

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., The American Economic Association's electronic bibliography, EconLit, U.S.A., EBSCO Publishing, U.S.A.,

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

as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two 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.	DETERMINANTS OF INTEREST SPREADS IN COMMERCIAL BANKS – A CASE OF CRDB BANK TANZANIA <i>DR. SRINIVAS MADISHETTI & JOSEPH KIMEME</i>	1
2.	CORPORATE SOCIAL RESPONSIBILITY CSR OF BUSINESS ORGANIZATIONS IN NIGER STATE, NIGERIA: AN ISLAMIC PERSPECTIVE <i>DR. HALIRU BALA</i>	6
3.	CHALLENGES OF GOOD GOVERNANCE IN LOCAL GOVERNMENT: THE CASE OF SAESIETSAEDAMBA WOREDA, TIGRAY REGION, ETHIOPIA <i>GEBRESLASSIE KIROS HAILU</i>	11
4.	TOTAL COST OF SMALL ENTREPRENEURIAL CREDIT: AN ANALYSIS ON SELECTED PRIVATE COMMERCIAL BANKS IN BANGLADESH <i>JASMINE JAIM</i>	27
5.	FACTORS INFLUENCING TOTAL HOUSEHOLD INCOME OF FARMERS IN UTTAR PRADESH <i>AMARENDRA PRATAP SINGH</i>	31
6.	CUSTOMER AWARENESS AND SATISFACTION IN COMMERCIAL BANKS WITH REFERENCE TO COIMBATORE DISTRICT <i>DR. M. VIDHYA & DR. A. RAMACHANDRAN</i>	38
7.	MEASUREMENT OF CONSUMER'S PERCEPTION ON SERVICE QUALITY IN LIFE INSURANCE <i>ALTAF AHMAD DAR & SHABIR AHMAD BHAT</i>	44
8.	GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW <i>OMKAR P. DASTANE.</i>	50
9.	A STUDY ON THE POSITION OF SMALL AND MEDIUM ENTERPRISES IN KERALA VIS A VIS THE NATIONAL SCENARIO <i>N. RAJEEVAN & DR. M. M. SULPHEY</i>	57
10.	A STUDY ON SOCIO – ECONOMIC STATUS OF PIG FARMERS IN KANCHEEPURAM DISTRICT OF TAMILNADU STATE <i>SASIKALA. V, P. KUMARAVEL & P. MATHIALAGAN</i>	61
11.	STUDY OF EMPOWERMENT STATUS AND THE LEADERSHIP QUALITIES OF WOMEN NGOS <i>DR. MADHAVI S. KULKARNI & KISHOR G. BHIDE</i>	64
12.	IMPACT OF AGE AND LEVEL OF EDUCATION ON ORGANIZATIONAL COMMITMENT <i>DR. ARTI BAKSHI, ATUL DUTT SHARMA & DR. KULDEEP KUMAR</i>	69
13.	SCAN ON MINIMUM ALTERNATE TAX <i>DR. G. VELMURUGAN</i>	73
14.	SELF HELP GROUPS (SHGs): IMPACT ON WELFARE OF RURAL WOMEN AT IKP (INDIRA KRANTHI PATHAM) <i>DR. M. SUKANYA</i>	76
15.	SELF HELPS GROUPS: A NEW PARADIGM SHIFT FOR WOMEN EMPOWERMENT <i>DR. K. MANOHARAN NAIR</i>	81
16.	WTO AND INDIA'S FOREIGN TRADE <i>DR. SANJAY TIWARI & DR. TILAK SETHI</i>	85
17.	PERFORMANCE OF VARIOUS BANKING AGENCIES IN INDIA OVER A PERIOD OF TIME <i>K. RANGASWAMY & DR. D.V.GOPALAPPA</i>	94
18.	DIRECT TAXES CODE – AN OVERVIEW <i>DR. A. JAYAKUMAR & R. ELAVARASAN</i>	98
19.	REGIONAL RURAL BANK FINANCE IN ARUNACHAL PRADESH, INDIA: AN IMPACT ANALYSIS <i>DR. TASI KAYE</i>	103
20.	FOREIGN DIRECT INVESTMENT AND RETAILING IN INDIA-ISSUES AND CONCERNS <i>K. BABY & C.A VISALAKSHI</i>	108
21.	SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS: A CASE STUDY WITH REFERENCE TO NORTH DISTRICT OF GOA STATE <i>DR. ACHUT P. PEDNEKAR</i>	114
22.	HUMAN SETTLEMENTS UNDER SRIPADA-YELLAMPALLY PROJECT AND SUSTAINABLE DEVELOPMENT STRATEGY <i>RAMAIAH BHEENAVENI</i>	118
23.	EFFICIENCY STUDY OF LARGE-SIZED BANKS IN INDIA – A DEA APPLICATION <i>MANAS KUMAR BAIDYA</i>	122
24.	GLOBALIZATION AND SMALL-SCALE INDUSTRIES: THE INDIAN PERSPECTIVE <i>SANDEEP AGGARWAL & PARUL MITTAL</i>	130
25.	STRATEGIES FOR SMALL BUSINESS DEVELOPMENT: MICROENTERPRISE IN ORISSA: PRACTICES TO PROMOTE SUCCESS AMONG LOW-INCOME ENTREPRENEURS <i>DR. BIKRANT KESARI</i>	136
26.	TRENDS AND CHALLENGES BEFORE BANKING SECTOR: A STUDY <i>SATISH TANAJI BHOSALE</i>	140
27.	INDIA & CHINA: THE RISING POWER IN GLOBAL ECONOMY <i>SARITA RANI & INDRA NEHRA</i>	143
28.	PROTECTION OF CHILDREN - ROLE OF PANCHAYATS IN INDIA <i>R.ARUNAJAYAMANI</i>	150
29.	BASEL III: A TOOL OF RISK MANAGEMENT IN BANKING SECTOR <i>SAHILA CHAUDHRY</i>	154
30.	MGNREGA: ITS DRAWBACKS IN J&K 2010 <i>SHEIKH IRSHAD AHMAD</i>	158
	REQUEST FOR FEEDBACK	162

