

“Mahatma Gandhi National Rural Employment Guarantee (Mgnreg) Scheme For Uplifting Rural People With Special Reference To Alathur Taluk, Palakkad, Kerala.”

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ABSTRACT : The MGNREGS is a wage employment program, providing minimum wage employment to casual, unskilled, women and disabled labor especially during lean season has never been at the centre stage of the program as a policy. But, this apart, MGNREGS has emerged as a very powerful tool for addressing women empowerment. It was found that the program has indeed a positive impact on women empowerment. MGNREGS has been reasonably effective in empowering women through ensuring enhanced income generation. MGNREGS scheme as such is quiet meaningful and is powerful for rural development and women empowerment. By generating employment for women at fair wages in the Alathur Village, MGNREGS can play a substantial role in economical empowerment of women. This will necessitate the upliftment of a backward area like Alathur. As per the report of the central Government, Kerala is the first State which generates high level of working days. The average working days are high as compared to other states in India.

KEYWORDS : Alathur grama panchayath-backward area, Kudumbasree units, MGNREGS, social and economic upliftment, Wage Guarantee scheme

I. INTRODUCTION

Financial Services in India have prevailed since time in memorial. The banking is said to be an age old financial service in India, which started in early seventeenth century with the incorporation of the East India Company. Banks are considered the face of financial services,. They assume a significant place in socio-economic area. Financial services can be categorized in to two groups, viz., Fund based activities, where there is involvement of funds and non-fund based activities. One of the important fund based financial activity is Micro credit. The most ambitious and universal eradication program Introduced in India since independence is the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The empowerment of rural women is crucial for the development of the rural Bharat.

Kerala also referred to as **Keralam** is a state in the south-west region of India on the Malabar coast. It was formed on 1 November 1956 following the States Reorganization Act by combining various Malayalam-speaking regions. Spread over 38,863 km² (15,005 sq mi), it is bordered by Karnataka to the north and north east, Tamil Nadu to the east and south, and the Lakshadweep Sea to the west. With 33,387,677 inhabitants as per the 2011 census, Kerala is the thirteenth largest state by population and is divided into 14 districts with the capital being Thiruvananthapuram. Malayalam is the most widely spoken and official language of the state. **Palakkad District** is one of the 14 districts of the Indian state of Kerala. The city of Palakkad is the district headquarters. The district is 24.4% urbanized according to the census of 2011. The district is nicknamed "the granary of Kerala" and "Rice bowl of Kerala". As per 2011 census, 75.91 % population of Palakkad districts lives in rural areas of villages. Palakkad is the one of the most agrarian districts in Kerala. Palakkad is particularly known for paddy cultivation. Paddy is cultivated in around 83,998 Hectares in the district and occupies the first position in the production of rice in the state. Palakkad also occupies the first position in the state for the production of groundnut, tamarind, turmeric, tuber, vegetables, pulses, mango, banana, plantain and cotton. Rubber, Coconut, Areca nut, Black pepper etc. are also cultivated extensively like other parts of Kerala.

Alathur is a village and gram panchayat in the Palakkad District, state of Kerala, India. It is the headquarters of the Alathur Taluk and is situated at the south west end of the district 24 km from the district headquarters at Palakkad. Alathur Taluk is predominantly rural and has an agricultural economy

Alathur is a socially, economically, culturally and educationally backward area. The main occupation in this area is agriculture. Rubber is grown on hilly land and rice paddies are located on the plains. Ginger, banana, pumpkin, bitter gourd and eggplant are also grown.

The Mahatma Gandhi National Rural Employment Guarantee scheme (MGNREGS) was implemented in Palakkad on 5 February 2006. MGNREGS is to be is one among them, which aims to ensure livelihood security in rural areas by providing at least 100 days of wage employment in a financial year for every household whose adult members volunteer to do unskilled manual work. MGNREGS has given more importance to women empowerment.

