



## **IMPACT OF MGNREGS ON EMPLOYMENT, INCOME AND SAVINGS AMONG THE RURAL POOR:A STUDY IN ANANTHAPURAMU DISTRICT OF ANDHRA PRADESH**

**Mr.K. Puliraju\* Prof. M.D. Bavaiah\*\***

*\*Research Scholar, Dept. of Economics, Sri Krishnadevaraya University, Anantapuramu-515003,*

*\*\* Professor, Dept. of Economics, Sri Krishnadevaraya University, Anantapuramu-515003.*

### **Abstract**

*The National Rural Employment Guarantee Act or MGNREGS is an Indian job guarantee scheme, enacted by legislation on August 25, 2005. The scheme provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household willing to do public work, related to unskilled manual work at the statutory minimum wage of Rs. 100 per day. The central government outlay for the scheme was Rs. 39,100 crore (\$8 billion) in the financial year 2009-10. This Act was introduced with an aim of improving the purchasing power of the rural people, primarily semi or un-skilled work to people living in rural India, whether or not they are below the poverty line. Around one-third of the stipulated work force is women. It has been renamed as Mahatma Gandhi Rural Employment Guarantee Act on 2<sup>nd</sup> October, 2009. This scheme is one of the most determinant factors on socio- economic dimensions of the rural people in developing countries like India. Hence, the present study has focused on employment, income, and saving of the rural people in select Ananthapuramu district of Andhra Pradesh.*

**Keywords: Employment, Income, Saving, and Rural**

### **Introduction**

The National Rural Employment Guarantee Act or MGNREGS is an Indian job guarantee scheme, enacted by legislation on August 25, 2005. The scheme provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household willing to do public work, related to unskilled manual work at the statutory minimum wage of Rs. 100 per day. The central government outlay for the scheme was Rs. 39,100 crore (\$8 billion) in the financial year 2009-10. This Act was introduced with an aim of improving the purchasing power of the rural people, primarily semi or un-skilled work to people living in rural India, whether or not they are below the poverty line. Around one-third of the stipulated work force is women. It has been renamed as Mahatma Gandhi Rural Employment Guarantee Act on 2<sup>nd</sup> October, 2009. The performance status at national level and examines the performance of Mahatma Gandhi National Rural Employment Guarantee Scheme in Andhra Pradesh.

15.47 crore job cards were issued, 389.09 crore person days were generated till 2020-21 with the total expenditure of Rs. 1,11,719.55 crore. The total number of active workers were 13.09 crore. The average days of employment provided per household were 51.52 with the average wage rate given per day per person was Rs. 200.71 for the year 2020-21. (www.nrega.nic.in) The current scenario of AP-MGNREGA is that the total number of job cards issued were 6887010 till 2020-21. Over all 79.54 lakhs individuals were provided with employment in the year 2020-21 with the generation of 2586.21 lakhs person days of employment. The average wage rate per day per person was Rs. 228.74 which is more than the national average of 200.71 and the average number of days employment provided per household was 54.41 (www.nrega.ap.gov.in, 2020).



### Importance of the Study

Programmes for reduction of poverty in India have to be viewed in the wider perspective of the socio-economic transformation in the country. The experiences of the working of poverty alleviation programmes are not uniform in the country as a whole. Against this background of non-uniform implementation and performance of Special Employment Guarantee Scheme and anti-poverty programmes, the present study tries to assess the Income, Employment and Savings from MGNREGS for Rural Poor in Ananthapuramu district of Rayalaseema Region in Andhra Pradesh.

Ananthapuramu district is one of the chronically drought prone district of the India and has been identified by the World Bank for special assistance. So, it is hoped that the study of the impact of MGNREGS on employment and Income generated by Rural Poor in Ananthapuramu district would be of considerable interest both to the planners and to the administrators. The MGNREGS is a demand driven scheme and has its focus on works relating to water conservation, drought proofing, land development, flood control and rural connectivity in terms of all roads. It is under implementation in Ananthapuramu District since 2006-2007.

### Objectives of the study

- To assess the Employment, Income and Savings generated by MGNREGS in Ananthapuramu District.

### Methodology

The present study is based on the data collected from primary sources. The primary data was collected from the workers belonging to SC, ST, BC and other castes who were provided works under MGNREGS during 2019-2020.