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, Maharishi Markandeshwar University, 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., Haryana College of Technology & Management, Kaithal

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

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

University School 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

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, Chander Kalan, 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 addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

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, 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.

WEBSITE

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

MGNREGA: ITS DRAWBACKS IN J&K 2010

SHEIKH IRSHAD AHMAD
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES
KUMAUN UNIVERSITY
ALMORA

ABSTRACT

Mahatma Gandhi national rural employment guarantee act was passed with a view to provide hundred days of guaranteed wage employment to the venerable sections of the society in order to raise the living standard of these sections of society. Realization of the venerability of these sections particularly in rural areas as 72% of population living in rural areas the Government of India passed an Act known as Mahatma Gandhi Rural employment Act in 2005 notified by Ministry of Rural Development, Government of India on 7th September 2005. Based on the fact that MGNREGA can do wonders in order to raise the living standard of rural India a study was carried out In order to find the drawbacks which the act faces in rural areas in Jammu and Kashmir. The basic objective of the study is to find the drawbacks of MGNREGA in J&K. The study is carried out by the utilization of both primary (observational & telephonic interview) and secondary data. Finally the paper provides some suggestions whom if implied will definitely help in removing the drawbacks which will help in realizing the mission for which the act was passed.

KEYWORDS

Drawbacks, J&K, Mgnrega, Venerability.

INTRODUCTION

Loyal and efficient work in a great cause, even though it may not be immediately recognized ultimately bears fruits".

Pt. Jawaharlal Nehru

Empowerment and upliftment of human population is the basic foundation stone to any economy. Indian population which is predominantly rural population accounts to 72.18% according to 2001 census lags far behind from their counterparts in urban India accounts to 27.82% in many areas such as purchasing power, infrastructure, connectivity, employment etc, prone to seasonal fluctuations because rural economy is predominantly agricultural economy. So a need was felt to improve the living condition of the rural India. In order to address this policy was conceptualized and subsequently formulated which came to be known as National Rural Employment Guarantee Act (NREGA) 2005 notified by Ministry of Rural Development, Government of India on 7th September 2005. This law which gives a legal guarantee of at least 100 days of wage employment to rural household whose adult members volunteers to do unskilled and manual work in a financial year. Apart from providing the 100 days guaranteed employment the act is having excellent provisions for the planning, social audit, grievance redressal mechanism, payment of wages if implemented suo motto would bear excellent results.

MGNREGA has given the largest economic resources in our country, some amount of work and plenty of dignity. In state after state workers have testified that guaranteed employment and enabled them to fight many battles including a system of oppression where they have no choice but acquiesce to forced labour indebtedness & the indignity of having to beg for the survival. The unemployed are becoming workers and workers are raising issues of citizenship.

