CHAPTER 5
SOCIO ECONOMIC CONDITIONS OF THE RESPONDENTS

Introduction

An analysis of the socio economic upliftment of the beneficiaries of MGNREGA in Thiruvananthapuram through MGNREGA is the objective of this study. In this chapter the scholar deals with the current socio economic conditions of the beneficiaries of MGNREGA in Thiruvananthapuram District. The profile of the sample beneficiaries thoroughly scrutinised and analysed. All the relevant socio and economic indicators are thoroughly analysed for finding out the impact of MGNREGA on the rural areas of Thiruvananthapuram district.

Profile of the sample beneficiaries

An analysis of the demographic composition of the sample is made. The variables such as age, sex, education, marital status, cast, job before joining MGNREGA etc are considered for identifying the profile of the sample beneficiaries.

Age wise classification of respondents

Age of the people in a community influence a lot the development efforts with respect to that region. MGNREGA is a scheme aimed to give employment opportunities to any Indian above the age of 18. Anybody above 18 years of age can enrol himself/herself in this scheme. They are entitled to 100 days of employment for a year. The age of the working population directly influence the output of the economy. MGNREGA aims to provide able unemployed people with work. The scheme will benefit people who are seasonally unemployed, structurally unemployed, etc. With regard to the age factor, the high light of the scheme is that there is no age limit for joining in this scheme. Even very old people can contribute their earnest efforts in Nation building. A person might not be able to work efficiently for a private
employer or firm because his age and his weak physical conditions prevents him from delivering output demanded by a profit motivated employer. This scheme is welfare oriented one and if a person has the will to contribute his efforts for nation building he can join the scheme. He will not be denied work because he is too old to work or he is not strong enough to work.

The maximum and minimum age of the beneficiaries is presented in Table No 5.1

<table>
<thead>
<tr>
<th>Age</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 27</td>
<td>20</td>
<td>21</td>
<td>4.0</td>
</tr>
<tr>
<td>27 to 36</td>
<td>103</td>
<td>79</td>
<td>20.6</td>
</tr>
<tr>
<td>36 to 45</td>
<td>141</td>
<td></td>
<td>28.2</td>
</tr>
<tr>
<td>45 to 54</td>
<td>122</td>
<td></td>
<td>24.4</td>
</tr>
<tr>
<td>54 to 63</td>
<td>79</td>
<td></td>
<td>15.8</td>
</tr>
<tr>
<td>63 to 72</td>
<td>31</td>
<td></td>
<td>6.2</td>
</tr>
<tr>
<td>72 to 81</td>
<td>4</td>
<td></td>
<td>0.8</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td></td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary data

According to Table 5.1 the average age of the beneficiaries of MGNREGA in the study area was 45.57. The youngest MGNREGA beneficiary is 21 years of age and the oldest beneficiary is 79 years of age. This data reveals the wide range of age of beneficiaries involved in this scheme. The mean age being 45.57, the majority of the workers are in the most productive age group. They would be performing at the best of their potential.

The classification of respondents on the basis of age is furnished in Table No 5.2.

<table>
<thead>
<tr>
<th>Age</th>
<th>No Beneficiaries</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 27</td>
<td>20</td>
<td>4.0</td>
</tr>
<tr>
<td>27 to 36</td>
<td>103</td>
<td>20.6</td>
</tr>
<tr>
<td>36 to 45</td>
<td>141</td>
<td>28.2</td>
</tr>
<tr>
<td>45 to 54</td>
<td>122</td>
<td>24.4</td>
</tr>
<tr>
<td>54 to 63</td>
<td>79</td>
<td>15.8</td>
</tr>
<tr>
<td>63 to 72</td>
<td>31</td>
<td>6.2</td>
</tr>
<tr>
<td>72 to 81</td>
<td>4</td>
<td>0.8</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary data
The majority of the work force is in the age band of 27 to 54. The maximum number of workers is in the age band of 36 to 45. These data reveal that majority of the workers are in the age band that offers maximum productivity of a worker.

