THE IMPACT OF POVERTY ALLEVIATION PROGRAMMES THROUGH PANCHAYATS IN KERALA

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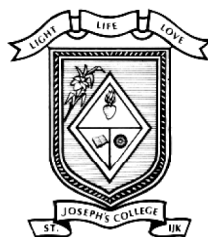
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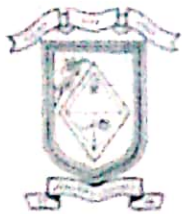
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OCTOBER 2019

Certificate

This is to certify that the thesis titled, "THE IMPACT OF POVERTY ALLEVIATION PROGRAMMES THROUGH PANCHAYATS IN KERALA" is a bonafide record of the research work carried out by Ms. SMITHA KUMAR.A, under my supervision and guidance for the award of Ph.D Degree of the University of Calicut and no part of the thesis has been presented before for the award of any degree, diploma, associateship, fellowship or other similar title of recognition. The corrections / suggestions from the adjudicators have been incorporated.

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Declaration

I hereby declare that this thesis entitled **"The Impact of Poverty Alleviation Programmes through Panchayats in Kerala"**, *submitted to University of Calicut, for the award of Degree of Doctor of Philosophy in Commerce, is a record of the bonafide research work done by me under the supervision and guidance of Dr. Philo Francis, Associate Professor (Retd.), Research & PG Department of Commerce, St. Joseph's College, Irinjalakuda, Thrissur.I also declare that this thesis has not been formed the basis for the award of any degree, diploma, associateship, fellowship or any other title of recognition from any university or institution and to the best of my knowledge and belief, it contains no material previously published by any other person, except where due references are made in the text of the thesis.*

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Abbreviations used

AGFI	Adjusted goodness of fit index
AMOS	Analysis of Moment Structures
ANOVA	Analysis of Variance
AVE	average variance extracted
BFT	Bare foot technician
BPL	Below poverty line
BPL	Below Poverty Line
CAG	Comptroller and Auditor General
CFAs	Confirmatory Factor Analysis
CFI	comparative fit index
CRSP	Centrally Sponsored Rural Sanitation Programme
DAY- NRLM	Deendayal Antayodaya Yojana- National Rural Livelihood Mission
DBT	Direct benefit transfer
df	degrees of freedom
DISHA	District development coordination and monitoring committee
DLBC	District Level Bankers' Committee
DPC	District Programme Coordinator
DRDA	District rural development agency
E C	Economic Contribution
EFAs	Exploratory Factor Analysis
EMS	Housing- Elamkulam Manakkal Sankaran Namboodiripad Housing
EWS	Economically Weaker Section

GOI	Government of India
HCR	Head Count Ratio
hr	health related problem
IAY	Indira Awaas Yojana
IBM SPSS	International Business Machines Statistical Package for the Social Sciences
ID	Identification Doccument
IFI	incremental fit index
ILO	International Labour organizations
IT	Income Tax
IWMP	Integrated watershed management programme
JRY	Jawahar Rozgar Yojana
KCC	Kisan Credit Card
KMO	kaiser-meyer-olkin
KS	Knowledge and Skill
LFPR	Labour Force Participation Rate
LFPR	Labour force participation Rate
LIFE	Livelihood Inclusion and Financial Empowerment
LIG	Lower Income Group
MN Laksham Veedu	Mulakal Narayananpilla Laksham Veedu
MNREG	Mahatma Gandhi national rural employment guarantee
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoRD	Ministry of Rural Development
MSV	minimum shared variance
NeFMS	National Electronic Fund Management System

NFI	normed fit index
NMDFC	National Minorities Development and Finance Corporation
NNFI	Nonnormed fit index
NRDWP	National Rural Drinking Water program
NTSA	Nation Technical Support Agency
OBC	Other Backward Caste
PAN	Permanent Account Number
PCA	Principal Component Analysis
PFMS	Public financial Management system
PGFI	parsimony goodness of fit index
PMAY	Pradhan Mantri Awaas Yojana
PMAY-G	Pradhan Mantri Awaas Yojana Gramin
PNFI	parsimony normed fit index
PURA	provision of Urban Amenities to rural Areas
QWL	Quality of Work Life
RIDF	Rural infrastructure Development fund
RLEGP	Rural Landless Employment Guarantee Programme
RMSEA	root mean square error of approximation
SC	Social Contribution
SC/ST	Scheduled Caste/ Scheduled Tribe
SECC	Socio Economic Caste Census
SEGC	State Employment Guarantee Council
SEM	Structural Equation Modeling
SLBC	State level Bankers committe
SRMR	standardized root mean square residual
TAs	Technical Assistant

UR	Unemployment Rate
V&MC	Vigilance and Monitoring Committee
wa	work allotment problem
WPR	worker population ratio
ws	Work site related problem

CHAPTER 1
INTRODUCTION

CHAPTER 1

INTRODUCTION

1.1 Introduction

Elimination of poverty and generation of employment have been the recurring themes in India's development plans and a constant pre-occupation with policy makers. Addressing social inequality, especially, reduction in poverty and providing employment opportunities to disadvantaged groups have been the motivation for large-scale employment generation programmes, incentive structures and government sponsored training schemes. Although there have been tremendous social movements of "backward castes" to extend the job quotas (that the Indian Constitution guarantees to the lowest in the caste hierarchy), to other castes as well, there is limited understanding about how social inequality tampers upon employment opportunities for households. Another politically volatile issue is the role of religion in employment opportunities - whether religious minorities are disadvantaged in regular salaried jobs. Tabulations of the results of national surveys show patterns of employment activity based on religion, but it is not known which patterns serve as indications of discrimination in the labour market. Employment policy in India has concentrated on increasing the quantity of jobs in an economy where formal employment is dominated by the public sector. One of the most accepted principles for development policy has been the assumption that economic growth will open up job growth and that in turn will eventually reach the lowest in the socio economic hierarchy. The government also focussed on special programs for employment generation like the Integrated Rural Development Programme, the National Rural Employment Programme, and the

Jawahar Rozgar Yojana etc. but the quality of employment generated by these programs was low and not enough to raise the economic status of the most disadvantaged groups.

It has been recognized that the Task Force on Employment Opportunities (GOI, 2001), does not assess the role of social inequality in job opportunities, much less the role of religion in access to jobs. The assumption that these policy measures ought to have taken care of inequalities is a flawed one. So, go out into the wide world for the pickings and grab the opportunities. This is easier said than done. For one, whereas funds are available in plentiful, there is inadequate data on the beneficiaries of various Schemes. The NMDFC (National Minorities Development and Finance Corporation), for example, claims to have disbursed credit worth Rs 114.70 lakh, but nobody knows whether the funding has been extended fairly and judiciously. Government agencies are keen to dole out funds and not monitor the impact of various development measures on the minorities and suggest remedial measures. (Hasan, 2001) The issue is more than just one of poor monitoring and planning. It is steeped in politics and power equations. Therefore, sociological theory on labour market discrimination becomes critical to any analysis. Sociological analyses of employment allocation in the context of social inequality in India are limited. Research has concentrated on rural labour, conditions of work among the poor, the formal-informal dichotomy, women's work patterns, but seldom tests the conventional wisdom on employment allocation in the context of problems, benefits and its contribution to the various beneficiaries. Its impact on the well being and welfare of the beneficiaries are not discussed in the literature. In addition to the topical and policy relevance of this dissertation, there is also a personal motivation for

the researcher to undertake this research with specific to selected employment guarantee schemes in the state of Kerala. In particular, implementing large-scale public employment programs in the state of Kerala demand an understanding of the political and sociological aspects of employment decisions by individuals and of governments' policies in this regard. The opportunity to theorize and empirically understand the patterns in allocation to different types of employment is an important step in the direction of comprehending how policy can better address inequality and generate better outcomes related to employment. Employment programmes should focus mainly on bringing in revolutionary changes in the poverty level which in parallel will be reflected in the economic status of the society leading to a metamorphosis in the process of development.

1.2 Concept of Poverty

The concept of poverty is heterogeneous influenced by several socio-economic-political circumstances. To quote, Prof. Amartya Sen "poverty is not just lack of money; it is not having the capability to realize one's full potential as a human being". The global poverty line set at $1.90 using 2011 prices estimates that over 900 million people globally lived under this line in 2012. According to the World Bank index, one in five Indians are poor and poverty rate is at its apex in rural areas, especially among ST's and SC's. When compared to the global and national poverty index, Kerala emerges triumphant, both in urban and rural proportions escalating consistently towards its dream of realization of poverty reduction.

Figure: 1.1

Proportion of poor in India and Kerala, 1973—74 to 2011-12, in percent
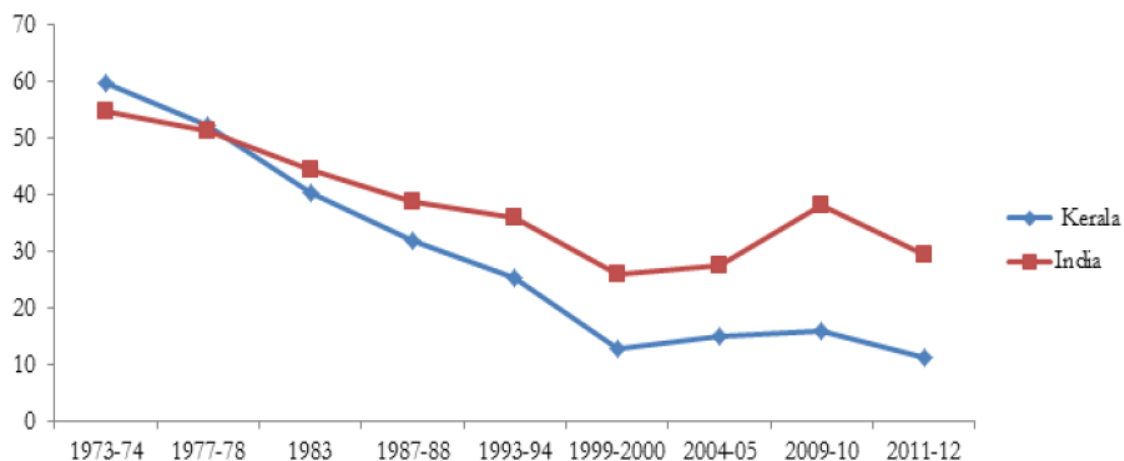
Source: Planning commission GOI, 2014

In Kerala, the major factors that have played an effective role in reducing the poverty ratios were land reforms, spread of education, health care, decentralization, pension schemes, public distribution system, Kudumbashree, and the consolidated efforts through Plan schemes

Socio Economic and Caste Census (SECC), 2011 was the new exercise conducted by Government of India to identify households living below the poverty line in India. SECC gives a broader and dynamic definition of poverty. SECC estimates the deprivation index based on the following seven criteria.

1. Only one room with kucha walls and kucha roof.

2. No adult member between age 18 and 59.

3. Female headed households with no adult male member between age 16 and 59.

4. Disabled member and no able-bodied adult member.

5. SC/ST households.

6. No literate adult above 25 years.

7. Landless households deriving major part of their income from manual casual labour.

In Kerala out of the 76.99 lakh households, 63.19 lakh (82.08 per cent) live in rural areas as per the SECC (2011) data. Of this, 10.32 per cent are Scheduled Castes households and 1.63 per cent was Scheduled Tribes households. As per estimates 30.33% (19.16lakh) rural households are deprived of total rural households. The deprivation rate is highest in Palakkad (42.33 per cent) followed by Thiruvananthapuram (38.36 per cent) and Wayanad (36.33 per cent) districts. And the lowest deprivation rate is seen in Ernakulam (20.30 per cent), Kottayam (23.02 per cent) and Kannur (24.25 per cent) districts. 57.66 per cent of Scheduled Caste households and 61.68 per cent of Scheduled Tribe households out of the total rural SC (Scheduled Caste) and ST (Scheduled Tribe) households are included under deprived categories.

Figure: 1.2

Percentage of deprived rural households in India and Kerala against total number of rural households across different categories
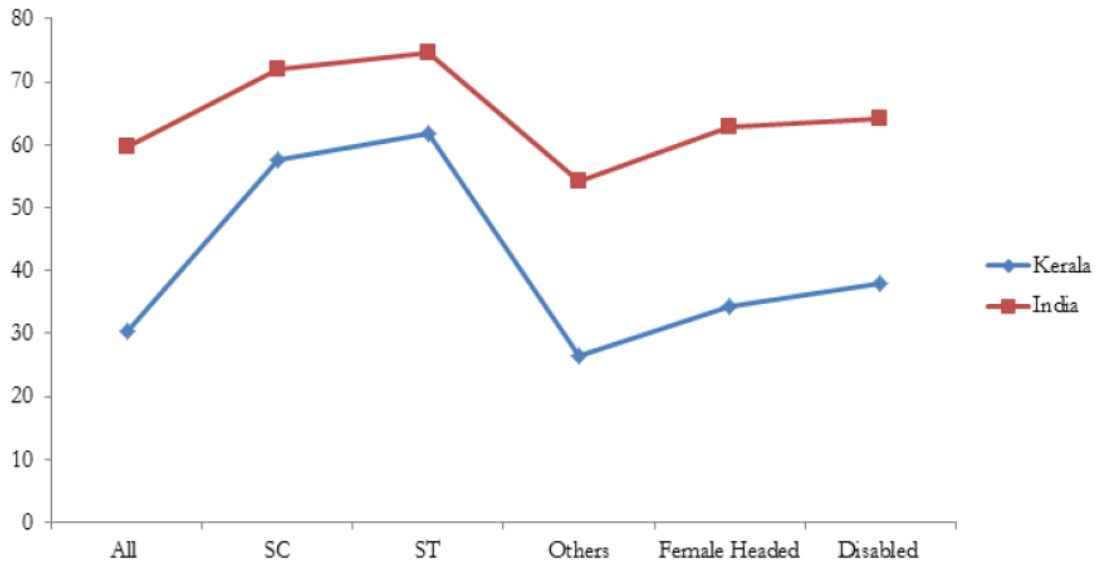
Source: Socio Economic Caste Sensus 2011

As per Rangarajan Committee Estimate the head count ratio (HCR) of poverty was 11.3 in Kerala in 2011-12 and absolute poverty is high in some pockets of the State, i.e. among the tribes and fisher folks. For the elimination of poverty from Kerala and to make it the first state in India to eliminate absolute poverty Kerala government is taking several measures. For the expansion of rural production and elimination of multiple forms of deprivations, especially where the tribes reside the local government is formulating new programmes and the government will extend its full support for this. The local governments have introduced several innovations in core areas like housing, sanitation, electrification, access to food, healthcare, and insurance, access to school education, employment guarantee, welfare pensions and special care for the disabled, aged and infirm and the state will provide full support to

local government's efforts. The dream of elimination of absolute poverty from our state can be achieved with the combined effort of local governments, the Kudumbashree mission, departments of the State Government, people's organizations and individuals. Unfortunately, poverty affects the socio-economic development of a developing country like India in a very unfavorable manner. The inadequacy of basic inevitabilities like employment and housing are the main reasons behind mass poverty in the country. Hence it has become very important for the present study to look into these two problems unemployment and housing in detail.

1.3 Unemployment in India and Kerala

The International Labor Organization reported in 2018, that India's Unemployment rate will remain at 3.5 %. The fifth annual employment survey of 2015-16 stated that Kerala has the highest unemployment rate among all the states of India, 12.5% against the 5% at the National level.

Economic development of a country depends upon productive employment of youth. In Kerala, 23 per cent of the State's population consists of youth. As per the survey report, in Kerala the Unemployment Rate is higher among the youth as compared to that of the overall population and it reveals the severity of unemployment among the youth in Kerala. The UR of youth in rural areas is 21.7 per cent and 18.0 per cent in urban areas. Similarly, the UR among the female youth is also much higher than that of the male youth. According to area-wise UR data, unemployed female in rural areas accounted for 47.4 per cent as against the male of 9.7 per cent. Lack of adequate skills and work experience, is the reason for unemployment in Kerala.

Ernakulum and Wayanad are the two Districts which stand in the highest and lowest positions as per employment Data provided on District-wise employment as on March 2018. Employment generated in organized sector is 2.47lakh persons in Ernakulum District which accounted for 20 per cent of the total employment of the State. In Wayanad district, the employment is provided to 0.35 lakh persons in the organised sector, which is 3 per cent of the total employment under the state.

Despite the spreading of education and high wage rate, Kerala suffers worst unemployment among major states in the country. Labour Force Participation Rate (LFPR), which is the measure indicating those employed within the age 18 to 60, is 50.7% for Kerala, which is lower than the national average of 53.8%. In Andhra Pradesh it is (62.5%), 57.2% in Tamil Nadu and 55.5% in Karnataka.

From the reviewed studies, the investigator found that studies related to poverty, fund management in Grama panchayats, certain poverty alleviation programmes and poverty reduction has been conducted, but no attempt has been made to study about the impact of these (MGNREG and IAY/PMAY-G) two poverty alleviation programmes conducted through panchayats in Kerala. It means that the present study is a relevant one.

1.4 Housing

Housing is the basic need and it is recognized as a human right. The duty of a welfare state and a big fiscal challenge to every government is to provide adequate shelter to all its citizens. The ultimate objective of housing policy must be that all citizens live in houses that are comfortable, safe and dignified. More than two thirds of all households (66.67%) in Kerala live in good quality (Pucca houses with roof,

wall etc.). In spite of the poor and vulnerable people in various locations of the state still remain homeless which is .67% of total homeless in India. It is also seen that among homeless families, 71.8% are STs, 81.3% are SCs, and 7.7% are OBCs. Among others 68.5% are not having their own land. Kerala has implemented several innovative housing schemes for the poor like EMS Housing, MN Laksham Veedu, PMAY, LIFE etc.

While Kerala is better off than many other States in terms of average poverty estimates, there are still several pockets of deprivation in the State. Poverty in Kerala is mainly concentrated in some social categories and groups such as scheduled castes, scheduled tribes, fishermen communities, potters, artisans etc. This leads to the need of additional central assistance to support the State programmes and redesigning livelihood programmes in these areas to eliminate absolute poverty from the State. The Scheduled Caste Development Department, Scheduled Tribes Development Department and Fisheries Department are implementing several poverty reduction/livelihood programmes for the upliftment of the people in these communities.

1.5. Schemes on Rural Development and Poverty Alleviation

Various Schemes on rural development and poverty alleviation are as follows:-

1.5.1 Mahatma Gandhi National Rural Employment Guarantee/ Generation Scheme

The NREG Scheme came in to force on 5th September 2005 in 200 districts in India and extended to another 130 districts in 2006-2007. The objective of the act is to

enhance livelihood security in rural areas by providing atleast100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work at the statutory minimum wage of ₹120 (US$ 2.20) per day in 2009 prices. The law was initially called the NREGA but was renamed on 2nd October 2009 as MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act).

1.5.2 The Provision of Urban Amenities to Rural Areas (PURA)

PURA is a strategy for rural development in India. This concept given by former president Dr. A.P.J. Abdul Kalam and framed by Prof. Emerson is a strategy. The PURA proposes that urban infrastructure and services can be provided in rural hubs to create economic opportunities outside cities. The scheme started in 2006 when Dr Kalam was the President of India. The main aim of this project was preventing the migration of youth from the rural areas to urban areas. But the scheme was not successful.

1.5.3 Integrated Watershed Management Programme

IWMP is a centrally sponsored scheme under the Ministry of land resources, Department of Rural Development/ Government of India. The scheme was launched during 2009-10. The ultimate objective of the IWMP is judicious utilization of every drop of rainwater received for domestic consumption, agriculture, horticulture, livestock rearing, etc. and thereby attaining self sufficiency in drinking water, increase in employment opportunities, increase in standard of living etc. The duration of the programme is 4 to 7 years.

1.5.4 Aajeevika/ National Rural Lively hood Mission

Aajeevika- National Rural Livelihoods Mission is a poverty alleviation scheme which was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. It is supported by the World Bank. The main aim of the Mission is creating efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. The programme was renamed as Deendayal Antayodaya Yojana (DAY-NRLM) in November 2015.It is one of the world's largest initiatives to improve the livelihood of the poor.

1.5.5 Sanitation programmes

The centrally sponsored rural sanitation programme was launched in 1986 (CRSP) with the objective of improving the quality of life of the rural people and to provide privacy and dignity to women.

1.5.6 IAY-(Indira Awaas Yojana)/PMAY-G (Pradhan Mantri Awaas Yojana Gramin)

The Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide houses to those living below the poverty line (BPL), in the rural areas. It has been in operation since 1985-86.PMAY-G is a revamped version of IAY Scheme.

1.5.7 Credit cum subsidy scheme for rural housing

Credit cum subsidy scheme launched from 1 April 1999, aims at covering all rural households (both below poverty line and above poverty line) with annual income up to Rs 32,000 only, who were not covered under IAY.

1.5.8 PMGSY - The Pradhan Mantri Gram Sadak Yojana

Pradhan Mantri Gram Sadak Yojana was launched on 25th December 2000 as a fully funded centrally sponsored scheme to provide all weather road connectivity in rural areas of the country.

1.5.9 Rural Infrastructure Development Fund

The RIDF was set up by the Govt. in 1995-96 for financing ongoing rural infrastructure projects.

1.5.10 Innovative Stream for Rural Housing and Habitat Development

With a view to promote innovative, cost effective and environment friendly techniques in the building/ housing sectors in rural areas, the Innovative Stream for Rural Housing and Habitat Development was launched with effect from April 1, 1999. Among these programmes the researcher selected MGNREG and IAY/PMAY-G programmes for the present study.

The most crucial problem faced by developing countries is high unemployment. The rate of unemployment is very high in Kerala when compared to other states in India. Population explosion and rapid development in the educational field were the main reasons behind these situations. In order to reduce poverty and

unemployment MGNREG scheme helped a lot by creation of employment opportunities in rural areas. After fulfilling this basic requirement, the next need arises about shelter. Housing is very important in the life of a person. IAY/PMAY-G is a housing scheme which helps in alleviation of poverty from our country. In addition to the assistance provided for construction of house under PMAY-G scheme the beneficiary is mandatorily provided support of 90/95 days of unskilled wages under MGNREG scheme for the construction of the house.

1.6 Research Problem

Several poverty alleviation programmes have been in operation since independence; still most of the people who live in the rural area have been suffering from acute poverty for centuries mainly because, proper and special attention had not been given to rid them of the poverty. While Kerala is far better than many other states in terms of average poverty estimates, there are still several pockets of deprivation in the state. Poverty in Kerala is mainly concentrated in some social categories and groups such as scheduled castes, scheduled tribes, fisherman communities, and artisans. All this factors point to the need of additional central assistance to support the state programmes and of redesigning livelihood programmes in these areas to wipe out absolute poverty from the state. MGNREGS and IAY/PMAY-G are such programmes for the upliftment of the rural people.

The researcher has chosen the two programmes for poverty alleviation, IAY/PMAY-G and MGNREGS for the present study because both of them are found to be the only Schemes which have currently been adopted and implemented simultaneously in each and every Panchayats of all the 14 districts of Kerala. Many

other Schemes of the Central and State Governments are undertaken only by some particular Panchayats or Districts. This point to the relevance and appropriateness of these Schemes in the core level of the society which has left a spark of motivation in the researcher to chose them as a topic of study.

Through the present study the researcher makes an attempt to study the impact assessment of two poverty alleviation programmes. It is hoped that the outcome of the investigation will be useful to the beneficiaries of the schemes, officials, policy makers and other stakeholders. Eventually it will help to take necessary steps to improve the performance. It helps us in locating the strengths, weaknesses, opportunities and threats of these programmes, providing suggestions for improvement, and remedial measures if needed. There is no doubt that as a result of the poverty alleviation programmes, the poverty line has started moving in the downward direction.

A major development issue in India is the removal of mass poverty. Most Indians live a life of poverty and misery. The government of India and state government have been implementing several programmes for eradication of poverty, for empowering poor women and to promote gainful employment in India. But such programmes have encouraged corruption, both at political and administrative levels. And when such programmes are withdrawn, the poor may again fall below the poverty line. Another problem is non-participation from the part of people for whom the programmes are meant. The incidence of poverty in Kerala was 59.79% in 1973-74 which came down to 11.3% in 2011-12. The challenge before Kerala is to bring it down further and continue the numerous programmes which have made the achievement possible. MGNREGS and IAY/PMAY-G are the programmes meant for

poverty alleviation. A thorough evaluation of its performance is essential to identify the problems and difficulties in its implementation. To make the poverty reduction efforts more effective, public and private organizations dealing with rural development and rural poverty reduction need to become learning institutions with mechanisms that generate new knowledge from past lessons and experiences.

The present study proposes the following research questions:

- Are the beneficiaries and officials of IAY/PMAY-G programmes aware of the provisions under the schemes?

- Whether, the implementation of programmes are effective?

- What are the benefits achieved by the beneficiaries of the MGNREG programme?

- Are the beneficiaries of IAY/PMAY-G programme satisfied with the scheme?

- Whether the MGNREGS and IAY/PMAY-G beneficiaries have faced any problem?

- What are the problems faced by the implementing authorities of two poverty alleviation programmes?

1.7 Scope of the study

The study has been undertaken primarily to highlight the implementation effectiveness of two poverty alleviation programmes. MGNREG and IAY/PMAY-G are the programmes selected for the present study. The scope of the present study is limited to the beneficiaries and officials of MGNREG and IAY/PMAY-G Schemes

from six districts in Kerala. From these districts 3 Panchayats are selected. The study is focused on implementation effectiveness, benefits derived out of these programmes to beneficiaries, satisfaction level of beneficiaries, problems in implementation of the two poverty alleviation programmes (MGNREG and IAY/PMAY-G) and the quality of work life of MGNREGS beneficiaries. The problems in implementation of the programmes and the awareness level of beneficiaries are analysed and recommendations given.

1.8. Objectives of the study

The study is meant to examine the impact of two poverty alleviation programmes namely MGNREG and IAY/PMAY-G Schemes. In order to achieve this main objective, the following specific objectives are formulated.

1.8.1. MGNREG Scheme

At the beneficiary level, the objectives of the study are:

1. To examine the opinion of beneficiaries regarding the implementation of MGNREG Scheme in the state of Kerala.

2. To analyze the benefits of MGNREG Scheme in the state of Kerala.

3. To examine the relationship between the contribution of the schemes to develop quality of work life of beneficiaries

4. To identify the various problems faced by MGNREGS beneficiaries in the state of Kerala

At the Officials level, the objectives of the study

5. To examine the level of awareness of MGNREGS officials regarding the implementation of MGNREG Scheme

6. To identify the major problems faced by the officials in the implementation of MGNREG Scheme

1.8.2. IAY/PMAY-G Scheme

At the beneficiary level, the objectives of the study are:

1. To analyze the influence of social stratification factors and demographic factors on the level of satisfaction of IAY/PMAY-G beneficiaries

2. To assess the level of awareness of beneficiaries regarding IAY/PMAY-G Scheme in the state of Kerala

3. To examine the opinion of beneficiaries regarding the implementation of IAY/PMAY-G Scheme in the state of Kerala

4. To identify the problems faced by IAY/PMAY-G beneficiaries in the state of Kerala

At the official's level

5. To examine the level of awareness of officials regarding implementation of IAY/PMAY_G Scheme.

6. To identify the problems faced by officials in the implementation of IAY/PMAY-G Scheme

1.9. Hypotheses

As per the objectives stated above, the following hypotheses have been formulated and tested with the help of appropriate statistical tools. Research Hypotheses formulated for the study are as follows

1.9.1 MGNREG Scheme

Hypotheses formulated for the study from the point of view of MGNREGS beneficiaries and officials

H1: Opinion of beneficiaries regarding the implementation of MGNREG Scheme is significant

H2: The opinion of beneficiaries regarding benefits from MGNREG Scheme is significant

H3: Economic Contribution has a positive impact on Quality of Work Life of MGNREGS beneficiaries

H4: Social Contribution has a positive impact on Quality of Work life of MGNREGS beneficiaries

H5: Knowledge and Skill has a positive impact on Quality of Work life of MGNREGS beneficiaries

H6: worksite related problems faced by MGNREGS beneficiaries in Kerala are significant

H7: Work allotment problems faced by MGNREGS beneficiaries in Kerala are significant

H8: Health related problems faced by MGNREGS beneficiaries in Kerala are significant.

H9: Opinions regarding the level of awareness of MGNREGS officials are significant.

H10: Opinions of officials regarding problems in implementation of MGNREG Scheme are significant

1.9.2 IAY/PMAY-G Scheme

Hypotheses formulated for the study from the point of view of IAY/PMAY-G beneficiaries and officials

H11: Social stratification factors have significant influence on the satisfaction level of IAY/MAY_G beneficiaries

H12: Demographic factors have significant influence on the satisfaction level of IAY/PMAY-G beneficiaries

H13: Opinions of beneficiaries regarding level of awareness of IAY/PMAY_G Scheme is significant

H14 Opinions of beneficiaries regarding the implementation of IAY/PMAY-G Scheme is significant

H15: Problems faced by beneficiaries of IAY/PMAY-G Scheme is significant

H16: Level of awareness of officials regarding implementation of IAY/PMAY_G Scheme is significant

H17: Opinions of officials regarding problems in implementation of IAY/PMAY-G Scheme is significant

1.10. Operational Definitions

1.10.1. Poverty

Poverty is the state of not having the basic necessities like food, shelter and clothing

1.10.2. Poverty Alleviation

Poverty alleviation means the measures taken for permanently lifting people out of poverty.

1.10.3. Quality of work life

Quality of Work Life refers to the extent of satisfaction obtained by MGNREG beneficiaries through their experience with the work.

1.11. Research Methodology

The methodology of the present study is explained as follows

1.11.1. Research Design

The present study is both descriptive and analytical in nature. It is descriptive because it is a fact-finding investigation and focuses on particular aspects of the programme by gathering descriptive information. And also, the study uses statistical methods for the analysis of quantitative data, so it can be described as an analytical study also.

1.11.2 Sources of Data

Both secondary and primary data have been collected for the research work

A. Secondary data

Secondary data have been collected from the following sources

Annual reports of MGNREG and IAY/PMAY-G schemes

Government publications

NREGA and IAY/PMAY-G websites

Paper presentations

Magazines

Research Journals

Research Dissertations and Theses

Books

Periodicals

B. Primary data

Primary data have been collected from the beneficiaries and officials of MGNREG and IAY/PMAY-G programmes from selected Panchayats in Kerala with the help of interview schedules

1.11.3 Sample design

Sample design of the present research work is as follows.

A) Population

The population of the present study is the beneficiaries and officials of two poverty alleviation programmes, MGNREGS and IAY/PMAY-G in 14 districts in Kerala. In case of MGNREG Scheme the 14 districts are classified in to 3 categories based on fund utilization, districts with high fund utilization, districts with low fund utilization and districts with medium fund utilization. One district from each category was selected by using lottery method for MGNREGS programme in the present study. Ernakulam, Kozhikode and Kottayam were the 3 districts selected for the present study. 420 beneficiaries are selected by systematic sampling method and 50 officials are selected as respondents for the study.

In case of IAY/PMAY-G Scheme the districts are classified in to two groups based on house completion status from 2012-13 to 2016-17 and ranked them as high and low. From this categorisation three districts were selected using lottery method from the category 'high' and 9 Panchayats are selected from these three districts. 410 beneficiaries and 45 officials are taken as respondents for the study.

B) Sample Selection Criteria of samples based on MGNREG Scheme

As part of selecting samples, the researcher conducted a multi-stage sampling procedure. As a part of this procedure, researcher considered all the 14 districts from the state of Kerala.

In the first stage, the study considered the fund utilization of the MGNREG scheme from 2010-11 to 2017-18.

The following table shows the data on fund sanctioned for MGNREG Scheme from 2010-11 to 2017-18.

Table 1.1

Fund sanctioned from 2010-11 to 2017-18-MGNREG Scheme

Districts	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	total
Alapuzha	6681.506	12551.2408	14711.29538	16105.23	14890	16988.2	29025.67	23666.53	134619.672
Kottayam	3485.377	6424.58836	5811.42093	4882.56	7438.97	5418.21	9739.61	8901.94	52102.6765
Idukki	7562.745	8929.31816	13237.8836	8719.53	14132.65	11902.67	20057.75	15791.39	100333.937
Kannur	3072.8	5405.06	5727.11	5021.67	6694.55	6579.43	9684.89	8519.97	50705.48
kasargod	2548.072	3248	4515.23	4076.89	7801.06	6262.8	10536.39	8363.67	47352.1117
kollam	4844.21	7595.7	11545.41	10747.97	12153.37	11851.49	20257.54	16365.03	95360.72
Ernakulam	4497.177	8071.323	10091.35	8000.23	9751.28	9604.62	13531.31	11667.9	75215.19
kozhikode	4886.93	6494.4027	10293.937	7653.81	11513.5	11513.5	19887.09	18163.31	90406.4797
Malappuram	4985.25	6783.74	4273.42	7985.52	12029.66	10237.67	15818.94	11790.61	73904.81
Palakkad	6868.02	7287.53614	8819.51828	13255.84	15275.63	15509.08	27773.43	15278.68	110067.735
Pathanamthitta	2350.576	3591.375	6405.077	5063.7	7126.69	5552.24	10276.02	22862.03	63227.708
Thiruvananthapuram	9268.756	14278.88	22233.1047	23805.9	24043.74	20164.39	36107.49	22862.03	172764.291
Thrissur	5521.16	6704.045	9981.0839	9685.95	11390.1	11029.27	16436.37	12872.71	83620.6889
Wayanad	3117.481	4128.859	5822.921	6460.04	6751.98	7148.49	9659.17	9198.36	52287.301

Source: nrega.nic.in

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The table1.2 below gives information on the utilisation of the funds based on demand.

Table 1.2

Utilisation of funds based on demand

Districts	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	TOTAL
Alapuzha	7479.29	11300.58	17242.33	16023.65	14703.81	16848.16	28894.69	23421.98	135914.49
Kottayam	2909.45	4793.1	6611.28	4791.06	7305.03	5339.86	9711.59	8867.5	50328.87
Idukki	7740.47	9252.81	13586.04	8316.57	13004.48	11495.85	19171.73	15481.46	98049.41
Kannur	2078.06	4248.42	6138.64	8316.57	6693.26	6579.22	9653.34	8499.12	52206.63
Kasargod	2902.72	3382.9	4929.69	3907.94	7540.53	6225.89	10509.95	8325.43	47725.05
Kollam	4271.85	7378.78	11474.33	10563.39	11994.3	11811.35	20192.3	16321.12	94007.42
Ernakulam	4699.1	8412.74	10494.89	7965.6	9705.36	9553.27	13469.77	11618.19	75918.92
Kozhikode	5135.19	6752.88	10663.49	7481.39	14244.9	11482.96	19842.8	18091.96	93695.57
Malappuram	4904.77	6687.78	9723.84	7897.05	12376.41	10088.46	15777.79	11723.68	79179.78
Palakkad	7309.15	8540.26	12724.87	13197.76	15136.33	15476.85	22866.57	15204.02	110455.81
Pathanamthitta	2510.65	3755.86	6649.11	4971.38	7081.9	5510.86	10243.8	8313.69	49037.25
Thiruvananthapuram	9434.64	14621.58	22700	23787.89	23688.24	19971.6	35961.39	22674.86	172840.2
Thrissur	5781.76	6992.99	10442.21	9631.28	11334.21	10720.12	16358.11	12458.65	83719.33
Wayanad	3247.48	4306.4	6056.42	6399.06	6870.45	7134.02	9631.28	9160.59	52805.7
TOTAL	70404.58	100427.08	149437.14	133250.59	161679.21	148238.47	242285.11	190162.25	1195884.43

Source: nrega.nic.in

Based on the percentage of utilisation of funds, all the 14 districts are ranked and then again classified into three groups such as high, medium and low according to the rank order of their fund utilisation.

Table 1.3 indicates the districts and its classification in terms of its fund utilization.

Table 1.3

District Classification in terms of fund utilization (MGNREGS)

Districts	Percentage	Rank	Classification
Alappuzha	100.96	5	High
Kottayam	96,59	13	Low
Idukki	97.72	12	Low
Kannur	102.96	3	High
Kasargod	100.78	7	Medium
Kollam	98.58	11	Low
Ernakulam	100.94	6	Medium
Kozhikode	103.63	2	High
Malappuram	107.14	1	High
Palakkad	100.35	8	Medium
Pathanamthitta	77.56	14	Low
Thiruvananthapuram	100.04	10	Medium
Thrissur	100.11	9	Medium
Wayanad	100.99	4	High

Source: nrega.nic.in

*Note: high, medium and low represent the classification in terms of fund utilization

Further, in stage three, the researcher randomly selected one district each from the three categories of high, medium and low.

Table 1.4 reported below shows the districts selected in stage three.

Table 1.4

Districts Selected for the study (MGNREGS)

Districts	Classification
Kozhikode	High
Ernakulam	Medium
Kottayam	Low

Source: nrega.nic.in

*Note: high, medium and low represent the classification in terms of fund utilization

Then, in stage four, the researcher chose three different Panchayats from each of these selected districts. Later on, from these selected Panchayats, the researcher collected the beneficiary list and randomly selected data from these beneficiaries.

Table 1.5

Panchayats selected for the study (MGNREGS)

Districts	List of panchayats
Kozhikode	Kadalundi GramaPanchayat
	Perumanna GramaPanchayat
	Olavanna GramaPanchayat
Ernakulam	Avoly GramaPanchayat
	Valakom GramaPanchayat
	Parakadavu GramaPanchayat
Kottayam	Thiruvarppu GramaPanchayat
	Kumarakom GramaPanchayat
	Aymanam GramaPanchayat

Source: nrega.nic.in

C. Selection Criteria of samples based on IAY/PMAY-G Scheme

As a part of selecting sample, the researcher conducted a multi-stage sampling procedure. As a part of this procedure, the researcher considered all the 14 districts from the state of Kerala.

At stage one, the study considered the house completion status of all the 14 districts of the IAY/PMAY-G Scheme from 2012-13 to 2016-17 and ranked them accordingly. Based on the rank order, they are further classified into two as high and low.

Table 1.6

Classification of Districts in terms of house completion status

Districts	2016-17	2015-16	2014-15	2013-14	2012-13	Total	Rank
Alappuzha	3261	4751	3701	2214	3573	17500	6
Ernakulum	5059	4181	4027	949	1095	15311	7
Idukki	6359	656	1320	1146	415	9896	11
Kannur	5141	3011	1575	649	304	10680	10
Kasargod	3676	1710	1329	608	899	8222	14
Kollam	4669	2438	3784	2754	4577	18222	5
Kottayam	3107	3663	1490	2200	2165	12625	9
Kozhikode	7049	3063	2643	623	1011	14389	8
Malappuram	9072	6765	4871	2996	3695	27399	1
Palakkad	8465	4886	3704	2423	2210	21688	2
Pathanamthitta	1825	1895	2397	1153	1926	9196	12
Thiruvananthapuram	4686	6472	4085	2532	3912	21687	3
Thrissur	5613	5188	3376	1879	4463	20519	4
Wayanad	3033	1988	1477	1041	933	8472	13

Source: iay.nic.in

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Table 1.7

Classification table in terms of house completion (IAY/PMAY-G)

Districts	Classification
Thiruvananthapuram	High
Kollam	High
Alappuzha	High
Pathanamthitta	Low
Kottayam	Low
Idukki	Low
Ernakulam	High
Thrissur	High
Palakkad	High
Malappuram	High
Kozhikode	Low
Wayanad	Low
Kannur	Low
Kasargod	Low

Source: iay.nic.in

*Note: high and low represent the classification in terms of house completion

At the third stage, three districts are randomly selected from the first category i.e., high percentage of complete house construction as per the Ministry of rural development physical progress report. Alapuzha, Thrissur and Palakkad are the three districts selected on this basis.

Table 1.8

Districts Selected for IAY/PMAY-G Scheme

Districts	Classification
Alapuzha	High
Thrissur	High
Palakad	High

Source: iay.nic.in

*Note: high represent the classification in terms of house completion

Then, in stage four, the study selected three different panchayats from these selected districts. Then, from these selected panchayats, the study collected the beneficiary list and randomly selected data from these beneficiaries.

Table 1.9

Panchayats selected for IAY/PMAY-G Scheme

Districts	List of panchayats
Alapuzha	Chettikulangara Grama Panchayat
	Karthikapally GramaPanchayat
	Thazhakara GramaPanchayat
Thrissur	Thanniam GramaPanchayat
	Muriyad GramaPanchayat
	Edathiruthy GramaPanchayat
Palakad	Koppam GramaPanchayat
	Vallapuzha GramaPanchayat
	Pudusseri GramaPanchayat

Source: iay.nic.in

D. Sampling Technique

The beneficiaries and officials of MGNREG and IAY/PMAY-G schemes were selected by multistage sampling method .Under MGNREGS, Districts were classified in to 3 groups on the basis of fund utilisation and from this classification one district each is selected on the basis of criteria and from these districts 3 Panchayats were randomly selected for the study. Under IAY/PMAY-G scheme three districts were selected based on the order of high house completion percentage and three panchayats each from each of the three districts are also selected for sampling.

E. DETERMINATION OF SAMPLE SIZE

Cochran's formula (1997) is used, for calculating the sample size of the beneficiaries of two Poverty alleviation Programmes MGNREGS and IAY/ PMAY-G.

$n_0 = z^2 \, p \, q \, / \, e^2$

Where,

n_0 = Sample Size

z = Selected critical value of desired confidence level

p = Estimated proportion of an attribute

$q = 1 - p$

e = the desired level of precision

Assuming the maximum variability, which is equal to 50 % ($p = 0.5$) and confidence level 95 %,

$n_0 = \dfrac{(1.96)^2 \, (0.5) \, (0.5)}{(0.5)^2}$

$n_0 = 384.16 = \underline{384}$

1.11.4 Tools/ Instruments for Data Collection

In the current study, the study prepared four sets of interview schedule. The first set is for MGNREGS beneficiaries. The second is for MGNREGS officials. The third set was developed for PMAY-G Scheme beneficiaries, and the fourth set is for PMAY-G officials. The interview schedules for beneficiaries of MGNREG Scheme starts with demographic details followed by questions relating to awareness level of beneficiaries, implementation, problems, benefits etc. Interview schedule for IAY/PMAY-G beneficiaries includes demographic details, satisfaction level of beneficiaries and problems. The interview schedule for MGNREGS officials includes awareness, implementation and problems etc. The interview schedule to IAY/PMAY-G officials includes awareness level in implementation and problems. All the questions related to primary information were measured on a 5 point likert type scale (where 1 =strongly disagree, 5 = strongly agree).

A: Interview schedule design

An interview schedule was prepared by the researcher for collection of data. The instrument developed in this part has been used in the final sample questionnaire survey and submitted the same to the members/beneficiary of the mentioned programmes who are actively involved with the programmes over the past several years.

B. Development of the Measuring Instrument

In this stage of the study, the researcher developed an interview schedule for the collection of data during the final sample survey. As part of this process of instrument development, the study conducted a detailed check on the literature to

explore the items or concepts covering the dimensionalities proposed in the hypothesis's formulation. From the literature review, characteristics reflecting the factors, such as implementation aspects, generic problems faced by people, and various benefits received as part of these programmes. From the official's side, the study decided to collect information related to awareness regarding implementation and problems faced by them during implementation of schemes and other related aspects. Further, the study contacted the academic experts and panchayat officials who have been associating with the stated programmes. In this stage, the researcher sought their suggestions to generate competency questions representing the various aspects intent to measure in the study. In total, from both literature review and the expert interaction, the study was able to generate certain concepts covering different dimensions. During the expert interaction, the researcher received a lot of valid insights in terms of renovating the generated set of items. Moreover, this stage of expert interaction helped the study to confirm the content validity of the questions incorporated to measure the competency dimensions. Finally, at the end of this expert interaction, the study was able to generate a final set of questions covering various dimensions.   Later, the preliminary survey instrument was developed and subsequently decided to distribute this preliminary questionnaire survey (4 sets: two sets for beneficiaries of two programmes and two sets for officials of two schemes). In this stage of pre-testing of the interview schedule helped the study to come up with a much specific form of survey instrument and helped the study to understand the problems associated with the wording, sequence, content, style and form associated with the incorporated questions. Within a month time, the study received the pre-test survey response from around 70 beneficiaries and 10 officials. Based on their suggestions, and recommendations, the study finalized the interview

schedule and prepared the final form of the interview schedule. Figure 1.3 shown below detailed the overall procedure followed in the study to prepare the interview schedules for survey.

Figure 1.3

Instrument Development

Stage 1: Concept development for the factors

Stage 2: Item Generation Using Literature Review

Stage 3: Item Generation Using Expert Interaction

Stage 4: Item Reduction and Content validity

Stage 5: Pre-testing the interview schedule

Stage 6: Confirmation of the interview schedule

Final Survey interview schedule Development
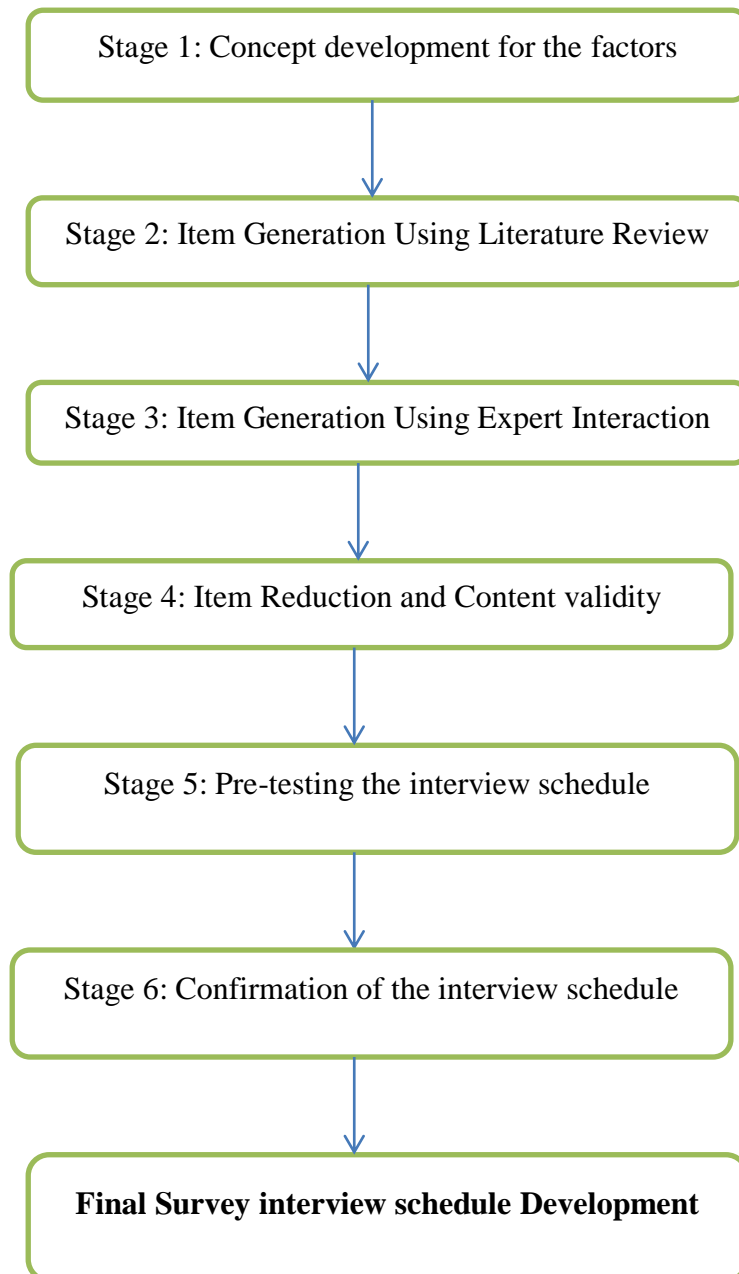
1.11.5 Variables used for the study

The variables used for the present study are divided in to two sections. First section deals with variables related to MGNREG Scheme and section two deals with variable related with IAY/PMAY-G scheme.

a) Variables related to MGNREG Scheme

The study related to MGNREG Scheme mainly focus on the implementation effectiveness of the scheme. It is assessed on two aspects on the beneficiary's aspects and official's aspects. On the beneficiary's aspects awareness, implementation, benefits and problems etc. are identified and on officials' aspects their awareness and problems in implementation are studied. The variables are identified through review of literature related with the field and through discussion with beneficiaries of schemes and officials and experts in this field.

b) Variables related to IAY/PMAY-G Scheme

The study related to IAY/PMAY-G Scheme mainly focuses on the implementation effectiveness of the Scheme. In this scheme also, impact assessment is made on two aspects on the beneficiary's aspects and official's aspects. On the beneficiary's aspects awareness, implementation, satisfaction and problems etc. are identified and on officials' aspects their awareness and problems in implementation are studied. The variables were identified through review of literature related to the field and through discussion with beneficiaries of schemes, officials and experts in this field.

