

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

as well as in Open J-Gate, India (link of the same is duly available at Infibnet of University Grants Commission (U.G.C.))

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1500 Cities in 141 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE EFFECTS OF THE STOCKS PERFORMANCE RELATIVE TO THE INDEX PERFORMANCE, ON TRADERS' BEHAVIOR IN NYSE MOHSEN BAHRAMGIRI, SAJJAD NEAMATI, ASHKAN M. GHASHGHAEE & MOHAMMAD H. MUSAVI	1
2.	MEASURING PRICE INSTABILITY OF PULSES IN BANGLADESH M. MONIRUZZAMAN	12
3.	A COMPARATIVE ECONOMIC STUDY OF BRRI DHAN51 AND BR11 RICE PRODUCTION IN A SELECTED AREA OF RANGPUR DISTRICT IN BANGLADESH MD. SAIDUR RAHMAN & MD. KAMRUZZAMAN	23
4.	THE IMPACT OF CORPORATE GOVERNANCE MECHANISMS ON EARNINGS MANAGEMENT: EVIDENCE FROM BANKS IN ETHIOPIA OBSA TEFERI ERENA & TILAHUN AEMIRO TEHULU	27
5.	EDUCATION EXPENDITURE AND ECONOMIC GROWTH IN NIGERIA: CO-INTEGRATION AND ERROR CORRECTION TECHNIQUE AHEMD HALLIRU MALUMFASHI	34
6.	THE EFFECTS OF BUSINESS PLANNING ON SERVICING OF LOANS BY SMALL AND MEDIUM ENTERPRISES: A CASE STUDY OF HAIR SALON ENTERPRISES IN ELDORET TOWN NANDWA J. MUSAMBAYI	38
7.	THE POLITICAL ECONOMY OF POVERTY IN NIGERIA MARTINS IYOBOYI	45
8.	MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA- AN ANALYSIS DR. S. KALIYAMOORTHY & S. PARITHI	49
9.	SCOPE OF NEEM (AZADIRACHTA INDICA) PESTICIDES IN AGRICULTURE – A STUDY IN WEST BENGAL DR. A. K. NANDI, DR. JAYANTA DUTTA & DR. B. K. BERA	53
10.	MOOD STATE AND CUSTOMER ORIENTATION DR. ANANT GWAL, RAJESHWARI GWAL & DR. SANJEEVNI GANGWANI	58
11.	PERFORMANCE EVALUATION OF MUTUAL FUNDS IN RECESSION IN INDIA: AN EMPIRICAL STUDY SUBRATA ROY & SHANTANU KUMAR GHOSH	63
12.	PERSONALITY AS A MODERATOR OF QUALITY OF WORK LIFE AND JOB ATTITUDE SUSAN, V. & JAYAN, C.	74
13.	ROLE OF EDUCATION IN PROMOTING SOCIAL INCLUSION: AN ANALYSIS OF THE WORKING OF MID DAY MEAL S. K. PANT & MUKESH PANDEY	78
