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## IMPACT OF RURAL FINANCE INNOVATION SCHEME IS MGNREGA (SPECIAL FOCUS TO KERALA STATE)

### Article Particulars

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### Abstract

*The highest section in the world is fronting difficult of poverty and unemployment. Rural general public are the dead of this poverty and unemployment, in act to reject these, rural development is a combined concept of growth and poverty eradication has been of vital concern in all the subsequent five year plans. The Ministry of Rural Development, Government of India, announced and implement a number of schemes and programmes with the primary objective of empowering rural people to improve the quality of their survives. Government also commence some employment and poverty relief programmes like MGNREGA. This study argue the benefit sand Monitoring, Evaluation and impact of rural finance innovation scheme is MGNREGA, we concentration to identify Quantity of Women Workers Involvement in the MGNREGA in rural development and growth.*

**Keywords:** Poverty, Unemployment, dead, programmes, rural and growth.

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### Introduction

A common people in India live in villages and nearly 50 per cent of the rural community have appropriate poor socio-economic conditions. Rural development is a combined concept of growth and poverty eradication has been of vital concern in all the subsequent five year plans. The Ministry of Rural Development, Government of India, announced and implement a number of schemes and programmes with the primary objective of empowering rural people to improve the quality of their survives. In the progression of planned development, it has been realized that a sustainable

strategy of poverty alleviation has to be established on growing the productive employment openings in the development of growth itself. In the Sixth Five Year Plan emphasis was laid on engagement generation and lack alleviation. To generate extra beneficial employment in rural regions, Ministry of Rural Development, Government of India announced National Rural Employment Programme (NREP) in October 1980. In this plan, an expenditure incurred of 1,620 cores existed provided which was to be shared similarly between the Centre and the States. The establishment of durable assets was a vital objective of this programme.

### **Review of Literature**

Chakraborty (2007) argue a budgetary appraisal of MGNREGA. The study observed that the surviving institutional arrangement in poorer states was not good adequate to implement the MGNREGA in an operative manner. Individual half of the total presented funds were used and the operation ratio was mainly low in poorer states. There was a vital essential for both vertical and horizontal direction across levels of governments within the states. The study suggests that the devolution of tasks and strict responsibility norms would rush capacity structure at the level of the panchayat and the scheme can effectively gathering as a demand-driven one. Observance the spatial dimension of the execution in mind, the standing of the smooth flow of funds for employment of projects in harmony with the demand, capacity construction at the 10 village level, right to material to enable social audits successfully, accountability of employees and an actual grievance redressed mechanism adopt critical importance. The study additional elaborates that improved coordination by the stages of governments with the regular expansion of the programme layer more districts would central to increased outlays and one would optimism that the programme value will increase by experience, mainly in poorer states.

In alternative study (ISWSD, 2008) observed that both in Kerala and Karnataka there were durable demand from the employees for cumulative the work days to at least 200 per household. However, in equally the states, there were insufficient complaints concerning non-payment of lowest wages. In gross violation of the Act, employees at several MGNREGA worksites (e.g., in Uttar Pradesh and Jharkhand) were receiving less than the least wages.

### **Objective**

1. To examine the extent of manpower employment generated and identifies gender variability under MGNREGA
2. To find out the nature of resources generated under MGNREGA

### **The Implementation of MGNREGA**

National Rural Employment Guarantee Act (NREGA) currently Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA from October 2, 2009) is

existence implemented in India since by regulation on August 25, 2005 by the UPA union government maintained by the left parties. The Act is currently covering all the 28 states of the country. The main objective of the Act is to guarantee livelihood and food security by providing uneducated work to people through formation of sustainable assets. The mandate of the government is to instrument the Scheme in the maximum transparent and operational way.

### Total employment generated

**Table 1 Total person days generated under MGNREGA in Kerala during 2014-15 to 2015-16 (days in Lakhs)**

Category	2014-15	2015-16
Total households applied for job card	28.55	50.28
Total persons worked	16.55	15.15
Total person-days others	695.55	565.57
Total person-days SCs	156.15	102.91
Total person-days STs	25.51	22.55
Total person-days women	808.59	552.58
Total person-days	866.02	588.72

Table 1.1 provides the overall performance of MGNREGA in terms of numbers of days of employment created and the number of projects completed in Kerala state. The MGNREGA programme has previously accomplished seven financial years and currently successively in to eighth

year. The total household applied for the job card in the year 2014-15 28.55 and 2015-16 increased the 50.28 and total person worked aggressive decreased if compare with previous year during the 2014-15 is 16.55 and 2015-16 is 15.15. They are four category wise employees working under the MGNREGA scheme total persons SC, ST, Women and Others. Women's are maximum accomplishment the occupation through the scheme in 2014-15 improved 808.59.