1.12 Pilot Study

For the finalisation of the sample instruments, a preliminary survey was conducted by the researcher. In the present research work, the researcher conducted pilot study for four interview schedules. Pilot study was conducted among 45 beneficiaries and 6 officials in case of MGNREG scheme and 25 beneficiaries and 4 officials in case of IAY/PMAY-G scheme and based on their suggestions certain modifications were made in the interview schedule. The data collection was done during the period of April 2018 to December 2018.

1.12.1. Reliability and validity

a) Reliability

Reliability refers to the consistency of a measure. A measure is said to have high reliability if it produces similar results under consistent conditions. The researcher in this study assessed the internal consistency of the scale dimensions using Cronbach's alpha which examines the scale reliability.

b) Cronbach's Alpha

Cronbach's Alpha is a convenient test used to estimate the reliability or internal consistency of a composite score. Cronbach's alpha results should give you a number from 0 to 1, but you can get negative numbers as well. The general rule of thumb is that a cronbach's alpha of .70 and above is good, .80 and above is better, and .90 and above is best. Accordingly, the reliability of key variables related with this research study is given in the table

Table 1.10

Reliability Statistics

SL No	Dimensions	Alpha value
1	Implementation of MGNREGA	.80
2	Benefits from MGNREG	.76
3	Worksite related problems	.76
4	Problems related to work allotment	.79
5	Health related problems	.81
6	Economic contribution	.81
7	Social Contribution	.78
8	Knowledge and Skill Development	.82
9	Quality of life	.83
10	Benefits from MGNREG	.88
11	Problems of officials: MGNREG	.70
12	Satisfaction level of beneficiaries-IAY/PMAY-G scheme	.76
13	Implementation of IAY/PMMAY-G	.72
14	Awareness of IAY/PMAY-G beneficiaries	.80
15	Problems faced by IAY/PMMAY-G beneficiaries	.83

c) Validity

Validity of a research instruments assess the extent to which the instrument measures what it is designed to measure (Robson 2011). Only a statistically reliable and valid instrument can be considered useful for further researches.

- **Content validity**

Content validity refers to the extent to which the items on a test are fairly representative of the entire domain the test seeks to measure. The researcher discussed with academicians and Panchayat officials dealing with schemes regarding the content validity of the instrument and ensured that all the questions are relevant and suitable for fulfilling the research objectives.

- **Construct Validity**

Construct validity is one way to test the validity of a test. Construct validity is used to determine how well a test measures what it is supposed to measure. Construct validity can be divided in to convergent validity and discriminant validity.

1.12.2 Normality testing

The researcher used Kolmogorov-Smirnov and Shapiro-Wilk test for testing the normality of data and found out that the p values were greater than .05. So the researcher can do the parametric test assuming a normal distribution.

1.13 Tools Used for Data Analysis

In the study the researcher conducted the data analysis by using common statistical and mathematical tools. In the first step, the researcher performed a

preliminary examination of the demographic and other background variables using descriptive statistics and various visualization techniques. This is conducted mainly to analyze the pattern and tendencies of various demographic and background characteristics of the study respondents. The descriptive analysis was conducted by assessing item wise means, standard deviations, tables, figures, etc.

In the second step, data analyses were performed to assess the assumptions of the data collected for performing multivariate statistical analyses. These assumptions include normality, linearity, homogeneity of variance, absence of outliers, etc. In addition, in this section, the study also assessed the internal consistency of the scale dimensions using Cronbach's alpha, which examines the scale reliability.

In the third step, the researcher examined the dimensionality of the scale dimensions using series of Exploratory Factor Analyses (EFAs) with principal component analysis (PCA) as the estimation technique. This stage of analysis was conducted to assess the uni-dimensionality of scale dimensions using IBM SPSS 22 software.

In the fourth step, the researcher examined the validity and reliability of the scale dimensions using series of Confirmatory Factor Analyses (CFAs). In this CFA, the main objective was to assess the two types of validity and reliability of the scale dimensions (e.g., convergent and discriminant validity and reliability).

In the fifth stage, the study analysed empirical validity of the proposed model and tested of the proposed set of hypotheses using Structural Equation Modelling (SEM) technique. In the study, the CFA and SEM analyses were performed using the AMOS (Analysis of Moment Structures) software.

In the last stage, as part of exploring some additional insights, the study performed a series of univariate tests using the selected set of demographic and background variables as independent variables and the study constructs as dependent variables. This, stage of data analyses was performed to understand the mean difference of the selected set of study constructs in terms of the given set of demographic and other background variables.

The tools used for analysis is explained as follows

1.13.1. One sample T test

A one sample t test is used to test whether a population mean is significantly different from some hypothesized value. In the study, the tool is used to test the implementation aspects, benefits received from the scheme, problems faced by officials and awareness of officials regarding implementation in case of MGNREG scheme. In case of IAY/PMAY-G Scheme the tool is used to analyse awareness, problems and implementation aspects.

1.13.2. ANOVA

ANOVA means analysis of variance, which is used to test the differences between two or more means. The researcher conducted ANOVA test to find out the relationship between socio economic characteristics and satisfaction level of beneficiaries.

1.13.3. Structural Equation Modelling

SEM, a powerful multivariate statistical analysis technique is used to analyses the structural relationships between latent constructs and measured variables. In the

words of Gefen, Straub & Boudreau (2000), SEM is a statistical technique that enables the researcher to answer a set of interrelated research questions in a single, systematic and comprehensive analysis by modeling the relationship among multiple independent and dependent constructs simultaneously.

1.14 Limitations of the study

1. Some of the information provided by the beneficiaries of two schemes was from their memory. Therefore, the data provided by them may be subject to errors.

2. The government and nongovernment organisations carried out various poverty alleviation programmes in Kerala but the present study considered only the role of Panchayats

3. Some of the respondents may be reluctant to disclose their opinion on certain matters because of the fear that it may affect them badly.

4. The major problem faced by this study was lack of sufficient literature regarding IAY/PMAY-G programme

1.15. Chapterisation of the Study

The dissertation has been organized into seven major Chapters:

Chapter 1: Introduction

The First chapter offers broad aspects of poverty, Statement of the problem, Objectives of the study, Scope and significance of the Study , Research Methodology applied by the researcher, sampling, data collection procedures, tools and the techniques for data analysis, limitations of the study and chapterisation.

Chapter 2: Review of Literature

The chapter two of this dissertation is partitioned into three sections. In first section, the researcher begins with the elaboration of the existing studies in the area of MGNREG programme .In section two; the study covers the studies conducted in IAY/PMAY-G programme. In section three the study explained the various works associated with poverty alleviation and rural development.

Chapter 3: An overview of MGNREG Scheme in Kerala

Chapter three consists of an overview of poverty alleviation programme MGNREG Scheme.

Chapter 4: An overview of IAY/PMAY-G Scheme in Kerala

Chapter four consists of of an overview of the poverty alleviation programme IAY/PMAY-G Scheme.

Chapter 5: Analysis of MGNREG Scheme

Chapter five of the dissertation details the data analysis and its results related with MGNREG Scheme. Section one of this chapter elaborates the demographic profile of the beneficiaries. Followed by this, in section two, the researcher explains the preliminary data screening, including missing data analysis and test of assumptions. In section four, this dissertation details the results of exploratory factor analysis. Section five discusses the results of confirmatory factor analysis and shows the confirmation of reliability and validity of the scales. Finally, in section six the researcher discusses the test of hypotheses.

Chapter 6: Analysis of IAY/PMAY-G Scheme

This chapter gives a detailed analysis of IAY/PMAY-G Scheme. The first section deals with analysis on beneficiaries' aspects and in next section analysis on officials' aspects are dealt with.

Chapter 7: Findings, conclusion and Suggestions

Chapter seven of this dissertation demonstrate the discussion of the study results. In this discussion, first the researcher presents the discussion of the test of hypotheses. In next section of this chapter the researcher presents the study conclusion. It also lists of suggestions to enhance the efficacy of programme implementation. The study also presents the limitations and directions for future research.

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CHAPTER 2
REVIEW OF LITERATURE

CHAPTER 2

REVIEW OF LITERATURE

2.1 Introduction

Review of literature is the starting point of doing research. In this chapter the researcher examines about the existing literature available on the poverty and poverty alleviation programmes. It will help the researchers to know about the works done by other researcher scholars, prevents duplication and helps to identify the research gap in the study area.

In this review chapter the researcher for the purpose of presentation the relevant studies are classified in to the following three sections.

2.2   Studies related on MGNREGS

2.3   Studies related on IAY/PMAY-G Scheme

2.4   Studies related on poverty alleviation and rural development

2.2 Studies related on MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme)

Chakraborty (2009) conducted a study about "the implementation of employment guarantee: a preliminary appraisal". As per the report published by the ministry of rural development the fund utilization ratio remains as low as 51%, even after the completion of one full year of operation of NREGA. The fund utilization ratio is particularly low in poorer states. In many places panchayats do not have the

necessary capacity to manage the schemes and capacity building ought to take place at the panchayat level.

Nair, Sreedharan and Anoopkumar (2009) in a working paper "A study of National Rural Employment Guarantee Programme in Three Grama Panchayats of Kasargod District" attempt to study the impact of the impact of MNREG programme in 3 grama panchayats of Kasargod district namely Madikai, ajanoor and trikarpur. The major findings of the study were that the scheme is successful in raising the level of employment and income of the rural household, thereby enhancing their purchasing power. Working in groups has empowered the women socially. It is also observed that socio-religious factors have influence over the participation of women workers in Trikarpur. Many female workers from the Muslim community are withdrawing from the work sites mainly because of the reason that outside work is not encouraged by their community.

Sankari and Sivamurugan (2009) in their article entitled "Economic impact of NREGP on employment generation" have analyzed that, in India unemployment is the main reason for the existence of poverty in rural areas. For that the Government has launched various employment generation programmes, mere providing such employment programmes does not improve their economic condition. But with the launching of the NREGP, it has improved the economic condition of the poor people by giving employment opportunities to the rural poor in the country, with a special social safety needs, helping in reduction of poverty and improves the rural infrastructure in many ways.

Anand (2010) analyzed the performance of MGNREGA implementation and also the participation of marginalized groups and women in the Programme. The

study found out that during 2014-15 166.21 Crore person days were generated and in the next year person days generated increased to 235.14 Crore. But in the last year it decreased to 234.18 Crore. The analysis reveals that 21.5% person days are generated for SC category and 17.6% person days for ST category during 2017-18. 53.4% person days were generated for women. But one of the most pertinent obstacles to women participation is the social norms and practices which prevents women working outside the home.

Chhabra et al. (2010) in his study reported that untimely payment of wages by gram panchayat and banks and time taken in releasing funds to the Grama panchayat were the major problems existing in proper implementation of MGNREGS. In addition to these problems inadequate staff, difficult procedures adopted for measurement of works, criteria fixed for selection of works and provisions for payment of wages through banks/ post office were also adversely affecting the proper implementation of the programme.

Meurer (2010) through this paper tries to compare the Indian Rural Employment scheme and South African Community Works. In this paper different articles are examined all the studies are dealt with the implementation and impact of NREGS on work and livelihood in rural India since 2006 to 2010. The studies revealed that poverty has decreased where National Rural Employment Guarantee Scheme are implemented. Most of the articles pointed out that corruption or bad governance is the main reason for delayed payments or non-provision of work. For successful implementation of NREGA, it needs an active civil society and also social audit is required towards enhanced transparency and accountability.

Ahuja, Tyagi, Chauhan and Chaudhary (2011) in their study studied the impact of MGNREGA on income, employment security, migration, debt repayment, extent of participation in MGNREGA works, socio-economic status etc. Two districts are selected for their study and a significant difference has been found in the extent of employment under MGNREGA works in agriculturally advanced and agriculturally backward districts. The study also reveals that MGNREGA is a good source of employment for the backward and resource poor areas. A logistic model was used to identify the determinants of participation in MGNREGA work reveals that the farmers owning large size of landholdings and a greater number of animals are not much interested in participating in MGNREGA works.

The researcher Aswale through his study (2011) tries to analyze the various poverty alleviation schemes in India. National Sample Survey results shows that 26% of people still living below poverty line. 10 poverty alleviation programmes selected for the study were self employment programmes, wage employment programmes, Employment Assuarance Scheme, Food Security Programmes, Social security Programmes etc. For the effective implementation certain measures must be taken such as poverty alleviation schemes must be made transparent, migration from rural areas to urban areas must be prohibited, try to increase agricultural employment through poverty alleviation schemes, restructuring of poverty alleviation schemes etc. The various poverty alleviation programmes exist in our country but even if millions of people still living below the Poverty line. Participations of people are required for the success of all these programmes

Haque (2011) in his study tried to analyze the impact in the implementation of Mahatma Gandhi National Rural employment Guarantee Act and to identify the

critical gaps and challenges. 2200 households are surveyed in his study and his study reveals that the MGNREGA programme has performed quite well in several places in providing a safety net to the rural poor, although the average person days of employment provided per beneficiary household was much lower than the entitled 100 days in most cases, only 10% households had availed 100 days of employment under MGNREGS. Another problem faced by the beneficiaries is that they don't have an account with bank or post office to receive payment. In order to bridge the gap sustained awareness building campaigns must be provided to Panchayati Raj functionaries and Government officials.

In the study conducted by Kerala state planning board "all India Report on Evaluation of NREGA a Survey of Twenty Districts" (2011) an attempt has been made to assess the impact of NREGA scheme on the overall quality of life of people. The major findings of this study was 80% of the HHs expressed that they did not get the work within 15 days of demand for work neither were they paid any unemployment allowance. There is also shift in the beneficiaries' expenditure pattern on food and non-food items after receiving benefit under NREGA scheme. Four-fifths of the HHs does not have any outstanding loan after getting work under NREGA scheme.

Ulvin (2011) through his study made an analysis of the significance of social security for poverty reduction in the state of Karnataka and also the problems faced in the implementation process of MGNREGS. The present study is conducted on 10 villages in Ramanagara district in the state of Karnataka. The study reveals that 50% of the respondents participated in MGNREGA work. Majority of the households possessed BPL cards, 90% of the respondents have owned house and 22 of them

availed their houses through IAY scheme. Villagers in the Ramanagara district are lacking infrastructure facilities. The results also show that 66.7% of informants never attended Grama sabha meetings. The study reveals that 55000 households demanded work under MGNREGS and only 51000 were provided work, and only 2100 households have been completed 100 days of employment. The respondents also say that payment is not enough to meet their needs.

Bishnoi, Verma and Rai (2012) conducted a study in Khota mahawa village of babhani block of sonbhadra district of uttar Pradesh with the objective of analyzing performance of MNREGA. For studying the performance of MGNREGS programme in the study area 100 respondents were elected. The study reveals that respondents were well aware of the procedure of the MNREGA. And also gram pradhan played a very constructive, positive and active role in giving information about MNREGA. Majority of respondents says that they received 100 days of employment under this scheme. 56% of beneficiaries opened Bank a/c for receiving their wages. But the major problem faced by the beneficiaries was delay in wage payment and accessing bank account.

Patidar and Gupta(2012) in their article Mgnrega-issues And Challenges studied about the problems faced by the MGNREGA implementation like inadequate awareness, poor administrative and planning skills, corruption and irregularities, delay in payment of wages etc. and gives certain suggestions like Minimum wage under NREGA should be increased, Government must ensure easier availability of funds through a backup fund at the district level, to make the officials and citizens fully aware of all the details of the programme the government must carry out an intensive training and awareness building programme. Panchayats need to be

equipped with the necessary personnel and funds for effective implementation of the programme. Facilities like drinking water and crèche must be ensured at the worksites etc.

Rahmatullah(2012) through his study "MGNREGA: The role in inclusive growth" revealed that MGNREGA is one of the act for the rural people to include in the growth process. Through this programme infrastructure are created in the villages and the standard of living of the rural people have been raised. He suggested that the Government needs to amend the MGNREGA to provide more employment for unskilled manual work regularly. The skilled workers necessitate special employment opportunities so that they may do efficiently. They are not satisfied with the unskilled works available, because they find themselves sometimes unable to do the hard work. To live with dignity, therefore, it is necessary that they are getting income regularly, not for few days.

Suresh & Bhatia (2012) through this study made n investigation about the overall quality of life of beneficiaries of NREGA scheme in three districts in Gujarat. The result shows that NREGA had bought changes in the lives of beneficiaries like increase in income, improvement in debt clearances etc. the study also suggests that even if there is significant impact on quality of life of beneficiaries, intervention of officials are required for the smooth implementation of the scheme.

Thomas (2012) conducted a case study about the implementation of MGNREGS in Aloor village panchayat in Kerala. His study reveals that even though there are some problems in the implementation of MGNREGS, this is the most successful programme introduced in India. The study also found that, MNREGS has facilitated an increase in the level of income and savings of women in rural areas. It

alleviated their fear of hunger and poverty. Now, the majority of MNREGS women workers are actively participating in all the activities of civil society. And also, their increased credit worthiness and social status facilitated a change in their attitudes towards life, work friend ship, economic independence and political leadership.

Thomas and Bhatia (2012) in their study impact of NREGA scheme: A study on the overall quality of life of its beneficiary's points out that NREGA has bought changes in the quality of life of beneficiaries especially in economically and socially backward communities. 1844 beneficiaries from 4 villages are selected for the present study. The beneficiaries opined that because of this scheme they are able to celebrate their festivals with more zeal and spending habits have been increased. The scheme brought changes in the education of beneficiaries children's. There is no change in the medical treatment availed of the beneficiaries even after the introduction of the scheme. Only a very few beneficiaries opined that they bought durable articles because of NREGA scheme.

Dhanabhakyam and Kurian (2013) in their study on the welfare of MGNREGS members through financial inclusion in Coimbatore reported that MGNREGS members have a lot of improvement after joining the financial inclusion. They are very happy with this programme.

The researcher Geetanjali (2013) through her study tried to analyze the impact of MGNREGS on the living conditions and social empowerment of the poor in Visakhapatnam district of Andhra Pradesh. The author used analysis techniques like percentages, spearman's rank correlation and Chi-square statistics etc. for the present study. The results of the study shows that 58.4% of beneficiaries opinioned that they have received 60-100 days of work and 18.2% of beneficiaries have received 100

days of employment. MGNREGP have resulted in decline in absolute poverty, increase in additional income, high economic empowerment, increase in savings, high economic security etc. The problems faced by the MGNREGP programme beneficiaries were delay in payment of wages, failure to forge social capital and predominance of political interest over economic interest etc. The study also suggests that number of man days must be increased to 200 days, female headed families must be provided with more number of days of employment and also convergence must be maintained between MGNREGP and other related development programmes. For identification of the merits and limitations of the programme research must be encouraged and reformulate the work through MGNREGP.

Kumar and Kumar (2013) through their paper MGNREGA: A step towards inclusive growth authors discussed about a new concept inclusive growth through MGNREGA. By the term Inclusive growth, they meant higher growth rate with low poverty, low unemployment rate and low income disparity. Through this programme the rural people got social protection and livelihood security through creation of durable assets, soil conservation etc. The main aim of this programme is empowerment of socially disadvantaged sections of the society. They hope that this programme will help to achieve equitable distribution of gains achieved.

The authors Natarajan and Jeyanthi (2013) for their study selected 100 samples from 5 blocks in Thoothukudi District. In their study they observed the impact of MGNREGA on agricultural labourforce. The study revealed that in 5 blocks 72% of the beneficiaries have received job card within a month. About 62% of workers utilized their income for food purpose, 15% of workers used income for education of their children and 10% used for repayment of loans. The study also

suggested intensive awareness programmes must be provided to the masses. And also, the government should appoint public information officers must be appointed at the centre and state level. The study also mentioned that a village level micro plan is to be prepared for the successful implementation of the plan.

Panda and Majumder (2013) in their study try to assess the overall socioeconomic impacts of MGNREGA and different rural development programmes on the lives of the rural people in their study they cited certain cases that MGNREGA is a very important rural development programme in India as it helps the rural poor to earn their livelihood, reducing migration, restricting child labor, alleviating poverty and making villages self-sustaining through productive assets creation such as road construction, cleaning up of water tanks, soil and water conservation work etc. They also remarked that this programme can go in a long way to improve the socio-economic status of the rural poor.

Srinivasulu (2013) through his paper Poverty eradication through National Rural employment guarantee act examined the provisions of the Act, and socio-economic consequences and also how it has reduced the intensity of poverty and increased the food security of India. He opined that a properly implemented MGNREGA will have considerable economic, social and political significance He suggested that despite of the several provisions under NREGA several measures are still necessary for NREGA to be effective and address its potential in tackling poverty, food security and development of degraded natural resources along with broadening and deepening human rights and dignity.

Alam and Alam (2014) through their paper 'good governance and employment generation through MGNREGA' focus on MGNREGA and its implementation.

Though their study they found out that MGNREGA has made a dent on poverty by both rising employment opportunities and raising the wage rate. They opinioned that, the act is particularly a means of empowerment for the most vulnerable sections of the village communities, as they are also fatalities of social exclusion and Political marginalization.

Bhadra, Bhadra and Mukherjee (2014) in a study financial constraints and governance challenges in MGNREGA across Grama Panchayath in Jhargram made an attempt to know about the fund utilization in MGNREG programme. In 7 GPS the fund surplus was higher than the unpaid labour payments. And also, MIS is not being updated on a regular basis. The study also reveals that lack of critical evaluation and inadequate monitoring are the major obstacles in accruing benefits of the programme to the rural poor across GPs in Jhargram block.

Bhat and Majid (2014) reveal that there has been significant increase in the level of employment provided under the programme from its implementation in the district till now. Information for the study was collected from 260 beneficiaries from 2 villages. That is the level of employment has increased in sample blocks namely Achabal and Khovripora from 11100 and 25084 man-days in 2007-08 to 99000 and 95000 man-days in 2010-11, respectively. In the first phase of implementation in 2006-07, the number of households issued job-cards increased from 3.786 Crores to 11.983 Crores in 2010-11, thus showing a significant increase of more than 250%. But lack of awareness is the main problem faced by this programme. Only 13.08% of beneficiaries are aware about the programme and more than 85% of beneficiaries have no idea about such a programme. They also suggested that the NREGA programme if implemented in letter and spirit hold out the scene of transforming the

livelihood of the poorest and it will bring out a revolution in rural governance in all states of India.

Carswell and Neve (2014) through their study "MGNREGA in Tamil Nadu: a story of success and transformation? Carried out in Tamil Nadu" concluded that the scheme is benefitting the poorest households- and dalits and women in particular- especially in terms of providing a safety net and as a tool for poverty alleviation. The scheme has also produced significant transformative outcomes such as pushing up rural wage levels, enhancing low-caste workers' bargaining power in the labour market and reducing their dependency on high-caste employers. However, in terms of creating durable assets and promoting grassroots democracy, the scheme's outcomes are much less encouraging.

Chennam and Dhanekula (2014) through their study performance of MGNREGS: An assessment found out that the average person days of employment in the country was 31 during 2011-12 and the average percentage of utilization of funds in the country is 77%. Only on an average 42.8% of the works are completed in the country. These show the poor participation of the people in the scheme. They also suggested the need for encouraging the poor people to actively participate in the scheme.

Kumar (2014) in his study discussed about the role played by MGNREGS in removal of poverty in rural areas. The results show that only one fifth of total MGNREGA work and wages went to poor households and four fifth went to the non-poor. In 2009-10 to 2012-13 the results of the study show a negative correlation co-efficient value of -0.1071 indicates low poverty reduction is found to be more in states

wherein number of person days is less and poverty level reduction is less in states having higher number of person days.

Randhawa (2014) in his study A cross District analysis of performance of MGNREGA in Himachal Pradesh reveals that the performance of MGNREGA in Himachal Pradesh is ahead of various other states in term of issue of job cards, employment provided to women, SC, ST, Disabled person, No. of person days per household, status and financial position of the woman, work completion, funds utilization etc. It also reveals that out of 12 districts in the state 6 districts perform better than the others and the remaining 6 having performance below average. He also suggests that there is a greater need of transparency and full disclosure practices, honesty, dedication, self motivation punctuality and zero political interference for the betterment of rural people.

Roy(2014) in a paper discussed about the policies and programmes undertaken by our government for alleviation of rural poverty such as MGNREGA, PMGSY, AIBP, RGGVY, PURA, Indira Awaas Yojana, ARWSP, Village Public Telephones etc. And also an attempt has been made in this paper to analyze and evaluate various policies/programmes/schemes undertaken by NABARD and RRB s for rural development such as a) Formation & Linkage of SHGs, (b) Farmers Club, (c) District Rural Industries Project, (d) Kisan Credit Card (KCC), (e) Rural Infrastructure Development Fund (RIDF), (f) Watershed Development and many more. These schemes/programmes/policies have helped in the development of rural economy. Overall of rural areas will improve the quality of life of rural people. The government development should undertake necessary steps for the proper

implementation of the programmes. Awareness programmes should be arranged for the beneficiaries so that they can know the ins and outs of different Schemes.

Xavier and Mari (2014) in their study examined the impact of MGNREGA on women empowerment in Kalakkanmoi Panchayat in Tamil Nadu. The results show that during 2013-14 Kalaiyarkoil block generated highest women employment. As a result of MGNREGS programme earning capacity of women increased and they began to take part in the decision making process in their families. Because of increased income there is change in their household consumption. The field survey also reveals that about 30% of them suffer from health problems. Majority of respondents engaged in agricultural works also. So both works will reduce their leisure time and study also suggests that 100 days of work is not sufficient.

Bhat and Mariyappan (2015) for their study selected Kupwara district of Jammu and Kashmir to study the role played by MGNREGA in reducing poverty. The results of the study show that there was variation in the monthly income of the respondents because of their possession of agricultural land and availability of MGNREGA work. The study also reveals that 52% of the respondents have no drinking water facility inside their home and 74% of the respondents are lacking toilet facility. 64% of the respondents say that their standard of life improved by working under MGNREGA and 56% people's opinion was that MGNREGA benefits them socially and economically. Author also concluded that MGNREGA has helped the respondents to enhance the rural livelihood and also in reduction of poverty.

Through this article the authors Chippa and Panwar (2015) highlights the various aspects of MGNREGA programme which has been studied by different researchers and institutions like impact of MGNREGA on income, curtailing out-

migration, ensuring food security, corruption, system defects, monitoring, social audit etc. Arun Jaco, Richard Varghese (2006) reveals that the vital role played by local bodies in implementation of the scheme in one district in Kerala. The implementation was corruption free and fair. Varghese Joshi and Surjit Singh (2008) through their study revealed that MGNREGA programme helps to decrease the migration, augmented the purchasing power of family, provided better road connectivity to villages and helped in declining debt and helped in increasing agricultural production. MGNREGA opportunities and challenges (2008) study conducted by CSE, New Delhi reveals that MGNREGA helped in transforming labour surplus economy to labour using economy and also reveals that local bureaucracy is calling the shot in MGNREGA implementation. Another study Appraisal of NREGA Programme in Thane and Akola central institute of fisheries education, Mumbai reveals that more than 75% respondents had received the information about NREGA from Grama Panchayat and work wise vigilance and monitoring committees have been formed etc.

Deka and Panda through their study (2015) analyses the impact of MGNREGA on two dimensions of development like employment and capital formation. The study reveals that 80% of sample workers declared that employment has been increased during the days of MGNREGS and only 3% of people rejected it. The results also reveals that due to unsystematic planning in implementation average work execution gap is more in the state. 90% workers are of the opinioned that they have been able to gather information on health related problems through interaction with their coworkers while working in MGNREGS. The authors opinioned that, their participation in MGNEGs work will improve their socio-economic status, which will result in social empowerment.

Farooqi and Saleem (2015) through their study Mahatma Gandhi national rural employment guarantee act and empowerment of women from BPL families in rural areas tries to find out the extent of participation of women in MGNREGS scheme and empowerment of women. 100 sample beneficiaries were selected from 5 blocks of Aligarh district. The study results show that only 35% of women know about the minimum wage payment in MGNREGS. 2% are aware about their right for work in Mgnregs. In the surveyed region women participation was very low because of family problems, religious and social restrictions etc. According to beneficiary's opinion they prefer agricultural work rather than MGNREGA work, because of its no permanency. So, they cannot depend on it. As per surveyed data their annual workdays provided to women were less than 22 days. The results also show that their income increased considerably, the women can support their family considerably, and the women can support their family. Their spending increased has a positive impact on the expenditure.

Lalthanmawii (2015) conducted a study Role of MGNREGA for economic development of rural workers: A study in Serchhip block, Mizoram and it was conducted among 120 workers from Thlentlange village in Serchhip block in Mizoram. Through this study the author tries to find out the impact of MGNREGA programme on income, consumption and expenditure pattern. The results of the study show that 13% of respondent's annual income increased above 10000. Majority of workers spend their increase in income for household needs and about 18% of income is used for their health needs. Increase in income helped them to purchase food grains and essential commodities and access to education and health care. The author also made some suggestions like quality awareness campaigns must be organized for

beneficiaries. Work should be allotted on the basis of need of the people. Guaranteed work of 100 days may not be essential for the existence of a family. While allotting work to beneficiary's weightage must be given to BPL and landless families.

The authors Negi, Singh and Dhanai (2015) through this study try to assess the impact on implementation of MGNREGA Act and its effectiveness in Pauri Garhwal District of Uttarakhand. The results shows that the number of families completed 100days work is 1139 and employment provided to households were 3.975 lakhs and the person's man days was 16.562lakhs. The study also points out that the main problem faced in the hilly rural areas was scarcity of water. This problem can be solved through MGNREG scheme by digging new ponds or renovation, water recharge and storage. Hence through this scheme a multiplier employment generation may be solved in the long run. The study also suggested that proper planning, adequate supervision, monitoring is required for its effective implementation.

Pamecha and Sharma (2015) in their study revealed the socio-economic impact of MNREGA scheme in Dungarpur district. For the present study 10 Grama Panchayats were selected and 2 villages were selected from each Grama Panchayat. As per the analysis very few family lives in Pucca houses. They depend on hand pumps for drinking water. Their tendency for migration was more during the survey period. 65% of beneficiaries have their own land but its size is small. 88.5% have electricity in their home. Only 10% of households have sanitation facilities at their home. 14.5% beneficiaries reported that they migrated for the purpose of their livelihood. Among migrated beneficiaries 83% of them was female.97.5% of beneficiaries reported that the scheme helped them to add their annual income.

Puthukkeril and Manoj (2015) through this study try to investigate the problems faced by women labourers and also their asset holdings due to MGNREGS scheme. And also tries to suggest measures for effective implementation of the scheme. Thiruvananthapuram, Palakkad and Alapuzha were the 3 districts selected for the present study. 675 respondents were selected from these 3 districts. The beneficiaries joined under this scheme because of reasons like large amount credited to Bank account; work in nearest place, dignity associated with Government scheme, opportunity to work with relatives and friends etc. The scheme has brought significant changes in the decision making power of women. It will leads to empowerment of rural women. Women's were become self-sufficient; they need not heavily depend upon their husbands because of income earned from the scheme.

Radhakrishnan and Rajendra (2015) through their study 'MGNREGA-The successful journey towards decade' an attempt has been made to evaluate the Performance of MGNREGA from 2006-07 to 2015-16 on the basis of number of persons employed and categories of persons employed. The objective of this study was the assessment of employment generation through MGNREG scheme. The study reveals that MGNREGA has created 1931.57 Crore person days and total expenditure was 303198.49 Crore. The scheme also ensures greater food security, savings, monthly per capita expenditure etc. The assets created through this programme also resulted in increasing the productivity of agriculture. MGNREGA not only leads to achieve inclusive growth in rural areas but also helps to attain sustainable development. They also suggested that that financial allocation to MGNREGA should not be curtailed but it should be strengthened by removing pitfalls in its implementation.

Subba (2015) through this paper tries to analyze the implementation and effectiveness of MGNREGS scheme in the state of Sikkim. Majority workers were belonging to Scheduled Tribe categories. The results show that because of MGNREGS programme women were able to send their children to school. The respondents were happy while working under MGNREGS scheme and they agree that MGNREGS leads to that development of their villages. Panchayat is entrusting work to the contractors which is against the provisions of MGNREGS scheme. The MGNREGS also enhanced the bargaining power of rural household. Most of the female beneficiaries spend their income to meet household expenses. Through this scheme the women workers get an opportunity to come front from the four corner of their house.

Bahuguna, Pandey and Soodan (2016) through this study try to find out the socio and economic development of beneficiaries in Rudrapryag district of Uttarakhand. The result of analysis using chi square test shows that there is relationship between overall well being of a beneficiary and employment opportunities provided under MGNREGS scheme. Result shows that MGNREG is a significant factor in raising the economic development of beneficiaries. But still there are problems in the implementation of MGNREGA. Scarcity of funds, lack of coordination among agencies, lack of awareness is the problems faced in implementation. The study makes some suggestion like quality of training programmes provided to employees should be enhanced. Involvement of local people must be ensured in policy formulation, and awareness programmes should be arranged for rural masses.

Kaur and Randhava (2016) conducted this study for the assessment of the impact of MGNREGA on quality of life of poor people in Punjab. 396 respondents are selected for the study from 11 districts in Punjab. The study points out that there is significant improvement in housing conditions, material possessions and sanitary conditions in 2 districts because of MGNREGA Scheme. Ludhiana and Sangrur districts show better quality of life than other districts. Compared to Hoshiarpur district Nawanshahar district shows better results in terms of quality of life.

Ahmad, Shervani and Jamshed (2017) through their study an assessment was made on the impact of MGNREGS programme in rural areas. The result of the study shows that during 2015-16and 2016-17 national average of women participation in MGNREGA was 55% & 56% and it was 45.13 & 45.42 % in rural areas. The individual participation has declined to 37% in Haryana and26% in Mewat. As a result of MGNREGS scheme the overall satisfaction level of women is very high. The family debt of beneficiaries has been reduced because of MGNREGS scheme. The study recommended that proper work site facilities should be ensured and maintained. Bank account should be maintained in the name of worker for receiving wage. There should be proper monitoring mechanism for ensuring efficient functioning of the scheme. The study concluded that the selected area was able to achieve its targets of 1/3 women participation. There should be proper transparency in all works.

Breitkreuz, Stanton, Brady, Williams, King, Mishra and Swallow (2017) conducted study in three states like Kerala, Tamil Nadu and Odisha and found out that there were notable differences in usage and implementation of MGNREGA between study sites. There was difference in the MGNREGA wages and market wages in the regions. Participants in all project sites indicated that the wage offered by MGNREGs

was not sufficient to support their families. MGNREGA wages help them to purchase food and other essential items but it does not substantially help the most marginalized in the long run. This is because of low wages compared to private market (Kerala and Tamil Nadu) or lack of work (Odisha).

Dasthagir and Kiran (2017) through their study made a gender impact assessment of MGNREGA in Kerala. In Kozhikode district there was a highly significant participation of women i.e. 83.57% in Kozhikode block and 99.17% in Meladi block in 2016-17. In Mavoor panchayat because of male migration women participation has been increased. 92.59% was the women participation during 2011 and it has been increased to 94.54% in 2017.The researcher concluded that employment under this scheme is gender inclusive.

Gora, Joshi and Tanwer (2017) in their study Problems perceived by the women workers under MGNREGA in Jaipur District of Rajasthan, India, found out that the most important problems faced by women workers were children left uncared, delay in issuing a job card and lack of drinking water facility at work site and the least important problems faced by women workers are non-co-operation from family members, difference in wages and no extra facilities are given to women at work site.

Rajalakshmi and Selvam (2017) through their study an attempt has been made to examine the women empowerment, issues and challenges and impact of MGNREGA scheme in India. The authors through their study try to reveal the progress made by the deprived people in rural areas through MGNREGS scheme. Their study is mainly concentrated on secondary data. The previous studies reveal that MGNREGS scheme was very helpful in enhancement of standard of living of vulnerable section in the society and the women workers are highly satisfied by the

scheme. Women workers become more self-confident. Apart from these benefits, the scheme also faces some difficulties like, corruption and irregularities. The study reveals that MGNREGA has become a beacon of light in the empowerment of the rural women and contributed substantially for improving their lifestyle and economic conditions.

Singh in his paper (2017) Physical Performance of Mgnrega in Himachal Pradesh: A Case Study of Chamba District of Himachal Pradesh, an attempt has been made to analyze the financial performance of MNREGA in Chamba District. The study reveals that there is fluctuating trend in the financial performance in the district. As far as physical performance of MNREGA is concerned in Chamba district, it can be concluded that there are temporal and spatial variations in the person days generated, job cards issued, demand for employment, employment provided and works completed. Mehla block performed exceptionally well where as the performance of tribal blocks i.e. Bharmour and Pangi is very poor with respect to all the indicators i.e. person days generated job cards issued, demand for employment, employment provided and works completed. So, emphasis must be given by policy makers and implementing authorities to cope up the area wise disparities in the implementation of the scheme.

State institute of rural development (2017) for a study selected one block and two Gram Panchyats from three districts on the basis of geophysical features and women participation. The study is mainly focused on the status of women participation in MGNREGS programme. As a result of income from MGNREGS work the spending habits has been changed. There was more involvement of women in community matters. Their quality of life has been changed. The study reveals that

during 2013-14 282.35 lakh person days were generated through this programme out of which the share of women as 62.5%. Majority of the respondents working in MGNREGS belonged to the middle aged group in three districts. The study suggested that women participation can be enhanced through provision of better worksite facilities. The government should ensure the timely payment of wages to the workers.

Abymon, Sunny and Babu (2018) through this study point out the socio-economic benefits of NREGS scheme in the districts of Alapuzha and Kollam. The study also evaluates the effectiveness in implementation of the Scheme in the study area. . In this study, Socio-economic impact is measured on the basis of growth in savings, ability of repayment of debt and social recognition of workers. The results of the study show uthat there is significant relationship between increase in savings of workers and NREGA, being the only source of income. Regarding economic aspects, the study reveals that NREGA helped in a rise in savings and repayment of debt. Implementation of the Scheme also finds significant results. Respondents are fully satisfied with the training provided to them.

Chavda and Bhatt (2018) through their study try to study about the social impact of MGNREGS. In their study made a detailed analysis about the previous research work done by other researchers. In awareness aspects several studies has been done by the researchers. In almost all studies the low level of awareness of beneficiaries has been mentioned. Chavan (2015) mentioned that the main reason for failure of this programme was the lack of awareness of beneficiaries regarding scheme and its provisions. Monika (2017) and Akhtar and Imran (2015) opinioned that because of non-regular employment pattern, participation of women workers in this programme was very low. Many researchers (Ananta (2016), Nath, 2016; and

Tripathi, 2013)) highlighted about the increase in self confidence because of this programme. Panda, Dutta and Prusty (2009) said that school dropout ratio has been reduced because of MGNREGS programme. The author through this research work concludes that MGNREGS scheme helped in making changes in social level. School enrollment has been increased significantly. In spite of these advantages it has some bottle necks also: low involvement of local population in planning and monitoring level, corruption etc.

Jayasaravanan and Murugesan (2018) through this study try to find out the Socio economic impact of MGNREG programme on 270 beneficiaries in 6 Panchayats in Annagramam block in Cuddalore District in Tamil Nadu. The study reveals that through MGNREG scheme the majority of the beneficiaries in 4 Grama Panchayats agree that the scheme provides livelihood security to them by providing 100 days of employment in a financial year. The results of multiple regression analysis show that the scheme resulted in creation of community assets and livelihood security has been increased because of guaranteed 100 days employment. The study also suggests that the MGNREGS workers should be educated about the provisions of scheme by officials. Unemployment allowance must be provided to MGNREGS workers in case of failure to provide work within 15 days and administrative irregularities related to this scheme must be removed.

Katambli (2018) in his study highlights the poverty status and poverty estimation in India. In India poverty measurement is done with the help of various methods. The statistics showed by World Bank reveals that both Centre and state Governments have made social service schemes, but all these will not lead to the upliftment of the poor from poverty gap. The major problem is that there is no proper

channel and implementation administration to avoid leakages in the government's poverty elimination programmes and schemes. MGNREGS programme is one of such programme which is the best example for poverty reduction and employment but to overcome chronic poverty proper checks and structural and continuous efforts are needed.

The author kumar (2018) through his study tries to examine the earnings of MGNREGA beneficiaries and their expenditure pattern and their socio-economic life style. For the study 5 villages of Bhuta block of Bareilly district was selected. A total of 100 workers were selected. The beneficiaries say that no beneficiary earns 10000 or more annually from MGNREGA work. In the case of basic amenities available to beneficiaries 49% agree that they have pakka house and only 23% beneficiaries have electricity connection at their home and 82% of them have water facility at their home. 96% of respondents agree that they have mobile phones.34% of beneficiaries migrated from rural to urban areas for their livelihood but the main aim of this scheme was to reduce migration. The main source of their income was agriculture. Due to lack of awareness about the scheme they can't get proper benefit of the scheme. But to a certain extent the scheme was able to improve their employment and wage rate.

The authors Kumar and Murthy (2018) conducted their study in Dyavasandra Grama Panchayat in Ramanagara district to analyze the impact of MGNREGA on excluded group. The results show that in case of SC respondents that only 2.8% of respondents received around 100 days of work in the year 2017-18. Only 4.9% of respondents worked up to 8 hours per day. In case of ST respondent also only 4.9 % people worked up to 8 hours per day. Only 4.3% of OBC respondents received 100 days of work in the financial year 2017-18. Regarding unemployment allowance 42%

of SC respondents, 32% of ST and 27% of OBC respondents are not received any unemployment allowance. More than 42% of Sc respondents are aware about accidental benefits at the workplace under MGNREGA. In case of ST it is 40% and OBC it is 65.5%. 25% of respondents are unaware about the rules and regulations of MGNREGA. During famine and drought, the MGNREGA will serve as an effective safety net for the unemployment.

Ramya (2018) in his study an attempt has been made to explore the implementation process of mgnrega scheme and its impact on tribal livelihoods. 80 households from Kurung Kumey district was selected for the present study. Only Scheduled tribes are included in the study. About 20% of beneficiaries are aware about the provision of job within 15 days from the date of submission of application. A large number of respondents were illiterate, that will exclude them from participation in work in certain occasions. Only 10-15% of workers have received 50 or more days work under the scheme. Due to conflict among workers and officials small works are undertaken in villages. Only 21% of beneficiaries opined that they have received wages within a month time. 33% of beneficiaries have opened account in post office for receiving wages. No social audit was held in the study area. There was 28% increase in the income of the beneficiaries because of MGNREGA scheme. But their expenditure has been increased from 64.24% to 73.69%. the researcher suggested that the government should take measures to stop corruption in the implementation of MGNREGS scheme.

Turangi (2018) in his paper tries to find out the employment generation and asset creation through MGNREGA scheme in Kalaburagi District in Karnataka. The findings of the study reveal that works completion has been declined drastically

during 2008-09 and 2010-11. 77% works were left incomplete. The work completion rate is more in water conservation and harvesting compared with rural sanitation and flood control and protection. The major problem in this area was the administration and technological aspects. The study also found out that the correlation between employment generation and asset creation was too weak.

2.3. Studies related on IAY/PMAY-G Scheme (Indira Awaas Yojana/ Prada Mantri Awaas Yojana- Gramin)

Bhakkad & Patil (2010) through their study "Indira Awaas yojana in Maharashtra A case study of Dhule district" An attempt has been made to assess the performance of IAY for a period ranging from 2003-04 to 2007-08 by selecting 250 beneficiaries of different categories from Dhule district. Dhule district provides excellent performance under scheme and fulfill the beneficiaries basic needs.

Vimala & Sarala (2012) in their study Indira Awaas Yojana (IAY): Performance and Evaluation in Coimbathore District, focuses on Indira Awaas Yojana scheme, its performance, benefits, employment generation and its progress in Coimbathore District. Through their study they found out that IAY scheme is performing well when compared to other programmes for rural development. The performance of IAY scheme in employment generation is about 9738 in number.IAY programme is working beyond the expectation of the government. They suggested that the District Industrial Centre of Coimbathore must take necessary steps for attracting more rural people to reach IAY scheme 100% in employment generation. According to the authors IAY scheme is functioning well in Coimbathore district and it has benefited many rural people who are under below poverty line.

Shylendra and Rajput (2013) for their study "making Panchayats central to Rural Development: A study of Indira Awaas Yojana" selected eight districts. The main aim of this study was to strengthen the linkage between centrally sponsored schemes and Panchayati Raj Institutions. In order to find out the role played by PRIs in the implementation of schemes, backward district was selected from each state. There is change in the procedure of release of funds in selected states. funds are provided to households in 2 or4 installments in all states. The study found out that the role given to PRIs is adequate under IAY programme. The officers at the administrative levels have to play a key role in the disbursement of funds and also in monitoring.

In a research paper Kumuda (2014) examined about the housing problems faced by the rural people in India, and the overall performance of IAY. As per 2011 Government of India census, 55% of rural households lack bathroom facility within their premises and 69.3% rural households do not have toilet facility within their premises. The study also shows that houses with one of grass/thatch/bamboo/wood/mud as roof building material have decreased by 7.7% between 2001 and 2011. The use of GI/Metal/asbestos sheets has increased by 61% whereas concrete has spiked to 7.3% in its material use. As a part of government's effort to bring down the housing shortage in rural areas, the budgetary outlay for rural housing has been enhanced from Rs.1991 Crore in 2001-02 to Rs.11075 Crore in 2012-13. The physical target for house construction was 12.94 lakh houses in 2001-02 have been enhanced to 30.10 lakh houses in 2012-13. Because housing sector has positive impact on overall standard of living of the rural people.

Ananth (2017) through his paper makes an analysis of the housing scheme, Indira Awaas Yojana, its implementation and also the empowerment through eradication of poverty of the most vulnerable sections in the society. The target of IAY set under XI five year plan was 15000000 houses and 86.54 % houses were constructed as on 30th June 2011. The study shows that IAY have the positive impact on human development particularly in rural areas. The author says that housing sector has positive impact on overall standard of living of the rural people. The author made certain suggestions like housing survey must be conducted for assessment of the housing shortages of rural people. Awareness programmes must be conducted. Government must provide drinking water, sanitation facilities and other basic amenities. Priority must be given to the victims of natural calamities, low income groups, economically and socially weaker sections, widows etc.

For the present study the authors Hussain and Yaseen(2017) selected a sample of 250 beneficiary respondents from 4 blocks in Anantnag district. The respondents were selected from 4 blocks by using random sampling technique. The main aim of this study was to identify the socio-economic characteristics of IAY beneficiaries and also to find out the loopholes in the selection of beneficiaries and also to specify the corruption involved in implementation of IAY Scheme. the results of the study shows that 40% of beneficiaries annual income have been falling under the category of 22000 to 33000 and only 17% of beneficiaries have income above 33001. Majority of respondents (85%) agree that selection was made on the basis of the provisions of IAY scheme. Major part of respondents in Anantanag districts was male. So it reveals that priority is not given to women during the selection process which means that implementation is not as per the provisions. In this study the highest % of houses were

provided to those who were earning their annual income less than 33000. The study also reveals that there are some loopholes in the selection process.

The authors Shivanna and Kadam (2017) through their study discussed about the need for housing as a measure for economic security and social status for a citizen in the society. The study was conducted in Challakere Taluk of Chitradurga District. The results shows that an average of 4445 Sts, 3012Scs got allotment of houses through the IAY Scheme whereas only 693 houses allotted to people from minority category. During the period Rs.743710000 has been spent for providing houses to the houseless in Challakere Taluk. The study also reveals that total of 10309 houses were allotted to beneficiaries.

In a study the authors Gani and Shah (2018) analyzed the performance and functioning of IAY in Kulgam district of Jammu and Kashmir. For the study 3 blocks have been selected from Kulgam District. 91 beneficiaries and 10 knowledgeable persons are selected for the study. The results shows that out of total available funds 1051.26 laks, 930.63 laks was released for new construction and 120.63 laks was released for up-gradation. In case of SC/ST beneficiaries the funds released for new construction and up-gradation was 259.35 laks and 6.68 laks respectively. Out of these funds 257.92 laks was incurred for new construction and 3.60 laks was incurred for upgradation. The study also reveals that out of the funds released for five blocks during the period 2011-12 to 2013-14 financial performance was 96.39%. The overall physical target achieved during the period was 66% under new construction and 83% under up-gradation. The study also points out that all beneficiaries claimed that assistance provided under the scheme was insufficient for new construction. Out of the total beneficiaries 61 sample beneficiaries were satisfied with the installment

system. The study also made certain suggestions like proper monitoring and supervision is required from foundation stage to completion stage.

Hari and Varade (2018) through their study points out our attention through various housing schemes from 1947-2016. But the main focus of this study was the performance of PMAY-G in the villages of Union Territory of Dadra and Nagar Haveli. As per this programme the ministry share for construction of house is 120000 and 12000 will be provided as assistance for construction of toilets. As per financial achievement result provided by Ministry of Rural development in the year 2015-16 utilization of funds was 258.77 laks and in 2016-17 it was 156.32 laks. Houses completed during 2015-16 were 17 and in 2016-17 it was 25. The depicts that U T of Dadra and Nagar Haveli is receiving adequate funds and support from the Ministry of Rural Development and GOI under the scheme. Lack of awareness among rural people was the main problem faced in the U T of Dadra and Nagar Haveli.

