



RURAL INFRASTRUCTURE DEVELOPMENT UNDER MAHATMA GANDHI NREGS: A CASE OF ANDHRA PRADESH

Dr. Anuradha Palla* **Dr. V.Suresh Babu***** **Dr. Muthyalu Meniga** & Dr.Rajkumar Pammi***

Assistant Professor, CWEL,NIRDPR, Rajendranagar, Hyderabad. **Jr.Fellow,CWEL,NIRDPR, Rajendranagar, Hyderabad. *Associate Professor,NERC, Gawhathi, Assam.*

Abstract

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005 which is a rights-based flagship scheme of the Government of India with effect from 2nd February, 2006. The aim of the act is to enhance the livelihood security of the rural households of the country by providing at least one hundred days of guaranteed wage employment in every financial year. Absence of adequate infrastructure is one of the major causes of low level of development in rural areas. The main objective of the study was to assess the rural infrastructure created under MGNREGS in Andhra Pradesh. Both primary and secondary data were used for the purpose of the study. The primary data were collected from two districts (East Godavari and Visakhapatnam) of Andhra Pradesh. Field observations, focus group discussions, and key informants' interviews were used for primary data collection. The analysed data were presented in tables and figures. The study results show that there is slightly fluctuation in providing person days during the 2018-2022-23 financial years due various reasons. Considerable growth rate 30 percent was occurred during the period of 2019-2020 to 2020-2021. The highest average 58.32 days of employment provided per households recorded in financial year 2018-2019. An average wage rate was increased first three years from 198.83 (in 2018-19 to 228.74 (in 2020-21) 15 percent of the wage increased during the 2018-19 to 2020-21 financial years. The result shows that the total 8,67,428 households have been completed 100 days of wage employment during the financial year 2018-19 which is highest number from 2018 to 2023. The data revealed that various rural infrastructure like rural sanitation works, road connectivity, play fields, food grain storage structures, construction of buildings, disaster preparedness etc. have been created under MGNREGS in Andhra Pradesh. The construction of basic rural infrastructure under MGNREGS can be a good way to develop rural areas. The development of infrastructure created under MGNREGS might increase people's access to the external environment and thus is likely to play a crucial role in reduction of poverty and access to livelihood options. It is suggested that there should be high emphasis and importance on rural infrastructure under MGNREGS so as to rural community can access rural infrastructure and enhance their socio-economic conditions.

Keywords: Rural Infrastructure, MGNREGA, Economic, Person Days, Employment.

Introduction

The National Rural Employment Guarantee Act (NREGA), 2005 which is a rights-based flagship scheme of the Government of India with effect from 2nd February, 2006 was renamed as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2nd October 2009. The preamble of MGNREG Act states that it is an "Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work" (GoI, 2005).



The employment Guarantee scheme objectives: generating productive assets, protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity, among others." The Act was implemented in a phased manner. In its first phase, it was launched on 2nd February, 2006 in 200 districts across the country. In the second phase in year 2007-08, it was expanded to another additional 130 districts of the country. Subsequently, the government decided to cover remaining 274 rural districts. Since 2008-09, MGNREGS has been implemented in all the 604 non-urban districts in the country. The MGNREGS was quite modest in scale at the beginning in 2006-07, but it was expanded quite rapidly and, by the year 2009-10 it had become the largest ever. In fact, the Act moves away from being a purely supply-side intervention to a demand-driven wage employment intervention at individual/household level in rural areas.

Mahatma Gandhi NREGS act has brought about a paradigm shift both in design and the approach of intervention mechanisms of wage employment programmes. However, MGNREGA is perceived as a part of the inclusive growth strategy which aims at reducing social and economic inequalities by providing gainful employment opportunities at the local level. MGNREGA not only provide wage employment as an alternative source of livelihood but also create durable assets such as soil and water conservation, land development, road construction, water harvesting structures, and irrigation facility, which has tremendous influence on different sectors of village economy.

Rural infrastructure is not only a key component of rural development but also an important ingredient in ensuring any sustainable poverty reduction programme. The proper development of infrastructure in rural areas improves rural economy and quality of life. It promotes better productivity, increased agricultural incomes, adequate employment; etc. Development of rural areas is slow due to improper and inadequate provision of infrastructure with compare to urban areas. Infrastructure development has a key role to play in both economic growth and poverty reduction.