Jammu and Kashmir is the northern most hilly state of India situated between 32.15 degree & 37.05 degree North latitude & 72.35 degree & 83.20 degree east longitude. J&K state is the 11th largest having a geographical area of 101387* Sq. Kms. accounting to 3.20% of the total area of India. It is the 19th most populous state having a population of about 101.44 lakh souls (2001 census) of which 75.19% residing in rural areas in comparison to 102861.10 lakh total population & 72.18% rural population of India. The state is divided into three distinct regions based on the geography of the state and two administrative regions namely Kashmir division which includes Ladakh also and Jammu division.

The state is having two capital's summer capital Srinagar and winter capital Jammu. The climate of J&K exerts a profound influence on the inhabitants of any region. The social, cultural, economic and other aspects of life are directly and indirectly governed by climate. The climate ranges from burning & scorching heat of plains of Jammu to snow capped heights of Gulmarg (Kashmir) & the mud peaks of the mount Godwin Austin (Ladakh), 21265 feet above sea level, the 2nd highest in the world. From Alpine (Ladakh region) the extremely variants of climate in Jammu & Kashmir are due to its location & topography. Broadly the state of J&K comprises three distinct regions cold arid desert areas of Ladakh, temperate Kashmir valley & the humid subtropical region of Jammu. For the climate of Kashmir Lawrence's quotation stands out "every hundred feet of elevation brings some new phase of climate & the vegetation, and in a short side of thirty miles one can pass from over powering heat to climate delightfully cold".

J&K economy is a high cost mountain economy & has a number of characteristics that pose special development challenges. J&K possess numero uno position in Saffron production. The state is also largest producer of Apple, Walnut, Almond & many other dry & fresh fruits. It is also a major exporter of superior quality carpets wooden art; embroider clothes & many other valuable crafts. The state is especially vulnerable to external events, natural disasters that cause high volatility in state domestic product and it suffers from limited capacity in the public and private sectors, remoteness & isolation, limited capacity, income volatility, access to external capacity, limited diversification, susceptibility to natural disasters and environmental change, law & order and above all terrorism are the characteristics that define the special development challenge and vulnerability that J&K faces. As the number of educated youth is increasing in the state, the avenues for employment generation have not increased proportionately. High incidence of unemployment among the youth & the educated has emerged as a concern in the state.

J&K states geographical study reveals that the state's most of the population lives in hilly terrains which pose special threats to the development of the state. According to 2007 BPL census of the state conducted by Directorate of Economics & Statistics the total population falling under BPL category is 21.63% which includes 26.14% rural population & 7.96% urban population shown under table no 1. :-

TABLE NO. 1

	Estimated no. of persons (in lakhs)	BPL Population (in percentage)
Rural	22.00	26.14
Urban	02.21	07.96
Combined	29.21	21.63

Source: BPL survey 2007, Directorate of economics & statistics, J&K Government

NREGA IN JAMMU AND KASHMIR

Because of the special status of Jammu and Kashmir conferred upon by the constitution under Article 370, it was imperative on the part of J&K Government to come up with a scheme by which various activities were to be addressed besides evolving a workable framework in order to make dent in implementation of the scheme and to achieve underlying goals and objectives in conformity with the legally non negotiated parameters laid down in Schedule 1 & 2 of Act.

The state Government accordingly prepared a scheme known as Jammu & Kashmir National Rural Employment Guarantee Scheme (JKNREGS) which was notified after the approval from the state cabinet by virtue of Government order No; 99-RD of 2007 Dated: 13-03-2007.

The scheme encompassed all the provisions of the National Rural Employment Guarantee Act and because of the lagging economic stability of the state due to the prevailing conditions of terrorism, law & order problems, state government take the matter simultaneously with Ministry of Rural Development, Government of India for extension of National Rural Employment Guarantee Act 2005 to J&K state to ensure effective implementation of the scheme. After concerted efforts and follow ups NREGA 2005 was extended to Jammu and Kashmir in May 2007. The scheme was launched in Jammu & Kashmir in February 2006 initially in 3 Districts namely Poonch, Doda and Kupwara under Phase 1, subsequently during 2007-08, two more District viz Jammu and Anantnag under phase 2 and later it was notified for the extension in the remaining Districts with effect from April 2008 under phase 3.

