

**A STUDY ON THE IMPACT OF THE MAHATMA GANDHI
NATIONAL RURAL EMPLOYMENT GUARANTEE PROGRAM
ON THE ENHANCEMENT OF LIVELIHOOD SECURITY OF
THE HOUSEHOLDS IN SIVAGANGAI DISTRICT**

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DOCTOR OF PHILOSOPHY

By

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CERTIFICATE

The thesis entitled **“A STUDY ON THE IMPACT OF THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE PROGRAM ON THE ENHANCEMENT OF LIVELIHOOD SECURITY OF THE HOUSEHOLDS IN SIVAGANGAI DISTRICT”** submitted by **S. JOHN VASANTHA KUMAR** for the award of the Degree of Doctor of Philosophy in Commerce of Manonmaniam Sundaranar University is a record of bonafide research done by him and it has not been submitted for the award of any degree / diploma / associateship / fellowship of any University / Institution.

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DECLARATION

I hereby declare that the thesis entitled **“A STUDY ON THE IMPACT OF THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE PROGRAM ON THE ENHANCEMENT OF LIVELIHOOD SECURITY OF THE HOUSEHOLDS IN SIVAGANGAI DISTRICT”** submitted by me for the Degree of Doctor of Philosophy in Commerce is the result of my original and independent research carried out under the guidance of **Dr. LOURDES POOBALA RAYEN**, Head & Associate Professor of Commerce, Post-Graduate and Research Department of Commerce, St. Xavier’s College (Autonomous), Palayamkottai, and it has not been submitted for the award of any degree / diploma / associateship / fellowship of any University or Institution.

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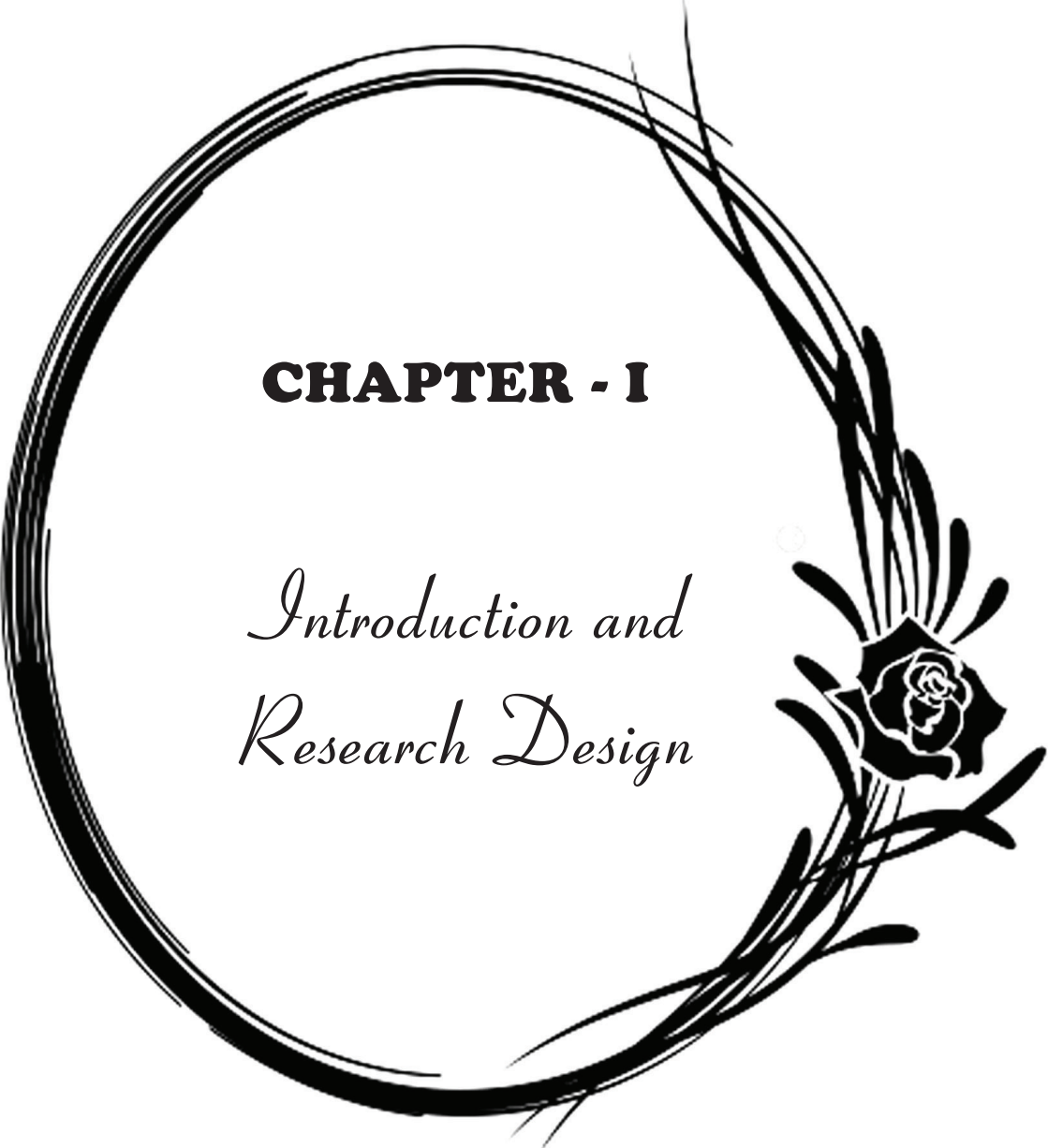
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LIST OF ABBREVIATIONS

AE	- Advanced Estimates
AVE	- Average Variance Extracted
CFA	- Confirmatory Factor Analysis
EFA	- Exploratory Factor Analysis
ETP	- Endogenous Tourism Project
GCA	- Gross Cropped Area
GDP	- Gross Domestic Product
GSDP	- Gross Domestic Product
KMO	- Kaiser Mayer Ohlin
LIC	- Life Insurance Corporation
MGNREGS	- Mahatma Gandhi National Rural Employment Guarantee Scheme
MGNREPGP	- Mahatma Gandhi National Rural Employment Guarantee Program
NDP	- Net Domestic Product
NGOs	- Non-Governmental Organizations
NREGA	- National Rural Employment Guarantee Act
NREGPO	- National Rural Employment Guarantee Program Officers
NSA	- Net Sown Area
NSDP	- Net State Domestic Product
QE	- Quick Estimates
RE	- Revised Estimates
SHGs	- Self Help Groups
TDS	- Total Discriminant Score
UNDP	- United Nations Development Program
WPR	- Working Population Rate



CHAPTER - I

Introduction and Research Design

CHAPTER I

INTRODUCTION AND RESEARCH DESIGN

- 1.1 Introduction
- 1.2 Statement of the Problem
- 1.3 Objectives of the Study
- 1.4 Scope of the study
- 1.5 Area of the Study
- 1.6 Period of the Study
- 1.7 Operational Definition of the Concepts
- 1.8 Hypotheses
- 1.9 Methodology
- 1.10 Construction of Tools and Pre-Test
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- 1.14 Chapter Scheme
- 1.15 Summary

CHAPTER I

INTRODUCTION AND RESEARCH DESIGN

1.1 INTRODUCTION

The National Rural Employment Guarantee Act is the flagship program of the Government of India that directly touches the lives of the poor and promotes inclusive growth and development. The Act aims at enhancing livelihood security of households in rural part of India by providing at least one hundred days of guaranteed wage employment in a financial year to every households whose adult members volunteer to do an unskilled manual work. The Act came into force in Sivagangai district on the 2nd February, 2006 as a first phase of its implementation among the 200 most backward districts of the country. It was later implemented in addition to 130 districts in phase II on the First April 2007. As a third phase, on April 2008, the scheme was extended to 285 rural districts. Among 688 districts as of 2016, this program has been implemented in 611 districts in India. The National Rural Employment Guarantee Act (MGNREGA) is the first even law in the entire world which guarantees wage employment at an unprecedented scale. On 2nd October, 2009, it was renamed in memory of Mahatama Gandhi, the father of the country, as Mahatama Gandhi National Rural Employment Guarantee Act.

This Act was implemented by the Ministry of Rural Development and the pivotal objective of the Act is to augment the wage employment. Its auxiliary objective is to strengthen and bolster the natural resource management through works that address the causes of chronic poverty like drought, deforestation and soil erosion and to encourage the sustainable development. In the study area, MGNREGA has performed the following works namely

- Formation of new ponds,
- Deepening the old ponds, oornanies, temple tanks,
- Desilting of water tanks
- Desilting and strengthening of the water tanks and supply channels
- Formation of new roads
- Harvesting structures
- Preservation of soil conservation works
- Creation of rural connectivities
- Planting the tree saplings under Green cover scheme
- Construction and infrastructure works
- Rural sanitation
- Land development
- Flood control and protection works
- Rural connectivity to provide all-weather access

Among the total population of the study area, the number of beneficiaries are numbered 3,34,111. From the year 2013, the daily payment is routed through the banks only.

1.2 STATEMENT OF THE PROBLEM

India is predominantly agricultural country. In India, agriculture sector, the only livelihood to the two-third of its population, affords employment to the 57 per cent of its work force and is a source of raw materials to large number of industries. Still then, the agriculture is demographically the broadest economic sector and plays a vital role in the overwhelming socio-economic fabric of our country. It is also a concern of the

policymakers that two-third of India's population hinge on rural employment for the habitat.

Agriculture in India is termed as “gambling with monsoons”. True to the survey, eighty per cent of India's agricultural land depends only on monsoon and the failure of it results in drought, famine, decline in crop yield and scarce cattle food. As the adage goes, “problems come not alone but with battalions”. It is very much true to the Indian agriculture. Insufficient rainfall leading to the serious droughts, irregular employment, decline in wages, unemployment leads to the insecurity to the livelihood securities.

Sivagangai district is basically an agricultural one. There are only few industries present. The district has a vast waste land untapped ground water and large number of traditional storage structures of small and big water tanks are under badly poor maintenance. The development in agriculture is not bright on the one hand and the industrial sector is not prioritized on the other hand. The researcher took an attempt to study the impact of this program as the means of enhancing the livelihood securities.

As a result, many employment generation programs have been attempted in the state. The MGNREGP has really provided livelihood and income security, decreased the incidence of poverty, increased food intake, reduced mental depression, positively improved health outcomes, narrowed down the gender gap and created the useful community assets. It has been a noteworthy successful self-targeting scheme as the poor and the marginalized communities are provided minimum number of days work. Thus there has been an indication of significant multiplier effect on the rural economy to envision the mission statement of Mahatama Gandhi, “India lives in villages”. As there is no in-depth study available in the district regarding MGNREGP, the

researcher made an attempt to assess the impact of this program on the enhancement of livelihood security of the households in Sivagangai district.

1.3 OBJECTIVES OF THE STUDY

The objectives of the present study are listed below.

- To study the socio-economic livelihood profile of the sample beneficiaries under MGNREGP.
- To examine the awareness about MGNREGP and the respondent's views about the nature of work and work environment under MGNREGP.
- To assess the impact of MGNREGP on the individual beneficiaries, beneficiary families, social impact, economic impact, impact on the community development, personal assets creation and on the migration.

1.4 SCOPE OF THE STUDY

This study was conducted in the Sivagangai district of Tamil Nadu. The study covers the socio economic livelihood profile of the sample respondents from the study area. It also examines the awareness about the nature of work and working environment provided to the sample beneficiaries. Moreover, the study analyses the impact of MGNREGP on the individual beneficiaries, the beneficiary's family, social impact, economic impact, impact on community development and on migration.

1.5 AREA OF THE STUDY

This study covers the 12 blocks of Sivagangai District of Tamil Nadu in South India which comprises Devakottai, Kannangudi, Sakkottai, S. Pudur, Singampunari, Tirupathur, Kallal, Kalayarkoil, Ilayanudi, Manamadurai, Tiruppuvanam and Sivagangai blocks.

1.6 PERIOD OF THE STUDY

For the purpose of the research study, the data from the beneficiaries of the MGNREGP in the year 2015 were collected.

1.7 OPERATIONAL DEFINITION OF THE CONCEPTS

MGNREGP: MGNREGP stands for Mahatma Gandhi National Rural Employment Guarantee Programme. It provides job guarantee for at least 100 days in a financial year to every household whose adult members volunteer to do unskilled manual work in rural parts of the country. This was implemented by the Ministry of Rural Development and to augment the wage employment. Moreover it directly touches the lives of the poor and promotes inclusive growth and development.

Livelihood: It is the ways and means and set of activities of securing the basic necessities of life namely food, shelter, water and clothing of life. It includes human, natural, social, financial and physical assets.

Livelihood Security of Households: Livelihood security of household is defined as adequate and sustainable access to income and resources to meet basic needs such as availability of safe drinking water, health facilities, educational opportunities, housing, time for community participation and social integration. Therefore, livelihoods are secure when households have secure ownership of, or access to, resources and income earning activities, including savings, movable and domestic livestock to offset risks and meet contingencies.

Household: It includes the members of a family related to each other by blood, marriage or adoption and normally residing together and sharing meals or holding a common ration card

Eligibility: Any person who is above the age of 18 and resides in rural areas is eligible to apply for work.

Entitlement: Any applicant is entitled to work within 15 days for as many days as he or she has applied, subject to a limit of 100 days per household per year.

Implementing agencies: The works are to be executed by the implementing agencies like Gram Panchayats, Panchayati Raj Institutions, and line departments such as Public works Department, Forest Department and NGOs.

Distance: Work has to be provided within a radius of 5 kilometers of the applicant's residence. If it is beyond 5 kilometers, travel allowance has to be paid.

Job card : It is a written record containing information about the number of days the beneficiaries have worked, wages paid, unemployment allowance received etc. The job card is supposed to be valid for five years.

Wages: Workers are entitled to the statutory minimum wages applicable to the agricultural labourers in the state. Workers are to be paid weekly or in any case not later than a period of 15 days.

Unemployment Allowance: It is an amount and a limited form of unemployment assistance to those who are waiting for work.

Worksite Facilities: Labourers are entitled to various facilities at the worksite such as clean drinking water, shade for rest, emergency health-care and child-minding.

Transparency and Accountability: The Act includes various provisions for transparency and accountability such as regular social audits by the Gram Sabhas, mandatory disclosure of the muster rolls, public accessibility of all the documents, regular updating of job cards etc.

Cost sharing: The central Government has to pay for labour costs and 75 per cent of the material costs. State Governments have to pay the unemployment allowance and 25 per cent of the material costs.

Preferred works: Such works are to be identified based on the ability to create durable assets.

1.8 HYPOTHESES

1. There is no significant difference in the socio-economic activities in relation to the gender of the respondents.
2. There is no significant difference in the level of awareness about MGNREGP in relation to the gender of the respondents.
3. There is no significant association between the profile of respondents and their level of awareness about the important aspects of MGNREGP.
4. There is no significant difference in the financial indicators during pre and post MGNREGP period in relation to the gender of the respondents.
5. There is no significant difference in the opinion about the nature of work and other related aspects of work under MGNREGP in relation to the gender of the respondents.
6. There is no significant difference in the impact of MGNREGP on the individuals in relation to the gender of the respondents.
7. There is no significant difference in the impact of MGNREGP on the family of the respondents in relation to the gender.
8. There is no significant difference in the social impact of MGNREGP in relation to the gender of the respondents.

9. There is no significant difference in the economic impact of MGNREGP in relation to the gender of the respondents.
10. There is no significant difference in the impact of MGNREGP on community development in relation to the gender of the respondents.
11. There is no significant difference in the impact of MGNREGP on personal asset creation in relation to the gender of the respondents.
12. There is no significant difference in the impact of MGNREGP on migration in relation to the gender of the respondents.
13. There is no significant association between the profile of the respondents and the impact of MGNREGP.

1.9 METHODOLOGY

The study is basically an empirical research based on the survey method. The Primary data were collected directly from the beneficiaries of the program through an interview schedule. The Secondary data have been collected from the registers maintained under the program, books, news papers, websites and journals.

1.10 CONSTRUCTION OF TOOLS AND PRE-TEST

The interview schedule for this study has been constructed by the researcher. Prior to finalizing the interview schedule, the preliminary interactions were held with 20 beneficiaries of the program which provided an insight into the salient features, functions and target group and desired results of the program.

The interview schedule comprises of five parts. The first part covers the personal details of the beneficiaries. The second part deals with the social status of the beneficiaries. The economic status of the beneficiaries is presented in the third part.

The fourth part covers the awareness about the program. The fifth part contains the opinion of the beneficiaries about the program. The final part covers the impact of the program on the individual, family, socio-economic conditions of the beneficiaries, community development and migration.

The interview schedule was revised in the light of the data collected from the prospective respondents covered during the pilot study and the experts in this field. The final interview schedule was used to collect the data from the sample respondents of the study.

1.11 SAMPLING DESIGN

The researcher collected the information about the beneficiaries under the MGNREGP from various persons like Panchayat program officer, block program officer, District rural development department in the study area. Based on the information given by them the population size was computed. The total number of registered beneficiaries during the period of study were 1,95,493. The study area Sivagangai district was stratified into blocks and the registered beneficiaries under this program in each block were identified. The beneficiaries grouped according to the blocks and the sample respondents are presented in Table 1.1.

Table 1.1

Registered Beneficiaries and Sample Respondents according to Block

S.No.	Name of the Block	No. of Registered beneficiaries during the period of study	No. of sample respondents
01	Ilayankudi	23555	64
02	S.Pudur	8826	24
03	Kannankudi	6913	19
04	Kallal	13116	36
05	Kalayarkoil	20960	56
06	Sakkottai	12032	32
07	Singampunari	12036	32
08	Sivagangai	25235	68
09	Tiruppathur	12926	36
10	Thirupuvanam	25720	70
11	Devakottai	13665	37
12	Manamadurai	20509	56
	Total	195493	530

Source: Sivagangai District source book

The beneficiaries stratified according to the block were used to select 530 sample respondents using the proportionate random sampling method. The sample size was estimated using the online sample size estimators. The optimal size was determined as 530 beneficiaries from the study area and the confidence interval is 95 per cent and the level of significance is 5 per cent.

1.12 FRAMEWORK OF ANALYSIS

The collected data has been processed with the help of most appropriate statistical tools. The statistical tools were selected on the basis of objectives of the

study and also the nature of data included for the analysis. The detailed information about the statistical tools used for the analysis in this study is summarized as under.

1.12.1 Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis identifies the common dimensions of factors from the closely observed variables that connect together the seemingly unrelated variables. It provides an insight into the underlying structure of the data. Before applying the EFA, the data validity for EFA has been conducted with the help of Kaiser-Mayer-Ohlin (KMO) measure of sampling adequacy and Bartlett's test of Sphercity.

1.12.2 Confirmatory Factor Analysis (CFA)

The Confirmatory Factor Analysis has been used to analyze the reliability and validity of the variables included in each factor. The convergent validity of the factor was assessed by three measures such as Reliability, Composite (construct) Reliability and Average Variance Extracted (AVE). The loading should be at least 0.50 and ideally at 50.00 or above. The composite Reliability was assessed on the basis of internal consistency.

1.12.3 Cronbach Alpha

Cronbach Alpha is a co-efficient of internal consistency. A "high" value of alpha is often used (along with substantive arguments and possibly other statistical measures) as evidence that the items measure an underlying (or latent) construct. It is commonly used as an estimate of the reliability of a psychometric test for a sample of examinees. Cronbach's alpha is not a statistical test. It is only a co-efficient of reliability (or consistency). Cronbach's alpha has a theoretical relation with factor analysis.

The overall reliability of variables in seven attributes about the scheme as identified by the respondent beneficiaries of MGNREGP such as impact on the individual, impact on the family, social impact, economic impact, impact on the community development, personal asset creation and migration impact have been estimated by the Cronbach alpha in this study.

1.12.4. One way Analysis of Variance

One way analysis of variance is used for examining the difference in the mean value of the dependent variable associated with the effect of the controlled independent variables after taking into consideration the influences of the uncontrolled independent variables. One way analysis of variance involves only one dependent variable or a single factor. The null hypothesis may be tested by the 'F' statistics based on the ratio between these two estimates.

In this study, One Way Analysis of variance has been executed to examine the association between the profile of the respondents and their level of awareness about the MGNREGP on various important attributes.

1.12.5 Discriminant Analysis

It is a technique of analysis of data when the dependent variable is categorical and the independent are interval in nature. When the dependent variable has two categories, the techniques are known as two-group discriminant analysis. The Wilks Lambda was calculated as a multi-variant measure of group difference over discriminating variables.

In this study, the Discriminant Analysis was done to estimate the discriminant validity among the important attributes of MGNREGP and also to examine the degree of mutual exclusiveness among the important attributes.

It is also estimated with the help of mean of Average Variance Extracted and square of correlation co-efficient between all profile pair of important attributes. If the mean of Average Variance Extracted of the pair of important attributes is greater than its respective square of correlation between the pair its discriminant validity is assured.

1.13 LIMITATIONS OF THE STUDY

The present study is subjected to following limitation.

1. The scope of the study is limited to Sivagangai district only. Further the beneficiaries registered under MGNREGP in Sivagangai district alone are considered for this study.
2. The information given by the respondents regarding the impact of MGNREGP on the enhancement of livelihood security of the households alone are considered for the study.
3. As the opinion of the respondents may vary from person to person and place to place depending upon the work carried out in the area, the findings may not be applicable to whole of Tamil Nadu.

1.14 CHAPTER SCHEME

The first chapter is an introductory one. In this chapter, the researcher has explained the methodology adopted so as to conduct this research study. It includes the statement of the problem, review of the literature, scope of the study, objectives of the study, sampling, framework of analysis, operational definitions, area of the study, period of the study, limitations of the study and the chapter scheme.

In the second chapter, the profile of the study area has been presented. It comprises the history of Sivagangai district, demography, geographical odyssey,

economics of development, work participation, occupational structure and the role of agriculture.

The third chapter deals with the reviews of the previous studies conducted in the areas related to the present study, the articles published in the research journals, magazines and websites. The reviews include, MGNREGP, impact of the program, employment generation, and the implementation of the program.

In the fourth chapter, the background of the respondents along with their socio-economic livelihood conditions is discussed. The basic information about the beneficiaries of the program is also discussed extensively in this chapter.

The respondent's awareness about the salient features of MGNREGP and the respondent's views about the nature of work and working environment provided under MGNREGP are presented in the fifth chapter.

The sixth chapter deals with the impact of MGNREGP on the socio economic livelihood of the respondents, the families of the respondents, social impact, economic impact, impact on the community development and migration impact.

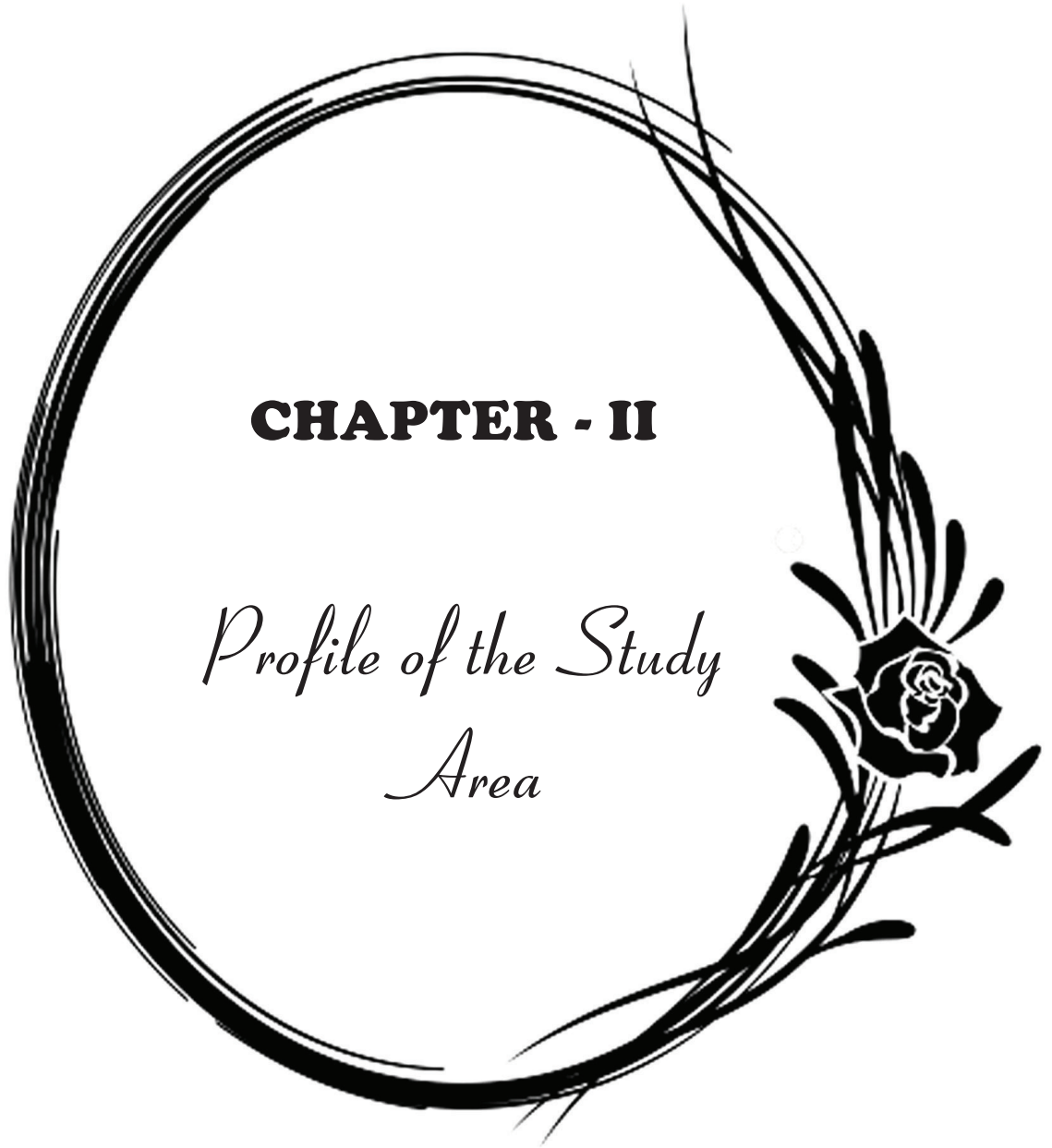
The seventh chapter is dedicated for presenting the findings and suggestions of the study.

1.15 SUMMARY

This chapter gives information about the introduction and design of the study which includes statement of the problem, objectives of the study, operational definition of the study, sampling plan, data collection, hypotheses to be tested, plan of analysis, limitations of the study and chapter scheme.

CHAPTER - II

Profile of the Study Area



CHAPTER II

PROFILE OF THE STUDY AREA

- 2.1 History of the Sivagangai district
- 2.2 Demography of the study area
- 2.3 Geographical odyssey
- 2.4 Sivagangai district administration
- 2.5 Economies of development
 - 2.5.1 Income and livelihood securities
 - 2.5.2 Per capita net domestic of district
 - 2.5.3 Growth share of the district
 - 2.5.3.1 Share of the primary sector
 - 2.5.3.2 Share of the secondary sector
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- 2.6 Structural change of economy
- 2.7 Working Population
- 2.8 Spatial distributions of workers
- 2.9 Salient subsistent features of the workforce
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- 2.10 Occupational structure
 - 2.10.1 Reduction of occupational structure
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 - 2.10.3 Diversion of occupational labour
- 2.11 Spatial distribution of workers occupational structure
- 2.12 Registration and placement

- 2.13 Role of agriculture for livelihood securities
- 2.14 Land holdings
- 2.15 Cropping intensity
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 - 2.16.1 Sources of irrigation
 - 2.16.2 Livestock
- 2.17 Tourism
- 2.18 Initiative of district administration in tourism
 - 2.18.1 Promotion of rural tourism through the endogenous tourism project
 - 2.18.2 Role of people institutions and people organizations
- 2.19 Literacy and Education
 - 2.19.1 Literacy
- 2.20 Literacy development among the blocks, gender and social group
- 2.21 Summary

CHAPTER II

PROFILE OF THE STUDY AREA

Sivagangai district is one of the administrative districts among 32 in Tamil Nadu. Sivagangai is the district headquarters. The district is extended up to Trichy on the north, Pudukkottai on the east, Ramnad on the south and Virudhunagar on the south. Sivagangai was bifurcated from Ramnad in the year 1985. This chapter presents an overview of the physical, historical cultural and economic factors of the district.

2.1 HISTORY OF THE SIVAGANGAI DISTRICT

The Sivagangai district was a part and parcel of the old Ramanathapuram District. It consisted of Viruthunagar and Sivagangai districts. In the early centuries, the old Ramanathapuram district played a predominant role in the history of South India. The Ramanathapuram district consisted of a part of Pandian Kingdom up to 15th Century. After a sudden fall of Nayak, the two of the Palayakarars namely Sethupathy of Ramanathapuram and Raja of Sivagangai became the prominent rulers of this area. Towards the middle of the 18th Century, the Europeans, the French and the British made an entry into this part. The British took the surveillance on the administration of Ramanathapuram in 1795. The acclaimed Marudhu brothers viz., Periya Marudhu and Chinna Marudhu extended a helping hand to the Raja of sivaganga in the agitation against the British. After the death of the Raja of Sivagangai, Muthu Vaduganadhar, the queen passed on the sovereignty to Marudhu brothers. The Maruthu brothers reined Sivagangai domain with fertility and paid the regular revenue to the East India Company in 1801. The Maruthu brothers were known for their efficient administration and worked for the welfare of the people making Sivagangai area as a fertile land. They had too constructed many temples, water pools and water tanks.

The Maruthu brothers of Sivagangai opposed vehemently against the British in collaboration with Kattabomman of Panchalakurichi. However, the two brothers were captured by the British and were hanged in Kalayarkoil on the 1st October, 1801. Earlier to the appointment of collector, The British followed the Zamindar system and appointed Gowri Vallabh Periya Uday as the first Zamindar of Sivagangai, followed by an appointment of a British Collector in 1795 to administer the old Ramanathapuram district by carving out a part from Madurai and Tirunelveli Districts. Madurai remained its Head Quarter of these districts till the year 1985. Even when it was bifurcated, to its credit, the old Ramanathapuram district was the biggest district in Tamil Nadu.

The Sivagangai district came into its existence on 15th March 1985 named Pasumpon Muthu Ramalingam district and on September, 1997, the Government changed its name as Sivagangai District.

2.2 DEMOGRAPHY OF THE STUDY AREA

The total quantum of population of the district in 2001 was 166.6 million, consisting of 86.01 million males and 80.5 million females. In the year 2011, the total population has enhanced to 201.4 million, incorporating 103.5 million males and 97.9 females. Mostly 74 per cent of its total population lives in rural area. The density of the population is 275 people per Sq.km lowest in the State. The sex ratio for this district comes to 1035 female for 1000 male population. The district is one among the five districts in Tamil Nadu state having female predominance over male population. As per the 2011 census the district has 66 per cent literacy rate comprising 76 per cent male literates and 57 per cent female literates. The district thus has a good literacy rate.

2.3 GEOGRAPHICAL ODYSSEY

The geographical coverage of the Sivagangai district is 4,189 Sq.Km, which covers the 3.22 per cent of the total geographical area in Tamil Nadu. Out of the total geographical area, land that has been unraveled for agrarian amounts to 27.6 per cent, 5.2 per cent forest area, 33.35 per cent current fallow and other fallow lands, around 4 percent cultivatable waste. Red soil has been the land mark of the Sivagangai district and it is generally found in most parts of the district. The average rainfall of the district amounts to 700 mm in a year. The Sivagangai district is at the behest of rain fall during the North East monsoon which is between October to December. Hot and dry weather remains for about nine months in year and it has been hot-embraced and drought-prone pockets. Even then, the monsoon is the only solace which enables the agriculturists in the process of cultivation and at times the self- sufficiency in the cultivation of cereals, namely paddy, ragi and cholam.

2.4 SIVAGANGAI DISTRICT ADMINISTRATION

The Sivagangai district has consisted of two revenue divisions viz., Sivagangai and Devakottai. It has six taluks namely Sivagangai, Thirupathur, Karaikudi, Devakottai, Manamadurai and Ilayankudi. The taluks consists of 522 revenue villages of which Sivagangai has more than 100 revenue villages. A block is a development unit for a district and it consists of about one lakh population or approximately 20,000 households. The Sivagangai district comprises 12 blocks and 445 village panchayats.

2.5 ECONOMIES OF DEVELOPMENT

2.5.1 Income and Livelihood securities

The District income statistics present a glimpse of the districts entire economy. It introduces various participative groups such as producers and income- receivers forming a greater extent in running the economy.

The growth and development of the Net Domestic Product (NDP) of this district is an index of the total productive effort on the part of the community. it indicates the rate of growth of goods and services in the economy. The district income figures were deflated at constant prices to eliminate the effect of any changes in the price level. During the period 2012-13 to 13-14 the annual growth of the Sivagangai district income (2014-15=100) was of the order of 5.36 per cent and that of the stated income was 5.72 per cent. As a result, the district was one among the bottom-level living districts in terms of Net Domestic Product (NDP) in 2014-15. It has occupied the 27th position in NDP in the state. Though the district income figures at constant prices are a useful comparison tool, it conceals the population effect.

Per capital income is calculated so as to eliminate the effect of population growth. The growth of per capita income is an indicator of the change at the constant prices and the standard of living of the people. The per capita NDP of Sivagangai district has not only been less than that of the state, its growth rate from 1991-2000 to 2001 -2011 of the district (4.32) was found to be comparatively less than that of the state as a whole (4.57)

2.5.2 Per capita Net Domestic of District

The per capital income has been steadily enhanced from Rs.6987 to Rs 9139 with sporadic boon and slump between 2013-14 and 2014-15. The per capita income of

the district and its growth rate was below the state income (Rs 65.717) and growth rate (4.57). In Tamil Nadu, the Sivagangai district occupied the 21st position in 2009 and was pushed further backward in the 24th place during 2013-14. This clearly illustrates the widening of the gap in per capital income between Sivagangai and other district of the state.

2.5.3 Growth Share of the district

2.5.3.1. Share of the primary Sector

The overall contribution of primary sector in the State stating agriculture and allied sector activities to the overall NDP has stepped down from 26.24 per cent in 1993-94 to 19.57 per cent in 2014-15. It has had a strong impact on Sivagangai district sloping down from 35.66 per cent in the year 2009-2010 to 19.49 per cent in the year 2010-2011. Moreover, the total quantum of amount of contribution from primary sector to the overall NDP of the district has come down from Rs.27,379 lakhs in 2010-2011 to Rs. 21,233 in 2001-2011, showing a negative growth rate in the primary. Hence, it is very significant that it has developed a negative growth income from primary sector, resulting in the steady reduction of employment in agriculture. It reveals that the labor productivity in agriculture of the district has been declining at a faster rate over the years, despite the fact, the strong dependence of the main workers on agriculture. It is very evident that the primary sector namely agriculture alone is the most important contributor and the change in agricultural output determines the share of primary sector in the district output.

2.5.3.2. Share of the Secondary Sector

The share of secondary sector comprises the mining manufacturing, construction, electricity and gas and water supply. It has not been consistent and widely varied with rise and fall over the period. In 2011-2012 the contribution of secondary

sector was 22.32 per cent of the district NDP. This amounted to 28.50 per cent in 2012-2013 and had a sharp fall in 2013-2014 to 23.17 per cent and again further increased to 26.43 percent in the succeeding years. Thus there has been inconsistency in NDP of the district over the years.

2.5.3.3 Share of the Tertiary Sector

The tertiary sector includes trade, transport, storage, communication, banking, insurance, real estate and community and personal services improved from 42.01 per cent in 2010-11 to 53.73 per cent in 2011 and further increased to about 58.75 per cent in 2001-11. Obviously the service sector occupied the most dominant contributor to the district NDP.

2.6 STRUCTURAL CHANGE OF ECONOMY

The structural change of economy has been occurred in the composition of the district income and it was mainly influenced by the service sector. There was a steep decline in the contribution of the agricultural sector and reversely a rapid increase in the service sector. Since the growth process involved a rapid expansion of the share of tertiary sector the share of service sector was bound to indicate a relatively sharp increase. The agriculture did never show a fast rate of growth. The share of manufacturing sector has shown a marginal fall. There has been no significance in the rate of growth of service sector as that of 9.42 per cent in a year. The number of mining and quarrying units, production of minerals and category wise number of industrial units are given in the following tables respectively.

There has been a constant change in the occupational structure from the years 2011-12 to 2013-14 indicating that there was a fall in the share of agriculture and there has been an equal rise in the service sector rather than in the commodity sector. It is

inevitable that the structural change is essential in the growth oriented economy. This transformative change of the economy is directly from agriculture to services sector. There has been thus sluggishness in the industrial sector, directly the neglect of industrial development in the district. Hence the district remains industrially most backward and there has been no impact of industrial growth in the district so far.

The paradox is that the district has a vast waste land untapped ground water and large number of traditional storage structures of small and big water tanks under badly poor maintenance. The development in agriculture is not bright on the one hand and the industrial sector is not prioritized on the other hand. The development and amelioration of the district is coupled with the agriculture and industrial development. There should be acceleration in the growth process in agriculture, industrialization of the economy with a special emphasis on agriculturally-oriented industries. These industries have to supply the necessary and relevant input materials to the agro sector. There has been then a process of transition of the district economy from developing to a developed economy with certitude.

The low per capita income of the district when compared to the state aggravates the disparity between the districts of the state. The serious implications would reflect on the workers participation in different sectors. When the district's per capita income is less than the state the share of workforce in agriculture will be high compared to the non – agricultural sector.

2.7 WORKING POPULATION

Labor is the primary and fundamental factor of production. The quantum of labor force is of greater importance for the economic activity in the district. The number of working persons constitutes the working population and the labor force of

the district. The working population of the study area had been 4.7 lakhs in the year 2011. Out of 4.7 lakhs total working population, 78 per cent were main workers and 22 per cent remain as marginal workers. There has been a steep increase in the working population among males than females. The male working population increased to 2.8 from 2.3 lakhs, and the female working population has almost remained constant at 1.85 lakhs. It is illustrated in Table 2.1

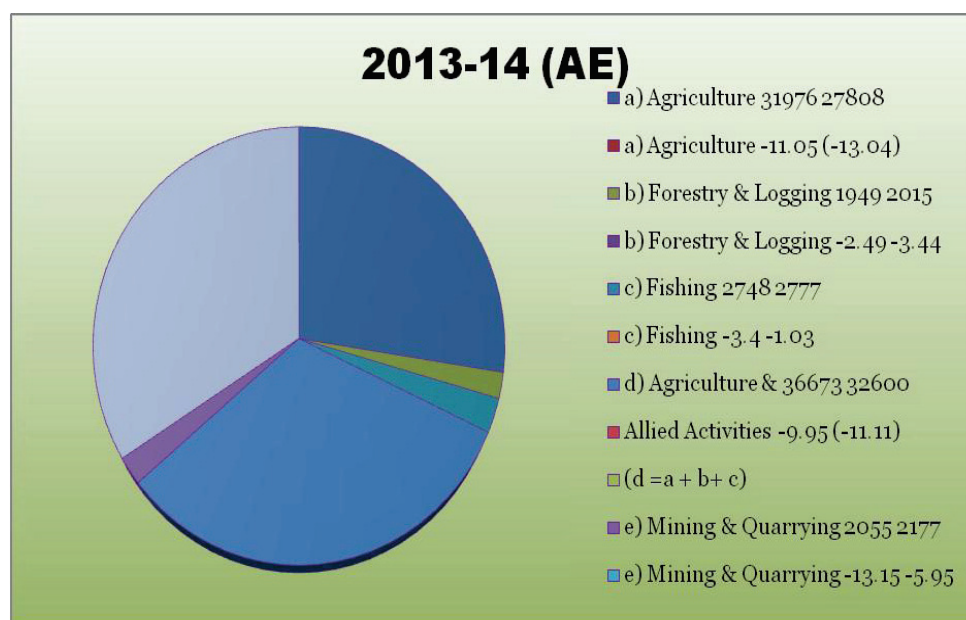
Table 2.1

Work Population in Primary Sector in Sivagangai District

Sub-sector	2011-12 (RE)	2012-13 (QE)	2013-14 (AE)
a) Agriculture	31976 (11.05)	27808 (-13.04)	30094 (8.22)
b) Forestry & Logging	1949 -2.49	2015 -3.44	2098 -4.08
c) Fishing	2748 -3.4	2777 -1.03	2796 -0.7
d) Agriculture & Allied Activities (d =a + b+ c)	36673 -9.95	32600 (-11.11)	34988 -7.33
e) Mining & Quarrying	2055 -13.15	2177 -5.95	2309 -6.01
Primary Sector (d + e)	38728 -10.12	34777 (-10.20)	37297 -7.24
Note: - AE- Advanced Estimates, QE- Quick Estimates. RE – Revised Estimate. Figures in brackets indicate percentage change over the previous year.			

