Journal of Advances in Developmental Research (IJAIDR)
E-ISSN: 0976-4844 ● Website: www.ijaidr.com ● Email: editor@ijaidr.com

MGNREGA - A Way to Meet Rural Urban Disparity

Dr. Prakash Chandra Dilare

Assistant Professor
Department of Sociology
School of Humanities and Social Sciences
Gautam Buddha University, Greater Noida - UP
prakash.csss.jnu@gmail.com

Abstract:
A majority of the poor in rural areas of the country depend mainly on the wages they earn through unskilled labour. They are often on threshold levels of subsistence and are vulnerable to the possibility of sinking from transient to chronic poverty, in the event of inadequate labour demand or in the face of unpredictable crises that may be general in nature like natural disaster or personal like ill-health, all of which adversely impact their employment opportunities. Thus the need to evolve a mechanism to supplement existing livelihood sources in rural areas was recognised early in development planning in India. The Government has implemented wage employment programmes that offered wage employment on public works on minimum wages. In a context of poverty & unemployment, wage employment programmes provide unskilled manual workers with short-term employment on public works such as irrigation infrastructure, reforestation soil conservation, road construction etc. These programmes provide income transfers to poor households during critical times and so also enable consumption smoothing specially during slack agricultural seasons or years. Durable assets created under these programmes have the potential to generate sustainable livelihood. Based on the experience of wage employment programmes the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was enacted to reinforce the commitment towards livelihood security in rural areas. The mandate of the MGNREGA is to provide 100 days of guaranteed wage employment in a financial year (FY) to every rural household whose adult members volunteer to do unskilled manual work. MGNREGA aims to provide a steady source of income and livelihood security for the poor, vulnerable and marginalized. The Act brings with it huge possibilities of making a difference to the lives of millions of rural households of country. The paper attempts to demonstrate the impact of MGNREGA with special reference to its likely impact to meet rural urban disparity.

Key Words: MGNREGA, Rural Urban Disparity, Employment, Infrastructure, Equality

INTRODUCTION

A majority of the poor in rural areas of the country depend mainly on the wages they earn through unskilled labour. They are often on threshold levels of subsistence and are vulnerable to the possibility of sinking from transient to chronic poverty, in the event of inadequate labour demand or in the face of unpredictable

crises that may be general in nature like natural disaster or personal like ill-health, all of which adversely impact their employment opportunities (Roy, 2014). Thus the need to evolve a mechanism to supplement existing livelihood sources in rural areas was recognised early in development planning in India. The Government has implemented wage employment programmes that offered wage employment on public works on minimum wages. In a context of poverty & unemployment, wage employment programmes provide unskilled manual workers with short-term employment on public works such as irrigation infrastructure, reforestation soil conservation, road construction etc. These programmes provide income transfers to poor households during critical times and so also enable consumption smoothing specially during slack agricultural seasons or years. Durable assets created under these programmes have the potential to generate sustainable livelihood (Chapter 2, Rural Employment Report, 2012-2013)

The wage employment programmes started as pilot projects in the form of Rural Manpower Programme (RMP) [1960-61], Crash Scheme for Rural employment (CRSE) [1971-72], Drought Prone Area Programme was started as Rural work Programme (RWP)[1972], Small Farmers Development Agency (SFDA), Marginal Farmers & Agricultural Labour Scheme (MF&AL) to the poorest of the poor. These experiments were translated into a full-fledged wage-employment programme in 1977 in the form of Food for Work Programme (FWP). In 1980's this programme was further streamlined into the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP), Jawahar Rozgar Yojana (JRY1993-94) and Employment Assurance Scheme (EAS). The Jawahar Rozgar Yojana (JRY) was merged with Jawahar Gram Samridhi Yojana (JGSY) from 1999-2000 and was made a rural infrastructure programme. The programme was merged with Sampoorna Grameen Rozgar Yojana during the year 2001-02 and National Food for Work (NFFWP, 2005) (Santosh Kumar.H, 2014)

Based on the experience of these programmes the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was enacted to reinforce the commitment towards livelihood security in rural areas. The mandate of the MGNREGA is to provide 100 days of guaranteed wage employment in a financial year (FY) to every rural household whose adult members volunteer to do unskilled manual work. MGNREGA aims to provide a steady source of income and livelihood security for the poor, vulnerable and marginalized. The MGNREGA is a legal guarantee that people can use to secure their entitlement of wage employment. It holds the Government responsible for making this employment available to the people. It is a legal instrument in the hands of the poor based on the demand of the workers.

