

**A STUDY ON THE IMPACT OF
MGNREGS IN AIBAWK R.D BLOCK,
AIZAWL DISTRICT**

**(A DISSERTATION SUBMITTED FOR THE AWARD
OF THE DEGREE OF MASTER OF PHILOSOPHY
IN ECONOMICS)**

BY

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I

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CERTIFICATE

This is to certify that the dissertation entitled, “**A Study on the Impact of MGNREGS in Aibawk R.D Block, Aizawl District**” by Stephan Lalremthara has been written under my guidance. This dissertation is the result of his investigation into the subject and was never submitted to any other University for any research degree.

II

DECLARATION

MIZORAM UNIVERSITY

2016

I, Stephan Lalremthara, do hereby declare that the subject matter of this dissertation is the record of work done by me, that the contents of this dissertation did not form the basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the dissertation has not been submitted by me for any research degree in any other University/Institute.

This is being submitted to the Mizoram University for the degree of Master of Philosophy in Economics.

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III

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(STEPHAN LALREMTHARA)

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LIST OF ABBREVIATIONS

MGNREGA	: Mahatma Gandhi National Rural Employment Guarantee Act
MGNREGS	: Mahatma Gandhi National Rural Employment Guarantee Scheme
SC	: Schedule Caste
ST	: Schedule Tribe
GP	: Gram Panchayat
GS	: Gram Sabha
IP	: Intermediate Panchayat
DP	: District Panchayat
CEGC	: Central Employment Guarantee Council
SEGC	: State Employment Guarantee Council
MR	: Muster Roll
CFTs	: Cluster-level Facilitation Teams
CSOs	: Civil Society Organisations
DPC	: District Programme Coordinator
DC	: District Collector
PIAs	: Project Implementation Agencies
IEC	: Information Education and Communication
FTOs	: Fund Transfer Orders
SEGF	: State Employment Guarantee Fund
MoRD	: Ministry of Rural Development
NMT	: National Management Team
IT	: Information Technology
VC	: Village Council
RSBY	: Rashtriya Swastha Bima Yojana

BPL : Below Poverty Line
GRS : Gram Rozgar Sahayak
CSC : Community Service Centre
NGOs : Non Governmental Organisations
BCs : Business Correspondence

1.1 INTRODUCTION

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is regarded as a very important tool for eliminating rural poverty and unemployment problems by way of generating employment to the rural poor people. It has an effective approach with an intention to develop the quality of rural life by providing a legal guarantee of one hundred days of wage employment to every rural household to do unskilled manual works. It is a demand driven programme where provision of work is triggered by the demand for work by wage-seekers. The scheme was notified on 7th September 2005 (enacted on 25th August) and came into force in February 2, 2006 in the 200 most backward districts of the country under Phase- 1 and was extended to another 130 districts in the financial year under phase- 2 in April 2007-2008 and in April 1, 2008 under Phase- 3 the remaining districts have been notified under MGNREGA. The timeline of MGNREGA can be depicted with the help of table.

Table 1.1: Timeline of MGNREGA

Time line	25th Aug 2005	2nd Feb 2006	Apr 2007	1st Apr 2008	Oct 2008	16th Feb 2009	Oct 2009
Modification	NREG A legalized	Came into force in 200 districts	130 more districts included	Universa- lization of the scheme	Wage transaction through banks/post offices	Memorand um of Understand ing with the postal dept.	Name changed to MGNREG A

Source: www.nrega.nic.in (Act 2005)

The Act was introduced with the aim of improving the purchasing power of the rural people, primarily semi-skilled or un-skilled work to people living in rural India. The Act also tries to enhance livelihood security in rural areas by providing at

least 100 days of guaranteed wage employment. For successful implementation of the scheme proper planning is very essential. MGNREGA is based on decentralized planning. The planning ensures that each district is prepared well in advance to offer productive employment on demand. According to the Act at least one-third of the beneficiaries of 33% shall be women who have registered and requested for work under this Act.

As it is the scheme for rural development there are several objectives for the advantage of the rural poor people. Some important long term objectives of MGNREGA include provision of social protection to the poor people living in rural areas by way of providing employment opportunities; creation of durable assets for the security of poor people in the rural areas; provision of drought-proofing and flood management in rural India; empowerment of socially disadvantaged group, especially women, SCs and STs, through the process of right-based legislation; strengthening decentralised planning i.e., participatory planning through convergence of various anti-poverty and livelihoods initiatives. If the scheme fulfils the above mentioned objectives it would mean that the implementation was successful.

During the first year of its implementation in India, Rs 11,300 crores was allocated for assistance to Rural Employment Guarantee Schemes (Union Budget 2006-07). It was increased to Rs 38,500 crores which was later revised and ramped up by 23% to Rs 47,699 crores for the period 2016-17 (Union Budget 2016-17). For financial period 2017-18, the budget has been earmarked at Rs 48,000 crores since it has been the world largest job guarantee scheme (Union Budget 2017-18). Again the allocation has been boosted to Rs 55,000 crores for the financial year 2018-19, signalling the government's continued intent to address concerns of rural distress (Union Budget 2018-19). During the first year of its implementation (2006-07) in 200

districts, 2.10 crores households were employed and 90.5 crores person-days generated. In 2007-08, 3.39 crores households were provided employment and 143.5 crores person-days were generated in 330 districts. In 2016-17, the households' employment was increased to 5.12 crores and person-days generated were to 235.7 crores. During the financial year 2017-18, 4.87 crores household have been employed and 206.16 crores person-days have been generated. The enhanced waged-earning scheme has been strengthened the livelihood resource for the rural poor in India. The scheme has also high works participation of marginalized groups. As on 3rd March 2018, the SC/ST participation rate was 39.05% and women's participation rate was 53.58%.

As MGNREGS is a scheme for rural development there are several objectives for the advantage of the rural poor people. Some important long term objectives of MGNREGS can be specified. Firstly, the most important objective is providing social protection to the poor people living in rural areas in India by way of providing employment opportunities. The second important objective is creating durable assets for the security of poor people in the rural areas. Thirdly, provision of drought-proofing and flood management in rural India. Fourthly, empowering socially disadvantage, especially women, SCs and STs. Fifthly, strengthening decentralised planning i.e., participatory planning through convergence of various anti-poverty and livelihoods initiatives. If the scheme fulfils the above mentioned objectives it would mean that the implementation was successful.

The MGNREGS has given rise to the largest employment programme in human history and is unlike any other wage employment programme in its scale, architecture and thrust. Its bottom-up, people centred, demand-driven, self-selecting, right-based design is distinct and unprecedented. The MGNREGA provides a legal guarantee for

wage employment. There are legal provisions for allowances and compensation both in cases of failure to provide work on demand and delays in payment of wages for work undertaken.

The MGNREGA overcomes problems of targeting through its self-targeting mechanism of beneficiary selection, that is, a large percentage of poorest of the poor and marginalized seek employment under the Scheme. The Act incentivises States to provide employment, as 100 per cent of the unskilled labour cost and 75% of the material cost of the programme is borne by the Centre. Unlike the earlier wage employment programmes that were allocation-based, MGNREGA is demand driven and resource transfer from Centre to States is based on the demand for employment in each State. This provides an additional incentive for States to leverage the Act to meet the employment needs of the poor. There is also a concomitant disincentive for failing to provide work on time, as the States then bear the cost of the unemployment allowance. Gram Panchayats (GPs) are to implement at least 50 per cent of the works in terms of cost. This order of devolution of financial resources to GPs is unprecedented. Plans and decisions regarding the nature and choice of works to be undertaken, the order in which each work is to be triggered, site selection etc. are all to be made in open assemblies of the Gram Sabha (GS) and ratified by the GP. Works that are inserted at Intermediate Panchayat (IP) and District Panchayat (DP) level have to be approved and assigned a priority by the GS before administrative approval can be given. The GS may accept, amend or reject them.

These decisions cannot be overturned by higher authorities, except to the extent of ensuring conformity with the provisions of the Act and its Operational Guidelines. This bottom-up, people-centred, demand-driven architecture also means that a great share of the responsibility for the success of the MGNREGA lies with wage-seekers,

GSs and GPs. MGNREGA also marks a break from the relief programmes of the past towards an integrated natural resource management and livelihoods generation perspective. Social audit is a new feature that is an integral part of MGNREGA. Potentially, this creates unprecedented accountability of performance, especially towards immediate stakeholders. An Annual Report prepared by the Central Employment Guarantee Council (CEGC), on the outcomes of MGNREGA is required to be presented annually by the Central Government to Parliament. Likewise, the annual reports prepared by State Employment Guarantee Councils (SEGCs) are to be presented to State Legislatures by the State Governments, facilitating oversight by elected representatives. The radically new character of the programme requires innovative approaches for effective implementation. This will ensure that the novel elements of the MGNREGA are realised appropriately on the ground; at the cutting-edge level of its implementation. These Operational Guidelines have been issued to facilitate this compliance.

1.2. IMPORTANCE OF THE SCHEME

The Scheme tries to attain its objectives as mentioned in the Article: 41 of Indian Constitution- “giving citizens’ right to work”. MGNREGA is very important due to the following reasons:

Firstly, The Act provides 100 days guaranteed job for unemployed waged-seekers and this guarantee for wage employment is universalised in India.

Secondly, it is a development programme as the provision of work under the scheme includes investment for creation of durable assets which is very useful for incrementing income, providing better living conditions and generating employment in rural areas.

Thirdly, it is a demand based-employment rather than allocation based. The beneficiaries can apply for demand for work according to their demand period for work

Fourthly, as it is demand based employment for the beneficiaries it provides social security for rural unemployed people. It also provides safety to the beneficiaries as anyone who does not have job cards can not engaged as labourers under the scheme.

Fifthly, as per guidelines of the Act, employment will be given within 15 days of demand, payment also within 14 days of work which provides security of work to the workers.

Sixthly, the attributes of this Act are labour-intensive work, decentralised participatory planning, empowerment of women and weaker sections of the society, provision of worksite facilities which all are very important for generating employment and provision of better living standard to the unskilled manual workers in rural areas. The payment of wages through banks and post office is also an important feature which provides knowledge about banking sectors to the poor people.

Thus, MGNREGA provides not only employment and better living standards to the rural poor people but also overall economic development for the country.

1.3. THE IMPLEMENTATION STRUCTURE

MGNREGA has a five-tier structure of implementation starting from village level at the bottom to the central government at the top.

1.3.1 Village Level

1. Wage Seekers:

Wage seekers are the primary stakeholders of the Programme. Their exercise of rights and demand for work are the main triggers of key processes. The rights of the wage seekers are:

- i. Application for registration.
- ii. Obtaining a Job Card.
- iii. Application for work and to obtain a dated receipt for the application made.
- iv. Choice of time and duration of the work applied for.
- v. Getting work within fifteen days of application or from the date when work is sought in the case of an advance application, whichever is later.
- vi. Facilities of crèche, drinking water, first aid etc. on the work site.
- vii. Right to get 10% extra wage in case of employment provided beyond 5 km of radius.
- viii. Right to check their Muster Rolls (MRs) and to get all the information regarding their employment entered in their Job Cards.
- ix. Disbursement of wages will be made on a weekly basis or in any case not later than a fortnight after the date on which such work was done.
- x. Right to get unemployment allowance; in case employment is not provided within fifteen days of submitting the application or from the date when work is sought in the case of an advance application, whichever is later.
- xi. Medical treatment in case of injury in the course of employment including cost of hospitalization if required and ex gratia payment in case of disability or death in the course of employment.

2. The Gram Sabha (GS):

The GS is the principal forum for wage seekers to raise their voices and make demands. The GS has the following rights and responsibilities under the Act:

- i. It recommends works to be taken up and is the final authority to determine the order of priority in which works will be initiated under MGNREGA.
- ii. Monitor the execution of works within the GP.
- iii. It is the primary forum for conduct of social audits. It provides a platform to all residents to seek and obtain all relevant information from all the Implementing Agencies including GP in relation to MGNREGA works implemented in the GP area.

3. Ward Sabha:

The Ward Sabhas (wherever in practice) have similar functions as the GS.

4. Gram Panchayat (GP):

The GP is the pivotal body for planning and implementation. Where Part IX of the Constitution does not apply, local councils/authorities as mandated by the State concerned will be invested with corresponding responsibilities. PO is required to allot at least 50 per cent of the works in terms of cost to the GPs for implementation. The GP is responsible for the following activities:

- i. Receiving applications for registration.
- ii. Verifying registration applications.
- iii. Registering households.
- iv. Issuing Job Cards.
- v. Receiving applications for work.
- vi. Issuing dated receipts for these applications for work.

- vii. Allotting work within fifteen days of submitting the application or from the date when work is sought in the case of an advance application, whichever is later, irrespective of the implementing agency.
- viii. Conducting periodical surveys to assess demand for work.
- ix. Identification and planning of works, developing shelf of projects including determination of the order of their priority. This list is forwarded to PO for scrutiny and preliminary approval.
- x. Executing works that shall meet the required technical standards and measurements.
- xi. Maintaining records.
- xii. Maintaining accounts and providing utilization certificates in formats prescribed by Central/ State Government.
- xiii. Prepare annually a report containing the facts and figures and achievements relating to the implementation of the Scheme within its jurisdiction and, copy of the same to be made available to the public on demand and on payment of such fee as may be specified in the Scheme.
- xiv. Awareness generation and social mobilization..
- xv. Convening the GS for planning and social audit.
- xvi. Make available all relevant documents including the MRs, bills, vouchers, measurement books, copies of sanction orders and other connected books of account and papers to the GS for the purpose of conducting the social audit.
- xvii. Monitoring implementation at the village level.
- xviii. Pro-actively disclosing the following information;

(a) At worksites; details of works both completed and on-going (including wages paid and material component).

(b) At GP offices and other prominent public places; names of persons (with Job Card numbers) who have worked, days worked and wages paid to them in the format; quantity and price of materials purchased for each project along with name of agency which supplied the material.

xix. Providing all information specified in Audit of Schemes Rules to the Social Audit Unit.

1.3.2 Block Level

1. Programme Officer (PO):

The PO acts as a coordinator for MGNREGS at the Block level. The primary responsibility of the PO is to ensure that anyone who applies for work gets employment within 15 days. Other important functions of the PO are:

- i. Consolidating, after scrutiny, all project proposals received from GPs into the Block Plan and submitting it to the DP for scrutiny and consolidation.
- ii. Matching employment opportunities arising from works within the Block Plan with the demand for work at each GP in the Block.
- iii. Ensuring baseline surveys to assess work demand.
- iv. Monitoring and supervising implementation of works taken up by GPs and other implementing agencies within the Block.
- v. Ensuring prompt and fair payment of wages to all labourers and payment of unemployment allowance in case employment is not provided on time.
- vi. Maintaining proper accounts of the resources received, released and utilized.

- vii. Redressing grievances within the Block. The PO shall enter every complaint in a complaint register and issue dated and numbered acknowledgement. Complaints that fall within the jurisdiction of the PO, including any complaints concerning the implementation of the Act by a GP shall be disposed of by the PO within 7 days, as prescribed under Section 23(6) of the Act. In case a complaint relates to a matter to be resolved by any other authority, the PO shall conduct a preliminary enquiry and refer the matter to such authority within seven days under intimation to the complainant.
- viii. Ensuring conduct of social audits and following up on required actions.
- ix. Ensuring all the required information and records of all implementing agencies such as Job Card register, employment register, work register, GS resolution, copies of the sanctions (administrative or technical or financial), work estimates, work commencement order, MR issue and receipt register, MRs, wage payment acquaintance, materials – bills and vouchers (for each work), measurement books (for each work), asset register, action taken report on previous social audits, grievance or complaints register.
- x. Ensuring any other documents that the Social Audit Unit requires to conduct the social audit processes are properly collated in the requisite formats; and provided along with photocopies to the Social Audit Unit for facilitating conduct of social audit at least fifteen days in advance of the scheduled date of meeting of the GS.
- xi. Setting up Cluster-Level Facilitation Teams (CFTs) to provide technical support to GPs within each cluster of GPs.

- xii. Facilitating technical support to GPs by CFTs.
- xiii. Liaison with Banks and Post Offices in opening up of new accounts and making regular and timely payments to labour. Liaison between GPs and Block as also between Block and District for all correspondence and communication.
- xiv. Organise formal monthly meetings with Civil Society Organizations (CSOs) involved in facilitating MGNREGS implementation in the block .

At the Block level executive authorities such as Tehsildar/Block Development Officer are often designated as PO. These authorities are required to discharge their responsibilities as PO's in addition to their normal duties. In some cases, this would prevent them from discharging responsibilities assigned under MGNREGA effectively. It is therefore, suggested that for Blocks that have high concentration of SC/STs/landless labourers and are likely to have more demand for MGNREGA works should have a dedicated PO for MGNREGA. The dedicated PO should not be assigned responsibilities not directly related to MGNREGA.

The PO is accountable to the District Programme Coordinator (DPC). The PO and staff under him/her will be held responsible for not carrying out their responsibilities and will be liable for action under the provisions of Section 25 of the Act.

2. Intermediate Panchayat:

The function of the Panchayat at intermediate level shall be, to;

- i. Approve the Block level Plan for forwarding it to the district Panchayat at the district level for final approval.
- ii. Supervise and monitor the projects taken up at the GP and Block level.

- iii. Carry out such other functions as may be assigned to it by the State Council, from time to time.
- iv. Where Part IX of the Constitution does not apply, local Councils/authorities as mandated by the State concerned will be invested with these responsibilities.

1.3.3 District Level

1. District Programme Coordinator (DPC):

The State Government designates a DPC, who can be either the Chief Executive Officer of the District Panchayat (DP), or the District Collector (DC), or any other District-level officer of appropriate rank. The DPC is responsible for the implementation of the scheme in the district, in accordance with the provisions made in the MGNREGA 2005 and rules and guidelines made thereunder. The DPC shall:

- i. Assist the DP in discharging its functions.
- ii. Receive the Block Panchayat plans and consolidate them along with project proposals received from other implementing agencies for inclusion in the District Plan for approval by the DPs.
- iii. Accord timely sanction to shelf of projects.
- iv. Ensure that any new projects added at block and district level is presented again for ratification and fixing priority by concerned GS(s) before administrative sanction is accorded to them.
- v. Ensure timely release and utilization of funds.
- vi. Ensure wage-seekers are provided work as per their entitlements under this Act.
- vii. Review, monitor and supervise the performance of the POs and all implementing agencies in relation to MGNREGA works.

- viii. Conduct and cause to be conducted periodic inspection of the works in progress and verification of Muster Rolls.
- ix. Ensure that First Information Report (FIR) is filed in every case in which there is *prima facie*, evidence of misappropriation or financial irregularity.
- x. Appoint Project Implementation Agencies (PIAs) throughout the district, keeping in mind that for at least 50% of value of works, the PIAs need to be GPs.
- xi. Carry out responsibilities as given in Schedule II related to grievance redressal.
- xii. Coordinate an Information Education and Communication (IEC) campaign for MGNREGA within the district.
- xiii. Develop annual plans for training and capacity building of various stakeholders within the district.
- xiv. Submit periodic progress and updates to the State Government.
- xv. Ensure that social audits are done in all GPs once in six months and ensure follow up action on social audit reports.
- xvi. Ensure that all transactions including issue of Job Cards, recording of applications for work, allocation of work, generation of wage slips and Fund Transfer Orders (FTOs), entries relating to work performed, delayed payment of wages, and unemployment allowance are made through NREGA-soft only.
- xvii. Ensure that all entries relating to works such as details of the shelf of works, status of implementation, photographs of works at three different stages are entered in NREGA-soft at every required stage. Information

regarding completion of work should be entered in as soon as possible but in any case no later than 2 months from the time of physical completion.

- xviii. Ensure that all funds received by Implementing Agencies and District level authorities including Panchayats are posted in NREGA-soft no later than two days of receipt of such funds.
- xix. Ensure that all required entries in NREGA-soft are made by all concerned officials including the line departments, in the district.

2. District Panchayat (DP):

DPs are responsible for:

- i. Consolidation of Annual Block Plans (within the District) into a District Plan.
- ii. Adding any inter-block work that according to them will be a good source of employment.
- iii. Monitoring and supervision of the MGNREG Scheme in the District.
- iv. Carry out such other functions as may be assigned to it by the State Council, from time to time.

1.3.4 State Level

1. State Employment Guarantee Council (SEGC):

A State Employment Guarantee Council (SEGC) (or 'State Council') is to be set up by every State Government under Section 12 of MGNREGA. The SEGC has the following roles and responsibilities:

- i. Advise the State Government on the implementation of the Scheme.
- ii. Review the monitoring and redressal mechanisms and suggest improvements.
- iii. Evaluate and monitor the Scheme within the State.

- iv. Recommend the proposals of works to be submitted to the Central Government under para 1B (xvi) of Schedule I of the Act.
- v. Promote widest possible dissemination of information about this Act and the Schemes under it.
- vi. Prepare the annual report to be laid before the State Legislature by the State Government.

2. State Government:

Responsibilities of the State Government include:

- i. Make Rules on matters pertaining to State responsibilities under Section 32 of the Act.
- ii. Develop and notify the Rural Employment Guarantee Scheme for the State.
- iii. Set up the SEGC.
- iv. Set up a State level MGNREGS implementation agency/ mission with adequate number of high calibre professionals.
- v. Set up a State level MGNREGS social audit agency/directorate with adequate number of people with knowledge on MGNREGA processes and demonstrated commitment to social audit.
- vi. Establish a State Employment Guarantee Fund (SEGF)
- vii. Ensure that the State share of the MGNREGS budget is provisioned for and released into the SEGF in the beginning of the financial year so that it can be used as a revolving fund.
- viii. Ensure that full time dedicated personnel, wherever required, are in place for implementing MGNREGA, specially the Employment Guarantee

Assistant (Gram Rozgar Sahayak), the PO and the staff at state, district and Cluster level.

