

CHAPTER – V

SUMMARY AND CONCLUSION

Inclusive growth is a process which yields benefits and ensures equality of opportunities for all i.e. equitable distribution of growth with social justice. The key components of the inclusive growth strategy includes a sharp increase in investment in rural areas, rural infrastructure and agriculture, spurt in credit for farmers, increase in rural employment through a unique social safety net and a sharp increase in public spending on education and health care . There must be equality of opportunity to all with freedom and dignity, and without social or political obstacles. This must be accompanied by an improvement in the opportunities for economic and social advancement. In particular, individuals belonging to disadvantaged groups should be provided special opportunities to develop their skills and participate in the growth process.

India is one of the countries having a large concentration of tribal population. It ranks second in the world, next only to Africa. The extreme economic and educational backwardness of the tribes in the country has drawn the attention of the policy-makers even prior to Independence. The Constitutional provisions and legislative measures both during the British rule and during the post-independent period to protect the tribal rights and property, had a significant bearing on the overall tribal economy, but they failed to make any impact on the economic conditions of the tribal population. After the initiation of the planned development, many programmes were implemented for the socio – economic upliftment of the tribals both by the State and the Central Government. Despite these initiatives, the tribal populations are lagging behind the rest of the population. The scenario is clearly attributed to indebtedness, land alienation, poverty, unemployment, health problems, weak education and displacement of the tribal people.

The MGNREGA is the latest in the series of poverty alleviation programmes under taken by the government for regenerating the tribal economy by providing employment, which would have a beneficial impact on health, education and other determinants of social welfare by breaking the cycle of poverty in tribal areas. MGNREGA has also been a vehicle for inclusive growth and the marginalized sections of society have high percentage of participation under this Act. The participation rate of scheduled caste and scheduled tribes in financial year 2009-10 is 52 percent. The states with highest scheduled caste participation are Uttar Pradesh (53

percent), Tamil Nadu (56 percent), Bihar (46 percent), Haryana (56 percent) and Punjab (78 percent). The states with high Scheduled tribe participation are Madhya Pradesh (43 percent), Jharkhand (44 percent), Sikkim (44 percent) and Chhattisgarh (38 percent). Women participation is also higher than the mandated 33 percent.

Many studies have been undertaken during the past years on the working of MGNREGA in different parts of India. These studies mostly covered the working of MGNREGA scheme in the States of Karnataka, Andhra Pradesh, West Bengal, Tamil Nadu and Kerala (Murthy et al., 2011; Bagchi and Sujith Majumdar, 2010; Venkataraman et al., 2011 and Shihabuden, 2013). Several studies (Prabeena Kumar Bebartha, 2013; Murthy et al., 2011 and Shashikumar, 2013) discussed implementation and performance of MGNREGA scheme. Other studies (Channaveer et al., 2011; Kareemulla et al., 2013; Ajay Kumar Singh et al., 2012; Neha Tiwari and Rajshree Upadhyay, 2012) assessed level of migration, issues and challenges in the implementation of MGNREGA scheme. Though, there are many studies suggesting the successes of MGNREGA scheme in empowering the socio – economic status of tribal people, some of the important questions that arise here are: Whether the MGNREGA scheme enhanced the living conditions of tribal people? Are tribal people aware about the allowances and facilities under MGNREGA scheme? This study attempts to examine these questions and arrive at a conclusion regarding quality of life of tribal people.

Objectives:

- ❖ To profile the socio – economic and living conditions of the selected tribal population.
- ❖ To assess the impact of MGNREGA on savings, indebtedness, asset holding, income and consumption expenditure, employment and quality of life of the tribal households.
- ❖ To ascertain the awareness of and facilities under MGNREGA scheme among the selected tribal households.
- ❖ To assess the attitude of the respondents about the MGNREGA scheme.
- ❖ To examine the impact of economic self reliance, quality of life, better community life, work related issues and operational issues on beneficiary's satisfaction towards MGNREGA scheme.
- ❖ To suggest measures for enhancing performance of MGNREGA scheme.

Hypothesis:

- The socio - economic conditions of the tribal households are similar in Karamadai and Periyanaickenpalayam blocks.
- There was significant reduction in inequalities in own income, family income and consumption expenditure in the post-MGNREGA.
- MGNREGA scheme has created more employment opportunities for the tribal population, besides enhancing their income and quality of life.
- Quality of life index of the households depends on annual per capita income, living area per person and annual food expenditure.
- Economic self reliance, quality of life, better community life, work related issues and operational issues significantly impact the level of satisfaction of the beneficiaries from MGNREGA activities.

Methodology:

Multistage sampling technique was adopted for selecting the sample. Based on the man-days working under MGNREGA, Coimbatore was purposively selected for the study for the reason that more number of people was relying on this scheme and very less research had been conducted in the study area. Moreover, the scheme was successfully operating in Coimbatore district. In the first stage, out of twelve blocks in Coimbatore district, two blocks, namely Karamadai and Periyanaickenpalayam blocks were purposively selected where there was larger concentration of scheduled tribe population and maximum number of job cards being issued. About 2360 ST households in Karamadai, about 1287 ST households in Periyanaickenpalayam were issued job cards under MGNREGA. In the second stage, village Panchayat h from each block was selected based on their participation in MGNREGA. Out of seventeen village Panchayat s in Karamadai block, three villages Panchayat h were selected namely, Tholampalayam, Nellithurai and Velliangadu, where the proportion of ST households getting job cards was highest. Similarly, out of nine villages Panchayat h in Periyanaickenpalayam block two village Panchayat h were selected namely, 24.Veerapandi and Naickenpalayam, where the proportion of ST population with job cards was highest. In the third stage, from the selected five village Panchayats, the households were proportionately selected in each village Panchayat on the basis of total ST population with job cards in each village. In Nellithurai 86 households, in Tholampalayam 114 households, in Velliangadu 82 households, in 24.Veerapandi 149 households and in Naickenpalayam 69 households, who were willing to co – operate and supply the needed information were selected. Totally 500 households were selected for field survey from these five village Panchayat hs. The data for the study was