National Institute Of Public Finance And Policy New Delhi(2018) In a report Impact of Pradhan Mantri Awaas Yojana -Gramin (PMAY-G) On Income And Employment, found out that the PMAY-G housing scheme would have had a substantial impact on employment and income generation in the economy. The direct employment generated through completed houses stands at 40.07 crore person-days (24.03 crore person-days unskilled and 16.04 Crore person-days skilled labour force) and that of under construction houses is 12.42 crore person-days (7.60 Crore person-days unskilled and 4.82 Crore person-days skilled labour force).

2.4 Studies related on poverty alleviation and rural development

Bhat (1985) in one of the pioneering studies in Panchayat Finance points out that the transfer of resources should be based on per capita deficiency for a balanced regional development. He opined that long term planning was a must in Panchayats. Arrears of taxes have been accumulated. Attempt must be made to keep the administrative expenditure to minimum. Through periodic evaluation of all activities efficiency can be attained.

Ammannaya (1989) opined that to solve the problem of poverty, the poorest among the poor should be identified and they should be provided with financial assistance against viable projects. They should also be provided with adequate training for the proper utilization of loan amount and be informed about the responsibility in repayment of the loan.

Desai (1990) scrutinized the role and functioning of Panchayati raj institutions as an instrument for integrated rural development. He also discussed about the major issues related to functions, finances, management and organization of the programmes initiated to improve the living conditions of the rural people.

Pandey (1990) in his study on local level planning and rural development examined the administration of rural development programmes and provides a perspective on block level planning. He concluded that the main issue involved in the successful implementation of the rural development programmes in India is the motivation of people so as to secure their full participation.

Kannan (1995) through his study analyzed the reasons for the decline of the incidence rural poverty in Kerala. He analyzed the role played by PDS, social security

measures, sponsored poverty alleviation programmes etc. The study also made an appraisal of the impact of the various poverty alleviation programmes. His study pointed out that due to expansion of state intervention programmes there was considerable reduction in poverty in the state.

Datt (1998) in his study 'Poverty in India and Indian states- An update' discussed about the progress of poverty reduction since 1950s. The reduction in poverty since the early 1970s has been sizable; between 1969-0 and 1993-94, the national head- count index declined from about 56 to 36% Yet India's progress in poverty reduction has been modest when compared to the standards set by some countries in East Asia.

Kakade and Hedge (1998) in their study Watershed management: BAIF's Approach they opined that the community has to be convinced about the benefits of watershed development like improvement in soil fertility and availability of water resulting in higher crop yields, safe drinking water, increased employment opportunities and finally socio-economic upliftment of the community

Joshi, (2000) discussed the role of Panchayati raj institutions in the alleviation of rural poverty. The study has been presented with reference to some panchayats in Madhya Pradesh. The empirical analysis infers that a good number of people are regularly keeping away from the Grama sabha and that on many occasions the meetings of Grama sabha have become a mere formality. The study also inferred that the functionaries at the grass root level have inadequate knowledge of the rules and procedures of various transactions and those physical capacities to undertake development plan are very poor. The author, therefore suggest to make the working of Panchayati Raj institutions more methodical, more pragmatic and scientific.

Devi and Pillai (2005) analyzed the comparative role played by NGO- led and State-led micro credit programmes in the income generation and empowerment of poor women in Kerala. Their study stated that both programmes helped in reducing poverty and in women empowerment.

Sukumaran (2005) in his study on fund management in Grama panchayats in Kerala found out that Panchayats own fund is inadequate to meet expenditures pertaining to establishment costs and other essential civic services and sources of funds reveals a declining trend. He suggested that the flow of fund flow from the state to panchayats should be made streamlined, systematic: regular and predictable.

John (2006) in his study discussed the performance and achievements of Panchayati raj institutions in the rural development of the state. The study revealed that underutilization of the plan fund is the major short coming of the local self-government in the state. He suggested that the Panchayati raj institutions should come out with imaginative as well as innovative programmes of rural development, using the available resources and indigenous technology. The primary emphasis of the Panchayati raj institutions should be on the revival of agricultural and allied activities as it generates rural employment and income.

Dhage (2007a) in his paper "poverty alleviation programmes in India issues and challenges" made an analysis about the various poverty alleviation programmes up to 1990 & in the reform period. The study revealed that the extent of poverty has been reduced more than 50% .But Government based anti poverty programmes relates to a lack of people's participation. So it is necessary to have adequately functioning PRI's, NGO's, Self help groups and community based organizations in the rural areas

capable of formulating and implementing development programmes and for strengthening government programmes.

Dhage (2007b) in his study "Reduction of poverty in India : further perspective" held that the states which had shown better record of poverty reduction were West Bengal, Gujarath, Kerala, Karnataka, Maharashtra, Tamilnadu and Orissa. His study also pointed out that for the rural sector, for a period from 1973-74 to 1990-91 the head count index of poverty declined at the annual rate of 2.7% but the rate of decline since then is not significantly different from zero. And for the urban sector, during 1973-74 and 1990-9`1 the head count index of poverty declined at the annual rate of 2.2% and the same trend continued in the post reform period. Still removal of poverty continues to be an elusive goal, and thus progress in achieving this objective is rather halting.

Srivastava, Sanyal, Rao and Chakraborty (2007) in their study on "Rural Poverty in Madya Pradesh looking beyond conventional measures" examined the multidimensional nature of rural poverty in Madya Pradesh on the basis of a primary survey across 2208 rural households spread over 11 districts. The survey highlighted the incidence of extreme poverty in Madhya Pradesh, gender inequality in access to various publicly provided services and the ground realities with regard to the poor fiscal intervention in these districts. The study also revealed that the finances of panchayats were week. Their own resources amount to only 87% of the total revenues. There is a need for greater and more effective fiscal intervention for poverty reduction and employment generation.

Gangopadhyay, Mukhopadhyay and Singh (2008) in their study "Rural development: A strategy for poverty alleviation in India" highlighted the strategies

and programs of the government for rural development. They opined that self-employment and wage employment programs are the instrument for poverty alleviation in India.

Rajeev (2008) in his paper Rural Infrastructure Development Fund Need for a track change examined the issues related to the utilization of RIDF by different states of India. Through the study it is clearly revealed that the states with lower poverty rates were made higher demands for resources under RIDF. The states with higher rural poverty rates are minimal users of the RIDF for rural infrastructure developments. Since the RIDF is a demand driven scheme, this may be due to the fact that the poorer states have less ability to borrow and thus though there is a need, this desire is not backed by adequate purchasing power hence, requirements have not transformed into demand. The study found that many projects remain incomplete even after receiving funds under RIDF and certain measures are necessary to ensure proper utilization of funds as well as to reduce intra-rural disparity in India. The study also suggested that residents and local self governments involvement is needed in the project formulation and implementation for the optimum utilization of limited resources.

John (2009) through his study "A study on Kudumbashree project: a poverty eradication programme in Kerala" showed that KDMS programme made substantial impact on various sectors and areas covering health, education, agriculture, animal husbandry, dairy development, enterprise development, child development, women empowerment and rehabilitation of destitute. According to about 90 percent respondents in the field investigation, KDMS made positive impact on poverty reduction. About 75 percent respondents assessed that the poverty in their locality had

reduced by 50- 80 percent. The field study stated that an average of 62 percent homeless families were able to build houses under housing programme of KDMS

Munian (2009) conducted a study on the role played by Micro finance in poverty reduction in Thiruchirapalli. The study stated that self help groups in Thiruchirapalli not only provide a means of survival for women, but also served as a women's specific social capital, which can serve as a long term sustainability function in poverty reduction. Apart from increasing wo men's networks and fostering trust, it enable them to acquire skills in conflict management, and organized participation in forums like the Grama sabha, which will also have a long term effect on enhancing women's overall ability to address poverty.

Rao and Rao (2009a) through their case have made an attempt to assess the impact of IRDP programme on income, employment and consumption pattern. It is found that due to implementation of business activity in all the regions, the quality of life of beneficiaries has improved apparently, which is clear from the increase in household income, change in consumption pattern generation of gainful employment and repayment of debts etc.

Ugoh and Ukpere, (2009) in this paper, an attempt has been made to explore the extent to which public policies have affected the poverty alleviation programmes in Nigeria with special emphasis on National Poverty Eradication Programme (NAPEP). The major drawback of previous poverty alleviation programmes was that the beneficiaries were not included in the planning and implementation of the programmes meant for them. The most important feature of this programme (NPEP) was that involvement of beneficiaries in planning and implementation. Important problem faced by NAPEP was that because of political interference and policy

changes there was inconsistent implementation. The author suggested that poor people should be empowered materially and financially.

Dixit and Goyal (2011) in their paper "Technology interventions for integrated rural Development" discussed about integrated rural development programme implemented in 30 diverse locations in the country and their results. Besides creation of economic enterprises, these projects have been successful in the improvement of environment in general and quality of life, and showed many tangible benefits for the community.

Gimba and Kumshe (2011) in their study examined the causes and effects of rural-urban migration in Borno state. They also suggested about the need for providing social amenities and facilities in the rural areas and also government should provide jobs for the citizens in the rural areas. In addition to these vocational training centers should be established for training of the productive youths for self employment.

In a paper Gopinath and Nair (2011) discussed about the different types of measurement of poverty in India and Kerala. In Kerala 4.9 million people residing in rural areas considered as poor as per planning commission report 2009 which is 326.6 million in India. Total urban population is 8.5 million in Kerala out of which 18.4% are falling under the category of below poverty line. For urban and rural areas several strategies are adopted for employment generation and reduction of poverty.

Misra, Akhtar and Tarika (2011) in their study "Role of Panchayati Raj Institutions in Rural Development (An analytical study of Uttar Pradesh)"discuss about the schemes of PRLs for rural development. The study showed that a huge

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portion of funds remain unutilized which will ultimately slow down the growth of rural India. They also suggested that the developmental programmes shauld be carried out throughout the year in a phased and planned manner.

Lyngdoh (2012) in her paper "importance of road infrastructure in the socio-economic growth & development: An overview of road development in Meghalaya" highlighted the development of road infrastructure in Meghalaya and the importance of developing efficient road connectivity for improving the socio-economic growth and development in rural areas. According to him development of efficient road connectivity is a necessity to enhance accessibility of the rural people to health care and higher education facilities that are available at the block and district headquarters.

Rao (2012) in a study on "Rural roads-a vital link to prosperous India" declared that the construction of rural roads and rural connectivity is an important component for rural development. This contributed to the development of rural India, and to the decline of poverty of people living in rural areas. He also concluded that the successful achievement of PMGSY and Bharat Nirman programme would enormously benefit the rural India in its economic upliftment and making India a prosperous and vibrant country.

Rao and Rao (2012b) through his study on the impact of IRD Programme on income , employment and consumption pattern" , made an attempt to examine the impact of different schemes of business activities on beneficiaries household in regard to generation of income, employment generation, consumption pattern and loan repayment position. He selected Srikakulam district which was identified as one of the most backward district in north for his study. The study examined that due to implementation of business activity in all the regions the quality of life of

beneficiaries had improved apparently which is explained by the increase in household income, change in consumption pattern toward food items, generation of gainful employment and repayment of debts.

Saharia (2012) through the study made a detailed analysis about the water shed development in India. He also discussed about the various water shed development programmes since 1980's and its limitations. An analysis has been made for 6 years from 2006-07 to 2011-12 about the fund allocation, Target and achievement.

Mondal (2015) through the study pointed out the need for financial inclusion to tackle the problem of poverty. The study revealed that the poverty ratio accelerated to 2.18% points per year from 2004-05 to 2011-12. The author suggested that financial literacy campaigns must be started more effectively to overcome the problem of poverty. For the promotion of poor people Banks and other financial institutions must provide financial and mental assistance. Opening a Bank account is mandatory for transfer of funds and subsidies of Government etc. So the study concluded that financial inclusion plays an important role in eradication of poverty in India.

Sreedhar (2015) in his study examined about the various poverty alleviation programmes in India. He also led our attention through the trend of poverty in India and poverty line. As per the estimates, about 18.53 Crore that is 22% of world's poor resides in India. As per 10th five year plan several poverty alleviation programmes have been launched. Among these important ones are Indira Awaas Yojana, PMRY, REGP, NSAP, AAY, SGSY, NREGS etc. The main aim of poverty alleviation

programmes is to increase the income level of individuals, household or group, but generally marginalized the development process of the country.

Das (2017) in his study examined about the nature of poverty in Kerala and an overview of Kudumbasree from its inception to the present and its progress. The study examined that there has been a decline in absolute poverty in the state since its inception. The main aim of Kudumbasree is to enhance women's economic development and enable women to become active citizens through setting up of micro-credit and productive enterprises. Study also pointed out the social development and financial development through Kudumbasree. The study showed that Kudumbasree has contributed to the socio-economic development.

Nadeem (2017) in a study researched about the poverty alleviation programmes and selected two blocks for their study .The results showed that the block Gundana look better than block Bhalessa in terms of average income, average savings, average expenditure and availability of houses and toilet facilities etc. To remove poverty and promote economic development in Doda district of Jammu & Kashmir, effective Implementation of Poverty Alleviation Programmes are much needed. There is also a need to check whether the benefit of anti-poverty programmes goes to poor section of society or not. Proper coordination is needed among various agencies involved with implementation of this scheme in the state. There is also a need to have periodic evaluation of anti-poverty programmers in the whole state. Capacity building leadership is needed in order to uplift the people living below poverty line.

Chandra (2018) through his study tried to analyze the working of specific policies for Scheduled castes and Scheduled Tribes people in Uttar Pradesh. The

study revealed that HCR had declined by 11.5% from 2004-05 to 2011-12, rural poverty declined from 42.7% to 30.4% and urban poverty by 8%. The rural poverty of Scheduled caste people come down to 41% in 2010-11. MGNREGA, IAY, PDS, Food Security Act etc. are the programmes meant for poverty reduction among scheduled caste and Scheduled Tribe. But these programmes are poorly implemented and the real deserving people may not actually get the benefit.

Katambli (2018) in his study "Poverty in India: an assessment" highlighted the poverty status and poverty estimation in India. In India poverty measurement is done with the help of various methods. The statistics showed by World Bank reveals that both central and state Governments have made social service schemes but   all these will not lead to the upliftment of the poor from the poverty gap. There is no proper channel and implementation, administration to avoid leakages

2.5 Identification of Research Gap

From the foregoing survey of literature on related area, it is found that different studies have been carried out by several researchers and institutions in the area of poverty alleviation. But no study has been conducted on the impact of these two poverty alleviation programmes in Kerala . In these circumstances, the researcher has made a novel attempt to fill the gap.

By reviewing various studies related to MGNREGs, IAY/PMAY-G and poverty alleviation and rural development and by discussing with various officials of the schemes, experts in this field a total of 28 variables were identified by the researcher. The variables and sub variables identified by the researcher are awareness of beneficiaries, implementation, work related problems, work allotment problem,

health related problem, fund utilization problem, income, savings, empowerment, self confidence, migration, decision making power, physical assets, daily marking of attendance, non availability of staff, monitoring of work, social audit, benefits, quality of life, satisfaction, problems of officials, measurement, political interference, selection, demand, technical problems etc.

CONCLUSION

This chapter has summarized a relevant literature review on MGNREGS Scheme, IAY Scheme and Poverty Alleviation and Rural Development. Thus it has provided a strong basis for future study and analysis. The following chapter discusses the theoretical importance of the MGNREG Scheme.

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CHAPTER 3
AN OVERVIEW OF MGNREG SCHEME
IN KERALA

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3.1 Introduction

The previous chapter dealt with various reviews related to the study area. Through this the researcher identified the variables and the research gap. This chapter deals with the theoretical framework regarding the poverty alleviation programme MGNREGS.

3.2 Mahatma Gandhi National Rural Employment Guarantee Scheme

The National Rural Employment Guarantee Act 2005 is a social security scheme that attempts to provide employment and livelihood to rural labourers in the country. The NREG Scheme came in to force on 5th September 2005 in 200 districts in India and extended to another 130 districts in 2006-2007. The objective of the act is to enhance livelihood security in rural areas by providing atleast100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work at the statutory minimum wage. The law was initially called the NREGA but was renamed on 2nd October 2009 as MGNREGA.

The programme is demand driven. The MGNREGA is an entitlement to work that every adult citizen holds. In case such employment is not provided within 15 days of registration, the applicant becomes eligible for an unemployment allowance.

3.2.1. Objectives of the Scheme

Providing not less than one hundred days of unskilled manual work as a guaranteed employment in a financial year to every household in rural areas as per demand, results in:-

- Creation of productive assets of prescribed quality and durability;

- Strengthening the livelihood resource base of the poor;

- Proactively ensuring social inclusion;

- Strengthening Panchayat raj institutions;

3.2.2. Timeline of MGNREGS

The Phase I of the Scheme was notified in 200 districts of the country on 2nd February 2006. In Kerala, the scheme was implemented in Palakkad and Wayanad districts initially on 5 February 2006. Subsequently, Idukki and Kasargod districts were included in the second phase notified as on 1.4.2007. As on 1.4.2008, the Scheme was extended to the remaining districts.

3.2.3. Funding

Central Government -100% of wages for unskilled manual work, 75% of material cost of the schemes including payment of wages to skilled and semiskilled workers.

State Government- 25% of material including payment of wages to skilled and semiskilled workers cost. 100% of unemployment allowance by state government.

3.3   Salient Features of the Act

3.3.1. Eligibility

Adult members of a rural household, willing to do unskilled manual work, may apply for registration in writing or orally to the local Gram Panchayat

3.3.2. Job card

The Gram Panchayat will issue a job card after due verification. Job Card will bear the photograph of all adult members of the household willing to work under NREGA and is free of cost. The Job Card will have to be issued within 15 days of application. The job card contains the updated details of work applied for and received; wages paid etc.

3.3. 2.1. Possessions of Job Cards

The Job cards (JC) must be under the possession of workers the possession of JC by any other person, including functionaries and PRIs, shall be considered as a violation of the Act. If taken for updating, the JC must be returned immediately. District programme coordinator and the state Government must ensure that the job card remains in the custody of the job card holder.

3.3.2.2 Regular updating of entries in the Job Cards

The Gram Rozgar Sahayak or authorized functionary concerned shall have to update the JC of all workers, who have demanded work, have been allocated work and have received payments, within 15 days from the date of any of these events.

Time bound campaigns are organized for the updating and verification of Job cards by the state. District programme coordinator, Collector and the State

Government must ensure the best performance of these activities in a time bound manner.

For verification and updating of job cards, the following aspects must be considered; SECC TIN number if any, Bank account or Post office Account number of the beneficiary must be verified and entered in the job card. The competent authority must attest either family photo or photos of worker or individual photos of family. All the information like demand for work, allocation, work done, and payment details must be updated in the Job card.

3.3.2.3 Fresh or New Job Card

The right to issue a fresh job card vests with the programme officer/ in situations like the job card previously issued is not fit for further usage. Fresh job card must bear the same unique number. New member's names can be added in the existing job cards when they become adult and also new additions due to marriage etc. New job cards can be issued by the Grama Panchayat after due verification when a rural households wants to work under MGNREGS but he doesn't have a Job card.

In case of issue of new job cards the expenditure required for printing can be met from the administration expenditure of 6% of the state MGNREGS fund. The job cards will be issued on priority to those households who are listed as vulnerable or deprived as SECC. The State / UTs must find out those landless households dependent on manual casual labour for livelihood that are not yet registered under MGNREGS, not obtained Job cards, but willing to work under MGNREGS.

Violation of any of these provisions will be considered as an offence under MGNREGS Act and will be punishable under Sec 25 of the Act.

3.3.3. Demand and Application for work

Registration of demand for work is the main aspect in the Implementation of MGNREGS scheme. The applicant can submit the application for work at any time and the programme officer and the programme implementing agencies must ensure it. The written application for employment submitted by the job card holder to the Gram Panchayat, should state the time and duration for which work is sought. The minimum days of employment have to be at least fourteen. The applicant can also submit multiple applications. A dated receipt of the written application for employment will be issued by the Grama Panchayat against which the guarantee of providing employment within 15 days operates.

3.3.4. Allocation of work

The applicant must be provided with the work under NREGA within 15 days of receipt of application or the date of demand in case of advance application whichever is later. And the programme officer and implementing agencies must make sure about it.

In order to meet the demand for work the state Government must ensure that adequate work is approved and made available to every Grama Panchayats as per the provisions of Para 9, schedule 1 of the Mahatma Gandhi NREGA.

- **Status of MGNREGS in Kerala**

TABLE 3.1

Details showing the households who have demanded and allotted work in Kerala

SL NO	year	Total households demanded work	Total households allotted work	%
1	2011-12	1418062	1418055	99.99
2	2012-13	1693873	1693872	99.99
3	2013-14	1678824	1678802	99.99
4	2014-15	1565148	1565044	99.99
5	2015-16	1664786	1664606	99.99
6	2016-17	1606075	1605924	99.99
7	2017-18	1470071	1469970	99.99
8	2018-19	1628881	1628841	99.99

Source: nrega.nic.in

Linear trend line is used for forecasting the demand of households for the next 3 years. The result is given below.

Figure 3.1

Trend line showing total households who have demanded work
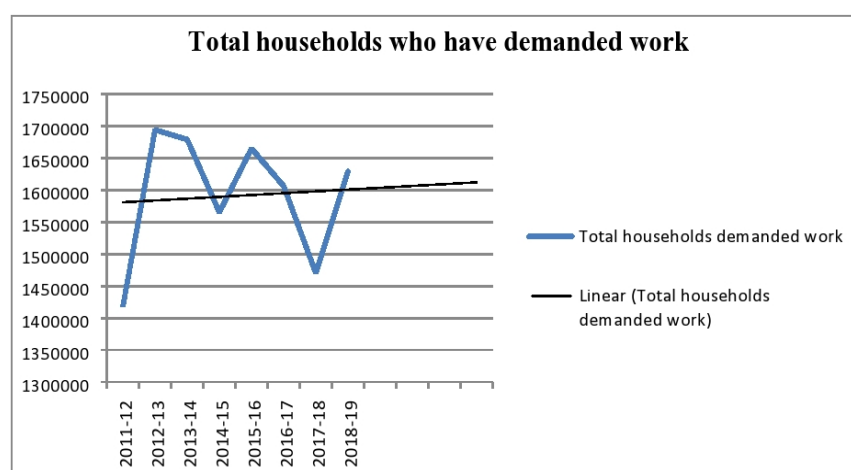
Source: generated by the researcher based on Secondary Data

The R- Square value is 0.184. The trend line equation is 2834*12+2000000 = 2034008. The trend line shows a fluctuating trend and in 2018-19 shows an increase. It predicts that 2034008 households will be demanded for work in 2022 – 2023.

TABLE 3.2

Details showing total persons who have demanded and allotted work in Kerala

SL No	Year	Total persons demanded work	Total persons allotted work	Total persons worked
1	2011-12	1565111	1565095	1562991
2	2012-13	1868782	1868778	166498
3	2013-14	1833290	1833198	1643206
4	2014-15	1747564	1747350	1513157
5	2015-16	1895809	1895390	1693263
6	2016-17	1839392	1839086	1643571
7	2017-18	1672181	1672016	1471107
8	2018-19	1912249	1912175	1708186

Source: secondary data (nrega.nic.in)

Linear trend line is used for forecasting the demand of total number of people for the next 3 years. The result is given below.

FIGURE 3.2

Trend line showing total persons who have demanded work
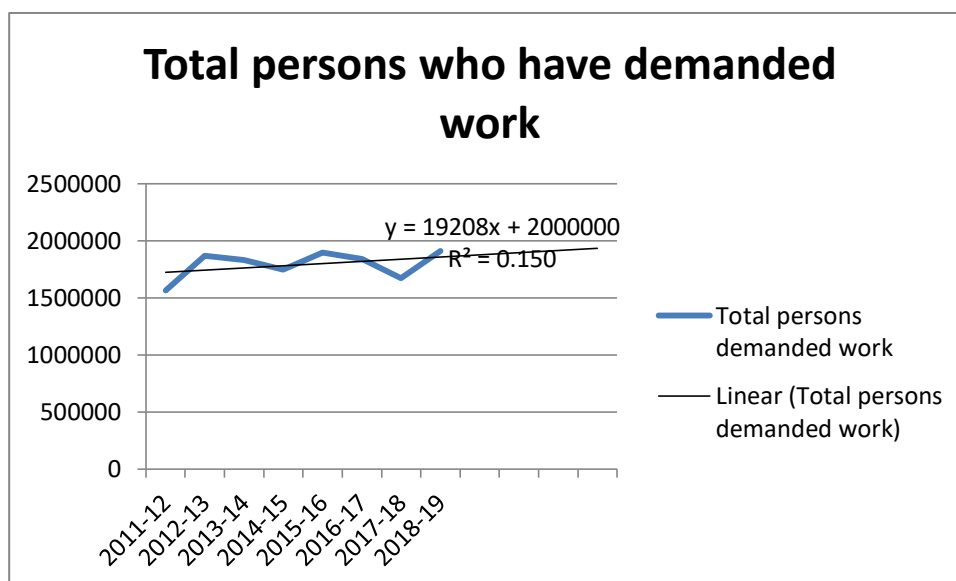
Source: generated by researcher based on secondary Data

The R- Square value is 0.069. The trend line equation is 19208*12+2000000 = 2230496. It predicts that 2230496 persons will be demanded for work in 2022 – 2023. The trend line shows a fluctuating trend and in 2018-19 shows an increase.

The following table shows the demand of work in 2018 – 19 and the predicted demand of work in 2022 -23.

Table No: 3.3

Demand of Work in Kerala during the year 2018-19 and the Predicted demand of work in the year 2022 -23

Demand of Work	2018 - 19	2022 -23	Increase / Decrease (%)
Total Households	1628881	2034008	101.56
Total Person	1912249	2230496	71.16

Source: nrega.nic.in

While comparing the demand of work in 2018- 19 and the predicted values in 2022 -23, the result shows that the demand of work through MNREG will increase in the near future.

3.3.5. 100 days work

As per NREGA Act, the applicants of every rural household must get 100 days of wage employment in a financial year the adult members of which volunteer to do unskilled manual work.

There is a special provision in the case of scheduled tribe households in forest area; they will get 50 days of wage employment in addition to 100 days as per the condition that they have no other private property. In situations like drought and natural calamities the central Government has taken a decision to provide 50 days of unskilled manual work in a financial year as per Sec 3(4) of Mahatma Gandhi NREGA.

The table 3.4 shows the MGNREGS workers who have completed 100 working days during 31/03/2019. Alappuzha district shows a better performance than that of other Districts. Palakkad district shows low performance compared with that of other districts.

TABLE 3.4

Status showing number of families completed 100 working days as on 31/03/2019

SL No	Districts	No of households got job	No of families completed 100 days	% of families completed 100 days against total HH employed
1	Alappuzha	148041	76853	51.91
2	Pathanamthitta	51838	18273	35.25
3	Thrissur	86004	28963	33.68
4	Thiruvananthapuram	179877	58441	32.49
5	Ernakulam	82264	26454	32.16
6	Kasargod	66268	20058	30.27
7	Malappuram	88682	26033	29.36
8	Kollam	152457	41355	27.13
9	Kozhikode	144237	38300	26.55
10	Kannur	81144	20464	25.22
11	Wayanad	62312	15609	25.05
12	Kottayam	60694	15169	24.99
13	Idukki	108585	25532	23.51
14	Palakkad	165984	29976	18.06
	Total	1478387	441480	29.86

Source: *generated by researcher based on secondary Data*

Figure:3.3

No of Families Completed 100 days as on 31.03.2019

District	76853	394
Alappuzha		
Thiruvananthapuram	58441	2283
Kollam	41355	465
Kozhikode	38300	738
Palakkad	29976	3732
Thrissur	28963	313
Ernakulam	26454	296
Malappuram	26033	498
Idukki	25532	3437
Kannur	20464	1629
Kasargod	20058	3060
Pathanamthitta	18273	270
Wayanad	15609	5383
Kottayam	15169	594

Total HH : 441480   ST HH : 23092

Source: nregs.kerala.gov.in

The chart shows the total households and the ST households who have completed 100 working days. In case of ST households Wayanad district shows better performance than other districts. As per official data in Pathanamthitta district, only 270 families have completed 100 working days.

TABLE: 3.5

Number of families completed 100 working days from 2012-13 to 2018-19

SL No	Districts	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
1	Alappuzha	367644	48479	3296	18776	12843	7576	76853
2	Pathanamthitta	15020	15330	2862	5493	3118	3700	26454
3	Thrissur	32950	34570	9929	18794	10360	4865	25532
4	Thiruvananthapuram	80147	114608	17862	19874	20882	3768	20464
5	Ernakulam	24766	22679	4234	10781	6277	3586	20058
6	Kasargod	9289	11943	5979	10587	7129	3585	41355
7	Malappuram	25342	27262	11952	16011	6716	4518	15169
8	Kollam	2920	31111	6992	16060	10694	3965	38300
9	Kozhikode	16053	21086	8530	11990	7345	8281	26033
10	Kannur	7888	9518	1254	3969	2610	2618	29976
11	Wayanad	8696	13778	6152	7606	7395	7654	18273
12	Kottayam	7670	7670	3127	4094	1883	3689	58441
13	Idukki	36764	23470	7421	8829	5576	6608	28963
14	Palakkad	22197	25110	9058	13124	10359	2116	15609
	Total	657346	406614	98648	165988	113187	66529	441480

Source: Secondary data (nrega.nic.in)

Table 6 reveals the number of families who have completed 100 working days from 2012-13 to 2018-19 in 14 districts in Kerala. As per MGNREGA Act there is a provision of providing 100 days of employment to every adult household member who demanded work. The official in charge must provide 100 days of work in a financial year and if he fails to do so, he/she will have to make necessary arrangements for the payment of unemployment allowance.

The district wise analysis of 14 districts in Kerala shows that Alappuzha district performs well in 2012-13 as it was able to provide 100 working days to 3,67,644 families. But in 2013-14 onwards Thiruvananthapuram district performs better than other districts in Kerala. In 2014-15 Thiruvananthapuram district could provide 100 working days to17862 families and in 2015-16 it was 19874 and in 2016-17 20882 respectively. But in 2017-18 Kozhikode district shows a better performance than other districts. Again in 2018-19 Alappuzha district could provides100 working days to 76853 families.

3.3.6. Dated Receipts

GRS/Grama Panchayat must issue a dated receipt after obtaining demand for work from an applicant. If the application for demand for work is received from automated system, it will automatically generate a dated receipt. If the authority concerned fails to provide dated receipt it will be considered as an offence punishable under Sec 25 of the Act.

3.3.7. Unemployment allowance

Employment will be given within 15 days of application for work; if it is not given, the worker will be entitled to allowance of not less than a fourth of

the prevailing NREGA wages for the first 30 days of unemployment, and at least half the wage for the remaining period in the financial year. The officer who is responsible for the allotment of work i.e. gram Rozgar Sewak or the gram panchayat Sewakis failing to do so is expected to make this payment, which will be deducted from the salary of the official as a penalty. The liability of payment of unemployment allowance is on the States.

3.3.8. Distance

The Work should be provided within 5 km radius of the village. In case if the work is provided beyond 5 km, extra wages of 10% are payable to meet additional transportation and living expenses

3.3.9. Wages

Wages are to be paid according to the Minimum Wages Act 1948 for agricultural labourers in the State, unless the Centre notifies a different wage rate.

Equal wages are to be paid according to piece rate or daily rate. The wages should be disbursed on weekly basis and not beyond a fortnight in any case

3.3.10. Participation of women

At least one-third of the beneficiaries shall be women who have registered and requested for work under the scheme.

3.3.11. Worksite facilities

Work site facilities such as medical aid, crèche, drinking water, shade etc. must be provided at the place of work.

3.3.12. Entitlement of workers in case of injury, accident and death

• As per Para 25 Schedule II, if any personal injury is occurred during employment, the workers shall be entitled to medical treatment free of charge.

• During employment, the injured workers hospitalization becomes necessary, the State government should make all necessary arrangements like accommodation, treatment, medicines and payment of daily allowance not less than half of the wage rate as per Para 26 Schedule II

• During the course of employment if a MGNREGS worker dies or becomes permanently disabled by accident, the implementing agency has to make an ex gratia payment as per Aam Aadmi Bima Yojana as per notification made by central Government and the amount of compensation shall be paid to the legal heirs of the deceased or the disabled as per Para 27 Schedule II.

• Para 28, Schedule II in case of personal injury caused due to an accident to a child accompanying MGNREGS worker, such a person will get medical treatment free of charge and he will get an ex gratia payment decided by the state government in case of death or disability.

• Violation of any of these provisions will be considered as offence under provisions of Sec 25 of the Act.

3.3.13. Execution of work

The shelf of projects for a village will be recommended by the gram sabha and approved by the Zilla panchayat. Hundred percent implementation of

the scheme is done at Grama Panchayat. At least 50% of the works will be

allotted to Gram Panchayats for execution

TABLE: 3.6

Work completion status in Kerala in Percentages

Districts	2016-17 and earlier (in %)	2017-18 (In %)	2018-19 (In %)	2019-20 (in %)	Total (in %)
Alapuzha	100	99.99	39.22	6.07	86.91
Ernakulam	99.99	91.37	30.67	2.43	86.31
Idukki	99.96	89.13	19.38	1.69	82.98
Kannur	99.98	86.54	23.94	.55	83.27
Kasargod	100	93.99	40.62	1.12	89.01
Kollam	100	94.79	28.52	1.15	81.64
Kottayam	99.99	94.96	35.74	1.02	85.9
Kozhikode	99.92	93.36	27.48	1.6	84.53
Malappuram	99.98	90.27	30.56	1.04	83.39
Palakkad	99.98	88.95	35.61	3.4	84.46
Pathanamthitta	99.98	97.17	30.17	.69	86.39
Thiruvananthapuram	99.95	96.5	53.07	1.63	86.97
Thrissur	99.96	96.61	30.66	1.88	85.39
Wayanad	99.97	72.42	22.38	.72	82.14

Source: generated by researcher based on secondary Data

Table 3.6 shows the work completion status in 14 districts in Kerala. During 2016-17 and earlier period, Alappuzha, Kasargod and Kollam district performed well. These three districts were able to complete the work that they had undertaken. Kerala, with the help of strong Panchayati Raj institutions, helps in the effective implementation of the scheme. Other districts also perform well but with slight difference. But while comparing the years 2018-19, it shows a lower performance than 2016-17 to 2017-18. The main reason behind this was the natural calamity caused due to flood. Thiruvananthapuram district was able to complete more than half of its work. But Idukki district shows a very low work completion rate when compared with that of other districts.

3.3.14. Permissible work

The various works done through MGNREGA for the economic development of rural areas are as follows

- Water conservation and water harvesting

- Drought proofing, including afforestation and tree plantation

- Irrigation canals including micro and minor irrigation works

- Irrigation facilities for landowners by households belonging to SC/ST or to land of beneficiaries of the Indira Awaas Yojana

- Renovation of traditional water bodies including drainage of water-logged areas

- Rural connectivity to provide all weather roads

- Any other work, which may be notified by the central government in consultation with the state government and land development works are the permissible work under the scheme.

3.3.15. Prohibition of contractors

A 60:40 wage and material ratio must be maintained. No contractors and machinery are allowed

3.3.16. Cost sharing

The Central Government bears the 100 percent wage cost of unskilled manual labour and 75 percent of the material cost including the wages of skilled and semi skilled workers

3.3.17. Transparency and accountability

Social Audit must be done by the Gram Sabha. Grievance redressal mechanisms must be put in place for ensuring a responsive implementation process. All accounts and records relating to the Scheme should be available for public scrutiny

3.3.18. Cancellation of Job cards

Job cards cannot be cancelled in normal situations like non-demand/non-reporting for work etc. The Job card can be cancelled in certain situations like :-

1. Due to migration of household to urban areas

2. Situations like duplicate Job cards

3. Job card registrations was based on forged documents

4. Household's migration to another place

3.4. Asset creation

MGNREGS scheme will help in the creation of durable assets in the locality. After creation of assets it must be maintained in a proper way prepared for the purpose.

3.5. Measurement of work

All the work which has been done under MGNREGS must be measured and recorded in a book called measurement book which is issued by a competent authority. After determining the value of the work done, the payment shall be made. Measurement work will be done by Junior Engineer/authorized technical personnel as per the prescription of the state government.

- **Core staff for ensuring quality of works under MGNREGS**

Core staff is required for planning, preparation of estimates and for measurement of work done by the workers.

- **Mate**

A mate is required at the work site for the supervision of every 50 workers. The duty of mate is giving mark out, measurement of work, maintenance of measurement book and job card updating. At least 50% mates must be women& preference must be given to members of self-help groups.

- **Technical Assistant**

A Technical Assistant is required for every 2500 job cards and his duty is the measurement and recording of measurement in the measurement book every week or after the closure of muster whichever is earlier.

- **Bare foot Technician**

In order to assist the Technical Assistant/Junior Engineer, the services of Bare foot technician can be appointed from a worker household with the permission of State Government. Payment for Technical personnel including mates' TAs and BFTs shall be part of material component

- **Junior Engineer**

Junior Engineer may be appointed at the Block level/ Grama Panchayat level, and he will be responsible for the issue of Technical sanction of MGNREGS. Before commencement of work, the Junior Engineer will have to initiate a case record/ work file.

3.6. Framework for case record/work file

For each projects/works under MGNREGS a case record/work file have to be maintained. Necessary documents/records must be attached in a sequential order with a case record/ work file. It will help in review, monitoring and auditing of the implementation of the project/work during execution and after completion.

3.6.1. Documents to be placed in the case record/work file

● **Cover page**

The case record/work file should be covered with a hard paper cover and it should contain information about the project/work i.e. name of the work, location, work category, work start date, estimated time line for completion of work, work end date, estimated cost, actual expenditure, date of social audit, PIA details, the work code of the asset and date of geo tagging of the asset.

● **Check list of documents**

The first in the case record/work file will be the information regarding the documents kept inside, with respective page numbers.

● **Copy of the Annual Action plan/shelf of projects**

The case record/work file will also contain copy of the approved list of work along with copy of Grama sabha resolution

● **Copy of Technical estimate and design**

Copy of technical estimate and design must be a part of case record/work file

● **Technical Sanction**

Technical sanction includes the estimated cost of both labour and material component and total estimated volume of work

● **Administrative/Financial sanction**

Approval of work by a competent authority as per the rules of the state are called administrative sanction. The following documents are required for this

> ➢ Copy of resolution of Grama sabha where project has been sanctioned

> ➢ Copy of approved shelf of projects by the delegated authority

> ➢ Copy of approved technical estimate of the work

- **Convergence funds/ Inputs, if any**

Funds may be obtained from other schemes in order to meet the cost of project. Case record/work file will also include all project activities and its budget also.

- **Demand application form**

In order to demand work under MGNREGS scheme there are two types of application forms; one for individual households and another for group of workers applying together. The copy of application form received from households must be kept in the case record/work file.

- **Work allocation form**

All details regarding the project such as location, name of the work and number of days of employment, must be included in the work allocation notice.

- **Copy of filled e-muster rolls**

In order to record the attendance of workers e-muster rolls must be kept at the work site. Case record/work file must contain copies of filled in muster rolls duly verified and certified by competent authorities. Paper muster rolls maintained by the

state should also be kept with the case record/ work file. Attendance of semiskilled and skilled workers and payments made to them will be recorded in the paper muster rolls.

- **Copy of measurement book**

    Case record/work file must have the photocopies of the filled in pages of measurement book/print copy of the e-MB pertaining to muster period completed work must be measured by an authorized technical person and on the basis of volume of work done, labour and material expenditure can be calculated. Measurement will be made within 3 days from the closure of the MR.

- **Material procurement document and usage**

    Each project /work will require certain quantity of material which will become part of the technical estimate of the work. The authorized person will procure the material required for the project. The case record/work file should contain the procurement process.

- **Copy of wage list**

    Wage list should be kept inside the case record/work file which records details regarding payment of wages.

- **Copies of wage and material payment FTOs**

    A case record/work file must contain copies of wage and material payment FTOs, and it will help the officials to know about the issue of wage and material payments

- **Material vouchers and Bills**

    Case record/work file will contain copies vouchers and bills on material supply. In order to make payment to the suppliers/ contractor's preparation of bills demonstrating quantity of materials used, per unit price and total amount payable, is mandatory.

- **Copies of Receipts of royalty paid**

Case record/work file must include copies of receipts of the royalties paid to Government

- **Photograph of the project/work at three stages before, during and after**

    Photographs of the project/work should be taken before initiation of work, during implementation and finally after completion of the work for verification and validation. The photograph must be taken from the same angle with dates printed on it. The photograph must also include citizen information Board for project/work.

- **Work completion certificate**

    Work completion certificate must be issued by GRS/mate/any other official after the completion of project/work which will be duly certified by Technical personnel. The contents of work completion certificate will be the information about the nature of work, its code, actual work start and end date, actual expenditure etc.

- **Muster Roll Movement Slip**

    Muster roll movement slip clearly depicts the procedure involved from the generation of muster roll to the final payment. So, it clearly reveals the factors which are responsible for the delay in wage payments

- **Geo-tagged photograph of the asset (atleast one stage)**

The case record/work file must contain at least one geo-tagged photograph of the MGNREGS asset

- **Copy of Social Audit Report of the work**

Copy of social audit report of the work must be part of the case record/work file.

- **other state specific documents**

3.7. The Implementation Structure of MGNREGA

MGNREGA has a five-tier structure of implementation starting from GP at the bottom to the central government at the top.

1. **Gram Panchayat** (GP)

GP is the nodal agency at the bottom level that has the authority to select, design and implement 50% of the works. Selection of works, monitoring and supervision are done by the Gram Sabha (village council). GP has the responsibility to register households, issue job cards, receive applications for employment, provide employment and monitor the NREGA work.

The responsibilities of the Grama Panchayat includes the following

- Receiving applications for registration

- Verification of applications

- Registration of households

- Issue of Job Cards

- Receiving applications for work

- Issue of dated receipts for the applications

- Allotment of work within 15 days of submission of application or the date on when work is sought in the case of an advance application whichever is later.

- For the assessment of demand for work, periodical surveys must be conducted

- Execution of works that shall meet the required technical standards and measurements

- Maintenance of records

- Maintenance of accounts and provision of utilization certificates in formats prescribed by central and state government

- A report must be prepared annually containing the facts and figures and achievements related to the implementation of the scheme within its jurisdiction and a copy of the same to be made available to the public on demand and on payment of such fee as may be specified in the scheme

- Awareness generation and social mobilization

- Convening the Grama sabha for planning and social mobilization

- For conducting social audit all the relevant documents like muster rolls, bills, vouchers, measurement books, copies of sanction order and other connected books of accounts and papers must be made available to the Grama Sabha

- Monitoring implementation at the village level

- Details regarding both the completed work and ongoing (including wages and material component) must be disclosed at the worksite

- At Grama panchayat offices and other prominent public places the following information must be disclosed:-

1) Name of persons (with JC numbers) worked, number of days worked, wages paid in the specified format

2) The quantity and price of materials purchased for each project along with the name of agency which supplied the material

2. Block Panchayat

The rest 50% may be undertaken either by the Block Panchayat or the District Panchayat or both. Block Panchayat monitors and coordinates the plans and works at the block level. There is a programme officer for Mahatma Gandhi NREGS at the block level. The primary responsibility of the PO is to ensure that anyone who applies for work gets employment within 15 days. Computer updating of MGNREGA works, muster roll entries, etc is done at the block level under the guidance of the MGNREGA programme officer. Other functions of PO are:

- Consolidation of all project proposals received from GPs into the Block Plan and submission of the same to the District Panchayat for scrutiny and consolidation

- Matching of employment opportunities with the demand for work

- Conducting baseline surveys to assess work demand

- In order to assess the demand for work baseline surveys must be ensured

- The works undertaken by the GPs and other implementing agencies must be under the supervision of the PO

- Ensuring wage payments to all labourers must be prompt and fair and if the employment is not provided on time, payment of unemployment allowance is necessary

- Maintenance of proper records of accounts regarding the resources received, released and utilized

- Make sure that social audit is conducted and follow up actions are taken

- Cluster level facilitation teams must be formed in order to provide technical support to GPs within each cluster of GPs

- In order to open new accounts and making regular and timely payment liaison with banks and post offices is required. For all correspondence and communication liaison between GPs and Block and between Block and District is necessary

- Tehsildar/Block Development Officer is designated as PO at the Block level. In addition to their normal duties the authorities must discharge their responsibilities as PO's. A PO can sometimes be taken on deputation basis or recruited afresh. The PO is accountable to the DPC (District Programme Coordinator).

3. **District Panchayat**

District Panchayat, in addition to implementing non-mandatory works, coordinates MGNREGA activities at the district level. Besides, it has the responsibility to prepare both the district annual plan and the five-year perspective

plan. These two plan documents are the bases which guide the implementation of MGNREGA at the village level. These documents are prepared at the district level in consultation with the GP and block Panchayats. The implementation and coordination of MGNREGS at the district level will be the responsibility of District Programme Coordinator who may be either District Collector or Chief Executive Officer. The responsibilities of DPC includes

- Assist the district Panchayat in discharging its functions

- Ensure timely sanction of projects

- Make sure timely sanction and utilization of funds

- Ensure that wage-seekers are provided with work as per their claim under the act

- The performance of POs and all implementing agencies must be under the supervision of DPC

- Conduct periodic inspection of work in progress and muster rolls must be verified

- Periodic progress and updating must be submitted to the state government

- Make sure that social audit must be done in all Grama Panchayats once in every six months and necessarily follow up actions taken.

- Ensure that NREGA soft is used for recording all transactions like issue of JCs, recording of applications for work, allocation of work, generation of wage slips and Fund Transfer Orders, entries relating to work performed, delayed payment of wages, and unemployment allowance.

- Details regarding all funds received by implementing agencies and district level authorities including panchayats are posted in NREGA soft in not less than 2 days of receipt of such funds

- Make sure that all officials correctly entered all the required entries in NREGA soft

4. State Government

Next in hierarchy is the state government which acts as a facilitator in the flow of MGNREGA funds and helping in preparation of manpower. It has the responsibility to set up the State Employment Guarantee Council.

The responsibilities of SEGC include the following: -

- Advice the government from time to time on MGNREGA implementation in the state

- The work of monitoring and redressal mechanism must be reviewed and make suggestion for improvement

- Monitoring and evaluation of the MGNREGA in the state etc

Responsibilities of state government includes the following

- Setting up of SEGC

- Establishment of state employment guarantee fund

- Development of Rural Employment Guarantee scheme for the state

- For the effective implementation of the scheme, financial and administrative powers must be provided to the DPC and the programme officer

- In order to provide training, technical support and for taking quality control measures a network of professional agencies must be established

- Monitoring and evaluation of MGNREGS processes and outcomes, must be done regularly

- Spread awareness about MGNREGA across the state

- State level MGNREGS implementation agency/ mission must be set up with professional of high caliber

- Transparency and accountability must be ensured in the scheme at all levels

5. **Central Government** At the top of the hierarchy come the central government. The Ministry of Rural Development, New Delhi, is the nodal agency for MGNREGA implementation. It has the responsibility to set up Central Employment Guarantee Council for receiving advice on MGNREGA implementation. It may also undertake independent evaluation and monitoring of the scheme. It has the responsibility to prepare the budget and disburse funds.

3.8. Roles and responsibilities of Ministry of rural development

The Ministry of Rural Development has got some significant roles and responsibilities in order to ensure the effective implementation of MGNREGA. The major among them include making rules; issuing operational guidelines; reviewing work list according to demand; setting up of National Management team; CEGC, and Empanel agencies ensuring timely fund release; enhancing IT facilities, technical support, innovations, monitoring, evaluation and research etc.

3.9. NeFMS

To ensure that MGNREGA workers receive their wages on time, National Electronic Fund Management System (NeFMS) has been put in place. Almost 96% of wages are being paid directly to the beneficiaries' bank accounts. Additionally, intense monitoring and fixing accountability for delays in payments have shown significant result in the current financial year. Around 85% of the wages are being paid to the workers in time

The MGNREGA provides wages to rural employees against work done for the development of rural areas.

3.10. Permissible work

The various permissible work for the economic development of rural areas are as follows.

1. Water Conservation and water harvesting.

2. Drought proofing, including afforestation and tree plantation.

3. Irrigation canals including micro and minor irrigation works.

4. Irrigation facilities for landowners by households belonging to SC/ST or to land of beneficiaries of the INDIRA AWAAS YOJANA.