Age wise classification of respondents is given in the form of a pie diagram in the adjoining page.
Age wise classification of respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Colour</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 27</td>
<td></td>
</tr>
<tr>
<td>27 to 36</td>
<td></td>
</tr>
<tr>
<td>36 to 45</td>
<td></td>
</tr>
<tr>
<td>45 to 54</td>
<td></td>
</tr>
<tr>
<td>54 to 63</td>
<td></td>
</tr>
<tr>
<td>63 to 72</td>
<td></td>
</tr>
<tr>
<td>72 to 81</td>
<td></td>
</tr>
</tbody>
</table>
Gender distribution

Few dispute the close link between gender equality and economic growth, that failure to have women’s equality will result in a developmental deficit to achieve the desired efficiency and well-being outcomes. The gendered distribution of assets and resulting vulnerability of women substantially limits national efforts at overcoming poverty, thus indicating the need for policy attention to address persistent gender discrimination and the weaker starting point of women in ownership and control of asset.¹

A significant policy change from the earlier employment generation schemes in India is that the Act stipulates that women’s wages are not lower than that of men in NREGA employment. With the exception of few reported cases, such gender wage parity has been noted in large-scale surveys of NREGA worksites. In the given system of gender relations in India, this is no small achievement.

One of the main highlights of MGNREGA is higher involvement of women. In a study related the MGNREGA, an analysis of the number of men and women involved is very significant. This will bring out the extent of women empowerment that has taken place in the study area. Classification of respondents on the basis of sex is presented in Table No 5.3.

<table>
<thead>
<tr>
<th>Gender Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Female</strong></td>
</tr>
<tr>
<td>Female</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Source: Primary data

The study revealed that 90.4 per cent of the beneficiaries were women i.e. 452 persons out of 500 beneficiaries were women (Table 5.3). Number of men constituted
hardly 9.6 per cent of the beneficiaries in the study area. The extent of women empowerment that has happened in the study is very clear and evident from the data. The average age of male and female respondents of our study is depicted in Table No 5.4

<table>
<thead>
<tr>
<th>Gender</th>
<th>Mean Age</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>44.43</td>
<td>452</td>
</tr>
<tr>
<td>Male</td>
<td>56.25</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>45.57</td>
<td>500</td>
</tr>
</tbody>
</table>

Source: Primary Data

Of the 500 respondents female respondents has an average age of 44.43 years and male respondents has average age of 56.25 years is the fact evident from Table 5.4. The average age of men reveal the fact that most of the men join MGNREGA after retiring from other work and response from respondents showed that the reason for retirement was mostly due to weak physical conditions which forced them to retire from their previous work. The efforts of these people, otherwise would be wasted in unproductive activities are now directed towards activities that can lead our nation to much better position.

Age - sex structure is one of the most important characteristics of population composition. Almost all population characteristics vary significantly with age. Age statistics form an important component of population analysis, as most of the analysis is based on age-sex structure of the population. The usefulness of age data is more noticeable when it is cross classified by variables like marital status, literacy, educational attainment and economic activity which vary with age in different patterns.
Apart from purely demographic concerns, the age-sex data structure is required for age specific analysis of data for planning, scientific, technical and commercial purposes. The dependency ratio, which is the ratio of economically active to economically inactive persons, is dependent on age composition.

India has one of the largest proportions of population in the younger age groups in the world. 35.3 per cent of the population of the country has been in the age group 0-14 years as per the 2001 census. 41 per cent of the population account for less than 18 years of age.

Census 2001 data on marital status of persons show that out of over a billion population of the country, 513 million (49.8 per cent) have been reported as ‘Never married’, mainly due to high proportion of young people. The ‘Married’ constitute about 45.6 per cent of the total population. (http://censusindia.gov.in/, 2010-11)

**Caste**

The caste discrimination prevalent in rural India is identified as one of the major causes of the economic backwardness of these regions. Lower-caste communities are often plagued by low literacy levels and a lack of access to health care and education. A lack of formal education or training, as well as discrimination effectively bars them from many forms of employment.