Apart from MGNREGS, the Alathur Panchayath also provides various programs for the empowerment of rural women which includes Kudumbashree and other self help groups. Among these MGNREGS has got a greater importance on the development of the rural women. The concept of women's empowerment got wider popularity and acceptance in Alathur Panchayath. Almost 80 percent of the workers in the scheme are women.

Women have benefited more as workers than as community. Through this, it was protected the women Justice and rights. The success of MGNREGS depends on the inclusion of all, especially women. By generating employment for women at fair wages in the Alathur Village, MGNREGS can play a substantial role in economically empowering women.

In Alathur Panchayath this scheme is implementing by ensuring the Kudumbashree, union of farmers, self help group, and co-operation of different departments and participation of people under complete leadership of administrative tribunal. To carry out the scheme the provisions specified in the law should be implemented. The awareness about the scheme has been made earlier through the formation of committees and through Grama Sabha in the Panchayath. Kudumbashree is given in the implementation of the program.

The high participation of women in the program as workers had increased the potentiality of the rural women in the Panchayath. It would make the economic contribution visible and high. The employment Guarantee act can also help to empower women, by giving them in dependent income- earning opportunities. Implementation of MGNREGS has contributed to very high levels of women empowerment.

1. OBJECTIVES OF THE STUDY

The study of 'the role of Mahatma Gandhi National Rural Employment Guarantee (Micro Credit) Scheme in women empowerment of Alathur grama panchayath with special reference to Palakkad district' aims the following objectives:

- 1.1 To assess how microcredit influence the economic upliftment of the rural people of the village.
- 1.2 To analyze the role of Mahatma Gandhi National Rural Employment Guarantee program in women empowerment, in Alathur Panchayath
- 1.3 To know how MGNREGS stands for solving the problems of rural people.
- 1.4 To assess the working of the MGNREGS in Alathur Panchayath.

II. METHODOLOGY

Primary and secondary data are used for the study. Primary data is collected by interviewing representatives or officials of MGNREGS from Alathur Grama Panchayath. Secondary data is collected from the data provided by the Panchayath, records, books other publication and the internet.

Both the quantitative and qualitative data are used for the study. Descriptive analysis is done to study the role of MGNREGS in women empowerment in Alathur Grama Panchayath. The study gives more importance to find the role played by MGNREGS for the empowerment of women in the rural areas.

The NATIONAL RURAL EMPLOYMENT GUARANTEE ACT 2005 was later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act" (or MGNREGS), is an Indian labour law and social security measure that aims to guarantee the 'right to work'. It aims to ensure livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every house hold whose adult members volunteer to do unskilled manual work.

MGNREGA covered all the districts of India from 1 April 2008. The statue is hailed by the government as "the largest and most ambitious social security and public works program in the world". In its World Development Report 2014, the World Bank termed it a "stellar example of rural development".

The MGNREGA was initiated with the objective of “enhancing 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”. Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds, wells). Employment is to be provided within 5 KM of an applicant’s residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement. MGNREGA is to be implemented mainly by Grama Panchayath. The involvement of contractors is banned. Labour intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred. Alathur is a village and Grama Panchayath in the Palakkad district which is situated at the south west end which is 24 Km from the district headquarters at Palakkad. Alathur Taluk is predominantly rural and has an agricultural economy. The northern side of the Panchayath is covered with hilly lands full of forest; the eastern and western side of Panchayath has agricultural cultivation land. The river Gayathri which flows from east to north-west side of the Panchayath make the agricultural land more fertile. The people who live in Panchayath are engaged in different kinds of works.

The MGNREGS program is implementing in a better way in the Alathur Panchayath as per the law, in which those who are willing to do work in every household is provided with 100 days of guaranteed wage employment. The projects which are meant for providing work to the people who are willing to do work are approved in the Panchayath.

