

# EFFECT OF MGNREGS ON THE QUALITY OF LIVING OF RURAL LABOURERS

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**ABSTRACT:** *The study was planned in Sangrur district of Punjab. Ten percent of total active job card holders were taken for the study. There were 4864 active job card holders in the district. Therefore, a sample of 486 active job card holders was selected for the study. The primary data on household consumption expenditure, access to health services and housing conditions before and after joining MGNREGS among selected rural labourers were collected on a specially structured pre-tested questionnaire through personal interview method. The data were analyzed by using statistical techniques like Z-test and paired t-test. The effect of MGNREGS on the quality of living of beneficiaries was assessed by evaluating the change in different aspects quality of living from before joining MGNREGS to after joining MGNREGS. These aspects include household consumption expenditure on food items, non-durable non-food items, durable items, social & religious ceremonies, services, family income from different sources, economic surplus with beneficiaries and housing conditions.*

**Key Words:** *Punjab, rural and labourers.*

## Introduction

Ever since the independence of the country, rural development and alleviation of poverty have been given utmost priority in plans for all round development of rural areas. Planning and development policies for the eradication of poverty in rural areas have started since inception of the five year plans. Every plan document, right from the first five year plan, has spelt out the philosophy, the programme contents and the financial allocations for the different programme including those meant for providing the basic minimum services for the rural community. In every Five Year Plan new strategies were formulated to attain rural development, these efforts in these Ten Five Year plans period yielded some positive results.

After all, there came NREGA in 2005 with the multiple objectives of sustaining income and consumption through wage works, creating durable assets and empowering rural communities. While the NREG Act itself does not refer to or lay down any specific guiding principles, the debates around it refer to two experiences (a) a fairly successful and people appreciated, the Maharashtra Employment Guarantee Scheme (MEGS), and (b) the harsh experience of the 1942-45 Bengal famine, which was exacerbated by both an inefficient administrative response as well as market failure in food distribution. A deeper understanding of the dynamics of the famines highlighted how the lack of employment and earning opportunities lead to impoverishment, debilitation and death.

## Review of Literature

Sarkar, Kumar and Supriya (2011) conducted the study in the Burdwan district of West Bengal, has examined the socio-economic impact of MGNREGA on the rural poor who are mainly comprised of small and marginal farmers & agricultural labourers. The study is based on a random sample of 102 respondents (82 beneficiary and 20 non-beneficiary households) drawn by the PPS method from two good-performing and two poorly-performing Gram Panchayats randomly selected from one randomly selected good-performing block in the district. It has been found that significant changes have taken place in the socio-economic variables like annual per capita income, monthly per capita food expenditure, annual per child expenditure on education, per capita savings, condition of the dwelling houses, access to healthcare facility and possession of other assets or luxury items for those households which are regularly working in the scheme. According to the value of the socio-economic index prepared, it has been found that in the initial year of implementation (2007-08) of MGNREGA in the study area, 43.9 per cent beneficiary households were in poor socio-economic conditions which have gradually improved in the succeeding years and decreased to 32.9 per cent in 2008-09 and further to 18.3 per cent in 2009-10. The study has made some suggestions also for incorporating improvements in the present MGNREG scheme based on the constraints reported by the workers associated with this Scheme.

Sasi Kumar B.(2012) examines the socio – economic consequences of the NREGA for women workers. In spite of the drawbacks in the implementation of the legislation, significant benefits have already started accruing to women through better access to local employment, at minimum wages, with relatively decent and safe work conditions. The study finds that the National Rural Employment Guarantee. Act has brought about major changes in the lives of women. However, the act overlooks the fact that childcare is a problem for many of the working women, especially for young mothers.

Kumar. H (2014) observed that providing an employment opportunities and poverty alleviation remains one of great challenge to developing countries like India, however government attempts to overreach the problems of rural area. There are ample examples envisages the MGNREGA playing pivotal role in rural employment generation and enhancing the rural livelihood. It is one of major wage employment initiative which provides at least hundred days of employment in rural area. The Panchayat Raj institutions played leading role to planning and implementation of the programme. The women participation ratio in programme has been increased good level. MGNREGA help generating wage employment in rural area.

