

**IMPACT OF MAHATHMA GANDHI NATIONAL RURAL
EMPLOYMENT GURANTEE SCHEME ON SOCIO-ECONOMIC
DEVELOPMENT OF RURAL PEOPLE IN SIVAGANGA REGION**

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ABSTRACT:

The NREGA programmers typically provide unskilled manual workers with short-term employment on public works such as irrigation infrastructure, deforestation, soil conservation and road construction. The programmers provide income transfers to poor households during critical times and therefore enable consumption smoothing specially during slack agricultural seasons or years. The Act guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. This work guarantee can also serve other objectives like generating productive assets, protecting the environment, increased standard of living, and increased purchasing power of the rural people. In countries with high unemployment rates, transfer benefits from workfare programmers can prevent poverty from worsening, especially during lean periods. Durable assets that these programmers may create have the potential to generate a second – round of employment benefits as necessary infrastructure is developed. The need to evolve a mechanism to supplement existing livelihood sources in rural areas was recognized early during development planning in India.

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household whose adult members are willing to do unskilled manual work. This work guarantee can also serve other objectives like generating productive assets, protecting the environment, increased standard of living, and increased purchasing power of the rural people. In countries with high unemployment rates, transfer benefits from workfare programmers can prevent poverty from worsening, especially during lean periods. Durable assets that these programmers may create have the potential to generate a second – round of employment benefits as necessary infrastructure is developed. The need to evolve a mechanism to supplement existing livelihood sources in rural areas was recognized early during development planning in India.

INTRODUCTION:

In a rural again labor surplus economy, sections of rural population depend on the wages they earn through unskilled, casual, manual labor. They are Vulnerable to the possibility of sinking from transient to chronic poverty in the event of inadequate labor demand or in the face of unpredictable crises that may be general in nature. Like natural disasters or personal, like ill-health, all of which adversely impact their employment opportunities. In the context of poverty and unemployment, workfare programmers have been important scheme interventions in developed as well as developing countries for many years.

The programmers typically provide unskilled manual workers with short-term employment on public works such irrigation infrastructure, deforestation, soil conservation and road construction. The rationale for workfare programmers rests on some basic considerations. The scheme provides income transfers to poor households during critical times and therefore enables consumption smoothing specially during slack agricultural seasons or years. In countries with high unemployment rates, transfer benefits from workfare programmers can prevent poverty from worsening, especially during lean periods. Durable assets that these programmers may create have the potential to generate a second – round of employment benefits as necessary infrastructure is developed. The need to evolve a mechanism to supplement existing livelihood sources in rural areas was recognized early during development planning in India.

The Act guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. This work guarantee can also

serve other objectives like generating productive assets, protecting the environment, empowering rural women, reducing rural- urban migration and fostering social equity, among others. NREGA fosters conditions for inclusive growth ranging from basic wage security and recharging rural economy to a transformative empowerment process of democracy. NREGA is a right-based statute and its effectiveness lies eventually in the extent to which wage seekers can exercise their choice and assert their rights to claim entitlements under the Act. While the state is expected to play a pro-active role in communicating information and facilitating access to the employment opportunities under NREGA, in the long run, workers capacity to demand and negotiate employment is critical if the Act has to be an instrument in the hands of the worker for enhancing his/her level of employment and earnings. The issues involved in empowering workers are in the range of enhancement of knowledge levels, development of literacy skills and organizing workers. Enhancing social security level of workers also needs to be considered. Initially opening saving accounts of workers in banks and post offices that have been need to be support on a larger scale so that thrift and small savings can be encouraged among workers to be engaged in casual labour. Including NREGA workers under the cover of various life and health insurance schemes and improving the institutional capacity of Gram Panchayats will also rise to their security thresholds.

This paper attempts to study the Impact of NREGA for socio economic development of rural people at Kalal black, Karaikudi SIVAGANGA DISTRICT.