- ix. Delegate financial and administrative powers to the DPC and the PO, as is deemed necessary for the effective implementation of the Scheme.
- x. Establish a network of professional agencies for training, technical support and for quality-control measures.
- xi. Regular review, research, monitoring and evaluation of MGNREGS processes and outcomes.
- xii. Ensure accountability and transparency in the Scheme at all levels.
- xiii. Generate widest possible awareness about MGNREGA across the State.
- xiv. Ensure that civil society organisations involved in mobilising MGNREGA workers are able to formally meet State, district and block level officials in a formal setting at least once a month.
- xv. Ensure compliance with all processes laid down in Act, Rules and guidelines.

1.3.5 Centre Level

1. Central Employment Guarantee Council (CEGC):

The CEGC (or 'Central Council') has been set up under the Chairmanship of the Union Minister of Rural Development. The roles and responsibilities of the CEGC, as per the Act, are to:

- i. Establish a central evaluation and monitoring system;
- ii. Advise the Central Government on all matters concerning the implementation of the Act.
- iii. Review the monitoring and redressal mechanism from time to time and recommend improvements required.

- iv. Promote the widest possible dissemination of information about the Schemes.
- v. Monitoring the implementation of this Act.
- vi. Preparation of annual reports to be laid before Parliament by the Central Government on the implementation of this Act.

2. Ministry of Rural Development (MoRD):

The MoRD is the nodal Ministry for the implementation of MGNREGA. The roles and responsibilities of the MoRD are:

- i. Make Rules under the Act.
- ii. Issue Operational Guidelines for the effective implementation of the Act.
- iii. Review list of permissible works under MGNREGA in response to demands of State Governments.
- iv. Constitute the CEGC.
- v. Set up National Employment Guarantee Fund.
- vi. Set up National Management Team (NMT) within the Department of Rural Development to perform the national-level functions under MGNREGA.
- vii. Make budgetary allocation and ensure timely release of Central share.
- viii. Maintain and operate the MIS to capture and track data on critical aspects of implementation, and assess the utilization of resources through a set of performance indicators.
- ix. Support and facilitate use of Information Technology (IT) to increase the efficiency and transparency in implementation of the Act.
- x. Facilitate technical support and capacity building to improve outcomes.

- xi. Support innovations that help in improving processes towards the achievement of the objectives of the Act.
- xii. Monitoring, Evaluation and Research on the performance of MGNREGA.
- xiii. Empanel agencies that can be used by State Governments as PIAs for implementation of MGNREGA works and determine the percentage value of funding that can be given to them to meet their administrative costs.

1.4 SALIENT FEATURES

The following are the Salient Features of MGNREGA:

1.4.1. Registration

A household having adult members desirous of seeking unskilled employment in MGNREGA may apply for registration. The application for registration may be given on plain paper to the local GP/ Village Council (VC). To allow maximum opportunities to families that may migrate, registration shall also be opened throughout the year at the GP office.

Application for registration must be made on behalf of the household by any adult member. However, all members included in the application should be local residents. 'Local' implies residing within the GP and includes families of that area that may have migrated some time ago but may return.

"Household" means the member 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. Application for registration should contain names of those adult members of the household who are willing to do unskilled manual work ("adult" means a person who has completed 18 years of age), particulars such as age, sex, SC/ST status, Rashtriya Swastha Bima Yojana (RSBY) number, Aadhar number,

Below Poverty Line (BPL) status and bank/post office account number (if s/he has opened one).

An individual may appear personally before the Panchayat Secretary or Gram Rozgar Sahayak (GRS) and make an oral request for registration, in which case the particulars required will be noted by the GRS or the Panchayat Secretary.

Individuals should also be given the option to make registration to apply for registration at other touch points such as Community Service Centre (CSC). The CSC operator will fill in the details in the application form and forward the filled application form to concerned GP for necessary action. State Government will issue necessary enabling orders in this regard.

1.4.2. Issue of Job Card

A door to door survey should be undertaken by each GP every year to identify eligible households. If a household is found to be eligible for registration, the GP will, within a fortnight of the application, issue a Job Card to the household. Job Card should be handed over to one of the members of the applicant household in the presence of a few other residents of the GP. The entitlements of MGNREGS workers and the other basic features of the Act may be printed on the reverse of the Job Cards to promote wider awareness of the Act.

With the Job Card, the Job Card holders are entitled to apply for work at any time. They can submit their application to the GP/VC, or to the Block office. If they apply for work, employment has to be given to them within 15 days of application. They are expected to make sure that they get the demand dated and signed receipt.

In the Job Card, all workers are entitled to the notified wage rate. Men and women should be paid equally. Wages should be paid within a week, or fifteen days at most. Wages will be deposited in your bank/Post Office account. If the

beneficiaries are live longer than 5 km away from the worksite, they are entitled to a travel and subsistence allowances (10% of the minimum wage). All these information are expected to be available in the Job Card.

Shade, drinking water and first-aid should be available at every worksite. If more than five children under the age of six years are present, child care facilities should also be provided at the worksite. All these information should also be given in the Job Card.

The Job Card (with photograph) should be given in free of cost. Every household is entitled to a separate Job Card. All entries have to be made in front of the Job Card holders. A copy of all Job Cards will be maintained at the GP.

1.4.3. Verification of Household

The Gram Panchayat will verify whether the household is really an entity as stated in the application, whether the applicant households are local residents in the Gram Panchayat concerned and whether applicants are adult members of the household. The process of verification shall be completed not later than a fortnight after the receipt of the application in the GP.

1.4.4. Application for Work

Every adult member of a registered household whose name appears in the Job Card shall be entitled to apply for unskilled manual work by submitting an application form to the GP/VC. As per the Act, applications for work must be for at least fourteen days of continuous work. There shall be no upper limit on the number of days of employment for which a registered person may apply, or on the number of days of employment actually provided to him/her subject to a maximum of one hundred days per household in a given financial year. Application for work may be on plain paper or it may be in a printed proforma that will be made available free of cost at the GP.

Workers may also present themselves at the GP office or at the worksite to indicate willingness to work. This will be recorded by the GRS in the prescribed application form and employment register. Provision shall be made for advance work applications, that is, an application which may be submitted in advance of the date from which employment is sought. Provision shall also be made for submission of multiple applications by the same person provided that the corresponding periods for which employment is sought do not overlap. A single application may be given for a number of days in different periods during the year for which employment is required. Joint work applications may also be submitted by several applicants, either on their own or by NGOs/entities authorized for the purpose by the DPC on their behalf.

Applicants who are provided with work shall be so intimated by the GP, in writing, by means of a letter and by a public notice displayed at the office of the GP. If a worker has given a mobile number on which he/she would like to be informed, a SMS shall be sent at the address/mobile phone number given in the Job Card at the time of generation of muster. Information on new applications for work and the number of work-days demanded shall be conveyed at least once a week by the GP to the PO. At the same time, the GP shall specify how many of the applicants are being employed in that GP (and for how long), and how many cannot be employed, with reasons. The PO will ensure that employment is provided to such households (who cannot be employed within a particular GP) in neighbour panchayats .

1.4.5. Worksite Facilities

Worksite facilities (Medical aid, drinking water and shade) are to be provided at the worksite. The first aid box should be replenished as and when required and should not have medicines that have expired. Provision of drinking water may require

trolleys for fetching water from long distances. In case, the numbers of children below the age of six years accompanying the women working at any site are five or more, a crèche will need to be provided. One of such women worker shall be made to depute to look after such children. She will be paid wages equal to the prevalent wage rate paid to the unskilled worker. The expenditure will be separately recorded. All expenditure on worksite facilities should be booked as part of administrative expenditure (not as part of work)

1.4.6. Unemployment Allowance

If an applicant is not provided employment within fifteen days of receipt of his/her application seeking employment, he/she shall be entitled to a daily unemployment allowance. In the case of advance applications, employment should be provided from the date that employment has been sought, or within 15 days of the date of application, whichever is later. Else, unemployment allowance becomes due.

The unemployment allowance will be paid as per the Act. The allowance will not be less than one fourth of the wage rate for the first thirty days and not less than one-half of the wage rates for the remaining period of the financial year. State Government shall specify the rate of unemployment allowance payable and frame rules governing the procedure for payment of unemployment allowance. Make necessary budgetary provision for payment of unemployment allowance.

The liability of the State Government to pay unemployment allowance to a household during any financial year shall cease as soon as; the applicant is directed by the GP or the PO to report for work either by himself or depute at least one adult member of his household; or the period for which employment is sought comes to an end and no member of the household of the applicant had turned up for employment; or the adult members of the household of the applicant have received in total at least

one hundred days of work within the financial year; or the household of the applicant has earned as much from the wages and unemployment allowance taken together which is equal to the wages for one hundred days of work during the financial year.

An applicant who does not accept the employment provided to his/her household; or does not report for work within fifteen days of being notified by the PO or the implementing agency to report for the work; or continuously remains absent from work, without obtaining a permission from the concerned implementing agency for a period of more than one week or remains absent for a total period of more than one week in any month shall not be eligible to claim the unemployment allowance payable under this Act for a period of three months but shall be eligible to seek employment under the Scheme at any time.

1.4.7. Provision of Work

The works should be provided within 5 kilometres (Kms) radius of the village. In case, work is provided beyond 5 Kms, extra wages of 10 per cent are payable to meet additional transportation. Old-aged persons and lactating mothers should be given soft works with the same rate of wages. Priority is paid to women, such that at least one-third (33%) of the beneficiaries under the scheme are women. The Scheme also provided priority to minority and weaker sections of the society such as STs and SCs. Works are provided based on permissible works. The permissible works are laid down in the Guidelines, works other than permissible works are not allowed. At least 50 per cent of works, in terms of cost, are to be executed by the GPs.

1.4.8. Mode of Wages Payment

For ensuring fairness and transparency in wage payments, wage disbursement agency should be different from the implementing agency. According to the Act, payment of wages shall be made through individual or joint savings accounts of

workers, unless exempted. Banks and post offices are well established institutions and can be reliable service providers for disbursement of wages. With the objective of ensuring greater financial inclusion and increasing outreach of the banking sector, RBI had permitted banks to use intermediaries as Business Correspondence (BCs), to conduct banking business as agents of the banks at places other than the bank premises. Accordingly, States are advised to identify un-served areas where the BC model may be required and discuss with banks the possibility of extending the BC model in these areas as per extant guidelines.

The choice among different service providers (commercial/scheduled banks/RRBs/post offices/mobile banks) would depend on their relative density and quality of service delivery and this decision should be left to the account holders. On their own, the workers will face difficulties in opening bank/ post office accounts. PO shall proactively help workers open bank/ post Office accounts. Special awareness and outreach activities should be conducted to ensure that all wage-seekers (including women) are able to handle bank procedures, especially in areas where they are unfamiliar with the banking system.

Payments through BCs/ post offices should follow standard norms and guidelines for wage payments, including payment of wages in a public place, reading aloud of MR details, collection of signatures/ thumbprints on acquittance and muster rolls, making entries into the passbooks of workers etc. In this process, the bank/post office should be assisted by the Panchayat Secretary and GRS.

Wages are to be paid as per the State-wise Government of India (GOI) notified MGNREGA wages. Wages are also to be paid according to piece rate, as per the Schedule of Rates (SORs). Payment of wages has to be done on a weekly basis and

not beyond a fortnight in any case. Payment of wages is mandatorily done through the individual/joint bank/post office beneficiary accounts.

1.4.9. Work Plan and Decision Making

Plans and decisions regarding the nature and choice of works to be undertaken in a Financial Year along with the order in which each work is to be taken up, site selection, etc. are all to be made in open assemblies of the GS and ratified by the GP. Works that are inserted at Block and District levels have to be approved and assigned a priority by the GS before administrative approval can be given. The GS may accept, amend or reject them.

1.4.10. Cost Sharing

60:40 wage and material ratio has to be maintained in the Central Government and the State Government. The Central Government will provide 100% of the cost of unskilled labour wages and 75% of the material and semi-skilled, skilled labour wages. The State Government is solely responsible for the unemployment allowance if liable and 25% of the material cost. The total administrative cost shall not exceed 4% of the annual allocation of the district.

1.4.11. Grievance Redressal Mechanism

An independent grievance Redressal mechanism at district level is instituted by appointing district level authority for ensuring expeditious resolution of grievances. To ensure transparency and accountability in public expenditure at the grass root level, the MoRD, Government of India has notified the MGNREG Audit of Scheme Rules, 2011 delineating process and procedures of conducting social audit under MGNREGA. The State Government shall make rules and regulations to deal with any complaint at the Block and the District level. If any dispute or complaint arises under the Scheme against the GP/VC the matter shall be referred to the PO. The

PO shall enter every complaint in a complaint register and shall dispose the disputes and complaints within 7 days of its receipt. Appeal against the PO will made to the DPC may be made to the appropriate authority designated by the State Government. For the State of Mizoram, the Government has notified the “Mizoram Grievance Redressal Rules, 2009” vide notification No.B.11098/96/08-RD (NREGS), June 8, 2009.

1.4.12. Social Audit

The Act prescribes at least one social audit in each GP /VC every six months. The minimum wages paid under the Scheme has been linked to Consumer Price Index for Agricultural Labour. To ensure timely wage payment to workers in Integrated Action Plan Districts, cash payments have been allowed in areas where the outreaches of banks/post offices are highly inadequate. The GP shall make available all relevant documents; muster rolls, bills, vouchers, sanction orders and other books of accounts and papers for the propose of Social Audit.

1.5 MGNREGA IN MIZORAM

Mizoram lies in the southernmost outpost of North Eastern India with Latitude 21° 58' & 24° 35' N and Longitude 92° 15' & 93 ° 29' E. The three North Eastern states of Manipur, Assam and Tripura bordered the northern end of the state. Towards the south it shares international border with Myanmar and Bangladesh. The total geographical area is 21,081 Sq Kms. According to Census 2011, Mizoram has 8 districts, 26 Rural development Blocks and 830 Villages. The density of population is 52 and the literacy rate is 91.58. The total population in the state is 10, 91,014, out of this 5, 29,037 are lived in rural areas while the rest 56,19,77 are lived in urban areas. The total population in Aizawl District is 4,04,054, out of this 91,217 persons are

from rural areas and 3,12,837 persons from urban areas. The density of population in the district is 113 persons per sq.km. Total area of the district is about 3,576 Sq Kms. Among the districts of Mizoram, Aizawl has been reported as the highest percentage of urban population i.e., 3,12,837 (77.42%). It is located at 3,715 feet from the sea level.

The erstwhile National Rural Employment Guarantee Act (NREGA) came into force on February 2, 2006; it was subsequently changed to Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in October 2, 2009. Since 2007, the NREGA has also been extended to the state of Mizoram. The phase wise implementation in different districts of Mizoram is given as under:

1st Phase : Lawngtlai and Saiha

2nd Phase : Champhai and Lunglei

3rd Phase : Mamit, Serchhip, Kolasib and Aizawl

As on 3rd march 2018, 1.9 lakh job cards have been issued since it was started. However it is important to note that the inactive job cards have been deleted and at the same time newly active workers have been registered by providing new job cards as new beneficiaries.

In the financial year 2016-17, the approved labour budget for the State of Mizoram was 126.38 lakhs. The total household employment given was 1.9 lakhs and 168.22 employments (persondays) were generated. The total job card issued during the period was 1.9 lakhs , out of this 1.85 lakhs job cards were active job cards. There were 2.57 lakhs active workers under the scheme in the same period. Out of the total person-days, 99.34% person-days were allocated to Schedule Tribe (ST) and a negligible percent of 0.02 were given to Schedule Caste (SC). The women's

participation rate was 34.87, higher than the percentage reservation for women, i.e., 33%. The average wage rate per person per day was Rs187.99.

In the financial year 2017-18, the approved labour budget was Rs 100 lakh. The total household employments given are 1.87 lakh and 61.9 lakh person-days have been generated. The total numbers of job cards issued have been around 1.89 lakh, and out of these 1.88 lakh are active job cards. Total active workers in the same year are 2.57 lakh. The women's participation rate is 32.95% lower than prescribed rate. As on 3rd March 2018, the average wage rate per day per person is Rs 194.

1.6. AREA OF THE STUDY

Presently there are 5 R.D Blocks in Aizawl District (Tlangnuam R.D Block, Darlawn R.D Block, Phullen R.D Block, Aibawk R.D Block and Thingsulthliah R.D Block). The study will be carried out in Aibawk R.D Block. Aibawk village is the block headquarters. According to Census 2011, The R.D Block has 22 villages which consisted of the population 17,128 and 3,222 households. The Scheme has been implemented in 20 villages. The literacy rate in the area is 83.3 and the sex ratio is 956. However, as on 3rd March 2018, the R.D block has issued 6, 610 job cards under MGNREGA, which depicted that the numbers of family have been changed. As per 2011 Census, names of 22 villages within the block are given as follows:

Table 1.2: Villages under Aibawk R.D Block

Sl. no	Names of Villages	Sl. no	Names of Villages	Sl. No	Names of Villages
1	Aibawk	9	Lamchhip	17	Sate-ek
2	Chamring	10	Lungsei	18	Sialsuk
3	Chawilung	11	Muallungthu	19	Sumsuih
4	Falkawn	12	N.Lungsai	20	Tachhip
5	Hmuifang	13	Phulpui	21	Thiak
6	Hualngohmun	14	S.Maubuang	22	Thingdawl
7	Kelsih	15	Sailam		
8	Khawhminglokawn	16	Samlukhai		

Source: <https://www.censusindia>

1.7. STATEMENT OF THE PROBLEM

The study focused on the impact of MGNREGS on income, spending pattern and occupation. It also ensured that the Scheme's contributions on social durable assets and on financial inclusion and banking knowledge in the study area. In this area, there has not been any study or conducted-research regarding performance of the scheme or the given objectives as follows. Since the Scheme is launched for the purpose of generating employment and eradicating poverty, it is very interesting to study the Scheme's impact on income generation and employment provision. It is also very interesting point to draw the Scheme's effect on living conditions of the beneficiaries.

As long as the block is being situated near the State's Capital i.e, Aizawl and all families who wanted to work for unskilled, skilled and semi-skilled jobs have been covered in the Scheme it is very important to study a shift in expenditure patterns,

spending patterns, income and occupation among the beneficiaries due to the implementation of the Scheme.

As the scheme has a guideline, it is also very important to know performances of the scheme in the areas. It is necessary to identify some important performances of the scheme like actual days of employment provided in a year, types of work done by workers, actual wage rate, women's participation rate, etc. which have been different in different states and different district as figured out in the review of literature section. It is also very important to know the durable assets provided by the scheme and perceptions of the beneficiaries regarding the scheme as it can demonstrate the real importance of the scheme.

1.8. OBJECTIVES OF THE STUDY

1. To examine the impact of MGNREGS on the occupation, income and spending patterns of the beneficiaries in Aibawk R.D. Block.
2. To study the contribution of the Scheme in creating social durable assets in the study area.
3. To analyse the impact of MGNREGS in promoting financial securities and inclusion for the beneficiaries.

1.9. RESEARCH QUESTIONS

1. Since MGNREGS is a demand driven Scheme, has it been implemented accordingly in Aibawk R.D Block?
2. Does the Scheme restrict migration from rural to rural and rural to urban?

1.10. METHODOLOGY

The study was based on both primary and secondary data. Primary data was collected through structured questionnaire and secondary data was collected from

Rural Development Department, Aizawl, Rural Development Block Office, Aibawk, Mizoram, MGNREGA Cell, Aizawl, various books, reports, published and unpublished researches, articles, journals, and other relevant e-resources.

The study analysed the impact of MGNREGS on occupation, income and spending patterns in Aibawk R.D. Block of Aizawl District, Mizoram. In the study area, there are 20 villages where the Scheme has been implemented. Out of these, the study was carried out in 7 villages i.e., Aibawk, Chamring, Sialsuk, Sateek, Falkawn, Maubuang and Sumsuih within the jurisdiction of Aibawk R.D Block. The selection of 7 villages was done by using random sampling method. A sample of 2 percent beneficiaries was also selected from each village by using the same method. The data collected was analyzed using relevant statistical tools. The total selected beneficiaries were as follows

Table 1.3: Names of Select Villages

Sl.No	Villages	Number of Beneficiaries	2% Beneficiaries
1	Aibawk	1076	22
2	Chamring	205	4
3	Falkawn	849	17
4	Maubuang	470	10
5	Sateek	677	14
6	Siaksuk	1430	28
7	Sumsuih	605	12
Total		5312	107

Source: <http://nrega.nic.in>(As on 3rd March '18)

In this chapter, focus has been paid to know and be aware of the Scheme by using the research works done by various scholars. It attempts to draw relevant literatures in order to support the present study. It also focuses on researches and studies conducted by various scholars, which all are related to the research questions, objectives and methodology of the present study. However, due to limited resources and inadequate data, it is not possible to draw the specific review which is directly related to the study area or regional specific study.