Farooqi and Saleem (2015) noted that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) of India is most progressive legislation enacted by parliament. This is the flagship program introduced by UPA government and implemented by the Ministry of Rural Development with primary objective of providing livelihood security to rural poor of BPL families by providing them at least 100 days guaranteed unskilled manual work in a year. The Act has become the fact of life of rural poor and with the stipulation that 33% of the total work will be given to the women it provides the means to raise the socio-economic status of the rural women from BPL families. In this paper by conducting a survey of rural areas of district Aligarh (Uttar Pradesh) and by the in-depth interview of women beneficiaries it is tried to find out that up to what extent MGNREGA is helpful for women in raising their standard of living through the provision of 100 days guaranteed employment. The paper also highlights the factors influencing the participation of women in this scheme and assesses the institutional and governance system related to the implementation of the scheme particularly the ways through which employment opportunities are offered to women. The results suggest that MGNREGA has positive impact on the quality of life of women in rural areas but there is also a need for immediate rectifications of some of the flaws observed during the survey to make MGNREGA more effective.

Jayasaravanan and Murugesan (2018) found that the MGNREGS 2005 offered some basic employment for marginalized groups; it did not provide substantial help to the most vulnerable. However, there was some evidence of small but significant shifts in labour relations. Higher wages, more opportunities for work, better implementation and a greater recognition of the care giving responsibilities of women will be required for this policy to fully meet its goals. , irregularities are usually reported when money is involved and the transaction is between officials who have the power to control over the Scheme, and the poor unemployed labourer who would be willing to accept whatever is due to them. However, if the Scheme is implemented efficiently and effectively, it ensures the following outcomes namely: (i), that the employment guarantee would not merely provide relief at the times of distress, it would also be a move towards long-term drought and flood-proofing of Indian agriculture; (ii), this would be a more effective instrument for reducing poverty because the impact of growth on poverty is higher in areas where social infrastructure is more developed; (iv) the number of people depending on the Scheme would steadily decline over time. As the conditions of their farms improves, people will no longer to look for work under MGNREGS; (v) the expenditure incurred on the employment guarantee would be non-inflationary because it will spur agricultural growth upon whose foundation a whole range of sustainable livelihoods could be built; and (vi) by fuelling successive rounds of private investment, it will also set up a multiplier of secondary employment Opportunities. Hence, the present study is geared towards an in-depth impact of Enhancing Livelihoods Opportunities in MGNREGS.

### Research Methodology

The study was planned in Sangrur district of Punjab. Ten percent of total active job card holders were taken for the study. There were 4864 active job card holders in the district. Therefore, a sample of 486 active job card holders was selected for the study. The primary data on household consumption expenditure, access to health services and housing conditions before and after joining MGNREGS among selected rural labourers were collected on a specially structured pre-tested questionnaire through personal interview method. The data were analyzed by using statistical techniques like Z-test and paired t-test.

### Results and Discussion

The effect of MGNREGS on the quality of living of beneficiaries was assessed by evaluating the change in different aspects quality of living from before joining MGNREGS to after joining MGNREGS. These

aspects include household consumption expenditure on food items, non-durable non-food items, durable items, social & religious ceremonies, services, family income from different sources, economic surplus with beneficiaries and housing conditions.

### 1.1 Expenditure on Food Items

The food items include cereals, pulses, milk & milk products, sugarcane products, edible oils, vegetables, fruits, spices, non-vegetarian items and intoxicants. The change in expenditure pattern was tested for its significance with the help of paired t-test. The results so obtained have been presented in Table 1.1.

Table 1.1: Change in consumption expenditure on food items after joining MGNREGS (Rs./Annum)

Food Items	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
Cereals	9128.62	27.58	9947.38	25.71	8.97	2.41*
Pulses	1204.86	3.64	1496.90	3.87	24.24	3.56**
Milk & Milk products	8863.38	26.78	9012.46	23.29	1.68	1.16
Sugarcane Products	3246.32	9.81	4156.18	10.74	28.03	4.61**
Edible oil	1970.18	5.95	3439.16	8.89	74.56	2.37*
Vegetables	4134.78	12.49	5034.78	13.01	21.77	1.27
Fruits	826.90	2.50	1075.78	2.78	30.10	3.89**
Spices	643.38	1.94	719.08	1.86	11.77	2.29*
Non-Vegetarian items	836.44	2.53	1053.38	2.72	25.94	2.87**
Refreshment & Intoxicants	2246.51	6.79	2757.62	7.13	22.75	1.99*
<b>Total</b>	<b>33101.37</b>	<b>100.00</b>	<b>38692.72</b>	<b>100.00</b>	<b>16.89</b>	<b>2.21*</b>