STATEMENT OF THE PROBLEM:

The Sivaganga District in Tamil Nadu is chosen for the present study because it is a newly formed district and industrially backward region. Its entire economy depends almost totally on Government Sponsored employment Scheme. The various problems faced by the NREGA workers such as

- Delay in distribution of job cards
- Unsolicited fees being charged for work application forms
- Non – Issue of receipts
- Absence of worksite facilities

- Presence of contractors
- Non – availability of Muster rolls at the worksite
- Shortage of staff and delay in appointments
- Stopping of works
- Delay in wage payments

OBJECTIVES OF THE STUDY:

- To examine the implementation of NREGA in improving employment opportunities and living conditions of the rural poor both in terms of qualitative and quantitative parameters.
- To assess the role of the NREGA in reducing poverty of rural poor and improving the purchasing power of the NREGA workers.
- To examine the systems and processes under the NREGA programme for execution of various fields like registration of workers, issue of job cards, preparation of plans.

HYPOTHESIS:

- There is no significant relationship between the age of the respondents and their level of satisfaction.
- There is no significant relationship between gender of the respondent and their level of satisfaction.
- There is no significant relationship between occupation of the respondents and level of satisfaction.
- There is no significant relationship between community of the respondents and their level of satisfaction.
- There is no significant relationship between educational qualification of the respondent and level of satisfaction.

- There is no equality on monthly expenditure of NREGA workers before and after coming NREGA.

METHODOLOGY:

This present study is an empirical research based on survey method. This study is based on both primary and secondary data. The primary data collected from 110 sample NREGA workers from October 2010 to December 2010

ANALYSIS OF DATA:

The data are analysis by adopting statistical tool such as.

- Factor analysis
- Garret ranking
- Chi – Square test
- Sign Test

SOCIO-ECONOMIC DEVELOPMENT AMONG THE NREGA MEMBERS:

The NREGA scheme is specially based on bringing the assisted families above the poverty line by ensuring appreciable and sustained level of the problems connected with the implementation of the scheme and analyzes the prospects for development in future.

AGE- WISE CLASSIFICATION OF THE RESPONDENTS:

The following Table.1 indicates the age-wise classification of the NREGA workers.

Table 1

Age -wise classification of the Respondents

S.No	Age	No. of Respondents	Percentage
1	Below 20	-	-
2	20 - 30	14	13.80
3	30 - 40	37	33.50
4	40 - 50	25	22.70
5	50 - 60	23	20.00
6	Above 60	11	10.00
	Total	110	100

This survey reveals that the majority of the respondent 33.50 % come under the age group of 30-40 years.

AGE AND LEVEL OF SATISFACTION OF THE NREGA WORKERS:

Ho : There is no significant relationship between the age of the respondents and their level of Satisfaction.

Table 2

Age and Level of Satisfaction of NREGA workers

Age	Level of Satisfaction			Total
	Low	Medium	High	
Below 40 Years	5 (4.55%)	40 (36.36%)	6 (5.45%)	51 (46.36%)
40-50 Years	3 (2.73%)	21 (19.09%)	1 (0.91%)	25 (22.73%)
50-60 Years	1 (0.91%)	19 (17.27%)	3 (2.73%)	23 (20.91%)
Above 60 Years	1	10	--	11

	(0.91%)	(0.09%)	(0.0%)	(10.00%)
Total	10 (9.09%)	90 (81.82%)	10 (9.09%)	110 (100%)

Source: Primary Data

Degree of Freedom = 6

Level of significance = 5%

Calculated Value of χ^2 = 3.54

Table Value = 12.59

Since, the calculated value 3.54 is less than the table value at 5 per cent level of significance, the null hypothesis is accepted. Hence it is concluded that the age of the respondents does not influence the level of satisfaction of the respondents.

GENDER -WISE CLASSIFICATION OF THE RESPONDENTS

The following table 2 indicates the Gender-wise classification of the respondents.