A strong attempt had been made since independence to stop discrimination on the basis of caste in India. The efforts were successful to a great extent. MGNREGA has also tried to reduce caste discrimination in the allotment of work, equal wages for all, etc.

Caste as the basis of the work a person does, is prevalent in most parts of India. Since ancient times, caste was mainly classified on the basis of work a person does and persons belonging to one cast was not permitted to do work that was done by
some other caste. A person born in a barber’s family was supposed to cut hair and he was not permitted to wash clothes for others. This kind of caste segregation was prevalent and the upper caste people exploited the lower caste people.

The system of caste discrimination is almost abolished in India, still it can be seen in some parts of rural India. When some of the traditional jobs disappear due to urbanisation, the people doing those work becomes unemployed. Then these workers migrate to some other work.

The MGNREGA has now become a safe landing ground for these kind of people. MGNREGA has no caste discrimination and preference is given to backward communities. This has encouraged people in the backward communities to break their caste conventions and customs and take up other jobs offered by MGNREGA.

The respondents of this study have been classified on the basis of caste and it is presented in Table No 5.5.

<table>
<thead>
<tr>
<th>Caste</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>OTH</td>
<td>488</td>
<td>97.6</td>
</tr>
<tr>
<td>SC</td>
<td>12</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary data

The study conducted revealed that, of the 500 respondents all of them belonged to backward communities. Table No 5.5 shows that 488 respondents belonged to OBC and 12 respondents belonged to scheduled caste.

The study area being rural areas are mainly dominated by backward communities, still the data shows that the involvement of backward communities in the nation building process is high.
Type of family

Nature of family plays an important role in the economic output of an individual. The support emotional and financial, from the people in the family constitute to a great extend in the economic development of the fellow members in the family.

Nuclear family has its own merits and demerits, so does extended family. Both the setup has motivating as well as de-motivating effect towards an individual’s contribution in national output. Family pattern of our country is moving towards nuclear family setup even in rural areas. The collective efforts that was very evident in joint family system is gradually facing out from our households.

Our respondents are classified on the basis of the type of family to which they belong and it is presented in Table No 5.6.

<table>
<thead>
<tr>
<th>Type of family</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear</td>
<td>466</td>
<td>93.2</td>
</tr>
<tr>
<td>Extended</td>
<td>34</td>
<td>6.8</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary Data

From the data presented in Table 5.6, it is evident that the nuclear family system is more popular than joint family system. 466 respondents out of 500 respondents belonged to nuclear family setup, which is 93.2 per cent of the entire sample.

Job before joining this scheme

The MGNREGA aims to provide every rural household in India with at least 100 days of work each year. The number of people who have switched from their existing jobs to MGNREGA would be very less in a state like Kerala because the
average wage of an unskilled labourer in Kerala is much higher than the wage offered by MGNREGA. The ₹150/- offered by MGNREGA is not attractive enough to an unskilled labourer in Kerala to switch his job. The demand for unskilled labour is so high in Kerala that unskilled labourers from other parts of India migrate to Kerala. Since such a situation prevails in Kerala, the efficiency of the workers involved in MGNREGA would be very low. They would have joined MGNREGA because they are sure that they are not good for any other job. The scheme guarantees a household with hundred days of work and most of the male members in each and every family are in a position to find work in other areas almost all the days a year. The question of being unemployed does not arise to them. Still there is unemployment in the rural area. Most of the women remain unemployed in these regions.

The scheme has provided them with an opportunity to get employed. According to Table 5.4 it is very evident that majority of the beneficiaries of MGNREGA are women. The occupation in which the respondents were engaged in before joining MGNREGA is presented in Table 5.7.

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>41</td>
<td>8.2</td>
</tr>
<tr>
<td>Self Employed</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td>Daily wage earner</td>
<td>40</td>
<td>8.0</td>
</tr>
<tr>
<td>Un employed</td>
<td>418</td>
<td>83.6</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary Data

The Table No 5.7 reveals that MGNREGA has given a lot of people who were unemployed an opportunity to work and earn. Of the 500 beneficiaries interviewed, 418 beneficiaries were not engaging themselves in any kind of job before joining MGNREGA. They are people who have started to earn for the first time because of
this scheme. The 418 beneficiaries are women and these women used to spend their
time before in the households, engaging themselves in various unproductive activities.
The scheme has been successful in channelizing these human resources towards
nation building. The efforts from these unrecognised individuals can take our country
to a much brighter tomorrow.