According to schedule 1 of MGNREGA, four categories of works (ABC&D) that are being executed under the scheme are aimed to make favourable conditions and sustainable livelihoods for rural community through environmental and infrastructure upgradation. The present study is aimed to reveal the role of MGNREGA in creating rural infrastructure and its role in economic development of the rural people on the basis of secondary data in Andhra Pradesh. The study is based on both primary and secondary data. Secondary data were collected from the annual reports of the Ministry of Rural Development, District Rural Development Agency and from MGNREGA website.

Objectives of the study are

- To assess the rural infrastructure created under MGNREGS in Andhra Pradesh.
- To find out the trends of Employment generation and asset creation under rural infrastructure under Mahatma Gandhi NREGS.
- To document the best practices of rural infrastructure under Mahatma Gandhi NREGS.

Methodology

The study was conducted in two coastal districts of Andhra Pradesh *viz.*, East Godavari and Visakhapatnam districts. Andhra Pradesh has incurred highest expenditure in providing the employment days during COVID19 and created lot of asset in East Godavari and Visakhapatnam districts in the State. Four blocks were selected from East Godavari and Five blocks were selected based on the adopted criteria such as person days generated, expenditure and asset creation under MGNREGS. The study was carried out during 2022 - 23. Adopting similar criteria, Gram Panchayats



were also selected. The sample of the study consists of 25 projects each gram panchayat and totally 85 projects were covered executed during the financial years 2018 – 19 to 2022 – 23.

Primary data for the study was collected by conducting focus group discussions. Secondary data was collected from key respondents such as District Programme Coordinator, Block Development Officer / Programme Officer and Panchayat Secretary, Gram Rozgar Sahayak/Field Assistant.

Review of Literature

National Rural Employment Guarantee Act, 2005 later renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is the first tangible commitment and one of the most significant interventions of the Government in post-Independent India. Aiming at addressing the principal causes of hunger and starvation in the countryside, the Act ensures to the poor that they can expect to earn a living wage, without loss of their dignity, and demand work as their right. The Act recognizes employment as an entitlement and defines the obligation for the government to provide, in each year, 100 days of wage employment at a stipulated wage to all rural households whose members are seeking or willing to do unskilled manual work.

The origin of this act is linked to the Employment Guarantee Scheme (EGS), which was first initiated in Maharashtra way back in 1973. It guaranteed employment to the rural poor in Maharashtra through piece-rate wage labour. This scheme was expanded to the whole country as the National Rural Employment Program (NREP) by the Government in 1977. Subsequently the Rural Landless Employment Guarantee Program (RLEGP) came into force in mid-1980s with an objective to provide employment access to landless poor. During the late 1980s, Nehru Rojgar Yojana (which addresses wage employment issues in urban areas) and Employment Assurance Scheme (which provides wage employment in resource poor areas) were merged to form the Jawahar Rojgar Yojana (JRY). Essentially JRY was a Food for Work Program till the early 2000s. To operationalise NREGA, the Government of Andhra Pradesh has formulated a scheme called Andhra Pradesh Rural Employment Guarantee Scheme, which has come into force with effect from 2nd February, 2006.

Definitions Infrastructure:

The basic physical and organizational structures and facilities needed by vulnerable groups, such as weaker sections and low-income groups, at an affordable cost.”- Dr. C. Rangarajan Committee, 2008.
“The process of ensuring access to appropriate financial products & services needed by vulnerable groups (weaker sections and low-income groups) at an affordable cost in a fair & transparent manner by main stream institutional players.”-Dr. K.C. Chakrabarty, 2009.

Rural infrastructure is one of the topmost priority programs under MGNREGA for connecting all Villages/Habitations in all-weather road & Socio-economic development of the rural areas. The provision and construction of rural infrastructure brings multiple socio-economic benefits to the rural areas and results in forming a strong backbone for the agro-based economy.