Figure 2.1

Working Population in Primary Sector



The proportion of population engaged in economic activity refers to the work participation rate. It hinges on many factors as that of age composition, sex composition, life expectancy, definition of worker, attitude towards work and the availability of manual labor etc. These factors are divergent from locus to locus and nature of work, type of work and category labor persons. It can be seen from table 2.3 that the work participation rate has actually declined during the period 2001-2010 from 49 to 43 per cent. All the blocks experienced the decline of work force but the Ilayangudi and Kannangudi blocks.

It is painstaking effort to grasp that the 2001 census results is the percentage of marginal workers to total workers mounted up from 15 to 21 per cent between 2001 and 2010. It makes clear that increase in work participation during this period was largely accounted for by and large an enhancement in the marginal workers as against main workers leading to the actualization of work participation.

In case of work participation rate, there has been a declining trend observed both in male and female rate. The work participation rate of male population has declined from 56.8 per cent to 53.3 per cent and for female from 41.8 percent to 33.7 per cent. But there has been a supportive fact that unlike male, the percentage of female main workers has increased from 65.47 to 71.53 from 2001 to 2010.

2.8 SPATIAL DISTRIBUTIONS OF WORKERS

In accordance with the 2010 Census, Kannangudi block holds the highest Work participation rate (58.61 per cent). The blocks of Sakkottai (36.35 per cent) and Mananmadurai (32.69 per cent) had very low level of work participation rate thanks to the low female work participation rate 18.21 per cent and 22.74 per cent respectively. The rate of decline of agriculture main workers particularly in Sakkotai block is abnormally high (more than 41 per cent point). The similar trend has been found in both agriculture laborer and cultivator sub-category. It might be because of the growth in service sector and migration factor. The other six blocks had higher work participation rate than the district average of 43.4 per cent. The work participation in the secondary sector is illustrated in Table 2.2

Table 2.2

Work Population of Secondary Sector in Sivagangai District

Performance of Secondary Sector: Sub-Sectoral Income (GSDP) at Constant (2011-2014) Prices -Tamil Nadu (Rs.Crores)			
Sub-sector	2011-12 (RE)	2012-13 (QE)	2013-14 (AE)
a) Manufacturing (i+ii)	86719 -1.42	87692 -1.12	91708 -4.58
i) Registered	62079 -0.75	62637 -0.9	65506 -4.58
ii) Un Registered	24640 -3.13	25055 -1.68	26202 -4.58
b) Construction	41934 -9.24	41021 (-2.18)	41522 -1.22
c) Electricity, Gas & Water Supply	1739 (13.73)	4365 (-151.04)	3929 (-9.98)
Secondary Sector (a +b +c)	13,0392 -3.96	13,3078 -2.06	1,37159 -3.07
Note - AE- Advanced Estimates, QE- Quick Estimates. RE- Revised Estimate. Figures in brackets indicate percentage change over the previous year. Source: Department of Economics and Statistics, Chennai – 6			

Percentage distribution of main workers into different sub-categories in different blocks of Sivagangai district as per 2001 and 2011 Census Out of twelve blocks, eight blocks had workers participation rate more than the district average (53.33). It was below the district average in Sivagangai (52.46). Manamadurai (42.53) and Devakottai (42.09). The female WPR was unexceptionally high in the Kannangudi block (54.97). It is below the state average (33.72) in Sakkotai (18.21), Mananmadurai (22.74). Thiruppathur (31.00), Sivagangai (32.54) and Thirupuvanam (33.36) blocks.

2.9 SALIENT SUBSISTENT FEATURES OF THE WORKFORCE

It is also a supportive element to discuss the components of the workforce in the study area. It also limelight's the reasons and causes of the un-developed and underdeveloped nature of the economy.

2.9.1 Low Participative Workforce

The first important feature is the low participation rate of the work force. It brings out the fact that it is brought out sharply while comparing it with other developed districts. The main reason is the low participation in the work force among female population, low availability of work etc. On the contrary, it also unearths paramount dependents on the workforce only and none.

2.9.2 Low Percentage of Workforce

The second feature is low rate enrolment of female population in the workforce. Comfortably a large population of women remains as housewives and their work is not considered as part and parcel of productive work. Rather, they are neither working nor looking for jobs. There should a radical change and transformation take place through educating females eradicating the negative attitude towards work outside the house.

2.9.3 Causalisation of Workforce

The third feature is the causalisation of work participation in the district since the marginal workers had increased largely.

2.10 OCCUPATIONAL STRUCTURE

The occupation structure of study area enunciates the occupational distribution of workforce based on different occupations, jobs, professions and industries of the country. Over the past 10 years, the participation of working population towards the

agricultural activities brought a sharp decline from 79.72 to 62.25 per cent from 1991 to 2001. Even then, a substantial and subsistential quantum of the work force engaged in agriculture and a very small section had been engaged in industry and services. It remains an indication of the prevalence of larger workforce got disguised with unemployment in agriculture and consequently resulting in low per capita labor productivity and poor standard of living. It is an important human development index. Thus the above picture on occupational structure of the district clearly illustrates the backwardness of the district economy.

2.10.1 Reduction of Occupational Structure

The occupational structure data reveals that there has been a reduction in main workers both as cultivators and agricultural labors as well. Between 2001 and 2011, the cultivation has gone down from 47.9 per cent to 42.1 per cent and agriculture labor from 31.8 to 20.1 per cent. The percentage of main workers engaged in household industries manufacturing processing and repair works has slowed down from 5.42 to 2.30 per cent. Since the district in particular and the country in general the agricultural-hinged- nation, it is no longer a supportive trend for the substantial development of the country and the growth of its economy.

2.10.2 Division of Occupational main workers

The division of main workers has seen an evident increase from 14.86 per cent in the service sector. It is thanks to the absorption of labor force from all the categories namely cultivators, agricultural labors and manufacturers. The portion of occupational main workers has increased in the service sector from 18.0 to 41.9 per cent in male and 8.8 to 24.0 per cent in female. Hence, it has gained a clear momentum of this sector and leaving a standard mark of participation of both the male and female genders.

2.10.3 Diversion of Occupational Labour

The Sivagangai district is fundamentally an agriculture economy. The diversion of labor is basically pivotal to turn into a productive economy. This scenario has been possible only with the development of tertiary sector .the development of tertiary sector is not only fundamental but also necessary.

2.11 SPATIAL DISTRIBUTION OF WORKERS OCCUPATIONAL STRUCTURE

Although there are no basic changes in the overall picture of occupational pattern, yet one can discuss some significant developments in some parts of the section and in some blocks of the district. Out of 12 blocks, the percentage of agricultural workers in 9 blocks is more than the district average (62.3). Particularly Manamadurai (95.7), Kannangudi (92.3), S.Pudur (83.6) and Kalayarkoil (80.1) blocks have undergone a rise in agriculture workers in the past 10 years. The remaining three blocks, Sakkotai (20.65), Sivagangai (57.07) and Thirupathur (57.60) fall below the district average and largely made up by a rise in the services sector. Sakkotai block has the highest percentage of main workers engaged in the services sector (76.25) followed by the Sivagangai (40.25) and Thirupathur (40.19) blocks. This is a welcome trend and other blocks require similar kind of ignition and sustenance.

Gender wise analysis is also in order here. The share of male agriculture workers has declined from 75.09 to 56.15 between 2010 to 2013. The decrease is largely accounted for heavy reduction in male cultivators from 50.80 to 39.1 and 24.2 to 17.1 in male agriculture labours in contradiction the share of female agricultural workers has gone up from 66.4 per cent to 73.1 per cent, mainly attributed to the rise in cultivators from 42.2 per cent to 47.1 per cent. This vividly shows that more number of females have got ownership right than before and interestingly the women agriculture labour has gone down from 46.46 to 25.33 per cent. They either turned as cultivators or

entered into the service sector. While sorting at block level, Manamadurai, Kalayarkoil, S.Pudur, and Thirupathur and Kannangudi blocks registered an increase in the number of women cultivators.

2.12 REGISTRATION AND PLACEMENT

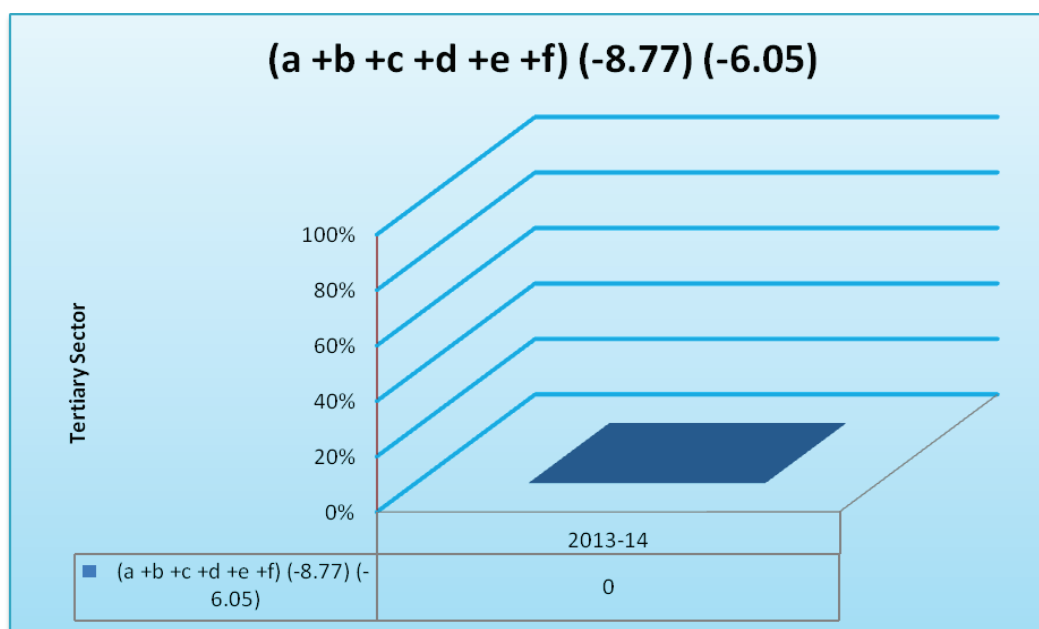
Past five years from 2011 to 2014, a quantum of 55,834 persons registered looking for employment opportunities in the district. It is a matter of concern that only 2.18 per cent of the groups have been employed so far. It is illustrated in Table 2.3.

Table 2.3

Performance of Tertiary Sector

Performance of Tertiary Sector: Sub-Sectoral Income (GSDP) at Constant (2011-2014) Employment Opportunities			
Prices -Tamil Nadu (Rs.Crores)			
Sub-sector	2011-12 (RE)	2012-13 (QE)	2013-14 (AE)
a) Transport, Storage & Communications (i+ii+iii+iv)	45734 (-7.53)	47750 (-4.41)	50965 (-6.73)
i) Railways	2625 (-14.13)	2637 (-0.46)	2649 (-0.46)
ii) Transport by Other means	25113 -10.97	25832 -2.86	27783 -7.55
iii) Storage	162 -13.29	159 (-1.85)	169 -6.3
iv) Communication	17834 (-6.78)	19122 (-7.22)	20365 (-6.5)
b) Trade, Hotels & Restaurants	72162 (-7.68)	74158 (-2.76)	79596 (-7.330)
c) Banking and Insurance	37113 (-9.73)	41806 (-12.65)	47093 (-12.65)
d) Real Estate, Ownership of Dwelling and Business Services	54787 (-14.16)	61793 (-12.79)	71056 (-14.99)
e) Public Administration	14980 (-0.83)	14312 (-4.46)	15137 (-5.76)
f) Other Services	39342 (-7.46)	40269 (-2.35)	42314 (-5.08)
Tertiary Sector (a +b +c +d +e +f)	26,4118 (-8.77)	28,0088 (-6.05)	30,6162 (-9.31)
Note - AE- Advanced Estimates, QE- Quick Estimates, RE- Revised Estimate. Figures in brackets indicate percentage change over the previous year. Source: Department of Economics and Statistics, Chennai – 6			

Figure 2.2
Performance of Tertiary Sector



2.13 ROLE OF AGRICULTURE FOR LIVELIHOOD SECURITIES

The Agricultural activity has been taken hand only 28.10 per cent of the geographical area. There is always a fluctuation from 26.3 per cent to 30.0 per cent between 2004-2004 and 2005-2010. The percentage **Net Sown Area (NSA)** is as follows: Ilayangudi block (44.86) has the highest and Sivagangai and Thirupathur (17.5) blocks have the lowest area under cultivation. As a matter of fact, the NSA blocks have more area under non agricultural purpose than the cultivation. It has been occupied by buildings, roads and railways, under water and other lands putting into non agricultural use. Thus it amounts to around 27 percent of the total geographical area under Net Sown Area in the district.

There is about 34.02 per cent of the total geographical area of the district consists of current fallow (9.8), other fallow (9.8), barren (10.32) and cultivable waste land (4.1) these needs a meaningful agricultural planning (land use planning) identifying the thrust need of the district. More importantly, Sakkotai (11.74) and

Devakottai (8.75) blocks hold a cultivable wasteland in the district. There is a immediate intervention of the Government, converting the waste land into a highly productive land by way of development schemes. There has been a colossal amount of potential for growing horticultural crops, particularly plantation crops. The district is mostly covered with fertile soil as an added advantage.

The barren lands are generally unfittingly apt for agricultural use due to the topography or inaccessibility. Perennial vegetation such as trees and grasses are the important source of economic utilization of degraded lands unsuitable for agriculture. However, they successfully prevent soil erosion. The cultivation of vegetables develops an effective interception of rain water and reduces the energy of rain drops. Consequently it helps to minimize soil dispersal and the erratic flow of runoff. The area of barren land is 1.32 per cent of the total land area in this district. The lands are to be brought under cultivation by adopting advanced but easy agricultural methods.

2.14 LAND HOLDINGS

The operational holding is considered as the pivotal decision making unit in the agricultural development. It is important because the district bounds by small sized farms. The agriculture census data reveals that the number of operational holdings has been steadily enhanced from 2.90 lakhs to 3.04 lakhs from 2012-2013 to 2013-2014. On the contrary, the agriculture-operated land size decreased marginally from 2.0 lakhs hectare to 1.9 lakhs hectare. It is presented in Table 2.4

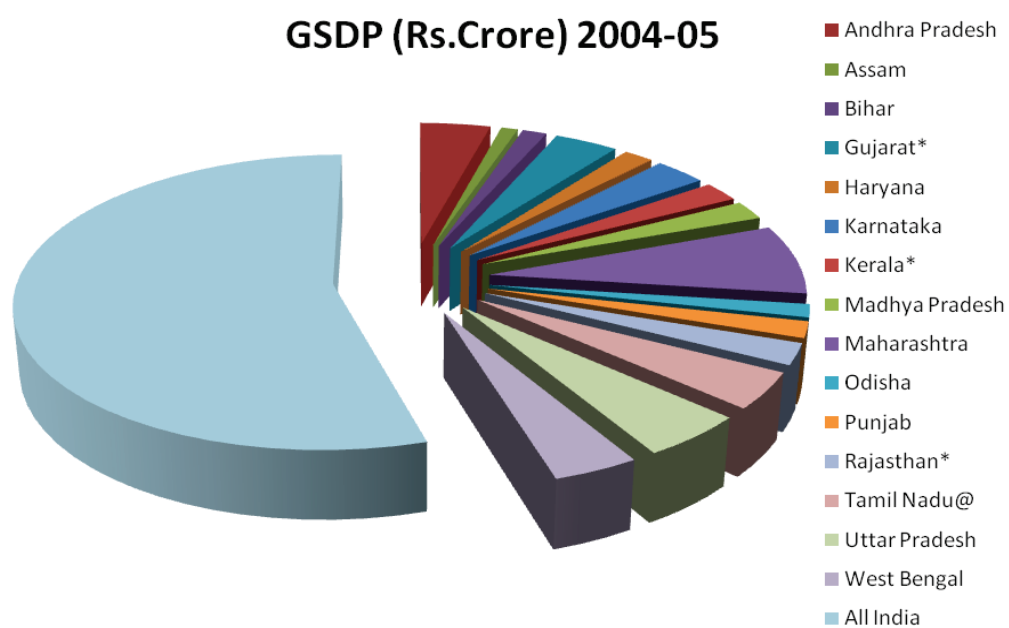
Table 2.4

**Major State-wise GSDP and Per capita Income based on NSDP at
Constant (2004-05) Prices**

State	GSDP (Rs. Crore)			Per capita Income (Rupees)		
	2004-05	2012-13	AAGR (%)	2004-05	2012-13	AAGR (%)
Andhra Pradesh	224713	425469	8.34	25321	44526	7.34
Assam	53398	85690	6.1	16782	23448	4.29
Bihar	77781	165018	9.98	7914	14904	8.39
Gujarat*	203373	398884	10.13	32021	61220	8.49
Haryana	95795	190878	9.01	37972	64631	6.89
Karnataka	166747	303670	7.84	26882	43075	6.15
Kerala*	119264	210107	8.43	31871	56115	7.33
Madhya Pradesh	112927	221463	8.82	15442	25463	6.49
Maharashtra	415480	843565	9.31	36077	66066	7.92
Odisha	77729	142607	7.92	17650	25415	4.72
Punjab	96839	164525	6.86	33103	48572	4.93
Rajasthan*	127746	227824	8.67	18565	29244	5.9
Tamil Nadu@	219003	451313	9.53	30062	58360	8.73
Uttar Pradesh	260841	445168	6.91	12950	18866	4.82
West Bengal	208656	353809	6.83	22649	35132	5.65
All India	29,71464	55,05437	8.03	24,143	38,856	6.15
Note: * - Data is pertaining between 2004-05 and 2013-14. Source: 1. Central Statistical Organization, Government of India, New Delhi. 2. Department of Economics and statistics, Chennai.						

Figure 2.3

Percentage Distribution of Farmers on the Basis of Operational Landholding



The total marginal and small holding amounts to 94 per cent of the total holdings. But only 65 per cent of the total land holdings are cultivable land in the district. On the other hand, the percentage of large, medium and semi-medium farmers amount to 5 per cent of total holding. The cultivable land comes to 35 percent. There exists an unequal land distribution between small and large farmers. The classification of social groups on the basis of the percentage of marginal farmers among total farmers is also important in the study area. The SC community is found to be comparatively higher.

2.15 CROPPING INTENSITY

Cropping intensity is nothing but the intensive utility of the land in the district. It is the ratio between Gross Cropped Area (GCA) and the Net Sown Area (NSA) which has been expressed in percentage. The study area Sivangangai district has reported hundred per cent cropping intensity. It is a clear indicator that only one crop is cultivated in a year and there is no much possibility of the second crop in this district. As a matter of fact, there have been high chances of growing more than one crop.

2.16 IRRIGATION

Irrigation water is essential source for the agricultural productivity. The rainfall is seasonal and plenty during the rainy season for a short period of the year, most of the period and area of the district remains dry and drought. Thus, there is no possibility of cultivation for the entire year. Thus irrigation stands always indispensable for growing of more than one crop in a year. Irrigation is a vital input to enhance the agricultural output and agricultural productivity to keep pace with the food requirements. There remains a wide gap between irrigation potential and its utilization in the study area. The major portion of the irrigational portion in the study area remains to yield

single crop only. Even though irrigation should be in position to make double cropping possible, it is not at all in cropping. It is a dire need and the objective the district is to raise the yield with the possible irrigational facility.

2.16.1 Sources of Irrigation

The main source of irrigation is through surface water with the help of large and small tanks. There has been a detailed analysis available on the block wise on its need and nature of irrigation water. The larger tanks have the facility of irrigating more than 50 per cent of the net area for the fertile cultivation in Ilayagudi (73.9 per cent) and Manamadurai (52.1 per cent) blocks. However, the smaller water tanks cover a huge portion of the area in the study area in Sakkotai (99), Kannangudi (97.4) and Devakottai (89.4) Kallal (81.4), Singampunari (69.9), Thirupathur (66.1) and Sivagangai (52.4) blocks. It is clear evidence of inevitability of small tanks for irrigation purpose.

The another major source of irrigation water is utility of ground water mainly through public tube wells, private tube wells and dug wells. S.Pudur block (74.5) has the largest percent of net area sown using ground water for irrigation, and Thirupuvanam (56.5), Sivagangai (40.6) and Manamadurai (22.2) blocks. Thus it shows the indispensable dependence on surface water as irrigation water. There remains a gap between the potentiality of the soil and actual utilization is pertinent. The non – utilization of potentiality is due to mainly delay in the construction of field channels, water drains and in land leveling and lack of involvement of farmers stand a standing constraint in obtaining the full utilization of potential. The full utility of ground water and surface water resources is important for developing environmentally sustainable growth and subsistent livelihood securities.

2.16.2 Livestock

It is worth-noting that economy of the study area economy is predominantly and primordially agriculture-based. The district is blessed with a considerable number of livestock which forms an important source of income for the livelihood securities in alongside agricultural income. The animal husbandry and rearing of domestic animals enable the people to surmount the serious problem of unemployment and under employment for weaker section in the district and it bestows a subsidiary occupation for income generation. The livestock resources of the district amounts to 2.65 lakhs cattle, 62 lakhs buffalo, 3.16 lakhs sheep and 1.24 lakhs goat population. The present level of less than one per cent in the permanent pasture for grazing the livestock comes under only one per cent. There should be concentrated efforts necessary for making animal husbandry a flourishing industry and improving the standard of living and livelihood security of the people. The district lacks effective milk cooperative societies. The milk co-operative society is reportedly dysfunctional. The regulation and revival of the milk cooperative societies would of course develop the permanent income source to the people.

2.17 TOURISM

The Indian planning commission has embarked the tourism as the major priority sector with a motive to target ten million employment opportunities during the tenth year plan. It is fundamentally because of the ability to maximize the productivity of India's natural, human, cultural and technical resources. Emphasizing the importance of "Vision 2020" it states the triple contribution of income generation, employment opportunities and foreign exchange earnings.

It envisages,

- ❖ Total number of persons employed in the tourism sector will be 50 million persons.
- ❖ Contribution of tourism to Gross Domestic Product (GDP) is expected to be 7 percent by the year 2020[presently only 4 percent].
- ❖ Number of international visitors in India is expected to be 40 million by 2020 The Sivagangai district has many tourism attractive spots, such as Chettinad(Sakkottai Block), Kalayar Kovil, Devakottai, Pillaiyarpatti (Thirupathur Block), Kunrakudi, Vettangudi bird sanctuary, Thirupathur, Thirukoshtiyur (Thirupathur Block) Natarasankottai, Kollangudi (Kalaiyar kovil block), Sivagangai, Thayamangalam, (Ilayangudi Block), Madappuram (Thirupathur Block), Pieanmalai (Singampunari Block), Idaikattur church (Manamadurai Block), Thirupachethi, (Thirupuvanam Block), and Vairavanpatti (Kallal Block).

Tourism is yet to attract a higher profile in the public consciousness of the Sivagangai district. Destinations and tourism related businesses around the district need a profound shift in consumer confidence and travel behavior. Keeping in view the existing opportunities, the district administration has to take necessary steps to reap the emerging benefits of tourism.

2.18 INITIATIVE OF DISTRICT ADMINISTRATION IN TOURISM

The district administration has evolved divergent steps and initiatives so as to develop tourism giving a special emphasis to Chettinadu'. Chettinadu is cluster of Nagarathar community. In order to develop the tourism attractions, it organized a state

level seminar under the campaign 'Enchanting Tamil Nadu'. This paved the way for many tourism related developments in the district.

2.18.1 Promotion of Rural Tourism through the Endogenous Tourism Project

The district administration has been playing an instrumental part for the Endogenous Tourism Project (ETP) supported by the Government of India and United Nations Development Programme (UNDP). This district is acclaimed as one of the two districts in Tamil Nadu and 31 districts in India which got this unique opportunity. The ETP project comprises the specific objectives as follows

- ❖ Capacity building at local level
- ❖ Experimenting and evolving local specific model of community tourism
- ❖ Build strong community private partnership
- ❖ Supporting promising and innovative rural tourism initiatives
- ❖ Providing valuable inputs to National & State tourism policies.

Endogenous Tourism Project (ETP) has been implemented by DHAN foundation which is a non- profit making organization. It gives a focus on the aspect of regenerating and reliving the Art forms of Chettinad. The area of Chettinad spreads over Sakkotai, Kallal and Thirupathur blocks. The divergent but skillful art forms such as wood carving, stone carving, brass metal works, chettinad cuisine, Kandagi saree weaving, silver gold, diamond jewelry, egg plastering and kottan making are the specialities of the area. Under this project, the capacity building of the artisans and art forms has been considerably increased with the promotion of community based sustainable institutions, community colleges for tourism development tourism marketing centers along with tourism information centers.

2.18.2 Role of People Institutions and People Organizations

People institutions consist of eight hundred artisans of various trades. The people organization comprises 1500 women along with the disadvantaged and marginalized section of the society. These are the capacity building institutions and permanent institutions bestowing a well-need based skill building as to promote tourism linked livelihood activities. This skill building activity is in tune with the demand driven development of tourism generating the following feasibility employment opportunities.

- ❖ Tourist guides (Temples, rural tourism, mansions and forms)
- ❖ Tour operators
- ❖ Local transport operators
- ❖ Home stay operators (direct, indirect)
- ❖ Event management operators
- ❖ Traditional food experts
- ❖ Artisans & craft man (New, young & Master craftsmen)
- ❖ Information Technology service providers
- ❖ Health and sanitation workers
- ❖ Traditional crafts shop operators (direct. Indirect)
- ❖ Micro enterprises based on various needs
- ❖ Folk artisans

2.19 LITERACY AND EDUCATION

Education is one of the building blocks of human development. Among the human development objectives, education is an end in itself. It is crucial for building human capabilities and for opening vistas of opportunities by way of improving the

freedom of choice of all human beings. It is not only just a basic right, but a foundation for progressive growth in the arena of health, nutrition and the institutional development and democracy. Education is, hence an indicator of the current human amelioration and development by providing a tangible means for greater human development in the years to go.

Education has always been acclaimed as a prestigious status and position in India. Tamil Nadu is one of the states which is educationally, academically growth-achieved state with a high rates of literacy, academic enrolment. The position of the state concerning educational development has been consistently regarded high. Besides, intra district disparities in the state, Sivagangai are one of the districts performing below the state average on the educational front.

2.19.1 Literacy

There has been a considerably a high rate of literary above seven years and older in the last ten years. The Census 2001 had recorded only 66 per cent as against 52 per cent in the 1991 census. The male literary level has seen a steady growth in these years from 64 per cent to 76 per cent. There has been a very strong academic development on the part of female literary rate also from 41 per cent to 57 per cent in the same period. Thus there seems a balanced educational contribution showing a steady rise in literacy rate. The gap between the male and female rates has therefore narrowed from 23 per cent in 1991 to 19 per cent in 2001. The educational performance of the district is marginally ahead of nation but far behind the state. The district has 34 per cent of illiterate population on the whole. It is presented in Table 2.5.

Table 2.5
Literacy Rate of Sivagangai District

District/ CD Block/ Town	Total/ Rural/ Urban	Number of House holds	Total population (including institutional and houseless population)			Population in the age-group 0-6		
			Persons	Males	Females	Persons	Males	Females
1	2	3	4	5	6	7	8	9
Sivagangai dist.	Total	3,38,938	13,39,101	6,68,672	6,70,429	1,37,235	70,022	67,213
	Rural	2,34,513	9,26,256	4,62,210	4,64,046	95,563	48,712	46,851
	Urban	1,04,425	4,12,845	2,06,462	2,06,383	41,672	21,310	20,362
Sivagangai	Total	30,060	1,18,107	59,007	59,100	13,347	6,868	6,479
	Rural	30,060	1,18,107	59,007	59,100	13,347	6,868	6,479
	Urban	-	-	-	-	-	-	-
Kalayarkoil	Total	27,891	1,07,458	52,565	54,893	10,672	5,483	5,189
	Rural	27,891	1,07,458	52,565	54,893	10,672	5,483	5,189
	Urban	-	-	-	-	-	-	-
Manamadurai	Total	18,746	71,926	35,948	35,978	7,221	3,701	3,520
	Rural	18,746	71,926	35,948	35,978	7,221	3,701	3,520
	Urban	-	-	-	-	-	-	-
Thiruppuvanam	Total	23,176	93,857	47,629	46,228	10,833	5,486	5,347
	Rural	23,176	93,857	47,629	46,228	10,833	5,486	5,347
	Urban	-	-	-	-	-	-	-
Ilayangudi	Total	23,007	86,680	42,627	44,053	7,859	3,876	3,983
	Rural	23,007	86,680	42,627	44,053	7,859	3,876	3,983
	Urban	-	-	-	-	-	-	-
Tirupathur	Total	20,034	79,629	40,051	39,578	8,397	4,319	4,078
	Rural	20,034	79,629	40,051	39,578	8,397	4,319	4,078
	Urban	-	-	-	-	-	-	-
Singampuneri	Total	15,099	60,691	30,534	30,157	6,307	3,260	3,047
	Rural	15,099	60,691	30,534	30,157	6,307	3,260	3,047
	Urban	-	-	-	-	-	-	-
Sakkottai	Total	23,124	92,893	46,306	46,587	9,851	4,983	4,868
	Rural	16,270	66,357	33,023	33,334	7,070	3,564	3,506
	Urban	6,854	26,536	13,283	13,253	2,781	1,419	1,362
Sankarapuram (CT)	Urban	6,854	26,536	13,283	13,253	2,781	1,419	1,362

District/ CD Block/ Town	Total/ Rural/ Urban	Number of House holds	Total population (including institutional and houseless population)			Population in the age-group 0-6		
			Persons	Males	Females	Persons	Males	Females
1	2	3	4	5	6	7	8	9
Kallal	Total	23,187	88,117	43,327	44,790	8,716	4,454	4,262
	Rural	23,187	88,117	43,327	44,790	8,716	4,454	4,262
	Urban	-	-	-	-	-	-	-
Devakottai	Total	18,800	76,037	38,448	37,589	6,778	3,450	3,328
	Rural	18,800	76,037	38,448	37,589	6,778	3,450	3,328
	Urban	-	-	-	-	-	-	-
Kannankudi	Total	7,265	29,764	15,016	14,748	2,801	1,406	1,395
	Rural	7,265	29,764	15,016	14,748	2,801	1,406	1,395
	Urban	-	-	-	-	-	-	-
S. Pudur	Total	10,938	47,451	23,937	23,514	5,533	2,822	2,711
	Rural	10,938	47,451	23,937	23,514	5,533	2,822	2,711
	Urban	-	-	-	-	-	-	-
Block	Total	40	182	98	84	29		
	Rural	40	182	98	84	29		
	Urban	-	-	-	-	-		
URBAN								
Nerkuppai (TP)	Urban	1,830	7,165	3,623	3,542	779	400	379
Singampuneri (TP)	Urban	4,442	18,143	9,041	9,102	1,899	1000	899
Tirupathur (TP)	Urban	6,431	25,980	12,780	13,200	2,626	1600	1026
Kanadukathan (TP)	Urban	1,362	5,275	2,634	2,641	442	200	242
Pallathur (TP)	Urban	2,400	9,580	4,754	4,826	952	500	452
Kottaiyur (TP)	Urban	3,803	14,766	7,402	7,364	1,327	700	627
Kandanur (TP)	Urban	1,959	7,696	3,795	3,901	759	459	300
Puduvayal (TP)	Urban	2,691	11,284	5,583	5,701	1,220	660	560
Karaikkudi (M)	Urban	27,504	1,06,714	53,348	53,366	10,619	5519	5100
Sankarapuram- CT	Urban	6,854	26,536	13,283	13,253	2,781	1867	914
Devakottai (M)	Urban	13,192	51,865	26,171	25,694	5,209	2700	2509
Nattarasankottai (TP)	Urban	1,554	5,860	2,830	3,030	564	364	200

Source: District census handbook, Sivagangai

2.20 LITERACY DEVELOPMENT AMONG THE BLOCKS, GENDER AND SOCIAL GROUP

Literacy level has significantly developed in all the blocks between 1991 and 2001. The block of Mananmadurai and S.Pudur had the lowest literacy rates in 1991 and now emerged into a successful block in 2001 by changing the literacy scenario. The Kallal block has the highest number of illiterates (36 Per cent), S.Pudur and Thiruppuvanam 35 per cent respectively in 2001 census. The district has skillfully managed to decrease the variation between the blocks so as to reduce the huge literacy gap with the state. It is given in Table 2.6

Table 2.6
Literacy Development in Study Area

District/ CD Block/	Total/ Rural/ Urban	Scheduled Castes population		Scheduled Tribes population		Literates	
Town	Area	Males	Females	Males	Females	Males	Females
1	2	4	5	7	8	10	11
Sivagangai District	Total	1,13,599	1,14,147	394	396	5,26,304	4,33,440
	Rural	92,228	92,601	236	255	3,52,907	2,76,138
	Urban	21,371	21,546	158	141	1,73,397	1,57,302
Sivagangai	Total	8,485	8,370	5	8	45,105	35,893
	Rural	8,485	8,370	5	8	45,105	35,893
	Urban	-	-	-	-	-	-
Kalayarkoil	Total	9,634	9,906	8	5	40,218	33,184
	Rural	9,634	9,906	8	5	40,218	33,184
	Urban	-	-	-	-	-	-
Manamadurai	Total	9,073	9,042	13	15	27,467	20,769
	Rural	9,073	9,042	13	15	27,467	20,769
	Urban	-	-	-	-	-	-
Thiruppuvanam	Total	11,857	11,789	88	103	36,019	26,483
	Rural	11,857	11,789	88	103	36,019	26,483
	Urban	-	-	-	-	-	-
Ilayangudi	Total	10,765	10,970	2	1	32,438	24,954
	Rural	10,765	10,970	2	1	32,438	24,954

District/ CD Block/	Total/ Rural/ Urban	Scheduled Castes population		Scheduled Tribes population		Literates	
Town	Area	Males	Females	Males	Females	Males	Females
1	2	4	5	7	8	10	11
	Urban	-	-	-	-	-	-
Tirupathur	Total	6,327	6,186	3	6	30,143	23,789
	Rural	6,327	6,186	3	6	30,143	23,789
	Urban	-	-	-	-	-	-
Singampuneri	Total	4,190	4,356	-	1	23,228	17,840
	Rural	4,190	4,356	-	1	23,228	17,840
	Urban	-	-	-	-	-	-
Sakkottai	Total	7,465	7,735	22	19	35,958	30,494
	Rural	5,717	5,858	8	6	24,685	19,995
	Urban	1,748	1,877	14	13	11,273	10,499
Sankarapuram (CT)	Urban	1,748	1,877	14	13	11,273	10,499
Kallal	Total	6,899	7,188	7	8	34,170	28,512
	Rural	6,899	7,188	7	8	34,170	28,512
	Urban	-	-	-	-	-	-
Devakottai	Total	9,502	9,313	93	95	30,517	23,563
	Rural	9,502	9,313	93	95	30,517	23,563
	Urban	-	-	-	-	-	-
Kannankudi	Total	5,529	5,444	6	6	11,749	8,890
	Rural	5,529	5,444	6	6	11,749	8,890
	Urban	-	-	-	-	-	-
S. Pudur	Total	4,250	4,179	3	1	17,116	12,224
	Rural	4,250	4,179	3	1	17,116	12,224
	Urban	-	-	-	-	-	-

Source: Source: Primary Census Abstract District census handbook, Sivagangai

The district has seen a strong academic and educational strength in the female literacy. The female literacy rate had been increased from 52 per cent in Kallal to 64 per cent in Mananmadurai between 1991 and 2001. The Manamadurai and S.Pudur blocks had the lowest female literacy rates of 23 per cent and 26 per cent respectively in 1991 subsequently in 2001 they registered unexceptionally high female literacy rates of 64 per cent and 53 per cent respectively. As a result Manamadurai block has

graduated from the lowest rung to the top of the ladder in 2001. Along with the rise in the female literacy the gender gap has come down to a great extent in all the blocks except Sakkotai. The gender disparity in literacy has reduced drastically from 0.55 to 0.33 between 1991 and 2001. This seemingly rosy picture, however, must be taken with a grain of salt, because despite perceived positives the female literacy of all the blocks is way behind the district as well as the state level for instance, Tiruppathur, Kannankudi, Kallal, Singampunari and S.Pudur blocks have registered very low female literacy accompanied with high gender disparity in literacy. Concrete efforts should be made to increase the female literacy, thereby changing the dull literacy map of the district into a glossy one.