Table 2

Gender- wise classification of the Respondents

S.No	Gender	No. of Respondents	Percentage
1	Male	27	24.60
2	Female	83	75.40
	Total	110	100

Source: Primary Data

The above table 2 shows that 24.60 percent of the respondents are male and 75.40 percent of the respondents are female.

SEX AND SATISFACTION LEVEL OF NREGA WORKERS

Ho : There is no significant relationship between sex of the respondents and their level of Satisfaction.

Table 3

Sex and Satisfaction level of NREGA workers

S. No	Sex	Level of satisfaction			Total
		Low	Medium	High	
1	Male	4 (3.64%)	21 (19.09%)	2 (1.82%)	27 (24.55%)
2	Female	6 (5.45%)	69 (62.73%)	8 (7.27%)	83 (75.45%)
	Total	10 (9.09%)	90 (81.82%)	10 (9.09%)	110 (100%)

Source: Primary Data

Degree of Freedom	=	2
Level of significance	=	5%
Calculated Value of x^2	=	1.47
Table Value	=	5.99

Since the calculated value of 1.47 is less than the table value at the five percent level of significance, the null hypothesis is accepted. Hence, it is concluded that there is no significant difference between the sex of the respondents and the level of Satisfaction of NREGA workers.

MARITAL STATUS OF THE NREGA WORKERS

The following table 3 indicates the marital status wise classification of the NREGA workers.

Table 4**Marital status -wise classification of the Respondents**

S. No	Marital Status	No. of Respondents	Percentage
1	Married	86	78.20
2	Unmarried	10	9.10
3	Widower	12	10.90
4	Divorced	2	1.80
	Total	110	100

Source: Primary Data

The above table 3 shows that out of 110 respondents, 78.20 percent of the respondents are married, 10.9 percent respondents are Widower, 9.10 percent of the respondents Unmarried and very less per cent(1.80) are divorced.

OCCUPATION AND LEVELS OF SATISFACTION OF NREGA WORKERS

Ho : There is no significant relationship between Occupation of the respondents and their Level of Satisfaction.

Table 5

Occupation and Levels of Satisfaction of NREGA Workers

S. No	Occupation	Level of Satisfaction			Total
		Low	Medium	High	
1	Fire Work	1 (0.91%)	8 (7.27%)	--	9 (8.18%)
2	Construction Work	1 (0.91%)	5 (4.55%)	2 (1.82%)	8 (7.27%)
3	Both	8 (7.27%)	77 (70.00%)	8 (7.27%)	93 (84.55%)
	Total	10 (9.09%)	90 (81.82%)	10 (9.09%)	110 (100%)

Source: Primary Data

Degrees of freedom = 2

Level of significance = 0.05

Calculated value = 3.68

Table Value = 5.99

Since, the calculated value 3.68 is less than the table value 5.99 at five per cent level of significance, the null hypothesis is accepted. Hence, it is concluded that the Occupation of the respondents does not influence the level of Satisfaction of NREGA workers.

COMMUNITY - WISE CLASSIFICATION

The following table indicates the Community - wise classification of the NREGA workers.

Table 6**Community - wise classification of the Respondents**

S. No	Community	No. of Respondents	Percentage
1	F.C	-	-
2	B.C.	50	45.5
3	M.B.C	28	25.5
4	SC / ST	32	29.00
	Total	110	100

Source: Primary Data

The above table 4 shows that 29 per cent of SC/ ST community working in NREGA works, followed by backward community 45.50 per cent, Most backward community 25.50 percent of workers are working in NREGA work.

COMMUNITY- WISE SATISFACTION LEVEL OF NREGA WORKERS

Ho : There is no significant relationship between Community of the respondents and their Level of Satisfaction.

