

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR
CM



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) 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., Google Scholar,

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

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5220 Cities in 187 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

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	BUSINESS CORRESPONDENT MODEL AND ITS CONTRIBUTION IN PROMOTING FINANCIAL INCLUSION IN INDIA <i>H. N. SHYLAJA, DR. H. N. SHIVAPRASAD & GAVISIDDANAGOUDA</i>	1
2.	A STUDY ON PERFORMANCE OF INDIAN MUTUAL FUND SCHEMES INVESTING IN OVERSEAS SECURITIES AND INVESTOR AWARENESS OF SUCH SCHEMES <i>DR. SMITA SHUKLA</i>	7
3.	FINANCIAL INCLUSION - OPPORTUNITIES AND CHALLENGES <i>T R BISHNOI & SOFIA DEVI</i>	15
4.	MAKE IN INDIA – OPPORTUNITIES AND CHALLENGES ON CONSUMPTION OF POWER SAVING DEVICES <i>DR. ASHOK SHRIPADRAO KURTKOTI</i>	21
5.	STUDY TO UNDERSTAND LINKAGE BETWEEN STORE IMAGE AND STORE LOYALTY FOR APPAREL RETAILERS IN INDIA <i>DR. ARADHANA GANDHI</i>	27
6.	“MAKE IN INDIA” IN THE DEFENCE SECTOR: ROLE OF FDI <i>SHAILESH BHOITE & DR. ASHA NAGENDRA</i>	33
7.	CUSTOMERS’ PERCEPTION TOWARDS SELECT NON-GEAR VEHICLES IN NORTH GOA: A COMPARATIVE STUDY <i>DR. GAJANAN MADIWAL</i>	40
8.	MAKE IN INDIA – OPPORTUNITY FOR MANUFACTURING INDUSTRY IN NAVAL SHIPBUILDING <i>CDR. ALOK BHAGWAT & DR. PRADNYA CHITRAO</i>	43
9.	APPROACHES AND VIEWS TOWARDS CORPORATE SOCIAL RESPONSIBILITY: A CONCEPTUAL STUDY <i>DR. DHANANJAY AWASARIKAR</i>	47
10.	MAKE IN INDIA – OPPORTUNITIES AND CHALLENGES <i>DEEPA NATHWANI</i>	51
11.	BUILDING AN AYURVEDA THERAPY DATA WAREHOUSE FOR CANCER TREATMENT <i>DEEPA NYAYADHISH, DR. PRAMOD DEO & DR. GAJANAN PURANIK</i>	55
12.	INVESTMENT AVENUES AND FACTORS AFFECTING INVESTORS DECISION IN INDIA <i>ARUNA R. SHET</i>	59
13.	LUCKNOW CYCLE TRACKS: A PROJECT THAT WENT LIKE A BOMB OR SIMPLY BOMBED? <i>ABHA R DIXIT</i>	62
14.	DETERMINANTS OF TAX COMPLIANCE BEHAVIOR: AMONG CATEGORY “A” AND “B” TAXPAYERS IN HOSANNA TOWN <i>DEREJE LEMMA LALISHO</i>	67
15.	THE EFFECT OF FACEBOOK ADVERTISING ON NIGERIAN STUDENTS’ PURCHASING BEHAVIOUR <i>QARIBU YAHAYA NASIDI</i>	73
16.	INFRASTRUCTURE AND TALENT MANAGEMENT IN TECHNOPARK, TRIVANDRUM <i>R. JOLLY ROSALIND SILVA</i>	77
17.	INVENTORY MANAGEMENT AT POINTS OF SALE: EXPLORING AND ANALYZING THE TRENDS IN INDIAN PAINT INDUSTRY <i>RAHUL GANDHI BURRA & DR. BHARAT MEGHE</i>	79
18.	POTENTIAL OF JAMMU AND KASHMIR TOURISM: SPECIAL REFERENCE TO MUGHAL ROAD AREA <i>JAHANGIR AHMAD MALIK</i>	82
19.	GENERAL ASSESSMENT OF MGNREGA IN HIMACHAL PRADESH: A STUDY OF MANDI DISTRICT <i>KHEM RAJ</i>	86
20.	A COMPREHENSIVE SURVEY ON THE EXPORT OF BOVINE MEAT IN INDIA <i>C. SAI SRUJAN & A.L.P MRIDULA</i>	90
	REQUEST FOR FEEDBACK & DISCLAIMER	94