5. Renovation of traditional water bodies, including desilting of tanks.

6. Land development

7. Flood control and protection of works, including drainage of water-logged areas.

8. Rural connectivity to provide all weather roads.

9. Any other work, which may be notified by the Central government in consultation with the state governments.

3.11. Non- permissible Work

Work which is non-tangible, not measurable and repetitive in nature shall not be taken up under MGNREGS

3.12. Provision of additional days of employment in MGNREGS Scheme

In exercise of the provisions under Section 3 (4) of Mahatma Gandhi NREGA, the Central Government has decided to provide an additional 50 days of unskilled manual work in a financial year, over and above the 100 days assured to job card holders in such rural areas where drought or natural calamities (as per Ministry of Home Affairs) have been notified. The notification to provide additional 50 days of unskilled manual work over and above 100 days in drought or natural calamity notified rural areas is issued by the Ministry of Rural Development as recommended by the Ministry of Agriculture, Cooperation & Farmers Welfare.

3.13. Implementation of MGNREGS Scheme

The State right from inception has taken several bold steps to ensure quality and accountability in the implementation of the Scheme as follows: -

- Hundred percent implementation of the Scheme at the Grama Panchayat level.

- Each worker is required to open a Bank/Post office/Cooperative Bank Account and the wages are credited to the workers account. There should be no joint account.

- Each ward is having a Vigilance and Monitoring Committee (V & MC) to oversee the implementation of the Scheme

The Grama Panchayat Secretary is the registration officer under Mahatma Gandhi NREGS. The GP Secretary is assisted by an Assistant Secretary (in 864 GP out of the total 978 GPs) in the implementation of Mahatma Gandhi NREGS. In addition, the accountant and one section clerk in the GramaPanchayat deal with the day to day affairs of the Scheme at the GP level. Further, each Grama Panchayat is having two Village Extension Officers who are also supporting the GP Secretary in the implementation of Mahatma Gandhi NREGS. In order to support the Grama Panchayat Secretary, data entry operator cum accountants and Engineers/Overseers are provided on contract for a period of one year which can be extended by the GP. The selection of the contract staff vests upon the GP concerned.

Presently the State is utilizing the services of reputed training institutes like SIRD, KILA, ETCs, IMG, etc. for conducting training programmes in a cascading method. The State utilizes the service of self-help groups (*Kudumbashree*) and neighbourhood groups for interpersonal communication to create awareness among rural people regarding Mahatma Gandhi NREGS

The Government has instructed all Grama Panchayats to publish the Citizens Charter. The Charter should clearly spell out the responsibilities of the GP and the services available to the workers

All estimates are required to be prepared in the local language and should be demystified so that anybody can understand the provisions in the estimate

Government of Kerala notified the Grievance Redressal Rules under Mahatma Gandhi NREGS

Help Line is available in the District and State HQ

In the State, right from 2008, Government introduced a unique methodology in the preparation of Labour Budget and Shelf of Projects which starts from the Neighbourhood Groups

The State developed its own system to address the issue of Delay in Payment of Wages. A Delay Compensation Mechanism is now developed which is under consideration of the Government.

The rate of unemployment allowance payable will not be less than one-fourth of the wage rate for the first thirty days and not less than one half of the wage rates for the remaining period of the financial year.

3.14. Records

The most important factor in the implementation of NREGA is the proper maintenance of records. The implementing authorities like District Programme Coordinator, Programme officer, Grama Panchayat and other agencies must record all the information in proper registers. All these information can be electronically recorded with the help of computer based management information systems. The records maintained under MGNREGA are the following.

1 Muster roll issue Register

The muster rolls are issued by the programme officer at the block level. Muster rolls issued with the work and to which agency the muster rolls are issued can be correlated with help of this register.

2 Muster roll Receipt Register for Grama Panchayats

This register is kept with Grama Panchayat and it is used for entering and recording of the details of receipt of used muster rolls which has been issued to Grama Panchayat by other implementing authorities

3 Muster roll receipt register for other implementing agencies

Muster roll receipt register for other implementing agencies other than Grama Panchayat and it will provide date wise information on receipt of muster roll and information regarding work. It also contains information related to the date on which it was given to Grama Panchayat for recording.

4 Job card Application Register

It is kept by the Grama Panchayat/ Programme Officer and includes information like applicant's name, date of receipt of application and details regarding issue of job cards and reasons for non-issue of job card etc

5 Job card register

This is under the custody of Grama Panchayat/ Programme officer and it contains information like households to whom job cards are given

6 Employment Register

This register is under the custody of Grama Panchayat/ Programme Officer and includes information like application, allotment and performance of work and also wages and unemployment allowance paid to workers

7 works Register

Programme Officer, Grama Panchayat, other implementing agencies are the custodian of Works Register and the information included in this register are number and date of sanction order for work, date of completion of work, expenditure incurred for work, date of social audit and the pre-mid-post project condition of the work etc.

8 Assets Register

Details regarding the asset, cost of the asset, its location, current status, benefits derivable and all the information related to the work which has been taken on the asset are included in Asset Register which are kept with Programme Officer/ Grama Panchayat/ other implementing agencies.

9 complaints register

Complaints register maintained by the Programme Officer/ DPC/Grama Panchayat/ other implementing agencies includes information like date of receipt of complaints, complaint details, actions taken and the date of final disposal etc

10 Monthly allotment and utilization certificate watch Register

The date wise information on allotment, expenditure, balance kept with implementing agency and details of submission and pendency of utilization certificate

are included in the monthly allotment and utilization certificate watch register, which are maintained by Programme Officer/ Grama panchayat/ Implementing agencies.

3.15 Record of employment

The information like the amount paid and the number of days for which payment has been made by any agency must be recorded on the job card. Coordination of employment data at the Grama Panchayat level will be the responsibility of Grama Panchayat and at the block level it will be the duty of Programme Officer. The consolidation of household wise employment data is done by the Grama Panchayat in employment register. The programme officer will coordinate the employment data at the block level that have been received in a fortnight basis from Grama Panchayat and it will be send to District Programme Coordinator. Any problems regarding this will be reported by district Programme Coordinator.

3.16 Fortnightly report on worksites

Collection of information regarding labour employed and materials received from worksite is the responsibility of programme Officer. All the information in the prescribed format should be put on the notice board at the office of the Programme officer. All this information should be updated on the NREGS website also.

3.17 MGNREGS in Kerala

The MGNREGS scheme came in to force on 5th September in 199 districts in India and extended to 130 districts later. MGNREGS scheme was initially implemented in 2 districts namely Palakad and Wayanad on 5th February 2006 in

Kerala and extended to Kasargod and Idukki by Feb 2007 and to remaining 10 districts by Jan 2009. The most severe problem faced by Kerala is unemployment. Despite high spread of education most of them are unemployed. The LFPR (Labour force participation Rate) is 50.7% in Kerala which is same as that of those employed within the age group of 18 to 60 and it is lower than the national average of 53.8%.

The WPR (worker population ratio) which shows the number of people employed per 1000 persons is 43.8% which is lower than the national average of 47.8%. The MGNREGS scheme will be able to make formidable change to this situation by guaranteeing 100 days work to every household whose adult members volunteer to do unskilled manual work. If this programme is well implemented it will lead to creation of useful assets in rural areas.

As per the estimates made on 2018 Thiruvananthapuram district occupies the first position by creating 73.08 lakh man days. 173335 people from 158615 families were provided job and an amount of Rs.208.5 Crore was utilized and 7227were provided 100 days and out of them 167 persons were differently abled persons. In Thiruvananthapuram district 20330 families belonging to Sc and 2684 families belonging to SC received work under this scheme until March 2018.

In the present research work, the researcher selected three districts in Kerala for the evaluation of MGNREGS scheme. From these districts 9 Panchayats were selected and the performance of these Panchayats for 6 years is given in the following table.

TABLE : 3.7

Employment Generation during 2013-14 to 2018-19 in Ernakulam district

Grama Panchayat	Employment status of Household			Employment status of persons			Families completed 100 working days
2013-14	demanded	provided	%	demanded	Provided	%	
Avoly	610	542	88.85	634	553	87.22	193
Valakom	786	665	84.605	825	687	83.27	279
Parakkadavu	3481	1559	44.79	5195	1628	31.34	257
2014-15							
Avoly	653	560	85.76	710	606	85.35	33
Valakom	779	678	87.03	862	740	85.85	163
Parakkadavu	1731	1251	72.27	1789	1276	71.32	1
2015-16							
Avoly	611	564	92.31	681	625	91.78	97
Valakom	815	716	87.85	902	784	86.92	245
Parakkadavu	1418	1262	88.999	1487	1317	88.57	146
2016-17							
Avoly	570	518	78.01	648	576	88.89	52
Valakom	664	596	51.83	721	639	88.63	114
Parakadavu	1150	1088	94.61	1202	1137	94.59	17
2017-18							
Avoly	542	461	85.06	595	504	84.71	73
Valakom	555	486	87.57	606	526	86.798	90
Parakadavu	1006	939	93.34	1045	974	93.21	24
2018-19							
Avoly	565	507	89.73	649	580	89.37	199
Valakom	566	530	93.64	632	587	92.88	264
Parakadavu	1188	1131	95.20	1285	1216	94.63	387

Source: *generated by researcher based on secondary Data*

Table 3.7 shows employment generation from 2013-14 to 2018-19 in Ernakulam District, three Panchayats namely Avoly, Valakom and Parakadavu selected for the study. When looked in to the employment status of households and persons the percentage of households that demanded and provided employment is high in Avoly Panchayat during the year 2013-14, 88.85% and 92.31%in 2015-16. Despite the low performance in the initial years, Parakadavu Panchayat emerges first with 94.61%, 93.34% and 95.20% during the last three years 2016-17 to 2018-19.Valakom Panchayat has come only in 2014-15 with 87.03%.

Employment status of persons shows a ranking not different from the above mentioned ranking of households. In 2013-14 and 2015-16 Avoly Panchayat secures 1st position with87.22% and 91.78%, in 2014-15 Valakom Panchayat, with 85.85% from 2016-17 to 2018-19, Parakadavu Panchayat with 94.59%, 93.21%, 94.63% respectively.

Considering the number of families completed 100 working days, Parakadavu Panchayat shows a great result in the first and last year of study with 257 and 387 families. But in between from 2014-15 to 2017-18 it shows a very poor performance with only 1, 17 and 24 families respectively completing. The same is the case with Avoly Panchayat showing poor performance during the middle years. Meanwhile Valakom Panchayat shows a better consistent performance when compared to other two Panchayats. In total it is found that the performances of these three Panchayats are very much vulnerable and inconsistent during the years taken for the study.

TABLE 3.8
Employment generation during 2013-14 to 2018-19 in Kottayam district

Grama	Employment status		Employment status		Families

Panchayat	of households			of persons			completed 100 working days
	demanded	provided	%	demanded	provided	%	
2013-14							
Aymanam	1785	1549	86.78	1895	1619	85.44	28
Kumarakom	2439	2350	96.35	2636	2530	95.98	18
Thiruvarppu	2386	2220	93.04	2532	2323	91.75	29
2014-15							
Aymanam	1220	987	80.90	1322	1050	79.43	1
Kumarakom	1960	1877	95.77	2121	2044	96.37	7
Thiruvarppu	1779	1634	91.85	1921	1747	90.94	12
2015-16							
Aymanam	1382	1277	92.40	1548	1406	90.83	9
Kumarakom	1934	1890	97.72	2153	2084	96.795	26
Thiruvarppu	1838	1717	93.42	2065	1901	92.06	5
2016-17							
Aymanam	1484	1349	90.90	1643	1470	89.47	69
Kumarakom	1999	1891	94.597	2196	2057	93.67	79
Thiruvarppu	1978	1852	93.63	2232	2075	92.97	69
2017-18							
Aymanam	1456	1346	92.45	1614	1465	90.77	370
Kumarakom	2091	2009	96.08	2294	2173	94.73	485
Thiruvarppu	1909	1778	93.14	2082	1924	92.41	285
2018-19							
Aymanam	1652	1517	91.83	1908	1726	90.46	334
Kumarakom	2252	2154	95.65	2511	2359	93.95	595
Thiruvarppu	2004	1835	91.57	2252	2032	90.23	335

Source: *generated by researcher based on secondary Data*

Table 3.8 reveals the employment status of households and persons during 2013-14 to 2018-19. During 2012-13 to 2013-14 Aymanam panchayat was not able to show a good performance when compared with Kumarakom and Thiruvarppu

Panchayats which were taken for the study. But from 2014-15 onwards the performance of Aymanam Panchayat shows an increasing trend. But all these Panchayats were not able to provide work for all households and persons who demanded work under this scheme, who have completion status 16-17.

TABLE: 3.9

Employment generation during 2013-14 to 2018-19 in Kozhikode district

Grama panchayat	Employment status of households			Employment status of persons			Families completed 100 working days
2013-14	demanded	provided	%	Demanded	provided	%	
Kadalundi	1079	829	76.83	1095	842	76.89	447
Perumanna	1326	1219	91.93	1369	1242	90.72	173
Olavanna	1429	1369	95.80	1450	1384	95.45	180
2014-15							
Kadalundi	1246	802	64.37	1271	818	64.36	251
Perumanna	1398	1285	91.92	1482	1312	88.53	155
Olavanna	1406	1349	95.95	1425	1362	95.58	97
2015-16							
Kadalundi	1290	982	76.12	1324	1007	76.06	204
Perumanna	1601	1441	90.01	1926	1705	88.53	151
Olavanna	1547	1481	95.73	1588	1509	95.03	96
2016-17							
Kadalundi	1294	1114	86.09	1371	1172	85.49	313
Perumanna	1337	1095	81.899	1497	1205	80.49	145
Olavanna	1593	1504	94.41	1640	1545	94.21	156
2017-18							
Kadalundi	782	650	83.12	831	691	83.15	0
Perumanna	1076	785	72.96	1185	855	72.50	146
Olavanna	1257	1105	87.91	1312	1154	87.96	202

2018-19							
Kadalundi	904	712	78.76	951	753	79.18	267
Perumanna	1295	856	66.10	1483	972	65.54	340
Olavanna	1411	1306	92.56	1477	1356	91.81	301

Source: *generated by researcher based on secondary Data*

Table 3.9 shows the employment demanded pattern of households and persons during 2013-14 to 2018-19. In the first three years Olavanna Panchayat shows satisfactory performance when compared to Perumanna and Kadalundi Panchayats in case of employment status. But from 2016-17 onwards the Olavanna Panchayat shows a declining trend. It was not able to provide the work as per the beneficiary's demand. But Kadalundi Panchayat shows a better performance than the initial years regarding employment status of persons during 2016-17. But in 2017-18 onwards this rate shows a decrease in Kadalundi Panchayat.

3.18 MGNREGS IN KERALA –current status

TABLE: 3.10

Status showing employment provided to Households as on 31/03/2019

SL No	Districts	No of Active Job cards	No of Households got Job	% of Households got Job
1	Alappuzha	174682	148041	84.75
2	Idukki	137904	108585	78.74
3	Thiruvananthapuram	236409	179877	76.09
4	Pathanamthitta	68640	51838	75.52
5	Kozhikode	193029	144237	74.72
6	Palakkad	222852	165984	74.48
7	Kollam	204802	152457	74.44
8	Wayanad	85532	62312	72.85
9	Kasargod	91165	66268	72.69

10	Ernakulam	117465	82264	70.03
11	Kottayam	88303	60694	68.73
12	Kannur	117465	81144	68.69
13	Thrissur	133874	86004	64.24
14	Malappuram	147062	88682	60.30
Total		2019858	1478387	73.19

Source: *generated by researcher based on secondary Data*

The main objective of MGNREGS scheme is to provide employment to rural households who demanded work for enhancing the livelihood security of poor people in rural areas. Table 4 shows the household who got work as per their demand. The table clearly depicts that Thiruvananthapuram district possess highest number of active job cards and also able to provide more employment to people. The main problem in our country is unemployment. As per this table this scheme helped our country in solving the unemployment problem to certain extent. But it does not mean that the implementation of this scheme was 100% successful in our country because certain districts like Malappuram, Thrissur, Kannur and Kottayam show a poor performance as the scheme could only provide employment up to 70% of people.

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CHAPTER 4
AN OVERVIEW OF IAY/PMAY-G SCHEME IN KERALA

CHAPTER 4

AN OVERVIEW OF IAY/PMAY-G SCHEME IN KERALA

4.1 Introduction

In the previous chapter an overview of MGNREGS Scheme has been narrated by the researcher. The overview illustrates the various theories and concepts related to the topic of research. This chapter deals with the theoretical framework regarding the IAY/PMY_G Scheme, a poverty alleviation programme.

4.2. IAY

Indira Awaas Yojana is a flagship scheme of the Ministry of Rural Development to provide financial assistance to rural BPL households for construction and upgradation of dwelling units. The scheme was initiated during the year 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) and continued as a sub scheme of Jawahar Rozgar Yojana (JRY) since it's launching from April, 1989. With effect from 1st Jan 1996, the scheme was separated from JRY and has been made an independent scheme. Out of JRY funds, 6% were allocated for implementation of IAY. The housing scheme addressed the needs of SC and ST families and the families of bonded labourers in BPL category.

While making allocation of funds under this scheme, 75% weightage will be provided to scarcity of housing and 25%, to poverty ratio. During fund allocation, 60% funds will be provided to SC/ST categories, 3% share of funds will be provided to differently abled and 15% share in total funds will be provided to minorities and 5% of funds will be kept aside for meeting emergency situations like natural calamity,

riot etc. This fund can move from state to state. As per the IAY scheme the houses are either allotted to women or both husband and wife.

The Centre and State will share IAY funds (except in North-Eastern States and Sikkim) in the ratio of 75:25.   In North Eastern States and Sikkim share of funds is in the ratio of 90:10. The entire fund will be provided by the Centre in the case of UTs. From 2014-15 onwards as per IAY scheme the fund transfer to state government will be by way of transfer to consolidated fund of respective state government. The state government has to submit UCs, Audit Reports and Compliance of conditions imposed during earlier releases. For receipt of IAY funds a Bank account has to be opened and it must be registered on CPSMS. Yearly allocation will be in two installments. First installment shall be equal to 50% of annual allocation and annual allocation minus first installment with applicable deductions will be the second installment.

Within 3 days of receipt from central government the central share is to be released to DRDAs/ZPs bank account which is meant for IAY. If there is any failure, the state will be liable to pay the interest@ 12% per annum for the period of delay. After the release of Central share, the state share also has to be released within 15 days.

4.2.1. Features of Indira Awaas Yojana

Houses sanctioned under Indira Awaas Yojana will be under the joint ownership of husband and wife, except in the case of unmarried, widow or divorced individual.

No contractors are allowable during the construction of houses under IAY Scheme. If contractors are appointed, then the state Government will withdraw the funds.

Technical and Managerial guidance is also provided for the construction of house under IAY Scheme. The services of reputed NGOs, charitable institutions, youth clubs can be utilized in order to provide service support to the beneficiaries.

State Governments are promoting eco-friendly housing techniques to promote the houses with the facilities such as water supply, internal and approach roads, sewerage, drainage, street lighting and social infrastructure amenities in slums.

4.2.2. Performance of IAY in Kerala

TABLE: 4.1

Table 4.1Reveals the details regarding house completion number in 14 districts in Kerala during 2010-11 to 2015-16

IAY -Year wise house Sanctioned and completed Report from 2010-11 to 2015-16

	YEAR	2010-11		2011-12		2012-13		2013-14		2014-15		2015-16	
S L N o	District	sanctioned	completed	sanctioned	Completed	Sanctioned	Completed	Sanctioned	Completed	Sanctioned	Completed	Sanctioned	Completed
1	Alappuzha	4921	4445	8002	7799	3264	3199	2588	2538	2908	2845	3460	3297
2	Ernakulam	1652	1381	2777	2649	2099	2075	3427	3381	3633	3554	4014	3889
3	Idukki	2035	1863	2932	2618	2019	1696	1862	1679	1925	1779	3431	3198
4	Kannur	504	339	874	804	937	928	2897	2843	3559	3472	3645	3481
5	Kasarg	795	379	1438	131	166	158	200	194	250	24	240	229

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No.	District												
	od				9	4	3	5	2	9	27	2	0
6	Kollam	3545	2485	6073	5620	5060	4992	3287	3181	4154	4003	4415	4224
7	Kottayam	1957	1888	2944	2920	2278	2263	2490	2463	2889	2860	3483	3341
8	Kozhikode	2444	1835	3485	3362	3032	2951	3167	3071	3878	3743	4022	3831
9	Malappuram	4571	4253	4794	4698	5048	4946	5418	5316	6052	5947	6506	6286
10	Palakkad	4265	3428	4233	3835	5129	4708	4514	4177	6161	5562	6195	5697
11	Pathanamthitta	1947	1827	2602	2595	2257	2244	1773	1763	2336	2310	2337	2264
12	Thiruvananthapuram	4458	4330	7359	7302	5248	5214	3276	3253	4381	4335	4862	4788
13	Thrissur	3669	2964	5164	5037	4903	4774	3458	3377	4048	3974	4905	4726
14	Wayanad	1363	971	2043	1509	1934	1681	1858	1601	2113	1775	2332	2089

Source: iay.nic.in

Table 4.1 shows the year wise details regarding houses sanctioned and completed from 2010-11 to 2015-16 in 14 districts in Kerala. As per IAY scheme , Alappuzha District the house completion shows consistency in house completion rates during the years of study. The number of houses sanctioned and completed are very little in Kannur and Kasargod districts and so it is reflected in their performance accordingly. During the years 2012-13, 2013-14 and 2015-16, the house completion rate shows a decreasing trend. Thiruvananthapuram, Kottayam, Malappuram, Alappuzha and Kannur are the districts which are ranked first in house completion. Almost all districts were able to achieve their target to a certain extent.

Table: 4.2

Houses completed over houses sanctioned under IAY scheme –district wise analysis (percent)

Sl No	Year District	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
1	Alappuzha	90.73	97.46	98	98.07	97.83	95.29
2	Ernakulam	83.60	95.39	98.86	98.66	97.83	96.89
3	Idukki	91.55	89.29	84	90.17	92.42	93.21
4	Kannur	67.26	91.99	99.04	98.14	97.56	95.50
5	Kasargod	47.67	91.72	95.13	96.86	96.73	95.34
6	Kollam	70.10	92.54	98.66	96.78	96.36	95.67
7	Kottayam	96.47	99.18	99.34	98.92	98.99	95.92
8	Kozhikode	75.08	96.47	97.33	96.97	96.52	95.25
9	Malappuram	93.04	97.99	97.98	98.12	98.27	96.62
10	Palakkad	80.38	90.60	91.79	92.53	90.28	91.96
11	Pathanamthitta	93.84	99.73	99.42	99.43	98.89	96.88
12	Thiruvananthapuram	97.13	99.23	99.35	99.30	98.95	98.48
13	Thrissur	80.78	97.54	97.37	97.66	98.17	96.35
14	Wayanad	71.24	73.86	86.92	86.17	84	89.58

Source: *generated by researcher based on secondary Data*

As per table 4.2, the result of the study shows the percentage of houses completed in 14 districts in Kerala. Kasargod district shows the lowest house completion rate among all other districts during the year 2010-11, with47.67%.

Wayanad district also had only 71.24% house completion compared to that of other districts. The districts Kasargod, Kollam, Kozhikode, Palakkad and Thrissur etc. could exhibit a poor performance in the year 2010-11 but a progressing trend later on. With 99.04% house completion rate, Kannur district showed an admirable performance .In the last years of study all the districts began to perform well including Wayanad district.

4.3. PMAY-G

As per the performance audit by the Comptroller and Auditor General of India in 2014, certain gaps were identified in the performance of IAY. In order to fill these gaps, IAY has been restructured in to Pradhan Mantri Awaas Yojana-Gramin w.e.f.1st April 2016.

The main aim of PMAY-G is to "provide housing for all" by the year 2022. Under this scheme, the beneficiary will get a Pucca house with all basic amenities, who live in Kutcha and dilapidated houses.

4.3.1. Features of Pradhan Mantri Awaas Yojana Gramin scheme

For the accurate selection of beneficiaries, modern technologies like information communication and space technology was used

PMAY-G is a combination of certain schemes like Aadhaar platform, skill India and Jan Dhan Yojana and Make in India

Selection of beneficiaries is made based on the scarcity of housing and as per SECC 2011 data and after the verification through Grama sabha

In order to provide technical support, there is National Technical Support agency at national level. The beneficiary will get technical assistance in addition to financial assistance.

In order to train and allocate labour, Govt. also plans to deploy MGNREGA For PMAY_G Scheme the Swatch Bharat and MGNREGA amongst other institutions have funded for toilets.

In addition to the unit assistance provided, under Integrated Action Plan (IAP) PMAYG beneficiaries will get 90/95 days of wage employment

As per National Rural Drinking Water Program (NRDWP) PMAY-G beneficiaries will get drinking water supply in their house

The beneficiaries of PMAY_G will get clean and efficient cooking fuel Management of household's solid and liquid waste is possible under this scheme Bio-fenced steps, paved pathways, road etc. are the various amenities that are provided to the PMAY-G beneficiaries

The beneficiary will also get loan up to Rs.70000 from financial institutions. Ministry of rural development will sanction special projects after the approval from the empowered committee.

The beneficiaries will be sensitized about PMAY-G

Importance is given to local materials, appropriate designs and trained masons during the construction of quality houses.

The main aim of PMAY-G was the construction of 1 Crore Pucca houses in rural areas during 2016-19

Rs 60000Crore was the estimated total expenditure under PMAY-G scheme

The size of unit is revised from 20 to 25 square meters

There will be direct transfer of funds electronically to the beneficiaries 4 Crore households will be the target under PMAY-G scheme by the year 2022 Unit assistance provided to beneficiaries has been enhanced from 70000 to 1.20 lakhs in plain areas and 75000 to 1.30 lakh in hilly states, difficult areas and IAP districts. The central and state government will share the cost of unit assistance in the ratio of 60:40 in plain areas and 90:10 for north eastern and 3 Himalayan states (Jammu &Kashmir, Himachal Pradesh and Uttarakhand)

The PMAY-G beneficiary will get an assistance of Rs.12000 for construction of toilets through convergence with Swacch Bharat Mission Gramin (SBM-G) MGNREGS or any other dedicated source of funding.

Social protection must be provided to persons with disabilities. As per provisions for persons with Disabilities Act 1995 while allotting houses at the state level, 3% of the beneficiaries must be persons with disabilities.

Saturation approach must be followed by using Gram panchayat, Block or District as a unit.

During the selection process, priority must be given to SAGY GramaPanchayat and GramaPanchayat having strong social capital through DAY-NRLM self-help group of women.

- **Beneficiary list for PMAY-G**

For the selection of beneficiaries of PMAY-G programme the Govt. will make use of socio-economic caste census (SECC) data. The steps will be as follows

1. Beneficiary list will be prepared by using SECC (Socio Economic Caste Senses)

2. Then beneficiaries will be prioritized

3. The list it will be sent to Grama Sabha for verification

4. After verification, final list will be created and published

5. Last step is the creation of annual list

Table : 4.3

PMAY-G houses sanctioned and completed report –district wise analysis

	Year	2016-17			2017-18		
Sl No	District	Sanctioned	Completed	%	Sanctioned	Completed	%
1	Alappuzha	607	566	93.25	151	117	77.48
2	Ernakulam	527	512	97.15	245	230	93.88
3	Idukki	586	537	91.64	198	187	94.44
4	Kannur	535	524	97.94	152	145	95.39
5	Kasargod	463	445	96.11	116	111	95.69
6	Kollam	1085	1046	96.41	355	289	81.41
7	Kottayam	496	480	96.77	115	105	91.30
8	Kozhikode	953	886	92.97	193	170	88.08
9	Malappuram	1994	1832	91.88	378	334	88.36
10	Palakkad	1572	1457	92.68	382	340	89
11	Pathanamthitta	492	483	98.17	203	179	88.18
12	Thiruvananthapuram	2179	2124	97.48	824	723	87.74
13	Thrissur	1059	978	92.35	473	398	84.14
14	Wayanad	777	747	96.14	129	106	82.17
Total							

Source: *generated by researcher based on secondary Data*

Table 4.3 reveals the percentage of house completion status of PMAY-G scheme in the 14 districts of Kerala. PMAY_G is a revamped version of IAY scheme. During the year 2016-17 the performance of all the districts is satisfactory .

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During 2017-18, the performance of the scheme was not up to the desired target. It shows a decreasing trend when compared to the initial stage. Thiruvananthapuram is in the first place to sanction and complete most number of houses in both the years. When considering the percentage Pathanamthitta (98.17%) and Kasargod(95.69%) are at the top and Idukki (91.64%) and Alappuzha(77.48%) at the bottom in the subsequent years.

TABLE 4.4

Complete and incomplete houses in Alappuzha district

SL No	Name of GramaPanchayat	Houses allotted	Houses completed	Houses incomplete	% of completion
2010-11					
1	Karthikapally	12	12	0	100
2	Thazhakara	178	177	1	99.44
3	chettikulangara	143	140	3	97.90
2011-12					
1	Karthikapally	93	93	0	100
2	Thazhakara	249	246	3	98.80
3	chettikulangara	113	113	0	100
2012-13					
1	Karthikapally	37	37	0	100
2	Thazhakara	29	28	1	96.55
3	chettikulangara	51	51	0	100
2013-14					
1	Karthikapally	26	26	0	100
2	Thazhakara	88	85	3	96.59
3	chettikulangara	47	47	0	100
2014-15					
1	Karthikapally	38	38	0	100
2	Thazhakara	25	24	1	96
3	chettikulangara	53	52	1	98.11
2015-16					
1	Karthikapally	40	39	1	97.5
2	Thazhakara	21	20	1	95.24
3	chettikulangara	52	46	6	88.46

PMAY-G 2016-17					
1	Karthikapally	12	11	1	91.67
2	Thazhakara	2	2	0	100
3	chettikulangara	3	3	0	100
2017-18					
1	Karthikapally	3	2	1	66.67
2	Thazhakara	1	1	0	100
3	chettikulangara	1	1	0	100

Source: *generated by researcher based on secondary Data*

For analysing the performance of IAY/PMAY-G Programme, three districts were selected and from these districts 3 panchayats were selected. Table 13 reports the performance of IAY/PMAY-G scheme in 3 Panchayats in Alappuzha district. As per the report the scheme shows a high level performance in the selected Panchayats under the study. From 2010-11 to 2014-15, Karthikapally Panchayat was able to complete its targets. But from 2015-16, Karthikapally Panchayat's performance shows a decreasing trend .In 2015-16,Chettikuangara panchayat's performance is found to be very disappointing with 6 house incompletions. After the introduction of PMAY-G scheme, the performance of Thazhakara and Chettikulangara Panchayat shows remarkable change. They were able to achieve their targets. In Thazhakara Panchayat unlike in the initial years, house completions were reported in both 2016-17 and 2017-18.The PMAY-G scheme has brought about a face lift to the scheme altogether.

Complete and incomplete houses in Palakkad District

SL No	Name of GramaPanchayat	Houses allotted	Houses completed	Houses incomplete	% of completion
2010-11					
1	Koppam	9	9	0	100
2	Vallapuzha	58	53	5	91.38
3	Pudusseri	32	29	3	90.63
2011-12					
1	Koppam	10	10	0	100
2	Vallapuzha	39	37	2	94.87
3	Pudusseri	16	15	1	93.75
		2012-13			
1	Koppam	33	33	0	100
2	Vallapuzha	37	35	2	94.59
3	Pudusseri	49	44	5	89.80
2013-14					
1	Koppam	32	32	0	100
2	Vallapuzha	37	35	2	94.59
3	Pudusseri	53	46	7	86.79
2014-15					
1	Koppam	63	61	2	96.83
2	Vallapuzha	51	51	0	100
3	Pudusseri	84	74	10	88.10
2015-16					
1	Koppam	63	59	4	93.65
2	Vallapuzha	41	38	3	92.68
3	Pudusseri	86	77	9	89.53
PMAY-G 2016-17					
1	Koppam	15	14	1	93.33
2	Vallapuzha	3	3	0	100
3	Pudusseri	32	29	3	90.63
2017-18					
1	Koppam	2	2	0	100
2	Vallapuzha	1	1	0	100
3	Pudusseri	14	12	2	85.71

Source*: generated by researcher based on secondary Data*

In order to evaluate the performance of IAY/PMAY-G programme in Palakad district, three districts were selected for the study. Koppam, Vallapuzha and Pudusseri were the panchayats selected for the study. These three panchayats showed very desirable performance in terms of house completion statistics. Koppam Panchayat was able to achieve its target 5 times out of the 8 years selected for the study. In certain years its target was very low when compared to other Panchayats .The number of houses incomplete is rather high in Pudussery panchayat's performance record as per IAY scheme. Vallapuzha Panchayat showed a progressive trend during the study period in terms of target achievement. But as per PMAY-G scheme, the house completion rate of this panchayat is rather low.

TABLE 4.6

Complete and incomplete houses in Thrissur District

SL No	Name of Grama Panchayat	Houses allotted	Houses completed	Houses incomplete	% of completion
2010-11					
1	Thanniam	43	41	2	95.35
2	Muriyad	27	25	2	92.59
3	Edathiruthy	11	11	0	100
2011-12					
1	Thanniam	129	129	0	100
2	Muriyad	44	44	0	100
3	Edathiruthy	30	30	0	100
2012-13					
1	Thanniam	56	56	0	100
2	Muriyad	34	32	2	94.12
3	Edathiruthy	16	16	0	100
2013-14					
1	Thanniam	45	45	0	100
2	Muriyad	40	37	3	92.5
3	Edathiruthy	18	18	0	100
2014-15					
1	Thanniam	54	54	0	100
2	Muriyad	36	36	0	100
3	Edathiruthy	36	34	2	94.44
2015-16					
1	Thanniam	87	87	0	100
2	Muriyad	54	53	1	98.15
3	Edathiruthy	47	44	3	93.62
PMAY-G 2016-17					
1	Thanniam	28	25	3	89.29
2	Muriyad	7	7	0	100
3	Edathiruthy	35	35	0	100
2017-18					
1	Thanniam	8	4	4	50
2	Muriyad	4	4	0	100
3	Edathiruthy	14	9	5	64.29

Source: *generated by researcher based on secondary Data*

In Thrissur District house completion was not up to the mark as per PMAY-G scheme but as per IAY scheme it showed a better performance. In 2011-12 all the

three Panchayats were able to achieve their targets. When IAY scheme is compared to PMAY-G scheme, the target was very small due to its initial stage. PMAY-G scheme was introduced in the year 2016. In 2017-18 the performance of Thanniam Panchayat was only 50% and that of Edathiruthy Panchayat was 64.29% though these two panchayats could achieve its target almost every year except in 3 years.

4.3.2. Eligibility Criteria of a Beneficiary under PMAY-G

1. Scheduled caste/ Scheduled Tribe

2. Free bonded labourers

3. Minorities and non-SC /St rural households in the BPL category

4. The applicant's family must include a husband, wife and child/children who are unmarried

5. The applicant must not be the owner of a Pucca house

6. The applicant and his family must belong to any of these; EWS (economically weaker section), LIG (lower income group), BPL category (below poverty line).

7. The family income of the applicant should be between 3lakh and 6lakh p.a

8. For a loan above 6lakh, the interest rate on the additional amount will be as per the market rate.

4.3.3. Documents required for Pradhan Mantri Awaas Yojana Gramin

1. Duly filled PMAY-G application form

2. Ethnic group Certificate

3. Proof of income

4. Any ID proof such as Aadhar card, PAN, driving licence, Voter ID etc.

5. Income certificate if income is below taxable limit

6. Proof of address

7. Salary certificate

8. Six months bank account statement

9. IT returns

10. Form 16

11. IT assessment order

12. If the applicant is involved in business, letter regarding nature of business

13. Financial Statement in case of business

14. Plan of construction

15. Certificate claiming cost of construction

16. Official valuer's certificate

17. An affidavit regarding applicant and his family doesn't possess a pucca house

18. If any advance payment was made to the builder receipt of such payment

19. Construction contract with developer or builder

20. NOC from a housing society

21. Letter pointing to the allocation of property

4.3.4. Exclusion of beneficiaries from PMAY-Gramin scheme

- Candidates having a motorized two wheeler

- Candidates having a motorized three wheeler

- Candidates having a motorized four wheeler

- Candidates having a fishing boat

- Candidates that having mechanized three wheeler agricultural equipment

- Candidates that having mechanized four wheeler agricultural equipment

- Candidates that having a Kisan Credit Card (KCC) with a limit greater or equal to Rs.50000

- Any household having at least one member as government employee

- Household with at least one member earning more than Rs.10000 a month

- Person who pays income tax

- Person who pays professional tax

- Owner of a refrigerator

- Owner of a landline phone connection

4.3.5. Administrative expenses

Out of the total funds released 4% can be used as administrative expenses, 5% can be retained at the state level and the balance will be distributed to the district. The utilization of administrative expenses will be as follows.

- IEC activities, MIS evaluation studies

- Social audit

- Capacity building initiatives

- Training must be provided to community resource persons

- Provision of sensitization activities, habitat and housing literacy to beneficiaries

- Provision of honorarium to CRPS and service charges to NGOs

- Officials and elected representatives of Panchayats must be trained including exposure visits

- Expenditure related with training and certification of masons

- Expenditure required for demonstration of innovative technologies and works related to housing

- Monitoring cost for ensuring the quality of construction of PMAY-G houses

- The central and state will share the administrative expenses in the same ratio as applicable to the programme expenditure.

4.3.6. EMPOWERED COMMITTEE

For the approval of Annual Action Plan (AAP) of the states/UTs there will be an empowered committee under the chairmanship of Secretary, Ministry of Rural Development. Members include:-

- Additional Secretary, Ministry of Rural Development, Government of India

- Joint Secretary (Rural Housing), Ministry of Rural Development, Government of India

- Advisor, NITI Aayog

- Representative of HUDCO,

- Secretary dealing with rural housing, of the state/UT concerned

- Representative of internal finance division

- The committee can also adopt any other persons in its meeting as per requirement in order to assist them

4.3.6. a). Functions of empowered committee

- Approval of special projects

- To back up state's criteria for determination of 'difficult areas'

- To review the programme, suggest studies etc

- Reallocation of targets

- To endorse supply of construction materials in lieu of financial assistance and modalities thereof

4.3.7. Annual Action Plan

For implementing PMAY-G the state/UTs have to prepare an annual action plan. The plan will consist of a rod map for timely completion of houses sanctioned and ensure convergence with other schemes. The States Annual Action Plan will include District wise plan. The district wise plan highlights the strategy that have to be adopted for saturating priority households.

4.3.8. Tagging of Land and Mapping of Field Functionary and Mason to Beneficiary

The BDO or any block level official authorized by the state government before issuing the sanction order will have to take a geo-referenced photograph of the beneficiary in front of the house, through Mobile application Awaas app, where the beneficiary is currently living, followed by a geo-tagged photograph of the land on which the beneficiary wishes to construct the house and get it uploaded in Awaas soft. Sometimes the beneficiary may want to construct the house on the same plot he/she currently resides, and then it should be clearly indicated.

The beneficiaries may be landless; in such cases the state must ensure that the beneficiary has acquired land from the government land or any other land including public land. Availability of drinking water must be ensured. The state has to ensure that the land is provided as per the permanent waiting list finalization.

4.3.9. Issue of Sanction Letter to Beneficiary

As per target allocation, the annual selection list is selected from permanent waiting list and it will be registered on MIS AwaasSoft. During the registration process Bank a/c details, name of nominee, MGNREGS job card number have to be, mandatorily, entered. Aadhar number and Mobile number, details of field functionaries may be provided on AwaasSoft.

A sanction order will be generated with PMAY-G ID and a quick response code in Awaas Soft for each beneficiary after registration of beneficiary details and validation of Bank account details.

House allotment can be made in the name of the husband and wife except in the case of widow/unmarried/separated person. The allotment can be made solely in the name of woman. The state can register the land in the joint name of husband and wife. In case of persons with disabilities allotment can be made in the name of such persons only. The sanction orders can be collected either from block office or it can be downloaded from PMAY-G website using PMAY-GID.

4.3.10. Release of state share

1. Within 15 days of release of central share the state government will release their full share corresponding to the central share. While releasing funds by state government, they have to upload a copy of sanction order on AwaasSoft.

2. If any failure occurred on the part of the state government during the release of their share in the previous financial year, such amount must be deducted from the 2nd installment of the central share during the current financial year. When state government releases such funds previously mentioned, the central government will restore that fund. Sanction order must be uploaded in AwaasSoft. And also the state government has to submit the proposal for restoring deduction

4.4. Implementation support mechanism

4.4.1 National Technical Support Agency for Rural Housing

In order to achieve the objective of "housing for all" a National Technical Support Agency will be set up at the national level for providing technical support. Ensuring quality in construction, monitoring implementation, management of information, education and communication activities, data analytics, organizing

training and workshops etc. are their main activities. For implementation of these activities NTSA will hire professionals.

4.4.2 Technical supports at state level

In order to provide technical support for the construction of house, technical institutions help may be requested by the states/UTS. These institutions will provide ideas related to housing designs and construction technologies to the beneficiaries.

4.4.3 State programme management units

A programme management unit will be set up by the state/UTs in order to provide the services like monitoring, implementation and supervision of the quality of construction of the houses.

2. Members in the state level PMU includes:-

    a. State nodal officer

    b. other personnel in PMU

Technical expert in the field of house construction, Expert in IT/MIS/PFMS, Financial expert, Social mobilization expert, Training coordinator and Support staff

A. District level PMU

The head of District level PMU will be a full time programme officer or senior officer at district level. It also includes other members like technical professional in the field of construction, IT professional, training coordinator and supporting staff.

The main responsibilities of district level PMU will be

1. Finalization of block wise PWL and drawal of annual selection list from PWL

2. Arrangement of land to landless beneficiaries

3. Sensitization of beneficiaries in the district

4. Arrange mason training programmes

5. Arrangement of construction materials for beneficiaries

6. making arrangements for loans to willing beneficiaries

7. Ensure whether the progress of construction is as per the time limit

8. Monitor reporting on AwaasSoft etc.

B. Block level PMU

Block level PMU will be headed by a full time block level officer/coordinator and it also includes MIS Data entry operator and technical support staff. They will register the beneficiaries and will provide sanction orders to them. They will also facilitate orientation for beneficiaries and arrange trained masons for beneficiaries. They will also make arrangements for the timely release of installments to beneficiaries, monitoring the progress of house construction and reporting the progress through AwaasAPP/AwaasSoft.

C. Village/Grama panchayat level

For the effective implementation of PMAY-G , a village level functionary will be entrusted with the task of facilitating construction ,which can either be an already existing one or representatives of agencies like Grama Rozgar Sahayak, SHGs etc. so that adequate follow ups can be accessed directly from the beneficiaries. The

remuneration paid will be different at different levels depending upon the performance of each personnel purely under the norms and rates prevailing in the state/UTS. And the expenditure thereby can be met from the administrative expenses.

4.4.4. Committee at the state and district level

Both state level and District level committee are constructed as per the annual action plan to ensure the timely accomplishment of PMAY-G, with Chief Secretary and District capitals Collector as chairpersons at the respective levels, for providing necessary directions and suggestions through periodic meetings.

4.4.5 Role of Grama panchayat

First and foremost, the Grama panchayat shall enlist the eligible beneficiaries and prioritize them directly through Grama Sabha. GPS shall assist the beneficiaries in getting their houses constructed through mason training programmes in accessing trained masons, appropriate land, and raw materials at subsidy rates and also in profiting from other government schemes as well. Grama Panchayats can adopt discussions, problem solving methods, social audits etc to get the work done within the specified time.

4.4.6 Role of states/UT governments

The role of the state/UT governments is to organize training programmes to equip the Grama Panchayats for the realization of the scheme by providing appropriate instructions and insight on quality enhancement, providing IEC material, providing share of administrative expenses etc .They can also issue an order specifying the roles and responsibilities of each tier of Panchayat.

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4.4.7 **Role of SHGs accredited to NRLM**

SHGs can provide the beneficiaries information, throughout the construction of the house, on the importance of durability, accessing quality inputs, trained masons. They can serve as social auditors if trained. GPs can encourage the SHGs in the production of construction materials which will be largely profitable for both the SHGs and the beneficiaries.

4.5. Convergence

Both, the centre and State/ UT Governments are always obliged to fulfill the real motive behind all the schemes made available to the beneficiaries. The assistance provided for basic amenities in house construction will not be adequate to complete the target. In such cases, convergence of existing schemes becomes a need and necessity. Different schemes that can be converged include:-

a) PMAY-G has given priority to the construction of toilets which will be funded from Swachch Bharath Mission-Gramin (SBM-G), MGNREGA or any other private sources. It is mandatory that every house should have a toilet.

b) PMAY-G in convergence with MGNREGA should offer 90/95 person days unskilled wage employment for the construction of the house. When the sanction order is issued on AwaasSoft, the work for construction of house will be automatically generated on NREGASoft since there is integration between the servers of PMAY-G and MGNREGS.

c) Drinking water facility must be provided under (NRDWP) national rural drinking water scheme or any other schemes provided for the purpose.

d) A PMAY-G beneficiary should be provided with electricity, in convergence with Deen Dayal Upadhyay Gram Jyothi Yojana (DDUGJY). The Ministry of New and Renewable Energy Sources(MNRES) offers the beneficiaries different schemes for solar power appliances like lanterns, home lighting systems, street lighter systems etc. National Bio-Mass Cookstoves Pogramme (NBCP) provides cooking energy solutions like bio-gas units. It is the responsibility of the State/ UTs to ensure that the beneficiaries get all the benefits from these schemes.

e) The State/UTs help the beneficiaries to get LPG connections through Pradhan Mantri Ujjawala Yojana (PMUY) under the ministry of Petroleum and Natural gas.

f) As management of solid and liquid waste has become a necessity, the State/UTs should come up with appropriate projects in convergence with Swachch Bharat mission or any other similar projects of the State/UT governments to ensure a better environment.

g) The State/UTs can directly supply building materials to the beneficiaries of PMAY-G in connection with MGNREGA schemes, by producing basic materials like bricks, mud blocks, fly ash bricks etc.

h) The state/UTs can also extend their hands to the beneficiaries for the development of house sites, bio-fencing, paved pathways, approach roads, soil conservation and protection of works etc. through convergence with MGNREGA.

By ensuring convergence of different schemes, the State/ UTs can provide the beneficiaries better financial support to realize the construction of houses under PMAY-G. The State/UTs can also make use of the funds available under corporate social responsibility (CSR) for the implementation of the scheme.

Convergence is to be made an agenda in the state and district level meetings for necessary monitoring and review. The committees decide different schemes to be involved in the Annual Action Plan.

The SECC 2011 data base is taken as the basic criteria for the selection of beneficiaries for many schemes other than PMAY-G. So, it will be easier for convergence if there is a regular follow-up.

4.6 Reporting and monitoring

Monitoring the procedures under PMAY-G is done in Awaas Soft, the data from which will be taken as the reports taken for granted for monitoring the parameters of performance. District Development Coordination and Monitoring (DISHA) Committee capitals will be assigned for monitoring the process monitoring mechanisms.

4.6. A Reporting

The report from AwaasSoft is the essence and is final in reporting based on which the progress of the schemes will be monitored.

4.6.B Performance

The performance of the state/UTs is monitored based on the criteria such as

1. Targets at district and block level should be fixed within one month

2. After fixing the targets, the registration of the beneficiaries should be completed within two months.

3. Sanction should be made to the beneficiaries within three months from the communication of targets by the Centre to the state/UTs after freezing of

accounts. The beneficiaries Bank A/Cs in any scheduled Commercial Banks/Core Banking Solutions enabled post Office should be opened.

4. To complete the target within the predetermined time period, first installment should be disbursed within 15 days of sanction and first inspection should be carried out within three months.

4.6. C Monitoring

Monitoring focuses more on quality enhancement strategies and fulfillment of PMAY-G with the help of agencies and modern technologies at different levels by the Government of India, state/UT.

1) **Monitoring by Government of India**

E- Governance is the part and parcel of monitoring along with verifications done through different agencies like Area officers, National Level Monitors and DISHA.

Here, from the very beginning till the end, the proceeding of implication is done in MIS-AwaasSoft. The construction procedures are directly verified through photographs with date and time stamped on it in "Awaas App Moblie" Application National Level Agencies and DISHA Committees verify the district level progress through field visits. A nodal agency-National Technical Support Agency-is adopted for harmonizing the different aspects of PMAY-G.

2) **Monitoring by the State/UT Governments**

At State/UT level, the programme Management Unit (PMU) is given the responsibility of observing the progress of the scheme. The supervision at different

level is observed by Block Level Officers by 10%, District Level Officers by 2% and the local functionaries with follow-ups until the completion of the house construction.

3) Community/Participatory monitoring

SHGs, NGOs, Civil Society Organisations etc. can reach the beneficiaries quite easily and can directly assist them at various stages of construction.