Table 7

Community- wise Satisfaction level of NREGA workers

S. No	Community	Level of Satisfaction			Total
		Low	Medium	High	
1	B.C	3 (2.73%)	41 (37.27%)	6 (5.45%)	50 (45.45%)
2	M.B.C.	3 (2.73%)	23 (20.91%)	2 (1.82%)	28 (25.45%)
3	SC/ST	4 (3.64%)	26 (23.64%)	2 (1.82%)	32 (29.10%)
	Total	10 (9.09%)	90 (81.82%)	10 (9.09%)	110 (100%)

Source: Primary Data.

Degree of Freedom = 4

Level of significance = 5%

Calculated Value of x^2 = 1.88

Table Value = 9.49

Since, the calculated value 1.88 is less than the table value at five per cent level of significance. The null hypothesis is accepted. Hence, it is concluded that the Community of the respondents does not influence the level of Satisfaction.

EDUCATIONAL QUALIFICATION OF THE NREGA WORKERS

The following table 5 indicates the Educational qualification - wise classification of the NREGA workers.

Table 8

Educational qualification of the Respondents

S. No	Educational qualification	No. of Respondents	Percentage
1	Illiterate	28	25.50
2	Below 8th std	36	32.70
3	8 – 10th std	29	26.30
4	10 – 12th std	17	15.50
5	Above 12th std	-	-
	Total	110	100

Source: Primary Data

The level of education of the respondent is shown in above table 5. It is observed that majority of the respondents 32.70 percent are below 8th standard.

EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION OF NREGA WORKERS

Ho : There is no significant relationship between Educational Qualification of the respondents and their level of Satisfaction

Table 9

Educational Qualification and Level of Satisfaction of NREGA workers

S. No	Educational Qualification	Level of Satisfaction			Total
		Low	Medium	High	
1	Illiterate	2	24	2	28

		(1.82%)	(21.82%)	(1.82%)	(25.45%)
2	Up to 10th Standard	4 (3.64%)	28 (25.45%)	4 (3.64%)	36 (32.73%)
3	10 - 12th Standard	3 (2.73%)	24 (21.82%)	2 (1.82%)	29 (26.36%)
4	Above 12th Standard	1 (0.91%)	14 (12.73%)	2 (1.82%)	17 (15.45%)
	Total	10 (9.09%)	90 (81.82%)	10 (9.09%)	110 (100%)

Source: Primary Data

Level of significance = 0.05

Degree of Freedom = 4

Calculated Value of x^2 = 3.68

Table Value of x^2 0.05 = 9.49

Since, the calculated value 3.68 is less than the table value at 5% level of significance. The Null hypothesis is accepted. Hence, it is concluded that the Educational Qualification of the respondents does not influence the level of Satisfaction of NREGA workers.

AWARENESS OF NREGA

The following table indicates the awareness of the respondents to know about NREGA.

Table 10

Classification according to Awareness of NREGA

S. No	Awareness	No. of Respondents	Percentage

1	Television	-	-
2	Newspaper	-	-
3	Friends and relatives	29	26.40
4	Union Gram Panchayats	81	73.60
	Total	110	100

Source: Primary Data

The above table 4.7 shows that 81 respondents (73.60%) know about the NREGA through union and Gram Panchayats and 29 respondents have come to know about NREGA through friends and relatives.

OTHER SOURCES OF INCOME EARNED BY THE RESPONDENTS

The following table indicates the respondents earned income other than NREGA work.

Table 11

Other Sources of Income

S. No	Income	No. of Respondents	Percentage
1	Own Land	18	16.40
2	Construction work	1	0.90
3	Other works	12	10.90
4	Agriculture	79	71.80
	Total	110	100

Source: Primary Data

The above table 11 shows that the majority of 71.80 per cent of the respondents have other sources of income through agriculture work.

TYPE OF RECORD PRODUCED AT THE TIME OF GETTING JOB CARD

The following table indicates the type of record that is produced for getting job card.