collected from the selected respondents by administering a pretested interview schedule during the period December 2013 – July 2014. Data collected were analysed by using chi – square test, paired ‘t’ test, gini co – efficient, quality of life index, multiple regression analysis, discriminant analysis, factor analysis and path analysis.

Major Findings of the Study:

Socio – Economic Profile of MGNREGA Beneficiaries:

- Out of 500 households surveyed 61.4 percent of the beneficiaries were females and 38.6 percent were males. The proportions of female beneficiaries were more compared to male beneficiaries in both the blocks. Hari and Manikandan (2016) also reported in their study that majority (57 percent) of the beneficiaries were women.
- More than 90 percent of the beneficiary households in both the blocks belonged to Hindu religion and more than 80 percent of them in both the blocks belonged to nuclear family. Modernization and disintegration of joint family system had paved the way for the emergence of nuclear family among the tribal households.
- Information relating to marital status highlights that 90.8 percent of the respondents in the Periyanaickenpalayam block were married and 4.1 percent were unmarried. In contrast in Karamadai block 81.6 percent were married and 17.4 percent were unmarried. The proportions of unmarried beneficiaries were predominant in Karamadai block.
- The average size of the family was marginally higher (3.88) for Periyanaickenpalayam block than for the Karamadai block (3.45). These figures indicate that tribal households were practicing small family norms. The dependency ratio was significantly higher for Periyanaickenpalayam block (47.68) when compared to Karamadai block (28.53).
- About 83.5 percent of beneficiaries were illiterate and 12.8 percent studied up to primary level in Periyanaickenpalayam block. In contrast about 84.8 percent of beneficiaries were illiterate and 7.8 percent of beneficiaries have studied up to primary level in Karamadai block. Thus, the illiteracy was quite rampant in both the blocks with the incidence of illiteracy being marginally higher in Periyanaickenpalayam block. None of the beneficiaries had completed higher secondary or higher levels of education. Sinu (2013) and Jayakumar and Palaniammal (2016) reported that 40 to 60 percent of the tribal population were illiterate.

- About 69.7 percent of the households in Periyanaickenpalayam block were engaged in farm activity while this percentage was 93.3 percent in Karamadai block. About 27.1 percent of the households in Periyanaickenpalayam block and 2.5 percent of the households in Karamadai block were engaged in non-farm activity and the remaining 3.2 percent in Periyanaickenpalayam block and 4.3 percent in Karamadai block were unemployed. Thus the proportion of people engaged in farm activities and proportion unemployed were more in Karamadai block. Deshpande and Kattimani (2010) in their study also observe that most of the tribes (around 80.55 percent) were depended on agriculture.
- The respondents in Periyanaickenpalayam block had the highest average family income of Rs.4027.98 and it was least for the respondents in Karamadai block (Rs. 3402.30).The low average income of the households implies that most of the beneficiaries in both the blocks belonged to the lower strata in the society.
- The estimated chi – square values reveal that MGNREGA beneficiaries in Periyanaickenpalayam block significantly differed from Karamadai block with respect to both social and demographic factors. While the beneficiaries in Periyanaickenpalayam block were predominantly females, married, having larger family, high dependency ratio, lower educational status, engaged in non – farm activities and having higher family income, the beneficiaries in Karamadai block belonged to nuclear family, having lower dependency ratio, marginally higher educational status, engaged in farm activities and having lower average family income.

Living Conditions:

- All the surveyed households in Periyanaickenpalayam and Karamadai blocks lived in self-owned houses. More than half of the households (59.8 percent) lived in semi - pucca houses. Only a negligible proportion of the households in Periyanaickenpalayam (4.6 percent) and Karamadai (3.9 percent) blocks lived in kutcha houses. Since these respondents belonged to the lower strata of the society, the governmental assistances would have enabled them to claim ownership rights over their place of residence and built a better type of houses.
- About 43.1 percent of the families in Periyanaickenpalayam block and 62.8 percent of the families in Karamadai block were living under concrete roof and 55 percent of the families in Periyanaickenpalayam block and 33.7 percent of the families in Karamadai block had tiles as roofing materials. Only 1.8 percent of families in

Periyanaickenpalayam block and 3.5 percent in Karamadai block have used leaf as roofing material.

