

LANKA MAHAVIDYALAYA



PROJECT REPORTS

SUBJECT: ECONOMICS (HONOURS)

SESSION: 2022-23

PAPER CODE-ECO-HC-4014

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TOPIC:- SCENARIO OF RURAL CREDIT –STUDY ON ITS
SOURCES AND PROBLEM IN ASSAM .

SUBMITTED TO:

RAJU SAIKIA

(DEPARTMENT OF ECONOMICS)



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Scenario of Rural Credit - A Case Study of Assam

(a) INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to Economic Survey, for the financial year 2015-16, RS. 79,526 crores has been

LANKA MAHAVIDYALAYA



LANKA::HOJAI::ASSAM

HOME ASSIGNMENT

Topic- Scenario of rural credit of Assam.

41/50



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Topic

Seminar on rural credit - study on its sources and problems in Assam.

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Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural ~~poor~~ poverty, which has been one of the primary objectives of planned development in India.

According to economic survey for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural the allocation for the year 2015-16 for different programmes is MGNREGA (Mahatma Gandhi National Rural Employment Guarantee programme) Rs. 34,699 crores; Deen Dayal Upadhyaya Gram Jyoti Yojna Rs. 15,000 crores; Aajeevika Rs. 2,505 crores; Rural Housing Rs. 14,200

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Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:-SEC-SE-4014

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INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Program) Rs. 34,699 crores; Deen Dayal Pradhan gram joti yojna

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LANKA: HOJAI: ASSAM

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Subject - Skill enhancement

paper :- ECO-SE - 4014

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Q1. Topic write - Scenario of rural credit - A case study of Assam

Ans :-

1. Introduction :- Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes, were designed with the aim of alleviating the rural poverty which has been one of the primary objectives of planned development in India.

According to 2011 census there are 833 million people living in rural India.

Their livelihood depends on agriculture and allied activities like animal husbandary, fisheries, agroforestry and agro processing. Rural credit to this sector is disbursed by the institutional as well as the non-institutional sources. The formal institutions include commercial banks, cooperative societies, regional rural banks (RRBs) etc. On the other hand, the informal institutions comprises of the money-lenders, traders, landlords etc. In 1951, the cooperative credit societies provided only 3.1% credit and the rest borrowed from the informal sector. After the nationalisation of 14 commercial banks

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A PROJECT REPORT ON SCENARIO OF RURAL
CREDIT A STUDY ON ITS SOURCES AND PROBLEM
IN ASSAM

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INTRODUCTION

Rural Development implies both the economic betterment of the people as well as greater transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 20015-16, RS 79.526 crore has

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**PROJECT ON: SCENARIO OF RURAL CREDIT -
STUDY ON ITS SOURCES AND PROBLEM IN ASSAM**

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INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Act) Rs 34,699 crores; Deen Dayal Upadhyaya Gram Jyoti Yojna Rs 15,000 crores; Aajeevika Rs 2,505 crores; Rural Housing Rs 14,200

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PROJECT

Topic : Scenario of rural credit in Assam.

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Scenario of rural credit - A case study of Assam

INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural Employment Guarantee program) Rs. 34,699 crores. Deep Dayal upadhyaya Gram Jyoti Yojna Rs 15000 crores;

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LANKA :HOJAI: ASSAM

SESSION :- 2022-23



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1 - INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence the policies and programmes were designed with the aim of alleviating the rural poverty which has been one of the primary objectives of planned development in India. According to economic survey for the financial year 2015-16 RS 73,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes in MGNREGA, Mahatma Gandhi national Rural Employment Guarantee programme RS, 34,633 crores; Deen Dayal upadhyaya

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Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:-SEC-SE-4014

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Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crore has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is:

MGNREGA - Mahatma Gandhi National rural employment Guarantee programme Rs. 34,699 crores: Deen Dayal Upadhyaya Gram Jyoti Yojna Rs 15,000 crores, Aajeevika Rs 2,505 crores, Rural housing Rs 14,200 cr

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LANKA:: HOJAI:: ASSAM

Project Report

Subject: Economics SEC

Session: 2022-23

Paper Code: ECO-SE-4014

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**Topic: SCENARIO OF RURAL CREDIT – STUDY ON ITS
SOURCES AND PROBLEM IN ASSAM**

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Page 1

Scenario of rural credit - Study on its Sources and Problem in Assam.

INTRODUCTION :

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 Crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Program) Rs. 34,699 Crores; Deen Dayal Upadhyaya Gram Jyoti Yojna Rs. 15,000 Crores; Aajeevika Rs. 2,505 Crores; Rural Housing Rs. 14,200 Crores, Pradhan Mantri Gram Sadak Yojana Rs. 14,291 Crores; Village Entrepreneur-

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LANKA MAHAVIDYALAYA



PROJECT REPORTS

SUBJECT: ECONOMICS (HONOURS)

SESSION: 2022-23

PAPER CODE-ECO-HC-4014



TOPIC:- SCENARIO OF RURAL CREDIT –STUDY ON ITS
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* Introduction.

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and program were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in india.

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LANKA: HOJAI: ASSAM

PROJECT REPORTS

SUBJECT: ECONOMICS SKILL ENHANCEMENT

PAPER CODE:- ECO-SE-4014

SESSION -2022-23

**TOPIC-SCENARIO OF RURAL CREDIT-STUDY ON ITS SOURCES AND
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Q. Scenario of rural credit - Study on its source
-s and problem in Assam.

1. INTRODUCTION: Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, RS. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA

LANKA MAHAVIDYALAYA
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Topic : Scenario of rural credit in Assam.

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1. Introduction: Rural development implies both the economic betterment of the People as well as greater Social Transformation. India being a welfare state since independence, the Policies and Programmes were designed with the aim of alleviating the rural Poverty, which has been one of the Primary Objectives of Planned development In India.

According to economic Survey, for The financial Year 2015-16, Rs. 79,526 Crores has been allocated for rural development Initiatives and Schemes, which is 5% more than 2014-15. For rural development the allocation for

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LANKA::HOJAI::ASSAM

HOME ASSIGNMENT

Topic- Scenario of rural credit of Assam.

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Topic :- Scenario of rural credit - study on its sources and problem in Assam.

Introduction

Rural development implies both the economic betterment of people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to Economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA Rs 2505 crores; P. N. D. U. G. Y. J. Rs. 15,000 crores; Aajusika Rs 2505 crores; Rural Housing Rs. 14,200 crores; Pradhan Mantri Gram Sadak Yojna Rs. 14,291 crores. Village Entrepreneurship programme Rs. 200 crores. National Social Assistance programme Rs. 9082 crores. Rural drinking water and sanitation Rs. 6000 crores. Rural Infrastructure development fund Rs 25,000 crores; Panchayati Raj 94 crores.

According to 2011 census there are 833 million people living in rural India. Their livelihood depends on agriculture and allied activities like animal husbandry, fisheries, agro forestry and agro processing. Rural credit to the sector is disbursed by the institutional as well as the non-institutional sources. The formal institutions include commercial banks, cooperative societies, regional rural banks etc. On the other hand, the informal institutions comprises of the money-lenders, traders, landlords etc. In 1959, the cooperative credit societies provided only 3.1% credit and the rest borrowed from the informal sector. After the nationalisation of 14 commercial banks in 1969,

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LANKA, HOJAI (ASSAM)

45
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DEPARTMENT OF ECONOMICS

PAPER CODE-SEC-SE-4014

PROJECT ON :- SCENRIO OF RURAL CREDIT- STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.



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Scenario of rural credit -
- study on its sources and problem
in Assam.

1) Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs 79,526 crores had been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year '2015-16 for different programmes is : MGNREGA (Mahatma Gandhi National Rural Emp-
-loyment Guarantee Program)

LANKA MAHAVIDYALAYA

লংকা মহাবিদ্যালয়



HOME ASSIGNMENT - 2023

UNIVERSITY ROLL NO :-UA-211-303-0239

PAPER CODE :-ECO-SE-4014

CLASS : BA 4th SEMESTER

COURSE : TDC 2nd YEAR

SUBJECT : ECONOMICS

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/ 50

Name of the Topic:-

Scenario of rural credit - A case study of Assam



DATE :27/05/2023

SUBMITTED TO :

Ragu Saikia

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❁ Topic - Scenario of rural credit - A Case Study of Assam.

Ans =

Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence the policies and programmes were designed with the aim of alleviating the rural poverty which has been one of the primary objectives of planned development of India.

According to 2011 Census there are 833 million people living in rural India. Their livelihood depends on agriculture and allied activities like animal husbandry, fisheries, apiculture and agroprocessing. Rural credit to this sector is disbursed by the institutional as well as the non-institutional sources. The formal institutions include commercial banks, cooperative societies, regional rural banks (RRBs) etc. on the other hand; the informal institutions comprises of the money-lenders traders, landlords etc. in 1951 the co-operative credit

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Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:-SEC-SE-4014

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1) Scenario of rural credit - Study on its sources and problem in Assam.

Ans: (i) INTRODUCTION :-

Rural development implies both the economic betterment of the people as well as greater social transformation.

India being a Welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-2015. For rural development the allocation for the year 2015-2016 for

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Topic: Scenario of rural credit
- A Study of Assam

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Scenario of rural credit - A Case Study of Assam

INTRODUCTION

Rural development refers to an action plan for the economic as well as social upliftment of rural areas. Improving the quality of life of people living in rural areas is one of its basic objectives. Rural development traditionally depends on the exploitation of land intensive natural resources such as agriculture and forestry. Therefore, introducing policies and programmes with a target to improve agriculture sector and alleviate

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1. Introduction -

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

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PROJECT

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Scenario of rural credit - A case study of Assam.

Introduction :- Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes. Which is 5% more than 2014-15. For rural development the allocation for the years 2015-16 for different programmes is -

MGNREGA	Rs. 34699 crores	; Deen Dayal
Upadhyay Gram Jyoti Yojna	Rs. 15,000 crores	;
Aajeevika	Rs. 2,505 crores	; Rural Housing

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Topic :- Scenario of Rural Credit,

Poverty and Indebtedness in
India and Assam



Scenario of Rural Credit, Poverty
and Indebtedness in India and
Assam.

Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programme were designed with the aim of alleviating the rural poverty, which

has been one of the primary objectives of planned development in India.