Table 12

Classification According to identity

S. No	Working hours	No. of Respondents	Percentage
1	Ration card	90	81.80
2	Voter Identity	20	18.20
3	Bank Pass Book	-	-
4	House tax Receipt	-	-
	Total	110	100

Source: Primary Data

The above table 12 clearly shows that the majority of 81.80 percent of respondents are to be produced the record in ration card and 18.20 percent of respondents are to be produced for voter identity card.

FAMILY MEMBERS WORKING IN NREGA

The following table shows the family members of working in NREGA.

Table 13

Family members working in NREGA

S. No	Working	No. of Respondents	Percentage
1	Only one	97	88.20
2	2-3 Members	13	11.80
3	More than 3	-	-
	Total	110	100

Source: Primary Data

From the above table 4.10 shows the 88.20 per cent of the respondents working one person for NREGA.

EXPECTED WAGES ON NREGA WORKERS

The following table indicates the expected wages on NREGA workers.

Table 14

Expected wages on NREGA workers

S. No	Expected wages	No. of Respondents	Percentage
1	100-150	10	16.70
2	150-200	33	55.00
3	200-250	17	28.30

	Total	60	100
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Source: Primary Data

Table 14 reveals that out of 110 respondents 50 respondents are satisfied, remaining 60 respondents expected wages are 16.70 percent of respondents expected on Rs. 100 to 150, 55 percent of respondents expected on Rs.150 to Rs.200 and Rs.28.30 percent of respondents expected on Rs.200 to Rs.250.

The majority of the respondents 55 percent expected in wages on Rs.150 to 200 Rupees.

BEFORE COMING INTO TO NREGA WORK

The following table represents before coming to joining NREGA work.

Table 15
Before coming to NREGA

S. No	Particulars	No. of Respondents	Percentage
1	Agricultural work	43	39.10
2	Own Land	12	10.90
3	Construction works	32	29.10
4	Others	23	20.90
	Total	110	100

Source: Primary Data

From the above table 4.15, it is seen that 39.10 percent of respondents worked in agricultural related work, 10.90 percent of respondents are worked our own land, 29.10 percent of respondents are worked in construction works, 20.10 percent of respondents are other works.

This survey reveals that majority of respondent are agricultural work for before coming NREGA work.

TYPE OF WORKS UNDERTAKEN BY NREGA WORKERS

The following table indicates the work wise classification of the respondents.

Table 16

Work- wise classification of the respondent

Type of works	No. of respondents	Percentage	Rank
Formation of new Ponds	55	50	I
Renovation of Existing Ponds, Kuttais, Kulams, Oooranies, Temple, Tank etc.	11	10	IV
Desilting of Channels	1	13.60	II
Desilting and Strengthening of Ponds of irrigation tanks	7	6.40	VI
Formation of new roads	12	10.90	III
Water Conservation	10	9.10	V
Total	110	100	

Source: Primary Data

The NREGA engaged the various types of work. The type of work is in the first place since it has got 50 percent of formation of new ponds. Desilting of channels has got second rank as it has secured 13.60 percent. The formation of new road has got third rank it has secured 10.90 percent. Renovation of existing ponds, Kuttais, Ooranies, temple ranks has got fourth rank it has secured 10 percent. The water conservation has got fifth rank it has secured 9.10 percent and the depilating and strengthening of ponds of irrigation ranks got sixth rank it has secured only 6.40 percent.

MONTHLY SAVINGS OF RESPONDENTS

The following table indicates the monthly savings wise classification of the NREGA workers before and after coming NREGA.

Table 17
Monthly Savings of Respondents

Total Savings of Respondents	Before coming NREGA		After coming NREGA	
	No. of respondents	Percentage	No. of respondents	Percentage
Below Rs.200	55	50.00	15	14.00
Rs.200- Rs.400	33	30.00	20	18.00
Rs.400- Rs.600	15	13.60	43	39.10
Rs.600- Rs.800	7	6.40	20	18.00
Rs.800- Rs.1000	-	-	12	10.90
Total	110	100	110	100

Source: Primary Data

From the above table 17 could be seen that monthly savings for before coming NREGA workers are 50 percent of monthly savings with in 200 rupees. Only 6.40% of respondents monthly savings are rupees 600 to 800 rupees. Monthly savings for after coming NREGA workers 39.10 percent of respondent's monthly savings rupees 600 to 800 rupees and 10.90 percent of respondents are savings in rupees 800 to 1000 rupees.