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

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

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PROF. NAWAB ALI KHAN

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

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

FORMER TECHNICAL ADVISOR

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 the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (**FOR ONLINE SUBMISSION, CLICK HERE**).

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/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post*

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail**:
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the 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 expected to be below **1000 KB**.
 - e) Only the **Abstract 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 within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

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, 19-23

UNPUBLISHED DISSERTATIONS

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

GENERAL ASSESSMENT OF MGNREGA IN HIMACHAL PRADESH: A STUDY OF MANDI DISTRICT

KHEM RAJ

PH.D. RESEARCH SCHOLAR

DEPARTMENT OF POLITICAL SCIENCE

HIMACHAL PRADESH UNIVERSITY

SHIMLA

ABSTRACT

There are certainly numerous harms in adopting the biological norms come within reach of the study of the problem of poverty. At the outset, nutritional requirements vary according to levels and patterns of living and dietary habits. Besides variations at individual level, these also vary due to geographic and climatic seasons. Once more, within each region and climatic zone, energy prerequisites differ due to age, sex and type of employment, secondly, the translation of minimum nutritional needs into minimum food requirements depend on the choice of food items and thirdly, it is very complicated to satisfy minimum requirements for non-food items. In view of these problems, one may agree with martin assertion that almost every procedure in the subsistence level definition of poverty can be reasonably challenged.

KEYWORDS

impact of MGNREGA, rural upliftment, livelihood security, effectual implementation.

INTRODUCTION

Poverty and unemployment have been the bane of India since long. Their reduction has been one of the major goals of India's development planning since the beginning of the planning era in 1951-52 and the planning process has been sensitive to the needs of rural poor. Accordingly, the government of India has launched various programmes from time to time aimed at alleviation of poverty and unemployment, and creating adequate livelihood opportunities for the poor through provision of employment and public services. Poverty and unemployment are interrelated problems and have a two-way relation, that is, one is both the cause and effect of the other. Poverty in India is not merely an economic phenomenon but a social one as well. While poverty is outcome of multiple deprivations, its measurement has largely dealt with economic deprivation (income consumption expenditure). The recent body of literature highlights the multidimensionality of poverty and also the heterogeneity of the poor. It also highlights the need to go beyond income poverty by using indices of human development and overall welfare. Since the determinants of poverty and unemployment are interrelated, a comprehensive approach is needed to address these two problems.

Poverty alleviation schemes and programmes have been in place for a long time now. The programmes and schemes have been modified consolidated, expanded and improved over time. The targeted programmes fall into four broad categories (a) self-employment programmes; (b) wage employment programmes; (c) public distribution system (PDS); and (d) other social welfare oriented programmes, such as National Social Assistance Programmes (NSAP), the Aam Admi Bima Yojana (AABY) and the Rashtriya Swasthya Bima Yojna (RSBY).

There are numerous Centrally Sponsored Schemes (CSS) belonging to all the four categories. The CSS are designed by the centre, administered by the Ministry of Rural Development, but implemented by the State Governments, which generally contribute 25 per cent of their cost. In this direction MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) is a praiseful step of the Government of India to provide employment in rural areas who need and seek employment under the Programme. In addition, some State Governments have their own schemes. The multiplicity of the programmes is advocated on the grounds of multidimensionality of poverty and regional variations in the efficacy of the delivery system. There is also a recognition that it is problematic to close a scheme even if it is cost ineffective because of adverse publicity and political fallout associated with the closure.¹ Through this paper an attempt has been made to evaluate the general assessment of MGNREGA in four blocks namely Balh, Drang, Gohar and Sundernagar of Mandi district of Himachal Pradesh through various heads. For this purpose a sample of 616 respondents has been selected which comprises 480 Programme Beneficiaries (PB), 80 Panchayat Office Bearers (POBs) and 56 Programme Implementation Officials (PIOs).