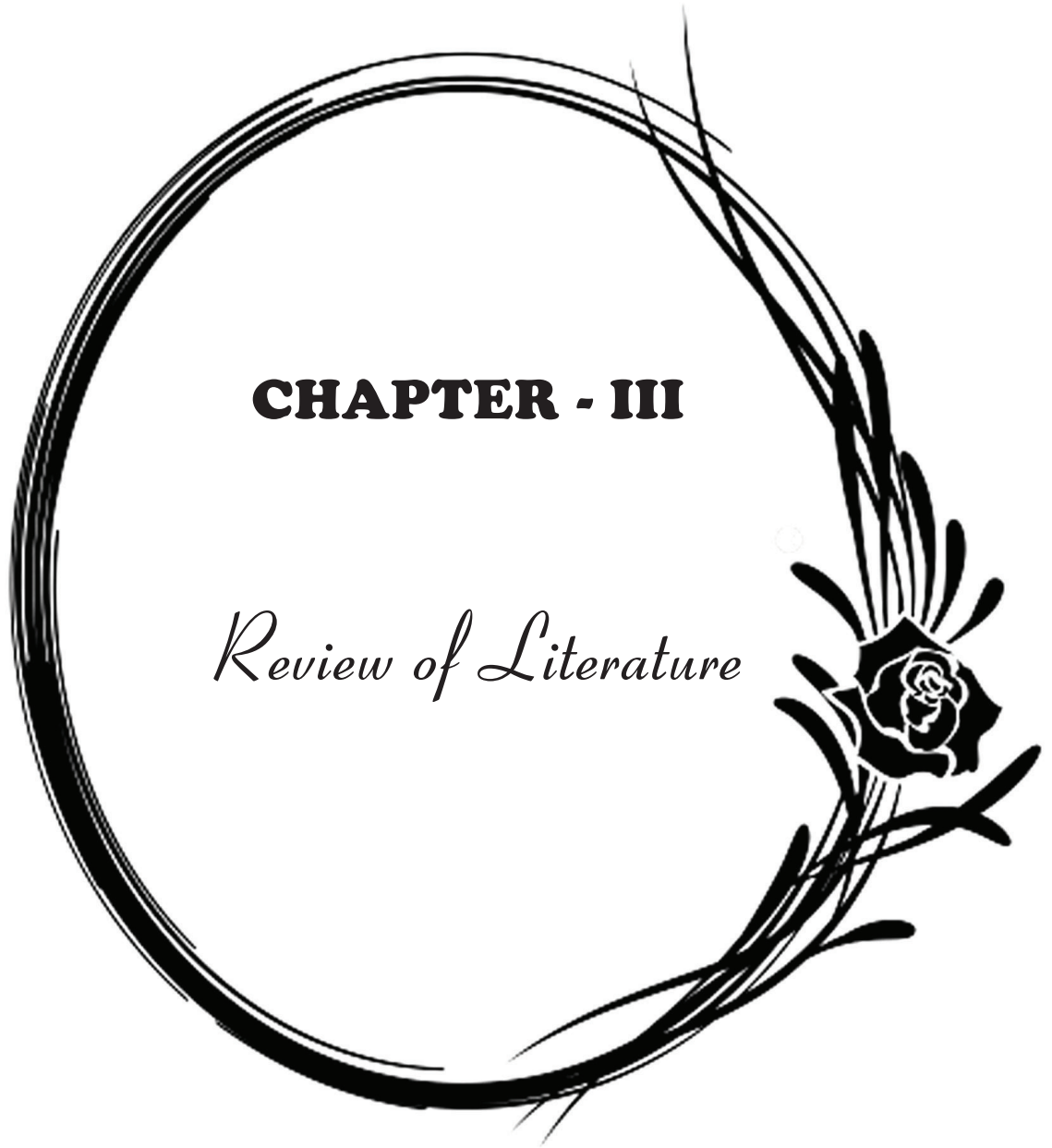
Social group disparities still continue to be very large. As per the 2001 census, the SC social group has a strikingly lower literacy rate with 58 per cent comprising 63 per cent male and 53 per cent female literacy in the district. The variation among the SC literates – male, female and total for different blocks are marginal in 2001, the gender disparity in literacy among the SC group is comparatively lower than the district. With the already low literacy prevailing in the SC group few blocks say Illayankudi, Thiruppathur, Sivagangai and Manamadurai have more gender disparity reveals the marginalization of SC women which is a matter of grave concern. Out of 16 per cent of total SC population, 42 per cent remain illiterate. Disregarding the block uniform and forgotten attention is required in educating the children of this social group to bring any significant change in the future. To eradicate the evil of illiteracy a strong basic education assumes greatest significance accompanied with the drive to adult literacy. In other words decrease in illiteracy is a direct outcome of increased primary education and adult literacy efforts in this district.

2.21 SUMMARY

The profile of the study area given in this chapter highlighted the history of the Sivagangai district, demographic details about the study area, Sivagangai district administration, income and livelihood securities, growth of the district, spatial distribution of the workers, occupation structure, landholding, cropping intensity, sources of irrigation, livestock, tourism, role of people institution and organization and literacy.

CHAPTER - III

Review of Literature



CHAPATER III

REVIEW OF LITERATURE

- 3.1 About the program
- 3.2 Impact of the program
- 3.3 Employment generation
- 3.4 Implementation of the program
- 3.5 Summary

CHAPATER III

REVIEW OF LITERATURE

A literature review is an attempt to review all the ready-reference available in the form of books, volumes, dissertations, articles and research papers. It is a systematic, explicit and reproducible method for identifying, evaluating, and interpreting the existing body of recorded work produced by researchers, scholars, and practitioners. Review of literature is the primary base for any research work. It clarifies the basic concepts and it is helpful to plan for the future research work. Review of literature not only gives information about the research so far done but it also helps a new research in giving proper direction to the research. Therefore this chapter forms an important part of this study.

3.1 ABOUT THE PROGRAM

Keshava K.G.¹ (2010) has thrown light on the effective implementation of the scheme resting on the bottom-up philosophy that ordinary people will get a great length of entitlements. There is a strong and immediate need to formulate rules to operationlise provisions in the Act inclusive of guaranteeing grievances redressal in seven days, social audit twice a year and mandatory transparency and proactive disclosure. The properly incorporated and enforced, a comprehensive set of operational values could strengthen the entitlement frame work and fix the responsibility at every level. Such a system would enable bottom up pressure for implementation which should be matched by a strong political mandate.

¹ Keshava K. G.,(2010) “NREGA Prospects: An Assessment” *Southern Economist*, Vol.49 No. 8, pp. 37-38.

Jeyashree P and John Peter S.² (2010) have presented that the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has made a positive contribution in creating social assets. Even then, the benefits appear to be inadequate. But this scheme has provided only a temporary solution to the problem of poverty. Instead of touching the root cause of the problem, the scheme tries to solve the problem of inequality. This scheme creates community assets in the form of water conservation and water harvesting flood control works, irrigation canals etc. This programme should be restructured in such a way to generate employment throughout the year.

Venkata Naidu et al³ (2010) have studied that the desertification of the district of Anantapur (Aandhra Pradesh) is to some extent stopped because of this programme as the workers and farmers are involved in contour banding, tree plantation and water storage management. It results in the stopping of the migrations of farmers and labours in good numbers due to the increase in income levels, their children with good education, settled in life. Education leads to better opportunities to the students hailing from this working class. Hence, efforts are to be made to ensure effective implementation of NREGP.

Pankaj Ashok and Tankha Rukmini⁴ (2010) in their paper examined that the empowerment effects of the NREGS on rural women in Bihar, Jharkhand, Rajasthan and Himachal Pradesh. The realization of sufficient numbers of person-days to earn a minimum income that triggers household-level effects. Timely payment of wages through individual accounts of women workers encourages participation, and greater

² Jeyashree P and Michel John peter S (2010). "Economic Analysis of Maharashtra Gandhi NREGS: A Study" **Southern Economist**, Vol.49 No.7, pp. 37-38.

³ Venkata Naidu et al, (2010) "Impact of NREGA on the Living Condition of Rural Poor" **Southern Economist**, Vol. 49 No.7, Aug.1 pp.17-20.

⁴ Pankaj Ashok, Tankha Rukmini (2010), "Empowerment Effects of the NREGS on Women Workers: A Study in four States" **Economic and Political Weekly**, Vol. 50 No. 30, July.24, pp. 45-55.

control over earnings. A daily wage system instead of wages as per the Schedule of Rates (SOR) has been helpful in realizing minimum wages. Working conditions need to be made more conducive by enforcing and strengthening existing provisions and adding new ones. The Kerala model of linking NREGS with women groups may be useful for greater process participation. A minimum representation of women among the NREGS functionaries like Programme Officers, Rozgar Sevaks, ombudsmen, members of vigilance and monitoring committees, mates, etc. would be useful

Sengupta Arjun⁵ (2010) discussed in the article the need of human right approach to employment generation. Taking up the model of several countries, in India the NREGP is a step in that direction. Many innovations can be made by allowing the workers to be employed in association with other programmes, inclusive of the public and private sectors. The elements of the program, formulated as legal principles, should be introduced in our legal system. The campaign should actively monitor and review such laws.

Naganagoud and Uliveppa⁶(2010) had observed that the most important social economic rights gained attention is the right to food and employment. The Act has provided an effective child care facilities, protection to women against sexual harassment at worksite, provision of rest shed, keeping first aid kit and so on. The issue of delayed payment calls for through inspection, monitored by both official and non-official bodies. Thus this program can be treated as a national programme of the Government of India receiving the commitment and the service to the nation.

⁵ Sengupta Arjun, (2010) "Towards a Campaign for Right of Employment" *The Indian Journal of Labour Economics*, Vol. 53 No.1, Jan-March, pp.1-14.

⁶ Naganagoud S.P., (2010) Uliveppa H. H. "Employment Guarantee & Human Rights: Some Observations" *Southern Economist*, Vol. 48 No.21, Mar.1, pp.16-18.

Kamboj Prem Chan *et al*⁷ (2010) in their essay have made an attempt to assess the impact of NREGS on agriculture sector, the nature of works and its impact on employment, income and migration along with suitable for changes in NREGA. The amount of employment provided by the scheme is limited in the agriculture sector and would not be able to provide sustainable income security for the poor. But the NREGA has proved to be more beneficial for labour class as compared to small and marginal farmers. It is imperative in the present scenario that there is need to motivate the small and marginal farmers to register themselves under NREGS.

Adhikari Anindita and Bhatia Kartika⁸(2010) in their paper explained the questions relating to the payment of wages through banks. It is important to realize that this new system of wage payment is far from fool proof. As workers familiarize themselves with the banking process, cases of embezzlement through “deception” and “exploitation” will be considerably reduced. The risk of manipulation is particularly high in areas with a feudal and exploitative social structure, where NREGA workers are easily manipulated. The possible and different steps in this direction include in bringing the banks towards NREGA related documents in the public domain, proactive disclosure of the GPs bank account details, and distribution of cheques or wage slips in a public place along with reading aloud of muster rolls and maintenance of job cards. Ultimately, the best protection against embezzlement is empowerment of NREGA beneficiaries.

⁷ Kamboj Premchand, Siwach Manoj, Kaur Navpreet, (2010) “Impact of NREG Scheme on Agriculture Sector” *Southern Economist*, Vol.48 No.20, Feb-15, pp.45-48.

⁸ Adhikari Anindita & Bhatia Kartika (2010) “NREGA Wage Payment: Can We Bank on the Banks?” *Economic & Political Weekly*, Vol. 45 No.1, Jan. 2, pp.30-37.

Thakur Ram Bharat and Gupta Vijay Kumar⁹ (2009) indicated in their paper that the District Rural Development Agency generated the salutary effects and noted with the development of natural resources through water conservation, land development and afforestation projects through NREGS. The analysis reveals that the NREGS performance has been mixed. A lot of jobs have been created but a lot of workers have also been turned away and seldom has unemployment allowance been given to those who could not be employed. The total funds made available under the programme to create mandays of employment for the rural poor. Hence, the success of the NREGA depends on sustained attention of practical arrangements namely the distribution of job cards, work application procedures, technical planning, worksite management, staff training, record keeping, social audits and much more.

Shripathi K.P.¹⁰ (2009) in his research article has made an attempt to evaluate the situation of rural women employment and the efforts made by several programs of the Government and non-government organization in the recent years. This is followed by an analysis of the Self-employment and other women employment programs both by Government and Non Governmental Organization (NGOs). NGOs are playing a crucial role in the field of rural development in general and rural women employment in particular. Education, employment, entrepreneurship development and participation are the indicators of empowerment. Broad participation through mobilization of the total human potential for development is prerequisite for the achievement of our policy objectives in the five areas namely 1) States and policy makers, 2) Development agencies, 3) Financial institutions, 4) Training institutions, 5) Women groups.

⁹ Thakur R. B., Gupta V.K. (2009) "NREGA in Bihar: A Case study of Samastipur District" *The Indian Society of Labour Economics*, 51st Annual Conference Dec.11-13, pp.177.

¹⁰ Shripathi K.P. (2009) "Employment of Rural Women for Social Security" *The Indian Society of Labour Economics*, 51st Annual Conference Dec.11-13, pp. 116-117.

Narasimha Rao P¹¹ (2009) has analyzed in his article that the wages paid under NREGP in this village led to an increased output. It is surprising that the village survey finds that most people do not access the scheme, as unheard of the program. Almost everyone wants more work from the scheme and better facilities at the work place. Thanks to the inbuilt transparency norms, beneficiaries are receiving wages but delay in payment remains a key problem. The NREGA has far reaching socio economic implications and the works under NREGP could be expanded or better still completely decentralized so that the panchayats are free to decide on local priorities. Work measurement must be standardized as that could lead to harassment, underpaid workers and therefore problems in implementation. Delays in wage payments go against the act and hence needs to be checked wider dissemination is required particularly among the more vulnerable areas.

Mehta G.S¹² (2009) has in his paper made a study that the impact of NREGA in the rural market was deliberate and the wage rates have been increased and are paid regularly. Also, there has been a remarkable change in the form of employing farm servants in the sample areas. The fixation of high wage rates in NREGA has directly influenced the increasing trends of wages for both agricultural and non-agricultural labours. Similarly, the wage rates of women were at a much lower order than those of their male counterparts in both the agricultural sector and non-agricultural sector. Also man's wages have been increasing more sharply than women's in agricultural sector, but the reverse was the situation in the non-agricultural sector.

¹¹ Narasimha Rao P (2009). "Impact of the NREGP on Rural Income" *The Indian Society of Labour Economics*, 51st Annual Conference Dec.11-13, pp. 148.

¹² Mehta G.S. (2009) "Impact of NREGA on the Rural Labour Market" *The Indian Society of Labour Economics*, 51st Annual Conference Dec.11-13, pp.116-117.

Gopal Iyer K¹³ (2009) has studied with the specific objectives of analyzing the effective implementation of the NREGA program with regards to the employment generation and the quantum of percolation of benefits. Besides, providing more participation of the womenfolk this program has created a deliberate impact on the lives of the people.

Majumder Bhaskar¹⁴ (2009) has in his research paper focused that the food for work programme aimed at regular employment of the rural income-poor and asset-poor people and creation of durable productive assets by utilizing food stock as wage payment. But it failed in ensuring employment. The NREGA replaced the poverty alleviating welfare schemes by being a rights based development program promising guaranteed wage-employment

Erappa S¹⁵ (2009) has studied in research paper focusing: impact assessment through number of people register for work, job cards issued, preparation of plans, execution of works, employment generation across the social groups, and funds allocation and utilization. Prioritization was accorded to water conservation and water harvesting works, followed by drought proofing, land development, rural connectivity and flood control and protection. It is quite alarming that about 46 percent of the expenditure on completed works has gone for contingency expenditure and remaining expenditure was allocated for the similar works undertaken during the first phase.

¹³ Gopal Iyer K. (2009) Beneficiaries Awareness of NREGA Rights in Ambala and Mewat, Haryana” *The Indian society of Labour Economics*, 51st Annual Conference, Dec.11-13, pp. 165-167.

¹⁴ Majumder Bhaskar (2009) “From Food for Work to NREGA: Labour Absorption in India’s Rural Economy” *The Indian Society of Labour Economics*, 51st Annual Conference, Dec.11-13, pp.106-107.

¹⁵ Erappa S.(2009) “Performance of NREGS in Karnataka” *The Indian Society of Labour Economics*, 51st Annual Conference, Dec.11-13, pp.131. 52

Chhabra Sangeeta¹⁶ (2009) has studied to distil the experience of the NREGS in six states in India namely Andhara Pradesh, Gujrat, Madhya Pradesh, Orissa, Utter Pradesh, and Harriyana to identify critical issues and concerns that need immediate attention by the policy makers and implementers. Though the Ministry of rural development is responsible for this program the substantial public investments are made for strengthening of the rural economy and the livelihood security for the marginalized groups and women. To effectively address the issue of poverty alleviation, there is a need to optimize efforts through inter-sectoral approaches. Convergence also brings synergy between different government programmes in terms of their planning, process and implementation. Successful implementation of any scheme is dependent on very efficient financial management.

Deogharia Prakash Chandra¹⁷ (2009) presented the reports on NREGA the implementation of the scheme needs to be improved so as to reach the poor effectively. In many of the spots, the social status, social networks, nepotism, religion and politics have influenced in the access to the scheme, and to avoid the wealthier sections of locals not to manipulate the implementation of NREGA. The rights based dimension are to be expanded to include crèche facilities, more over the poor are supported and become aware of the rights, did realize the same. Moreover, the NREGA may be discouraging rural workers from moving to areas of higher productivity where skills for better employment can be obtained, and delaying economic transformation.

¹⁶ Chhabra Sangeeta, (2009) “Management of National Rural Employment Guarantee Scheme: Issues and Challenges from the Study of Six States” *The Indian Society of Labour Economics*, 51st Annual Conference, Dec.11-13 , pp. 135-136.

¹⁷ Deogharia Prakash Chandra,(2009) “Right to Work and the Indian Experience” *The Indian Society of Labour Economics*, 51st Annual Conference, Dec.11-13,pp.148-149

Kareemulla et al¹⁸ (2009) had observed on rural livelihoods and the nature of Soil and Water Conservation (SWC) works. This study brought out that the NREGS is under implementation in almost all the rural districts of the country with the specific objective of increasing the livelihood security through the most productive works. The SWC mainly works in agricultural lands especially in the rain-fed areas. These schemes need to be continued ensuring the livelihoods through wage incomes and creation of productive assets. The NREGS has the potential to marshal the massive rural development in massive convergence incorporating varied government schemes.

Khera Reetika and Nayak Nandini¹⁹ (2009) have analyzed the role of women NREGA beneficiaries. The NREGA in India have a significant impact on the lives of women and men workers. Concerning women beneficiaries, it is pivotal to note the relatively minuscule levels of NREGA. The nature of implementation is the urgent need. Critical gains have been gained by women workers in accessing work, income, food and healthcare for themselves and their families, and in leaving potentially hazardous work.

Mukherjee Subrata and Ghosh Saswata²⁰ (2009) had attempted to study the roles of some macro and micro level factors in determining the success of the NREGS. This study shows considerable inter block variations in the average number of person days created per household and the utilization of NREGA funds. Though NREGA allows a various type of works GPs are not able to draft on adequate number of

¹⁸ Kareemulla K., Srinivas Reddy K., Rama Rao C. A., Shalander Kumar, Venkateswarlu B. (2009) "Soil and Water Conservation Works Through National Rural Employment Guarantee Scheme (NREGS) in Andhra Pradesh An Analysis of Livelihood Impact" *Agricultural Economics Research Review* Vol. 22, pp. 443-450.

¹⁹ Khera Reetika, Nayak Nandini(2009) "Women Workers and Perceptions of the National Rural Employment Guarantee Act in India" **Economic and Political Weekly**, Vol. 44 No. 43, Oct. 24, pp. 49-57.

²⁰ Mukherjee Subrata, Ghosh Saswata (2009), "What Determines the Success of NREGS at the Panchayat level? A Case Study of Birbham District in West Bengal" *The Indian Journal of Labour Economics*, Vol.52 No.1, Jan-Mar pp. 121-138.

schemes to absorb the labour demanding NREGA work. it is observed that the GPs lack of capacity to design and implement a large number of meaningful schemes is the major limiting factor in the efficient implementation of the NREGA.

Shah Amita and Mehta Aasha Kapur²¹ (2008) explained that the NREGS has been in operation for about two years, it is still too early to evaluate its success. This study has highlighted some of the important lessons from MEGS for NREG Such as the quantum of guaranteed employment, and sudden stoppage of MEG projects. The NREGS places a ceiling of 100 days and that too, at the level of the household. If this scheme has to transform the face of poverty in rural India, the right to work needs to be conferred on individuals. The MEGS was set up with the objective of providing unskilled manual work to those who cannot find work providing a basic minimum level of subsistence. Though work was to be provided 'on demand' poverty reduction was constrained by several factors. While NREGS has taken cognizance of the constraining factors, the corrective measures are yet to be actually operationalised.

Ambasta Pramathesh, et al²² (2008) have discussed that the NREGA holds out the prospect of transforming the livelihoods of the poorest and heralding a revolution in rural governance in India. The major reforms introduced in NREGA implementation are productivity enhancement and effective social accountability. These include: deployment of full time professionals of NREGA at all levels, intensive effort at building up a massive cadre -"bare foot professionals" through capacity building, engaging government and nongovernment training institutions and finally a provision of adequate resources and systems for continuous monitoring and evaluation.

²¹ Shah Amita, Mehta Aasha Kapur (2008), "Experience of The Maharashtra Employment Guarantee scheme: Are There Lessons for NREGS's" **The Indian Journal of Labour Economics**, Vol.51 No.2, Apr-June, pp. 197-210.

²² Ambasta Pramathesh, Vijay Shankar PS, Shah Mihir (2008), "Two years of NREGA: The Road Ahead" **Economic and Political Weekly**, Vol.43 No.8, Feb.23, 2008, Pp.41-50.

Singh P.K.²³(2007) has analyzed that it should reduce poverty and improve rural infrastructure. The program is still in infancy stage. Today many families are happier because of NREGS. If the NREGS could decrease poverty in the deprived areas, this can rejuvenate the natural resource base and the livelihood of poor communities. With the launch of the NREGS with a potential social safety net, there is need to revisit the multiplicity of poverty alleviation schemes. The effective implementation of NREGS is critical for improving inclusiveness. It should reduce poverty and improve rural infrastructure

Reddy Vinayak²⁴ (2007) discussed that the EGS was more effectively with a new approach. Water and soil conservation in some areas of Maharashtra, reduction in corruption in drought relief program in Rajasthan and these are possible due to transparency. The delivery systems can be improved with the new approach of participatory development, social mobilization, right to information, involvement of civil society and PRIs. In a country where we do not have unemployment insurance and social security, there is no better alternative than the public works program for many unorganized sector workers. If it is implemented effectively, NREGS is going to be biggest social security program for the unorganized workers. These efforts require reorientation of the several institutions and policies and adoption of new strategies to achieve the objectives of NREGS more effectively for inclusive growth as emphasized in the eleventh plan document.

²³ Singh P.K., (2007) "NREGA: A New Hope for Rural Employment Generation" *Southern Economist*, Vol.46 No.4, June-15, pp.27-31.

²⁴ Reddy A. Vinayak, (2007) "National Rural Employment Guarantee Scheme: An Approach to Inclusive Growth" *Southern Economist*, Vol.46 No.3, June-, 2007, pp. 21-24.

Patel Sujata²⁵ (2006) analyzed in the article that the study shows the mobilization around EGS was able to initiate the growth of radical political consciousness among the poor. There are many explicit differences between EGS and other poverty alleviation schemes. The EGS administrative mechanism provides a system of checks and balances. The new NREGA scheme has the same potentialities of creating political consciousness to initiate social transformations that EGS had done in Maharashtra in the 1970s and 1980s.

Vatsa Krishna²⁶ (2006) discussed in the paper that the MEGS evolved through the experience of a severe drought. It studied the impact upon employment, poverty and income. The important features of NREGA are the system of job cards, social audits, payment of wages through banks, the use of web based application, etc. to track the actual implementation but effective and transparent implementation. Besides EGS having the systemic weaknesses, the EGS provided positive results in many ways; effective drought relief, increased rural employment, supplementary source of income, women as important class of workers and income earners and social cohesion. However, the program has not made a significant impact on drought- proneness of the state and poverty. The NREGA has to become a successful intervention in poverty alleviation and drought mitigation. It needs to follow a well defined strategy for building and maintaining assets, rather than the relief employment.

²⁵ Patel Sujata, (2006) "Empowerment, Co-operation and Domination" *Economic and Political Weekly*, Vol.41 No. 50, Dec. 16, pp.5126-5132.

²⁶ Vatsa Krishna S. (2006) "Employment Guarantee Scheme in Maharashtra: Its Impact on Drought, Poverty and Vulnerability" *The Indian Journal of Labour Economics*, Vol.49 No.3, July-Sep, pp. 429-450.

3.2 IMPACT OF THE PROGRAM

Saravanan M.²⁷ (2013) in his Research on “Impact Assessment of Mahatma Gandhi National Rural Employment Guarantee Scheme on Rural Women Empowerment” presents that it is playing a substantial role in improving women economically, proving 45 per cent of women participation, and leading to greater independence and self respect. The study revealed that women participation under the scheme was much more than the men participation in the entire 8 sample Gram Panchayats (70.5 per cent). Hence, the impact of the scheme on their income level was very high 5 sample Gram panchayats which has received 100 days of employment in a year. Consequently, 56 per cent women respondents stated that the income level of women has increased after the implementation of the scheme. Thus, the scheme has been a very dynamic socio-economic energy to empower rural women in this century.

Utpal Kumar²⁸ (2013) in the article “Participation of Women in MGNREGA” discussed that the progress of a nation is greatly shaped by the status of involvement of women. The development needs a balanced use of human capital. It also examines the various socio-economic attributes responsible for such development. The result suggests that participation of women in physical activities and decision making is far from satisfactory. Education has an inverse impact on participation in decision making.

²⁷ Saravanan (2013) “Impact Assessment Of Mahatma Gandhi National Rural Employment Guarantee Scheme On Rural Women Empowerment “ *Golden Research Thoughts* ISSN 2231-5063 Volume-3, Issue-2,pp 1-12.

²⁸ Utpal Kumar De,(2013) Participation of Women in MGNREGA: How far it is successful in Morigaon, Assam, *Indian Journal of Economics and Development*, Vol:1, Issue No2.

Srinivasa Rao Dide and Muthaiyan²⁹ (2013) enunciated in the article under “Employment Generation under MGNREGA” that MGNREGA is an ambitious mass employment guarantee scheme so as to sustain income and consumption in Indian rural outback. The objective of the paper is to examine the impact on the tribal people in terms of employment generation, asset creation and wage accruals. The major findings of the study are no household in tribal of the village completed 100 days employment in first three years of the programme, above 50 per cent employment sharing by the tribal women in every year in this village.

Sasi Kumar B.³⁰ (2012) in his article on “National Rural Employment Guarantee Act in Rural Women Workers and Child care” discussed the socio-economic consequences of the NREGA for women workers. There has been a numerable significant benefits accrued to the women through local employment, minimum fair wages, decent and safe work conditions. However, the Act overlooks the fact that childcare is a problem for many of the working women, especially for young mothers.

Ratna M. Sudarshan *et al*³¹ (2010) in their study “Women’s Participation in the NREGA” observed that the wider scope of this study in making larger participation by women in it. The policy implications include the need to develop a wider range of activities acknowledging the life cycle issues and bodily ability. It is to meet the objective of assuring minimum income, revision of the of wages allow better earning or else payment of daily wages.

²⁹ Srinivasa Rao Dide & Muthaiyan P. (2013) “Employment Generation under MGNREGA in Tribals Andhra Pradesh: Testimony of Five Years” *IOSR Journal Of Humanities And Social Science* (IOSR-JHSS) Volume 9, Issue 4 (Mar. - Apr. 2013), pp 55-64

³⁰ Sasi Kumar B, (2012) “National Rural Employment Guarantee Act in Rural Women Workers and Child care” *International Journal of Statistika and Matematika*, Volume 4, Issue 2, Pp 42-46.

³¹ Ratna M. Sudarshan, Rina Bhattacharya & Grace Fernandez (2010) “Women's Participation in the NREGA: Some Observations from Fieldwork in Himachal Pradesh, Kerala and Rajasthan” *IDS Bulletin*,

Shubhadeep Roy and Baldeo Singh³²(2010) in their study, “The Impact of NREGA on Empowerment of the Beneficiaries in West Bengal” revealed the significant positive changes in the level of aspiration, self confidence and self reliance among the respondents. a vivid and positive impact of the programme had been observed on the empowerment of its beneficiaries.

Vipin Negi³³(2010) analyzed in the working paper on “MGNREGA – Towards ensuring the Right to Work in rural India” that the ‘Right to Work’ makes it a distinctive and special in terms of resource allocation and the number of households demand employment. Almost 45 million households have demanded jobs under this programme for year 2009-10. The participation of Schedule Castes and Schedule Tribes and Women in the large proportion is one of the main achievements of this programme. This huge employment guarantee programme is showing its positive results on the rural India. It has not failed to reveal the reports of delays in the release of funds, providing jobs, payments of work and issuance of job cards etc along with lack of trained and professional staff for its effective implementation.

The National Federation of Indian Women³⁴ (NFIW- 2008) report is aimed at studying particularly on the lives of women workers in rural India. NREGA is significant for various reasons, it is one of the few experiments in the world to provide alternative source of livelihood, on reducing migration, growth in education and healthcare too. It has evolved a remarkable difference in the lives of women. The Act stipulates that wages will be equal for men and women.

³² Shubhadeep Roy and Baldeo Singh (2010) “the Impact of NREGA on Empowerment of the Beneficiaries in West Bengal” *Indian Res. J. Ext. Edu.* 10 (2), May.

³³ Vipin Negi. (2010) “MGNREGA – Towards ensuring the Right to Work in rural India *Working Paper No32*” Centre for East and South-East Asian Studies Lund University, Sweden.

³⁴ A report by *The National Federation of Indian Women (NFIW) (2008)* on “A Study on Socio - Economic empowerment of women under National Rural Employment Guarantee Act (MNREGA), August..

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³⁵ Utpal Kumar De,(2013) Participation of Women in MGNREGA: How far it is successful in Morigaon, Assam, *Indian Journal of Economics and Development*, Vol:1, Issue No2: Feb.

³⁶ Ratna M. Sudarshan: Rina Bhattacharya & Grace Fernandez (2010) “Women's Participation in the NREGA: Some Observations from Fieldwork in Himachal Pradesh, Kerala and Rajasthan” *IDS Bulletin*, July.

³⁷ Shubhadeep Roy and Baldeo Singh (2010) “the Impact of NREGA on Empowerment of the Beneficiaries in West Bengal” *Indian Res. J. Ext. Edu.* 10 (2), May.

3.3 EMPLOYMENT GENERATION

Bhaskarat Bashir Bhat and Mariappan,³⁸ (2015) in their essay presented that India is mainly an agricultural country and the strength of rural unskilled labor is very high. The majority of the rural poor depends mainly on the wages, earned through unskilled, casual, and manual labor. The main significance of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is to improve the livelihood conditions of the rural poor by providing 100 days of employment. The Act provides an opportunity to work in the lean season, enabling the rural poor to maintain the habit of consumption and strengthen the livelihood resource base.

Nazia Wani³⁹ (2015) analyzed that The MGNREGA is one of the most important initiatives by the Government of India. It is the enactment of legal and right based programme. The MGNREGA provides a legal guarantee for one hundred days of employment in every financial year for every rural household so as to increase the purchasing power capacity. This paper examines both financial and physical performance of MGNREGA with an emphasis on the issues like, job cards issued, man-days generated, employment provided to households, works taken up and completed and also the supportive staff engaged.

Santhosh Singh,⁴⁰(2014) analyzed that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide for enhanced livelihood security for households in rural areas by providing at least 100 days of guaranteed wage employment in every financial year to every household whose adult members volunteer

³⁸ *Bhaskarat Bashir Bhat & Mariappan,(2015) "MGNREGA: A new hope to reduce rural poverty" International Journal of Innovative Research & Development, Vol 4, Issue 8.*

³⁹ Nazia Wani, (2015) Performance of Mahatma Gandhi Rural Employment Guarantee Program in Jammu & Kashmir, *International Journal of Innovative Research and Development*, Vol 4, Issue 1.

⁴⁰ Santhosh Singh,(2015) " Performance of MGNREGP to Poverty Reduction: Study of Pauri Garshwal District, Uttarahand *International Journal of Innovative Research in Science & Technology*, Vol 1, Issue 7, pp 257 – 260.

to do unskilled manual work. As a legal right to work, MGNREGS contrast with previous employment- generation schemes in several aspects. The purpose of the study is to analyze the performance of Mahatma Gandhi National Rural Employment Guarantee Act in district Pauri Garhwal of Uttarakhand state. However, the paper finds large women participation under this scheme; highest number of assets is created in the area of rural connectivity and few in drought proofing.

Narasima Reddy and Amarender Reddy⁴¹ (2014) reviewed the impact and effectiveness in implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) at state level as well as at village level with focus on inclusiveness, rural labor markets and agriculture. Many states integrated MGNREGA works with local planning and gained much in terms of employment generation and asset creation and to an increased agricultural potential. The scheme is more inclusive of vulnerable sections of the society including scheduled castes, scheduled tribes and women. More importantly the scheme increased bargaining power of rural laborer in agricultural sector, resulted in higher wage rates, better work environment and less exploitation.

Sudhir Kumar and Shivani Verma⁴² (2014) viewed that the MGNREGA is the first ever law internationally, guaranteeing wage employment at an unprecedented scale. NREGA is designed as a safety net to reduce migration by rural poor households in the lean period with the works focused on water conservation, land development & drought proofing. This study focused on how MGNREGA is impacting the lives of millions of people living in rural areas and the citizens living below poverty line.

⁴¹ D. Narasimha Reddy & Amarender Reddy, (2014) “The impact of Mahatma Gandhi Rural Employment Guarantee Act on Rural Labour Markets and Agriculture” *India Review*, Volume 13, Issue 3.

⁴² Sudhir Kumar & Shivani Verma, (2014) “MGNREGA - A Step towards Rural Development” *Journal of Trade and Commerce*, Vol. IX, No. 2, pp 5-13.

Dr. Jean Drèze, a Belgian born economist, at the Delhi School of Economics, has been a major influence on this project.

Patavardhan Roopa and Leelavathi⁴³ (2014) analyzed that Indian agriculture is often cited as an example for disguised unemployment. India is blessed with labor abundance, lower level of wages. There is an untiring need for creation of alternate employment opportunities. The contemporary phenomenon is mainly attributed to rural urban migration and public work inceptions. Thanks to MGNREGA, it has been able to draw the huge labor force by pushing up the farm wages. This paper has analyzed the employment issues in brief, the changing employment situation since 2000, causes for labor shortage, and the various determinants of labor supply.

Stuart Corbridge and Manoj Srivastava⁴⁴ (2013) analyzed that Economic growth in India has failed to reduce extreme income poverty or provide decent jobs. This paper suggests that geographies of EAS fund flows illuminate the nature and workings of the local state. Distribution of EAS funds within districts and blocks is most uneven where allocative power is effectively monopolized by a regional political boss and/or is unchallenged by bureaucratic oversight mechanisms.

Utpal Khara and Biplab Das⁴⁵ (2012) in the research dissertation crystallized that the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has delivered the largest employment programmed in human history. It has two category of objectives, primary objective is augmenting wage employment

⁴³ Patavardhan Roopa &. Leelavathi (2014), Determents of Rural labour supply: Retrospect and Prospect, *Zenith International Journal of Business Economics and Management Research*, Vol.3, Issue 12, pp 89 -98.

⁴⁴ Stuart Corbridge and Manoj Srivastava, (2013) Mapping the social order by fund flows: the political geography of employment assurance schemes in India” *Economy and Society*, Vol.42, Issue 3, pp 455- 479.

⁴⁵ Utpal Khara & Biplab Das (2012) “Impact of Mahatma Gandhi National Rural Employment Guarantee Scheme in India - A Case Study on Gourangachak of Hooghly in West Bengal” *International Journal of Innovative Research & Development*, November, Vol 1 Issue 9, pp 306-317.

and auxiliary objectives is strengthening natural resource management through works that address causes of chronic poverty like flood, drought, soil erosion and encourage sustainable development. In this study the researcher tried to find out impact of the scheme on a village.

Soumyendra Kishore Datta and Krishna Singh⁴⁶ (2012) analyzed in the research study that MGNREGA offers a lucrative opportunity for the rural women to participate in job market, earn income, and have control over life events. However women's decision for participation as well as share in NREGA jobs are influenced by various socio-economic factors like education, caste, religion, alternative income, health-related achievements, and fund availability. Variation in some of these variables is often beyond their control.

Sony Pellisery and Sumit Kumar Jalan⁴⁷ (2011) discussed that the Employment Guarantee Act of India came into existence in 2005, with a policy program which attracted a large number of women beneficiaries. Primarily, women's participation has been as wage-seekers. This essay argues that MGMNREGA has no impact on the social transformation. The women need a huge potential to render more benefit and to support women's empowerment. Thus it will afford them the opportunity to experience their collective strength, and potentially redefine relations with men through involvement in the program.

⁴⁹ Soumyendra Kishore Datta & Krishna Singh, (2012) Women's Job Participation in and Efficiency of NREGA Program—Case Study of a Poor District in India *International Journal of Public Administration*, Vol.35, Issue 7.

⁴⁷ Sony Pellisery and Sumit Kumar Jalan,(2011) “Towards transformative social protection: a gendered analysis of the Employment Guarantee Act of India (MGNREGA) *International Journal of Public Administration* Volume 19, issue 2, pp 283 -294.

Diganta Mukherjee and Uday Bhanu Sinha⁴⁸ (2011) presented “understanding NREGA: A simple theory& some facts” that developing economy like India is often characterized by a labor market with demand and supply of labor and a wage. The Indian government has implemented the National Rural Employment Guarantee Act (NREGA) to complement the income of the poor by providing them employment for certain number of labor days in a year. This paper has analyzed the impact of NREGA scheme on (i) rural labor market, (ii) income of the poor households and (iii) overall agricultural production. It is seen that the income from NREGA alone can be a substantial part of the target income of the poor.

Samik Shome⁴⁹(2011) discussed the problem of social ills such as unemployment, poverty, and accelerating pace of rural-urban migration is both enormous and complex in nature in the developing countries. This article introduces an innovative regulatory approach that addresses the complexity and scale of such problems. An analytical and decision-making model is presented. This model prescribes reflecting on two or more problems simultaneously. Such an approach is expected to create a fresh opportunity for policy makers and scholars in solving problem scenarios, bringing their vantage point to bear on pressing social matters. The model presented in this article is applied to analyze the NREGA or National Rural Employment Guarantee Act, 2005 in India. This Act represents a novel approach to policy-making and demonstrates the positive role governments can play in labor markets. The design, implementation, and promising initial results clearly challenge existing wisdom on how to make effective policy decisions. The framework presented

⁴⁸ Diganta Mukherjee & Uday Bhanu Sinha, (2011) “Understanding NREGA: a simple theory and some facts, working paper no:196, *Centre for Development Economics*, University of Delhi, Jan.

⁴⁹ Samik Shome (2011) “Techniques in Innovative Policy Making: Example of National Rural Employment Guarantee Act in India” *International Journal of Public Administration*, Volume 34, Issue 5, pp 267- 278.

in the article best explains various facets of this remarkable policy and shows how governments can intervene in the labor markets and correct for imperfections. Pioneering future applications to other social and economic challenges are suggested. Also, implications for research and policy are provided.

Paranjay Guiha Thakuta⁵⁰(2010) in his essay “Social Insecurity Scheme” stated that at least one member belonging to more than 50 million households has been provided employment opportunities under the NREGA. The Act is also meant to bring about investments in productive assets, decentralize implementation and ensure transparency. The program is not merely meant to have a positive impact on real wages and employment opportunities, it is intended to enhance food security and check off-season migration from rural to urban areas. It has been suggested that funds should be made transferable to areas where there is greater demand for unskilled work and labour-intensive public projects. The country needs a better, more effective and inclusive social safety net for the most underprivileged.

Nidhi Garg and H.R. Yadav⁵¹ (2010) in their research study on Socio-Economic Conditions of MGNREGA Workers in District Rewari, attempted to give a statutory framework to wage-employment programmes. Based on the experience of those programs, the Mahatama Gandhi National Rural Employment Guarantee Act (MGNREGA) was enacted to reinforce the commitment towards livelihood security in rural areas. The Act was notified on 7th September, 2005. The significance of MGNREGA lies in the fact that it creates a right-based framework for wage employment programs and makes the Government legally accountable for providing

⁵⁰ Paranjay Guiha Thakuta, (2010) “Social insecurity Scheme” The Caravan, *A Journal of Politics and Culture*” March.

⁵¹ Nidhi Garg & H.R. Yadav (2010)“Socio-Economic Conditions of MGNREGA Workers in District Rewari” *Research Paper International Referred Research Journal*, VOL. - ISSUE- 8 May.

employment to those who ask for it. In this way, the legislation goes beyond providing a social safety net towards guaranteeing the right to employment. MGNREGA is able to fulfill their basic necessities of life like food, clothing and shelter. The next main factor which pushed the people to join the scheme was large size of family to cater the need of all the family member they joined to enhance their income.