METHODOLOGY

The empirical study was designed to be descriptive, to demonstrate the impact of MGNREGA in reducing poverty in rural areas in Harda district of Madhya Pradesh. To income generation, MGNREGA have the potential to contribute in many ways to improve living conditions of rural people. They can create infrastructural assets with the potential to crowd in new investment. In underserved areas they can result in environmental restoration, water conservation, and empowerment of local communities to design projects that increase the quality of life. MGNREGA is also effective in reducing the burdens of women and children who perform long hours of unpaid work and unpaid care work. Thus, the study assists in understanding the effectiveness of the MGNREGA on reducing poverty, by identifying the benefits and the challenges of its implementation in rural areas. The livelihood framework is used to identify the need

for the MGNREGA in the study area, to be able to understand the contextual circumstances of how the MGNREGA is meant to bring positive change.
Bori and Raibor villages of Timarani development block and Jharpa and Kukravad villages of Harda development block of Harda district in Madhya Pradesh constitute the universe of the study and each household in these villages forms its unit. All the villages are located at different distance from the District Headquater is: Bori located at 90 Km, Raibor at 20 Km, Jharpa at 38 Km and Kukravad at 10 Km. Villages also differ in caste and population compositions: Bori is dominated by tribals (Korku and Gond) , Raibor by Rajputs and Jharpa and Kukravad by Gujars.

Harda is smallest district situated in the eastern part of Madhya Pradesh. Harda is predominantly a tribal area where the Korku and the Gond tribal groups from two thirds of the total population. Harda district has predominantly an agricultural based economy. The spatial map and social base of poverty have significantly changed over the period and poverty is increasingly concentrated in few geographical locations and among specific social groups. The incidence of poverty among SCs and STs in Madhya Pradesh is significantly higher than that at the All India level. With about 38 percent of people living below the official poverty line during 2004-2005, M.P had third rank in terms of incidence of poverty among the major states in India. Given its relatively large population, the state accounted for nearly 11 percent of the country‘s total poor population. By 2004-2005 the state had nearly 33 million people living under poverty. Tribal communities are the most poor among social groups as found elsewhere in most parts of India.

At First, out of three blocks in the Harda district two blocks one which was best performed and another one which was least performed were identified on the basis of their performance in MGNREGA in the current year (2010). These blocks were identified from the list of best performed and least performed blocks in Harda district collected from the Harda District Headquater of Mafhya Pradesh. At second stage, two villages one which was best performed and another one which was least performed were identified from each block on the basis of their performance in MGNREGA in the current year (2010). Thus four villages were selected from two blocks on the basis of their performance in MGNREGA. At third Stage, 50 households which are working in MGNREGA and 50 households which are not working in MGNREGA are selected on the basis of caste proportion from each village. Thus from each village total 100 households were selected which are working or worked in MGNREGA and which are not working in MGNREGA. Further from these 100 households one individual from each household was selected to collect the data. Total 400 individuals were interviewed from four villages which include 200 individuals who have worked or working in MGNREGA and 200 individuals who are not working in MGNREGA.

THE WAYS - MGNREGA MEET RURAL URBAN DISPARITY

According to the International Association for Impact Assessment, "Social impact assessment includes the processes of analyzing, monitoring and managing the intended and unintended social consequences, both positive and negative, of planned interventions (policies, programs, plans, projects) and any social change processes invoked by those interventions. Its primary purpose is to bring about a more sustainable and equitable biophysical and human environment." (International Association for Impact Assessment). The Act brings with it huge possibilities of making a difference to the lives of millions of rural households

of country. MGNREGA has already created millions of assets and provided jobs to millions. The role of MGNREGA in influencing social and economic life of the people is discussed in this section.

1. **A Common Platform to All Caste Beneficiaries**

Caste is a form of social stratification characterized by endogamy, hereditary transmission of a lifestyle which often includes an occupation, ritual status in a hierarchy and customary social interaction and exclusion based on cultural notions of purity and pollution (Béteille, André, 2002). Caste systems involve the division of people into social groups (castes) where assignments of rights are determined by birth, are fixed and hereditary. The assignment of basic rights among various castes is both unequal and hierarchical, with those at the top enjoying most rights coupled with least duties and those at the bottom performing most duties coupled with no rights. Caste discrimination prevalent in Indian villages in its myriad form, it is a common practice in every aspect of life in villages. MGNREGA provides the common platform to the beneficiaries of all caste.