Infrastructure and Economic Development:

Infrastructure is an important input to the production process and raises the productivity of other sectors. Infrastructure connects goods to the markets, workers to industry, people to services and the poor in rural areas to urban growth Centres. Infrastructure lowers costs, enlarges markets and facilitates trade. Thus, infrastructure provides services that support economic growth for poor is the key element in reducing poverty. Infrastructure development enables the markets to expand and fall within the reach of the poor, thus making them part of the growth process (Baby K, 2014).



Rural infrastructure characterises technical structures such as roads, culverts and small bridges, water supply, sewers, power, telecommunications, banks, markets, and sports facilities. It can be defined as the physical components of interrelated systems providing commodities and services essential to enable, sustain, or enhance societal living conditions. Rural infrastructures facilitate opportunities for rural economic growth, which should eventually result in community convenience, and improvement in the standard of living in rural areas. The infrastructure needs and priorities keep changing and expanding as the nation progresses. Infrastructure can be basic, like the ones mentioned above, or facilitative infrastructure such as agricultural infrastructure, market infrastructure, rural telecommunication connectivity, banking infrastructure, sports facilities, etc.

The investment in infrastructure impacts positively the economic development, while discussing the different stages of growth of economy argued that expansion and improvement of the transport and the infrastructure is a necessary precondition for capital formation and increase in the production and productivity (Rostow (1960)).

Rural infrastructure has direct and strong relationship with farmers' access to institutional services, finance and markets, thereby improving efficiency of agriculture and productivity of crops, livestock and fish farming, reducing farming costs and enhancing farmers' income. Availability of adequate infrastructure accelerates agricultural growth rate and plays a strategic role in producing larger multiplier effects in the economy. Rural infrastructure can be broadly categorized as under.

1. Input based infrastructure: Seed, Fertilizer, Pesticides, Farm equipment and machinery etc.
2. Resource based infrastructure: Irrigation, Farm power etc.
3. Physical infrastructure: Road connectivity, Transport, Storage, Processing etc.

Institutional infrastructure

Agricultural research, extension & education, Information & Communication, financial services, marketing, etc. Infrastructure, such as irrigation, electrification, roads and markets supported by formal credit, agricultural research & extension and rural literacy determines the nature and the magnitude of agricultural output. Level of physical and institutional infrastructure significantly influences the spread of proven yield enhancing agricultural technology. Rural infrastructure has the potential to transform traditional agriculture/subsistence farming into a most modern, commercial and dynamic farming system in India.

Analysis

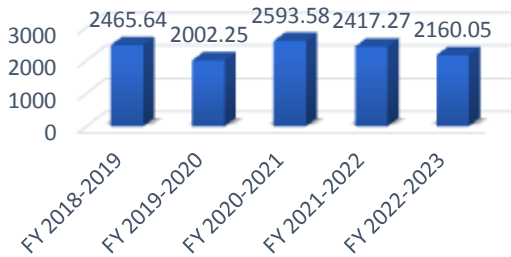
Mahatma Gandhi NREGS is the world's largest public works programme. The legal entitlement provided upto 28 percent of rural Indian households in 2019-20 (Narayan,S. 2022). In India during Covid-19 Pandemic, Mahatma Gandhi NREGS has become the last resort for employment in the country in rural areas. Andhra Pradesh has provided the highest employment days and enrolment of job cards took place for those who has reverse migrated. So keeping in view in terms of employment, expenditure and asset creation Andhra Pradesh (from 2018-19 to 2022-23) was chosen for the study.

Employment Generation in Andhra Pradesh from 2018-19 to 2022-23

Person days generated so far under MGNREGA can be seen in figure 1. It indicates that minus 18.7% of the person days decreased during the 2019-20 compare to 2018-19 financial year. It may be due to Covid-19 and lockdown across the country. It is noticed that about 30 percent of the growth rate in providing person days emerged during 2020-2021.



Fig.1 Persondays Generated so far[In Lakhs]



Further, it indicates that minus 6.7 percent decreased in 2021-22 financial year compare to 2020-2021 financial year. Minus 10.6 percent of person days decreased in 2022-23 financial year. It is observed that there is slightly fluctuation in providing person days during the last five financial years due various reasons and issues in implementation of MGNREGS in Andhra Pradesh.

