

**SATISFACTION WITH WORK – LIFE BALANCE OF MGNREGP WOMEN  
WORKERS IN KERALA**

**Minor Research Project Submitted by**

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ज्ञान-विज्ञान विमुक्तये

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## **CERTIFICATE**

This is to certify that **Smt.Sefiya K. M, Assistant Professor, P G Department of Commerce, MES Asmabi College, P Vemballur, Kodungallur** has carried out the project entitled **“Satisfaction with Work– Life Balance of MGNREGP Women Workers in Kerala”** undertaken by a minor research project under UGC . This project is an independent work and does not constitute part of any material submitted for any project.

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## **DECLARATION**

I, Sefiya K.M, do hereby declare that this written account entitled “Satisfaction with Work– Life Balance of MGNREGP Women Workers in Kerala” is a *bona-fide* record of research work done by me. I also declare that the minor research project report has not been submitted by me fully or partly for the award of any degree, diploma, title or recognition before.

Sefiya K.M

Dated: 2<sup>nd</sup> September 2015

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## **Abstract**

Mahatma Gandhi National Rural Employment Guarantee Act in India has been passed in the year 2005 in the Parliament, and it was enacted in 2006. The programme is self-targeted in nature and is designed to provide 100 days of employment to rural households and to serve as safety net. The enactment of Act can be seen as a significant step towards the initiative to operationalise the right to work as per the directive principles of Indian Constitution. Its aim is to reduce rural poverty and vulnerability of rural women households for constituting economic growth. The study analyzes the work satisfaction and life satisfaction of MGNREG women workers in Kerala. The study is an analysis of life satisfaction which indicates the variables like, economic, social, individual and familial impact on MGNREG women workers. It also investigate work satisfaction variables like, work-site facilities, working condition, health and sanitation facilities, infrastructural facilities and awareness about the scheme among its members. It also analyzes the problems faced by the women workers in Kerala. The study is based on actual beneficiaries i.e. the women workers who are actively participating in the scheme. The study is based on primary data through interview schedule and group discussions in two gramapanchayats in Mathilakam Block in Thrissur District in Kerala State.

The study reveals on the primary data from the two grama panchayats where women workers are actively participating the scheme. It reveals the socio-economic profile of the respondents and the work-life satisfaction of the workers. The study points the impact of the scheme on women workers in the study area. The study reveals the work satisfaction, life satisfaction of the women workers for constituting the economic growth. The study reveals the problems faced by women workers while implementing the programme. Various hypotheses had been formulated and test these hypotheses by using appropriate statistic.

# **CHAPTER I**

## **RESEARCH DESIGN**

## **CHAPTER-1**

### **RESEARCH DESIGN**

### **SATISFACTION WITH WORK – LIFE BALANCE OF MGNREGP WOMEN WORKERS IN KERALA**

#### **1.1 INTRODUCTION**

Work –life balance is the proper prioritizing between “works” (health and hygiene factors) on the one hand and “Life” (Pleasure, Leisure, Economic development and Family development) on the other related though broader terms include “Life style balance” and “Life balance”. There is a large individual component in that meaning that includes each individuals need, experiences and goals, which define the balance and there is not a one size fits for all solution. Furthermore, what work life balance does not mean is an equal balance in units of time between work and life. Work – life balance has important consequences for workers attitudes towards their work, as well as for the lives of workers. A balance between work and life is supposed to exist when there is proper functioning at work and also at home. Hygiene or maintenance factors include Policy and guidelines, supervision, interpersonal relations with supervisor, interpersonal relation with colleagues, interpersonal relation with subordinates, remuneration, job security, personal life, work condition and incentives.

The expression "work–life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986. The state of life satisfaction is determined by evaluating

subjectively how much a person is satisfied with his own life. In Korean research for life satisfaction of the elderly (Kim, et al., 1999; Kim & Park, 1999; Park, 1988) there were significant factors of life satisfaction that are related to dimensions of health, happiness of family, financial and economic status and interaction with sons and daughters. These factors have a great effect on the Korean elderly since interaction with sons and daughters is highly valued. Another study (Lee, 1993) reported that participation in social education, state of health and the standard of living are 35% among the factors affecting the life satisfaction of the elderly and people who are participating in social education are satisfied with their life more than other people. Life satisfaction is affected by various factors, but health, social and economic state and social activities are the main ones (Choi, 1986). The study of life satisfaction in the old is an important subject of study because a successful aging process is regarded as an index of life satisfaction of the old, but the study of the aged in institutions is still unsatisfactory in Korea (Choi, 1999; Jang, 1997).

Life satisfaction is defined as a person's feeling about their activities of their daily life, their responsibilities, the meaning of their life, the achievement of goals, having a positive ego, regarding a person them-selves valuable, and keeping an optimistic attitude. Life satisfaction is affected by a person's role in their family, religion, and the frequency of meeting they have with their children living far away (Kim, 1996). ). Health is also an important factor of the life satisfaction in the old. The better one's health is, the higher the level of life satisfaction (Ko, 1995; Lee et al., 1994; Park, 1988).

In order to empower a woman, she needs access to the material, human, and social resources necessary to make strategic choices in her life. The basic theory is that employment empowers women by putting capital in their hands and allowing them to earn an independent income and

contribute financially to their households and communities. This economic empowerment is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries. For empowering women, Government introduced many schemes. One such women friendly programme is MGNREGA.

The term Mahatma Gandhi was added on 2 October 2010 to the Mahatma Gandhi National Rural Employment Guarantee Act, before that it was called as National Rural Employment Guarantee Act, which is landmark legislation in the history of India's social security legislation after independence. The Act was notified on September 7, 2005 and came into force on February 2, 2006. The objective of this Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act aims to achieve the objective of giving citizens right to work as enunciated in the article 41 of the Directive Principles of State Policy in the Constitution of India. If an applicant is not provided employment within 15 days he / she shall be entitled to unemployment allowance. It is demand driven instead of being supply driven. For the first time, in any programme transparency and accountability has been maintained and clearly mentioned in the Act, through the social audit team, which comprises officials and persons outside the government i.e., from NGOs activists, Civil Society Organization etc. The NREG Scheme in Kerala was started on February 5, 2006 in two districts (Palakkad and Wayanad) and it started from April 1, 2007 in two more districts (Idukki and Kasargod) and the remaining ten districts, it started from April 1, 2008.

## **1.2 STATEMENT OF THE PROBLEM**

Majority of the poor in rural areas of India depend mainly on the wages they earn through unskilled casual and manual labour. Inadequate labour demand or unpredictable crisis adversely impacts their employment opportunities. Unemployment and poverty are strongly related, and hinder the economic growth and development of the country. The empowerment of rural women is crucial for the development of rural India. Bringing women into the mainstream of development is a major concern for the govt. of India, which is why 2001 was declared as the 'year of Women Empowerment.' The MGNREGP has a women's' Component to ensure the flow of adequate fund to this section. So, this study aims at understanding the impact of MGNREGP work – life satisfaction of women workers who are currently working under this programme.

With the formatting MGNREGP the rural people exercised a vast change in their socio economic status, their buying behavior, life – style etc. The present study has been proposed to identify the full picture about the work life satisfaction of MGNREGP workers in Kerala and to analyse the impact of MGNREGP on rural people.

## **1.3 SIGNIFICANCE OF THE STUDY**

A major problem of the Indian development process is to inability to generate adequate employment opportunities for the growing moral forces. In India, presently prevailing poverty alleviation programmes, both self and wage employment scheme have been given some considerable and relief to poor families. MGNREGP aims at better livelihood security in rural

areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work in the Below Poverty Line (BPL) families. It is applicable in all the 615 districts of the country. It is not restricted on gender, geography age, skill and caste. In this Act equal wages will be provided to both men and women, no contractors and machineries are allowed for work. Social Audit and records are transparently available for public scrutiny. It has given a big boost to rejuvenate and conservation of natural resources particularly common property resources (CPRS) and upgrades the rural especially among women, SCs, STs, and BPL families. The critical review of literature indicates that there is still a gap in existing literature as regards the Life satisfaction achieved through MGNREG Programme in Kerala, In order to fill the gap; the present study has been proposed. It is hoped that the findings of the study would help to get a full picture of the driving force behind to join this programme, its impact on rural people, work satisfaction, consumption pattern, Life satisfaction, Socio economic impact of MGNREGP on women workers in Kerala. The research problem leads to the following research questions.

1. What are the motivational factors behind the women workers to join MGNREG Programme in Kerala?
2. What are the health and sanitation factors availed by the women workers from the MGNREG programme in Kerala?
3. What is the consumption pattern of women workers in MGNREG Programme in Kerala?
4. What is the participation level of women workers in MGNREG programme in Kerala?
5. What are the challenges faced by women workers in MGNREGP in Kerala.

#### **1.4 SCOPE OF THE STUDY**

The study attempts to earn the hygiene factor, consumption pattern, work satisfaction, life satisfaction, family development and the challenge faced by women workers in MGNREGP in Kerala. The assessment has been made from the women workers in MGNREG programmes in Kerala state.

#### **1.5 OBJECTIVES OF THE STUDY**

The study aims at the following objectives:-

1. To investigate the Life satisfaction achieved through MGNREG Programme in Kerala
2. To analyze the health and sanitation factors availed from the MGNREG programme in Kerala
3. To study about the consumption pattern of women workers in MGNREG Programme in Kerala
4. To study about the work satisfaction level of women workers in MGNREG programme in Kerala.
5. To find out the challenges if any, faced by women workers in MGNREGP in Kerala.



## **1.6 METHODOLOGY**

Both primary and secondary data are required for the study. A descriptive research study will be conducted in the selected 'Blocks' according to the workers' participation level of Mahatma Gandhi National Rural Employment Guarantee Programme.

Mathilakam Block in Thrissur District is purposively selected for the present research work. In the Block two panchayats( Sree Narayanapuram and Edavilungue) are to be purposively chosen for the study. The sample panchayats were selected because of the effective implementation of MGNREG scheme there in for the last seven years. 100 sample beneficiaries are selected randomly, 50 each from each panchayats.

A well structured interview schedule and direct interview technique will be administered to elicit data. Questionnaire consists of close-ended questions which are divided into different sections according to the objectives of the study. Researcher intends to use these qualitative methods to explore the diversity and intensity of the problem and its possible dimensions among the interviewees. Secondary data are collected from the rural development agencies, reports, periodicals, websites etc. After the data collection the empirical data are to be classified, tabulated and interpreted in terms of appropriate Statistical and Mathematical tools which were suited.

## **1.7 Profile of the District Selected**

The name Thrissur is derived from 'Thiru-Shiva-Perur' (Malayalam / Tamil), which translates to "The city with the name of the Lord Siva". Thrissur was also known as "Vrishabhadripuram" and "Then Kailasam" (Kailasam of the south) in ancient days. Another interpretation is 'Tri-shiva-peroor' or the big land with three Shiva temples, which refers to the three places where Lord

Shiva resides - namely Vadakkunnathan temple, Asokeswaram Siva temple and Irattachira Siva temple.

### 1.7.1 Demographics

According to the 2011 census Thrissur district has a population of 3,110,327, roughly equal to the nation of Mongolia or the US state of Iowa. This gives it a ranking of 113th in India (out of a total of 640). The district has a population density of 1,026 inhabitants per square kilometer (2,660/sq mi). Its population growth rate over the decade 2001-2011 was 4.58%. Thrissur has a sex ratio of 1109 females for every 1000 males and a literacy rate of 95.32%. Thrissur was also the second highest urbanized district in Kerala after Ernakulum district.

<b>District</b>	<b>Thrissur</b>
Area	3,032
Population	29,74,232
Males	14,22,052
Females	15,52,180
Sex ratio : Females/1000	1,092
Density of Population	981

Per Capita Income (in Rs)	21,362
Literacy rate	92.27%; Male 95.11%; Female 89.71%
Coastal line in km.	54
Water bodied area in ha.	5,573
Forest area in ha.	103619

Source: Official Statistics 2007

The selected panchayats were included in Mathilakam Block in Thrissur District.

<b>BLOCK</b>	<b>PANCHAYATS</b>
MATHILAKAM	1 EDATHIRUTHY 2 KAIPAMANGALAM 3MATHILAKAM 4PERINJANAM

	<p>5 SREENARAYANAPURAM</p> <p>6 EDAVILAGU</p> <p>7 ERIYAD</p>
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### 1.8 Hypothesis

The study is to be based on the formation of the following hypothesis. The validity of some of them will be tested with available data using appropriate tools and analysis.

1. H0- Opinion regarding “MGNREGA are needed for improving the standard of living of the workers” is equal to average level.

H1- Opinion regarding “MGNREGA are needed for improving the standard of living of the workers” is not equal to average level

2. H0- Opinion regarding “respect from family members” are equal to average level.

H1- Opinion regarding “respect from family members” are not equal to average level.

3. H0- Opinion regarding “increase in employment opportunities” are equal to average level.

H1- Opinion regarding “increase in employment opportunities” are not equal to average level.

4. H0: There is no significant relationship between APL and BPL category with regard to economic factors.

H1 There is significant relationship between APL and BPL category with regard to economic factors.

5. There is no significant association between mean rank towards health and sanitation factors.

There is significant association between mean rank towards health and sanitation factors.

6. H0: There is no significant difference among age group with regard to working condition factors.

H1: There is significant difference among age group with regard to working condition factors.

7. H0: There is no significant difference between mean score of working-condition and work-group relationship of workers.

H1: There is significant difference between mean score of working condition and work-group relationship of workers.

8. H0: No significance difference between mean rank of APL and BPL with regard to Impact of MGNREG Scheme.

H1: There is significance difference between mean rank of APL and BPL with regard to Impact of MGNREG Scheme.

9. H<sub>0</sub>: There is no significance difference among mean rank of religion with regard to consumption factors.

H<sub>1</sub>: There is significance difference among mean rank of religion with regard to consumption factors.

10. H<sub>0</sub>: No significant difference between consumption factors and economic factors.

H<sub>1</sub>: There is significant difference between consumption factors and economic factors.

11. H<sub>0</sub>: There is no significant difference between working condition and work-group relationship.

H<sub>1</sub>: There is significant difference between working condition and work-group relationship.

12. H<sub>0</sub>: There is no significant relationship between size of the family and impact on personal savings.

H<sub>1</sub>: There is significant relationship between size of the family and impact on personal savings.

13. H<sub>0</sub>: There is no significant difference between category and educational level of children.

H<sub>1</sub>: There is significant difference between category and educational level of children.

14. H<sub>0</sub>: There is no significant relationship between the impact on cash in hand and food consumption status of MGNREG workers after joining the MGNREG scheme are average.

H1: There is no significant relationship between the impact on cash in hand and food consumption status of MGNREG workers after joining the MGNREG scheme are average.

## **1.9 PERIOD OF STUDY**

The study plans to cover the period of 16 months from 1-05-2014 to 30-08-2015. It was during this period that the MGNREG Programme is treated as meaningful alternative solution for rural unemployment to some significant extent.

## **1.10 SCHEME OF REPORTING**

The study is reported in the following frame work:

Chapter: 1 Research Design

Chapter: 2. MGNREG Programme, a Theoretical Review.

Chapter: 3. Review of Literature

Chapter: 4. Work- Satisfaction of Workers- a Theoretical Review

Chapter: 5. Data Analysis and Interpretation

Chapter: 6. Findings, Suggestions and conclusions.

## **CHAPTER II**

### **MGNREGA-A THEORETICAL FRAMEWORK**



## **CHAPTER-2**

### **MGNREG Programme- A Theoretical Review**

#### **2.1. MGNREGA**

During the 11th Five Year Plan UPA Government introduced a number of poverty alleviation programmes and also employment generation programmes. National Employment Guarantee Programme of 2005 is one of such kind of programmes.( Tinbergen, J, 1994). To grasp the studies were undertaken, which pointed out the following loopholes:

Inadequate utilization of funds, Low coverage of villages and target groups, Bogus reporting to achieve targets, Encouraging corruption and malpractices, Fudging of muster rolls and measurement books, Involvement of contractors, Inadequate planning for asset, Lack of people's participation, Limited role of gram Panchayats, Lack of capacity building of Panchayats representatives and Leakages in the implementation.

Keeping in view these issues, the Government of India, on September 7th, 2005, notified the Act known as the National Rural Employment Guarantee Act (NREGA) for providing assured employment for hundred days to a rural poor household. It is a landmark initiative not only for enhancing the income of poor in short term through employment but also creates durable assets. So, it generates much needed productive infrastructure for poverty alleviation on sustainable basis. This path-breaking legislation is known as paradigm shift in terms of legal entitlements, public accountability and participative management. It provides for a multitier structure of administrative and institutional arrangement for implementation and monitoring with specific responsibilities. The structure of implementation is this, both elaborate and complex which needs further elaboration.

The term Mahatma Gandhi was added on 2 October 2009 to the Mahatma Gandhi National Rural Employment Guarantee Act, before that it was called as National Rural Employment Guarantee Act, which is landmark legislation in the history of India's social security legislation after independence. The Act was notified on September 7, 2005 and came into force on February 2, 2006. The objective of this Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act aims to achieve the objective of giving citizens right to work as enunciated in the article 41 of the Directive Principles of State Policy in the Constitution of India. If an applicant is not provided employment within 15 days he / she shall be entitled to unemployment allowance. The NREG Scheme in Kerala was started on February 5, 2006 in two districts (Palakkad and Wayanad) and it started from April 1, 2007 in two more districts (Idukki and Kasargod) and the remaining ten districts, it started from April 1, 2008.

## **2.2 Objectives of MGNREGA, 2005**

The mandate of the Act 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. The objectives of the programme include: ( *Sameeksha* , 2005) Ensuring social protection for the most vulnerable people living in rural India through providing employment opportunities, Ensuring livelihood security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity, Strengthening drought-proofing and flood management in rural India, Aiding in the empowerment of the marginalised communities, especially women, Scheduled Castes (SCs) and Scheduled Tribes (STs), through the processes of a rights-based legislation, Strengthening decentralised, participatory planning through

convergence of various anti-poverty and livelihoods initiatives, Deepening democracy at the grass-roots by strengthening the Panchayati Raj Institutions (PRIs), and Effecting greater transparency and accountability in governance. MGNREGA has become a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic governance.

### **2.3 Coverage**

The Act was notified in 200 rural districts in its first phase of implementation (with effect from February 2006). In 2007-08, it was extended to an additional 130 districts. The remaining districts were notified under MGNREGA with effect from 1 April 2008. Since 2008, MGNREGA has covered the entire country with the exception of districts that have a hundred per cent urban population.

### **2.4 Salient Features of the MGNREGA**

According to NREGA Guidelines, 2008, the Act, Para 1.4, exhibits following salient features (Ibid).

1. Adult members of rural household, willing to do unskilled manual work, may apply for registration in writing or orally to the local Gram Panchayat.
2. The Gram Panchayat after due verification will issue a Job Card. The Job Card will bear the photograph of all adult members of the household who are willing to work under NREGA. The Job, Card should be issued within 15 days of application for work. A Job Card holder may submit, a written application for employment to the Gram Panchayat

stating the time and duration for which work is sought. The minimum days' of employment have to be at least fourteen. The Gram Panchayat will issue' the receipt and the written application for employment, against which the guarantee of providing employment within 15 days operates. Employment will be given within 15 days from the date of application for work, if it is not then daily unemployment allowance as per the Act, has to be paid liability of unemployment is of the States.

3. Work should ordinarily be provided within 5 km radius of the village. In case work is provided beyond 5 km, extra wages of Rs.10 are payable to meet additional transportation and living expenses. Wages are to be paid according to the Millennium Wages Act, 1948 for agricultural labourers in the State, unless the Centre Government notifies a wage rate which will not be less than Rs.60 per day equal wages will be paid to both men and women. Wages are to be paid according to piece rate or daily rate disbursement of wages has to be done on weekly basis and not beyond a fortnight in any case. At least one-third beneficiaries shall be women who have registered and requested work under the scheme.
4. Work site facilities such as creche, drinking water, shade have to be provided. The shelf of projects for a village will be recommended by the gram' sabha and approved by the zilla panchayat. At least 50% of the works will be allotted to Gram Panchayats for execution. Permissible works predominantly include water and soil conservation, afforestation and land development activities.
5. A 60:40 wage and material ratio has to be maintained. No contractors and machinery will be allowed. "The Central Government bears the 100 per cent wage cost of unskilled'

manual labour and 75 per cent of the material cost including the wages of skilled and semi skilled workers.

