



## **MGNREGA: A COMPARATIVE ANALYSIS ACCORDING TO DIVISIONS IN THE STATE OF MAHARASHTRA**

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### **INTRODUCTION:**

India virtually lives in its villages. Being a pre dominant agrarian economy, in India agriculture continues to be the only avenue of employment available with a major chunk of the rural population. Thus seasonality of agriculture and its low productivity combined with absence of alternative opportunities are responsible for higher incidence of poverty in the rural sector. In order to tackle the problems of poverty and unemployment, the planners and policy makers have launched several employment generation programmes like IRDP (Integrated Rural Development Programme), NREP (National Rural Employment Programme), RLEGP (Rural Landless Employment Guarantee Programme), JRY (Jawahar Rozgar Yojana) etc. Despite these well meaning programmes and massive investments, rural areas continued to suffer from keen poverty and unemployment problems at alarming rate. Considering this, National Rural Employment Guarantee Act (MGNREGA) was launched on 2nd February, 2006 to enhance livelihood security in rural areas of the country. MGNREGA is the most realistic approach to the problems of rural poverty and unemployment. In fact, the Scheme ensures the economic security of the rural poor by providing guaranteed 100 day of wage employment and also after the registration if the person does not get the job within 15 days, then they are provided by the unemployment allowance. Moreover, MGNREGA has positive impact on employment pattern of women and provide employment opportunities.

Current situation of Indian economy is not appropriate means our GDP growth rate has declined from 8.2 to 4.5% from 2016 to 2019 and various sectors of Indian economy is not growing as expected, according to various report and economist the rural areas demand is low because their income is low. MGNREGA which increase the employment opportunities

in rural areas thereby increasing their income and demand is the most appropriate according to the current situation.

## **REVIEW OF LITERATURE**

- Thomas & Bhatia (2012) regarded MNREGA as an ambitious attempt to battle poverty by guaranteeing employment to those who demand work and capable in formation of capital in rural areas.
- Pamecha & Suman (2015) analyzed the socio-economic impact of MGNREGA on the life of beneficiaries of Dungarpur district of Rajasthan. The findings of their study revealed that the programme has changed the lives of the beneficiaries' means that when income of a family increases, it has a reflective impact on the expenditure pattern and on the other hand the picture is not so good. The data reveal that 83% households do not have gas connection in their kitchen and 90% of our sample households have no toilet facility in their dwelling units.
- Hajra & Hajara (2015) characterized rural Indian economy by demand constrained as well as supply constrained economy.
- Karthika (2015) depicted that MGNREGA plays a great role and has a positive impact on the rural development.
- Negi (2015) says that the introduction of the programme of MGNREGA had a clear positive impact on the rural economy through employment and income generation and also through raising the standard of living and socio-economic performance of the rural community of the district. So it is recommended that the present programme should be further spread in the rural areas by means of proper planning, adequate supervision, effective implementation and better monitoring
- Pandey (2016) found that there are better opportunities to the development of rural areas by effectively implementing programmes in the coverage areas and selecting right beneficiaries for the programmes.

## **OBJECTIVES OF THE STUDY:**

- 1) To study the physical performance of MGNREGA within Maharashtra according to division wise.
- 2) To study the financial performance of MGNREGA in terms of workers account details within Maharashtra according to division wise
- 3) To study the women participation in MGNREGA.

## **METHODOLOGY:**

### **A) Methodology:**

We are used analytical methodology.

### **B) Type of Data:**

Generally there are two types of data which are primary data and secondary data but in the research paper we are using secondary data.

### **C) Sources of Data:**

Secondary data was collected from the MGNREGA Public Data Portal which is yearly basis and various reports.