- About 95.9 percent of the families in Periyanaickenpalayam block and 94.7 percent in Karamadai block had cement flooring. More than 83 percent of the families in Periyanaickenpalayam block and 96.5 percent in Karamadai block have brick walls and 17 percent of the families in Periyanaickenpalayam block and 3.5 percent in Karamadai block have walls made of mud and stones.
- About 63.8 percent of the households in Periyanaickenpalayam block and 83.6 percent of the households in Karamadai block were living in houses with a built-in area of 40.47 Sq.mt – 60.70 Sq.mt. The small living space indicates the poor economic status of the households.
- Around 93 percent of the households belonging to Periyanaickenpalayam block were living in 1-2 room set up while this percentage was 96 percent for the households in Karamadai block. Only 7.3 percent of the households in Periyanaickenpalayam block were living in houses with 3-4 rooms while this percentage was 3.5 percent for the households in Karamadai block. Overall, nearly 94.8 percent of the tribal households had poor living space in their houses.
- All the surveyed households in both the blocks were living in houses which were fully electrified. In both the blocks, 100 percent of the households used firewood for cooking, which emits smoke and pollutes the environment, leading to diseases such as asthma, lung cancer, bronchitis and other respiratory problems.
- The major source for drinking water was public tap (100 percent) for the residents. None of the households had water connection inside the house. The respondents have stated that they have no access to toilet facility and have to use open space. Thus, the living conditions of the respondents were quite unhygienic.
- The estimated chi – square values reveal that MGNREGA beneficiaries significantly differed in their living conditions, with respect to house type, type of roof, type of wall, type of floor, area in square meter, number of rooms per person and separate area for cooking. Thus there were significant differences in living conditions among the MGNREGA beneficiaries from the two blocks. The beneficiaries in Karamadai block were marginally well off with respect to physical structure of their shelter than beneficiaries in Periyanaickenpalayam block.

Saving Behavior:

- About 22.5 percent of the households in Periyanaickenpalayam block and 25.5 percent of the households in Karamadai block were in a position to save prior to joining MGNREGA. In the post - MGNREGA period the beneficiary's savings behaviour had shown significant improvement with the number of households increasing to 31.7 percent in Periyanaickenpalayam block and 47.5 percent in Karamadai block.
- The proportion of households having zero saving before joining MGNREGA scheme was marginally higher in Periyanaickenpalayam block (77 percent) than in Karamadai block (74 percent) and declined after joining the scheme to 68.3 percent and 52.5 percent respectively. Thus the proportion of savers among the sample household has significantly improved after joining the MGNREGA.
- The most favoured form of savings for the tribal households before and after joining MGNREGA scheme was cash in hand, followed by deposits.
- Before joining MGNREGA 22.5 percent of the households in Periyanaickenpalayam block and 25.2 percent of the households in Karamadai block saved less than Rs. 1000, followed by zero percent of the households in Periyanaickenpalayam block and 0.3 percent of households in Karamadai block saving Rs.1000 to 2000 per month. The amount saved per month showed marginal improvement after joining the MGNREGA scheme with 28.9 percent of the households in Periyanaickenpalayam block and 46.8 percent of the households in Karamadai block saving less than Rs.1000, followed by 2.8 percent of the households in Periyanaickenpalayam block and 0.7 percent of households in Karamadai block saving more than Rs. 1000.
- Majority of the households in Periyanaickenpalayam (16.5 percent) and Karamadai blocks (11.3 percent) have stated 'to meet future need' as the main reason for savings before joining MGNREGA and this continued to be the major motive even in the post-MGNREGA period with the percentage increasing to 22.6 percent and 24.5 percent respectively.
- The mean savings of the beneficiaries had shown a significant increase in the post MGNREGA period. The average savings increased from Rs. 82 to Rs.192 in Periyanaickenpalayam block, from Rs. 49 to Rs. 153 in Karamadai lock and for the sample as whole from Rs. 63 to Rs. 170. The estimated 't' value was found to be significant at one percent level indicating there was significant enhancement in saving level of the beneficiaries after joining the MGNREGA scheme.

Indebtedness:

- The proportion of borrowers was marginally higher among the beneficiaries in Periyanaickenpalayam block (58.3 percent) than in Karamadai block (55 percent) prior to joining MGNREGA scheme. Inadequacy of income coupled with lack of proper employment and indiscriminate spending may have caused the households to resort to increased borrowing. However the proportion of borrowers significantly declined after joining the MGNREGA scheme in both the blocks to 39 percent and 34 percent respectively.
- The main source of borrowing for the beneficiaries was money lenders in both Periyanaickenpalayam (29.4 percent) and Karamadai (32.6 percent) blocks before joining the MGNREGA scheme. After joining the MGNREGA scheme, the proportions of households depending on money lenders declined to 28.9 percent in Periyanaickenpalayam block and 23.8 percent in Karamadai block. Thus, the easy accessibility to loan from money lenders over banks and other financial institutions may be the reason for increased dependence on money lenders for borrowing in both the blocks.
- Majority (17.4 percent) of the households in Periyanaickenpalayam block have stated 'to meet family expenditure' as the main reason for borrowing, followed by 'to meet medical expenses' (17 percent) and 'to meet educational expenses' (14.7 percent) before joining MGNREGA, while in Karamadai block 23.4 percent have stated 'to meet marriage expenses', as the main reason for borrowing, followed by 'to meet medical expenses', (11.7 percent). After joining MGNREGA, the major reason for borrowing was 'to meet medical expenses' (15.1 percent) and 'to meet marriage expenses (10.1 percent) for beneficiaries in Periyanaickenpalayam block while in Karamadai block it was 'to meet marriage expenses (12. 4 percent), followed by 'to meet family expenditure (11.7 percent).
- While a majority (38.5 percent) of the households in Periyanaickenpalayam block had borrowed less than Rs. 25, 000, about 19.7 percent had borrowed more than Rs. 25,000. In Karamadai block, about 20.2 percent of the households borrowed less

than 25,000, while about 34.8 percent had borrowed more than Rs. 25,000. About 26.1 percent of the households in Periyanaickenpalayam block and 11.7 percent of the households in Karamadai block had borrowed less than Rs. 25,000 and about 12.8 percent of the households in Periyanaickenpalayam block and 22.3 percent of the households in Karamadai block had borrowed more than Rs. 25,000 after joining the MGNREGA scheme. Thus, the amount of liability had marginally declined after joining the MGNREGA scheme.