### Sample Design

For the present study, a three stage sampling method was applied in selecting mandals, villages and beneficiaries. All the 63 Mandals in the district are classified into four groups i.e., (a) Developed (b) Medium Developed (c) Backward and (d) Most Backward taking, Economic Indicators like Per capita Income, percentage of gross Irrigated land, Manufacturing units of Industrial Sectors, Human Development indicators like female literacy, proportion of SC population, ST population, infant mortality and infrastructure development indicators like total Road length, Number of Hospitals with beds etc., from each group one mandal was selected, from each mandal four Grama Panchayats and four villages were selected by stratified random sampling method. To get an objective picture, 25 SCs, 25 STs, 25 BCs and 25 OC beneficiaries from each mandal participated in MGNREGS works during 2019-2020 are selected. For the purpose of assessing at the effectiveness of the MGNREGS, Information regarding the income and employment generated before participating in MGNREGS works and after participating in MGNREGS was compared to know whether these beneficiaries could generate adequate Income and Savings from the employment under MGNREGS in the district.

### Tools of Analysis

To compare the variation of employment, income and savings before the implementation of MGNREGS and after the implementation of MGNRES, paired 't' test was applied with the following formula :

$$t = \frac{\bar{d}}{\sqrt{\frac{d^2}{n-1}}} \times \sqrt{n-1} \rightarrow t = (n-1)$$



Where  $d=x - y$

$$\bar{d} = \frac{\sum di}{n}, s = \sqrt{\frac{\sum di^2}{n} - (\bar{d})^2}$$

### Results and Discussions of the Study

The main objective of the MGNREGS Act is to enhance the livelihood security of the people in the rural areas by guaranteed wage employment at least for 100 days in a financial year. It is an anti-poverty programme and also aims to create durable assets and infrastructure in rural areas that can improve the quality of life and productivity of the rural population. This chapter is an attempt to analyze a comparative study on the impact of MGNREGS on the employment, income and savings of selected beneficiaries in Developed, Moderately developed, Backward and Most Backward Mandals in Ananthapuramu district of Andhra Pradesh.

To evaluate the Economic Changes the Employment, Income, Literacy, Housing and Home needs of Rural Poor after implementation and participation in MGNREGS in the district of Anantapuramu in Rayalaseema Region of Andhra Pradesh has been studied. The study is carried on by taking four Mandals in the district.

### Caste-wise distribution of the beneficiaries

In Indian society, caste is an important factor for consideration to get the respect and socio-economic status. During the study period the caste are recorded in all four selected sample Mandals in Ananthapuramu district and the same is presented in table 1.

**Table-1, Caste-wise distribution of sample beneficiaries in Ananthapuramu District**

S.No.	Name of the Caste	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Scheduled Caste	25 (25.00)	25 (25.00)	25 (25.00)	25 (25.00)	100 (25.00)
2	Scheduled Tribe	25 (25.00)	25 (25.00)	25 (25.00)	25 (25.00)	100 (25.00)
3	Backward Caste	25 (25.00)	25 (25.00)	25 (25.00)	25 (25.00)	100 (25.00)
4	Others	25 (25.00)	25 (25.00)	25 (25.00)	25 (25.00)	100 (25.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from table 1 that equal per cent i.e. 25.00 per cent of selected sample beneficiaries under MGNREGS hail from the Scheduled Castes, Scheduled tribes, Backward Classes and Others castes in four selected Mandals in the district.

### Age-wise distribution of the beneficiaries

The earnings and other economic activities of an individual largely depend on the age of respective individual. As such during field survey the age details of sample MGNREGS beneficiaries are presented in table 2.



**Table-2**  
**Age-wise Distribution of Selected Sample Beneficiaries in Ananthapuramu District**

S.No.	Age Level	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	18 - 25 Years	11 (11.00)	19 (19.00)	7 (7.00)	7 (7.00)	44 (11.00)
2	26 - 35 Years	27 (27.00)	36 (36.00)	33 (33.00)	43 (43.00)	139 (34.75)
3	36 - 50 Years	44 (44.00)	41 (41.00)	51 (51.00)	39 (39.00)	175 (43.75)
4	Above 50 Years	18 (18.00)	4 (4.00)	9 (9.00)	11 (11.00)	42 (10.50)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from table 2 that 7.00 per cent of MGNREGS beneficiaries are in Backward and most backward Mandals are in the age group of 18 to 25 years and moderately developed and developed Mandals, with 19.00 per cent and 11.00 per cent respectively. With regard to 26 to 35 years age group the most backward Mandal tops the list with 43.00 per cent followed by moderately developed with 36.00 per cent, backward Mandal with 33.00 per cent and developed Mandal with 27.00 per cent respectively. In the entire four sample Mandals, 43.75 per cent are in the age group of 36-50 years. To be more precise 51.00 per cent from backward Mandal, 44.00 per cent from developed Mandal, 41.00 per cent from moderately developed Mandal and 39.00 per cent from most backward Mandal hails from this age group. In case of above 50 years of age group, developed Mandal with 18.00 per cent ranks the top the list and it is followed by most backward, backward and moderately developed Mandals with 11.00 per cent, 9.00 per cent and 4.00 per cent respectively.