This out of 110 respondents before coming NREGA works are majority of 50 percent of respondents monthly savings are within 200 rupees, but the majority of 18 percent of after coming NREGA workers monthly savings are rupees 600 to 800 and 10.9% Rs 800-1000 rupees. So, monthly savings are increased after coming in to NREGA work.

FAMILY EXPENDITURE

Table 18 gives changes in family expenditure during of NREGA workers before and after coming NREGA.

Null Hypothesis

H₀: There is no equality in Monthly expenditure of NREGA workers before and after coming NREGA.

Table 18

Family expenditure -wise classification of Respondents

Maintenance of Family (Rs. in Monthly)	Before NREGA (workers)	Percentage	After NREGA (workers)	Percentage
1000 - 1500	3	2.73	6	5.45
1500 - 2000	4	3.64	14	12.73
2000 - 2500	10	9.09	29	26.36
2500 - 3000	52	47.27	45	40.91

3000 - 3500	37	33.64	14	12.73
3500 - 4000	4	3.63	2	1.82
Total	110	100	110	100

Source: Primary Data

To find out whether there exist any equality in the family expenditure of the workers before and after NREGA or there is a significant variation sign test is applied.

The formula used is

$$Z = \frac{x - np_0}{\sqrt{np_0(1 - p_0)}}$$

Accepted region = -1.96 to 1.96

Calculated value = 0.535

Since the calculated value is less than the accepted region - 1.96 to 1.96. So the Null hypothesis is accepted. So there is no significant relationship between before and after coming NREGA.

WORKING DAYS

The following table indicates the working days wise classification of the respondents.

Table 19

Working days-wise classification of the Respondents

Years Working days	2007 - 08	%	2008 - 09	%	2009 - 10	%	Average three years
	0-20	65	59.09	8	7.27	5	
20-40	26	23.64	9	8.18	7	6.36	42

40-60	12	10.91	26	23.67	18	16.36	56
60-80	6	5.45	28	25.45	17	15.45	51
80-100	1	0.91	39	35.43	63	57.28	103
Total	110	100%	110	100%	110	100%	

Source: Primary Data

From the above table 19 it could be seen that maximum of 65 (59.09%) workers fall under the working days of 0 - 20 in 2007 - 08. A minimum 1(0.91%) worker comes under the working days 80 - 100 in 2007 - 08.

Above table it could be seen that maximum of 39 (35.43%) workers fall under the working days 80-100. A minimum 8 (7.27%) workers come under the working days below 20 days in 2008 - 09. and Maximum of 57.28% (63) workers fall under the working days 80-100. Minimum 4.55% (5) workers come under the working days 0 - 20 in 2009-10.

Purchasing power of NREGA workers

The following table highlights the purchasing power of the NREGA worker after joining the work.

Table 20

Purchasing power of NREGA workers

Sl.No	Reason	Total Score	Average	Rank
1.	T.V	4062	36.927	XI
2.	Refrigerator	4858	44.164	IX
3.	Mixcy	6444	58.582	IV

4.	Cot	7657	69.609	II
5.	Bureau	6816	61.964	I
6.	Chair	7600	69.091	III
7.	Fan	5844	53.127	V
8.	Grinder	5371	48.827	VI
9.	Jewel	5049	45.900	VII
10.	Radio	4787	43.518	X
11.	Cycle	4861	44.191	VII
12.	Two wheeler	3767	34.245	XII

Source: Primary Data

The purchasing power for NREGA workers is in the first place since it has got 69.901 percent of cot. Chair has got second rank as it has secured 69.091 percent. Bureau is in the third rank with 61.96 percent. Jewel has got seventh rank as it has secured 45.90 percent. Two wheeler has got twelfth rank it has secured 34.24 percent. So, after joined NREGA works purchasing power increased.