Ahuja et.al (2011) analysed on the impact of MGNREGA on rural employment and migration, carried out in Haryana. The study was carried out in two districts and comparison was made between beneficiaries and non-beneficiaries. It was evident from the study that 80% of families were in the ranged between the size of 5-12 persons and Muslim dominated in numbers in the study area. In the study area I, 50% of persons were worked under MGNREGA and in the study area 2 it was around 52%. The overall literacy rate was around 49%. The average land holding size was smaller (0.73 acres) to the beneficiaries as compared to non-beneficiaries (around 4 acres). It was also found out that 50% of households were depending upon Agricultural works. However, 75% were non-beneficiaries while only 25% were beneficiaries. 18% of the total employment was provided by MGNREGA to the beneficiaries. 24.6% of job was done in agriculture-backward areas while 13.75 were done in developed countries

Rengasamy et.al (2011) attempted to analyse the state wise performance of the MGNREGA and its impacts on the various streams of agriculture and rural agricultural wages in their study. According to their study, the scheme had provided 3.34 crore households with employment throughout the country. Around 13,332 crore

person days were created and 7.08 lakhs assets are built. 51.02% person-days were given the women labourer. The largest numbered days work was provided by Rajasthan with 77 days, followed by Madhya Pradesh (63) and Chhattishgarh (58). The study also mentioned that MGNREGA had benefitted the agricultural labourers not only directly, but also indirectly as the scheme pressured the Minimum Agricultural Wage Rate (MAWR) to be increased.

Sailo (2012) studied functioning of MGNREGA and its impact on consumption patterns of households in Kolasib district of Mizoram. She found out that majority of the beneficiaries were women comprising 74.1%. In her study, she asserted that the beneficiaries were treated with regular and timely payment. One of important findings was that the scheme reduced stress faced by unemployed workers and it reduced seasonal unemployment stressed. The study also revealed that the scheme diminished poverty by giving employment to unemployed persons and improved inclusive growth. It is also found that the scheme advanced rural connectivity.

Bhargava (2013) from his study depicted that MGNREGA had increased the role and decision making power of women in the family. Another important observation from this study is that for proper utilisation of fund and economic progress of the district through assets creation was that the permissible work undertaken should match the geographical, economic and social requirement of the specified area. It is also found that the scheme enhanced the security of the village people by providing employment opportunities and wage employment.

Shenbagaraj et.al (2013) in their study they had attempted to analyse the impact of MGNREGA in increasing the earnings of rural household in the district. The study observed that the works undertaken under MGNREGA had declined during 2009-10 in the district. The study also found from the given data that the numbers of days of employment generated by MGNREGA could provide employment for less than two persons per household. The study also implied number of days of employment received by 7268 MGNREGA beneficiaries in 38 Panchayats of Ottapidaram block revealed 76.95% of the beneficiaries received employment for less than 20 days in a year and almost 80% of the beneficiaries earned less than Rs 2000/- per year through MGNREGA.

Tripathi (2013) in her study found out that women participation rate under the MGNREGA had been 40% - 47% during the Financial Year 2006-07 to 2012. She added the benefits of the MGNREGA for women by way of - enabled women to undertake some personal expenditure. She found out that the minimum wage rate under the scheme is Rs 125 per day while the prevalent average wage rate of women in the market is Rs70-80. However, according to Tripathi, it was difficult for women to balance the household works with NREGA. She also sighted that Panchayats lack in close communicating with women in all the states resulting in lack of awareness. So, the important finding is that males were given more opportunities than females.

According to Lakshmi et.al (2014) study, Impact of MGNREGA on socio-economic empowerment of women was stressed. The objectives of the study included the contribution of MGNREGA in improving the socio-economic empowerment of women and identify constraints faced by women. It figured out the rate of participation of women during 2006-07 was 66% and had been increased to 93%

during 2013-14 according to their findings. To analyse the socio-economic conditions four indicators were used for each condition such as income, savings, purchasing power, decrease dependency on the money lenders and decision making capacity, self confidence, mobility and social participation. Their study disclosed that 56.67% opined their main constraint faced was delayed wage payment. The other constraints faced by them were regular work (48.67%) and distant worksite (41.33%). Their study found out that the main reason for increased participation of women in MGNREGA is due to higher wage rate than in the market rate of wage.

Singh et.al (2014) analysed the employment generation and the incremental income of the beneficiaries under MGNREGA and evaluated the durable assets created by the scheme and its contribution to the economy. Their findings depicted that MGNREGS had provided employment to 60,229 household in financial year 2012-13 and 46,867 in 2013-14. It had generated 23.79 lakh person-days of employment in 2012-13 and 15.92 lakh person-days in 2013-14. The participation rate of SCs was 12.94 % in 2012-13 and 13.01% in 2013-14 while STs was only 0.28% in 2012-13 and 3.01% in 2013-14; other groups formed 86.78% in 2012-13 and 86.78% in 2013-14. Women's participation rate was 60.90% in 2012-13 and 61.55% in 2013-14. Assets created mostly in rural connectivity (44.52%), land development (28.52%), flood control and protections (17.55), and others according to the study.

According to Financial Express Bureau (2015) MGNREGA had been the world's largest anti-poverty scheme. According to the news paper, the Scheme reduced poverty and empowered women; however the success was limited due to lack of work in the poorest states. In the comparison of two states, Bihar and Chhattisgarh

by National Council of Applied Research and University of Maryland, nearly 60% of the poor participated under the Scheme. The Scheme declined poverty rate in the country by the percentage of 25 since 2004-05 according to Financial Express. Further, it marked that these poor families borrowed less from money lenders since the Scheme exist, at the same time they increased their expenditure on education for their children. It also highlighted that, in the contrary, 40% of rural households worked less than 100 days although they were able and willing to work. It was also mentioned that there was little correlation between poverty level of the states and its level of MGNREGA participation.

A study carried out by Pamecha et.al (2015) on Socio-economic impact of MGNREGA in Dungarpur District of Rajasthan revealed that 59% of the respondents were Schedule Tribe, 22% were OBC and 13% were Schedule Caste, the negligible percentage of 5.5 were General. 37% of the beneficiaries were engaged in agriculture. Only 3% of the respondents possessed higher education. An important objective of MGNREGA is to reduce migration of unskilled labour force, 14% of the respondents reported that they were migrated from other states. Out of this, 83% were male and the rest were female. One important remarkable finding was that MGNREGA had increase income of the beneficiaries by providing wage employment. 51% of the respondents reported that the Scheme increased their yearly income up to Rs 25,000 and 5% reported that it was more than Rs 25,000.

Shalla et.al (2015) studied the impact of MGNREGA on livelihood security. The objectives of their study consisted of; impact of MGNREGA on the generation of employment in Poonch and Kupwara, to find out the participation rate of the

marginalised sections such as STs, SCs and women in the scheme; and to identify the key challenges in the implementation under the MGNREGA. Their study revealed that in Kupar, the number of jobs created had been increased from 2 lakh and 70 thousands during 2013-14 to jump up additionally by 64 thousands during 2014-15. However, in Pooch district, the number had been decreased to 11 lakh (2014-15) from 20 lakh 10 thousands (2013-14). Their analysis also implied the marginalised sections access of the MGNREGA benefits had been lowered to Kupwara than in Poonch district. The problem of low wages is the major challenge according to their findings.

Sowjanya et.al (2015) in their research conducted on pros and cons of linking MGNREGA with the agriculture. It was studied with the objectives of identifying the natural resource management through works that address the causes of chronic poverty like draught, deforestation and soil erosion and so encourage sustainable development. It was observed from the study that MGNREGA had both positive and negative effects on the rural people especially in the marginalised section in India. Another finding from the study may be mentioned as the introduction of the scheme induced reduction in unemployment problems and poverty. The study indicated that more than 80% of the works under the scheme is concerned with soil and water conservation.

Venkateswarlu (2015) examined percentage women employed in MGNREGA in the study area, the discrimination rate between men and women in the wage rates and in the working conditions, and the work site facilities. The study revealed that 43.29% of women were engaged under the scheme and discrimination between men

and women is considered in the range of 46-57% in the aspect of wages and nature of works. It was also found that the worksite facilities needed to improve.

According to Kumar (2016) research conducted on livelihood enhancement and food security granted by providing unskilled work to people through creation of sustainable assets under MGNREGA, it was obtained that number of Job Card issued and employment generated in the study were increased. Decline in rural unemployment, increase in agricultural production and improvement of rural communication were the important findings of the study. The study also revealed that the total fund available in 2014-15, 2015-16 and 2016-17 was Rs10,978.73 lakh and the actual expenditure was Rs10,030.05 lakh and the job cards issued during the period was 5,98,829 cards. In these periods total employment provided was 66,246 of which 100 days completed employment was only 2,489 households.

According to Sami et.al (2016) studied on MGNREGA as a tool for employment, it was stated that majority of the respondents were the age group of 30-40 and were living in joint family and also illiterate. It was also found out that from the hypothesis test MGNREGA had significantly increase employment level. At the same time it was also revealed that the income level of the beneficiaries was also increased by the Scheme. Another important finding is that, the consumption pattern of the beneficiaries was improved by the implementation of the Scheme.

According to Soundhari et.al (2016) in the study of MGNREGA role in the employment of Schedule Tribes in India, 21142.04 lakh employments were given to the beneficiaries during 2011-12. Employment for women contributed by the Scheme

in the same year was 10186.80 lakh. The total employment provided among ST in the year 2011-12 was 3838.49 lakh and 4660.57 lakh employment were also provided to SC. The average person-days provided were 42.4 out of 100 in the same year. The study showed that the condition for Schedule Tribes and Schedule Caste were satisfactory.

Bhat et.al (2016) analysed role of MGNREGA in transforming rural life. Their study was based on the objectives which consisted of; examining the approach and satisfaction of the respondents for work in MGNREGA, identifying the effects of MGNREGA on the livelihood conditions of the respondents and assessing the perceptions of the respondents regarding the assets creation. From the analysis of data, the study had found greater part 93.7 percent of the respondents in 26-35 years age group had agreed that their livelihood conditions increased under MGNREGA. Further almost all 92.3 percent of the respondents in below 25 years age group are satisfied with the development of assets under MGNREGA. The analysis had also proved that there is association between age of the respondents and development of assets under MGNREGA and there is no association between marital status of the respondents and development of assets under MGNREGA.

Dey (2016) analysed on employment generation and asset creation of MGNREGA in West Bengal. It was obtained from the study that in the year 2013-14, 85% of rural households had registered under MGNREGA. However, only 47% of them were participated. In 2013-14, almost 2500 lakh rural population were participated under the scheme which was very as compared to 2007-08 i.e., less than 2 lakh rural population in the study area. Schedule Caste shares of employment in the

study area during the period 2013-14 was around 33% while Schedule Tribes shares in the same period was around 9% only. Completed work-days were very negligible in the different districts of the state. The work-days completion was highest in Birbhum which accounted only 9.1% out of the total provided work. The share of Gram Panchayat in the total project undertaken was highest in 2013-14 as compared to the previous years.

Ravindar (2016) studied empowerment of women through MGNREGA in the state of Telangana. He found out that 80% of the respondents stated that they worked less than 50 days. The average wage rate was Rs 60 per day which was very low with comparing to the mandated wage rate fixed by guidelines Rs 180 at that time. There was also wage discrimination between male and female. Men earned more than women for the same work. However, women's participation rate in the family good with 98%, according to the respondents. 90% of the respondents also carried out bank transactions in case of payment. There were no crèche facilities and 18% of the respondents left their child below 3 years at home while worked. Drinking water was not provided at the worksite, but the workers were given Rs 2 instead of providing water.

Saha et.al (2016) studied environmental policy of MGNREGA. In this study it was found out that most of the population in the study area was agricultural workers and they did not have enough holdings for consumption from their main occupation. Majority of the workers engaged in MGNREGA was families belonged to Below Poverty Line. It was also revealed from the study that migration rate and unemployment rate were sharply declined after the introduction of MGNREGA.

Another important finding was the indirect effect of MGNREGA in the study area, the work done through the Scheme included improvement in the connectivity and local areas sanitation, which leads to reduction in the use of woods and forest sources due to the regular supply of LPG. Since water conservation was also taken up as part of MGNREGA, the consumption of water was also increased.

Sharma et.al (2016) carried out a research on the regarded of employment generation, the durable assets created by MGNREGA and the performance of the Scheme in the area of Udham Singh Nagar. Their evaluation indicated the job cards issued in the Financial Year (2015-16) were 88,737 which is less than the previous Financial Year 2014-15 i.e., 89,774. There was remarkable increase in irrigation canals and irrigation facilities to SC/ST/IAY, it alone comprised of approximate 60 percent of total number of works in Financial Year 2015-16. In Financial Year 2014-15, total numbers of works were 494 and increased by 220 percent to 1582 number of works in Financial Year 2015-16.

Sinha (2016) in his study identified the durable assets provided by MGNREGA, women engaged under MGNREGA and the difficulties faced by women in the worksites. It was observed from the study that MGNREGA had provided livelihood security and durable assets to the working women. The analysis of the study also ensured that only 29% of women engaged in the works of the scheme in Bihar while the national average is 47% and 33% the compulsory reservation. The other result obtained from the study also made clear that the process of payment of wages brought difficulties to women as it is done through post office accounts.

Yatoo (2016) analysed the change created by MGNREGA in rural area. The objectives of the study included; analysing the impact of MGNREGA on Indian society and analysing the role of MGNREGA in removing poverty. The study revealed that in the first year of implementation 90.5crores person days are employed. In 2007-08, 143.59crores person-day employments were generated in 330 districts. The finding result showed that more than 40% of rural workers declared they had been satisfied with earning less than Rs 1,500 per month. The study also implied that MGNREGA had huge impact on the rural population. It was empowerment through generation of income/earnings for deprived sections of the society.

According to Ministry of Rural Development (MoRD), Press Release (2017) in the note on MGNREGA, implementation of the Scheme had incurred a major change in the last two years. Use of ICT (Information and Communication Technology) tools, space technology, focused on improvement of living standard among poor rural households were some major changes made by the Scheme. It was also highlighted that high budget allocation was ensured to attain the objectives of the Scheme and for the improvement of the monitoring system. Financial Budget allocated for MGNREGA in the financial year 2017-18 was highest Rs 48,000 crore till the press release date 12.9.2017. In addition, the timely payment status (worker's receive their wage on time) was highest in this financial year with the percentage around 85 of workers got their wage on time.

According to Sarkar (2017) study of wage and earnings from participation in MGNREGA works in Jarkhand, nearly 59 per cent of the population are engaged in agriculture. The study also revealed that there had been an increase in number of days

of employment per household under MGNREGA in Jharkhand in 2015–16. All districts of Jharkhand had seen higher employment during the year. Days of employment generated per household had positive association with relative poverty and negative association with literacy rates in the districts. Corresponding to higher level of person-days generated, there was more proportion of labourer households that completed 100 days of employment during the year. However, although labour force participation among female in Jharkhand was higher than all-India figures, the share of female labourers in total days of employment generated under MGNREGA was less than even the statutory minimum of 33 per cent. The share of SC and ST workers in total person-days had remained more or less constant at around 12 per cent and 40 per cent, respectively.

Breitkreuz et.al (2017) studied MGNREGA policy solution to rural poverty in India. It was found out from the study that usage and implementation of the scheme were very different in different district. The participation on the wage rate was also varied with the comparison of the market rate. Gender and social status also affected the participation rate under the Scheme. Due to low wage it was not supposed to work out in the future since market rate was greater than the wage rate. In Tamil Nadu, most beneficiaries were women because men were migrated to neighbour states in order to get higher wage. At the same time the person- day employment given were very in many states. In Odisha, 61% of the beneficiaries had work for 31 days in a year.

In the study of Dikshit et.al (2017) the success of MGNREGA in Tonk District during the period of 2016 to 2017, the total households included in the scheme were

more than 2.6 lakh. The total demanded work for the households was 1.9 lakh. Majority of the beneficiaries were SC/ST. More than 2.8 lakh bank accounts were opened which shows that improvement in the banking knowledge among the rural people. The total actual works provided in the district were on the increasing trend since 2011-12 while the households demand for works were on the decreasing trend. The age group of 40-50 were the largest workers in the district comprising more than 55 thousand in the same period. The study revealed that the scheme provided banking awareness among beneficiaries and augmented employment to unemployed persons.

In the study of Sahu (2017) on the evaluation of the performance of MGNREGA in Odisha, it was found out that during 2012-13 90.54% of workers were provided job on demand while it was decreased to 86.45 % in 2016-17. During 2015-16, only a negligible amount of 1.9 lakh (i.e., 9.86%) beneficiaries were assigned to 100 days of employment which had immensely reduced to 0.08 % in 2016-17. Person-days employment equivalent to 894.48 lakh worth were provided to Schedule Tribes and Schedule Caste people. 39.8% of employment were also provided to women. The fund spent in during 2013-14 and 2014-15 was around 99% of the fund allocated. One important remarkable thing regarding expenditure of fund was, it was 103.36 % during 2016-17 which was very rare case.

Pandey (2017) studied MGNREGA and its role in rural development, it is obtained from the study that 50% of the total expenditure made under the scheme was accounted for four states; Andhra Pradesh, Madhya Pradesh, Uttar Pradesh and Rajasthan. It is known that three states; Bihar, Maharashtra and Uttarpradesh had 46% of rural poor but utilised only 20% of the funds from the scheme. Thus, the study

showed that less correlation between poverty level and implementation of MGNREGA. The study revealed that 56,916 plantations for Rs 25.19 crore in 9 states were considered as wasteful due to non-maintenance of plants. On the other hand, assets created for 3,91,951 works amounting to 6547.35 crore in 1 UT and 2 states proved enhanced-creation of durable assets.

Saikia et.al (2017) in their research conducted on impact of MGNREGA on rural livelihood in Assam with the objectives of ; examining the impact of MGNREGA on the rural life of the study area, identifying the important problems associated with the implementation of the scheme and make appropriate suggestion for its effective implementation. It was figured out from the study that 85% of the beneficiary households reported that the yearly income of the family had increased from 5000-25000. 82% of the beneficiaries attained regular foods and consumer goods due to MGNREGA works. And 62% of the respondents used their earned income for the repayment of debt and 57% spent their wages for children's education. The major problem faced by the workers was delayed payment of wages and inadequate worksite facilities according to the findings. From their findings they suggested that efforts should be made for adequate awareness of provision of MGNREGA to the rural workers, transparency and accountability should also be available in the utilisation of resources.

From the literature review, it is possible to understand that the Scheme is very helpful for relieving rural poverty in India. It is an important Scheme which tries to empowered and uplift the women conditions in the society. The review also reveals that the Scheme is very useful for generating income, solving unemployment problems, creating durable assets, etc. It is an important instrument for the

Government in order to eradicate rural poverty and generating employment across the country over the years. The magnitude of the programme and the impact it has on the beneficiaries is no doubt a signifying factor to suggest the need and significance of this present study.

3.1. INTRODUCTION

Poverty alleviation and unemployment in rural India have always been a major issue. Government of India has taken up various initiatives in this regard but poverty and unemployment are still a major challenge. Various poverty alleviation and employment generation programmes were initiated by government time to time since independence such as Integrated Rural Development Program (1978), Pradhan Mantri Gramin Awas Yojana (1985), Jawahar Gram Samridhi Yojana (1999). However these programmes could not create such improvement in rural area as it was expected to be. There were number of loopholes responsible for the failure of such schemes like lack of proper planning, timely disbursement of funds at lower level government etc. In order to overcome all these problems, Government of India in 2005 introduced National Rural Employment Guarantee Act (MGNREGA). National Rural Employment Guarantee Act' 2005 (NREGA) was launched with effect from 2nd February 2006. The name was changed as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2nd October 2009. To start with, 200 selected districts of the country were brought under its ambit. In 2007, it was extended to 130 more districts. It was extended to all the districts from 1st April 2008. It aims to provide 100 days of guaranteed wage employment in a financial year to rural households whose adult members are willing to do unskilled manual works.

Rural poverty is inextricably linked with low rural productivity and unemployment including underemployment. Hence, it is imperative to improve productivity and increase employment in rural areas. The Scheme has been important elements in public policy in India to provide unskilled workers with short term employment of public works. It generates income to poor households during periods when they suffer on account of absence of opportunities of employment, transfers

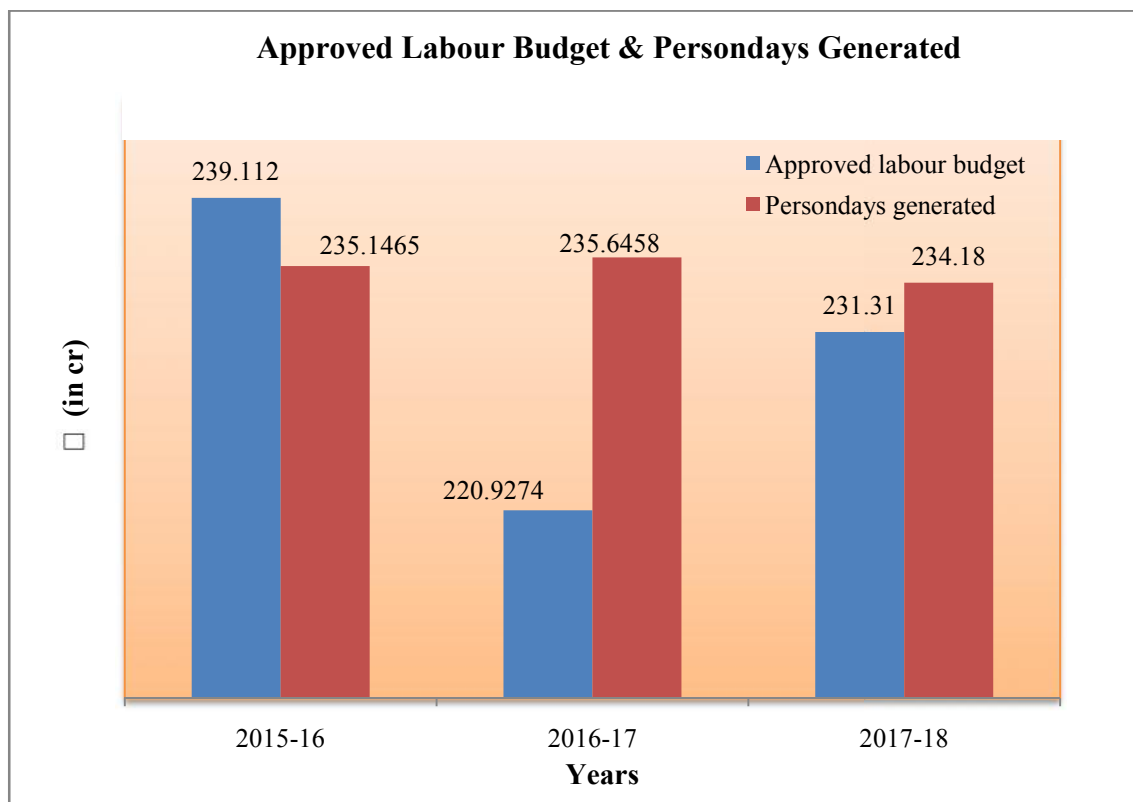
benefits by providing durable assets. It also provides financial security and banking knowledge to its users. Durable assets created by the Scheme are very important and it creates infrastructure developments and conveniences to the rural inhabitants.