At the district level 78.50 per cent are from in the age group of 26-50 years, which is considered as productive age group, 11.00 per cent hails from 18-25 years age group and 10.50 per cent in the above 50 years of age group in the district.

#### **Sex-wise distribution of the beneficiaries**

Sex-wise distribution of selected sample beneficiaries at the district level is presented in table 3.

**Table- 3**  
**Sex-wise distribution of selected sample beneficiaries in Ananthapuramu District**

S.No.	Gender	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Male	77 (77.00)	71 (71.00)	83 (83.00)	78 (78.00)	309 (77.25)
2	Female	23 (23.00)	29 (29.00)	17 (17.00)	22 (22.00)	91 (22.75)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**



It is understood from the table 3 that out of the total male sample beneficiaries, 83.00 per cent are from backward Mandal followed by the most backward Mandal with 78.00 per cent, developed Mandal with 77.00 per cent and moderately developed Mandal with 71.00 per cent respectively. Among the selected female beneficiaries, 29.00 per cent are from moderately developed Mandal, 23.00 per cent are in developed Mandal, 22.00 per cent are in most backward Mandal and 17.00 per cent are in backward Mandal under MGNREGS.

At the district level out of the total selected sample beneficiaries, 77.25 per cent are male beneficiaries and the remaining 22.75 per cent are the female beneficiaries in the district under MGNREGS.

### Educational status of beneficiaries

Now-a-days education is considered as a tool for socio-economic development and for active participation in all the fields of life. An individual, who is unable to read, write is considered as barbarian. In Indian society, the rural poor kept aloof from education system until recently. Hence, during the study period, the educational levels of selected sample beneficiaries under MGNREGS were collected and presented in table 4.

**Table-4**  
**Education-wise distribution of selected sample beneficiaries in Ananthapuramu District**

S.No.	Level of Education	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Illiterate	27 (27.00)	35 (35.00)	53 (53.00)	31 (31.00)	146 (36.50)
2	Primary Education	29 (29.00)	38 (38.00)	22 (22.00)	32 (32.00)	121 (30.25)
3	Secondary Education	29 (29.00)	15 (15.00)	25 (25.00)	22 (22.00)	91 (22.75)
4	College	15 (15.00)	12 (12.00)	0 (0.00)	15 (15.00)	42 (10.50)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

As per the table 4, the educational levels of most of the rural poor under MGNREGS are limited to school education. Besides, some of the beneficiaries educational standard is confined to sign their signatures only. The same trend appears in all the four Mandals. The percentage of illiterates is 53.00, 35.00, 31.00 and 27.00 per cent in backward, moderately developed, most backward, backward and developed Mandals respectively. Those who have studied up to primary levels are high (38.00) in moderately developed Mandal, 32.00 per cent in most backward Mandal, 29.00 per cent in developed and 22.00 per cent in backward Mandal. In case of secondary level of education, it is high (99.00 per cent) in developed Mandal followed by 25.00 per cent in backward Mandal, 22.00 per cent in most backward Mandal and 15.00 per cent in moderately developed Mandal. Those who have studied up to



college levels is high (15.00) in developed and most backward Mandals, 12.00 per cent are from moderately developed Mandal and none of the respondent is from backward Mandal.

In the light of the above comparative analysis, it can be inferred that 36.50 per cent are either illiterate in the district, 30.25 per cent have access to primary education. It sharply declined to 22.75 per cent, with regard to secondary level of education and 42 out of 400 beneficiaries had college level education in the district.

### Primary occupation of the beneficiaries

The economic position of a family largely depends upon the primary occupation. The beneficiaries in the study are hailed from five occupational groups i.e., Agricultural Labourers, Agriculturists, Industrial Labourers, Construction Workers and Domestic Help. The table 5 presents such details.

**Table-5**  
**Occupation-wise distribution of selected sample beneficiaries in Ananthapuramu District**

S.No.	Occupation	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Agriculture	47 (47.00)	63 (63.00)	67 (67.00)	41 (41.00)	218 (54.50)
2	Agricultural Labour	13 (13.00)	17 (17.00)	21 (21.00)	29 (29.00)	80 (20.00)
3	Construction Labour	21 (21.00)	16 (16.00)	12 (12.00)	16 (16.00)	65 (16.25)
4	Industrial Labour	19 (19.00)	4 (4.00)	0 (0.00)	14 (14.00)	37 (9.25)
5	Domestic Help	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