4.7. Audit

The Account of PMAY-G at the state level and the administrative fund account at the district level should be transparent by getting them audited by an authorized chartered Accountant and should be open for verification by the authorities from C&AG and Ministry of Rural Development.

4.8. Social Audit

Social audit is perpetual high public involvement. It is usually conducted by the Gram Panchayat to review the different aspects adopted in implementing the PMAAY-G scheme. It is basically a fact finding process through which GPs can prove themselves to be answerable and liable to the public and thereby can achieve public trust. The resource person identified by SAU can be organizations or individuals having knowledge and expertise in the process. Usually scheduled for one year, it can be prolonged if needed and all the beneficiaries should be made aware of the social Audit previously.

4.8.1 Procedure suggested for social audit

Setting up of a SAU under MGNREGS with all the information about resource persons, reporting formats and complete guidelines. There should be a social

audit team at the village Panchayat level with a woman member and members from other privilege or prioritized social groups. There should be pre-determined schedules for at least one Social audit per year. Information on different priority lists, beneficiaries, payments, disbursements, services, inspections etc. should be made available to the Social Audit Unit.

Social Audit Teams, Resource persons and the beneficiaries have the right to Verify and demand information on any aspect of the implementation of the Scheme.

The social audit Grama sabha should be videographed and uploaded to the website which will be conducted in the presence of an observer deputed by the Government specially for the purpose.

The report of the final audit should be displayed on the notice board in regional language. There should be follow-up action take reports which need to be handed over to the State Social Audit Unit (SSAU).

4.9 Fund management and release

4.9.1 Basic principles of fund management

The State/UTs shall have their State Nodal Accounts registered in AwaasSoft and PFMS so that every fund transfer from the centre and the state shall get registered automatically. The functioning of the A/C will be done through FTO with two signatories digitally signed as authorized personnel. Each disbursement and assistance or loan given to the beneficiary shall be made through FTO to their AwaasSoft registered A/Cs. The audited statements should be furnished before the ministry every year within the stipulated time.

4.9.2 Fund release and accounting

The State/UTs, being considered as a unit, shall release the fund as two instalments of the total annual allocation and transferred to the consolidated fund of the States/UTs with legislature but for UTs without legislature through letter of Authority from the ministry. The state/UTs shall account the miscellaneous receipts, interest accrued, and supplementary assistance to be beneficiary, if any and shall maintain a separate statement.

4.9.3 Submission of proposals and release of funds

The state is obliged to submit the proposals with all the requirements mentioned and if found satisfactory, it will be uploaded automatically for the approval of the authority concerned for release of funds.

4.9.3.a) Release of first instalment to beneficiary

The first instalment must be released electronically to the Banka/c of beneficiary within one week (7 working days) from the issue of sanction order. In order to report to the beneficiary about the transfer of first instalment the state must ensure with the Bank in which the State Nodal Account is maintained. Construction of house can be made by beneficiary himself/herself or under his/her supervision. For construction no contractor should be appointed. In case matter regarding the construction of house through contractor comes in to notice, the ministry of RD will have the right to recover the amount, also the house cannot be constructed through any government department, agency etc. except where specifically authorized.

The person with disability/old age or infirm cannot construct the house on his own but it can be taken up as a part of mason training programme. If any of the

beneficiaries are left out they can get assistance from Grama Panchayat or a group functionary for their house construction.

Whenever there is delay in construction of house it will lead to increase in cost of inputs and also diversion of funds to other necessities like consumption requirements. Close monitoring is required by the state/UTs during the construction of houses.

Incentivize is required for early and timely completion of construction. The construction has to be completed within 12 months from the date of sanction.

4.9.3.b) Procedure for release of second instalment

After the completion of first stage for the release of second instalment for the state as a whole the state will have to submit a proposal. It should be on the basis of achievement of physical and financial progress and a copy of the report generated from awaassoft must be duly signed by the competent authority. The release must be made on the basis of certain conditions as follows

1 60% of funds available on AwaasSoft must be utilized

2 Achievement of physical target as given below

Table: 4.7

Physical Target Achievement

Year	Criteria	Indicator
Current year	Target fixing	100 percent
Current year	Issue of sanctions	95% of target
Central Current year	Freezing of beneficiary accounts	100 % of the sanction
Current year	Release of 1st instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
Previous year	House constructed	80% of sanction

Source: iay.nic.in

If the demand for second instalment were made in the next financial year, then the current year will be constructed as financial year in which 1st instalment was released.

Any other condition which was indicated during previous release

4.9.3. c) Documents to be submitted for the release of 2nd instalment

1. Submission of proposal in prescribed format

2. Utilization certificate for the funds released in previous financial years

3. Statement showing expenditure for funds received during the current financial year

4. Audit report of the state for the previous financial year(s) must be submitted. The actions taken on irregularities which are pointed out in the audit report should also be reported.

5. In case of targets of SC/ST/Minorities/Disabled prescribed by MoRD the state government will distribute amongst districts

6. In respect of the above mentioned categories the actual achievement in respect of physical targets planned during the last year

7. In the minutes of Empowered committee meeting compliance status of issues were raised

8. While releasing the last instalment the status of compliance of conditions was raised by MoRD

9. certificate regarding non-diversion and non-embezzlement of cash

10. While releasing the state share for previous financial year copies of sanction orders and documents in blank statement showing actual transmission of funds in state Nodal Account and same must be uploaded in AwaasSoft.

11. In case of administrative expenses for the previous and current financial year(s) utilization certificate is required.

12. A certificate from the state is required stating that administrative fund had been utilized only on permissible heads

13. If any delay occurs during transfer of central share from state consolidation fund to state nodal account; penal interest deposition certificate is required

4.9.3.d) Submission of proposal for release of 2nd instalment

A. For the release of 2nd instalment, a proposal must be submitted by the State/UTs, by 31st Dec of the financial year. After receiving the proposal for 2nd instalment, it must be processed and fund will be released on the basis of availability of funds.

B. In case of receipt of 2nd instalment in the next financial year, priority must be given to that 2nd instalment than 1st instalment of the next financial year.

4.9.4 Release of State share

The State will have 15 days to release the full state share after the release of the central share. The sanction order for the release should be uploaded in AwaasSoft. Any short falloff previous year will be deducted from the next instalment of the centre which can be restored after submitting a proposal and fund release.

4.9.5 Transfer of Fund from State Consolidated Fund to State Nodal Account

Transfer of Funds From State Consolidated Fund To State Nodal Account should be made within 15 days of release despite incurring penal interest @ 12& per annum.

4.9.6 Reallocation

The funds of those states that could not utilize the allocated funds in the given time, will be allocated to the states submitting proposals for additional funds to realize their schemes.

4.9.7 Administrative expenses

Administrative fund release will have no restrictions until there will be no issues regarding utilization of the same. Subsequent release will be made ensuring the progress of the scheme. Administrative funds have to be accounted separately. Transfers should be made through SNA and FTO. To retain the funds, a separate savings A/C can be opened registering on AwaasSoft. After submitting a proposal, the state can release Administrative funds.

4.10. Grievance Redressal

The grievances filed at different levels of administration such as, GPs, Block, District and State will be forwarded to the redressal committees concerned, for necessary action. The report of the action taken on each complaint should be displayed in the respective Grama Panchayats. The state/UTs may also seek the services of ombudsman in special circumstances to dispose them.

4.11 PMAY-G home loan interest Subsidy Scheme

Under PMAY-G scheme the eligible applicants will get home loans at subsidized rates of interest. Rs.6 lakh will be provided as loan at an interest rate of 6%p.a. If the loan amount is more than the amount prescribed, it will be provided at an interest rate of current market value. The district wise plan highlights mason training programme, sources for manufacture material, facilitation of loan to the beneficiary, development and dissemination plan for house typologies, sensitization workshops to beneficiaries and all the amenities that will flow to the beneficiary through convergence with different schemes.

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CHAPTER 5

ANALYSIS OF MGNREG SCHEME

CHAPTER 5

ANALYSIS OF MGNREG SCHEME

5.1 Introduction

In the previous chapter a detailed description regarding the overview of the IAY/PMAY-G Scheme is given. It consists of the various provisions included under the Scheme. It discusses the current status and the previous year's performance of IAY/PMAY-G Scheme in Kerala and specifically in selected districts.

This chapter is divided into two Part. The first Part deals with analysis of MGNREGS on beneficiary's aspects and second Part deals with analysis of the Scheme on official's aspects. First part analyses the impact of MGNREGS Scheme on beneficiaries, the problems they have faced while working and their opinion related to implementation aspects. Part two analyses the awareness level of officials regarding implementation of Scheme and the issues and challenges they had to face during the implementation front. The main aim of this study is to enquire about the functioning of MGNREG Scheme and its impact. 420 beneficiaries and 50 officials are selected from three districts as respondents under this study. Kottayam, Kozhikode and Ernakulam are the districts selected for the study.

PART ONE

A. MGNREGS –Beneficiaries Aspects

Through this chapter the researcher has tried to distribute the beneficiaries of MGNREGS Programme based on various criteria. The distribution of beneficiaries is done on the basis of gender, age, religion, caste, status of family, marital status,

educational qualification, occupation, status of family, source of income , annual income before and after joining MGNREGS, housing condition, roofing ,asset holdings, drinking water facility, toilet facility etc. The main aim of this section is to understand the social and the economic conditions of the beneficiaries of MGNREGS programme in the study area.

5.2. Profile of the Respondents

Before reaching the analysis based on the objectives, the researcher has analysed the demographic and other characteristics of the MGNREGS beneficiaries in Kerala. The demographic variables are analyzed based on various criteria as follows

Table: 5.1

Gender wise classification

Gender	No of beneficiaries	Percentage	Cumulative Percentage
Male	17	4.048	4.05
Female	403	95.952	100
Total	420	100.00	100

Source: primary data

The gender is a very important factor in the demographic profile of the respondents. The gender wise classification of the MGNREGA beneficiaries reported that in the selected sample of 420, female beneficiaries are more than male beneficiaries. 95.95 % of them are female, and the rest are male. The rate of Participation in worksite of female members is more than male members in MGNREGS programme all over India. As per the provisions under MGNREGS Scheme there is a statutory requirement of $1/3^{rd}$ women participation.

Table 5.2

Religion

Religion	Number of beneficiaries	Percentage	Cumulative Percentage
Hindu	172	40.95	40.95
Muslim	147	35	75.95
Christian	101	24.05	100
Total	420	100.00	100

Source: Primary data

Table 5.2 shows the religion wise classification of respondents. The respondents are from three most prominent religions existing in Kerala namely Hindu, Muslim and Christian. Table 5.2 indicates that in the selected sample, 40.95% are Hindus, 35% Muslims, and 24.05% Christians.

Table 5.3

Caste

Caste	No of beneficiaries	Percent	Cumulative Percentage
OBC	36	8.571429	8.57
ST	29	6.904762	15.475
SC	110	26.19048	41.67
General	193	45.9524	87.62
Others	52	12.38095	100
Total	420	100.00	100

Source: Primary data

As per the constitution of India, people are classified into various social groups such as SC, ST, OBC, General and others. Table 5.3 reports the classification of the beneficiaries in terms of caste. As per the findings, 45.95% of the participants

belong to the General caste category; 26% of them are in the SC category, followed by OBC (about 9%) and ST ((around 7%).

Table 5.4

Age-wise classification

Age	No of Beneficiaries	Percentage	Cumulative Percentage
18-30	44	10.48	10.48
31-40	110	26.19	36.77
41-50	181	43.095	79.86
51-60	66	15.71	95.58
60 above	19	4.52	100
Total	420	100.00	100

Source: primary data

As reported in Table 5.4, 43.095% of respondents belongs to the age group of 41 to 50 (around 43%), Which means elder people are more interested to work under MGNREGS than younger people because the younger people have got more family responsibilities. Subsequently, 26.19% people belonging to the age group of 31-40. Only around 5% of them reported to be above the age group of 60 years.

Table 5.5

Family status

Status	Number of Beneficiaries	Percentage	Cumulative percentage
APL	18	4.29	4.29
BPL	402	95.71	100
Total	420	100	100

Source: Primary data

Status of the respondent's family based on their ration card and income is given in this table. The analysis of the status of the participants in terms of their APL

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(above poverty line)/BPL (below poverty line) status reveals that in the selected sample, most of them are in the category of BPL (about 95.71 %). Only 18 respondents fall in the category of APL.

Table5. 6

Marital status of the participants

Marital Status	Number of beneficiaries	Percentage	Cumulative percentage
Married	225	53.57	53.57
Unmarried	165	39.29	92.86
Divorced	10	2.39	95.25
Widow	20	4.76	100
Total	420	100	100

Source: primary data

Table 5.6 presents categorization based on the marital status of the beneficiaries of MGNREGS programme such as married, unmarried, divorce, widows etc. The analysis of marital status (Table 5.6) reveals that about 53% of the selected participants are married, 39% are unmarried, 2.3% are divorced, and the rest 4.7% are widows.

Table 5.7

Educational qualification

Educational Qualification	Number of beneficiaries	Percentage	Cumulative percentage
Illiterate	4	0.95	.95
Primary	54	12.86	13.81
High school	206	49.048	62.86
SSLC	139	33.095	95.96
Others	17	4.05	100
Total	420	100	100

Source: primary data

Education is considered as the most important means of empowerment. Because it provides us knowledge, skill and self-confidence and it leads us to participate in the development process. Table5.7 presents the education status of the beneficiaries of MGNREGA Scheme. Education status is categorized as illiterate, Primary, High School, SSLC and others. The thorough perusal of the beneficiary's educational qualification reveals that less than 1% of them are illiterate, 12.86% of them completed primary school, 49.05% of them went up to high-school, 33.095% of them completed SSLC and only 4.05% of them have gone for higher qualification.

Table 5.8

Occupation wise classification

Occupation	Number of beneficiaries	Percentage	Cumulative percentage
Agri-labour	121	28.81	28.81
Non-agri-labour	110	26.19	55
Small Shop	88	20.95	75.95
Salaried	22	5.24	81.19
Retired	23	5.48	86.67
Others	56	13.33	100
Total	420	100	100

Source: primary data

Classification regarding occupation of the beneficiaries fall under 5 major areas such as Agri-labour, Non-agri labour. The examination of occupation wise classification of the study of respondents reveals that about 28.81% of them are engaged in Agri-labour, 20.95% are running shops, 5.24% of them are salaried, 5% of them are retired, and the rest 13% are working in other occupation. 26% of respondents are falling in the category of non-agricultural labourers. It is thought provoking to know that, the percentage of agri-labour is holding the highest rank

among the beneficiaries, in this age of industrialization and technology where there is always a plea for going back to the nature. In that context, MGNREGS is far ahead with the aim of conservation of nature and creates a promising trend in agriculture and related jobs.

Table: 5. 9

Annual Income before and after joining with MGNREG Scheme

Income Before MGNREGS	Number of beneficiaries	Percentage	Cumulative percentage
Upto15000	135	32.14286	32.14
15000-30000	225	53.57143	85.71
30000-45000	35	8.333333	94.04
above 45000	25	5.952381	100
Total	420	100	100
Income After MGNREGS	Frequency	Per cent	Cumulative percentage
Upto15000	60	14.29	14.29
15000-30000	108	25.71	40
30000-45000	180	42.86	82.86
above 45000	72	17.14	100
Total	420	100	100

Source: primary data

Income is the most important factor which determines the standard of living of a person. Income level determines the access to food, shelter and social appreciation etc.

As examined in Table 5.9, the study compares the income level before and after joining with MGNREGA. The examination unveils the fact that before joining with MGNREGA, around 85% of them are below Rs. 30,000. 8.333% of respondent's

opinion is that their annual income falls in the category of 30000-45000 before joining MGNREGS.

However, after joining with MGNREGA, the analysis claims that around 60% of them are above the income of Rs. 30,000. 72 respondents have an annual income above 45000. Only 60 respondents have an annual income below 15000. It shows that there has been a drastic positive change in the Income level because of MGREGS and indicates that the Scheme is definitely convincing about its objective of poverty alleviation.

Table 5.10

Land details

Status of landholding	No of respondents	percentage	Cumulative percentage
Owned	389	92.62	92.62
Hired	23	5.48	98.1
Landless	8	1.9	100
Total	420	100	100

Source: primary data

The table 5.10 shows the land holding status of beneficiaries of MGNREGS Scheme in three districts in Kerala as Owned, Hired and Landless. As per the data 1.9% of beneficiaries belong to landless households. 92.6% of beneficiaries have their own land and only 23 respondents' live in hired lands.

Table 5.11

Housing conditions of the participants

Housing Condition	Number of beneficiaries	Percentage	Cumulative percentage
Owned	251	59.76	59.76
Rented	66	15.71	75.47
Government provided	85	20.24	95.71
Houseless	18	4.28	100
Total	420	100	100

Source: primary data

Housing is a necessity. It is one of the most important indicators in determining the quality of the life of people. It also indicates the social and economic status of the beneficiaries. Here it is classified as owned, rented, Government provided and houseless. As per Table 5.11, the housing conditions of the respondents reveal that about 60% of them have their own housing, 15.71% of them are staying in the rented houses, 20.24% of them are staying in the government provided houses, and the rest 4.3% are houseless.

Table 5.12

Roofing type of participant's houses

Roofing	Number of beneficiaries	Percentage	Cumulative percentage
Concrete	215	51.19048	51.19
Tiled	85	20.24	71.43
Others	120	28.571	100
Total	420	100	100

Source: primary data

Nowadays concrete roofs are very common in rural areas when compared to earlier times. It is mandatory for Government provided houses to have concrete roofs. But other types of roofs are seen in the rural areas which show that, Government Schemes have ways ahead to go. Still the figure 215 concrete roofed houses out of 420 totals tell the success story of the Schemes provided.

Roofing type is classified as concrete and tiled. As per Table 5.12, the analysis reaches the conclusion that about 51% of them are staying in concrete roofed houses, 85 respondents are staying under tiled roofs and 28.57% respondents are staying in houses with other type of roofs.

Table 5.13

Number of rooms

Number of rooms	Number of Beneficiaries	Percentage	Cumulative percentage
2 or less than 2	399	95	95
Greater than 2	21	5	100
Total	420	100	100

Source: primary data

The study also analyses the number of rooms the participants have in their houses. Apart from the ownership of the house, the number of rooms in the house also determines the living conditions of the households. The analysis discloses that around 95% of them are staying in those houses, which have 2 or less than two rooms. However, around 5% of them report to be staying in houses which have got more than 2 rooms. The analysis brings in to light the poor economic condition of the beneficiaries and their poor standard of living.

Table 5.14

Asset holdings

Assets	Before		After	
	Number of beneficiaries	Percentage	Number of beneficiaries	Percentage
Radio	399	95	401	95.47619
Television	222	52.85714	401	95.47619
LPG/Biogas	106	25.2381	225	53.57143
Grinder/Mixer	85	20.2381	186	44.28571
Water cooler	22	5.238095	85	20.2381
Refrigerator	36	8.571429	135	32.14286
Fan	291	69.28571	380	90.47619
Cycle Rickshaw	134	31.90	258	61.43
Two wheeled motor vehicles	105	25	201	47.86
Three Wheeled Motor vehicle	21	.05	139	33.095
Watch/Clock	320	76.19	420	100

Source: primary data

MGNREGS has helped in the creation of assets. Majority of the respondents agree that they have created assets after joining MGNREGS. Table 5.14 analyses their asset holdings in terms of consumer electronic goods. As per the analysis, there has been a drastic change in their asset holding after joining MGNREGA. Income earned from MGNREGS Scheme is used by the beneficiaries for meeting their necessities of life and after that certain portion is set aside as savings and sometimes, they use it for acquiring assets. Certain beneficiaries are already engaged in some jobs and so it will

add to their income. For example, in the case of Television, around 52% of them had Televisions before joining with MGNREGA, but the report says that later it has increased up to 95%. In case of LPG, 106 respondents have already had this facility before joining MGNREGS programme and this number has increased to 225 after joining MGNREGA programme. In case of Fan, number of beneficiaries has been increased to 380 after joining MGNREGA Scheme. The same pattern of change is noticed in the case of all the other consumer electronics goods and vehicles. In case of three wheeled motor vehicles, 33.095% increase is noticed. All the beneficiaries acquired watch/clock after joining MGNREGS.

Table 5.15

Electricity connection

Electricity Connection	Number of Beneficiaries	Percentage	Cumulative percentage
Yes	411	97.85714	97.86
No	9	2.142857	100
Total	420	100	100

Source: primary data

Electricity is considered a necessity in a progressive society. The analysis of electricity connection in the beneficiaries' houses reveals that 98% of them have electricity connection in their houses and the rest 2% report to have no electricity connection in their houses. No electricity means, no access to basic electrical equipment or technical facilities which have become the part and parcel of every single household irrespective of urban or rural.

Table 5.16

Electricity connection type

Connection type	Number of beneficiaries	Percentage	Cumulative percentage
Single phase	405	96.429	96.43
Three phase	6	1.428	97.86
Total	411	97.858	97.86

Source: Primary data

Table 5.16 shows the type of electricity connection in beneficiary's house. There are generally two types of connections; Single phase and three phase. 405 respondents have single phase electricity connection type at home. Only 6 respondents have three phase electricity connection in their houses. 2% of respondents have no electricity at all. It should be noticed that in the era of electronic and technological boom, there are still people devoid of these indispensible necessities of the day.

Table 5.17

Fuel used for cooking in beneficiary's house

Fuel used for cooking	No of beneficiaries	Percentage
Wood	420	100
Biogas	53	12.62
LPG	278	66.19
kerosene	217	51.67
Electricity	61	14.52

Source: primary data

Table 5.17 shows the type of fuels used for cooking by MGNREGS beneficiaries. Wood, biogas, LPG, Kerosene and electricity are the different type of fuels used for cooking. All the beneficiaries depend mainly on wood for cooking. More than half of the beneficiaries depend also on LPG and kerosene. Only 14.52% of them depend on electricity for their cooking. This data reveals the importance and popularity of traditional cooking fuels and methods followed in rural areas.

Table 5.18

Source of drinking water

Source of drinking water	Number of beneficiaries	Percentage	Cumulative percentage
Open Well	231	55	55
Bore well	98	23.33	78.33
Govt. aided water connection	35	8.33	86.66
Others	56	13.33	100
Total	420	100	100

Source: primary data

The analysis of the source of drinking water reveals that the majority of the participants depend upon open well as the source of drinking water (about 55%), 23% of them they depend upon bore well for drinking purpose, 8% of them are dependent on Govt. Aided water connection and 13% of them depend on other sources (Table 5.18).

Table 5.19

Toilet facility

Toilet facility	Number of beneficiaries	Percentage	Cumulative percentage
Households with toilet	398	94.76	94.76
Households without toilet	16	3.81	98.57
Using community latrine	6	1.43	100
Total	420	100	100

Source: primary data

Table 5.19 shows the toilet facility of the beneficiaries. Another prerequisite that must be met by an individual in order to lead a healthy life is the availability of toilet. The examination of the kind of toilet facility owned by the participants reveals that 95% of them have toilet facility in their own house. Less than 4 per cent of them do not have a toilet in their houses. Finally, about 1.43% of them depend on community latrines.

The data given in the table shows the incapability of the State and Central Governments to ensure the very basic necessity of sanitation to all the households in the society. It is unfavorable, especially in a state like Kerala which claims to have achieved 100% literacy and socio-economic progress in the present era of technological development.

Table 5.20

Participation in Grama sabha meetings

Participation in Meetings	Number of beneficiaries	Percentage	Cumulative percentage
Regular	288	68.57	68.57
Irregular	110	26.19	94.76
Not at all	22	5.24	100
Total	420	100	100

Source: primary data

In addition to the demographic and other related questions, the study also analyses the participation of beneficiaries in Gram Sabha meetings. As reported in Table 5.20, the study tries to find out the extent of people who attend Grama sabha meetings. The analysis tells that about 69% of them regularly attend the meeting, 5% do not attend the meetings, and 26% of them attend the meetings very often. Participation in Grama Sabha meeting is required for getting more awareness on the provisions of MGNREG Scheme.

Table 5.21

Awareness on provisions of the Scheme

Awareness about provisions	No of beneficiaries	Percentage	Cumulative percentage
Slightly aware	222	52.86	52.86
Not aware	55	13.095	65.96
Highly aware	143	34.048	100
Total	420	100	100

Source: primary data

As indicated in Table 5.21, the analysis of awareness on various provisions of the Scheme indicates that about 34% of them are well aware of the provisions, 13% of them are not aware of the provisions of the Scheme, and 52% of them are aware of the provisions of the Scheme to some extent. Awareness is very important in order to enjoy the maximum benefit from the Scheme.

Table 5.22

Source of information about MGNREG Scheme

Source of information about the Scheme	Number of Beneficiaries	Percentage	Cumulative Percentage
Panchayat	155	36.91	36.91
Medias	70	16.67	53.59
Social groups	85	20.24	73.83
Government functionaries	33	7.86	81.69
Others	77	18.33	100
Total	420	100	100

Source: primary data

Table 5.22 given above clearly depicts the beneficiary's source of information on the Scheme. The main source of information for beneficiaries comes from Panchayats, Medias, social groups, government functionaries and other sources. The analysis reveals that around 36% of them got awareness on the programme through local panchayats, 16% of them got information through media, 20% of them got the same through their social groups, 8% of them through government functionaries, and the rest 18% received information from some other sources.

Impact of MGNREGS on children education is divided into two categories as Drop out and Decision regarding Higher Education

Table 5.23

Status of drop outs

Drop out	Number of Beneficiaries	Percentage	Cumulative percentage
Beneficiaries having no drop outs at home	374	89.05	89.05
Beneficiaries having drop outs at home	46	10.95	100
Total	420	100	100

Source: primary data

Education is considered as the most important means of empowerment. Table 5.23 provides information regarding the education of the children of MGNREGS beneficiaries. 89.05% of the respondents declare that, there is no drop out children because of MGNREG Scheme. And only 10.95% respondents say that there are drop outs even if MGNREGS Scheme was introduced .The Scheme could in a way make the beneficiaries economically more secure that they seem to be interested in ensuring basic education to their children than sending them to work for a better living.

Table 5.24

Change in Decisions regarding Higher education

Change in decisions regarding higher education	Number of beneficiaries	Percentage	Cumulative percentage
Change in decision	293	69.76	69.76
No Change in decision	127	30.24	100
Total	420	100	100

Source: primary data

Increase in the income of beneficiaries has changed their lifestyle and they have started to spend money on the education of their children. Table 5.24 reveals that 293 out of 420 respondents are of the opinion that there is positive change in the decisions regarding the higher education of their children because of this programme and 30.24% beneficiaries state that MGNREGS Programme does not affect the decisions regarding higher education of their children.

5.3. Analysis of the opinion of beneficiaries regarding the implementation of MGNREGS Scheme in the state of Kerala

Here in this section, the study analyzed the opinion of 420 MGNREGS beneficiaries, specifically in its implementation front. For the same, six implementation aspects are considered in the study. All these statements are measured on a five-point likert scale.

To evaluate the success of these six elements, the study considered a one-sample t-test, where the researcher fixed the value of 3 (on a 5-point scale) and examined the mean difference of each element from the test value of 3. If it is higher than 3 and significant, it probably indicates the fact that the beneficiaries consider it as significant or implemented the same favorably. The following hypotheses is used for testing the implementation of MGNREG Scheme in Kerala

H1: Opinion of beneficiaries regarding the implementation of MGNREG Scheme is significant.

Table 5.25

Opinion regarding Implementation aspects of MGNREG Scheme

Q No	implementation aspects of MGNREGS Scheme	Mean	SD	Std error	t value	P value	Inference
1	I have got 100 days employment under this Scheme	3.28	1.200	.059	4.698	.000	Significant
2	I have opened an account in a bank/Post office for receiving wages	3.39	1.146	.056	6.997	.000	Significant
3	The work is provided within 5km in the same village you are living	3.30	1.129	.055	5.420	.000	Significant
4	I have received work under this Scheme within 15 days of application	3.31	1.171	.057	5.357	.000	Significant
5	Attendance is marked daily at the work site	3.30	1.289	.063	4.767	.000	Significant
6	Workers job cards will be verified and updated after the completion of work.	3.39	1.258	.061	6.425	.000	Significant
Significant @ 5% level							

Source: primary data

Table 5.25 deals with the opinion of beneficiaries regarding implementation of MGNREGS programme. As per MGNREGS guidelines 6 variables are adopted for

representing implementation aspects in this study. As per the results, all the different implementation elements reported a mean score above the test value of three. All the statements are significant at 5% level. The results show that the highest mean score is related with the opinion of beneficiaries regarding two statements, the workers job cards will be verified and updated after the completion of work (M=3.39, t=6.425, p<0.05) and Bank/Post office A/c is opened for receiving their wages (M=3.39, t=6.997, p<0.05). Further, the test indicates the fact that in all the cases it is significant or is much different from that of the test value of 3. Thus, the study supports the hypothesis H1

Hypothesis testing status

First statement is that they have got 100 days employment under this Scheme. Another statement is work under MGNREGS Scheme is provided within the 5km area of the village in which the beneficiaries are living. Majority of the respondents agree to this statement and the results of the study support this statement because p value is <.05. If the work is provided beyond 5 km, extra wages of 10% are payable to meet additional transportation and living expenses. Results of the study also show that all the beneficiaries in 9 villages have opened bank account/post office account for receiving their wages. The concerned Gram Rozgar Sahayak or authorized functionary concerned have to update the job cards of all workers who have demanded work, have been allocated work and received payments, within 15 days from the date of any of these events. The results of the study reveal that the beneficiary's job cards are verified and updated after the completion of their works. The respondents also agree to the statement that their attendance is marked daily at the work site. Another statement regarding implementation of MGNREGS Scheme is

that the applicant must be provided the work under NREGA within 15 days of receipt of application or the date of demand in case of advance application whichever is later. And the programme officer and implementing agencies must make sure this. The results show significant in these aspects also.

Through this analysis the researcher studied the first objective of examining the perspectives of the beneficiaries regarding the implementation of MGNREG Scheme in Kerala. In all aspects of implementation of MGNREGS Scheme, the results are found to be significant at 5% level. Hence H1 **opinion of beneficiaries regarding implementation of   MGNREG Scheme is significant is accepted.**

5.4. Benefits of MGNREGS Scheme in the state of Kerala

In this section of the study the researcher makes an assessment regarding the opinion of beneficiaries related to the benefits received by them from the MGNREGS projects. The objective of this test is to examine people's perception on benefits with respect to the project as part of the implementation. Hence the study deals with 9 statements and the statements are measured on a five-point Likert scale.   In connection with this, the study has formulated the hypotheses. The benefits received from MGNREGS programme is analyzed by using mean score, SD and one sample t-test. In order to measure the effectiveness of benefits, mean score is compared to the test value3. In order to analyse the significance of benefits a hypothesis is framed.

H2: The opinion of beneficiaries regarding benefits from MGNREGS Scheme is significant

Table 5.26

Benefits received from MGNREG Scheme

Q no	Benefits from MGNREGS	Mean	SD	Std error	t value	P value	Inference
1	Increase in income	3.97	.980	.040	3.661	.000**	Significant
2	Increase in savings	4.08	.996	.040	3.920	.000**	Significant
3	Decrease in indebtedness	4.03	1.012	.041	2.615	.000**	Significant
4	Opened bank a/c& post office a/c and improvement in quality of life of rural people	4.02	.973	.039	2.450	.000**	Significant
5	Women empowerment	4.04	1.010	.041	2.036	.000**	Significant
6	Self confidence increased	3.97	.995	.040	2.749	.000**	Significant
7	Decision making power improvement	4.06	.968	.039	3.651	.000**	Significant
8	Reduced migration	3.17	.995	.040	3.77	.000**	Significant
9	Acquisition of physical assets	4.16	.968	.039	3.66	.000**	Significant
** Significant at 5% level (Test value=3)							

Source: primary data

T-TEST RESUTLS

Table 5.26, shows the test results of all nine aspects that explain the benefits of people. In the case of all the nine aspects, the study found significant results. Hence, the study accepted the proposed hypothesis that benefits from MGNREG Scheme is significant. As per t test results the most important benefit acquired by beneficiary from MGNREGS Scheme is that it helps them in the acquisition of physical assets (Mean =4.16, t=3.66, p=.000).

The details about statements are provided in the following paragraphs.

Benefit1: Increase in income

Majority of the beneficiaries i.e. more than 85% of them are engaged in certain occupations like agricultural labour, non-agricultural labour, running shops, and working in certain institutions, houses etc. and retired too. So, this Scheme is an additional source of income for them. The results of the study show that income of the beneficiaries has been increased after the implementation of MGNREG Scheme. Before joining MGNREG Scheme the annual income of 85% of the beneficiaries was below Rs 30000, but after joining this Scheme around 59% of beneficiaries are found to have an income above Rs.30000. In this study, 28.81% of the respondents are agricultural and 26.19% are nonagricultural labourers and because of MGNREGS work there has been a significant rise in their number of working days. Because of this, the income of the beneficiaries increase and it will lead to better savings and standard of living. 56 beneficiaries mainly depend on this Scheme for their livelihood and have no other source of income. So, it will help them to earn income. When compared to men, women spend 90% of their income into the family. Women spend

major part of their income on their children's food, shelter and education, which will lead to social and economic gains in the community. Thus, they become an integral part of ending the cycle of poverty.

Benefit2: Increase in Savings

The results of the study show that there is a significant increase in the savings pattern of beneficiaries after joining MGNREG Scheme. The increase in the annual income of the beneficiaries helps them to save. After meeting their necessities, a portion of their income was set aside for savings. One sample t test result shows the p value is less than 0.05 and the hypothesis is accepted at 5 per cent level of significance.

Benefit3: Decrease in indebtedness

Majority of the respondent's annual income was below 30000 before joining MGNREGS Scheme. So, they had to depend on money lenders, banks and financial institutions for the repayment of their debt. But after joining this Scheme their income has gradually increased and they also agree that MGNREGS have paved a way for the repayment of the debt. The result of one sample t test shows a decrease in indebtedness of beneficiaries after joining MGNREGS.

Benefit4: Opening Bank/post office a/c improved the quality of life of rural people

Payments of wages of MGNREGS workers are made through bank/Post office A/cs. While examining the impact of MGNREG Scheme, the test results shows that the beneficiaries have opened Bank/Post office A/c for receiving their income. This

will help to improve the quality of the life of the beneficiaries. Opening of Bank, A/c is a source of financial inclusion.

Benefit 5: Women empowerment

Women empowerment is a prerequisite for sustainable development of our economy. The hypothesis stated that the MGNREGS Scheme is helpful in women empowerment and hence it is supported by study results too. So, the researcher accepted the hypothesis. MGNREGS has a positive impact on empowerment. Women participation in this Scheme is increasing day by day. MGNREGS Scheme empowered the women economically as well as socially.

Benefit 6: Self-confidence

Results show that after the implementation of the Scheme, self-confidence of the beneficiaries has been improved. The beneficiary's income has increased and they get job security, which will lead to self-confidence. Majority of the respondents agree that MGNREGS have played an important role in increasing their self-confidence.

Benefit 7: Decision making power

Improving the status of women enhances their decision-making capacity at all levels in all spheres of life. Application of one sample t-test reveals that the decision-making power of MGNREGS beneficiaries has increased after the implementation of MGNREG Scheme. Because, their self-confidence have been increased after the implementation of the MGNREG Scheme. The test results also support this, for the mean value is 4.06 and p value is less than 0.05.

Benefit 8: Reduction in urban migration

The movement of the people from one place to another place in search of job, shelter or some other reason is called migration. The tendency of migration is increasing among the Indians. The results show that the migration of employees has been reduced because of MGNREG Scheme. The employees will be able to get adequate job through this Scheme, so they are not required to go for another place in search for employment.

Benefit 9: Acquisition of physical assets

The results of one sample t test shows that the workers agreed that they are able to acquire assets from the income earned under the Scheme. Annual income of the respondents has been increased after joining MGNREG Scheme. After implementation of MGNREG Scheme 59% of beneficiaries are above the income of 30000.

It can be concluded that MGNREGS Scheme helped the beneficiaries in reducing rural urban migration, increasing decision making power of respondents in their families, increasing their self-confidence, reducing their debt because of their income from MGNREGS work, changing their attitude towards savings by opening a Bank/Post Office account.

Thus as per the studied objective2, the hypothesis H2 **opinion of beneficiaries regarding benefits from MGNREGS Scheme is significant is accepted by the researcher.**

5.5. Quality of work life of beneficiaries of MGNREGS Scheme

In order to study the quality of work life of beneficiaries, researcher formulated the following hypothesis

H3: Economic contribution has a positive impact on quality of work life of MGNREGS beneficiaries

H4: Social contribution has a positive impact on quality of work life of MGNREGS beneficiaries

H5: Knowledge and Skill has a positive impact on quality of work life of MGNREGS beneficiaries

In order to assess the quality of work life of MGNREGS beneficiaries, 36 variables are identified.

As part of analyzing the objectives, the study first analyzed EFA, followed CFA and finally analyzed the relationship using SEM.

5.5.1. Exploratory Factor Analysis (EFA)

In this section the researcher discusses the Exploratory Factor Analyses (EFAs) conducted to analyze dimensional structure of the scale measures. This part of analyses is required mainly to understand whether the items used to capture different dimensions are measuring the respective dimension or not. It has been reported that this stage of analysis is required to confirm the uni-dimensional structure of the scale measure. This uni-dimensional structure explains that the items intended to capture a dimension should only capture that dimension. It is essential to perform this stage of analysis as a preliminary check before any confirmatory techniques.

In this study, to confirm this dimensionality of the scale measures, the researcher performed Principal Component Analysis (PCA) using varimax rotation technique with IBM SPSS 23. In this study, researcher incorporate measures to capture twelve different dimensions. Hence, for every dimension, the researcher conducted separate EFA that resulted in twelve item structure. In all these analyses, in the first stage, the researcher incorporated only the items covering the respective dimensions. The objective of this stage of analysis is to examine the issues concerning the factor structure. Therefore, in this stage, those items with low factor loadings are removed. Followed by this, in the second stage, the researcher incorporated only those items with higher factor loadings (greater than the recommended cut-off of **0.40). The** results received as part of the analyses are reported in the following sections.

5.5.2. EFA one- Economic contribution

This EFA was performed to analyze the dimensional structure of the construct "Economic Contribution". The researcher used 12 items on a five-point scale to measure this dimension. Since KMO value was .960, it was considered as adequate because it was greater than 0.6 (Kaiser and Rice-1974). As reported in Table 5.27, the adequacy tests using KMO, Bartlett's test supported that the data is adequate to perform the analysis. Moreover, it also indicated that the sample collected is adequate to perform the analysis.

Table: 5. 27

KMO and Bartlett's Test of economic contribution

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.960
Bartlett's Test of Sphericity	Approx. Chi-Square	8364.551
	df	78
	Sig.	.000

Source: primary data

Table: 5.28

Communalities-Economic contribution

Communalities		
	Initial	Extraction
EC1	1.000	.539
EC2	1.000	.565
EC3	1.000	.708
EC4	1.000	.698
EC5	1.000	.723
EC6	1.000	.730
EC7	1.000	.661
EC8	1.000	.579
EC9	1.000	.491
EC10	1.000	.704
EC11	1.000	.585
EC12	1.000	.689
Extraction Method: Principal Component Analysis.		

Source: Primary data

Table 5.28 shows the Extracted values of 12 items. The total variance explained is shown in the table 5.29. The communality table also showed that all the 12 items used to capture the dimension explains the variability above the recommended threshold of 0.40.

Further, as in Table 5.29, the analysis of all the items to the total factor structure reveals that all these 12 items formed a single factor, and this single factor explained a total variance of 63.03 % of the variance, and this explains a good factor structure.

Table: 5.29

Total Variance Explained-Economic contribution

Total Variance Explained						
Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.194	63.034	63.034	8.194	63.034	63.034
2	.888	6.833	69.867			
3	.656	5.043	74.910			
4	.497	3.823	78.733			
5	.431	3.317	82.050			
6	.397	3.057	85.107			
7	.347	2.667	87.774			
8	.314	2.413	90.187			
9	.298	2.291	92.478			
10	.267	2.057	94.534			
11	.265	2.036	96.570			
12	.235	1.809	98.380			
Extraction Method: Principal Component Analysis.						

Source: primary data

Table: 5.30

Component Matrix⁻Economic contribution

Component Matrixᵃ	
	Component
EC1	.734
EC2	.752
EC3	.841
EC4	.835
EC5	.850
EC6	.855
EC7	.813
EC8	.761
EC9	.701
EC10	.839
EC11	.765
EC12	.830
Extraction Method: Principal Component Analysis.	
a. 1components extracted.	

Source: primary data

The analysis of component matrix (Table 5.30) also supports the unidimensionality structure. This is evident from high factor loadings reported in the Table. For all the items the factor loadings are above the recommended cut-off of 0.40. Hence, the study supported the unidimensionality of the dimension.

5.5.3. EFA two-Social contribution

The second EFA was performed to analyze the dimensional structure of the second factor, social contribution. The KMO and Bartlett's Test (Table 5.31) supported the adequacy of performing the EFA. Later, as reported in Table 5.32, the

study results supported communality above the recommended threshold of 0.50. Thus, the study decided to keep all the items measuring the dimension.

Table 5.31

KMO and Bartlett's Test-Social contribution

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.910
Bartlett's Test of Sphericity	Approx. Chi-Square	1123.1
	Df	78
	Sig.	.000

Source: primary data

As presented in the table 31, the result of the KMO measure of sampling adequacy shows a value of .910 which is greater than 0.5 and is good as per the Kaiser recommendations (Kaiser, 1974). Also, Bartlett's test of sphericity showed a significant result ($p<0.01$) with a chi-square value of 1123.1at 78 degrees of freedom.

Table: 5.32

Communalities- Social contribution

Communalities		
	Initial	Extraction
SC1	1.000	.506
SC2	1.000	.507
SC3	1.000	.515
SC4	1.000	.662
SC5	1.000	.589
SC6	1.000	.647
Extraction Method: Principal Component Analysis.		

Source: Primary data

The communality table 5.32 shows that all the 6 items used to capture the dimension explains the variability above the recommended threshold **of** 0.40.

Table: 5.33

Total Variance Explained-Social contribution

Total Variance Explained						
Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.104	45.599	45.599	4.104	45.599	45.599
2	1.224	13.599	59.198			
3	.817	9.078	68.276			
4	.694	7.710	75.986			
5	.544	6.047	82.033			
6	.522	5.802	87.835			
Extraction Method: Principal Component Analysis.						

Source: primary data

As detailed in Table 5.32 & 5.33, total variance explained by the social contribution factor reveals that it explained a total variance of 45.59%. In addition, the component matrix also supports that all the items loaded highly into single factor, and all of them are above the recommended threshold of 0.40.

Table: 5.34

Component Matrix- Social contribution

Component Matrix[a]		
	Component	
	1	
SC1	.712	
SC2	.712	
SC3	.718	
SC4	.512	
SC5	.623	
SC6	.589	
Extraction Method: Principal Component Analysis.		
a. 1 component extracted.		

Source: primary data

5.5.4. EFA three-Knowledge and skill

The EFA three was performed to assess the dimensional structure of the construct "knowledge and skill". Three variables were used under knowledge and skill. The KMO values ranges from 0 to 1 and the accepted value is more than 0.5. The examination of the KMO measure and the Bartlett's test (See Table 5.35) supported that the data collected is adequate to perform factor analysis. Because KMO value is 0.929, Bartlett's test is 5183.79 and p value is 0.000. Further, as reported in Table 5.36, the communality of the items supported that all the items carry enough loadings.

Table: 5.35

KMO and Bartlett's Test- Knowledge and skill

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.929
Bartlett's Test of Sphericity	Approx. Chi-Square	5183.796
	df	55
	Sig.	.000

Source: primary data

Table: 5.36

Communalities -Knowledge and skill

Communalities		
	Initial	Extraction
KS1	1.000	.504
KS2	1.000	.591
KS3	1.000	.525
Extraction Method: Principal Component Analysis.		

The communality table 5.36 showed that all the 3 items used to capture the dimension explains the variability above the recommended threshold of 0.40.

Table: 5.37

Total Variance Explained- Knowledge and skill

Total Variance Explained						
Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.051	55.009	55.009	6.051	55.009	55.009
2	.927	8.428	63.437			
3	.762	6.926	70.363			
Extraction Method: Principal Component Analysis.						

Source: primary data

Further, as reported in Table 5.37, the total variance explained by the 3 items under knowledge and skill explained a variance of 55%. In addition, the examination of factor component matrix (Table 5.38) also showed that all the items incorporated were loaded highly into the dimension.

Table: 5.38

Component Matrix- Knowledge and skill

Component Matrix[a]	
	Component
	1
KS1	.710
KS2	.540
KS3	.725
Extraction Method: Principal Component Analysis.	
a. 1 component extracted.	

Source: primary data

Quality of work life

Quality of work life is mainly concerned with the satisfaction of employees regarding their working environment. It is also measured by the level of happiness one derives from his work and the extent to which an employee can put his hands together for the betterment of the management to improve productivity.

5.5.5. EFA four-Quality of work life

Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test of sphericity are the two important tools used for measuring the worthiness of factor analysis. This EFA was conducted to analyze the dimensional structure of the construct 'quality of life'. As per Kaiser's recommendation, the KMO test value ranges from 0 to 1 and accepting any values greater than 0.5 is considered as acceptable whereas values below 0.5 are considered as inappropriate for factor analysis (Kaiser, 1970). The analysis supported a good factor structure (KMO =.952, Bartlett's test =7589.585, p value is 0.000).

Table: 5.39

KMO and Bartlett's Test -Quality of Work Life

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.952
Bartlett's Test of Sphericity	Approx. Chi-Square	7589.585
	df	105
	Sig.	.000

Source: primary data

In the analysis of the communality table (Table 5.40), only 16 items explained the variability on the factor structure. Hence, the study decided to keep these 16 items for further analysis.

Table 5.40
Communalities- Quality of Work Life

Communalities		
	Initial	Extraction
QWL1	1.000	.391
QWL2	1.000	.533
QWL3	1.000	.623
QWL4	1.000	.497
QWL5	1.000	.396
QWL6	1.000	.536
QWL7	1.000	.588
QWL8	1.000	.590
QWL9	1.000	.499
QWL10	1.000	.501
QWL11	1.000	.677
QWL12	1.000	.443
QWL13	1.000	.628
QWL14	1.000	.614
QWL15	1.000	.536
QWL16	1.000	.559
Extraction Method: Principal Component Analysis.		

Table 5.41

Total Variance Explained -Quality of work life

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulativ e %	Total	% of Variance	Cumulativ e %
1	8.076	53.837	53.837	8.076	53.837	53.837
2	.979	6.529	60.366			
3	.855	5.702	66.067			
Extraction Method: Principal Component Analysis.						

Source: primary data

Further, the examination of the total variance explained by all these 16 items revealed a total variance of 53.83%. In addition, as reported in 5.40, the examination of the factor loading matrix also revealed that all the incorporated items carried enough factor loading with the factor. Hence, it is confirmed that all the items represent the QWL measure.

Table 5.42

Component Matrix- Quality of Work Life

Component Matrix[a]	
	Component
	1
QWL1	.625
QWL2	.730
QWL3	.790
QWL4	.705
QWL5	.629
QWL6	.732
QWL7	.767
QWL8	.768
QWL9	.706
QWL10	.708
QWL11	.823
QWL12	.666
QWL13	.792
QWL14	.784
QWL15	.747
QWL16	.771
Extraction Method: Principal Component Analysis.	
a. 1 component extracted.	

Source: primary data

5.5.6. Confirmatory Factor Analysis

Preliminary data analysis was conducted, and initial assessments of psychometric properties were performed through EFAs disused above. Next a confirmatory factor analysis (CFA) was performed to assess the reliability and

validity of the scale dimensions. To examine the same, the study employed AMOS software program and used the Maximum Likelihood Estimation technique (Joreskog & Sörbom, 1996). This state of assessing psychometric properties of the scale dimensions is the first stage of assessment before the formal testing of model testing and validation, called as measurement model testing (Anderson & Gerbing, 1988).

In this measurement model testing, all the constructs proposed were first order dimensions, hence for performing CFA the study used all these first order dimensions to perform the assessment. Since, here in this study the objective was not to assess the latent structure of the scale dimensions, but to confirm the reliability and validity. For that all the items covering the respective first order dimensions were incorporated in the CFA model. In this overall measurement model, thus allowed all these scale dimensions to correlate each other freely. The sole objective of this mode of assessment was to extract the required values for the assessment of reliability and validity and to get the correlation estimates between all these scale dimensions.

In this overall correlated measurement model, the study considered the dimensions such as economic contribution, social contribution, knowledge and skill, and quality of life. In this measurement model, the study removed those items which supported low factor loadings in the EFA stage.