A perusal of Table 5.1 showed that the expenditure on cereals before MGNREGS was Rs. 9128.62 per family per annum, which increased to Rs. 9947.38 i.e. an increase of 8.97 percent. The increase in expenditure on cereals was found to be significant as conveyed by the significant paired t-value of 2.41. Similarly, the expenditure on pulses also increased from Rs. 1204.86 before the Scheme to Rs. 1496.90 after joining the Scheme. This was a significant increase of 24.34 percent, which is indicated by the significant paired t-value of 3.56.

The expenditure on milk & milk products before MGNREGS was Rs. 8863.38 per family per annum, which increased to Rs. 9012.46 i.e. an increase of 1.68 percent. The increase in expenditure on milk & milk products was found to be non-significant as conveyed by the non-significant paired t-value of 1.16. The expenditure on sugarcane products (sugar, gur, khandsari, etc.) increased from Rs. 3246.32 before the Scheme to Rs. 4156.18 after joining the Scheme. This was a significant increase of 28.03 percent, which is indicated by the significant paired t-value of 4.61.

The expenditure on edibles oils before MGNREGS was Rs. 1970.18 per family per annum, which increased to Rs. 3439.16 i.e. an increase of 74.56 percent. The increase in expenditure on edible oils was found to be significant as conveyed by the significant paired t-value of 2.37. The expenditure on vegetables increased from Rs. 4134.78 before the Scheme to Rs. 4834.78 after joining the Scheme. This was a significant increase of 16.93 percent, which is indicated by the significant paired t-value of 2.29.

The expenditure on fruits before MGNREGS was Rs. 826.90 per family per annum, which increased to Rs. 1075.78 i.e. an increase of 30.10 percent. The increase in expenditure on fruits was found to be significant as conveyed by the significant paired t-value of 3.89. The expenditure on spices increased from Rs. 643.38 before the Scheme to Rs. 719.08 after joining the Scheme. This was a significant increase of 11.77 percent, which is indicated by the significant paired t-value of 2.29.

The expenditure on non-vegetarian items before MGNREGS was Rs. 836.44 per family per annum, which increased to Rs. 1053.38 i.e. an increase of 25.94 percent. The increase in expenditure on non-vegetarian items was found to be significant as conveyed by the significant paired t-value of 2.87. The expenditure on refreshment & intoxicants (tea leaves, coffee, cold drinks, hard drinks, tobacco, etc.) increased from Rs. 2246.51 before the Scheme to Rs. 2757.62 after joining the Scheme. This was a significant increase of 27.20 percent, which is indicated by the significant paired t-value of 1.99.

Total expenditure on food items came to be Rs. 33101.37 per family per annum before MGNREGS, which increased to Rs. 38492.72 after joining MGNREGS. This was a significant increase of 16.29 percent as conveyed by the significant paired t-value of 2.21. It can further be observed that the percent share of expenditure on cereals and milk & milk products and spices has shifted to pulses, sugarcane products, edible oils, fruits and refreshment & intoxicants. This revealed that before the Scheme, the respondents had to incur higher share of their total expenditure on food items on cereals and milk & milk products due to the low level of total expenditure on food items as compared to that after joining the Scheme. This indicated that MGNREGS exerted significantly positive impact on quality of living in terms of food items.

### 1.2 Non-Durable Non-Food Items

Non-durable non-food items include clothing & bedding, foot wears and washing, bathing & toiletries. The change in the expenditure on these items from before MGNREGS to after joining the MGNREGS has been shown in Table 1.2.