According to economic survey, for financial year 2015-16, Rs 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programme is ~~MAN~~ MGNREGA (Mahatma Gandhi National Rural Employment Guarantee

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LANKA:: HOJAI:: ASSAM

Project Report

Subject: Economics SEC

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**Topic: SCENARIO OF RURAL CREDIT – STUDY ON ITS
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Scenario of rural credit - Study on its sources and Problem in Assam.

INTRODUCTION

Rural development implies both the economic betterment of the People as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to Economic Survey, for the financial year 2015-16, RS. 79,526 ~~crores~~ Crores has been allocated for rural development initiatives and schemes which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Program)

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LANKA:: HOJAI:: ASSAM

Project Report

Subject: Economics SEC

Session: 2022-23

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**Topic: SCENARIO OF RURAL CREDIT – STUDY ON ITS
SOURCES AND PROBLEM IN ASSAM**



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9. Scenario of Rural Credit - Study on its sources and problem in Assam.

Introduction:- Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since Independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development of India.

According to Economic Survey, for financial year 2015-16, Rs. 79,528 Crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is MGNREGA (Mahatma Gandhi Rural Employment

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Topic :- Scenario of rural credit - study
on its sources and problem
in Assam.

Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programme were designed with the aim of alleviating the rural poverty which has been one of the primary objectives of planned development in India. According to economic survey for the financial year 2015-2016 Rs. 79,526 Crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-2015. For rural development the allocation for the year 2015-2016 for different programmes is :-

MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Program) Rs - 34,699 Crores ; Rural Housing Rs - 14,200 Crores ; Pradhan mantri Krishi

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Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

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1. Introduction:

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16 Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is, 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural employment Guarantee program) Rs. 34,699 crores; Deen Dayal upadhaya Gram Jyoti Yajana Rs 15,000 crores; Aajeevika Rs 2,505 crores; rural Housing Rs. 142000 crores Pradhan mantri Gram Sadak Yajana Rs. 14291 crores; village entrepreneurship program Rs 200 crores; National Social

LANKA MAHAVIDYALAYA



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LANKA,HOJAI (ASSAM)

DEPARTMENT OF ECONOMICS

PAPER CODE-SEC-SE-4014



PROJECT ON :- SCENRIO OF RURAL CREDIT STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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Introduction : Rural development implies both the economic betterment of the people as well as gender social transformation. India being a welfare state since independence, the policies and programmes were designed with aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year

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DEPARTMENT OF ECONOMICS

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PROJECT ON :- SCENARIO OF RURAL CREDIT STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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Q. Scenario of rural credit - Study on its sources and problem in Assam.

INTRODUCTION :-

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programme were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, RS-79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programme is MGNREGA (Mahatma Gandhi National Rural Employment Guarantee programme) RS-34,699 crores, Deen Dayal Upadhaya Gram Jyoti Yojna RS-15,000 crores, Aajeevika RS-2505 crores, Rural Housing RS-14,200 crores, Pradhan Mantri Gram Sadak Yojana RS-14291 crores, Village Entrepreneurship Programme RS-200 crores

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Topic : Scenario of rural credit in Assam.

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- ① Scenario of Rural credit, Poverty and Indebtedness in India and Assam.

① Introduction :—

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 Crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16

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LANKA::HOJAI::ASSAM

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Topic- Scenario of rural credit of Assam.

38
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Q. Scenario of rural credit - A case study of Assam.

1. Introduction :- Rural development refers to an action plan for the economic as well as social upliftment of rural areas. Improving the quality of life of people living in rural areas is one of its basic objectives. Rural development traditionally depends on the exploitation of land intensive natural resources such as agriculture and forestry. Therefore, introducing policies and programmes with a target to improve agricultural sector and alleviate rural poverty has been one of the basic objectives of planned development in India and rural credit plays a crucial role in this case.

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Topic- Scenario of rural credit of Assam.

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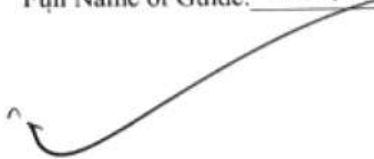
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Topic:- Scenario of rural credit -
Study on its sources and
Problem in Assam.

Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programme were designed with the aim of alleviating the rural poverty which has been one of the primary objectives of planned development in India. According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is:

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35/50

1) The scenario of India:

Rural credit aims at providing assistance to the target groups. Non-institutional sources, say money lenders, landlords, traders etc accounted for 93% of the total credit requirement in 1951-52 and institutional sources including the government accounted for only 7% of the total credit needs in that year. We see a changing scenario when ~~at~~ the All India Debt and Investment Survey (1981), estimated that the share of non-institutional sources had slumped to about 37% in 1981. Money lenders accounted for barely 16%. However, the share of institutional credit had jumped to 63% contributed 30% by cooperatives and 29% by commercial banks.

Thus, the data above reveals that the predominance of non-institutional sources has declined in India. The rural development of India lies in agricultural development. So emphasis has been given to agricultural credit the table below

Poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, RS 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For development the allocation for the year 2015-16 for different programmes is MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Programme) RS. 34,699 crores, Deen Dayal upadhyaya gram jyoti yojna RS 15,000 crores; Aajeevika RS 2,506 crores; Rural Housing RS 14,200 crores; Pradhan mantri gram sadak yojana RS 14,291 crores, village Entrepreneurship programme RS. 200 crores; National social assistance programme RS 9,082 Rural Drinking Water and sanitation RS. 6,000 crores; Rural Infrastructure Development Fund RS : 25,000 crores; Panchajati Raj RS 94 crores;

LANKA MAHAVIDYALAYA



Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:-SEC-SE-4014



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INTRODUCTION:

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey of the financial year 2015-16 Rs, 79,526 crores has been allocated for rural development initiatives and schemes which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programs is MGNREGA (Mahatma Gandhi national rural employment guarantee program) Rs 34,699 crores. Deen Dayal upadhyaya gram jodi yojna Rs 15000 crores, Rajeevika Rs 2,505 crores rural housing Rs 14,200 crores Pradhan mantri gram sadak yojana Rs 14,291 crores village enterprise entrepreneurship programme Rs 200 crores. National social assistance programme Rs 9,082 crores. Rural Banking water and Sanitation Rs 6000 crores, Rural infrastructure development.

LANKA MAHAVIDYALAYA



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LANKA, HOJAI (ASSAM)

DEPARTMENT OF ECONOMICS

PAPER CODE-SEC-SE-4014



PROJECT ON :- SCENARIO OF RURAL CREDIT STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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Introduction.

Rural development implies both economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of Planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 Crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development in the allocation for the year 2015-16 for different programme is: MGNREGIA (Mahatma Gandhi National Rural Employment Guarantee Program) Rs. 34,699 Crores; Rural Housing Rs. 14,200 Crores, Pradhan Mantri Gram

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LANKA,HOJAI (ASSAM)

DEPARTMENT OF ECONOMICS

PAPER CODE-SEC-SE-4014



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PROJECT ON :- SCENARIO OF RURAL CREDIT- STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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 - ii) THE SCENARIO OF ASSAM = 12-15
- 6) RECOMMENDATIONS FOR THE ABOVE PROBLEMS = 14-15
- 7) CONCLUSION = 15-16
- 8) REFERENCES = 16-17

1) SCENARIO OF RURAL CREDIT - STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

Ans: 1) Introduction

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGS (Mahatma Gandhi National Rural Employment Guarantee program) Rs. 34,699 crores; Deen Dayal Upadhyaya

LANKA MAHAVIDYALAYA



Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:-SEC-SE-4014

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1/ Scenario of Rural Credit, A Case Study of Assam.

Answer: Abstract:

Rural Credit in Assam has always been a crucial topic of discussion among policymakers and financial institutions. The state is home to a large number of farmers and small-scale entrepreneurs who heavily rely on credit facilities to sustain their businesses. However, the rural credit scenario in Assam has always been challenging due to various reasons such as the lack of awareness among the rural population about financial services, inadequate banking infrastructure, and low lending capacity of financial institutions. To address these challenges, the state Government has launched various schemes and initiatives to promote rural credit and financial inclusion. For instance,

the Assam Grameen Vikash Bank provides credit facilities to farmers and rural entrepreneurs to promote agriculture and allied activities. Similarly, the state government has launched the Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY) to provide financial assistance to rural entrepreneurs.

Despite these initiatives, there is still a long way to go to ensure that adequate credit facilities are available to rural populations in Assam.

LANKA MAHAVIDYALAYA



PROJECT REPORTS

SUBJECT: ECONOMICS (HONOURS)

SESSION: 2022-23

PAPER CODE-ECO-HC-4014

41/50

TOPIC:- SCENARIO OF RURAL CREDIT –STUDY ON ITS SOURCES AND PROBLEM IN ASSAM .



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2	REVIEW OF THE LITERATURE
3	OBJECTIVES OF THE STUDY
i)	METHODOLOGY
ii)	ANALYSIS AND INTERPRETATION
4	RECOMENDATION FOR THE ABOVE PROBLEMS
5	CONCLUSION
6	REFERENCES

8. Scenario of rural credit - study on its sources and problems in Assam.

Ans ∴ INTRODUCTION ∴ Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural Employment Guarantee programme) Rs. 34,699 crores, Deen Dayal Upadhyaya Gram Jyoti Yojna Rs 15,000 crores, Aajeevika Rs 14,291 crores, Village Entrepreneurship programme Rs. 200 crores.

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LANKA,HOJAI (ASSAM)

DEPARTMENT OF ECONOMICS

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PROJECT ON :- SCENRIO OF RURAL CREDIT STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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Scenario of Rural Credit
Study on its sources and problem in Assam.

1. Introduction :

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National

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INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India. According to economic survey, for the financial year 2015-16, Rs 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGS (Mahatma Gandhi National Rural Employment Guarantee program) Rs 34,699 crores; Deen Dayal Upadhyaya Gram

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Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:-SEC-SE-4014

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Introduction

Rural development refer to an action plan for the economic as well as social upliftment of rural areas. Improving the quality of life of people living in rural areas is one of its basic objective. Rural development traditionally depend on the exploitation of land intensive natural resources such as agriculture and forestry.

Therefore, introducing policies and programmes with a target to improve agricultural sector and alleviate rural poverty has been one of the basic objective of Planned development in Assam and rural credit,

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LANKA::HOJAI::ASSAM

HOME ASSIGNMENT

Topic- Scenario of rural credit of Assam.