3.4 IMPLEMENTATION OF THE PROGRAM

Ajay Kumar Singh⁵² (2012) in the research dissertation underlined the critical role played by the MGNREGA: A critical assessment of issues & Challenges”. This study exemplifies the issues, challenges and significance of MGNREGA particularly in the context of rural India based on the primary data with structured questionnaire from 153 respondents and from the official website as secondary data. The study makes a comparative analysis between the select fifteen states of the Indian Union and provides the framework for policy recommendation for the states with regard to various parameters. F Test indicates that there is a significant effect of social segment on participation rate. Three major issues (a) Governance; (b) Quality of Life; and (c) Wage and Productivity have been found as the most important factors after conducting the factor analysis. It is a rewarding one that women have outperformed men in terms of productivity and their participation should be increased.

Sirsendu Sarbavidya and Sunil Karforma⁵³ (2012) in the article titled “Applications of Public Key Watermarking for Authentication of Job-Card in MGNREGA” discussed the application of E-Governance stating that now-a-days different State Governments and Central Government have taken initiative to

⁵² Ajay Kumar Singh, (2012) MGNREGA: A Critical assessment of issues & Challenges, *Indian Journal of Commerce*, Vol:65, No:2, pp151-164.

⁵³ Sirsendu Sarbavidya and Sunil Karforma (2012) “Applications of Public Key Watermarking for Authentication of Job-Card in MGNREGA” *International Journal of Information Technology* ; January - June, Vol. 4 No.1.

successfully implement E-Governance in various areas of services applying Information and Communication Technology (ICT) to provide better transparency, accuracy & security of its services to the citizens. E-Governance solutions help to simplify complex manual activities and supports transparent wage payment through agencies like Bank and Post-Offices. In E-Governance, information's are exchanged between communicating parties via Internet and message may be changed, modified or destroyed by hackers during its transmission through Internet. So, information hiding is needed at the time of exchanging information via Internet. In this paper, we propose a tool, called Public-Key Watermarking algorithm, for integrity verification of Job-Card (JC) issued to individual house-hold by state governments, so that the watermark is capable enough to detect any changes made to the Job-Card by malicious users and can also identify fraudulent wage payment

Prasad K.V.S.⁵⁴ (2012) in his article titled “Performance of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): An Overview” discussed elaborately that The MGNREGA is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth. The Act 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 members volunteer to do unskilled manual work. The MGNREGA is the first ever law internationally that guarantees wage employment at an unprecedented scale. The primary objective of the Act is augmenting wage employment and its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and

⁵⁴ Prasad K.V.S. (2012) “Performance of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): An Overview” *International Journal of Management & Business Studies*, Vol. 2, Issue 4, Oct - Dec, pp 99-103.

soil erosion and so encourage sustainable development. The process outcomes include strengthening grass-root processes of democracy and infusing transparency and accountability in governance. Keeping this view, the authors have made an attempt to review the performance of MGNREGA as the main objective of this paper. It also explains the objectives, features, permissible works under this Act and funding pattern of MGNREGA.

Sanjay Bhargava and Basudeb Sen⁵⁵ (2009) vividly enunciated in the research paper titled “Electronic NREGA in 60 days” that in these times of drought of economic hardship, there is an extreme urgency getting payments to workers who are involved in the National Rural Employment Guarantee Act. In doing justice to the benefits of the program that, the money should reach the intended beneficiary without fail. Nationwide rollout is possible within 60 days. This is because existing models can be tweaked to achieve the end result. Under these models, banks can appoint business correspondents who play the role of middlemen to enable secure-cash deposits and withdrawals at customer service points. NREGA beneficiaries will need to be trained, but the only prerequisite is numeric literacy. The system will have to be made scam proof and monitored to minimize leaks. For that, civic society and technology must be our watchdogs.

⁵⁵ Sanjay Bhargava and Basudeb Sen,(2009) “Electronic NREGA in 60 days” *The Wall Street Journal*, Sep, 14.

CHAPTER IV

**SOCIO ECONOMIC LIVELIHOOD PROFILE OF THE
RESPONDENTS**

- 4.1 Gender of the Respondents
- 4.2 Age of the Respondents
- 4.3 Religion of the Respondents
- 4.4 Community of the Respondents
- 4.5 Marital status of the Respondents
- 4.6 Number of Children in the Family of Respondents
- 4.7 Educational status of the Respondents
- 4.8 Occupation of the Respondents
- 4.9 Respondent's Physique
- 4.10 Respondent's Type of Family
- 4.11 Family Members of the Respondents
- 4.12 Status of the Respondent's Children
- 4.13 Respondent's status of Residential House
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- 4.15 Availability of Safe Drinking Water at the Respondent's House
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- 4.19 Respondent's Source of Medical Treatment
- 4.20 Distance of Hospital from the Residence of the Respondents
- 4.21 Respondent's Participation in Celebration
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- 4.23 Respondent's Participation in Leadership Activities
- 4.24 Variables in Social Activities and its Reliability
- 4.25 Level of Social Activity among the Respondents
- 4.26 Earning Members in the Family among the Respondents
- 4.27 Weekly Family Income among the Respondents
- 4.28 Weekly Family Expense among the Respondents
- 4.29 Respondent's Weekly Family Savings
- 4.30 Respondent's Mode of Savings
- 4.31 Bank used by the Respondents for their Savings
- 4.32 Period of Holding Bank Account by the Respondents
- 4.33 Frequency of Visit to the Banks
- 4.34 Introducer to the Bank among the Respondents
- 4.35 Awareness about the Bank Deposit Schemes
- 4.36 Value of Immovable Assets among the Respondents
- 4.37 Value of Movable and Domestic Livestock among the Respondents
- 4.38 Summary

CHAPTER - IV

*Socio Economic
Livelihood Profile
of the Respondents*



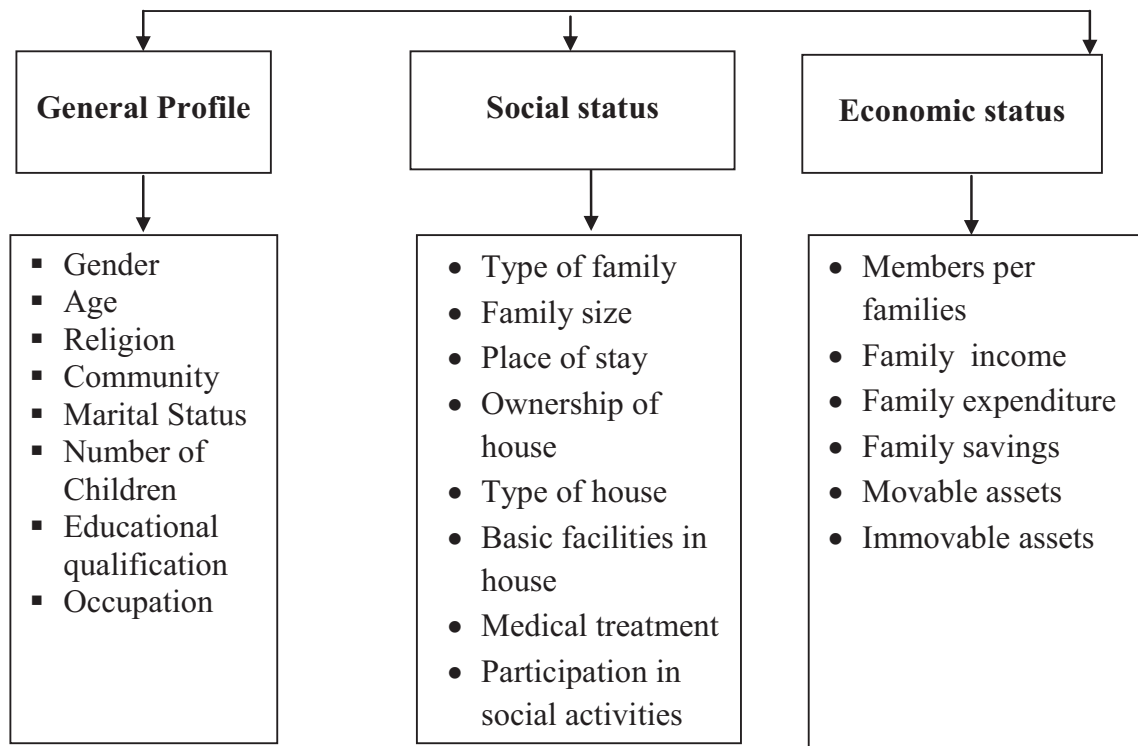
CHAPTER IV

SOCIO ECONOMIC LIVELIHOOD PROFILE OF THE RESPONDENTS

The socio-economic status of the respondents is presented in this chapter. This chapter is divided in to three parts. First part deals with the general profile of the respondents. The social status of the respondents is given in the second part and in the third part the economic status of the respondents is presented. The details regarding the respondent's status is given in figure 4.1.

Figure 4.1

Socio-economic Status of the Respondents



4.1 GENDER OF THE RESPONDENTS

The respondents are the sample beneficiaries under the MGNREGP. They are primarily classified on the basis of their gender for the purpose of analyzing their status. In this study the gender is classified in to two categories namely male and female. The classification of the respondents based on their gender is presented in Table 4.1.

Table 4.1
Gender of the Respondents

Sl. No.	Gender	Number of Respondents	Percentage
1	Male	113	21.32
2	Female	417	78.68
Total		530	100.00

Source: Primary data

The above table reveals that 78.68 per cent of the respondents are female whereas the remaining 21.32 per cent of the respondents are male. It is evident from Table 4.1 that majority (78.68 per cent) of the respondents are female.

4.2 AGE OF THE RESPONDENTS

The age of the respondents is one of the important profiles of the respondents. Since the age of the respondents may have its influence on the level of awareness, attitude and impact of the MGNREGP, it is included as one of the important profile variable. The age of the respondents in the present study is classified into less than 30 years, 31 to 50 years, 51 to 70 years and above 70 years. The distribution of respondents on the basis of their age is given in Table 4.2.

Table 4.2

Age of the Respondents

Sl. No.	Age in years	Number of Respondents		Total
		Male	Female	
1	Less than 30	42	168	210
2	31-50	32	162	194
3	51-70	27	53	80
4	Above 70	12	34	46
Total		113	417	530

Source: Primary data

The important age groups among the respondents are less than 30 years and 31 to 50 years which constitutes 39.66 and 36.60 per cent to the total respectively. The important age group among the male respondents is less than 30 years and 31 to 50 years which constitutes 37.17 and 28.32 per cent to its total respectively. Among the female respondents important age groups are less than 30 years and 31 to 50 years which constitutes 40.29 and 38.85 per cent to its total respectively. The analysis reveals that majority of the respondents are in the age group of less than 30 years in both the categories.

4.3 RELIGION OF THE RESPONDENTS

Religion plays a vital role in the status of a person. As the religion of the respondents may influence on their level of awareness, exposure, involvement, interest and participation in the MGNREGP, it is included in the present study. The religion of the respondents is classified into Hindu, Christian and Muslim. The distribution of respondents based on their religion is illustrated in Table 4.3.

Table 4.3

Religion of the Respondents

Sl. No.	Religion	Numbers of Respondents		Total
		Male	Female	
1	Hindu	69	295	364
2	Christian	32	84	116
3	Muslim	12	38	50
Total		113	417	530

Source: Primary data

The important religions among the respondents are Hindu and Christian which constitutes 68.68 and 21.89 per cent to the total respectively. The Muslim respondents constitute 9.43 per cent to the total. The important religion among the male respondents is Hindu which constitutes 61.06 per cent to its total. 70.74 per cent of the female respondents belong to Hindu religion. It is evident that majority (68.68 per cent) of the respondents belong to Hindu religion.

4.4 COMMUNITY OF THE RESPONDENTS

The community reveals the social class of the respondents. It is one of the important profiles of the respondents. As the social class of the respondents may influence their level of participation and involvement in the MGNREGP activities, it is included as one of the profile variables. The community of the respondents in the present study is confined to forward class, most backward class, backward class, scheduled caste and scheduled tribe. The distribution of respondents based on their community is presented in Table 4.4

Table 4.4
Community of the Respondents

Sl. No.	Community	Number of Respondents		Total
		Male	Female	
1	Forward Class	14	81	95
2	Most Backward Class	27	91	118
3	Backward Class	41	184	225
4	Scheduled Caste	19	32	51
5	Scheduled Tribe	12	29	41
Total		113	417	530

Source: Primary data

The important communities among the respondents are backward class and most backward class which constitutes 42.45 and 22.26 per cent to the total respectively. The important community among the male respondents is backward class which constitutes 36.28 per cent to its total. Among the female respondents, the important community is backward which constitutes 44.12 per cent to its total. The analysis reveals that majority (42.45 per cent) of the respondents belong to backward class community in the study area.

4.5 MARITAL STATUS OF THE RESPONDENTS

The marital status of the respondents reveals the stage at which the respondents are in their life cycle. As the marital status of the respondents may increase their family commitments and the involvement in their subsequent activities, it is included as one of the profile variables. The marital status of the respondents in the present study is classified into unmarried, married, separated and widow. The distribution of respondents on the basis of their marital status is illustrated in Table 4.5.

Table 4.5

Marital Status of the Respondents

Sl. No.	Marital Status	Number of Respondents		Total
		Male	Female	
1	Unmarried	27	63	90
2	Married	71	302	373
3	Separated	8	23	31
4	Widow	7	29	36
Total		113	417	530

Source: Primary data

The important marital status among the respondents is married which constitutes 70.38 per cent to the total. The married male and female respondents constitute 62.83 and 72.42 per cent to its total respectively. The unmarried male and female respondents constitute 23.89 and 15.11 per cent to its total respectively. The analysis reveals the dominance of married respondents in the present study.

4.6 NUMBER OF CHILDREN IN THE FAMILY OF RESPONDENTS

The number of children may lead to more family and financial burden to meet the expenses incurred on the maintenance of their children. Hence the family commitments may have its influence on the involvement and participation in the activities of MGNREGP. The number of children per family among the respondents is confined to only one, 2 to 3, 4 to 5 and above 5. The distribution of respondents on the basis of the total number of children per family is given in Table 4.6

Table 4.6

Number of Children in the Family of Respondents

Sl. No.	Number children per family	Number of Respondents		Total
		Male	Female	
1	Only one	29	144	173
2	2-3	39	164	203
3	4-5	11	27	38
4	Above 5	7	19	26
Total		86	354	440

Source: Primary data

The above Table 4.6 reveals that 46.14 per cent of the respondents are having 2-3 children in their family. 45.35 per cent of the male and 46.33 per cent of the female respondents are having 2 -3 children. The analysis reveals that 85.45 per cent of the respondents are having up to 3 children in their family.

4.7 EDUCATIONAL STATUS OF THE RESPONDENTS

Educational status of the respondents will reveal the status of the respondents in the society. As the educational status of a person decides the economic status, it is included as one of the profile variables in the present study. The educational status of a person will have its own influence on the level of involvement and participation in the activities of the MGNREGP. The educational status among the respondents in the present study is confined to illiterate, primary level, high school level, higher secondary level and degree. The distribution of respondents based on their level of education is shown in Table 4. 7

Table 4.7

Educational Status of the Respondents

Sl. No.	Educational Status	Number of Respondents		Total
		Male	Female	
1	Illiterate	5	19	24
2	Primary Level (1-5)	29	49	78
3	High School (6-10)	39	213	252
4	Higher Secondary Level (11-12)	24	108	132
5	Degree	8	17	25
6	Others	8	11	19
Total		113	417	530

Source: Primary data

Table 4.7 reveals that 47.54 and 24.91 per cent of the respondents have studied up to high school level and higher secondary level respectively. Among the male respondents 34.51 per cent have studied up to high school. Among the female respondents 51.08 per cent have studied up to high school. It is evident that majority (47.55 per cent) of the respondents have studied up to high school level.

4.8 OCCUPATION OF THE RESPONDENTS

The occupational status of the respondents will reveal their status in the society. As the occupational background of the respondents may influence their level of awareness, attitude and participation in the activities of the MGNREGP, it is included as one of the profile variable. In the present study, the occupation among the respondents is confined to farmer, farmer and occasional agricultural labourer, manual labour other than agriculture and other labour. The distribution of respondents based on their occupational background is given in Table 4.8

Table 4.8
Occupation of the Respondents

Sl. No.	Occupation	Number of Respondents		Total
		Male	Female	
1	Farmer	22	83	105
2	Farmer & occasional agricultural Labourer	35	184	219
3	Manual Labour other than agriculture	39	104	143
4	Other Labour	17	46	63
Total		113	417	530

Source: Primary data

Table 4.8 reveals that 41.32 per cent of the respondents are farmer and occasional agricultural labourer and 26.98 per cent of the respondents are manual labourers other than agriculture. Among the male respondents majority (34.51 per cent) of them are manual labour other than agriculture. Among the female respondents majority (44.12 per cent) of them are farmer and occasional agricultural labourer. It is evident from Table 4.8 that majority of the respondents are farmers and occasional agricultural labourers in the present study.

4.9 RESPONDENT'S PHYSIQUE

The person's physique plays a vital role in deciding the ability to perform a job. It represents whether the respondents are having normal physique or differently-abled persons. As the body condition and the physique may influence the involvement and participation in the activities of the MGNREGP, it is included as one of the profile variable. The distribution of respondents based on their nature of physique is presented in Table 4.9.

Table 4.9

Nature of Physique of the Respondents

Sl. No.	Nature of Physique	Number of Respondents		Total
		Male	Female	
1	Differently- abled	11	21	32
2	Normal physique	102	396	498
Total		113	417	530

Source: Primary data

Table 4.9 reveals that a maximum (93.96 per cent) of respondents are having normal physique. Only 6.04 per cent of the respondents are differently – abled persons. Among the male respondents differently – abled persons constitute 9.73 per cent to its total. The analysis reveals that 93.96 per cent of the respondents are having normal physique.

4.10 RESPONDENT'S TYPE OF FAMILY

It represents the nature of family system followed by the respondents. As the nature of family system may influence their attitude, involvement and participation in the activities of MGNREGP, it is included as one of the profile variable. The family system is classified into joint family and nuclear family. The distributions of respondents based on their family type is given in Table 4.10.

Table 4.10

Respondent's Type of Family

Sl. No.	Type of Family	Number of Respondents		Total
		Male	Female	
1	Joint Family	39	118	157
2	Nuclear Family	74	299	373
Total		113	417	530

Source: Primary data

The dominant type of family system followed by the respondents is nuclear family which constitutes 70.38 per cent. The male respondents under nuclear family system constitute 65.49 per cent to its total whereas among the female respondents 71.70 per cent are under the nuclear family system. The analysis reveals that the dominant (70.38 per cent) family system followed by the respondents is nuclear family system.

4.11 FAMILY MEMBERS OF THE RESPONDENTS

It represents the number of members in the family of the respondents. Since the family size of the respondents lead to family financial commitments, it is considered as one of the profile variables. The family size of the respondents in the present study is confined to up to 2 members, 3 to 5 members and 6 to 9 members per family. The distribution of respondents based on their family members is given in Table 4.11.

Table 4.11

Family Members of the Respondents

Sl. No.	Family Members	Number of Respondents		Total
		Male	Female	
1	Up to 2 members	28	74	102
2	3 to 5 members	47	197	244
3	6 to 9 members	38	146	184
Total		113	417	530

Source: Primary data

The important family size among the respondents is 3 to 5 members and 6 to 9 members which constitute 46.04 and 34.72 per cent to the total respectively. Among the male respondents 41.59 per cent are having 3 to 5 members in their family. Among the female respondents 47.24 per cent of them are having 3 -5 members in their family. The analysis reveals that the dominant family size among the respondents is 3 to 5 members per family.

4.12 STATUS OF THE RESPONDENT'S CHILDREN

The status of the respondent's children will reveal the status of the family and its economic condition. It will also give information about what the children are doing when their parents are going for work under MGNREGP. In the present study status of the respondent's children is confined to children going to Akanvadi, Panchayat school, Government school, Matric school, working and children not going to school. The distribution of respondents based on the status of their children are shown in Table 4.12.

Table 4.12

Status of the Respondent's Children

Sl. No.	Place of Study	Number of Respondents		Total
		Male	Female	
1	Ankanvadi	11	48	59
2	Panchayat school	18	62	80
3	Government school	22	63	85
4	Matric school	9	47	56
5	Daily wage earners	13	98	111
6	Children not going to school	13	36	49
Total		86	354	440

Source: Primary data

Table 4.12 reveals that 25.23 per cent of the respondent's children are going for work as daily wage earners. 37.5 per cent of the respondent's children are studying in government schools and Panchayat schools. Among the male respondents 46.51 per cent of the respondent's children are studying in the government schools and Panchayat schools. Among the female respondents 35.31 per cent of the respondent's children are studying in the government schools and Panchayat schools. The analysis reveals that 37.5 per cent of the respondent's children are studying in government schools and Panchayat schools.

4.13 RESPONDENT'S STATUS OF RESIDENTIAL HOUSE

It shows the status of the house where the respondents are staying at present. Since the nature of the residence is one of the important socio-economic profile variables, it is included in the present study. The nature of ownership is confined to own house, rental house and Government sponsored Green House. The distribution of respondents based on the status of the house is illustrated in Table 4.13.

Table 4.13

Respondent's Status of Residential House

Sl. No.	Status of Residential House	Number of Respondents		Total
		Male	Female	
1	Own house	28	190	218
2	Rental house	71	188	259
3	Government sponsored Green House	14	39	53
Total		113	417	530

Source: Primary data

Table 4.13 reveals that 48.86 per cent of the respondents are staying in the rental house. 41.13 per cent of the respondents are staying in their own house. Among the male respondents 62.83 per cent of them are staying in the rental house. Among the female respondents 45.56 per cent of them are staying in their own houses. The analysis reveals that majority (48.86 per cent) of the respondents are staying in the rental houses.

4.14 TYPE OF HOUSE USED BY THE RESPONDENTS

The type of house reveals the standard of living of the respondents. The type of house in the present study is classified into pacca house, katcha house, thatched house, concrete house and green house. The distribution of respondents based on their type of house is given in Table 4.14

Table 4.14

Type of House Used by the Respondents

Sl. No.	Type of House	Number of Respondents		Total
		Male	Female	
1	Pacca	19	58	77
2	Katcha	24	67	91
3	Thatched	42	174	216
4	Concrete	17	69	86
5	Government-Sponsored Green House	11	49	60
Total		113	417	530

Source: Primary data

The important type of house used by the respondents is thatched house which constitute 40.75 per cent to the total. Among the male respondent 37.17 per cent of them are living in the thatched houses. Among the female respondents 41.73 per cent of them are living in the thatched houses. The analysis reveals that majority (40.75 per cent) of the respondents are living in the thatched houses.

4.15 AVAILABILITY OF SAFE DRINKING WATER AT THE RESPONDENT'S HOUSE

Availability of the safe drinking water in the residence of the respondents reveals the standard of living. The distribution of respondents based on the availability of safe drinking water is presented in Table 4.15.

Table 4.15

Availability of Safe Drinking Water at the Respondent's House

Sl. No.	Availability	Number of Respondents		Total
		Male	Female	
1	Available	26	103	129
2	Not Available	87	314	401
Total		113	417	530

Source: Primary data

Table 4.15 reveals that a maximum (75.66 per cent) of respondents are not having safe drinking water in their house. Only 24.34 per cent of the respondents are having drinking water in their house. Among the male and female respondents who are not having the safe drinking water facility at their house constitutes 76.99 and 75.29 per cent to its total respectively. The analysis reveals that majority (75.66 per cent) of respondents are not having safe drinking water facility at their home.

4.16 ELECTRICITY FACILITY AT THE RESPONDENT'S HOUSE

Use of electricity at the respondent's house shows their standard of living. So it is included as one of the socio-economic profile variables of the study. The use of electricity in the present study is confined to up to one year, 2 to 5, 6 to 10 years and above 10 years. The distribution of respondents on the basis of the years of using the electricity facility is presented in Table 4.16.

Table 4.16

Electricity Facility at the Respondent's House

Sl. No.	Years of Using Electricity	Number of Respondents		Total
		Male	Female	
1	Up to one year	7	67	74
2	2 – 5 years	38	136	174
3	6 – 10 years	29	117	146
4	Above 10 years	39	97	136
Total		113	417	530

Source: Primary data

Table 4.16 reveals that 32.83 per cent of the respondents are using the electricity facility for 2 to 5 years. 27.55 per cent of the respondents are using the electricity for 6 -10 years. Among the male respondents 34.51 per cent are using electricity facility for more than 10 years. Among the female respondents 32.61 per cent of them are using 2 to 5 years. The analysis reveals that majority (32.83 per cent) of the respondents are using electricity facility for 2 to 5 years in their house.

4.17 AVAILABILITY OF TOILET FACILITY AT THE RESPONDENT'S HOUSE

One of the basic facilities in a house is the toilet facility. Since the availability of toilet facility at the house indicates the standard of living of the respondents, it is included as one of the profile variable in the present study. The availability of toilet facility at the house among the respondents are presented in Table 4.17.

Table 4.17

Availability of Toilet Facility at the Respondent's House

Sl. No.	Availability of Toilet Facility	Number of Respondents		Total
		Male	Female	
1	Available	13	28	41
2	Not Available	100	389	489
Total		113	417	530

Source: Primary data

In total, a maximum (92.26 per cent) of the respondents are not having toilet facility at their house. The numbers of male and female respondents who are not having the toilet facility at their house constitute 88.50 and 93.28 per cent to its total respectively. The analysis reveals that majority (92.26 per cent) of the respondents are not having toilet facility at their house.

4.18 AVAILABILITY OF DURABLE HOUSEHOLD AT THE RESPONDENT'S HOUSE

The present study has made an attempt to examine the availability of durable household at the respondent's house. The included durable households are sixteen. The respondents are asked to mention whether they are having these durable household at their house or not. The distribution of respondents based on their nature of availability of durable household at their house is given in Table 4.18

Table 4.18

Availability of Durable Household at Respondent's House

Sl. No.	Durable Household Items	Number of Respondents					
		Male		Female		Total	
		Yes	No	Yes	No	Yes	No
1	Mixi	47	66	283	134	330	200
2	Grinder	56	57	296	121	352	178
3	Refrigerator	17	96	62	355	79	451
4	Television	89	24	321	96	410	120
5	Cooking Gas stove	34	79	104	313	138	392
6	CD Player	21	92	82	335	103	427
7	Almarah	19	94	46	371	65	465
8	Table	28	85	69	348	97	433
9	Chair	46	67	76	341	122	408
10	Motor Car	5	108	17	400	22	508
11	Motor Bike	33	80	98	319	131	399
12	Bi Cycle	68	45	186	231	254	276
13	Telephone	21	92	72	345	93	437
14	Mobile Phone	89	24	324	93	413	117
15	Iron Box	14	99	36	381	50	480
16	Washing Machine	16	97	63	354	79	451

Source : Primary data

Table 4.18 reveals that majority (77.92 per cent) of the respondents are having mobile phone. It is followed by the possession of television, grinder and mixi which constitute 77.36, 66.42 and 62.26 per cent to the total respectively. Among the male respondents maximum of 78.76, 78.76 and 60.18 per cent of the respondents are having mobile phone, television and bi-cycle respectively. Among the female respondents the possession of mobile phone, television and grinder constitutes 77.69, 76.98 and 70.98 per cent to its total respectively.

4.19 RESPONDENT'S SOURCE OF MEDICAL TREATMENT

It represents the source at which the respondents are getting their medical treatment when they or their family members are in sick. Even though the sources of medical treatment are too many, the present study is confined to primary health centre, government hospital, Indian medicine, self medication and others. The distribution of respondents based on their source of medical treatment are shown in Table 4.19

Table 4.19

Respondent's Source of Medical Treatment

Sl. No.	Sources of Medical Treatment	Number of Respondents		Total
		Male	Female	
1	Primary health centre	17	63	80
2	Government hospital	39	147	186
3	Private hospital	32	122	154
4	Indian medicine	6	14	20
5	Self medication	16	36	50
6	Others	5	35	40
Total		113	417	530

Source: Primary data

The important sources of medical treatment among the respondents are government hospital and private hospital which constitute 35.09 and 29.06 per cent to its total respectively. The important sources of medical treatment among the male respondents are government hospital and private hospital which constitute 34.51 and 28.32 per cent to its total respectively. Among the female respondents, these are also the same which constitutes 35.25 and 29.25 per cent to its total respectively. The analysis reveals that the important sources for treatment among the respondents are government and private hospitals.

4.20 DISTANCE OF HOSPITAL FROM THE RESIDENCE OF THE RESPONDENTS

It represents the distance between the hospital and residence from which the medical services are availed by the respondents. The distance in the present study is confined to below 1 km, 1 to 5 kms and 6 to 10 kms, 11 to 20 kms and above 20 kms. The distribution of respondents based on the distance between hospital and their residence are shown in Table 4.20.

Table 4.20

Distance of Hospital from the Residence of the Respondents

Sl. No.	Distance of the hospital	Number of Respondents		Total
		Male	Female	
1	Below 1 km	7	63	70
2	1 to 5 kms	38	137	175
3	6 to 10 kms	46	146	192
4	11 to 20 kms	19	41	60
5	Above 20 kms	3	30	33
Total		113	417	530

Source: Primary data

The distance covered for medical treatment between hospital and the residence among the respondents are 5 to 10 kms and 1 to 5 kms which constitute 36.23 and 33.02 per cent to the total respectively. The distance traveled for availing medical treatment among the male respondents are 5 to 10 and 1 to 5 kms which constitute 42.71 and 33.63 per cent to its total respectively. Among the female respondents, the distance covered for availing the medical treatment is 5 to 10 kms and 1 to 5 kms which constitute 35.01 and 32.85 per cent to its total respectively. The analysis reveals that the average distance for availing the medical facility among the respondents is 5 to 10 kms.

4.21 RESPONDENT'S PARTICIPATION IN CELEBRATION

The participation in celebration among the respondents has been measured to exhibit the level of sociability among the respondents. The participation in celebration has been measured with the help of mean scores. The mean score of participation among the respondents have been computed separately along with its 't' statistics. The results are shown in Table 4.21

Table 4.21

Respondent's Participation in Celebration

Sl. No.	Celebrations	Mean Score		't' statistics
		Male	Female	
1	Marriage function	1.6884	1.8184	-1.2445
2	Kovil Festival	1.4081	1.1106	1.9969
3	Village Function	1.5117	1.2083	1.9884
4	House warming	1.3084	1.0997	1.5861
5	Birthday function	1.2011	1.1121	0.4734
6	Puberty Function	1.2776	1.1996	0.4311
7	Ear-ringing function	1.2997	1.4341	-0.6976
Overall		1.385	1.2833	-

Source: Primary data

*Significant at 5 per cent level

The higher mean scores are seen in the case of participation in marriage and village function among the male respondents since their means scores are 1.6884 and 1.5117 respectively. Among the female respondents, these two are participation in marriage and ear-ringing since its mean scores are 1.8184 and 1.4341 respectively. As regards, the participation in celebration the significant difference among the male and female respondents have been noticed in the case of level participation in Kovil festival and village function since their 't' statistics are significant at 5 per cent level.

4.22 RESPONDENT'S PARTICIPATION IN COMMON DEVELOPMENT

ACTIVITIES

The participation in common development activities among the respondents have been measured with help of three variables. The respondents are asked to mention whether they are participating in the common development activities or not. The mean score of the variables in association activities among the male and female respondents have been computed separately along with its 't' statistics. The results are illustrated in Table 4.22.

Table 4.22

Respondent's Participation in Common Development Activities

Sl. No.	Participation in Common Development Activities	Mean scores		't' Statistics
		Male	Female	
1	Village forum	1.8644	1.2411	2.8941*
2	Self -Help Groups (SHGs)	1.3417	1.6994	-2.0446*
3	Village administration	1.7089	1.1724	2.9344*
Overall		1.6383	1.3709	-

Source: Primary data

* Significant at 5 per cent level

The highly participated activities by the male respondents are village forum and village administration since their mean scores are 1.8644 and 1.7089 respectively. Among the female respondents these are Self -Help Groups (SHGs) and Village forum since their mean scores are 1.6994 and 1.2411 respectively. Regarding the participation in common development activities among the respondents, significant difference among the male and female respondents have been noticed in the case of all the three variables since their respective 't' statistics are significant at 5 per cent level.

4.23 RESPONDENT'S PARTICIPATION IN LEADERSHIP ACTIVITIES

The participation in leadership activities among the respondents have been measured with the help of three variables. The respondents are asked to mention whether they are participating in the leadership activities or not. The mean score of each variable in leadership among the male and female respondents have been computed separately along with its 't' statistics. The results are shown in Table 4.23

Table 4.23

Respondent's Participation in Leadership Activities

Sl. No.	Leadership Activities	Mean scores		't' Statistics
		Male	Female	
1	Panchayat	1.7376	1.1997	2.8687*
2	Workers Union	1.8224	1.2603	2.9049*
3	Political Party	1.8611	1.1172	2.7341*
Overall		1.8070	1.1924	-

Source: Primary data

*Significant at five per cent level

The highly participated leadership activities among the male respondents are in political party and workers union since their mean scores are 1.8611 and 1.8224 respectively. Among the female respondents, these are workers union and panchayat,

since their mean scores are 1.2603 and 1.1997 respectively. Regarding the participation in leadership activities, significant difference among the male and female respondents have been noticed in the case of all three variables in leadership activities since their respective 't' statistics are significant at 5 per cent level.

4.24 VARIABLES IN SOCIAL ACTIVITIES AND ITS RELIABILITY

The social activities are classified into participation in celebrations, common development activities and leadership activities which consist of 7, 3 and 3 variables respectively. Before summing up the score of the variables in each social activity, it is imperative to examine its reliability and validity with the help of Confirmatory Factor Analysis. The over-all reliability of variables in each social activity is estimated with the help of Cronbach Alpha. The results are shown in Table 4.24

Table 4.24
Variables in Social Activities and Its Reliability

Sl. No.	Social Activities	No. of Variables	Range of standardized factor loading	Range of 't' statistics	Cronbach alpha	Composite reliability	Average Variance extracted
1	Celebrations	7	0.8911-0.6245	3.5884-2.1179	0.7841	0.7644	54.92
2	Common Development Activities	3	0.8049-0.6842	3.2686-2.4546	0.7317	0.7103	53.31
3	Leadership	3	0.7909-0.6117	3.0441-2.1084	0.7204	0.7011	52.19
Overall		13	0.8788-0.6244	3.5219-2.1344	0.7749	0.7503	54.17

Source: Primary data

The standardized factor loading of the variables in each social activity and overall social activity are greater than 0.60 which reveals the content validity. The significance of 't' statistics of the standardized factor loading of the variables in social activities are reliability and its convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its standard minimum threshold of 0.50 and 50.00 per cent respectively. The Cronbach Alpha of all social activities is greater than 0.60 which reveals the internal consistency.

4.25 LEVEL OF SOCIAL ACTIVITY AMONG THE RESPONDENTS

The level of social activities among the respondents have been computed by the means score of the variables in each social activities and also the total social activity. The mean score of all social activity and overall social activity among the male and female respondents have been compared separately along with its 't' statistics. The results are given in Table 4.25

Table 4.25

Level of Social Activity among the Respondents

Sl. No.	Social Activities	Mean Score		't' Statistics
		Male	Female	
1	Participation in Celebrations	1.3850	1.2833	0.4549
2	Common Development Activities	1.6383	1.3709	2.2676*
3	Leadership activities	1.8070	1.1924	3.1174*
Overall		1.5408	1.2825	2.0141

Source: Primary data

*Significant at five per cent level

The highly participated social activities by the male respondents are leadership activities and common development activities since their mean scores are 1.8070 and 1.6383 respectively. Among the female respondents, these two are participation in common development activities and participation in celebration since their mean scores are 1.3709 and 1.2833 respectively. Regarding the level of participation in social activities, the significant difference among the male and female respondents have been noticed in the case of participation in the common development activities and leadership activities since their respective 't' statistics are significant at 5 per cent level.

4.26 EARNING MEMBERS IN THE FAMILY AMONG THE RESPONDENTS

The economic status of the respondents have been examined with the help of number of earning members in the family, monthly income, monthly expenditure, monthly savings, etc. The earning members in family in the present study are confined to 1 to 2, 3 to 4, 4 to 5 and above 6. The distribution of respondents based on the earning members are shown in Table 4.26

Table 4.26

Earning Members in the Family among the Respondents

Sl. No.	Earning Members in the Family	Number of Respondents		Total
		Male	Female	
1	1 to 2	61	155	216
2	3 to 4	26	139	165
3	4 to 5	19	84	103
4	Above 5	7	39	46
Total		113	417	530

Source: Primary data

The dominant earning members in the family of the respondents are 1 to 2 and 3 to 4 which constitutes 40.75 and 31.13 per cent to the total respectively. Among the male respondents 53.98 per cent of the respondents are having 1 to 2 earning members in their family. Among the female respondents 37.17 per cent of the respondents are having 1 to 2 earning members in their family. The analysis reveals that majority (40.75 per cent) of the respondents are having 1 to 2 earning members in their family.

4.27 WEEKLY FAMILY INCOME AMONG THE RESPONDENTS

It shows the total weekly income of the earning members in the family among the respondents. Since the weekly income is one of the important economic statuses of the respondents, it is included in the presents study. The weekly income among the respondents in the presents study is confined to up to Rs.500, 501 to 700, 701 to 900, 901 to 1100 and above 1100. The distribution of respondent on the basis of their weekly family income is given Table 4.27

Table 4.27

Weekly Family Income among the Respondents

Sl. No.	Weekly Family Income (in Rs)	Number of Respondents		Total
		Male	Female	
1	Up to 500	11	11	22
2	501 to 700	20	76	96
3	701 to 900	21	119	140
4	901 to 1100	27	123	150
5	Above 1100	34	88	122
Total		113	417	530

Source: Primary data

The dominant family income per week among the respondents is Rs.901 to Rs.1100 and Rs.701 to Rs. 900 which constitutes 28.30 and 26.42 per cent to the total respectively. Among the male respondents 30.09 per cent of the respondents are having weekly family income of above Rs.1100. Among the female respondents 29.49 per cent of the respondents are having weekly family income of Rs.901 to 1100. The average weekly family income is higher among the male respondents than among the female respondents.

4.28 WEEKLY FAMILY EXPENSE AMONG THE RESPONDENTS

The weekly family expense among the respondents in the present study is confined to up to Rs.300, Rs.301 to 500, and Rs.501 to 700, Rs.701 to 900 and above Rs.900. The distributions of respondents based on the weekly family expenses are shown in Table 4.28.

Table 4.28

Weekly Family Expense among the Respondents

Sl. No.	Weekly Family Expenses (in Rs)	Number of Respondents		Total
		Male	Female	
1	Up to 300	17	25	42
2	301 to 500	26	68	94
3	501 to 700	23	117	140
4	701 to 900	31	126	157
5	Above 900	16	81	97
Total		113	417	530

Source: Primary data

Table 4.28 reveals that 29.62 per cent of the respondents are spending Rs.701 to Rs.900 for their family per week. Among the male respondents 27.43 per cent are

spending Rs.701 to Rs.900 for their family per week. Among the female respondents 30.22 per cent are spending Rs.701 to Rs.900 for their family per week. The analysis reveals that the weekly family expenses among the male respondents are slightly higher than the female respondents.