III. OBJECTIVES OF THE SCHEME

- a. Beneficial to those who are healthy and willing to work.
- b. The scheme guarantees 100 days of employment
- c. Any who attain the age of 18 and above can register
- d. 1/3 of the beneficiaries should be women is the condition

IV. SECONDARY OBJECTIVES OF THE SCHEME

- a. Protecting the environment
- b. Reducing the rural urban migration and fostering social equity

V. ACTIVITIES WHICH CAN BE UNDERTAKEN FOR THE DEVELOPMENT OF BASIC FACILITIES IN GENERAL IN ALATHUR PANCHAYATH

- 6.1 Construction of compost pit
- 6.2 Soak pit construction
- 6.3 Construction of earthworm compost
- 6.4 NADEP composting
- 6.5 Public toilet and Drainage facilities
- 6.6 Play ground construction
- 6.7 Road construction and Footpath construction
- 6.8 Storm water Drain and Cyclone shelter
- 6.9 Preservation at side walls
- 6.10 Production of construction requirement
- 6.11 Village market and Warehouse for food grains
- 6.12 Making at self help group
- 6.13 Plantation of trees.

7 OVERVIEW OF ALATHUR GRAMA PANCHAYATH

Name of the Panchayath	Alathur
Villages Included	Alathur
Block	Alathur
Taluk	Alathur
Assembly	Alathur
Area	19.62 Sq Km
Agricultural area	893 Km
Boundary – North	Kuthannur Panchayath
West	Kavassery Panchayath

South	Vadakkenchery Panchayath
East	Melarcodde Panchayath
Total Wards	16
Population	24806
Males	11752
Females	13054
Sc Community	3150
Density of population	1264.92 Km
Sc, colonies	24
Total house hold	5058
Sc house hold	625
Other communities	4433
Literacy	92%
Anganvadies	24
Schools (Government / Aided)	10
Schools (Un aided)	5
Pre-primary	5
Community Health centre	1
Private Hospital	3
Ayurvedic Dispensary	1
IPP centers	5
Kudumbashree Units	160
Co-operative Units	12

Table 1

VI. MGNREGS REPORT: 2013-14, ALATHUR GRAMA PANCHAYATH

1.	Total Registration	2270
2.	SC Registration (419) (95.68%)	459
3.	Other Registration (1805)	1811
4.	Total project	383
5.	TS allotted	295
6.	Work started (SP + New + Addl = 25+235+22)	282
7.	Work started (SP + New + Addl = 25 + 212 + 0)	237
8.	Work ongoing (SP + New + Addl = 0 + 23 + 22)	45
9.	Hour Hold demand for job (1364)	1311
10.	Job given (1364)	1311
11.	Total man days generated (average days) 47.66	62495
12.	SC man days	13807
13.	Others man days	48688
14.	100 days house hold	73
15.	Income	
	a) Opening Balance	31706
	b) Fund received from BPO	2594000
	c) Fund received from EFMS	8176888
	d) Bank interest	10836
	TOTAL	10793430
16.	Expenses	
	a) Wages of unskilled labourers 2001224	10181112
	b) Material 69526	69526
	c) Administrative Expenditure (4.8%)	
	1) Salary	510800
	2) Telephone bill	9483
	d) Bank Charges	12
	TOTAL EXPENSES	10770933
17.	Closing Balance (103645)	22497

Table 2

9. ALATHUR GRAMA PANCHAYATH- AN OVERVIEW OF MGNREGS 2013-14

Total Registration	2270
SC wages	459
Others	1811
Total Projects	383
New Projects	328
Spill over projects	55
Work completed	237
Total Expenses	10770933
Wage expenses	452044
Material expenses	69526
Salary and other expenses (including bank charges)	520295
Total man days generated	62495
100 days house hold	73

Table 3

10. FINDINGS

10.1 ANALYSIS OF REGISTRATION OF MEMBERS IN MGNREGS IN ALATHUR GRAMA PANCHAYATH

Item Registration	2012-13	Percentage	No. Of Persons 2013-14	Percentage
Total Women	12923	13054	..
Sc Registration	419	19	459	20
Others	1805	81	1811	80
Total Registration	2224	100	2270	100

Table 4

Out of the population of 24806, 13054 are women in Alathur Grama Panchayath. All the workers registered under the scheme is women. The scheme also provides upliftment to SC community as the membership consist of 20% SC category people. There is an increase in the members registered under the scheme by 45 numbers for the year 2013-14.