OPERATIONAL BOTTLENECKS

1. POLITICAL INSTABILITY

Jammu & Kashmir is the strategically most important because the state is bounded from all sides with international borders whether it may be Pakistan, China or Afghanistan all nations wanting to show cause there impact on policies adopted by the state to overcome these hurdles. The state is gifted with abundant water resources, but resources tend to be useless because of Indus Water Treaty signed between India and Pakistan which results in huge deficit in energy requirement of the state. MGNREGA which allows only certain works which restricts its scope of operation. NREGA workers should be utilized in the sector of energy development. Any government of Jammu and Kashmir at the time of elections raises the issue of employment but when the time for execution comes all turns their backs. The state is worst in employment generation as the number of unemployed youth has reaches to an alarming figure of 5 lakhs. The central government which spends about 13% of its budgetary provisions on Jammu & Kashmir should also focus on policies which not only provide employment but should also focuses on the development while as keeping the accountability and transparency as the prima facie for the policies. State is also passing through a phase of worst hit terrorism from the last two decades which is from militants and the government sponsored terrorism. The implementation is thus not fully in operation or implemented as we are hearing on daily basis regarding problems of law and order.

2. NON EXISTANT PANCHAYAT

TABLE NO 2

Total number of Districts	Total number of Panchayats	Functional Panchayats	Percentage of functional Panchayats
22	4136	1563	37.80%

Source: Government of J&K

Panchayat Raj institutions are the primary principle institutions for the planning and implementation of the scheme under National Rural Employment Guarantee Act. They are the implementing Agency and also 50% of the works in terms of cost will be allotted to Gram Panchayats. Thus if about 50% of the works are permissible to Gram Panchayat we can easily conclude what could be the position of NREGA in Jammu and Kashmir where out of total 4136 Panchayat raj institutions only 1563 Panchayats are existent and that too in only one region, while as rest of the two regions (Kashmir & Ladakh) these primary institutions are non-existent shown in table no 2 as per the data used for i.e., primary and secondary for a long. The existence of these units do play a vital role in the development of rural areas because Panchayat raj institutions are the primary implementing agency of NREGA then how we can expect the proper implementation of Act in this state. At present total NREGA in the state is dancing in the hands of bureaucracy and so called separatists as only 37.80% Panchayat raj institutions are existent.

3. SOCIAL AUDIT

Social audit is the auditing of the works done by an auditor or by gram Panchayat, but because of the limited existence of Gram Panchayats this provision is not implemented properly or if implemented lacks the transparency. Also the centre Government has amended the Social Audit provision on Dec. 31, 2008 which empowers the Panchayats to conduct its own Audit, so the concept of external audit was removed in order to give the room for corruption. By the analysis of the data obtained from the official website of the MGNREGA shown in table no 3, we can easily say that in as much of 1563 Panchayats only 498 GPs have done the social audit which accounts to the dismal percentage 31.87% which points out towards lack of transparency of the scheme

SOCIAL AUDIT REPORT

TABLE NO 3: STATE NAME: JAMMU AND KASHMIR

S.No.	District name	Total GP	No. of Panchayat Covered	No. of Social Audit	Issue Raised and action taken	Verification of Documents	Greivence Submitted and action taken	Minutes of meeting
1	ANANTNAG	293	0	0	0	0	0	0
2	BADGAM	283	0	0	0	0	0	0
3	BANDIPORA	115	0	0	0	0	0	0
4	BARAMULLA	365	0	0	0	0	0	0
5	DODA	232	232	262	232	0	0	232
6	GANDERWAL	104	0	0	0	0	0	0
7	JAMMU	297	51	51	0	0	0	0
8	KARGIL	95	0	0	0	0	0	0
9	KATHUA	244	32	32	0	0	0	0
10	KISHTWAR	134	0	0	0	0	0	0
11	KULGAM	162	0	0	0	0	0	0
12	KUPWARA	359	0	0	0	0	0	0
13	LEH (LADAKH)	93	0	0	0	0	0	0
14	POONCH	191	47	44	0	0	0	0
15	PULWAMA	186	0	0	0	0	0	0
16	RAJOURI	296	51	51	0	0	0	0
17	RAMBAN	124	0	0	0	0	0	0
18	REASI	147	0	0	0	0	0	0
19	SAMBA	99	85	85	2	0	0	0
20	SHOPIAN	103	0	0	0	0	0	0
21	SRINAGAR	10	0	0	0	0	0	0
22	UDHAMPUR	204	0	0	0	0	0	0
Total		4136	498	525	234	0	0	232

Sources: www.nrega.nic.in

4. SHIFTING OF FOCUS FROM LABOUR INTENSIVE TO MATERIAL INTENSIVE PROJECTS:

The basic aim of MGNREGA was to generate as much as possible labour days both in lean and non-lean seasons so that the seasonal impact on the earning could be minimized. But this provision was also amended by a notification on Nov11, 2009 giving room to material intensive projects by the consequence of this the labour days will get decreased and also gave a room & eroded the powers granted to Panchayats under the Act and allowed material contractors to get a foot in the door and also opened the door of corruption.

