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DOI: 10.15740/HAS/IJHSECM/4.2/61-69
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# Implementation issues and problems faced by MGNREGA beneficiaries in Punjab state

## BALWINDER KAUR\* AND VARINDER RANDHAWA1

KrishiVigyan Kendra (P.A.U.), FEROZEPUR (PUNJAB) INDIA

<sup>1</sup>Department of Home Science Extension and Communication Management, College of Home Science, Punjab Agricultural University, LUDHIANA (PUNJAB) INDIA (Email: varinderrandhawahsee@pau.edu)

**ABSTRACT:** The study aimed at assessing the implantations issues and problems faced by MGNREGA beneficiaries belonging to all three socio-cultural regions *i.e. Majha*, *Malwa* and *Doaba* of Punjab state. A total of 11 districts were selected for the study through probability proportionate to size sampling procedure. Two blocks per district, two villages per block and nine beneficiaries per village were further selected to complete a sample of 396 beneficiaries for the study. Interview schedule in five parts was prepared to elicit information regarding issuance of job cards, employment aspect, wage payments and their records and social audit. The major findings revealed some irregularity in implementation of MGNREGA such as late payments to workers, lack of worksite facilities, non-maintenance of work and complaint registers and non-conductance of social audit. Workers got maximum 40-45 days of work which was much below the prescribed 100 days of employment. To make the scheme successful in improving quality of life of rural poor, it is very necessary that they should regularly participate in programme and share their difficulties and complaints regarding implementation of scheme. So, it can, therefore, be concluded that awareness needs to be generated amongst the beneficiaries through mass media and other campaigns for effective implementation and success of the scheme.

**KEY WORDS:** Implementation, Irregularities, Beneficiaries

View Point Article: Kaur, Balwinder and Randhawa, Varinder (2017). Implementation issues and problems faced by MGNREGA beneficiaries in Punjab state. *Internat. J. Home Sci. Extn. & Comm. Manage.*, 4 (2): 61-69. **DOI: 10.15740/HAS/IJHSECM/4.2/61-69.** 

Article History: Received: 05.03.2017; Revised: 11.06.2017; Accepted: 21.06.2017

#### Introduction

India is one of the fastest growing economies in the world yet poverty in the country is all pervasive. According to a recent Indian government committee constituted to estimate poverty, nearly 38 per cent of India's population (380 million) is poor. More than 67.5 per cent of poor people reside in villages (Anonymous,

2016a). The incidence of poverty in India is much more severe in the villages than in towns. The major reason of course is the mammoth population which is far in excess of what may be supported by available resources. This abnormal rise in population has intensified the problem of unemployment in the country. The states have been unable to provide adequate work leading to ever

increasing number of unemployed every year. So, major problems confronting this population includes low levels of literacy and income, unemployment and underemployment, poor nutrition and health status, lack of access to potable water, inadequate physical safety and social inequity causing misery and making their lives difficult. As a result, the millions of unemployed and underemployed are migrating in large numbers to the cities in search of better life and prospects. In order to tackle above problems, a number of rural development programmes have been implemented by the government to create employment opportunities, alleviate poverty and improve quality of life of these rural poor. Since India's independence, a number of policies and programmes have been designed with the aim to alleviate rural poverty as an approach towards planned development of the country. A new rural development initiative of central government (passed by the parliament) came into existence in the form of an Act, on 25th August 2005 called the 'National Rural Employment Guarantee Act (NREGA)'. This is considered the most accessible approach to rural India for poverty alleviation through employment generation so far. This act, now called Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims at enhancing livelihood security in rural areas which came into force on February 2, 2006 and planned to be implemented in phased manner. In the first phase, it was introduced in 200 most backward districts of the country and was then extended to additional 130 districts in the financial year 2007-2008. Subsequently, the act was extended to cover all the districts, with the exception of districts that have a hundred per cent urban population. This act is an Indian Labour law and social security measure that aims to guarantee the 'right to work' and enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

The act envisages creating durable assets (such as roads, canals, ponds, wells), providing employment within 5 km of an applicant's residence, and paying them the minimum wages. If work is not provided within 15 days of applying, the applicants become entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement.