3.2. AN OVERVIEW OF INDIA

The major performances of the Scheme since 2015-16 in India can be given in order to demonstrate how much the Scheme had created days of employment to the beneficiaries, expenses for beneficiaries, assets/works created/completed, approved labour budget, average wage rate, average days of employment etc.

As on 3rd March 2018, there are 691 districts where the Scheme have been implemented in India. The districts were sub-divided into 6,918 blocks and 2,62,432 Gram Panchayats (GPs). The total number of job cards issued in India since the inception of the Scheme is 12.85 crores. The total active job cards are 7.5 crores. The total numbers of workers are 25.14 crores and out of these, 11.54 crores are active workers. 26.20% of the total active workers are SC and ST workers. The approved labour budget and persondays generated so far since 2015-16 in India were given as the below graph.

Graph 3.1



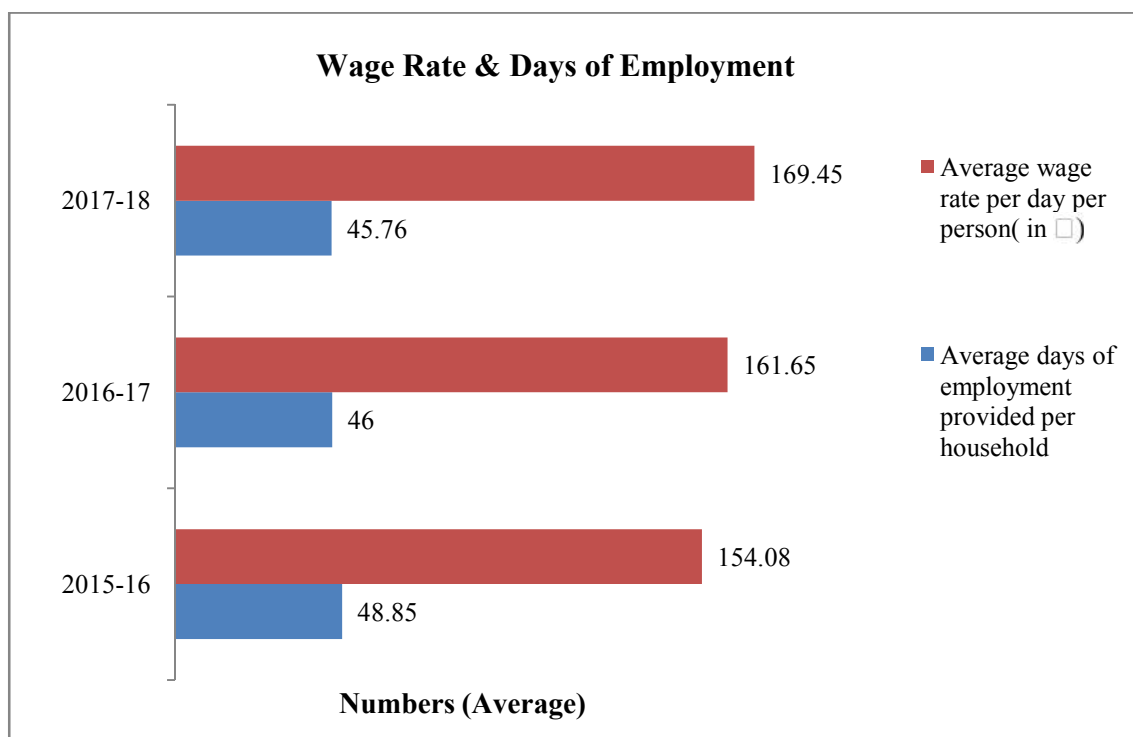
During 2015-16, the total approved labour budget in India was Rs 239.112 crores and the total person days generated was Rs 235.1465. Both approved labour budget and persondays generated were reduced to Rs 220.9274 and Rs 235.6458 respectively in the next year. However, both were increased to Rs 231.32 and Rs 234.18 respectively in 2017-18. Increased in approved labour budget implies increase in persondays generated in a year. Increase in persondays generated is favourable for the beneficiaries since it implies increase in days of employment, in turn leads to rise in income.

The total women's persondays generated from the total persondays generated was 55.26% in 2015-16, 56.16% in 2016-17 and 53.47% in 2017-18. The generated women's persondays were very high which implies that women engagement in the Scheme was very high. Since engagement of women has been increasing, increase in

persondays of women beneficiaries would induce increase in contribution to the family, and improvement in women conditions in the family as well as in the society

The average wage rates and average days of employment since 2015-16 can also be shown in the graph below.

Graph 3.2



The average wages had been increasing since 2015-16. It was Rs 155.08 in 2015-16, increased to Rs 161.65 in 2016-17 and further increased to Rs 169.45 in 2017-18. Increased in average wage rate is favourable for the beneficiaries. At the same time, the days of employment received by the respondents had been declining. The average days of employment received by the beneficiaries during 2015-16 were 48.85 days and it reduced to 46 days in 2016-17 and further reduced to 45.75 days in 2017-18. It is not satisfactory for the respondents to receive 45 to 49 days of employment since the Scheme is a legal warrantee of providing 100 days of

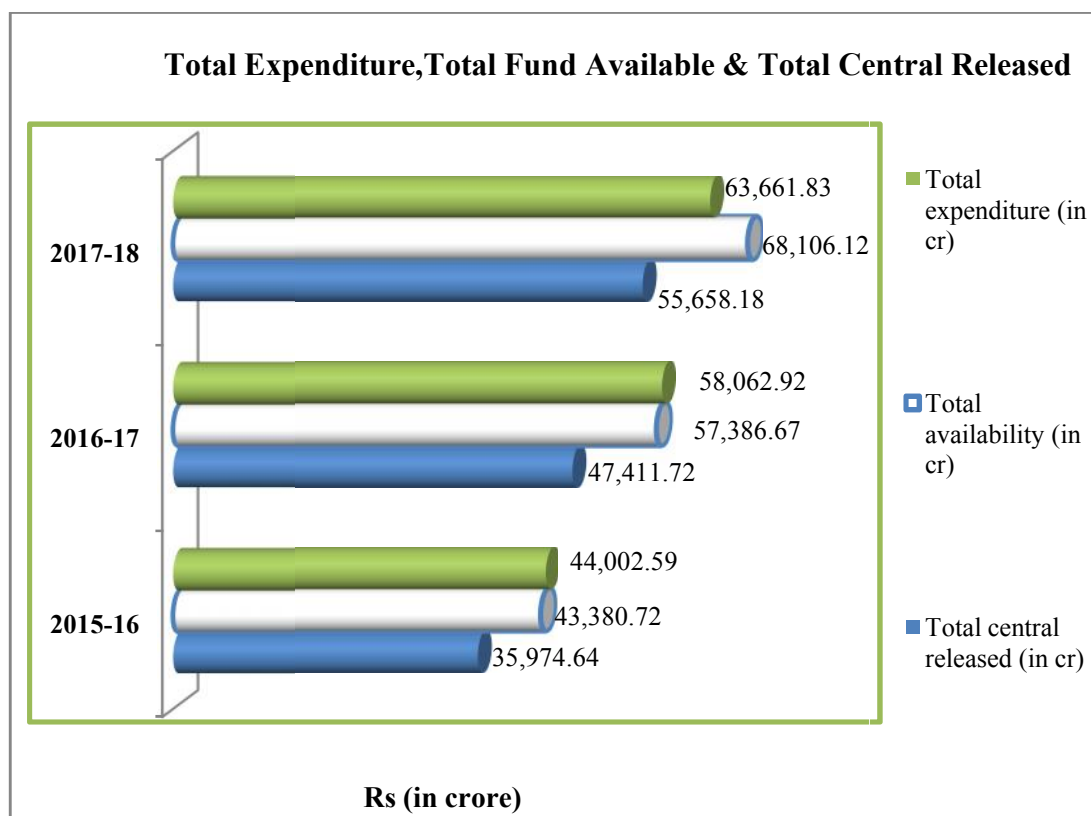
employment in a year. The Scheme is for 100 days of employment, so the government to improve vigilance and monitoring system in each state and should increase the wage rate in different states in order to compete with the market wage rate.

Only 48.4 lakhs of households completed 100 days during 2015-16, 39.91 lakhs in 2016-17 and 29.50 lakhs of households in 2017-18. Decrease in days of employment received in a year is not satisfactory for the beneficiaries. The Scheme also allowed engagement of differently abled persons. During 2015-16, the total numbers of differently abled persons engaged under the Scheme was 4.59 lakhs in different states. The numbers were further increased to 4.72 lakhs in 2016-17, but it slightly reduced to 4.71 lakhs in 2017-18. This implies that the Scheme also generates employment for those who are differently abled, willing to do unskilled manual works.

The total numbers of works taken up during the year 2015-16 was 123.12 lakhs, among these 36.18 lakhs were completed and 86.94 lakhs were on-going works. The total numbers of works taken up were increased to 163.54 lakhs in 2016-17 which was more than the previous year and out of these, 65.46 lakhs were completed and 97.08 were on-going. The total numbers further increased to 186.68 lakhs in 2017-18, 65.46 lakhs were completed and 125.12 lakhs were on-going.

The total expenditure, total availability of fund and total central released since 2015-16 were also shown in the graph below.

Graph 3.3



Increased in the total central released, total availability of fund implies greater probability of development of the implementation of the Scheme in India. However, the increase in expenditure does not simply imply the improvement of the Scheme's performances. The total fund released by central government during 2015-16 was Rs 35, 974.64 crores. It increased to Rs 47, 411.72 crores in 2016-17 and further increased to Rs 55, 658.18 crores in the next year. The increasing trend of released fund implies that increased in probability of development attained by rural households who were engaged in the Scheme. The total availability of fund was more than the total central released in each successive year because of the states' contribution to the Scheme. It was Rs 35, 974.64 crores in 2015-16. It increased to Rs 57, 386.67 crores in 2016-17 and further increased to Rs 68, 106.12 crores in 2017-18. The total

expenditure was also Rs 44, 002.59 crores in 2015-16. It increased to Rs 58, 062.92 crores in 2016-17 and further increased to Rs 63, 661.83 crores in 2017-18.

The average cost per day per amount during 2015-16 was Rs 202.46. it increased to Rs 221.23 in 2016-17 and further increased to Rs 225.55 in the next year. Regarding the payment of wages, during 2015-16, only 36.92% received wages within 15 days of after finishing works. The percentage increased to 43.43% in 2016-17 and further increased to 84.79% in 2017-18 which implies that a huge improvement in payment of wages.

3.3. OVERVIEW OF SELECT STATES

To further clarify the performances of MGNREGS in India, five states were randomly selected and their performances were analysed based on the above analysis of overview of India. The select states are; Uttar Pradesh, West Bengal, Haryana, Maharashtra and Tamil Nadu.

UTTAR PRADESH:

As on 3rd march 2018, there are 75 districts where the Scheme has been implemented in Uttar Pradesh. The districts have 823 blocks and all the blocks were sub-divided into 58,924 GPs. In the state, 162.93 lakhs of job cards were issued since the Scheme was started. Out of this, only 82.69 lakhs of job cards were active job cards. The total numbers of workers involved in the Scheme was 232.05 lakhs, among these only 103.48 workers were active workers. The Schedule Caste (SC) engagement rate in the Scheme is very high i.e., 33.7% of the total active workers was.

The total approved budget during 2015-16 was Rs 1,632.34 lakhs and reduced to Rs 1,500 lakhs in the subsequent Financial Year 2016-17. However, it increased to

Rs 1,800 in 2017-18. The persondays generated so far in the year 2015-16 was 1,822.22 lakhs which reduced to 1,575.01 lakhs in 2016-17 and increased to 1,816.91 lakhs in the subsequent year 2017-18. Women's persondays generated to the total persondays was 29.52% which increased to 33.2% in 2016-17 and further increased to 35.11% in 2017-18.

The average days of employment provided per households during 2015-16 was 33.53 out of 100 which was very low and further reduced to 31.44 days in 2016-17. During 2017-18, it meagrely increased to 37.35 days. This implies that the days of employment provided in the state are very less and not sufficient for the rural poor people. The average wage rate per day per person was Rs 160.88 in 2015-16. It increased to Rs 173.75 in 2016-17 and further increased to Rs 174.95 in 2017-18. In Uttar Pradesh, the total numbers of households completed 100 days of employment during 2015-16 was 1.86 lakhs but the numbers reduced to 41,362 in 2016-17 and insignificantly increased to 42,571 in the subsequent year. Differently abled persons were also included in the Scheme.

Regarding the works performed, 9.88 lakhs of works were taken up during 2015-16, out of this 3.46 lakhs were completed and 6.42 lakhs were on going works. During 2016-17, it increased to 10.51 lakhs, out of this in 5.46 lakhs were completed works and 5.05 lakhs were on-going works. In 2017-18, it further increased to 16.29 lakhs and 5.03 were completed and 11.26 were on-going works and 62.61% were used for performing works concerning agriculture & allied activities.

The total fund released by the Central Government for the state during 2015-16 was Rs 2,69,569.4 which further increased to Rs 3,67,783.4 in 2016-17 and further increased to Rs 3,68,910.7 in 2017-18. This shows that the fund released by the

Central had been increasing overtime since 2015-16. The available fund for the state including the state's share was Rs 4,00,307. But the total used for performing the Scheme was 112.49%. The average cost per day per person during 2015-16 was Rs 187.76 and increased to Rs 209.17 in 2016-17 and further increased to Rs 228.35 in 2017-18. During 2017-18, only 64.05% of the beneficiaries received their wages within 15 days after finishing the works.

WEST BENGAL:

In West Bengal, there are 23 districts where the Scheme have been implemented. The districts have 342 blocks and 3,344 GPs. 119.44 lakhs job cards were issued in the state. Among these, 84.61 lakhs were active job cards. The total numbers of workers were 269.09 lakhs and out of these 139.96 were active workers. 27.56% of the active workers are SC.

The total approved labour budget during 2015-16 was Rs 2,219.72 lakhs which reduced to Rs 1,877.61 in 2016-17. However, it increased to Rs 2600 in 2017-18. The persondays generated were also fluctuating overtime. It reduced to 2,355.51 lakhs in 2016-17 from 2,864.97 lakhs in 2015-16, and it increased to 3,125.57 in 2017-18. Women's persondays had been increasing since 2015-16. It was 46.28% in 2015-16, increased to 46.47% in 2016-17 and further increased to 47.58% in 2017-18. This implies that women's conditions under the Scheme had been increasing since 2015-16. However, the increasing rate was very small.

The average days of employment provided per households during 2015-16 was 46.88 days, reduced to 40.44 days in 2016-17 and increased to 59.63 days in the next year 2017-18. The average days of employment generated was very low which is expected to be 100. The average wage rate during 2015-16 was Rs 169.91. It

increased to Rs 171.24 in 2016-17. The rare case existed in the state, i.e., the average wage rate was reduced to Rs 170.66 in 2017-18 which was lower than the preceding year. The total number of households completed 100 days of employment was 4.1 lakhs in 2015-16, it reduced to 1.9 lakhs in 2016-17, but increased to 5.5 lakhs in 2017-18. Under the Scheme, differently abled person were also engaged in the state.

Total numbers of works taken up during 2015-16 was 18.81 lakhs, among these, 3.35 lakhs were completed and 12.36 lakhs were on-going works. It increased to 20.67 lakhs works in 2016-17 and out of these, 5.57 were completed and 15.17 were on-going works. It further increased to 30.04 lakhs in 2017-18 and here the completed works were 8.27 and the on-going works were 21.77 and 76% of expenditures were made on works relating to agriculture & allied activities.

The total fund released from the Central Government for West Bengal was ₹ 4,71,174.2 lakhs in 2015-16. It increased to Rs 5,44,889.27 in 2016-17 and further increased to Rs 5,92,702.95 in 2017-18. The total fund available for spending had increased after the state's contribution was added. It increased to Rs 5,38,546.46 in 2015-16, Rs 6,87,604.91 in 2016-17 and Rs 6,72,076.55 in 2017-18. The percentage of spending of the fund during 2017-18 was 117.73%. The average cost per day per person was Rs 196.18 in 2015-16 and increased to Rs 199.66 in 2016-17 and further increased to Rs 196.18 in 2017-18. In the state, 87.43% of the beneficiaries received their wages in the precise time.

HARYANA:

There are 22 districts in Haryana where MGNREGS has been implemented. The districts are sub-divided into 140 blocks and all the blocks contain 6,233 panchayats. As on 3rd March 2018, around 9 lakhs job cards were issued and out of

this, 9.07 were active job cards. The total numbers of workers were more than 16 lakhs in the state. Schedule Tribes (SC) workers are 49.96%.

In Haryana, the approved labour budget during 2014-15 was Rs 90.74 lakhs which increases to 98 lakhs in 2016-17 and Rs 100 lakhs in 2017-18. During 2017-18, 90.37 person days were generated in the state which implies that there was an enormous increase in employment generation. However, the per household per day employment provision in the state was only 33.12 in a year. The average rate in the state is highest in the country during 2017-18. In the state, only 3,924 household seek 100 days of employment in a year. Differently abled persons were also engaged in the state.

In Haryana, 31 thousands new works were taken up and 2 thousands works were ongoing works in the year. There were 11.4 thousand completed works. The state received Rs 30,233.01 lakhs fund from the central during 2017-18. With the state's contribution it hiked to Rs 33,337.61 lakhs. Out of this, Rs 31,905.38 were used for performing the Scheme in the state. Rs 24827 were used for disbursement of unskilled wages and Rs 5,931.90 lakhs were used for skilled wages and material cost. The average cost per day per person in the state was calculated as Rs 341.75. in the state, 81.58% of wages were generate within 15 days after the works were done.

MAHARASTRA:

As on 3rd March 2018, there are 34 districts where the Scheme has been implemented. The districts are divided into 351 blocks and the blocks are further divided into 28,692 panchayats. In the state, 90.34 lakhs job card were issued since the Scheme started. The recorded numbers of workers were 214.15 lakhs and out of this, 53.8 lakhs workers were active workers which include 17% ST workers and 9.33

SC workers. One of objective of the Scheme has been built up as it employed almost 33% of weaker sections of the society.

The approved labour budget in the state had been reduced overtime since 2015-16. It was Rs 1,087.96 lakhs in 2016-17 and reduced to Rs 850 lakhs in the next year and further reduced to Rs 800 in 2017-18. However the person days employment generated was fluctuated. It was 763.37 during 2015-16 and reduced to 708.99 in 2016-17, but increased to 825.32 in 2017-18. Women's person days was increased eventually since 2015-16. It was 44.52% in 2015-16 and increased to 44.87% in 2016-17, further increased to 45.49% in 2017-18. This implies that the engagement rate of women in the Scheme is increased and it improves women's conditions in the society which is very important for women, at the place where they were treated as liability.

Average days of employment provided per household in the state had been reduced since 2015-16. It was 59.93 and reduced to 49.46 in 2016-17 and 48.62 in 2017-18. This implies that days of employment given among the beneficiaries were reduced from 2015-16. The average wage rate during 2017-18 was 188.98. The total numbers of household completed 100 days of wage employment in the area were 2,01,459 lakhs in 2017-18 which is lesser than 2015-16 (i.e., 2,18,390). In the state the large numbers of differently abled persons' were engaged in the Scheme (i.e., 19776 during 2017-18).

In Maharashtra, total number of works taken up during 2016-18 was highest (9.07 lakhs) since the Scheme has been implemented in the area. It reduced to 7.41 lakhs in 2017-18 which was greater than in 2015-16 i.e., 6.92 lakhs. There were 5.48 lakhs on-going works and 1.9 lakhs completed works in the state during 2017-18.

The total fund released during 2017-18 was Rs 1,48,491.4 lakhs. With the state's contribution it increased to Rs 1,72,147.8 lakhs. Out of the total fund available,

Rs 41,586.76 lakhs were used for material cost and skilled wages. The average cost per day per person during 2017-18 was Rs 278.97. One remarkable thing is that 92.26 % of wages were distributed to the workers within an allocated time. It shows that there was less late payment of wages in the state.

TAMIL NADU:

In Tamil Nadu, there are 31 districts where the Scheme has been implemented. The districts are sub-divided into 385 blocks and there are 12,524 Gram Panchayats. As on 3rd march 2018, the total numbers of job cards issued in the state were 81.27 lakhs, out of this 69.44 job cards were active job cards. The total numbers of workers involved in the Scheme was 118.42 lakhs, however the active workers involved in this period was 86.68 lakhs. Among the active workers, 28.08 % were Schedule Caste workers.