- Before joining the MGNREGA 52.8 percent households in Periyanaickenpalayam and about 36.9 percent of the households in Karamadai block had repaid the less than Rs. 10000, while about 22.5 percent households in Periyanaickenpalayam block and about 25.5 percent households in Karamadai block had repaid the debt amounting to Rs.10000 or less after joining MGNREGA. About 16.5 percent and 8.5 percent households had repaid more than Rs.10000 in Periyanaickenpalayam and Karamadai blocks respectively after joining MGNREGA. Despite their low economic status, the tribal households were taking efforts to repay the loan that they had borrowed.
- Before joining the MGNREGA around 36 percent of the households in Periyanaickenpalayam and around 22 percent of the households in Karamadai block were charged more than 5 percent rate of interest. The households in Karamadai block (30.9 percent) and in Periyanaickenpalayam block (33 percent) were charged a rate of interest below 5 percent after joining the MGNREGA.
- The level of borrowings declined from Rs.564.22 to Rs.557.34 in Periyanaickenpalayam block while in Karamadai block and for the overall sample the level of borrowings increased from Rs.292 to Rs.411 and Rs.189 to Rs.475 respectively. The observed differences in amount borrowed before and after joining the MGNREGA scheme were found to be statistically significant for Karamadai and for all the beneficiaries indicating that there was definite increase in the borrowings after joining the MGNREGA scheme. Whereas in Periyanaickenpalayam block the calculated 't' value was insignificant indicating that no significant change in the borrowing patterns of the respondents after joining the MGNREGA scheme. Thus, MGNREGA scheme has not reduced the level of indebtedness of the beneficiaries.

Asset Holdings:

➤ The asset status of the selected households reveals that only 8.3 percent of the households in Periyanaickenpalayam block and 29.8 percent of households in Karamadai block possessed land before joining the MGNREGA scheme. There is no change in possession of land after joining the MGNREGA.

➤ Besides land, 11.9 percent of the households in Periyanaickenpalayam block and 27.7 percent of the households in Karamadai block owned livestock before joining MGNREGA. But, the proportion of livestock holding declined after joining MGNREGA. In Periyanaickenpalayam block it was 8.3 percent and in Karamadai 12.1 percent. The lack of time to look after the livestock, after joining the MGNREGA may be one of the reasons for the decline in livestock possession. The analysis also reveals that the proportions of households owning land and livestock rearing were higher in Karamadai block.

➤ The other important assets possessed by the beneficiaries before joining the MGNREGA were house (100 percent), television (93.1 percent), mixer grinder (61.5 percent), grinder (61.5 percent), fan (39.9 percent), gold (19.7 percent), mobile (17.9 percent), bicycle (2.8 percent), radio / transistor (2.3 percent), silver (2.3 percent) and laptop (0.5 percent). Among the households in Karamadai block the important assets owned by them were house (100 percent) followed by mixer grinder (94.7 percent), television (93.6 percent), mobile (52.8 percent), fan (50.4 percent), grinder (17.4 percent), bicycle (16.7 percent), gold (16 percent), radio / transistor (7.4 percent), silver (2.5 percent) and moped / scooter (1.8 percent). The proportion of beneficiaries having fan, television, mixer grinder, grinder was higher in both the block due to governmental assistance to the tribal people.

➤ There was no improvement in possession of other consumer durables after joining MGNREGA scheme. The assets possessed by the beneficiaries in Periyanaickenpalayam after joining MGNREGA were fan (63.8), mixer grinder (61.5), grinder (61.5), television (20 percent), mobile (18 percent), gold jewellery (5 percent), bicycle (0.9 percent), laptop (0.5 percent) and silver (0.5 percent). Among the households in Karamadai block the important assets owned by them were mixer grinder (94.7 percent), fan (16 percent), grinder (17.4 percent), mobile (13.5 percent), television (4.6 percent), bicycle (2.1 percent), gold jewellery (1.1 percent) and silver (0.4 percent). Major part of the income of the tribal people was spent for food consumption and insufficient income may have induced the beneficiaries to invest low on consumer durables.

- The percentage value of productive assets before joining MGNREGA was 31.22 percent and 63.86 percent among the Periyanaickenpalayam and Karamadai block households respectively. For the sample as a whole it was 59.35 percent. The percentage value of productive assets was significantly higher among the households in Karamadai block, since the proportion of households owning land was higher in Karamadai block than Periyanaickenpalayam block (8.3 percent). In contrast the percentage of other non-productive assets was marginally higher among the households in Periyanaickenpalayam block (68.68 percent) than the households in Karamadai block (36.14 percent) before joining MGNREGA.
- In the post MGNREGA period the value of productive asset increased to 49.32 percent in Periyanaickenpalayam, 63.9 percent in Karamadai block and 58.77 percent for all beneficiaries, while the value of non-productive assets declined to 50.33 percent, 33.39 percent and 40.65 percent respectively. Thus, the value of productive assets has improved in the post MGNREGA scenario. This may be attributed to inflationary pressures.
- The average value of land to total asset value increased to 49 percent for the beneficiaries in Periyanaickenpalayam and 63.91 percent for the beneficiaries in Karamadai block. For sample as a whole it increased to 58.77 percent. Besides land, the value of all other assets to total value of asset was lower in the post MGNREGA period compared to pre-MGNREGA period.