6. Social Audit has to be done by the Gram Sabha Grievance redressal mechanisms have to be put in place for ensuring a responsive implementation process. All accounts and records relating to the scheme should be available for public scrutiny.

## **2.5 A Paradigm Shift**

The MGNREGA marks a paradigm shift from previous wage employment programmes either planned or implemented in Indian history. MGNREGA is unlike any other in its scale, architecture and thrust. It has an integrated natural resource management and livelihoods generation perspective. The transparency and accountability mechanisms under MGNREGA create unprecedented accountability of performance, especially towards immediate stakeholders. Some of its other unique aspects are outlined below (Ibid).

1. Its design is bottom-up, people-centered, demand- driven, self-selecting and rights-based.
2. It provides a legal guarantee of wage employment.
3. It is a demand-driven programme where provision of work is triggered by the demand for work by wage-seekers.
4. It has legal provisions for allowances and compensation, in case of failure to provide work on demand, and delays in payment of work undertaken. In case work is not provided on time, the States bear the cost of the unemployment allowance.

5. It overcomes problems of targeting through its self-targeting mechanism of beneficiary selection.

6. It incentivizes States to provide employment as 100 per cent of the unskilled labour cost and 75 per cent of the material cost of the programme is borne by the Government of India.

7. MGNREGA is demand driven and the transfer of resources from Government of India to States based on the demand for employment in each of the States. This provides an additional incentive for the States to leverage the Act to meet the employment needs of the poor.

8. The order of devolution of financial resources to GPs (with GPs implementing 50 per cent of the works in terms of cost) is unprecedented.

9. The bottom-up, people-centered, demand-driven architecture also means that a great share of the responsibility for the success of the MGNREGA lies with the participation of wage-seekers, Gram Sabhas (GSs) and Gram Panchayats (GPs).

10. Social audit, a new feature of MGNREGA, creates unprecedented accountability of performance, especially towards the immediate stakeholders. A Report outcome of MGNREGA is presented annually by the Government of India to the Indian Parliament and by the State governments to the respective State Legislatures.

Given the radically new character of the programme, an innovative approach is required for the effective implementation of MGNREGA so that the novel elements of the Act can be properly realized on the ground at the cutting-edge level of implementation.

## **2.6 Design of MGNREGA**

Mahatma Gandhi NREGA is based on long history of wage employment programmes. The most significant features of the Mahatma Gandhi NREGA are that it creates a rights-based framework and that it is a law. Its main instruments for articulating a rights-based approach are:

- (i) Documents like job cards that are the workers' documents for asserting her rights;
- (ii) Exercise of choice by workers; (iii) time-limits on the government for fulfilling guarantees; (iv) social audits; and (v) compensation/penalties.

The process of application for work is the basic premise for the assertion of rights. Wage seekers have the right to apply for registration in their local body or Gram Panchayat (GP) if they want to be eligible for employment under the Act. Following registration, the applicants are entitled to receive job cards. The job card is the basic physical instrument that enables an applicant to demand work and also the worker's record of rights. For availing employment under Mahatma Gandhi NREGA, the job card holder has to submit a written application for employment to the GP or to the Programme Officer (PO) at the block level, specifying the period for which employment is being sought. This right to demand for employment as and when needed is acknowledged through a dated receipt issued by the GP or the PO. This initiates the guarantee process in response to the demand. The right to receive employment is guaranteed through timelines: 15 days to allocate employment, 15 days to make payments. Correlated guarantees relate to violation of these rights: an unemployment allowance to the job card holder allocation, to be paid by the respective state government, and Rs. 1,000 as fine on those who violate the Act. Rights under the Act are further safeguarded through social audits and proactive disclosure. (Mehrotra, Santosh, 2008).

## **2.7 Merits of MGNREG Programme**

**2.7.1 Minimum wages assured:** A very significant benefit of NREGA is that it has ensured payment of minimum wages irrespective of the sex. The minimum wage of Rs.100 a day under NREGA had increased the wage level across the private sector benefiting both the families that could not avail NREGA work and families that had completed NREGA quota of 100 days work. It provided the poor with required support in the labour market by not letting them below a certain level. It has increased the bargaining power of the poor people in the labour market. The workers of NREGA, earlier, were mostly voiceless and they could not normally bargain for higher wages. Now, the NREGA wage has become a bench mark and NREGA workers bargain for wages and are no longer willing to work for cheaper wages.

**2.7.2 Attitudinal change:** NREGA has brought a big shift in the attitude of the people. It has impacted on the social structure of the villages. We have never seen land owning upper caste groups working in the farms of SC/ST households. A paradigm shift could be observed with the advent of NREGA. The land owning class now comes and works in the farms of dalits. People are reported to have said that they will all work together as a group and not on a Caste basis (P.Sainath 2008). It is a common sight in many of the states that petty shop owners, stone cutters, people of different caste groups and land owners of different types (marginal, small and big) participate and work together under NREGA.

**2.7.3 Assured Income:** The scheme has improved the lives of the people and has brought stability and assured income to the families that were until recently desperately poor ( Vidya Subramanian: 2009). A study conducted by the Institute of Applied Manpower Research covering a sample of 6000households across 20 states in the country (300 samples per state) has revealed that the low earning level of a number of beneficiaries declined and the number of



households reporting marginally higher income has increased(K.Balchand: 2009). In certain places especially during the lean season NREGA had been the only source of income (Sudha Narayan: 2008).

**2.7.4 Change in expenditure pattern:** The scheme has its impact on the expenditure pattern of the families also. A shift in the expenditure pattern on food and non-food items with family spending more on both the counts could be found; more than half of the households have purchased livestock like sheep and goat (K.Balachand: 2009).

**2.7.5 Migration checked:** An important problem in rural areas was “distress migration” especially when an area was struck by drought, famine, flood or other natural calamities. Field reports have clearly indicated that the people /beneficiaries no longer have to move places to places looking for work. The migration has fallen very sharply (Sudha Narayan: 2008).

**2.7.6. Panchayats strengthened:** The entire scheme is being implemented by the panchayat and through the panchayat. Identification of work, implementation of work, disbursement of wages and social auditing has become the responsibility of Grama panchayat. This has provided a vast scope for strengthening Gram sabhas and the panchayats which in turn helps building participatory democracy.

**2.7.7. Women empowered:** Participation of women has increased significantly. In several states participation of women has surpassed men’s participation. Women perceived that NREGA is giving them a sense of independence and security. Wages earned under NREGA has helped women in several ways. It helped them to pay the debt and retrieve the pawned gold; helped them in taking care of children’s education; enabled them to meet the day-to-day household expenses and facilitated them to save money (Sudha Narayan2008).

**2.7.8 Entitlements internalized:** NREGS facilitates disclosure by means of regular social audit. Social audit mandated to be done by the Grama Sabha is intended to identify and plug pilferages and corruption which in turn helps building awareness and confidence in beneficiaries who learn over the time, to become vigilant and assertive. As a result, the village people had fully internalized their rights and entitlements (Vidhya Subramanian, 2009).

**2.7.9 Social capital created:** NREGS has facilitated ‘people coming together’. It is quite common to see a large number of men and women irrespective of the caste working together in creating productive assets. This provides a great deal of opportunities for frequent interaction resulting in mutual trust and social capital. Nurkse, the economist said that, capital starved over populated countries could build social capital in a big way by employing the surplus labour on a variety of projects. The massive effort in building social capital through NREGA could trigger higher productivity of land and labour, diversification of agriculture and foster industrial growth. It would mitigate the sufferings inflicted by chronic drought and flash flood (P.S Appu: 2009).

**2.7.10. Corruption checked:** The act has a wide range of transparency safeguards to prevent corruption. For instance, muster rolls are to be kept at the worksite, displayed at the panchayat office and read out in public at the time of wage payments. Employment and wage details have to be recorded in the job cards to enable the workers to check and verify the records for themselves. Contractors are totally banned. There is evidence of substantial progress towards a transparent accountable system. Contractors have virtually disappeared from NREGA. Mass fudging of muster rolls, in certain States, is a thing of the past (Rajasthan for example). Certain States like Andhra Pradesh have been making rapid strides in this direction through strict record keeping institution of social audit and payment of wages through post offices. A survey conducted in Orissa revealed that 95 per cent of the wages paid according to the muster roll had

actually related the labourers concerned. This is a major achievement especially in contrast with the situations two years ago, where a similar study in the same area had uncovered evidences of massive fraud in National Food for Works Programme (Jean Dreze 2007).

## **MGNREGA Programme in Kerala**

### **Households completed 100 days during financial year-2014-215 in Kerala**

<b>Sl. No</b>	<b>Districts</b>	<b>House Employed</b>	<b>Hold</b>	<b>Person Generated</b>	<b>days</b>
<b>1</b>	ALAPPUZHA	3293		329521	
<b>2</b>	ERNAKULAM	4234		423502	
<b>3</b>	IDUKKI	7400		741323	
<b>4</b>	KANNUR	1254		125886	
<b>5</b>	KASARGOD	5979		598216	
<b>6</b>	KOLLAM	6994		699692	
<b>7</b>	KOTTAYAM	3127		312800	
<b>8</b>	KOZHIKODE	8530		853053	
<b>9</b>	MALAPPURAM	11953		1195830	
<b>10</b>	PALAKKAD	9058		937368	
<b>11</b>	PATHANAMTHITTA	2861		286127	
<b>12</b>	THIRUVANANTHAPURAM	17861		1787304	
<b>13</b>	THRISSUR	9929		993309	
<b>14</b>	WAYANAD	6152		616901	
	<b>Total</b>	<b>98625</b>		<b>9900832</b>	

Source: [www.ngnreg.ac.in](http://www.ngnreg.ac.in)

**Households completed 100 days during the financial year-2013-2014 in Kerala**

<b>Sl. No</b>	<b>Districts</b>	<b>House Hold Employed</b>	<b>Person days Generated</b>
1	ALAPPUZHA	48479	4848273
2	ERNAKULAM	22679	2268011
3	IDUKKI	23470	2349994
4	KANNUR	9518	951923
5	KASARGOD	11943	1194691
6	KOLLAM	31111	3111437
7	KOTTAYAM	7670	767301
8	KOZHIKODE	21086	2108751
9	MALAPPURAM	27262	2726544
10	PALAKKAD	25110	2511399
11	PATHANAMTHITTA	15330	1533118
12	THIRUVANANTHAPURAM	114608	11461653
13	THRISSUR	34570	3457069
14	WAYANAD	13778	1378593
	<b>Total</b>	<b>406614</b>	<b>40668757</b>

Source: [www.ngnreg.ac.in](http://www.ngnreg.ac.in)

**Employment generated during the financial year 2013-2014 & 2014-15**

Sl. No.	Districts	Cumulative Women Person days generated	
		Women workers 2013-14	Women workers 2014-15
1	PALAKKAD	7628585	5445870
2	WAYANAD	3107354	2512206
3	IDUKKI	5160081	3485796
4	KASARGOD	2751863	2425504
5	ALAPPUZHA	9485294	5099097
6	ERNAKULAM	5041531	3047581
7	KANNUR	3591949	2005357
8	KOLLAM	6518952	4154049
9	KOTTAYAM	3234202	2231503
10	KOZHIKODE	5737607	4616859
11	MALAPPURAM	5191501	4080742
12	PATHANAMTHITTA	3466510	2269757
13	THIRUVANANTHAPURAM	14287870	8845957
14	THRISSUR	5656013	4033056
	<b>TOTAL</b>	<b>80859312</b>	<b>54253334</b>

Source: [www.ngnreg.ac.in](http://www.ngnreg.ac.in)

**Details of MGNREG programme in Kerala**

Sl. No.	Attributes	Details
1	Total No. of Districts	14
2	Total No. of Blocks	152
3	Total No. of GPs	978
4	Total No. of Job Cards (In Lakhs)	30.93
5	Total No. of Workers (In Lakhs)	47.92

6	(i)SC worker % as of total Workers	12.5
7	(ii)ST worker % as of total Workers	2.96
8	Total No. of Active Job Cards[In Lakhs]	17.91
9	Total No. of Active Workers[In Lakhs]	19.71
10	(i)SC worker % as of total Workers	14.41
11	(ii)ST worker % as of total Workers	3.16

Source: www.ngnreg.ac.in

### **MGNREG scheme Progress Report for the year 2014-15 IN KERALA**

Sl No.	Particulars	Directions
1	No. of House Holds who have demanded employment	1120859
2	No. of House Hold provided employment	788061
3	Total(Person days in Lakhs)	105.04
4	Scheduled Casts	19.64
5	Percentage of SCs participation	18.70
6	Scheduled Tribes	4.44
7	Percentage of STs participation	4.23
8	Women	96.69
9	Percentage of Women participation	92.05
10	Others	80.96
11	Average Person days per House Hold	13.33
12	Number of House Hold availed 100 days of employment	7

Source: www.ngnreg.ac.in

**Four years track record of MGNREG Scheme in Kerala**

Sl No.	Attributes	FY 2015-16	FY2014-15	FY2013-14	FY2012-13
1	Approved labour Budget (in lakhs)	713	761.4	875.57	833.69
2	Person days Generated so far(In Lakhs)	216.87	588.66	866.03	837.74
3	% of Total LB	30.42	77.31	98.91	100.49
4	SC person days % as of total person days	18.22	17.48	16.88	15.85
5	ST person days % as of total person days	4.25	3.81	2.93	2.63
6	Women Person days out of Total percentage	91.59	92.16	93.37	92.99
7	Average days of employment provided per Household	20.08	42.65	56.83	54.89
8	Average Person Days for SC House Holds	21.13	45.86	64.88	62.31
9	Average Person Days for ST House Holds	24.82	51.73	60.82	58.75
10	Total No of HHs completed 100 Days of Wage Employment	234	98,625	4,06,614	3,40,483
11	Percentage payments generated within 15 days	26.59	15.51	19.52	43.13
12	Total Households Worked(In Lakhs)	10.8	13.8	15.24	15.26
13	Total Individuals Worked(In Lakhs)	11.66	15.13	16.43	16.65
14	% of Men Worked	10.6	12.97	14.4	14.77
15	% of Women Worked	89.4	87.03	85.6	85.23

16	% of SC Worked	17.29	16.19	14.65	13.82
17	% of ST Worked	3.76	3.45	3.01	2.72
18	% of Disabled Person Worked	0.11	0.12	0.11	0.1
<b>Work Related Details</b>					
1	Total Number of works taken up in lakhs	2.95	3.28	2.57	2.11
2	No. of ongoing works in lakhs	2.86	2.24	1.53	0.34
3	No. of completed works	8,354	1,04,029	1,04,372	1,76,983
4	% of expenditure on Agriculture and Agriculture allied activities	96.72	97.06	97.77	97.76
<b>FINANCIAL PROGRESS</b>					
1	Wags. In Lakhs	66,096.24	1,49,825.94	1,20,293.39	1,31,667.89
2	Material and skilled Wages (Rs. In Lakhs)	2,001.77	4,820	3,743.33	4,667.96
3	Total Administration Expenditure (Rs. in Lakhs.)	2,812.03	7,086.54	6,019.86	5,320.06
4	Total Expenses (Rs. in Lakhs.)	70,910.04	1,61,732.49	1,30,056.59	1,41,655.91
5	Admin Expenditure (in%)	3.97	4.38	4.63	3.76
6	% of Wage Expenditure through EFMS	99.97	99.14	69.93	0



7	% of Material Expenditure through EFMS	95.96	8.5	0.03	0
8	% of Admin Expenditure through EFMS	93.51	0	0	0
9	% of Total Expenditure through EFMS	99.61	92.11	64.68	0
10	Average Wage rate per day per person (in Rs.)	231.7	214.28	180.16	163.67
11	Average Cost Per Day Per Person (in Rs.)	252.75	233.18	191.33	175.52

Source: [www.ngnreg.ac.in](http://www.ngnreg.ac.in)

## **CHAPTER III**

### **LITERATURE REVIEW**

## **Chapter-3**

### **REVIEW OF LITERATURE**

Venkata Naidu, Gopal and Nagabhusan (2010), in their study “Impact of NREGA on the Living Condition of Rural Poor”, they found that poor frame work of NREGA which has not set any age limit for considering being eligible for this scheme. They observed that NREGA has been strictly applied to backward categories of population. From their study rural households have not been getting sufficient income from agriculture and so they may be depending on employment generation programme like NREGA. They also found that migration have been decreased with NREGP implementation, is a good indicator of development for the study area.

Jeyashree, Subramanian, Murali and Michel John Peter (2010), in their study “ Economic Analysis of Mahatma Gandhi NREGs – A Study” found that MGNREG in the Thevarkulam Panchayat has made a positive contribution in creating social assets. But they have no significant impact on social and economic standards in the life of rural people and in generating employment to the rural poor. It provides only a temporary solution to the problem of poverty.

Sudha Narayan (2008), studied the women participation and explained that the childcare and participation of women is that women who bring their children to MGNREGA worksite in the absence of childcare facilities, receive lower wages or are even turned away from worksite.

Sengupta (2009), observed that NREG scheme become a very effective instrument in planned development, creating jobs and purchasing power for the millions of unskilled and semi-skilled people in rural areas. Indian policy makers now have an effective instrument for extending public works, but the government needs to show enough willpower to use that instrument

effectively, not only as anti poverty programme but also as a major instrument for development planning.

Shah (2008), “MGNREGA places a ban on contractors and their machines. It mandates payment of statutory minimum wages and provides various legal entitlements to workers. It visualizes the involvement of local people in every decision-whether it be the selection of works and work-sites, the implementation of projects or their social audit.”

Molyneux(1985), divided women’s needs in to two, that is practical and strategic. MGNREG aims to meet the practical needs of women workers in the short-run and their strategic needs in the long-run.

Moser (1993), holds that women’s ability to earn outside their households increases their own self-perception of their contribution to the households, and this has similar effects. The paid Employment opportunity under the MGNREGS holds similar prospects for rural women in India, who have little control over economic resources, and face social and other disadvantages in accessing paid employment outside the home.

Vijay Korra (2011), examined that the magnitude and characteristics of seasonal short-term migration in India based on NSSO, 2007-08 survey revealed that OBCs followed by SCs, STs are the main beneficiary households ,wherein only half of the households engaged in the scheme during 2009-10 financial year. Male participation is greater than that of females, they could get only 50 days of work. Overall the scheme is effectively implemented in Chittoor, Kadapa, Kurnool, Vizianagaram, Ranga Reddy and Srikakulam districts. Backward districts had better performed than developed districts. He concluded that the MGREG scheme is undoubtedly has helped and brought changes in the lives of the rural poor.

Dreze (2007), observed that under MGNREGS, the grama panchayath needs to plan ahead for works to ensure that the groups of households have applied for work and are provided work in the grama panchayath within 15 days of receiving the application of work. In the scheme importance is given to unskilled manual labour which can be focused on building roads, water conservations, plantations, and afforestation, flood protection, land development, drought proofing, minor irrigation, horticulture and rural connectivity.

Dreze (2009), opined that the MGNREGA is the most significant Act in the history of Indian Polity in many ways, like the grass root level participation of every citizen and the selection of beneficiary through a democratic process. Since the scheme is going to be in place for an undefined period of time, and is being enlarged in terms of scope and geographical coverage, there are many challenges like non-homogeneity in its effectiveness, region-specific disparities and outcomes etc.

Khera et al, (2009), focused on the female worker participation is highlighted to the impact of the scheme on their lives. It revealed that the significant benefits for the women who include increased food security and a better ability to avoid hazardous work. The availability of local wage employment at the statutory minimum wage for women is a new development associated with the MGNREGA.