MGNREGA is to be implemented mainly by Gram Panchayats (GPs). The involvement of contractors is

banned. The law provides many safeguards to promote its effective management and implementation. The act explicitly mentions the principles and agencies for implementation, list of allowed works, financing pattern, monitoring and evaluation and most importantly the detailed measures to ensure transparency and accountability. The potential of MGNREGA for strengthening the livelihood resource base is thus, making itself manifest and its linkages with other development initiatives are being established so that their co-ordinated energies can be leveraged for sustainable development. Long term benefits and sustainable development are however, possible only through multiple inputs converge that impact human life and its environment holistically. The ministry of rural development recognizes the need of convergence of various schemes for optimal utilization of resources for enhancing the productivity of natural resources and improving the quality of life. MGNREGA with its inter-sectoral approach opens up opportunities for such a convergence. A total of 79,526 crore rupees were allocated for rural development activities in 2015-16 financial year. Out of which around 34,699 crore rupees have been allocated for MGNREGA (Anonymous, 2015).

The MGNREGA act is, therefore, the most significant act in the history of Indian polity in many ways like grass-root level participation of every citizen through democratic process, multi-layered social audit and transparency mechanism through involvement of civil society and comprehensive planning at village level towards sustainable and equitable development. The unique feature of the act is to improve the quality of life of rural households who are vulnerable to out-migration in search of daily wage employment by channelizing the wage workforce towards developmental activities at the village level itself. The MGNREGA was launched in Punjab in Feb 2<sup>nd</sup>, 2006 in the Hoshiarpur district and was extended to cover three more districts namely Amritsar, Nawanshahar and Jalandhar under MGNREGA during 2007-08. Subsequently, all the districts of Punjab were covered under MGNREGA in 1st April, 2008. MGNREGA scheme generated over 111.86 lakh person days in the year 2015-16 (Anonymous, 2016b) which helped to reduce unemployment rate. The wage rate in 2008 under MGNREGA was 94.91 rupees which has since been revised many times and currently, Rs. 210 are being paid to workers with effect from 1st April 2015.

Since eight years MGNREGA has been in operation in all districts of the state, but it has not shown the intended results MGNREGA objectives. So, the aim of this study is to access the implementation problems faced by the workers.

#### METHODOLOGY

The study was covered 11 districts of Punjab state using probability proportionate to size sampling procedure. From each district, two blocks were selected in consultation with concerned district officials. From each block two villages were selected for canvassing the schedules and collecting information from the beneficiaries. So, 22 blocks and 44 villages (two villages per block) were selected from each district. From each village, nine beneficiaries who have been working under MGNREGA for the last five years were selected randomly. So, a total of 396 beneficiaries comprised the sample of the study. The interview schedule was develop to collect the information of various aspects under MGNREGA such as issuance of job cards,

employment aspect, wage payments and their records and social audit. The reaction of the beneficiaries to the implementation procedure followed by GP for the registration of beneficiaries, mechanism of registration in terms of inviting applications, registration for job cards, verification of the same in a transparent manner, social audit etc. were captured in options 'Yes' and 'No' responses.

## OBSERVATION AND ASSESSMENT

The results obtained from the present investigation are summarized below:

# Implementation and functioning of MGNREGA:

This section captures the views of beneficiaries pertaining to the procedures followed by GP concerning their registration under the scheme and the efficacy and mechanism of registration process in terms of inviting applications, registration for job cards and verification of the same in a transparent manner, social audit etc. The responses were taken in 'Yes' and 'No' options.

Table 1: Information regarding issuance of job cards	s under MGNREGA in different regions ofPunjab		(n=396)	
Items -	Malwa (n=252)	Doaba (n=72)	Majha (n=72) F (%)	
	F %)	F (%)		
Membership request				
Oral request	114 (45.23)	44 (61.11)	9 (12.50)	
Written application	45 (17.86)	28 (38.89)	27 (37.50)	
Nominated by Gram Sabha/APO	93 (36.90)	0 (0)	36 (50.00)	
Submission of request				
On registration day	142 (56.34)	43 (59.72)	42 (58.33)	
After registration day	25 (9.92)	28 (38.89)	6 (8.33)	
At random	85 (33.73)	1 (1.38)	24 (33.33)	
Verification of applicants particulars				
By Gram Sabha (GS)	60 (23.81)	1 (1.38)	0 (0)	
By additional project officer (APO)	95 (37.69)	28 (38.89)	33 (45.83)	
Never done	97 (38.49)	43 (59.72)	39 (54.17)	
All eligible family members included in job card	236 (93.65)	54 (75.00)	72 (100.0)	
Custody of the job cards				
Household members	243 (96.42)	72 (100.00)	72 (100.0)	
Gram Panchayat (GP)	0 (0)	0 (0)	0 (0)	
Any other	9 (3.57)	0 (0)	0 (0)	
Issuance of job card after registration				
Within 15 days	55 (21.82)	36 (50.00)	6 (8.33)	
15-30 days	74 (29.36)	1 (1.38)	4 (5.56)	
More than 30 days	123 (48.8)	35 (48.61)	62 (86.11)	
Job card carries photograph of all beneficiaries	243 (96.42)	72 (100.00)	72 (100.00)	

The frequency given in tables only depicts the frequency of 'Yes' response of the beneficiaries.

