) Monthly expenditure (in ₹)

- a) <3000 b) 3000-6000 c) 6000-9000 d) >9000

(G) INDEBTEDNESS

1. Do you have any outstanding loan/debts?

Particulars	Yes /No	Source	Amount
Before joining the scheme			
After joining the scheme			

(H) ASSET DETAILS

1. Family owned assets

Items	Number	Was the item acquired		Do you feel that you acquired it because of joining the scheme	
		Before joining the scheme	After joining the scheme	Yes	No
Table					
Chair					
Almirah					
Fan					
Radio/Tape record					
Television					
VCR/DVD					
Mixie					
Stove					
Iron box					
Others					

(I) LOAN DETAILS

1. Do you or your family member have an account in any bank? Yes/No

2. Have you taken any loan in the last year? Yes/ No

3. If yes, amount taken (in ₹)

a) <5000

b) 5000-10000

c) 10000-50000

d) >50000

(J) MIGRATION

1. Has any member of the family migrated?

a) Yes

b) No

2. If yes, how many members?

a) <2

b) 2-4

c) 4-6

d) >6

3. Reason for migration?

a) Seeking employment

b) better wage) better amenities) others

(K) SOCIAL PARTICIPATION OF MEMBERS

1. Local Panchayat a) Yes b) No
2. Local Co-operatives a) yes b) No
3. SHG a) Yes b) No

(L) MNREGA

1. How do you know about MGNREA in your area?

- a) Newspaper b) Radio c) Television d) SHG e) Panchayat f) Friends

2. Are you aware of the important provision of MGNREGA?

Sl.No	Provisions	Yes/No
1	100 days/household	
2	Minimum wage	
3	Equal wage for men and women	
4	Work within the radius of 5Km	
5	Compensation for delayed payment	
6	Worksite facilities	

(M) REGISTRATION

1. Have you received job card? Yes/No

2. What was the time lag between date of registration and receipt of job card?

- a) <15 days b) 15-20 days c) 20-30 days d) >30 days

(N) EMPLOYMENT

. Nature of work done before joining MGNREGS

Sl.No	Nature of work	Put tick mark
1	Coolie	
2	Construction work	
3	Kudumbasree product making	
4	Road construction	
5	No work done	
6	Beedi	

2. What about number of persons got employment

Particulars	Before joining MGNREGS	After joining MGNREGS
Number of persons got employment		

3. How many days have you got employed?

- a) <80 days b) 80-100 days

4. Specify the various items of work in which you participated

- a) Horticulture plantation b) Irrigation work c) Land preparation d) Cleaning of canals

5. What is the working hour?

- a) <4 b) 4-6 c) 6-8 d) >8

6. What are the facilities made available in the worksite?

- a) First-aid b) Tool supply c) Shade and drinking water d) All the above

7. How would you rate the facilities available in the worksite?

- a) Very Good b) Good c) Average d) Poor
e) Very Poor

8. How would you rate the quality of work executed?

- a) Very good b) Good c) Average d) poor e) very poor

9. Who provides tools for the work in the worksite?

- a) Panchayat b) self c) Kudumbasree d) others

10. What are the constraints facing by you being the direct beneficiary of MGNREGS?

Sl.No	Problems	Rank in the order
1	Dues in wage payment	
2	Absence of worksite facility	
3	Low quality implements	
4	Difficulty in work identification	
5	Others, if any	

11. Indicate the improvement that is seen among the women folk being the beneficiary of MGNREGS

Sl.No	Improvements	Rank in the order
1	Active Participation in GramaSabha meetings	
2	Consideration of family decision making	
3	Status in society	
4	Leadership skills	
5	Communication skills	
6	Self confidence	
7	Sharing knowledge	
8	Increase in intra household status of women	
9	Active participation in SHG	
10	Others	

(O) WAGE DETAILS

1. What is the minimum wage rate fixed in your area?

- a) <300 b) 300-400 c) 400-500 d) >500

2. What is the wage earned by you under the scheme?

- a) <100 b) 150 c) >150

3. If minimum wage is more why you prefer this scheme?

- a) Safety b) Insurance c) Within area d) Other

4. How is your wage paid?

- a) Direct cash payment b) Bank c) Panchayat office d) Post office

5. If the wage is paid through bank/Post office, was there any problem in withdrawing the cash from the Bank/Post office?