As shown Table 5.43, found a satisfactory fit of the measurement model [Chi-square: χ^2 = 6960.50(df = 3631), p = .001; the ratio of Chi-square to degrees of freedom: $\chi^2/\textbf{df}$ = 1.91; Comparative Fit Index: CFI = .936; Incremental Fit Index: IFI = .938; Standardized Root Mean Square Residual: SRMR = .058; Root Mean Square Error of Approximation: RMSEA = .049].

Table 5.43

Goodness of fit measures of the CFA Mode

Fit indices	Estimated values
χ^2	6960.50(df = 3631, p = .001)
χ^2/df	1.91
CFI	.936
IFI	.938
GFI	.900
TLI	.927
RMR	.055
SRMR	.058
RMSEA	.049

Source: primary data

Note: The model fit indices reported here generated from an overall CFA model in which all the constructs can correlate each other.

In this assessment of model fit indices, such as the ratio of Chi-Square to degrees of freedom or normed chi-square which minimizes the impact of sample size on the Model Chi Square (Wheaton, Muthen, Alwin, & Summers, 1977), it was deemed an acceptable ratio at 1.91, because it was less than the suggested limit of 2.0 (Tabachnick & Fidell, 2007). Another important index of assessment is RMSEA, which tests how well the model fits the population's covariance matrix (Byrne, 1998). The measure is considered "one of the most informative fit indices to consult due to its sensitivity to the number of estimated parameters in the model" (Diamantopoulos & Siguaw, 2000, p. 85). An estimated RMSEA well below .08 supports a good fit

(MacCallum, Browne, and Sugaware, 1996; Steiger, 2007), which was the case with this study results. Another, crucial index is SRMR, which confirms the "square root of the difference between the residuals of the sample covariance matrix and the hypothesized covariance model" (Hooper, Coghlan, & Mullen, 2008, p. 54). An SRMR value .08 or lower deemed to be acceptable (Hu and Bentler, 1999). In support with this suggestion, it is found that in the current measurement model value found an SRMR of 0.058. Thus, the study inferred a good measurement model, which the data fit well with the model.

Table 5.44

CFA Factor Loadings

Sl. No.	Economic contribution	Loadings
1	The MGNREGS contributed a lot for the economic landscape of the area	0.84
2	MGNREGS act as an economic development strategy at regional level	0.82
3	MGNREGS contributions help in the improvement in the infrastructure, which enable the economy to grow	0.81
4	MGNREGS promotes rural area development	0.64
5	MGNREGS raises awareness on its role in socio-economic aspects.	0.65
6	MGNREGS provides a very high level of self-employment.	0.65
7	With the help of MGNREGS people have access better paid and more secure and satisfying employment, which prevent long term unemployment	0.78
8	MGNREGS contributed to have stable income and employment opportunities to the individuals.	0.68

9	MGNREGS contributed to develop creativeness among the employees	0.67
10	MGNREGS contributes a lot either directly or indirectly to the people who involved in.	0.66
11	MGNREGS helps in the promotion of morally desirable outcomes such as equality of employment opportunity to individuals within the region and across the region.	0.66
12	MGNREGS enables more equitable distribution of income and discrimination of all sorts based on caste, class and gender.	0.64
	Social contribution	
13	The MGNREGS contribution helps to address the current food security crisis in the area.	0.61
14	MGNREGS helps in poverty reduction in an area.	0.76
15	MGNREGS provides livelihood for the poor.	0.65
16	MGNREGS provides opportunity to local workforce to enhance skill and knowledge, they require for work	0.76
17	MGNREGS provides opportunity to enrich the job of the individuals, there by ensure the job quality.	0.78
	Knowledge and skill	
18	MGNREGS provides opportunity to local workforce to enhance skill and knowledge, they require for work	0.67
19	MGNREGS helps to maintain the current level of knowledge and skills required for the work	0.65
20	MGNREGS helps to improve job efficiency	0.75
	Quality of life	
21	I am satisfied with my health	0.82
22	Physical pain prevents me from doing what I need to do	0.81

23	I need some medical treatment to function my daily life	0.76
24	I enjoy life	0.78
25	I feel my life to be a meaningful one	0.76
26	I am able to concentrate on my work	0.86
27	I feel high safety in my daily life	0.87
28	Physical environment surrounded me is healthy	0.87
29	I have enough energy for everyday life	0.78
30	I have enough money to meet my needs	0.88
31	I can available the information that I need in my day-to-day life	0.89
32	I have the opportunity for leisure activities	0.78
33	I am able to get around	0.87
34	I am satisfied with my sleep	0.65
35	I am satisfied with my ability to perform my daily living activities	0.77
36	I am satisfied with the support I get from my friends	0.88

Source: primary data

After the confirmation of the measurement model fit, the study assessed the convergent validity of the scale dimensions. Convergent validity confirms the extent to which the items capturing the construct or dimension agree with each other (Bagozzi, 1981). The study analyzed and confirmed the convergent validity of the scale dimensions following the suggestion given by Hair et al. (2010). First, from the

analysis of unstandardized CFA factor loadings, the study found that all the loadings capturing its respective dimensions were significant ($p < 0.05$). Second, as reported in Table 5.44, the examination of standardized factor loadings supported that all these loadings were above the suggested cut-off of 0.05. Finally, the researcher also analysed the composite reliability (CR) coefficients. The examination of these CR values supported that in all these dimensions the estimated CR values were above the recommended threshold. Thus, the study inferred that the scale capturing the various dimensions proposed in this study possess enough level of convergent validity.

Subsequently, the study examined the discriminant validity of the scale dimensions. Discriminant validity indicates the extent to which scales capturing different dimensions are discriminating each other (Bagozzi, 1981). To examine discriminant validity, the study followed the recommendation given by Fornell & Larcker (1981). Following the recommendation, the researcher compared the inter construct correlation of all these proposed constructs with its Average Variance Extracted (AVE) values. As shown in Table 5.45, from the comparison it is found that in all the cases, the square root of AVEs were greater than the inter construct correlations. Thus, it is inferred that the scale dimensions possess adequate discriminant validity. In sum, from the analysis of an overall measurement model performed through CFA, the study found that the scales used to measure different dimensions carries enough level of validity and reliability. Thus, the researcher decided to go for the second stage of structural model testing through Structural Equation Modeling (SEM).

Table 5.45

AVE, CR, and correlations

	CR	AVE	MSV	MaxR(H)	EC	SC	KS	QWL
EC	0.846	0.658	0.320	0.921	0.811			
SC	0.870	0.430	0.373	0.950	0.326	0.656		
KS	0.890	0.452	0.367	0.965	0.032	0.606	0.672	
QWL	0.765	0.453	0.291	0.969	0.221	0.441	0.297	0.594

Source: primary data

Note: CR = Composite reliability, AVE = Average variance extracted, MSV = Minimum Shared Variance. Diagonal values show square root of AVE. Off-diagonal values shows correlations. In all the cases, the square roots of AVEs are greater than correlations, therefore it supports discriminant validity.

Figure: 5.1

Model showing Quality of work life of MGNREG beneficiaries
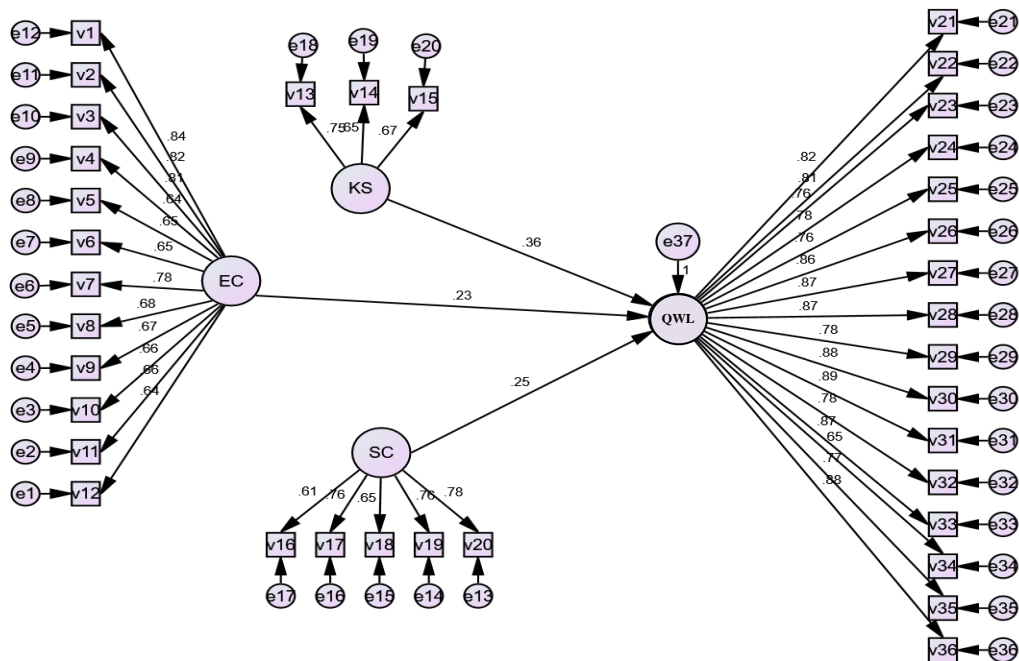
Source: primary data

Test of Hypotheses: Structural Model Testing

After the confirmation of measurement model, the study performed the structural model testing. The main objectives of this stage are to empirically validate the conceptual model proposed in the study and to test the proposed set of hypotheses. Thus, the study modelled the constructs, Economic contribution (EC), Social contribution (SC), Knowledge and Skill (KS), and Quality of life (QWL).

The structural model analysis supported that the data fit to the model well [χ^2 = 7622.58, p< 0.001; χ^2/ df = 2.003; CFI = .911; RMSEA = .052; IFI = .912; TLI = .906]. Further, the examination of path coefficients and its sign indicated that all these estimated coefficients were in line with the theoretical assumption.

In align Hypothesis one (H3) the study found that Economic contribution (EC) has a positive impact on QWL (β = 0.23, p< .001).

Similarly, as proposed in H4, the study also found that Social Contribution (SC) has also a positive and significant impact on QWL (β = 0.25, p< .001). Hence, the study supported Hypothesis 2, and inferred that social contribution positively influence QWL.

In Hypothesis 5, the study proposed that, Knowledge and skill has a positive impact on QWL. In support with this proposition, the SEM results supported a significant and positive coefficient (β = 0.36, p< .001). Thus, the study found support for the Hypothesis 3, and the study inferred that Knowledge and skill improvement positively influence QWL.

The researcher studied the objective 3 i.e, relationship between contributions of Schemes to develop quality of work life of beneficiaries. And the study **supported**

all three Hypotheses related to the quality of work life. H3: **Economic contribution has positive impact on Quality of work life** of MGNREGS beneficiaries, H4: **Social contribution has positive impact on Quality of work life** of MGNREGS beneficiaries and H5: **Knowledge and Skill has positive impact on Quality of Work life** of MGNREGS beneficiaries

5.6. Identifying the Major Problems of Beneficiaries of MGNREGS

Under this section, in order to study the objective 4, the problems faced by MGNREGS beneficiaries, the researcher identified 18 variables and formulated 3 Hypotheses.

H6: Work site related problems faced by MGNREGS beneficiaries in Kerala are significant

H7: Work allotment problems faced by MGNREGS beneficiaries in Kerala are significant

H8: Health related problems faced by MGNREGS beneficiaries in Kerala are significant

MGNREGS beneficiaries have to face so many problems. The problems mainly faced by beneficiaries are those faced during their work, while at work site and problems related with their health etc.

5.6.1. Exploratory Factor Analysis (EFA)

In this section the researcher discusses the Exploratory Factor Analyses (EFAs) conducted to analyze dimensional structure concerning the problems faced by MGNREGS beneficiaries. This part of analyses is required mainly to understand

whether the items used to capture different problems are representing the problem dimension or not. It has been reported that this stage of analysis is required to confirm the unidimensional structure of the scale measure. This unidimensional structure explains that the items intended to capture a dimension should only capture that dimension. If it covers or measures any other constructs above its conceptualization it is not unidimensional in nature. Thus, it is essential to perform this stage of analysis as a preliminary check before any confirmatory techniques.

In this study, to explore the dimensionality of the various problems faced by the beneficiaries, the researcher performed Principal Component Analysis (PCA) with varimax rotation using IBM SPSS 23. This EFA was conducted in two stages. In the first stage, the researcher incorporated all the items covering the six dimensions (EFA 1). The objective of this stage of analysis was to examine the issues concerning the factor structure. Therefore, in this stage, those items with low factor loadings and cross-loadings with other factors were removed. Followed by this, in the second stage, the researcher incorporated only those items with higher factor loadings (greater than the recommended cut-off of 0.40) and no cross-loadings and conducted another EFA. The results received as part of EFA 2 is presented in Table 24 onwards.

Table 5.46 presented below examines the adequacy of the data to perform factor analysis. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) reported that the sample selected for conducting the EFA was adequate, and it also reported that there exists enough correlation between the measures or items used to capture the proposed constructs. In addition, the examination of Bartlett's Test of Sphericity also reported a significant effect (Chi-square = 7308.74, $p < 0.01$). In short,

from the table, the data collected has adequate correlation, and therefore it is suitable for performing factor analysis.

Table: 5.46

KMO and Bartlett's Test-problems

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.862
Bartlett's Test of Sphericity	Approx. Chi-Square	7308.745
	Df	630
	Sig.	.000

Source: primary data

As reported in Table 5.47, the examination of communalities for the items indicated that all the items included in the EFA showed higher communalities and were above the recommended threshold of 0.40.

Table 5.47

Communalities-problems of MGNREGS beneficiaries

	Initial	Extraction
1. Lack of first aid facility	1.000	.600
2. Non availability of drinking water	1.000	.608
3. Absence of crèche facility	1.000	.556
4. Absence of Shed/rest room for rest	1.000	.634
5. Lack of toilet facility	1.000	.630
6. Scarcity/irregular supply of materials	1.000	.620
7. Insufficient tools	1.000	.574
8. Delayed production of required documents by beneficiaries results in delay in issuing job cards	1.000	.763
9. Non availability of work	1.000	.786
10. Time lag between work allotment and commencement of work	1.000	.609
11. Inability in the identification of work	1.000	.799
12. Aged people for work causes delay in completion of work	1.000	.799
13. Poor maintenance of muster rolls	1.000	.820
14. Presence of Work measurement problems	1.000	.766
15. Health problems are due to natural disasters	1.000	.741
16. Workers are unable to complete 100 days' work due to natural disasters	1.000	.407
17. Accidents at work sites are common due to absence of training	1.000	.419
18. Poor quality of water at work site	1.000	.449
Extraction Method: Principal Component Analysis.		

Source: Primary data

Further, the analysis of factor loadings (λ) (Table 5.48) revealed that all the items covering the constructs were loaded into three respective factors, and these loadings were above the suggested cut-off of 0.50.

Table 5.48

Total Variance Explained-problems

com pone nt	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation sum of Squared loadings		
	Total	% of variance	Cumulati ve %	total	% of variance	Cumulati ve %	Total	% of variance	Cumulat ive %
1	7.625	21.180	21.180	7.625	21.180	21.180	6.055	16.820	16.820
2	4.418	12.271	33.451	4.418	12.271	33.451	4.201	11.669	28.489
3	3.322	9.229	42.680	3.322	9.229	42.680	3.171	8.809	37.298

Source: primary data

As per Table 5.48, it has been reported that the total variance explained by all these factors revealed a variance of 37%. Under the first factor, 'Work site problems" consists of seven items, and extracted a variance of 16.82%. The second factor, "Work allotment" consists of seven items, and extracted a variance of 11.66%. The third factor, "Health related" incorporated four items, and extracted a variance of 8.80%. It can also be seen from the table that all the components have got an Eigen value more than 1.

Table 5.49

Rotated Component Matrix-problems

		component		
Rotated Component Matrix[a]				
1	Lack of first aid facility	.899		
2	Non availability of drinking water	.879		
3	Absence of crèche facility	.876		
4	Absence of Shed/rest room for rest	.872		
5	Lack of toilet facility	.868		
6	Scarcity/irregular supply of materials	.866		
7	Insufficient tools	.854		
8	Delayed production of required documents by beneficiaries results in delay in issuing job cards		.763	
9	Non availability of work		.783	
10	Time lag between work allotment and commencement of work		.770	
11	Inability in the identification of work		.768	
12	Aged people for work causes delay in completion of work		.751	
13	Poor maintenance of muster rolls		.735	
14	Presence of Work measurement problems		.731	
15	Health problems are due to natural disasters			.714
16	Workers are unable to complete 100 days work due to natural disasters			.741
17	Accidents at work sites are common due to absence of training			.697
18	Poor quality of water at work site			.875
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 6 iterations				

Source: primary data

Finally, the analysis supported the three important problems confronted by the beneficiaries. The first problem is "work site related" problems". It mainly happens or reflected in the following aspects (Table 5.50).

Table: 5.50

Work site related problems

1	Lack of first aid facility
2	Non availability of drinking water
3	Absence of crèche facility
4	Absence of Shed/rest room for rest
5	Lack of toilet facility
6	Scarcity/irregular supply of materials
7	Insufficient tools

The second set of problems mainly arises because of work allotment related problems. It consists of seven aspects (Table 5.51).

Table: 5.51

Work allotment related problems

8	Delayed production of required documents by beneficiaries results in delay in issuing job cards
9	Non availability of work
10	Time lag between work allotment and commencement of work
11	Inability in the identification of work
12	Aged people for work causes delay in completion of work
13	Poor maintenance of muster rolls
14	Presence of Work measurement problems

The third set of problems is basically due to or related to health (Table 5.52).

Table 5.52

Health related problems

15	Health problems are due to natural disasters
16	Workers are unable to complete 100 days work due to natural disasters
17	Accidents at work sites are common due to absence of training
18	Poor quality of water at work site

5.6.1.1. Work site related problems

The problems of MGNREGS beneficiaries have been classified in to three categories and analyzed separately. The first section deals with work site related problems. Seven variables are identified by the researcher under this section. The beneficiaries must face so many problems like non-availability of drinking water, absence of crèche facility, absence of shed/rest room, lack of first aid facility, lack of toilet facility, scarcity of materials and insufficient tools etc. The results show a variance of 16.82% and the factor loadings were above the cut-off point and the researcher accepted the hypothesis.

5.6.1.2. Work allotment problems

The next problems are related to the work allotment and it consists of seven items. The results support all the statements and hence the researcher can accept all the statements. The statements are like delayed production of required documents by beneficiaries and it result in the delay in issue of job cards. It is the duty of the job card issuing authority to issue job cards within 15days from the date of receipt of the application. The beneficiaries may fail to produce the required documents in the correct time so it will make the sanctioning of job cards delay.

Non availability of work is another problem faced by the beneficiaries. The beneficiaries will get only 100 days work in an annual year. In certain situations, like flood, drought etc these 100 days may be extended to 150 days. This is not enough for human being. The work is insufficient so this will lead to poverty.

Time lag between work allotment and commencement of work is another problem faced by this programme. Identification of work is another problem faced by the MGNREGS programme. The technical assistant will help the Grama Panchayat in identification of work. The Technical assistant should be well versed with various MGNREGS works. He should be trained in the estimation and measurement of work. But identification of those works having the required quality is a difficult task.

Another problem faced by MGNREGS programme was that aged people's presence will cause delay in completion of work. The aged people's physical condition may not be good so they may not be able to work like a healthy person. In the present study more than 50% of respondents are above 40 years. They agree that certain works were very difficult to complete in time.

One of the important problems faced by this programme was poor maintenance of muster rolls. Measurement of work was another problem faced by the MGNREGS programme. It is very difficult to measure certain works. This work was entrusted with Technical assistant. As per our findings, factor loadings of all statements were above the suggested cut off value, and the results of the study proved to be significant. So the researcher accepted the hypothesis.

5.6.1.3. Health related problems

Health problems are another defect in MGNREGA functioning. The first statement states that natural calamities cause serious health problems. Really the beneficiaries were the victims of natural calamities. The test result value is more than the cut-off rate, so the researcher accepted the hypothesis.

The beneficiaries will have the right to receive 100 of work in a year as per the provisions of MGNREGS. But the beneficiaries will not be able to complete 100 days of work due to natural disasters. The results are also supporting this.

Another problem falling under the category of health-related problem was that of the common accidents at worksites. Permissible work under these programmes may be like renovation of traditional water bodies, water conservation and water harvesting, drought proofing including afforestation and tree plantation, irrigation canals, flood control and protection works, agriculture related works etc. These types of works are prone to accidents. Safety measures are not taken by the government in case of MGREGS programme. In order to provide safety to the workers at work site first aid box should be provided.

The workers should provide with adequate facilities at work sites. Pure water should be provided to workers at the work site and proper training should be provided to the workers. In case of certain works training is necessary; it will help in skill upgradation. But the results show that poor quality of water and lack of training causes health problems to beneficiaries.

5.6.2. CFA Analysis of Problems (MGNREGS Beneficiaries)

As part of viewing the importance of analyzing various problems, such as worksite related problems (WS), work allotment related problems (WA) and health-related problems is analyzed through performing CFA model (See the figure)

Table: 5.53

Model fit indices of the CFA model

Measure	Estimate	Threshold	Interpretation
CMIN	127.075	--	--
DF	132.000	--	--
CMIN/DF	0.963	Between 1 and 3	Need more DF
CFI	1.000	>0.95	Excellent
SRMR	0.031	<0.08	Excellent
RMSEA	0.000	<0.06	Excellent
PClose	1.000	>0.05	Excellent

Source: primary data

Table 5.53 reveals the values of model fit indices calculated from the three items related to the problems of MGNREGS workers. The various fit indices regarding the measurement model indicate a reasonable fit with data and all the indices are within the standard limit.

Figure 5.2

Measurement Model for problems of MGNREGS workers
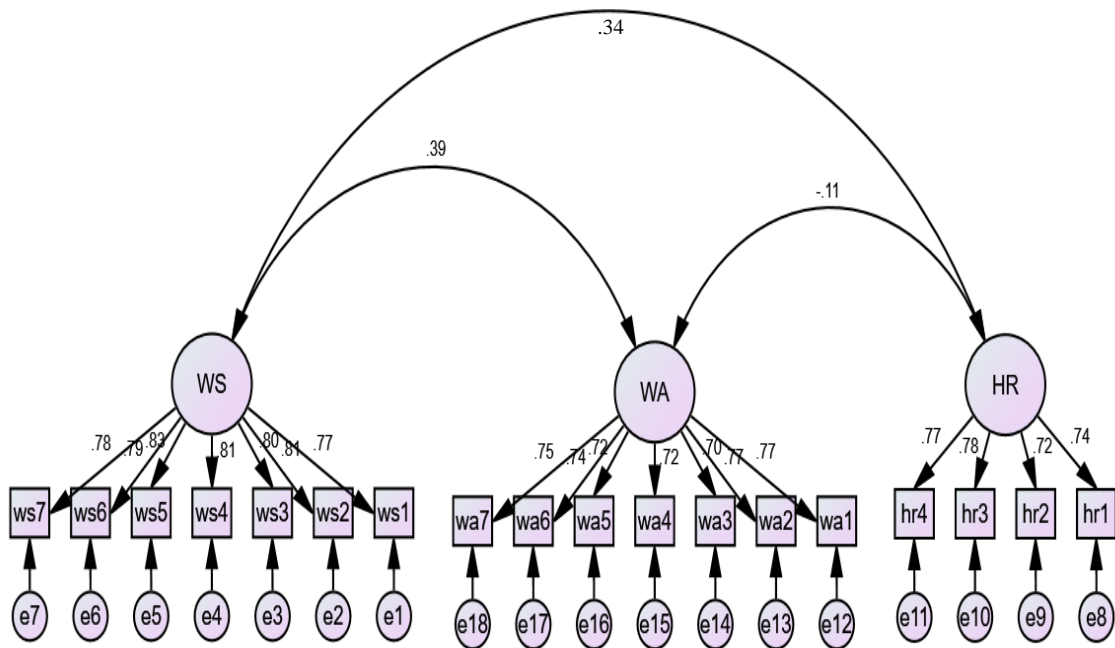
Table: 5.54

Unstandardized regression weights

Problems	Estimate	S.E.	C.R.	P
ws1 <--- WS	1.000			
ws2 <--- WS	1.093	.068	15.965	.000**
ws3 <--- WS	1.047	.066	15.858	.000**
ws4 <--- WS	1.097	.068	16.019	.000**
ws5 <--- WS	1.015	.061	16.529	.000**
ws6 <--- WS	1.041	.067	15.451	.000**
ws7 <--- WS	1.010	.066	15.388	.000**
hr1 <--- HR	1.000			
hr2 <--- HR	1.025	.084	12.215	.000**
hr3 <--- HR	1.047	.081	13.000	.000**

hr4 <--- HR	1.032	.080	12.918	.000**
wa1 <--- WA	1.000			
wa2 <--- WA	1.011	.068	14.839	.000**
wa3 <--- WA	.901	.067	13.348	.000**
wa4 <--- WA	.935	.068	13.654	.000**
wa5 <--- WA	.942	.069	13.743	.000**
wa6 <--- WA	.981	.070	14.105	.000**
wa7 <--- WA	.996	.070	14.274	.000**
** significant at 1% level				

Source: primary data

Table: 5.55

Standardized RegressionWeights

Work site related problem	Estimate
ws1	.766
ws2	.808
ws3	.803
ws4	.810
ws5	**.832**
ws6	.786
Ws7	.783

Source: primary data

Work allotment problem	Estimate
wa1	**.773**
wa2	.772
wa3	.704
wa4	.718
wa5	.722
wa6	.739
Wa7	.746

Source: primary data

Health related problem	Estimate
hr1	.738
hr2	.721
hr3	**.777**
hr4	.771

Source: primary data

As per the Table 5.54, the CFA analysis supported satisfactory fit of the data with the model (as per the fit indices). In addition, the analysis of the estimates (unstandardized CFA estimates) supported that all the loadings were significant (p < 0.01). Therefore, hypothesis is accepted for all the three types of problems like work site related, work allotment and health related problems.

Besides, the study analyzed the importance of problems. The researcher identified most important problems among the three types of problem constructs. In this analysis, it is found that in the Worksite related problems WS5 i.e. lack of toilet facility is more important since the standardized estimates of this statement are found to be relatively higher (.832). The second problem as per ranking was absence of shed or rest room (.810), followed by non availability of drinking water (.808), absence of crèche facility (.803) etc. In the case of work allotment problems, delayed production of required documents by beneficiary's results in delay in issue of job cards (Wa1) reported as highly important, since the standardized estimate of this item found to be higher (.773). Next important problem in this area was non availability of work (.772). The least score is associated with the problem time lag between work allotment and commencement of work (.704). Finally, in case of health-related problem, HR3 i.e. accidents at worksites are common due to absence of training (.777) and is reported as relatively higher, in comparison with other health-related problems. The second most important problem related to the health was that poor quality of water at work site (.771).

The researcher found that lack of toilet facility is the major problem faced by beneficiaries under work site related problems. 'Delayed production of documents results in the delay of issuing job cards to beneficiaries' ranks first in case of work

allotment problem and 'accidents are common at work sites due to absence of training' is prominent under health related problem. All the hypotheses related to the objective4 the **problems faced by beneficiaries of MGNREG Scheme are analysed and H6, H7 and H8 are accepted by the researcher**.

B. MGNREGS OFFICIALS

5.7 Awareness regarding implementation of MGNREG Scheme

The researcher in the present study also tries to investigate the role of MGNREGS officials in the implementation of MGNREGS Scheme. The success of this programme rests in the proper implementation by MGNREGS officials. For proper implementation the officials must be aware about the Scheme. In the first part of this questionnaire an attempt has been made by the researcher to analyze about some of the aspect of awareness regarding the implementation of this Scheme. Nine variables are identified by the researcher to measure the awareness regarding the effectiveness and implementation. In the second stage of data analysis the study tested the hypothesis9 using the data collected from MGNREGA Officials

Hypothesis

H9. **Opinion regarding the level of awareness of MGNREGS officials are significant**

To test the above-mentioned hypotheses, the study applied one sample t-tests. In these t-tests the estimated mean value of the sample has been compared against the test value of 3 (on a 5-point scale), where an estimated value is higher than 3. This ideally indicates the support of the study hypotheses. Table 5.56 provides the estimated mean scores of these nine different statements made by the officials for the measurement of effectiveness in implementation. In case of all these nine statements,

the estimated mean values were above the score of 3. Further, the t-test results (Table 5.56) reported the significant estimates.

Table: 5.56

Awareness regarding implementation

Q No	Awareness regarding implementation	Mean	SD	Std error	t	P	inference
1	Officials are aware about the provisions like 100 days guaranteed employment and monitoring of workers	3.848	.5658	.0985	11.692	.000**	Significant
2	Proper monitoring and measurement of work are done by officials regularly	3.71	1.045	.148	4.808	.000**	Significant
3	Adequate employment opportunities are provided to job card holders in accordance with their demand	3.818	1.0141	.1765	3.030	.000**	Significant
4	Attendance of	3.939	.7475	.1301	2.151	.000**	Significant

	MGNREGS workers marked daily						
5	Technical expertise is available for maintenance of fund	3.60	.997	.141	4.267	.000**	Significant
6	Various assets are created in our locality through MGNREGS Scheme	3.67	1.009	.143	4.661	.000**	Significant
7	Awareness programmes are conducted to provide information to the beneficiaries	3.212	.5999	.1044	7.545	.0004**	Significant
8	Social audit is conducted in our villages	3.41	.876	.124	3.299	.002**	Significant
9	Muster rolls are made available to the beneficiaries at work site	3.212	1.0234	.1782	4.423	.000**	Significant
**Significant at 1% level (Test value=3)							

Source: primary data

The results of the analysis indicates that in the case of awareness on the provisions of 100 days work and monitoring of MGNREGA beneficiaries, it is significant (t = 11.69, p < 0.01). In the case of the awareness programmes conducted to provide information to beneficiaries also the results of study are found to be significant (mean= 3.212, t = 7.54, p < 0.01). In case of adequate employment opportunities, the study found the significant estimates (mean=3.818, t= 3.03, p < .01). Further, it was also reported that it was significant in case of taking attendance (mean=3.939, t = 2.15, p < 0.01), and preparing muster rolls (Mean=3.212, t = 4.43, p < .01) etc. As per the results the most important factor in implementation is the awareness regarding marking of attendance daily at the work site (mean 3.939) and the least important one is related to conducting awareness programmes to beneficiaries.

The result shows that the officials are aware of aspects like 100 days work, social audit, asset creation, monitoring and measurement of work, availability of muster rolls at work sites etc. Results of the study found significant results hence objective5 are fulfilled and hypothesis **H9: opinion regarding the level of awareness of MGNRGS officials are significant is accepted.**

5.8. Problems faced by officials in implementation of MGNREGS Scheme

The next part of study deals with the issues and challenges faced by the implementing authorities of MGNREGS Scheme. In the following sections; the study tests the problems that are faced by MGREGS Official's and other related aspects. 10 variables are identified by the researcher for measuring this aspect. As part of this, the study proposed the following hypothesis.

Hypothesis

H10: Opinion of officials regarding problems in implementation of MGNREG Scheme are significant

As mentioned earlier, to test the proposed hypotheses related to problems regarding implementation of MGNREGS Scheme, the study used one sample t-tests. As reported in Table 5.57, the mean analysis of all the 10 statements reveals that the reported mean values were above 3 (the test value) in all the cases.

Table: 5.57

Problems in implementation

Q No	Problems in implementation	Mean	SD	Std error	t	P	Inference 1% level
1	The labourers have complaints like delay in wage payments	3.68	1.002	.142	4.777	.000**	Significant
2	Inadequacy of work due to inadequate identification of work	3.51	1.109	.157	3.277	.002**	Significant
3	Payment of wages to the workers are not made within 14 days	3.37	.951	.135	2.783	.008**	Significant
4	Delay in issue of job cards because of non-availability of staff and delayed production of required documents by	3.56	1.009	.143	3.938	.000**	Significant

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	beneficiaries					
5	Payment to the workers are delayed because of irregular flow of fund from the government	3.53	1.087	.154	3.437	.0001**	Significant
6	Payment to the workers are delayed because of late measurement of work	3.40	1.060	.150	2.655	.011*	Insignificant
7	Non availability of skilled workers, unskilled workers and materials will cause delay in MGNREGS work execution	3.45	.960	.136	3.310	.0002**	Significant
8	There is no transparency and accountability in MGNREGS work in our locality	3.30	1.027	.145	2.041	.047*	insignificant
9	High target fixed by higher authorities will not be able to achieve by staff	3.70	.867	.123	5.687	.0000**	Significant
10	Through MGNREGS projects assets are not created in our locality	3.42	1.139	.161	2.587	.013*	insignificant
**Significant at 1% level * insignificant at 1% level test value=3						

Source: primary data

Table: 5. 57 shows the result of one sample t test conducted on various problems faced by officials in their locality. According to the results, all the problems

have scored a mean value higher than the test value of three. Further the test results (Table 5.57) reveal that the test is significant in all the cases, except in case of **Q6, Q8, & Q10.** In case of these three questions the study finds insignificant results at 0.01level. Thus, the study supports all, and rejects the statement related to "payment to workers delayed due to late measurement of work (Q6)", "lack of transparency and accountability in MGNREGS work in locality (Q8)", and "assets were not created through MGNREGS Scheme (Q10)". The officials make the measurement of work of MGNREGS workers. So, it is not the reason for the delay in payment. All the work done through MGNREGS Scheme is transparent. Transparency and accountability are ensured through social audit. The tenth statement is related to asset creation in locality. The main aim of this Scheme is the creation of durable assets in the locality. In this study the respondents of 9 Panchayats agreed that the Scheme helped in the creation of durable assets in the locality. The most important feature of MGNREGS Scheme is the payment of wages to beneficiary's accounts. As per MGNREGS provisions the payment to workers must be made within 14 days. But in this study, majority of the respondents in three districts reported that they do not get payment within 14 days. Another statement regarding fund flow to Grama panchayat reveals that there is no regular flow of fund to Grama panchayat so it prevents the execution of this programme. 95.71% of the respondents were from BPL families, so it is a source of income for their livelihood. If they do not get wages for their work within a reasonable time it will badly affect livelihood safety and security. In the case of the 1st statement test, it shows significant result and states that they have complaints regarding delay in wage payments. Another major problem faced by officials in implementation is the "high target fixed by higher authorities was unable to meet by the staff" with high mean score.

The results of one sample t test shows that the in case of three statements like **payment to workers delayed due to late measurement of work, lack of transparency and accountability in MGNREGS work and asset creation does not result through MGNREGS work the study found insignificant results.** But **all other statements related with objective 6**, major problems faced by the officials in the implementation of MGNREG Scheme **found significant results**.

CONCLUSION

The researcher has tried to analyse the different aspects of MGNREGS Scheme in this chapter. The results of the study emphasizes the intensity of the Scheme in enhancing the quality of life of the people in rural areas .It is found from the study that the beneficiaries are satisfied with the paybacks from the Scheme though sometimes they have to meet with different problems during the work .Likewise, the officials also come across hectic situations such as incapability in achieving high targets, lack of adequate monitoring staff, inefficiency in paying wages within the stipulated time etc.

MGNREGS Scheme can definitely wipe out the curse of unemployment as it is adopted in the whole country aiming the resurrection of a large section of the society .It is undeniable that it can achieve what other Schemes could not yet, as it satisfies different aspects like environment protection, gender equality, women empowerment, sustainable asset creation and mitigation of migration problem .The Scheme helps the beneficiaries to get relieved from poverty and hunger

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CHAPTER 6
ANALYSIS OF IAY/PMAY-G SCHEME

CHAPTER 6

ANALYSIS OF IAY/PMAY-G SCHEME

6.1. Introduction

In the previous chapter the researcher has made a comprehensive analysis on MGNREGS Scheme on beneficiaries and officials' aspects. This chapter deals with the analysis of IAY/PMAY-G Scheme.

IAY/PMAY_G is the second programme selected for the present study. It is one of the most important poverty alleviation programmes in our country. IAY/PMAY-G beneficiaries are selected as per housing deprivation parameters in Socio economic and caste senses 2011. The study tries to find out the awareness level, satisfaction level and problems faced by beneficiaries. For this purpose, data has been collected from 410 beneficiaries and 45 officials from 9 panchayats namely Karthikapally, Thazhakara, chettikulangara, Koppam, Vallapuzha, Pudusseri, Thanniam, Muriyad and Edathiruthy with the help of structured interview schedule. And the data have been analyzed with the help of appropriate statistical tools like ANOVA, one sample t test and factor analysis.

The chapter is divided in to two parts; the first part deals with analysis of IAY/PMAY-G beneficiaries and the second part deals with IAY/PMAY-G officials. The first part discusses different segments like awareness, satisfaction, implementation and problems and the second, awareness and problems of officials.

Part 1

6.2 IAY/PMAY--G Beneficiary Level Analysis

First segment of this interview schedule analyses the socio-demographic profile of IAY/PMAY-G beneficiaries and tries to find out the relationship between socio economic characteristics and satisfaction level of beneficiaries.

Table: 6.1

Gender wise classification

Category	No of beneficiaries	Per cent	Cumulative percentage
Male	199	48.53659	48.54
Female	211	51.46341	100
Total	410	100	100

Source: primary data

Gender wise classification of respondents is given in table 6.1. The table clearly reveals that more than 50% of respondents are female. Only 48% of them belong to male.

Table: 6. 2
Religion wise classification

Religion	No of beneficiaries	Per cent	Cumulative percentage
Hindu	158	38.537	38.54
Muslim	137	33.41	71.95
Christian	115	28.05	100
Total	410	100	100

Source: primary data

As per the classification based on religion, the respondents are grouped as Hindu, Muslim and Christian. The table 6.2 reports that 38.58% of the respondents in this study belong to the Hindu religion which is followed by 33% Muslims and 28% Christians. It

shows that the selection of the beneficiaries is reasonable and not affected by any external influences.

Table: 6. 3

Caste wise classification

Caste	No of beneficiaries	Per cent	Cumulative percentage
General	28	6.829268	6.83
ST	29	7.073171	13.9
OBC	119	29.02439	42.92
Sc	210	51.21951	94.14
Others	24	5.853659	100
Total	410	100	100

Source: primary data

Table 6.3 shows the classification of beneficiaries in terms of caste such as General, SC, ST, OBC and Others. In this study 51% of beneficiaries are from SC category and only 6% belongs to General category.29%are from OBC and only 7% from ST category. As per IAY/PMAY-G Scheme the beneficiaries are selected not based on BPL list but on housing deprivation parameters in socio-economic caste Sensus 2011.

Table 6.4

Age wise classification

Age	No of beneficiaries	Per cent	Cumulative percentage
18-30	33	8.04878	8.05
31-40	180	43.90244	51.95
41-50	112	27.31707	79.26
51-60	56	13.65854	92.92
60 above	29	7.073171	100
Total	410	100	100

Source: primary data

The age wise classification presented in table 6.4 points to the fact that 79% of beneficiaries belong to 18-50 age groups. Only 7% of beneficiaries belong to the age group of above 60. The highest number of respondents belongs to the category 31-40.

Table 6.5

Family Status

Category	No of beneficiaries	Per cent	Cumulative percentage
APL	120	29.26829	29.27
BPL	290	70.73171	100
Total	410	100	100

Source: primary data

As shown in table 6.5, out of 410 beneficiaries taken for analysis, 70% of beneficiaries belong to BPL categories and only 29% of respondents fall in APL category.

Table 6.6

Marital status

Marital Status	No of beneficiaries	Per cent	Cumulative percentage
Married	236	57.56098	57.56
Unmarried	130	31.70732	89.27
Divorce	24	5.853659	95.12
Widow	20	4.878049	100
Total	410	100	100

Source: Primary data

Categorization based on marital status of 410 respondents is given in table 6.6 such as married, unmarried, divorce and widow. 236 beneficiaries selected from 9 villages in this sample are married. 130 of them are unmarried, 5.8% of beneficiaries are Divorced and 20 respondents are widows.

Table 6.7

Educational Qualification

Educational Qualification	No of beneficiaries	Per cent	Cumulative percentage
Illiterate	5	1.219512	1.22
Primary	53	12.92683	14.15
High school	201	49.02439	63.17
SSLC	151	36.82927	100
Total	410	100	100

Source: primary data

Educational qualifications of beneficiaries are presented in the table 6.7. Out of 410 beneficiaries selected for the study in three districts 13% of beneficiaries are below high school level. 5 of respondents are illiterate. 49% of them belong to high school level. 36% of beneficiaries have got qualified SSLC.

Table 6.8

Occupation

Occupation	No of beneficiaries	Per cent	Cumulative percentage
Agri-labour	211	51.46341	51.46
Shop	96	23.41463	74.87
Salaried	24	5.853659	80.72
Retired	33	8.04878	88.77
Others	46	11.21951	100
Total	410	100	100

Source: primary data

As far as occupation is concerned majority of them belong to Agri-labour. 96 of them have shops for their livelihood. 24 respondents are salaried. 46 respondents are engaged in other types of work. The table 5.8 reveals that all the 410 sampled beneficiaries are labourers.

Table 6.9

Income-wise classification

Income after IAY/ PMAY-G	No of beneficiaries	Per cent	Cumulative percentage
Upto15000	144	35.12195	35.12
15000-30000	212	51.70732	86.83
30000-45000	26	6.341463	93.17
above 45000	28	6.829268	100
Total	410	100	100

Source: primary data

While examining the monthly income status of beneficiary respondents, it is found that out of 410 beneficiaries, 51% of beneficiaries are drawing income between 15000 -30000. 6% of beneficiaries belong to the income group of 30000- 45000 and only the remaining 28 beneficiaries fall into the highest class category. This means that, beneficiaries with higher economic status are also enjoying the benefits of IAY/PMAY-G Scheme.

6.2.1 Analysis of Satisfaction of IAY/PMAY-G beneficiaries

In This section, the researcher has examined the following research questions:

1. Whether, the Social Stratification factors (e.g., Education, Occupation, Income) have significant influence on the satisfaction level of beneficiaries.

2. Whether Demographic Factors (e.g., Age, family status, caste and religion) have significant influence in the satisfaction level of beneficiaries.

To examine the above stated research questions, in the data analysis process, the researcher has conducted an ANOVA with the stated variables as independent variables and satisfaction level as the dependent variable.

Table 6.10

ANOVA results

Source	Type III Sum of Squares	Mean Square	F	Sig
Corrected model	1488.143[a]	29.763	21.339	.000
Intercept	953.976	953.976	683.958	.000
Age	167.502	27.917	20.015	.000
Gender	28.132	22.11	16.55	.000
Education	60.256	10.043	7.200	.000
Occupation	213.447	35.575	25.505	.000
Income	145.658	24.276	17.405	.000
Caste	2.302	.767	.550	.648
Family status	136.946	17.118	12.273	.000
Marital status	21.127	10.563	7.573	.001
Religion	2.107	.702	.504	.680
Error	1179.991	1.395		
Total	24261.000			
Corrected total	2668.134			

Source: primary data

Table: 6.11

Multiple Comparisons of Education

(I) Education of the Participant	(J) Education of the Participant	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Illiterate	Primary	1.5455*	.28369	.000	.9887	2.1023
	High school	.2500	.29004	.389	-.3193	.8193
	SSLC	1.9679*	.27401	.000	1.4301	2.5058
Primary	Illiterate	-1.5455*	.28369	.000	-2.1023	-.9887
	High school	-1.2955*	.16854	.000	-1.6262	-.9647
	SSLC	.4225*	.13916	.002	.1494	.6956
High school	Illiterate	-.2500	.29004	.389	-.8193	.3193
	Primary	1.2955*	.16854	.000	.9647	1.6262
	SSLC	1.7179*	.15168	.000	1.4202	2.0157
SSLC	Illiterate	-1.9679*	.27401	.000	-2.5058	-1.4301
	Primary	-.4225*	.13916	.002	-.6956	-.1494
	High School	-1.7179*	.15168	.000	-2.0157	-1.4202
Based on observed means. The error term is Mean Square (Error) = 1.634.						
*. The mean difference is significant at the 0.05 level.						

The role of educational qualification in the satisfaction level of beneficiaries is analysed by the researcher. The results report that educational qualification exerted an influence on the satisfaction level of beneficiaries. The detailed analysis using post-hoc test reveals that the satisfaction level is relatively higher (Mean = 5.22) among people who had primary education, in comparison with other categories.

Table 6.12

Multiple Comparisons of Occupation

(I) Occupation of the Participant	(J) Occupation of the Participant	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Agri	Shop	-.7014[*]	.14697	.000	-.9898	-.4129
	Salaried	-1.1481[*]	.13597	.000	-1.4150	-.8812
	Retried	-2.0604[*]	.19392	.000	-2.4410	-1.6798
	Others	.3207	.17528	.068	-.0234	.6647
Shop	Agri	.7014[*]	.14697	.000	.4129	.9898
	Salaried	-.4468[*]	.14909	.003	-.7394	-.1541
	Retried	-1.3590[*]	.20333	.000	-1.7581	-.9600
	Others	1.0220[*]	.18564	.000	.6577	1.3864
Salaried	Shop	1.1481[*]	.13597	.000	.8812	1.4150
	Agri	.4468[*]	.14909	.003	.1541	.7394
	Retried	-.9123[*]	.19553	.000	-1.2960	-.5285
	Others	1.4688[*]	.17706	.000	1.1213	1.8163
Retired	Agri	2.0604[*]	.19392	.000	1.6798	2.4410
	Shop	1.3590[*]	.20333	.000	.9600	1.7581
	Salaried	.9123[*]	.19553	.000	.5285	1.2960
	Others	2.3811[*]	.22464	.000	1.9401	2.8220
Others	Agri	-.3207	.17528	.068	-.6647	.0234
	Shop	-1.0220[*]	.18564	.000	-1.3864	-.6577
	Salaried	-1.4688[*]	.17706	.000	-1.8163	-1.1213
	Retired	-2.3811[*]	.22464	.000	-2.8220	-1.9401

Based on observed means.

 The error term is Mean Square (Error) = 1.634.

*. The mean difference is significant at the 0.05 level.

The role of occupation has proved to have a significant effect on satisfaction. Further, the post-hoc test reveals that people who are doing Agri-oriented occupations are relatively satisfied, in comparison with other categories.

Table: 6.13

Multiple comparisons in terms of monthly income

(I) Monthly Income of the Participant	(J) Monthly Income of the Participant	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Upto. 15,000	Rs. 15000-30000	.1807	.18964	.341	-.1915	.5530
	Rs.30000- 45000	-1.4643*	.21307	.000	-1.8825	-1.0461
	45,000 above	-.8571*	.20532	.000	-1.2601	-.4542
Rs. 15000-30000	Up to. 15,000	-.1807	.18964	.341	-.5530	.1915
	Rs.30000- 45000	-1.6450*	.20604	.000	-2.0494	-1.2406
	45,000 above	-1.0379*	.19801	.000	-1.4265	-.6492
Rs. 30000-45000	Up to. 15,000	1.4643*	.21307	.000	1.0461	1.8825
	Rs. 15000-30000	1.6450*	.20604	.000	1.2406	2.0494
	45,000 above	.6071*	.22055	.006	.1743	1.0400
45,000 above	Up to. 15,000	.8571*	.20532	.000	.4542	1.2601
	Rs. 15000-30000	1.0379*	.19801	.000	.6492	1.4265
	Rs. 30000-45000	-.6071*	.22055	.006	-1.0400	-.1743
Based on observed means.						
The error term is Mean Square (Error) = 1.634.						
*. The mean difference is significant at the 0.05 level.						

The results of the analysis also supported that difference in the income of the participants too have got significant influence on the satisfaction level of the beneficiaries. The post hoc analysis reports that people who are at the very lower level enjoy the highest satisfaction score (less than 15,000).

Table: 6.14

Multiple comparison in terms of AGE

(I) AGE	(J) Age	Mean Differenc e (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	Upper Bound
18-30	31-40	-1.0464*	.15086	.000	-1.3425	-.7503
	41-50	.4297*	.19437	.027	.0482	.8112
	51-60	-1.1860*	.20507	.000	-1.5885	-.7835
	60 above	-.2153	.12234	.079	-.4555	.0248
31-40	18-30	1.0464*	.15086	.000	.7503	1.3425
	41-50	1.4761*	.22152	.000	1.0413	1.9109
	51-60	-.1396	.23096	.546	-.5929	.3137
	60 above	.8310*	.16204	.000	.5130	1.1491
41-50	18-30	-.4297*	.19437	.027	-.8112	-.0482
	31-40	-1.4761*	.22152	.000	-1.9109	-1.0413
	51-60	-1.6157*	.26147	.000	-2.1289	-1.1025
	60 above	-.6451*	.20317	.002	-1.0438	-.2463
51-60	18-30	1.1860*	.20507	.000	.7835	1.5885
	41-50	.1396	.23096	.546	-.3137	.5929
	31-40	1.6157*	.26147	.000	1.1025	2.1289
	60 above	.9706*	.21343	.000	.5517	1.3895
60 Above	18-30	.2153	.12234	.079	-.0248	.4555
	31-40	-.8310*	.16204	.000	-1.1491	-.5130
	41-50	.6451*	.20317	.002	.2463	1.0438
	51 -60	-.9706*	.21343	.000	-1.3895	-.5517
Based on observed means.						
The error term is Mean Square (Error) = 1.634.						
*. The mean difference is significant at the 0.05 level.						

