CHAPTER-VIII
SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS

MAJOR FINDINGS

8.1 SOCIAL PROFILE OF THE RESPONDENTS

Age and gender of the respondents of the study indicates that a majority of the beneficiaries under MGNREGS are females and in the case of both males and females, the respondents within the age group of 41-50, form the biggest group (29.56 per cent).

As far as the marital status of the respondents is concerned, the married sample respondents found to be larger in number in the case of both males and females. The average size of the family tends to be a bit high (4 members) which spurs the respondents to make use of available employment opportunities as indispensable for supporting one’s own family. Educational level of the respondents of the study indicates that the level of education attainment is higher in the case of female respondents than the male respondents. This simply is a reflection of the district itself which enjoys the highest proportion of female literates in the State.

It is found that the pattern of community affiliation is found to be widely dispersed in the case of females, while it is concentrated with a few in the case of male beneficiaries and a majority (59.55 per cent) of the respondents are of backward community in the case of both males and females. Even though only about 4 per cent of the population are of S.C in the district, 14.22 per cent of the beneficiaries are of S.C and this shows that the MGNREG Scheme in the district supports the S.C specially.
It can be understood that while the highest proportion (74.36 per cent) of male beneficiaries are from the Hindu religion, in the case of the female beneficiaries the majority belong to Christianity (that is 53.53 per cent) and in the case of both male and female, a highest 51.11 per cent of the respondents are from Christianity.

Type of family of the respondents indicates that a majority (90.67 per cent) of the sample beneficiaries are from the nuclear family system. With the non-availability of other members within the household, the burden of maintaining one’s household falls on own head. This burden is bound to be heavy especially for the female.

As far as the disabled persons, the study evaluates that though the proportion of disabled is lower in the case of female than male beneficiaries, the disability is distributed to all the categories in the case of females, while it is concentrated only to the disability category of whose hearing impaired and who are mentally retarded and in the case of both male and female disabled person's share cane to only 5.44 per cent under the scheme.

8.2 ECONOMIC PROFILE

Main and subsidiary occupation of the respondents of the study indicates that for 94.88 per cent, income from MGNREGS activity forms the main occupation or source of income, thereby revealing that MGNREGS work is their main occupation. In the case of female beneficiaries, for 73.48 per cent of the sample respondents, the income from MGNREGS activity forms the main source. In the case of subsidiary occupation, for 66.67 per cent of the male beneficiaries, old age pension and Govt. assistance is the subsidiary source of income. It is worth noting that for 40.39 per cent of the women beneficiaries house making is only a subsidiary occupation.
Enquiry into ownership of house of the respondents finds out that a majority (95.33 per cent) of the respondents have their own house; majority of 50 per cent of the respondents live in concrete houses, a majority (56.89 per cent) of the sample beneficiaries depends on the public water taps for their water requirements.

It is also found that the average level of monthly income for the entire sample before joining the MGNREG Scheme was Rs.535. It was Rs.537.44 in the case of male respondents and Rs.534.82 in the case of female respondents. After joining the MGNREG Scheme, the overall average level of income was Rs.1690.79 and it was Rs.1968.85 in the case of male respondents and Rs.1664.40 in the case of female respondents.

Monthly household expenditure before and after joining MGNREGS in the study indicates that the overall expenditure of the male and female beneficiaries have all increased after joining the MGNREGS programme. It can also be seen that the expenditure of the female beneficiaries is higher than that of the male beneficiaries in both before and after joining the programme. The probable explanation for this higher expenditure of female is that the female folks shoulder more family responsibilities than their male counterparts.

Amount of monthly saving before and after joining MGNREGS changed; the share of savers as well as the amount of savings has increased after joining the Scheme. Only 39.56 per cent saved just Rs.100 before joining the Scheme, but, after joining the Scheme, a highest share of 51.56 per cent saved Rs.100-200 indicating the increase in savings.
Purpose of saving before and after joining the Scheme, of the respondents in the study, indicates that the purpose of savings got changed. The share of respondents who do not save for any specific purpose was higher before joining the Scheme than after joining. This indicates that there are some motives among the respondents that encouraged savings after joining the MGNREGS.