The table 5 shows that 67.00 per cent of selected sample beneficiaries primary occupation is working in agriculture filed in backward Mandal followed by 63.00 per cent in moderately developed Mandal, 47.00 per cent in developed Mandal and 41.00 per cent in most backward Mandal. Among the agricultural labourers, 29.00 per cent are in most backward Mandal, 21.00 per cent are in backward Mandal, 17.00 per cent are in moderately developed Mandal and 13.00 per cent are in developed Mandal. Among the construction labourers, 21.00 per cent are in developed Mandal, 16.00 per cent are in moderately developed and most backward Mandals and 12.00 per cent are in backward Mandal. The industrial labourers are 19.00 per cent in developed Mandal, followed by most backward Mandal with 14.00 per cent moderately developed Mandal with 4.00 per cent and none of the beneficiaries in backward Mandal respectively. None of the beneficiaries are in the field of domestic help in the study area.

Over all analysis led us to conclude that at the district level 54.50 per cent of the MGNREGS beneficiaries are depending on cultivation, 20.00 per cent of beneficiaries depend on agricultural wages, 16.25 per cent of beneficiaries depend on construction wages, 9.25 per cent of beneficiaries



depend on industrial wages except backward Mandal and none of the MGNREGS beneficiaries are engaged themselves in domestic works in the district.

### Number of days of employment before and after joining in MGNREGS

Number of days of employment for beneficiaries before joining in MGNREGS at the district level is presented in table 6 and 7.

**Table-6**  
**Number of days of employment for beneficiaries before joining in MGNREGS Ananthapuramu district**

S.No.	Number of days	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Below 25 days	54 (54.00)	0 (0.00)	48 (48.00)	0 (0.00)	102 (25.50)
2	25 – 50 days	46 (46.00)	68 (68.00)	52 (52.00)	44 (44.00)	210 (52.50)
3	51 – 75 days	0 (0.00)	32 (32.00)	0 (0.00)	56 (56.00)	88 (22.00)
4	Above 75 days	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from table 5 that in case of employment days of the MGNREGS, there is 52.50 per cent of the beneficiaries between 25 to 50 days before joining programme, the beneficiaries in moderately developed Mandal are top in the list with 68.00 per cent, followed by backward, developed and most backward Mandals with 52.00 per cent, 46.00 per cent and 44.00 per cent respectively. With regard to 51 to 75 days of employment most backward Mandal is with 56.00 per cent and moderately developed Mandal with 32.00 per cent except in case of developed and backward Mandals. In case of 25 days and below, developed and backward Mandals with 54.00 per cent and 48.00 per cent except moderately and most backward Mandals. None of the MGNREGS beneficiaries have 75 and above days of employment before joining in MGNREGS in all selected Mandals.

In view of the above analysis, it can be concluded that at the district level 52.50 per cent of the MGNREGS beneficiaries had employment days between 25 to 50 days. The employment level of 22.00 per cent of beneficiaries is 51 to 75 days. The number of beneficiaries whose man-days of employment is below 25 days constitute 25.50 per cent and none of the MGNREGS beneficiaries have more than 75 days of employment before joining in MGNREGS in the district.

Number of days of employment for beneficiaries after joining in MGNREGS at the district level is presented in table 6.



**Table-7**  
**Number of days of employment for beneficiaries after joining in MGNREGS in Ananthapuramu district**

S.No.	Number of Days	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Below 100 days	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2	101 – 150 days	65 (65.00)	90 (90.00)	71 (71.00)	23 (23.00)	249 (62.25)
3	151 days and above	35 (35.00)	10 (10.00)	29 (29.00)	77 (77.00)	151 (37.75)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>
<b>Paired ‘t’ test has been Calculated Before and After Employment Days of the Beneficiaries</b>						
1	<b>Mean Value</b>	<b>117.47</b>	<b>97.29</b>	<b>118.66</b>	<b>111.14</b>	<b>111.14</b>
2	<b>Std. Deviation</b>	<b>11.64</b>	<b>16.39</b>	<b>16.93</b>	<b>17.23</b>	<b>17.81</b>
3	<b>Std. Error Mean</b>	<b>1.16</b>	<b>1.64</b>	<b>1.69</b>	<b>1.72</b>	<b>0.891</b>
4	<b>t - Value</b>	<b>100.91</b>	<b>59.37</b>	<b>70.08</b>	<b>64.45</b>	<b>124.77</b>
5	<b>df</b>	<b>99</b>	<b>99</b>	<b>99</b>	<b>99</b>	<b>399</b>
6	<b>‘t’ Value (0.05)</b>	<b>1.960</b>	<b>1.960</b>	<b>1.960</b>	<b>1.960</b>	<b>1.960</b>
7	<b>Sig. (2 tailed)</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from table 6 that, the employment days of the MGNREGS beneficiaries between 101 to 150 days was 90.00 per cent after joining in MGNREGS in moderately developed Mandal and it is top followed by backward, developed and most backward Mandals beneficiaries with 71.00 per cent, 65.00 per cent and 23.00 per cent respectively. With regard to 151 days and above of employment, most backward Mandal is top in the list with 77.00 per cent, followed by developed Mandal with 35.00 per cent, backward Mandal with 29.00 per cent and moderately developed Mandal with 10.00 per cent except most backward Mandal. None of the MGNREGS beneficiaries have below 100 days of employment after joining in MGNREGS in all selected Mandals.