14.	EMPIRICAL STUDY OF URBANISATION IN INDIA DR. MOOL CHAND & DR. RAJ PAL SINGH	84
15.	AN EMPIRICAL STUDY ON RURAL CONSUMERS' PERCEPTION TOWARDS TRADE FAIR AS A MARKETING TOOL BHAUTIK A. PATEL & DR. RAJU M. RATHOD	89
16.	BUYING DECISIONS OF RURAL CONSUMERS WITH REFERENCE TO FAST MOVING CONSUMER GOODS R. MOHAMED NASRUDEEN & DR. L. P. RAMALINGAM	97
17.	A STUDY OF BENEFICIARIES AVAILING CONSUMER LOAN IN NATIONALIZED BANKS VILLAVARAYER LATHA & DR. K. KAMALAKANNAN	104
18.	CRUDE OIL PRICES VARIATIONS' ENCROACHMENT ON INDIAN STOCK MARKET [AN EMPIRICAL STUDY OF BSE] DR. NIDHI SHARMA & KIRTI KHANNA	108
19.	THE SPREAD OF SELF HELP GROUPS – BANK LINKAGE PROGRAMME IN INDIA DR. V.DHEENADHAYALAN	111
20.	SUSTAINABLE DEVELOPMENT IN NORTHEAST INDIA DR. RAJESHWAR SINGH	116
21.	COMPOSITION OF NON-PERFORMING ASSETS: A COMPARATIVE STUDY OF NATIONALISED BANKS AND SBI AND ITS ASSOCIATES MANISH B. RAVAL	124
22.	A CRITICAL EVALUATION OF PERFORMANCE OF MNREGA DR. TUSHAR CHAUDHARI	127
23.	WEAK-FORM OF EFFICIENCY IN CHINESE STOCK MARKET N. ANURADHA	131
24.	CHALLENGES AND PROSPECTUS OF SUCCESSFUL WOMEN ENTREPRENEURS (A CASE STUDY IN DAVANGERE CITY) VENKATESH BABU .S	135
25.	EVALUATING THE MICRO-CREDIT MODEL AND SUCCESS STORY OF GRAMEEN BANK, BANGLADESH DR. RICHA SINHA	139
26.	COMMON PROPERTY RESOURCES-AVAILABILITY AND DEPENDENCY PATTERN (A CASE STUDY OF BOLUVAMPATTI PANCHAYATH - TAMIL NADU) K. BABY & R. REMA	145
27.	HOUSING PROPERTY INVESTMENT PREFERENCESIN POST RECESSIONARY BANGALORE ECONOMY - A CONSUMER PERSPECTIVE ANALYSIS PRADEEPA.M & VIDYA.R	153
28.	VALUES FOR CORPORATE DEVELOPMENT DR. ANUVIYAN & SARISHA BHARUCHA	158
29.	CHILD LABOUR IN INDIA: CAUSES, PERSPECTIVE & GOVERNMENTAL POLICIES IMPERATIVES RATNA BINODINI AMIYA PRIYADARSHINI DAS & APARAJITA BISWAL	164
30.	IMPACT OF FOREIGN DIRECT INVESTMENT (FDI) ON INDIAN ECONOMY: A SECTORAL ANALYSIS IRAM KHAN	171
	REQUEST FOR FEEDBACK	178