OPINION REGARDING SUFFICIENCY OF MAIN PROVISIONS OF MGNREGA

MGNREGA aims at providing 100 days of wage employment to every rural household whose adult members volunteers to do unskilled manual work. Except this, there are some other provision under MGNREGA such as, provision of working facilities to the workers at the worksites, unemployment allowance, accidental allowance and transparency etc. Hence, it is imperative to know that, whether these provision are sufficient or not. In this respect, data has been obtained from the sample respondents, Programme Beneficiaries, Panchayat Office Bearers and Programme Implementation Officials. The data so collected has been illustrated in table 1.1

TABLE 1.1: RESPONSES OF RESPONDENTS REGARDING SUFFICIENCY OF MAIN PROVISIONS OF MGNREGA

Responses	Wage Rate	100 Days of employment	Working facilities	Unemployment allowance	Transparency	Right MGNREGA Under	Accident Allowance
Sufficient	41 (8.54)	79 (16.45)	137 (28.54)	128 (26.66)	141 (29.37)	124 (25.83)	58 (12.08)
Not Sufficient	439 (91.45)	401 (83.54)	343 (71.45)	352 (73.83)	339 (70.62)	356 (74.16)	422 (87.91)
Can't Say	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Total	480 (100.00)	480 (100.00)	480 (100.00)	480 (100.00)	480 (100.00)	480 (100.00)	480 (100.00)

FIG. 1.1: RESPONSES OF RESPONDENTS REGARDING SUFFICIENCY OF MAIN PROVISIONS OF MGNREGA

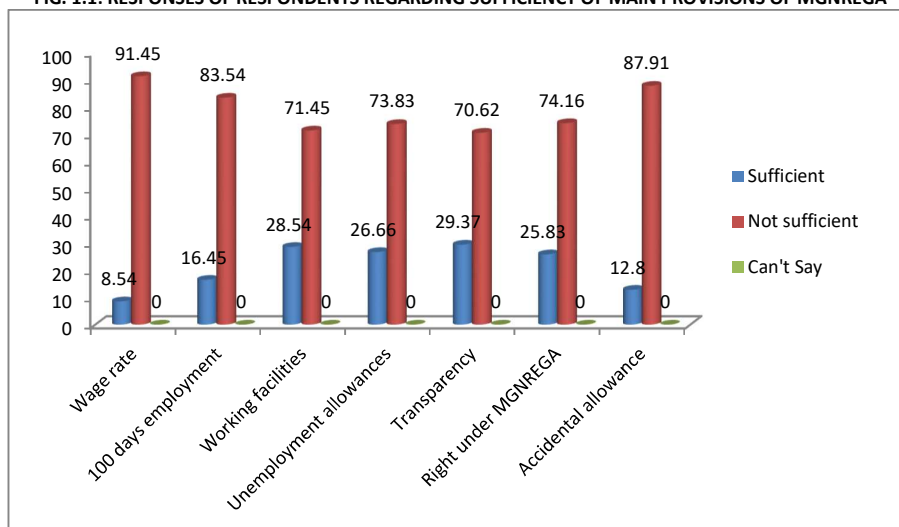


Table 1.1 reveals that, the majority of respondents were of the opinion that, above mentioned provisions were not adequate. Whereas 91.45 per cent of the respondents reported that, wage rate is not sufficient, while 83.54 per cent of respondents were not satisfied with 100 days of employment, 71.45 per cent of respondents were not satisfied with working facilities, 73.33 per cent of respondents were not satisfied with unemployment allowance, 70.62 per cent of respondents were not satisfied with transparency, 74.16 per cent of respondents were not satisfied with the right under MGNREGA and 87.91 per cent of respondents reported that, accidental allowance is insufficient.