- a) Yes b) No

6. If yes specify the problem

- a) Lack of staffs b) Lack of monitoring by Panchayat c) Delay in providing muster rolls
d) Others

7. Are you get the wage in full?

- a) Yes b) No

8. Mode of wage distribution

- a) Very Good b) Good c) Average d) Poor
 e) Very Poor

(P)1. EMPOWERMENT

Sl. No	Statements	Decreased	Remain same	Increased
1	Contribution towards family income			
2	Ability to operate Postal/Bank accounts			
3	Self-reliance with regard to personal expenditure			
4	Social participation			
5	Participation in family decision making			
6	Opportunity for improving the existing house structure			
7	Purchase of household articles			
8	Affordability of children's education			
9	Household indebtedness			

2. What are the changes that the scheme has brought into your Panchayat

- a) Maintenance of road b) Renovation of existing canals c) Rain water harvesting
 d) Improvement in agriculture

3. How far it is benefited to the Panchayat

- a) Very Good b) Good c) Average d) Poor
 e) Very Poor

Q) Suggestions for improvement

-
-
-
-
-



മഹാത്മാഗാന്ധി ദേശീയ ഗ്രാമീണ
തൊഴിലുറപ്പ് പദ്ധതി
കേരളം

കുടുംബ തൊഴിൽ കാർഡ്

(കാസർഗോഡ് ജില്ല)

രജിസ്റ്റർ ചെയ്തത കൂടുമ്പോൾ കൂടുമ്പോൾ സംബന്ധിക്കുന്ന വിവരം

ക്രമ നമ്പർ	പേര്	വയസ്സ്	പോസ്റ്റാഫീസ്/ ബാങ്കിന്റെ പേരും അക്കൗണ്ട് നമ്പരും	തൊഴിലില്ലാത്ത തിരിച്ചറിയൽ കാർഡ് നമ്പർ	ഫോട്ടോ *	ഒപ്പ് ** വിരലടയാളവും

* സ്റ്റാമ്പ്, സൈസസ്

** ഒപ്പും കൂടതെ തള്ളവിരലിന്റെ അടയാളവും

ക്രമ നമ്പർ	പേര്	വയസ്സ്	പോസ്റ്റാഫീസ്/ ബാങ്കിന്റെ പേരും അക്കൗണ്ട് നമ്പരും	തെരഞ്ഞെടുപ്പ് തിരിച്ചറിയൽ കാർഡ് നമ്പർ	ഫോട്ടോ *	ഒപ്പ് ** വിലാസയാളവും

* സ്റ്റാമ്പ് സൈൻ

** ഒപ്പ് ഇടതു തള്ളിവിരലിന്റെ അടയാളവും

ക്രമ നമ്പർ	അപേക്ഷ നൽകിയ കൂടുബാഗത്തിന്റെ പേര്	അപേക്ഷ നൽകിയ തീയതി	ഏതു തീയതി മുതലാണ് തൊഴിൽ ആവശ്യപ്പെടുന്നത്	തൊഴിൽ ആവശ്യപ്പെടുന്ന ദിനങ്ങളുടെ എണ്ണം *

* 14 ദിവസത്തിൽ കുറയാൻ പാടില്ല

ക്രമ നമ്പർ	അപേക്ഷ നൽകിയ ക്യൂംബാംഗത്തിന്റെ പേര്	അപേക്ഷ നൽകിയ തീയതി	ഏതു തീയതി മുതലാണ് തൊഴിൽ ആവശ്യപ്പെടുന്നത്	തൊഴിൽ ആവശ്യപ്പെടുന്ന ദിനങ്ങളുടെ എണ്ണം *