The impact of the programme on the selected beneficiaries in the district, it can be concluded that after joining in MGNREGS 0.00 per cent of beneficiaries got less than 100 days of employment. It means that 100.00 per cent of selected beneficiaries got more than 100 days of employment after joining in MGNREGS. 62.25 per cent of the beneficiaries got 101 to 150 days employment and 37.75 per cent of the beneficiaries have employment in the above Rs.151 days after joining in MGNREGS and there is tremendous improvement in the employment for beneficiaries in the district.

#### **Analysis of Paired t – test**

In order to know whether the increased employment of the beneficiaries after the implementation of MGNREGS is significant or not, Paired t-test was applied to all the Mandals. As the calculated t value for Developed Mandal (100.91 > 1.96), Moderately Developed Mandal (59.37 > 1.96), Backward Mandal (70.08 > 1.96), Most Backward Mandal (64.45 > 1.96) and at the District Level (124.77 > 1.96)





is greater than the table value it is statistically significant and it is inferred that, the MGNREGS Programmes have significant changes on the employment levels of the selected beneficiaries in the district.

The MGNREGS beneficiaries with employment level of below 100 days have been decreased and with high employment level i.e., 101 and above days have been increased in the district.

**Annual income of the beneficiaries before and after joining in MGNREGS (2019-20)**

Annual income of the beneficiaries before joining in MGNREGS (2019-20) at the district level is presented in table 8 and 9.

**Table-8**  
**Annual income of the beneficiaries before 2019-20 in Ananthapuramu district**

S.No.	Income Range	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Below Rs.10,000/-	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2	Rs.10,001- Rs.20,000/-	22 (22.00)	53 (53.00)	44 (44.00)	32 (32.00)	151 (37.75)
3	Rs.20,001 to Rs.30,000/-	52 (52.00)	29 (29.00)	43 (43.00)	43 (43.00)	167 (41.75)
4	Rs.30,001 to Rs.40,000/-	26 (26.00)	18 (18.00)	13 (13.00)	25 (25.00)	82 (20.50)
5	Rs.40,001 and Above	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from table 7 that 41.75 per cent of the income levels of the MGNREGES beneficiaries ranges between Rs.20,001/- to Rs.30,000/- before joining in MGNREGS. In this income group developed Mandal beneficiaries are top in the list with 52.00 per cent, followed by, backward, most backward Mandals with 43.00 per cent and developed Mandal with 29.00 per cent respectively. With regard to Rs.10001/-to Rs.20000/- income groups, the moderately developed Mandal stands first with 53.00 per cent of beneficiaries, followed by 44.00 per cent backward Mandal, 32.00 per cent most backward Mandal and 22.00 per cent in developed Mandal. In case of Rs.30,001/- to Rs.40,000/-, moderately developed Mandal tops the list with 26.00 per cent, followed by most backward Mandal with 25.00 per cent, moderately developed Mandal with 18.00 per cent and backward Mandal with 13.00 per cent respectively. But those high income (above Rs.40,001/- ) beneficiaries became 0.00 per cent before joining in MGNREGS in all selected Mandals.

The empirical findings arrived above led us to conclude that at the district level the income levels of 41.75 per cent of the MGNREGS beneficiaries ranges between Rs.20,001/- to Rs.30,000/-. The number of beneficiaries whose income is above Rs.10,001/- and below Rs.20,000/- constitute 30.75 per cent. The income range of 20.50 per cent of beneficiaries is between Rs.30,001/- to Rs.40,000/-. None of the women beneficiaries are in the income range of below Rs.10,000/- and Rs.40,001/- and above before joining in MGNREGS in the district.



Annual income of the beneficiaries after 2019-20 at the district level is presented in table 9.