The analysis of the above data leads to the conclusion that, though, MGNREGA provide wage employment and other facilities to rural people. But people did not find these provisions sufficient. With regard to the 100 days of guaranteed employment, it was found that, respondents want more days for employment instead of 100 days under MGNREGA.

RESPONSES REGARDING THE SUCCESS OF MGNREGA

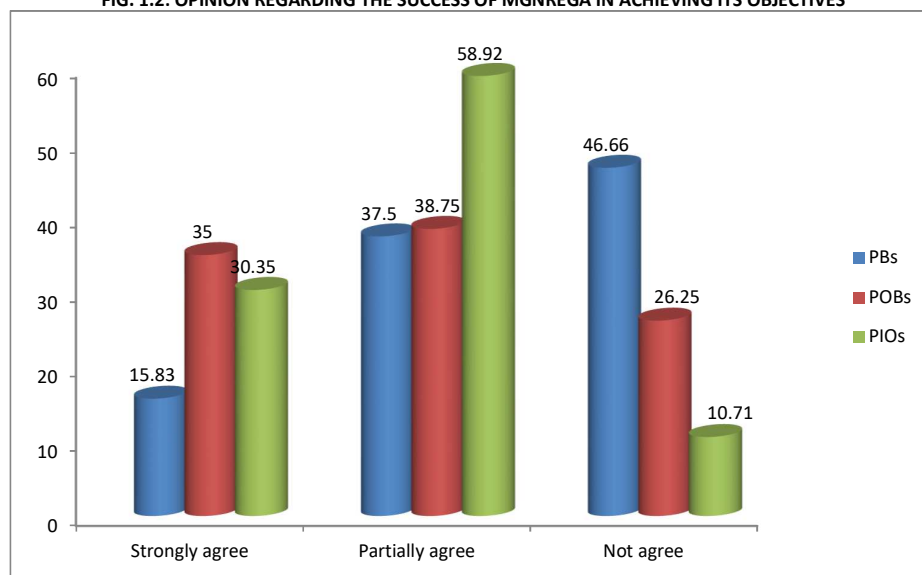
As earlier mentioned that, MGNREGA is a new programme to provide wage employment to the rural poor who are willing to do unskilled manual work. At this juncture, an attempt has been made to know about the success of MGNREGA and data in this respect has been collected and reflected in table 1.2.

The data presented in table 1.2 denotes that, out of total 616 respondents, majority of respondents were either partially agreed (39.61 per cent) or not agreed (40.74 per cent) with the success of MGNREGA in achieving its objective. On the other hand, 19.64 per cent of respondents were of the opinion that, they were strongly agreed regarding the success of MGNREGA in achieving its objectives in the state.

TABLE 1.2: OPINION REGARDING THE SUCCESS OF MGNREGA IN ACHIEVING ITS OBJECTIVES

Sr. No.	Respondents	Grand Total			
		PBs	POBs	PIOs	Total
1	Strongly Agree	76 (15.83)	28 (35.00)	17 (30.35)	121 (19.64)
2	Partially Agree	180 (37.5)	31 (38.75)	33 (58.92)	244 (39.61)
3	Not Agree	244 (46.66)	21 (26.25)	6 (10.71)	251 (40.74)
	Total	480 (100.00)	80 (100.00)	56 (100.00)	616 (100.00)

FIG. 1.2: OPINION REGARDING THE SUCCESS OF MGNREGA IN ACHIEVING ITS OBJECTIVES



Data depicted in above table denotes that, in majority of cases, 40.74 per cent of respondents were of the opinion that, they were not agreed regarding the success of MGNREGA in achieving its objectives. However, 46.66 per cent Programme Beneficiaries, 26.25 per cent of Panchayat Office Bearers and 10.71 per cent of Programme Implementation Official were of the opinion that, they were not agreed regarding the success of the programme. Whereas, 37.5 per cent of Programme Beneficiaries, 38.75 per cent of Panchayat Office Bearers and 58.92 per cent of Programme Implementation Officials were partially agreed. While, 15.83 per cent of Programme Beneficiaries, 35.00 per cent of Panchayat Office Bearers and 30.35 per cent of Programme Implementation Officials were strongly agreed regarding the success of MGNREGA in achieving its objectives.