Panchayati Raj updates, (2008), the study in Andhra Pradesh exposed that the female participation at 52% is higher than that of their male counterparts. MGNREGA has been playing a vital role and makes a mark in the lives of many rural poor nationally in general, and particularly in AP. Multi-stage systematic random technique is adopted for the study. The study first selected 3 divisions from the district, viz, Nagarkurnool, Wanaparthy and Narayanapet. From each division one Block/ Mandal was randomly selected. Logistic regression model is applied to determine

the likelihood of being migrant households by examining their basic amenities, fixed resources, participation in labour and credit market. Binary logistic regression model constructed by taking some of the vital characteristics of households such as, MGNREGA status, caste, land ownership and occupation with regard to migration.

Jacob et al. (2006), argued that despite the positive response and outcome of the MGNEG scheme, there are multiple problems involved in implementation as well as administrative obstacles. Inadequate and insufficient staff and corruption are the major issues found to be widespread in the scheme throughout the country.

Krishnamurthy,(2006), stated that under the MGNREGS, there was excessive involvement of affluent local people (landlords), and political leaders in the implementation and selection of worksites. Their influence is evident in matters such as the number of job cards to be issued, job card allocation, number of workers allowed from a household, number of work days, daily wage rates and work project allotment.

Chhabra et al. (2009), points out that there was rampant manipulation of records pertaining to muster rolls, accounts, number of worked days, wage payments and the number of work completed under the MGNREG scheme.

Shah,(2008), discussed that the changes in the beneficiary households' socio-economic status, interaction between communities and alterations in labour market compositions since the inceptions of the MGNREG scheme.

Chathakulam and Gireesan(2007), noted that, under the MGNREG Scheme, demand generation has been low in Palakkad due to poor awareness and publicity and the women's participation in the initial phase was high and presence of ADS members is a positive factor in drawing workers.

They also illustrate the difficulties of the tribal people in assessing the scheme. They concluded that MGNEGA economically empowers women and increases the well-being of their families.

Herbert Sruthy,(2011), in their micro study, revealed that in Kerala , Kudumbasree , the network of women's Self Help Groups aimed at poverty eradication plays a key role in implementation of the MNREGA. The tie-up between the Kudumbasree and the MGNREGP in Kerala's Panchayats'are now seen to have yielded considerable gain in terms of implementation Chathakulam2007, Joseph 2009).Transfer of economic resources to beneficiaries are seen to have been improved through the linkage. Statement of the problem is that the participation of two marginalized groups that access these two initiatives. Research problem is BPL women and the poor – as active citizens in local democracy-improved through this tie –up?

Evaluation study (Kerala State Planning Board-2011), suggests that the greater participation of women is related to the larger gender wage gaps in other works, as against equal wages to men and women in the MGNREGA. They argue that women empowerment has increased because of the boost in the earnings of women, through increased social contacts, and opening bank accounts and post office accounts. They concluded that there is awareness about the rights and claims guaranteed by the Act.

Katharina Raabe et al. (2012), evaluated certain challenges in the MGNREG scheme i.e., elite capture in the definition of works, exclusion in issuing job cards, misappropriation of funds, and lack of capacity due to staff shortages and lack of training. Process Influence Mapping can help to better understand the intricacies of implementing complex large-scale programs such as the MGNREGA and to assess possible solutions.

Nayak, Behera, and Mishra (2008), conducted their study in 2 districts of Orissa mainly Mayurbhanj and Balasore. NREGA programme was first introduced in 200 most backward districts of the country. During the first phase itself, Mayurbhanj was selected along with other 18 backward districts of the state including KBK districts. Then next phase, five more districts of Orissa were included under the scheme including Balasore. Mayurbhanj completed 3 years of

NREGA implementation while Balasore has completed two years the districts are reported to have achieved certain goals and failed in others. This study shows that the state as a whole as well as the two sample districts are well in certain physical and financial parameters like provision of employment to those who demand jobs and maintenance of wage and non-wage ratio. However their performance in certain other important parameters like utilization of funds and creation of demand for jobs is not very encouraging. While the target is to guarantee 100 days of employment to each household, not many households have achieved this target. According to this report well thought out effort is necessary to address these problems of NREGA in the state.

Rao Mohan V. (2008), in his article on "Employment Guarantee Scheme is a Lifeline for the Vulnerable Sections" explains the significance of NREGA. According to author the significance of NREGA lies in the fact that it operates at many levels. It creates a social safety net for the vulnerable by providing a fallback employment source, when other employment alternatives are scarce or inadequate. It adds a dimension of equality to the process of growth. The choice of works suggested in the Act addresses causes of chronic poverty like drought, deforestation and soil erosion, so that the process of employment is maintained on a sustainable basis. This was the first time a country had passed a law of this nature and scale, guaranteeing livelihood security to rural households. There by rural women can be empower and safe livelihoods.

Singh Kumar Dhruva and Choudhary Ekta (2008), in their article on "A 'Balance score card' of the NREGS; in the Light of the C & AG Report' analysed Comptroller and Auditor General of India (C&AG), on the functioning of the National Rural Employment Guarantee Scheme. The C&AG report Point out the cases of incomplete records, diversion of funds, cases of bogus muster rolls and so on in particular, in the states of Bihar, Orissa, Chattisgarh etc. The authors consider that the NREG Scheme 'has created an impression of fraught with corruption and there is some wrong in the scheme itself. While findings of objective irregularity point towards the malfunctioning of the scheme, the findings of subjective irregularity points towards the need of more vigilance. The findings of latter types are often useful as they are springboards of better performance.

Jha et. al., (2009), find that landholding of a household is a negative predictor of employment provided under NREGS in Rajasthan, suggesting better targeting in Rajasthan. However, the relationship turns positive in Andhra Pradesh suggesting programme capture by households with



larger land holdings. This difference, according to them, arises due to varied level of land inequality in the two states (more inequality in AP than in Rajasthan) and higher ratio of NREGS wage to agricultural wage rates. Other determining factors are remoteness of the villages and more political interference in AP. They also find evidence of complementarity in both the states, between Public Distribution and NREGS employment suggesting real income transfer through food subsidies requires supplementation.

Mathur (2009) states that in social audit undertaken in Andhra Pradesh under the MGNREG Scheme, it was found that in certain villages, some people stated that they had not been paid for the work done. When comparisons were made of the payments as per the pass-book with the payment as per the job card, it was observed that the job card did not contain the inner pages that record the work done by each person; the job card itself was incomplete. Earlier, several officials, Field and Technical Assistants and Mates admitted to irregularities and about Rs.50,000 were returned.

Siwach Raj Kumar and Kumar Sunil (2009), in their paper on "Implementing NREGS in Haryana: A Study of Social Audit", considers unemployment is the main reason for the existence of object poverty in rural areas. The study further declares that the NREGA by and large, has the potential not only to strengthen social security in India, but also strengthens community's mobilization to ensure better responsiveness of local government to community needs and priorities.

Dey, and Bedi, (2010), studied the functioning of the NREGS between February 2006 and July 2009 in Birubham district, West Bengal. Their study reveals that in order to serve as an effective "employer of last resort", the programme should provide more job days during lean season and wages should be paid in a timely manner. This study shows that, in Birubham, there is universal awareness about the NREGS, job card have been made available to all those who have applied and NREGS related information is well Maintained and relatively accessible. But there are long delays in wage payments during the first year of the programme, since then, the payment lag has declined and it is now in the range of 20 days.

Kumar Anandharaja P. and Well Haorei (2010), in his paper on "Impact Assessment of MGNREGS on Rural Migration" assess the impact of the MGNREGS on rural migration in Dindigul District of Tamil Nadu. The study reveals that the migration has stopped in five Panchayats with the implementation of the scheme of the total 18 Panchayats. In seven

Panchayats migration has not stopped. In remaining 6 Panchayats there was no migration before and after the implementation of MGNREGS.

Liu and Deininger (2010), use a panel data for 2500 households, Collected in 2006, and 2008, from five districts in Andhra Pradesh, a state in the Southern India to study the impact of NREGA participation on consumption expenditure, calorie consumption, protein intake, and asset accumulation. They applied difference-in-difference and triple difference methodology. They find significant impact of NREGA participation on calorie consumption, protein intake, and consumption expenditure. Importantly, they find an impact on consumption which is greater than the direct cash transfer from NREGA, and conclude that the short term effects of NREGA on participating households were positive and greater than the program costs.

Srinivasan G. (2010), in his review on "Reforms Agenda for NREGS considers that the single most significant social policy scheme that goes a long way in addressing the chronic unemployment problem in the rural India is undoubtedly the National Rural Employment Guarantee scheme (NREGS). Launched in February 2, 2006, the National Rural Employment Guarantee Act has been extended to all the rural areas in the country in a phased manner. The author hopes that with the Government committed to transform the rural landscape with sweeping changes through guaranteed employment to rural people by extending a supplementary wage employment on demand, the NREGS will definitely come under scanner with its warts and all.

Bharat S Sontakki and Lakshman M. Ahire, (2011), in their essay on "Rural Employment Guarantee Scheme: Boon or Bane to Indian Agriculture" considers that the farmers with large farm holdings who invariably depend on farm labourers would be inversely affected by this NREG Scheme. When the daily wages are more in NREGS, quite naturally the labourer's preference would be to work through it. It would not be economical for the farmer to roved higher wages to the labour in order to retain the labour in his field. In the other sense the food prices have to be increased so that the farmer can hire labour for higher wages. The implementing agency of NREGS failed to look in to these matters. Tea gardens in Tripura are facing a shortage of labour with the expansion of National Rural Employment Guarantee Act (NREGA) and the scheme in all four major tea producing districts, thus absorbing about 20-22per cent tea workers.

Kumar Vijay S. (2011), in his article on "Mahatma Gandhi National Rural Employment Guarantee Act: A Review" opines that despite decades of planned development and poverty eradication programmes at the national and state levels, poverty continues to persist in India. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage employment in a financial year to a rural household who volunteer to do unskilled manual work.

Rao Gangadhara G. and Rao Mohana L.K., (2011), in their article on "Women Participation in MGNREGA in India" praises that in the annals of rural employment generation schemes after independence, MGNREGS stands as the grandest one. It has provided 'right to work' to rural population. India is abundant with manual workforce. There involves not only the Empowerment of women but family welfare also. Women population and labour share are given due weight in the act to enlarge opportunities and income levels. It is the sustained effort of the academics and activists for the act to reduce poverty among marginal groups. There are a number of provisions which are clearly meant for female workforce in rural India.

## **CHAPTER IV**

# **WORK- SATISFACTION OF WORKRS-THEORETICAL REVIEW**

## **Chapter-4**

### **Work- Satisfaction of workers- A Theoretical Review**

#### **Work satisfaction**

Job satisfaction/ Work satisfaction is the quality of human resource as which quality of products and services provided by an organization depends and on these factors competitive strength of an organization depends. But it is not only the quality of human resource but it satisfaction which decides the quality of products and services provided. Job satisfaction, however, is difficult to define and there are more than 250 definitions of job satisfaction by different authors round the globe but in brief it may be said that it means how happy and satisfied employees feel with their job. As one author has stated” job satisfaction closely related to the gratification of needs. It is composed of effective cognitive and behavior talent. These elements vary in their intensity and consistency from one individual to another. Thus, job satisfaction is derived from any pursuit directed by the process of fulfillment of need.

Work satisfaction refers to a person’s feeling of satisfaction on the job which act as a motivation to work .It is not the self –satisfaction, happiness or contentment but the satisfaction on the job/work.

Job satisfaction is defined as the, “pleasurable emotional state resulting from the appraisal of one’s job as achieving or facilitating the achievement of one’s job values.

“Work satisfaction is the amount of pleasure or contentment associated with a work. If you like your work intensely, you will experience high work satisfaction. If you dislike your work intensely, you will experience work dissatisfaction.”

#### **4.1 Workers Role in Job Satisfaction**

If work satisfaction is a worker benefit, surely the worker must be able to contribute to his or her own satisfaction and well being on the work. The following suggestions can help a worker to find personal work satisfaction seek opportunities to demonstrate skills and talents. This often

led to more challenging work and greater responsibilities, with attendant's increases in pay and other recognition.

Develop excellent communication skills, employ's values and rewards, excellent reading listening, writing and speaking skills. Know more, acquire new work related knowledge that helps you to perform task more efficiently and effectively. This will relive boredom and often gets one noticed. Demonstrate creativity and imitative qualities like these are, valued by most organization and often result in recognition as well as in increased responsibilities and rewards. Develop team work and people skill. A large part of work prosperous is the ability to work well with others to get the work. Accept the diversity in people. Accept people with their differences and their imperfections and learn how to give and receive criticism constructively.

#### 4.2 Theories of Job Satisfaction

There are vital differences among experts about the concept of job satisfaction. Basically, there are four approaches of job satisfaction.

They are :( 1) Fulfillment theory,

(2) Discrepancy theory,

(3) Equity theory,

(4) Two-factor theory.

**1) Fulfillment Theory:** The proponents of this theory measure satisfaction in terms of reward a person receives or the extent to which his needs are satisfied. Further, they thought that there is a direct/positive relationship between job satisfaction and the actual satisfaction of the expected needs. The main difficulty in this approach is that job satisfaction as observed by willing, is not only a function of what a person receives but also what he feels he should receive as there would be considerable difference in the actual and expectations of the persons. Thus job satisfaction cannot be regarded as merely a function of how much a person receives from his job. Another important factor that should be included to predict job satisfaction accurately is the strength of the individuals' desire of his level of aspiration in a particular area. This led to the development of the discrepancy theory of job satisfaction.

2) **Discrepancy Theory:** The proponents of this theory argue that satisfaction is the function of what a person actually receives from his job satisfaction and what he thinks he should receive or what he expects to receive. When the actual satisfaction derived is less than expected satisfaction, it results in dissatisfaction. Job satisfaction and dissatisfaction are function of the perceived relationship between what one wants from one's job and what one perceives it is offering. This approach does not make it clear whether or not over-satisfaction is a part of dissatisfaction and if so, how does it differ from dissatisfaction. This led to the development of equity theory of job satisfaction.

3) **Equity theory:** The proponents of this theory are of the view that a person's satisfaction is determined by his perceived equity, which in turn is determined from his input-output balance compared to his comparison of other's input-output balance. Input-output balance is the perceived ratio of what a person receives from his job relative to what he contributes to the job. This theory is of the view that both rewards-over rewards as well as under rewards lead to dissatisfaction. Negative rewards cause feelings of unfair treatment, while over-reward leads to feelings of guilt and discomfort among employees.

4) **Two-factor Theory:** This theory was developed by Herzberg, Mausner, Peterson and Capwell who identified certain factors as satisfiers and dissatisfiers.<sup>4</sup> Factors such as achievement, recognition, responsibility, etc., are satisfiers, the presence of which causes satisfaction but their absence does not result in dissatisfaction. On the other hand, factors such as supervision, salary, working conditions, etc. are dissatisfiers, the absence of which causes dissatisfaction. Their presence, however, does not result in job satisfaction. The studies designed to test their theory failed to give any support to this theory, as it seems that a person can get both satisfaction and dissatisfaction at the same time, which is not a valid proposition.

### 4.3 Determinants of Work Satisfaction

While analyzing the various determinants of work satisfaction, we have to keep in mind that: all individuals do not derive the same degree of satisfaction though they perform the same work in the same work environment and at the same time. Therefore it appears that besides the nature of work and work environment, there are individual variables which affect work

satisfaction. Thus, all those factors which provide a fit among individual variables, nature of work, and situational variables determine the degree of work satisfaction.

## **1. Individual factors**

Individuals have certain expectation from their work. If these expectations are met from the works, they feel satisfied. These expectations are based on an individual's level of education, age and other factors.

### **1.1 Level of education**

Level of education of an individual is a factor which determines the degree of work satisfaction. The possible reason for this phenomenon may be that highly educated persons have very high expectations from their work which remain unsatisfied.

### **1.2 Age**

Individuals experience different degree of work satisfaction at different stages of their life. Work satisfaction is high at the initial stage, gets gradually reduced, starts rising up to certain stage, and finally dips to a low degree.

### **1.3 other factors**

Besides the above two factors, there are other individual factors which affect work satisfaction. If an individual does not have favorable social and family life, he may not feel happy at the work place. Similarly other personal problems associated with him may affect his level of work satisfaction.

## **2. Nature of work**

Nature of work determines the work satisfaction which is in the form of occupation level and work content.

### **2.1 Work level**



Higher level works provide more satisfaction as compared to lower level. This happens because high level works carry prestige and status in the society which itself becomes source of satisfaction for the employees.

## **2.2 Work content**

Work content refers to the intrinsic value of the work which depends on the requirements of skills for performing it, and the degree of responsibility and accountability it offers. A higher content of these factors provides higher satisfaction.

## **3. Situational variables**

Situational variables related to work satisfaction lie in formal and informal communication among workers. Formal communication is created by the employers and the informal communication emerges out of the interaction of individuals in the work-site. Some of the important factors which affect work satisfaction are given below:

### **3.1 working condition**

Conditions of work place and associated facilities for performing the work determine work satisfaction. These work in two ways. First, these provide means for work performance. Second, provision of these conditions affects the individual's perceptions about the programme. If these factors are favorable individuals experience higher level of work satisfaction.

### **3.2 Supervision**

The type of supervision affects work satisfaction as in each type of supervision; the degree of importance attached to individuals varies. In employee- oriented supervision, there is more concern for people which is perceived favorably by them and provides them more satisfaction. In work- oriented supervision, there is more emphasis on the performance of the work and people become secondary. This situation decreases work satisfaction.

### **3.3 Equitable rewards**

The type of linkage that provided between work performance and rewards determines the degree of work satisfaction. If the reward is perceived to be based on the work performance and

equitable, it offers higher satisfaction. If the reward is perceived to be based on consideration other than the work performance, it affects work satisfaction adversely.

### **3.4 Opportunity for promotion**

It is true that individuals seek satisfaction in their work in the context of work nature and work environment but they also attach importance to the opportunities for promotion that these works offer.

### **3.5 work group**

Individuals work in group either created formally or they develop on their own to seek emotional satisfaction at the work place. To the extent, such groups are cohesive; the degree of satisfaction is high. If the group is not cohesive, work satisfaction is low.

## **4. Causes of Work Satisfaction**

### **4.4 Work- related factors**

**4.4.1 Wage:** wages play a significant role in influencing work satisfaction. This is because of two reasons. First, money is an important instrument in fulfilling one's needs; and two, employees often see pay as a reflection of management's concern for them.

**4.4.2 Nature of work:** Most employees crave intellectual challenges on work. They tend to prefer being given opportunities to use their skills and abilities and being offered a variety of task, freedom, feedback on how well they are doing. These characteristics make works mentally challenging. Works that have too little challenge create boredom. But too much challenge creates frustration and the feeling of failure. Under conditions of moderate challenge, employees experience pleasure and satisfied.

**4.4.3 Policies and procedures:** Policies include wage related, Unemployment allowances, reward systems, motivational methods, skill based versus work based pay, and the like.

**4.4.4. Working conditions:** Work conditions that are compatible with an employee's physical comfort and that facilitate doing a good work contribute to work satisfaction. Work-site facilities like temperature, humidity, Crèche facilities, refreshment, noise, and hours of work, first aid

facilities, and drinking water, cleanliness of the work and adequate tool and equipment are the features which affect job satisfaction.

#### **4.5 Group factors:**

Group factors wielding influence on satisfaction include size and supervision.

**4.5.1 Size:** It is truism to say that, longer the size of the group lowers the level of with group performance.

**4.5.2 Supervision:** Perceived quality of supervision is another determinant of work satisfaction. Work satisfaction tends to be high when people believe that their supervisors are more competent and their best interests in mind, and treat them with dignity and respect. Communication is another aspect of supervision. Satisfaction of members tends to be high when they are able to communicate easily with their supervisor.

**4.6 Individual factors:** In addition to work-related and group factors, there are certain personality variables that have a bearing on work satisfaction.

**4.6.1 Several need based variables** have been linked to work satisfaction. Stronger an individual's needs and desires, more satisfied him or she tends to be on his or her work.

**4.6.2 Team spirit** tends to influence one's work satisfaction. Generally speaking, the higher co-operation and team spirit, the more satisfied the individual tends to be.

**4.6.3 .Work** satisfaction is related to the extent to which people perform woks congruent with their interest.

**4.6.4 Work** satisfaction has been found to be related to one's general one's satisfaction. The more the people are satisfied with aspects of their lives unrelated to their works, the more they also tend to be satisfied with their work.