Table 1.2: Change in consumption expenditure on non-durable non-food items after joining MGNREGS (Rs./Annum)

Non-Durable: Non-Food	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
Clothing & Bedding	1820.46	53.71	2059.16	54.20	13.11	2.46*
Foot wears	842.30	24.85	934.90	24.61	10.99	2.13*
Washing, Bathing & Toiletries	726.56	21.44	805.30	21.20	10.84	2.08*
<b>Total</b>	<b>3389.32</b>	<b>100.00</b>	<b>3799.36</b>	<b>100.00</b>	<b>12.10</b>	<b>2.57*</b>

The analysis given in Table 1.2 showed that the expenditure on clothing & bedding before MGNREGS was Rs. 1820.46 per family per annum, which increased to Rs. 2059.16 i.e. an increase of 13.11 percent. The increase in expenditure on clothing & bedding was found to be significant as conveyed by the significant paired t-value of 2.46. The expenditure on foot wears increased from Rs. 842.30 before the Scheme to Rs. 934.90 after joining the Scheme. This was a significant increase of 10.99 percent, which is indicated by the significant paired t-value of 2.13.

The expenditure on washing, bathing & toiletries before MGNREGS was Rs. 726.56 per family per annum, which increased to Rs. 805.30 i.e. an increase of 10.84 percent. The increase in expenditure on washing, bathing & toiletries was found to be significant as conveyed by the significant paired t-value of 2.08. The total expenditure on non-durable non-food items increased from Rs. 3389.32 before the Scheme to Rs. 3799.36 after joining the Scheme. This was a significant increase of 12.10 percent, which is indicated by the significant paired t-value of 2.57. There was shift in percent share from foot wears and washing, bathing & toiletries to clothing & bedding. Again the impact of MGNREGS was significantly positive on quality of living in terms of non-durable non-food items.

### 1.3 Durable Items

Durable items include utensils, entertainment items, watches & clocks, electric fan, sewing machine, cots and vehicle. The change in expenditure on these items is given in Table 1.3.

Table 1.3: Change in consumption expenditure on durable items after joining MGNREGS (Rs./Annum)

Durable Items	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
Utensils	629.12	9.91	830.16	9.92	31.96	5.41**
Entertainment articles	432.90	6.82	498.90	5.96	15.25	2.43*
Watch & Clock	254.68	4.01	317.30	3.79	24.59	5.24**
Electric Fan	653.12	10.29	778.90	9.31	19.26	3.01**
Sewing Machine	42.90	0.68	105.26	1.26	145.36	6.17**
Cots	545.08	8.59	699.34	8.36	28.30	4.16**
Vehicle	3789.74	59.70	5134.90	61.39	35.49	4.87**
<b>Total</b>	<b>6347.54</b>	<b>100.00</b>	<b>8364.76</b>	<b>100.00</b>	<b>31.78</b>	<b>4.48**</b>

The analysis given in Table 1.3 showed that the expenditure on utensils before MGNREGS was Rs. 629.12 per family per annum, which increased to Rs. 830.16 i.e. an increase of 31.96 percent. The

increase in expenditure on utensils was found to be significant as conveyed by the significant paired t-value of 5.41. The expenditure on entertainment items increased from Rs. 432.90 before the Scheme to Rs. 498.90 after joining the Scheme. This was a significant increase of 15.25 percent, which is indicated by the significant paired t-value of 2.43.

The expenditure on watches & clocks before MGNREGS was Rs. 254.68 per family per annum, which increased to Rs. 37.30 i.e. an increase of 24.59 percent. The increase in expenditure on watches & clocks was found to be significant as conveyed by the significant paired t-value of 5.24. The expenditure on electric fan increased from Rs. 653.12 before the Scheme to Rs. 778.90 after joining the Scheme. This was a significant increase of 19.26 percent, which is indicated by the significant paired t-value of 3.01.

The expenditure on sewing machine before MGNREGS was Rs. 42.90 per family per annum, which increased to Rs. 105.26 i.e. an increase of 145.36 percent. The increase in expenditure on sewing machine was found to be significant as conveyed by the significant paired t-value of 6.17. The expenditure on cots increased from Rs. 545.08 before the Scheme to Rs. 699.34 after joining the Scheme. This was a significant increase of 28.30 percent, which is indicated by the significant paired t-value of 4.16.

The expenditure on vehicle before MGNREGS was Rs. 3789.74 per family per annum, which increased to Rs. 5134.90 i.e. an increase of 35.49 percent. The increase in expenditure on vehicle was found to be significant as conveyed by the significant paired t-value of 4.87. The total expenditure on durable items increased from Rs. 6347.54 before the Scheme to Rs. 8364.76 after joining the Scheme. This was a significant increase of 31.78 percent, which is indicated by the significant paired t-value of 4.48. The impact of MGNREGS was significantly positive on quality of living in terms of durable items.