All figures Source : www.nrega.nic.in

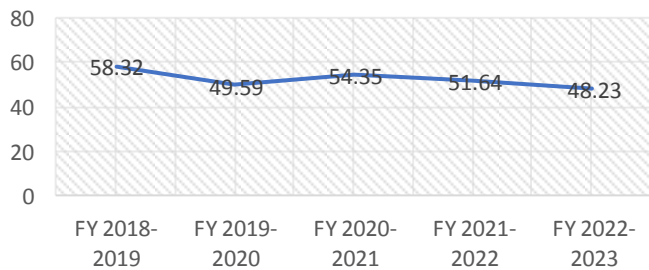
The above figure-1 shows that a considerable growth rate was 30 percent during the

period of 2019-2020 to 2020-2021 from 2002.25 (in FY 2019-2020) to 2593.58 (in FY2020-2021). It is evident that from the figure that during Covid-19MGNREGS was the only source of employment in the rural areas, especially in Andhra Pradesh where lot of reverse migration took place and people in rural areas sorted MGNREGS by enrolling with new job cards. It is concluded that the implementation of MGNREGS was very effective in Andhra Pradesh.

Average Employment days provided per Household in AP

Figure – 2 shows that the highest average 58.32 days of employment provided per households recorded in financial year 2018-2019 and the second highest 54.64 average days recorded in the financial year 2021-2022.

Fig.2 Average days of employment provided per Household



It is evident from the data that more asset creation happened as there was huge demand for employment as 2593.58 lakhs person days were generated in the year 2020-21.

Average Wage rate per day per person in AP:

An average wage rate per day per person is presented in below figure-3. It indicates that an average wage rate was increased first three years from 198.83 (in 2018-19 to 228.74 (in 2020-21) 15 percent of the wage increased during the 2018-19 to 2020-21 financial

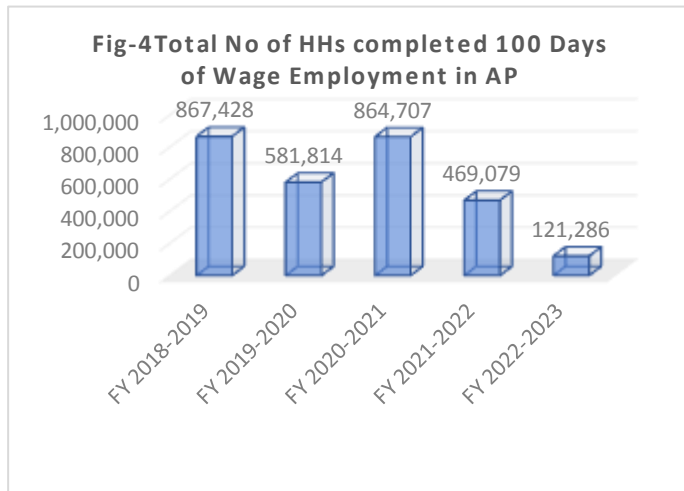
years. The above data revealed that the average wage rate was reduced by minus 5.5 percent and minus 2.5 during the financial year 2021-22 and 22-23 respectively. It is concluded that the average wage rate was not consistent the lowest wage rate occurred in 2018-2019 and highest wage rate emerged in 2020-21.

FIG.3 AVERAGE WAGE RATE PER DAY PER PERSON(IN RS.)





Although, there is fluctuations in wage rates there is a scope to improve income levels of the rural poor community by providing wage employment under MGNREGS in Andhra Pradesh.



Households completed 100 days of Employment in Andhra Pradesh

The data revealed that the total 8,67,428 households have been completed 100 days of wage employment during the financial year 2018-19 which is highest number from 2018 to 2023. About 33 percent of the households decreased from 8,67,428 (in 2018-19) to 5,81,814 (in 2019-20), It is because of lockdown in the country due Covid-19. It is revealed that 48.6 percent of households increased during the financial year 2020-21 compare to financial year 2019-2020. It depicts

that during the financial year 2021-22 decreased to 4,69,079 followed by 1,21,286 in 2022-23.