Education level

Literacy and level of education are basic indicators of the level of
development achieved by a society. Spread of literacy is generally associated with
important traits of modern civilization such as modernization, urbanization,
industrialization, communication and commerce. Literacy forms an important input in
overall development of individuals enabling them to comprehend their social, political
and cultural environment better and respond to it appropriately. Higher levels of
education and literacy lead to a greater awareness and also contributes in
improvement of economic and social conditions. It acts as a catalyst for social
upliftment enhancing the returns on investment made in almost every aspect of
development effort, be it population control, health, hygiene, environmental
degradation control, employment of weaker sections of the society.

According to the Census 2001, as many as 560,687,797 persons in the country
are literate. Of these 336,533,716 are males and 224,154,081 are females. While the
overall literacy rate works out to be 64.8 per cent, the male literacy rate is 75.3 per
cent and that for females is 53.7 per cent, showing a gap of 21.6 per cent points
between the sexes at the national level. The gap is more in the rural areas. In the urban
areas, higher literacy rate has been recorded both for males and females and the
difference among the sexes is lower (13 per cent points). Kerala, Mizoram,
Lakshadweep, Goa and Chandigarh occupy the top five positions in literacy while
Dadra & Nagar Haveli, Uttar Pradesh, Jammu & Kashmir, Arunachal Pradesh, Jharkhand, and Bihar, are at bottom. The literacy rates for rural population are the highest in Kerala, followed by Lakshadweep, Mizoram, Goa, and Delhi. Fourteen (14) States / UTs have recorded less than 60 per cent rural Literacy rate.

Table 5.8. Education level

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterates</td>
<td>17</td>
<td>3.4</td>
</tr>
<tr>
<td>primary education</td>
<td>31</td>
<td>6.2</td>
</tr>
<tr>
<td>middle school</td>
<td>29</td>
<td>5.8</td>
</tr>
<tr>
<td>high school</td>
<td>404</td>
<td>80.8</td>
</tr>
<tr>
<td>other</td>
<td>19</td>
<td>3.8</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary Data

According to Table 5.8, the beneficiaries belonging to study area who are illiterate constitute a meagre 3.4 per cent of the total sample. Primary education is attained by 6.2 per cent of the total sample, 5.8 per cent have completed middle school education. 404 beneficiaries out of 500 beneficiaries had completed their high school education. This constitute to 80.8 per cent of the entire sample selected for study. 19 beneficiaries of the study had educational qualification higher than high school. This table reveals that the education level of the beneficiaries of the study area are considerably high and only a very negligible number of beneficiaries belong to the category of illiterates.

The role of education in an individual’s contribution to national output is very high. Education equips an individual to dedicate his work for the society. Only efforts channelized in the right direction can bring about the desired results. Education is necessary for an individual. This enables an individual to realise the need of his efforts for the country and also helps him to understand how important it is for him to
work towards the betterment of the country. Education equips a person to work better and show more sincerity to work. Illiteracy is a basic characteristic of people in rural India. Kerala is a state that claims 100 per cent literacy. So the number of people belonging to the category of literate will be very high still the education attainment is an area that needs to be studied upon.

The spread of education to rural areas have to a great extent provided solutions to rural unemployment and poverty. The younger generations are able to find work in urban areas because of the education that they have attained but the elder population still have the handicap of lack of education. This has restricted them from moving to urban areas and find suitable jobs for them. The rural areas end up in the vicious circle of poverty.

**Financial Empowerment through MGNREGA**

**Income from previous job**

Income of a person is the main indicator of the economic status of an individual. Rural areas have comparatively low per capita income and the wage rate is also low compared to urban areas. The study area is a rural area still there are a large number of workers who go to nearby urban areas and earn high daily wages as well as the average wage of an unskilled worker in the study area is much higher than MGNREGA wage. The standard of living of people in this area is slightly higher than that of a typical rural area.