### **5. Consequences of Job Satisfaction**

High work satisfaction may lead to improved productivity, increased turn over, improved attendance, reduced accidents, less work stress and lower unionization.

### **5.1 Productivity:**

The relationship between satisfaction and productivity is not definitely established. There are some conditions under which high productivity more clearly lead to work satisfaction. One condition is that the employees perceive intrinsic and extrinsic rewards are contingent upon their productivity. The second condition is that the extrinsic rewards be distributed equitably. Inequitable distribution fails to convince the employee about the close correlation between hard work and rewards.

### **5.2 Employee Turnover.**

High employee turnover is of considerable concerns for employer because it disrupts normal operations, causes morale problems for those who stick on and increases the cost involved in selecting and training replacements. The employer does whatever possible to minimize turnover, making the employees feels satisfied on their works, being once such.

### **5.3 Absences**

Correlation of satisfaction to absenteeism is also proves conclusively. Workers who are dissatisfied are more likely to take “mental health” days, i.e., days off not due to illness or personal business. Simply stated, absenteeism is high when satisfaction is low.

### **5.4 safeties**

Poor safety practices are negative consequences of low satisfaction level. Proper first aid facilities are provided at work-site.

### **5.5 Work stress**

Work stress is the body’s response to any work-related factor that threatens to disturb the persons’ equilibrium in the process of experiencing stress, the employee inner state stages. Prolonged stress can cause the employee serious ailments such as heart disease, ulcer, blurred vision, lower back pain and muscle aches.

## **5.6 Unionization**

It is provided that work dissatisfaction is a major cause for unionization. Dissatisfaction with wages, job security, benefits, rewards and treatment of supervisors are reasons which make employees join unions. Another dimension is that work dissatisfaction can have an impact on the tendency to take action within the union such as firm grievances or striking.

## **CHAPTER V**

### **DATA ANALYSIS AND INTERPRETATION**

## Chapter-5

### DATA ANALYSIS AND INTERPRETATION

Mathilakam Block in Thrissur District is purposively selected for the present research work. In the Block two panchayats( Sree Narayanapuram and Edavilungue) are to be purposively chosen for the study. The sample panchayats were selected because of the effective implementation of MGNREG scheme there in for the last seven years. 100 sample beneficiaries are selected randomly, 50 each from each panchayats. Data were analyzed by using appropriate statistical tools and techniques. SPSS is used for analyzing the data. Tables and graphs are used for the study. Socio-economic profiles of the respondents are given below.

**Table-5.1**

<b>Socio-economic Profile of the Beneficiary Households</b>			
<b>N=100</b>			
<b>Item</b>	<b>Categories</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Age</b>	20-40	25	25
	40-60	68	68
	Above 60 years	7	7
<b>Religion</b>	Hindu	90	90
	Muslim	7	7

	Christian	3	3
Category	SC	45	45
	OEC	5	5
	OBC	48	48
	GENERAL	2	2
<b>Family structure</b>	Nuclear	89	89
	Joint	11	11
Marital Status	Single	2	2
	Married	90	90
	Widow	8	8
<b>Number of dependents</b>	Two	48	48
	Three	23	23
	Four	14	14
	Above Four	15	15
<b>Land holdings</b>	Landless	1	1
	Marginal	3	3



	Small	73	73
	Medium	23	23
<b>Type of living house</b>	Hut	5	5
	Tiled	19	19
	Concrete	71	71
	Others	5	5
<b>Level of category</b>	APL	28	28
	BPL	72	72
<b>Ownership status of house</b>	Own	93	93
	Rented	5	5
	Others	2	2
<b>Educational Qualification</b>	Below SSLC	70	70
	SSLC	24	24
	PLUS Two/Predegree	6	6
<b>Source of Income</b>	Spouse's Income	69	69
	Income from Son	24	24

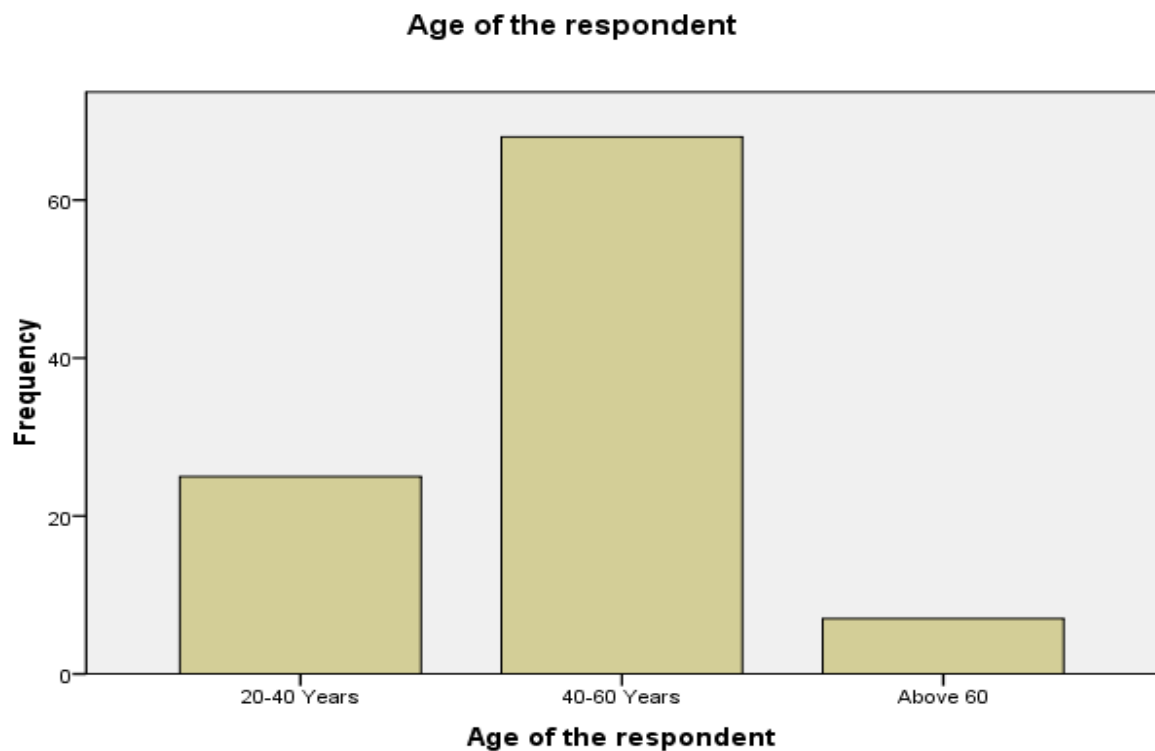
	Daughter's Income	2	2
	Income from Property	5	5
<b>Total Annual Income</b>	Below One lakh	87	87
	1-2 Lakhs	12	12
	2-3 lakhs	1	1

Source: Primary data

The above table shows that, out of 100 respondents, 68 percentages of the women are belonging to the age group of 40-60, 90 percentages of the workers are included in Hindu religion, 45 respondents are SC group, 48 respondents are belonging to Other Backward Caste , 5 members are in OEC and 2 in general category. 89 percentages of members living in to the nuclear family and 90 percentages are married women. 48 members have two dependents, 23 members have three dependents and 15 members have more than four members in their family. 73 women workers have only small land holdings. 71 percentages of women workers have lived in concrete houses and 5 of them are in hut. 72 percentages of workers are in BPL category and 28 percentages belonging to APL category. 93 percentages of respondents have living their own houses. Their educational qualification is so poor. 70 percentages of respondents have below SSLC education, 24 percentages have SSLC qualification and 6 of them have pre-degree qualification. They have income contribution from other family members. 69 respondents have spouse's income contribution for household expenses, 24 respondents have income from son, 5 members have income from house property and 2 of them have daughter's income. 87

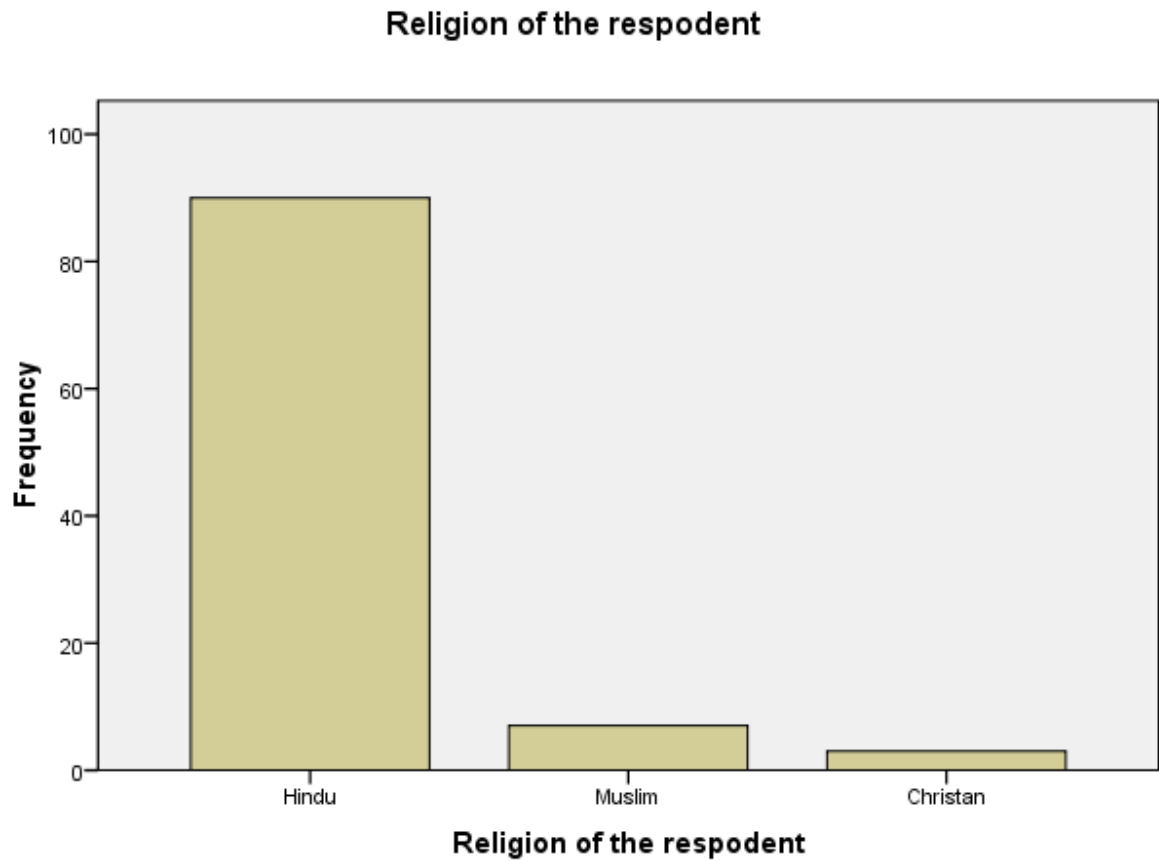
respondents have below one lakh annual income, 12 members have 1-2 lakhs and only one member have more than 2 lakhs annual income.

**Figure-5.1**



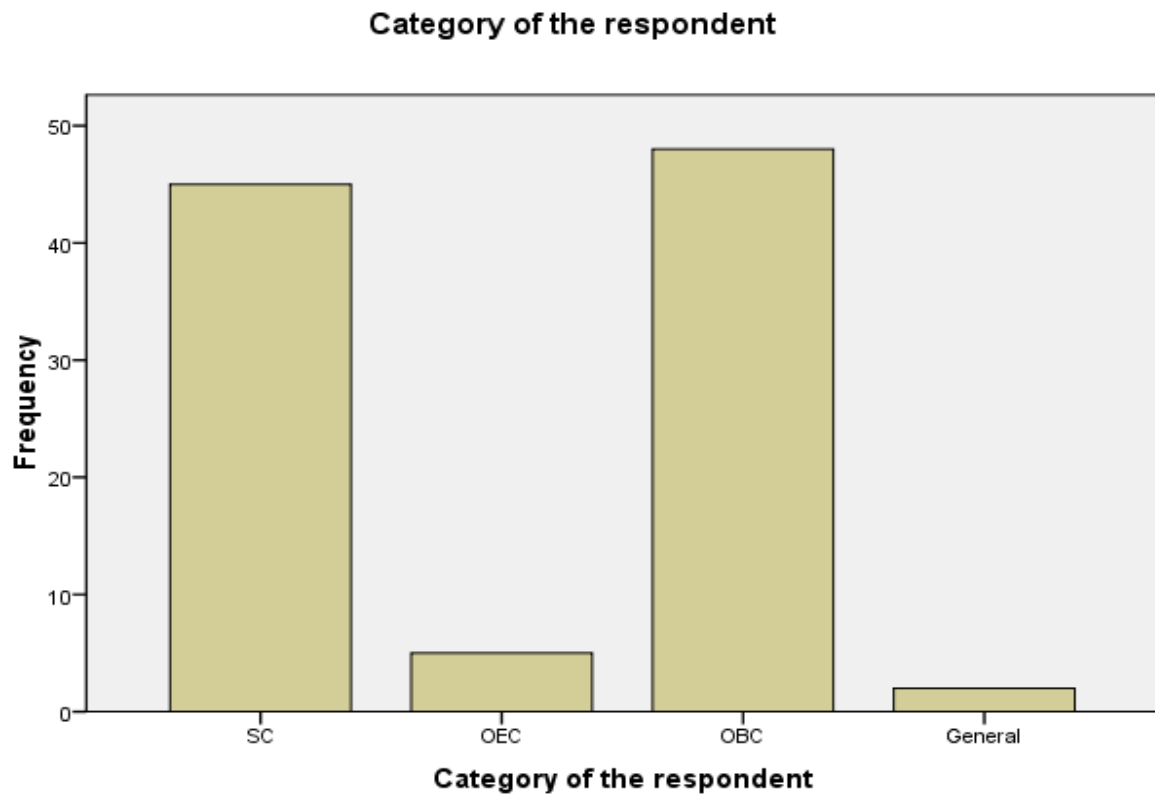
Out of 100 respondents, 68 percentages of the women are belonging to the age group of 40-60, 25 percentages of women workers are belonging to the age group of 20-40, and 7 percentages have more than 60 years of old.

**Figure -5.1.1**



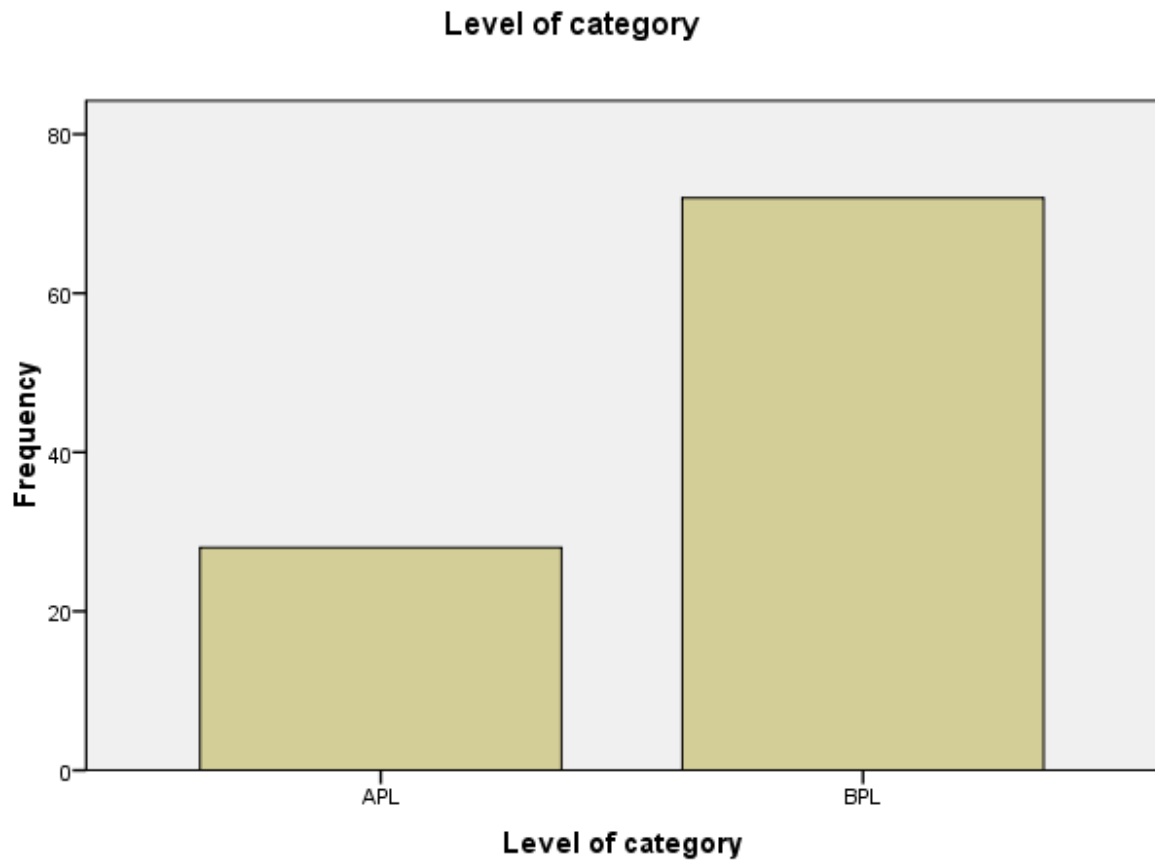
In the study area, there are 90 percentages of respondents are belonging to the Hindu religion, 7 percentages belonging to the Muslim religion and 3percentages belonging to the Christian religion.

**Figure -5.1.2**



In the study area, out of 100 respondents, 45 percentages of the respondents are belonging to the SC group, 48 percentages of the respondents are belonging to Other Backward Caste, and 5 percentages of the members are in OEC and 2 percentages in general category.

**Figure -5.1.3**



One of the main objectives of the MGNREGA Scheme is to provide 100 days employment opportunities for unskilled labour group who is in rural area especially for women, belonging to Below Poverty Line. In the study area out of 100 households, 72 percentages of women workers are in BPL category and 28 percentages belonging to APL category.