## **DATA ANALYSIS:**

### **1. Physical performance of MGNREGA:**

The table 1.1 highlights the physical performance of MGNREGA in the state of Maharashtra for the year 2018-2019; the data is presented according to the six divisions in Maharashtra. Out of the total numbers of job card issued the highest number is observed in the division of Aurangabad followed by Nashik, Amravati, Pune, Nagpur and lastly the Kokan division. If we individually see the division starting from Pune out of the total number of job card issued 9% is issued by the SC category, only 3% by the ST category and remaining 88% by the non SC/ST category people. Similarly in Aurangabad division out of the total number of the job card issued 12% is of SC category, 4% of the ST category and 84% of non SC/ST category and so on for the all other divisions .The total percentage of job card issued by the SC and ST category is very less as compared to the non SC/ST categories except in the Nashik division where the ST is having around 27% of the total job card issued.

**Table 1.1: Physical performance of MGNREGA in Maharashtra (in %)**

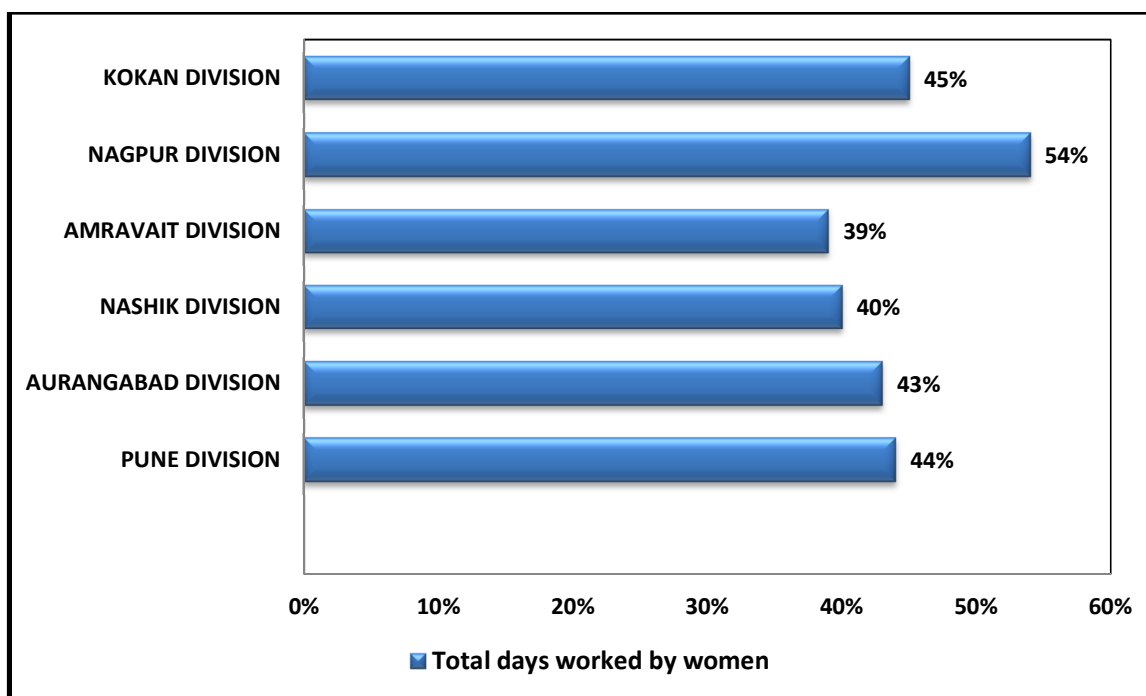
SR. No	Division Name	Total job cards issued	Total job cards (SC)	Total job cards (ST)	Total job cards (non-SC/ST)	Total person-days	Total person-days worked by SCs	Total person-days worked by STs	Total person-days worked (non-SC/ST)
1	PUNE DIVISION	1129278	9%	3%	88%	3439489	14%	2%	84%
2	AURANGA BAD DIVISION	2227278	12%	4%	84%	17092584	11%	4%	84%
3	NASHIK DIVISION	1890874	6%	27%	67%	13736749	7%	33%	61%
4	AMRAVATI DIVISION	1433632	11%	10%	79%	18757988	11%	21%	68%
5	NAGPUR DIVISION	1041406	13%	17%	70%	25095565	12%	20%	68%
6	KOKAN DIVISION	415,891	5%	12%	83%	2,226,250	6%	11%	83%
7	TOTAL	8138359	10%	12%	78%	80348625	11%	18%	71%