It is concluded that during the financial year 2018-19 and 2020-21 a good number of households have been completed 100 days of employment and benefited from MGNREGS works thereby gained wages for their survival. The MGNREGS is supporting many rural households for improving their economic conditions during the lean season.

As depicted in below table 1 total 400385 rural sanitation (IHHL) works have been constructed under MGNREGS. The highest number 291714 recorded in 2018-19 financial year and lowest number 4426 occurred in 2022-23 respectively. It is noticed that rural sanitation works help to rural community in improving hygienic conditions at household levels as well as it helps to keep clean villages at community level. Furthermore, rural sanitation works supported to enhance healthy environment thereby people can be health and they can be more productive which leads to increase their economic conditions. The above table indicates that the total 236053 KM road connectivity/internal roads have been formed under MGNREGS. A considerable progress (106276 KM) has been made in 2020-21 financial year. The lowest progress (23457) made in 2019-20. Rural roads play a great role in accessing marketing services, economic activities, transporting agriculture commodities, accessing agriculture inputs and out puts etc. MGNREGS emphasized and created rural road connectivity in the rural areas of Andhra Pradesh. It is concluded that the creation of rural road connectivity is very important and it is noticed that road connectivity improves the economic services so as to rural community can improve their living standards. It depicts the total 49575 play fields have been constructed under MGNREGS during the 2018- 2023 financial years. The highest number (13841 play fields) occurred in 2020-21 followed by 9940 in 2018-19. It is observed that the concept of developing play fields is an excellent and needed. Play fields are helping to strengthen the physical and mental fit of the public in the rural area. It is observed that rural community are very happy with play fields. The above table depicts that 5082 Disaster preparedness/ restoration works were carried out under MGNREGS in Andhra Pradesh. The highest number of Disaster preparedness/Restoration works 1367 have been undertaken in 2020-21 financial year followed by lowest 685 in 2019-20. It is observed that, these Disaster preparedness/Restoration works helped to protect rural community during the disasters and other natural calamities. The data revealed that total 20511 buildings (Anganwadi centers, Rytu Bharosa Kendram, GP buildings, Grama Sachivalayam, bulk milk centre's, YSR digital library etc.)



constructed during the financial years of 2018-19 to 2022-23 under MGNREGS in Andhra Pradesh. The highest number 8853 buildings have been constructed in 2021-22 financial year followed by lowest 892 buildings in 2022-23. It is noticed that the building infrastructure is crucial in providing various services to the rural community in Andhra Pradesh.

Table 1 Progress of Rural infrastructure works under MGNREGA in Andhra Pradesh

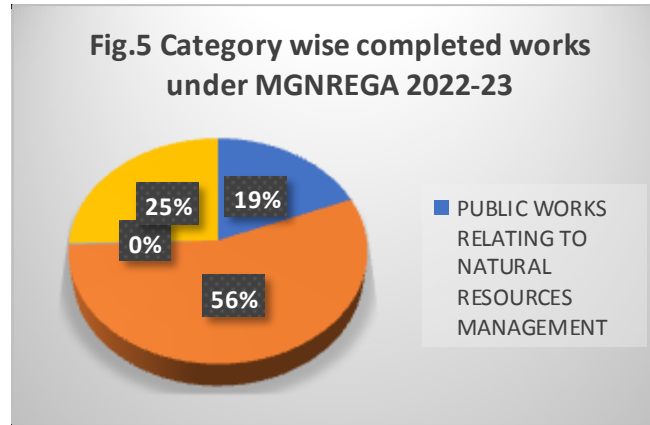
S. No	Type of Rural Infrastructure work under MGNREGA	Years					Total
		2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	
1	Rural sanitation	291714	40723	52666	10856	4426	400385
2	Road connectivity/Internal roads/Streets (Kms)	45915	23457	106276	32686	27719	236053
3	Play fields	9940	6766	13841	9105	9923	49575
4	Disaster preparedness/Restoration	1178	685	1367	879	973	5082
5	Construction of building	4095	2057	4614	8853	892	20511
6	Food Grain storage structures	2	1	6	5	237	251
7	Production of building material required for construction	100131	3473	1361	3	12	104980
8	Maintenance	0	0	0	0	0	0
9	Any other works	4	0	0	0	5	9