#### 1.4 Social and Religious Ceremonies

Social ceremonies include marriages, birthdays, marriage anniversary, gathering on the deaths, etc. and religious ceremonies include *bhogs*, reading religious holy books, last religious rituals, etc. The change in expenditure on these items has been given in Table 1.4.

Table 1.4: Change in consumption expenditure on ceremonies after joining MGNREGS (Rs./Annum)

Social & Religious Ceremonies	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
Marriages	1934.98	41.09	2408.90	42.25	24.49	5.09**
Other Social Ceremonies	1518.90	32.25	1879.17	32.96	23.72	4.29**
Religious Ceremonies	1255.50	26.66	1413.14	24.79	12.56	2.23*
<b>Total</b>	<b>4709.38</b>	<b>100.00</b>	<b>5701.21</b>	<b>100.00</b>	<b>21.06</b>	<b>3.86**</b>

It is clear from Table 1.4 that the expenditure on marriages before MGNREGS was Rs. 1934.98 per family per annum, which increased to Rs. 2408.9 i.e. an increase of 24.49 percent. The increase in expenditure on marriages was found to be significant as conveyed by the significant paired t-value of 5.09. The expenditure on other social ceremonies increased from Rs. 1518.90 before the Scheme to Rs. 1879.14 after joining the Scheme. This was a significant increase of 23.72 percent, which is indicated by the significant paired t-value of 4.29.

The expenditure on religious ceremonies before MGNREGS was Rs. 1255.50 per family per annum, which increased to Rs. 1413.14 i.e. an increase of 12.56 percent. The increase in expenditure on marriages was found to be significant as conveyed by the significant paired t-value of 2.23. The total expenditure on social & religious ceremonies increased from Rs. 4709.38 before the Scheme to Rs. 5701.21 after joining the Scheme. This was a significant increase of 21.06 percent, which is indicated by the significant paired t-value of 3.86. The impact of MGNREGS was significantly positive on quality of living in terms of social and religious ceremonies.

#### 1.5 Services

Services include education, health care, conveyance, entertainment and communication. The change in expenditure on these items has been presented in Table 1.5.

Table 1.5: Change in consumption expenditure on services after joining MGNREGS (Rs./Annum)

Services	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
Education	99.16	1.05	127.28	1.18	28.36	6.54**

Health Care	1249.02	13.22	1482.46	13.78	18.69	2.46*
Conveyance	4328.96	45.80	4595.72	42.72	6.16	1.44
Entertainment	1469.74	15.55	1738.74	16.16	18.30	2.17*
Communication	2304.52	24.38	2813.26	26.15	22.08	2.87**
<b>Total</b>	<b>9451.40</b>	<b>100.00</b>	<b>10757.46</b>	<b>100.00</b>	<b>13.82</b>	<b>2.09*</b>

Table 1.5 clearly showed that the expenditure on education before MGNREGS was Rs. 99.16 per family per annum, which increased to Rs. 127.28 i.e. an increase of 28.36 percent. The increase in expenditure on education was found to be significant as conveyed by the significant paired t-value of 6.54. The expenditure on health care increased from Rs. 1249.02 before the Scheme to Rs. 1482.46 after joining the Scheme. This was a significant increase of 18.69 percent, which is indicated by the significant paired t-value of 2.46.

The expenditure on conveyance before MGNREGS was Rs. 4328.96 per family per annum, which increased to Rs. 4595.72 i.e. an increase of 6.16 percent. The increase in expenditure on conveyance was found to be non-significant as conveyed by the non-significant paired t-value of 1.44. The expenditure on entertainment increased from Rs. 1469.74 before the Scheme to Rs. 1738.74 after joining the Scheme. This was a significant increase of 18.30 percent, which is indicated by the significant paired t-value of 2.17.

The expenditure on communication before MGNREGS was Rs. 2304.52 per family per annum, which increased to Rs. 2813.26 i.e. an increase of 22.08 percent. The increase in expenditure on communication was found to be significant as conveyed by the significant paired t-value of 2.87. The total expenditure on services increased from Rs. 9451.40 before the Scheme to Rs. 10757.46 after joining the Scheme. This was a significant increase of 13.82 percent, which is indicated by the significant paired t-value of 2.09. Thus, MGNREGS exerted significantly positive effect on quality of living in terms of services.