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex.State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chanderkalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A CRITICAL EVALUATION OF PERFORMANCE OF MNREGA

DR. TUSHAR CHAUDHARI
ASST. PROFESSOR
SETH KESARIMAL PORWAL COLLEGE
KAMPTEE

ABSTRACT

MNERGA is the most ambitious project of the Government of India. The whole government mechanism is involved in its implementation. The vidarbha region is socially and economically backward. The successful implementation will lead to the up liftment of the people in this region. MNERGA can contribute towards the employment of people and improving infrastructure especially for agriculture. This paper focuses on MNERGA. The data is collected from few talukas of the Nagpur district so as to give universality to the conclusions. The paper concentrates on understanding the process of implementing the MNERGA. The beneficiaries associated with the MNERGA, the success of MNERGA in terms of income, no of days for which income is available, time of work, nature of work. The paper concludes with the recommendations which will facilitate better implementation of MNERGA.

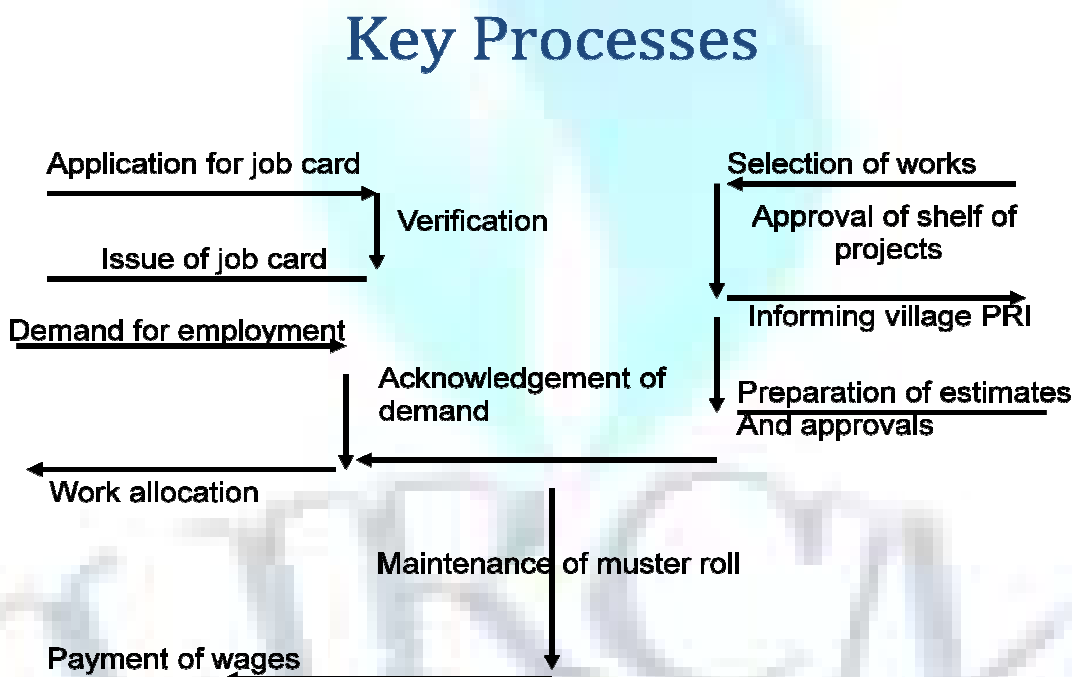
KEYWORDS

MNERGA, Problems in MNERGA.

INTRODUCTION

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is an Indian job guarantee scheme, enacted by legislation on August 25, 2005. The scheme provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory wages. This act was introduced with an aim of improving the purchasing power of the rural people, primarily semi or un-skilled work to people living in rural India, whether or not they are below poverty line.

FIGURE NO. 1: KEY PROCESS IN IMPLEMENTING MNERGA



Source: IMPLEMENTING NREGA, Ministry of rural development, New Delhi.

OBJECTIVES OF THE STUDY

- 1) To Study working of MNERGA in the available study area.
- 2) To find out the causes responsible for ineffective working of MNERGA.
- 3) To suggest the effective measures for better implementation of MNERGA.

PERIOD OF STUDY

1st June 2011 to 15th January 2012

LIMITATIONS

This research work is carried only in Nagpur District.

NEED OF STUDY

MNERGA is one of the most ambitious policies of the central government. The hierarchy working of MNERGA starts with the central Government, then state government and is implemented through local government viz ZP and gram panchyats. MNERGA started with an initial outlay of \$2.5bn (Rs 11300cr) in year 2006-07.

The funding has considerably been increased as shown in the table below:

Year	Total Outlay(TO)	Wage Expenditure(Percent of TO)
2006-07	\$2.5bn	66
2007-08	\$2.6bn	68
2008-09	\$6.6bn	67
2009-10	\$8.68bn	70
2010-11	\$8.91bn	71

Source:- en.wikipedia.org

With the ever increasing funding it becomes vital to study the effectiveness of working of MNERGA. The findings of the study will help in improving the implementations and functioning of the scheme. It will help to understand the weakness in the implementation of MNERGA.

STUDY AREA

This study is carried out in Nagpur district. The MNERGA works through gram panchyats. The population of Nagpur District according to 2011 census is 23003179. The density of population per square kilometre has increased from 411 in 2001 to 470 in 2011. In 2001, literacy rate for males was 90.18 percent and that of females was 77.42 percent. This number is improved significantly in last decade (2001-2011) and now the male literacy percentage stands at 93.76 and that of female stands at 85.07 percent. There are total 13 gram panchyats in Nagpur district. These grampanchyats along with the Zila parishad have a sole responsibility of implementing the MNERGA.