Since it provides common platform to all caste beneficiaries, role of MGNREGA in reducing caste discrimination is taken under consideration. There is no caste discrimination at the MGNREGS work site. Among the respondents of MGNREGS working category no one has found caste discrimination in all the four villages. It could be because mostly people of lower caste who lack the social, cultural and educational capital and that people from historically higher class posses work in MGNREGS.

Table 1: Caste Discrimination at the worksite

Category			Any Caste Discrimination at the worksite					
			Yes		No		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	-	-	50	100.0	50	100.0
		Raibor	-	-	50	100.0	50	100.0
		Jharpa	-	-	50	100.0	50	100.0
		Kukravad	-	-	50	100.0	50	100.0
	Total		-	-	200	100.0	200	100.0

2. **A Platform for Gender Equity**

The gender disparities prevailing in rural society have been adversely affecting the quality of life of rural women. Asymmetry in gender relations at household and society levels in social, economic and political spheres in rural India has been a critical issue for all development professionals. Nationally, women face specific risks and vulnerabilities. They receive wages that are up to 20% lower than those for men in casual labour for the same tasks (World Bank, 2009). MGNREGA has provided a unique opportunity to people from rural India to earn their own income without any discrimination of caste or gender.

Women are always sensitive when it comes to work. According to all the respondents of MGNREGA working category there is no discrimination in wage payment on the basis of gender in all the four villages. It may be so because this is the only scheme which provides the job under the Act. Thus majority (100%) doesn‘t find gender discrimination in wage payment. Most remarkable feature of MGNREGA is that it

pays women the same as men, something that was virtually unimaginable in rural India. MGNREGA has raised the possibilities of earning among the women along with the enhancement in their capabilities to spend that money according to their need and choice. Somehow it has regenerated the confidence of women in terms of earning and spending it by her choice. MGNREGA has significant impact in converting some unpaid work into paid work and widen the scope of decision making role of women in household matters. Women earn significantly higher wages from MGNREGA, as a result of its equal wage policy.

Table 2: Gender Discrimination in Wage payment

Category			Gender Discrimination in Wage payment					
			Yes		No		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	-	-	50	100.0	50	100.0
		Raibor	-	-	50	100.0	50	100.0
		Jharpa	-	-	50	100.0	50	100.0
		Kukravad	-	-	50	100.0	50	100.0
	Total		-	-	200	100.0	200	100.0

3. A Platform for Women to Work

MGNREGA has opened the work opportunities for poor rural women in their own territories. Although their participation is quite high they are facing several problems at workplace which distract them sometimes. The Act under NREGA stipulates to provide basic facilities such as crèche, first aid, drinking water and shade for workers at the work site. Basically three kinds of problems are faced by women workers at MGNREGA worksite heavy work, deteriorated health condition and no proper worksite facilities. According to the female respondents of MGNREGA working category overall most of the female workers are facing the problem of heavy work (64%) deteriorated health condition (49.5%) and no proper worksite facilities (43%). Within the villages in Jharpa (42%), Raibor (64%) and Kukravad (78%) heavy work is major problem for majority whereas in Bori majority faces the problem of deteriorated health condition (49.5%). Earlier female workers either working at home or working in the farms but at MGNREGA site they work at construction sites where they do heavy work which they have never done before. Also at worksite there are no proper facilities of sanitation and health. Thus, heavy work (64%) at worksite is major problem faced by the women workers.

Table 3: Problems faced by women at the worksite

Category			Problems facing by women at the worksite							
			Heavy work load		No proper worksite facilities		Deteriorated Health condition		Total	
			F	%	F	%	F	%	F	%
MGNREGA (MR)	Village	Bori	36	72.0	32	64.0	41	82.0		
		Raibor	32	64.0	27	54.0	19	38.0		
		Jharpa	21	42.0	19	38.0	16	32.0		

		Kukravad	39	78.0	8	16.0	23	46.0		
	Total		128	64.0	86	43.0	99	49.5		

There are several reasons for which women work under MGNREGA. Sometimes these reasons reveal the strength of the scheme which motivates women to work in it. Majority of female respondents of MGNREGA working category works under MGNREGA because it is the source of extra income (60.7%) for the family and 39.3% female works under MGNREGA because of irregularity of work in MGNREGA. Due to the irregularity of work male can't work under the scheme as he is the regular earner of family in that case whenever work comes under MGNREGA female prefer to work in it which gives extra income to the family. Thus, for the majority it is source of extra income.