### 1.6 Total Household Consumption Expenditure

A perusal of Table 1.6 showed that total expenditure on household consumption items was Rs. 56991.01 per family per annum before MGNREGS, which increased to Rs. 67315.51 after joining MGNREGS. This was an increase of 23.70 percent, which was found to significant as conveyed by the significant paired t-value of 2.69

Table 1.6: Change in different types of consumption expenditure after joining MGNREGS (Rs./Annum)

Consumption Category	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
Food Items	33101.37	58.07	38692.72	57.48	20.82	2.21*
Non-Durable Non-Food Items	3389.32	5.95	3799.36	5.64	15.05	2.57*
Durable Items	6347.54	11.14	8364.76	12.43	51.47	4.48**
Ceremonies	4709.38	8.26	5701.21	8.47	29.55	3.86**
Services	9451.40	16.58	10757.46	15.98	15.30	2.09*
<b>Total</b>	<b>56999.01</b>	<b>100.00</b>	<b>67315.51</b>	<b>100.00</b>	<b>23.70</b>	<b>2.69**</b>

There was a shift in percent share of expenditure in total expenditure from food items, and services to durable items and ceremonies. This revealed that after joining MGNREGS, the beneficiaries invested higher share on assets formation after MGNREGS as compared to before MGNREGS.

Overall, it can be said that MGNREGS exerted significantly positive effect on quality of living in terms of food items, non-durable non-food items, durable items, ceremonies and services. Therefore, MGNREGS should be further strengthened in order to achieve the national target of minimum 100 days of work to the card holders. If MGNREGS successfully can achieve the minimum target of employment, it will go a long way to improve the quality of living of beneficiaries.

### 1.7 Family Income

The family income of respondents from different sources before and after MGNREGS has been given in Table 1.7.

Table 1.7: Family income of respondents from different sources (Rs./Annum)

Source of Income	Before MGNREGS		After MGNREGS		Percent Change	Paired t-value
	Amount	%age	Amount	%age		
MGNREGS	NA	NA	8954.14	14.45	NA	NA
Livestock Enterprise	15257.22	34.19	23686.02	38.24	55.24	8.21**

Hiring-out Labour (other than MGNREGS)	26421.15	59.21	25997.91	41.97	-1.60	1.61
Miscellaneous	2944.61	6.60	3309.44	5.34	12.39	2.47*
Total Family Income	44622.98	100.00	61947.52	100.00	38.82	5.89**
Household Expenditure	56999.01		67315.51			
Economic Surplus/Debt	-12376.03		-5367.99			

NA: not applicable

It can be observed from Table 1.7 that before MGNREGS, the total family income of respondents was Rs. 44622.98 per annum. Of this, the highest amount of the order of Rs. 26421.15 (59.21%) was received from hiring out of labour other than MGNREGS, followed by Rs. 15257.22 (34.19%) from livestock enterprise. Only Rs. 2944.61 (6.60%) was received from miscellaneous sources like domestic help, etc. Household consumption expenditure worked at Rs. 56999.01 per annum. In this way, an average respondent was left with a deficit of Rs. 12376.03. This deficit could be filled only through getting loan from different sources, shopkeepers, employees, friends/relatives, money lender, landlords, etc.

After MGNREGS, the total family income of respondents was Rs. 61947.52 per annum. Of this, the highest amount of the order of Rs. 25997.91 (41.97%) was received from hiring out of labour other than MGNREGS, followed by Rs. 23686.02 (38.24%) from livestock enterprise, Rs 8954.14 (14.45%) from MGNREGS and Rs. 3309.44 (5.34) from miscellaneous sources like domestic help, etc. Household consumption expenditure worked at Rs. 67315.51.01 per annum. In this way, an average respondent was left with a deficit of Rs. 5367.99. This deficit was covered by taking loan from different sources, shopkeepers, employees, friends/relatives, money lender, landlords, etc.

However, it is highlight of the study that after joining MGNREGS, economic deficit reduced to a significant amount. It reduced to as high as 56.63 percent, which came to be highly significant as conveyed by the significant paired t-value of 6.13. This again proved that MGNREGS exerted significantly positive effect on quality of living in terms of increased income and decreased debt (deficit).