4.29 RESPONDENT'S WEEKLY FAMILY SAVINGS

It represents the total family savings among the respondents in a week. The weekly family savings among the respondents is confined to up to Rs.100, Rs.101 to 200, Rs.201 to 300, Rs.301 to 400, above Rs.400 and nil. The distribution of respondents based on their family savings per week is given in Table 4.29

Table 4.29

Respondent's Weekly Family Savings

Sl. No.	Weekly Family Savings (in Rs)	Number of Respondents		Total
		Male	Female	
1	Up to 100	10	19	29
2	101 to 200	19	28	47
3	201 to 300	26	46	72
4	301 to 400	24	134	158
5	Above 400	26	176	202
6	Nil	8	14	22
Total		113	417	530

Source: Primary data

Table 4.29 reveals that 38.11 per cent of the respondents are saving above Rs.400 per week. Among the male respondents 23.01 per cent are saving above Rs.400 per week. Among the female respondents 42.21 per cent are saving above Rs.400 per week. The analysis reveals that the weekly savings among the female respondents are higher than that of the male respondents.

4.30 RESPONDENT'S MODE OF SAVINGS

The mode of savings represents the way through which the respondents are saving their money. It is equally important to study the mode of saving with the amount of savings. The mode of savings in the presents study are confined to savings through Post office, Bank, LIC, Chit funds, Sangam and others. The distribution of respondents on the basis of their mode of savings is given in Table 4.30.

Table 4.30

Respondent's Mode of Savings

Sl. No.	Mode of Savings	Number of Respondents		Total
		Male	Female	
1	Post office	16	59	75
2	Bank	38	123	161
3	LIC	4	37	41
4	Chit fund	32	102	134
5	Sangam	9	63	72
6	Others	6	19	25
Total		105	403	508

Source: Primary data

The savings through Bank and Chit funds are the important ways for the respondents to save their money which constitutes 31.69 and 26.37 per cent to the total. The male respondents have the banks and Chit funds as their common mode of savings which constitute 36.19 and 30.47 per cent to its total respectively. Among the female respondents, the important modes of saving are banks and Chit funds which constitutes to 29.49 and 25.31 per cent to its total respectively. The analysis reveals that majority (31.69 per cent) of the respondents are saving their money in banks.

4.31 BANK USED BY THE RESPONDENTS FOR THEIR SAVINGS

Out of the 530 respondents, 161 respondents are saving their money through the bank. It is imperative to examine the bank through which they save their money. The banks included in the present study are Nationalised bank, Co- operative bank and private Sector bank. The distribution of respondents based on the bank in which they save their money is given in Table 4.31.

Table 4.31

Bank used by the Respondents for their Savings

Sl. No.	Type of Banks	Number of Respondents		Total
		Male	Female	
1	Nationalised bank	22	70	92
2	Co-operative bank	9	39	48
3	Private bank	7	14	21
Total		38	123	161

Source: Primary data

Out of 161 respondents 92 respondents save their money through Nationalised banks which constitute 57.14 per cent to the total. It is followed by Co-operative Banks which constitute 29.51 per cent to the total. The male respondents prefer Nationalized Banks for the purpose of their savings which constitute 57.89 per cent to its total. Among the female respondents majority (56.91 per cent) of them prefer the Nationalized banks for their savings. The analysis reveals the importance of nationalized bank as an important mode of saving among the respondents in the study area.

4.32 PERIOD OF HOLDING BANK ACCOUNT BY THE RESPONDENTS

It shows the number of years for which the bank account is kept at the present bank by the respondents for their transaction. The period of holding bank account is confined to less than 5 years, 5 to 10 years and above 10 years. The distribution of respondents based on the period of bank account is given in Table 4. 32

Table 4.32

Period of holding Bank Account by the Respondents

Sl. No.	Period of holding Bank Account	Number of respondents		Total
		Male	Female	
1	Less than 5 year	13	27	40
2	5 to 10	14	67	81
3	Above 10	11	29	40
Total		38	123	161

Source: Primary data

Table 4.32 reveals that majority (51.31 per cent) of the respondents are holding the bank account for the period of 5 to 10 years. Among the male respondents 36.84 per cent are holding the account for the period of 5 to 10 years. Among the female respondents 54.47 per cent are holding the account for the period of 5 to 10 years. It is evident from the analysis that majority (51.31 per cent) of respondents are having bank account for 5 to 10 years.

4.33 FREQUENCY OF VISIT TO THE BANKS

The frequency of visit to the bank by the respondent reveals their banking habits. The present study includes it as one of the variables to know the frequency of visit to the bank. The frequency of visit to the banks among the respondents is confined to daily, weekly, fortnightly and monthly. The distribution of respondents based on their frequency of visit to the bank is shown in Table 4.33.

Table 4.33

Frequency of Visit to the Banks

Sl. No.	Frequency of Visit	Number of Respondents		Total
		Male	Female	
1	Daily	3	6	9
2	Weekly	13	27	40
3	Fortnightly	16	49	65
4	Monthly	6	41	47
Total		38	123	161

Source: Primary data

Table 4.33 reveals that 40.37 per cent of the respondents are visiting the banks fortnightly. Among the male respondents 42.11 per cent are visiting the banks fortnightly. Among the female respondents 39.84 per cent of them are visiting the bank fortnightly. The frequency of visit to the banks among the male respondents is higher than the female respondents.

4.34 INTRODUCER TO THE BANK AMONG THE RESPONDENTS

It represents the person who introduced the respondents to the bank to open the account. The introducers in the present study are confined to friends, relatives, bank's employees, colleagues, National Rural Employment Guarantee Program Officers (NREGPO) and others. The distribution of respondents on the basis of the introducer to the bank is given in Table 4.34.

Table 4.34

Introducer to the Bank among the Respondents

Sl. No.	Introducer	Number of Respondents		Total
		Male	Female	
1	Friends	6	14	20
2	Relatives	4	17	21
3	Bank employee	7	21	28
4	Colleagues	5	23	28
5	NREGPO	14	41	55
6	Others	2	7	9
Total		38	123	161

Source: Primary data

Table 4.34 reveals that 34.16 per cent of the respondents are introduced by the NREGPO. Among the male respondents 36.84 per cent are introduced by the NREGPO. Among the female respondents 33.33 per cent are introduced by the NREGPO. The analysis reveals the importance of NREGPO to introduce the respondents to the banks.

4.35 AWARENESS ABOUT THE BANK DEPOSIT SCHEMES

The awareness about bank deposit schemes among the respondents have been measured with the help of mean scores. The respondents are asked to rate these schemes at five point scale according to their awareness. The mean scores of each deposit scheme among the male and female respondents have been compared separately along with its 't' statistics. The results are shown in Table 4.35.

Table 4.35

Awareness about the Bank Deposit Schemes

Sl. No.	Deposit Schemes	Mean Scores		't' Statistics
		Male	Female	
1	Savings bank Account	2.9974	2.3441	2.4546*
2	Recurring deposit	2.8811	2.2673	2.5227*
3	Fixed deposit	2.5809	2.0779	2.5019*
4	Senior Citizen Deposit Schemes	2.4011	2.0454	2.3442*

Source: Primary data

*Significant at five per cent level

The higher awareness among the male respondents is seen in the case of savings bank account and recurring deposits since their mean scores are 2.9974 and 2.8811 respectively. Among the female respondents higher awareness is seen in the case of savings bank account and recurring deposits since the mean score of 2.3441 and 2.2673 respectively. Regarding the level of awareness on various deposit schemes, the significant difference among the male and female respondents have been noticed in the case of all deposit schemes since their respective 't' statistics are significant at five per cent level. The level of awareness on various deposit schemes is higher among the male respondents than the female respondents.

4.36 VALUE OF IMMOVABLE ASSETS AMONG THE RESPONDENTS

The value of immovable assets possessed by the respondents is one of the indications of the economic status of the respondents. It is measured with the help of mean value of immovable assets possessed by the male and female respondents. It has been compared separately along with its 't' statistics. The results are presented in Table 4.36.

Table 4.36

Value of Immovable Assets among the Respondents

Sl. No.	Immovable Assets	Mean scores		't' Statistics
		Male	Female	
1	Value of Building	30437.62	46891.39	-2.1782*
2	Value of Land	41094.28	62409.45	-2.0996*
3	Others	10897.33	20417.72	-2.5084*
Total		82429.23	129718.56	-2.3996*

Source: Primary data

*Significant at five per cent level.

Among the male respondents the mean value is higher (41094.28) regarding the value of land. Among the female respondents the mean value is higher (62409.45) regarding the value of land. Regarding the value of immovable assets possessed by the respondents significant difference among the male and female respondents have been noticed in the case of value of building, value of land, value of other assets and also the total value of immovable assets since their respective 't' statistics are significant at five per cent level. The total value of immovable assets is higher among the female respondents than among male respondents.

4.37 VALUE OF MOVABLE AND DOMESTIC LIVESTOCK AMONG THE RESPONDENTS

The value of movable and domestic livestock among the respondents has been measured with the help of six important movable assets. The mean score of value of movable assets among male and female respondents have been compared separately. The 't' test has been administered to find out the significant difference among the male and female respondents regarding their value of movable assets. The results are given in Table 4.37.

Table 4.37

Value of Movable and Domestic Livestock among the Respondents

Sl. No.	Movable assets	Mean Scores		't' Statistics
		Male	Female	
1	Sheep / goat	3244.96	4908.89	-2.1173*
2	Cattle	2089.44	3104.43	-2.0996*
3	Cycle	496.58	392.24	2.0117*
4	Two wheeler bike	4089.94	2911.19	2.4541*
5	Load van	20423.34	12099.44	2.8899*
6	Tractor	19021.76	24097.83	-2.3845*
7	Others	4633.38	10173.39	-2.9943*
Total		53999.40	57687.41	-2.2099*

Source: Primary data

*Significant at five per cent level

The higher mean value of immovable assets among the male respondents seen in the case of value of load van and value of tractor since its mean scores are Rs.20423.34 and Rs.19021.76 respectively. Among the female respondents higher mean value of immovable assets is seen regarding the assets value of the tractor and

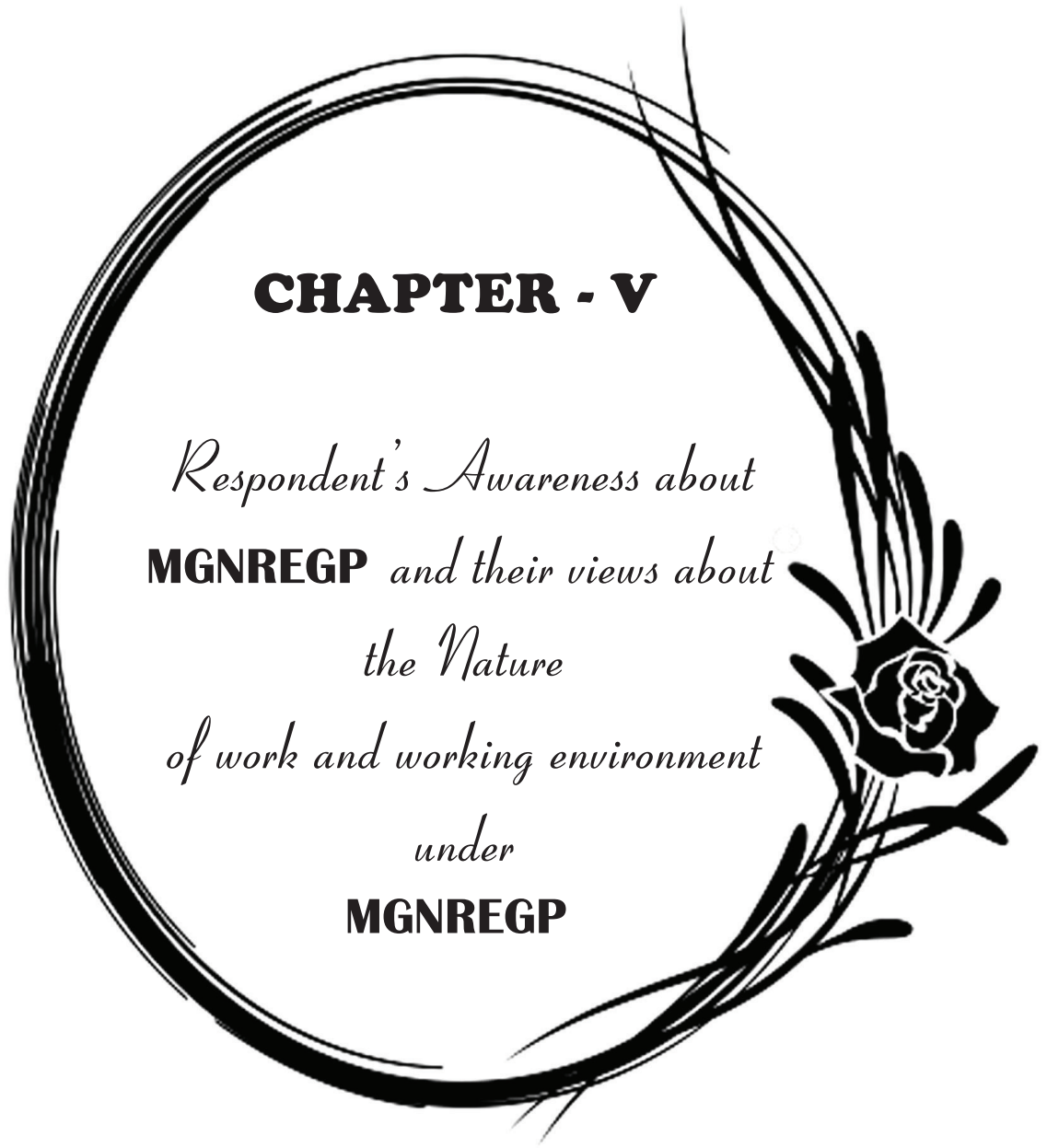
value of load van since its mean scores are Rs.24097.83 and Rs.12099.44 respectively. Regarding the value of movable assets significant difference among the male and female respondents have been noticed in the case of all six assets since their respective 't' statistics are significant at five per cent level.

4.38 SUMMARY

The background of the respondents and their socio-economic status is presented in this chapter. The profile of the respondents revealed their status. This chapter also dealt with the socio-economic status of the respondents. The analysis of socio-economic status exposed the inter-relationship between the socio-economic variables.

CHAPTER - V

Respondent's Awareness about
MGNREGP *and their views about*
the Nature
of work and working environment
under
MGNREGP



CHAPTER V

RESPONDENT'S AWARENESS ABOUT MGNREGP AND THEIR VIEWS ABOUT THE NATURE OF WORK AND WORKING ENVIRONMENT UNDER MGNREGP

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CHAPTER V

RESPONDENT'S AWARENESS ABOUT MGNREGP AND THEIR VIEWS ABOUT THE NATURE OF WORK AND WORKING ENVIRONMENT UNDER MGNREGP

The respondent's level of awareness and their views towards MGNREGP is presented in this chapter. It is imperative to examine the level of awareness about the MGNREGP among the respondents since it is directly related to their level of involvement and participation in the MGNREGP. The level of awareness about MGNREGP and its association with the respondents have been examined. The level of attitude about MGNREGP is also measured to exhibit the respondent's view about MGNREGP.

5.1 AWARENESS ABOUT MGNREGP AMONG THE RESPONDENTS

The awareness about MGNREGP among the respondents is highly related to the level of involvement and participation in the MGNREGP. Even though the variables relating to MGNREGP are too many, the present study included only 14 variables. The respondents are asked to rate these aspects according to their level of awareness.

Table 5.1**Awareness about MGNREGP among the Respondents**

Sl. No.	Variables Relating to MGNREGP	Mean Score		't' Statistics
		Male	Female	
1	Minimum amount of wage to be given	3.2454	2.6568	2.4541*
2	Recording date and hours of work	3.4149	2.6044	2.6696*
3	Signature for having worked	3.5089	3.0411	2.4173*
4	Signature for the wages received	3.3884	2.5991	3.1709*
5	Reporting in case of missing of the card	3.1088	2.8442	2.0886*
6	Documenting of receiving the duplicate card	3.2673	2.8088	2.1179*
7	Photo copy of the card	3.4117	3.0141	2.0996*
8	Procedure for the rectification of the card	3.0884	3.1145	0.4579
9	Mode of making attendance of every man day	3.3316	3.0447	1.3399
10	Cordiality between the superiors and workers	3.2145	3.6562	2.3399*
11	Approach of the superiors toward the workers in the field	3.0459	3.6083	2.5084*
12	Availability of first aid equipments	3.1171	3.5899	2.1789*
13	Wages and the level of work completion	3.2094	3.6334	2.0673*
14	Term of employment days	3.0886	3.5141	2.2496*

Source: Primary data

*Significant at five per cent level

Table 5.1 shows the level of awareness about variables relating to MGNREGP among the male and female respondents and their respective 't' statistics. The highly viewed variables by the male respondents are 'signature for having worked' and 'recording date and hours of work' since their mean scores are 3.5089 and 3.4149 respectively. Among the female respondents the highly viewed variables are 'cordiality between the superiors and workers' and 'wages and the level of work completion' since their mean scores are 3.6562 and 3.6334 respectively. Regarding the view about MGNREGP significant difference among the male and female respondents have been noticed in the case of 12 out of 14 aspects in NREGS since their respective 't' statistics are significant at five per cent level.

5.2 IMPORTANT ASPECTS IN MGNREGP

The score of all 14 variables are included for Exploratory Factor Analysis (EFA) in order to narrate the various aspects since it is easy to have further in-depth discussion on these aspects. The validity of data for EFA has been tested with the help of Kaiser-Mayer-Ohlin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. Both these tests satisfy the validity of data for EFA since the KMO measure is greater than 0.60 and the Chi-Square value is significant at zero per cent level. The executed EFA reflects in three important aspects. The given value and the per cent of variation explained by each important aspect are presented in Table 5.2.

Table 5.2

Important Aspects in MGNREGP

Sl. No.	Important Aspects	Number of Variables	Given Value	Per cent of Variation Explained	Cumulative per cent of Variation Explained
1	Procedure	5	4.9796	35.56	35.56
2	Human relation	5	3.4011	24.29	59.85
3	Recording	4	2.8843	20.60	80.45
KMO measure of sampling adequacy :0.7884			Bartlett's test of sphericity : Chi – Square value: 86.49 *		

Source: Primary data

*Significant at five per cent level

The most important aspect named by the EFA is 'procedure' since its given value and the percent of variation explained are 4.9796 and 35.56 per cent respectively. The second important aspect is Human relation since its given value and the per cent of variation explained is 3.4011 and 24.29 per cent respectively. The last important aspect noticed by the EFA is 'recording' since the given value and the percent of variation explained are 2.8843 and 20.60 per cent respectively. These three important aspects are included for the further analysis.

5.3 RELIABILITY AND VALIDITY OF VARIABLES IN IMPORTANT ASPECTS

The score of variables in each important aspect have been included for Confirmatory Factor Analysis (CFA) in order to examine the reliability and validity of variables in it. The overall reliability of variables in each important aspect has been estimated with the help of Cronbach alpha. The variables are given in Table 5. 3

Table 5.3

Reliability and Validity of Variables in Important Aspects

Sl. No.	Important Aspects	Range of Standardized Factor Loading	Range of 't' Statistics	Cronbach Alpha	Composite Reliability	Average Variance Extracted
1	Procedure	0.9141-0.6549	3.9198*- 2.5909*	0.7979	0.7711	53.92
2	Human Relation	0.8499-0.6241	3.1171*- 2.3919*	0.7302	0.7102	51.09
3	Recording	0.8508-0.6776	3.2676*- 2.6881*	0.7671	0.7426	52.29

Source: Primary data

*Significant at five per cent level

The standardized factor loading of the variables in important aspects are greater than 0.60 which reveals the content validity of all three important aspects. The significance of 't' statistics of standardized factor loading of the variables in important aspects reveal the convergent reliability. It is also supported by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. The Cronbach Alpha of all important aspects is greater than 0.60 which shows the internal consistency of each important aspect. All these results indicate the reliability and validity of variables in important aspects.

5.4 LEVEL OF AWARENESS ON IMPORTANT ASPECTS IN MGNREGP

The level of awareness about important aspects in MGNREGP among the respondents is measured by the mean score of the variables included in each important aspect. The mean of each important aspect among the male and female respondents have been computed separately. The 't' test has been administered to find out the significant difference among the male and female respondents regarding their view on each important aspects. The views are shown in Table 5.4

Table 5.4

Level of Awareness about important aspects in MGNREGP

Sl. No.	Important Aspects	Mean Score		't' Statistics
		Male	Female	
1	Procedure	3.2093	2.8938	2.2916*
2	Human relation	3.1351	3.6003	-2.4089*
3	Recording	3.4309	2.8146	2.5171*

Source: Primary data

*Significant at five per cent level

The highly viewed important aspects by the male respondents are recording and procedure since their mean scores are 3.4309 and 3.2083 respectively. Among the female respondents, these two important aspects are human relation and procedure since their mean scores are 3.6003 and 2.8938 respectively. Regarding the view on level of awareness of important aspects, significant difference among the male and female respondents have been noticed in the case of all important aspects since their respective 't' statistics are significant at five per cent level.

5.5 RELATIONSHIP BETWEEN THE PROFILE OF RESPONDENTS AND THEIR LEVEL OF AWARENESS ABOUT THE IMPORTANT ASPECTS OF MGNREGP

Since relationship may exists between profile of the respondents and the level of awareness on important aspects, the present study has made an attempt to examine it with the help of one way analysis of variance. The included profile variables are age, religion, community, marital status, number of children per family, educational qualification, occupation, and type of family, family members and ownership of house. The results of one way analysis of variance are summarized in Table 5.5

Table 5.5

Relationship between the Profile of the Respondents and their Level of Awareness about the Important Aspects of MGNREGP

Sl. No.	Profile Variables	'F' Statistics		
		Procedure	Human relation	Recording
1	Age	2.7841*	2.6562*	2.1788
2	Religion	2.8054*	2.3391	2.0417
3	Community	2.6676*	2.5144*	2.1088
4	Marital status	2.4083	2.8446*	2.2676
5	Number of children per family	2.7117*	2.0884	2.1176
6	Educational qualification	2.6689*	2.8919*	3.0441*
7	Occupation	2.5084	2.6676*	2.8242*
8	Type of family	3.1173	3.5491	3.3949
9	Family members	3.5884*	2.6696	2.8084
10	Ownership of house	2.9011	2.8044	2.5496

Source: Primary data

*Significant at five per cent level

Regarding the level of awareness on procedure, the significantly associating profile variables are age, religion, community, number of children per family, educational qualification, and family members since their respective 'F' statistics are significant at five per cent level. The significantly associating profile variables regarding the level of awareness on human relation are age, community, marital status, educational qualification, and occupation whereas in the case of recording these are educational qualification and occupation, since their 'F' statistics are significant at five per cent level.

5.6 MEAN DIFFERENCE AND DISCRIMINANT POWER OF IMPORTANT ASPECTS AMONG MALE AND FEMALE RESPONDENTS

The level of awareness on important aspects among the male respondents is differing from the female respondents. It is essential to identify the important discriminant aspects among the two groups of respondents for some policy implications. Initially, the mean differences in each important aspect, its statistical significance have been computed separately. The discriminant power of each aspects have been estimated with the help of Wilks Lambda. The results are shown in Table 5.6

Table 5.6
Mean Difference and Discriminant Power of Important Aspects among Male and Female Respondents

Sl. No.	Important Aspects	Mean Score		Mean Difference	't' Statistics	Wilks Lambda
		Male	Female			
1	Procedure X1	3.2083	2.8938	0.3145	2.2916*	0.1549
2	Human relation X2	3.1351	3.6003	-0.4652	-2.4089*	0.1073
3	Recording X3	3.4309	2.8146	0.6163	2.5171*	0.1384

Source: Primary data

*Significant at five per cent level

The significant mean differences are noticed in the case of all three important aspects since their respective 't' statistics are significant at five per cent level. The higher mean differences are noticed in the case of 'recording' and 'human relation' since their mean differences are 0.6163 and – 0.4652 respectively. The higher discriminant power is noticed in the case of human relation since its Wilks Lambda is 0.1073. The significant important aspect has been included to estimate the two group discriminant function. The un-standardized procedure has been followed to estimate it. The estimated function is

$$Z=0.2941+0.1045X_1+0.1899X_2+0.0997X_3$$

5.7 RELATIVE CONTRIBUTION OF IMPORTANT ASPECTS OF MGNREGP IN THE TOTAL DISCRIMINANT SCORE

The relative contribution of important aspects in Total Discriminant Score (TDS) is estimated with the help of the product of discriminant co-efficient and the mean difference of the respective important aspects. The results are shown in Table 5.7

Table 5.7

Relative Contribution of Important Aspects of MGNREGP in the Total Discriminant Score

Sl. No.	Important Aspects	Discriminant Co-Efficient	Mean Difference	Product	Relative Contribution In TDS
1	Procedure (X1)	0.1045	0.3145	0.0329	18.01
2	Human relation (X2)	-0.1899	-0.4652	0.0883	48.36
3	Recording (X3)	0.0997	0.6163	0.0614	33.63
Total				0.1826	100.00
Per cent of cases correctly classified : 76:89					

Source: Primary data

*Significant at five per cent level

The higher discriminant co-efficient is noticed in the case of human relation since its co-efficient is 0.1899. It shows that higher influence of the above said important aspects in the discriminant function. The higher relative contribution important aspects in Total Discriminant Score is noticed in the case of human relation since its relative contribution is 48.36 per cent. The estimated two group discriminant analysis correctly classifies the cases to an extent of 76.89 per cent. The analysis reveals that the important discriminant important aspects among the male and female respondents is human relation which is highly perceived by the female respondents than that by the male respondents

5.8 FINANCIAL INDICATORS AMONG MALE RESPONDENTS DURING PRE AND POST MGNREGP PERIOD

The financial impact of MGNREGP among the respondents has been assessed with the help of the monthly income, monthly expenditure and monthly savings of the respondents at the pre and post period of scheme. Initially, the mean of above said three financial indicators at Pre and Post period among the male respondents have been computed separately along with its 't' statistics. The results are shown in Table 5.8.

Table 5.8
Financial Indicators among Male Respondents during Pre and Post MGNREGP Period

Sl. No.	Financial Indicators	Mean Score		't' statistics
		Before MGNREGP	After MGNREGP	
1	Monthly Income	3219.94	4509.97	-2.2676*
2	Monthly Expenditure	3108.82	3394.06	-0.3997
3	Monthly Savings	111.12	1115.91	-2.7488*

Source: Primary data

*Significant at five per cent level

The mean monthly income of the male respondents at Pre and Post MGNREGP period are ₹3219.94 and ₹4509.97 respectively. The mean monthly expenditure among them are ₹3108.82 and ₹3394.06 respectively where as the mean monthly savings are ₹111.12 and ₹1115.91 respectively. The significant difference among the pre and post MGNREGP period have been noticed in the case of monthly income and monthly savings among the male respondents since their respective 't' statistics are significant at five per cent level.

5.9 FINANCIAL INDICATORS AMONG FEMALE RESPONDENTS DURING THE PRE AND POST MGNREGP PERIOD

The financial impact of MGNREGP among the female respondents has been examined with help of the mean of monthly income, monthly expenditure and monthly savings among the female respondents at Pre and Post period of MGNREGP. The 't' test has been administered to find out the significant difference among the two periods regarding the three financial indicators. The results are shown in Table 5.9.

Table 5.9

Financial Indicators among Female Respondents during the Pre and Post MGNREGP Period

Sl. No.	Financial Indicators	Mean Score		't' Statistics
		Before MGNREGP	After MGNREGP	
1	Monthly Income	3848.83	6173.34	-2.9096*
2	Monthly expenditure	3289.91	3697.71	-0.6976
3	Monthly savings	558.92	2475.63	-3.3909*

Source: Primary data

*Significant at five per cent level

The mean of monthly income among the female respondents during pre and post NREGS period are ₹3848.83 and ₹ 6173.34 respectively whereas the mean monthly expenditure are ₹3289.91 and ₹3697.71 respectively. The mean monthly savings among the female respondents during Pre and Post MGNREGP period are ₹558.92 and ₹2475.63 respectively. Regarding the Pre and Post MGNREGP period, significant difference among them have been noticed in the case of monthly income, and monthly savings since their respective 't' statistics are significant at five per cent level.

5.10 MODE OF TRAVEL TO THE WORK SPOT AMONG THE RESPONDENTS

It represents the mode of transport used by the respondents to reach their work spot. In the present study these are confined to on foot, by bus, by cycle, by bike, by van and others. The distribution of respondents on the basis of their mode of transport is illustrated in Table 5.10

Table 5.10
Mode of Travel to the Work Spot among the Respondents

Sl. No.	Mode of Travel	Number of Respondents		Total
		Male	Female	
1	On foot	40	112	152
2	Bus	22	127	149
3	Cycle	24	63	87
4	Bike	6	17	23
5	Van	17	84	101
6	Others	4	14	18
Total		113	417	530

Source: Primary data

The important modes of travel to the work spot among the respondents are on foot and by bus which constitutes 28.68 and 28.11 per cent to the total respectively. The important modes of travel among the male respondents are on foot and by cycle which constitutes 35.39 and 21.24 per cent to its total respectively. Among the female respondents, these two are by bus and on foot since it constitutes 30.46 and 26.86 per cent to its total respectively. The analysis reveals the beneficiaries reach the work spot on foot, by bus and by van. Among the women beneficiaries, the common modes of travel to the work spot are the bus services and on foot.

5.11 DISTANCE TRAVELLED TO REACH THE WORK SPOT

It shows the distance covered by the respondents to reach their work spot every day. Since the travel distance may have its own influence on their work, it is included in the present study. The respondents who travelled more than 5 kms per day to reach the work spot and less than 5 kms per day are examined. The results are given in Table 5.11

Table 5.11

Distance Travelled to Reach the Work Spot

Sl. No.	Travel Distance to Work Spot	Number of Respondents		Total
		Male	Female	
1	Above 5 kms	67	328	395
2	Below 5 kms	46	89	135
Total		113	417	530

Source: Primary data

In total, a maximum of 74.53 per cent of the respondents are travelling more than 5 kms per day to reach the work spot. 59.29 per cent of the male respondents and 78.66 per cent of the female respondents are travelling more than 5 kms per day to reach their work spot under the MGNREGP.

5.12 TRAVEL ALLOWANCE TO THE RESPONDENTS

The respondents may receive the travel allowance to reach their work spot. Since the travel allowance received by the respondents may reduce their expenditure on the travel to reach their work spot, it is included in the present study. The nature of getting travel allowance is measured as a Binary variable. The distribution of respondents based on their nature of getting travel allowance is given in Table 5.12

Table 5.12

Travel Allowance to the Respondents

Sl. No.	Receipt of Travel Allowance	Number of Respondents		Total
		Male	Female	
1	Yes	59	270	329
2	No	54	147	201
Total		113	417	530

Source: Primary data

Majority (62.08 per cent) of the respondents are receiving travel allowance. The male and female respondents who receive travel allowance constitute 52.21 and 64.74 per cent to its total.

5.13 TRAVEL ALLOWANCE RECEIVED BY THE RESPONDENTS

It shows the amount of money received by the respondents as travel allowance from the concerned authority to reach their work spot. In the present study, the amount of travel allowance is confined to less than ₹ 20, ₹20 – 25, ₹26 – 30 and above ₹ 30. The distribution of respondents based on the amount of travel allowances received from the authority is given in Table 5.13

Table 5.13

Travel Allowance Received by the Respondents

Sl. No.	Amount of Travel Allowance Per Day	Number of Respondents		Total
		Male	Female	
1	Less than ₹20	22	46	68
2	₹ 20 - 25	31	169	200
3	₹26 - 30	36	118	154
4	Above ₹30	24	84	108
Total		113	417	530

Source: Primary data

Table 5.13 reveals that 37.74 per cent of the respondents are receiving ₹20 to 25 as their travel allowance. Among the male respondents 31.86 per cent of them are receiving ₹26 to 30 as travel allowance. Among the female respondents 40.53 per cent of them are receiving ₹20 to 25 as travel allowance. The analysis reveals that the amount of travel allowance received by the male respondents is higher than the female respondents.

5.14 TYPE OF WORK GIVEN TO THE RESPONDENTS

The type of work given under the MGNREGP in the present study are confined to road paving and new road making, paving the pond, water harvesting, desilting the canals, planting the tree saplings and others. The distribution of respondents on the basis of their type of work is given in Table 5.14

Table 5.14

Type of Work given to the Respondents

Sl. No.	Type of Work	Number of Respondents		Total
		Male	Female	
1	Road paving and new road making	29	89	118
2	Paving the pond	14	104	118
3	Water harvesting	9	46	55
4	Desilting the canals	22	107	129
5	Planting the tree sapling	19	33	52
6	Others	20	38	58
Total		113	417	530

Source: Primary data

The important type of works given to the respondents are desilting the canals and paving the ponds since it constitutes 24.33 and 22.26 per cent to the total respectively. The important types of works given to the male respondents are road paving and new road making and desilting the canals since it constitute 25.66 and 19.47 per cent to its total respectively. Among the female respondents, these are desilting the canals and paving the pond since it constitutes 25.66 and 24.94 per cent to its total respectively. The analysis reveals that ‘desilting the canals’, ‘paving the pond’ and road paving and new road making are given more importance in the MGNREGP.

5.15 BASIS OF WAGE DETERMINATION

The wage determination for the respondents may be based on several criterions. In the present study, these are confined to hourly basis, daily basis and nature of work basis. The distribution of respondents on the basis of their wage determination is shown in Table 5.15

Table 5.15

Basis of Wage Determination

Sl. No.	Basis for Wage Determination	Number of Respondents		Total
		Male	Female	
1	Hourly	26	116	142
2	Daily	73	265	338
3	Nature of work	14	36	50
Total		113	417	530

Source: Primary data

The important basis of wage determination are daily and hourly basis since it constitutes 63.77 and 26.79 per cent to the total respectively. The important basis of wage determination among the male respondents is daily and hourly which constitutes 64.60 and 23.01 per cent to its total respectively. Among the female respondents, these two are also the same which constitutes 63.55 and 27.82 per cent to its total respectively. The analysis reveals that the wage is determined on the basis of daily basis under MGNREGP.

5.16 RESPONDENT'S OPINION TOWARDS MGNREGP

The opinion of the respondents towards various aspects of MGNREGP has been examined with the help of ten different dimensions. These are presented below.

- Opinion towards registration
- Opinion towards work allotment
- Opinion towards wages
- Opinion towards treatment / relationships
- Opinion towards supervision
- Opinion towards payment
- Opinion towards regularity of work
- Opinion towards nature of work
- Opinion towards effect of the nature
- Opinion towards implementation

The opinion towards various aspects of MGNREGP among the male and female respondents has been examined with the help of the mean score of each aspect. The 't' test has been administered to find out the significant difference among the male and female respondents regarding their view on various aspects of MGNREGP.

5.16.1 Respondent's view towards Registration

The opinion about registration under MGNREGP among the respondents has been measured with the help of four variables. The respondents are asked to rate the four variables in registration at five point scale. The mean score of each variable relating to registration among the male and female respondents have been computed separately along with its 't' statistics. The results are shown in Table 5.16.

Table 5.16

Respondent's View towards Registration

Sl. No.	Variables in Registration	Number of Respondents		't' Statistics
		Male	Female	
1	The registration is easy	3.0886	3.2997	-0.9973
2	The process of filling up of application is simple	2.9143	3.3084	-1.8844
3	Bogus signature in application is not possible	2.8084	3.4146	-2.4916*
4	Removal of name is registered	2.9976	3.2908	-2.0342*

Source: Primary data

*Significant at five per cent level

The highly viewed variables by the male respondents are 'the registration is easy' and 'removal of name is registered' since then mean scores are 3.0886 and 2.9956 respectively. Among the female respondents, these two are 'the processes of filling up the application is simple' and 'bogus signature in application is not possible' since then mean scores are 3.3084 and 3.4146 respectively. Regarding the view on variables in registration, significant difference among the male and female respondents have been noticed in the case of 2 out of 4 variables in it since their respective 't' statistics are significant at five per cent level.

5.17 RELIABILITY AND VALIDITY OF VARIABLES IN ‘REGISTRATION’

Before summarizing the score of the variables in ‘registration’, it is imperative to examine its reliability and validity with the help of Confirmatory Factor Analysis (CFA). It results in standardized factor loading of the variables in ‘registration’, its statistical significance, composite reliability and average variance extracted. The overall reliability of variables in registration have been tested with the help of Cronbach Alpha. The results are shown in Table 5.17.

Table 5.17

Reliability and Validity of Variables in Registration

Sl. No.	Variables in Registration			Composite Reliability	Average variance extracted
		Standardized Factor Loading	‘t’ Statistics		
1	The processes of filling up of application is simple	0.8144	3.0846*	0.7104	51.49
2	Removal of name is in registration	0.7904	2.8911*		
3	The registration is easy	0.7179	2.5969*		
4	Bogus signature in application is not possible	0.6542	2.3884*		
Cronbach alpha : 0.7302					

Source: Primary data

*Significant at five per cent level

The included four variables in ‘registration’ explain it to an extent of 73.02 per cent since its Cronbach Alpha 0.7302. The standardized factor loading of the variables in registration are greater than 0.60 which reveals its content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables in it reveals the convergent validity. It is also powered by the composite reliability and average variance extracted since these are greater than its standard minimum threshold of 0.50 per cent respectively.

5.18 SCORE ON ‘REGISTRATION’ AMONG THE RESPONDENTS

The respondent’s view on registration is computed by the mean score of the variable in registration. In the present study, the score on registration among the respondents is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their score on ‘registration’ among the respondents is given in Table 5.18

Table 5.18

Score on Registration among the Respondents

Sl. No.	Score on Registration among the Respondents	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	10	46	56
2	2.01 – 3.00	49	83	132
3	3.01 – 4.00	31	184	215
4	Above 4.00	23	104	127
Total		113	417	530

Source: Primary data

The important score on ‘registration’ among the respondents among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 40.57 and 24.91 per cent to the total respectively. The important score on registration among the male respondents are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 43.36 and 27.43 per cent to its total respectively. Among the female respondents, these are 3.01 to 4.00 and above 4.00 which constitutes 44.12 and 24.94 per cent to its total respectively. The analysis reveals that the level of view on ‘registration’ is higher among the female respondents than that among the male respondents.

5.19 RESPONDENT'S VIEW ABOUT WORK ALLOTMENT

One of the important aspects of MGNREGP included for the present study is 'work allotment'. The respondent's view on work allotment in the present study is measured with the help of six variables. The respondents are asked to rate these six variables at five point scale. The mean score of the variables in work allotment among the male and female respondents have been compared separately along with its 't' statistics. The results are given in Table 5. 19

Table 5.19

Respondent's View about Variables in Work Allotment

Sl. No.	Variables in Work Allotment	Number of Respondents		'T' statistics
		Male	Female	
1	Work allotment is properly recorded	2.9091	3.4543	-2.5841*
2	Equal work allotment is made	2.9971	3.6042	-2.6964*
3	Enough employment is afforded in a month	2.9097	3.5311	-2.7342*
4	Convenient timing of the work is observed	2.8117	3.4887	-2.6099*
5	No prejudice in the work allotment	2.7086	3.3909	-2.5144-
6	Work allotment is according to the ability of the labourer	2.5969	3.4604	-3.1491*

Source: Primary data

*Significant at the five per cent level

The highly viewed variable in 'work allotment' by the male respondents are 'equal work allotment' and 'enough employment is given in a month' since their mean scores are 2.9971 and 2.9097 respectively. Among the female respondents, these are 'equal work allotment' and 'enough employment is given in a month' since their mean scores are 3.6042 and 3.5311 respectively.

Regarding the view on variables in work allotment, significant difference among the male and female respondents have been noticed in the case of all six variables since their respective 't' statistics are significant at five per cent level.

