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IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) ON INCOME, SAVINGS AND EXPENDITURE PATTERN OF BENEFICIARIES AT CUDDALORE DISTRICT

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ABSTRACT

Poverty is a great sin. Human birth and death are no matter but the way in which they led their lives. Major portion of Indian civilisation are continuing the journey of poverty. Peoples in rural areas struggling to fulfil their own basic needs. They fight, fight and fight against poverty until they were buried. Very few could successfully come up from the situation. Remaining never or ever come forward to find solution to their ultimate livelihood. As a matter of survival of rural masses government passed many anti-poverty schemes but which serves unveil. While Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was passed with unique features as 100 days of assured wage employment to unskilled manual labour of rural households, equal wage for male and female and so on.

KEYWORDS

poverty, rural development, government scheme, wellbeing.

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I. INTRODUCTION

MGNREGS is unique scheme which enables inclusion of women, equal wages to men and women, three fourth of the participants could be women, unemployment allowances, 100 days of employment, inclusion of worksite facilities, worksite should be within 5 km, or provision of extra wages for extra distances, participation of state as well as central Governments and so on. It has scope for reducing migration and could solve the problem of poverty and unemployment problem which will leads to sustainable economic development.

II. STATEMENT OF THE PROBLEM

As mentioned, MGNREGS is unique in its way which is very broad in scope and in other words it possesses the power of changing fate of poor India. Hence it should be free or at least in its dark side. Stake holders are at all levels; end users could be benefited at the multi-layered programme. Starting from policy making up to policy execution there are more chances and channels to be mishandled. If so the entire dream of crossing or giving helping hands to cross the rural people from poverty or poverty line could not be achieved. This implies significance of the scheme. This study aims at assessing whether the remedy is driven towards the problem or not.

III. OBJECTIVES OF THE STUDY

General objective of the study includes assessing whether the MGNREGS is striving its need of being vanishing rural poverty.

Specific objectives of the study are,

1. Impact of MGNREGS on income, savings and expenditure pattern of beneficiaries.
2. Assessing the life upliftment of beneficiaries.

IV. METHODOLOGY

The respondents selected for the study were beneficiaries of MGNREGS from Cuddalore district of Tamilnadu. The universe is defined with 2,605,914 as per the senses report 2011 and the population size is 764,385. The sample size was taken according to Margan sampling method. Hence the total number of responses collected from beneficiaries was 384.

DATA COLLECTION

This study uses both primary and secondary data. Primary data is collected from beneficiaries in the form of interview schedule. Secondary data are collected from books, magazines, journals and from web sources of Government (MHRD) and private.

V. ANALYSIS

IMPACT OF (MGNREGS) ON INCOME, SAVINGS AND EXPENDITURE PATTERN

TABLE 1: INCOME LEVEL OF RESPONDENTS

Income level	N	Mean	SD	SS	DF	MS	Statistical inference
Between Groups				11.532	4	2.883	F=3.088 .016>0.05 Significant
Below Rs. 12000	89	3.02	.853				
Rs. 12001 to 24000	163	2.87	1.013				
Rs. 24001 to 36000	59	2.59	1.002				
Rs. 36001 to 48000	63	3.14	.913				
Above Rs. 48000	10	3.20	1.229				
Within Groups				353.801	379	.934	

Source: primary data

Null Hypothesis (H₀): There is no significant impact of MGNREGS on income of the households.

Research Hypothesis (H₁): There is significant impact of MGNREGS on income of the households.

Therefore, Null Hypothesis (H₀) accepted. Research Hypothesis (H₁) rejected.

TABLE 2: SAVINGS PATTERN OF BENEFICIARIES

Savings	N	Mean	SD	SS	DF	MS	Statistical inference
Between Groups				7.120	4	1.780	F=1.262 .284<0.05 Not Significant
Below Rs. 12000	89	2.33	1.146				
Rs. 12001 to 24000	163	2.34	1.228				
Rs. 24001 to 36000	59	2.00	1.099				
Rs. 36001 to 48000	63	2.27	1.221				
Above Rs. 48000	10	2.70	1.160				
Within Groups				534.505	379	1.410	

Source: primary data

Null Hypothesis (H₀): There is no significant impact of MGNREGS on savings pattern of the households.