Household Expenditure Pattern:

- The share of food expenditure to total expenditure increased from 63.37 percent to 65.68 percent in Periyanaickenpalayam block, from 58.45 percent to 60.59 percent in Karamadai block and from 61.09 percent to 63.32 percent for the entire sample beneficiaries. In contrast the share of non-food expenditure declined from 36.63 percent to 34.32 percent in Periyanaickenpalayam block, from 41.55 percent to 39.41 percent in Karamadai block and from 39.91 percent to 36.68 percent for all beneficiaries.
- The share of food expenditure was marginally higher than non - food expenditure for the tribal households, with the ratio of food to non-food expenditure being 63:37 for households in Periyanaickenpalayam block and 58:42 for households in Karamadai block after joining MGNREGA scheme. Low and irregular income makes these households to lead hand to mouth existence, which in turn makes them spend a larger part of their income on basic needs (food) than on non-food items

- In both the blocks, there was marginal increase in the proportion of expenditure on pulses (from 10 to 11 percent in Periyanaickenpalayam and 9.9 percent to 10.2 percent in Karamadai block), vegetables and fruits (from 19 to 23 percent in Periyanaickenpalayam and 16 percent to 20 percent in Karamadai) and meat and milk product (from 8.2 to 8.6 percent in Karamadai block alone) after joining MGNREGA. In both the blocks the proportion of expenditure on non-food items had declined in the post MGNREGA period when compared to pre- MGNREGA period.
- The mean monthly household consumption expenditure had increased for the beneficiaries in both the blocks and at macro level in the post MGNREGA scenario with the average total consumption expenditure being marginally higher in Periyanaickenpalayam (Rs. 3867.42) than in Karamadai block (Rs. 3504.15).
- The ratio of food to non – food expenditure which was 61: 39 before the MGNREGA changed to 63: 37 after the MGNREGA for all households. Block wise, the ratio for Periyanaickenpalayam block changed from 63: 37 to 66: 34 and for Karamadai it changed from 58: 42 to 61: 39. The marginal increase in their earning after joining the MGNREGA scheme may have induced these households to spend a larger part of their income on basic needs (food) than on non – food items. This finding is also in line with Engle’s law of consumption which states lower the income; the higher is the proportion of income spent on food items.
- The analysis of the Gini co - efficient reveals that the incidence of inequalities in own income, family income and consumption expenditure which was 0.39,0.20 and 0.17 respectively before joining the MGNREGA declined to 0.12, 0.14 and 0.10 respectively after joining the MGNREGA for all the households . This pattern was also seen in both the blocks.
 - The Periyanaickenpalayam showed that highest inequalities on the distribution of own income (0.14) and family income (0.15) than Karamadai which recorded a lower value of 0.09 and 0.12 respectively after joining the MGNREGA scheme. In contrast, the Gini co-efficient was equal in both the blocks with respect to consumption expenditure. Thus, there was a significant reduction in inequalities in own income, family income and consumption expenditure after joining the MGNREGA scheme.

Awareness about MGNREGA Schemes:

- All the households in the study area were aware about MGNREGA employment scheme and approval from gram Panchayat for employment.

- About 98 percent of the households Periyanaickenpalayam block and 91 percent of households in Karamadai block got the information through members of Panchayat and the remaining 2 percent in Periyanaickenpalayam and 9 percent in Karamadai blocks had received the information from their friends and relatives.
- About 88 percent of the beneficiaries in Periyanaickenpalayam and 85 percent in Karamadai blocks stated that they never got employment within 15 days of demand and often the time period exceeded 15 days.
- About 33 percent of the households in Periyanaickenpalayam block and 23 percent of households in Karamadai block have attended gram Panchayat meetings. Thus, the awareness level of the tribal households about MGNREGA scheme was high, though there was delay in getting employment.
- Majority of the respondents in Periyanaickenpalayam (67 percent) and Karamadai (79 percent) blocks were not aware about the unemployment allowance. About 32 percent in Periyanaickenpalayam and 21 percent in Karamadai blocks stated that they did not get any allowances and only a negligible 1 percent in Periyanaickenpalayam and 0.4 percent in Karamadai blocks have stated the receipt of such allowances.
- Nearly 62 percent of the beneficiaries in Periyanaickenpalayam and 39 percent in Karamadai block were not aware about extra payment being made if the work place was 5 kms away from their village. Only 6 percent and 12 percent in Periyanaickenpalayam and Karamadai blocks respectively have stated they received extra payment if the distance from the village to the work place was above 5 kms.
- All the beneficiaries irrespective of their location had stated they were aware about social audit but no such committee operated in their village.
- Similarly 83 percent in Periyanaickenpalayam and 79 percent in Karamadai blocks were not aware about accident benefits under MGNREGA and of the remaining beneficiaries only negligible proportion in Periyanaickenpalayam (3 percent) and Karamadai (7 percent) blocks had received such benefits.
- The availability of drinking water was stated by 50 percent of the beneficiaries in Periyanaickenpalayam while this percent was around 10 percent in Karamadai. Similarly the availability of first aid was stated by 70 percent of the beneficiaries in Karamadai and 27 percent in Periyanaickenpalayam block. The availability of drinking water and first aid were stated by about 23 percent and 21 percent of the beneficiaries in Periyanaickenpalayam and Karamadai blocks respectively. Joginder Singh Saklani (2012) has also reported in his study that the majority of the workers were aware of

MGNREGA but they did not know about the different provisions or aspects of the scheme.