As per the Table 6.14, the role of age and its influence on satisfaction level of beneficiaries show a significant effect. Further from the analysis of post-hoc test it is revealed that satisfaction level is high among people in the age group of 51-60, compared to other age categories.

Table: 6.15

Multiple Comparison in terms of Marital status

(I) Wealth in terms of Marital status	(J) Marital status	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
Married	Unmarried	-.7447*	.15017	.000	-1.0394	-.4499
	Divorced	-1.6113*	.15589	.000	-1.9172	-1.3053
	Widow	-.2107	.17084	.218	-.5460	.1246
Unmarried	Married	.7447*	.15017	.000	.4499	1.0394
	Divorced	-.8666*	.14005	.000	-1.1415	-.5917
	Widow	.5340*	.15651	.001	.2268	.8411
Divorced	married	1.6113*	.15589	.000	1.3053	1.9172
	Unmarried	.8666*	.14005	.000	.5917	1.1415
	Widow	1.4006*	.16201	.000	1.0826	1.7185
Widow	married	.2107	.17084	.218	-.1246	.5460
	Unmarried	-.5340*	.15651	.001	-.8411	-.2268
	Divorced	-1.4006*	.16201	.000	-1.7185	-1.0826
Based on observed means.						
The error term is Mean Square (Error) = 1.634.						
*. The mean difference is significant at the 0.05 level.						

The role of marital status in determining the satisfaction level of the IAY/PMAY-G beneficiaries is found to have significant influence, and people who are married reported higher satisfaction score (Mean = 5.33), in comparison with other groups.

Besides, the researcher has also analysed the role of gender in the satisfaction level of beneficiaries. It shows a significant effect that means; across gender (males and females) there exists a difference in satisfaction. Further, the mean analysis reports that satisfaction level is high among females, in comparison with males.

The study has also analysed the role of family status (APL vs. BPL) on the satisfaction level. The analysis reveals a significant difference in satisfaction level. Further, the post hoc analysis reports that people who belong to the BPL category carry higher level of satisfaction with respect the IAY/PMAY-G Scheme.

The study further checked the influence of religion and caste on the satisfaction level of the beneficiary. The ANOVA results reveal that caste and religion has no role or influence in determining the satisfaction level.

In summary, the study results supported the following sub hypotheses.

Table: 6.16

Hypotheses test results

Satisfaction of the IAY/PMAY-G beneficiaries are different across Age	supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Gender	Supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Education	Supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Occupation	Supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Income	Supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Caste	Rejected
Satisfaction of the IAY/PMAY-G beneficiaries are different across Family status	Supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Marital status	Supported
Satisfaction of the IAY/PMAY-G beneficiaries are different across Religion	Rejected

In this section the researcher has made an attempt to examine the relationship between socio-demographic factors and satisfaction level of beneficiaries of IAY/PMAY-G Scheme. In order to achieve this objective1, two hypotheses have been formulated by the researcher. The results of ANOVA tests show that people who are falling under the category of primary education have higher satisfaction than that of others. In the case of occupation, people falling under Agri-oriented occupations are relatively satisfied than others and people whose income is less than 15000 are more satisfied than others. In case of age categorization, people who belong to 51-60 age group and also females are more satisfied than others.

All the results support the statements except religion and caste so the Hypotheses H11 and H12 are accepted by the researcher.

6.2.2. Awareness Regarding IAY/PMAY_G Scheme

In this section the researcher has tried to examine the awareness level of 410 beneficiaries of IAY/PMAY-G Scheme. The awareness among the beneficiaries is a prerequisite for enjoying maximum benefit from the Scheme. For the sensitization of beneficiaries the Government is also making necessary arrangements in our country. For analysing the awareness level of beneficiaries the researcher has formulated a hypothesis

H13: Opinion of beneficiaries regarding level of awareness of IAY/PMAY_G Scheme is significant

Table: 6.17

Awareness of IAY/PMAY-G beneficiaries

Q no	Awareness regarding IAY/PMAY-G	Mean	S D	t	p	Inference
1	Aware about the provision of selection of beneficiaries as per socio economic caste census 2011	3.34	0.91	74.63	0.000**	Significant
2	Aware about the restrictions on size of house	4.129	0.763	109.57	0.000**	Significant
3	Aware about the need for opening of Bank/Post office A/C for receiving funds	3.904	1.002	78.85	0.000**	Significant
4	Aware about the need for display	3.58	1.05	68.77	0.000**	Significant

	of IAY/PMAY-G Logo on house after completion of construction	4	4			
5	Aware about the technical assistance provided as a part of the IAY/PMAY-G Scheme	3.292	1.04	64.07	0.000**	Significant
Significant at 1% level (Test value=3)						

Source: primary data

The table 6.17 illustrates the mean score on awareness of IAY/PMAY-G beneficiaries regarding the IAY/PMAY-G Scheme. Beneficiaries under IAY/PMAY-G Scheme are selected based on housing deficiency and other social deprivation parameters as per SECC-2011 data. The results reveals that the beneficiaries are more aware of the restriction on the size of house (mean=4.129, t=109.57, p<.01). Then they are more aware of the need for opening a Bank A/c or Post office A/c for receiving their funds (Mean=3.904). Funds will be transferred to the beneficiaries through Bank/Post office A/c under this Scheme. One of the most important aspects of PMAY_G Scheme is its restriction on unit size. Now the minimum size has been enhanced from 20 sq.m to 25 sq.m, which include a dedicated area for hygienic cooking. Majority of the respondents in 9 Panchayats are aware of this provision. The third is the need for the display of IAY/PMAY-G Logo on the house after its completion (3.584). The awareness is the least regarding the technical assistance provided under this Scheme for the construction of house (mean=3.29, t=64.07, p<.01).

The researcher has studied the objective 2 of IAY/PMAY-G Scheme and results of one sample t test shows that the beneficiaries are aware of the provisions under IAY/PMAY-G Scheme like selection, need for opening a Bank/Post office

account, restriction regarding size, display of Logo after construction of house etc. So the **researcher accepted Hypothesis H13 'opinion of beneficiaries regarding level of awareness of IAY/PMAY-G Scheme is significant'**.

6.2.3. Implementation of IAY/PMAY-G Scheme

The success of a programme depends upon its effective implementation. For measuring these aspects of implementation, a hypothesis is formulated by the researcher.

The hypothesis is given below

H 14   : Opinion of beneficiaries regarding the implementation of IAY/PMAY_G Scheme is significant

One sample t test was used for testing the hypothesis and result is depicted in table

Table: 6.18

Implementation of IAY/PMAY-G Scheme

Q No	Statements	Mean	S D	t	p	Inference
1	Assistance was availed for construction of toilet under IAY/PMAY-G Scheme	4.385	0.715	124.185	0.000	significant
2	Amenities like drinking water, cooking fuel and waste management was available to beneficiaries under IAY/PMAY-G Scheme	3.514	1.162	61.23	0.000	significant
3	Proper monitoring was done by officials after the completion of each stage	4.134	0.508	164.72	0.000	significant

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4	1st instalment was got within 15 days after sanctioning of house under IAY/PMAY-G Scheme	3.341	1.237	54.681	0.000	significant
5	Release of funds were made in instalments under this Scheme	4.824	0.467	208.994	0.000	significant
Significant at 1% level (Test value=3)						

Source: primary data

Table 6.18 exhibits the result of one sample t test on implementation aspects of IAY/PMAY-G Scheme. The results show that highest mean score is related to the beneficiaries who received their funds in instalments (Mean=4.824). As per the guidelines IAY/PMAY-G a beneficiary will receive the funds in instalments. The second one is that, they got assistance for toilet construction under this Scheme (4.385). Now the financial assistance provided for toilet construction is Rs.12000. The third statement is about the monitoring of work by officials in each stage of construction. The least mean score (3.341) is recorded for the statement "1st installment the beneficiaries received under IAY/PMAY-G Scheme within 15 days from the date of getting it sanctioned".

In order to study the objective3 opinion of beneficiaries related to IAY/PMAY-G Scheme one sample t test was used by the researcher. The result shows that the implementation of IAY/PMAY-G Scheme in 9 Panchayats shows significant results. Beneficiaries have received their funds in instalments, assistance for toilet construction are provided as a part of this Scheme, proper monitoring was made by officials at each stage etc. As per the test results all the aspects are significant at 1% level. So the researcher accepted the hypothesis **H14 'opinion of beneficiaries regarding implementation of IAY/PMAY-G Scheme is significant'**.

6.2.4. Problems of IAY/PMAY-G beneficiaries

In this section, the researcher has tried to analyse the problems faced by the beneficiaries while obtaining funds under IAY/PMAY-G Scheme. The researcher has identified six problems under this Scheme. The officials will have to sanction the funds after receiving application from the beneficiary. But the funds will be sanctioned in instalments. For sanctioning the instalments, necessary documents will have to be submitted by the beneficiaries. In order to analyse the significance of these problems, a hypothesis is framed.

H 15: Problems faced by beneficiaries of IAY/PMAY- G Scheme is significant

Table:6.19

Problems faced by IAY/PMAY-G beneficiaries

Q no	Problems	Mean	SD	Std error	t	P value	inference
1	Frequent visits are required	3.81	1.27	.06	60.58	0	Significant
2	Repeated applications are required	3.16	.85	.04	75.09	0	Significant
3	Take too much time	3.22	.41	.020	156.8	0	Significant
4	Delay in payment of sanctioned funds	1.92	.322	.02	120.8	0	Significant
5	Political interference	3.095	.2937	.0145	213.356	0	Significant
6	Huge procedural formalities	3.370	.483	.024	141.14	0	significant
Significant at 1% level (Test value=3)							

Source: primary data

Table 6.19 provides the results of one sample t test conducted on various problems faced by the beneficiaries in obtaining funds under this Scheme. It has been found from the table that, all the six problems related to the sanctioning of the fund in Kerala are considered to be significant with a significant p value less than 0.01. Therefore H15 is accepted for all the problems. However based on the mean value, frequent visits, repeated applications, too much time, huge procedural formalities and political interference, have got a mean value which is more than the test value of three and hence it is considered as higher in terms of problems. Another problem is the delay of the payment of sanctioned fund with a mean value 1.92 which is lower than the test value of three, so it is considered as a lower level problem.

Based on the mean value, frequent visits for the sanctioning of the funds under the Scheme (mean = 3.81) is considered to be the highest problem than the other problems like procedural formalities (mean= 3.37), repeated applications (mean= 3.16), time consuming (mean= 3.22), delay in payment (mean= 1.92) and political interference (mean=3.095). Also the p value is less than 0.01, so it is considered as significant in all problems and H15 is accepted by the researcher. As per the test result the most important problem which is ranked first is that, the beneficiaries will have to approach the officials a number of times for sanctioning of the fund. But according to the officials, immediate sanction of funds will be done the beneficiaries fulfill all the procedural formalities in time.

IAY beneficiaries have to face so many hurdles, as a part of the Scheme. The beneficiaries opined that frequent visits for sanctioning of funds, repeated applications, too much time, huge procedural formalities and political interference are the main problems faced by them as a part of this Scheme. The results of one sample t

test are significant and the **researcher accepted the hypothesis H15 'opinion of beneficiaries regarding problems is significant'.**

In Part 1 of this chapter an analysis was made on the aspects of implementation of IAY/PMAY-G Scheme from the perspective of 410 beneficiaries from 3 districts in Kerala. From this analysis, the researcher has come to the conclusion that the Scheme implementation was effective in the three districts Palakkad, Thrissur and Alappuzha and the beneficiaries are aware of the amenities provided as a part of the Scheme. The beneficiaries are also satisfied under the Scheme but religion and caste have not made any significant influence on the satisfaction level of beneficiaries. The beneficiaries also have to face many difficulties in getting funds under the Scheme. Sanctioning of funds may be delayed, sometimes repeated applications and huge procedural formalities are required and political factors also make significant influence upon sanctioning of funds.

6.3. IAY/PMAY-G-Officials Level Analysis

The analysis of officials regarding IAY/PMAY-G Scheme is divided in to two sections. The first section of analysis deals with awareness of IAY/PMAY-G officials on the implementation of IAY/PMAY_G Scheme. In the next part the problems faced by IAY/PMAY-G officials in the implementation of the Scheme are dealt with. For the proper functioning of the Scheme, the official's awareness regarding the implementation is a crucial factor. If the officials are well aware of the provisions of the Scheme then only the Scheme can be implemented effectively in our country and the target can also be achieved. Our Government has fixed a target of 10 million houses to be completed by the end of 2019 under PMAY-G Scheme. But it has sanctioned only 9.6 million houses and out of these sanctioned, only 7.6 million

houses are completed. In order to know the bottlenecks in implementation, the data is collected from officials. The responses collected from 45 officials of IAY/PMAY-G Scheme from 9 Panchayats in 3 districts namely Thrissur, Palakkad and Alappuzha are given here.

6.3.1. Awareness and problems regarding implementation of IAY/PMAY-G Scheme

EFA

In this section the researcher discusses the exploratory factor analysis conducted to analyse the dimensional structure of the constructs awareness and problems. The result of EFA is given in table

Table: 6.20

KMO and Bartlett's Test-awareness and problems

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.675
Bartlett's Test of Sphericity	Approx. Chi-Square	13754.580
	df	2080
	Sig.	.000

Source: primary data

The KMO values of EFA found to be .675, and Bartlett test of Sphericity=13754.580, $p<0.01$.

Table: 6.21

Communalities-awareness and problems

	Initial	Extraction
Q.1	1.000	.507
Q.2	1.000	.591
Q.3	1.000	.605
Q.4	1.000	.681
Q.5	1.000	.666
Q.6	1.000	.696
Q.7	1.000	.693
Q.8	1.000	.647
Q.9	1.000	.611
Q.10	1.000	.734
Q.11	1.000	.793
Q.12.	1.000	.519
Q.13	1.000	.712
Q.14	1.000	.715
Q.15	1.000	.505
Q.16	1.000	.646
Q.17	1.000	.795
Q.18	1.000	.655
Extraction Method: Principal Component Analysis.		

Source: Primary Data

From the table 6.21 it is clear that all the items included in EFA show higher communalities, and are above the recommended threshold of .40.

Further the analysis of factor loadings reveals that all items covering the constructs are loaded in to two respective factors, and the loadings are above the suggested cut-off of 0.50.

Table: 6.22

Total Variance Explained- awareness and problems

Total Variance Explained									
Comp onent	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Tot al	% of Vari ance	Cumul ative %	Tot al	% of Vari ance	Cumul ative %	To tal	% of Vari ance	Cumul ative %
1	13. 275	15.8 08	15.80 8	10. 275	15.8 08	15.80 8	8. 62 9	23.2 76	23.27 6
2	11. 550	5.46 2	21.27 0	3.5 50	5.46 2	21.27 0	5. 38 2	18.2 80	**41.55 6**
Extraction Method: Principal Component Analysis.									

Source: primary data

Table 6.22 provides the details of factors extracted along with their initial Eigen values and total variance explained by each factor after extraction. From the table it is clear that , the total varince explained by all these factors shows a variance of 41.556%. The first factor is the awareness regarding the implementation of IAY/PMY-G consists of 11 items, and has extracted a variance of 23.276. The second factor is based on the problems of officials regarding implementation consists of seven items, and extracted a variance of 18.280. in case of two components, Eigen value is more than one.

Scree plot on awareness and problems

In order to confirm the above result, a scree test was done and it is shown below

Figure 6.1

Scree plot showing the awareness and implementation dimension.
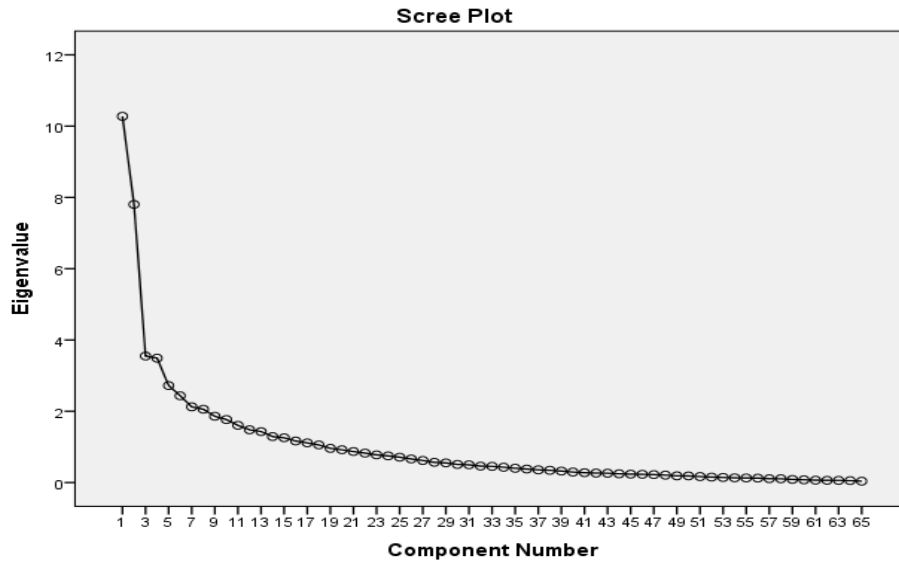
Source: primary data

From the above scree plot it is clear that there are 2 factors before the curve becomes approximately a straight line.

Table: 6.23

Rotated Component Matrix-awareness and problems

	Rotated Component Matrix[a]	
	Component	
	1	2
Q.1	.616	
Q.2	.741	
Q.3	.617	
Q.4	.737	
Q.5	.785	
Q.6	.660	
Q.7	.666	
Q.8	.640	
Q.9	.735	
Q.10	.618	
Q.11	.675	
Q.12.		.765
Q.13		.765
Q.14		.547
Q.15		.564
Q.16		.671
Q.17		.671
Q.18		.777
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 5 iterations.		

Source: primary data

As reported in Table 6.21 to 6.23, the study conducted a third EFA incorporating all the items covering the outcome variable dimensions, such as problems and awareness. The factor analysis results support a KMO = 0.675, and

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Bartlett's test of Sphericity = 13754.580, $p < 0.01$. The examination of factor loadings of these items indicates that as expected, the items re loaded into its respective factors. All these factors explain a total variance of 41.556%. Moreover, the results also confirm that all these items report high loadings. Thus, considering all these, the current study confirms the unidimensional status of these selected set of dimensions.

CFA results of IAY/PMAY-G officials

This section of the chapter explains the model testing results performed to confirm the validity, reliability and latent structure of the scale measures. This model testing is recommended as a pre-condition for the scale validation purpose (Hair et al., 2010). In this study, scale validation testing is conducted through Confirmatory Factor Analysis (CFA).

Validity and Reliability

Validity explains the ability of an instrument (here the scales) to measure what the researcher intended to measure. Similarly, reliability of an instrument examines the extent of random error in the scale measures. In this stage, the researcher has decided to perform two types of validity. The first type of validity is called as convergent validity. This type of validity explains the extent of convergence among the items covering the respective dimension. Similarly, the discriminant validity explains the extent of divergence between the items covering the different dimensions. At this stage, the study analyses the reliability of the study measurements using a coefficient, called as Composite Reliability (CR). In the following pages, the study provides the measurement model testing Tables derived from CFA analysis and provides its interpretations.

Convergent validity

In this study, the researcher has tested the convergent validity of the scale measures using three different measures. The first measure used is CFA factor loadings. It is recommended that if the CFA factor loadings are above 0.50 and loaded high, then it indicates the evidence of convergent validity. Further, another measure generally used by researchers to confirm the convergent validity is called as: Average Variance Extracted (AVE). If the AVE values are above 0.50 it also indicates the convergent validity of the scale measures. Finally, it is also suggested that if the CR values are above 0.50 the evidence of convergent validity can be confirmed. In the current study, the researcher has used all these measures for the purpose of checking the same

Discriminant Validity

To examine the discriminant validity, the study has followed an important discriminant validity check procedure recommended by Hair et al (2010). In this procedure, it is recommended that if the AVE values of the dimensions are greater that the correlation square between the construct pairs, it indicates the discriminant validity.

In addition to the measures, a variety of goodness-of-fit indices are also available to indicate the adequacy of measured constructs to a model, but there seems to be little consensus on what the appropriate indices (Hinkin, 1995) are. Hinkin (1995) noted that significance of Chi-square was reported most frequently, and the smaller the chi-square value, the better the data fit to the model. However, chi-square is very sensitive to sample size; diverse indices have thus been developed for

assessing overall goodness of fit. A ratio of the chi-square value to the degrees of freedom of 5 to 1 was a practical rule of thumb (Hinkin, 1995). Although evaluation of fit indices is somewhat subjective, the higher values, the better the model fit to the empirical data. In addition, Hinkin (1995) reported that other fit indices (e.g., CFI, GFI, TLI, etc.) above 0.85 were considered acceptable.

In this line, many other useful criteria have been developed for confirming the overall goodness-of-fit in a CFA methodology and for confirming how well one model does have a fit over another model. According to Schermelleh-Engel et al. (2003), covariance based technique is capable of producing multiple goodness-of-fit indices, such as: (a) descriptive measures of overall model fit or goodness of fit, such as chi-square $(\chi 2)$, root mean square error of approximation (RMSEA), root mean square residual (RMR), and standardized root mean square residual (SRMR); (b) descriptive measures based on model comparison. The measures in the second category based on model comparisons are the normed fit index (NFI), the nonnormed fit index (NNFI), the comparative fit index (CFI), the goodness-of-fit index (GFI), and the adjusted goodness-of-fit index (AGFI); and (c) descriptive measures of model parsimony, such as the parsimony goodness-of-fit index (PGFI), and the parsimony normed fit index (PNFI), etc. The concept of parsimony serves as a criterion for choosing between several alternative models proposed in the study.

Although in a CFA framework, most of these evaluation criteria or indices are based on the Chi-square statistic. The chi-square value is preferred in a model confirmation perspective over a test statistic as a measure of fit due to its sensitivity to sample size and deviations from multinormality (Golob, 2003). Given the limitations of Chi-square, different researchers have proposed a plethora of newly goodness-of-fit

indices in the SEM framework to examine the goodness of fit of the model, and these indices take a more pragmatic approach to the evaluation process (Byrne, 2001). In this, one of the first fit statistics generally used to address this problem is the normed Chi-square, i.e., the ratio of x2/df (Wheaton, Muthen, Alwin, & Summers, 1977). Alternative goodness-of-fit measures of overall model fit have also been developed proposed in the current CFA literature, such as the root mean square error of approximation (RMSEA), root mean square residual (RMR), and standardized root mean square residual (SRMR). In the CFA framework, the Root Mean Square Residual (RMR) shows the average residual value derived from the fitting of the variance-covariance matrix for the proposed model to the variance covariance matrix of the sample data collected (Byrne, 2001). However, it has been stated that these residuals are difficult to interpret due to its relation to the sizes of the observed variances and covariances. Considering this limitation, the Standardized Root Mean Square Residual (SRMR) is proposed, which represent the average value across all standardized residuals. In addition, RMSEA has very recently been recognized as one of the most useful informative criteria in covariance structure modelling framework (Byrne, 2001). In addition, the other most frequently used goodness-of-fit measures grounded on direct assessment of the variance covariance matrices for the sample and model are the normed fit index (NFI), the non-normed fit index (NNFI), the comparative fit index (CFI), the goodness-of-fit index (GFI), the adjusted goodness-of-fit index (AGFI), the parsimony-adjusted goodnessof- fit index (PGFI) etc. Among the stated direct assessment measures, the normed fit index (NFI) is considered as a practical criterion for evaluation of proposed model fit, however, there exists some limitation of the same, because it has a tendency to underestimate fit in small samples (Byrne, 2001). Bentler and Bonnett (1980) developed the Non-normed Fit Index

(NNFI), also known as the Tucker-Lewis Index (TLI) which generally show the disadvantage of the NFI which is affected by sample size. In addition, CFI was also formulated by Bentler (1990) from NFI to take sample size into account. Another measure, goodness-of-fit index (GFI) is a measure of the relative amount of variance and covariance matrix of the sample data that is jointly explained by the variance and covariance matrix for the hypothesized model (Byrne, 2001). The AGFI has the benefit of adjusting for the number of degrees of freedom contained in the model, which makes the AGFI unique from the GFI. Both GFI and AGFI indices range from zero to 1.00, where the values close to 1.00 being indicative of good fit of the model. The measure, parsimony-adjusted goodness-of-fit index (PGFI) takes into account the complexity of the hypothesized model proposed for the assessment of overall model fit (Byrne, 2001), which was modified later based on GFI and NFI. It is hard to decide which global indices to use for reporting results of model fitting; thus it is necessary to consider multiple criteria in evaluating a model (Bagozzi& Yi, 1998; Schermelleh-Engel et al., 2003). To examine CFA, in this study the researcher used AMOS software package due to its user-friendliness.

6.3.1.1. Awareness of officials about implementation of IAY/PMAY-G Scheme

In this section of analysis, the researcher tries to find out the awareness regarding the implementation of IAY/PMAY-G Scheme.11 statements are used to find out the awareness of officials on the programme. For the proper implementation of the Scheme the officials must have knowledge regarding the various provisions in the Scheme in order to implement the Scheme properly. The hypothesis formulated by the researcher for checking the awareness level of beneficiaries of IAY/PMAY-G Scheme is given below.

H16: Level of awareness of officials regarding implementation of IAY/PMAY_G Scheme is significant

Awareness related statements
Q1 Officials are aware about the provisions of IAY/PMAY-G programmes
Q2 Selected beneficiaries genuinely deserve the benefits
Q3 Sensitization of beneficiaries will be done by the Panchayats
Q4 The technical assistance relating to building materials and construction technologies are provided by the Panchayat
Q5 Proper monitoring was made by the officials during the implementation of the project from time to time
Q6 Photographs are uploaded to show the physical progress in construction
Q7 Inspection reports are uploaded from time to time by the officials
Q8 Social audit is conducted in our villages
Q9 The beneficiaries are given full freedom in their construction and upgradation
Q10 officials are aware about the need for inspection and stage certificates at each stage of construction
Q11 Awareness about amenities that must be offered to IAY/PMAY-G beneficiaries

Figure 6.2

Regression Model showing the importance of awareness aspects of IAY/PMAY-G officials
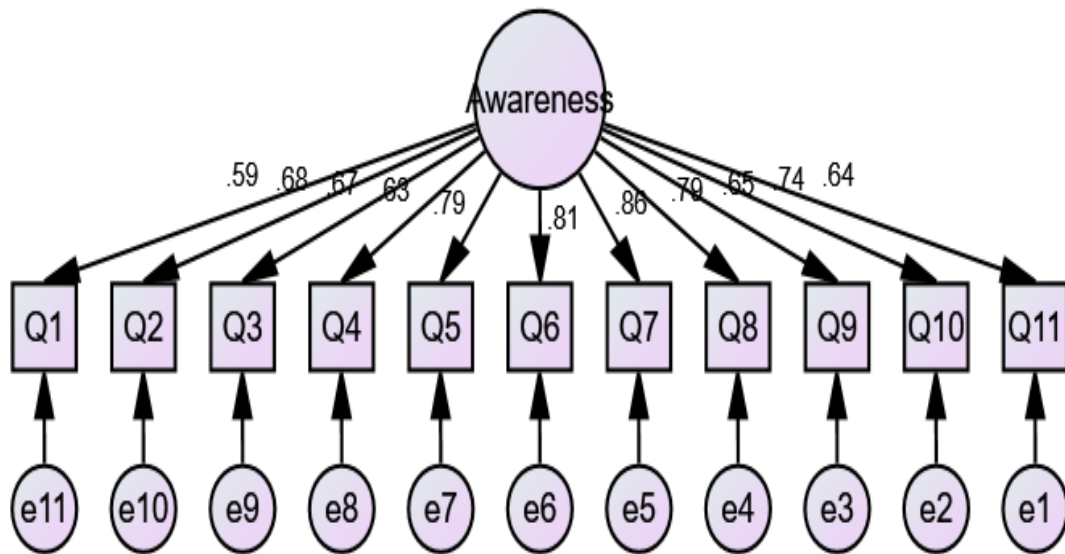
Table: 6.24

Regression weights showing awareness

	Awareness	Un Std. Est.	Std. Est.	S.E.	C.R.	P	Inference
Q11 <---	Awareness	1.000	.636				Significant
Q10 <---	Awareness	1.216	.743	.121	10.022	.000	Significant
Q9 <---	Awareness	.930	.648	.104	8.982	.000	Significant
Q8 <---	Awareness	1.371	.786	.131	10.468	.000	Significant
Q7 <---	Awareness	1.346	**.860**	.120	11.186	.000	Significant
Q6 <---	Awareness	1.291	.815	.120	10.757	.000	Significant
Q5 <---	Awareness	1.300	.792	.123	10.531	.000	Significant
Q4 <---	Awareness	.974	.633	.111	8.810	.000	Significant
Q3 <---	Awareness	1.007	.669	.109	9.213	.000	Significant
Q2 <---	Awareness	1.042	.682	.111	9.362	.000	Significant
Q1 <---	Awareness	.838	.592	.101	8.328	.000	Significant

Table 6.24 reveals the results of testing of hypothesis. First column dealt with statements regarding awareness of officials related with implementation of IAY/PMAY-G Scheme. The second column reported the UN standardized regression weights. In the third column, the standardized regression weights are provided. Next to standardized regression weights, in the fourth column, standard errors are provided followed by C.R, p values and inference.

As reported in Figure.6.2 & Table.6.24 the examination of standardized factor loading reports that all the 11 items, measuring awareness, loaded highly into that awareness factor. In all the cases, the factor loadings are above the suggested cut-off of 0.50. The model fit analysis supports that the data is well fit to the model. Thus, the study supports the 11 item dimensional structure of the first dimension "Awareness". In this, the statement "Inspection reports are uploaded from time to time by the officials in order to show the progress in construction" reports the highest standardized loadings (.86), next highest awareness is related to "uploading of photographs for showing the progress in construction" and first statement about "the awareness of provisions of IAY/PMAY-G programme among officials" reports the lowest standardized loading. The **test results are significant in all the cases, so the researcher accepted the hypothesis H 16.**

In order to study the objective 5 awareness of officials, regression analysis was done by the researcher. The results show that the officials are highly aware of all the aspects studied under the objective. It means that they implemented the Scheme effectively in all 9 Panchayats. The officials are also aware of social audit, inspection and monitoring, uploading of progress report etc.

6.3.1.2. Problems faced by officials in implementation of IAY/PMAY-G Scheme

Second section of analysis deals with the problems faced by officials in the implementation of IAY/PMAY-G Scheme. The officials face so many problems associated with IAY/PMAY-G implementation like fund inadequacy, technical problems, political interference etc.

Hypothesis

> H 17: Opinion of officials regarding problems in implementation of IAY/PMAY-G Scheme is significant

In this CFA analysis, the study incorporates all the seven items covering the problems faced by officials. As reported in Figure 6.3 & Table 6.26 the examination standardized factor loading reports that all the 7 items measuring the problems, loaded highly into that factor, problems. In all the cases, the factor ladings are above the suggested cut-off of 0.50. The model fit analysis supports that the data is well fit to the model. Thus, the study supports the 7 item dimensional structure.

Table: 6. 25

Problems faced by officials in implementation of IAY/PMAY-G Scheme

Q12	Lack of technical expertise in officials creates problems in implementation procedures
Q13	There is political interference in the selection of beneficiaries
Q14	High target fixed by higher authorities will not be able to achieved by officials
Q15	The sanctioning of funds to the beneficiaries will be delayed if the completion of the work is not done on time
Q16	The availability of the funds is not sufficient enough compared to the demand for the houses
Q17	Technical problems will cause delay in uploading of information
Q18	Sometimes certain categories of people are denied in getting the benefits

Figure: 6.3

Regression Model showing Problems faced by IAY/PMAY-G officials
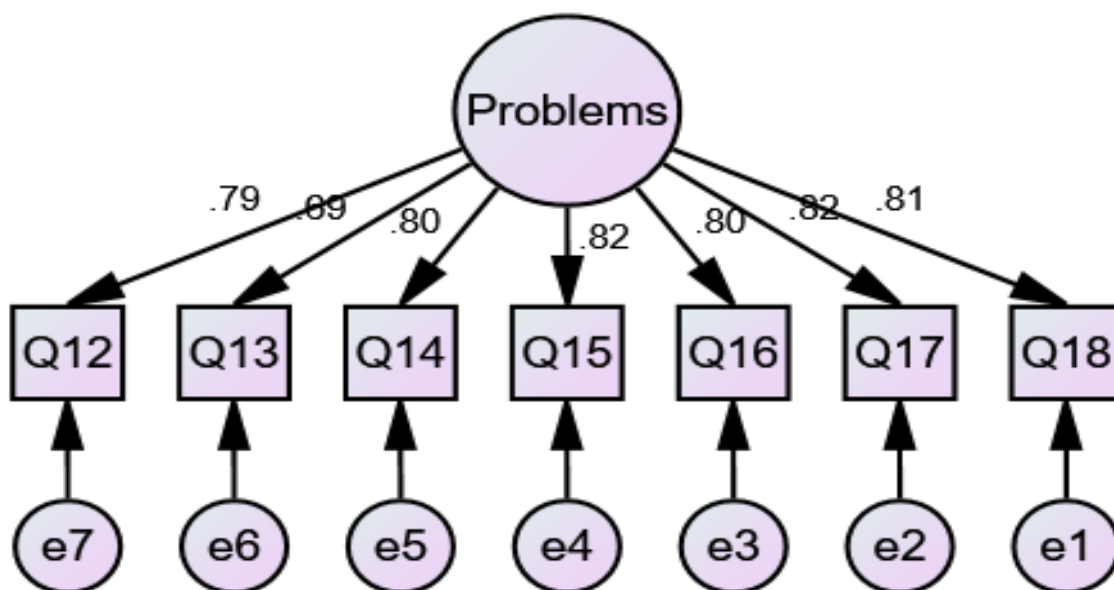
Table: 6. 26

Regression weights showing problems faced by officials of IAY/PMAY-G

Scheme

	Un std. Est.	Std. Est.	S.E.	C.R.	P	Inference
Q18 <--- Problems	1.000	.807				Significant
Q17 <--- Problems	.925	.819	.063	14.718	.000	Significant
Q16 <--- Problems	.866	.799	.061	14.216	.000	Significant
Q15 <--- Problems	.915	.824	.062	14.831	.000	Significant
Q14 <--- Problems	.871	.802	.061	14.296	.000	Significant
Q13 <--- Problems	.746	.694	.063	11.835	.000	Significant
Q12 <--- Problems	.896	.790	.064	14.001	.000	Significant
Significant at 1% level						

Source: primary data

Table 6.26 shows the results of Hypothesis testing. First column dealt with statements regarding problems faced by officials. The second column reported the un standardized regression weights. In the third column, the standardized regression weights are provided. Next to standardized regression weights, in the fourth column, standard errors are provided followed by C.R, p values and inference.

Through this analysis the researcher has identified the most important problem among the various problems in implementation of IAY/PMAY-G Scheme. One of such problems in implementation is that, sanctioning of funds will be delayed if the beneficiary does not complete the work on time. They will get funds under this Scheme in 2 or 3 instalments. First instalment will be released within a week from the date of issue of sanction order and the construction should be completed within a year from the date of sanction. Second instalment will be sanctioned either on foundation or plinth level and third instalment will be mapped to either windowsill/lintel/roof cast level. If the beneficiaries make any delay in construction, it will result in the delay of payment to the beneficiaries. The second problem in the Scheme implementation is associated with target fixation. High target fixed by officials may not be achieved by the staff. The officials must have to upload all details regarding the house construction in each stage. But technical problems may sometimes make delay in uploading necessary information. The funds available may not be sufficient to meet the demand for houses in certain areas. As per the Scheme, beneficiaries are selected on the basis of SECC data, but sometimes political interference may be kept in the selection of beneficiaries. Certain categories of people are denied of getting the benefits.

The researcher has studied the objective 6 and the results found prominent from the analysis include the officials face many problems in implementation.

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Among the problems stated above the problem which is ranked first is the sanctioning of funds to the beneficiaries will be delayed if the completion of the work is not done on time by the beneficiaries of the Scheme. The problem which stands on the second position is that technical problems caused delay in uploading of information. After each stage of completion and monitoring the officials have to upload necessary information but technical problems may prevent the procedure at times. The least important problem is political interference in the selection of beneficiaries. Since the p value is significant at 1% level, the researcher has accepted the **hypothesis 17 'opinion of officials regarding problems in implementation of IAY/PMAY-G Scheme is significant'**.

6.4 Conclusion

This chapter deals with the analysis of IAY/PMAY-G Schemes on the basis of beneficiaries' and official's aspects. Two regression models are used for the purpose of studying the problems and awareness level of the officials. Both officials and beneficiaries have awareness on the provisions of the Scheme .Beneficiaries also have to face lot of problems during the procedural formalities. Certain categories of people are denied of the benefits from the Scheme. Lack of technical know-how in offcials in the age of technology is a big hurdle before the authorities in the implementation process.

On the whole , IAY SCHEME has helped in alleviating poverty to a great extent treading along with the needs of the society by providing basic necessities of humanity .In addition to housing, the Scheme opens a way to acquire other inevitabilities like drinking water, sanitation, hygienic cooking facilities which will help in enhancing the quality and standard of living of the rural people.The results of

the programme are appreciable and promising that it can make better changes towards the development of a better society.

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CHAPTER 7

FINDINGS, CONCLUSION AND SUGGESTIONS

CHAPTER 7

FINDINGS, CONCLUSION AND SUGGESTIONS

In the previous chapter a detailed description regarding the implementation of IAY/PMAY—G Scheme has been given. In this chapter a brief summary of research, findings, conclusions and suggestions based on the results of the analysis is being presented.

7.1 Introduction

While billions enjoy a flourishing style, more than a tenth of the world's population lives in extreme poverty today. Poverty is not a result of limited global resources, but a political and an economic injustice. There is higher prevalence of poverty in rural areas as compared to urban areas. As per the planning commission report (2011-12), it is testified that, 25.7% of the rural population was living below the poverty line (Rs.816 per capita per month for rural areas). While in urban areas the proportion was found to be 13.7% of the population (Rs.1000 per capita per month for urban areas). Poverty alleviation programmes in India thus become important especially in the case of rural areas. Proper implementation of programmes is crucial to achieve the specific set of objectives rather than the huge financial allocation in the present era of economic development.

All those existing Schemes have been executed by the government bureaucrats and thus have to ensure the involvement of the beneficiaries to harvest the maximum potential benefits to the vulnerable section of the society.

7.2 Research problem

A major development issue in India is the removal of mass poverty. Most Indians live a life of poverty and misery. The government of India and state government have been implementing several programmes for eradication of poverty, for empowering poor women and to promote gainful employment in India. But such programmes have encouraged corruption, both at political and at administrative levels. And when such programmes are withdrawn, the poor may again fall below the poverty line. Another problem is the non-participation from the part of people for whom the Programmes are meant for. The incidence of poverty in Kerala was 59.79% in 1973-74 which came down to 11.3% in 2011-12. The challenge before Kerala is to bring it down further and continue the numerous programmes which have made the achievement possible. MGNREGA and IAY/PMAY-G are the programmes meant for poverty alleviation. A thorough evaluation of its performance is essential to identify the problems and difficulties in its implementation. To make the poverty reduction efforts more effective, public and private organizations dealing with rural development and rural poverty reduction need to become learning institutions with mechanisms that generate new knowledge from past lessons and experiences.

The present study proposes the following research questions:

- Are the beneficiaries and officials of IAY/PMAY-G programmes aware of the provisions under the Schemes?

- Whether the programmes implementations are effective?

- Are the beneficiaries of IAY/PMAY-G programme satisfied with the Scheme?

- Whether the MGNREGS and IAY/PMAY-G beneficiaries have faced any problem?

- What are the benefits achieved by the beneficiaries of the MGNREGS programme?

- What are the problems faced by the implementing authorities of two poverty alleviation programmes?

7.3 Objectives of the study

7.3.1 MGNREG Scheme

At the beneficiary level, the objectives of the study are:

1. To examine the opinion of beneficiaries regarding the implementation of MGNREG Scheme in the state of Kerala

2. To analyze the benefits of MGNREG Scheme in the state of Kerala

3. To examine the relationship between the contribution of the Schemes to develop quality of work life of beneficiaries

4. To identify the various problems faced by MGNREGS beneficiaries in the state of Kerala

At the Officials level, the objectives of the study

5. To examine the level of awareness of MGNREGS officials regarding the implementation of MGNREG Scheme

6. To identify the major problems faced by the officials in the implementation of MGNREG Scheme

7.3.2 IAY/PMAY-G Scheme

At the beneficiary level, the objectives of the study are:

1. To analyze the influence of social stratification factors and demographic factors on the level of satisfaction of IAY/PMAY-G beneficiaries

2. To assess the level of awareness of beneficiaries regarding IAY/PMAY-G Scheme in the state of Kerala

3. To examine the opinion of beneficiaries regarding the implementation of IAY/PMAY-G Scheme in the state of Kerala

4. To identify the problems faced by IAY/PMAY-G beneficiaries in the state of Kerala

At the official's level

5. To examine the level of awareness of officials regarding implementation of IAY/PMAY_G Scheme

6. To identify the problems faced by officials in the implementation of IAY/PMAY-G Scheme

7.4 Significance of the study

Several poverty alleviation programmes are in operation since independence; still most of the people living in the rural area have been suffering from acute poverty from centuries. Mainly because of proper and special attention had not been paid to get them rid of the poverty. While Kerala is better off than most other states in terms of average poverty estimates, there are still several pockets of deprivation in the state. Poverty in Kerala is mainly concentrated in some social categories and groups such as scheduled castes, scheduled tribes, fisherman communities, and artisans. All this factor points to the need of additional central assistance to support the state programmes and redesigning livelihood programmes in these areas to eliminate absolute poverty from the state. MGNREGA and IAY/PMAY-G are such programmes for the upliftment of the rural people.

Through the present study the researcher tried to understand the impact assessment of two poverty alleviation Programmes. And it is hoped that the outcome of the investigation will be useful to the beneficiaries of the Schemes, officials, policy makers and other stakeholders, and it will help to take steps to improve the performance. It will help in locating the strengths, weakness, opportunities and threats of these programmes, giving suggestions for improvement and remedial measures wherever necessary. There is no doubt that as a result of the poverty alleviation programmes, the poverty line has started moving in the downward direction

7.5 Hypothesis

As per the objectives stated above, the following hypotheses have been formulated and tested with the help of appropriate statistical tools. Research Hypotheses formulated for the study are given as follows

7.5.1 MGNREGS

Hypotheses formulated for the study from the point of view of MGNREGS beneficiaries

H1: Opinion of beneficiaries regarding the implementation of MGNREG Scheme is significant

H2: The opinion of beneficiaries regarding benefits from MGNREG Scheme is significant

H3: Economic Contribution has a positive impact on Quality of Work Life of MGNREGS beneficiaries

H4: Social Contribution has a positive impact on Quality of Work life of MGNREGS beneficiaries

H5: Knowledge and Skill has a positive impact on Quality of Work life of MGNREGS beneficiaries

H6: worksite related problems faced by MGNREGS beneficiaries in Kerala are significant

H7: Work allotment problems faced by MGNREGS beneficiaries in Kerala are significant

H8: Health related problems faced by MGNREGS beneficiaries in Kerala are significant

H9: Opinions regarding the level of awareness of MGNREGS officials are significant

H10: Opinions of officials regarding problems in implementation of MGNREG Scheme are significant

H11: Social stratification factors have significant influence on the satisfaction level of IAY/MAY_G beneficiaries

H12: Demographic factors have significant influence on the satisfaction level of IAY/PMAY-G beneficiaries

H13: Opinions of beneficiaries regarding level of awareness of IAY/PMAY_G Scheme is significant

H14 Opinions of beneficiaries regarding the implementation of IAY/PMAY-G Scheme is significant

H15: Problems faced by beneficiaries of IAY/PMAGY Scheme is significant.

H16: Level of awareness of officials regarding implementation of IAY/PMAY_G Scheme is significant

H17: Opinions of officials regarding problems in implementation of IAY/PMAY-G Scheme is significant

7.6 Research methodology

The present study is both descriptive and analytical in nature. Both secondary and primary data were used for the present study. The secondary data were collected from Annual reports of MGNREGS and IAY/PMAY-G Schemes, Government publications, NREGA and IAY/PMAY-G websites, Paper presentations, Magazines, Research Journals, Research Dissertations and Theses, Books and Periodicals etc. The primary data have been collected from beneficiaries and officials of MGNREGS and IAY/PMAY-G programmes from selected Panchayats in Kerala.

Under MGNREG Scheme based on fund utilization percentage 14 districts are classified into three categories such as districts with high fund utilization, medium fund utilization and low utilization. One district selected from each category. In case of IAY/PMAY-G Scheme the districts are classified as high and low based on house completion status and three districts falling under the category high are selected for the study. 9 Panchayats are selected from these six districts.

The sample respondents are selected based on random sampling method. Data have been collected from 420 beneficiaries and 50 officials in the case of MGNREG Scheme after removing outliers and missing data. In case of IAY/PMAY-G Scheme 410 beneficiaries and 45 officials are selected based on random sampling technique. Collected data were analyzed using statistical tools like mean, one sample t test, ANOVA, Factor analysis and Structural Equation Analysis. The software used for the analysis is IBM SPSS 23.

7.7 Presentation of the thesis

The dissertation has been organized into seven Chapters:

Chapter 1: Introduction

In the first Chapter, the study introduces the broad aspect of poverty and its related concepts, significance of the study, research problem, Scope of the study, objectives, hypotheses, methodology, limitations and chapterisation.

Chapter 2: Review of Literature

The chapter two of this dissertation is partitioned into three sections such as studies related on MGNREGS programme, studies related on IAY/PMAY-G programme and works associated with poverty alleviation and rural development.

Chapter 3: An overview of MGNREG Scheme in Kerala

Chapter three consists of an overall performance of the MGNREGS Scheme in Kerala

Chapter 4: An overview of IAY/PMAY-G Scheme in Kerala

Chapter four consists of an overall view of the IAY/PMAY-G Scheme in Kerala

Chapter 5: Analysis of MGNREG Scheme

Chapter five of the dissertation details the data analysis and its results related with MGNREGS Scheme on officials and beneficiaries' aspects.

Chapter 6: Analysis of IAY/PMAY -G Scheme

This chapter gives a detailed analysis of IAY/PMAY-G Scheme. The first section deals with analysis on beneficiaries' aspects and the next section deals with analysis on officials' aspects.

Chapter 7: Findings, conclusion and suggestions

Chapter seven of this dissertation deals with the discussion on the study results, study conclusions and lists of suggestions to improve the effectiveness of programme implementation. Finally the study presents the directions for future research.

7.8 Limitations of the study

1. Some of the information provided by the beneficiaries of the two Schemes is mere recollections of their memory. Therefore, the data provided by them may be subject to errors

2. Many government and nongovernment organizations carried out various poverty alleviation programmes in Kerala but the present study has taken into consideration only the role of Panchayats in Kerala.

3. Some of the respondents are reluctant to disclose their opinion on certain matters because of the fear that it may affect them badly.

4. The major problem faced during the study is lack of sufficient literature regarding IAY/PMAY-G Scheme

7.9 Findings of the study

Based on the analysis of the data collected from beneficiaries and officials of two poverty alleviation Programmes, the study comes up with some valuable findings which are presented below

7.9.1 Findings based on MGNREG Scheme

The findings on MGNREGS Scheme are divided in to two parts; the first part is related to the beneficiary's aspects and second to the officials' aspects.

7.9.1.1. Profile of the respondents

The researcher analyses the demographic and other characteristics of the MGNREGS beneficiaries in Kerala in the first section of the analysis.

The summary of findings regarding demographic profile of the beneficiaries of MGNREGS Scheme is presented below.

1. The results of the study shows that 95.95% of the beneficiaries are female and rest of them are male, which throws light on the fact that the Scheme has attained more than its target of ensuring atleast $1/3^{rd}$ participation of women thus indirectly helping the development of the so-called weaker section of the society.

2. The study shows that 40% of respondents are Hindus followed by Muslims and Christians. As per the study reports, it is evident that the implementation of the Scheme is purely beyond any religious bias facilitating the participation of all religious sections of the society.

3. As per the results, most of the participants belong to general caste category, 26% belong to SC category, only 8.5% to OBC and 6.9% to STs. It can be found that, one of the main objectives of the Scheme to provide employment to all those who are in need, is fulfilled strictly adhering to the rules and regulations applicable to the Scheme.