Table 4: Why women work in MGNREGS

Category			**Why women work in MGNREGS**					
			For Extra Income		**Due to Irregularity**		**Total**	
			F	**%**	**F**	**%**	**F**	**%**
MGNREGA (MR)	**Village**	**Bori**	17	58.6	12	41.4	29	100.00
		Raibor	24	75.0	8	25.0	32	100.00
		Jharpa	19	73.1	7	26.9	26	100.00
		Kukravad	11	36.7	19	63.3	30	100.00
	Total		71	60.7	46	39.3	117	

4. A Mode for Development of Rural Infrastructure

MGNREG scheme is not merely about transferring cash to people in rural India rather it is about creating durable assets that will ultimately lead to a reduced dependence of people on MGNREGA. The scheme provides two type of assets creation on the basis of ownership of the land i.e. individual and community. According to all the respondents of MGNRES and non MGNRES working category infrastructure has been developed in the villages after the implementation of this scheme. Assets created on individual land include the creation of private wells under the kapildhara koop scheme merged with MGNREGA on agriculture land for the cultivation purpose. The assets created on the individual land are very useful to the rural poor. Under the second category, assets are created for the community which includes construction of buildings of school and Panchayat Bhawan, , construction of road and canal, construction of garden, play ground and graveyard. Other than asset creation other works done under MGNREGA are related to the eco-restoration these are removal of unwanted plants especially in the forest areas and plantation. There is a significant impact of assets created through MGNREGA on rural households. However, the productive value of assets created by MGNREGA works depends on the proper monitoring activities especially in case of community assets.

Table 5: Development of Rural Infrastructure

Category	**Benefit to village from this scheme**		
	Developed infrastructure	**No Response**	**Total**

			F	%	F	%	F	%
MGNREGA	**Village**	**Bori**	50	100.0	-	-	50	100.0
		Raibor	50	100.0	-	-	50	100.0
		Jharpa	50	100.0	-	-	50	100.0
		Kukravad	50	100.0	-	-	50	100.0
	Total		200	100.0	-	-	200	100.0
Non MGNREGA	**Village**	**Bori**	50	100.0	-	-	50	100.0
		Raibor	50	100.0	-	-	50	100.0
		Jharpa	50	100.0	-	-	50	100.0
		Kukravad	50	100.0	-	-	50	100.0
	Total		200	100.0	-	-	200	100.0
Overall Total			400	100.0	-	-	400	100.0

5. A Solution to Rural Urban Migration

Migration has been significantly reshaping the traditional social and economic structures of rural communities of the country. The livelihood activities of rural families are no longer confined to farming and are increasingly being diversified through rural-to-urban and international migration. With the development of trade and industry and the awareness produced by the mass media, rural poor are shifting towards the urban areas in order to improve their living standards and to search for better livelihood opportunities. The lack of employment opportunities in the rural areas and better employment prospects and infrastructure facilities in the urban areas motivate people to migrate to urban areas. In the rural areas, sluggish agricultural growth and limited development of the rural non-farm sector raises the incidence of rural poverty, unemployment and underemployment. Given the fact that most of the high productivity activities are located in the urban areas - people from rural areas move towards town or cities with a hope to grab diversified livelihood opportunities as the rural poor still consider migration as one of the significant as well as reliable livelihood coping strategy. Rural-urban migration is a response to diverse economic opportunities across space. According to Harris and Todaro (1970), income differentials are taken as the motivating factor in moving people from low-income areas to relatively high-income areas. According to Banerjee (1986), caste and other kinds of village networks help migrant workers find employment in rural areas. NREGA is designed as _a safety net to reduce migration by rural poor households in the lean [agricultural] period' (Khan and Saluja 2007: 26) –the number of work days has been limited to 100 because the rest of the year is assumed to be dedicated to agricultural work (Jacob 2008). It is generally believed that the globalisation processes all over the world has accelerated the migration trend, in search of survival, fulfilment and a better life for themselves and their families. Rural migration is the phenomenon that describes the movement of people from their villages to urban areas, usually in search of a better livelihood. In India there are a vast number of landless labours and equally vast numbers of partially employed workers in rural sector, internal mobility is critical to the livelihoods of many people, especially for people from rural areas who generate a continuous stream of out migrants destined for cities.

In the sampled villages nobody in the family of majority (88.5%) has migrated outside the village in search of work. Mostly people prefer to work in village only. Those who have land they work in their farms,

those who don't have land they work in others farms and rest work in forest. Somehow everybody is engaged in some task to run their livelihood. Those who have migrated are those who are in service or who got better opportunity.