5. WAGES

Living in the current inflationary situation to meet both ends meat has become so difficult even for most of the middle class individuals. So by fixing wages are comparatively lower than the prevailing market rates is also loophole of the Act. MGNREGA which gives 100 days of guaranteed employment is not only violating the Minimum Wages Act came up with a notification issued on Jan1,2009 has bought out the unbridled discretionary powers conferred on the Center by Sec6(1) of the act to fix wages lower than minimum wages. As per available data available from the primary data collected and also from the Ministry of Employment Labour, Government of India in Jammu and Kashmir State notified minimum wages are Rs110 (100 +10) in which 100 stands for the minimum wages and 10 is state contribution for MGNREGA workers, but if we look on political stability and geographical condition still a worker has to confine with hundred ten rupees wage. It is unjustified when other persons can earn more than doing unorganized/ agricultural labour then why to turn out to MGNREGA.

6. ENGAGEMENT OF INADEQUATE SUPPORTING STAFF FOR MIS AS WELL AS IMPLEMENTATION OF SCHEME:

Jammu and Kashmir Government at the time of launching of the scheme, conceptualized and imperative that instead of providing separate staff for implementation decided to launch the scheme with existing available staff with rural development department although if they would have hired professional staff on that would have not only removed the time lag in the planning but also would have helped in proper implementation and evaluation of the scheme. Another benefit for the state government would have been that it would not have to bear the expenses for the salaries as 75% administrative costs are borne by the central government. Non engagement of staff acts as a double edged sword for MGNREGA.

7. GRIEVANCE MANAGEMENT

Grievances of the labourers working under MGNREGA or the job card holders were to resolved/solved by an ombudsman but the powers of the ombudsman are so that he cannot pass any order like an RTI counterpart. So the ombudsman should be provided with such powers so that he can actually act a person that will be there for the cause of workers. As far as Jammu & Kashmir is concerned as per primary data there is not any person appointed to actually work as ombudsman.

SUGGESTIONS

1. The political system, law and order, effective implementation of article 370 should be prima focus for the success of MGNREGA because unless and until situation of doing work is not conducive, how can we expect the effective planning and efficient implementation of the Act, So the first suggestion is solve the problem of uncertainty and law & order in the state.

2. As the state is strategically located having international influences, the relations with our neighbors should be smoothened so as to create an environment for a better life.
3. The policy should not be homogenized policy for the whole nation, rather it should be formulated keeping in mind the geographical conditions, climate, inflation, purchasing power so that a sense of equality can be arisen among the citizens.
4. Although some districts have Panchayats while as most of the districts are without Panchayats, so Panchayat elections should be held as early as possible.
5. Wherever the Panchayat raj institutions are functional the social audit is not held in all of the GPs, so social audit should be held strictly according to the laid down provisions as it may reduce the delicacy and enhance transparency.
6. The act should be provided with adequate staff as provided in other states so that effective and efficient planning and implementation can be achieved.

CONCLUSION

Based on the analysis of the data both primary and secondary it can be concluded that MGNREGA is still in a distant dream of achieving for what it was meant with special reference to that of J&K and that too with respect to 2010. The scheme is flooded a lot of operational loopholes from planning to the implementation of the act.

*Excluding area under illegal occupation of Pakistan and China

REFERENCES

1. **B.R. Lachotra**, 2008, *Developmental Journal Janib-i-Manzil*, Directorate of Economics & Statistics Jammu & Kashmir, page 11.
2. **Mitta Manoj** 2010, *the radical social vision of NREGA, the showpiece legislation that won an election is being subverted*, Times of India, Page 8.
3. **Roy Aruna** 2010, *what is in NREGA For the middle class*, Times of India, Page 20.
4. **NREGA guidelines**. Ministry of Rural Development, Government of India, www.nrega.nic.in
5. **Minimum wages**, Ministry of Labour and Employment, Government of India, www.labour.nic.in
6. **Socio economic profile of Jammu & Kashmir 2008**, Directorate of Economics & Statistics, J&K Government.
7. **Khera, Reetika** (2006), *Employment Guarantee and Migration*, The Hindu, 17 June.
8. **Rana Sudarshan**, (2006), *Women and NREGA*, ILO project report.
9. **Lawrence R.Walter**, *the valley of Kashmir*, oxford university press warehouse 1895.

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-mails i.e. **infoijrcm@gmail.com** or **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