**Table-5.2****Impact of MGNREG on Women Empowerment**

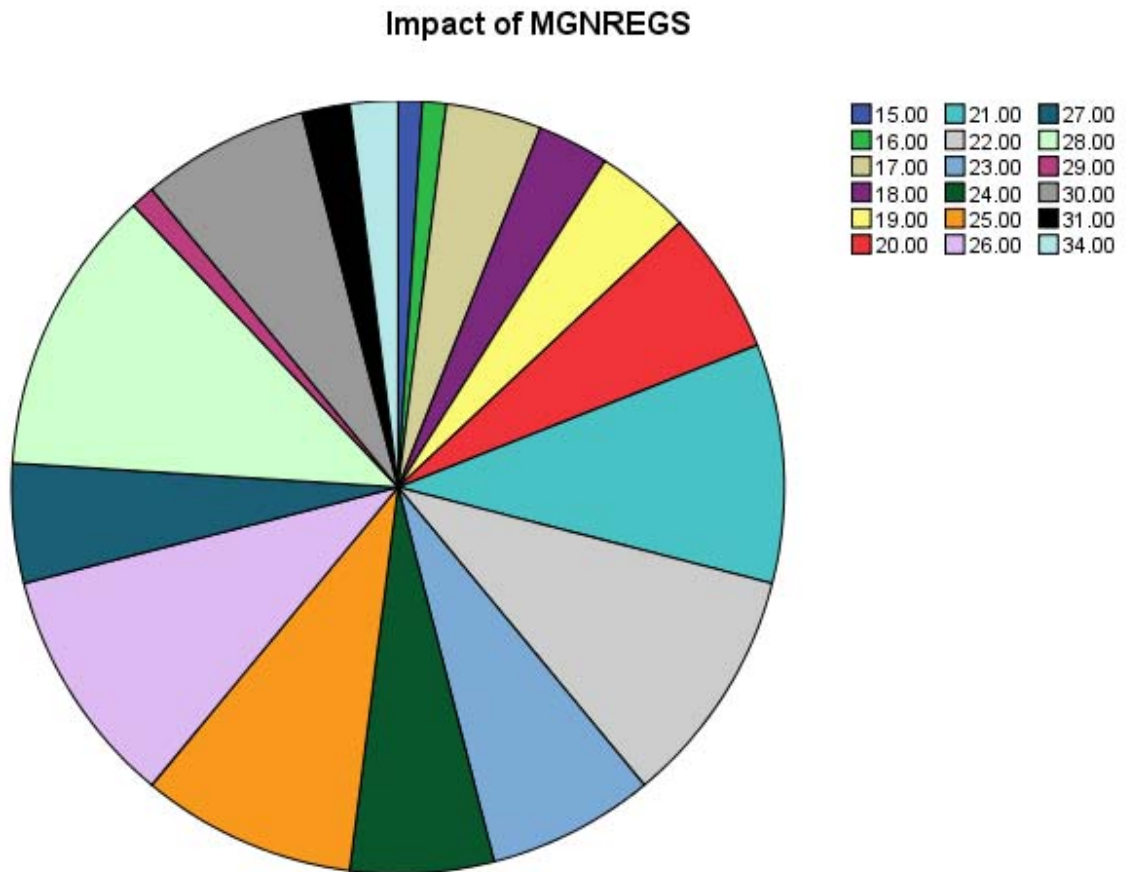
Attributes	Minimum	Maximum	Mean	Mean Score	Std. Deviation
Impact on personal savings	1	5	3.22	IX	.848
Impact on employment opportunities	1	5	3.54	II	.744
Impact on cash in hand	1	5	3.11	X	.994
Clearing of old debt	1	5	3.25	VIII	1.067
Procurement of gold/silver ornaments	1	4	2.65	XI	1.048
Respect from family members	2	5	3.68	I	.709
Educational status of children	1	5	3.53	III	.858
Participation in general village Developmental activities	1	5	3.37	VI	.800
Health care expense	1	5	3.48	IV	.759
Food consumption status	1	5	3.44	V	.783
improve in purchasing power	2	5	3.34	VII	.742

Source: Primary data

From the above table it is clear that the scheme is beneficial to women workers because the study reveals that the workers have get respect from family shows the highest mean rank (3.68), followed by increasing the employment opportunities (3.54), Increasing the educational status of children (3.53), money spent for health care for their children and family members (3.48), for

consumption of food and household expenses (3.44) , their participation level in village developmental activities is above average(3.37) and improve their purchasing power (3.34) etc. It shows the empowerment of women workers through the scheme.

**Figure -5.2**



**Test whether opinion regarding “MGNREGA are needed for improving the standard of living of the workers “are above the average level.**



15. Null Hypotheses: H0- Opinion regarding “MGNREGA are needed for improving the standard of living of the workers” is equal to average level.

16. Alternate Hypotheses: H1- Opinion regarding “MGNREGA are needed for improving the standard of living of the workers” is not equal to average level.

17. Test Statistics- t -test for single mean.

**Table-5.2.1**

Opinion	Mean	Std. Deviation	t-value	P-value
MGNREGA are needed for improving the standard of living of the workers	4.02	.586	17.415	<0.001

Here P value is less than 0.010, reject the null hypotheses at 1% level of significance, and accept the alternate hypotheses, i.e., Opinion regarding “MGNREGA are needed for improving the standard of living of the workers is not equal to average level. Based on Mean value (4.02), MGNREGA Scheme is vital for improving the standard of living of the unskilled women workers.

**Test whether opinion regarding “respect from family members “are above the average level.**

1. Null Hypotheses: H0- Opinion regarding “respect from family members” are equal to average level.

2. Alternate Hypotheses: H1- Opinion regarding “respect from family members” are not equal to average level.
3. Test Statistics- t -test for single mean.

**Table-5.2.2**

Test Statistics: t test for single mean

Worker	Mean	Std. deviation	T value	P value
Respect from family members	3.68	.709	9.591	<0.001

Source: Primary data

Here P value is less than 0.001, reject the null hypotheses at 1% level of significance, and accept the alternate hypotheses, i.e., respect from family members are not equal to average level. Then comparing the mean value 3.68, respect from family is above average level and it is very high. Because the women workers will get a regular return for their employment, they will get respect from their family.

**Test whether opinion regarding “increase in employment opportunities “are above the average level.**

1. Null Hypotheses: H0- Opinion regarding “increase in employment opportunities” are equal to average level.
2. Alternate Hypotheses: H1- Opinion regarding “increase in employment opportunities” are not equal to average level.

3. Test Statistics- t -test for single mean

**Table-5.2.3**

Worker	Mean	Std. deviation	T value	P value
Impact on employment opportunities	3.54	.744	7.255	<0.001

Source: Primary data

Here P value is less than 0.010, reject the null hypotheses at 1% level of significance, and accept the alternate hypotheses, i.e., impact on increase in employment opportunities are not equal to average level. Then comparing the mean value 3.54, impact on increase in employment opportunities is above average level and it is very high, because the women workers will get regular employment opportunities from the scheme.

**Table-5.3**

**Opinion about the infrastructural facilities about the Programme**  
**N=100**

<b>Opinion</b>	<b>Attributes</b>	<b>No. of Respondents</b>	<b>Percentage</b>
<b>Opinion about Drinking water facilities</b>	Don't know	3	3
	Adequate	97	97
<b>about Shed for dressing</b>	Don't know	11	11.0
	Inadequate	69	69.0

	Adequate	20	20.0
<b>about sanitation facilities</b>	Don't know	9	9.0
	inadequate	65	65.0
	adequate	26	26.0
<b>about Crèche facilities</b>	Don't know	25	25.0
	inadequate	67	67.0
	adequate	8	8.0
<b>about Aaya or helper</b>	Don't know	11	11.0
	inadequate	55	55.0
	adequate	34	34.0
<b>about First Aid Box</b>	Don't know	5	5.0
	inadequate	19	19.0
	adequate	76	76.0

Source: Primary data

From the above table, it is clear that the opinion about the infrastructural facilities of the scheme at the work-site. 97 percentages of the respondents have adequate drinking water facilities and 76 percentages of workers have adequate first aid facilities. It is clear that there are certain problems facing the work-site. 69 percentages of workers reported that they have inadequate facilities for dressing shed, 65 percentages have replied that they have inadequate sanitation facilities at work-site, 67 percentages of respondents have no crèche facilities for their child care, 25 percentages of workers have no heard about the crèche facilities and 55 percentages have no helper.

**Table-5.4**

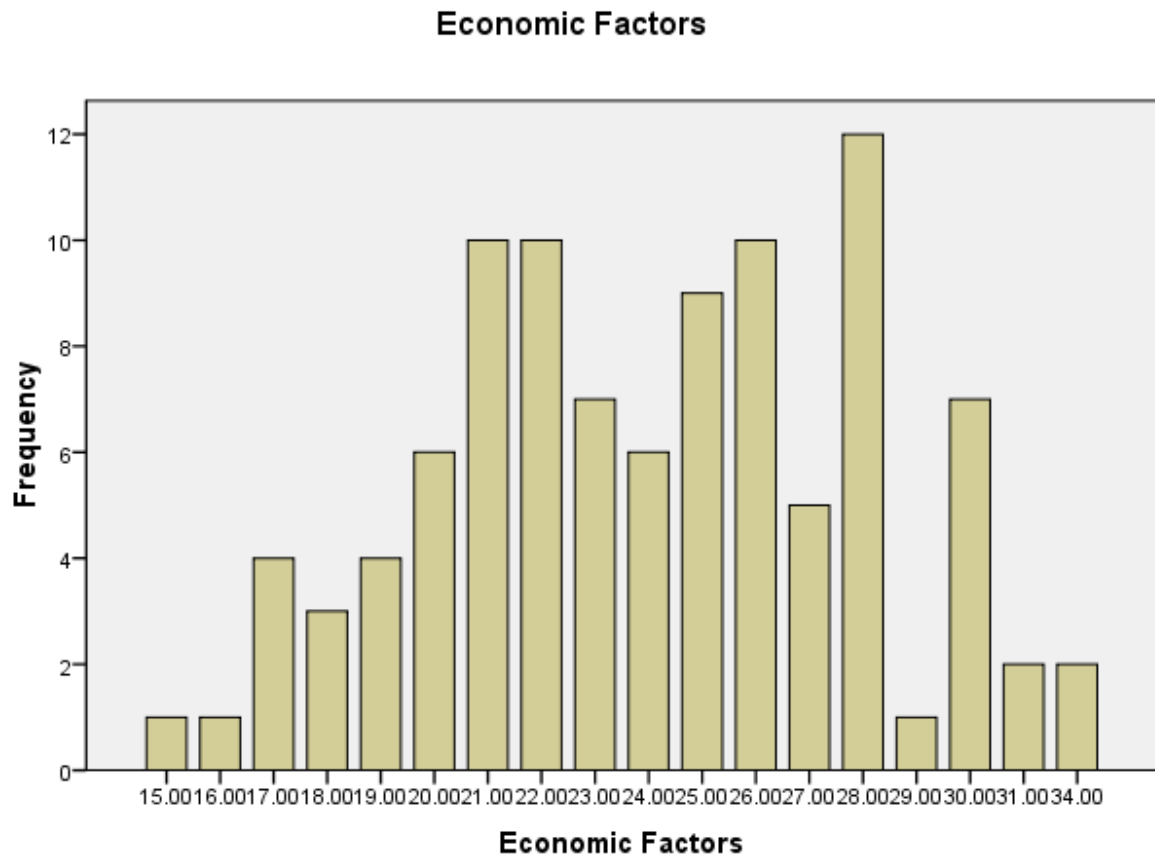
Life-satisfaction-Economic factors

Factors	Minimum	Maximum	Mean	Mean Score	Std. Deviation
Helping to increase income	1	5	3.43	IV	.714
Improve in purchasing power	2	5	3.34	VII	.742
Decision making power in family	1	5	3.39	V	.852
Communication skill	2	5	3.44	III	.701
Job performance level	2	5	3.59	I	.668
Helped to build optimistic attitude	1	5	3.52	II	.745
Position in the society	1	5	3.38	VI	.930

Source: Primary data

From the above table it is clear those factors affecting the economic factors of MGNREG workers. The attribute of Job performance level of workers is above the average level, the mean score is 3.59, followed by the scheme helped to create optimistic attitude among its beneficiaries (3.52), and it improved the communication skill of workers (3.44), increase income of its beneficiaries (3.43) and increase in decision making power

Figure -5.4



**Test whether significant difference between level of category with regard to economic factors**

T test for difference in two means or independent sample t-test.

1. H0: (Null Hypotheses) There is no significant relationship between APL and BPL category with regard to economic factors.

2. H1: (Alternate Hypotheses) There is significant relationship between APL and BPL category with regard to economic factors.
3. Test Statistics- T test for difference in two means or independent sample t-test.

**Table-5.4.1**

Level	Mean	Std. Deviation	t-value	P-value
APL	24.8929	3.54170	1.233	.221
BPL	23.7778	4.24338		

Accept the null hypotheses at 5% level of significance because, P value is greater than 0.051.

There is no significant difference between APL and BPL category with regard to economic factors.

**Table-5.5**

**Awareness about the Programme**

**N=100**

<b>Awareness About</b>	<b>Attributes</b>	<b>No. of Respondents</b>	<b>Percentage</b>
<b>Submitting Form- A</b>	Fully aware	50	50.0
	Moderately aware	41	41.0
	Unaware	9	9.0
<b>100 days of employment</b>	Fully aware	81	81.0
	Moderately aware	19	19.0

<b>Knowledge about minimum wages</b>	Fully aware	58	58.0
	Moderately aware	40	40.0
	Unaware	2	2.0
<b>Equal wages for men and women</b>	Fully aware	58	58.0
	Moderately aware	35	35.0
	Unaware	7	7.0
<b>Work within radius</b>	Fully aware	36	36.0
	Moderately aware	49	49.0
	Unaware	15	15.0
<b>Compensation for delayed payment</b>	Fully Aware	17	17.0
	Moderately aware	40	40.0
	Unaware	43	43.0
<b>Role of Grama Sabha</b>	Fully Aware	37	37.0
	Moderately aware	51	51.0
	Unaware	12	12.0
<b>Eligibility for unemployment allowances</b>	Fully aware	13	13.0
	Moderately aware	44	44.0
	Unaware	43	43.0
<b>About social audit</b>	Fully aware	31	31.0



	Moderately aware	50	50.0
	Unaware	19	19.0

Source: Primary data

The above table shows that the awareness about the various attributes of the scheme among its beneficiaries. The awareness about the objectives of the programme, that is for getting 100 days employment in a financial year , about minimum wages, equal wage for men and women, work within the radius of 5 k m , compensation for delayed payment, role of Grama Sabha, about social audit etc are, 81%, 58%,58%,36%,17%,37%,31percentages respectively. But the workers are unaware about for getting the registration the Form-A is submitted is 9 percentages and they are eligible for unemployment allowances is 43 percentages, and 43 percentages of workers are not aware about the compensation for delayed payment. 19 percentages of the workers do not know the social audit, 12 percentages do not know the role of Grama Sabha and 15 percentages of workers are not aware about the work is getting the 5 k m within the radius etc.

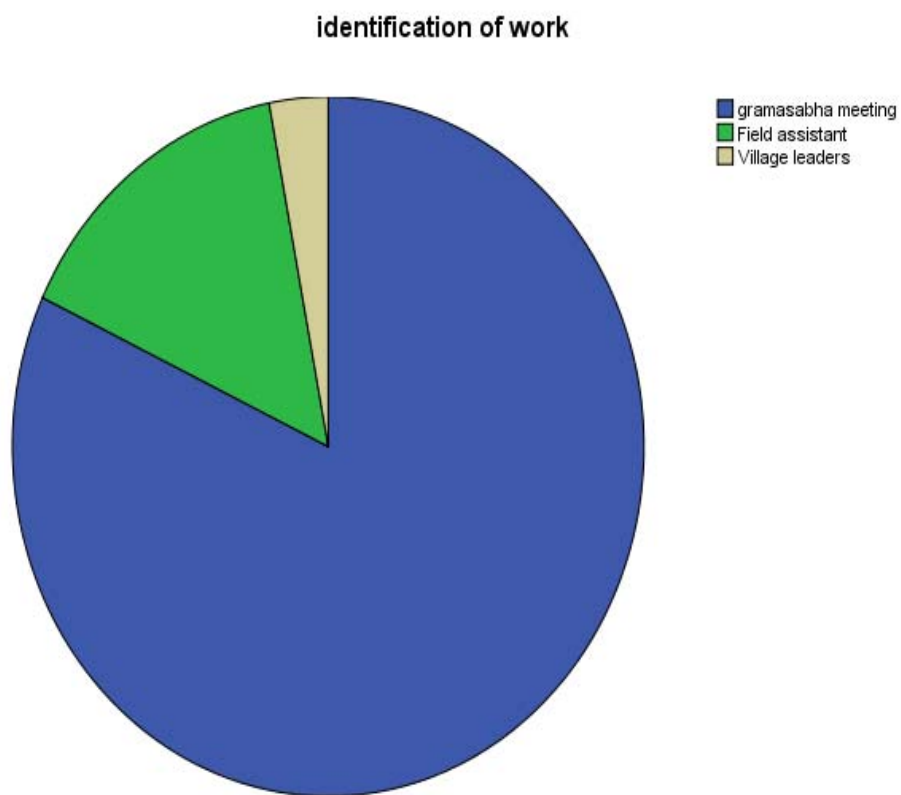
**Table-5.6. Work Identified by responsible authorities**

<b>Work identification by</b>	<b>Frequency</b>	<b>Percentage</b>
Gramasabha meeting	82	82.0
Field assistant	15	15.0
Village leaders	3	3.0

Source: Primary data

From the above table, respondents opinioned that, 82 percentages of MGNREG work is identified by GramaSabha Meeting, 15 percentages of work is identified by Field Assistant and the remaining 3 percentage is identified by Village leaders.

**Figure -5.6.**



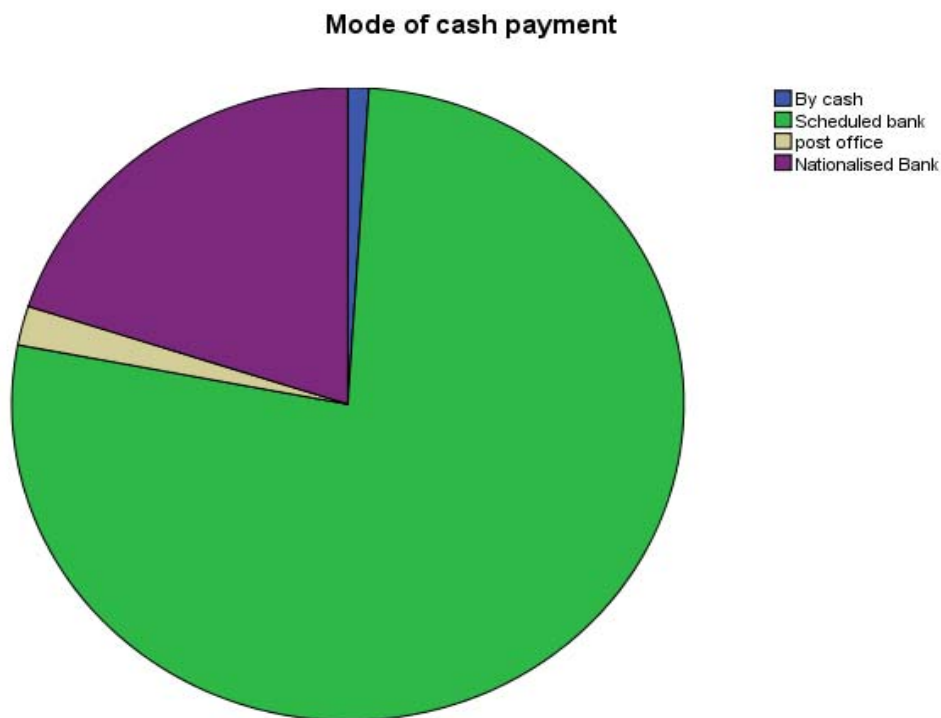
**Table-5.6.1 Mode of Wage Payment for MGNREG workers**

By Means	Frequency	Percentage
By cash	1	1.0
Through Scheduled bank	77	77.0
Through post office	2	2.0
Through Nationalized Bank	20	20.0

Source: Primary data

The table shows that 77 percentages of respondents have getting their wages through Scheduled Bank, only one worker will get her wages as cash, and 20 percentages of workers have getting wages through nationalized bank and 2 percentages of workers getting through post-office.

**Figure -5.6.1**



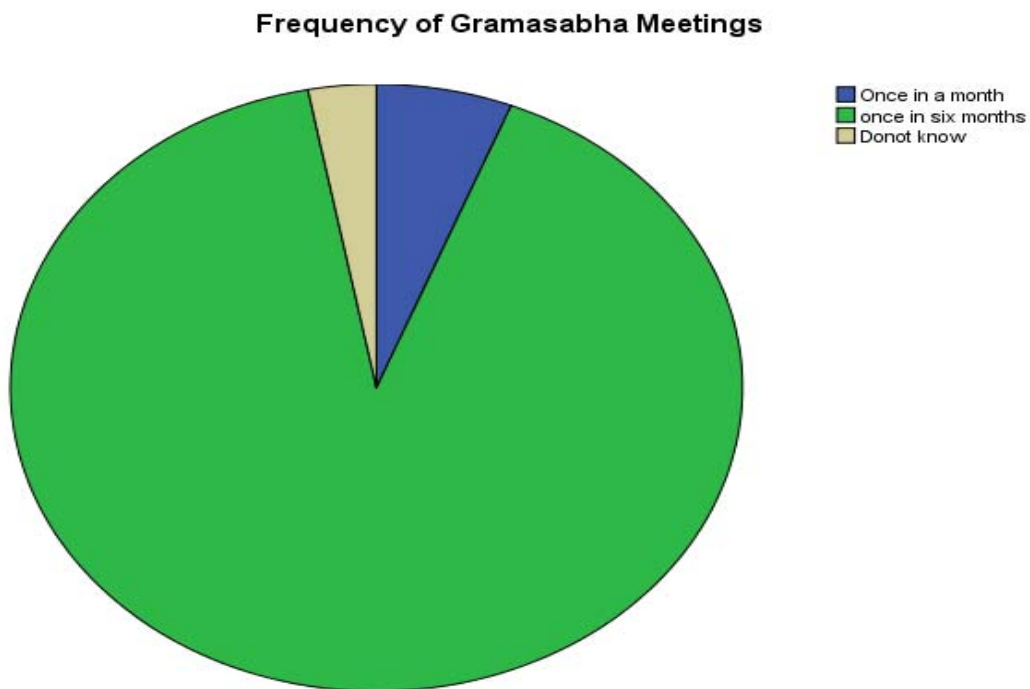
**Table-5.6.2 Frequency of Grama Sabha Meetings**

Period	Frequency	Percent
Once in a month	6	6.0
once in six months	91	91.0
Do not know	3	3.0

Source: Primary data

From the figure, it is clear that the period of frequency of Grama Sabha Meetings is held by Authorities. 91 Percentages of respondents replied that the meetings are held once in six months, 6 respondents replied that it is held in once in a month and 3 of them replied that they have no awareness about the Grama Sabha meetings.