Recourse to household borrowing also changed: the share of respondents who borrowed some loan has declined after joining the Scheme than before joining.

The study on repayment of debt before and after joining MGNREGS of the respondents shows that the proportion of the beneficiaries who have not repaid their dues after joining the scheme is found to be higher than the respondents who have not repaid their dues before joining the Scheme. This indicates the poor capacity of the beneficiaries to repay their dues even after joining the Scheme.

There is a change over in source of borrowing: before joining the Scheme, a majority (36 per cent) had borrowed from SHGs and after joining the Scheme, there are 38 per cent of respondents who have borrowed from SHGs. The cause is found in the growing participation of females in MGNREGS.

It is found that a majority (59.56 per cent) of the beneficiaries are members of SHGs and 40.44 per cent of the respondents are members of some other groups; such contacts fostered social participation of the respondents.

As far as the source of awareness about MGNREGA of the respondents, this study observed that a majority (73.83 per cent) of the respondents have come to know of MGNREGA through panchayats. Thus this indicates that the panchayats are effective in implementing the programme of the government.
8.3 EMPLOYMENT GENERATION

Trends in the number of beneficiaries registered finds that between 2008-09 and 2014-15, the number of beneficiaries registered has declined in the case of both male and females. The volatility is found to be higher in the case of males than in females.

The number of job cards got under the Scheme, of the respondents has declined in the case of all the communities, and the communities which have received the highest number of job cards have experienced the highest decline during the period of the study. It is the deprived segments of the society, namely the Scheduled Castes and the Backward Communities who have received the highest preference in the receipt of the job cards than the other privileged communities.

Turning to the time lag between the application and issue of the job card and provision of employment of the respondents, the study indicates that 27.56 per cent of the beneficiaries waited for at least 11 – 20 days to get employment after getting the job card.

As far as the number of registration from the family of the respondents, it is found that in a majority (82.67 per cent) of the families, only one person from a family have got registered for employment or job card.

Enquiring into the reason for joining the scheme, the respondents of the study indicates that a majority (68.44 per cent) of the sample beneficiaries have joined the scheme due to their poverty and unemployment.

Community wise number of days worked during the last month of the study period is also counted. The average number of days worked per month by the various communities indicates that it is the highest with 10 days per month in the case of Scheduled Castes and Backward Castes people.
About the facilities available at the worksite of the respondents in the study, it is observed that a majority (57.33 per cent) of beneficiaries viewed that both First aid and water is available in the work place. There are no beneficiaries who viewed that a rest shed is available in the work place.

8.4 PROBLEMS OF MGNREGA WORKS

A majority of the beneficiaries did not face any problem during their work. Opinion on the work conditions of the respondents of the study indicates that a majority (91.33 per cent) of the sample beneficiaries are satisfied over the working conditions; between the two sexes, the female folks are more satisfied than their counterpart.

A majority of the sample beneficiaries are not aware of the mode of fixation of wage. As for as the wages earned under the scheme, given the distribution of daily wages, the highest average wage of Rs.142.92 is being earned only by just 10 per cent of the entire sample, the average being Rs.121.34.

Time lag between date of completion of work and receipt of wages of the respondents of the study indicates that a majority of the sample beneficiaries get their wages in a time duration of 10 – 15 days. It shall be reminded that the rules of the programme also permit such a time lag.

Number of respondents who earned from MGNREGS along with other activities as well in the last year is collected. The study finds that though the annual income of Rs. 10,000 – 12000 constituted the maximum earning in the case of income from other activities as well as from MGNREGS, the share of beneficiaries found to be higher in the case of MGNREGS than from other activities. Though there are a few
respondents who have earned an income of above Rs.14,000 in the case of other activities, there are nobody who have earned above Rs.14,000 from MGNREGS, indicating the poor generation of income by the programme.