Research Hypothesis (H₁): There is significant impact of MGNREGS on savings pattern of the households.

Therefore, Null Hypothesis (H₀) rejected. Research Hypothesis (H₁) accepted.

TABLE 3: EXPENDITURE PATTERN OF BENEFICIARIES

Expenditure	N	Mean	SD	SS	DF	MS	Statistical inference
Between Groups				16.920	4	4.230	F=4.649 .001>0.05 Significant
Below Rs. 12000	89	2.67	.963				
Rs. 12001 to 24000	163	2.65	1.003				
Rs. 24001 to 36000	59	2.32	.730				
Rs. 36001 to 48000	63	2.30	1.042				
Above Rs. 48000	10	1.70	.483				
Within Groups				344.869	379	.910	

Source: primary data

Null Hypothesis (H₀): There is no significant impact of MGNREGS on expenditure pattern of the households.

Research Hypothesis (H₁): There is significant impact of MGNREGS on expenditure pattern of the households.

Therefore, Null Hypothesis (H₀) accepted. Research Hypothesis (H₁) rejected.

VI. DISCUSSION

Analysing about the impact of MGNREGS on Income, Savings, Expenditure pattern of beneficiaries at Cuddalore district, the income level of the respondents are taken under five categories ranging from Rs. 12,000 per annum to Rs. 48,000 and above. Observing the beneficiary category whose annual income is up to Rs. 12,000, N value is 89, Mean value is 3.02, income, savings and expenditure pattern are 3.02, 2.33 and 2.67 respectively. It despites they are striving hard for their day to day living or to fulfil their basic amenities.

When comparing the second category whose annual income lies between up to Rs. 12,001 to 24,000 the N value is 163, Mean value of income is 2.87, savings pattern of the beneficiaries is 2.34 and the expenditure is 2.65. It underlies the truth of even though the income level has improved than the first category, but neither savings nor expenditure pattern does not have considerable variations rather it is equal to of the first category. This MGNREGS helps in fulfilling their needs.

The third category beneficiaries whose annual income is between Rs. 24,001 to 36,000 the N value is 59, Mean value of income is 2.59 savings level is 2.00 which is lowest of all other category, and the expenditure pattern is 2.32 which is more than the saving level. Thus, it can be interpreted that they are spending for their life needs or sophistication rather for other purposes, other groups are having a fluctuation in income, savings and expenditure, but this category of people is comparatively fall on average of income, savings and expenditure.

Fourth category whose annual income is between Rs. 36,001 to 48,000, the N value is 63, Mean value of income, savings, expenditure is 3.14, 2.27 and 2.30 respectively. Hence it can be interpreted that savings and expenditure are considerably similar which represent the expenditure is floating purposes and the savings does not be the real saving rather it is for near future consumption purposes. The income has increased at a level, but the savings pattern of this income group is spotted to be very low from all the other category, but expenditure is averagely distributed as other group.

The fifth category whose annual income is above Rs. 48,000 the N value is 10, Mean value of income, savings and expenditure pattern is 3.20, 2.70 and 1.70 respectively. Even though the annual income increases their expenditure is comparatively less than of others. This could imply exception to the 'law of demand' when there is increase in income it should results in increase in expenditure. It may channelize to savings or sometime useful investment too.

VII. CONCLUSION

It can be concluded from the above study that MGNREGS have considerable impact on income, savings and expenditure pattern of beneficiaries. Income of the households have slightly improved after registering into the scheme, rather it enables the beneficiaries to earn decently than before in terms of improvement in wage, level of work, claiming of unemployment allowance, equal wage to male and female and so on. However, the income is mostly spent on floating expenditure of the households, like improving standard of living or improved access to the basic amenities of life than for savings or investment. Anyhow "something is better than nothing". A Proper implementation of the scheme brings laurels to the life of rural poor thus in turn uplifts the socio-economic development of the rural masses as the whole. Moreover, it aids sustainable development and make true the dream of Dr. APJ Abdul Kalam's vision of "India 2020" at least by 2025 where a nation's poverty has been totally eradicated, illiteracy removed, crime against women and children is absent, and no one in the society feels alienated. A nation that is prosperous, healthy, secure, devoid of terrorism, peaceful and happy, and continues a sustainable growth path.

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