5.20 RELIABILITY AND VALIDITY OF VARIABLES INCLUDED IN 'WORK ALLOTMENT'

The score of all variables included in 'work allotment' have been included for Confirmatory Factor Analysis (CFA) in order to examine the reliability and validity of variables in it. The overall reliability of variables in work allotment has been estimated with the help of Cronbach alpha. The results are given in Table 5.20

Table 5.20

Reliability and Validity of Variables in Work Allotment

Sl. No	Variables In Work Allotment	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Experimented
1	Work allotment is properly made	0.9048	4.1173*	0.7901	56.93
2	Enough employment is afforded in a month	0.8609	3.3545*		
3	Work allotment is according to the ability of the labourer	0.8241	3.0869*		
4	Work requires a hard labour	0.7549	2.8846*		
5	Work allotment is properly recorded	0.7082	2.7141*		
6	Convenient timing of work is followed	0.6849	2.6686*		
Cronbach alpha : 0.8142					

Source: Primary data

*Significant at five per cent level

The standardized factor loading of the variables in ‘work allotment’ are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables in it reveals its convergent validity. It is also proved by the composite reliability and average variance extracted since they are greater than its standard minimum threshold of 0.50 and 50.00 per cent respectively. The included six variables in work allotment explain it to an extent of 81.42 per cent since its Cronbach alpha is 0.8142.

5.21 SCORE ON WORK ALLOTMENT AMONG THE RESPONDENTS

The respondent’s attitude about ‘work allotment’ among the respondents is measured with the help of the mean score of the variables in it. It is denoted by score on work allotment. In the present study, the score on ‘work allotment’ is classified into less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their score on ‘work allotment’ is given in Table 5.21

Table 5.21

Score on Work Allotment among the Respondents

Sl. No.	Score on Work Allotment	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	17	40	57
2	2.01 – 3.00	46	97	143
3	3.01 – 4.00	29	163	192
4	Above 4.00	21	117	138
Total		113	417	530

Source: Primary data

The important level of attitude on ‘work allotment’ among the respondents is 3.01 to 4.00 and 2.01 to 3.00 which constitute 36.23 and 26.98 per cent to the total respectively. The important level of score on ‘work allotment’ among the male respondents is 2.01 to 3.00 and 3.01 to 4.00 which constitutes 40.71 and 25.66 per cent to its total respectively. Among the female respondents, these are 3.01 to 4.00 and above 4.00 which constitutes 39.09 and 28.06 per cent to its total respectively. The analysis shows that the level of attitude on ‘work allotment’ is higher among the female respondents than that among the male respondents.

5.22 RESPONDENT’S VIEW ON VARIABLES IN WAGES

In the present study the respondent’s views towards ‘wages’ has been measured with the help of four variables. The respondents are asked to rate these variables at five point scale. The mean score of the variables in wages among the male and female respondents have been compared separately along with its ‘t’ statistics. The results are given in Table 5.22

Table 5.22

Respondents’ Views about Wages

Sl. No.	Variables in Wages	Mean Score		‘t’ statistics
		Male	Female	
1	Prompt wage payment is followed	3.0677	3.6887	-2.4558*
2	Wage payment is according to the guidelines	2.7117	3.5904	-2.6696*
3	Wages are on par with work done	2.8646	3.4997	-2.5978
4	Payment of wages is ultimately reaching the beneficiaries	2.9771	3.6039	-2.6886*

Source: Primary data

*Significant at five per cent level

The highly viewed variables in ‘wages’ by the male respondents are ‘prompt wage payment’ and ‘payment of wages is ultimately reaching the beneficiaries’ since then mean scores are 3.0677 and 2.9771 respectively. Among the female respondents, these two are also the same with the mean score of 3.6887 and 3.6039 respectively. Regarding the ‘wages’, the significant difference among the male and female respondents have been noticed in the case of all four variables since then respective ‘t’ statistics are significant at five per cent level.

5.23 RELIABILITY AND VALIDITY OF VARIABLES IN WAGES

It is imperative to examine the reliability and validity of variables in wages before summarizing the score of the variables in it. The Confirmatory Factor Analysis (CFA) has been executed to examine it. The internal consistency in wages has been estimated with the help of Cronbach Alpha. The results are given in Table 5.23

Table 5.23

Reliability and Validity of Variables in Wages

Sl. No.	Variables in Wages	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Experimented
1	Prompt wage is given	0.08647	3.4142*	0.7522	53.39
2	Payment of wages is ultimately reaching the beneficiaries	0.7973	2.7399*		
3	Prompt wage payment is adhered to	0.7245	2.5886*		
4	Wage is on par with the work done	0.6676	2.3949*		
Cronbach Alpha : 0.7708					

Source: Primary data

*Significant at five per cent level

The included four variables in ‘wages’ explain it to an extent of 77.08 per cent since its Cronbach Alpha is 0.7708. The standardized factor loading of the variables in ‘wages’ are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables in it reveals its convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its minimum of threshold of 0.50 and 50.00 per cent respectively.

5.24 SCORE ON ‘WAGES’ AMONG THE RESPONDENTS

The respondent’s view about ‘wages’ among the respondents has been computed by the mean score of the variables in it. In the present study the score on ‘wages’ is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their score on ‘wages’ is given in Table 5.24

Table 5.24

Score on Wages among the Respondents

Sl. No.	Score on Wages	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	8	31	39
2	2.01 – 3.00	41	143	184
3	3.01 – 4.00	38	147	185
4	Above 4.00	26	96	122
Total		113	417	530

Source: Primary data

The important scores on ‘wages’ among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 34.91 and 34.72 per cent to the total respectively. The important scores on ‘wages’ among the male respondents are 2.00 to 3.00 and 3.01

to 4.00 which constitutes 36.28 and 33.62 per cent to its total respectively. Among the female respondents, these two are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 35.25 and 34.29 per cent to its total respectively. The analysis reveals that the level of view on ‘wages’ is higher among the female respondents than that among the male respondents.

5.25 RESPONDENT’S VIEW ABOUT VARIABLES IN TREATMENT / RELATIONSHIP

The variable ‘Treatment / Relationship’ is measured with the help of four variables. The respondents are asked to rate these variables at five point scale according to their order of perception. The mean score of variables in ‘treatment / relationship’ among the male and female respondents have been compared separately along with its ‘t’ statistics. The results are shown in Table 5. 25

Table 5.25

Respondent’s View about Variables in Treatment / Relationship

Sl. No.	Variables in Treatment / Relationship	Mean Score		‘F’ statistics
		Male	Female	
1	Simony is not in practice	3.2776	3.8844	-2.3886*
2	Red – tapism is not prevailing in this scheme	3.0473	3.6546	-2.2917*
3	Caste coloring is not in practice	2.8172	3.3884	-2.1739*
4	No poor treatment	2.9676	3.5084	-2.2774*

Source: Primary data

*Significant at five per cent level

The highly viewed variables in ‘Treatment /Relationship’ by the male respondents are ‘simony is not in practice’ and ‘red–tapism is not prevailing in this scheme’ since their mean scores are 3.2776 and 3.0473 respectively. Among the female

respondents these two are also the same since it constitutes 3.8844 and 3.6546 respectively. Regarding the view on variables in ‘Treatment / Relationship’, significant difference among the male and female respondents have been noticed in the case of all the four variables in ‘Treatment / Relationship’ since their respective ‘t’ statistics are significant at five per cent level.

5.26 RELIABILITY AND VALIDITY OF VARIABLES IN ‘TREATMENT / RELATIONSHIP’

The score of the four variables in ‘Treatment / Relationship’ have been included for Confirmatory Factor Analysis (CFA) in order to examine the reliability and validity of variables in it. It results in standardized factor loading of the variables its statistical significance, composite reliability and average variance extracted. The internal consistency of variables in ‘Treatment /Relationship’ have been measured with the help of Cronbach Alpha, the results are shown in Table 5.26.

Table 5.26

Reliability and Validity of Variables in Treatment / Relationship

Sl. No	Variables in Treatment/ Relationship	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Experimented
1	Caste – coloring is not in practice	0.8646	3.3996*	0.7543	53.91
2	No poor treatment	0.7917	2.9973*		
3	Simony is not in practice	0.7242	2.6839*		
4	Red – tapeism is not prevailing in this scheme	0.6849	2.5914*		
Cronbach alpha : 0.7746					

Source: Primary data

*Significant at five per cent level

The included four variables in ‘Treatment / Relationship’ explain it to an extent of 77.46 per cent since its Cronbach alpha is 0.7746. The standardized factor loading of the variables in ‘treatment / relationship’ are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables on ‘treatment / relationship’ reveal the convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively.

5.27 SCORE IN ‘TREATMENT / RELATIONSHIP’ AMONG THE RESPONDENTS

The level of view on ‘treatment /relationship’ among the respondents have been measured by the mean score of the variables in ‘treatment / relationship’. In the present study, the score on ‘treatment / relationship’ is confirmed to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of the respondents based on their score on ‘treatment / relationship’ is given in Table 5.27

Table 5.27

Score in ‘Treatment / Relationship’ among the Respondents

Sl. No.	Score on ‘Treatment / Relationship’	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	8	59	67
2	2.01 – 3.00	39	89	128
3	3.01 – 4.00	47	143	190
4	Above 4.00	19	126	145
Total		113	417	530

Source: Primary data

The important scores on ‘treatment / relationship’ among the respondents are 3.01 to 4.00 and above 4.00 which constitutes 35.85 and 27.36 per cent to the total respectively. The important scores on ‘treatment / relationship’ among the male respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 41.59 and 34.51 per cent to its total respectively. Among the female respondents, these are 3.01 to 4.00 and above 4.00 which constitutes 34.29 and 30.22 per cent to its total respectively. The analysis reveals that the level of view on ‘treatment/ relationship’ is higher among the female respondents than the male respondents.

5.28 RESPONDENT’S VIEW ABOUT THE VARIABLES ON ‘SUPERVISION’

One of the aspects included in MGNREGP in the present study is the supervision. The respondent’s view about the variable ‘supervision’ among the respondents has been measured with the help of six variables. The respondents are asked to rate these variables at five point scale according to their order of perception. The mean score of the variables in supervision among the male and female respondents have been computed separately along with its ‘t’ statistics. The results are shown in Table 5.28

Table 5.28**Respondent's View about the Variables relating to 'Supervision'**

Sl. No.	Variables in Supervision	Mean Score		't' statistics
		Male	Female	
1	No harassment is by the superiors	3.7633	3.1789	2.4541
2	No gender inequality	3.8144	3.2773	2.6886
3	No formalism	3.5843	3.1042	2.3844
4	No misuse of power by the superior	3.6639	3.0889	2.5841
5	NREGS is strictly followed by the superiors	3.8084	3.4071	2.0464
6	It is easy to adhere to the MGNREGP guidelines by the superiors	3.7341	3.2671	2.3088

Source: Primary data

The highly viewed variables in 'supervision' by the male respondents are 'no gender inequality' and 'MGNREGP is strictly followed by the supervisors' since their mean scores are 3.8144 and 3.8084 respectively. Among the female respondents the highly viewed variables are 'MGNREGP is strictly followed by the supervisors' and 'no gender inequality' since their mean scores are 3.4071 and 3.2773 respectively.

Regarding the view on variables in supervision, significant difference among the male and female respondents have been noticed in the case of all six variables in supervision since their respective 't' statistics are significant at five per cent level.

5.29 RELIABILITY AND VALIDITY OF VARIABLES INCLUDED IN ‘SUPERVISION’

Before summarizing the score of the variables in ‘supervision’, it is imperative to examine its reliability and validity. The Confirmatory Factor Analysis (CFA) has been administered for this purpose. It results in standardized factor loading of the variables in supervision, its statistical significance composite reliability and average variance extracted. The overall reliability in supervision has been tested with the help of Cronbach Alpha. The results are summarized in Table 5. 29

Table 5.29

Reliability and Validity of Variables relating to Supervision

Sl. No.	Variables in Supervision	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Extracted
1	No harassment by the superiors	0.6746	2.3884*	0.7622	54.89
2	No gender inequality	0.7929	2.8917*		
3	No formalism	0.8544	3.5919*		
4	No misuse of power by the superior	0.8339	3.2484*		
5	MGNREGP is strictly followed by the superiors	0.7309	2.6041*		
6	It is easy to adhere to the MGNREGP guidelines by the superiors	0.8011	3.0449*		

Source: Primary data

Cronbach alpha:0.7817

The standardized factor loading of the variables relating to ‘supervision’ is ranging from 0.6746 to 0.8544 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables in supervision reveal the convergent validity. The composite reliability and average variance extracted are also proving the convergent validity. The included six variables relating to supervision explain it to an extent of 78.17 per cent since its Cronbach Alpha is 0.7817.

5.30 SCORES RELATING TO ‘SUPERVISION’ AMONG THE RESPONDENTS

The views relating to ‘supervision’ among the respondents has been computed by the mean score of the ten variables in it. In the present study, the scores relating to ‘supervision’ is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their scores relating to supervision is given in Table 5.30.

Table 5.30

Scores relating to Supervision among the Respondents

Sl. No.	Scores relating to Supervision	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	9	27	36
2	2.01 - 3.00	28	167	195
3	3.01-4.00	41	154	195
4	Above 4.00	35	69	104
Total		113	417	530

Source: Primary data

The important scores relating to ‘supervision’ among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 36.79 and 36.79 per cent to the total respectively. The important scores relating to ‘supervision’ among the male respondents are 3.01 to 4.00 and above 4.00 which constitutes 36.28 and 30.97 per cent to its total. Among the female respondents, these are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 40.05 and 36.93 per cent to its total respectively. The level of views relating to ‘supervision’ is higher among the male respondents than that among the female respondents.

5.31 RESPONDENT'S VIEWS ABOUT THE VARIABLES ON 'PAYMENT'

The respondent's views relating to the payment system in MGNREGP is measured with the help of three variables. The respondents are asked to rate these three variables at five point scale. The mean score of the variables relating to 'payment' among the male and female respondents have been compared separately along with its 't' statistics. The results are shown in Table 5.31

Table 5.31

Respondent's Views relating to Payment

Sl. No.	Variables in Payment	Mean Score		't' statistics
		Male	Female	
1	Correct wage payment	3.1173	3.6997	-2.1794*
2	No deliberate reduction in wages	2.9017	3.5883	-2.3886*
3	Payment of wages through bank	2.9194	3.5094	-2.4973*

Source: Primary data

*Significant at five per cent level

The highly viewed variables relating to 'payment' by the male respondents are 'correct wage payment' and 'payment of wages through work' since their mean scores are 3.1173 and 2.9194 respectively. Among the female respondents highly viewed variables are 'correct wage payment' and no deliberate reduction in wage payment' since their mean scores are 3.6997 and 3.0883 respectively. Regarding the view on variable in 'payment' significant difference among the male and female respondents have been noticed in the case of all three variables in payment since their respective 't' statistics are significant at five per cent level.

5.32 VARIABLES RELATING TO PAYMENT AND ITS RELIABILITY

The score on three variables relating to payment have been included for Confirmatory Factor Analysis (CFA) in order to examine its reliability and validity. The CFA results in standardized factor loading of the variables, its statistical significance, composite reliability and average variance extracted. The overall reliability relating to 'payment' has been tested with the help of Cronbach Alpha. The results are shown in Table 5.32.

Table 5.32

Reliability and Validity of Variables relating to Payment

Sl. No.	Variables in Payment	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Extracted
1	Correct wage payment	0.6211	2.1973	0.7011	51.94
2	No deliberate reduction in wages	0.8142	3.1142		
3	Payment of wages through bank	0.7096	2.6084		

Source: Primary data

Cronbach alpha:0.7246

The included three variables relating to 'payment' explain it to an extent of 72.46 per cent since its Cronbach Alpha is 0.7246. The standardized factor loading of the variables relating to payment are greater than 0.60 which reveals its content validity. The significance of 't' statistics of the standardized factor loading of the variables relating to payment reveal its convergent validity. It is also proved by the composite reliability and average variance extracted since these are higher than its minimum threshold of 0.50 and 50.00 per cent respectively.

5.33 SCORES RELATING TO ‘PAYMENT’ AMONG THE RESPONDENTS

The level of view relating to ‘payment’ among the respondents has been measured by the mean score of the ten variables in it. In the present study, the score on ‘payment’ is confined to less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents based on their score relating to ‘payment’ is shown in Table 5.33.

Table 5.33

Scores relating to ‘Payment’ among the Respondents

Sl. No.	Scores relating to Payment	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	22	70	92
2	2.01 - 3.00	39	137	176
3	3.01-4.00	38	141	179
4	Above 4.00	14	69	83
Total		113	417	530

Source: Primary data

The important scores relating to ‘payment’ among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 33.77 and 33.21 per cent to the total respectively. The important scores relating to ‘payment’ among the male respondents are 2.00 to 3.01 and 3.01 to 4.00 which constitutes 34.51 and 33.63 per cent to its total. Among the female respondents, these are also the same but these two constitutes 32.85 and 33.81 per cent to its total respectively. The level of views relating to payment is higher among the female respondents than among the male respondents.

5.34 RESPONDENT'S VIEWS RELATING TO 'REGULARITY OF WORK'

The 'regularity of work' is included as one of important aspects in MGNREGP. The respondent's views about 'regularity of work' are measured with the help of three variables. The respondents are asked to rate these variables at five point scale. The mean score of variable in regularity of work among the male and female respondents have been computed separately along with its 't' statistics. The results are illustrated in Table 5.34.

Table 5.34

Respondent's views Relating to 'Regularity of Work'

Sl. No.	Variables in Regularity of Work	Mean Score		't' Statistics
		Male	Female	
1	Regularity in work allotment	3.2739	3.8187	-2.6673*
2	Proper intimation of Work	3.0447	3.6794	-2.5449*
3	Cancellation of work is announced with prior notice	3.1736	3.8667	-2.6079*

Source: Primary data

The highly viewed variables relating to 'regularity of work' by the male respondents are 'regularity in work arrangement' and cancellation of work is announced with prior notice' since its mean scores are 3.2739 and 3.1736 respectively. Among the female respondents, these two are also the same since its scores are 3.8187 and 3.8667 respectively. Regarding the view on variables in 'regularity of work', significant difference among the male and female respondents have been noticed in the case of all three variables in regularity of work since their respective 't' statistics are significant at five per cent level.

5.35 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO ‘REGULARITY OF WORK’

It is imperative to examine the reliability and validity of variables relating to ‘regularity of work’ before summarizing the scores of variables in it. The Confirmatory Factor Analysis has been administered for this purpose. The overall reliability relating to ‘regularity of work’ has been estimated by the Cronbach Alpha. The results are summarized in Table 5.35

Table 5.35

Reliability and Validity of Variables relating to Regularity of Work

Sl. No.	Variables relating to ‘Regularity of Work’	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Extracted
1	Regularity in work allotment	0.7886	2.6596	0.7513	53.91
2	Proper intimation of Work	0.8649	3.4566		
3	Cancellation of work is announced with prior notice	0.6547	2.3841		

Source: Primary data

Cronbach alpha:0.7246

The standardized factor loading of the variables relating to ‘regularity of work’ is ranging from 0.6547 to 0.8649 which reveals its content validity. The ‘t’ statistics of the standardized factor loading of the variables relating to ‘regularity of work’ are significant at five per cent level which reveal its convergent validity. It is also proved by the composite reliability and average variance extracted. The included three variables relating to ‘regularity of work’ explain it to an extent of 77.09 per cent since its Cronbach Alpha is 0.7709.

5.36 SCORES RELATING TO ‘REGULARITY ON WORK’ AMONG THE RESPONDENTS

The level of view relating to ‘regularity of work’ among the respondents has been measured by the mean score of the ten variables relating to ‘regularity on work’. In the present study, the scores relating to ‘regularity of work’ is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their score relating to ‘regularity of work’ is illustrated in Table 5.36.

Table 5.36

Scores relating to ‘Regularity of Work’ among the Respondents

Sl. No.	Scores on Regularity of Work	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	19	53	72
2	2.01 - 3.00	39	89	128
3	3.01-4.00	31	146	177
4	Above 4.00	24	129	153
Total		113	417	530

Source: Primary data

The important scores relating to ‘regularity of work’ among the respondents are 3.01 to 4.00 and above 4.00 which constitutes 33.39 and 28.87 per cent to the total respectively. The important scores relating to ‘regularity of work’ among the male respondents are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 34.51 and 27.43 per cent to its total. Among the female respondents, these two are 3.01 to 4.00 and above 4.00 which constitutes 35.01 and 30.94 per cent to its total respectively. The analysis reveals the level of the attitude towards ‘regularity of work’ in MGNREGP which is higher among the female respondents than among the male respondents.

5.37 RESPONDENT'S VIEWS ABOUT VARIABLES RELATING TO 'NATURE OF WORK'

The 'nature of work' given to the respondents under MGNREGP is included as one of the important aspects in MGNREGP. It is measured with the help of three variables. The respondents are asked to rate the three variables at five point scale. The mean score of each variable in 'nature of work' among the male and female respondents have been computed separately along with the its 't' statistics. The results are given in Table 5.37.

Table 5.37

Respondent's views about Variables Relating to 'Nature of Work'

Sl. No.	Variables relating to Nature of Work	Mean Scores		't' statistics
		Male	Female	
1	Pleased with the work under MGNREGS	3.1886	3.6543	-2.1886*
2	Chance to work with periodical intervals	3.0117	3.5939	-2.2091*
3	Assigned work is in within the ability of workers	3.0451	3.6672	-2.4088*

Source: Primary data

*Significant at five per cent level.

The highly viewed variables relating to 'nature of work' by male respondents are 'pleased with the work under MGNREGP' and 'arranged work is within the ability of members' since its mean scores are 3.1886 and 3.0451 respectively. Among the female respondents the highly viewed variables are also the same since its mean scores are 3.6543 and 3.6672 respectively. Regarding the views on variables relating to 'nature of work', significant difference among the male and female respondents have been noticed in the case of all three variables relating to 'nature of work' since their respective 't' statistics are significant at five per cent level.

5.38 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO ‘NATURE OF WORK’

The scores of the variables relating to ‘nature of work’ have been included for Confirmatory Factor Analysis (CFA) in order to examine the reliability and validity of the same. The CFA results in content and convergent validity of the variables relating to ‘nature of work’. The overall reliability has been estimated with the help of Cronbach alpha. The results are shown in Table 5.38.

Table 5.38

Reliability and Validity of Variables relating to ‘Nature of Work’

Sl. No.	Variables relating to Nature of Work	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Extracted
1	Pleased with the work under NREGS	0.7445	2.4546*	0.8021	56.96
2	Chance to work with periodical intervals	0.9092	4.0884*		
3	Assigned work is within the ability of workers	0.8117	3.1776*		

Source: Primary data *Significant at five per cent level. Cronbach alpha:0.8242

The three variables included in ‘nature of work’ explain it to an extent of 82.42 per cent since its Cronbach Alpha is 0.8242. The standardized factor loading of the variables relating to ‘nature of work’ are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables relating to ‘nature of work’ reveal its convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively.

5.39 SCORES RELATING TO ‘NATURE OF WORK’ AMONG THE RESPONDENTS

The views relating to ‘nature of work’ among the respondents is measured by the mean score of the variables in it. In the present study, the scores relating to the ‘nature of work’ is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their scores relating to the ‘nature of work’ is given in Table 5.39

Table 5.39

Scores relating to ‘Nature of Work’ among the Respondents

Sl. No.	Scores relating to the ‘Nature of Work’	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	21	30	51
2	2.01 - 3.00	41	117	158
3	3.01-4.00	29	146	175
4	Above 4.00	22	124	146
Total		113	417	530

Source: Primary data

The important scores relating to the ‘nature of work’ among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 33.02 and 29.81 per cent to the total respectively. Among the male respondents the first two scores relating to the ‘nature of work’ are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 36.28 and 25.66 per cent to its total respectively. Among the female respondents, these two are 3.01 to 4.00 and above 4.00 which constitutes 35.01 and 29.74 per cent to its total respectively. The analysis reveals that the level of respondent’s views relating to ‘nature of work’ is higher among the female respondents than the male respondents.

5.40 RESPONDENT'S VIEWS ABOUT THE VARIABLES RELATING TO 'EFFECT OF THE SCHEME'

The respondent's views relating to 'effect of the scheme' has been measured with the help of five variables. The respondents are asked to rate these variables at five point scale according to their order of perception. The mean score of the variables in effect of the scheme among the male and female respondents have been computed separately along with its 't' statistics. The results are shown in Table 5. 40

Table 5.40

Respondent's Views relating to 'Effect of the Scheme'

Sl. No.	Variables relating to 'Effect of the Scheme'	Mean Score		't' Statistics
		Male	Female	
1	Increase in the status of member after joining MGNREGS	3.2087	3.7376	-2.4546*
2	Reduction of family debt	3.0471	3.6889	-2.5388*
3	Acquiring of assets	3.1176	3.6904	-2.3994*
4	Easy to meet day to day expenses	3.2084	3.6227	-2.2081*
5	Free from burden of debt	3.1788	3.7176	-2.3616*

Source: Primary data

The highly viewed variables relating to 'effect of the scheme' by the male respondents are 'increase in the status of members after joining MGNREGP and easy to meet day to day expenses' since then mean scores are 3.2087 and 3.2084 respectively. Among the female respondents, these two are 'increase in the status of members after joining MGNREGP' and 'free from burden of debt' since their mean scores are 3.7.76 and 3.7176 respectively. Regarding the views relating to 'effect of the scheme' significant difference among the male and female respondents have been noticed in all the five variables since their respective 't' statistics are significant at five per cent level.

5.41 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO ‘EFFECT OF THE SCHEME’

The score of all five variables have been included for Confirmatory Factor Analysis (CFA) in order to examine the reliability and validity of variables in it. It results in standardized factor loading of the variables relating to ‘effect of the scheme’, its statistical significance, composite reliability and average variance extracted. The overall reliability has been estimated with the help of Cronbach Alpha. The results are given in Table 5.41

Table 5.41

Reliability and Validity of Variables relating to ‘Effect of the Scheme’

Sl. No.	Variables relating to ‘Effect of the Scheme’	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Extracted
1	Free from burden of debt	0.8942	3.9141	0.7729	55.89
2	Easy to meet day to day expenses	0.8109	3.2996		
3	Reduction of family debt	0.7676	2.5491		
4	Increase in status under after joining NREGS	0.7241	2.4971		
5	Acquiring of assets	0.6573	2.3884		

Source: Primary data

Cronbach alpha : 0.7941

The five variables relating to ‘effect of scheme’ explain it to an extent of 79.41 per cent since its Cronbach Alpha is 0.7941. The standardized factor loading of the variables relating to ‘effect of the scheme’ are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables relating to ‘effect of the scheme’ reveal its convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively.

5.42 SCORES RELATING TO ‘EFFECT OF SCHEME’ AMONG THE RESPONDENTS

The level of views relating to the effect of MGNREGP among the respondents is measured by the mean score of the variables in it. In the present study, the scores relating to the ‘effect of the scheme’ is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their scores relating to the ‘effect of the scheme’ is given in Table 5.42.

Table 5.42

Scores relating to ‘Effect of Scheme’ among the Respondents

Sl. No.	Scores relating to the ‘Effect of the Scheme’	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	23	31	54
2	2.01 - 3.00	34	114	148
3	3.01-4.00	30	167	197
4	Above 4.00	26	105	131
Total		113	417	530

Source: Primary data

The important scores relating to ‘effect of the scheme’ among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 37.17 and 27.92 per cent to the total respectively. The important scores relating to ‘effect of the scheme’ among the male respondents are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 30.08 and 26.55 per cent to its total respectively. Among the female respondents, these two are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 40.05 and 27.34 per cent to its total respectively. The analysis reveals that the views relating to ‘effect of scheme’ among the female respondents is higher than that among the male respondents.

5.43 RESPONDENT'S VIEWS ABOUT THE VARIABLES RELATING TO 'IMPLEMENTATION'

The respondent's views relating to 'implementation of MGNREGP' is measured with three variables. The respondents are asked to rate these variables at five point scale. The mean scores of the variables relating to 'implementation' among the male and female respondents have been computed separately along with its 't' statistics. The results are shown in Table 5. 43

Table 5.43

Respondent's Views relating to 'Implementation' of MGNREGP

Sl. No.	Variables relating to Implementation	Mean Score		't' Statistics
		Male	Female	
1	Positive change in the expenditure pattern	3.9671	3.2044	2.3949*
2	Removes the slavish mentality	3.7038	3.1176	2.4541*
3	Restricts the migration attitude towards workers	3.6673	3.2041	2.1739*

Source: Primary data

*Significant at five per cent level

The highly viewed variables relating to 'implementation' of MGREGP by the male respondents are 'removes the slavish mentality' and 'positive change in the expenditure pattern' since their mean scores are 3.7038 and 3.6971 respectively. Among the female respondents, the highly viewed variables are 'positive change in the expenditure pattern' and 'restricts the migration attitude among workers' since their mean scores are 3.2044 and 3.2041 respectively. Regarding the respondent's views about variables relating to 'implementation' significant difference among the male and female respondents have been noticed in the case of all the three variables relating to 'implementation' since their respective 't' statistics are significant at five per cent level.

5.44 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO ‘IMPLEMENTATION’

Before summarizing the scores of the variables relating to ‘implementation’, it is essential to examine the reliability and validity of variables included in it. The Confirmatory Factor Analysis (CFA) has been applied to examine it. The overall reliability relating to ‘implementation’ has been estimated with the help of Cronbach Alpha are illustrated in Table 5. 44

Table 5.44

Reliability and validity of variables relating to ‘implementation’

Sl. No.	Variables in Implementation	Standardized Factor Loading	‘t’ Statistics	Composite Reliability	Average Variance Extracted
1	Removes the slavish mentality	0.8102	3.0943*	0.7011	50.93
2	Restricts the migration attitude towards workers	0.7099	2.3991*		
3	Positive changes in the expenditure pattern	0.6023	2.0338*		

Source: Primary data

*Significant at five per cent level

The standardized factor loading of the variables relating to ‘implementation’ are ranging from 0.6023 to 0.8102 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables relating to ‘implementation’ reveal the convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. The included three variables relating to ‘implementation’ explain it to an extent of 72.42 per cent, since its Cronbach alpha is 0.7242.

5.45 SCORES ON ‘IMPLEMENTATION’ AMONG THE RESPONDENTS

The respondent’s views relating to ‘implementation’ are measured by the mean scores of the variables in it. In the present study, the scores relating to ‘implementation’ is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their score relating to ‘implementation’ is given in Table 5.45

Table 5.45

Scores relating to ‘Implementation’ among the Respondents

Sl. No.	Scores on Implementation	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	5	67	72
2	2.01 - 3.00	27	169	196
3	3.01-4.00	42	117	159
4	Above 4.00	39	64	103
Total		113	417	530

Source: Primary data

The important scores relating to ‘implementation’ among the respondents are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 36.98 and 30.00 per cent to the total respectively. The important scores relating to ‘implementation’ among the male respondents are 3.01 to 4.00 and above 4.00 which constitutes 37.17 and 34.51 per cent to its total respectively. Among the female respondents, the important scores are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 40.53 and 28.06 per cent to its total respectively. The analysis reveals that the views relating to ‘implementation’ among the male respondents is higher than among the female respondents.

5.46 RESPONDENT'S VIEWS RELATING TO VARIOUS ASPECTS IN MGNREGP

The respondent's views towards MGNREGP is measured with the help of ten aspects relating to MGNREGP. It is examined with the help of mean score of each aspect in MGNREGP among the male and female respondents. The 't' test has been administered to find out the significant difference among the male and female respondents regarding their view on various aspects in MGNREGP. The results are given in Table 5.46

Table 5.46

Respondent's Views about Various aspects in MGNREGP

Sl. No.	Aspects in MGNREGP	Mean Score		't' Statistics
		Male	Female	
1	Registration	2.9522	3.3284	0.9676
2	Work allotment	2.8222	3.4883	-2.8417*
3	Wages	2.9053	3.5957	-2.9968*
4	Treatment/Relationship	3.0274	3.6089	-2.5117*
5	Supervision	3.7281	3.2206	1.4549
6	Payment	2.9794	3.5991	-2.6984*
7	Regularity of work	3.1641	3.7883	-2.7089*
8	Nature of work	3.0818	3.6385	-2.4382*
9	Effect of the scheme	3.1521	3.6914	-2.1172*
10	Implementation	3.6894	3.1754	1.8042

Source: Primary data

*Significant at five per cent level

The highly viewed aspects in MGNREGP by the male respondent are 'supervision' and 'implementation' since its mean scores are 3.7281 and 3.6894 respectively. Among the female respondent highly viewed aspects are 'regularity of work' and 'effect of the scheme' since its mean scores are 3.7883 and 3.6914 respectively. Regarding the views about various aspects in MGNREGP, significant difference among the male and female respondents have been noticed in the case of

seven out of ten aspects in MGNREGP since then respective ‘t’ statistics are significant at five per cent level.

5.47 RELATIONSHIP BETWEEN THE PROFILE VARIABLES AND THE RESPONDENT’S VIEWS ABOUT IMPORTANT ASPECTS RELATING TO MGNREGP

Since the profile of the respondents may be associated with their views relating to important aspects in MGNREGP, the present study has made an attempt to examine it with the help of one way analysis of variance. The included profile variables are age, religion, community, marital status, number of children per family, educational qualification, occupation, number of family members and ownership of house. The results of one way analysis of variance are shown in Table 5.47.

Table 5.47

Relationship between Profile Variables of the Respondents and their views about the various aspects of MGNREGP

Sl. No.	Profile Variables	‘t’ Statistics				
		Registration	Work Allotment	Wages	Treatment/ Relationship	Supervision
1	Age	2.7374*	2.5082	2.1173	2.8684*	3.1886*
2	Religion	2.5088	2.1173	2.8441*	2.7302*	2.9041*
3	Community	2.4541*	2.5809*	2.6801*	2.1103	2.5997*
4	Marital status	2.0817	2.1443	2.2063	2.3991	2.5673
5	Number of the children per family	2.8661*	2.1173	2.0884	2.2667	2.8994*
6	Educational Qualification	2.1173	2.8686*	2.9039*	2.0224	1.8841
7	Occupation	2.7344*	2.5117	2.8048*	2.9141*	2.7676*
8	Type of Family	3.1141	3.2676	3.3884	3.0996	3.5089
9	Family members	3.2667*	3.4588*	3.6441*	2.9104	2.7302
10	Ownership of house	3.1172*	2.7886	2.9044	2.8142	3.2446*

Source: Primary data

*Significant at five per cent level

Regarding the respondent's views relating to registration', the significantly associating profile variables are age, community, number of children per family, occupation, family member, and ownership of house, whereas in the case of 'work allotment', the significantly associating profile variables are community, educational qualification and family members since their respective 't' statistics are significant at five per cent level. The significantly associating profile variables regarding the 'wages' are religion, community, educational qualification, occupation and family members where as in the case of 'treatment/ relationship', the significantly associating profile variables are age, religion and occupation. Regarding 'supervision', the significantly associating profile variables are age, religion, community, number of children per family, occupation, and ownership of house.

5.48 RELATIONSHIP BETWEEN THE PROFILE VARIABLES AND THE RESPONDENTS VIEWS ABOUT IMPORTANT ASPECTS OF MGNREGP

Regarding the respondent's views relating to MGNREGP, the significant association with profile variables are examined with the help of one way analysis of variance. The results are shown in Table 5. 48

Table 5.48

Relationship between the Profile Variables and the Respondent's Views relating to Important Aspects of MGNREGP

Sl. No.	Profile Variables	't' Statistics in				
		Payment	Regularity of Work	Nature of Work	Effect of the Scheme	Implement- tion
1	Age	2.7884*	2.8241*	2.1446	2.6562*	2.3441
2	Religion	2.4082	2.1997	2.2667	2.3994	2.6061*
3	Community	2.1441	2.0997	2.2997	2.3979*	2.0886
4	Marital status	2.5144	2.1173	2.2889	2.3441	2.1733
5	Number of the children per family	2.4162	2.5241	2.6649*	2.8862*	2.2089
6	Educational Qualification	2.4141*	2.0896	2.3869*	2.5869*	2.4542*
7	Occupation	2.7884*	2.8042*	2.6585*	2.8044*	2.8869*
8	Type of Family	3.1172	3.0414	3.2969	3.3363	3.1173
9	Family members	2.4546	2.8084	2.9441	3.6564*	2.9091
10	Ownership of house	3.1734*	3.3089*	3.4546*	3.3884*	2.8841

Source: Primary data

*Significant at five per cent level

The significantly associating profile variables regarding 'payment' are age, educational qualification, occupation and ownership of house whereas regarding 'regularity of work' the significantly associating profile variables are age, occupation and ownership of house. Regarding the 'nature of work' the significantly associating profile variables are number of children per family, educational qualification and

ownership of house whereas regarding ‘the effect of the scheme’ significantly associating profile variables are age, community, number of children per family, educational qualification family members and ownership of house. The significantly associating profile variables regarding ‘implementation’ are religion, educational qualification and occupation.