# Issuance of job cards:

In order to register for membership under MGNREGA, the members can opt for oral or written request. However, the data in Table 1 depicts that in *Doaba* region, sixty one per cent of the respondents made oral request for membership followed by those who were nominated by Gram Sabha (36.90%) and very few made written request (17.86%). Illiteracy of the respondents was the main reason for not submitting written applications. Similar findings were reported by Raghavan *et al.* (2008) who reported that job card holders were largely illiterate, unaware of the paper work involved, got their application filled up without date, thus, removing scope for tracking the 15 days deadline for allotting work.

The MGNREGA guideline also dictates that the registration process has to be an open-ended process to facilitate registration of eligible households (HHs) throughout the year. However, it was found that in *Malwa* region, majority (56.34%) of the respondents submitted their request on registration day followed by the random requests (33.73%) and those received after registration day (9.92%). In *Doaba* region, majority of the respondents (59.72%) submitted their request on or before the registration date. Negligible percentage of the respondents (1.38%) was those who submitted their request late.

As per the stipulated guidelines of MGNREGA, the identity of all the eligible applicants needs to be verified in an open meeting of Gram Sabha. Data in Table 1 shows the response details of households (HHs) who certified that such norms were followed or not before issuing the job card in all three regions. Two-fifth of the Malwa respondents agreed that proper verification of all applicants was not done before issuing the job cards. Thirty eight per cent of the respondents reported that APO verified their particulars. In *Doaba* and *Majha* region, particulars of the 59.72 per cent and 54.17 per cent beneficiaries were never verified, respectively. Overall, verification norms are not being adhered to properly.

All adult members who are willing to do unskilled manual work are eligible for employment under MGNREGA. In *Majha* region, cent per cent beneficiaries reported that all the eligible members were

included in the job cards followed by Malwa (93.65%) and Doaba region (75.00%).

As per guidelines, the possession of the job cards should be in the custody of job card holders. In *Doaba* and *Majha* region, cent (100%) per cent of the beneficiaries had their job cards in their possession but in *Malwa* region, some respondents (3.58%) reported that the custody of the job card was neither with the household member nor with the Gram Panchayat. The job cards were possessed by the Gram Rojgar Sewak. In other districts of *Malwa* region, job card holders possessed their job cards themselves.

The MGNREGA guideline dictates that the members must get the job card within 15 days of the registration and should carry photograph of all such members who are ready to do unskilled manual work. Table 1 illustrates that one-half of the *Malwa* and Doaba respondents did not experience the same. They got their job cards after a month of registration. Majority (96.42%) of the respondents from all the regions reported that job cards carried photograph of all the beneficiaries. This can be attributed to the fact that the scheme was first implemented in Hoshiarpur district and therefore, the beneficiaries in the district were more aware about its implementation and provisions.

#### **Maintenance aspects:**

The maintenance aspect captured important information regarding procedures and rules *vis-à-vis* guidelines of MGNREGA followed by the officials at GP level based on views expressed by the beneficiaries. There are several guidelines to be followed by GP officials such as distance between worksite and residence, communication and dissemination of information about works, extent of women participation in all the activities carried out under MGNREGA, facilities at worksite, record keeping of attendance, procedure to be followed for payment of wages, delay in providing employment within stipulated time and unemployment allowance etc. So, the discussion below depicts the views of all the beneficiaries with respect to above items.

The data pertaining to average number of days of work provided to each and every household are given in Table 2. There is a provision of maximum of 100 days of employment to each household per annum under this scheme. In *Malwa* region, only 25.39 per cent of job card holders got 100 days of employment. Seventy five per cent were offered more than 35 days of employment

much below the above mark of 100 days per family. As per data, 98.61 per cent of the respondents got less than 100 days of employment in *Doaba* region and cent per cent in Majha region. A lone respondent from the Doaba *region* got employment for 100 days. This can be attributed to the fact that Gram Panchayats are expected to submit their annual schedule of work in advance but due to lack of knowledge, vision, causal attitude and lethargy they fail to plan and generate required man days of employment. So, the beneficiaries seldom get required number of work days in a year.