As far as the spending pattern of the wages earned under MGNREGS, of the respondents, a majority of the sample respondents spend their income from MGNREGS on household purposes.

8.5 BENEFITS TO MGNREGS WORKERS AND RURAL AREAS

Major benefits of MGNREGS to the household of the respondents in the study indicates that for a majority (28.22 per cent) of the beneficiaries the programme has provided a guaranteed employment. Another 26.44 per cent of the beneficiaries viewed that the programme has provided an increase in the size of income of the family.

The main benefits that the village of the beneficiaries accrued out of MGNREGA activities, according to the views of the beneficiaries, is that the MGNREGA has helped to expand employment opportunities to the rural unemployed households.

Benefits of the MGNREGA for the panchayat, according to a majority of the sample beneficiaries are that more employment have been created in the panchayat due to the implementation of the scheme.

An analysis of the level of migration to other areas in search of job, before and after joining MGNREGS, of the respondents of the study, indicates that due to the introduction of the MGNREG Scheme, the level of migration has reduced considerably.
According to the perception of a majority of the sample, the interpersonal relationship among the members of the family has not improved even after getting employment in MGNREGS.

Regarding awareness of the important provisions of MGNREGA, the opinion indicates that 98.44 per cent of the beneficiaries are aware of the offer of 100 days of employment per household. Another 98 per cent of the beneficiaries are aware of equal wage for men and women. Of the various items of works participated by the respondents, the study indicates that a majority of the sample respondents have participated in Road maintenance.

Regarding the opinion on MGNREGS work days, according to a majority of the sample beneficiaries, an increase in the number of days of work provided will be welcome.

8.6 FACTORS ON THE WILLINGNESS TO PARTICIPATE IN MGNREGS IN FUTURE

The 17 variables were identified to determine the performance for continuing with the MGNREGS in the future. The logit model is applied: the adjusted $R^2$ value is 0.97 which indicates that 97 per cent of the variation in determining the preference for participation in the programme in the future can be explained by the changes in the socio-economic, demographic and work related factors. In the case of quantitative variables, the slope coefficient 0.02847 on the variables age indicates that every one unit of increase in age reduces the preference to participate in the MGNREGS.
8.7 HYPOTHESES TESTED

Hypothesis I

"MGNREG Programmes have helped the participants to raise their economic status"

The hypothesis is substantiated by the findings of the study - a large percentage of the respondents have MGNREGA as the principal source of income; the average income, expenditure, savings have all risen.

Hypothesis II

"The MGNREG Programme strengthens Women’s emancipation and empowerment"

The hypothesis stands vindicated by the finding that a larger proportion of female participants are of working age, for many, house making is only a subsidiary occupation and that there exists a binding relationship between them and the female Self Help Groups in the village.

Hypothesis III

"The works patterns of MGNREG Scheme should be so designed as to create assets that add to the infrastructural potential of the village".

The hypothesis is substantiated by the findings that the maximum number of works of MGNREGA are road maintenance, followed by rural sanitation, pond cleaning, channel and canal repairing, planting trees and construction of roads that add to the infrastructure in the villages.
Hypothesis IV

"Decentralisation of power and administration is essential for the effective implementation of the objectives and programmes of the MGNREGA".

The hypothesis stands vindicated by the finding that the respondents participate regularly in the Grama Sabha meetings; however, a MGNREGS performance appraisal of the respondents assign the seventh place in composite rank index to participation of people. Decentralization is not full because of centralization of funding. The respondents assign the 12th place to support of Govt. officials in their composite rank index.

8.8 CONCLUSION

The title of the study itself attaches the prime place to poverty reduction and employment as the two factors impacting the MGNREGA. The detailed analysis attempted in the study has shown that the average income of MGNREGS beneficiaries is higher than the NSSO estimate of income of BPL people. The employment generated by the scheme also shows a rising trend. The study backed by its analyses and tests also concludes that the MGNREGA has its impacts on Poverty reduction and unemployment.