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INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Programme) Rs. 34,699 crores; Pradhan Mantri Kaushik Yojna Rs 15,000 crores; Aajeevika Rs 2,505 crores;

LANKA MAHAVIDYALAYA



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A PROJECT REPORT ON SCENARIO OF RURAL CREDIT A STUDY ON ITS SOURCES AND PROBLEM IN ASSAM



submitted by :-

submitted to:-

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② ANALYSIS AND INTERPRETATION

5. RECOMMENDATION FOR THE ABOVE PROBLEMS

6. CONCLUSION

7. REFERENCES

Q. Scenario of rural credit - A
case Study of Assam.

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Ans &

Rural credit in the form of institutional as well as non-institutional sources has the power to mitigate the problem of rural poverty in India. It is estimated that 51% of rural population do not have access to either of the aforesaid sources of the credit. This has geared up the problem of poverty, moreover, it is poverty itself, which conceives indebtedness as one of the stumbling blocks in the way of rural prosperity, making true the famous saying that Indian.

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LANKA,HOJAI (ASSAM)

DEPARTMENT OF ECONOMICS

PAPER CODE-SEC-SE-4014

PROJECT ON :- SCENARIO OF RURAL CREDIT STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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INTRODUCTION

1)

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since Independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India. According to economic survey, for the financial year 2015-16, Rs. 79,526 Crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocated for the year 2015-16 for different programme is:

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- Deen Dayal Upadhyaya Gram Jyoti Yojna Rs. 15,000 Crores;
- Aajeevika Rs. 2,505 Crores;
- Rural Housing Rs. 14,200 Crores;
- Pradhan Mantri Gram Sadak Yojna Rs. 14,291 Crores;
- Village Entrepreneurship Programme Rs. 200 Crores;
- National Social Assistance Programme Rs. 9,082 Crores;
- Rural Drinking Water and Sanitation Rs. 6,000 Crores;

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44
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PROJECT ON :- SCENRIO OF RURAL CREDIT STUDY ON ITS SOURCES AND PROBLEM IN ASSAM.

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INTRODUCTION

Rural development implies both the economic betterment of the People as well as greater Social transformation. India being a Welfare State since independence, the policies and programmes were designed with the aim of alleviating the ~~primary~~ poverty, which has been one of the primary objectives of planned development in India.

According to economic Survey, for the financial year 2015-16, Rs 79,526 Crores has been allocated for rural development initiatives and Schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is: MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) Rs 34,699 Crores; Deen Dayal Upadhyaya Gram Jyoti Yojna Rs 15,000 Crores; Aajeevika Rs 2505 Crores; Rural Housing Rs 14,200 Crores; Pradhan mantri Gram Sadak Yojana

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Topic - Scenario of rural credit - A case study of Assam.

INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development that allocation for the year 2015-16 for different programmes is: MGNREGS (Mahatma Gandhi National Rural Employment Guarantee program) Rs. 2,505 crores; Deen Dayal Upadhyaya Gram Jyoti Yojna Rs 15,000 crores; Aajeevika Rs 2,505 crores; Rural housing Rs 14,200 crores; Pradhan Mantri Gram Sadak Yojana Rs 14,291 crores; village Entrepreneurship programme Rs 200 crores; National

LANKA MAHAVIDYALAYA



Lanka, Hojai (Assam)

Project on:- Scenario of rural credit- Study on its sources and problem in Assam

Pepar:- SEC-SE-4014

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my supervision as per the guidelines of Gauhati University.

This is also certified that this project work is carried out by the
candidate himself/herself and is original.

Date: 06/05/2023 Signature of Guide: Rajiv

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INTRODUCTION

Rural development implies both the economic betterment of the people as well as greater social transformation. India being a welfare state since independence, the policies and programmes were designed with the aim of alleviating the rural poverty, which has been one of the primary objectives of planned development in India.

According to economic survey, for the financial year 2015-16, Rs. 79,526 crores has been allocated for rural development initiatives and schemes, which is 5% more than 2014-15. For rural development the allocation for the year 2015-16 for different programmes is

MGNREGS (Mahatma Gandhi National Rural Employment

LANKA MAHA VIDYALAYA



Lanka, Hojai (Assam)



Department Of Economics

Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
ASSAM, INDIA

Supervised by:-

Dr. Anil Kumar Saikia
Assistant Professor Of
Lanka Mahavidyalaya

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1. Introduction
2. Features of the MGNREGA.
3. Objective of the study.
4. Analysis.
5. Conclusion.
6. Suggestions.
7. References.

Introduction :- The national Rural Employment Guarantee Act. (NREGA) is a historic legislation Passed by the Government of India in September 2005 and was implemented in a phased manner. In Phase I it was introduced in 200 of the most backward districts of the country and was extended to additional 130 districts in Phase II in 2007-2008. The Act was notified in the remaining 285 rural districts of India Volume - II, Issue - VI

From April 1, 2008 in Phase III. It is now implemented in 645 districts of the country. The Scheme offers a Statutory minimum wage of Rs. 142 per each job holder per day in 2014 prices. Later on 2nd October, 2009 it was renamed as Mahatma Gandhi National Rural Employment Guarantee Act. The Act was initiated with the objective of enhancing 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. Another aim of MGNREGA is to create durable assets such as roads, canals, ponds, wells. It also aims at serving other objectives like creation of useful assets in rural areas, empowering women, reducing rural-urban migration and changing the power relations to bring in a more equitable social order. The Scheme

Strives to improve the economic and social condition of the poor people residing in the rural areas. MGNREGA marked a paradigm shift from the earlier employment programmes with its right based approach. Govt. is legally accountable for providing employment of hundred days those who demand it.

Salient features of the MGNREG Act.

1. Mahatma Gandhi National Rural Employment Guarantee (NREGP) is right based programme, gives guaranteed employment opportunity up to 100 days for each rural household willing to do unskilled manual work every year.
2. Employment will be provided by the GP within 15 days of work application, else unemployment allowance will be paid up to 100 days in a financial year per household depending on the actual demand.
3. A 60:40 wage and material ratio has to be maintained. No contractors and machinery is allowed.
4. The Act provides an opportunity to build rural infrastructure through watershed development, restoration of water bodies such as tanks and canals, activities aimed at forestry, land development, soil erosion and flood control. Construction of roads and institutional facilities.

A Project



TOPIC:- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Employment : A Study in Assam.

Submitted to

The department of Economics Lanka Mahavidyalaya

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Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Employment:

- A study in Assam.



Mahatma Gandhi National Rural Employment Guarantee Act is the remarkable programme of the Indian Government that directly touches the lives of the rural poor. The Act was enacted on 25th August 2005 and it came into force on 2nd February 2006. In Assam, MGNREGA was introduced in the state in the Financial Year 2006-2007 in 7 districts as the first phase and later it covered 27 districts by the Financial Year 2008-2009. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) focuses at enhancing the livelihood security of the people in rural areas by ~~grant~~ guaranteeing hundred days of wage of wage employment in the Financial Year to a rural household whose members volunteer to do unskilled manual work.

MGNREGA highlights in providing unskilled work for rural India in the rural areas. Ensure complete openness and ownership in the governance, improve the entire system of democracy, ensuring sustainable development by improving the natural resources of land and water and providing an important role to the Panchayati Raj. In the financial year 2016-2017, the empowered committee of MGNREGA focuses on the construction of Farm Pond, Construction of JHHLS and AWC Building, Construction of Vermi compost Tanks, Plantation and Paver's Block Road. The objective of the paper focuses to study the impact of MGNREGA on the rural life. The second objective focuses on the benefits the rural areas are achieving through the scheme and the problems associated with implementation of the scheme. It also emphasizes on effective suggestions for the implementation of the scheme. The proper implementation of the scheme will be beneficial to the nation by reducing poverty and

generating employment in the nation.

Features of the Programme :-

- (i) Water Conservation.
- (ii) Land Development.
- (iii) Minor Irrigation, horticulture and lang development on lands of SC/ST/BPL/JAY and Reform beneficiaries.

(iv) Rural connectivity.

(v) Adult members of a rural household who are willing to do unskilled manual work may apply for registration to the local Gram Panchayat in writing or orally.

(vi) The Gram Panchayat, after due verification, will issue a Job Card to the household as a whole. The Job Card will bear the photograph of all adult members of the household willing to work under MGNREGA.

(vii) The Job Card with photograph is

LANKA

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A
Project

Topic : Mahatma Gandhi National
Rural Employment Guarantee Act
(MGNREGA)
and Employment Generation: A
Study in Assam.

Submitted
to
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by

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MGNREGA And Employment

In Assam

Introduction - MGNREGA is Mahatma Gandhi National Rural Employment Guarantee Act 2005. It was notified on September 7. It is currently the largest funded rural development programme. The main motive of the Act is to provide at least 100 days of guaranteed wage employment in

a financial year to every rural household whose adult members volunteer to do unskilled manual work.

Activities covered under

MGNREGA :

The works have been divided into 10 broad categories like Watershed, Irrigation and Flood management works, Agricultural and Livestock related works, Fisheries and works in coastal areas and the Rural Drinking water and Sanitation related work.

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Lanka, Hojai (Assam)

Department Of Economics

Paper:- SEC0SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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Submitted By:-

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QNO 1:- Write the ~~status~~ of MGNREGA Employment in Assam?

Ans:- Introduction:- IN ASSAM, MGNREGA

was introduced in the state in 2006-07 in 7 districts as the first phase. The coverage was extended to 6 ~~state~~ more districts in the 2nd phase that is in 2007-08 and since 2008-09 all 27 are being covered under the programme. The MGNREGA was developed of the employment in Assam to the financial and household sectors.

Salient features of the programme :- The

Salient features of the National employment guarantee programme are as follows -

(i) Adult members of a rural household who are willing to do unskilled manual work may apply for registration to the local Gram panchayat in writing or orally.

(ii) The Gram Panchayat, after due verification, will issue a job card to the household as a whole. The job card will bear the photograph of all adult members of the household willing to work under NREGA. The job card

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PROJECT ON:- MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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INTRODUCTION

The MGNREGA was initiated with the objective of "enhancing 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 was first proposed in 1991 by P. V. Narasimha Rao. It was finally accepted in the Parliament and commenced implementation in 625 districts of India. Based on this pilot experience, NREGA was scaled up to cover all the



districts of India from 1 April 2008.