Though, it is mandatory to provide transport allowance to job card holders in the event of work site falling beyond the distance of 5 km. Only in Malwa region offsite employment offered, respondents staying beyond 5 km radius were employed and were paid transport allowance and living allowances as per provision under the act. In *Doaba* and *Majha* regions, none of the beneficiary got employment beyond a distance of five kilometres.

About the verification of records, it was mandatory that the Additional Project Officer (APO) verifies the

Table 2: Maintenance of employment record in <i>Malw</i>			(n=396)	
Items —	Malwa (n=252) Doaba (n=72)		Majha (n=72)	
	F (%)	F(%)	F(%)	
No. of days employment offered				
100 days	64 (25.39)	1 (1.39)	0 (0)	
<100 days	188 (74.60)	71 (98.61)	72 (100.0)	
Off-site employment offered	5 (1.95)	0 (0)	0 (0)	
Off-site allowance				
Transport allowance	5 (1.95)	0 (0)	0 (0)	
Living allowance	4 (1.58)	0 (0)	0 (0)	
Verification of records				
Daily activity record	38 (15.08)	18 (25.00)	0 (0)	
Wage payment	123(48.81)	26 (36.11)	15 (20.83)	
Employment record (number of days employed)	98 (38.89)	28 (38.89)	27 (37.50)	
Communication about work allocation				
Information on notice board	36 (14.28)	43 (59.72)	9 (12.50)	
Drum beating	28 (11.11)	18 (25.00)	0 (0)	
Public announcement	89 (35.32)	1 (1.39)	26 (38.89)	
Oral communication (person to person)	161 (63.89)	28 (38.89)	37 (51.84)	
Women's share in work allocation				
>33%	161(63.89)	46 (63.89)	31 (43.06)	
<33%	91 (36.11)	26 (36.11)	41 (58.94)	
Facilities available at work place				
Crèche	45 (17.85)	1 (1.39)	4 (5.55)	
First aid	47 (18.65)	1 (1.39)	0 (0)	
Drinking water	96 (38.09)	44 (61.11)	13 (18.05)	
Shade for workers	37 (14.68)	44 (61.11)	13 (18.05)	
Maintenance of attendance record				
Muster roll	130(51.59)	1 (1.39)	40 (55.56)	
Register	122( 48.41)	71 (89.61)	32 (44.44)	
Maintenance of muster roll				
Work allotted	80 (31.75)	0 (0)	13 (18.05)	
Work actually performed	90 (35.71)	26 (36.11)	9 (12.50)	
Work measurement	87 (34.52)	53 (73.61)	42 (58.33)	
Method of calculation of wages	97 (38.49)	43 (59.72)	9 (12.50)	

daily activity, wage payment and employment records. However, it was observed that daily activity record was verified in 15.08 per cent cases, wage payment records were verified in 48.81 per cent cases and employment record was verified in 38.89 per cent of cases daily in *Malwa* region. Regarding the verification of records by APO in *Doaba* region, only 38.89 per cent of the beneficiaries consented that their employment record is verified followed by wage payment verification (36.11%) and daily activity record verification (25.00%). About the verification of job cards in *Majha* region, it was found that employment record (37.50%) and wage payments (20.83%) were verified by APO and Gram Rojgar Sewak (GRS). Thus, this provision it seems is being violated with blatantly.

As per provision under MGNREGA several modes of dissemination of information such as (a) notice board, (b) drum beating, (c) pubic announcement (d) oral communication need to be utilized to inform all the households falling in the jurisdiction of a particular GP about work allocation. An attempt was made, therefore, to know the most common mode of communicating the information regarding work allocation. It was found that oral communication (63.89%) was the predominant source of communication in *Malwa* region followed by public announcement (35.32%), information on notice board (14.28%) and drum beating (11.11%) in that order, respectively. Majority of the respondents (59.72%) from *Doaba* region reported notice board to be the mode of communication about their work allocation.