**Figure -5.6.2**



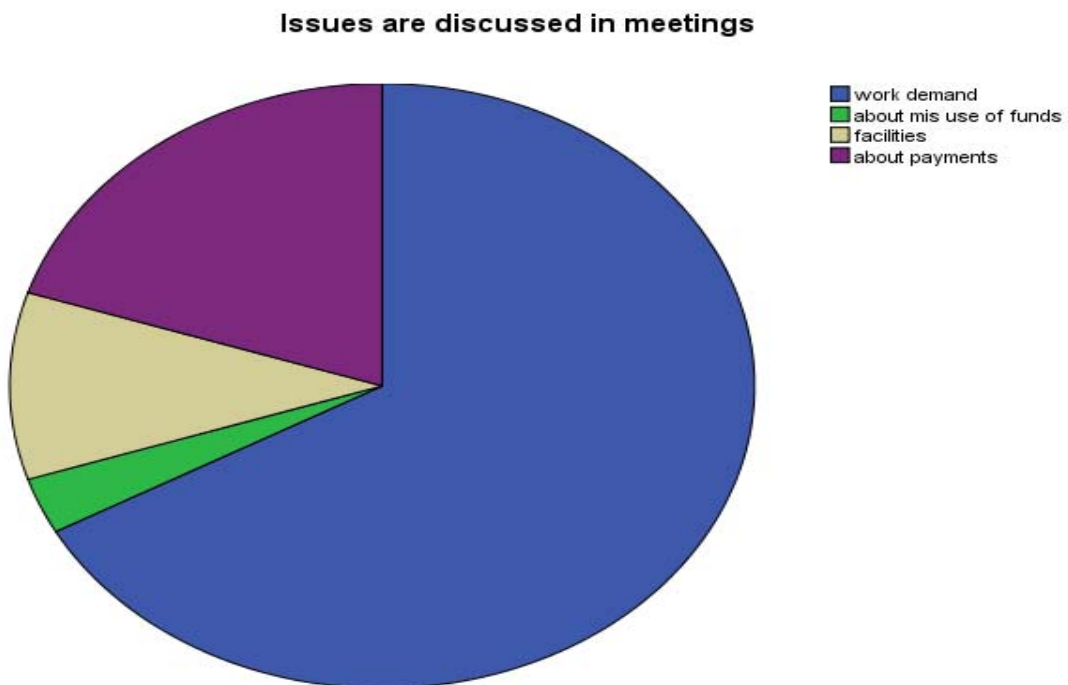
**Table-5.6.3 Issues are discussed in meetings**

Issues	Frequency	Percent
Work demand	67	67.0
About mis -use of funds	3	3.0
Facilities	10	10.0
About payments	20	20.0

Source: Primary data

Figure shows that, 67 percentages of workers reported that the issues relating to demand for work is discussed in the meetings, 10 percentage of respondents opinioned that they are discussing about the issues relating to the facilities provided in the work-site , 20 percentages of respondents discussed about their payments and 3 percentages of respondents discussed about the misuse of funds.

**Figure -5.6.3**



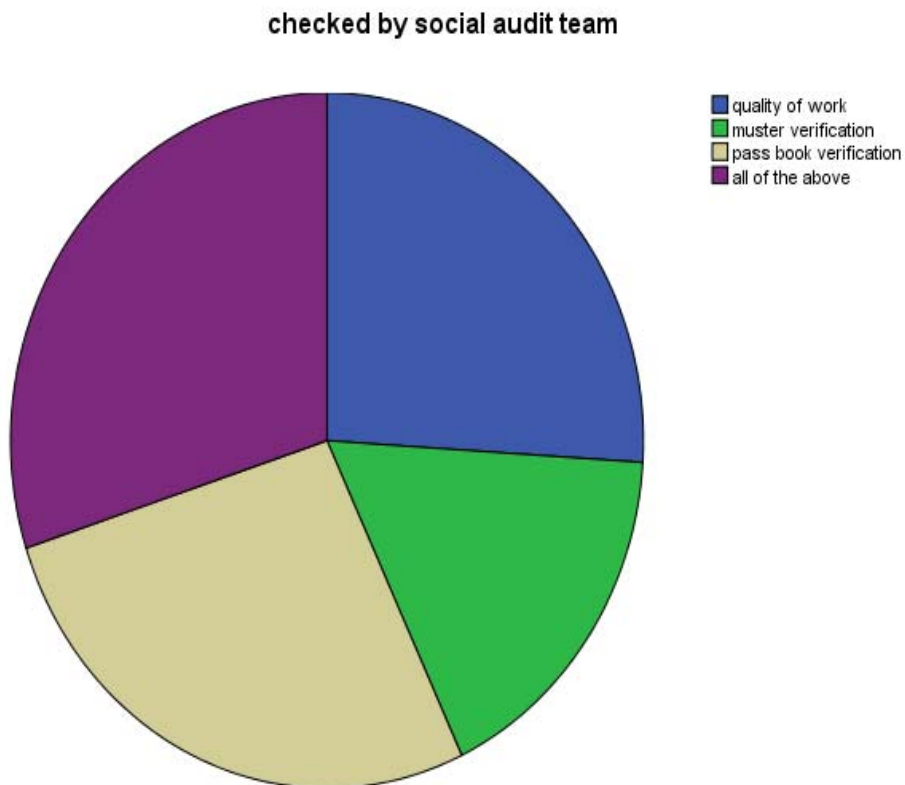
**Table-5.6.4 Records verified by social audit team**

Records	Frequency	Percentage
Quality of work	26	26.0
Muster verification	17	17.0
Pass book verification	27	27.0
All of the above	30	30.0

Source: Primary data

30 percentages of workers replied that the social-audit team has checking all the records like, Muster roll, Passbook and the work-site for ensuring authenticity and public confidence, 27 percentages of the workers replied that they have checked the pass book of workers, 26 percentages believed that they have checked the quality of work at work-site and 17 percentage replied that the team have checked the muster roll etc.

**Figure -5.6.4**



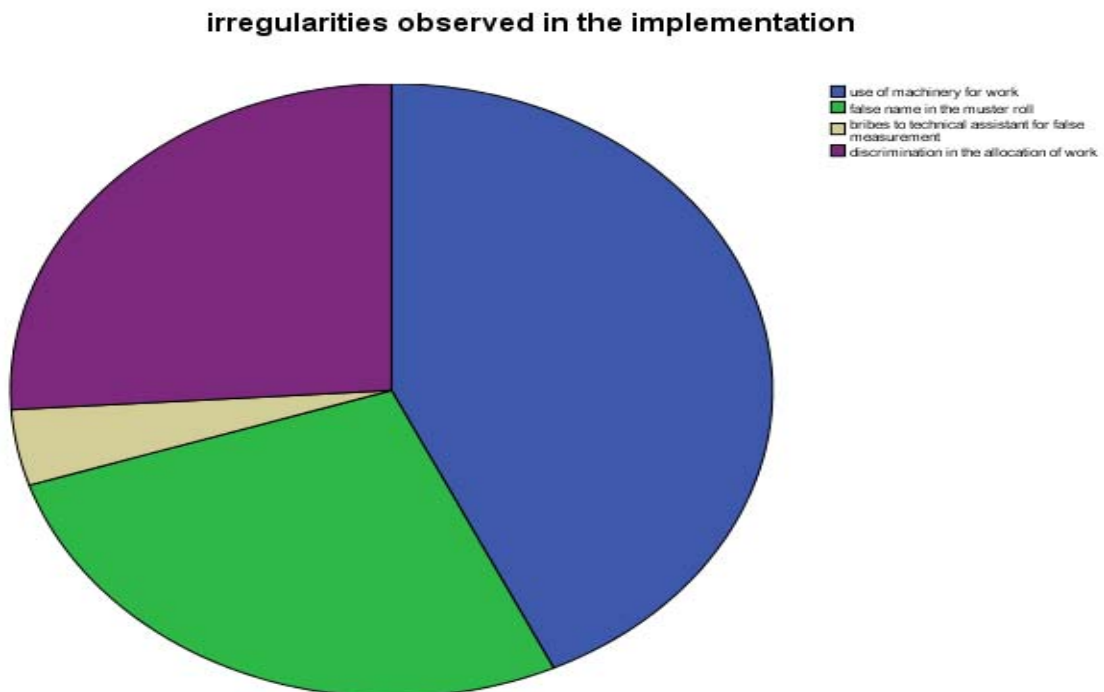
**Table-5.6.5 Irregularities observed in the implementation**

Irregularities	Frequency	Percentage
Use of machinery for work	43	43.0
False name in the muster roll	27	27.0
Bribes to technical assistant for false measurement	4	4.0
Discrimination in the allocation of work	26	26.0

Source: Primary data

From the figure, 43 percentages of respondents have felt that there is irregularities in the implementation for the use of machinery for their work, 27 percentage have observed that there is false name entered in the muster-roll, 26 have observed that there is discrimination in the allocation of work and 4 respondents have observed some bribes to technical assistant for false measurement.

**Figure -5.6.5**



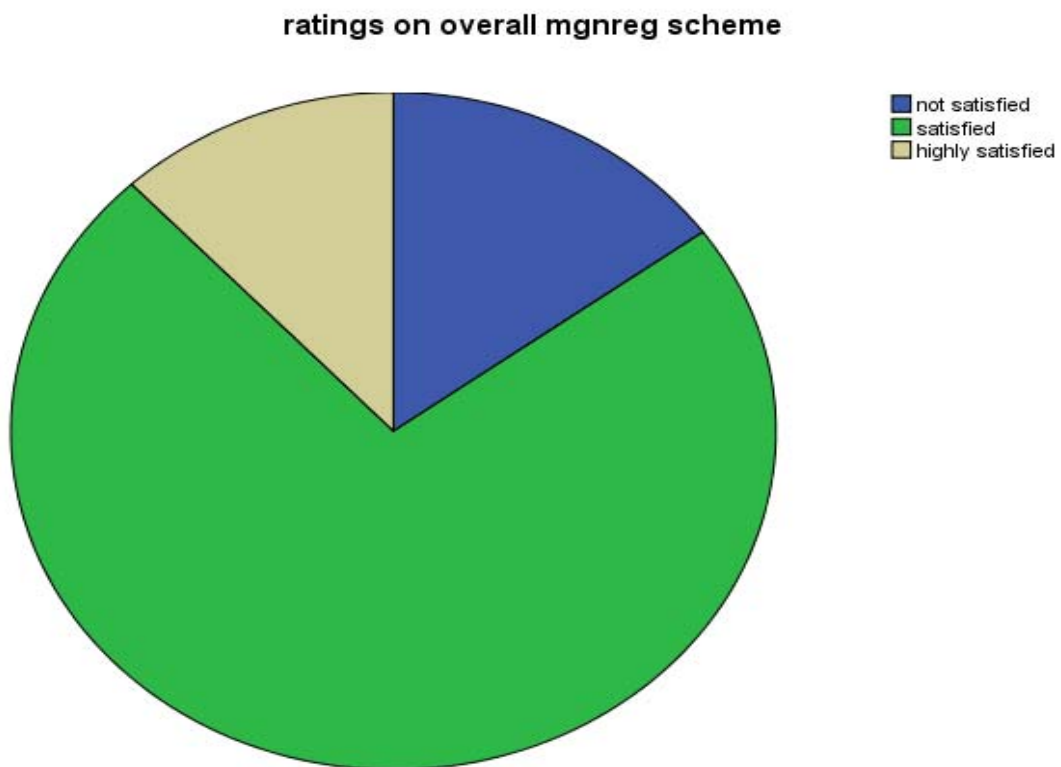
**Table-5.6.6 Ratings on overall MGNREG scheme**

Ratings	Frequency	Percentage
Not satisfied	15	15.0
Satisfied	73	73.0
Highly satisfied	12	12.0

Source: Primary data

From the table it is clear that, out of 100 respondents, 73 percentages of workers are satisfied with the scheme, 12 percentage of women workers are highly satisfied and 15 percentages of workers are not satisfied in the study area because of the reason that they have delay in wage payment, Bank authorities are not properly interact with them, there are more formalities for getting wages through bank etc.

**Figure -5.6.6**





**Table-5.7**

Health and Sanitation Factors

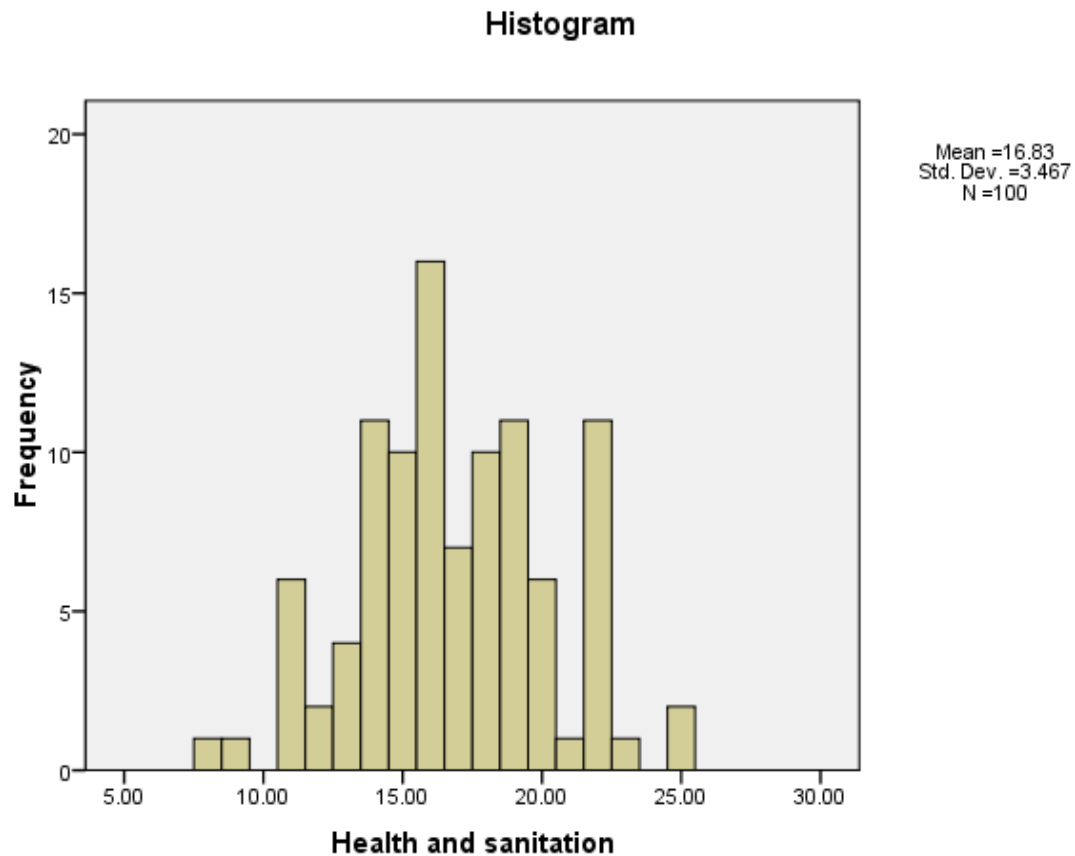
**Descriptive Statistics**

Attributes	Minimum	Maximum	Mean	Mean Score	Std. Deviation
Knowledge about health and hygiene	1	5	3.12	IV	1.297
Knowledge about various diseases	1	5	3.09	V	1.303
Vaccination against diseases at the time of work	1	5	3.74	II	1.433
Fear at the time of cleaning	1	5	3.26	III	1.375
Infrastructural facilities at the work site	1	5	3.76	I	1.311
Medical insurance or other incentives	1	5	2.98	VI	1.537

Source: Primary data

From the table it is clear that the benefits of health and sanitation factors. Workers are agreed that the infrastructural facilities are adequate (3, 76) and proper vaccination against diseases at the work-site are above average (3.74). Most of the workers feel fear at the time of cleaning work (3.26), even when they have knowledge about the health and hygiene factors (3.12) and they are aware about various diseases in relation with their work (3.09). Their medical and insurance facilities are not satisfied (2.98).

Figure -5.7



**Hypothesis; Test whether significant association between mean rank towards health and sanitation factors Fried man test is used.**

1. Null Hypothesis: There is no significant association between mean rank towards health and sanitation factors.
2. Alternative Hypothesis: There is significant association between mean rank towards health and sanitation factors.
3. Test Statistics- Fried man test is used.

**Table-5.7.1**

Factors	Mean rank	Chi-square Value	P-Value
Knowledge about health and hygiene	3.22	23.692	<0.001 **
Knowledge about various diseases	3.24		
Vaccination against diseases at the time of work	3.89		
Fear at the time of cleaning	3.50		
Infrastructural facilities at the work site	3.96		
Medical insurance or other incentives	3.20		

Since P value is <0.001 reject the Null hypothesis at 1% significance level. There is significant association between mean rank towards health and sanitation factors. On the basis of mean rank 3.96 infrastructural facilities are the most important under health and sanitation factors followed by vaccination at the time of work (3.89), fear at work-site (3.50), and knowledge about various diseases (3.24).

**Table-5.8**

Consumption Factors

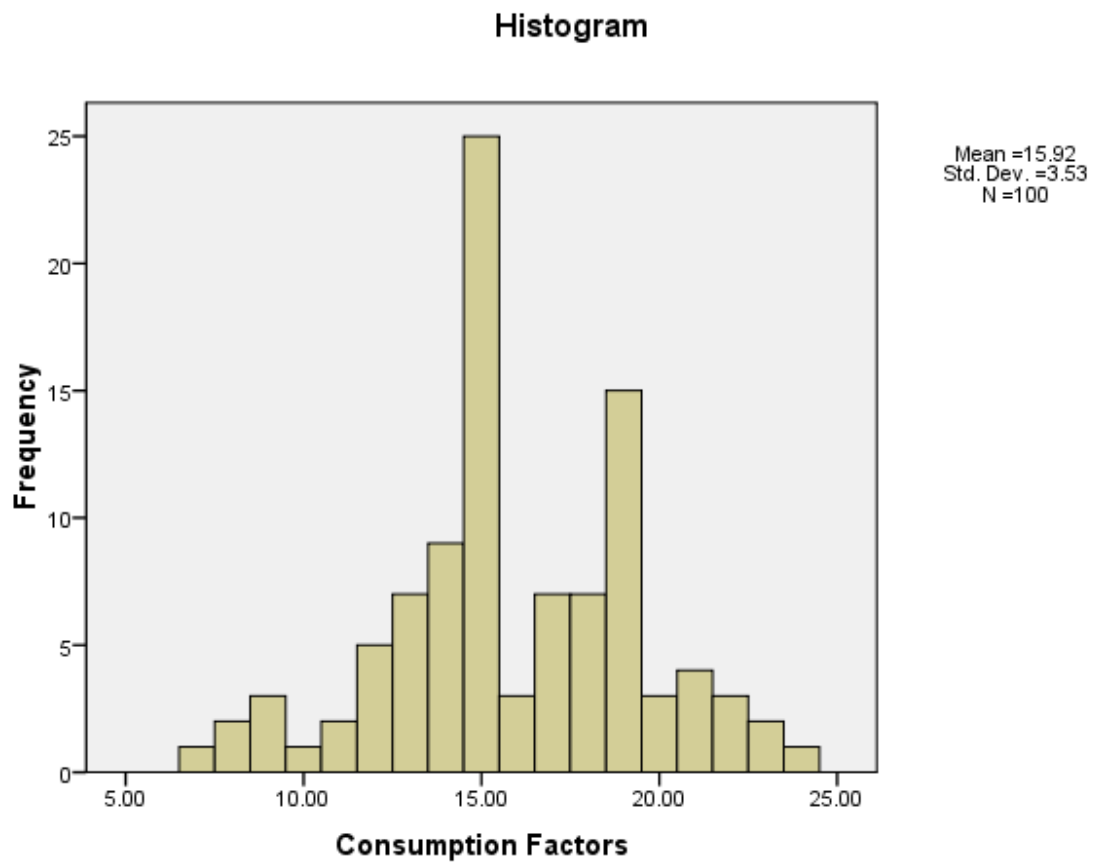
Attributes	Minimum	Maximum	Mean	Mean Rank	Std. Deviation

Increase in investments	1	5	3.21	III	.924
Purchase of garments and ready-mades	1	5	3.01	IV	.969
Strengthening the environment	1	5	3.22	II	.848
Purchasing durable asset	1	5	2.75	V	1.058
Income for household expenses	2	5	3.73	I	.737

Source: Primary data

From the above table all attributes are relating to their consumption factors. Majority of the workers are agreed that the income from their work is utilized for their household expenses (3.73). Their outcome from the work is beneficial for improving the environment (3.22). Their investment is above the average level (3.21). A part of their income is utilized for purchasing garments and ready-made dresses (3.01). A small part of their income is used for purchasing durable asset (2.75).