From the analysis of above data, it can be inferred that, different category of respondents has given their partial agreement to the successfulness of the programme in achieving its objectives. It can be concluded that, MGNREGA has partially successful in achieving its objectives in selected blocks.

IMPACT OF MGNREGA ON PROGRAMME BENEFICIARIES

The main objective of MGNREGA is to provide wage employment opportunities to the rural poor. For achieving this objective, Government has been spending a large amount of money on various aspects under MGNREGA. Here, an attempt has been made to assess the social and economic impact of MGNREGA on the programme beneficiaries. Under MGNREGA, the impact on programme beneficiaries has been assessed under two broad headings such as, economic impact of MGNREGA on programme beneficiaries and social impact of MGNREGA on programme beneficiaries.

OPINION REGARDING ECONOMIC IMPACT OF MGNREGA ON PROGRAMME BENEFICIARIES

Here, an attempt has been made to know the opinion regarding the economic impact of MGNREGA. In this regard, data has been collected from the programme beneficiaries and reflected in table 1.3.

TABLE 1.3: ECONOMIC IMPACT OF MGNREGA ON PROGRAMME BENEFICIARIES

Sr. No.	Statement	Responses			
		To a large Extent	To a Marginal Extent	Not at all	Total
1	Increase in Income	121 (25.20)	243 (50.62)	116 (24.16)	480 (100.00)
2	Increase in disposable Income	101 (21.04)	216 (45.00)	163 (33.95)	480 (100.00)
3	Decrease in debtness	59 (12.29)	199 (41.45)	222 (46.25)	480 (100.00)
4	Increase income and provides employment on a sustainable basis	59 (12.29)	198 (41.25)	223 (46.45)	480 (100.00)
5	Helps in increasing saving	48 (10.00)	194 (40.41)	238 (49.58)	480 (100.00)
6	Helps in Improving standard of living	79 (16.45)	235 (48.95)	166 (34.58)	480 (100.00)