MGNREGA scheme also stipulates at least onethird of the wage allocation *i.e.*, person-days to women beneficiaries. Table 2 captures this data of women participation in the MGNREGA scheme. An attempt was made to analyze the participation of women from each and every household compared to the total person-days utilized by the respective households. The data revealed that 63.89 per cent of wage earners under MGNREGA are women beneficiaries in Malwa region. It may be attributed to the fact that MGNREGA is not a primary source of income generation for the beneficiaries, so women avail this opportunity of extra wage earning more than men. About sixty four per cent of the beneficiaries reported that women's share in work allocation was more than thirty three per cent in *Doaba* region. In *Majha* region, about fifty nine per cent of the respondents reported that women had less than 33 per cent share of work allocated.

The MGNREGA Act also stipulates to provide basic facilities such as crèche, first aid, drinking water and shade for workers at the work site. An attempt was made to see the implementation of this provision to the wagers at the work site. Only thirty eight per cent of the respondents had access to drinking water facility followed by first aid facility (18.65%), Creche (17.85%) and shade for workers during rest hours (14.68%) in Malwa region. Similar findings were observed by Bhattacharyya and Vauquline (2013), who reported that there was absence of worksite facilities such as toilets, first aid and work-site-equipment. This reflected inhuman and poor conditions of work for the wage earners. Overall in *Majha* region, only eighteen per cent of the respondents got drinking water facility and shade for the workers.

Recording of attendance on muster roll at the work site is another important step in the overall process of carrying out works under MGNREGA scheme. The data in Table 2 revealed that only one half of the respondent's signatures were found on the muster rolls. Another half of the respondents (48.41%) signed on a register which is not in line with the guidelines of MGNREGA. An enquiry from officials revealed that since they are still struggling with teething problems such as lack of human resources, lack of vision and lack of plan approvals etc. the implementation of provisions is also not proper. In Doaba region, about ninety per cent of the respondents feel that Gram Rojgar Sewak did not mark attendance on the muster roll on daily basis. The reason being the GRS is responsible for 30-40 villages and in the absence of a vehicle facility, it was not possible for him to visit all the villages in a single day.

Muster roll must include entries such as work allotted, work actually performed and work measurement. In *Malwa* region, it was observed that work actually performed by workers (35.71%) was mentioned in muster roll followed by work measurement (34.52%) and work allotted (31.75%). Whereas, in *Doaba* region, work measurement of the work performed by workers (73.61%) was mentioned in the muster roll however, work allotted was never mentioned in the muster roll. In *Doaba* region, the muster roll included the entries of work measurement of 58.33 per cent of the members followed by entries maintained regarding work allotted (18.05%) and work actually performed (12.50%).

# Wage records:

As per guidelines of MGNREGA, wage payment must be made within 7 days and must not extend beyond 15 days. Table 3 revealed that in majority of respondents from all three regions were not got payment at time. In *Malwa* region, majority (93.25) of the respondents reported that they don't get wage payment in time. At times, they have to wait for six months or more. In *Doaba* region, 98.60 per cent of the respondents reported that

wages were paid after 6-7 months. *Majha* region respondents reported that the wages are seldom paid in time according to the guidelines. This is a major lacuna of the scheme and the reason for dissatisfaction because the workers are daily wage earners and they depend upon daily wages for their livelihood. Due to delay in payments, workers are getting disillusioned and leaving work under MGNREGA.

Two modes for wage payments are included in

Table 3: Maintenance of wage record under MGN	(n=396)		
Wage record —	Malwa (n=252)	Doaba (n=72)	Majha (n=72)
	F(%)	F (%)	F(%)
Wage payment			
Weekly	0 (0)	0 (0)	0 (0)
Fortnightly	17 (6.75)	1 (1.38)	0 (0)
Monthly	0 (0)	0 (0)	0 (0)
Any others	235 (93.25)	71 (98.60)	72 (100.0)
Wage/day	179.47	185	185.5
Place of payment			
G.P. office	9 (3.57)	0 (0)	0(0)
Through banks / PO	243 (96.42)	72 (100.0)	72 (100.0)
Frequency of meetings for late/ non-payment	123 (48.81)	28 (38.89)	33 (45.83)
Monthly	0 (0)	0 (0)	0 (0)
Bimonthly	60 (23.81)	0 (0)	33 (45.83)
Quarterly	24 (9.52)	28 (38.89)	0 (0)
Any other	39 (12.00)	0 (0)	0 (0)