- In Periyanaickenpalayam block 53 percent of the respondents joined MGNREGA scheme in more recent period (2012), while in Karamadai block 78 percent of the respondents joined the MGNREGA scheme during the period 2008.

Employment Pattern under MGNREGA

- The proportion of workers engaged in the agricultural activities was 77 percent for all households. The proportion of households engaged in primary activity in Periyanaickenpalayam block (68 percent) was more than in Karamadai block (83 percent).
- A significant proportion of households in Karamadai (83 percent) and Periyanaickenpalayam (67 percent) blocks had only seasonal job, which may have aggravated their poverty status.
- About 83.5 percent of the households in Periyanaickenpalayam block and 90 percent in Karamadai block worked less than 5 hours per day, while 17 percent in Periyanaickenpalayam block and 9 percent in Karamadai block worked more than 5 hours per day.
- In Periyanaickenpalayam about 58 percent and in Karamadai about 38 percent were employed for less than 100 days in a year before joining MGNREGA. After joining the MGNREGA employment scheme nearly 40 percent of the beneficiaries in Periyanaickenpalayam and 65 percent in Karamadai block were employed for more than 200 days in a year. Thus the number of days of employment for the households has increased significantly after joining MGNREGA.
- The analysis of beneficiary's income before joining MGNREGA reveals that about 61 percent of the households in Periyanaickenpalayam and 39 percent of the households in Karamadai belonged to the income bracket of less than Rs. 15000 per year. The number of beneficiaries earning more than Rs. 25000 per year was marginally higher in Karamadai block (17 percent) than in Periyanaickenpalayam (10 percent) block.
- After joining the MGNREGA about 69 percent of all households were earning more than Rs. 25000 per year and block-wise the percentage was 54 percent in

Periyanaickenpalayam block and 81 percent in Karamadai block. Thus incomes earned by the beneficiaries have shown significant appreciation after joining MGNREGA.

- About 95.9 percent of the households in Periyanaickenpalayam got employment in less than 15 days compared to 88.3 percent in Karamadai block. More than 90 percent of the households in both the blocks worked under water conservation work, followed by rural connectivity (3.2 percent in Periyanaickenpalayam and 2.1 percent in Karamadai block respectively).
- About 74 percent of the households in Periyanaickenpalayam and 52 percent in Karamadai were employed below 100 days last year under MGNREGA, while 26 percent in Periyanaickenpalayam and 48.2 percent in Karamadai block were employed more than 100 days in previous year. This percentage in the study period was 93.1 and 96.5 respectively for below 100 days and 7 percent and 3.5 percent respectively for more than 100 days. Thus there was definite fall in the days of employment in the study period when compared to previous year.
- The data relating to expected days of employment under MGNREGA reveals that about 74 percent of the households in Periyanaickenpalayam and 82 percent in Karamadai stated between 150 to 250 days, followed by above 250 days by 22 percent in Periyanaickenpalayam and 12 percent in Karamadai, below 150 days by 4 percent in Periyanaickenpalayam and 6 percent in Karamadai blocks.
- All the households in the study area received the payment within one week through bank account transfer.
- The average wage for the beneficiaries in Periyanaickenpalayam block was Rs. 140.80, while it was Rs. 144.60 in Karamadai and Rs. 142.94 for the entire sample. Thus the beneficiaries in Karamadai block received higher wage per day when compare to the beneficiaries in Periyanaickenpalayam block.

Level of Satisfaction:

- About 475 respondents (95 percent) expressed that they were satisfied with the functioning of MGNREGA activities. The remaining 5 percent were not satisfied with the functioning of MGNREGA activities. The proportion of non – satisfied respondents was higher in Periyanaickenpalayam block (7 percent) compared to Karamadai block (4 percent).

- In both the blocks beneficiaries have expressed their satisfaction with distribution of job cards, nature of work and location of work; partially satisfied with working hours and job security and totally dissatisfied with number of working days and wage rate.
- At the macro level (taking both the blocks together) beneficiaries have expressed full satisfaction with distribution of job cards (92 percent), nature of work (91 percent) and location of work (89 percent). More than 50 percent were fully satisfied with working hours (55 percent), mode of payment (56 percent) and to lesser extent on job security (42 percent). However their level of dissatisfaction was more for number working days (71 percent) and wage rate (66 percent). Thus on the two key aspects of MGNREGA activities namely number of working days and wage rate the beneficiaries were highly dissatisfied.

Levels of Living of Tribal Households:

- In the present study the Quality of Life Index (QLI) of the tribal households were constructed by using 17 indicators. The distribution of the households on the basis of the composite index reveals that a significant proportion (70 percent) of the households were in the range of 40 – 50, while this proportion was highest in Periyanaickenpalayam (73 percent) when compared to Karamadai (67 percent). Thus, the concentration of the MGNREGA beneficiaries in both the blocks were in the middle range of the composite index and the quality of life index of the households in Karamadai block was marginally lower when compared to Periyanaickenpalayam block.
- Attempt made to determine whether there was any statistical relationship between quality of life index (QLI) and per capita income showed the coefficient of annual per capita income to be positive and significant at 1 percent level for both blocks and at the aggregate level indicating that the per capita income was positively responsive to QLI (i.e.) when the annual per capita income increased by 1 unit, QLI increased by 0.231 units for Periyanaickenpalayam, 0.228 units for Karamadai and 0.220 units for the sample as a whole. Hence it can be concluded that the QLI was significantly associated with per capita income and any improvement in per capita income will change the number of poor households as given by the measure of TQLI.
- Discriminant analysis was used to understand the discriminating power of each variables used in the construction of quality of life index. In profiling the two groups, except education and occupation, all the remaining variables had the largest differences in group means for the MGNREGA beneficiaries in

Periyanaickenpalayam block and also at the aggregate level. In contrast for the MGNREGA beneficiaries in Karamadai, except occupation and average expenditure on clothing per person, all the other variables had the largest differences in group means.