The income of a person reveals his purchasing power as well as his standard of living. From the data on the gender classification of workers involved in MGNREGA it is clear that majority of the workers are women and they are not the only working member of the family. So the average income earned from the previous job may be
generally low. MGNREGA aims at giving job to unemployed, so the income in the previous job may be nil or very low.

The monthly income of the respondents before joining MGNREGP is depicted in Table No 5.9.

<table>
<thead>
<tr>
<th>Income (in Rs)</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;500</td>
<td>421</td>
<td>84.2</td>
</tr>
<tr>
<td>500 to 1000</td>
<td>7</td>
<td>1.4</td>
</tr>
<tr>
<td>1000 to 1500</td>
<td>9</td>
<td>1.8</td>
</tr>
<tr>
<td>1500 to 2000</td>
<td>27</td>
<td>5.4</td>
</tr>
<tr>
<td>&gt;2000</td>
<td>36</td>
<td>7.2</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary data

The data from Table No 5.9 reveal that 84.2 per cent of the sample population had monthly income of less than ₹500. Just 7.2 per cent of the population had income above ₹2000 before joining MGNREGA. This is just 36 persons in the sample studied. The majority of the people who had joined MGNREGA had very low income before joining MGNREGA.

The education levels of the sample support the fact that most of the beneficiaries of MGNREGA had very low levels of income before joining MGNREGA.

Source of income

The Table No 5.10 reveals that 97.2 per cent of the study group has other sources of income and just a meagre 2.8 per cent rely solely on their income from MGNREGA to survive. From this we cannot say that all the income of these 97.2 per cent of the beneficiaries are saved. The propensities to save for the rural people are very low.
Table No 5.10
Is this the only source of income

<table>
<thead>
<tr>
<th></th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only source</td>
<td>14</td>
<td>2.8</td>
</tr>
<tr>
<td>Other source also</td>
<td>486</td>
<td>97.2</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary Data

The pattern of only male member of the family working has changed and this fact is evident from the Table 5.10. The fact that more than 90 per cent of the beneficiaries are women reveals the notion that the families of the beneficiaries will most probably have some other source of income also. It is a general situation in our society that the male member considers his main duty as to provide the money needed for his family. This practice is there all over our country. The women were considered as the weaker sex and most of the communities discouraged women going out for work and even educating women. The spread of education has brought a drastic change in this notion. The women are considered equal to men in most parts of the country now. The women are very rarely denied the right to work and earn. So the male member as the only source of income has also changed considerably.

The probability of MGNREGA income turning out to be the only source of income for a family is very rare as seen from Table No 5.10.

Saving Position

The saving pattern of the people of the rural area is very much unorganised and the level of saving is also very low. The amount of money that an individual can save is directly related to his income. In the rural areas the average per capita income itself is very low. The lower level of purchasing power among individuals will lead to lower savings. The pattern of lower purchasing power among rural masses is a basic characteristic of under developed countries.
The lower purchasing power and rising living cost will reduce the savings of the individuals. The lower levels of savings will adversely affect the economic growth of the country. Savings are directly related to investment. In rural areas the savings are not actually in the form of cash savings. They usually spend the money that they save on assets such as gold and land. The investment in financial assets is negligible in rural areas. The most popular form of financial savings in rural areas is in chit funds. Even if they invest in chit funds, the savings are ultimately spend on procuring expensive consumer durable, gold ornaments, etc. The consumption pattern and the small size of income encourages the people to save money to buy consumer durable such as television sets, expensive mobile phones, two wheelers, etc.

An attempt is made by the scholar whether the respondents are able to save a part of their income or not and such information is given in Table No 5.11.

<table>
<thead>
<tr>
<th>Ability to save</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Able to save</td>
<td>46</td>
<td>9.2</td>
</tr>
<tr>
<td>Not able to save</td>
<td>454</td>
<td>90.8</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary data

90.8 per cent of the sample studied is not in a position to save even a fraction of their income from MGNREGA. 46 people are able to save a part of their income from MGNREGA as seen from Table No 5.11.