Table 4 : Maintenance of records of social audit and complaints redressal system for public scrutiny under MGNREGA act in Male Punjab			
Social audit	Malwa (n=252)	Doaba (n=72)	Majha (n=72)
Social audit	F (%)	F (%)	F(%)
Never done	108 (42.85)	36 (50.00)	0 (0)
Once in 6 months	144 (57.14)	0 (0)	0 (0)
Once in a year	0 (0)	0 (0)	0 (0)
Composition of social audit committee			
Job card holders	118 (46.83)	0 (0)	0 (0)
Gram Panchayat members	36 (14.28)	0 (0)	0 (0)
Any other	0 (0)	0 (0)	0 (0)
Presentation of social audit report			
Before Gram Panchayat	0 (0)	0 (0)	0 (0)
Before job card holders	3 (1.19)	0 (0)	0 (0)
Both of the above	123 (48.80)	0 (0)	0 (0)
Complaints redressal items			
Maintenance of complaints register	36 (14.28)	0 (0)	0 (0)
Complaints lodgged (written)	36 (14.28)	0 (0)	0 (0)
Complaints redressal record (written)	36 (14.28)	0 (0)	0 (0)

guidelines of MGNREGA, one is minimum wage rate payment and second is payment according to actual work measurement.As per these provisions, the Malwa region beneficiaries got less than minimum prescribed wage rates because in these districts, the actual output of the workers was less so they were paid less than the prescribed rates. The findings are in conformity with the study done by Palanichamy (2011), who reported that wage rate received per day in Thuinjapuram block of Thiruvannamalai district in Tamil Nadu was Rs. 10 less than the minimum prescribed rate. In Majha and Doaba regions all the respondents got wages at the rate of 185 Rs./day which was minimum prescribed rate for the year 2013-14 in Punjab. However, in Majha and Doaba region, the wages were paid at minimum prescribed rates.

It is mandatory to make all the payments through Bank or post office under *MGNERGA*. The data in Table 3 showed that majority of payments to the beneficiaries are made through Banks in all the districts of *Malwa* region. However, in one of the village in Malwa region the payments were made directly by the GP as the respondents were not issued job cards as yet. In *Majha* and *Doaba* regions, cent per cent of the respondents reported that the payments were made through Banks.

According to guidelines of MGNREGA, the monthly meetings are supposed to be conducted with job cards holders by Gram Panchayat to discuss their problems. Table 3 revealed that none of the respondents from any district reportedly had regular monthly meetings with gram Panchayat in *Malwa* region. Only 45.83 per cent of the respondents reported that meetings were held bimonthly with the gram sabha in *Majha* region. It can be inferred that since payments are made through banks so, the meetings with GS in connection late payments are seldom held.

## Social audit:

Social audit is mandatory once in six months. Table 4 revealed that in *Malwa* region of Punjab, only 57.14 per cent of the respondents reported that social audit was conducted and remaining forty three per cent opined that it was never done. In *Doaba* region, all the respondents of Hoshiarpur district reported that the social audit was never done (Table 4). Due to the absence of social audit, beneficiaries were not able to answer other questions related to this aspect e.g. composition of social audit committee, its presentation and purpose.

All the respondents from *Majha* region reportedly agreed that social audit was never done though, it is mandatory once in six months. Thus, this provision is being blatantly violated.

MGNREGA also provides that the social audit committee must be constituted of representatives from amongst Job card holders and Gram Panchayat as members and the programme officer must present all work related documents to Gram Sabha first for verification and then to social audit committee. Social audit committee after examining all the documents must submit the report within one month back to the gram sabha and all the documents must be presented before gram sabha and workers. Beneficiaries from the Majha and Doaba regions were not able to give their response to other related items concerning social audit e.g. composition of social audit committee, presentation of social audit report. Overall, social audit procedure was not being followed as such as per guidelines of MGNREGA.

An attempt was also made to enquire from the beneficiaries about the maintenance of gravience redressal record such as complaints regarding works allocation, registration procedures and job card allocation etc. The MGNREGA constitution inter alia provides that Complaints register maintenance is mandatory and all the complaints must be entered in the complaint register, solved within a specified time frame and the person filing complaint should receive a written answer by way of action taken under the scheme. However, empirical data showed only 14.28 per cent beneficiaries from Malwa region agreed to maintenance of complaint register and the proper logging of complaints in the register. In Ferozepur and Mansa cent per cent record was maintained whereas, in remaining districts of all three regions, no such record was maintained owing to shortage of funds.

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