The approved labour budget for the state, during 2015-16 was Rs 3,729.9 lakhs which reduced to Rs 3,155.03 in 2016-17 and further reduced to Rs 2500 in 2017-18. The persondays generated during 2015-16 was 3686.75 lakhs which reduced to 3,999.42 in 2016-17, but the persondays generated were reduced to 2,388.81 in 2017-18. One remarkable thing is that, in Tamil Nadu, women's persondays out of the total was very high comparing to other states. In 2015-16, it was 85.2% and the same rate 85.68% was found in 2016-17 and 2017-18. This percentage is a very rare case in other states. Women's engagement rate in the state is very high in the state. However, the average days of employment given in the state are very low, especially in 2017-18. It was 60.9 days in 2015-16, increase to 63.87 days in 2016-17 and reduced to 41.08 days in 2017-18. The average wage rate per day per person in the

state during 2017-18 was Rs 152.01. Total numbers of households completed 100 days of works were only 1.5 lakhs out of 69.44 lakhs job card holders.

Total numbers of works taken up during 2017-18 was 7.69 lakhs. Out of this, 4.42 lakhs were completed and 3.27 lakhs were on-going works. 7.45% of total fund were used on works relating to agricultural & allied activities.

The total fund released from the Central to the state during 2017-18 was Rs 5,83,166.1 lakhs. With the state's contribution it increased to Rs 6,62,932.2 lakhs. Out of this, 95.83% were used for performing the Scheme in the state. The average cost per day per person during 2017-18 was Rs 192. 99.28% of wages were delivered to the workers within 15 days after finishing works.

India is the second largest populous country in the world. From the view point of a layman, by considering its populous problems and unbalanced growth, it is possible of think unemployment and poverty will be the major problem faced by the people of India. Thus, the major relief will be generating employment which will automatically rebuild poverty problems. It is obvious from the above explanation that the Scheme generated employment a lot in the country and the implementation of the Scheme created by and large benefitted the socio-economic status of different segment of the rural poor.

4.1 INTRODUCTION

The NREGA was first introduced on 2nd February 2006 in 200 districts of the country that marked its first Phase. The Second Phase commenced on 1st April 2007 covering 130 additional districts, the whole country was then covered from the Third Phase on the 1st of April 2008 with the addition of 295 remaining districts (excluding the districts which have a hundred percent urban population) which were not covered in the earlier phases. The NREGA has been renamed Mahatma Gandhi National Rural Employment Act (MNREGA) on 2nd October 2009.

In Mizoram, two districts were included in Phase I, namely- Lawngtlai district and Saiha district. Two more districts, Champhai and Lunglei district were added in the Second Phase. The other four districts, Aizawl, Kolasib, Mamit and Serchhip districts were covered in the third Phase which marked the total coverage of the whole state of Mizoram under MGNREGA in April 2008.

Aibawk R.D Block is of the Rural Development Block under Aizawl District. As per Census 2011, there are 23 villages. However, MGNREGA covers only 20 villages in the Block. In this study, 7 villages i.e., more than 1/3 of the villages have been randomly selected in order to represents the Block. The study analysed the functioning of MNREGS on income, occupation, expenditure and performances of the Scheme within Aibawk R.D. Block of Aizawl District, Mizoram. The study has been carried out in 7 villages out of the 20 villages within the jurisdiction of Aibawk R.D Block.

The selection of 7 villages was done by using random sampling method. A sample of 2 percent beneficiaries was selected from each village as respondents by using simple random sampling method and the total number of selected beneficiaries

was 107. The selected samples in the villages were visited and the study was supported by 24 numbers of questions which is expected to represent the population in the block and the questions were designed to counterpart and suits the research objectives. Further the analyses were formulated based on the responses on this questionnaire. The table below shows the selected villages along with the number of beneficiaries and 2 percent beneficiaries of each village:

Table 4.1: Selected Villages in Aibawk R.D Block

Sl. No	Names of Villages	Numbers of beneficiaries	2 percent of beneficiaries
1	Aibawk	1076	22
2	Chamring	205	4
3	Falkawn	849	17
4	Maubuang	470	10
5	Sateek	677	14
6	Sialsuk	1430	28
7	Sumsuih	592	12
Total		5299	107

Source: <http://nrega.nic.in> (As on 3rd March '18)

The study has been done by using primary as well as secondary data. Primary data was collected from beneficiaries under the Scheme through field survey with structured questionnaire (not more than one beneficiary was taken as respondents from one family and one family can have one job card only). Secondary data was collected from Rural Development Department, Aizawl or MGNREGA Cell, Aizawl, Aibawk R.D Block, published and unpublished sources, annual reports, official reports, magazines, journals, website and other online resources etc.

4.2. JOINING YEARS OF THE RESPONDENTS

MGNREGS has been started in Aibawk R.D block since 2008 during the third Phase. Majority of the respondents joined the Scheme in this year. The joining years of respondents are given in the below table and it is also represented by using a suitable graph.

Table 4.2: Joining Years of the Respondents

Year of Joining	Number	Percentage
2008	44	41.12
2009	0	0
2010	11	10.28
2011	13	12.15
2012	5	4.67
2013	5	4.67
2014	10	9.35
2015	5	4.67
2016	7	6.54
2017	7	6.54

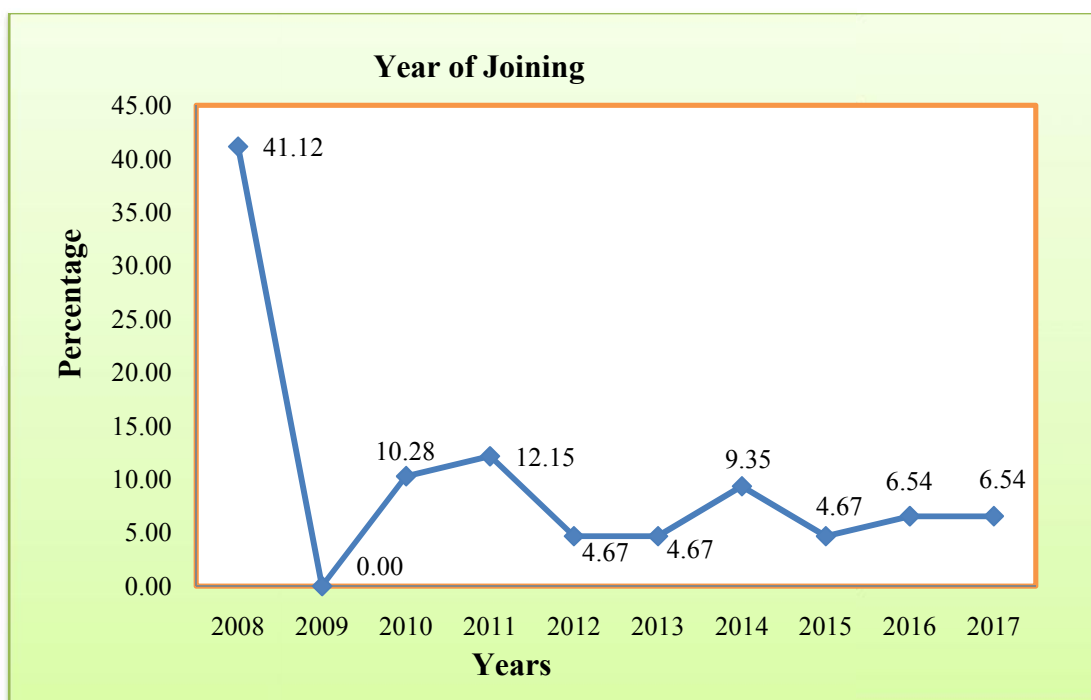
Source: Field Survey 2018

As shown in the above table, a very large number of respondents 44 (i.e., 41.12%) joined the Scheme during 2008 when the Scheme was started in the study area. None of the respondents joined the Scheme in 2009. 11 (10.28%) respondents joined the Scheme in 2010. It was increased to 13 (12.15%) in the subsequent year 2011 and quite the reverse, it decreased to 5 (4.67%) in the succeeding year 2012 and the same number of respondents joined the Scheme in 2013. The numbers was increased by 10 (9.35%) in 2014 and reduce to 5 (4.67%) in 2015. It was increased to 7 (6.54%) in 2016 and also increased by the same amount in 2017.

The study implies that the beneficiaries newly entered under the Scheme have been fluctuated over the years and the rate of joining in the study areas has an oscillation. The joining rate in the year 2008 was very high comparing to other

years. This implies that after 2008, i.e., after the Scheme was launched in the study area, many respondents started having an opportunity to generate income thereby raising their standard of living. There was a hyper-decreased in number of respondents joining from 2009. The remarkable thing is that all of the beneficiaries did not join the Scheme in the block as per recorded by Ministry of Rural Development in MGNREGA website(nrega.nic.in). The above table is represented graphically in graph 4.1 below.

Graph 4.1:



4.3. SEX COMPOSITIONS AMONG THE RESPONDENTS

Sex composition of the human population is one of the basic demographic characteristics and an important socio-economic indicator which largely reflect the underlying socio-economic and cultural pattern of a society in different ways and measuring the extent of prevailing equity between males and females at a given point of time. The separate data for males and females are important for various types of

planning and for the analysis of other demographic characteristics such as natality, mortality, migration, marital status, etc.

Sex composition is expressed with the help of a ratio known as sex ratio. Sex ratio in India is defined as “number of females per 1,000 males in the population.” It is expressed in the following form.

$$\text{Sex Ratio} = \frac{\text{Number of females}}{\text{Number of males}} \times 1000$$

Thus, a sex ratio of 1,000 implies complete parity between the two sexes. Ratios above 1,000 indicate excess of females over males; those below 1,000 indicate a less of females. The sex ratio in India as shown in the Census 2011 is 940. The sex ratio in Mizoram is 976 which is higher than national ratio. In Aizawl district, the sex ratio is 1009 which is highest among the districts in the state. But the study area, i.e., Aibawk R.D Block has lesser ratio than the district i.e., 956.

As per the operational guidelines under MGNREGA, women were given special consideration where it was stated that atleast 33% of the beneficiaries must be female. Widowed women, deserted and destitute women are highly vulnerable and the Scheme gives an immense considerations to these groups of women. The Gram Panchayat or Village Councils (VCs) should identify such women and ensure that they are provided 100 days of work as per guidelines. Pregnant women and lactating mothers (at least upto 8 months before delivery and 10 months after delivery) should also be treated as a special category. Special works which requires less effort and are close to their house should be identified and implemented for them. In addition, there is no wage discrimination between male and female. Sex compositions of the respondents are depicted in table 4.3 below.

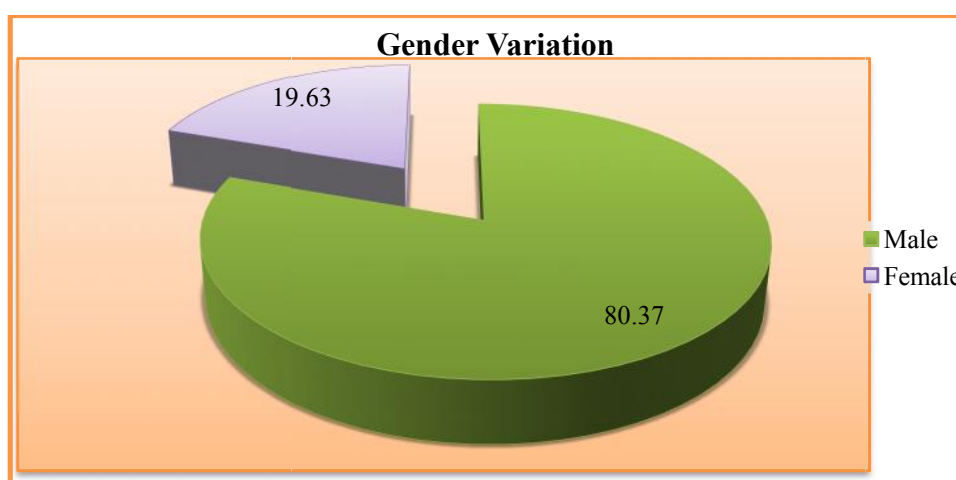
Table 4.3: Sex Compositions of the Respondents

Sex	Number	Percentage
Male	86	80.37
Female	21	19.63
Total	107	100

Source: Field Survey 2018

The female beneficiaries in each village under Aibawk RD Block are greater than 33% as per the record. However, in the field survey, it is not possible to select 33% of the female respondents purposively since random sampling method has been applied in the sampling method. Consequently, 80.37% of the respondents are male and there are only 19.63% female respondents. Therefore, it can be concluded that majority of MGNREGS beneficiaries are male in the study area. The above table is presented in the graph below

Graph 4.2



4.4. AGE DISTRIBUTION

Ages of the respondents have been classified by using ten years intervals. As shown in the table below. More than half of the respondents (i.e., 56) are below 50 years and 51 respondents are above 50 years. This implies that the engagement rate of old-aged persons in the Scheme is very high in the study area.

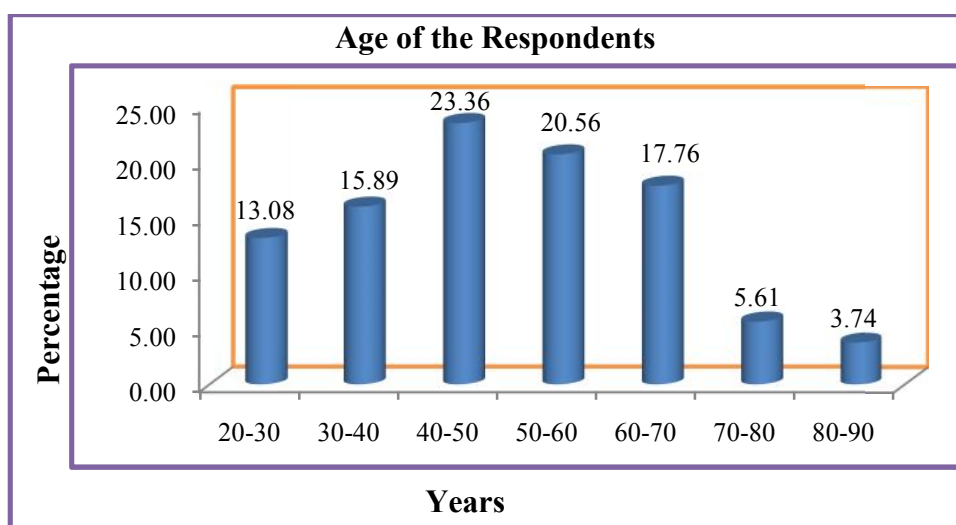
Table 4.4: Years of the Respondents

Age	Number of Respondents	Percentage
20-30	14	13.08
30-40	17	15.89
40-50	25	23.36
50-60	22	20.56
60-70	19	17.76
70-80	6	5.61
80-90	4	3.74

Source: Field Survey 2018

In the table, 14 respondents are in the age group of 20-30, 17 respondents are in the group of 30-40, 25 respondents are 40-50 and 22 respondents are in the age group of 50-60. This implies that 78 respondents (i.e., 72.89%) are within the range of working age groups. In this particular analysis aged 60 years and above are classified as old-aged. As seen in the table above, 29 respondents are above 60 years of age. From this analysis, it can be seen that this Scheme employed old-aged persons in the study area. Years of the respondents (in percentage) are depicted in the graph.

Graph 4.3



4.5. DEPENDENCY RATIO

The dependency ratio is a measure showing the ratio of the numbers of dependants aged zero to 14 and over the age of 65 to the total population aged 15 to 64. This indicator gives insight into the amount of people of nonworking age compared to the number of those of working age. The ratio can be calculated as:

$$\text{Dependency Ratio} = \frac{\text{Total Number of Dependants (aged between 0-14 and 65+)}}{\text{Population aged 15-64}} \times 100$$

The dependency ratio in the study area is given in the table below.

Table 4.5: Dependency Ratio

Village	Aged below 15 & above 64	Aged 15 to 64	Dependency Ratio (%)
Sialsuk	32	102	31.37
Chamring	9	12	75.00
Sumsuih	25	38	65.79
Maubuang	23	36	63.89
Sateek	28	41	68.29
Aibawk	42	59	71.19
Falkawn	33	51	64.71
Total	192	339	56.64

Source: Field Survey 2018

As shown in the table, the dependency ratio is highest in Chamring village which is 75% indicating that there is less number of working group in the village. Chamring village is followed by Aibawk with 71.19%, Sateek with 68.29% and Sumsuih with 65.79%. The dependency ratio is lowest in Sialsuk village which is severely low, i.e., 31.37% comparing to other villages. In Sialsuk village, only 32 members under the respondents' families are dependants whereas 102 members are in the working aged group. The second lowest dependency ratio village is Mambuung (63%). From this analysis, it can be concluded that Chamring village is the highest

dependency ratio and lowest is Sialsuk village, this further implies that the village of Sialsuk has the highest working age group among the villages under study. As a whole, the dependency rate is 56.64% in the study area. This implies that more than half of family members of the beneficiaries are dependants.

4.6. EDUCATIONAL QUALIFICATION

Education is one of the most important keys for acquiring human capital. It enlightens human quality. An educated person is expected to have more abilities, knowledge and broader perspectives regarding anything he encountered than uneducated persons. Literacy rate is one of the most common forms of measuring human development in a region or in a country. Literacy rate in India in the Census 2011 is 74%.

According to 2011 census, Mizoram is the second highest literacy rate among the states in India with 93.91% after Kerala. The literacy rate in Aizawl is 97.89% and the literacy rate of rural areas of Aizawl district is 96.40%. The educational qualifications of the respondents are given as follows.

Table 4.6: Educational Qualification

Levels	Number	Percentage
Illiterate	9	8.41
Primary School	31	28.97
Middle School	12	11.21
High School	32	29.91
Higher Secondary	11	10.28
Bachelor Degree & Above	12	11.21

Source: Field Survey 2018

As seen in the table 4.6 above, there are 9 (8.41%) illiterate respondents, 31 respondents i.e., 28.97% had education till Primary level (Class 1 to 4) and 12 respondents, i.e., 11.21% reached Middle School level (Class 5 to 7). 32 respondents, i.e., 29.91% attended school till High School level. 11 respondents, i.e., 10.28%

attained Higher Secondary School level and 12 respondents, i.e., 11.21% had bachelor degree or above. From this analysis, it can be concluded that majority of the respondents (i.e., 51.4 %) attended high school level education or above and almost half of the respondents (i.e., 48.59%) are below high School level. Also, our analysis highlighted that 91.59% of the respondents are literate.

4.7. INCIDENCE OF POVERTY

Poverty refers to a condition where people could not meet their basic needs like foods, clothing and shelter. Those who could not meet such necessities are considered as poor.

In India, poverty line in terms of consumption expenditure, as per laid down by the Rangarajan Committee (2011-12) was Rs 32.4 per day per person in rural areas and Rs 46.9 per day per person in urban areas. According to Rangarajan Committee, there were 363 million poor in India during 2011-12. The rural poor consisted of 260.5 million (79.79%). Tendulkar Committee also laid down the poverty line at Rs 27.2 per day per person in rural areas and Rs 33.3 per day per person in urban areas. According to Tendulkar Committee, there were 269.8 million poor in India in the same year and the rural poor comprised 216.7 million (80.33%). This implies that rural poor in India is a major problem faced by the country regarding the subject matter.

One of the most important goals of MGNREGS is giving protection against the most vulnerable people living in rural areas by providing employment. It also tries to provide livelihood security for the poor through creation of durable assets. The Scheme emphasises on alleviation of rural poor by giving employment if they could do unskilled manual works. Poverty class are divided into three groups:

- (i) Above Poverty Line (APL)

- (ii) Below Poverty Line (BPL) - those who can purchase some part of the subsidised goods at highly subsidised rates.
- (iii) Antyodaya Anna Yojana (AAY) - poorest of the poor families, who can purchase food grains at the highest subsidised rates. They are the sub-section of BPL.

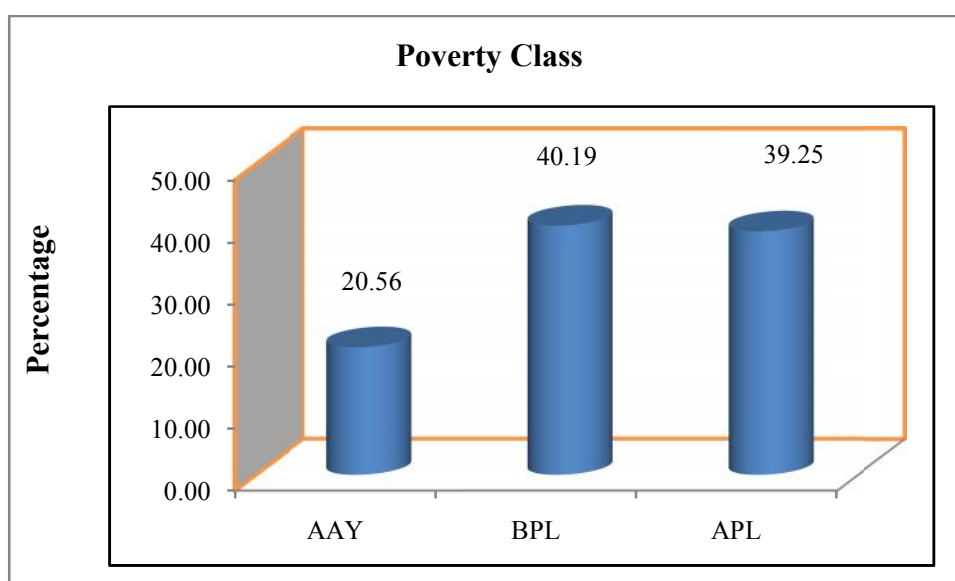
Table 4.7: Poverty Class of the Respondents

Poverty Class	Number of Respondents	Percentage (%)
AAY	42	39.25
BPL	43	40.19
APL	22	20.56

Source: Field Survey 2018

As shown in the table, regarding economic status based on poverty levels, out of the 107 respondents, 42 (39.25%) belongs to APL families, 43 (40.19%) are BPL families and 22 (20.56%) of the respondents belong to AAY. It can therefore be concluded that majority of the respondents are Below Poverty Line in the study area. Poverty Levels of the respondents are shown in graph.