**Table 2 Numbers of days per household employment and employment generated under MGNREGA during 2014-15 to 2015-16 in Kerala**

Category	2014-15	2015-16
Total households allotted work	16.78	15.65
Total households worked	15.25	15.80
Total households reached 100 day limit	5.06	98.65

The households completing 100 days employment in the Kerala state, in 2014-15 very less ratio 5.06 and next year 2015-16 successful growth ration 98.65. In other words, MGNREGA was quite successful in providing social

security to the households as households had to depend on other activities for earning their livelihood as MGNREGA provided.

**Table 3 Number of projects completed and total amount spent**

Work Category	Rs. in lakhs	Percentage (%)
Bharat Nirman Rajeev Gandhi Sewa Kendra	155.57	0.50
Drought Proofing	1,028.75	2.08
Flood Control and Protection	5,129.52	10.17

Land Development	18,211.50	56.11
Micro Irrigation Works	5,521.75	6.58
Other Works	90.10	0.17
Renovation of traditional water bodies	5,151.92	8.21
Rural Connectivity	658.59	1.28
Rural Sanitation	169.51	0.55
Water Conservation and Water Harvesting	10,156.56	20.10
Works on Individuals Land (Category IV)	7,559.51	15.57
<b>Total</b>	<b>50,581.67</b>	<b>100.00</b>

There are around 11 specific categories of works in which MGNREGA wage earners are employed namely, Bharat Nirman Rajeev Gandhi Sewa Kendra, Drought Proofing, Flood Control and Protection, Land Development, Land Development,

Micro Irrigation Works, Other Works, Renovation of traditional water bodies, Rural Connectivity, Rural Sanitation, Water Conservation, Water Harvesting and Works on Individuals Land approved by MORD. The percentage allocation of works completed or on-going during the entire period of MGNREGA implementation.

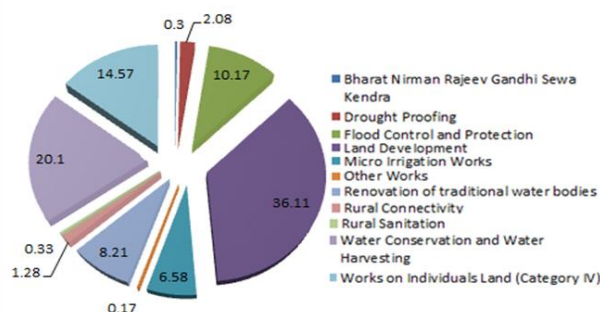


Chart 1 Share of different activities in MGNREGA work during 2015-16

**Performance of MGNREGA**

**Table 4 Amount disbursed and spent by banks and post office under MGNREGA during 2014-15 to 2015-16**

Category	2014-15	2015-2016
Amount sanctioned	5789.95	7660.50
Total bank accounts	22.86	25.58
Total individual bank accounts	22.77	25.28
Total joint bank accounts	9.08	9.65
Amount disbursed to bank accounts	110828.15	150555.25
Total post office accounts	15.62	15.98
Total individual post office accounts	15.57	15.98
Total joint post office accounts	5.8	5.1
Amount disbursed to post office accounts	8856.85	8701.80

MGNREGA programme not only offers employment to the households but it also conveys awareness between the households. The efforts are prepared to bring extra transparency in the payment system. The Gram Panchayats are refreshed to make wages to the workers through banks or post office. The total number

of active bank accounts in the year 2014-15 is 22.86 and 2015-16 is 25.58. The total joint bank accounts 9.08 and individual accounts 22.77 in 2014-15. In 2015-16 total joint accounts 9.65 and individual accounts 25.28. The total post office accounts 2014-15 to

2015-2016 15.62 and 15.98. The 2014-15 total number of individual and joint post office accounts 15.57, 5.8 and 2015-16 is equally 15.98.

## Conclusion

MGNREGA consumed several conclusive evidence of affecting manual labour migration into any specific path. Regarding the query of villagers' awareness to the programme they stayed hardly aware about the facility of unemployment allowance in MGNREGA. On the worth of MGNREGA in providing food security, eliminating poverty and providing safeguards, the participants established that MGNREGA has been successful in serving the poor on all these features, but they were of the understanding that MGNREGA could have prepared far better if it can ensure hundred days of work to each participant and might provide the least stipulated wage rate to all those who operated in MGNREGA programme. The main suggestions given by the households to increase MGNREGA functioning included, increased amount of working days and wage rate; upgraded implementation through local forms; rapid payment after work; hundred days mandatory effort for all; provision of concessional lends; and food capability at the work place.

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