- The canonical correlation associated with the discriminant function was 0.782 for Periyanaickenpalayam block, 0.825 for Karamadai block and 0.791 for all beneficiaries put together implying significant association between the dependent variables and independent variables in the model. The Wilks' lambda and chi-square value indicates that the function was significant at 1 percent level.
- The relative importance of different predictors indicated that the percentage contribution of individual predictor to the total distance measured was highest in respect of annual per capita income (39 percent), followed by living area per person (36 percent) and together these variables accounted for 75 percent of the variation in the living standards of the households in Periyanaickenpalayam block, while for the Karamadai block, the percentage contribution of individual predictor to the total distance measured was highest in respect of annual per capita income (59 percent), followed by annual food expenditure (18 percent) and together these variables accounted for 77 percent of the variation in the living standards of the households. Hence for improving the living standards of the tribal population the governmental programmes should aim at enhancing the income of these households which in turn will pave the way for better living conditions.
- The classification accuracy percentage of the discriminant function for Periyanaickenpalayam and Karamadai blocks was 94 percent and 96 percent respectively. Thus it can be inferred that 94 - 96 percent of the selected original group cases (estimation sample) were correctly classified.

Benefits of MGNREGA Scheme:

- Factor analysis was used to identify the underlying pattern of relationship between the various dimensions of benefits. To determine appropriateness of applying factor analysis, the Kaiser - Meyer - Oklin (KMO) and Bartlett's test measures were computed. The KMO statistics for Periyanaickenpalayam, Karamadai blocks and for the entire sample were 0.870, 0.831 and 0.863 significantly higher than the recommended minimum of 0.6 (Kaiser, 1974) indicating the sample size was adequate for applying factor analysis. The Bartlett's test of Sphericity was also

found to be significant at one percent providing evidence of the presence by relationship between variables to apply factor analysis.

- The Eigen value for the first three factors alone were greater than one for the MGNREGA beneficiaries in Periyanaickenpalayam and for sample as a whole indicating these factors alone were appropriate for inclusion in the analysis. For MGNREGA beneficiaries from Karamadai, the Eigen value of first five factors alone were greater than one, indicating these factors alone were appropriate for inclusion in the analysis. These factors together accounted for nearly 64 percent of the variations in Periyanaickenpalayam, 75 percent for the MGNREGA beneficiaries from Karamadai and 59 percent for overall sample.
- The major benefits as perceived by the beneficiaries in Periyanaickenpalayam block were improved quality of life, better community life and economic self-reliance. For beneficiaries in Karamadai block it was improved quality of life, economic self-reliance and better community life. The major benefits perceived by all beneficiaries of MGNREGA taken together were improved quality of life, economic self-reliance and better community life. Samik Shome et al., (2012) also observed that the NREGA had a significant impact in both village – level infrastructural development and in household level quality of life of the beneficiaries.

Negative Impacts of MGNREGA Scheme:

- Factor analysis was used to identify the underlying pattern of relationship between the various dimensions of negative aspects of MGNREGA scheme. To determine appropriateness of applying factor analysis, the KMO and Bartlett's test measures were computed and KMO statistics for Periyanaickenpalayam (0.592), Karamadai (0.614) and at the macro level (0.636) appropriates the recommended minimum of 0.6 (Kaiser, 1974) indicating the sample size was adequate for applying factor analysis. The Bartlett's test of Sphericity was also found to be significant at one percent providing evidence of the presence by relationship between variables to apply factor analysis.
- The Eigen value for the first five factors alone were greater than one for the MGNREGA beneficiaries in Periyanaickenpalayam and Karamadai blocks and first four factors alone for all the MGNREGA beneficiaries put together indicating these factors alone were appropriate for inclusion in the analysis. These factors together

accounted for nearly 70 percent of the variations in Periyanaickenpalayam block followed by 66 percent in Karamadai block and 58 percent at the macro level.

- The major concerns expressed by the respondents were dissatisfaction with work, low remuneration and lack of security. Hence to make the programme more effective in enhancing the status of the tribal households the government should take effective measures to address these issues and concerns. Ashok Kumar and Mahesh Kumar (2016) studied the satisfaction level of women beneficiaries through MGNREGA in Coimbatore district of Tamil Nadu revealed that the beneficiaries were dissatisfied about the working days, wage provided and working conditions.

Path Analysis:

- An attempt was made to examine the impact of socio economic status, quality of life, job related issues and operational issues of MGNREGA scheme on the satisfaction level of the sample beneficiaries. The composite reliability and AVE values of the five constructs were above the prescribed norms indicating all the constructs fully meet the requirements of composite reliability and convergent validity.
- The R^2 (model goodness of fit) of the latent variables which explains the proportion of variance in the latent variables explained by the structural relationships, was 0.482 for Periyanaickenpalayam and 0.38 for Karamadai block. For sample as whole it was 0.54. The R^2 value was acceptable in all models, since it was within the standard norm of 0.33 to 0.67 (Trufillo, 2009).
- . Results supported a model in which an improvement in income, savings, household consumption, livelihood security, exerted a significant positive effect on economic self reliance which in turn positively impacts satisfaction level.
- Improved access to basic health, education, credit, reduced tensions between young and old, between men and women, distress migration, improvement in women's decision making power, exerted a significant positive effect on quality of life which in turn positively impacts satisfaction level.
- Reduced social exclusion, improved participation in the community and betterment in village exerted a significant positive effect on better community life which in turn positively impacts satisfaction level.
- Lack of benefit, no sustainable change, inadequate transfer, distress migration, work related tensions between family members, not flexible to household and productive

activities, no child care provisions and no worksite facilities exerted a significant effect on work related issue which in turn negatively impacts satisfaction level.