Assam, the gateway to North east India, is endowed with abundant fertile, lands, natural and mineral resources. The state with a total geographical area of 78,438 Sq Km is home to around 85% rural population.

But the state is having comparatively high unemployment particularly unemployment in rural areas. High unemployment and low income of the people in the rural areas results in low purchasing power of the rural people, ultimately affecting their quality of life.

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LANKA::HOJAI::ASSAM

Department of Economics



Topic:-Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Employment Generation a study in Assam.

Submitted To-

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Topic ÷ MGNREGA & Employment a study in Assam.



Introduction ÷ MGNREGA has been a breakthrough in the history of independent India particularly in terms of economic empowerment of rural poor. It is one of the major legislative measures taken by the government during its 10th Five year plan with a view to ameliorating poverty in rural India by generating 100 days guaranteed employment to each other member of rural households who demand for it. This act has been calculating design for poor unskilled labour force of the rural areas of the country who has basically dependent on agriculture which is mostly seasonal in most of

the parts of the country. The decentralized three-tier implementa-
 tion process of the act is its most remarkable aspect. Apart from the key role played by the central Government, the state government have also been empowered a lot to monitor and implement the act through various level of Administrative structure from district to Panchayat levels via development blocks. The paper basically focuses on the aspect of this epoch-making legislation i.e employment generation in the state of Assam, a major component of North Eastern Region of India particularly the analysis comprise the details of job cards issued and employment provided employment generation to various social group, Average

mandays of employment provided increase in job cards issued and job provided as well as the fund expanded on wage and the data furnished against all these aspect cover the period from financial years 2007-08 to 2014-15.

objective of the study:

- i) To find the trend in job cards issued.
- ii) To find the trend in demand for work among the rural HHs.
- iii) To find out the trend in employment in various social groups.
- iv) To find the range of employment generation for women labourers in the study area.
- v) To find out the expenditure specifically on wage of the job

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LANKA HOJAI ASSAM

SESSION :- 2022-23



A PROJECT REPORT ON ECONOMICS

Topic:- MGNREGA And Employment Generation: A Study In The State Of Assam,India.

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Date of Submission	:-	15/12/2022
Submitted to	:-	DR. Anil Kumar Saikia

Q. (1) MGNREGA AND EMPLOYMENT. A STUDY IN THE STATE OF ASSAM, INDIA.



(1) Introduction

Ans :- The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which began as the National Rural Employment Guarantee Act (NREGA), is one of the most pivotal legislations passed by the Government of India. In 2005, MGNREGA, along with the right to Information Act, marked the importance of rights-based legislation in India, and secured the crucial rights to work and accountability for citizens in the constitution.

When first implemented, it was very controversial, for many considered it to be too ambitious in scope and a potential drain on the fiscal capacity of the Indian state. Before the World Bank lauded it as the world's largest social security scheme, they cautioned against it, calling it a "barrier to development". Over time, however, MGNREGA has emerged as one of the strongest social security nets for the rural poor in India.

In the 15 years since MGNREGA (the Act) and MGNREGS (the scheme) has been implemented, many changes have taken place, and multiple studies have been conducted to examine if the

LANKA MAHAVIDYALAYA

লংকা মহাবিদ্যালয়



HOME ASSIGNMENT - 2022

SUBJECT : DATA COLLECTION AND PRESENTATION

COURSE : TDC 2nd YEAR

UNIVERSITY ROLL NO :-UA-211-303-0239

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MGNREGA and employment: a study in Assam

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INTRODUCTION

(Mahatma Gandhi National Rural Employment Guarantee Act)

The Mahatma Gandhi National Rural Employment Guarantee Act is an Indian law introduced on 5th September 2005 that aims to guarantee the 'Right to work' and ensure livelihood security in rural areas by providing at least 100 days of guarantee wage employment in a financial year to every household.

The scheme was designed to provide only adult who registered for rural employment a minimum of 100 days of work in a financial year. It was later renamed as

The Mahatma Gandhi National Rural
Employment Guarantee Act (MGNREGA).

The MGNREGA is an Entitlement to work
that every adult citizen holds. In case such
Employment is not provided within 15 days
of registration. The applicants becomes
eligible for an unemployment allowances.

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Lanka, Hojai (Assam)

Department Of Economics

Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Employment:

— A Study in Assam



Introduction The Act:-

National Rural Employment Guarantee Act 2005 (OR, NREGA No. 42, Later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", MGNREGA), is an Indian labour law and Social Security measures that aims to guarantee the "Right to work".

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

The Act was first proposed in 1991 by P.V. Narasimha Rao. In 2006, it was finally accepted in the Parliament and commenced implementation in 625 districts of India. Based on this pilot experience, NREGA was scaled up to cover all the districts of India from 1 April 2008. The statute is hailed by the government as "the largest and most ambitious social security and public,

Works Programme in the World". In its world development Report 2014, The World Bank termed it a "stellar example of Rural development."

The MGNREGA was initiated with the objective of "enhancing livelihood security in rural areas by providing atleast 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work". Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds, wells). Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an employment allowance. Thus, employment under MGNREGA is a legal entitlement.

MGNREGA is to be implemented mainly by gram panchayat (GPs). The involvement of contractors is banned, labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred.

Apart from providing economic security and creating rural assets, NREGS can help in protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity, among others.

The objectives of NREGA :-

The national rural Employment Guarantee Act (NREGA) aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose member volunteer to do unskilled manual work. The objective of the act is also to create durable assets and strengthen the livelihood resource base of the rural poor. The choice of work suggested in the act addresses causes of chronic poverty like drought, deforestation and soil erosion, so that the process of employment generation is maintained on a sustainable basis.

In detail, the main focus of the NREGA is proposed to be as:

- 1/ To Supplement Employment.
- 2/ To regenerate natural resources base →

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PROJECT ON:-MGNREGA AND EMPLOYMENT
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MGNREGA Introduction



The full form of MGNREGA is Mahatma Gandhi National Rural Employment Guarantee Act. The National Rural Employment Guarantee Act (NREGA) was passed in September 2005 under the UPA government during the tenure of former prime minister Dr. Manmohan Singh. Later the act named after Mahatma Gandhi and hence became MGNREGA. The mandate of the Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Employment is to be provided within 5 Km of an applicant's residence and minimum wages are to be paid. Job card should be provided within 15 days of application. If work is not provided within 15 days of applying application

Applicants are entitled to an unemployment allowance.

Activities covered under MGNREGA

The works have been divided into 10 broad categories like watershed, irrigation and flood management works, Agricultural and Livestock related works, Fisheries and works in coastal areas and the Rural Drinking water and sanitation related works.

It was launched by Govt. of India in all Gram panchayats of districts Mahendergarh and Sirsa on 2nd February 2006 and this scheme was also extended in two more districts namely Ambala and Mewat w.e.f 1st April 2007.

The main features of MGNREGA

1) Gives legal guarantee of wage employment to the adult members of rural households who are willing

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LANKA MAHAVIDYALAYA

LANKA :HOJAI: ASSAM
SESSION :- 2022-23



A PROJECT REPORT ON ECONOMICS

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MGNREGA AND EMPLOYMENT



IN ASSAM

24

Introduction: The full form of MGNREGA is Mahatma Gandhi National Rural Employment Guarantee. The Mahatma Gandhi National Rural Employment Guarantee Act or NREGA, is an Indian labour law and Social Security measure that aims to guarantee "the right to work". This Act was passed in 23 August 2005 under the UPA government of prime

Minister Manmohan Singh following tabling of the bill in parliament by the Minister for Rural Development Raghuvansh Prasad Singh. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to at least one member of every household whose adult members volunteer to do unskilled manual work. Women are job guaranteed one third of the job made available under the MGNREGA. Another aim

of MGNREGA is to create durable assets (such as roads, canals, ponds and wells). Employment is to be provided within 5km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying applicants are entitled to an unemployment allowance that is if the government fails to the are entitled to an unemployment allowance.

The act was first proposed in 1991 by P.V. Narasimha

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Lanka, Hojai (Assam)

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Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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INTRODUCTION OF MGNREGA

MGNREGA is the remarkable programme of the Indian Government that directly touches the lives of rural poor.

National Rural employment Guarantee Act

2005 which was later renamed as

Mahatma Gandhi National Rural Employment Act, has been become an Indian labour law and social security

measure. that aims to guarantee the right work. The Act was first proposed by Narasimha Rao. brought in the year 1991.

The Act was enacted on 25th August 2005 and was finally come into enforcement from 2nd February 2006.

At the initial phase, the Act was implemented in 200 districts in India.

Based on the pilot survey, MGNREGA was later in the year 1st April 2008, scope to cover all the districts in



The country. It was initiated with the objective of enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in the financial year, to every household whose adult members volunteer to do unskilled manual work.

The Act also highlights to create durable assets (such as roads, canals, ponds, wells) in rural areas. Employment is to be provided within a distance of 5 km from the applicant's residence and minimum wage to be paid. If the employment is not provided within 15 days of the applicant's residence and unemployment allowance. It is implemented mainly by Gram Panchayats (GPs) labour intensive task like creating infrastructure like bore water.

FEATURES OF MGNREGA

- ① Gives legal guarantee of wage employment to the adult members of rural households who are willing to do unskilled manual labour subjected to a maximum of 100 days per household.
- ② Applicable for all villages in the districts.
- ③ Every rural household has the right to register under MGNREGA.
- ④ Job cards issued to every household registered under MGNREGA.
- ⑤ Job cards issued within 15 days from the date of receipt of application for the job card registration.
- ⑥ The registered job card holders can seek employment by giving a group/individual application.
- ⑦ A minimum of 10 job seekers shall apply to sanction a new work under MGNREGA.

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Department Of Economics

Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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1. Introduction.
2. Features of the MGNREGA.
3. Objective of the study.
4. Analysis.
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Introduction :- Agriculture and its associated activities have been forming the economic base and the main source of employment and livelihood for the people in rural areas of the country. However, continued population pressure increasing fragmentation of agricultural holdings and increasing inequalities in the distribution of arable land for cultivation among farming households, decline in per household income from farm sector and increasing application of labour saving farm production technologies have resulted in inability of agriculture sector to cope with gradual employment of farming households in rural areas. It has also been well realized that the release of surplus labour force from agricultural sector to be absorbed industrial sector in urban areas did not succeed so far.