MNERGA IN NAGPUR DISTRICT

- Employment provided to households: 0.00797 Lakh
- Persons :- 1.28 Lakh
- SCs: - 0.53(41.52%)
- STs: - 0.23(17.98%)
- Women: - 0.48(37.15%)
- Others: - 0.52(40.5%)
- Total Fund :- Rs. 19.97 Crore
- Expenditure :- 1.44 Crore
- Total Works taken up : 61
- Works Completed : 3
- Works in Progress: 58

Source: - <http://www.nareaga.ac.in> dated 30/01/2012

RESEARCH METHODOLOGY

This research work is exploratory in nature. The data is collected by both the sources i.e. primary and secondary. Out of studied 13 talukas, the primary data was collected from 5 talukas as under

TABLE NO. 1: PRIMARY DATA

Talukas	Respondents
Nagpur (rural)	30
Hingna	30
Kamptee	30
Kalmeshwar	30
Katol	30
Total	150

Source: primary data

The selection of these respondents was made randomly. The questionnaire was constructed in local language i.e. Marathi. The secondary sources include books, websites etc. During the course of data collection the concentration was made on various critical points regarding MNERGA viz Scope Of Activities, Transparency, Time of Employment, Work Conducted, Awareness of the programme, Problems in implementation.

COLLECTION AND ANALYSIS OF DATA

TABLE NO. 2: PROFILE OF RESPONDENTS

Particulars		Number	Percentage
Gender	Male	110	73.33
	Female	40	26.67
Average age Respondents	20-30	25	17
	30-35	29	19
	35-40	68	45
	40-45	25	17
	45 & Above	03	02
Income level of respondents	0-2000	45	30
	2000-3000	29	19
	3000-4000	56	37
	4000-5000	15	10
	5000- and above	05	04

Source: Primary data

TABLE NO. 3: WORK SCHEDULE

Particulars		Number	Percentage
No. of days worked	0-20	29	20
	20-40	25	17
	40-60	81	54
	60-80	10	06
	80-100	05	03
Time of Employment	Jan- March	45	30
	April – June	29	19
	July-September	67	45
	October- December	09	06

Source: - Primary data

TABLE NO. 4: WORK CARRIED OUT THROUGH MNERGA

Particulars	Rural Activity	Flood control	Water conservation and Harvesting	Renovation of traditional water bodies	Drought proofing	Irrigation facilities to SC & ST	Irrigation canals	Land Development	Other work	Total
No. of Respondents	11	15	18	44	03	21	20	08	10	150

Source: - Primary data

TABLE NO. 5: FACILITIES AT WORK PLACE

Satisfied	YES	NO	Total
No. of Respondents	38	112	150

Source: - Primary data

The facilities at work place were found wanting, however when asked about the facilities at work place respondents gave the following response. Particularly the women respondents were not satisfied with the facilities they are having at work place.

TABLE NO. 6: AWARENESS OF PROGRAMME

Particulars	Concept of MNERGA	Employment generated	Wages	Benefits	Total
No. of Respondents	16	25	85	24	150

Source: - Primary data

Out of studied 150 respondents 16 respondents have an idea about the concept of MNERGA, 25 persons were aware about the fact that total 100 days of employment is available through MNERGA, 85 respondents were aware that the remuneration per day is 120 and 24 respondents were actually having the knowledge of MNERGA.

TABLE NO. 7: PROBLEMS REGARDING IMPLEMENTATION OF MNERGA

Particulars	Issues of Job card	Selection of work	Execution of work	Measurement of work done	Issues relating to the payment	Total
No. of Respondents	31	35	49	19	16	150

Source: - Primary data

TABLE NO. 8: OTHER PROBLEMS

Particulars	Transparency	Fake attendance	tampering records	Grievance redressal mechanisms	Social Audit	Total
No. of Respondents	21	55	49	10	15	150

Source: - Primary data

TABLE NO. 9: MIGRATION OF WORKERS

Particulars	YES	NO	Total
No. of Respondents	17	113	130

Source: - Primary data

DISCUSSION

- 1) The MNERGA in Nagpur District is giving employment to 1.28 lakh people.
- 2) The employment generation process is more concentrated in months of April to September. These periods are involved in agriculture production so the labours are keener to work in MNERGA, the big farmers on the other hand cannot pay the wages in excess Rs. 120 and if they pay these wage rates their budget is suffering.
- 3) There is favoritism in allotting job cards to the people. The people in local management committee are giving the employment to their supporters.
- 4) The administration people are not giving the extra wages if the place of work is beyond 5 kms of radius of people.
- 5) The basic facilities at the work place are not enough. The women workers are suffering the most.
- 6) Maximum respondents were not aware about the benefits of MNERGA, they were only aware of the wages they are receiving.
- 7) It was seen during the course of research that people have not availed employment for 100 days.
- 8) The problems like transparency, fake attendance, and special concession are prevailing in implementation of MNERGA.
- 9) The MNERGA has not stopped the migration of workers to main city Nagpur because of better wages and living conditions.