Graph 4.4



4.8. LAND OWNERSHIP

The lands owned by the respondents are generally distributed by the Village Council, which is measured in terms of acres. Since Mizoram is a hill areas, some land are sheer and steep areas where vegetation and planting is not possible. This implies that owning large areas of land do not indicates having lots of fertile land.

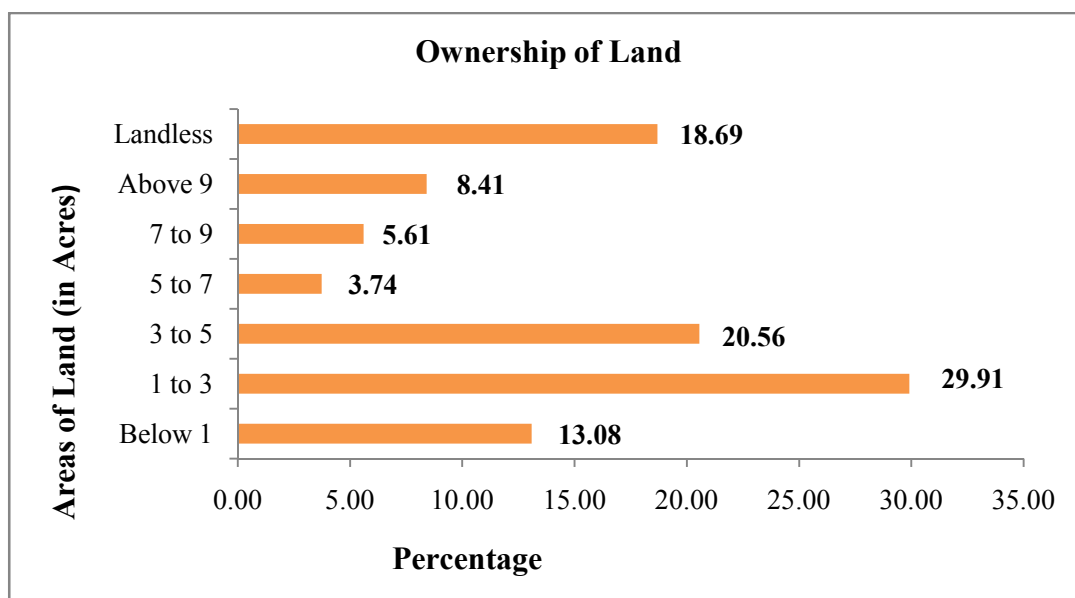
Table 4.8: Land Ownership

Areas of Land Possessed (in Acres)	Number of Respondents	Percentage (%)
Below 1	14	13.08
1 to 3	32	29.91
3 to 5	22	20.56
5 to 7	4	3.74
7 to 9	6	5.61
Above 9	9	8.41
Landless	20	18.69

Source: Field Survey 2018

As shown in the table 4.8, there are 14 respondents who owned below 1 acre, 32 respondents who has 1-3 acres of land. This is followed by 22 respondents possessing 3-5 acres of land. There are only 4 respondents who possess 5-7 acres of land. It can also be seen that there are 6 respondents who are having 7-9 acres of land and 9 respondents also have above 9 acres. There are 20 respondents who remained landless. From this analysis, we can conclude that majority of the respondents owned 1-3 acres of land and the least owned by the respondents is 5-7 acres. Also, from our study it was found that though there are 9 respondents who owned more than 9 acres whereas there are families who remained landless. This further throw lights on the fact that there are some loopholes in the distribution of land by the Village Councils in the study area.

Graph 4.5



4.9. OCCUPATIONAL PATTERN

According to Economic Survey Mizoram 2017-18, during 2016-17 more than half of the working population in Mizoram are engaged in Agricultural and Allied activities. However, the value addition to the domestic product is 31.72% only. It can be stated that majority of the respondents under the Scheme in the area are engaged in Agricultural and Allied Sector. The present study shows the impact of Pre and Post engagement under MGNREGS in the occupational structure of the respondents.

Table 4.9: Occupational Pattern

Occupation	Pre - MGNREGS	Pre Percentage	Post - MGNREGS	Post Percentage	Percentage difference
Agriculture & Allied Activities	53	49.53	50	46.73	-2.80
Daily labour (skilled)	8	7.48	8	7.48	0.00
Daily labour (unskilled)	17	15.89	20	18.69	2.80
Government Servants	21	19.63	21	19.63	0.00
Under Private owner/Contract	3	2.80	3	2.80	0.00
Others (small business, petty shops, etc)	5	4.67	5	4.67	0.00

Source: Field Survey 2018

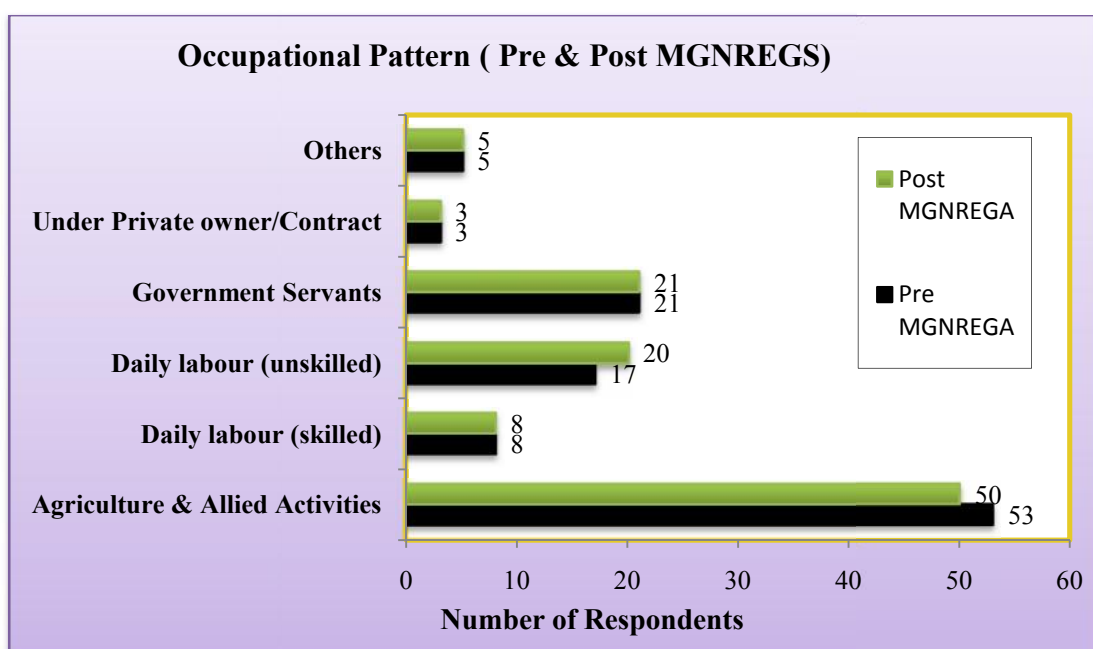
As shown in the above table, occupations of the beneficiaries have been segregated into six groups, i.e., (i) agriculture & allied activities, (ii) skilled daily waged earners like mechanic, carpenters, mason, etc, (iii) unskilled daily waged earners - those who have been doing unskilled manual works for living, (iv) government servants, (v) contract workers under Central Sponsorship Schemes and those who are engaged in private firms or under private business, and (vi) other workers like doing small shops, small business, etc for living.

According to the study, 53 (49.53%) respondents stated that they were engaged in agriculture & allied activities before entering in the Scheme. However, the number decreased to 50 (46.73%) in the post period of entry and the decreasing rate from pre-entry under the Scheme to post-entry was 2.80%. The same rate of change was found for the unskilled daily wage earners from pre to post-entry of MGNREGS. It implies that those who had shifted from agriculture & allied activities were entered into the unskilled manual works. In case of skilled workers, the Scheme did not have any effect on them showing that the number remains the same in the pre and post period of the Scheme i.e., 8 (7.48%). The second largest numbers of the respondents i.e., 21

(19.63%) were government servants and in the pre and post period of the Scheme no changes were found in this category also. Furthermore, no change was noticed both in contract/private job workers i.e., 3 (2.80%) and other workers i.e., 5 (4.67%) during pre and post MGNREGS.

The study implies that many government servants are also engaged under the Scheme. The common reason reported by some respondents in Aibawk, Sialsuk and Sateek is that they did not demand works, rather the VCs distributed to them. In fact, in most cases, the VCs deducted some part of wage sanctioned and the remaining was distributed to the beneficiaries without performing any works. The deducted wages were used by the Village Councils for performing works by hiring their favoured workers. So, the government servants in the villages could have job cards and could enjoyed the Scheme though they have no time to do unskilled works. It can be concluded that since only 2.8% had changed their occupation, the Scheme did not have impact on the occupational pattern. The occupational pattern of the respondents in the pre and post period of the Scheme is given as follow.

Graph 4.6



4.10. MONTHLY INCOME FROM OTHER SOURCES

Income is an important tool for measuring one family's wealth. Higher income indicates higher propensity to consume or expenditure. It means income determines one family's consumption and expenditure pattern. It is also one of the most important socio-economic indicators. As shown in Mizoram Economic Survey 2016-17, the per capital income of Mizoram for the year 2014-15 is estimated of ₹ 85,659.

Income of the respondents from sources other than MGNREGS are categorised as; below Rs 5,000, between Rs 5,000 – Rs 10,000, Rs 10,000 - Rs 15,000 and above Rs 15,000.

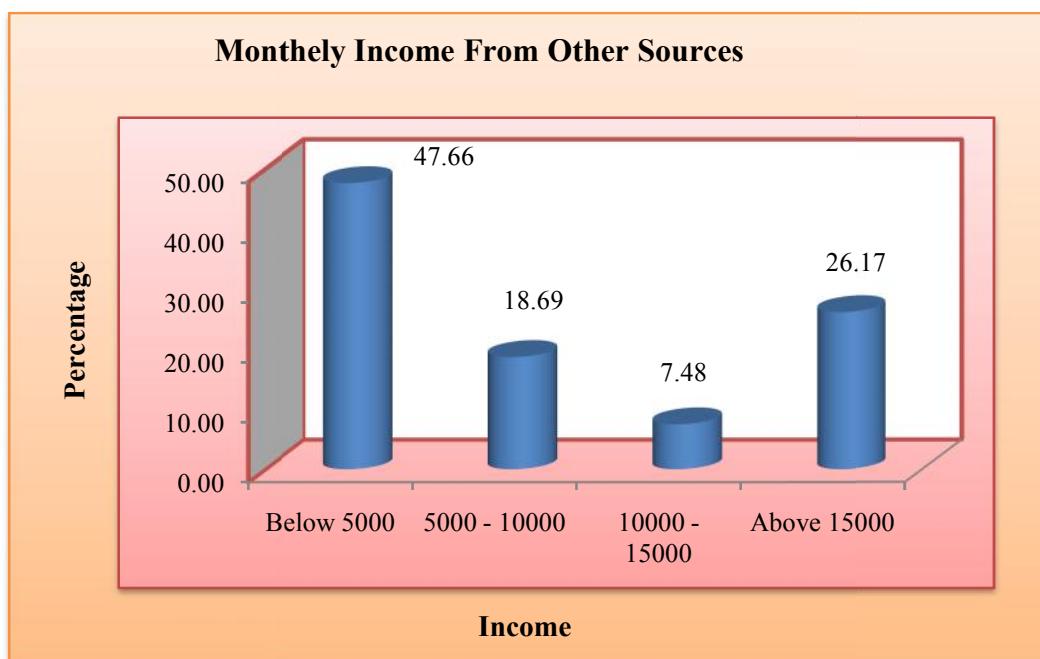
Table 4.10: Monthly Income

Income	Number of Respondents	Percentage of the family
Below 5000	51	47.66
5000 - 10000	20	18.69
10000 - 15000	8	7.48
Above 15000	28	26.17

Source: Field Survey 2018

As shown in the table 4.10, almost half of the respondents i.e., 51 (47.66%) generated income below Rs 5000 per month during 2017-18. The monthly income of the respondents is immensely related to the occupation. Those who have been included under Rs 5,000 monthly incomes are mostly engaged in agricultural & allied activities and unskilled manual works. 20 respondents had monthly income between Rs 5000 to Rs 10000, 8 respondents were in between Rs 10000 to Rs 15000 and 28 respondents generated monthly income greater than Rs 15,000, out of this, 21 respondents were government servants. From this study, it was found that respondents having different levels of income are all included in the Scheme.

Graph 4.7



4.11. INCOME FROM MGNREGS

During 2017-18, per day wage rate under MGNREGS in Mizoram is Rs 194 per day whereas the prevailing daily wage rate (unskilled works) in the local market is Rs 300 to Rs 350 for male workers and Rs 250 for female workers. There has been wage discrimination between male and female workers in each and every village especially in the local daily unskilled works while no wage discrimination is allowed under MGNREGS. But the wage rate under the Scheme is lower than the market wage rate.

Since it is not possible to recall all of their income received from MGNREGS, the income addition to the respondents by the Scheme is measured by multiplying total days of employment recorded in the respondents' job card and wage rate.

Income from MGNREGS = Total Days of Employment Received X Wage Rate (Rs 194)

Table 4.11: Income from MGNREGS (2017-18)

Villages	Days of Employment given (recorded in Job Cards)	Wage Rate (Per Day)	Total Wage	Real Income	Deducted %
Sialsuk	85	194	16490	8245	50
Chamring	85	194	16490	14841	10
Aibawk	85	194	16490	8245	50
Sateek	85	194	16490	8245	50
Sumsuih	85	194	16490	11524	30
Falkawn	85	194	16490	11524	30
Maubuang	85	194	16490	12752	25

Source: Field Survey 2018

As per the study, 85 days of employment were given in all the villages. So, if there is not wage deduction, total real wage in a year will be Rs 16490 for one job card holder. But in Sialsuk, Aibawk and Sateek, the beneficiaries never performed works since 4 or 5 years ago. In turn, each job card holder submitted half of his wages to the VCs and the VCs performed works according to the needs of the villages. Thus, the real total wage was calculated as Rs 8,245 during 2017-18. Other villages also did not performed all of the days given. In fact, only one or two days were performed in case 7 or 14 days of employment prearranged and some per cent of wages were cut by the respective VCs for performing works that cannot be done by manual works as reported by some respondents.

In Sumsuih and Falkawn, the respondents reported that they performed works, however some works required machines and cannot be done manually. Thus, the VCs deducted around 30% from the wages and used the deducted wages for performing those works. Therefore, the real income of the beneficiaries is calculated as Rs 11,524.

Chamring village is considered as the village where the respondents received highest real income from the Scheme. In this village, 10% of wages were deducted for performing works that cannot be done manually. Thus, the real income of the beneficiaries in this village is calculated as Rs 14,841 during 2017-18.

In Maubuang village, as stated by the respondents 25% of their wages were deducted. The distinction of this village from other village is that, the VC used the deducted wages for performing works (by hiring machines) that cannot be done manually, some part of the deducted wages were also used for running private Higher Secondary School (by using the wages as teachers' salaries). The total wage of the beneficiaries during 2017-18 is calculated as Rs 12,752.

Thus, the total wages in different villages under the Scheme differed depending upon the percentage of wages deducted. The implementation of the Scheme increased majority of the respondents 64 (59.82%) real incomes by Rs 8,245 during 2017-18. At the same time, 27 (25.23%) respondents had additional income by Rs 11,524 by being beneficiaries of the Scheme. Meanwhile, 10 respondents (i.e., 9.35%) had Rs 12,752 additional incomes from the Scheme and 4 respondents (3.77%) also received additional income Rs 14,841 during 2017-18. Thus, the study reveals that the implementation of the Scheme increased income of the beneficiaries in the study area.

4.12. DAYS OF EMPLOYMENT

According to MGNREGA Operational Guidelines, the beneficiaries under the Scheme should receive 100 days of employment within a financial year. The Scheme is a demand driven Scheme, which implies that the beneficiaries should make demand for work from the permissible works by writing an application in a plain paper or printed proforma that should be made available with free cost at the Gram Panchayat

(GP) or Village and should submit to the Gram Panchayat (GP) or to the Village Council. After submitting the application form, the beneficiaries should be given employment within 15 days. If they did not receive employment they should received unemployment allowance. However, all these procedures have not been followed in the study area and majority of the respondents are not aware about this provision under MGNREGA.

In the study area, all the works were provided by the VCs. In a Gram Sabha (GS) or Public Gathering, the beneficiaries and the Village Council members shared ideas about 'what works should they perform'. So the beneficiaries in one village always have equal days of employment in a year.

But in Sialsuk village, majority of the beneficiaries were not willing to go to Gram Sabha because they stated that their suggestions were not considered when it comes to the type of activities suggested by them. The VC members already planned 'what activities to be performed' and the beneficiaries were merely witnesses.

In addition, some respondents in the villages of Sialsuk, Sateek and Aibawk, also reported that works have not been performed since 4 or 5 years ago (the respondents could not clarify the exact time). According to the respondents, wages transferred to their bank accounts were withdrawn by the VCs with the consent of the owners of the bank accounts. Half of the wages were deducted by the VCs and the other parts were given to the beneficiaries. It means that the beneficiaries did not perform any works and received half of their wages. At the same time, the VCs used the deducted wages for hiring labours or machines, buying materials, etc. as reported by some respondents. The main reason for this practice, according to some respondents is that the wage rate under the Scheme (Rs 194) is lower than the market wage rate (wage rate for unskilled workers i.e., Rs 250 for female and Rs 300 – Rs

350 for male workers). Therefore, many beneficiaries preferred to deduct half of their wages without performing works and they could spend their time for performing other works.

As per the record in the respondents' job cards, all of the respondents received 85 days of employment during 2017-18. There were no respondents who had received 100 days of employment in the same year.

4.13. SPENDING PATTERN OF WAGES

Spending pattern of a family is an important instrument for measuring income of the family. If a family can spend more on durable goods and luxurious goods it is expected that the family is high income family. On the other hand, if a family spend more of its income on necessary goods and on something very important for the family, the family is regarded as low income family. Thus, the spending pattern or consumption pattern of a family is determined by its income.

In this study, an enquiry was made to the respondents on how their income from MGNREGS was spent. The respondents were given freedom to choose their 'most used of wages' obtained from the Scheme on goods. The first option contains spending only on Necessary Goods like Food, Clothing and Rent. The second option copes with the first option plus spending on children's education. The third option includes the first option plus expenditure on Physical health and medicines. The fourth option consist of other needs which are not included in the above three options.

Table 4.12: Spending Pattern of Wages

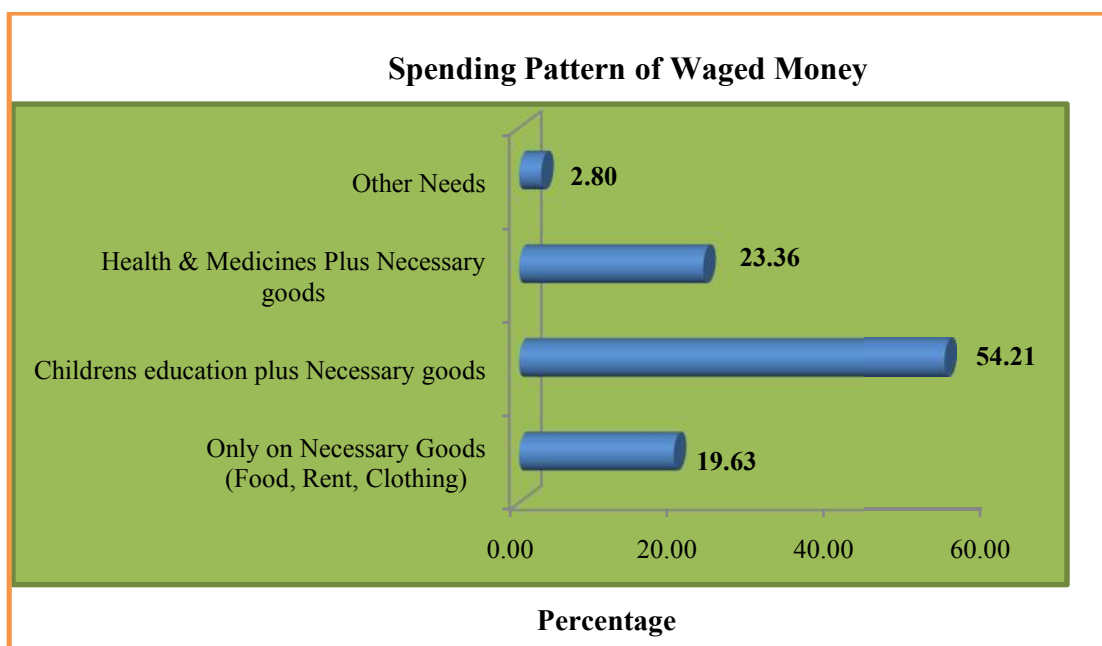
Spending Pattern	Number	Percentage
Only on Necessary Goods	21	19.63
Children's education plus Necessary goods	58	54.21
Health & Medicines Plus Necessary goods	25	23.36
Other Needs (personal needs)	3	2.80

Source: Field Survey 2018

In table 4.13, it can be seen that 21 (19.63%) respondents used their income mostly on necessary goods. More than half of the respondents i.e., 58 (54.21%) spent most of their income on necessary goods plus Children's education. This implies that money received from the Scheme is very useful not only for buying necessary goods but also for children's education. The second highest number of the respondents i.e., 25 (23.36%) asserted that they spent most of their income on necessary goods and on medicines and other needs for health. Only 3 respondents stated that they spent their income on other needs. None of the respondents except in Falkawn village had savings from their wages. Mention may be made here that only three out of the seven villages have banks, in the villages where banks are not available the VCs withdraw all of their wages which was credited in their account in banks nearby their villages and hand them over in cash.