8.9 SUGGESTIONS

1. Empowering workers by MGNREGA is a right - based statute and its effectiveness lies eventually in the extent to which wage seekers can exercise their choice and assert their rights to claim entitlements under the Act. The issues involved in empowering workers are in the range of enhancement of
knowledge levels, development of literacy skills, organizing workers, and enhancing social security levels for workers. Opening savings accounts of workers in banks and post offices that has been initiated needs to be supported on a larger scale so that thrift and small savings can be encouraged among workers. The inclusion of MGNREGA workers under the cover of various life and health insurance schemes will also raise their security thresholds.

2. Linkages with other Development Programmes, Empowerment of workers and creation of durable assets depend to a great extent on the linkages between MGNREGA and other development programmes. In that way, programmes like Indira Awas Yojana, Total Sanitation Campaign etc. should be linked to MGNREGA.

3. The allocation of funds to the states, districts and blocks should be substantial on the basis of concentration of agricultural labourers who are mostly unemployed and under employed, particularly in slack agricultural seasons.

4. There should also be a committee of local persons to oversee the progress of the work, for which the core group should have two third members of the target group. Village panchayat monthly meetings could include an agenda of identifying the candidates.

5. The present level of wage is far below the ruling or minimum wage rate. Hence wage rate should be modified. Further, every year wage rate should be increased in relation to inflation rate. Weekly wages payment should be adopted.

6. Some training sessions may be organized to train the workers, to generate awareness about the MGNREGA. They may also be trained on payment procedure of bank or post office to make the process less hectic.
7. Providing only unskilled manual labour work through the scheme does not seem to be a healthy idea in the long-run. Provision for the semi-skilled and skilled workers should be incorporated into the Scheme. Some mechanism should be evolved to restrict political interference in the programme and the 100 days ceiling limit may be re-considered for the benefit of workers regularly engaged with MGNREGA.

8. Incorporation of some special provisions for the elderly persons within the Scheme is the immediate need to mitigate the problems being faced by the old persons. To make payments smooth, a specialized section in banks and post offices to deal with MGNREGA workers should be developed.

9. Awareness among the target group should be improved and their participation in making and implementing the scheme should be ascertained. The beneficiaries should be allowed to express their suggestions, so that the loopholes in the scheme may be rectified.

10. In some cases, there is non-availability and irregular supply of workers. To ensure the regular supply of labour, the planners should estimate the extent and nature of unemployment and the suitable period for the successful implementation of the programme.

11. MGNREGS is a right based, demand driven programme. It requires adequate flow of funds all through the year in response to the job demand. However, flow of funds is not normal. It is skewed towards the first few months and finishing two months of the financial year. In such situation, the officers/ GP/ AEC officials in charge of implementation of the programme find it difficult to implement the programme properly.
12. The success of the programme depends upon its proper implementation. Much of the pitfalls of MGNREGA implementation can be overcome if proper processes and procedures are put in place. Thus there should be continuous efforts towards creating adequate awareness on different provisions of MGNREGS amongst the people.

13. The working hours should be modified keeping in view the difficulties expressed by the women. The revised working hours as proposed is 8.30 am to 04.00 pm.

14. The statutory minimum wage should be raised because most of the workers comes from poor family.

15. The panchayat should be provided tools and implements required by the labourers. They should be user-friendly and should be maintained well and be kept in a state of efficiency.

16. The health condition of the women should be considered in allotment of work.

17. Increase the number of days of employment to atleast 150 days in a year.

7.10 SCOPE FOR FURTHER STUDIES

a. The present study revealed the growing involvement of women in MGNREG Scheme and this invites a fresh study on the scheme as a builder of women empowerment and emancipation.

b. Another finding of the present study is the responsible role of the power and administration in the management of MGNREG Scheme. This field is also a fertile area for further research.