FIG. 1.3: ECONOMIC IMPACT OF MGNREGA ON PROGRAMME BENEFICIARIES

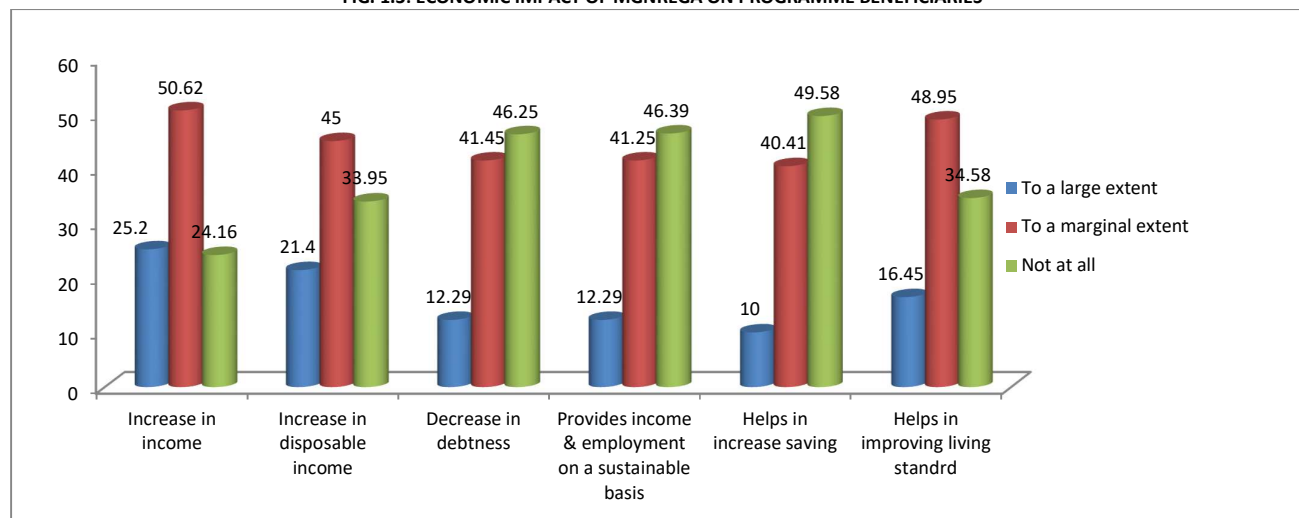


Table 1.3 reveals that, out of total sample programme beneficiaries, in majority of cases, 50.62 per cent of the respondents stated that, MGNREGA has increased the income upto a marginal extent, however, 25.20 per cent reported that, it has increased the income level 'up to a large extent'. And 24.16 per cent recognized that, it has not increased the income level. With regard to the 2nd statement, 21.04 per cent of respondents were of the opinion that, MGNREGA has increased disposable income upto a large extent, 45.00 per cent recognized 'up to a marginal extent' and 33.95 per cent of respondents stated that, MGNREGA has not increased the disposable income.

In respect of the third statement, 12.29 per cent of respondents recognized that, MGNREGA has decreased the debtness 'up to a large extent', 41.45 per cent of respondents stated 'up to a marginal extent' and 46.25 per cent of respondents recognized that, MGNREGA has not decreased the debtness. With regard to the fourth statements, 12.29 per cent of respondents were of the opinion that, MGNREGA provides income and employment on a sustainable basis 'up to a large extent', whereas 41.25 stated 'up to a marginal extent' and 46.45 per cent of respondents recognized that, MGNREGA has not provided income and employment on a sustainable basis. In respect of fifth statement, 10.00 per cent of sample respondents recognized that, MGNREGA helps in increasing the saving 'up to a large extent', 40.41 per cent reported 'up to a marginal extent'. However, 49.58 per cent of sample respondents were of the opinion that, MGNREGA is not increasing the saving. In respect of sixth statement, 16.45 per cent of sample respondents were of the opinion that, MGNREGA is improving the standard of living 'up to a large extent', 48.95 reported 'up to a marginal extent' and 34.58 per cent recognized that, MGNREGA is not improving the standard of living in rural areas.

Hence, on the bases of above analysis, it can be inferred that, the impact of MGNREGA on the programme beneficiaries reveals a mixed trend. Out of total six statements reflected in table 6.48, the impact of MGNREGA on the increase in income of the rural households was found satisfactory, whereas with regard to the second and sixth statement, the impact of MGNREGA was found marginal. The impact of the programme was not found satisfactory with regard to the rest of the statements. Thus, it can be concluded that, majority of respondents were not agreed that, MGNREGA has helped in decreasing the debtness, increasing saving and moreover improving income and employment on a sustainable basis.

OPINION REGARDING THE SOCIAL IMPACT OF MGNREGA ON PROGRAMME BENEFICIARIES

The success of any rural development programme is depended moreover, if it brought improvement in the socio-cultural conditions of the rural households. Hence, it is important to know that, impact of MGNREGA on the socio-cultural conditions of its beneficiaries. In this context, the responses of the programme beneficiaries has been obtained on six statements for the evaluation of social impact of MGNREGA on programme beneficiaries, such as, 'The programme helps in enhancing the status in the society', 'It helps in brining equality in the society', 'It helps in bringing social justice, 'It helps in enhancing educational level', 'It helps in solving unemployment problem' and It helps in social transformation. The data so obtained from the programme beneficiaries has been reflected in table 1.4.