As such that the current rural economy in India has been characterized by a huge volume of surplus labour in the form of disguised as well as open unemployment. The labour force in this agrarian surplus economy has been largely depending on wages which they receive through undertaking unskilled,

Casual, and manual labour from available employment in rural farm and non-farm economic sectors (Kabra 1992, Mathur 1993, Basant 1993). The act gives legal guarantee of a hundred days of wage employment in a financial year to adult members of a rural household who demand employment and are willing to do unskilled manual work.

Salient features of the MGNREGS Act. :-

1. Mahatma Gandhi National Rural Employment Guarantee (NREGP) is right based Programme, gives guaranteed employment opportunity up to 100 days for each rural household willing to do unskilled manual work every year.
2. Employment will be provided by the GP within 15 day of work application, also unemployment allowance will be paid up to 100 days in a financial year per household depending on the actual demand.
3. A 60:40 wage and material ratio has to be maintained. No contractors and machinery is allowed.
4. The Act provides an opportunity to build rural infrastructure through watershed development, restoration of water bodies such as tanks and canals, activities aimed at forestry, land development, soil erosion and flood control, construction of roads

PROJECT

**Topic: Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
and Employment Generation; A Study in Assam**

Submitted to

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INTRODUCTION

MGNREGA is one of the largest rural development programme implemented in India. Rural areas were most affected with the problem of poverty and non-availability of opportunities to work in hometowns. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) enacted on 25th August 2005 and came into force on 2nd February 2006 is one of the major employments generating programmes initiated by Government of India. The main objective of the act is to promote rural livelihoods and thereby to raise the standard of living of the rural people. The act marked as a paradigm shift to the right based approach and aimed to enhance inclusive growth where the issues like quality of the environment and rural-urban migration

are greatly concerned. The first phase of implementation of the act was done in the financial year 2006-07 where 200 districts of the country and 7 districts of Assam had covered. Later by the financial year 2008-09, all the districts of the country came under the purview of the act. MGNREGA ensures 100 days of employment guarantee through sanctioning of Job Cards to the rural people who are entitled to get it. But in case of Assam, only a few got 100 days of work, while some did not get any work at all. According to the latest data updated by the Ministry of Rural Development Government of India by August 2020 total number of 53.18 lakh job cards issued in Assam, whereas only 30.38 lakhs active job cards are found.

A
Project
on,



Topic : Mahatma Gandhi National Rural
Employment Guarantee Act (MGNREGA)
and Employment Generation : A
Study of Assam

2024

2024

Study of Assam

to

The Department of Economics

Lanka Mahavidyalaya

by

Name of the student : Biki Das

GU Roll No : ~~03~~ UA-211-303-0043

Class : TDC 3rd semester

Paper : SEC

Paper Code : ECO-SE-3014

Submitted by

Dr. Anil Kumar Saikia

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Introduction



Mahatma Gandhi National Rural employment guarantee act 2005 or MNREGA, earlier known as the Mahatma Gandhi Rural Employment Guarantee Act or NREGA, is an Indian labour law and social security measure that aims to guarantee the 'right to work', this act was passed in 23 August 2005 under the UPA government of Prime minister Manmohan Singh following tabling of the bill in Parliament by the minister for

Rural Development Raghuramth prasad Singh. It aims to enhance livelihood security in Rural areas by providing at least 100 days of wages employment in a financial year to the least one member of every household whose adult members volunteer to do unskilled manual work. Women are guaranteed one third of the job made available under the MGNREGA. Another aim of MGNREGA is to create durable assets. Employment is to be provided

within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. That is, if the government fails to provide employment, it has to provide certain unemployment allowances to these people. Thus, employment under MGNREGS is a legal entitlement. Apart from providing economic security and creating rural assets, other things said to promote MGNREGS are that it can help in protecting the environment, empowering rural women,



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Topic: Mahatma Gandhi National
Rural Employment Act (MGNREGS)

and employment generation: A study
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MGNREGA and employment study in Assam.

Introduction :- MGNREGA is the remarkable programme of the India Government that directly touches the lives of the rural poor. The Act was enacted on 25th August 2005 and it came into force on 2nd February 2006. In Assam, MGNREGA was introduced in the state in financial year 2006-2007 in 7 districts as the first phase and later it covered 27 districts by the FY 2008-2009. The Mahatma Gandhi National Rural Employment guarantee Act (MGNREGA) focuses at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days-

of wage employment in the FY, to a rural household whose members volunteer to do unskilled manual work. MGNREGA highlights in providing unskilled work for rural India in the rural areas. Ensures complete openness and ownership in the government governance, improve the the entire system of democracy, ensuring sustainable development by improving the natural resources of land and water and providing an important role to the panchayati raj. In the FY 2016-17, the empowered committee of MGNREGA focuses on the construction of farm pond, construction of IHHLS and AWC Building, construction-

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PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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MGNREGA AND EMPLOYMENT IN ASSAM



INTRODUCTION ↪

The full form of MGNREGA is Mahatma Gandhi National Rural employment Guarantee. The Mahatma Gandhi National Rural employment guarantee Act, 2005 or MGNREGA, earlier known as the National Rural employment guarantee Act or NREGA, is an Indian labour law and social security measure that aims to guarantee the right to work; this Act was passed in August 23, 2005 under the UPA government of prime minister Manmohan Singh following tabling of the bill in parliament by the ministers for rural development Raghuvansh Prasad Singh.

ABOUT MGNREGA

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to at least one member of every household whose adult members volunteers to do unskilled manual work. Women are guaranteed one third of the job made available under the MGNREGA. Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds and wells). employment is to be provided within 5km of an applicants residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance that is, if the government fails to are entitled.

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GENERATION: A STUDY IN THE STATE OF
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MGNREGA

Introduction :- The Mahatma Gandhi National Rural employment Guarantee Act (MGNREGA) was passed in 2005 with the objective of addressing the statutory right to food security the associated public employment programme, the Mahatma Gandhi national Rural ~~Act~~ Guarantee Act scheme (MGNREGA) is a Central govt. scheme under (MORD). The ministry of rural development (MORD) with shared responsibility between national and state govt. for its implementation.

programme implementation began in 2006, and was initiated in three phases, Phase I (2006-2007). The most backward districts of the ~~state~~ country.

Phase II (2007-2008) - extended to an additional 130 districts.

Phase III (2008 onward) - extended to all remaining rural districts.



MGNREGA is currently the largest funded rural development programme in India with an annual budget of USD 8.44 billion in 2019-20, compared to an initial of 16 billion in 2006-7. MGNREGA is operational in 34 out of the 36 states and union territories, and 691 of the 712 districts, which included 6,198 blocks and 262,433 Gram Panchayats, and 30.85% of Indian ~~and~~ rural population.

Activities covered under MGNREGA:-

The works have been ~~div~~ divided into 10 categories like watershed, irrigation and flood management works, Agricultural and livestock related works, fisheries and works in coastal areas and the rural drinking water and sanitation related works.

It was launched by govt. of India in all Gram Panchayat of districts Mahendgarh and Sissa on 2nd February 2006 and this scheme was also extended in two

more districts namely Ambala & mewal
W.e.f, 1st April 2007.

The main features of MGNREGA:-

- ① Gives legal guarantee of wage employment to the adult members of rural household who are willing to do unskilled manual labour subject to a maximum of 100 days per household.
- ② It is applicable to all villages in the district. every rural household has the right to register under MGNREGA.
- ③ Job card are issued to every household registered under MGNREGA within 15 days from the date of receipt of the application for the job card registration.
- ④ The registered jobcardholders can seek employment by given a group / individual application. A minimum of 10 job seekers shall apply to sanction a new work under MGNREGA.

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GENERATION: A STUDY IN THE STATE OF
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Introduction:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is functional in almost all rural districts of India guaranteeing wage employment on demand. The main intention behind launching MGNREGA was to provide some minimum level of employment security to the poorest rural households. However, it has been found that only a fraction of households registered under the Act actually demands employment. This paper studies the latter for some distinctive socio-economic characteristics so as to deduce targeting efficiency.

cy of MGNREGA across India in general and in the state of Assam in particular. Findings of the Paper suggest that it is the poorest and underprivileged regions as well as households who constitute the bulk of those demanding MGNREGA employment. Low income, poor material conditions, social backwardness, low levels of literacy and absence of stable source of income have been found to be significant in determining MGNREGA participation. Moreover, there is considerable participation on by people past the conventional working age of 65 years as well as from women who are otherwise not part of the formal workforce. Thus it is found that MGNREGA is reaching out to most of its

intended beneficiaries i.e., people who are prone to high degree of livelihood insecurities. In 2005 the Government of India (GoI) announced a social security programme larger in scope and coverage than any such previous programme "The National Rural Employment Guarantee Act or Scheme" (NREGA OR NREGS) which was implemented in three phases (Phase I: 2005-06, Phase II: 2007-08 and Phase III: 2008-09) across all rural districts of India. Today it poses as an alternative wage employment avenue in rural in the guarantee of 100 days employment an demand for rural households.

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Q/ Role of MGNREGA and Employment in Assam?

Introduction of MGNREGA



MGNREGA provides all rural Indian households with an entitlement to demand for up to 100 days of work at any time ~~to~~ each year. MGNREGA is implemented by the Ministry of Rural Development as a central Government Sponsored scheme.

The act was first proposed in 1991 by P.V. Narasimha Rao. It was finally accepted in the ~~Parli~~ Parliament and commenced implementation in 625 districts of India.

Based on this ~~the~~ pilot experience NREGA was scaled up to cover all the districts of India from 1 April 2008.

National Rural Employment Guarantee Act 2005 (or, NREGA now, later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act" (MGNREGA)). is an Indian labour law and social security measure that aims to guarantee the right to work. It aims to enhance livelihood security in rural areas by providing

At least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

The act was first proposed in 1991 by Narasimha Rao. In 2006 it was finally accepted in the Parliament and commenced implementation in 625 districts of India. Based on this pilot, experience, MREGA was scaled up to cover all the districts of India from 1 April 2008. The Statute is hailed by the governments as 'the largest and

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Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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INTRODUCTION



The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the most progressive legislation enacted on August 25, 2005 and is the largest public program in India. Its significance is evident from a variety of perspectives. MGNREGA has been a breakthrough in the history of independent India particularly in terms of economic empowerment of rural poor. It is one of the major legislative measure taken by the government during 10th five year plan with a view to ameliorating poverty in rural India by generating 100 days guaranteed employment to each member of rural households who demand for it.