**Table-9**  
**Annual income of the beneficiaries after 2019-20 in Ananthapuramu district**

S.No.	Income Range	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Below Rs.10,000/-	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2	Rs.10,001- Rs.30,000/-	13 (13.00)	7 (7.00)	26 (26.00)	22 (22.00)	68 (17.00)
3	Rs.30,001 to Rs.50,000/-	55 (55.00)	77 (77.00)	31 (31.00)	78 (78.00)	241 (60.25)
4	Rs.50,001 to Rs.70,000/-	32 (32.00)	16 (16.00)	43 (43.00)	0 (0.00)	91 (22.75)
5	Above Rs.70,000/-	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>
<b>Paired 't' test has been calculated Before and After Income Levels of the Beneficiaries</b>						
1	<b>Mean Value</b>	<b>26250</b>	<b>28672</b>	<b>29611</b>	<b>19380</b>	<b>25980</b>
2	<b>Std. Deviation</b>	<b>7883.36</b>	<b>6777.46</b>	<b>11479.58</b>	<b>6461.49</b>	<b>9667.17</b>
3	<b>Std. Error Mean</b>	<b>788.34</b>	<b>677.75</b>	<b>1147.96</b>	<b>646.15</b>	<b>483.36</b>
4	<b>t - Value</b>	<b>33.29</b>	<b>42.31</b>	<b>25.79</b>	<b>29.99</b>	<b>53.74</b>
5	<b>df</b>	<b>99</b>	<b>99</b>	<b>99</b>	<b>99</b>	<b>399</b>
6	<b>'t' Value (0.05)</b>	<b>1.960</b>	<b>1.960</b>	<b>1.960</b>	<b>1.960</b>	<b>1.960</b>
7	<b>Sig. (2 tailed)</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from the table 8 that 60.25 per cent of the income level of the MGNREGS beneficiaries ranges between Rs.30,001/- to Rs.50,000/- after joining in MGNREGS. In this income group most backward Mandal beneficiaries are top in the list with 78.00 per cent, followed by 77.00 per cent in moderately developed Mandal, 55.00 per cent in developed Mandal and 31.00 per cent in backward Mandal respectively. With regard to Rs.50,001/-to Rs.70,000/- income groups, backward Mandal stands first with 43.00 per cent of beneficiaries, followed by 32.00 per cent developed Mandal, 16.00 per cent moderately developed Mandal except in the case of most backward Mandal. In case of Rs.10,001/- to Rs.30,000/, backward Mandal tops the list with 26.00 per cent, followed by most backward Mandal with 22.00 per cent, developed Mandal with 13.00 per cent and moderately developed Mandal with 7.00 per cent after joining in MGNREGS in selected four Mandals.

The levels of income of sample MGNREGS beneficiaries have been increased after joining in MGNREGS. The income levels of 17.00 per cent of the MGNREGS beneficiaries ranges between Rs.10,001/- to Rs.30,000/-. However, in case of high income groups, the percentage of beneficiaries increased in the district after joining MGNREGS. The income range of the group from Rs.30,001/- to Rs.50,001/- range in-terms of percentage increased to 60.25 per cent. In case of Rs.50,001/- to



Rs.70,000/- income group the percentage increased to 22.75 per cent in the district after joining in MGNREGS.

### Analysis of Paired t – test

In order to know whether there is an enhancement of income among the beneficiaries after the implementation of MGNREGS is significant or not, Paired t-test was applied to all the Mandals. As the calculated t value for Developed Mandal (33.29 > 1.96), moderately Developed Mandal (42.31 > 1.96), Backward Mandal (25.79 > 1.96), Most Backward Mandal (29.99 > 1.96) and at the District Level (53.74 > 1.96) which is greater than the table value it is statistically significant and it is inferred that, the MGNREGS have brought significant changes on the income levels of the selected beneficiaries in the district.

### Utilisation of savings of the beneficiaries

Utilisation of savings from MGNREGS works by selected beneficiaries at the district level is presented in table 10.

**Table-10**  
**Utilisation of savings by selected beneficiaries from MGNREGS works in Ananthapuramu district**

S.No.	Utilisation of Savings	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Kept in Bank / Kept in Hand	66 (66.00)	71 (71.00)	71 (71.00)	29 (29.00)	237 (59.25)
2	Children Education	98 (98.00)	96 (96.00)	96 (96.00)	77 (77.00)	367 (91.75)
3	Health Purpose	53 (53.00)	32 (32.00)	38 (38.00)	48 (48.00)	171 (42.75)
4	Assets Purpose	21 (21.00)	18 (18.00)	21 (21.00)	39 (39.00)	99 (24.75)
5	Home Needs	28 (28.00)	9 (9.00)	13 (13.00)	68 (68.00)	118 (29.50)
	<b>Total</b>	<b>100 (100.00)</b>	<b>100 (100.00)</b>	<b>100 (100.00)</b>	<b>100 (100.00)</b>	<b>400 (100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