5.49 DISCRIMINANT ASPECTS IN MGNREGP AMONG THE MALE AND FEMALE RESPONDENTS

The level of view on the various aspects in MGNREGP among the male and female respondents may differ from each other. The present study has made an attempt to identify the important discriminant aspects in MGNREGP for some policy implication. Initially, the mean differences and its statistical significance have been computed. The discriminant power of each aspect in MGNREGP has been estimated by its Wilks Lambda. The results are given in Table 5.49

Table 5.49

Discriminant aspects in MGNREGP among Male and Female Respondents

Sl. No.	Important Aspects in MGNREGP	Mean Score		Mean Difference	‘t’ statistics	Wilks lambda
		Male	Female			
1	Registration	2.9522	3.3284	-0.3762	0.9676	0.3346
2	Work allotment	2.8222	3.4883	-0.6661	-2.8417*	0.1071
3	Wages	2.9053	3.5957	-0.6904	-2.9968*	0.1349
4	Treatment/Relationship	3.0274	3.6089	-0.5815	-2.5117*	0.1208
5	Supervision	3.7281	3.2206	0.5075	1.4549	0.3419
6	Payment	2.9794	3.5991	-0.6197	-2.6984*	0.1369
7	Regularity of work	3.1641	3.7883	-0.6242	-2.7089*	0.1224
8	Nature of work	3.0818	3.6385	-0.5567	-2.4382*	0.1441
9	Effect of the scheme	3.1521	3.6914	-0.5393	-2.1172*	0.1886
10	Implementation	3.6894	3.1754	0.514	1.8042	0.2941

Source: Primary data

*Significant at five per cent level

The significant mean differences are noticed in the case of seven out of 10 aspects in MGNREGP since their respective mean difference are significant at five per cent level. The high mean differences are noticed in the case of ‘wages’ and ‘work allotment’ since its mean differences are -0.6904 and – 0.6661 respectively. The higher discriminant power is noticed in the case of ‘work allotment’ and ‘treatment / relationship’ since its Wilks Lambda are 0.1071 and 0.1208 respectively. The significant aspects are included to estimate the two group discriminant function. The un-standardized procedure has been followed to estimate the function. The estimated function is:

$$Z = -0.4917 - 0.4106x_2 - 0.1088x_3 - 0.1144x_4 - 0.1087x_6 - 0.1996x_7 - 0.1134x_8 - 0.0973x_9$$

5.50 MEAN DIFFERENCES OF THE RESPECTIVE ASPECTS IN MGNREGP

The relative contribution of discriminant aspects in total discriminant score is computed by the mean score of the discriminant co-efficient and the mean difference of the respective aspect in MGNREGP. The results are shown in Table 5.50

Table 5.50

Mean differences of the respective aspects in MGNREGP

Sl. No.	Important Aspects	Discriminant Coefficient	Mean Difference	Product	Relative Contribution in TDS
1	Work allotment	-0.1446	-0.6663	0.0964	17.67
2	Wages	-0.1088	-0.6904	0.0751	13.76
3	Treatment/ relationship	-0.1144	-0.5815	0.0665	12.19
4	Payment	-0.1087	-0.6197	0.0674	12.35
5	Regularity of work	-0.1996	-0.6242	0.1246	22.84
6	Nature of work	-0.1134	-0.5567	0.0631	11.57
7	Effect of the Scheme	-0.0973	-0.5393	0.0525	9.62
Total				0.5456	100
Per cent of cases correctly classified :76.89					

Source: Primary data

*Significant at five per cent level

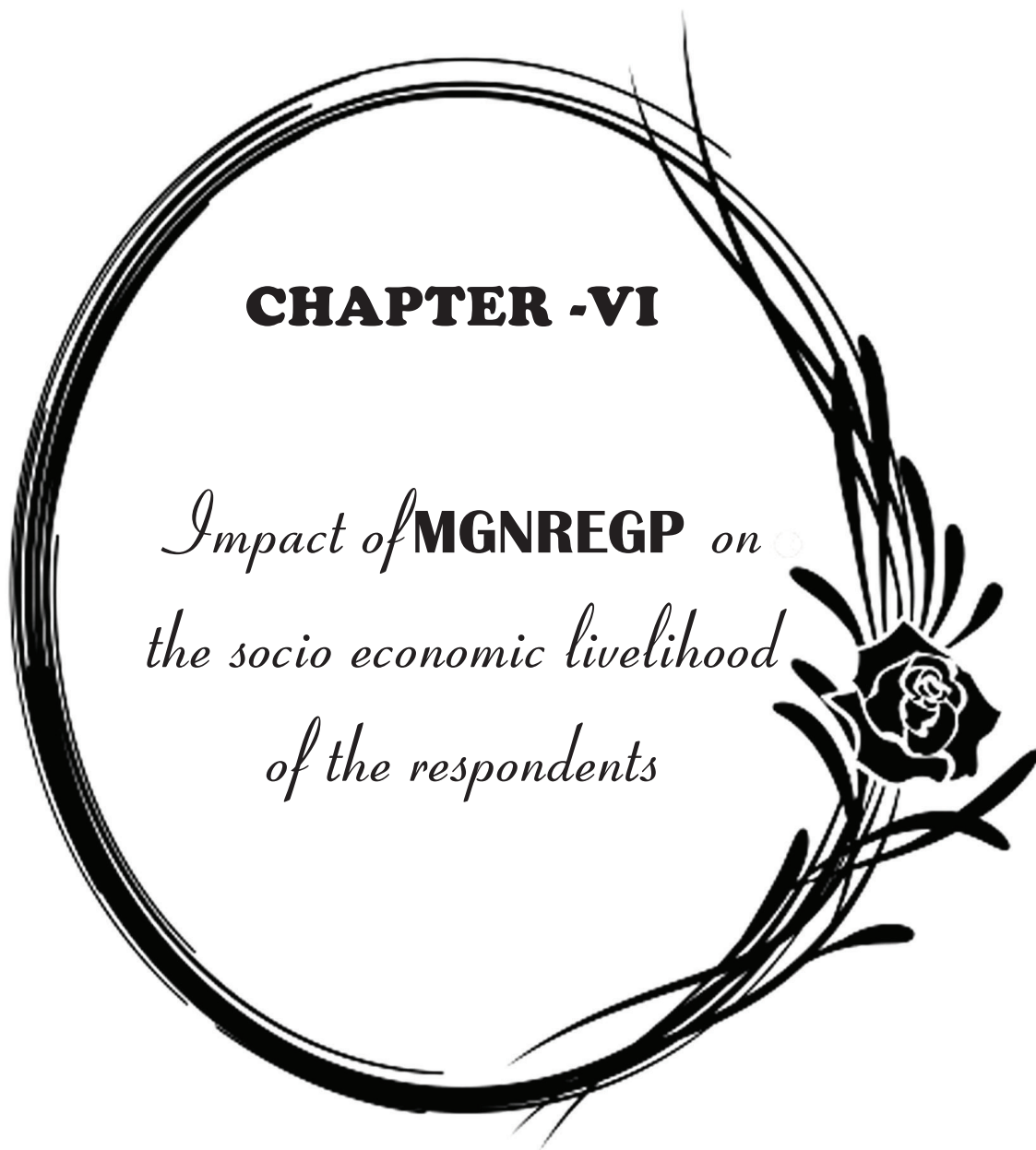
Higher discriminant co-efficient are noticed in the case of ‘regularity of work’ and ‘work allotment’ since its co-efficients are – 0.1996 and -0.1446 respectively. It shows the higher degree of influence of the above said two aspects in the discriminant function. The higher relative contribution in TDS (Total Discriminant Score) is noticed in the case of regularity of work and wages since its relative contribution are 22.84 and 17.67 per cent respectively. The estimated two group discriminant function correctly classifies the cases to an extent of 76.59 per cent. The analysis reveals that the important discriminant aspects in MGNREGP among the male and female respondents are regarding ‘work’ and ‘wages’ which are highly proved by female than by the male respondents.

5.51 SUMMARY

This chapter highlighted the respondent’s views towards MGNREGP, financial impact of MGNREGP, the association between the profile of the respondents and the various aspects of MGNREGP. The discriminant aspects of MGNREGP among the male and female respondents highlighted the discriminant aspects of MGNREGP among the respondents.

CHAPTER -VI

*Impact of **MGNREGP** on
the socio economic livelihood
of the respondents*



CHAPTER VI

**IMPACT OF MGNREGP ON THE SOCIO ECONOMIC
LIVELIHOOD OF THE RESPONDENTS**

- 6.1 Impact of MGNREGP on the Individuals
- 6.2 Reliability and Validity of Variables included in the ‘Impact of MGNREGP on Individuals’
- 6.3 Scores Regarding the MGNREGP’S Impact on Individual
- 6.4 Impact of MGNREGP on the respondent’s family
- 6.5 Reliability and Validity of Variables Relating to Impact of MGNREGP on Respondent’s Family
- 6.6 Scores Relating to MGNREGP’S Impact on Respondent’s Family
- 6.7 Social Impact of MGNREGP
- 6.8 Reliability and Validity of Variables included in Social Impact
- 6.9 Scores Relating to MGNREGP’S Social Impact
- 6.10 Impact of MGNREGP on the Economic Conditions of the Respondents
- 6.11 Reliability and Validity of Variables Relating to Economic Impact
- 6.12 Scores Relating to MGNREGP’S Economic Impact
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- 6.14 Reliability and Validity of Variables Relating to Community Development
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- 6.16 Impact of MGNREGP on Personal Assets Creation
- 6.17 Reliability and Validity of Variables in Personal Asset Creation
- 6.18 Scores on the Impact of MGNREGP on Personal Assets Creation
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- 6.20 Reliability and Validity of Variables included in the Impact of MGNREGP on Migration
- 6.21 Scores on Impact of MGNREGP on Migration
- 6.22 Impact of MGNREGP among the Respondents
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- 6.24 Discriminant impact of MGNREGP among the Respondents
- 6.26 Relative Contribution of impact in total Discriminant Score
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CHAPTER VI

IMPACT OF MGNREGP ON THE SOCIO ECONOMIC LIVELIHOOD OF THE RESPONDENTS

The MGNREGP has been introduced to enhance the standard of living and security of the households in rural areas by providing employment to them. It is imperative to examine the views of the beneficiaries of the program for some policy implications. Hence, the present study has made an attempt to measure the impact of MGNREGP on the beneficiaries for enhancing their livelihood security of households. The present study is an attempt to measure the impact of this program on individual, family, society, economy, community development, personal asset creation and on the migration.

6.1 IMPACT OF MGNREGP ON THE INDIVIDUALS

It shows the impact of MGNREGP on the enrichment of individual's life style, their standard of living and personality. Since the individual's impact is equally important for the economic and other impacts, it is included in the present study. The present study is confined to 13 variables. The respondents are asked to rate these variables at five point scale according to their perception to assess the impact of the program. The mean score of each variable among the male and female respondents have been compared separately along with its 't' statistics. The results are given in Table 6.1.

Table 6.1**Impact of MGNREGP on Individuals**

Sl. No.	Variables relating to Individual	Mean Scores		't' Statistics
		Male	Female	
1	Ensures continuous employment	3.2674	3.7374	-2.4517*
2	Eradicates poverty	3.1173	3.8184	-2.7309*
3	Improves the quality of life	3.0917	3.6609	-2.5143*
4	No exploitation of labor	3.1279	3.7224	-2.5996*
5	Enables group task and effort	3.0973	3.6334	-2.4889*
6	Paves a way for communal harmony	3.0417	3.5994	-2.3084*
7	Guaranteed wage leads to stress free life	3.1884	3.7087	-2.4173*
8	Reduces anti- social activities	3.1799	3.7117	-2.6045*
9	Reduces urbanization	2.7394	3.3994	-2.4173*
10	Develops self- esteem	3.0144	3.4667	-2.0099*
11	Dependents are taken care of	2.9962	3.5089	-2.1734*
12	Guaranteed wage leads to self contentment	3.0224	3.6173	-2.4089*
13	Due to the group link, there is a change in the attitude	3.1177	3.5884	-2.0934*

Source: Primary data

*Significant at five per cent level

The highly viewed variables relating to 'impact on individual' by the male respondent are 'ensures continuous employment' and 'guaranteed wage lead to stress free life' since their mean scores are 3.2674 and 3.1884 respectively. Among the female respondents, the highly viewed variables relating to 'impact on individual' are 'eradicates poverty' and 'ensures continuous employment' since then mean scores are 3.8184 and 3.7374 respectively. Regarding the 'impact on the individual' significant

difference among the male and female respondents has been noticed in the case of all the 13 variables. Since the 't' statistics are significant at five per cent level.

6.2 RELIABILITY AND VALIDITY OF VARIABLES INCLUDED IN THE 'IMPACT OF MGNREGP ON INDIVIDUALS'

The scores of all 13 variables have been included for Confirmatory Factor Analysis (CFA) in order to examine its reliability and validity of variables. The CFA has accepted only 10 variables in it. The standardized factor loading of the variables on individual's impact, its statistical significance, composite reliability and average variance have been compared with the help of CFA. The overall reliability has been assessed with the help of Cronbach Alpha. The results are given in Table 6. 2

Table 6.2
Reliability and Validity of Variables relating to Impact of MGNREGP on Individual

Sl. No.	Variables relating to Impact on Individual	Standardized Factor Loading	'F' Statistics	Composite Reliability	Average Variance Extracted
1	Enables group task and effort	0.9099	4.1173*	0.7844	56.79
2	Develops esteem	0.8773	3.7042*		
3	Reduces anti- social activities	0.8518	3.3979*		
4	Dependents are taken care of	0.8044	3.0971*		
5	No exploitation of labor	0.7917	2.9905*		
6	Eradicates poverty	0.7676	2.8841*		
7	Paves a way for communal harmony	0.7244	2.6082*		
8	Reduces urbanization	0.6971	2.5617*		
9	Ensures continuous employment	0.6509	2.3914*		
10	Improves quality of life	0.6214	2.1773*		
Cronbach alpha 0.8041					

Source: Primary data

*Significant at five per cent level

The standardized factor loading of the variables relating to impact of the program on individuals are greater than 0.60 which reveals its content reliability. The significance of 'F' statistics of the standardized factor loading of the variables in it reveals its convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. The included ten variables in individual's impact explain it to an extent of 80.41 per cent since its Cronbach alpha is 0.8041.

6.3 SCORES REGARDING THE MGNREGP'S IMPACT ON INDIVIDUAL

The level of impact on individuals among the respondents has been measured by the mean score of the ten variables in it. In the present study, the score on 'impact on individual' is confined to less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents based on their scores on 'impact on individual' is given in Table 6.3.

Table 6.3

Scores regarding the MGNREGP's impact on Individual

Sl. No.	Scores on Impact on Individual	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	14	10	24
2	2.01 - 3.00	29	117	146
3	3.01-4.00	47	183	230
4	Above 4.00	23	107	130
Total		113	417	530

Source: Primary data

The important scores on the ‘impact on individual’ among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 43.39 and 27.55 per cent to the total respectively. The important scores on ‘impact on individual’ among the male respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 41.59 and 25.66 per cent to its total respectively. Among the female respondents, the important scores are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 43.88 and 28.05 per cent to its total respectively. The analysis reveals that the level of impact on individuals is higher among the female respondents than among the male respondents.

6.4 IMPACT OF MGNREGP ON THE RESPONDENT’S FAMILY

The impact of MGNREGP on the respondent’s ‘family’ has been assessed with the help of ten variables in the present study. The respondents are asked to rate these ten variables at five point scale according to the impact created by the program. The mean score of each variable among the male and female respondents have been computed separately along with its ‘t’ statistics. The results are given in Table 6.4

Table 6. 4**Impact of MGNREGP on the Respondent's Family**

Sl. No.	Variables relating to Impact on the Respondent's Family	Mean Score		't' Statistics
		Male	Female	
1	Fulfillment of economic need of family	3.1774	3.7345	-2.4546*
2	Meeting the educational need of children	3.2676	3.8041	-2.3374*
3	Improved recognition among the family member	3.0884	3.6673	-2.4088*
4	Improved family status	3.2673	3.7109	-2.2741*
5	Helps family in participating all social functions and festivals regularly	3.0141	3.5991	-2.0079*
6	Removes the family members from the clutches of the debt burden	3.0896	3.8733	-3.1149*
7	Family savings are enhanced	3.1173	3.6676	2.3084*
8	Purchasing power of the family has improved	3.2091	3.8234	-2.5411*
9	Paves way to create assets	3.0976	3.7917	-2.8868*
10	Ensures livelihood of the family	3.2676	3.7346	-2.4003*

Source: Primary data

*Significant at five per cent level

Regarding the impact of MGNREGP on the 'respondent's family' the highly viewed variables by the male respondents are 'meeting educational need of the children' and 'ensures livelihood of the family' since their mean scores are 3.2676 and 3.2676 respectively. Among the female respondents, the highly viewed variables are 'removes the family members from the clutches of the debt burden' and 'improved purchasing power of the family' since their means score are 3.8733 and 3.8234 respectively. Regarding the impact of MGNREGP on the 'respondent's family', significant difference among the male and female respondents have been noticed in the case of all the ten variables since their respective 't' statistics are significant at five per cent level.

6.5 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO IMPACT OF MGNREGP ON RESPONDENT'S FAMILY

The scores of ten variables have been included for Confirmatory Factor Analysis (CFA) in order to examine its reliability and validity. The CFA has accepted only eight variables in it. It results in standardized factor loading of the variables in it. Its statistical significance, composite reliability and average variance are extracted. The overall reliability of variables in it has been tested with the help of Cronbach Alpha. The results are given in Table 6.5

Table 6.5
Reliability and Validity of Variables relating to Impact of MGNREGP on the Respondent's Family

Sl. No.	Variables in Impact on Respondent's Family	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Extracted
1	Improved family status	0.8774	3.6089*	0.7611	54.93
2	Purchasing power of the family has improved	0.8554	3.2973*		
3	Improved recognition among family members	0.8089	3.0997*		
4	Paves way to create assets	0.7804	2.8224*		
5	Meeting the educational needs of children	0.7511	2.7461*		
6	Ensures livelihood of the family	0.7092	2.6567*		
7	Fulfillment of economical need of family	0.6546	2.3996*		
8	Family savings enhanced	0.6073	2.1881*		

Source: Primary data *significant at five per cent level Cronbach alpha: 0.7842

The accepted eight variables have the standardized factor loading of 0.60 and above which reveals its content validity. The significance of its 't' statistics of standardized factor loading of variables reveal its convergent validity. It is also proved

by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. The included eight variables explain it to an extent of 78.42 per cent since its Cronbach Alpha is 0.7842.

6.6. SCORES RELATING TO MGNREGP'S IMPACT ON RESPONDENT'S FAMILY

The level of impact on respondent's family is computed by the mean score of the variables in it. In the present study, the scores are confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents based on their impact scores is illustrated in Table 6.6

Table 6.6

Scores relating to MGNREGP's Impact on Respondent's Family

Sl. No.	Scores Level	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	16	21	37
2	2.01 - 3.00	41	104	145
3	3.01-4.00	39	169	208
4	Above 4.00	17	123	140
Total		113	417	530

Source: Primary data

The important scores relating to MGNREGP's impact on the respondent's family in the present study are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 39.85 and 27.36 per cent to the total respectively. The important scores among the male respondents are 2.01 to 3.00 and 3.01 to 4.00 which constitutes 36.28 and 34.51 per cent to its total respectively. Among the female respondents, the important scores are two are 3.01 to 4.00 and above 4.00 which constitutes 40.53 and 29.49 per cent to its total. The impact of MGNREGP on the respondent's family is higher among the female respondents than among the male respondents.

6.7 SOCIAL IMPACT OF MGNREGP

The social impact is included as one of the impacts of MGNREGP. It is measured with the help of seventeen variables. The respondents are asked to rate these variables at five point scale according to the order of impact. The mean score of the variables in social impact among the male and female respondents have been computed separately along with its 't' statistics. The results are shown in Table 6.7

Table 6.7

Social Impact of MGNREGP

Sl. No.	Variables in Social Impact	Mean Score		't' Statistics
		Male	Female	
1	Able to meet social obligation	3.0996	3.7344	-2.6446*
2	Increase in social status	3.1891	3.7024	-2.3494*
3	Leads to social harmony	3.0889	3.6943	-2.4018*
4	Social respect	3.1786	3.7329	-2.5042*
5	Community development	3.2045	3.8011	-2.4673*
6	Becoming member in the social organizations	3.1774	3.8296	-2.5499*
7	Helps in expressing views in different forum	3.2676	3.6544	-1.4596*
8	Voicing for other members	3.0141	3.5979	-2.1173*
9	Helps in association with NGOs	3.0844	3.6224	-2.4084*
10	Gives satisfaction in serving for the rural development	3.3884	3.7088	-1.5145*
11	It is a self help program	3.2676	3.8199	-2.3886*
12	I am proud to be a member of the group work	3.1175	3.8074	2.7344
13	I am proud of working for creating assets for my village	2.7334	3.6545	-3.2845*
14	There is no gender inequality	3.2886	3.7089	-2.0971*
15	Economic disparity is reduced for an extent	3.0841	3.6331	-2.3886
16	Balancing of inequality of income is maintained	3.1884	3.7559	-2.2996*
17	Common people are making use of the community assets	3.1172	3.7034	-2.4887*

Source: Primary data

*Significant at five per cent level

The highly viewed variables in social impact by the male respondents are ‘gives satisfaction in serving for the rural development’ and ‘there is no gender inequality’ since their mean scores are 3.3884 and 3.2886 respectively. Among the female respondents, the highly viewed variables are ‘becoming member in the social organization’ and ‘it is a self help program’ since its mean scores are 3.8296 and 3.8199 respectively. Regarding the highly viewed variables in social impact, significant difference among the male and female respondents have been noticed in the case of 15 out of 17 variables since their respective ‘t’ statistics are significant at five per cent level.

6.8 RELIABILITY AND VALIDITY OF VARIABLES INCLUDED IN SOCIAL IMPACT

The Confirmatory Factor Analysis (CFA) accepts only ten out of sixteen variables in social impact. Whereas the remaining seven variables are dropped since their standardized factor loading are less than 0.60. The internal consistency of variables in social impact has been measured with the help of Cronbach Alpha. The result of CFA and the Cronbach Alpha are shown in Table 6. 8

Table 6.8**Reliability and Validity of Variables in Social Impact**

Sl. No.	Variables in Social Impact	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Extracted
1	Helps in associating with NGOs	0.9245	4.1241*	0.7919	56.88
2	High social recognition	0.8676	3.4089*		
3	Balancing of inequality income is maintained	0.8433	3.3994*		
4	Increase a social status	0.8246	3.2676*		
5	Common people are using the common assets created	0.8033	3.0413*		
6	Becoming members in social organization	0.7944	2.8991*		
7	Leads to social harmony	0.7803	2.7749*		
8	Able to meet social obligations	0.7049	2.6414*		
9	Voicing for the members	0.6849	2.5644*		
10	Constructing community development	0.6244	2.1433*		
Cronbach Alpha:0.8149					

Source: Primary data

*Significant at five per cent level

The variables included in social impact explain it to an extent of 81.49 per cent since its Cronbach Alpha is 0.8149. The standardized factor loading of variables in social impact are greater than 0.60 which reveals the content validity. The significance of 't' statistics of the standardized factor loading of the variables in it, shows the convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively.

6.9 SCORES RELATING TO MGNREGP'S SOCIAL IMPACT

The level of social impact among the respondents is computed by the mean score of the variables in it. In the present study, the scores on social impact is confined to less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their scores on social impact is shown in Table 6.9

Table 6.9

Scores Relating to MGNREGP's Social Impact

Sl. No.	Score on Social Impact	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	20	30	50
2	2.01 - 3.00	33	94	127
3	3.01-4.00	39	184	223
4	Above 4.00	21	109	130
Total		113	417	530

Source: Primary data

The important scores on social impact among the respondents are 3.01 to 4.00 and above 4.00 which constitutes 42.08 and 24.53 per cent to the total respectively. The important scores on social impact among the male respondent are 3.01 to 4.00 and 2.01 to 3.00 which constitutes of 34.51 and 29.20 per cent to its total respectively. Among the female respondents, the important scores are 3.01 to 4.00 and above 4.00 which constitutes 44.12 and 26.14 per cent to its total respectively. The analysis reveals that the level of social impact is higher among the female respondents than among the male respondents.

6.10 IMPACT OF MGNREGP ON THE ECONOMIC CONDITIONS OF THE RESPONDENTS

The economic impact of MGNREGP has been included as one of the effectiveness of MGNREGP in the present study. It explains the economic enhancement among the respondents due to the MGNREGP. It is measured with the help of five variables. The respondents are asked to rate these variables at five point scale. The mean scores of the variables in economic impact among the male and female respondents have been computed separately along with its 't' statistics. The results are given in Table 6. 10

Table 6.10

Impact of MGNREGP on the Economic status of the Respondents

Sl. No.	Variables in Economic Impact	Mean Scores		't' Statistics
		Male	Female	
1	Enhances the family income	3.3044	3.7903	-2.1887*
2	Reduces the movement to other places in search of employment	3.2089	3.8607	-2.4669*
3	Basic needs are met	3.2446	3.8117	2.5904*
4	Domestic needs are comfortably fulfilled	3.1173	3.8084	-2.7343*
5	Needs of parents /aged parents are taken care of.	3.0118	3.7889	-2.6069*

Source: Primary data

*Significant at five per cent level

The highly viewed variables in economic impact by the male respondents are 'enhanced the family income' and 'basic needs are met' since their mean scores are 3.3044 and 3.2446 respectively. Among the female respondents, the highly viewed variables are 'reduction in the movement to other towns' and 'basic needs are met out'

since their mean scores are 3.8607 and 3.8117 respectively. Regarding the economic impact, significant difference among the male and female respondents have been seen in the case of all five variables since their respective 't' statistics are significant at five per cent level.

6.11 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO ECONOMIC IMPACT

The score of the five variables relating to economic impact have been included for Confirmatory Factor Analysis (CFA) in order to examine the reliability and validity of variables in it. It results in standardized factor loading of the variables in it. Its 't' statistics composite reliability and average variance are extracted. The overall reliability of variables in economic impact has been measured with the help of Cronbach Alpha. The results are shown in Table 6. 11

Table 6.11

Reliability and Validity of Variables relating to Economic Impact

Sl. No.	Variables in Economic Impact	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Extracted
1	Basic needs are met	0.8449	3.3844*	0.7211	53.34
2	The need of the parents/aged parents are taken care of	0.8243	3.2088*		
3	Enhances the family income	0.7909	2.9344*		
4	Domestic needs are completely fulfilled	0.7511	2.6489*		
5	Reduces the movement to other places in search of employment.	0.6809	2.3911*		
Cronbach Alpha:0.7549					

Source: Primary data

*Significant at five per cent level

The standardized factor loading of the variables in economic impact are ranging from 0.6809 to 0.8449 which reveals the content validity. The significance of 't' statistics of the standardized factor loading of the variables in it, reveals the convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. The included five variables in economic impact explain it to an extent of 75.49 per cent since its Cronbach alpha is 0.7549.

6.12 SCORES RELATING TO MGNREGP'S ECONOMIC IMPACT

The level of economic impact among the respondents has been measured by the mean score of variable in it. In the present study, the scores on economic impact is confined to less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their score on economic impact is shown in Table 6.12

Table 6.12

Scores on MGNREGP's Economic Impact

Sl. No.	Economic Impact Scores	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	22	36	58
2	2.01 - 3.00	31	96	127
3	3.01-4.00	34	168	202
4	Above 4.00	26	117	143
Total		113	417	530

Source: Primary data

The important scores on economic impact among the respondents are 3.01 to 4.00 and above 4.00 which constitutes 38.11 and 26.98 per cent to the total respectively. The important scores on economic impact among the male respondent are

3.01 to 4.00 and 2.01 to 3.00 which constitutes of 30.09 and 27.43 per cent to its total respectively. Among the female respondents, the important scores are 3.01 to 4.00 and above 4.00 which constitutes 40.29 and 28.06 per cent to its total respectively. The analysis reveals that the level of economic impact is higher among the female respondents than that among the male respondents.

6.13 IMPACT OF MGNREGP ON COMMUNITY DEVELOPMENT

The impact of MGNREGP on the community development is measured with the help of ten variables. The respondents are asked to rate these variables at five point scale. The mean score of variables included in the impact on community development among the male and female respondents have been compared separately along with its ‘t’ statistics. The result are given in Table 6.13

Table 6.13

Impact of MGNREGP on Community Development

Sl. No.	Variables in Community Development	Mean Score		‘t’ statistics
		Male	Female	
1	Increases in water conservation and water harvesting	3.1088	3.7741	-2.5981*
2	Flood control and protection is done	3.0884	3.6904	-2.4482*
3	Drought resistance and tree plantation are done	3.6541	3.7629	-0.2633*
4	Renovation of traditional water bodies	2.9771	3.4403	-1.8717*
5	Land development is in a regular process	3.0776	3.6677	-2.3886*
6	Rural road connectivity is made	3.5141	3.6993	-2.4996*
7	Maintenance of irrigation canals	3.1789	3.7882	-2.5081*
8	Paves way for society development programmes	3.0884	3.8217	-3.1484*
9	Facilitates for protecting community assets	3.1776	3.8604	2.8464*
10	It motivates the creation of common assets	3.1733	3.6673	-1.5887*

Source: Primary data

*Significant at five per cent level

The highly viewed variables relating to impact on community development among the male respondents are ‘drought resistance, tree plantation’ and ‘rural road connectivity’ since their mean scores are 3.6541 and 3.5141 respectively. Among the female respondents, the highly viewed variables relating to impact on community development are ‘facilitates for protecting community assets’ and ‘paves way for society development programmes’ since their mean scores are 3.8604 and 3.8217 respectively. Regarding the MGNREGP’s impact on community development, significant difference among the male and female respondents have been noticed in all the variables since their respective ‘t’ statistics are significant at five per cent level.

6.14 RELIABILITY AND VALIDITY OF VARIABLES RELATING TO COMMUNITY DEVELOPMENT

The scores of twelve variables are included to examine the reliability and validity of variables in community development. The overall reliability of variables in community development has been estimated with the help of Cronbach Alpha. The results of CFA and the Cronbach Alpha are shown in Table 6.14

Table 6. 14**Reliability and Validity of Variables Relating to Community Development**

Sl. No.	Variables in Community Development	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Extracted
1	Paves way for society development program	0.9171	4.1083*	0.8011	57.03
2	It motivates the creative of common assets	0.8903	3.7784*		
3	Land development is in a regular process	0.8714	3.5991*		
4	Drought resistance and tree plantation are done	0.8543	3.3884*		
5	Rural road connectivity is made	0.8217	3.1089*		
6	Increasing water conservation and water harvesting	0.7904	2.9091*		
8	Facilitates for protecting community assets	0.7522	2.7818*		
9	Flood control and protection are done	0.7309	2.6686*		
10	Renovation of traditional water bodies	0.6554	2.4084*		
Cronbach Alpha:0.8224					

Source: Primary data

*Significant at five per cent level

The standardized factor loading of the variables included in the impact of MGNREGP on community development are ranging from 0.6554 to 0.9171 which reveals its content validity. The significance of 't' statistics of the standardized factor loading of the variables included in the impact of MGNREGP on community development reveals its convergent validity. It is also proved by the composite reliability and average variance extracted. The included 10 variables included in the impact of MGNREGP on community development explain it to an extent of 82.24 per cent since its Cronbach Alpha is 0.8224.

6.15 SCORES RELATING TO MGNREGP'S IMPACT ON COMMUNITY DEVELOPMENT

The level of impact of MGNREGP on community development is measured by the mean scores of variable in it. In the present study, the impact of MGNREGP on community development is confined to less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of impact of MGNREGP on community development is shown in Table 6.15

Table 6.15

Scores relating to MGNREGP's Impact on Community

Sl. No.	Impact on Community Development	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	14	15	29
2	2.01 - 3.00	39	103	142
3	3.01-4.00	34	193	227
4	Above 4.00	26	106	132
Total		113	417	530

Source: Primary data

*Significant at five per cent level

The important scores on the impact of MGNREGP on community development among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 42.89 and 26.79 per cent to the total respectively. The important scores on the impact of MGNREGP community development among the male respondent are 3.01 to 4.00 and 2.01 to 3.00 which constitutes of 34.51 and 30.09 per cent to its total respectively. Among the female respondents, the important scores on the impact of MGNREGP community development are 3.01 to 4.00 and above 4.00 which constitutes 46.28 and 25.42 per cent to its total respectively. The analysis reveals that the level of impact on community development is higher among the female respondents than that among the male respondents.

6.16 IMPACT OF MGNREGP ON PERSONAL ASSETS CREATION

One of the impacts of MGNREGP included in the present study is the personal assets creation. It is measured with the help of five variables. The respondents are asked to rate these five variables at five point scale. The mean scores of each variable in personal asset creation among the male and female respondents have been compared separately along with its 'F' statistics. The results are shown in Table 6.16

Table 6.16

Impact of MGNREGP on Personal Assets Creation

Sl. No.	Variables relating to Personal Asset Creation	Mean Score		't' Statistics
		Male	Female	
1	Reduction of debt burden	3.5973	3.5082	0.1983
2	Purchase of personal property	3.6689	3.4173	0.3844
3	Enables the fixed deposit system in banks	3.5897	3.7374	-0.3441
4	Helps in the purchase of articles on the installment system	3.6447	3.5884	0.2042
5	It helps to create varied assets	3.5173	3.6673	1.2973

Source: Primary data

*Significant at five per cent level

The highly viewed variables relating to the impact of MGNREGP on the personal asset creation by the male respondents are 'the purchase of personal property' and 'helps in the purchase of articles on installment basis' since their mean scores are 3.6689 and 3.6447 respectively. Among the female respondents, the highly viewed variables relating to the impact of MGNREGP on the personal asset creation are 'enables the fixed deposit in the banks' and 'it helps to create varied assets' since their mean scores are 3.7374 and 3.6673 respectively. Moreover the analysis reveals that there is no significant difference among the male and female respondents regarding all

the variables relating to impact on personal asset creation since their respective 't' statistics is not significant at five per cent level.

6.17 RELIABILITY AND VALIDITY OF VARIABLES IN PERSONAL ASSET CREATION

The scores of the five variables relating to the impact of MGNREGP on the personal asset creation are included for the Confirmatory Factor Analysis (CFA) in order to examine its reliability and validity. The CFA results in the standardized factor loading of the variables in personal asset creation, its statistical significance, composite reliability and average variance extracted. The overall reliability has been tested with the help of Cronbach Alpha. The results are illustrated in Table 6.17.

Table 6.17
Reliability and Validity of Variables relating to Impact of MGNREGP on Personal Asset Creation

Sl. No.	Variables in Personal Asset Creation	Standardized Factor Loading	't' Statistics	Composite Reliability	Average Variance Extracted
1	Reduction of debt burden	0.6884	2.6108*	0.7606	53.94
2	Enhances the purchase of personal property	0.7089	2.7227*		
3	Enables the fixed deposit in banks	0.7676	2.8446*		
4	Helps in the purchase of articles on an installment system	0.8117	3.2676*		
5	Helps to create varied assets	0.8776	3.6889*		

Source: Primary data *Significant at five per cent level Cronbach alpha:0.7814

The standardized factor loading of the variables included in the impact of MGNREGP on the personal asset creation are ranging from 0.6884 to 0.8776 which

reveals the content validity. The significance of the 't' statistics of the standardized factor loading of the variables in personal asset creation reveal its convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. The included five variables relating to impact of MGNREGP on the personal asset creation explain it to an extent of 78.14 per cent since its Cronbach Alpha is 0.7814.

6.18 SCORES ON THE IMPACT OF MGNREGP ON PERSONAL ASSETS CREATION

The level of impact of MGNREGP on the personal assets creation among the respondents has been computed by the mean score of variable in it. In the present study, the scores on the impact of MGNREGP on personal asset creation is confined to less than 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their scores on the impact of MGNREGP on the personal asset creation is shown in Table 6.18

Table 6.18
Scores on the Impact of MGNREGP on Personal Assets Creation

Sl. No.	Scores on Personal Asset Creation	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	19	23	42
2	2.01 - 3.00	24	121	145
3	3.01-4.00	39	164	203
4	Above 4.00	31	109	140
Total		113	417	530

Source: Primary data

*Significant at five per cent level

The important scores on the impact of MGNREGP on the 'personal asset creation' among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 38.30 and 27.36 per cent to the total respectively. The important scores on the impact of

MGNREGP on personal asset creation among the male respondents are 3.01 to 4.00 and above 4.00 which constitutes of 34.51 and 27.43 per cent to its total respectively. Among the female respondents, the important scores on the impact of MGNREGP on personal assets creation are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 39.33 and 29.02 per cent to its total respectively. The analysis reveals that the level of impact of MGNREGP on the personal assets creation is higher among the female respondents than among the male respondents.

6.19 IMPACT OF MGNREGP ON MIGRATION

One of the impacts of MGNREGP included in the present study is migration. It is measured with the help of five variables. The respondents are asked to rate these variables at five point scale. The mean scores of the variables in migration among the male and female respondents have been compared separately along with its 't' statistics. The results are given in Table 6.19

Table 6.19
Impact of MGNREGP on Migration

Sl. No.	Variables in Impact on Migration	Mean Scores		't' statistics
		Male	Female	
1	Reduction of migration due to regular work at native place	3.6973	3.2694	2.0144*
2	Enables to make a footing in the native place	3.5094	3.0411	2.1249*
3	Migrated came back to native village	3.5673	3.2673	0.9678*
4	Improved water resources helped the core agricultural activities	3.7099	3.1179	2.5899*
5	Regular work at the native place itself	3.6407	3.3044	1.0733*

Source: Primary data

*Significant at five per cent level

The highly viewed variables relating to impact of MGNREGP on migration by the male respondents are ‘improved water resources helped the core agricultural activities’ and ‘reduction of migration due to regular work at native place’ since their mean scores are 3.7099 and 3.6973 respectively. Among the female respondents, the highly viewed variables relating to impact of MGNREGP on migration are ‘regular work at the native place itself’ and ‘reduction of migration due to regular work at native place’ since their mean score are 3.3044 and 3.2694 respectively. Regarding the impact of MGNREGP on migration, significant difference among the male and female respondents have been noticed in the case of all the five variables in migration since their respective ‘t’ statistics are significant at five per cent level.

6.20 RELIABILITY AND VALIDITY OF VARIABLES INCLUDED IN THE IMPACT OF MGNREGP ON MIGRATION

The scores of all five variables relating to impact of MGNREGP on migration have been included for Confirmatory Factor Analysis (CFA) in order to examine its reliability and validity. It results in standardized factor loading of variables in migration, its statistical significance, composite reliability and average variance extracted. The overall reliability has been tested with the help of Cronbach Alpha. The results are summated in Table 6.20.

Table 6.20

**Reliability and Validity of Variables included in the Impact of
MGNREGP on Migration**

Sl. No.	Variables included in the Impact of MGNREGP on Migration	Standardized Factor Loading	'F' Statistics	Composite Reliability	Average Variance Extracted
1	Reduction of migration due to regular work at native places	0.8736	3.8667*	0.7604	52.09
2	Enables to make a footing in the native place	0.8144	3.1482*		
3	Migrated came back to native village	0.7689	2.8084*		
4	Improved water resources helped core agricultural activities	0.7244	2.6611*		
5	Regular work at the native place itself	0.6571	2.3089*		

Source: Primary data *Significant at five per cent level Cronbach Alpha:0.7887

The included five variables relating to impact of MGNREGP on migration explain it to an extent of 78.87 per cent since its Cronbach Alpha is 0.7887. The standardized factor loading of the variables in migration are greater than 0.60 which reveals its content validity. The significance of 't' statistics of the standardized factor loading of the variables in migration indicates its convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively.

6.21 SCORES ON IMPACT OF MGNREGP ON MIGRATION

The level of impact of MGNREGP on migration is measured with the help of the mean scores of variable in it. In the present study, the scores of impact of MGNREGP on migration are confined to less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their scores on the impact of MGNREGP on migration is given in Table 6.21

Table 6.21

Scores on Impact of MGNREGP on Migration

Sl. No.	Scores on Impact of MGNREGP on Migration	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	16	55	71
2	2.01 - 3.00	29	111	140
3	3.01-4.00	41	145	186
4	Above 4.00	27	106	133
Total		113	417	530

Source: Primary data

The important scores of impact of MGNREGP on migration among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 35.09 and 26.42 per cent to the total respectively. The important scores of impact of MGNREGP on migration among the male respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 36.28 and 25.66 per cent to its total. Among the female respondents, the important scores of impact of MGNREGP on migration are also 3.01 to 4.00 and 2.01 to 3.00 which constitutes 34.77 and 26.62 per cent to its total respectively. The level of impact of MGNREGP on migration is higher among the male respondents than the female respondents.

6.22 IMPACT OF MGNREGP AMONG THE RESPONDENTS

In the present study the impact of MGNREGP on individual, family, social, economic impacts, community development, personal asset creation and migration are included. The mean score of above said impacts among the male and female respondents have been compared separately along with ‘t’ statistics. The results are given in Table 6.22.

Table 6.22

Impact of MGNREGP among the Respondents

Sl. No.	Impacts of MGNREGP	Mean Score		‘t’ Statistics
		Male	Female	
1	Individual Impact	3.0771	3.6287	-2.4991*
2	Family Impact	3.1867	3.7675	-2.3841*
3	Social Impact	3.1309	3.7104	-2.5671*
4	Economic Impact	3.1774	3.812	-2.4089*
5	Community Development	3.1222	3.7708	-2.7341*
6	Personal Asset Creation	3.6036	3.5837	-0.2396
7	Migration	3.6249	3.2000	-2.1173*

Source: Primary data

*Significant at five per cent level

The highly viewed impacts of MGNREGP by the male respondents are ‘personal assets creation’ and ‘migration impact’ since their means score are 3.3036 and 3.6249 respectively. Among the female respondents, the highly viewed impacts of MGNREGP are ‘economic impact’ and ‘community development’ since their means score are 3.8120 and 3.7708 respectively. Regarding the impacts of MGNREGP, significant difference among the male and female respondents have been noticed in the case of six out of seven impacts of MGNREGP since their respective ‘t’ statistics are significant at five per cent level.