Table 6: Status of Migration in Family

Category			Migration of Family Member					
			Yes		No		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	6	12.0	44	88.0	50	100.0
		Raibor	7	14.0	43	86.0	50	100.0
		Jharpa	1	2.0	49	98.0	50	100.0
		Kukravad	6	12.0	44	88.0	50	100.0
	Total		20	10.0	180	90.0	200	100.0
Non MGNREGA	Village	Bori	4	8.0	46	92.0	50	100.0
		Raibor	9	18.0	41	82.0	50	100.0
		Jharpa	5	10.0	45	90.0	50	100.0
		Kukravad	8	16.0	42	84.0	50	100.0
	Total		26	13.0	174	87.0	200	100.0
Overall Total			46	11.5	354	88.5	400	100.0

Mostly male particularly husband (54.3%) from the family has migrated outside the village for work. Either the male of family is in service or he got a better opportunity due which he is working outside the village but his family stays in village only.

Table 7: Who Migrate in the Family

Category			Migrant Relationship with the Respondents					
			Husband		Son		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	4	66.7	2	33.4	6	100.0
		Raibor	4	57.1	3	42.9	7	100.0
		Jharpa	-	-	1	100.0	1	100.0
		Kukravad	3	50.0	3	50.0	6	100.0
	Total		11	55.0	9	45.0	20	100.0
Non MGNREGA	Village	Bori	1	25.0	3	75.0	4	100.0
		Raibor	5	55.6	4	44.4	9	100.0
		Jharpa	3	60.0	2	40.0	5	100.0
		Kukravad	5	62.5	3	37.5	8	100.0
	Total		14	53.8	12	46.2	26	100.0
Overall Total			25	54.3	21	45.7	46	100.0

Majority (71.7%) has migrated within the district for work. It is general conscious of man that he wants to live with the family but to fulfil the basic needs of his beloved ones he forced to move out for better

opportunities in that case he try to get opportunities in the nearest surroundings so that he can look after his family also.

Table 8: Place of Migration

Category			Place of Migration					
			Intra District		Inter District		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	5	83.5	1	16.7	6	100.0
		Raibor	5	71.4	2	28.6	7	100.0
		Jharpa	-	-	1	100.0	1	100.0
		Kukravad	4	66.7	2	33.4	6	100.0
	Total		14	70.0	6	30.0	20	100.0
Non MGNREGA	Village	Bori	3	75.0	1	25.0	4	100.0
		Raibor	7	77.8	2	22.2	9	100.0
		Jharpa	4	80.0	1	20.0	5	100.0
		Kukravad	5	62.5	3	37.5	8	100.0
	Total		19	73.1	7	26.9	26	100.0
Overall Total			33	71.7	13	28.3	46	100.0

Thus most of the migrants move daily (39%). Migrants who move daily are those who are working outside the village in the nearest areas. Due to the short distance between their work place and their home they are able to up down daily. Mostly daily labourers and those who have shops in other places fall in this category. In seasonal movement people move for a period of time in response to labour. Those who have farms work in farms during the crop harvest and work in the cities and other places during the off-season. People who are working in the far areas move on the basis of weekly and monthly period depending on the distance between their work area and their home. They usually visit home either once in a week or in a month. Permanently shifted migrants are those who have shifted at their work place permanently. They visit village rarely but still they have connection here.

Table 9: Frequency of Migration

Category			Frequency of Migration											
			Daily		Weekly		Monthly		Seasonal		Shifted		Total	
			F	%	F	%	F	%	F	%	F	%	F	%
MGNREGA	Village	Bori	3	50.0	-	-	-	-	1	16.7	2	33.4	6	100.0
		Raibor	4	57.1	-	-	-	-	2	28.6	1	14.3	7	100.0
		Jharpa	-	-	-	-	-	-	1	100.0	-	-	1	100.0
		Kukravad	2	33.4	-	-	-	-	4	66.7	-	-	6	100.0

	Total		9	45.0	-	-	-	-	8	40.0	3	15.0	20	100.0
Non MGNREGA	**Village**	**Bori**	1	25.0	-	-	1	25.0	2	50.0	-	-	4	100.0
		Raibor	3		1		1		3		1		9	100.0
		Jharpa	2		1		2		-	-	-	-	5	100.0
		Kukravad	3	37.5	1	12.5	-	-	4	50.0	-	-	8	100.0
	Total		9	34.6	3	11.5	4	15.4	9	34.6	1	3.8	26	100.0
Overall Total			18	39.1	3	6.5	4	8.7	17	37.0	4	8.7	46	100.0

Majority (91.3%) has migrated for better employment. High wages outside the village are the major attraction for both daily labourers and service person. Majority (97.8%) of the respondents get the financial support from the migrated family members.