This act has been carefully designed for poor unskilled labour force of the rural areas of the country. The decentralized three-tier implementation process of the act is its most remarkable aspect. Apart from the key role played by the central government, the state governments have also been empowered a lot to monitor and implement the act through various levels of administrative structures from district to panchayat level via development blocks. The paper basically focuses on one aspect of this epoch-making legislative i.e. employment generation in the state of Assam a major component of North Eastern Region of India. Particularly generation to various social groups, average mandays

of employment provided increase in job card issued and job provided as well as the fund expended on wage and the data furnished against all these aspects cover the period from financial year 2007-08 to 2014-15. MGNREGA is considered as a "Silver Bullets" for annihilating country pauperism and unemployment, by system for creating interest for profitable work impel in an exceptional way amid the most recent couple of decades. There's developing frequency of absence of education, visually bloodied confidence, empty individualities, mal-sustained youths, frail pregnant ladies, agronomist self-murders, starvation end, relocation coming about because of deficient business, impecuniousness and the disappointment of subsistence

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Paper:- SEC-SE-3014

**PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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Mahatma Gandhi National Rural Employment Guarantee Act. (MGNREGA) and Employment :- - A Study in Assam.



1. Introduction :- Mahatma Gandhi Rural
Employment Guarantee Act
(MGNREGA) is one of the major em-
-ployments generating programs to add-
-ress unemployment in rural India.
The act was enacted on 25th August
2005 and came into force on 2nd
February 2006. In Assam this act
was introduced in the financial
year 2006-07, and in the first
phase, it covered only 7 districts
of the state. Later it was expe-
-nded to all the districts of the
state by the financial year 2008
-09. The act came with the ma-
-in objective to ensure the livelihood
-d security among the rural m-
-ass by providing at least 100
days of job security in every
financial year. It is seen that till
date the the majority of the rural
people of Assam directly or indire-
-ctly related to agriculture for
their livelihood, due to which

it creates problems like disguised and seasonal unemployment.

The act also highlights to create durable assets (Such as roads, canals, ponds, wells) in rural areas. Employment is to be provided within a distance of 5 K.M. from the applicants residence and minimum wage to be paid. If the employment is not provided within 15 days, the applicants are entitled for unemployment allowance. It is implemented by the Gram Panchayats (GPs). Labour intensive task like creating infrastructure for water harvesting, Drought Relief and Flood control are emphasized. Another area is that, focused under this programme is protecting the environment and environment as Empowering rural women, reducing Rural-Urban migration and fostering social security among needy. Based on the secondary data, the present study tries to examine the effectiveness of MGNREGA on employing people at the state.

1.1. Salient Features of the Act.

a) Right based framework :-

For adult members of the rural household willing to do unskilled manual work.

b) Time bound Guarantee :-

15 days of provision of employment, otherwise unemployment allowance will be provided. Provision of up to 100 days of guaranteed payment in a financial year per the household depending on the actual demand.

c) Labour intensive work :-

60:40 wage and material ratio for permissible work, no contractors / machinery.

d) Land Development.

e) Water Conservation.

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Department Of Economics

Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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INTRODUCTION

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT - NT GUARATEE SCHEME



Today, the MGNREGA has provided an employment to millions of workers not only the employment is provided to them it is also creating sustainable & durable assets in the village. The scheme has given a power to the daily wage laborers to fight for their right to receive that they must receive & it is also an opportunity to promote overall development & to give the power to the rural society of our country.

MGNREGA is a landmark legislation in the Indian history of social security legislation after independence. This legislation

has been bringing about a silent revolution in rural areas. The MGNREGA is India's first law to codify development rights in a legal framework. There is a long & immediate need to formulate rules to operationalise ~~provisions~~ provisions in the act which include guaranteeing grievance redressal in 7 days, social audit twice a year & mandatory transparency & proactive disclosure.

National Rural Employment Guarantee Act was passed by parliament & enacted on 5th December 2005. The NREGA scheme was initially came in to force in 200 districts of 27 states in phase 1 (one). It is firstly launched in Anantpur district of Andhra Pradesh on 2nd February 2006 by our prime Minister Dr. Manmohan Singh. It was implemented in

three phases & covered the whole country within 5 years. This act provides Right Based Employment to the rural people of India on 31st Decembert 2009 the act was renamed by an amendment as Mahatma Gandhi National Rural Employment Guarantee Act 2005.

The implementation of NREGA largely depends on the active participation of 3 tier decentralized self governance and panchayat institutions. The basic objectives of the act is to enhance livelihood security & standard of living in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult member volunteers to do unskilled manual work. Any rural household seeking manual work could register their name in the gram panchayat

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Project

Topic:- Mahatma Gandhi National Rural
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Question :-

1) MGNREGA and Employment; A Study in Assam.

Answer :-

ABSTRACT



MGNREGA is the remarkable programme of the India Government that directly touches the lives of the rural poor. The act was enacted on 25th August 2005 and it came into force on 2nd February 2006. In Assam, MGNREGA was introduced in the state in the financial year 2006-2007 in 7th districts by the financial year 2008-2009. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) focuses at enhancing the live lihood security of the people in rural areas by guaranteeing hundred days of wage employment in the financial year, to a rural household whose members volunteer to do unskilled manual work. MGNREGA highlights in providing unskilled work for rural India in the rural areas. Ensures complete openness and ownership in the Governace, improve the intire system of democracy, ensuring sustainable development by improving the rural resources of land and water and providing an important role to the panchayati raj. In the financial year 2006-2007, the empowered committee of MGNREGA focuses on the construction of Farm Pond, Construction of IHHLS and AWC Building, construction of Vermi Compost Tanks,

plantation and Paver's Block Road. The objective of the paper focuses to study the impact of MGNREGA on the rural life. The second objective focuses on the benefits the rural areas are achieving through the scheme and the problems associated with the implementation of the scheme. It also emphasizes on effective suggestions for the implementation of the scheme. The proper implementation of the scheme will be beneficial to the nation by reducing poverty and generating employment in the nation.

Introduction :-

MGNREGA is the remarkable programme of the India Government that directly touches the lives of the rural poor. National Rural Employment Guarantee Act 2005 which was later renamed as "Mahatma Gandhi National Rural Employment Act" has become an India Labour Law and social security measure that aims to "guarantee the right to work." The act was first proposed by the Narasimha Rao Govt. in the year 1991. The Act was enacted on 25th August 2005 and was finally come into enforcement from 2nd February 2006. At the initial phase, the Act was implemented in 200 districts in India. Based on pilot survey, MGNREGA was later in the year 1st April 2008, scoped to cover all the

districts in the country. It was initiated with the objective of enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in the financial year, to every household whose Adult members volunteer to do unskilled manual work. The Act also highlights to create durable assets (such as roads, canals, ponds, wells) in rural areas. Employment is to be provided within a distance of 5 km from the applicant's residence and minimum wage to be paid. If the employment is not provided within 15 days, the applicants are entitled for unemployment allowance. It is implemented mainly by Gram Panchayats (GPs). Labour intensive task like creating infrastructure like water Harvesting, Drought Relief and Flood control are emphasized. Another area that is focused under this programme is protecting the Environment, Empowering Rural Women, reducing Rural - Urban migration and fostering social security among the needy.

Salient Features of the Act :-

- a) Right based framework: For adult For adult members of rural household willing to do unskilled manual work.

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Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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MGNREGIA AND EMPLOYMENT IN ASSAM



Introduction:- The full form of MGNREGIA is Mahatma Gandhi National Rural Employment Guarantee. The Mahatma Gandhi National Rural Employment Guarantee Act 2005 or MNREGIA, earlier known as the National Rural Employment Guarantee Act or NREGIA, is an Indian labour law and social security measure that aims to guarantee the 'right to work'. This Act was passed in 23 August 2005 under the UPA government of Prime Minister Manmohan Singh following tabling of the bill in parliament by the Minister for Rural Development Raghuvansh Prasad Singh.

About MGNREGIA

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to at least one member of every household whose adult members volunteer to do unskilled manual work. Women are guaranteed one third of the job made available under the MGNREGIA.

Another aim of MGNREGIA is to create durable assets (such as roads, canals, ponds, and wells). Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. That is, if the government fails to

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Department of Economics

Topic:-Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Employment Generation a study in Assam.

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INTRODUCTION :-

MGNREGA is the remarkable program of the Indian government that directly touches the lives of the rural poor. National Rural Employment Guarantee Act 2005 which was later renamed as "MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT ACT" has become an Indian labour law and social security measure that aims to "guarantee the right to work". The work act was first proposed by NARASIMHA RAO Govt. in the year 1991. The act was enacted on 25th August 2005 and was finally come into enforcement from 2nd February 2006. At the initial phase and the act was implemented in 200 districts of India. Based on the Pilot Survey MGNREGA was later in the year 1st April 2008, scoped to cover all the districts in the country. It was initiated with the objective of enhancing livelihood security in the rural areas by providing at least 100 days of guaranteed wage employment in the financial year, to every household whose adult member volun-



teen to do unskilled manual work. The act also highlights to create durable assets (such as Road, Canals, Pond, wells) in rural area. Employment is to be provided within a distance of 5km from the applicant's residence and minimum wage to be paid. If the employment is not provided within 15 days the applicant are entitled for unemployment allowance. It is implement mainly by Gram Panchayats (GPs). Labour intensive task like creating infrastructure for water harvesting. Drought relief and flood control are emphasized. An other area that is focused under this programme is protecting the environment, Empowering rural women, Reducing rural-urban migration and fostering social security among the needy.

SALIENT FEATURES OF THE ACT

The salient features of the national employment guarantee programme are as following stated :-

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Department Of Economics

Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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MGNREGA And Employment Generation: A Study In The State of Andam, India



I. Introduction:

Mahatma Gandhi Rural Employment Guarantee Act (MGNREGA) though notified on 7 September 2005, was implemented in all the rural districts of India in April 2008. It was aims at providing 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to undertake unskilled manual work.

According to 2011 Census report, approx 65 0244 villages in India. Agriculture is the main occupation of those people. In rural areas, Agriculture is not only seasonal, the existing farming is also primitive which is responsible for low labour and land productivity.