10.2 FUNDS RECEIVED FROM BLOCK PROGRAM OFFICER AND ELECTRONIC FUND MANAGEMENT SYSTEM

Source Of Fund	Amount	Percentage
Block Program Officer	25,74,000	20
Electronic Fund Management System	81,76,888	80
Total	1,07,50,888	100

Table 5

The analysis shows that the ratio between the funds received from Block Program Officer (BPO) and Electronic Fund Management System (EFMS). Fund from EFMS is 4 times higher than the fund received from BPO. Hence, major contribution of fund is from BPO in Alathur Grama Panchayath.

10.3 ANALYSIS ON THE WORK IMPLEMENTED BY ALATHUR GRAMA PANCHAYATH FOR THE YEAR 2013-14

Alathur Grama Panchayath undertakes various projects for the working of MGNREGS. The Total Number Of Project Under The Scheme Is 383.

Particulars	Total Numbers
Total Project	383
Work Started	282
Work Completed	237
Work Ongoing	45

Table 6

Out of the 383 projects, 282 works were implemented in the Panchayath, out of which 237 have been completed as per the reports during the year 2013-14. The work ongoing under the scheme is 45. From this it is clear that Alathur Grama Panchayath is playing a vital role in the implementation of MGNREGS.

10.4 ANALYSIS OF THE INCOME AND EXPENDITURE RELATED TO THE WORKING OF MGNREGS IN ALATHUR GRAMA PANCHAYATH

The income earned by the Alathur Grama Panchayath is used for the development of the scheme.

Particulars	Total Amount(Rs.)
Total Income	10793430
Total Expenditure	10770933

Table 7

From the analysis, total income is greater than total expenditure. The ratio of expenses to income is 99.7%. Income received by the Panchayath is used for the services within the Panchayath.

11. REASONS FOR THE SUCCESS OF THE MGNREGS

- 11.1 Administrative capabilities
- 11.2 Technical capabilities
- 11.3 Ability to plan and execute projects
- 11.4 Commitment of political leadership
- 11.5 Setting up of implementation mechanisms
- 11.6 Role of civil society in seeking socio, economic and cultural dimensions.
- 11.7 Enhancing women capabilities by providing labour.

12 MAJOR ADVANTAGES

- 12.1 There are significant achievements under MGNREGS due to the combination of transparent process and procedures, local action and constant vigilance.
- 12.2 The implementation of MGNREGA has been comparatively corruption free.
- 12.3 The work is organized through the Kudumbashree system and the poor have a stake in the work rate in the beginning.
- 12.4 The technocratic power to accord technical sanction, measure works and recommend payments have been made more spread out and accountable through the committee system. In case of difference of opinion the appellate system would be resorted to.
- 12.5 Special emphasis has been given to the rights of workers and they have been made fully aware of their entitlements.
- 12.6 All the payments are made only through the individual bank accounts of workers. This is the ultimate preventer of corruption.

13. Indicators used for measuring the impact of MGNREGS on Income Generation of women workers are as follows:

- 13.1 Ability to purchase durable assets with MGNREGS Income
- 13.2 Minimum standard wage.
- 13.3 Alternative income source.
- 13.4 Savings
- 13.5 Freedom to spent
- 13.6 Sufficient to meet daily needs
- 13.7 Health care spending
- 13.8 Standard of living

VII. CONCLUSION

The MGNREGS is not only a wage employment program, but also it provides Insurance protection to its members. This scheme covers all members under the Insurance. Under the protection, Rs.70, 000 is provided to those who die in the course of their employment and Rs.30, 000 as medical allowance to the members in need. The Scheme ensures the social, economic and cultural enhancement of rural people because the active involvement of self help groups mainly through kudumbasree units helps them participate in a productive way. This scheme requires every member to have individual bank account, so that it necessitates village members to adapt themselves to the modern technology and use of pass book, cheque book and ATM cards to those unskilled workers. As it ensures livelihood security, it will results in the enhancement of standard of living and purchasing power of rural people.

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