Table 10: Purpose of Migration

Category			**Purpose of Migration**					
			Better Employment		**Service (job)**		**Total**	
			F	**%**	**F**	**%**	**F**	**%**
MGNREGA	**Village**	**Bori**	4	66.7	2	33.4	6	100.0
		Raibor	6	85.7	1	14.3	7	100.0
		Jharpa	1	100.0	-	-	1	100.0
		Kukravad	6	100.0	-	-	6	100.0
	Total		17	85.0	3	15.0	20	100.0
Non MGNREGA	**Village**	**Bori**	4	100.0	-	-	4	100.0
		Raibor	8	88.9	1	11.1	9	100.0
		Jharpa	5	100.0	-	-	5	100.0
		Kukravad	8	100.0	-	-	8	100.0
	Total		25	96.2	1	3.8	26	100.0
Overall Total			42	91.3	4	8.7	46	100.0

Thus, for the majority (60%) MGNREGA is an extra source of income for the household. Two factors are accountable for creation of job for women under the MGNREGA one is irregularity of work and another one is availability of work in the village. Due to the irregularity of work women get the chance

to work under it because man can't leave his regular job. Since it is available in village again it gives chance to women work under it. Thus whatever is the reason for people it is source of extra income only.

Table 11: Advantages of MGNREGA for the Families of Migrant

Category			Advantages of MGNREGA for the Families of Migrant					
			Extra Income		Job for Women		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	4	66.7	2	33.4	6	100.0
		Raibor	5	71.4	2	28.6	7	100.0
		Jharpa	-	-	1	100.0	1	100.0
		Kukravad	3	50.0	3	50.0	6	100.0
	Total		12	60.0	8	40.0	20	100.0

Overall there is as such no impact of MGNREGA on the migration because MGNREGA is not an alternative for their regular earning. Thus majority (100%) finds no impact of MGNREGA on the migration.

Table 12: Status of Migration after Implementation of MGNREGA

Category			Status of Migration after Implementation of MGNREGA			
			Moderate		Total	
			F	%	F	%
MGNREGA	Village	Bori	50	100.0	50	100.0
		Raibor	50	100.0	50	100.0
		Jharpa	50	100.0	50	100.0
		Kukravad	50	100.0	50	100.0
	Total		200	100.0	200	100.0
Non MGNREGA	Village	Bori	50	100.0	50	100.0
		Raibor	50	100.0	50	100.0
		Jharpa	50	100.0	50	100.0
		Kukravad	50	100.0	50	100.0
	Total		200	100.0	200	100.0
Overall Total			400	100.0	400	100.0

6. A Platform for Access to Financial Services

MGNREGA has impact on economic attributes which contribute to the enhancement of quality of life. As data reveals overall most of the respondents (61.7%) have a saving account. While rest 38 percent of the respondents don't have saving account. Among the working categories, in MGNREGA category more number of the respondents (96.5%) has saving account in comparison of non MGNREGA category (27%).

Table 13: Access to Saving Account								
Category			Access to Saving Account					
			Yes		No		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	47	94.0	3	6.0	50	100.0
		Raibor	48	96.0	2	4.0	50	100.0
		Jharpa	50	100.0	-	-	50	100.0
		Kukravad	48	96.0	2	4.0	50	100.0
	Total		193	96.5	7	3.5	200	100.0
Non MGNREGA	Village	Bori	11	22.0	39	78.0	50	100.0
		Raibor	23	46.0	27	54.0	50	100.0
		Jharpa	6	12.0	44	88.0	50	100.0
		Kukravad	14	28.0	36	72.0	50	100.0
	Total		54	27.0	146	73.0	200	100.0
Overall Total			247	61.75	153	38.25	400	100.0

It is clearly visible that there is big difference between the MGNREGA and non MGNREGA respondents in their access to the saving account. As in MGNREGA almost 100 percent respondents have saving account whereas in non MGNREGA category only 27% have saving account. It is so because those who work under MGNREGA, it is compulsory for them to have a saving account to receive their payment.