It is evident from table 9 that, 71.00 per cent of the selected beneficiaries are keeping the savings in banks or keeping in hands in moderately developed and backward Mandals followed by developed Mandal with 66.00 per cent and most backward Mandal with 29.00 per cent respectively. The second important reason is children education with 98.00 per cent in developed Mandal followed by moderately backward Mandals with 96.00 per cent and most backward Mandals with 77.00 per cent. Among the beneficiaries in developed Mandal, 53.00 per cent of the beneficiaries utilised their savings for health purpose followed by 48.00 per cent in most backward Mandal, 38.00 per cent in backward Mandal and 32.00 per cent in moderately developed Mandal respectively. The accumulated savings were utilized for creations of assets by 39.00 per cent of the beneficiaries in most backward Mandal followed by backward and developed Mandals with 21.00 and moderately developed Mandal with 18.00 per cent. Another 68.00 per cent of the beneficiaries utilized their saving amount to purchase



Home needs in most backward Mandal followed by developed Mandal with 28.00 per cent, backward Mandal with 13.00 per cent and moderately developed Mandal with 9.00 per cent respectively.

It is, therefore, concluded that at the District Level, 91.75 per cent of MGNREGS beneficiaries are utilized their savings for children education. The second important reason is keeping the savings in bank i.e., 59.25 per cent and 42.755 per cent of the beneficiaries utilized their saving amount for health purpose. Nearly 29.50 per cent of beneficiaries utilized the savings to purchase Home needs and 24.75 per cent of the beneficiaries utilized their savings for purpose of assets in the district.

### Changes in life style of the beneficiaries

Changes in life style of beneficiaries in-terms of home needs after joining in MGNREGS at the district is shown in table 11.

**Table-11**  
**Changes in life style of beneficiaries in-terms of home needs after joining in MGNREGS**  
**Ananthapuramu district**

S.No.	Type of Infrastructure	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Television	86 (86.00)	78 (78.00)	89 (89.00)	82 (82.00)	335 (83.75)
2	Motorcycle	22 (22.00)	71 (71.00)	63 (63.00)	61 (61.00)	217 (54.25)
3	Auto	79 (79.00)	52 (52.00)	51 (51.00)	16 (16.00)	198 (49.50)
4	Refrigerator	3 (3.00)	2 (2.00)	22 (22.00)	7 (7.00)	34 (8.50)
5	Mobile	91 (91.00)	91 (91.00)	87 (87.00)	86 (86.00)	355 (88.75)
6	Chairs	78 (78.00)	96 (96.00)	98 (98.00)	93 (93.00)	365 (91.25)
7	Air cooler	72 (72.00)	13 (13.00)	48 (48.00)	59 (59.00)	192 (48.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

Table 11 shows that, 89.00 per cent of the selected beneficiaries possess Television in moderately developed followed by developed Mandal with 86.00 per cent, most backward Mandal with 82.00 per cent and moderately developed Mandal with 71.00 per cent respectively. In case of motorcycles, 71.00 per cent of the beneficiaries have motorcycle in moderately developed Mandal followed by backward Mandal with 63.00 per cent, most backward Mandal with 61.00 per cent and developed Mandal with 22.00 per cent. Out of the total selected beneficiaries, 79.00 per cent have Autos in developed Mandal, 52.00 per cent in moderately developed, 51.00 per cent in backward Mandal and 16.00 per cent of the beneficiaries have autos in most backward Mandal respectively. In case Refrigerators, 22.00 per cent of the beneficiaries have Refrigerators in backward Mandal followed by 7.00 per cent in most backward Mandal, 3.00 per cent in developed Mandal and 2.00 per cent in moderately



developed Mandal. About 91.00 per cent of the beneficiaries possess mobiles in developed and moderately developed Mandals followed by backward and most backward Mandals with 87.00 per cent and 86.00 per cent. While 98.00 per cent of the selected beneficiaries are using chairs in backward Mandal followed by 96.00 per cent in moderately developed Mandal, 93.00 per cent in most backward Mandal and 78.00 per cent of the beneficiaries are using chairs in developed Mandal. In case of Air coolers, 72.00 per cent of the beneficiaries have Air Coolers in developed Mandal followed by 59.00 per cent in most backward Mandal, 48.00 per cent in backward Mandal and 13.00 per cent in moderately developed Mandal respectively.

Hence, it can be deduced that there is tremendous change in home needs generated by the beneficiaries after joining in MGNREGS. 83.75 per cent of the beneficiaries possess Television in their homes after joining MGNREGS, 54.25 per cent of the beneficiaries have motorcycle, 49.50 per cent of beneficiaries have Autos, 8.50 per cent of the beneficiaries have Refrigerators in their homes and 88.75 per cent of the beneficiaries possess Mobiles, 91.25 per cent of the beneficiaries are using in chairs in their homes and 48.00 per cent of the beneficiaries have Air Coolers in their homes.