### 1.8 Accessibility to Health Services

The respondents were asked to register their frequency of accessibility to different kinds of health services. They responded in terms of 'always', 'frequently', 'sometimes', 'rare' and 'never'. These attributes were assigned scores in the respective order of 5, 4, 3, 2 and 1. Then weighted average scores were worked out and the change in accessibility was tested for its significance with the help of paired t-test. The results so obtained have been presented in Table 1.8.

Table 1.8: Change in accessibility to health services after joining MGNREGS

Health Services	Before MGNREGS		After MGNREGS		Paired t-value
	Mean	Overall	Mean	Overall	
Primary Health Care	3.18	Sometimes	4.24	Frequent	3.45**
Govt. Hospital	2.23	Rare	3.21	Sometimes	2.69**
Visit of Health Personnel	1.14	Never	1.36	Never	1.13
Sanitation Facilities	1.98	Rare	2.52	Sometimes	3.16**

A perusal of Table 1.8 indicated that the average score of accessibility to primary health care worked at 3.18 (sometimes) before MGNREGS, which increased to 4.24 (frequently) after joining MGNREGS. This revealed that primary health care was accessible sometimes before MGNREGS but it was accessible frequently after joining MGNREGS. The increase in frequency of accessibility to primary health care was found to be significant as conveyed by the significant paired t-value of 3.45.

The average score of accessibility to government hospital worked at 2.23 (rare) before MGNREGS, which increased to 3.21 (sometimes) after joining MGNREGS. This revealed that government hospital was accessible rarely before MGNREGS but it was accessible sometimes after joining MGNREGS. The increase in frequency of accessibility to government hospital was found to be significant as indicated by the significant paired t-value of 2.69.

The average score of visits of health personnel was 1.14 (never) before MGNREGS, which increased to 1.36 (never) after joining MGNREGS. This revealed that visits of health personnel were never before MGNREGS and remained never after joining MGNREGS. This revealed that there was no significant

change in the visits of health personnel as indicated by the non-significant paired t-value of 1.13. this may be due to the shortage of staff because of privatization policy.

The average score of accessibility to sanitation facilities worked at 1.98 (rare) before MGNREGS, which increased to 2.52 (sometimes) after joining MGNREGS. This revealed that sanitation facilities were accessible rarely before MGNREGS but it was accessible sometimes after joining MGNREGS. The increase in frequency of accessibility to sanitation facilities was found to be significant as indicated by the significant paired t-value of 3.16.

The analysis indicated that the accessibility to health services improved significantly after joining MGNREGS. Hence MGNREGS had significantly positive effect on quality of living in terms of health services.

**1.9 Housing Conditions**

The respondents were asked the different aspects of housing conditions in terms of ‘yes’ or ‘no’. These aspects include owned or rented house, house pucca, semi-pucca or katcha, number of rooms, provision of separate kitchen, provision of separate bathroom, electricity connection, separate washing area, provision of septic tank and source of drinking water. The status of housing condition has been shown in Table 1.9

Table 1.9: Change in housing conditions after joining MGNREGS

Housing Conditions	Before MGNREGS		After MGNREGS		Z-value
	No.	%age	No.	%age	
Owned House	423	87.04	437	89.82	1.41
<b>Type of house</b>					
Pucca	137	28.19	156	32.10	1.33
Semi-Pucca	289	59.47	311	63.99	1.45
Katcha	60	12.35	19	3.91	4.81**
No. of Rooms (average)	2.14	Say 2	2.71	Say 3	3.18** (paired t-value)
Separate Kitchen	289	59.47	328	67.49	2.60**
Separate Bathroom	243	50.00	279	57.41	2.32*
Electricity Connection	398	81.89	421	86.63	2.03*
Separate Washing Area	28	5.76	44	9.05	1.96*
Septic Tank	34	7.00	57	11.73	2.53*
Separate Animal Shed	52	10.70	76	15.64	2.28*
<b>Source of Drinking Water</b>					
Hand Pump	178	36.63	244	50.21	4.27**
Community Tap	245	50.41	164	33.74	5.26**
Tap in Home	63	12.96	88	18.11	2.21*

Table 1.9 clearly showed that before MGNREGS as much as 87.04 percent of respondents owned house, while after joining MGNREGS, the ownership of houses increased to 89.82 percent. But this increase was not significant as indicated by the non-significant paired t-value of 1.41. This may be due to the reason that constructing a house requires big amount which MGNREGS was not able to provide due to low level of employment under MGNREGS.