Table 14: Provider of Saving Account								
Category			Provider of Saving Account					
			Bank		Post Office		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	13	27.7	34	72.3	47	100.0
		Raibor	9	18.7	39	81.3	48	100.0
		Jharpa	49	98.0	1	2.0	50	100.0
		Kukravad	2	4.2	46	95.8	48	100.0
	Total		73	37.8	120	62.2	193	100.0
Non MGNREGA	Village	Bori	9	81.8	2	18.2	11	100.0
		Raibor	20	87.0	3	13.0	23	100.0
		Jharpa	6	100.0	-	-	6	100.0
		Kukravad	14	100.0	-	-	14	100.0
	Total		49	90.7	5	9.3	54	100.0
Overall Total			122	49.4	125	50.6	247	100.0

Thus majority (50.6%) have saving account in post office. Overall the difference is not so high almost an equal number of the respondents have accounts in bank and post office. But difference can be

seen within the categories as in MGNREGA category more account are in post office whereas in non MGNNREGA category more accounts are in bank. Although it is a matter of availability of post office and bank in the periphery of the village. Whichever is available in their locality they opened their accounts there.

Table demonstrates the access to the bank account by the respondents before they have worked under MGNREGA. Data reveals that majority (96%) of the respondents didn't have bank account before working under the MGNREGA.Only 4 percents respondents had bank accounts. Generally in villages due to lack of information, non availability of documents and savings people hardly open bank accounts but the compulsion of opening bank account for receiving wages under the MGNREGA has given the access to bank to everyone. Thus, majority (96%) didn't have bank accounts before working under MGNREGA.

Table 15: Holding of Account before working in MGNREGA

Category			Did you have account before working MGNREGA					
			Yes		No		Total	
			F	%	F	%	F	%
MGNREGA	Village	Bori	2	4.0	48	96.0	50	100.0
		Raibor	1	2.0	49	98.0	50	100.0
		Jharpa	4	8.0	46	92.0	50	100.0
		Kukravad	1	2.0	49	98.0	50	100.0
	Total		8	4.0	192	96.0	200	100.0

7. **Ways of Spending Money Earned from MGNREGA**

The patterns of spending money earned under MGNREGA shows that majority has spent it on house maintenance (76%) which is further followed by purchasing assets (67.5%), children education (1%) and for own enjoyment (1%). Although there are multiple purposes for which respondents have spent money earned from MGNREGA but mostly they spent on their house either on its maintenance or purchasing assets for it. Due to the irregularity of income under MGNREGA hardly spent money on education of children and for their enjoyment. They prefer to spent money on their primary needs rather than on secondary needs. Within the villages also same trend is visible. Thus majority (76%) spent MGNREGA earnings on maintenance of house.

Table 16: Ways of Spending Money Earned from MGNREGA

Category			In which way you spent your money							
			House Maintenance		Purchasing assets		Children Education		Spent on Own for Enjoyment	
			F	%	F	%	F	%	F	%
MGNREGA (MR)	Village	Bori	40	80.0	39	78.0	-	-	-	-
		Raibor	43	86.0	41	82.0	1	2.0	1	2.0
		Jharpa	21	42.0	10	20.0	-	-	-	-

		Kukravad	48	96.0	45	90.0	1	2.0	1	2.0
	Total		152	76.0	135	67.5	2	1.0	2	1.0

8. A Platform to Raise the Awareness

MGNREGA is not only generates productive employment opportunities at rural areas, empowering rural women, leads to social equity, reduce the livelihood vulnerability index rather it is also enhancing the awareness of the rural people about their rights and the system. As overall all the responds (100%) of both categories MGNREGA and non MGNREGA are aware about the panchayati raj institutions and gram sabha. Gram sabha is one of the important and most popular meetings conducted in the village by the panchayat. People visit panchayat to get work under MGNREGA and attend gram sabhas for the information.

CONCLUSION

There are wide-ranging impacts of MGNREGA on the lives of people. This act plays a crucial role as a social change instrument which facilitates changes in the village. In the villages, the infrastructures are created, which is of prime importance for the development of the rural area. Giving importance to employment creation for unskilled workers by way of manual work, improvement of land and water resources are important part of the works undertaken. The act also allows certain works such as micro and minor irrigation, horticulture, land development, on private land belonging to the SCs, STs, families below poverty line and the beneficiaries of land reforms. This programme is somehow effective, but not up to the expectations of the people in solving the problem of unemployment and poverty eradication on account of several shortcomings noticed in the programme. These shortcomings are likely to be : lack of completer awareness, lack of sincerity, lack of community participation, lack of planning, Panchayats not well equipped, Quality of assets created not always of requisite standard, Problems in payment, Diversion of funds, Weak monitoring and verification systems, Lack of comprehensive data base, Inadequate capacity of implementing agencies, and Lack of organization of the poor for greater participation.