Figure -5.8



**Table-5.9**

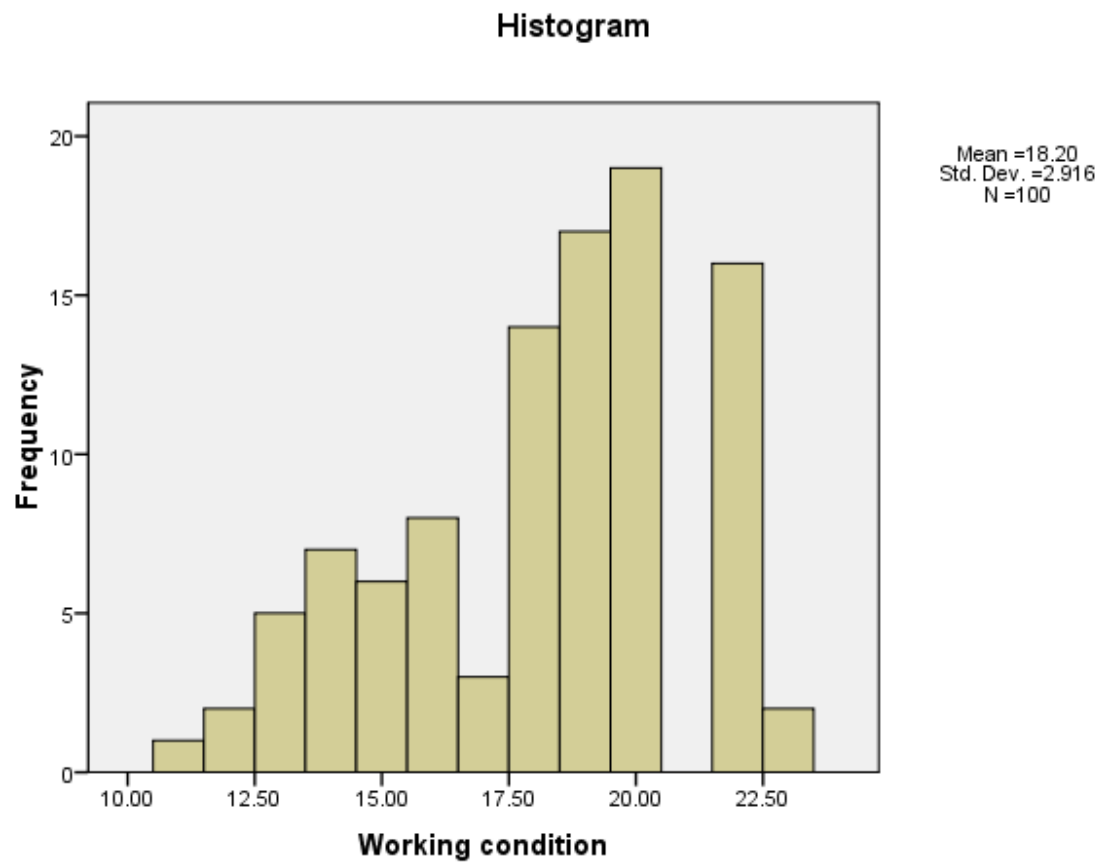
## Working Condition

Attributes	Minimum	Maximum	Mean	Mean Rank	Std. Deviation
Happy with work place	2	5	4.13	I	.544
Working hours are convenient	1	5	3.66	III	.945
Training for improvement	1	5	3.57	IV	1.047
During training period allowable compensation	1	5	3.06	V	1.023
Resources and infrastructure in the working place	2	5	3.78	II	.786

Source: Primary data

From the table it is clear that all attributes relating to the working condition are above average level. All the factors relating to working condition are favourable to the workers. All workers are highly satisfied with their work-place (4.13), all resources and infrastructural facilities are satisfied (3.78). Recent working hours are convenient for their work in the study area (3.66). Training and motivation classes are provided (3.57).

**Figure -5.9**



**Test whether there is significant difference among age group with regard to working condition.**

1. Null hypothesis:  $H_0$ : There is no significant difference among age group with regard to working condition factors.

2. Alternative hypothesis: H1: There is significant difference among age group with regard to working condition factors.
3. Test Statistics-One way ANOVA for age group more than two groups.

**Table-5.9.1**

Age group	Mean	Std. Deviation	F-value	P-value
20-40	18.3200	2.88271	0.035	0.966
40-60	18.1471	2.77658		
Above 60	18.2857	4.57217		

Since P value is greater than 0.051, accept the null hypothesis at 5% level of significance. There is no significant difference among age group with regard to factors of working condition.

**Table-5.10**

Work-Group Relationship (Descriptive Statistics)

Attributes	Minimum	Maximum	Mean	Mean Rank	Std. Deviation
Peers are friendly and supportive	3	5	4.23	II	.529
Frank and fair discussions	2	5	4.07	IV	.700
Positive attitude and clear instructions	3	5	4.13	III	.614

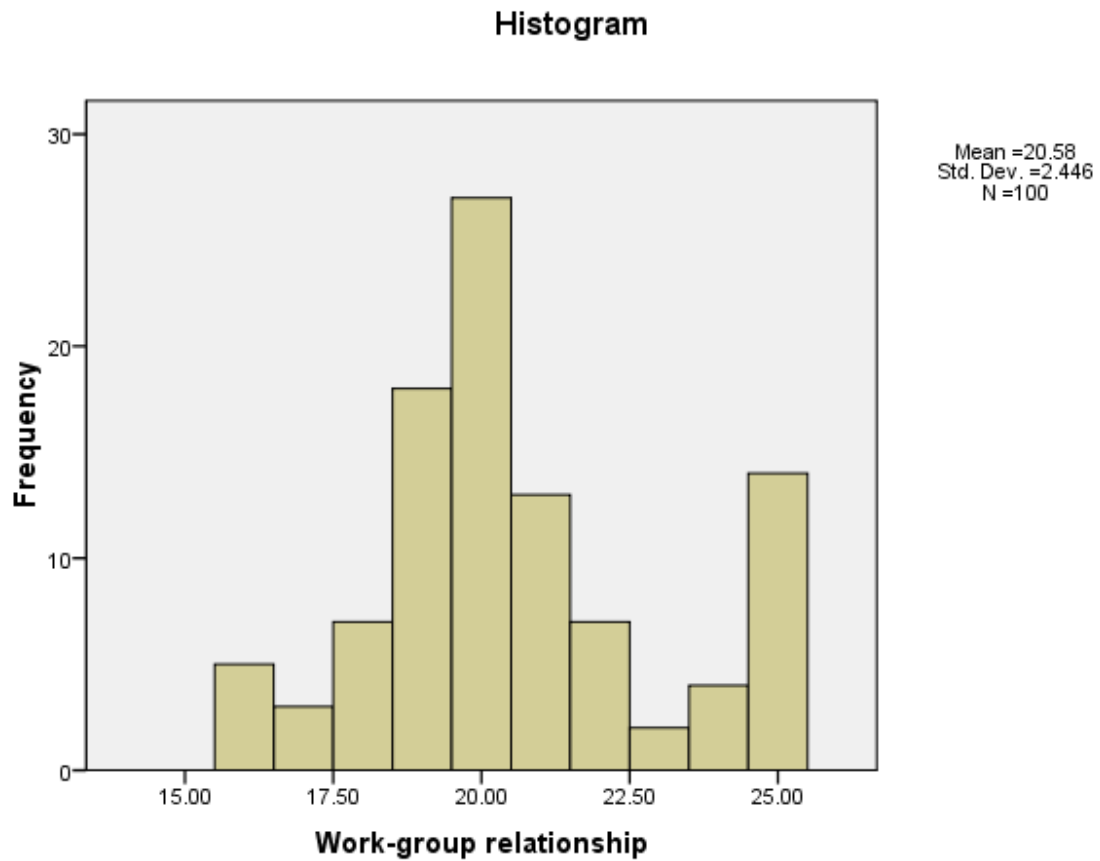


Support from co-workers	3	5	4.26	I	.525
Consider my ideas too while making decisions	2	5	3.89	V	.737

Source: Primary data

The above table shows that the attributes of work-group relationship. The workers have high support from the co-workers in the study area (4.26). The workers are friendly and co-operative (4.23). They had created a team spirit for their work. They have positive attitudes and will get clear instruction for their work (4.13). They have informal interaction and fair discussions for their work and work related issues (4.07). For taking a decision at work-site, if it is possible, they discussed each other and consider the ideas which are prescribed by workers at the work-site (3.89).

Figure -5.10



**Test whether significant difference between working-condition and work-group relationship**

1. H0: Null Hypothesis: There is no significant difference between mean score of working-condition and work-group relationship of workers.

2. H1: Alternative Hypothesis: There is significant difference between mean score of working condition and work-group relationship of workers.
3. Test Statistics-Paired t-test for difference of two means.

**Table-5.10.1**

Workers	Mean	Std. Deviation	T- value	P-value
Working condition	18.2000	2.91634	-8.547	<0.001
Work-group relationship	20.5800	2.44611		

Source: Primary data

Since P value is <0.001, reject the null hypothesis at 1% level of significance. Here conclude that there is significant difference between mean score of working condition and work-group relationship of workers. Based on mean score the opinion on work-group relationship is better than working condition.

**Mann-Whitney U test is applied for testing the significance difference between Category level and Impact of MGNEG Scheme.**

1. H0: No significance difference between mean rank of APL and BPL with regard to Impact of MGNREG Scheme.
2. H1: There is significance difference between mean rank of APL and BPL with regard to Impact of MGNREG Scheme.
3. Test Statistics- Mann-Whitney U test is applied for testing the significance difference between Category level and Impact of MGNEG Scheme.

**Table-5.10.2**

Level of category	Mean Rank	Z-value	P-value
APL	56.59	-1.313	.189
BPL	48.13		

Source: Primary data

Since P value .189 is in between 0.051 to 1.000, hence accept the null hypothesis at 5% level of significance, that there is no significant difference between mean rank of APL and BPL with regard to impact of MGNREG scheme. Based on mean rank (56.59), APL category of workers has better performance than BPL group.

**Krushkal –Wallis one-way analysis is used for testing the significant difference among mean rank of religion with regard factors to consumption.**

1. H0: There is no significance difference among mean rank of religion with regard to consumption factors.
2. H1: There is significance difference among mean rank of religion with regard to consumption factors.
3. Test Statistics -KruskaL-Wallis one-way analysis is used for the significance level.

**Table-5.10.3**

Religion	Mean Rank	Chi-square	P-value
Hindu	50.36	.054	.973
Muslim	52.86		
Christian	49.33		

Source: Primary data

Since P value (.973) is in between 0.051 to 1.000, hence accept the null hypothesis at 5% level of significance, that there is no significance difference among mean rank of religion with regard to consumption factors. Based on mean rank Muslim religion have give more importance for consumption.

**Test whether there is significant difference between consumption factors and economic factors-**

1. Ho: No significant difference between consumption factors and economic factors.
2. H1: There is significant difference between consumption factors and economic factors.
3. Test Statistics: Wilcoxon Sign Rank test is applied.

**Table-5.10.4**

Rank	No. of Cases	Mean Rank	Z-Value	P-Value
Negative Rank	99 <sup>a</sup>	50	-8.664 <sup>a</sup>	<0.001
Positive Rank	0 <sup>b</sup>	0		
Ties	1 <sup>c</sup>	-		

Source: Primary data

Note: a. Negative Rank- Consumption Factors < Economic Factors

b. Positive Rank- Consumption Factors > Economic Factors

C. Ties- Consumption Factors = Economic Factors

Since P-value is less than 0.001, reject the null hypothesis at 1% level of significance;  
conclude that there is significant difference between economic factors and consumption factors.  
Based on the mean rank consumption factors are higher than economic factors.

**Test whether there is significant difference between working condition and work-group relationship-**

1. Ho: There is no significant difference between working condition and work-group relationship.
2. H1: There is significant difference between working condition and work-group relationship.
3. Test Statistics: Wilcoxon Sign Rank test is applied.

**Table-5.10.5**

Rank	No. of Cases	Mean Rank	Z-Value	P-Value
Negative Rank	7 <sup>a</sup>	24.57	-6.706 <sup>a</sup>	<0.001
Positive Rank	69 <sup>b</sup>	39.91		
Ties	24 <sup>c</sup>	-		

Source: Primary data

Note: a. Negative Rank- Work-group relationship < Working condition

B. Positive Rank- Work-group relationship > Working condition

c. Ties- Work-group relationship = Working condition

Since P-value is less than 0.001, reject the null hypothesis at 1% level of significance; conclude that there is significant difference between work group relationship and working condition.

Based on the mean rank work-group relationship is higher than working condition. Employee's satisfaction will depend upon various factors.

**Family size and Impact on personal size**

The researcher has made an attempt to study the relationship between family size and their impact of personal savings on MGNREGS. Table presents the family size and impact on personal savings.

**Table-5.10.6**

Family structure and impact on personal savings							
Count							
Family structure		Impact on personal savings					Total
		Nil	Very low	Low	High	Very high	
	Nuclear	5	5	41	37	1	89
	Joint family	2	0	7	2	0	11
	Total	7	5	48	39	1	100

The size of the family size and the personal savings on MGNREGS, the following hypothesis was formulated.

**To Test the family size and impact on personal savings are independent.**

1. H<sub>0</sub>: There is no significant relationship between size of the family and impact on personal savings.
2. H<sub>1</sub>: There is significant relationship between size of the family and impact on personal savings.
3. Test Statistics Chi-square Test.

**Table-5.10.7**

<b>Chi-Square Tests</b>			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.952 <sup>a</sup>	4	.292
Likelihood Ratio	5.270	4	.261
Linear-by-Linear Association	2.776	1	.096
N of Valid Cases	100		
a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .11.			

It is inferred from table that the chi-square value is 4.952 for 4 df and asymptotic significant is .292, which is greater than 0.05 ( $p > 0.05$ ). There is no significant relationship between size of the family and impact on personal savings. Therefore null hypothesis is accepted.



**Table-5.10.8**

**Category and Educational level of Children**

1.  $H_0$ : There is no significant difference between category and educational level of children.
2.  $H_1$ : There is significant difference between category and educational level of children.
3. Test. Statistics: ANOVA test is applied.

ANOVA					
Category of the respondent					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	31.664	4	7.916	3.960	.005
Within Groups	189.896	95	1.999		
Total	221.560	99			

The results of ANOVA are given in the table. The significant variance is given under the head Sig. is .005. F test value 3.960 and df 4. Since, the significance value .005 is less than 0.05 (p-value), there is significant difference between category and educational level of children. Therefore researcher concludes that the category and educational level of children differ from each other.

**Table-5.10.9**

The table given below shows the impact on cash in hand and food consumption status of MGNREGS workers after joining MGNREGS programme are average.

1.  $H_0$ : There is no significant relationship between the impact on cash in hand and food consumption status of MGNREG workers after joining the MGNREG scheme are average.

2. H1: There is no significant relationship between the impact on cash in hand and food consumption status of MGNREG workers after joining the MGNREG scheme are average.
3. Test statistics: Wilcoxon Signed Ranks Test.

### Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
food consumption status - impact on cash in hand	Negative Ranks	12 <sup>a</sup>	17.00	204.00
	Positive Ranks	33 <sup>b</sup>	25.18	831.00
	Ties	55 <sup>c</sup>		
	Total	100		
a. food consumption status < impact on cash in hand				
b. food consumption status > impact on cash in hand				
c. food consumption status = impact on cash in hand				

Test Statistics <sup>b</sup>	
	food consumption status - impact on cash in hand
Z	-3.724 <sup>a</sup>
Asymp. Sig. (2-tailed)	.000
a. Based on negative ranks.	
b. Wilcoxon Signed Ranks Test	

The test statistics is given in the above table. Since the Asymp.Sig/ (2-tailed) p-value is .000 which is < 0.05, the null hypothesis, Cash in hand and food consumption pattern is not provide same impact can be rejected at the point 0.05 level of significance. Therefore, food consumption and cash in hand is not same impact in MGNREGS workers after joining the programme.

**CHAPTER – VI**  
**FINDINGS, RECOMMENDATIONS &**  
**CONCLUSION**

## **Chapter - 6**

### **Findings, Recommendations and conclusion**

#### **Findings of the study**

1. In the study, out of 100 respondents, 68 percentages of the women are belonging to the age group of 40-60, 90 percentages of the workers are included in Hindu religion, 45percentages of respondents are belonging to SC group, 48 respondents are belonging to Other Backward Caste , 5 members are in OEC and 2 in general category.
2. Most of the respondents (89 percentages) of members living in to the nuclear family and 90 percentages are married women. 48 members have two family dependents, 23 members have three dependents and 15 members have more than four members in their family.
3. Majority of respondents (73%) women workers have only small land holdings, 71 percentages of women workers have lived in concrete houses and 5 of them are in hut. 72 percentages of workers are in BPL category and 28 percentages belonging to APL category and 93 percentages of respondents have living their own houses.
4. Their educational qualification is so poor. 70 percentages of respondents have below SSLC education, 24 percentages have SSLC qualification and 6 of them have pre-degree qualification. They have income contribution from other family members like spouse's contribution, son's contribution, Daughter's contribution and income from property. 69 respondents have spouse's income contribution for household expenses, 24 respondents have income from son, 5 members have income from house property and 2 of them have daughter's income. Out of 100 respondents, 87 respondents have below one lakh annual

income, 12 members have 1-2 lakhs and only one member have more than 2 lakhs annual income.

5. The study reveals that the workers have get respect from family shows the highest mean rank (3.68), followed by increasing the employment opportunities (3.54), Increasing the educational status of children (3.53), money spent for health care for their children and family members (3.48), for consumption of food and household expenses (3.44), their participation level in village developmental activities is above average (3.37) and improve their purchasing power (3.34) etc. It shows the empowerment of women workers through the scheme
6. To Test whether opinion regarding “MGNREGA are needed for improving the standard of living of the workers test Statistics- t –test is used for single mean and concluded that, opinion regarding “MGNREGA are needed for improving the standard of living of the workers is not equal to average level. Based on Mean value (4.02), MGNREGA Scheme is vital for improving the standard of living of the unskilled women workers.
7. To Test whether opinion regarding “respect from family members “are above the average level, test Statistics- t –test is used for single mean and concluded that respect from family members are not equal to average level. Then comparing the mean value 3.68, respect from family is above average level and it is very high. Because the women workers will get a regular return for their employment, they will get respect from their family.
8. To Test whether opinion regarding “increase in employment opportunities “are above the average level , test Statistics- t –test is used for single mean and concluded that impact on increase in employment opportunities are not equal to average level. Then comparing the

mean value 3.54, impact on increase in employment opportunities is above average level and it is very high, because the women workers will get regular employment opportunities from the scheme.