Before MGNREGS, 26.13 percent of respondents lived in *pucca* house, while after joining MGNREGS, *pucca* houses increased to 32.10 percent. This increase was found to be significant as conveyed by the significant Z- value i.e. 2.05. Similarly, the dwelling house of 57.41 percent of respondents was *semi-pucca* before MGNREGS, which increased to 63.99 percent house after joining MGNREGS. This increase was found to be significant as conveyed by the significant Z- value i.e. 2.10. Before MGNREGS, 12.35 percent of respondents lived in *katcha* house, while after joining MGNREGS, *katcha* houses decreased to 3.91 percent. This decline was significant as conveyed by the significant Z- value i.e. 4.81.

The average number of rooms per house worked at 2.14 (say 2) before MGNREGS, which increased to 2.71 (say 3) after joining MGNREGS. This increase was found to be significant as indicated by the significant paired t-value of 3.18.

There were 59.47 percent of respondents having separate kitchen before MGNREGS, which increased to 67.49 percent after joining MGNREGS. The increase was found to be significant as conveyed by the significant Z-value of 2.60. As much as 50 of respondents were having separate bathroom before MGNREGS, but after joining MGNREGS, it increased to 57.41 percent, which was a significant increase. This finding was affirmed by the significant Z-value of 2.32. There were 81.89 percent of respondents having electricity connection before MGNREGS, which increased to 86.63 percent after joining MGNREGS. The increase was found to be significant as conveyed by the significant Z-value of 2.03. As much as 5.76 of respondents were having separate washing area before MGNREGS, but after joining MGNREGS, it increased to 9.05 percent, which was a significant increase. This finding was affirmed by the significant Z-value of 1.96.

There were 7.00 percent of respondents having septic tank before MGNREGS, which increased to 11.73 percent after joining MGNREGS. The increase was found to be significant as conveyed by the significant Z-value of 2.53. As much as 10.70 of respondents were having separate animal shed before MGNREGS, but after joining MGNREGS, it increased to 15.64 percent, which was a significant increase. This finding was affirmed by the significant Z-value of 2.28.

There were 36.63 percent of respondents having hand pump before MGNREGS, which increased to 50.21 percent after joining MGNREGS. The increase was found to be significant as conveyed by the significant Z-value of 4.27. As much as 50.41 of respondents were having community tap for drinking water before MGNREGS, but after joining MGNREGS, it decreased to 33.74 percent, which was a significant decline. This finding was affirmed by the significant Z-value of 5.26. Moreover, 12.96 percent of respondents having in house water tap before MGNREGS, which increased to 18.11 percent after joining MGNREGS. The increase was found to be significant as conveyed by the significant Z-value of 2.21. The analysis revealed that MGNREGS exerted significantly positive effect on quality of living in terms of housing conditions.

### Summing up

- MGNREGS exerted significantly positive impact on quality of living in terms of food items.
- The impact of MGNREGS was significantly positive on quality of living in terms of non-durable non-food items.
- The impact of MGNREGS was significantly positive on quality of living in terms of durable items.
- The impact of MGNREGS was significantly positive on quality of living in terms of social and religious ceremonies.
- MGNREGS exerted significantly positive effect on quality of living in terms of services.
- It is highlight of the study that after joining MGNREGS, economic deficit reduced to a significant amount. It reduced to as high as 56.63 percent, which came to be highly significant as conveyed by the significant paired t-value of 6.13. This again proved that MGNREGS exerted significantly positive effect on quality of living in terms of increased income and decreased debt (deficit).
- The accessibility to health services improved significantly after joining MGNREGS. Hence MGNREGS had significantly positive effect on quality of living in terms of health services.
- MGNREGS exerted significantly positive effect on quality of living in terms of housing conditions.
- Therefore, MGNREGS should be further strengthened in order to achieve the national target of minimum 100 days of work to the card holders. If MGNREGS successfully can achieve the minimum target of employment, it will go a long way to improve the quality of living of beneficiaries.

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