Livelihood security for the poor is one of the most important goals of MGNREGA, being attempted through creation of durable assets, improved water security, soil conservation and higher land productivity. The MGNREGA provides a social security to the poorest people of the country and tries to address the urgent issues of hunger and rural distress that creates problems for a large part of the Indian population. This act in a way has redefined the private wage system of the village, it restructured the relations between the peasant and land less people, the act bringing development and creating changes in the overall life of the daily wage labourers.

Primarily, MGNREGA has provided a source of supplementary income to the families without making wage discrimination between men and women. It is local women who have active participation under the scheme. Wage payments through MGNREGA have initiated the biggest ―financial inclusion drive, with the requirement that all wage payments be made through banks and post offices. Providing saving accounts to the rural people have positive impact on their empowerment and self confidence. People are spending their earnings on their basic needs. MGNREGA has enhanced the bargaining power of the rural

households in negotiating their wages in the open market MGNREGA has brought changes in lives of beneficiaries especially from economically and socially background communities, even if there is feeling that these changes brought by MGNREGA are negligible.

In respect to the number of days employment had been provided and the wages earned through the MGNREGA, the potential of the Act to enhance social security has not been realized to its maximum. Despite all its current limitations, the MGNREGA, as a measure to address immediate distress and supplement incomes has the potential to tackle key issues facing the impoverished people. It can be concluded from the present study that respondents were well aware of the procedure of the MNREGA such as registration, having job cards, 100 days employment in a year, Process of opening bank accounts, accessing bank, receiving payment from bank and about the process of wage payment in MNREGA. They were aware of employment generation process. They faced the problem of limited days work, irregularity of work, problem in accessing bank. Other important points which had emerged that Gram Pradhan played a very constructive, positive and active role in giving information about MNREGA. So it can be concluded that MNREGA can be an important step in poverty alleviation through employment generation in rural population. Since rural unemployment constitutes as one of the causes of poverty in rural India, the implementation of the MGNREGA give people the rights to employment as a social safety net and, consequently, can be regarded as addressing the sources of poverty in the country. Thus it can be suggested that the MGNREGA has the potential to challenge poverty and also it capable enough to meet the rural urban disparities in terms of infrastructure and by holding people at their local places by providing employment in the future.

If implemented properly, the MGNREGA will make considerable impacts on the social, economic and political arena of the rural community. It would protect rural households from poverty, hunger and migration. The availability of employment at the local area would also lead to a reduction of migration. It ensures gender equality and social justice by offering job to all adult irrespective of their caste and creed, age, economic status /position and equal wage to all for the same work. Every rupee paid under wages is reached directly to the hands of the workers. The availability of money and its circulation at the local level will boost up the local economy. The inbuilt mechanism of monitoring and social audit will help reduce corruption and malpractices and ensure transparency and accountability. The scheme will also help create social assets. MGNREGS is not only a scheme for employment guarantee but also an effective process of promoting citizens active engagement and commitment in creating social assets in improving their living condition at the local level to meet the rural urban disparites.

REFRENCES:

1. Banerjee, Biswajit. 1986. Rural to Urban Migration and the Urban Labour Market: A Case Study of Delhi. Bombay and New Delhi: Himalaya Publishing House.
2. Béteille, André (2002), "Caste", in Barnard, Alan; Spencer, Jonathan, *Encyclopedia of Social and Cultural Anthropology*, New York, NY; London, UK: Routledge, pp. 136
3. Harris, J.R. and M.P. Todaro. 1970. ―Migration, Unemployment and Development: A Two SectorAnalysis.‖ The American Economic Review. Vol. LX, No. 1.
4. Jacob, N. (2008), The Impact of NREGA on Rural-Urban Migration: Field survey of Villupuram District, Tamil Nadu, Working Paper 202, New Delhi: Centre for Civil Society

5. Khan, A.U. and M.R. Saluja (2007), Impact of the NREGP on Rural Livelihoods, New Delhi: India Development Foundation Status of Migration in Family
6. World Bank (2009), Gender in agriculture sourcebook.,Washington, DC: World Bank.\
Roy Prasad Rudra (2014), IOSR Journal Of Humanities And Social Science (IOSR-JHSS), Volume 19, Issue 10, Ver. II (Oct. 2014), PP 26-30, e-ISSN: 2279-0837, p-ISSN: 2279-0845. http://www.iosrjournals.org/
7. Santosh Kumar.H, 2014, Role of MGNREGA in Rural Employment: A Review in EPRA International Journal of Economic and Business Review, January 2014. Vol-2 Issue -1, www.epratrust.com
8. Chapter 2, Rural Employment, Annual Report 2012-13, Ministry of Rural Development, Government of India., p.11