**Response of the beneficiaries**

Response of the beneficiaries on the following issues under MGNREGS at the district level is presented in the table 12.

**Table-12**  
**Response of the beneficiaries on the following issues under MGNREGS in Ananthapuramu district**

S.No.	Name of the Issue	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Provided 100 days of Employment	100 (100.00)	100 (100.00)	100 (100.00)	100 (100.00)	400 (100.00)
2	Paid Minimum Wage of Rs.211/-	100 (100.00)	100 (100.00)	100 (100.00)	100 (100.00)	400 (100.00)
3	Paid Week end Payments	100 (100.00)	100 (100.00)	100 (100.00)	100 (100.00)	400 (100.00)
4	Wage Component 60%	100 (100.00)	100 (100.00)	100 (100.00)	100 (100.00)	400 (100.00)
5	Work Site Facilities Provided	100 (100.00)	100 (100.00)	100 (100.00)	100 (100.00)	400 (100.00)
6	Work was Provide within 15 days	100 (100.00)	100 (100.00)	100 (100.00)	100 (100.00)	400 (100.00)

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

The details on the opinion of the beneficiaries on MGNREGS Programme are shown in table 11. All the beneficiaries have agreed that they were provided 100 days of minimum employment in the year 2019-2020 in selected four Mandals. Similarly all the beneficiaries have stated that they have satisfied with the minimum wage of Rs.211/- fixed by the Govt. was paid to them and all the beneficiaries have agreed that they were paid wages at the week-end in selected four Mandals. All the beneficiaries have agreed that the work site facilities were provided at work-spot and all the beneficiaries have agreed that the work was provided within 15 days after the request was made by beneficiaries in selected four Mandal.



With the arrived analysis and findings, it can be concluded that at the district level all the selected MGNREGS beneficiaries have agreed that they were provided 100 days of minimum employment in the year 2019-2020, all the beneficiaries have agreed that a minimum wage of Rs.211/- fixed by the Govt. was paid to them. It is also observed that all the beneficiaries have agreed that they were paid wages at the week-end. All the beneficiaries in the study in the district have agreed that the work site facilities were provided at work-spot and all the beneficiaries have agreed that the work was provided within 15 days after the request was made by beneficiaries in the district.

### Opinion of the selected sample beneficiaries about MGNREGS

Opinion of the selected sample beneficiaries about MGNREGS at the district is presented in table 13.

**Table-13**  
**Opinion of the selected sample beneficiaries about MGNREGS in Ananthapuramu district**

S.No.	Nature of Response	Developed Mandal	Moderately Developed Mandal	Backward Mandal	Most Backward Mandal	At the District Level
1	Satisfactory	51 (51.00)	16 (16.00)	4 (4.00)	11 (11.00)	82 (20.50)
2	Good	28 (28.00)	51 (51.00)	32 (32.00)	51 (51.00)	162 (40.50)
3	Excellent	21 (21.00)	33 (33.00)	64 (64.00)	38 (38.00)	156 (39.00)
4	Not Satisfied	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>100</b> <b>(100.00)</b>	<b>400</b> <b>(100.00)</b>

**Source: Primary data from the field survey, (Figures in parentheses are percentages to total)**

Table 12 clearly shows that, 51.00 per cent of the beneficiaries have expressed their opinion saying that the programme is good in most backward and moderately developed Mandals followed by backward Mandal with 32.00 per cent and developed Mandal with 28.00per cent respectively. Nearly 51.00 per cent of the beneficiaries expressed their opinion about the programme that it is satisfactory in developed Mandal followed by moderately developed, most backward and backward Mandals with 16.00 per cent, 11.00 per cent and 11.00 per cent. About 64.00 per cent of the beneficiaries expressed their opinion is excellent in backward Mandal followed by most backward Mandal with 38.00 per cent, moderately developed Mandal with 33.00 per cent and developed Mandal with 21.00 per cent in selected four Mandals.

In the light of the above analysis and overall observations, it can be deduced 40.50 per cent of the MGNREGS beneficiaries have expressed their opinion saying that MGNREGS programme is good, 39.00 per cent expressed as excellent and 20.50 per cent of the beneficiaries stated that the programme is satisfactory in elevating them from poverty and reliving from the indebtedness of the money lenders and land lords in the district.

### Conclusions

The MGNREGS scheme is really stopping of migration and generating employment opportunities to the rural people at summer season. And it is a positive impact on rural people by various factors like



employment, saving, investment, expenses and so on. The government will increase the wage amount per day and increase the mandays. Majority of the respondents were expressed that dimensions. Hence, government and policy makers should focus on development policies and incorporate transparency manner in large populated country in India.

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