FACTOR ANALYSIS:

Any factor which relates to the training policy, wage policy, performance appraisal. Welfare measures, provision for special benefits and so on are called job factors. It plays an important role in job satisfaction. There are 14 factors identified by the researcher. These factors are inter related but not independent. Hence, in order to the group related variables and the factor analysis have been applied.

Factor analysis is a multi-variant statistical technique that explains the inter-relationship among the total set of observed variables. None of these variables is treated more differently than the others. Factor analysis is a way of grouping variables are based on the criterion of common characteristics which would serve as a common denominator for such a classification. It is an analytical tool which can aid preliminary investigations and in the interpretation of the relationship among the large number of inter-related and inter-dependent variable.

There are several methods available for factor analysis. But the principle factor method with orthogonal varimax rotation is mostly used and widely available in factor analytic computer programme. One of the final outcome of the factor analysis is called rotated factor matrix, a table of coefficients that expresses the relation between the variables and the factors that have been prepared. The sum of squares factors are loading of variable is called communalities (h^2)

The communalities of a factor are its common factor variance. The factors where factor loading is 0.50 or greater are considered significant factors. This limit is chosen because it had been judged that factors with less than 50 per cent common variation with the rotated factor pattern are too weak to report it.

In the present study, the principal factor analysis method with orthogonal varimax rotation is used to identify the significance of different variables. The estimated results are given in Table.

The rotated factor is loading received by factors F_1 , F_2 , F_3 , F_4 , and F_5 are presented in Table.

TABLE 21

Factor Analysis

Opinion	Factor -1	Factor -2	Factor -3	Factor -4	Factor -5	Communality h^2
Getting wages is quiet difficult	0.691	-0.029	0.013	-0.060	0.169	0.510
You are unable to work with full concentration and also disturbed by keep in your child beside	0.639	0.127	-0.022	-0.003	0.021	0.425
Compensation given by the	0.556	0.123	-0.025	-0.121	-0.410	0.508

NREGA is very high						
Women are more involvement then men	-0.218	0.702	0.012	-0.071	-0.026	0.546
Working hours is very high	0.290	0.677	0.301	0.288	-0.026	0.716
Wage given by the NREGA is very high	-0.423	-0.594	0.006	-0.159	0.067	0.561
After NREGA work the economic status is high or low	0.549	0.593	-0.163	-0.065	-0.002	0.684
Here is NREGA they allow only one Person in a family to work	-0.132	-0.143	0.804	0.105	-0.013	0.696
Work load is heavy	-0.347	-0.314	-0.634	0.052	-0.055	0.627
The Place where you go for work is faraway	0.204	-0.194	-0.489	0.419	0.014	0.494
Getting Job Card is easy	-0.048	0.188	-0.198	0.609	0.103	0.459
Working equipment are at high level (working materials)	-0.224	0.002	0.146	0.564	-0.102	0.400
Drinking Water is not sufficient in their work site	0.369	-0.036	0.153	0.449	-0.248	0.424
Consolation provided by the NREGA is very high	-0.032	0.025	-0.092	-0.177	0.815	0.706
Working days or period is suitable and sufficient	0.383	-0.136	0.273	0.164	0.559	0.579

Source: Primary Data

Table 21 represents the matrix of common factor coefficients or factor loadings. The number of factors was extracted five. The ratios which have the highest loading (≥ 0.50) in each factor each grouped, that is, ratios which are more closely related to the particular groups

are boxed. The last column in the table is communality (h^2) that is the variance explained by the factors. In the following section, these results have been interpreted by carefully examining the significant loading for ratios and clustering on each factor.