RECOMMENDATIONS

- 1) There is need of full time mechanism in implementation of MNERGA. This mechanism should be made available for each district.
- 2) The work should be monitored by proper civil engineers who certify the work, unless it is approved by him the work should not be treated as complete.
- 3) The proper training programme must be conducted through experts to all the personnel included in execution of MNERGA.
- 4) The effort must be there to create assets through MNERGA; right now we are just trying to maintain fixed assets.
- 5) In order to ensure transparency in the implementation of MNERGA works the Right to Information (RTI) should be used as effective weapon/check to curb malpractices/ corrupt tendencies.
- 6) The social audit must be conducted every now and then preferably once in a financial year.
- 7) There should be free toll number at head office of MNERGA at each district level, which should be printed on each job card. This toll number should address all the complaints against the officials. The necessary action must be taken within 24 hours of receiving the complaint.
- 8) There should be flexibility in MNERGA. It should be flexible according to the requirements of each district. For this purpose there must be proper coordination between local administration, state government and central government.
- 9) There is need of including various policies and practices of governments in the curriculum of the universities. The students should be made compulsory to complete internship on the implementation of the policies. This will create awareness about the policies of government and will result in minimizing the problems of implementation.
- 10) The work of MNERGA should be concentrated in non agriculture work days so that proper labour will be available for agriculture purpose.
- 11) The favoritism in allocation of job cards and work should be avoided.
- 12) The agriculture policies and MNERGA should be integrated so as to give efficient results.

CONCLUSION

Through this study, the researcher has tried to study the implementation of MNERGA one of the most ambitious project of the Government of India in Nagpur District. The need of full time proper mechanism in every aspect of implementation of MNERGA as shown in the figure at introduction (key process of implementation of NERGA) is necessary. There should be inter linkage of various policies of Government with MNERGA for proper implementation. For awareness of MNERGA it should be included in curriculum of universities along with other policies of the Government.

REFERENCES

1. Agarwal, Harsh (2010), "A Review of National Rural Employment Guarantee Act", available at www.policyproposalforindia.com, accessed on 29-08-2011.
2. Annaluru, Rajeev, "NREGA – A Beacon of Hope for Rural India", NREGA Article, available on <http://data.ashanet.org/files/Chapters/MIT/Projects/NREGA/> accessed on 26-09-2011.
3. Datt, Ruddar (2008), "Dismal Experience of NREGA: Lessons for the Future", Mainstream, Vol. XLVI, No. 17, April.
4. Dimitri B. Papadimitriou (2008), "Promoting Equality through an Employment of Last Resort Policy", Working Paper No. 545, The Levy Economics Institute of Bard College Blithewood, Annandale-on-Hudson, NY 12504 (USA).
5. Dreze, Jean, Reetika Khera and Siddharth (2007), "NREGA in Orissa: Ten Loopholes and the Silver Lining", Interim Survey Report, October.
6. Ghosh, Jayati (2006), "The 'Right to Work' and Recent Legislation in India", Social Scientist, Vol. 34, No. 2, January-February.
7. Gopi Nath Ghosh "Social Audit and NREGA Records", Yojna 2008 p 19.
8. <http://www.nareaga.ac.in>
9. Jha, Raghendra, (2010), "Targeting Accuracy of the NREG: Evidence from Madhya Pradesh and Tamil Nadu", ASARC Working Paper 2010/19.
10. John Moolakkattu, "National Rural Employment Guarantee Act": Issues and Implications, Vol 30 April-June 2008 pp 6-9
11. Pankaj, A. and R. Tankha (2010), "Empowerment Effects of the NREGS on Women Workers: A Study in Four States", Economic and Political Weekly, Vol.45, No.30.
12. Pankaj, Ashok K. (2008), "Processes, Institutions and Mechanisms of Implementation of NREGA: Impact Assessment of Bihar and Jharkhand", Institute for Human Development, New Delhi, November.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