Since 77.57% of the respondents spent most of their income not only on necessary goods but also on education and improvement of health, it indicates that the Scheme is very useful for improving quality of life by providing assistance to children's education and health.

Graph 4.8



4.14. DURABLE ASSETS

There many household durable assets which are very significant for measuring living conditions of the family. If a family can purchase different types of durable consumption goods or investment goods like refrigerator, television, computer, washing machines, two wheelers, four wheelers, etc. the family's living condition is expected to be good.

In order to examine the living condition of each household certain parameters were employed which are an indicators of the standard of living of the respondents. The durable assets such as Television, Refrigerator, Computer, Two Wheeler, Mobile Phone, Washing Machine and Four Wheeler were set as the parameters.

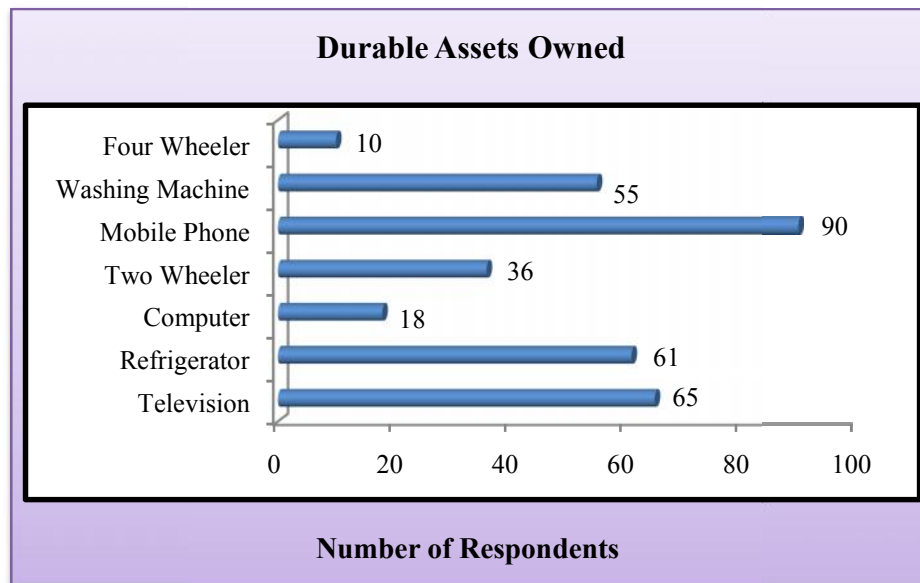
Table 4.13: Durable Assets Owned after Entering the Scheme

Assets Owned	Number of the Respondents	Percentage
Television	65	60.75
Refrigerator	61	57.01
Computer	18	16.82
Two Wheeler	36	33.64
Mobile Phone	90	84.11
Washing Machine	55	51.40
Four Wheeler	10	9.35

Source: Field Survey 2018

As shown in the table 4.13, 65 (60.75%) respondents owned television and 61(57.01%) respondents owned refrigerator whereas Four Wheeler and Computer are owned by a very negligible number of respondents i.e., 10 (9.35%). Mobile phone is a very popular asset owned by majority of the respondents i.e., 90 (84.11%). Only one-sixth of the respondents did not have mobile phones. One-third i.e., 36 (33.64%) of the respondents have two wheelers. Since all of these durable assets are acquired only after entering the Scheme, it is therefore possible to conclude that the Scheme helps in the acquisition of these durable assets. Though income from the Scheme may not be adequate for buying these assets, yet it reduces divergence of spending from income other than income generated from the Scheme so long as income from the Scheme was spent mostly on necessary goods, health and children's education. Since Four Wheelers and computers are costlier and less significance in rural areas comparing to other assets mentioned above, only minority of the respondents owned these assets.

Graph 4.9



4.15. ASSETS COMPLETED DURING 2017-18

One of the most important objectives of the Scheme is to create overall development of rural economy. The overall development can be attained by providing employment to the poor people and creating useful assets which are very important for sanitation development, infrastructure development, etc. There are different permissible works under the Scheme which includes; water conservation and water harvesting works consisted of contour trenches, contour bunds, boulder-checks, gabion structures, underground dykes, earthen dams, stop dams and spring-shed development; drought proofing works including afforestation and tree plantation; irrigation canals including micro and minor irrigation works; provision of irrigation facility, dug out farm pond, horticulture, plantation, farm bunding and land development on land owned by households; renovation of traditional water bodies including desilting of tanks; flood control and protection works including drainage in water logged areas including deepening and repairing of flood channels, construction of storm water drains for coastal protection; rural connectivity to provide all weather

access, including culverts and roads within a village, wherever necessary; construction of Bharat Nirman Rajiv Gandhi Sewa Kendra as Knowledge Resource Centre at the Block level and as Gram Panchayat Bhawan at the Gram Panchayat level; agriculture related works, such as, NADEP composting, vermi-composting, liquid bio-manures; livestock related works, such as, poultry shelter, goat shelter, construction of pucca floor, urinetank and fodder trough for cattle shed, azolla as cattle-feed supplement; fisheries related works, such as, fisheries in seasonal water bodies on public land; works in coastal areas, such as, fish drying yards, belt vegetation; rural drinking water related works, such as, soak pits, recharge pits; rural sanitation related works, such as, individual household latrines, school toilet units, anganwadi toilets, solid and liquid waste management; construction of anganwadi centres; construction of playfields and any other work which may be notified by the Central Government in consultation with the State Government.

All these permissible works are given to the beneficiaries in accordance with the geographical locations; conveniences and suitability of the beneficiaries. Assets created under the Scheme in the study area have been very useful to the beneficiaries as well as to the society. The name of completed works and the work categories in each selected village is given under the table. It is noteworthy that apart from the completed assets, there have been many on-going works in each village.

Table 4.14: Assets Created in Aibawk Village

Village	Work Name	Number	Work Category
Aibawk	Covered side drain	1	Flood Control and Protection
	Construction of Farm Pond	14	Works on Individuals Land
	PCC Pavement 3rd link road	2	Land Development
	Widening of Internal road (Middle School Road)	1	Land Development
	Construction of Farm Net road	3	Rural Connectivity
	Construction of Internal road	3	Rural Connectivity
	Individual Households Latrines (IHHLs)	5	Rural Sanitation

Source: Field survey 2018

As recorded in the job card, during 2017-18 works on individual land by constructing farm pond was predominant works performed in Aibawk village. 14 beneficiaries' farm ponds were constructed. Another assets created includes construction of covered side-drain which is categorised under Flood Control, Portland Cement Concrete (PCC) pavement link road and construction of farm net-road which are categorised under land development and rural connectivity respectively. Individual household latrines (IHHLs) for 5 families were also constructed which is categorised under Rural Sanitation. A roadway of the village's Middle School was also extended. All these are important assets completed in the village. There are some on-going works like construction of another side drain, road side plantation, construction of another internal road.

100% of the respondents are satisfied with the assets created and completed under the Scheme. It is certain that the Scheme provides useful assets for the society and generates benefits for each and every beneficiary.

Table 4.15: Assets Created in Chamring Village

Village	Work name	Number	Work Category
Chamring	Construction of Farm Pond	5	Works on Individual Land
	Constructin of Farm Net road	2	Rural Connectivity
	Construction of Internal road	4	Rural Connectivity
	Construction of IHHLs	4	Rural Sanitation

Source: Field survey 2018

In Chamring village, farm ponds for 5 beneficiaries were created. 2 farm net roads and 4 internal roads were created which is categorised under rural connectivity. 4 individual households' latrines were also completed during the year. Some important on-going works are construction of 3 side drains and afforestation (road side plantation). In Chamring village, 100% of the respondents responded that the Scheme was very helpful for the society and for the families and it implies that all of the respondents gained some benefits from the Scheme.

Table 4.16: Assets Created in Falkawn Village

Village	Work Name	Number	Work Category
Falkawn	Covered side drain	1	Flood Control and Protection
	Construction of PCC Pavement Link road	1	Land Development
	Half Moon Terrace	4	Land Development
	Widening of Village's Cemetery to Locality Spring road	1	Land Development
	Construction of Agricultural link road	4	Rural Connectivity
	Construction of Farm Net Road	3	Rural Connectivity
	Construction of Internal Road	1	Rural Connectivity
	Construction of IHHLs	4	Rural Sanitation

Source: Field survey 2018

In Falkawn Village, the predominant works performed was construction of Agricultural link-road which is categorised under rural connectivity and construction of half-moon terrace for individual beneficiaries. 4 agricultural link-roads and 4 half moon terrace were completed during the year. 4 individual households latrines were constructed which created sanitation development and 3 farm net road were also completed which composed improvement is rural connectivity. Land development works like widening of a way to village spring and construction of Portland Cement Concrete (PCC) pavement link roads were performed. Rural connectivity works like construction of internal roads were also finished. Some important on-going works are construction of other internal roads for connectivity, road side plantation for drought proofing, etc.

In Falkawn village also, 100% of the respondents asserted that the Scheme was very helpful for the society and for the family. This implies that the assets created induced benefits for the society and for the families.

Table 4.17: Assets Created in Maubuang Village

Village	Work Name	Number	Work Category
Maubuang	PCC Pavement	1	Land Development
	Construction of Agricultural Link road	8	Rural Connectivity
	Internal Village Road	2	Rural Connectivity
	Construction of IHHL (1 nos)	1	Rural Sanitation

Source: Field survey 2018

In Maubuang village, the major work performed was construction of Agricultural link-road which consisted of eight roads which is categorised under rural connectivity. Two internal village roads for internal connectivity were also created and as well 1 Portland Cement Concrete (PCC) pavement link road was completed. Some important on-going works are construction of another internal road, construction of farm pond, etc. The remarkable thing that happened in Maubuang village is that, as reported by the respondents, some percentage of the wages under the Scheme have been contributed for the functioning and running Private Higher Secondary School. There is no objection regarding the contribution of money from the beneficiaries. Since there is no government higher secondary school in this village, the demand for the same is intensely high and the VC hired some educated and qualified persons and gives the contributed money as their wages. At the same time, all the needed facilities, rooms and materials required have been accessed from the village's high school. This can be considered as formation of human capital which is very important for development.

As usual, all of the respondents stated that the assets created were very valuable for them as well as for the society. This indicates that the assets created benefited not only the beneficiaries but also the non-beneficiaries of the Scheme.

Table 4.18: Assets Created in Sateek Village

Village	Work Name	Number	Work Category
Sateek	PCC pavement link road	1	Land Development
	Half Moon Terrace	4	Land Development
	Widening of Internal road)	1	Land Development
	Construction of Cycling track	1	Rural Connectivity
	Construction of Internal Road	2	Rural Connectivity
	Construction of IHHL	4	Rural Sanitation

Source: Field survey 2018

In the village of Sateek, the predominant works performed during 2017-18 were construction of four individual households' latrines and four half moon terrace for individual beneficiaries which are categorised under rural sanitation and land development respectively. Rural connectivity works like construction of internal roads and construction of cycling track were completed in the village. Another land development works like PCC link road and widening of internal road were also completed. Some important on-going works performing in the village includes construction of another internal roads and cycling track.

In Sateek also, 100% of the respondents are satisfied with the Scheme as it generate assets which have positive impact for their society at large and their families.

Table 4.19: Assets Created in Sialsuk Village

Village	Work Name	Number	Work Category
Sialsuk	Construction of Farm Pond	7	Works on Individuals Land
	Construction of Agricultural Link Road	3	Rural Connectivity
	Widening of internal road	1	Land Development
	Construction of Internal road	3	Rural Connectivity
	Construction of Farm Network	1	Rural Connectivity

Source: Field survey 2018

In Sialsuk village, the major works performed was construction of farm pond (7) on individual land. 3 agricultural link roads, 3 internal roads and farm network were created for rural connectivity. Land development works like widening of internal roads were also completed in the village.

In contrast to other village, in Sialsuk, 7.15% (2 respondents) asserted that the scheme is not very useful for the society. The assets created did not create much support for the families and the same percentage did not respond to this particular query. However, bulk of the respondents said that the Assets created makes benefits for the families and for the society as a whole.

Table 4.20: Assets Created in Sumsuih Village

Village	Work Name	Number	Work Category
Sumsuih	Covered Side Drain	1	Flood Control and Protection
	PCC pavement-field	1	Land Development
	Construction of Agricultural Link Road	10	Rural Connectivity
	Hill Slope terrace	10	Land Development

Source: Field Survey 2018

In Sumsuih, construction of hill slope terrace (10) and agricultural link roads (10) were the predominant works performed and completed in the last financial year which are categorised under rural connectivity and land development respectively. Another land development works like PCC pavement field was also created in the village. Cover side drain was also formed which falls under the category of flood control and protection.

In Sumsuih village, 100% of the respondents asserted that the Scheme is very helpful for their village as a whole and the beneficiaries in particular.

4.16. BANK ACCOUNTS (PRE AND POST MGNREGA)

As shown in the guidelines, banks and post offices are service providers for disbursement of wages. With objectives of ensuring greater financial inclusion and increasing outreach of banking sector, Reserve Bank of India (RBI) also permitted banks to use intermediaries as Business Correspondents to conduct banking business as agents of the banks at places other than the bank premises.

MGNREGS wages have been transferred through bank accounts in Mizoram. Post office is not used for disbursing wages in the study area. A big problem faced by the respondents in Sumsuih, Chamring, Sateek and Maubuang village is that there is no banks in their villages. Each and every beneficiary of these villages has opened accounts in nearby villages where banks are available. However, as per the study, except in Falkawn village, none of the respondents withdraw their wages by themselves. The VC members withdraw their wages from the banks and distributed to the respondents accordingly.

Table 4.21: Bank Account (Pre and Post MGNREGS)

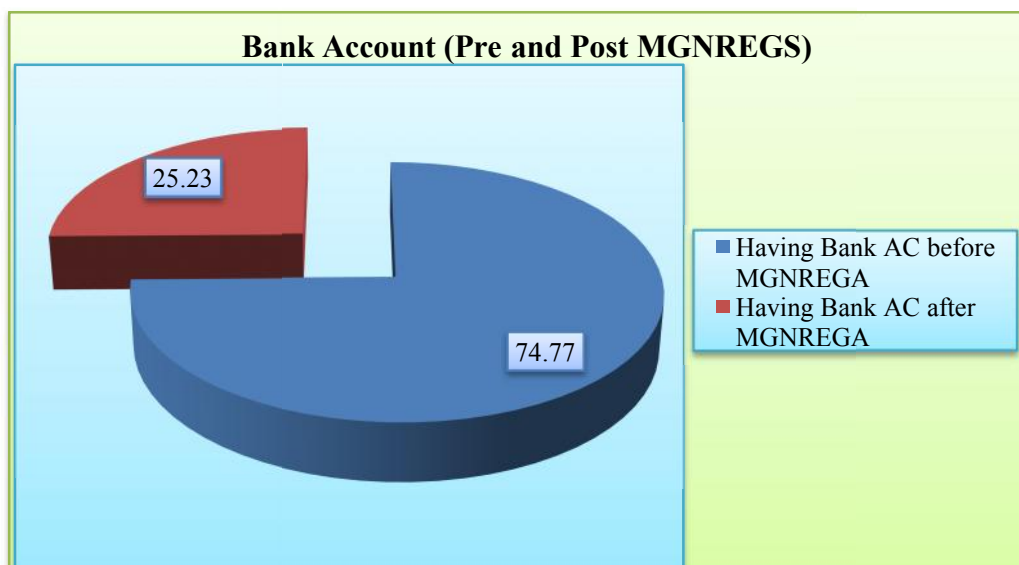
Bank Account (Pre MGNREGS)	Bank Account (Post MGNREGS)	Total
80 (74.77%)	27 (25.23%)	107

Source: Field Survey 2018

As shown in table 4.15, 27 out of 107 respondents did not have bank account before they were beneficiaries of the MGNREGS while the rest 80 respondents already opened bank account prior to joining MGNREGS. Mizoram Rural Banks (MRBs) has been used for transferring wages and all the beneficiaries opened accounts in this bank. This implies that MGNREGS has induced improvement in financial inclusion in the study area. Thus, implementation of MGNREGS has

positive impact on the improvement of financial and banking knowledge in the study area.

Graph 4.10



4.17. MIGRATION

Migration refers to the process of changing one's place of residence and permanently living in another region or country. According to Demographic Dictionary of United Nations, "Migration is such an event in which people move from one geographical area to another geographical area. When people leaving their place of residence go to live permanently in another area then it is called migration" There are different types of migration which consisted of immigration, in-migration, out-migration, rural-urban migration, urban to urban, rural to rural, inter-state migration, intra-state migration, etc. The most common form of migration is rural-urban migration in Mizoram.

In the study, the respondents were asked whether there were any members of their families that migrates after entering in the Scheme and the study also enquired

whether the implementation of the Scheme curtailed migration either on a temporary or permanent basis.

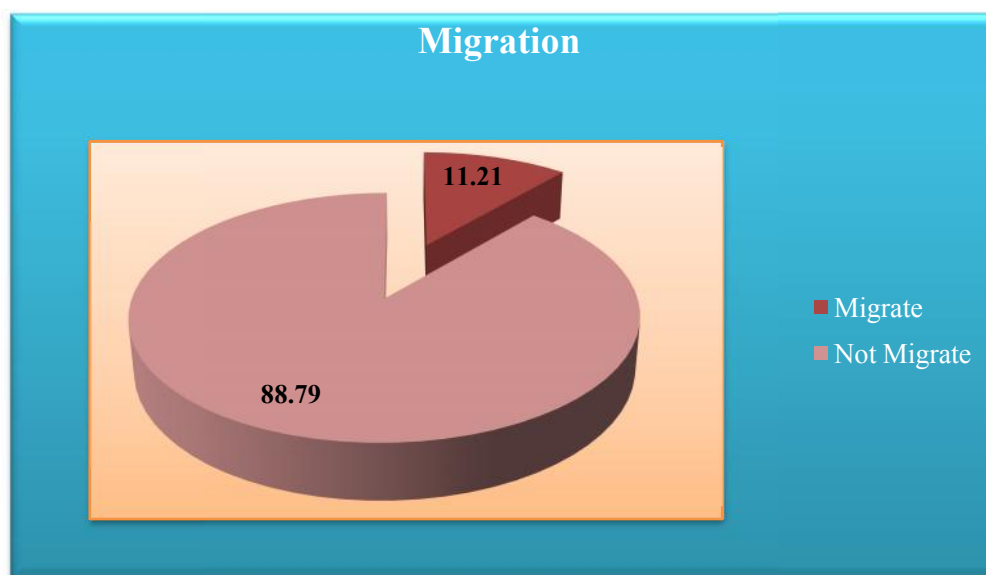
Table 4.22: Migration (Post MGNREGS)

Migration Post MGNREGA	Not Migrated
12 (11.21%)	95 (88.79%)

Source: Field Survey 2018

As can be seen in the table, majority of the respondents, i.e. 95 respondents (88.79%) stated that none of their family members migrated after being included among the beneficiaries of MGNREGS. On the other hand, 12 respondents (i.e., 11.21%) replied that some of their family members shifted their residence after their family enjoyed the Scheme.

Graph 4.11



The respondents of those whose family members did not migrate does not implies that they do not have family members who wanted to migrate to their urban areas because of the Scheme or it does not mean the implementation of the Scheme

curbed them all from migrating from their respective places. In order to clarify this problem, the respondents' perspectives regarding the impact of MGNREGS on migration within their respective villages were drawn.

Table 4.23: Effects of MGNREGS on Migration

Perspectives	Percentage	Number
Restrict Migration	26.17	28
Not Restricted	38.32	41
No idea/No Comment	35.51	38

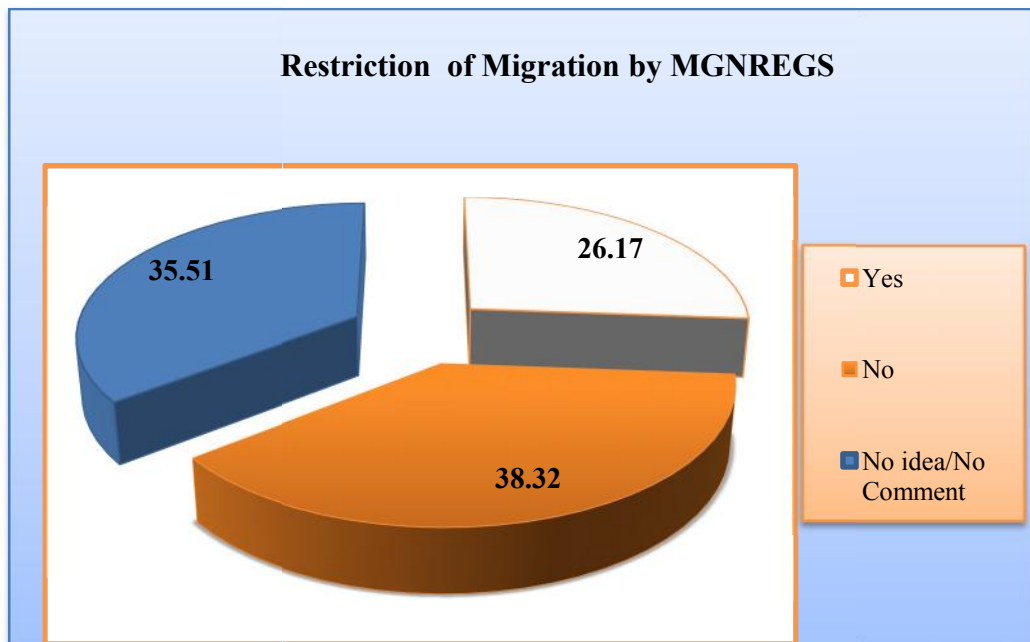
Source: Field Survey 2018

As shown in the table, bulk of the respondents i.e., 41 (38.32%) opined that the implementation of MGNREGS did not restrict their migration from rural to rural or rural to urban. Accordingly, some of the respondents stated that those who really wanted to shift and intended to seek better job opportunities were not curbed by the implementation of the Scheme. This implies that majority of the respondents opined that MGNREGS did not restrict migration. Many of those having this perspective were included among those whose family members did not migrate after MGNREGS.