Source: [www.nrega.nic.in](http://www.nrega.nic.in)

On the other hand if we observe the total days the person worked it is highest in the division of Nagpur followed by Amravati, Aurangabad, Nashik, Pune and Kokan. In Pune division out of the total days of work the 14% is of SC category, 2% of the ST category and 84% of the non SC/ST category people and so on for all other division. Here also the total days of work by people in SC and ST category are comparatively less than the non SC/ST category people as their job card issued number are also less.

Though there is variations in the employment percentage of different category but the MGNREGA has actually provided the employment opportunities to all the rural people who are ready to do the unskilled work. The scheme has successfully implemented in the state of Maharashtra and many people have benefited through the MGNREGA and also many projects have successfully completed.

## 1. Women Employed Through MGNREGA



Source: [www.mgnrega.nic.in](http://www.mgnrega.nic.in)

**Figure 1.2: % of women employed through MGNREGA. (Year 2018-19)**

MGNREGA has played a very positive role in generating employment opportunities for the women's under which 40% of the reservation is for the women's of the rural area. The figure 1.2 above shows the total days of women worked under the MGNREGA of different division in the state of Maharashtra for the year 2018-2019. The participation of the women is highest in the division of Nagpur and lowest in the Amravati division. In all the division the days of worked by the women's is more than 40% which shows the success of this scheme in Maharashtra. The MGNREGA has provided the employment opportunities mainly to the women's and made them socially and economically stable.

## 2. The Financial Performance of MGNREGA:

The table 2 shows the account details of the workers under the MGNREGA in the state of Maharashtra for the different divisions. The data is presented according to the individual and joint accounts in the banks and the post office. It is observed that the bank accounts are six times more preferred by the workers than that of the post office account. In both the cases, the individual accounts are more than 90 percent and the joint account is very less. The highest numbers of bank account are observed in the Aurangabad division and the highest number of post office account in Nashik division. Thus we can say that many people have got involved in the banking system because of the MGNREGA as the payment of the workers is

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done to their account only. This shifting of wages from cash payments to cashless will promote the digital India initiative and make rural people get involved in it.

**Table 2: The Financial Performance of MGNREGA in Terms of Workers Account Details (in %) (Year 2018-2019)**

District Name	Total bank accounts	Total individual bank accounts	Total joint bank accounts	Total post office accounts	Total individual post office accounts	Total joint post office accounts
PUNE DIVISION	627657	91%	9%	170,781	98%	2%
AURANGABAD DIVISION	1544738	90%	10%	332,937	98%	2%
NASHIK DIVISION	1202899	90%	10%	374,689	99%	1%
AMRAVAIT DIVISION	1074642	91%	9%	152,965	93%	7%
NAGPUR DIVISION	1467169	93%	7%	46,132	96%	4%
KOKAN DIVISION	301,126	95%	5%	77,500	99%	1%
<b>TOTAL</b>	<b>6218231</b>	<b>91%</b>	<b>9%</b>	<b>1,155,004</b>	<b>98%</b>	<b>2%</b>

Source: [www.mgnrega.nic.in](http://www.mgnrega.nic.in)

#### CONCLUSION:

MGNREGA has been successful scheme for providing the employment opportunities in the rural area. The participation of women has been increasing to great extend making women independent, (as we can see fig .1.2) the Nagpur division shows the highest number of women participation i.e.54% and lowest participation in Amravati i.e. 39%.Though there is 93% of individual bank account in Nagpur division and other division are almost at par with aggregate i.e. 91% . The total individual joint account and the total joint post office account contribute between 1 to 10% only in all division of Maharashtra. So we can say that the worker's under the MGNREGA are getting familiar with banking systems as their wages are directly transferred to their own accounts.

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