TABLE 1.4: SOCIAL IMPACT OF MGNREGA ON PROGRAMME BENEFICIARIES

Sr. No.	Statements	Responses			
		To a large Extent	To a Marginal Extent	Not at all	Total
1	It helps in enhancing the status in society	56 (11.66)	223 (46.45)	201 (41.87)	480 (100.00)
2	It Leads towards equality in society	83 (17.29)	221 (46.04)	176 (36.66)	480 (100.00)
3	It helps in bringing social justice	84 (17.5)	209 (43.54)	187 (38.95)	480 (100)
4	It helps in enhancing the education level	93 (19.37)	231 (48.12)	156 (32.5)	480 (100)
5	It helps in solving the beneficiaries on employment problem	101 (21.04)	223 (46.45)	156 (32.5)	480 (100.00)
6	It leads towards social Transformation	108 (22.5)	250 (52.08)	122 (25.41)	480 (100)

Table 1.4 denotes that, out of total sample programme beneficiaries, 11.66 per cent of respondents reported in respect of the first statement that, MGNREGA helps in enhancing the status in society 'up to a large extent', however, 46.45 per cent of respondents recognized it 'up to a marginal extent' and 41.87 per cent of respondents were of the opinion that, the programme is not helping in enhancing the status in the society. In respect of second statement, 17.29 per cent of programme beneficiaries reported that, MGNREGA leads towards the equality in society 'up to a large extent', whereas, 46.04 per cent reported it 'upto a marginal extent' and 36.66 per cent were of the opinion that, MGNREGA is not leading towards equality in the society.

In respect of third statement, 17.5 per cent of sample respondents were of the views that, MGNREGA helps in bringing social justice 'up to a large extent', whereas 43.54 per cent of respondents recognized it 'up to a marginal extent' and 38.95 per cent of respondents recognized that, this programme is not helping in bringing social justice.

In context of fourth statement, 19.37 per cent of sample respondents were of the opinion that, MGNREGA is enhancing the educational level 'up to a large extent', 48.12 recognized it 'upto a marginal extent' and 32.5 per cent stated that, this programme is not helping in enhancing the educational level. With regard to the fifth statement, 21.04 per cent of respondents were of the views that, MGNREGA is helping to solve the unemployment problem of the beneficiaries 'upto a large extent', while, 46.45 per cent recognized it 'upto a marginal extent' and 32.5 per cent of respondents were of the opinion that, MGNREGA is not solving the unemployment problem of beneficiaries.

In addition to the sixth statement, 22.5 per cent of respondents recognized that, MGNREGA is leading towards social transformation 'up to a large extent', whereas 52.08 reported it 'upto a marginal extent' and 24.41 per cent of respondents were of the opinion that, this programme is not leading towards the social transformation. On the basis of above analysis, it can be inferred that, MGNREGA's impact on the socio-cultural conditions of the sample respondents was marginal. With regard to the MGNREGA's impact on enhancing the beneficiary's status in the society, it was found that, MGNREGA did not bring any type of improvement.

CONCLUSION

Different kind of facts have been come out to see after the general assessment of the MGNREGA. It can be inferred that, the programme affects the socio economic status and development of rural areas up to a marginal extent. MGNREGA, in its initial stage, has given marginal impetus to the rural poor in the state. If, it is implemented in the same strength as enshrined in the Act, it could prove itself a milestone to the rural people and rural area. At all, MGNREGA was partially successful in achieving its objectives in the selected blocks of Mandi district of Himachal Pradesh. Hence, government should initiate efforts to ensure effectual and proper implementation for the success of this programme.

REFERENCE

1. Katar Singh, "Rural Development, Principles, Policies and Management", Sage Publications, India, Pvt. Ltd., 2009, p. 199.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & 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 **infoijrcm@gmail.com** 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 to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

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