**Level of saving of respondents**

From the Table 5.11 is evident that 9.2 per cent of the respondents alone is in a position to save. From this fact itself one can conclude that MPS of the beneficiaries are very low. Still a scrutiny of the savings of the beneficiaries who were able to save
is necessary to identify the real magnitude of the savings created in the economy due to this scheme. This information is provided in Table No 5.12.

<table>
<thead>
<tr>
<th>Savings(in Rs)</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;250</td>
<td>42</td>
<td>8.4</td>
</tr>
<tr>
<td>250-500</td>
<td>4</td>
<td>0.8</td>
</tr>
<tr>
<td>Total</td>
<td>46</td>
<td>9.2</td>
</tr>
</tbody>
</table>

Source: Primary data

42 beneficiaries could save an amount less than ₹250 and 4 beneficiaries were able to save between ₹250 and ₹500.

**Average monthly income from this scheme**

For a demand side employment generation scheme the money that reaches the hands of the beneficiaries is very important. Without money reaching the correct hands demand cannot be generated. The transfer of money through banks and absence of agents and contractors between the government and the beneficiaries ensures that the demand that is expected to be generated is generated to a great extent. Monthly income earned by the respondents through wage employment in MGNREGP is furnished in Table No 5.13

<table>
<thead>
<tr>
<th>Wage (in Rs)</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;500</td>
<td>9</td>
<td>1.80</td>
</tr>
<tr>
<td>500-1000</td>
<td>28</td>
<td>5.60</td>
</tr>
<tr>
<td>1000-1500</td>
<td>200</td>
<td>40.00</td>
</tr>
<tr>
<td>1500-2000</td>
<td>145</td>
<td>29.00</td>
</tr>
<tr>
<td>2000-2500</td>
<td>106</td>
<td>21.20</td>
</tr>
<tr>
<td>2500-3000</td>
<td>12</td>
<td>2.40</td>
</tr>
</tbody>
</table>

Source: Primary data

The Table No 5.13 shows that majority of the beneficiaries earn wages between Rs.1000 and Rs.2500 per month. Considering the composition of the work
force, the wages earned per person seem to be a significant amount since majority of the beneficiaries are women who were unemployed before joining this scheme.

**Assets that beneficiaries were able to acquire through this scheme**

As pointed out in previous paragraphs, the money that a beneficiary is able to save is usually spent on purchasing expensive consumer durables and expensive commodities such as gold. The number of people who have saved at least a very small fraction of their income is very small. Considerable amount of asset generation that has not taken place due to this scheme but in the place of zero asset creation there is a very small amount of asset creation.

**Bank Account**

Bank account or a post office savings account is necessary for an individual to register himself in this scheme. This ensures 100 per cent accountability and reduces malpractices that usually happen in the disbursement of wages. The condition also aims at 100 per cent financial inclusion among the rural masses. The people are compelled to start bank accounts and they are made to operate the bank accounts. This enables the people to get used to the systems in banks and helps to remove the fear in operating a bank account and approaching a bank for any financial assistance.

**Table 5.14**

Bank Account before joining MGNREGA

<table>
<thead>
<tr>
<th>Bank account</th>
<th>Number of respondents</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Possessed</td>
<td>48</td>
<td>9.6</td>
</tr>
<tr>
<td>Not Possessed</td>
<td>452</td>
<td>90.4</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Primary data

It is clear from Table No 5.14 that hardly 9.6 per cent of the respondents of this study had bank account before joining this scheme. But as it is a prerequisite that
one must have bank account to draw their wage from MGNREGS, all the respondents have opened bank account after joining this scheme.

Social upliftment through MGNREGA

Assets created

One of the major goals of MGNREGA is providing employment on works that address causes of chronic poverty such as drought, deforestation and soil erosion. The Act seeks to strengthen the natural resource base of rural livelihood and create durable assets in rural areas. Effectively implemented, NREGA has the potential to transform the geography of poverty.