Source: www.nerga.nic.in

It is concluded that MGNREGS has great role in developing rural infrastructure in the rural areas of Andhra Pradesh. It is observed that there should be high quality control mechanism in order to maintain the quality and durability of the infrastructure. From the table it can be inferred that 251 Food Grain storage structures have been constructed under MGNREGS. Out of 251 structure, 237 structures are constructed in 2022-23. It can be seen that in other financial years the structures are in significant in number. It is noticed that these storage structures are very helpful for farmers to storage their agricultural outputs. Farmers can store their products and they can sell whenever they get minimum support price for their agriculture produce so as to, enhance their agriculture income by selling at best price. The above table indicates that the total 104980 units of production of building material required for construction are under taken under MGNREGS. The overall data concludes that various rural infrastructure were developed under MGNREGS has a vital role in enhancing economic activities/services in the rural areas of Andhra Pradesh by providing rural sanitation services, rural road connectivity, construction of various buildings. It is suggested that there should be more emphasis on strengthening rural infrastructure by identifying and constructing needy infrastructure for the rural community to increase their income generating activities and livelihoods.

Category wise completed works under MGNREGA in 2022-23

Based on the figures shown in above fig.5, a huge percentage comprises of individual assets for vulnerable sections which is category B (56%), followed by rural infrastructure (category D) (25%), public works relating to natural resources management (Category A) (19%), common infrastructure for NRLM complaint self-help groups (category-C) (0%) it indicated that the majority of works created under B category of works.



Social category wise employment/person days created under MGNREGS in AP

The below table 2 portray that the SC person days and ST person days are very low as compare to average days of employment. Although, SC person days are low, gradually SC person days are increasing year by year from 21.45 in 2018-19 to 23.4 in 2022-23. ST person days are lower than SC person days.

Table 2 Social category wise employment/person days created under MGNREGS in AP

Category wise person days	2018-19	2019-20	2020-21	2021-22	2022-23
SC person days % as of total person days	21.45	21.14	22.61	23.55	23.4
ST person days % as of total person days	10.15	11.37	10.76	10.13	9.99
Women Person days out of Total (%)	59.9	60.07	57.26	57.81	60.24
Average days of employment provided per Household	58.32	49.59	54.35	51.64	48.23

Source: www.nrega.nic.in

Financial Performance Under MGNREGA in AP

It is evident from table 3 below that lot of expenditure was there during 2020-21 during the peak Covid -19 more number of person days were generated and lot of labour intensive works took place under infrastructure was created.



**Table 3 Financial Performance under MGNREGA during the Financial Year from 2017 to 2022
 (Rupees in Lakhs)**

Financial Year	Unskilled wages	Semi-skilled and skilled wages	Materials	Administrative expenditure	Total
2017-18	350,376.59	49.62	257,750.84	32,103.5	6,40,280.54
2018-19	488,284.66	2.29	302,667.25	36,916.61	8,27.870.82
2019-20	421,517.25	0.73	90,034.31	38,404.77	5,49,957.06
2020-21	595,141.96	0.09	455,696.28	34,805.19	10,85,643.05
2021-22	514,606.65	0.01	270,725.47	20,083.36	8,05.415.68

Source www.nrega.nic.in

Field Observations on the Implementation of MGNREGA In The East Godavari District In Andhra Pradesh

1. Focused Group Discussions were conducted with individual work beneficiaries to collect their views and opinions. It is found that they are satisfied with the nature of works executed.
2. It is observed that maintenance of work registers at GP level is satisfactory.
3. District administration has taken keen attention/focus on convergence with line departments but requires more strategic planning on capturing the resources available under different programmes for effective implementation.
4. It is evident from the field visits that there a dire need for participation of relevant departments officials while preparing a convergence work plan for creating durable and quality assets under MGNREGA.
5. The members of Shrama Shakti Group expressed their desire to continue as MGNREGS workers though their living standards have gone up.
6. The Forest Nursery and Solid waste processing centre works need more strategic planning in terms of convergence, community participation especially SHGs, Shrama Shakti Group. Overall, the administration of MGNREGA work is satisfactory at district level.
7. The District Magistrate and DWMU are taking considerable efforts on strategizing the implementation of the scheme but more efforts are required at block and GP level.