- Operational issues like delay in payment distribution exerted a significant effect on operational issue which in turn negatively impacts satisfaction level. Balbir Singh (2013) opined that although labourers were getting economic benefit from MGNREGA scheme, but they were dissatisfied with insufficient working days and delay in payment.

Measures To Improve MGNREGA Scheme:

- To improve the MGNREGA activities majority of the respondents in Periyanaickenpalayam (54.2 percent) and Karamadai (50 percent) blocks stated that number of days of employment and wages should be increased, followed by 'employment may be provided throughout the year' (21 percent in Periyanaickenpalayam and 19 percent in Karamadai), 'employment may be provided to all eligible members in the family' (14 percent in Periyanaickenpalayam and 15 percent in Karamadai) and 'agriculture may be included in MGNREGA activities' (11 percent in Periyanaickenpalayam and 16 percent in Karamadai).

Conclusion:

To sum up, under the MGNREGA scheme the sample beneficiaries have marginally gained in terms of better employment opportunities and increased days of employment, while the benefits in terms of income, savings and expenditure has been very modest. The major benefits as perceived by the beneficiaries of MGNREGA include improvement in quality of life, economic self-reliance and better community life. But the major concerns includes inadequate transfer, distress migration, work related tensions between family members, not flexible to household and productive activities, no child care provisions , no worksite facilities and delay in payment. In spite of these lacunae MGNREGA is the best institutional mechanism available to cope up with the profound challenges India will face in the coming years. There is huge potential for using the MGNREGA programme as an approach to reduce the vulnerability in the livelihood of tribal household both the short term and long term.

Recommendations:

Based on the above findings the following suggestions are made:

- ☞ The success of the programme depends upon its proper implementation. Much of the pitfalls of MGNREGA implementation can be overcome if proper processes and procedures are put in place. Thus, there should be continuous efforts towards creating adequate awareness on different provisions of MGNREGS amongst the people. Creating awareness is necessary not only to motivate the people to work under the scheme but also to encourage them to participate in its planning and implementation.
- ☞ The success of any scheme of this nature depends on addressing to the development of infrastructure in the tribal areas. Investment should be focused more on activities providing benefits at the community level so that the poor derive maximum benefits.
- ☞ The prevailing wages offered in MGNREGA is lower than the wage rate in the study area for unskilled work. A wage pattern depending on the prevailing wage rate in the concerned area may be adopted so that workers with higher productivity get attracted to MGNREGA.
- ☞ The mandatory work can be extended to 200 days. Proper monitoring of the number of employment days generated should be made to ensure that the scheme does not fall behind the national average.
- ☞ Efficient utilization of resources under the scheme requires bringing in transparency and accountability. Provision for social audit at the Panchayat level on a regular basis can play a significant role in this regard.
- ☞ The inclusion of MGNREGA beneficiaries under the cover of various life insurance and health insurance schemes will raise their security thresholds. All the tribal and landless workers who participated for at least 30 days in MGNREGA should be covered under provident fund scheme and life/ health insurance schemes as a social security measure.
- ☞ Since, most of the beneficiaries are illiterate, it is necessary that they should be educated about bank transactions for getting their payments through banks and post offices.
- ☞ When alternative employment opportunities are scarce, the MGNREGA has to fulfill the gap by providing extra employment days during lean season. Specific efforts should be made to reduce time gap between work done and payment received by the beneficiaries.

- ☞ Creche facilities are not available in a majority of the locations. This is one of the important hindrances in the participation of women in MGNREGA work. The provision of crèches not only supports women's participation but also acts as a point of convergence of many education-related programmes apart from generating employment opportunities for the elderly and persons with disabilities.
- ☞ Mobilization of the communities / villagers is a pre-requisite for the success of any programme. Target audience is needed to be made aware and mobilized in such a manner that they start owning the programme and also participating in its all aspects.
- ☞ According priority to execution of MGNREGS works in economically backward and drought prone regions will make the scheme more demand oriented than target oriented, reduce labour migration from rural areas, address gender issue in a more meaningful way and ensure equity with inclusive growth.

Scope for Future Research:

- ☞ Study on impact of MGNREGA on durable asset creation.
- ☞ Comparative study on quality of life of tribal and non tribal beneficiaries of MGNREGA.
- ☞ Research on Social audit and role of ICT in MGNREGA.
- ☞ Impact of MGNREGA participation on poverty alleviation and risks among agrarian households.
- ☞ Assessments of the financial inclusion under MGNREGA.
- ☞ Contribution of MGNREGS to adaptation to climate changes through conservation of natural resource base.
- ☞ Impact of MGNREGS on migration and its efficiency and equity implications.
- ☞ In depth study on the labour availability in agriculture and MGNREGA.
- ☞ Detailed study on challenges faced by Panchayat officials implementing in MGNREGA scheme.