So creating durable assets in rural areas is an important objective of MGNREGA. Hence, when the socio economic upliftment through MGNREGA is analysed, it is necessary to study the durable assets created in the study area during the study period. The data on durable assets created during the financial year 2010-11 and 2011-12 reveal that the magnitude of asset creating was pretty high in the study area.

The assets created under MGNREGA is classified under the heads flood control, rural connectivity, water conservation and water harvesting, renovation of traditional water bodies, drought proofing, irrigation canals, irrigation facilities to SC/ST/IAY/LR and land development. These facilities are mainly related to infrastructure needed for agriculture. Assets created during the study period in the two blocks under study are presented in Table No 5.15.
Table No 5.15
Assets created during the year 2010-11 & 2011-12

<table>
<thead>
<tr>
<th>Assets created during the year 2010-11</th>
<th>Assets created during the year 2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perumkadavilla</td>
<td>Pothencode</td>
</tr>
<tr>
<td>Flood Control</td>
<td>165</td>
</tr>
<tr>
<td>Rural Connectivity</td>
<td>359</td>
</tr>
<tr>
<td>Water Conservation And Water Harvesting</td>
<td>9</td>
</tr>
<tr>
<td>Renovation of Traditional Water Bodies</td>
<td>188</td>
</tr>
<tr>
<td>Drought Proofing</td>
<td>82</td>
</tr>
<tr>
<td>Irrigation Canals</td>
<td>92</td>
</tr>
<tr>
<td>Irrigation Facilities To SC/ST/IAY/LR</td>
<td>28</td>
</tr>
<tr>
<td>Land development</td>
<td>170</td>
</tr>
<tr>
<td>Other works</td>
<td>1</td>
</tr>
<tr>
<td>Bharat Nirman Rajeev Gandhi Sewa Kendra</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>1095</td>
</tr>
</tbody>
</table>

Source: nrega.nic.in

Perumkadavilla block is a very rural place and priority is given for rural connectivity. It is very evident from the Table No 5.15 that around 30 per cent of the assets created in the Perumkadavilla block is under the heading ‘rural connectivity’. On the contrary Pothencode block is an urban area and there are no works taken up under the heading ‘rural connectivity’. In Pothencode block, more preference is given for land development and almost 70 per cent of the assets generated are under the heading ‘land development’.

If we look into the pattern of asset created and distribution of assets in various headings, Perumkadavilla has a more even distribution under all heads than Pothencode. Pothencode has assets concentrated on land development and assets created in other headings are almost negligible. But in the case of Perumkadavilla, almost all the items have substantial number of new assets generated. In the year
2010-11 Perumkadavilla has a total of 1095 assets generated and Pothencode has only 602. In the year 2011-12 Perumkadavilla has 2064 assets created and Pothencode has only 733 assets created.

**Benefits in terms of infrastructure development**

The benefits that the study area has received through this scheme are very clearly illustrated in the Table No 5.15. The works are mainly focussed on the infrastructural development of study area. Perumkadavilla is the most backward region of Thiruvananthapuram district and the road facilities are very poor. In the financial year 2010-11 of the total 1095 projects completed, 359 projects were undertaken to improve rural connectivity. In 2011-12 also, the situation was no different. Of the 2064 assets created, 635 works were taken up for improving rural connectivity. The benefits gained due to the MGNREGA for Perumkadavilla block in respect of rural connectivity is remarkable. The benefits that the Perumkadavilla block can expect due to better roads are very huge. The improved facilities have not only an economic dimension. It also has a welfare dimension. It makes the travel of people in the area easy and more comfortable.

In contrast to Perumkadavilla, Pothencode is an urban place and it is close to the capital city. Hence this place has good road facilities. In the financial year 2010-11 just one work was taken up for improving rural connectivity and in the financial year 2011-12 no work was taken up for rural connectivity.

Land development is another major activity carried out in the study area. This is directly related with improving agricultural productivity of the study area.