Factor I (F₁)

In the first factor, variables like getting wages is quiet difficult (0.691), unable to work with full concentration and also disturbed by keep in your child beside (0.639) and compensation given by the NREGA. It is very high (0.556) and have been examined.

‘Getting wages is quiet difficult’ (0.691) it has the highest significant positive loadings. Hence, factor one is characterized as “payment of wages”.

Factors II (F₂)

The second factor consists of two variables namely women are more involvement than men (0.702) and working hours is very high (0.677) of the two variables, the highest significance of the positive loading is women are more involvement than men. Hence the two factors can be termed as “nature of work”.

Factor III (F₃)

The third factor consists of three variables namely the like wages given by the NREGA is very high (0.006), After NREGA work and your economic status is high (-0.163) and they allow only one person in a family to work (0.804). The NREGA allow only one person in a family to work (0.804) has the highest significance of the positive loadings. Factor III is characterized as ‘working condition’.

Factor IV (F₄)

The fourth factor consists of the variables namely, work load is heavy (0.052), the place where you go for work is for (0.419), Getting a job card is easy (0.609) working equipment are at high level (0.564) and drinking water is not sufficient in their work side (0.449). Getting a job card is easy (0.609) to has the highest significant positive loadings. These variables are characterized as “Employees welfare measures”.

Factor V (F₅)

The last factor consists of consolation provided by NREGA is very high (0.815) and working days or period is suitable and sufficient (0.559). Hence the fifth factor can be termed as “Perquisites”.

FINDINGS:

1. Majority of respondents 37 (33.60%) belong to the age group of 30-40.
2. 83 (75.45%) of the respondents are female members.
3. Majority 50 (45.5%) of the respondents are backward communities
4. Majority of the respondents 36 (32.70%) educational qualification were below at 8th standard.
5. 81 respondents (73.60%) know about the NREGA through union and Gram Panchayats
6. Majority of the respondents 93 (84.50%) are depending upon the firm work and construction work either directly or indirectly to meet the requirements of their life.
7. The Majority of the respondents 86 (78.20%) were married.
8. The Majority of the respondents 52 (47.27%) incurred monthly expenditure of the family Rs. 2500-3000.
9. The Majority 65 (59.09) of the respondents enrolled in NREGA in the year 07-08.
10. The Majority 36.40 percent of the respondents belong to nuclear family.
11. The Majority of 60% of NREGA worker opinion that daily wages are not adequate per day to meet the family expenditure.
12. The majority of 71.80 percent of respondents other sources of income through agriculture.
13. At the time of getting job card, the majority of 81.80 percent to produced the record on family card.

SUGGESTIONS:

- It is not sufficient to implement the facilities such as drinking water, shade for children, periods of rest and a first aid box care should be maintained properly.
- Temporary shelters must be built for keeping the children at the time of undertakes NREGA work.
- The rough note books and diaries are issued to mark attendance and make wage payments.
- The application forms are issued to the people in the government schools, public distributor system (PDS), Post Office, SHG to make in easier way.
- NREGA team supervisors (Makkal Nala Paniyalar) should be guides the workers and motivate them to work properly.
- The working days are extended to two hundred days instead of one hundred days.
- It is said that workers are supposed to get at least 50% of cash even of employment is not provided in 15 days but this daily unemployment allowance should be paid properly.
- On the basis of consumer price index the wage rate must be fixed by the Government.
- The Panchayat create awareness among the local people about NREGA.
- Special incentive also given for one who is working 100 days under NREGA work.

CONCLUSION:

Economics development refers to increase in the standard of living of a nation's population associated with sustained growth from a simple, low-income economy to a modern, high-income economy. Its scope includes the process and policies by which a nation improves the economic, political, and social well-being of its people. The NREGA addresses itself is chiefly used to working people and their fundamental right to live with dignity. The success of the NREGA, however, will depend on people's realization of the Act as a right. Effective levels of awareness and sustained public pressure are crucial to ensure that the implementation problems are addressed and the objectives should be achieved.