4. 43% of beneficiaries of MGNREGS Scheme belonged to the age group of 41-50. Only 4% of them belonged to the age group of 60 above. 26% of them were in the category of 31-40. This data clearly points to the depth of unemployment crisis prevailing in the core sections of the society, especially among the middle aged and youth. Being able to provide employment to these needy, the Scheme has satisfied not only the particular households but also the society as a whole.

5. The study shows that 95% of beneficiaries were falling in the BPL category and rest of them under APL category. The record brings into light the poor economic background and unfortunate standard of living of the majority of people in the rural areas. In that context the Scheme is obviously promising.

6. The results regarding marital status of beneficiaries of MGNREGS Scheme revealed that about 53% of the selected participants were married, 39% were unmarried, 2.3% are divorced, and the rest 4.7% were widows

7. As per the findings, most of the respondents are under the category of high school but only 33% of them have SSLC qualification. Only four beneficiaries are found to be illiterate.

8. As per the Occupation wise classification of the study respondents reveal that about 28.81% of them were engaged in Agri-labour, 20.95% stated that they were running shops, 5.24% of them were working in salaried jobs, 5% of them are retired, 13% are doing various other occupations and the rest 26% of the respondents fall in the category of non-agricultural labourers.

9. As per the researcher's examination, before joining MGNREGS Scheme around 85% of beneficiary's annual income is found to be below Rs.30000 before joining MGNREGS. 8% of respondents are of the opinion that they belong to the category of Rs. 30000-45000. But after joining MGNREGS around 60% of them have almost crossed the range of 30000.

10. A big portion of (92%) selected beneficiaries have their own land, only 8 respondents were landless.

11. The study on housing conditions of the participants revealed that about 60% of them have their own housing, 15.71% of them are staying in the rented houses, 20.24% of them are staying in the houses provided by the Government, and the rest 4.3% are homeless.

12. The study showed that 51% of them are staying in the concrete roofed houses, 85 respondents under tiled roofs and 120 respondents under other type of roofs.

13. The results of the study show that 95% of respondents are occupied with houses which have two or less than two rooms. Only 5% of them have more than two rooms in their houses.

14. As per the analysis, there is a drastic change in their asset holding after joining with MGNREG Scheme, especially in the case of electronic goods. The percentage of beneficiaries having radio and TV are above 95% and in the case of fan it is above 90%.

15. As per the study 98% of the beneficiaries reported that they have an electricity connection at home, and the rest 2% have given a negative response.

16. Majority (96%) of the respondents have single phase electricity connection type in their homes.

17. Regarding the fuels used for cooking, all the respondents of MGNREGS Scheme depend upon wood for their cooking. More than half of the beneficiaries in addition to wood also depend upon electricity for their cooking.

18. As per the findings of the study 55% of the beneficiaries opined that they depended upon well for drinking which was later followed by bore well, government aided water connection and 13% of them depended upon other sources for drinking.

19. In this study 94.76% of respondents opine that they have toilet facility at their own houses.

20. The results of the study show that 69% of the beneficiaries regularly attend the Grama sabha meeting and 26% of them attend the meeting only at times.

21. Regarding the awareness on the provisions of the Scheme, 52% of them state that they are aware of the provisions to some extent. 34% of them state that they are highly aware of the provisions and 13% of them state that they are not at all aware of the provisions.

22. As per the findings, 36% of beneficiaries got awareness on MGNREG Scheme through Panchayats, 16% of them through Media, 20% of them through social groups and 8% of them through government functionaries and the rest 18% through other sources.

23. The results of the study reveal that 89% of beneficiaries agree to the fact that there are no school drop-outs because of MGNREG Scheme and only 10% of them state that there are drop outs even after MGNREG Scheme has been introduced.

24. The results of the study show that 293 respondents agree that there is change in the decisions regarding the higher education of their children because of MGNREG Scheme.

7.9.1.2. Findings based on examination of the opinion regarding the implementation of MGNREG Scheme in the state of Kerala

Opinions of the beneficiaries regarding implementation of MGNREG Scheme is analysed to find out the effectiveness in implementation of MGNREG Scheme in Kerala. This section includes six statements which are associated with the implementation aspects of MGNREG Scheme like provision of work within 15 days of application and within 5km, opening of A/C in Bank/Post office, daily marking of attendance etc.

- As per one sample t test all the implementation aspects found to be significant in terms of p value at 95% confidence level. Hence the hypothesis is accepted for these implementation aspects.

- Among the implementation aspects 2 statements have got highest mean value firstly the statement, workers job cards will be verified and updated after the

completion of work got 3.39 as its mean value. Secondly the beneficiaries have opened Bank/Post office A/c for receiving their wages also marked 3.39. The wags are transferred only to the beneficiaries Bank/Post Office accounts so that it was mandatory to open Bank a/cs.

- The lowest mean value (3.28) is associated with the statement that they have got 100 days employment under this Scheme.

This analysis discusses the first objective of examining the perspectives of the beneficiaries regarding the implementation of MGNREG Scheme in Kerala. In all aspects of implementation of MGNREG Scheme, the results are found to be significant at 5% level. So H1 'opinion of beneficiaries regarding implementation of MGNREG Scheme is significant' is accepted.

7.9.1.3. Findings based on the benefits of MGNREG Scheme in the state of Kerala

As per the study 9 variables were identified by the researcher related with measurement of benefits acquired by beneficiaries through MGNREGS Programme.

- Based on mean value all the nine statements related to the benefits were found to be highly significant. Hence the hypothesis was accepted for all the benefits. The most important benefit acquired by beneficiaries is the acquisition of physical assets. The researcher finds that there are significant changes in the asset holdings of beneficiaries after the implementation of MGNREGS Scheme.

- The MGNREG Scheme helps the beneficiaries in their savings also. The beneficiaries set aside a portion of their income as savings after meeting their basic necessities.

- The results show that because of MGNREGS Scheme there is positive impact on empowerment of women.

- Majority of respondent's opine that, MGNREGS has played an important role in increasing the self-confidence of beneficiaries.

- Application of one sample t-test reveals that the decision-making power of MGNREGS beneficiaries has been increased after the implementation of MGNREG Scheme. Increase in the self confidence of the beneficiaries enables them to take decisions related to family matters.

- Income is the most important factor in determining the standard of living of a person. The result of the study showed that there is significant increase in the income of the MGNREGS beneficiaries because of the Scheme. Due to the increase in the income of the beneficiary the income of the family has also been increased. Certain beneficiaries are already engaged in other works too. Increase in income help them to increase their savings and improve their status in the society. It also reflects in a positive way in the ability of the rural households to purchase food grains, other essential commodities and to access education etc.

- The main purpose of MGNREG Scheme is the reduction of migration rate in the state. The people may prefer migration to fulfill their objective of getting employment. The test results show that because of adequate employment opportunities in their area, the Scheme help the beneficiaries in reducing migration.

- The beneficiary's wages get automatically credited to their accounts in Post office/ Banks. The study reveals that MGNREGS Scheme help in improving the quality of life of beneficiaries through creation of Bank/Post office A/c.

- As per the result, there is a decrease in debts of beneficiaries. Income from work helps them to reduce their debt.

- As per the mean value, the lowest mean value is associated with those benefits when MGNREGS Scheme helps to reduce migration.

From the study, it is understood that MGNREG Scheme helped the beneficiaries in reducing rural urban migration, increasing decision making power of respondents in their families, increasing their self-confidence, reducing their debt because of their income from MGNREGS work, changing their attitude towards savings by opening a Bank/Post Office account .Thus the hypothesis H2 'opinion of beneficiaries regarding benefits from MGNREGS Scheme is significant' is accepted by the researcher.

7.9.1.4. Findings based on the Model for the quality of work life of beneficiaries of MGNREGS Scheme

A model has been developed as a part of the study for assessing the quality of work life of beneficiaries of MGNREGS Scheme. Quality of work life of beneficiaries was assessed through 36 variables. For the assessment of dimensional structure EFA is done and reliability and validity are checked through confirmatory factor analysis. Based on EFA twelve variables are identified for the measurement of economic contribution and they are grouped in to one factor which can explain 63.034% variance. Six variables are identified for social contribution and are grouped under one construct which can explain 45.599% variance. Three variables are

identified for Knowledge and skill which can explain variance of 55.009%. The variance explained or Quality of work life was 53.837%. The result of the tests supports that the data is adequate to perform the analysis. The result of structural model test supports the data as fit to the model and the study found that Economic contribution (EC) has a positive impact on QWL ($\beta = 0.23$, $p < .001$). Thus, the study supported Hypothesis one with the inference that as and when economic contribution increases the QWL also increases. The study also finds that Social Contribution (SC) has also a positive and significant impact on QWL ($\beta = 0.25$, $p < .001$). The SEM results support a significant and positive coefficient ($\beta = 0.36$, $p < .001$) in the case of knowledge and skill. The study supports all hypotheses that Economic contribution has positive impact on quality of work life, Social contribution has positive impact on quality of work life, knowledge and skill improvement also has positive influence on the quality of work life.

The researcher has attempted to study the objective 3 i.e, relationship between contributions of Schemes to develop quality of work life of beneficiaries. And the study supported the three hypotheses. Thus, the study supported all three Hypotheses related to the quality of work life. H3: Economic contribution has positive impact on Quality of work life of MGNREGS beneficiaries, H4: Social Contribution has positive impact on quality of work life and H5 'knowledge and skill has positive impact on quality of work life'.

7.9.1.5. Findings based on the major problems of beneficiaries of MGNREGS

The researcher identifies 18 variables related to the problems of MGNREGS beneficiaries based on various literature. EFA is conducted in order to identify the dimensional structure of the problems faced by beneficiaries. Three factors are

extracted from exploratory analysis in the case of problems of MGNRES beneficiaries. The factors are work related problems, work site related problems and health related problems. These three factors can together explain 37.298 per cent variance. Among these, the first factor i.e. the work site related problems can explain 16.820 per cent variance, followed by second component with 11.669 and the third with 8.809 per cent of the variance respectively.

7.9.1.5. a) Work site related problem

This dimension of problem includes seven variables. As per CFA regression analysis all the values related to work site related problems found to be highly significant in terms of p value and regression weights. Among the work site related problems the lowest factor loading is associated with lack of first aid facility. Insufficiency of tools is another problem having lower factor loadings. The results show a variance of 16.82% and the factor loadings are above the cut-off point so the hypothesis is accepted by the researcher.

7.9.1.5. b) Work allotment problems

In the case of work allotment problem also 7 variables are identified by the researcher. As per regression weights assigned, all the works allotment problems are found to be significant. The lowest problem is associated with time lag between work allotment and commencement of work. Inability in identification of work is in the second lower position as far as the work allotment problems are concerned.

7.9.1.5. c) Health related problem

Problems related to health consist of four variables. As per the analysis, all health-related problems are found to be significant. The main problem related to

health was chance for accidents, poor quality of water at work site, problems related with natural disasters etc.

The researcher also identifies some of the important issues in the case of these three types of problems.

- In the case of work site related problems, the fifth problem, i.e. the lack of toilet facility ranks first as per standardized regression weights (.832). And in the second position lies absence of shed or rest room.

- In health-related problem the highest one is accidents at worksites which are common due to absence of training (.777). The next prominent problem is poor quality of water at work site.

- Delayed production of required documents by the beneficiary's results in delay of issuing job cards ranks first in case of work allotment problem (.773) and which ranks next is the non-availability of work.

The analysis concludes that lack of toilet facility is the major problem faced by beneficiaries under work site related problems. 'Delayed production of documents results in the delay of issuing job cards to beneficiaries' ranks first in case of work allotment problem and 'accidents are common at work sites due to absence of training' is prominent under health related problem. All the hypotheses related to the problemsH6, H7 and H8 are accepted by the researcher.

7.9.1.6. Level of awareness of officials regarding implementation of MGNREGS Scheme

Nine variables are identified by the researcher related to the awareness of officials regarding the implementation of the Scheme. As per the one sample t-test the

nine statements regarding awareness of officials in implementation of MGNREGS Scheme shows mean value to be more than 3. So, the hypotheses are accepted for the awareness of officials regarding implementation of the Scheme. Because, as per the results, the officials are highly aware about the implementation aspects. As per the mean score, the highest awareness is related to the need for marking daily attendance. As per the result lowest awareness is related to conducting awareness Programmes for the beneficiaries.

The researcher has found from the results that the officials are aware of aspects like 100 days' work, social audit, asset creation, monitoring and measurement of work, availability of muster rolls at work sites etc. Results of the study found significant results hence objective are fulfilled and H9: 'opinion regarding level of awareness of MGNREGS officials is significant is accepted'.

7.9.1.7. Findings based on problems faced by officials in implementation of MGNREGS Scheme

The problems usually faced by officials in the implementation of the Scheme are measured with the help of one sample t test. Ten statements are used for the measurement of problems in implementation. In all statements, the results are found to be significant at 1% level except in case of three statements. The three statements related to the implementation are; MGNREGS Scheme results in no asset creation in our locality (3.42); payment to the workers delayed because of late measurement of work (3.40); and there is no transparency and accountability in MGNREGS work in our locality (3.30). As per the analysis, the problem which ranks first is the difficulty in achieving the target fixed by higher authorities (3.70). The least mean score is

associated with the problem that there is no transparency and accountability in MGNEGS work in our locality (3.30).

Creation of assets is an objective of MGNREG Scheme. And the study establishes the fact that the Scheme definitely help in creating assets. It is proved through the study that timely monitoring and measurements are made during the course of the Scheme and so there is no room for any argument that delayed payment is due to late measurement**.**

The researcher has done a thorough analysis on the different aspects of MGNREG Scheme. The results of the study emphasizes the intensity of the Scheme in enhancing the quality of life of the people in rural areas .It is found from the study that the beneficiaries are satisfied with the paybacks from the Scheme though sometimes they have to meet with different problems during the work .Likewise, the officials also come across hectic situations such as incapability in achieving high targets, lack of adequate monitoring staff, inefficiency in paying wages within the stipulated time etc.

7.9.2 Findings Based On IAY/PMAY-G Scheme

IAY/PMAY--G Beneficiary Level Analysis

7.9.2.1. Profile of IAY/PMAY-G beneficiaries

In this study the researcher analyses the socio-demographic profile of IAY/PMAY-G beneficiaries and tries to find out the relationship between socio economic status and satisfaction level of beneficiaries.

1. The results of the study revealed that more than half of the respondents were female (51%) and only 48% of them were male.

2. The findings revealed that 38% of respondents belonged to Hindu religion followed by Muslims and Christians.

3. 51% of beneficiaries of this research study were from SC category. Only 6% belonged to the General category.

4. Results of the study also revealed that 79% of the IAY/PMAY-G beneficiaries belonged to the age group of 18-50. Only 7% of beneficiaries belonged to the age group of above 60.

5. 70% of beneficiaries falling under BPL category and rest of then under APL

6. The survey results showed that 57% of beneficiaries were married and only 20 respondents were widows.31% of the respondents are unmarried and 24 beneficiaries are Divorced.

7. It is seen that only 36% of them qualified SSLC and only 1% of them belonged to illiterate category. 12% of beneficiaries are below high school level.

8. 51% of the respondents (211) belonged to the category of Agri-labour, 96 beneficiaries depended upon shops for their daily living. 46 respondents were engaged in other types of work.

9. 212 of the respondents were falling in the income category of 15000-30000. 6% of the beneficiaries were in 30000-45000 income groups.

7.9.2.2. Satisfaction level of IAY beneficiaries

The researcher found out the influence of social stratification factors and demographic factors on the satisfaction level of beneficiaries. ANOVA is conducted

between satisfaction and socio demographic characteristics of the units such as caste, religion, age, income, marital status, occupation and education.

- The results of the ANOVA show that satisfaction level of IAY/PMAY-G beneficiaries are different across age, Gender, education, occupation, income, Family status and marital status.

- But satisfactions of IAY/PMAY-G beneficiaries are not different across caste and religion.

The results of ANOVA tests show that people who are falling under the category of primary education have higher satisfaction than that of others. In the case of occupation, people falling under Agri-oriented occupations are relatively satisfied than others and people whose income is less than 15000 are more satisfied than others. In case of age categorization, people who belong to 51-60 age group and also females are more satisfied than others. All the results support the statements except religion and caste so the Hypotheses H11 and H12 are accepted by the researcher.

7.9.2.3. Findings on awareness regarding IAY/PMAY-G Scheme

All the five statements regarding awareness of beneficiaries related to the Scheme was found to be having highly significant result at 1% level. There are some restrictions on the minimum and maximum size of the house to be constructed. The test results as per one sample t test shows that the beneficiaries are more aware (mean=4.129) about the restrictions on size of the house. All the payments are made through beneficiaries own Bank a/c or through Post Office a/c only. As per the test results the awareness which stands in the second position is related to the opening of account in Bank/ Post office. The beneficiary's lowest awareness is related to the technical assistance provided under the Scheme for construction of house.

The results of one sample t test shows that the beneficiaries are aware of the provisions under IAY/PMAY-G Scheme like selection, need for opening a Bank/Post office account, restriction regarding size, display of Logo after construction of house etc. So the researcher accepted Hypothesis H13 'opinion of beneficiaries regarding level of awareness of IAY/PMAY-G Scheme is significant'.

7.9.2.4. Implementation of IAY/PMAY-G Scheme

The study shows that regarding the implementation of IAY/PMAY-G Scheme five variables are identified. It is observed that all the variables have scored a mean score more than **3** which indicate that all statements regarding the implementation the study found significant results. The highest mean score (4.82) is related to the receipt of money in instalment and the least mean score (3.34) is associated with the statement that beneficiaries received the first instalment within 15 days after sanctioning of house. The statement which stands in second position is that, they get assistance for toilet construction under this Scheme.

The result of the study shows that the implementation of IAY/PMAY-G Scheme in 9 Panchayats shows significant results. Beneficiaries have received their funds in instalments, assistance for toilet construction are provided as a part of this Scheme, proper monitoring was made by officials at each stage etc. As per the test results all the aspects are significant at 1% level. So the researcher accepted the hypothesis H14 'opinion of beneficiaries regarding implementation of IAY/PMAY-G Scheme is significant'.

7.9.2.5. Problems faced by IAY/PMAY-G beneficiaries

One sample t test was conducted to analyze the problems faced by IAY/PMAY-G beneficiaries. The beneficiaries had to face so many problems in getting funds under IAY/PMAY-G Scheme. Frequent visits required for getting finance is considered to be the major problem among the six problems identified by the researcher. Huge procedural formalities was ranked second (Mean =3.370) among the six problems in the present study. Delay of the payment of sanctioned fund got a mean value of 1.92 which is lower than the test value of 3 and hence considered to be a lower level problem. Also the p value is less than 0.01 in all problems, so it is considered as significant and H15 is accepted by the researcher.

While studying the objective4 under IAY/PMAY-G Scheme, the results say that IAY beneficiaries have faced so many hurdles, as part of the Scheme. The beneficiaries opined that frequent visits for sanctioning of funds, repeated applications, too much time, huge procedural formalities and political interference are the main problems faced by them as a part of this Scheme. The results of one sample t test are significant and the researcher accepted the hypothesis H15 'opinion of beneficiaries regarding problems is significant'.

7.9.2.6. Findings based on awareness and problems regarding implementation of IAY/PMAY-G Scheme at official's level

An exploratory factor analysis was conducted by the researcher to analyze the dimensional structure of the construct's awareness and problems. And for validation CFA measurement model was also used by the researcher. As per factor loadings the constructs are loaded in to two factors and the loadings were above .50.

1.Awareness

As per the variance explained, the awareness aspects are considered to have a higher impact. These two factors i.e. awareness and problems can together explain 41.556% of variance. Among these, the first factor can explain 23.276% of variance, and the second can explain 18.280% of variance.

- Regarding awareness aspects, 11 variables and 7 variables related to the problems are identified by the researcher in this study.

- In case of awareness aspects, the highest loadings (.860) are associated with the uploading of inspection reports from time to time by officials for showing progress in construction.

- The lowest standardized loadings are associated with official's awareness about the provisions of IAY/PMAY-G Scheme (.592).

The inspections should be done frequently for evaluating the development of the process and all the details regarding the construction should be updated. From the study it is very obvious that, the inspections and updating are done regularly and the officials are well aware of these procedures.

Results of regression analysis show that the officials are highly aware of all the aspects studied under the objective5. It means that they implemented the Scheme effectively in all 9 Panchayats. The officials are also aware of social audit, inspection and monitoring, uploading of progress report etc.

2. Problems

In implementation, the officials must face so many problems. The results are given below.

- As per the result, sanctioning of fund will be delayed because of the delay in the completion of work ranks first (.824) as per standardized regression weights.

- The problem which stands in the second position was (.819) that, technical problems will cause delay in uploading of information.

- The least important problem was associated with the political interference in the selection of beneficiaries (.694).

The results which are found prominent from the analysis include the officials face many problems in implementation. The problem which is ranked first is the sanctioning of funds to the beneficiaries will be delayed if the completion of the work is not done on time by the beneficiaries of the Scheme. The problem which stands on the second position is that technical problems caused delay in uploading of information. After each stage of completion and monitoring the officials have to upload necessary information but technical problems may prevent the procedure at times. The least important problem is political interference in the selection of beneficiaries. Since the p value is significant at 1% level, the researcher has accepted the hypothesis 17 'opinion of officials regarding problems in implementation of IAY/PMAY-G Scheme is significant'.

7.10 Conclusion

The major conclusions drawn from the findings of the research work are explained as follows.

7.10.1. MGNREGS Scheme- beneficiary's aspects

As per the present research work, it has been found that majority of the beneficiaries of MGNREGS Scheme are females. A major part of the beneficiaries are falling in the age group of 41-50 and 95% of them are in BPL category. Regarding the implementation aspects of MGNREGS Scheme, the beneficiaries opine that implementation of the Scheme has been found effective in the selected area of study. In implementation aspects two statements that have scored highest mean value as per one sample t test are beneficiaries have opened A/c in bank/post office for receiving their wages and their job cards will be verified and updated after completion of work. So the hypothesis regarding the implementation of MGNREGS Scheme is significant and is accepted.

The study makes it very clear that MGNREGS Scheme is effective in imparting benefits to its beneficiaries. The result shows that the Scheme has helped them a lot in the acquisition of physical assets, the increase in their savings, the improvement in decision making power of beneficiaries, the reduction in their debts, the improvement in quality of life through opening of a/c in Bank/Post office, increase in income and also the reduction in migration.

The results of the study show that quality of life of beneficiaries have been improved because of MGNREGS Scheme. The study infers a measurement model and structural model analysis supporting data as well fit to the model. The researcher finds that Economic Contribution has a positive impact on Quality of work Life i.e. when Economic Contribution increases the Quality of Work life also increases. Other hypothesis as per the model is also accepted, like Social contribution has positive

impact on Quality of Work life and Knowledge and Skill has a positive impact on QWL.

Based on the findings the researcher identifies 3 types of problems faced by beneficiaries of MGNREGS Scheme and are grouped under three constructs. They are worksite related problems, work related problems and health related problems. Among the variables under these three types of problems construct's most important problems variables are identified with the help of regression weights. Lack of toilet facility is the most important problem falling under the construct worksite related problem. In the case of work allotment problems, the most important one is that delayed production of required documents by beneficiaries results in delay in issue of job cards. In the case of health-related problems, the important one is accidents at worksite due to the absence of training. Proper measures must be taken in order to reduce these problems.

7.10.2. MGNREGS –Official's aspects

From the official's aspects, it has been found by the researcher that the officials are well aware of the implementation aspects of MGNREGS Scheme. Results show that there is daily marking of attendance by officials. They are also aware about other aspects like 100 days guaranteed work, monitoring and measurement of work etc. Because of this awareness they can effectively implement the Scheme.

The most important problem being faced by officials in the implementation of the Scheme is the difficulty in the achievement of high target fixed by higher authorities and delay in wage payments etc.

7.10.3. IAY/PMAY-G beneficiary's aspects

With regard to the satisfaction level of IAY/PMAY-G beneficiaries, the satisfaction level of beneficiaries is different across age, gender, education, occupation, income, marital status, family status except religion and caste.

The results of awareness aspects of beneficiaries show that they are aware about the various amenities offered by the Scheme, restrictions on minimum size of house, need for opening of Bank/Post office A/C etc.

As per the results of implementation of the Scheme the beneficiaries are of the opinion that they get all the amenities offered under the Scheme and proper monitoring is done by the officials during the construction of the house. They get the assistance under the Scheme in instalments.

7.10.4. IAY/PMAY-G- Officials aspects

The officials are highly aware of the implementation of the Scheme. The inspection reports are uploaded on time. Photographs are uploaded, proper monitoring is done by officials and social audit is conducted in their villages.

The most important problems faced by officials in the implementation are the delay in the payment of funds to beneficiaries because of the delay in the completion of work. Also technical problems always lead to various other problems in the uploading of information.

The two Schemes IAY/PMAY_G and MGNREGS can wipe out the curse of poverty as they are adopted in the whole country aiming the resurrection of a large section of the society .It is undeniable that it offers life security and also reduces

economic insecurity. Both the Schemes help the beneficiaries to get relieved from poverty and hunger. The central and state governments deserve to be appreciated for their never-ending endeavors to eliminate the plague of poverty from the nation. With the convergence of these IAY/PMAY-G & MGNREG Schemes, poverty alleviation will never be a hard nut to crack. The realization of the dream of elimination of poverty from the country is going to be a huge milestone in the history of India's socio-economic development.

7.11 Suggestions

During the course of present research work, an attempt has been made by the researcher to find out the impact of two poverty alleviation Programmes i.e. MGNREGS and IAY/PMAY-G Schemes. And the study put forward some of the problems in implementation of these two poverty alleviation programmers. Based upon these problems and constraints the following suggestions are made by the researcher. The suggestions are summarized under two dimensions. First one is related with MGNREG Scheme and the rest is related with IAY/PMAY-G Scheme.

7.11.1. MGNREG Scheme

1. The MGNREG Scheme offers several provisions like unemployment allowance, facilities at worksites, priority to women, crèche facility etc. But to demand these facilities people must have awareness regarding the provisions. So, awareness campaigns must be organized more effectively having both Grama Panchayat and Block Panchayat putting hands together for its smooth functioning.

2. Generally, female participation is more than that of male participation as per MGNREGS provisions. In this study also, majority of the respondents are female members. Hence it's become a necessity to promote the male participation in MGNREGS work for certain types of work require male members.

3. As per MGNREGS provision it offers 100 days guaranteed employment to workers and 150 days' work in special occasions. But it is not enough for a BPL family. So there is an urgent need of increase in the number of work days. Besides, special weightage must be provided to BPL families and landless while providing work to the beneficiaries.

4. The crucial problem faced in the case of MGNREGS Scheme is that there is no regular flow of fund. The authorities have to confirm the timely flow of fund under the Scheme and its proper utilization in the most suitable way.

5. There is a tendency among the people to withdraw from the Scheme because of the delay in the payment of their wages and regular payment offered by other jobs. There should be prompt payment of wages to workers and this has to be made sure and confirmed.

6. Unemployment allowance is not made to the beneficiaries, even though there is such a provision in the Scheme. So, payment of unemployment allowance is required for those beneficiaries.

7. While selecting the works under the Scheme, the requirements of the people must be considered properly. Maintenance of assets created under the Scheme should be given due consideration and importance.

8. The payment to workers is made through their Bank/Post office A/cs. The main idea behind this is the creation of savings among rural people. But most

of the people depend on Banks only for their withdrawal purpose. Banks and financial literacy centers should organize awareness Programmes for beneficiaries of MGNREGS Scheme regarding this.

9. Increase the daily wages amount paid to MGNREGS workers by considering their cost of living. Ample assistance has to be provided for the same.

10. Special training Programmes must be arranged for workers in order to increase their skills and to avoid accidents at worksites. There should be Schemes implemented for their life's security.

11. Make necessary arrangements for toilet facility to workers at worksites for their wellbeing.

12. Provisions for drinking water must be made available at worksite.

13. For the timely completion of all work the officials are inadequate. Hence the appointment of adequate officials is necessary. Generally, officials are appointed on a contract basis and appointment of staff should be made on a permanent basis and adequate training should be provided to them.

14. Though there are vigilance and monitoring committee for the proper monitoring of MGNREGS work, in certain areas they may not be working properly, because of excessive works. Hence make necessary arrangements for the proper monitoring of MGNREGS work by officials.

15. Implementing authorities must have to maintain a lot of documents related to MGNREGS Scheme and its documentation is very difficult. So, make suitable arrangements for minimization of documents and it would be easy if additional staff is appointed.

16. Cooperation from the Block Panchayats is necessary for the proper implementation of MGNREGS Scheme. But in certain areas it is found that

there is no cooperation among them. So, make necessary arrangements for the smooth functioning of the Scheme.

17. In certain areas the Scheme was not able to provide 100 days of guaranteed wage employment to workers who have demanded work. Make sure 100 days employment to workers and if possible appoint special officer for monitoring this.

18. In order to bring transparency and accountability in MGNREGS implementation social audit should be conducted on a regular basis at Panchayat level. Officials say that social audit is conducted, but social audit is not conducted in their villages. So, adequate steps have to be taken for it.

19. Monitoring and inspections during the implementation of the Scheme is not always efficient because of lack of qualitative measurements at the work sites. So it is important to make necessary arrangements for proper measurements.

20. Special provisions or funds from the part of the Central and State Governments should be arranged for the proper maintenance of the durable assets.

21. Allotment of work should be made based on the preference of the workers and the need of the people.

22. The works under the Scheme should be regularly reviewed and amended in the light of the requirements of the society.

7.11.2. IAY/PMAY-G

1. It is important to make sure that the beneficiaries for the Scheme are identified and selected based on the prescribed criteria

2. While fixing the target proper consideration must be given to capability, fund availability, beneficiaries land availability etc.

3. Proper monitoring is crucial during the different phases of construction for the betterment of the process. Hence strengthen it; more effective monitoring mechanisms should be adopted.

4. While selecting beneficiaries' certain categories of people are avoided due to political interference and favoritism. Such practices must be avoided.

5. Awareness campaign must be organized for proper sensitization of beneficiaries about the provisions of IAY/PMAY-G Scheme.

6. The State must demand funds for the proper implementation of the PMAY-G Scheme.

7. The beneficiaries must have to face difficulties in getting finance under the Scheme because of procedural formalities. Awareness programmes must be provided to them about the requirements of getting benefit under this Scheme.

8. Awareness programmes must be provided to officials also for effective implementation of the Scheme.

9. The officials dealing with the Scheme should be equipped and skilled and should possess all the technical know-how necessary. Training should be provided to officials on technical aspects.

10. Beneficiaries are selected as per SECC 2011, but some of them already may have completed their house construction.

11. Selection based on SECC list will sometimes excludes the deserving beneficiaries. The final selection should be made based on Grama Sabha list and deserving candidates who are not yet a part of the list can be included in the list.

12. The software of IAY/PMAY-G Scheme may not support the official's mobile phones, so plan for providing mobile phones to the officials under this Scheme.

13. Due to technical problems the officials may have to make frequent visits the plot of construction for uploading information, so a better design for special allowance to officials should be made.

14. Government of India will sanction only Rs.120000/130000 for each beneficiary and the state government has to approach financial institutions for loan in order to provide the lump sum amount to the beneficiary. So the government of India should rise its funding i.e. the total amount should be provided by the government of India.

15. Certain beneficiaries are excluded from the assistance under the Scheme because of certain provisions under the Scheme like Candidates having a motorized two wheeler, Owner of a refrigerator, owner of a landline phone connection etc. Certain relaxation must be made in the selection procedure in developing state like Kerala.

16. As the material cost and labour cost are increasing day by day the unit assistance provided under the Scheme should be raised.

The researcher, in this chapter, provides the conclusions based on the testing of research hypotheses, discussion about findings of the study, suggestions and directions for further research studies.

7. 12 Directions for future research

Every research is incomplete in itself. The present study looks in to the impact of two poverty alleviation programmes and their effectiveness in implementation. Based on this research the following topics are found suitable for further research.

1. Issues and challenges faced by officials in the implementation of MGNREGS /IAY/PMAY-G Scheme

2. Corruptions in fund utilization of MGNREGS and IAY/PMAY-G Scheme

3. Evaluation of IAY/PMAY-G Scheme in the state of Kerala

4. Physical and Financial performance evaluation of IAY/PMAY-G Schemes in the state of Kerala

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ANNEXURE I

INTERVIEW SCHEDULE I

Annexure I

**THE IMPACT OF POVERTY ALLEVIATION PROGRAMMES THROUGH
PANCHAYATHS IN KERALA**

Interview Schedule for the MGNREGS beneficiaries

1 General information

1 Name of the respondent

2 Gender   :   Male ☐   Female ☐

3 Religion   : Hindu ☐   Muslim ☐   Christian ☐

4 Caste   : OBC ☐   ST ☐   SC ☐   ☐

               General ☐   Others ☐

5 Name of the District   :

6 Name of the Block   :

7 Name of the Panchayat:

8 Name of the Village:

9 Name of the family head

10 Age :   18-30 ☐   31-40 ☐   41-50 ☐   51-60 ☐

       Above60 ☐

11 Status of the family: APL ☐   BPL ☐

12 Marital Status: Married ☐   Unmarried ☐

               Divorce ☐   Widow ☐

13 Educational Qualifications:-   Illiterate ☐   Primary ☐

              High school ☐   SSLC ☐   Others ☐

14 Occupation-wise classification of respondent

    Agri-labour ☐   Non- agri-labour ☐   Small shop ☐
    Salaried ☐   Retired ☐   Others ☐

15 Annual Income before joining MGNREGS

    Upto15000 ☐   15000-30000 ☐

30000 -45000 ☐   Above 45000 ☐

16 Annual Income after joining MGNREGS

Upto15000 ☐   15000-30000 ☐

30000-45000 ☐   above 45000 ☐

17 Land details

Ownership of the land: Owned ☐   Hired ☐   Landless ☐

18 Housing conditions

A. Ownership of the house

Owned	Rented	Government provided	Houseless

B Roofing

Concrete	
Tiled	
Others	

C Number of rooms

2 or Less than 2 ☐   Greater than 2 ☐

19 Asset holding

Assets	Before Yes/No	After Yes/No
Radio		
Television		
LPG/Biogas		
Grinder/Mixer		
Water cooler		
Refrigerator		
Fan		
Cycle Rickshaw		
Two wheeled motor vehicle		
Three wheeled motor vehicle		
Watch/clock		

20   A. electricity connection   Yes ☐   No ☐

B   If yes, Connection type

Single phase ☐   three phase ☐

21 Kind of fuel used for cooking

Wood ☐   Kerosene ☐   Biogas ☐

LPG ☐   Electricity ☐   Others ☐

22 Source of drinking water

Open Well ☐   Bore well ☐

Govt. aided water connection ☐   Others ☐

23 The type of toilet facility in your home

Households with toilet ☐   Households without toilet ☐

Using community latrine ☐

24 Do you participate in Grama sabha meetings held in your Grama Panchayat?

Regular ☐   Irregular ☐   Not at all ☐

25 Are you aware about the provisions under MGNREGS?

Slightly aware ☐   Not aware ☐   Highly aware ☐

26 From which source you got information about MGNREGA

Panchayat ☐   Medias ☐   social groups ☐

Government functionaries ☐   Others ☐

27 Impact of MGNREGS on children's education

1. Status of drop out

Beneficiaries having drop outs at home   ☐

Beneficiaries having no drop outs at home ☐

2. Change in decisions regarding higher education

Change in decisions ☐   No Change in decisions ☐

28 Implementation of MGNREGS

Your opinion about following statements regarding implementation of MGNREGS

5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1 strongly disagree

Q no	Opinion of beneficiaries regarding implementation	5	4	3	2	1
1	I have got 100 days employment under this scheme					
2	I have opened an account in bank/post office for receiving wages					
3	The work is provided within 5km in the same village you are living					
4	I have received work under this scheme within 15 days of application					
5	Attendance is marked daily at the work site					
6	Workers job cards will be verified and updated after the completion of work.					

29 Benefits From MGNREGS

Your opinion about following statements regarding benefits of MGNREGA

5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1 strongly disagree

Statements	5	4	3	2	1
1 Increase in Income:					
2 Increase in savings					
3 Decrease in indebtedness					
4 Opened Bank a/c & post office a/c and Improvement in quality of life of rural people					
5 Women empowerment					
6 Self-confidence has increased					
7 Decision making power improvement					

8 Reduced migration						
9 Acquisition of physical assets						

30 Quality of work life of MGNREGS beneficiaries

Rate the following statements and mark your opinion

1 – Strongly Disagree, 2 – Disagree, 3 – Neither Agree nor Disagree, 4 – Agree, & 5 – Strongly Agree.

Q no	Economic Contribution	1	2	3	4	5
1.	The MGNREGS contributed a lot for the economic landscape of the area					
2.	MGNREGS act as an economic development strategy at regional level					
3.	MGNREGS contributions help in the improvement in the infrastructure, which enable the economy to grow					
4.	MGNREGS promotes rural area development					
5.	MGNREGS raises awareness on its role in socio-economic aspects.					
6.	MGNREGS provides a very high level of self-employment.					
7.	With the help of MGNREGS people have access better paid and more secure and satisfying employment, which prevent long term unemployment					
8.	MGNREGS contributed to have stable income and employment opportunities to the individuals.					
9	MGNREGS contributed to develop creativeness among the employees					
10.	MGNREGS contributes a lot either directly or indirectly to the people who involved in.					
11.	MGNREGS helps in the promotion of morally desirable outcomes such as equality of employment opportunity to individuals within the region and across the region.					
12.	MGNREGS enables more equitable distribution of income and discrimination of all sorts based on caste, class and gender.					
	Social contribution					
13.	The MGNREGS contribution helps to address the current					

	food security crisis in the area.					
14.	MGNREGS helps in poverty reduction in an area.					
15.	MGNREGS provides livelihood for the poor.					
16.	MGNREGS provides opportunity to local workforce to enhance skill and knowledge, they require for work					
17.	MGNREGS provides opportunity to enrich the job of the individuals, there by ensure the job quality.					
Knowledge and Skill						
18	MGNREGS provides opportunity to local workforce to enhance skill and knowledge, they require for work					
19	MGNREGS helps to maintain the current level of knowledge and skills required for the work					
20	MGNREGS helps to improve job efficiency					
Quality of work life						
21.	I am satisfied with my health					
22	Physical pain prevents me from doing what I need to do					
23	I need some medical treatment to function my daily life					
24	I enjoy life					
25	I feel my life to be a meaningful one					
26	I am able to concentrate on my work					
27	I feel high safety in my daily life					
28	Physical environment surrounded me is healthy					
29	I have enough energy for everyday life					
30	I have enough money to meet my needs					
31	I can available the information that I need in my day-to-day life					
32	I have the opportunity for leisure activities					
33	I am able to get around					
34	I am satisfied with my sleep					
35	I am satisfied with my ability to perform my daily living activities					
36	I am satisfied with the support I get from my friends					

31 Problems Faced By MGNREGS Beneficiaries

1   Work site related Problems

Express your opinion about following statements 5 strongly agree, 4 agree,3 neutral,2 disagree, 1strongly disagree

Work site related Problems	5	4	3	2	1
1 Lack of first aid facility					
2 Non availability of drinking water					
3 Absence of crèche facility					
4 Absence of Shed/rest room for rest					
5 Lack of toilet facility					
6 Scarcity/irregular supply of materials					
7 Insufficient tools					

2 Problems related with work allotment

Express your opinion about following statements: 5 strongly agree,4 agree,3 neutral,2 disagree, 1strongly disagree

Work allotment related problem	1	2	3	4	5
1 Delayed production of required documents by beneficiaries results in delay in issuing job cards					
2 Non availability of work					
3 Time lag between work allotment and commencement of work					
4 Inability in the identification of work					
5 Aged people for work causes delay in completion of work					
6 Poor maintenance of muster rolls					
7 Presence of Work measurement problems					

3 Health related problems

Express your opinion about following statements

5 strongly agree, 4 agree,3 neutral, 2disagree, 1strongly disagree

Health related problems	5	4	3	2	1
1 Health problems are usual due to natural disasters					
2 workers are unable to complete 100 days work due to natural disasters					
3 Accidents at work sites are common due to absence of training					
4 Poor quality of water at work site					

ANNEXURE II

INTERVIEW SCHEDULE II

Annexure II

The impact of Poverty Alleviation Programmes through Panchayats in Kerala

Interview Schedule for the officials of MGNREG Scheme

1 Name of the district:

2 Name of the Block:

3 Designation

4 Gender: Male ☐ Female ☐

5 Education

6 Express your opinion about following statements:

Awareness regarding implementation of MGNREGS

 5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1strongly disagree

Q no	Statements regarding awareness	5	4	3	2	1
1	Officials are aware about the provisions like 100 days guaranteed employment and monitoring of workers					
2	Proper monitoring and measurement of work are done by officials regularly					
3	Adequate employment opportunities are provided to job card holders in accordance with their demand					
4	Attendance of Mgnrega workers are marked daily					
5	Technical expertise is available for maintenance of fund					
6	Various assets are created in our locality through MGNREGS scheme					
7	Awareness programmes are conducted to provide information to the beneficiaries					
8	Social audit is conducted in our villages					
9	Muster rolls are available to the beneficiaries at worksite					

7 Problems faced by officials in implementation of MGNREGS Scheme

 Express your opinion about following statements: 5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1strongly disagree

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Q no	Problems in implementation	5	4	3	2	1
1	The labourers have complaints like delay in wage payments					
2	Inadequacy of work due to inadequate identification of work					
3	Payment of wages to the workers are not made within 14 days					
4	Delay in issue of job cards because of non-availability of staff and delayed production of required documents by beneficiaries					
5	Payment to the workers are delayed because of irregular flow of fund from the government					
6	Payment to the workers are delayed because of late measurement of work					
7	Non availability of skilled workers, unskilled workers and materials will cause delay in MGNREGS work execution					
8	There is no transparency and accountability in MGNREGS work in our locality					
9	High target fixed by higher authorities will not be able to achieved by staff					
10	Through MGNREGS projects assets are not created in our locality					

ANNEXURE III

INTERVIEW SCHEDULE III

Annexure III

IAY/PMAY-G SCHEME

The impact of Poverty Alleviation Programmes through Panchayats in Kerala

Interview Schedule for the beneficiaries of IAY/PMAY-G Scheme

1 General information

1 Name of the respondent

2 Gender: Male ☐   Female ☐

3 Religion: Hindu ☐   Muslim ☐   Christian ☐

4 Caste: General ☐   SC ☐   ST ☐

OBC ☐   Others ☐

5 Name of the District   :

6 Name of the Block   :

7 Name of the Panchayat:

8 Name of the Village:

9 Name of the family head

10 Age :   18-30 ☐   31-40 ☐   41-50 ☐

51-60 ☐   60 above ☐

11 Status of the family: APL ☐   BPL ☐

12 Marital Satus: Married ☐   Unmarried ☐

Divorce ☐   Widow ☐

13 Educational Qualifications:-   Illiterate ☐   Primary ☐

High school ☐   S S L C ☐

14 Occupation-wise classification of respondent

Agri-labour ☐   Shop ☐

Salaried ☐   Retired ☐   Others ☐

15 Monthly income of the family after getting the benefit under IAY/ PMAY-G scheme

Upto 15000 ☐   15000-30000 ☐

30000-45000 ☐   Above 45000 ☐

16 Satisfaction levels of beneficiaries

Express your opinion about following statements: 5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1strongly disagree

Satisfaction	5	4	3	2	1
1 Beneficiary will not have to face any problem regarding the sanctioning of IAY fund					
2 Flow of funds is proper and timely for construction of house					
3 The house constructed under IAY scheme is sufficient for our family					
4 The houses are being constructed/upgraded as per guidelines and within time					
5 Facilities like water, electricity and latrine are available in the house					
6 Savings have been increased after getting benefit from IAY /PMAY-G scheme					

17 Awareness of IAY/PMAY-G beneficiaries regarding scheme

Your opinion about following statements should be stated as follows8

5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1 strongly disagree

Q no	Awareness regarding IAY/PMAY-G	5	4	3	2	1
1	Aware about the provision of selection of beneficiaries as per socio economic caste census 2011					
2	Aware about the restrictions on size of house					

3	Aware about the need for opening of Bank/Post office A/C for receiving funds					
4	Aware about the need for display of IAY/PMAY-G Logo on house after completion of construction					
5	Aware about the technical assistance provided as a part of the IAY/PMAY-G scheme					

18 Opinion of IAY/PMAY-G beneficiaries regarding implementation of scheme

Your opinion about following statements should be stated as follows8

5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1 strongly disagree

Q No	Opinion regarding implementation	5	4	3	2	1
1	Assistance was availed for construction of toilet under IAY/PMAY-G scheme					
2	Amenities like drinking water, cooking fuel and waste management was available to beneficiaries under IAY/PMAY-G scheme					
3	Proper monitoring was done by officials after the completion of each stage					
4	1st instalment was got within 15 days after sanctioning of house under IAY/PMAY-G scheme					
5	Release of funds were made in instalments under this scheme					

19 Problems faced by beneficiaries in sanctioning of IAY/PMAY-G funds

Express your opinion about following statements:

5 strongly agree, 4 agree,   3 neutral, 2 disagree, 1strongly disagree

Problems	5	4	3	2	1
1 Frequent visits are required					
2. Repeated applications are required					
3 Take too much time					
4 Delay in payment of sanctioned funds					
5 Political interference					
5 Huge procedural formalities					

ANNEXURE IV

INTERVIEW SCHEDULE IV

Annexure iv

The impact of Poverty Alleviation Programmes through Panchayats in Kerala

Interview Schedule for the officials of IAY/PMAY-G Scheme

1 Name of the district   :

2 Name of the Block   :

3 Designation   :

4 Gender   :   Male ☐   Female ☐

5 Education   :

6 Awareness of officials:

Express your opinion about following statements:

5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1strongly disagree

Q No	Awareness	5	4	3	2	1
1	Officials are aware about the provisions of IAY/PMAY-G programmes					
2	Selected beneficiaries genuinely deserve the benefits					
3	Sensitization of beneficiaries will be done by the Panchayats					
4	The technical assistance relating to building materials and construction technologies are provided by the Panchayat					
5	Proper monitoring was made by the officials during the implementation of the project from time to time					
6	Photographs are uploaded to show the physical progress in construction					
7	Inspection reports are uploaded from time to time by the officials					
8	Social audit is conducted in our villages					
9	The beneficiaries are given full freedom in their construction and upgradation					
10	officials are aware about the need for inspection and stage certificates at each stage of construction					
11	Awareness about amenities that must be offered to IAY/PMAY-G beneficiaries					

7 Problems faced by officials in implementation of IAY/PMAY-G scheme

Express your opinion about following statements as follows

5 strongly agree, 4 agree, 3 neutral, 2 disagree, 1strongly disagree

Problems

Q No	Problems of officials in implementation	5	4	3	2	1
12	Lack of technical expertise in officials creates problems in implementation procedures					
13	There is political interference in the selection of beneficiaries					
14	High target fixed by higher authorities will not be able to achieved by officials					
15	The sanctioning of funds to the beneficiaries will be delayed if the completion of the work is not done on time					
16	The availability of the funds is not sufficient enough compared to the demand for the houses					
17	Technical problems will cause delay in uploading of information					
18	Sometimes certain categories of people are denied in getting the benefits					

ANNEXURE V

LIST OF PUBLICATIONS

Annexure v

List of Publications In Research Area

Sl No	Authors	Title of publication	Journal name, Number, Year
1	Smitha Kumar.A, Dr. Philo Francis	Impact Of Indira AwaasYojana On Rural Housing	KURUKSHETRA,Vol.62, Issue 6,April 2014
2	SmithaKumar.A, Dr. Philo Francis	Appraisal Of MGNREGA With Special Reference To Thrissur District	FACTS FOR YOU,Vol.34,Issue 8,may 2014
3	SmithaKumar.A, Dr. Philo Francis	An Overview Of National Rural Livelihood Mission In India	MIRROR,Peer Refereed Bi-annual International Research Journal of Commerce, Management & Social Science, Vol. 4,Issue 2,September 2014
4	SmithaKumar.A, Dr. Philo Francis	Rajiv AwasYojana For A Slum Free India	VISTAS A Multidisciplinary Research Journal, Vol. 4,Issue 1,2015
5	SmithaKumar.A, Dr. Philo Francis	Integrated watershed management programme in kerala-an overview	Companion the research journal of commerce,Vol1,Issue 1, April 2017

ANNEXURE VI

CERTIFICATE

V. S. SANTHOSH KUMAR
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Date 09.10.2019

CERTIFICATE

Certified that the research carried out by the Scholar Smt.Smithakumar.A on "Impact of Poverty Alleviation Programmes through Panhcayats in Kerala" using data of IAY/PMAY(G) Housing Scheme implemented by Rural Development Department is purely meant for Poverty alleviation.

V.S. SANTHOSH KUMAR
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