* 14 ദിവസത്തിൽ കൂറയാൻ പാടില്ല

തൊഴിൽ ആവശ്യപ്പെട്ട് സംബന്ധിച്ച വിവരം

ക്രമ നമ്പർ	അപേക്ഷ നൽകിയ കുടുംബാംഗത്തിന്റെ പേര്	അപേക്ഷ നൽകിയ തീയതി	ഏതു തീയതി മുതലാണ് തൊഴിൽ ആവശ്യപ്പെടുന്നത്	തൊഴിൽ ആവശ്യപ്പെടുന്ന ദിനങ്ങളുടെ എണ്ണം *

* 14 ദിവസത്തിൽ കുറയാൻ പാടില്ല

**തൊഴിൽ നൽകിയത് സംബന്ധിച്ച
(ദിവസ ഹാജർ)**

മാസം	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
പ്രിൾ																
പത്																
ൺ																
ലെ																
സ്റ്റ്																
പ്റ്റംബർ																
ടോബർ																
വംബർ																
രിസംബർ																
നുവരി																
ബ്രുവരി																
പ്																
ക																

തൊഴിലെടുക്കാൻ ഹാജരാകുന്നവരുടെ എണ്ണം ഓരോ കോളത്തിലും രേഖപ്പെടുത്തണം.

തൊഴിൽ നൽകിയത് സംബന്ധിച്ച (ദിവസ ഹാജർ)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
മാസം																
മുദ്രിതം																
മുയർ																
മുൻ																
മുലൈ																
മുഗസ്സ്																
മുസപ്റ്റംബർ																
മുക്ടോബർ																
മുവംബർ																
മുഡിസംബർ																
മുനുവതി																
മുഫ്രുവതി																
മുജർച്ച്																
മുജുക																

തൊഴിലെടുക്കാൻ ഹാജരാകുന്നവരുടെ എണ്ണം ഓരോ കോളത്തിലും രേഖപ്പെടുത്തണം,

പരം (വർഷം 2014-15)

ക.)*

18	19	20	21	22	23	24	25	26	27	28	29	30	31	കുടുംബത്തിന് ആകെ ലഭിച്ച തൊഴിൽ ദിനങ്ങളുടെ എണ്ണം

തൊഴിൽ നൽകാത്ത ദിവസങ്ങൾക്ക് (X) അടയാളം നൽകണം

**തൊഴിൽ നൽകിയത് സംബന്ധിച്ച
(ദിവസ ഹാജർ**

മാസം	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
ദിനം																
മത്																
ൺ																
ലെ																
സ്റ്റ്																
പ്റ്റംബർ																
ട്രോബർ																
ംബർ																
സംബർ																
വരി																
ബുവരി																
ട്																
ക																

ലിഖിതമായി ഹാജരാകുന്നവരുടെ എണ്ണം ഓരോ കോളത്തിലും രേഖപ്പെടുത്തണം.

പേര്

7	18	19	20	21	22	23	24	25	26	27	28	29	30	31	കൂടുമ്പോൾ ആകെ ലഭിച്ച ദിവസങ്ങളുടെ എണ്ണം

ദിവസങ്ങളിൽ നൽകാത്ത ദിവസങ്ങൾക്ക് (X) അടയാളം നൽകണം

**തൊഴിൽ നൽകിയത് സംബന്ധിച്ച
(ദിവസ ഹാജർ)**

മാസം	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
ഏപ്രിൽ																
മേയ്																
ജൂൺ																
ജൂലൈ																
ആഗസ്റ്റ്																
സെപ്റ്റംബർ																
ഒക്ടോബർ																
നവംബർ																
ഡിസംബർ																
ജനുവരി																
ഫെബ്രുവരി																
മാർച്ച്																
ആകെ																

തൊഴിലെടുക്കാൻ ഹാജരാകുന്നവരുടെ എണ്ണം ഓരോ കോളത്തിലും രേഖപ്പെടുത്തണം.