On the contrary, 28 respondents i.e., (26.17%) opined that the existence of the Scheme restricted rural urban migration. Some respondents stated that the Scheme induced job opportunities for unemployed labourers in their own families and generate some income, and the income generated from the Scheme relieves a lot of their financial problems. Shifting their residence to urban areas where the Scheme have not been implemented may be a high risk since seeking employment and cost of living are the problems that will comes along without doubt.

As shown in the above table, 38 respondents i.e., (35.51%) have no idea regarding the effects of the Scheme on migration. Therefore, it is possible to draw that the implementation of MGNREGS has not restricted migration in the study area.

Graph 4.12



4.18. OPINIONS OF THE RESPONDENTS ON THE SCHEME

The respondents' opinions were asked regarding the performances and impact of MGNREGS in the study area. In order to know how far this Scheme is significant it is very important to examine the ground reality of the Scheme among the beneficiaries.

Table 4.24: Opinion of the Respondents

Sl No	Opinion on	Yes	No	No Idea
1	Number of works provided is adequate (100 days)	6	82	19
2	Very useful for the Society	103	2	2
3	Very Useful for the family	103	2	2
4	Reduces Unemployment problems	75	29	3
5	Helpful for empowerment of Women	98	2	7
6	Improve Financial Securities	104		3
7	Late Payment of wage	29	66	12
8	Do you want to continue the Scheme	107		

Source: Field Survey 2018

Firstly, the respondents were asked about whether 100 days of employment given in a year is enough or not. As mentioned earlier, 100 days of employment are not received by each and every respondent in different villages. Only 6 respondents replied that if they could work for 100 days in a year it would be adequate whereas 82 respondents thought that 100 days would not be enough and 19 respondents have no comment or no idea about it. Therefore, it can be concluded that 100 days in a year is not enough as opined by majority of the respondents.

Secondly, almost all of the respondents i.e. 103 out of 107 opined that the implementation of the Scheme is very useful both for the society and the family. The benefits acquired by the society includes the effectiveness of the durable assets created by the Scheme like internal roads, link roads, Individual Household Latrines, drainage, sanitation, rural connectivity, etc. Since all of these assets are helpful for the society and the benefit acquired by the families consisted of the goodwill contributed by these assets plus income generated obtained as their wage and employment created by the Scheme it is certain that the Scheme has made improvement for the families as

well as for the society as a whole. In the meantime, only 2 beneficiaries responded that the Scheme is not useful for the society and the family whereas 2 respondents have no comment. Thus, implementation of the Scheme has a very good impact on the society and the beneficiaries by way of providing durable assets, employment and financial security.

Thirdly, majority of the respondents asserted that the Scheme reduces unemployment problem within their respective villages. Though 100 days of employment were not provided within the study area, yet the provision of the scheme reduces unemployment problem as opined by 75 respondents while 3 respondents have no comment. On the other hand, 29 respondents replied that the implementation of the Scheme did not reduce unemployment problems. Among 29 respondents who stated that the Scheme did not reduce unemployment problems, 22 out of the 28 respondents are from Sialsuk village. Majority of the respondents therefore, opines that the Scheme reduce unemployment problem in the study area.

Fourthly, as per the study, 21 respondents (i.e., 19.63%) were female. There is no wage discrimination between male and female under the Scheme while wage discrimination has been existed in the local unskilled works market. All the female card holders can collect, keep and use their own wage when they required. This implies that the Scheme improves women's decision making in the family. Consequently, 98 respondents replied that the Scheme improves empowerment of women in the study area. Only 2 respondents stated that it did not induced improvement in women's empowerment while 7 respondents did not comment.

Fifthly, MGNREGS contribute in improving the financial securities since it increases income of the beneficiaries. The implementation of the Scheme, essentially increases income earned and induced supplementary income which is very helpful for

the beneficiaries. Bulk of the respondents (i.e., 104) said that the Scheme improves financial securities whereas 3 respondents did not comment.

Sixthly, as per the operational guidelines of MGNREGA, wage disbursement agency are formed which is different from implementing agency. Payments of wages are done through bank account transfer in Mizoram. Wages should be paid within a fortnight of the date on which work was done. If wages are paid latter than a fortnight it is considered as late payment of wages. 29 respondents stated that there have been late payments of wages which is against the guidelines stated above. Late payment of wages was most frequently occurred in Sateek village where more than 71% of the respondents reported that there have been late payments of wages within the village. In contrast, out of the 107 respondents, bulk of the respondents (66) did not mention about late payment of wages whereas 12 respondents have no comment.

Lastly, though the Scheme might have certain loopholes, 100% of the respondents (107) would like to continue the Scheme in their villages.

This chapter analyses the respondents' conditions regarding their main sources of income and income from the Scheme. Their expenditure pattern, the Scheme's effect on occupational pattern, durable assets created for the society as well as the family, different impacts on the society and family and also the performances in the study area. The study clearly reveals how importance the Scheme is and many beneficiaries who have been relying on the Scheme are not given satisfactory performances.

FINDINGS

- Majority of the respondents (49.53%) were engaged in agriculture & allied activities in the pre-period of the Scheme, followed by government servants (19.63%) and unskilled daily labourers (15.89%). In the post-period of the Scheme, the engagement rate in agriculture & allied activities reduced to 46.73% and the engagement rate increased to 18.68% in unskilled daily labourers. Other occupations such as skilled daily labourers, contract/private workers and government servants were not affected by the implementation of the Scheme and their enrolment in these occupations remain the same. The changes in agriculture & allied activities and unskilled daily labourer were also only 2.8%. This shows the Scheme did not have impact on the occupational pattern. (*Objective No. 1*)
- Majority of the respondents i.e., 47.66% generated income lesser than Rs 5000 income per month. 18.65% had monthly income between Rs 5000 to Rs 10000, 7.44% were in between Rs 10000 to Rs 15000 and 26.19% respondents generated monthly income greater than Rs 15,000, out of this, 75% were government servants. From this study, it was found that respondents having different levels of income were included in the Scheme.
- 85 days of employment were given in all the villages. If there is no wage deduction, total real wage in a year will be Rs 164, 90 for one job card holder. In Sialsuk, Aibawk and Sateek, 50% of wages were deducted by the VCs and the beneficiaries did not perform works since 4 or 5 years ago, the VCs themselves performed works according to the requirements of the villages.

Thus, the real total wage given to the beneficiaries was Rs 8,245 during the study period. *(Objective No. 1)*

- Beneficiaries in Sumsuih and Falkawn villages also did not performed all of the days given for work. In fact, out of the prearranged 14 employment days, only 1 or 2 days were performed. 30% per cent of wages were deducted by the respective VCs for hiring machines like JCB to perform works that cannot be done manually. The real income of the beneficiaries after deduction was Rs 11,524. *(Objective No. 1)*
- Chamring village is considered as the village where the respondents received highest real income from the Scheme as only 10% of wages were deducted by the VCs. Thus, the real income of the beneficiaries in this village was □ 14,841 during 2017-18. *(Objective No. 1)*
- In Maubuang village, 25% of their wages were deducted. The distinction of this village from other villages is that besides hiring machines the deducted wages were used for running private Higher Secondary School by using the wages as teachers' salaries. The total wage of the beneficiaries during 2017-18 was Rs 12,752. *(Objective No. 1)*
- The total wages in different villages under the Scheme differed depending upon the percentage of wages deducted as stated in the above findings. The implementation of the Scheme increased majority of the respondents i.e., 59.82% real incomes by Rs 8,245 during 2017-18. At the same time, 25.23% respondents had additional income by Rs 11,524 by being beneficiaries of the Scheme. Meanwhile, 9.35% respondents had Rs 12,752 additional incomes and 3.77% also received additional income of Rs 14,841 during 2017-18.

Thus, the study reveals that the implementation of the Scheme increased income of the beneficiaries in the study area. *(Objective No. 1)*

- 77.57% of the respondents spent most of their income on necessary goods, education and improvement of health; this indicates that the Scheme is very useful for improving the quality of life in the study area. *(Objective No. 1)*
- Social durable assets created by the Scheme in the study area are 3 covered side drains categorised under flood control and protection; 26 farm ponds for different individual families; land development works like 6 PCC pavement link roads or fields, 8 half-moon terraces, 10 hill slope terrace and 4 widened internal roads; rural connectivity works such as construction of 9 farm net roads, 15 internal roads, 25 agricultural link roads and 1 cycling track; and rural sanitation work i.e., construction of Individual Households Latrines (IHHLs) for 18 families. *(Objective No. 2)*
- MGNREGS contribute in improving the financial securities of the beneficiaries as they generate more income through the Scheme. Bulk of the respondents, i.e., 97.12% opined that the Scheme improves financial securities whereas 2.88% respondents did not make any remarks. *(Objective No. 3)*
- The study also reveals that 25.28% respondents did not have bank account before they were beneficiaries of the MGNREGS while the rest 74.72% respondents already opened bank account prior to joining MGNREGA. Transfer of wages was done through Mizoram Rural Banks (MRBs) where all the job card holders opened accounts. Thus, implementation of MGNREGA has positive impact on the improvement of financial inclusion and banking knowledge in the study area. *(Objective No. 3)*

- The Scheme is a demand driven Scheme, which implies that the beneficiaries should demand for work from the permissible works by writing an application in a plain paper or printed proforma that should be made available with free of cost to the beneficiaries. After submitting the application form, the beneficiaries should be given employment within 15 days. If they did not receive employment within the stipulated time they should received unemployment allowance. However, all these procedures have not been followed in the study area and majority of the respondents are not aware about this provision under MGNREGS. *This placated our first research question whether the Scheme is a demand driven as per the MGNREGA guidelines.*
- 88.79% of the respondents and their family members did not migrate after being included among the beneficiaries of MGNREGS. Family members of 11.21% of the respondents shifted their residence after their family enjoyed the Scheme. 38.32% opined that the implementation of MGNREGS did not restrict their migration from rural to rural or rural to urban. 26.17% opined that the existence of the Scheme restricted rural urban migration. 35.51% have no idea regarding the effects of the Scheme on migration. This shows that the implementation of MGNREGS has not restricted migration in the study area. *This placated our second research question whether the Scheme restrict migration from rural to rural and rural to urban.*
- 60.75% respondents owned television and 57.01% respondents owned refrigerator whereas four wheeler and computer are owned by a very negligible number of respondents i.e., 9.35%. Mobile phone is a very popular asset owned by majority of the respondents i.e., 84.11%. Only one-sixth of the respondents did not have mobile phones. One-third i.e., 33.64% of the

respondents have two wheelers. All of these durable assets are acquired only after entering the Scheme, which shows that the Scheme helps the beneficiaries in acquiring these durable assets.

- MGNREGS wages were transferred through bank accounts in Mizoram. One remarkable problem faced by the respondents in Sumsuih, Chamring, Sateek and Maubuang villages is that there are no banks in these villages. Each and every beneficiary of these villages has opened accounts in nearby villages where banks are available. The VC members withdraw their wages from the banks and distributed to the respondents accordingly. Though Sialsuk and Aibawk villages have banks within their villages, the VCs withdraw the wages on behalf of the beneficiaries. Only in Falkawn village, wages are withdrawn by the beneficiaries.
- 91.57% of the respondents opined that the Scheme improves empowerment of women in the study area. Only 1.85% respondents stated that it did not induced improvement in women's empowerment while 6.58% respondents did not have opinion. All the female card holders have access to their wages, which clearly indicates that the Scheme contributes to the economic empowerment of women.
- During 2017-18, per day wage rate under MGNREGS in Mizoram is ₹ 194 per day whereas the prevailing daily wage rate (unskilled works) in the local market is ₹ 300 to ₹ 350 for male workers and ₹ 250 for female work
There has been wage discrimination between male and female workers in each and every village in the local daily unskilled works while no wage discrimination is allowed under MGNREGS. But the wage rate under the Scheme is lower than the market wage rate.

- Though 100 days of employment were not provided within the study area, yet the scheme reduces unemployment problems as opined by 70.04% of the respondents. 27.18% opined the Scheme did not reduce unemployment problems and 2.88% has no opinion.
- The dependency ratio is highest in Chamring village which is 75% indicating that there is less number of working population in the village. The dependency ratio is lowest in Sialsuk village i.e., 31.37%. As a whole, the dependency rate is 56.64% in the study area. This implies that more than half of family members of the beneficiaries are dependants. The study also shows that 27.18% of the respondents are above 60 years of age.
- Majority of the respondents i.e., 51.4 % attended high school level education or above and almost half of the respondents (i.e., 48.59%) are below high School level. It was also found that 91.59% of the respondents are literate.
- Out of the 107 respondents, 42 (39.25%) belongs to APL families, 43 (40.19%) are BPL families and 22 (20.56%) respondents belong to AAY. It can therefore be stated that majority of the respondents are Below Poverty Line in the study area.
- 96.24% of respondents opined that the implementation of the Scheme is very useful both for the society and the family. Only 1.83% of beneficiaries opined that the Scheme is not useful for the society and the family whereas the same percentage (1.83%) has no opinion. Thus, implementation of the Scheme is quite satisfactory for the society and the beneficiaries by way of providing durable assets, employment and financial security and therefore, 100% of the respondents would like to continue the Scheme in their villages.

SUGGESTIONS

Empirical Based Suggestions:

- As seen in the above finding, only 85 days employment was given in the study area. Since the Scheme is for 100 days, it is suggested here that 100 working days should be given to the beneficiaries. The beneficiaries also expressed their willingness to have more than 100 working days.
- As per NREGA 2005, when wage rate are not fixed by the Central Government in respect of any area in a State, the minimum wage fixed by the State Government under section 3 of the Minimum Wages Act, 1948 for agricultural labourers, shall be considered as the wage rate applicable to that area. In this light, since Mizoram unskilled labour wage rate is Rs 270, it is suggested that this amount should be given to the beneficiaries per day as they are getting only Rs 194 at present.
- As seen in our findings, the VCs deducted wages of the beneficiaries which were then used for hiring machines to perform work that cannot be done manually. It is suggested here that the wages should be given in full amount to the beneficiaries and only those activities that can be done manually should be performed by the beneficiaries which is also in line with the MGNREGA guidelines.
- As stated in our findings, only few villages have banks in their village. Therefore, more numbers of banks should be available in villages for better financial inclusion. If setting up of banks is not possible, there should be Business Correspondences (BCs) in every village.
- Our finding disclosed that the beneficiaries were not aware that the Scheme is demand driven. Awareness should be spread in the study area so that the

beneficiaries will demand works from the permissible works and the VCs should also provide works according to the demand of the beneficiaries.

- The purpose of the Scheme is to provide unskilled works to rural poor who have volunteer for doing that. However, the study revealed that there are some beneficiaries or job card holders who are government employees. These government employees should be eliminated from the beneficiaries so that more funds will be reallocated for the rural poor.
- Some of the activities include works for private and individuals and the VCs often performed these works for their favoured families. These kinds of work give less development for the society and therefore more social durable assets should be performed instead of private works.
- As mentioned in our findings there are number of old-aged persons and women beneficiaries, it is recommended that easy and effortless works should be incorporated among the permissible works for them.
- In selection of works, the proposal of the beneficiaries should be included and transparency should be maintained regarding funding and expenditure pattern of the wages.
- Late payment of wages should be avoided and effort should be made to eliminate or reduce the late payment of wages by the VCs.

Other Suggestions:

- A proper monitoring system and a well-vigilance should be provided from the Block/District level to ensure 100 days of employment are realized in the area.
- Continuous efforts on awareness about MGNREGA should be provided to let the workers recognize their rights in order to motivate the workers to work legally. At the same time, this will ensure well implementation of the scheme.

- Efficient utilisation of funds under the scheme needs transparency and accountability. Social Audit is not practiced in the area; therefore, Social Audit should be conducted on a regular basis in the study area to ensure transparency and accountability.
- The workers should participate in the selection of work. In this case, effort should be paid by the Block level/District level authority.
- Every village should prepare annual report containing the facts and figures regarding funding patterns, wages distributions, achievements, etc. of the Scheme within its jurisdiction and a copy of the same should be made available to the public on demand. This practice will improve the workings of the Scheme.
- Active grievance redressal mechanisms should be made available in the block and district levels to deal with complaints made by any person in respect of the implementation of the Scheme and the procedure for disposal of such complaints should be strictly followed.

CONCLUSION

The Scheme is primarily tries to reduce poverty and unemployment problems. It tries to reduce unemployment problems by providing 100 days of employment. It also provides conveniences to the society by way of providing durable assets like internal roads, PCC pavement link roads, agricultural link roads, rural sanitation works, etc. All of these are very important for the society and especially for the rural poor. Besides these, the beneficiaries still earn money from the Scheme.

It is a legal guarantee of 100 days of employment which immensely reduce unemployment problems. Though 100 days may not be adequate for daily waged earners yet it is still very useful since it provides additional waged employment days

in a year. However, in the study area, the unsatisfactory performances are stated by the respondents. In order to improve the Scheme's implementation, different suggestions are given with the consideration of the respondents' statements and knowledge gained from the study. All of the suggestions and findings are mentioned in the above.

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QUESTIONNAIRE

Sample survey on MGNREGS beneficiaries in Aibawk R.D Block

Name of Job Card holder: _____

Name of Respondent : _____

Age of Respondent: _____ Village: _____

Edn Qualification : _____: Number of Family members: _____

Numbers of Aged below 15: _____ Numbers of Aged above 64: _____

1. When did you join MGNREGS (year)? []
2. Whether the family is under the Below Poverty Line or not? []

Code 1: BPL **Code 2:** AAY **Code 3:** APL

3. Area of land possessed by the family (in Acre). []

Code 1: Below 1 Acre, **Code 2:** 1-3 Acres, **Code 3:** 3-5 Acres,
Code 4: 5-7 Acres, **Code 5:** 7-9 Acres, **Code 6:** Above 9 Acres,
Code 7: Landless.

4. Main occupation/ income source of the family before joining MGNREGA? []

If Code 4, Specify: _____

Code 1: Agriculture & Allied Activities **Code 2:** Daily Labour (unskilled)

Code 3: Daily Labour (skilled) **Code 4:** Govt. Employees

Code 5: Private/Contract Workers **Code 6:** Others (Petty shops, small business,
etc)

5. Main occupation/ income source after joining MGNREGS? []

If Code 4, Specify: _____

Code 1: Farming, **Code 2:** Daily Labour,

Code 3: Petty Shop/Business, **Code 4:** Others

6. Monthly income of the family from other sources? []

Code 1: Below Rs 5000,

Code 2: Rs 5000- Rs 10000,

Code 3:Rs 10000-Rs 15000,

Code 4:Above Rs 15000

7. Per day wage rate (unskilled works) in the village. []

8. Per day wage rate under MGNREGA during 2017-18. []

9. How many days of employment you have received during 2017-18?/ (Monthly income from MGNREGA) []

10. How do you spend your waged money?

1	Necessary (food,clothes,rent)	
2	1+ health & medicine	
3	2+ children's education	
4	Other needs (Personal needs)	

11. After joining the scheme which of the below listed assets does the family newly owned? (Multiple answers possible)

- 1) T.V,
- 2) Fridge
- 3) Computer
- 4) Two wheelers
- 5) Mobile phone
- 6) Washing machine
- 7) Four wheelers

12. How do you receive your wage money? []

Code 1: Cash

Code 2: Bank account transfer

Code 3: Others

If Code 3, specify: _____

13. If **code 2**, before joining the Scheme did your family own bank account? []

Code 1: Yes

Code 2: No

14. Do you ever save the waged money for future used after credited to your account?

[]

Code 1: Less than 20%

Code 2: 20-40%

Code 3: 40-60%

Code 4: 60-80%

Code 5: 80-100%

Code 6: None

15. After joining the Scheme, has there been any family members migrated to other villages/city/towns? []

Code 1: Yes

Code 2: No

16. Do you think that implementation of the Scheme curtailed rural-rural/ rural -urban migration in your village? []

Code 1: Yes

Code 2: No

Code 3: No Idea

17. What type of work did you predominantly perform under the Scheme?

18. Was there any work performed for the creation of social durable assets? []

Code 1: Yes

Code 2: No

If yes, specify such assets created.

19. What type of benefits that you had/have been obtained from those assets?

20. Beneficiaries opinions on the Scheme

Sl. No	Opinion on	Yes	No	No Idea
1	No of works provided is adequate			
2	Very Useful for the society			
3	Very useful for the family/individual			
4	It reduces unemployment			
5	Helpful for empowerment of women			
6	Improve financial securities			
7	Late payment of earned wage			
8	Do you want to continue the Scheme			

21. Is there any discrimination of wage rate between male and female?[]

Code 1: Yes

Code 2: No

If code 1, specify: _____

22. Do you collect, keep and use your wages when in needs (for women card holders)? []

Code 1: Yes

Code 2: No

23. In the Gram Shaba, do you participate in the interaction and ever express your opinion?

Code 1: Yes

Code 2: No

24. Give your suggestions for the improvement of the Scheme (including compliments & complains):