6.23 RELATIONSHIP BETWEEN THE PROFILE OF RESPONDENTS AND THE IMPACT OF MGNREGP

Since the profile of the respondents may be associated with the impact of MGNREGP, the present study has made an attempt to examine it with the help of one way analysis of variance. The results are shown in Table 6.23

Table 6.23
Relationship between the Profile of Respondents and the Impact of MGNREGP

Sl. No.	Profile Variables	'F' Statistics				Community development	Personal Assets creation	Migration Impact
		Individual impact	Family impact	Social Impact	Economic Impact			
1	Age	2.7376*	2.4142	2.3865	2.7374*	2.8447*	2.2667	2.5441
2	Religion	2.3889	2.6774*	2.5084	2.6887*	2.3842	2.7709*	2.8046
3	Community	2.1173	2.0881	2.2089	2.1773	2.2141	2.1549	2.0542
4	Marital Status	2.4172	2.3942	2.4142	2.5337	2.4233	2.2844	2.1997
5	No. of Children per family	2.4547	2.8089*	2.6567*	2.3038	2.2969	2.3084	2.6694*
6	Educational Qualification	2.2919*	2.3848*	2.5868*	2.6884*	2.3089*	2.4149*	2.5994*
7	Occupation	2.7343*	2.5082	2.7176*	2.3887	2.7674*	2.0541	2.3441
8	Type of Family	3.1782	3.6084	3.3991	3.5089	3.1482	3.3446	3.2089
9	Family members	3.4141*	3.0886*	2.4544	2.3226	2.4546	2.8344	3.1784*
10	Ownership of house	2.7746	2.8969	3.4541*	3.6676*	2.4089	2.5667	2.8089

Source: Primary data

*Significant at five per cent level

Regarding the impact of MGNREGP on individuals, the significantly associating profile variables are ‘age, educational qualification, occupation, and family members’ since their respective ‘t’ statistics are significant at five per cent level whereas in the case of impact of MGNREGP on respondent’s family, the associating profile variables are ‘religion, number of children per family, educational qualification and family members’ . The significantly associating profile variables regarding social impact are ‘number of children per family, occupation, educational qualification and ownership of house’ whereas in the case of economic impact the associating profile variables are ‘age, religion, and educational qualification and ownership house’.

Regarding the impact on community development, the significantly associating profile variables are ‘age, educational qualification and occupation’ whereas in the case of personal asset creation, the associating profile variables are ‘religion and educational qualification’. Regarding the impact on migration, the associating profile variables are number of children per family, educational qualification and family members’ since their respective ‘t’ statistics are significant at five per cent level.

6.24 DISCRIMINANT IMPACT OF MGNREGP AMONG THE RESPONDENTS

The impact of MGNREGP among the male and female respondents may be differing from each other. It is imperative to examine the discriminant impact among them for some policy implication with the help of two group discriminant analysis. Initially, the mean difference and its statistical significance have been tested. The discriminant power of impacts has been estimated with the help of Wilks Lambda. The results are given in Table 6.24.

Table 6.24

**Mean Difference and Discriminant Power of Impact of MGNREGP among
Male and Female Respondents**

Sl. No.	Impacts	Mean Score		Mean Difference	‘t’ Statistics	Wilks Lambda
		Male	Female			
1	Individual Impact	3.0771	3.6287	-0.5516	-2.4991*	0.1694
2	Family Impact	3.1867	3.7675	-0.5808	-2.3841*	0.1391
3	Social Impact	3.1309	3.7104	-0.5795	-2.5671*	0.1088
4	Economic Impact	3.1774	3.812	-0.6346	-2.4089*	0.1607
5	Community Development	3.1222	3.7708	-0.6486	-2.7341*	0.1246
6	Personal Asset Creation	3.6036	3.5837	0.0199	-0.2396	0.5733
7	Migration Impact	3.6249	3.2	0.4249	-2.1173*	0.1594

Source: Primary data

*Significant at five per cent level

The significant mean differences are noticed in the case of individual, respondent's family, social impact, economic impact, community development and migration since their respective 't' statistics are significant at five per cent level. The higher mean differences are noticed in the case of community development and economic impact since their respective mean differences are 0.6486 and -0.6346 respectively. The higher discriminant power of the impacts are noticed in the case of social impact and community development since their respective Wilks Lambda are 0.1088 and 0.1246 respectively.

6.26 RELATIVE CONTRIBUTION OF IMPACT IN TOTAL DISCRIMINANT SCORE

The significant impact are included to estimate the two group of discriminant analysis. The un-standardized procedure has been administered to find out the discriminant. The relative contribution of each impact in the Total Discriminate Score (TDS) is estimated by the product of discriminant coefficient and the mean difference of the respective impact. The results are summarized in Table 6.25.

Table 6.25**Relative Contribution of Impact in Total Discriminant Score**

Sl. No.	Impacts	Discriminant Coefficient	Mean Difference	Product	Relative Contribution In TDS
1	Individual Impact	-0.1996	-0.5516	0.1101	19.94
2	Family Impact	-0.2245	-0.5808	0.1304	23.62
3	Social Impact	-0.1077	-0.5795	0.0624	11.3
4	Economic Impact	-0.2147	-0.6346	0.1362	24.67
5	Community Development	-0.1237	-0.6486	0.0802	14.53
6	Migration	0.0771	0.4249	0.0328	5.94
Total				0.5521	100
Per cent of cases correctly classified :78.82					

Source: Primary data

*Significant at five per cent level

The higher discriminant coefficient is noticed in the case of impact on respondent's family and economic impact since their coefficients are -0.2245 and -0.2147 respectively. It shows the higher influence of above said two impacts in the discriminant function. The higher relative contribution of discriminant impact in total discriminant power is noticed in the case of economic impact and impact on respondent's family since their relative contributions are 24.67 and 23.62 per cent respectively. The estimated two group discriminant function correctly classifies the cases to an extent of 78.82 per cent. The analysis reveals that the important discriminant impact among the male and female respondents are economic impact and impact on respondent's family which are higher among the female respondents than among the male respondents.

6.26 SCORE ON OVERALL IMPACT OF MGNREGP AMONG THE RESPONDENTS

The overall impact of MGNREGP among the respondents has been computed by the mean score. In the present study, the score on overall impact is classified into less than 2.00, 2.01 to 3.00, and 3.01 to 4.00 and above 4.00. The distribution of respondents based on the score on overall impact is given in Table 6.26.

Table 6.26

Scores on Overall Impact of MGNREGP among the Respondents

Sl. No.	Scores on overall impact	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	21	32	53
2	2.01 - 3.00	27	103	130
3	3.01-4.00	39	168	207
4	Above 4.00	26	114	140
Total		113	417	530

Source: Primary data

The important scores on overall impact among the respondents are 3.01 to 4.00 and above 4.00 which constitutes 39.06 and 21.51 per cent to the total respectively. The important scores on overall impact among the male respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 34.51 and 23.89 per cent to its total respectively. Among the female respondents the important scores are 3.01 to 4.00 and above 4.00 which constitutes 40.28 and 27.34 per cent to its total respectively. The analysis reveals that the overall impact of MGNREGP is higher among the female respondents than among the male respondents.

6.27 SUMMARY

The impact of MGNREGP was assessed from different perspectives. The study revealed the MGNREGP's impact on the individuals, family of the beneficiaries, on the society, on the economy, on the community development, on personal assets creation and on migration. The overall impact of MGNREGP is higher among the female respondents than among the male respondents.

CHAPTER VII

SUMMARY OF FINDINGS AND SUGGESTIONS

- 7.1 Introduction
- 7.2 Findings Relating to Socio-Economic Status
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7.9.8 Impact of MGNREGP among the Respondents

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MGNREGP

7.9.10 Discriminant Impacts of MGNREGP among the Respondents

7.9.11 Overall Impact of MGNREGP among the Respondents

7.10 Suggestions

7.10.1 Suggestions to the Government

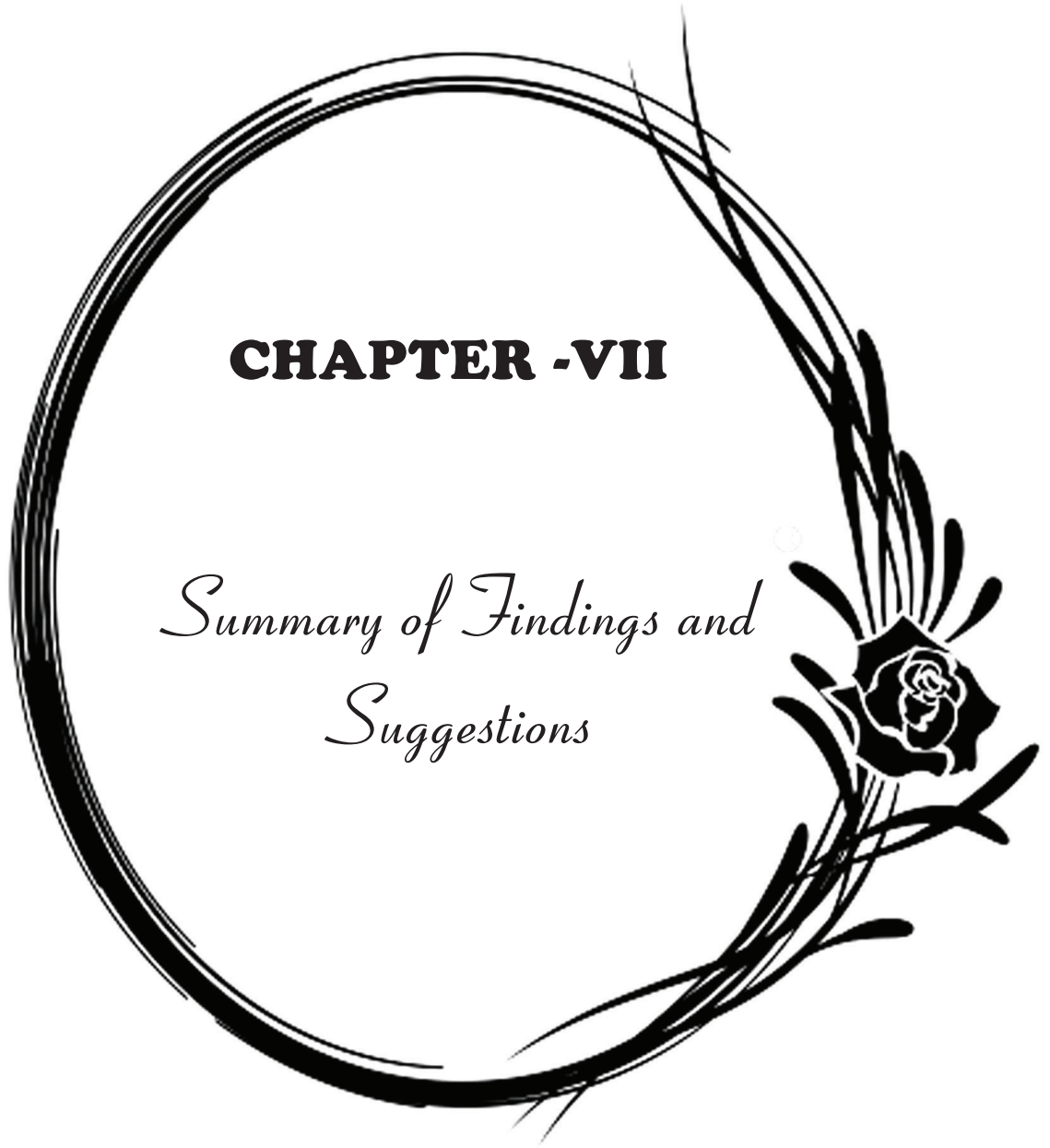
7.10.2 Suggestions to the Beneficiaries

7.10.3 Suggestions to the Department of Rural Development

7.11 Conclusion

CHAPTER -VII

Summary of Findings and Suggestions



CHAPTER VII

SUMMARY OF FINDINGS AND SUGGESTIONS

7.1 INTRODUCTION

MGNREGP guarantees wage employment at an unprecedented scale. The primary objective of this programme is augmenting wage employment. Its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and so encourage sustainable development. It aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work. This programme also seeks to create durable assets and strengthen the livelihood resource base of the rural poor.

The review of earlier literature exposed the lack of in depth study as regards the impact of MGNREGP on the individual beneficiaries and the objectives for which the programme was launched. In order to fill this research gap the researcher made an attempt to assess the impact of this program on the enhancement of livelihood security of the households in Sivagangai district.

The main objectives of the present study are;

- To study the socio-economic livelihood profile of the sample beneficiaries under MGNREGP.
- To examine the level of awareness about the nature of work and work environment offered to the beneficiaries under this programme.

- To assess the impact of MGNREGP on the individual beneficiaries, beneficiary families, social impact, economic impact, impact on the community development, personal assets creation and on the migration.

The beneficiaries stratified according to the block were used to select 530 sample respondents using the proportionate random sampling method. The collected data has been processed with the help of the appropriate statistical tools like Exploratory Factor Analysis (EFA), Kaiser-Mayer-Ohlin (KMO) measure of sampling adequacy and Bartlett's test of Sphercity, Confirmatory Factor Analysis, Cronbach Alpha, One Way Analysis of variance and Discriminant Analysis. The analysis helped the researcher to draw inferences and the findings which emerged from the inferences are listed as follows.

7.2 FINDINGS RELATING TO SOCIO-ECONOMIC STATUS

- 78.68 per cent of the respondents are female whereas the remaining 21.32 per cent of the respondents are male.
- The important age groups among the male respondents are less than 30 years and 31 to 50 years which constitutes 37.17 and 28.32 per cent to its total respectively. Among the female respondents the important age groups are less than 30 years and 31 to 50 years which constitutes 40.29 and 38.85 per cent to its total respectively.
- The important religions among the respondents are Hindu and Christian which constitutes 68.68 and 21.89 per cent to the total respectively. The Muslim respondents constitute 9.43 per cent to the total.

- The important communities among the respondents are backward class and most backward class which constitutes 42.45 and 22.26 per cent to the total respectively.
- The married male and female respondents constitute 62.83 and 72.42 per cent to its total respectively.
- 85.45 per cent of the respondents are having up to 3 children in their family.
- 47.54 per cent of the respondents have studied up to high school level.
- 41.32 per cent of the respondents are farmers and occasional agricultural labourers and 26.98 per cent of the respondents are manual labourers other than agriculture.
- 93.96 per cent of the respondents who are benefitting under this programme are having normal physique. Only 6.04 per cent of the respondents are differently abled persons.
- 70.38 per cent of the respondents are under the nuclear family system.
- 46.04 per cent of the respondents are having 3 to 5 members and 34.72 per cent of the respondents are having 6 to 9 members.
- 37.5 per cent of the respondent's children are studying in government schools and Panchayat schools.
- 48.86 per cent of the respondents are staying in the rental house and 41.13 per cent of the respondents are staying in their own house.
- 40.75 per cent of the respondents are residing in the thatched house.

- 75.66 per cent of respondents are not having safe drinking water in their house. Only 24.34 per cent of the respondents are having drinking water in their house.
- 32.83 per cent of the respondents are using the electricity facility for 2 to 5 years and 27.55 per cent of the respondents are using the electricity for 6 -10 years.
- 92.26 per cent of the respondents are not having toilet facility at their house.
- 77.92 per cent of the respondents are having mobile phone. 77.36, 66.42 and 62.26 per cent of the respondents are possessing television, grinder and mixi respectively.
- 35.09 per cent of the respondents are using the government hospital and 29.06 per cent of the respondents are using the private hospital for their medical treatment.
- 36.23 per cent of the respondents say that they have to travel 5 to 10 Km. distance to avail medical treatment.
- The male respondents are participating in the marriage and village functions and the female respondents are participating in the marriage and ear-ringing functions as these functions are having higher mean scores.
- The highly participated activities by the male respondents are village forum and village administration activities whereas among the female respondents these are Self -Help Groups (SHGs) and Village forum activities since higher mean scores are noticed in these activities.

- Male respondents are involved in political parties and workers union whereas the female respondents are involving themselves in the workers union and village panchayat since their mean scores are higher.
- 40.75 per cent of the respondents are having 1 to 2 earning members in their family.
- The highest family income per week among the respondents is Rs.901 to Rs.1100. The average weekly family income is higher among the male respondents than among the female respondents.
- Majority (29.62 per cent) of the respondents are spending Rs.701 to Rs.900 for their family per week. The weekly family expenses among the male respondents are slightly higher than the female respondents.
- 38.11 per cent of the respondents are saving above Rs.400 per week. The weekly savings among the female respondents are higher than that of the male respondents.
- The savings through Bank and Chit funds are the important mode for saving their money which constitutes 31.69 and 26.37 per cent to the total.
- The respondents who are saving their money through bank prefer the Nationalised banks for their savings.
- Majority (51.31 per cent) of the respondents are holding the bank account for the period of 5 to 10 years.
- 40.37 per cent of the respondents are visiting the banks fortnightly. The frequency of visit to the banks among the male respondents is higher than the female respondents.

- Majority (34.16 per cent) of the respondents are introduced by the NREGPO for opening the bank account.
- The higher awareness among the male and female respondents is seen in the case of savings bank account and recurring deposits scheme. The level of awareness on various deposit schemes is higher among the male respondents than the female respondents.
- Regarding the value of immovable assets possessed by the respondents significant difference among the male and female respondents have been noticed in the case of value of building, value of land, value of other assets and also the total value of immovable assets.
- The higher mean value of immovable assets among the respondents seen in the case of value of load van and value of tractor. Regarding the value of movable assets significant difference among the male and female respondents have been noticed in the case of all six assets since their respective 't' statistics are significant at five per cent level.

7.3 COMPARATIVE ANALYSIS OF FINANCIAL INDICATORS DURING PRE AND POST MGNREGP AMONG MALE RESPONDENTS

- The mean monthly income of the male respondents at Pre and Post MGNREGP period are ₹3219.94 and ₹4509.97 respectively. The mean monthly expenditure among them are ₹3108.82 and ₹3394.06 respectively where as the mean monthly savings are ₹111.12 and ₹1115.91 respectively.

7.4 COMPARATIVE ANALYSIS OF FINANCIAL INDICATORS AMONG FEMALE RESPONDENTS DURING THE PRE AND POST MGNREGP

- The mean of monthly income among the female respondents during pre and post MGNREGP period are ₹3848.83 and ₹6173.34 respectively whereas the mean monthly expenditure are ₹3289.91 and ₹3697.71 respectively. The mean monthly savings among the female respondents during Pre and Post MGNREGP period are ₹558.92 and ₹2475.63 respectively.

7.5 FINDINGS RELATING TO RESPONDENT'S VIEWS TOWARDS MGNREGP

7.5.1 Awareness about MGNREGP among the Respondents

- The highly viewed variables relating to awareness about MGNREGP by the male respondents are 'signature for having worked' and 'recording date and hours of work'. Among the female respondents the highly viewed variables are 'cordiality between the superiors and workers' and 'wages and the level of work completion'.
- The highly viewed important aspects relating to awareness about MGNREGP by the male respondents are 'recording' and 'procedure' whereas among the female respondents, these two important aspects are 'human relation' and 'procedure'.

7.5.2 Relationship between the Profile of Respondents and their Level of Awareness on important aspects of MGNREGP

- Regarding the level of awareness on 'procedure', the significantly associating profile variables are age, religion, community, number of children per family, educational qualification, and family members. The significantly associating profile variables regarding the level of

awareness on 'human relation' are age, community, marital status, educational qualification, and occupation whereas in the case of 'recording' these are educational qualification and occupation, since their 'F' statistics are significant at five per cent level.

- The higher discriminant co-efficient is noticed in the case of 'human relation' which is highly perceived by the female respondents than that by the male respondents.
- The important modes of travel to the work spot among the respondents are on foot and by bus.
- 74.53 per cent of the respondents are travelling more than 5 kms. per day to reach the work spot.
- Majority (62.08 per cent) of the respondents are receiving travel allowance.
- 37.74 per cent of the respondents are receiving ₹20 to 25 as their travel allowance.
- The analysis reveals that 'desilting the canals', 'paving the pond' and road paving and new road making are given more importance in the MGNREGP.
- The study reveals that the wage is determined on the basis of daily basis under MGNREGP.

7.6 FINDINGS REGARDING THE RESPONDENT'S VIEWS TOWARDS MGNREGP

- The highly viewed variables by the male respondents are 'the registration is easy' and 'removal of name is registered'. Among the female respondents, these two are 'the processes of filling up the application are simple' and 'bogus signature in application is not possible'. The important score on

‘registration’ among the respondents are 3.01 to 4.00 which constitutes 40.57 per cent to the total respectively. The analysis reveals that the level of view on ‘registration’ is higher among the female respondents than that among the male respondents.

- The highly viewed variables in ‘work allotment’ by the male respondents are ‘equal work allotment’ and ‘enough employment is given in a month’. Among the female respondents, these are ‘equal work allotment’ and ‘enough employment is given in a month’. The important views about ‘work allotment’ among the respondents are 3.01 to 4.00 which constitute 36.23 per cent to the total. The respondent’s views about ‘work allotment’ is higher among the female respondents than that among the male respondents.
- The highly viewed variables in ‘wages’ by the respondents are ‘prompt wage payment’ and ‘payment of wages is ultimately reaching the beneficiaries’. The important scores on ‘wages’ among the respondents are 3.01 to 4.00 which constitute 34.91 per cent to the total. The analysis reveals that the level of view on ‘wages’ is higher among the female respondents than that among the male respondents.
- The highly viewed variables in ‘Treatment /Relationship’ by the respondents are ‘simony is not in practice’ and ‘red – tapism is not prevailing in this scheme’. The important score on ‘treatment / relationship’ among the respondents is 3.01 to 4.00 which constitutes 35.85 per cent to the total. The analysis reveals that the level of view on

‘treatment/ relationship’ is higher among the female respondents than the male respondents.

- The highly viewed variables relating to ‘supervision’ by the male respondents are ‘no gender inequality’ and ‘MGNREGP is strictly followed by the supervisors’. Among the female respondents the highly viewed variables are ‘MGNREGP is strictly followed by the supervisors’ and ‘no gender inequality’. The important score on ‘supervision’ among the respondents is 3.01 to 4.00 which constitutes 36.79 per cent to the total. The level of view relating to ‘supervision’ is higher among the male respondents than that among the female respondents.
- The highly viewed variables relating to ‘payment’ by the male respondents are ‘correct wage payment’ and ‘payment of wages through work’. Among the female respondents highly viewed variables are ‘correct wage payment’ and ‘no deliberate reduction in wage payment’. The important score relating to ‘payment’ among the respondents is 3.01 to 4.00 which constitutes 33.77 per cent. The level of views relating to ‘payment’ is higher among the female respondents than among the male respondents.
- The highly viewed variables relating to ‘regularity of work’ by the respondents are ‘regularity in work arrangement’ and ‘cancellation of work is announced with prior notice’. The important score relating to ‘regularity of work’ among the respondents is 3.01 to 4.00 which constitutes 33.39 per cent to the total. The respondent’s views relating to ‘regularity of work’ in MGNREGP which is higher among the female respondents than among the male respondents.

- The highly viewed variables relating to 'nature of work' by respondents are 'pleased with the work under MGNREGP' and 'arranged work is within the ability of members'. The important score relating to 'nature of work' among the respondents are 3.01 to 4.00 which constitutes 33.02 per cent to the total. The respondent's views relating to 'nature of work' is higher among the female respondents than the male respondents.

- The highly viewed variables relating to 'effect of the scheme' by the male respondents are 'increase in the status of members after joining MGNREGP and easy to meet day to day expenses'. Among the female respondents, these two are 'increase in the status of members after joining MGNREGP' and 'free from burden of debt'. The important score on the 'effect of the scheme' among the respondents is 3.01 to 4.00 which constitutes 37.17 per cent to the total. The analysis reveals that the views relating to 'effect of scheme' among the female respondents is higher than that among the male respondents.

- The highly viewed variables relating to 'implementation' by the male respondents are 'removes the slavish mentality' and 'positive change in the expenditure pattern'. Among the female respondents, the highly viewed variables relating to 'implementation' are 'positive change in the expenditure pattern' and 'restricts the migration attitude among workers'. The important scores relating to 'implementation' among the respondents is 2.01 to 3.00 which constitute 36.98 per cent to the total. The analysis reveals that the views relating to 'implementation' among the male respondents is higher than among the female respondents.

- The highly viewed aspects in MGNREGP by the male respondent are ‘supervision’ and ‘implementation’. Among the female respondent highly viewed aspects are ‘regularity of work’ and ‘effect of the scheme’.

7.7 FINDINGS RELATING TO RELATIONSHIP BETWEEN THE RESPONDENT’S PROFILE VARIABLES AND THEIR VIEWS TOWARDS IMPORTANT ASPECTS OF MGNREGP

- Regarding the views relating to ‘registration’, the significantly associating profile variables are age, community, number of children per family, occupation, family member, and ownership of house, whereas in the case of ‘work allotment’, the significantly associating profile variables are community, educational qualification and family members. The significantly associating profile variables regarding the ‘wages’ are religion, community, educational qualification, occupation and family members where as in the case of ‘treatment/ relationship’, the significantly associating profile variables are age, religion and occupation. Regarding ‘supervision’, the significantly associating profile variables are age, religion, community, number of children per family, occupation, and ownership of house.
- The significantly associating profile variables regarding ‘payment’ are age, educational qualification, occupation and ownership of house whereas regarding ‘regularity of work’ significantly associating profile variables are age, occupation and ownership of house. Regarding the ‘nature of work’ the significantly associating profile variables are number of children per family, educational qualification and ownership of house whereas regarding ‘the effect of the scheme’ significantly associating profile variables are age, community, number of children per family, educational qualification family members and

ownership of house. The significantly associating profile variables regarding ‘implementation’ are religion, educational qualification and occupation.

7.8 DISCRIMINANT ASPECTS IN MGNREGP AMONG THE MALE AND FEMALE RESPONDENTS

- Higher discriminant co-efficient are noticed in the case of ‘regularity of work’ and ‘work allotment’ since its co-efficients are – 0.1996 and -0.1446 respectively. It shows the higher degree of influence of the above said two aspects in the discriminant function.

7.9 FINDINGS RELATING TO THE IMPACT OF MGNREGP ON THE ENHANCEMENT OF LIVELIHOOD SECURITY OF HOUSEHOLD

7.9.1 Impact of MGNREGP on the Individual beneficiaries

- The highly viewed variables relating to impact of MGNREGP on individuals by the male respondent are ‘ensures continuous employment’ and ‘guaranteed wage lead to stress free life’. Among the female respondents, the highly viewed variables are ‘eradicates poverty’ and ‘ensures continuous employment’. The important scores on the impact of MGNREGP on individual among the respondents are 3.01 to 4.00 which constitutes 43.39 per cent to the total. The analysis reveals that the level of impact of MGNREGP on individuals is higher among the female respondents than among the male respondents.

7.9.2 Impact of MGNREGP on ‘Respondent’s family’

- The highly viewed variables relating to impact of MGNREGP on ‘respondent’s family’ among the male respondents are ‘meeting educational

need of the children’ and ‘ensures livelihood of the family’. Among the female respondents, the highly viewed variables are ‘removes the family members from the clutches of the debt burden’ and ‘improved purchasing power of the family’. The important scores among the respondents are 3.01 to 4.00 and 2.01 to 3.00 which constitutes 39.85 and 27.36 per cent to the total respectively. The impact of MGNREGP on the respondent’s family is higher among the female respondents than among the male respondents.

7.9.3 Social Impact of MGNREGP

- The highly viewed variables relating to social impact by the male respondents are ‘satisfaction in serving for the rural development’ and ‘there is no gender inequality’. Among the female respondents, the highly viewed variables are ‘becoming member in the social organization’ and ‘it is a self help program’. The important scores relating to social impact among the respondents are 3.01 to 4.00 which constitutes 42.08 per cent to the total. The analysis reveals that the level of social impact is higher among the female respondents than among the male respondents.

7.9.4 Impact of MGNREGP on the Economic Status of Respondents

- The highly viewed variables relating to economic impact among the male respondents are ‘enhanced the family income’ and ‘basic needs are met’. Among the female respondents, the highly viewed variables are ‘reduction in the movement to other towns’ and ‘basic needs are met out’. The important score relating to economic impact among the respondents are 3.01 to 4.00 which constitute 38.11 per cent to the total. The analysis reveals

that the level of economic impact is higher among the female respondents than among the male respondents.

7.9.5 Impact of MGNREGP on Community Development

- The highly viewed variables relating to impact of MGNREGP on community development among the male respondents are ‘drought resistance, tree plantation’ and ‘rural road connectivity’. Among the female respondents, the highly viewed variables are ‘facilitates for protecting community assets’ and ‘paves way for society development programmes’.
- The important score on ‘community development’ among the respondents is 3.01 to 4.00 which constitutes 42.89 per cent to the total. The analysis reveals that the level of impact on ‘community development’ is higher among the female respondents than among the male respondents.

7.9.6 Impact of MGNREGP on Personal Assets Creation

- The highly viewed variables relating to ‘personal asset creation’ among the male respondents are ‘the purchase of personal property’ and ‘helps in the purchase of articles on installment basis’. Among the female respondents, the highly viewed variables are ‘enables the fixed deposit in the banks’ and ‘it helps to create varied assets’. The important score relating to ‘personal asset creation’ among the respondents is 3.01 to 4.00 which constitutes 38.30 per cent to the total. The analysis reveals that the level of impact of MGNREGP on the ‘personal assets creation’ is higher among the female respondents than among the male respondents.

7.9.7 Impact of MGNREGP on Migration

- The highly viewed variables relating to impact of MGNREGP on migration among the male respondents are ‘improved water resources helped the core agricultural activities’ and ‘reduction of migration due to regular work at native place’. Among the female respondents, the highly viewed variables are ‘regular work at the native place itself’ and ‘reduction of migration due to regular work at native place’. The important score on the impact of MGNREGP on migration among the respondents is 3.01 to 4.00 which constitutes 35.09 per cent to the total. The level of impact of MGNREGP on migration is higher among the male respondents than the female respondents.

7.9.8 Impact of MGNREGP among the Respondents

- The highly viewed impacts of MGNREGP among the male respondents are ‘personal assets creation’ and ‘migration impact’. Among the female respondents, the highly viewed impacts are ‘economic impact’ and ‘community development’.

7.9.9 Relationship between the Profile of Respondents and the Impacts on MGNREGP

- Regarding the impact of MGNREGP on individuals beneficiaries, the significantly associating profile variables are ‘age, educational qualification, occupation, and family members’ whereas in the case of impact on beneficiary family’, the associating profile variables are ‘religion, number of children per family, educational qualification and family members’. The significantly associating profile variables regarding ‘social impact’ are ‘number of children

per family, occupation, educational qualification and ownership of house' whereas in the case of 'economic impact' the associating profile variables are 'age, religion, and educational qualification and ownership house'.

- Regarding the impact of MGNREGP on 'community development', the significantly associating profile variables are 'age, educational qualification and occupation' whereas in the case of impact of MGNREGP on 'personal asset creation', the associating profile variables are 'religion and educational qualification'. Regarding the impact of MGNREGP on 'migration', the associating profile variables are number of children per family, educational qualification and family members'.

7.9.10 Discriminant Impacts of MGNREGP among the Respondents

- The higher discriminant coefficient is noticed in the case of impact of MGNREGP on beneficiary family and 'economic impact' since their coefficients are -0.2245 and - 0.2147 respectively. The analysis reveals that the important discriminant impacts among the male and female respondents are 'economic impact' and 'impact on beneficiary family' which are higher among the female respondents than among the male respondents.

7.9.11 Overall Impact of MGNREGP among the Respondents

- The important score on overall impact of MGNREGP among the respondents are 3.01 to 4.00 which constitutes 39.06 per cent to the total. The analysis reveals that the overall impact of MGNREGP is higher among the female respondents than among the male respondents.

7.10 SUGGESTIONS

7.10.1 Suggestions to the Government

- Though this is an employment generation program for the livelihood in an organized way, the government can also think of giving non-formal education to the illiterate beneficiaries at least to make them put their signature.
- The government could also insist the beneficiary parents to educate their children instead of giving them work under the MGNREGP.
- The beneficiaries of this program can be given free bus pass to use the local town and city buses to travel with in the town limits.
- The MGNREGP applies only to the rural areas. This can also be introduced in the urban areas to create and to sustain the community assets and water bodies.
- This program can be linked to Swachh Bharat scheme to maintain clean and green environment in the urban areas.
- The beneficiaries could also be given safe drinking water, first aid kits to give immediate first aid.
- The mothers with small kids are unable to take part in the MGNREGP because they are unable to keep their kids. A creche like place can be maintained to keep the babies and kids while the mothers are doing their work.
- Since the employment opportunities are declining in the rural and semi-urban areas, the period of work could be extended to 200 days.

- As most of the workers under this program are small farmers and agricultural coolies, the work can be organized when there is no agricultural operation in the areas. This will help the farmers to get sufficient labourers for their agricultural operations.
- The government while moving forward towards digital economy, must organize training programmes to educate the rural mass the need to gain knowledge and to impart employability skills.
- Government must take up follow up action to sustain the community assets. In most of the cases the community assets created under this program is not properly maintained. The government must educate the local people to make them responsible for the community assets created.
- The government could also give family counseling to the beneficiaries as this program gives an opportunity to the family members to work together.

7.10.2 Suggestions to the Beneficiaries

- The beneficiaries under this program should try to learn new skills to take up other jobs. The beneficiaries could also be given training to operate their bank account and to use the banking services on their own.
- As the government is moving towards cash less economy and digital economy the beneficiaries must show interest to know the new developments in the banking services.
- The beneficiaries of this program must empower themselves economically by inculcating the habit of saving. The beneficiaries must educate their children to come out of poverty.

- The beneficiaries need to think of doing some income generating ventures on a micro scale individually or collectively instead of depending too much on this program.
- The women beneficiaries under this program must join in the Self Help Groups (SHG) to improve their economic condition. The membership in the SHG activities will also give an opportunity to gain skills and leadership qualities besides improving the income.

7.10.3 Suggestions to the Department of Rural Development

- The department of rural development must take initiatives to extend loan facilities free of interest to empower the beneficiaries economically.
- There must be greater level of transparency and accountability in the social audits concerning the implementation and benefits of the program.
- The department must check the people involved in the payment of wages to the beneficiaries and the irregularities should be checked.
- Effective grievance mechanism should be provided and the beneficiaries must be assured of the benefits promised under the program.
- The department must pay wages equal to the wages offered for the agricultural operations.

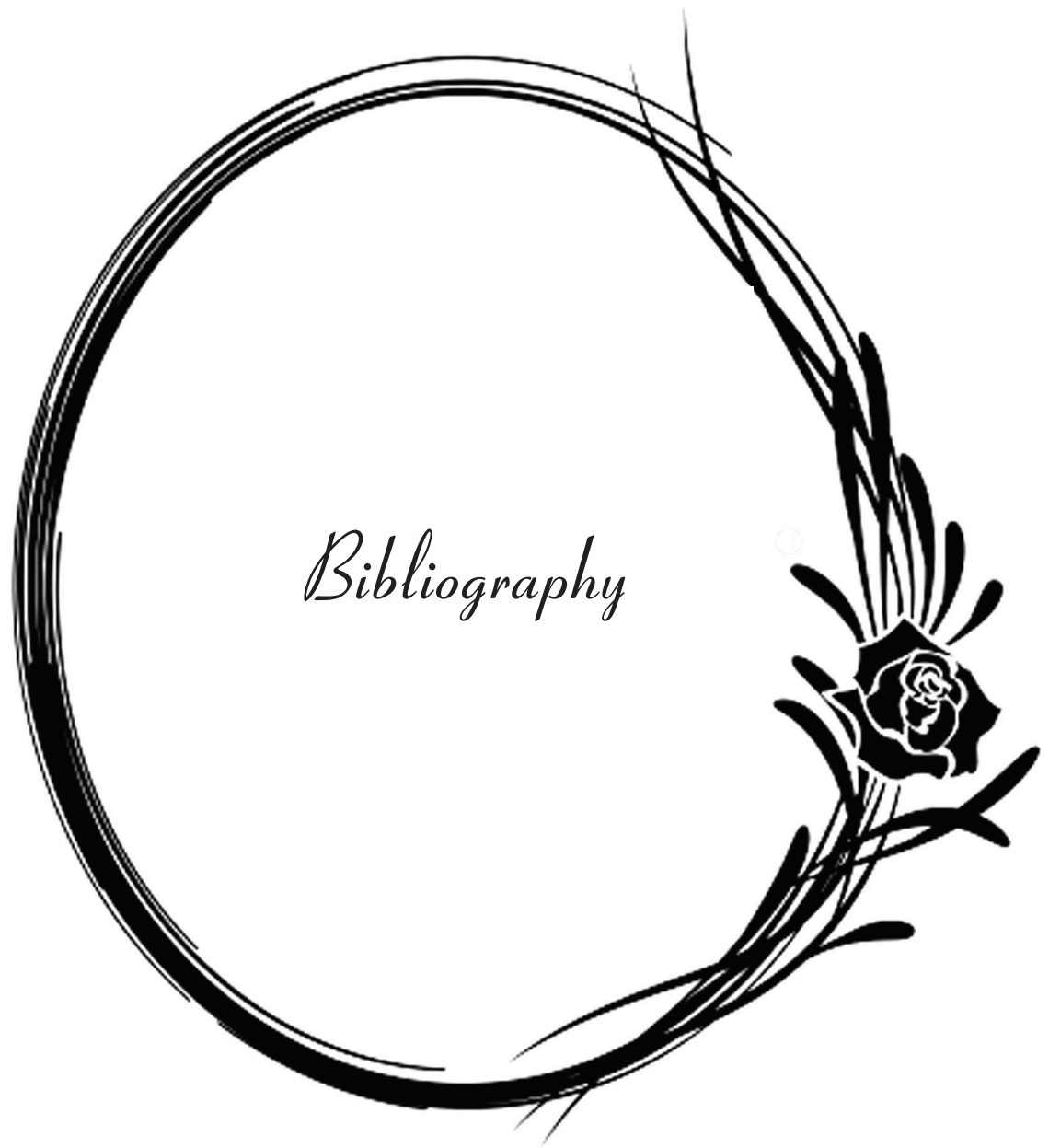
7.11 CONCLUSION

Under the Mahatma Gandhi National Rural Employment Guarantee Program the beneficiaries are given seasonal employment. Mostly the small farmers and agricultural coolies are the major beneficiaries under this program. The observation that a significant proportion of farmers and agricultural labourers participated in the programme for wage earning highlights the eroding profitability of agriculture in general and the need for gainful employment even to the farmers. The introduction of MGNREGP has significantly brought down the migration levels in the rural areas, thus, retaining the rural labour for use in the local areas. The indicators of monthly per capita income and expenditure for the pre and during the MGNREGP period also point to significant raise in the living standards of the rural population in the study area where the scheme was implemented. Thus it may be stated that the MGNREGP has in a way brought in a paradigm shift in the rural labour opportunities and livelihoods.

SCOPE FOR FURTHER RESEARCH

The researcher will be immensely pleased to list the scope for further research in MGNREG Programme which aims at eradicating the rural unemployment problem and creation of community assets.

- ❖ A Study on the impact of MGNREGP on the Economic Empowerment of Rural Women.
- ❖ A Study on the Sustainability of the Rural Community Assets created under MGNREGP.
- ❖ A study on the impact of MGNREGP on the Poverty Alleviation of the rural mass.
- ❖ A Study on the impact of MGNREGP on the Migration of Unemployed Rural people.



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