The farmers, therefore, have to remain idle during the lean agriculture season. There is also an absence of organized industries in the rural sector. Thus seasonality of agriculture and its low productivity combined with absence of alternative opportunities are responsible for high incidence of poverty in the rural sector. As a result, in rural India, poverty and unemployment are twin long pending problems. Though India has completed more 75 years of Independence poverty in rural India continues to increase day by day. The Government had implemented three major anti-poverty programs namely Integrated Rural Development Program (IRDP), National Rural Employment Program (NREP) and Rural Landless Employment Guarantee Program (RLEGP). With such objective the Government of India introduced the National Rural Employment Guarantee Act (NREGA) in 2006 that

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PROJECT ON:-MGNREGA AND EMPLOYMENT
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MGNREGA AND EMPLOYMENT IN ASSAM



Introduction : Mahatma Gandhi National Rural Employment Guarantee Act 2005 or MNREGA earlier known as the Mahatma Gandhi Rural Employment Guarantee Act or NREGA, is an Indian labour law and social security measure that aims to guarantee the 'right to work'. This Act was passed on 23 August 2005 under the UPA government of Prime Minister Manmohan Singh following tabling of the

P-1
bill in parliament by the Min-
-ister for Rural development
Raghuvansh Prasad Singh.

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PROJECT ON:-MGNREGA AND EMPLOYMENT
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Introduction :-

"Mahatma Gandhi National Rural Employment Guarantee Act" is an Indian labour law and social security measure that aims to guarantee the right to work.

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult member volunteers to do unskilled manual work.

The act was first proposed in 1991 by P.V. Narasimha Rao. In 2006 it was finally accepted in the parliament and commenced implementation in 625 districts of India. Based on this pilot experience, NREGA was scaled up to cover all the districts of India from 1 April 2008. The statute is hailed by the government as the largest and most ambitious social security public works programme in the world. In this World Development Report 2014, the World Bank termed

it a stellar example of rural development.

The MGNREGA was initiated with the objective of enhancing 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. Another aim of MGNREGA is to create durable assets. Employment is to be provided within 5 km of an applicant resident and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus employment under MGNREGA is a legal entitlement.

MGNREGA is to be implemented mainly by gram panchayats. The involvement of contractors is banned. Labour intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred.

Apart from providing economic security and creating rural assets, NREGA can help in protecting the environment, empowering rural women, reducing rural urban migration and fostering social equity.

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Paper Code :- ECO-SE-3014

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Topic :- Mahatma Gandhi National Employment
Rural Guarantee Act (MGNREGA)
and Employment Generation :- A Study in
Assam.





Introduction :-

The National Rural Employment Act NREGA, later renamed as Mahatma Gandhi Rural Employment Act MGNREGA, is regarded as the Indian labour law and social security measure that targets to guarantee people of India the right to work. MGNREGA was presented in September 2005. MGNREGA has been a breakthrough in the history of independent India particularly in terms of economic empowerment of rural poor. It is one of the major legislative measures taken by the government during 10th Five year plan with a view to ameliorating poverty in rural India by generating 100 days guaranteed employment to each member of rural households who demand for it. This Act has been carefully designed for poor unskilled labour force of the rural areas of the ~~the~~ country who are basically dependent on agriculture which is mostly seasonal in the most of the

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Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
ASSAM, INDIA

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MGINREGIA AND EMPLOYMENT GENERATION:
A STUDY IN THE STATE OF ASSAM



Mahatma Gandhi National Rural Employment Guarantee Act was notified on September 7, 2005. The mandate of the Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. On 2 February 2006, the National Rural Employment Guarantee Act was officially launched in 200 of India's most backward districts. With effect from 1 April 2008, the Act was extended to all the districts of India. NREGIA was renamed in 2009 as Mahatma Gandhi National Rural Employment Guarantee Act.

MGINREGIA has been a breakthrough in the history of independent India particularly in terms of economic empowerment of rural poor. It is one of the major legislative

measures taken by the government during its 10th five year plan with a view to ameliorating poverty in rural India by generating 100 days guaranteed employment to each member of rural households who demand for it. This Act has been carefully designed for poor unskilled labour force of the rural areas of the country who are basically dependent on agriculture which is mostly seasonal in most of the parts of the country. The decentralized three-tier implementation process of the Act is its most remarkable aspect.

Activities covered under MGNREGIA

The works have been divided into 10 broad categories like watershed, Irrigation and flood management works, Agricultural and Livestock related works, Fisheries and works in coastal areas and the Rural Drinking water and sanitation related

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LANKA::HOJAI::ASSAM



Department of Economics

Topic:-Mahatma Gandhi National Rural Employment Guarantee Act
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Topic :- MGNREGA & Employment a study in Assam



Introduction :- MGNREGA has been a breakthrough in the history of rural poor. It is one of the major legislative measures taken by the government during its 10th five year plan with a view to ameliorating poverty in rural India by generating 100 days guaranteed employment to each member of rural households who demand for it. This Act has been carefully designed for poor unskilled labour force of the rural areas of the country who are basically dependant on agriculture which is mostly seasonal in most of the parts of the country. The decentralized three-tier implementation process of the Act is its most remarkable aspect. Apart from the key role played by the central government, the state government have also been empowered a lot to monitor and implement the Act through various levels of Administration structures from district to panchayat level via developed blocks. The paper basically focus on one paper aspect of this epoch-making legislation, i.e. employment generation in the state of the Assam, a major component of

north eastern Region of india particularly the analyses comprise the details of job cards issued and employment provided increase in job card issued and job provided as well as the fund expended on wage and the data furnished against all these aspects cover the period from financial years 2007-08 to 2014-15.

National Rural Employment Guarantee Act 2005 (or NREGA No 42, later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", MGNREGA), is an Indian labour law and social security measure that aims to guarantee the 'right to work'. The act was first proposed in 1991 by P.V. Narasimha Rao. In 2006, it was finally accepted in the parliament and commenced implementation in 625 districts of India. Based on this pilot experience, NREGA was scaled up to cover all the districts of India from 1 April 2008. The statute is hailed by the government as 'the largest and most ambitious social security and public works programme in the world'. In its World Development Report 2014, the World Bank termed it a 'stellar example of rural development'.

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Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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Q. MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and employment in Assam.



- (i) Introduction.
- (ii) The objective of NREGA.
- (iii) Salient features of the programme.
- (iv) Review of literature.
- (v) Significance of the study.
- (vi) Methodology.
- (vii) Analysis of the data.
- (viii) Findings.
- (ix) Suggestions.
- (x) Conclusion.
- (xi) References.

Introduction:- Agriculture and its associated activities have been forming the economic base and the main source of employment and livelihood for the people in rural areas of the country. However, continued population pressure increasing fragmentation of agricultural holdings and increasing inequalities in the distribution of arable land for cultivation among farming households, decline in per household income from farm sector and increasing application of labour saving farm production technologies have resulted in inability of agriculture sector to cope with gainful employment of farming households in rural areas. It has also been well realized that the released of surplus labour force from agricultural sector to be absorbed in industrial sector in urban areas did

not succeeded so far.

As such that the current rural economy in India has been characterized by a huge volume of surplus labour in the form of disguised as well as open unemployment. The labour force in this agrarian surplus economy has been largely depending on wages which they receive through undertaking unskilled, casual, and manual labour from available employment in rural farm and non-farm economic sectors (Kabra 1992, Mathur 1993 Basant 1993). The act gives legal guarantee of a hundred days of wage employment in a financial year to adult members of a rural household who demand employment and are willing to do unskilled manual work.

P.T.O

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Paper:- SEC-SE-3014

PROJECT ON:-MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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① (MGNREGA) Mahatma Gandhi National Rural
Employment Guarantee Act and employment in Assam.

Ans: Introduction:

→ India virtually lives in its villages. Being a
predominant agrarian economy, in India
agriculture continues to be the only avenue
of employment available with a major chunk
of the rural populace. This seasonality of
agriculture and its low productivity combined
with absence of alternative opportunities
are responsible for higher incidence of
poverty in the rural sector. In order to
tackle the problems of poverty and unemploy-
ment, the planners and policy makers have
launched several employment generation progr-
-ammes like IRDP, NREP, RLEGP, JRY,
SGSY, etc. Despite these well meaning
programmes and massive investments, rural
areas continued to suffer from acute
poverty and ~~un~~ unemployment problems

at a alarming rate. Considering this National Rural Employment Guarantee Act was launched on 2nd February, 2006 to enhance livelihood security in rural areas of the country. MGNREGA is the most pragmatic approach to the problems of rural poverty and unemployment. In fact, the scheme ensures the economic security of the rural poor by providing guaranteed 100 day of wage employment. This Act has marked a paradigm shift from the other employment programmes with its right based approach. Government is legally accountable for providing employment pattern of women. A key goal MGNREGA is to protect natural resources like land, water, soil, etc. The study is an attempt to assess the impact and effectiveness of the Act in the district of Barpeta, Assam during the financial year 2013-14. India virtually lives in its villages. Being a pre dominant agrarian economy, in Indian agriculture

Project

Topic : Mahatma Gandhi National Rural
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Topic : MGNREGA & Employment
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Introduction : MGNREGA has been a breakthrough in the history of independent India particularly in terms of economic empowerment of rural poor. It is one of the major legislative measures of the government during its 10th five year plan with a view to ameliorating poverty in rural India by generating 100 days of guaranteed employment to each member of rural households who demand for it.

This Act has been catering by designed for poor unskilled labour force of the rural areas of the country who are basically dependent on agriculture which is mostly seasonal in most of the parts of the country. The decentralized & need driven implementation process of the Act is its most remarkable aspect. Apart from the key role played by the central government the state governments have also been empowered a lot to monitor and implement the Act through various level of adminis-

structures from District to Panchayat levels via development blocks. The paper basically focuses on one aspect of this epoch - making legislation is employment generation in the state of Assam - a major component of North Eastern Region of India. Particularly the analyses comprise the details of job cards issued and employment generation to various social groups average mandays of employment provided increase in job card issued and job provided as well as the fund expended on wage and the data furnished against all these aspects cover the period from these aspects cover from financial year 2007-08 to 2014-15. In these districts pre-existing wage employment programmes the National Food for work Programme and the Sampurna Gramen Rozgar yojana were merged with MREBA. The remaining 266 districts were notified on 28th September 2007 where MREBA have already been into force w.e.f 1st April 2006. Presently the programme is being implemented in rural areas of all the districts in the country.