**Extent of women employment due to MGNREGS**

As per the Census 2001, the Indian workforce is over 400 million strong, which constitutes 39.1 per cent of the total population of the country. The workers
comprise 312 million main workers and 88 million marginal workers (i.e., those who did not work for at least 183 days in the preceding 12 months to the census taking) Sex differential among the number of male and female worker in the total workforce is significant. Of the total 402 million workers, 275 million are males and 127 million females. This would mean that 51.7 per cent of the total males and 25.6 per cent of the total females are workers. The number of female workers is about less than half the number of male workers. In terms of proportion, 68.4 per cent of the workers are males and 31.6 per cent females).³

Main workers constitute 77.8 per cent of the total workers. The remaining are marginal workers. Among the main workers, female workers, are only 23.3 per cent and 76.7 per cent are male workers. Majority of female workers (87.3 per cent) are from rural areas. This is also twice that of male workers, which may be due to their being employed predominantly in activities like cultivation and agricultural labour. In the urban areas, majority of female workers are engaged in Households industry and other work.⁴

Interestingly, among marginal workers females outnumber the males. In three of the four categories, viz. cultivators, agricultural labourers and household industries, female marginal workers outnumber male workers.⁵

<table>
<thead>
<tr>
<th>Table No 5.16</th>
<th>Block Wise Employment Provided for the financial year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2011-2012</td>
</tr>
<tr>
<td>Area</td>
<td>Worker Employed</td>
</tr>
<tr>
<td></td>
<td>Women</td>
</tr>
<tr>
<td>Pothencode</td>
<td>2800</td>
</tr>
<tr>
<td>Perumkadavila</td>
<td>52743</td>
</tr>
</tbody>
</table>

Source : nrega.nic.in

Table No 5.16 reveals that in Pothencode block only 3 per cent of the MGNREGA beneficiaries are men and rest of the 97 per cent of the beneficiaries are
women. These 2800 women have generated 30734 person days of work during the 2011-12 financial year. The women who were otherwise idle at home have contributed so much for the society and their family due to MGNREGA. This is the situation in the block which has the worst performance in terms of total number of work generated.

In Perumkadavilla block 11.2 per cent of the beneficiaries are men and 88.8 per cent of the beneficiaries are women. The per cent of women involved in MGNREGA is very high in this area also. The point that has to be highlighted here is that Perumkadavilla is rural area and irrespective of its rural backwardness 52743 women have participated in various MGNREGA projects across the block of Perumkadavilla in the year 2011-2012.

Wage sharing ratio between men and women

Table 5.17 shows that women have drawn more wages than men in Pothencode block. The data reveals that just 3 per cent of the wages drawn were by men and 97 per cent are by women. For the financial year 2011-2012 Rs 4608364 was disbursed to 2800 women for their involvement in MGNREGA.

Table No 5.17
Block Wise Employment Provided and earnings for the financial year 2011-2012

<table>
<thead>
<tr>
<th>Block</th>
<th>Person days [in Lakh]</th>
<th>Amount earned (Rs In Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Pothencode</td>
<td>0.30734</td>
<td>0.00938</td>
</tr>
<tr>
<td>Perumkadavilla</td>
<td>11.59709</td>
<td>1.0965</td>
</tr>
</tbody>
</table>

Source: nrega.nic.in

Table No 5.17 shows that women have drawn more wages than men in Perumkadavilla block. The data reveals that just 8.62 per cent of the wages drawn were by men and 91.38 per cent are by women. For the financial year 2011-2012 Rs 173631200 was disbursed to 52734 women for their involvement in MGNREGA. The
wage sharing ratio between men and women clearly reveal the extent of women’s financial empowerment that has taken place in the study area. The achievement in this context can be commented as remarkable. The impact of this wage earned on the lives of the women beneficiaries are worth mentioning. 90 per cent of the women beneficiaries remarked that they are now in a position to provide their children with better education. Majority of them are trying to capitalise on their children.

**Conclusion**

The major indicator of improvement in the social status of the beneficiaries is the increase in income and increase in marginal propensity to save. The data observed during the study has proved that due to MGNREGA the socio economic condition of the beneficiaries of the scheme has gone up.
References


4. Ibid

5. Ibid