- 9.** The study evaluates the infrastructural facilities of the scheme at the work-site. 97 percentages of the respondents have opined that there are adequate drinking water facilities and 76 percentages of workers have adequate first aid facilities. It is clear that there are certain problems facing the work-site. 69 percentages of workers reported that they have inadequate facilities for dressing shed, 65 percentages have replied that they have inadequate sanitation facilities at work-site, 67 percentages of respondents have no crèche facilities for their child care, 25 percentages of workers have no heard about the crèche facilities and 55 percentages have no helper.
- 10.** The study investigates the economic factors of MGNREG workers. The attribute of Job performance level of workers is above the average level, the mean score is 3.59, followed by the scheme helped to create optimistic attitude among its beneficiaries (3.52), and it improved the communication skill of workers (3.44), increase income of its beneficiaries (3.43) and increase in decision making power.
- 11.** To Test whether significant difference between level of category with regard to economic factors- Test Statistics- T test for difference in two means or independent sample t-test is applied, and Accept the null hypotheses at 5% level of significance because, P value is greater than 0.051, and concluded that there is no significant difference between APL and BPL category with regard to economic factors.
- 12.** The study reveals that the awareness about the various attributes of the scheme among its beneficiaries. The awareness about the objectives of the programme, that is for getting

100 days employment in a financial year , about minimum wages, equal wage for men and women, work within the radius of 5 k m , compensation for delayed payment, role of Grama Sabha, about social audit etc are, 81%, 58%,58%,36%,17%,37%,31percentages respectively.

13. The study reveals that certain criteria which are unaware about the workers for getting the registration the Form-A is submitted is 9 percentages and they are eligible for unemployment allowances is 43 percentages, and 43 percentages of workers are not aware about the compensation for delayed payment. 19 percentages of the workers do not know about the social audit, 12 percentages do not know the role of Grama Sabha and 15 percentages of workers are not aware about the work is getting the 5 k m within the radius etc.
14. In the study area work of MGNREG Scheme is determined by 82 percentages of MGNREG work is identified by GramaSabha Meeting, 15 percentages of work is identified by Field Assistant and the remaining 3 percentage is identified by Village leaders.
15. Majority (77 percentages) of respondents have getting their wages through Scheduled Bank, only one worker will get her wages as cash, and 20 percentages of workers have getting wages through nationalized bank and 2 percentages of workers getting through post-office.
16. From the study it is clear that the period of frequency of Grama Sabha Meetings is held by Authorities. 91 Percentages of respondents are replied that the meetings are held once in six months, 6 respondents replied that it is held in once in a month and 3 of them replied that they have no awareness about the Grama Sabha meetings.

17. Most of the workers(67 percentages) reported that the issues relating to demand for work is discussed in the meetings, 10 percentage of respondents opinioned that they are discussing about the issues relating to the facilities provided in the work-site , 20 percentages of respondents discussed about their payments and 3 percentages of respondents discussed about the misuse of funds.
18. From the study, 30 percentages of workers replied that the social-audit team has checking all the records like, Muster roll, Passbook and the work-site for ensuring authenticity and public confidence, 27 percentages of the workers replied that they have checked the pass book of workers, 26 percentages believed that they have checked the quality of work at work-site and 17 percentage replied that the team have checked the muster roll etc.
19. The study revealed that 43 percentages of respondents have felt that there is irregularities in the implementation for the use of machinery for their work, 27 percentage have observed that there is false name entered in the muster-roll, 26 have observed that there is discrimination in the allocation of work and 4 respondents have observed some bribes to technical assistant for false measurement.
20. Out of 100 respondents, 73 percentages of workers are satisfied with the scheme, 12 percentage of women workers are highly satisfied and 15 percentages of workers are not satisfied in the study area because of the reason that, they have delay in wage payment, Bank authorities are not properly interact with them, there are more formalities for getting wages through bank etc.
21. The study evaluates the health and sanitation factors. Workers are agreed that the infrastructural facilities are adequate (3.76) and proper vaccination against diseases at the work-site is above average (3.74). Most of the workers feel fear at the time of cleaning



work (3.26), even when they have knowledge about the health and hygiene factors (3.12) and they are aware about various diseases in relation with their work (3.09). Their medical and insurance facilities are not satisfied (2.98).

- 22.** To Test whether significant association between mean rank towards health and sanitation factors Friedman test is used. Since P value is  $<0.001$  reject the Null hypothesis at 1% significance level. There is significant association between mean rank towards health and sanitation factors. On the basis of mean rank 3.96 infrastructural facilities are the most important under health and sanitation factors followed by vaccination at the time of work (3.89), fear at work-site (3.50), and knowledge about various diseases (3.24).
- 23.** The study investigates the consumption factors. Majority of the workers are agreed that the income from their work is utilized for their household expenses (3.73). Their outcome from the work is beneficial for improving the environment (3.22). Their investment is above the average level (3.21). A part of their income is utilized for purchasing garments and ready-made dresses (3.01). A small part of their income is used for purchasing durable asset (2.75).
- 24.** From the study all attributes relating to the working condition are above average level. All the factors relating to working condition are favourable to the workers. All workers are highly satisfied with their work-place (4.13), all resources and infrastructural facilities are satisfied (3.78). Recent working hours are convenient for their work in the study area (3.66). Training and motivation classes are provided (3.57).
- 25.** To Test whether there is significant difference among age group with regard to working condition, Test Statistics-One way ANOVA is used for age group more than two groups. Since P value is greater than 0.051, accept the null hypothesis at 5% level of significance.

There is no significant difference among age group with regard to factors of working condition.

26. The study investigates the attributes of work-group relationship. The workers have high support from the co-workers in the study area (4.26). The workers are friendly and co-operative (4.23). They had created a team spirit for their work. They have positive attitudes and will get clear instruction for their work (4.13). They have informal interaction and fair discussions for their work and work related issues (4.07). For taking a decision at work-site, if it is possible, they discussed each other and consider the ideas which are prescribed by workers at the work-site (3.89).
27. To Test whether significant difference between working-condition and work-group relationship, Test Statistics-Paired t-test for difference of two means. Since P value is  $<0.001$ , reject the null hypothesis at 1% level of significance. Here conclude that there is significant difference between mean score of working condition and work-group relationship of workers. Based on mean score the opinion on work-group relationship is better than working condition.
28. Mann-Whitney U test is applied for testing the significance difference between Category level and Impact of MGNEG Scheme. Since P value .189 is in between 0.051 to 1.000, hence accept the null hypothesis at 5% level of significance, that there is no significant difference between mean rank of APL and BPL with regard to impact of MGNREG scheme. Based on mean rank (56.59), APL category of workers has better performance than BPL group.
29. Krushkal –Wallis one-way analysis is used for testing the significant difference among mean rank of religion with regard factors to consumption. Since P value (.973) is in

between 0.051 to 1.000, hence accept the null hypothesis at 5% level of significance, that there is no significance difference among mean rank of religion with regard to consumption factors. Based on mean rank Muslim religion have give more importance for consumption.

- 30.** To Test whether there is significant difference between consumption factors and economic factors Test Statistics: Wilcoxon Sign Rank test is applied, since P-value is less than 0.001, reject the null hypothesis at 1% level of significance; conclude that there is significant difference between economic factors and consumption factors. Based on the mean rank consumption factors are higher than economic factors.
- 31.** To Test whether there is significant difference between working condition and work-group relationship, Test Statistics: Wilcoxon Sign Rank test is applied. Since P-value is less than 0.001, reject the null hypothesis at 1% level of significance; conclude that there is significant difference between work group relationship and working condition. Based on the mean rank work-group relationship is higher than working condition.
- 32.** To Test whether there is significant relationship between size of the family and the impact on personal savings. It is inferred from table that the chi-square value is 4.952 for 4 df and asymptotic significant is .292, which is greater than 0.05 ( $p > 0.05$ ). There is no significant relationship between size of the family and impact on personal savings. Therefore null hypothesis is accepted.
- 33.** To Test whether there is significant relationship between the category and educational level of children of the MGNREG workers. There is no significant difference between category and educational level of children. The results of ANOVA indicate that the significant variance. is .005. F test value 3.960 and df 4. Since, the significance value .005 is less than 0.05 (p-value), there is significant difference between category and educational level of children. Therefore researcher concludes that the category and educational level of children differ from each other.

34. To Test the significant relationship between the impact on cash in hand and food consumption of MGNREG workers after joining the MGNREG scheme. The test statistics Wilcoxon Sign Rank Test is given, Since the Asymp.Sig/ (2-tailed) p-value is .000 which is  $< 0.05$ , the null hypothesis, Cash in hand and food consumption pattern is not provide same impact can be rejected at 0.05 level of significance. Therefore, food consumption and cash in hand is not same impact in MGNREGS workers after joining the programme.

### **Suggestion and recommendations**

Awareness: Awareness about the programme among initial stakeholders is the key for success of any scheme. The findings of the study indicate that majority of workers unaware about the some infrastructural facilities like. Crèche facilities, Shed for dressing, Aaya or helper facilities, Role of Grama Sabha, Eligibility for unemployment allowances etc.

Workers are not in a position to claim about the allowance for unemployment, getting work within the radius of 5 kilometer etc.

The programme is target driven than demand driven. Demand for work is planned by the workers within the consent of Grama Panchyat.

Delay in payment: MGNREGP has been launched with an objective to enhance the livelihood security, for eradicating poverty and vulnerability of life. From the study it revealed that there is delay in payment. This discouraged the workers productivity.

Delay in payment mainly takes place due to non tracking of e-muster rolls issued by the CDS. The GP may arrange proper facilities for tracking measurement and facilities for payment by within stipulated period for completing each project.

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Under MGNREGP all the payments are made through Banks and Post offices. In rural area adequate branch facilities are opened for smooth payment to workers. Innovative banking functions like ATM/ Debit card facilities are provided to MGNREG workers. For operating the functions proper training facilities are provided to workers for its functions.

Work analysis is to be conducted and each work is assigned to each group of workers according to their attitude, interest and their age group. MGNREG workers are interested to join traditional activities agriculture, horticulture, forestry, cattle farming etc. So maximum workers are participated to these activities and it will increase our productivity and self sustainability. Seasonal work strategy is to be made to available worker in agricultural activities.

The potentiality of the programme is allowing women to create thrift habits, empowering women and reduce poverty, but certain provisions are added for making this scheme as an income generating one.

The “Gender sensitive measures “such as increase in participation of women in planning, MGNREGA is a systematic process to find out the extent to which the objectives of the programme are achieved and also the likely impact on the economic, social and psychological spheres relating to women. The outcome of women participation in MGNREGS are assessed in terms of improvement in the quality of life like, income, clothing education for their children, health expenses, loan repayment, purchase of durable asset, housing etc, and changes in their attitude towards at their home and environment.

Personal factors like communication skill, fear of interaction with officials, co-operation, team work, participation in Village meetings, family empowerment etc. are improved through the scheme.

Studies have shown that “Social capital” is a key contributing factor for development. In the study districts ‘Kudumbashree’ is one of the main sources for the poor women besides the caste associations. Awareness and participation levels among women for both the members and non-members of Kudumbashree were observed separately. It is found that awareness level is higher for Kudumbashree members as compared to non- members.

For observing the quality of participation, extent of involvement of women has to be considered. A person’s mental and emotional involvement in an activity is an important factor for capturing the quality of participation. It is very high in this scheme. Participation generates a feeling of responsibility among its beneficiaries which further makes them more valued and respected and satisfied.

Grama Panchayat should ensure the transparency and accountability towards the programme. Detailed information about the work has been done by in the area of panchayat is displayed in the work site, notice boards and prominent places. For this, ICT should be developed.

Detailed publicity through news paper, cinema slides, posters and banners etc. should be done among rural area for awareness. Special meetings, gramasabha etc, should be conducted in each ward by Panchayats for the participation of the unskilled rural women to this scheme.



## **Conclusion**

NREGA is an unprecedented Programme envisaged to provide guaranteed employment to rural households who are willing to do unskilled manual work. It has created a confidence in the minds of the poor and provided a more positive livelihood environment to deprived and dependent people especially women. In the process of implementation, the scheme faces certain problems and shortcomings. These issues are relatively minor shortcomings, the scheme is unique in its objectives and proposed manner of implementation, and dominates all other centrally sponsored schemes with its merits. Though the state is facing a serious problem of educated unemployment, the unemployment of the rural poor and deprived sections may be even more serious in its implications for survival.

The study revealed that the Mahatma Gandhi National Rural Employment Guarantee Scheme has been successfully implemented in the sample panchayats (Sreenarayanapuram and Edavilungu) at the local level with proper guidance from the government machinery of the Mathilakam Block in Thrissur district. The study revealed that there is a positive impact among rural households and enhanced and developed self confidence and social contact among households due to this scheme. The beneficiaries have faced some problems while reaping its benefits of the scheme. Such problems can be solved through the initiatives at the levels of the implementing agencies and the government.

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## **APPENDIX**

## APPENDIX

### SATISFACTION WITH WORK – LIFE BALANCE OF MGNREGP WOMEN WORKERS IN KERALA

#### Interview Schedule

##### I. Personal details

1. Name.....
2. Age: a) Less than 20 years, b) 20-40years, c) 40-60, d) 60 years above,
3. Religion: a) Hindu b) Muslim c) Christian d) Others
4. Category: a) SC, b)ST, c) OEC, d) OBC, e)GENERAL
5. Marital status: a) Single b) Married, c) Widow, d)Divorcee
6. Family Structure: a) Nuclear family, b) Joint Family
7. Number of dependents: a) Two, b) Three, c) Four, d) Above Four
8. Land holdings of sample households: a) Landless, b) Marginal, c) Small, d) Medium, e) Others
9. Type of living house: a)Hut, b)Tiled, c) Concrete, d) Others
10. Level of category: a) APL, b) BPL
11. Ownership status of house:  
a) Own, b) Rented, c) Others
12. Educational qualification: a) Below SSLC, b) SSLC, c) PLUS TWO/ Pre- Degree, d) Degree, e) PG,  
f) Others
13. Sources of Income: a) Spouse's income, b) Income from Son,  
c) Daughter's income, d) Income from Property, d) Others (specify)
14. Total Annual Income: a) Below one lakh, b) 1-2 lakhs, c) 2-3 lakhs,  
d) 3 lakhs and above
15. Do you agree with the statement that MGNREGA are needed for improving the standard of  
Living of the workers  
a) Strongly agree b) Agree c)Neither agree Nor disagree d) Disagree e) Strongly Disagree



**II AWARENESS AND PARTICIPATION OF MGNREG PROGRAMME**

16. Which one of the following identifies the works under MGNREGs?

- a) Gram Sabha Meeting      b) Mandal Level Officials  
 c) Field Assistant          d) Village Leaders      e) Others ( Please Specify)

**Awareness about the MGNREG Provisions**

<b>Your awareness about the following provisions</b>	<b>Fully Aware</b>	<b>Moderately aware</b>	<b>Unaware</b>
<b>16 (a)</b> Apply for work through Grama Panchayats by submitting Form -4			
<b>(b)</b> 100 days of Employment per households			
<b>(c)</b> Knowledge about correct minimum wage			
<b>(d)</b> Equal wages for men and women			
<b>(e)</b> Work within a radius of 5 km.			
<b>(f)</b> Compensation for delayed payment			
<b>(g)</b> Role of Grama Sabha			
<b>(h)</b> Eligibility for unemployment allowance			
<b>(i)</b> About social audit			

17. What is the mode of cash payment?

- a) By Cash      b) Through Scheduled Bank      c) Through Post Office  
 d) Through Nationalised Bank      e) Smart Card

18. How frequently Gram Sabha Meetings are held in your village?

- a) Once in a month      b) Once in Six months      c) Once in Year  
 d) Never      e) Don't know

SL No.	Your opinion about the work-site Facilities	Adequate	Inadequate	Don't Know
18(a)	Drinking water			
(b)	Shed for dressing			
(c)	Sanitation			
(d)	First Aid Box			
(e)	Crèche			
(f)	Aaya or Helper			

19. Which one of the following MGNREGS related issues discussed at Grama Sabha meetings  
a) Work demand b) About misuse fund c) facilities d) about payments

**III. Impact of MGNREGS** Give the specific impact of the programme on the following areas

Sl. No.	Impact	Very High	High	Low	Very Low	NIL
19 (a)	Personal Savings					
(b)	Employment opportunities					
(c)	Possessing Pairs of Cloths					
(d)	Cash in hands					
(e)	Clearing of old debts					
(f)	Procurement of Gold and silver ornaments					
(g)	Respect from other Family Members					
(h)	Food Consumption Status					
(i)	Health care Expenses					
(j)	Educational Status of Children					
(k)	Participation in General Village Developmental Activities					

**IV. Life satisfaction- Economic factors**

<b>SI.No</b>	<b>Factors</b>	<b>Very high</b>	<b>High</b>	<b>Average</b>	<b>Low</b>	<b>Very Low</b>
20(a).	MGNREGP helped me to increase my income					
(b).	It helped me to improve my purchasing power					
(c).	I got an opportunity to take decision in my family					
(d).	It helped me to improve my verbal and non verbal communication skill					
(e).	It helped me to improve my job performance level					
(f).	It helped me to build optimistic attitude to life					
(g).	It helped me to get good position in the society					

**V. Health and Sanitation factors**

<b>SI.No</b>		<b>Always</b>	<b>Rarely</b>	<b>Someti mes</b>	<b>Most of the time</b>	<b>Not at all</b>
21(a)	I could gain knowledge about Health and Hygiene factors					
(b).	I could gather knowledge about various diseases					
(c).	I took vaccination against diseases at the time of cleaning					
(d).	I have no fear at the time of cleaning					
(e).	I got infrastructure facilities at the time of programme (drinking water, rest shed, first aid kit and medicines, food items etc)					
(f).	I got medical insurance/ any incentives under this scheme					

**VI. Consumption pattern**

<b>SI.No</b>	<b>Items</b>	<b>Very high</b>	<b>High</b>	<b>Average</b>	<b>Low</b>	<b>Very Low</b>
22(a).	Increase in saving and investment activities.					
(b).	Increase in the purchase of garments, readymade foodstuffs, cosmetics etc.					
(c).	Development and strengthening the environment					
(d).	Purchase durable assets					
(e).	Spending the income for household expenses					

**VII. Work satisfaction-Working condition**

SI.No		Strongly agree	Agree	Neither agree nor Disagree	Disagree	Strongly Disagree
23(a)	I am happy with my work place					
(b)	Working hours are convenient for me					
(c)	Workers are given training for improving the programme					
(d)	During the training period, compensation is allowable					
(f)	Resources and infrastructure in the working place are adequate					

**VIII. Work-group relationship**

SI.No		Highly agree	Agree	Neither agree nor Disagree	Disagree	Highly Disagree
24(a).	The peers are friendly and supportive					
(b).	Frank and fair discussions in meetings are allowed to worker					
(c).	Superior adopt a positive attitude and issue clear instructions to subordinates					
(d).	I am satisfied with the support from my co-workers					
(e)	My superior considers my ideas too while making decisions					

## **IX. Perception about MGNREG**

25. At the time of social audit which one of the following is checked by social audit team?  
a) Quality of work,    b) Muster verification,    c) Pass book verification  
d) All of the above
26. Which one of the following irregularities have you observed in the implementation of MGNREG Programme?  
a) Use of Machinery for work,    b) False names in the muster roll    c) Bribes to technical assistant for false measurement    d) Discrimination in the allocation of work
27. Are you satisfied with social audit provision in MGNREG?  
a) Highly Satisfied    b) satisfied    c) Not satisfied
28. If not satisfied give reasons  
a) Only few works are verified,    b) Irregularities in MGNREGS,  
c) Not consulted all the participants
29. Give your ratings on overall MGNREG scheme  
a) Highly satisfied    b) Satisfied    c) Not satisfied
30. If not satisfied, give reasons  
a) Delay in payment of wages,    b) Lack of facilities,    c) Low wages    d) Don't know