വിവരം (വർഷം 2016-17)

പട്ടിക)*

17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	കുടുംബത്തിന് ആകെ ലഭിച്ച തൊഴിൽ ദിനങ്ങളുടെ എണ്ണം

തൊഴിൽ നൽകാത്ത ദിവസങ്ങൾക്ക് (X) അടയാളം നൽകണം

**തൊഴിൽ നൽകിയത് സംബന്ധിച്ച
(ദിവസ ഹാജർ**

മാസം	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
പിൻ																
യ്																
ൻ																
ലെ																
സ്റ്റ്																
പ്റ്റംബർ																
ടോബർ																
ംബർ																
സംബർ																
വതി																
ബ്രുവതി																
ച്ച്																
കെ																

പിൻലെടുക്കാൻ ഹാജരാകുന്നവരുടെ എണ്ണം കാരോ കോളത്തിലും രേഖപ്പെടുത്തണം,

ദിവസം (വർഷം 2017-18)

ദിനം*

17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	കുടുംബത്തിന് ആകെ ലഭിച്ച തൊഴിൽ ദിവസങ്ങളുടെ എണ്ണം

തൊഴിൽ നൽകാത്ത ദിവസങ്ങൾക്ക് (X) അടയാളം നൽകണം

കൂലി നൽകിയത്

ക്രമ നമ്പർ	പേര്	പ്രവൃത്തി അനുവദിച്ച തീയതി (.....മുതൽ
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സംബന്ധിച്ച വിവരം

കുലി നൽകിയ ദിവസം	പ്രവൃത്തിയുടെ പേര്	മസ്റ്റർ റോൾ നമ്പർ	ചെക്ക് നമ്പർ, തീയതി, ബാങ്കിന്റെ പേര്	അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥന്റെ ഒപ്പും തീയതിയും
6	7	8	9	10

ബന്ധിച്ച് വിവരം

കുലി തീയതി വസം	പ്രവൃത്തിയുടെ പേര്	മസ്റ്റർ റോൾ നമ്പർ	ചെക്ക് നമ്പർ, തീയതി, ബാങ്കിന്റെ പേര്	അധികാരപ്പെടു ത്തിയ ഉദ്യോഗ സ്ഥന്റെ ഒപ്പും തീയതിയും
6	7	8	9	10

ക്രമ നമ്പർ	പേര്	വേതനത്തിന് അർഹമായ ദിവസങ്ങളുടെ എണ്ണം	നിരക്ക്	ആകെ നൽകിയ വേതനം	വേതനം നൽകിയ തീയതി	ഒപ്പും തീയതിയും

തൊഴിൽരഹിത വേതനം-വിതരണം സംബന്ധിച്ച വിവരങ്ങൾ

ക്രമ നമ്പർ	പേര്	വേതനത്തിന് അർഹമായ ദിവസങ്ങളുടെ എണ്ണം	നിരക്ക്	ആകെ നൽകിയ വേതനം	വേതനം നൽകിയ തീയതി	ഒപ്പും തീയതിയും

പണിസ്ഥലത്തെ അപകടം സംബന്ധിച്ച വിവരം

ക്രമ നമ്പർ	തൊഴിലാളിയുടെ പേര്	അപകടം സംഭവിച്ച തീയതി	ചികിത്സ നൽകിയതു സംബന്ധിച്ച വിവരണം		ബത്ത നൽകിയതു സംബന്ധിച്ച വിവരങ്ങൾ	റിമാർക്സ്	അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥന്റെ പേര്, ഒപ്പ്, തീയതി
			ആശുപത്രി (സർക്കാർ/സ്വകാര്യ)	ചെലവായ തുക			

ഓഫീസർമാരെ ബന്ധപ്പെടേണ്ടതു സംബന്ധിച്ച
വിവരങ്ങൾ

ഫോൺ നമ്പർ

i. ഗ്രാമപഞ്ചായത്ത് സെക്രട്ടറി :

ii. ബ്ലോക്ക് പ്രോഗ്രാം ഓഫീസർ :

i. ജോയിന്റ് പ്രോഗ്രാം കോർഡിനേറ്റർ :

ii. പ്രോഗ്രാം കോർഡിനേറ്റർ :
(ജില്ലാ കളക്ടർ)





ഹെൽപ്പ് ലൈൻ നമ്പർ: 0474-2454618
(സെക്രട്ടറി, സംസ്ഥാന ഗ്രാമവികസന ഇൻസ്റ്റിറ്റ്യൂട്ട്, കൊട്ടാരക്കര)