Field Observations on the Implementation of MGNREGA in Visakhapatnam District of Andhra Pradesh

1. Convergence Planning in terms of strategy & operating procedure are in conformity with Action Plan is remarkable especially while implementing livelihood activities in the district.
2. Both range and volume of convergence along with concerned department’s technical expertise are effective and noticed in terms of benefits / outcome of the various projects undertaken in the district.



3. Fund Mobilization forms other departments & innovations are equally visible on various Projects undertaken in the district.
4. The Income Generating Activities undertaken through MGNREGA are well planned & designed, resulting on better deliverables as mandated by the Act.
5. Both Infrastructure & Non-Infrastructure works as evident during the field visits. Implementing agency has adhered to the implementation rules as per the Act.
6. There was good demand for the individual works which resulted in generating desired person days and creation of sustainable livelihood assets, as evident during the visit.
7. There is a marked degree of satisfaction among the members of Shrama Shakti Group about the execution of programme and maintenance of seven registers of MGNREGS. The Wage seeker expressed their satisfaction over timely wage payment both by bank & postal authorities.
8. The Governance part of the scheme especially the transparency and accountability of the scheme have been well institutionalised in the district.
9. The vulnerable Communities especially the STs have been benefitted under the scheme, as evident during the visit to Agency areas.
10. The technology infusion and support i.e. Geo tagging / survey to the scheme were well evident as noticed under the watershed / water conservation activities from Planning to Monitoring, support by APSAC at Vishakhapatnam.
11. The Team MGNREGA at district, block and GP level worked effectively for better outcome of works. Remarkable Progress has been made under NRM, Agriculture & allied activities & convergence in the district.

Summary and conclusion

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is providing employment opportunities to people living in rural areas and creating durable, productive and quality assets especially under rural infrastructure Category of permissible works. Rural infrastructure projects includes rural sanitation, rural connectivity, play fields, disaster risk reduction structures, construction of building (especially, aganwadis, Gram Panchayati buildings, Community halls, common work shed), Food grain storage structures and production of building material required for construction. Based on the study findings, it can be inferred that overall performance of Mahatma Gandhi NREGS is effective in the past five years. Moreover, construction of rural infrastructure has also facilitated in boosting agricultural productivity and increased farm based household income besides, alleviating poverty and reduce migration especially during COVID – 19. The infrastructure developed under MGNREGS has created paradigm shift in enhancing economic activities/services in the rural areas of Andhra Pradesh. There is a need to create awareness among the tribal communities on array of infrastructure that can be implemented under MGNREGS could facilitate in enhancing the community participation in Gram Sabha enabling effective planning and decision making. Promotion of conventional energy systems (including solar and wind energy and community based bio-gas plants) in trial areas under MGNREGS will facilitate in sustenance of biodiversity (green cover) and reduce climate change risk.

It is suggested that there should be more emphasis on strengthening rural infrastructure by identifying and constructing needy infrastructure for the rural community to enhance their income generating activities and livelihoods. In conclusion, the implementation of rural infrastructure projects under MGNREGA has been instrumental in improving the socio-economic conditions of rural India.



The program has created an opportunity to develop durable assets, provide wage employment for the disadvantaged sections and enhanced the overall standard of living among rural community.

References

1. Baby k. (2014) Rural Infrastructure Development A Tool For Rural Poverty Alleviation, Kurukshetra , Vol No. 62 No.5
2. Chakrabarty, K. C. (2009): “Banking: Key Driver for Inclusive Growth- role of financial sector”, Address delivered at the Mint’s “Clarity through Debate” series in August 2009 at Chennai.
3. Rostow, W. W. (1960). The stages of economic growth: A non-communist manifesto. Cambridge: Cambridge University Press.
4. <http://www.nrega.nic.in/misreport.htm>
5. GOI (2005) Report on “Mahatma Gandhi National Employment Guarantee Act”, to the People, February 2, 2014, Department of Rural Development, Government of India
6. Operational Guidelines (2006). National Rural Guarantee Act 2005, Ministry of Rural Development, Government of India, New Delhi.