Review of Literature

Shekhawat (2002) in his study on "Impact of Employment Generation Programmes (Eggs) in Jaipur district of Rajasthan", reported that disbursement of assistance to beneficiaries was delayed and assistance given under Eggs was insufficient and these were the major problems faced by the respondents in taking advantages of Eggs.

Borgehain (2005) finds MGNREGA as a bold step towards the problem of acute unemployment in the rural areas.

Sood (2006) studied the challenges involved in implementation of NREGP and reported that in Jashpur block, Chattisgarh lack of staff is having a negative impact on the working of the NREGA moreover sub-engineers were being burdened with the task of maintaining job cards for which their primary task suffered. Such additional appointments are a rare opportunity to provide employment to the youth in village and should not be allowed to be squandered due to administrative hurdles.

Mortimer (2007) argues in favour of NREGA and says that it has marked the

A Project

Topic: Mahatma Grandhi National Rural
Employment Guaranteed Act. (MGNREGA)
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QUESTION:-

MGNREGA roll of giving employment
of Assam.

কৃষি. দর্শন দৃষ্টি

ভারত কাষত তেওঁৰ গ্ৰামত বাস কৰে . এটা প্ৰাক-
প্ৰবৃত্ত কৃষিভিত্তিক বণ্টনৰ বাবে . ভাৰত কৃষি গ্ৰামীণ কৃষিগ্ৰামী
এটা বড় অংশৰ লগত উল্লেখ কৰ্মজ্য-জ্বাৰ এটা মাত্ৰ
উল্লেখ কৰিগত কৰিত হৈ আছে . এইবাবে কৃষিৰ মৌলিক
আৰু ইয়াৰ কৰ্ম উৎপাদনকালিত আৰু বিকল্প প্ৰোগাৰ অনু-
পাদিত- গ্ৰামীণ আৰু দাৰিদ্ৰ্যৰ উচ্চ প্ৰকাশৰ বাবে দাৰি .

দাৰিদ্ৰ্য আৰু বেকৰত্বৰ সমস্যাত লগত মোকাৰেলা কৰাৰ
বাবে মৌ নিৰ্বাৰক বিলাকে আৰু মৌ নিৰ্বাৰক বিলাকে
আৰ্জিভি, হনআৰ্জিভি, আৰ্জিভি, জেআৰ্জিভি, হনজিভি
ওয়াই ইয়াৰ নিটো বড় কেইটা কৰ্মজ্য-জ্বাৰ জ্বিৰ কৰ্মজ্বাৰ
চলু কৰিছে . দাৰিদ্ৰ্য আৰু বেকৰত্ব উল্লেখকৰ হাৰত বঢ়িছে .

এই বিবেচনাত দেশৰ গ্ৰামীণ এলাকাত জীৱিকাৰ নিৰাপণ
বঢ়োৱাৰ বাবে ২ ফেব্ৰুৱাৰী ২০০৬ চনৰ পাৰা জাৰ্ম-
গ্ৰামীণ কৰ্মজ্য-জ্বাৰ গ্ৰাণ্টে আৰ্জিত চলু কৰা হৈছিল .
MGNREGA হৈ গ্ৰামীণ- দাৰিদ্ৰ্য আৰু বেকৰত্বৰ সমস্যাত

A Project

Topic: Mahatma Gandhi National Rural
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and Employment Generation: A Study
in Assam.

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MGNREGA

hall of
giving employment of Assam.



ABSTRACT :- The government of India initiated many employment generating programs to address unemployment problem in rural areas, however it remains major challenge to India's development.

The Mahatma Gandhi National Employment Guarantee Act (MGNREGA) one of the major scheme which enhance the employment opportunity at rural areas. Basic aim of MGNREGA is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year.

Many research studies revealed that programs have major impact on rural area, this study is an attempt to assess the impact and effectiveness of the Act in the Rupiabathan village, district of Nalbari, Assam during the financial year 2017-18.

KEYWORDS: Employment, MGNREGA, Women Participation, rural employment

INTRODUCTION

Mahatma Gandhi Rural Employment Guarantee Act (MGNREGA) though notified on 7 Sep, 2005, was implemented in all rural districts of India in April 2008. It aims at providing 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to undertake unskilled

A Project



Topic : Mahatma Gandhi National Rural
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MGNREGA roll of giving employment of Assam.



ABSTRACT :- The government of India initiated many employment generating programmes to address unemployment problems in rural area, however it remains major challenge to India's development. The Mahatma Gandhi National Employment Guaranteed Act (MGNREGA) one of the major scheme which enhance the employment opportunities at rural areas. Basic aim of MGNREGA is to enhance livelihood security in rural areas by providing 100 days of guaranteed wage employment in a financial year. Many research studies revealed that programme have major impact on rural area, this study is an attempt to assess the impact and effectiveness of the Act in the Papiakathan

A Project

Topic: Mahatma Gandhi National Rural
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MGNREGA roll of giving employment of Assam.



Abstract :- The government of India initiated many employment generating programmes to address unemployment problems in rural area, however it remains major challenge to India's development. The Mahatma Gandhi National Employment Guaranteed Act (MGNREGA) one of the major scheme which enhance the employment opportunity at rural areas. Basic aim of MGNREGA is to enhance livelihood security in rural areas by providing 100 days of guaranteed wage employment in a financial year. Many research studies revealed that programme have major impact on rural area, this

study is an attempt to assess the impact and effectiveness of the Act in the Rupiabhan village, district. of Nalbari, Assam during the financial year 2017-18.

KEYWORDS: Employment, MGNREGA, Women participation, rural employment.

INTRODUCTION

Mahatma Gandhi Rural Employment Guaranteed Act (MGNREGA) though notified on 7-September, 2005, was implemented in all the rural districts of India in April 2008. It aims at providing 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to undertake unskilled manual work. (E.D.

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29

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PROJECT REPORT OF ECONOMICS:

MGNREGA AND employment a study in Assam

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The objectives of NREBA



The National Rural Employment Guarantee Act aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose members volunteer to do unskilled manual work. The objective of the Act is also to create durable assets and strengthen the livelihood resource base of the rural poor. The choice of works suggested in the Act addresses causes of chronic poverty like drought, deforestation and soil erosion, so that the process of employment generation is maintained on a sustainable basis.

In detail, the main focus of the NREBA is proposed to be as:

- 1) To supplement employment
- 2) To regenerate natural resources base of rural livelihood for sustainable development through:
 - Water conservation.
 - Land development
 - Plantation / afforestation

The outcome of the Implementation of the NREWA

So far studies carried out during the past revealed that the employment provided under the NREWA is by and large, seasonal in nature while the rural labour demand for employment during the off season of agricultural operations. In fact the duration of employment provided per household varies significantly between one to other state. The facts also are that all the job card holder households have been most demanding employment in NREWA. consequently, there exist a significant difference in the participation rate of rural households in NREWA employment among different states and among the districts within a state.

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Paper:- SEC-SE-3014

PROJECT ON:- MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
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8/ 'MGNREGA' employment: A study in Assam.

Why : INTRODUCTION :

MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) is the remarkable programme of the Indian Government that directly touches the lives of the rural poor. The Act was enacted on 25th August 2005 and it came into force on 2nd February 2006.

In Assam MGNREGA was introduced in the state in the financial year 2006-2007 in 7 districts as the first phase and later it covered 27 districts by the 2008-2009. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) focuses at enhancing the livelihood security of the people in rural areas by guaranteeing 100 days of wage employment in the FY, to a rural household whose members volunteer to do unskilled manual work. MGNREGA highlights in providing unskilled work for rural India in the rural area. Ensures complete openness and ownership in the governance, improve the entire system of democracy, ensuring sustainable development by improving the natural resources of land and water.

and providing an important role to the panchayat raj. In the FY 2016-2017, the empowered committee of MGNREGA focuses on the construction of farm pond, construction of NHHS and AWC Building, construction of water tanks, plantation and power's block road. The objective of the paper focuses to study the impact of MGNREGA on the rural life.

MGNREGA is the remarkable programme of the Indian Government that directly touches the lives of the rural poor. National Rural Employment Guarantee Act 2005 which was later renamed as "Mahatma Gandhi National Rural Employment Act" has become an Indian Labour Law and social security measure that aims to "guarantee the right to work". The Act was first proposed by the Manasimha Rao Govt. in the year 1991. The Act was enacted on 25th August 2005 and was finally come into enforcement from 2nd February 2006. At the initial phase, the Act was implemented in 200 districts in India. Based on the pilot survey, MGNREGA was later in the 1st April

2008, scoped to cover all the districts in the country. It was initiated with the objective of enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in the financial year, to every household whose adult member volunteers to do unskilled manual work. Employment is to be provided within a distance of 5 km from the applicants are entitled for an employment allowance. It is implemented mainly by Gram Panchayats. Labour intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are emphasized. Another area that is focused under this programme is protecting the Environment, empowering rural women, reducing rural-urban migration and fostering social security among the needy.

Features of the Act:

- (i) Right based framework: For adult members of rural household willing to do unskilled manual work.
- (ii) Time bond guarantee: 15 days for provision of employment, otherwise unemployment allowance will be provided.

LANKA MAHAVIDYALAYA



UNDER
GUWAHATI UNIVERSITY

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Topic : Mahatma Gandhi National Rural Employment
Guarantee Act. (MGNREGA) and
Employment Generation : A Study in Assam

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MGNREGA and employment study
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INTRODUCTION

MGNREGA is the remarkable programme of the Indian government that directly touches the lives of the rural poor. National Rural Employment Guarantee Act 2005 which was later renamed "Mahatma Gandhi National Rural Employment Act" has become an Indian labour Law and social security measure that aims to "guarantee the right to work".

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implemented in 200 districts in India. Based on the pilot survey, MGNREGA was later in the year 1st April 2008, scoped to cover all the districts in the country. It was initiated with the objective of enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in the financial year. to every household whose adult members volunteer to do unskilled manual work. The Act highlights to create durable assets (such as roads, canals, ponds, wells) in rural areas. Employment is not provided within a distance of 5 km from the applicant's residence

and minimum wage to be paid. If the employment is not provided within 15 days, the applicants are entitled for unemployment allowance. It is implemented mainly by Gram Panchayats (GPs). Labour intensive task like creating infrastructure for water Harvesting, Drought relief and flood control are emphasized. Another area that is focused under this programme is protecting the environment, empowering Rural women, reducing Rural-Urban migration and fostering social security among the needy.

Shekharat (2002) in his study on "Impact of Employment Generation programmes (EGPs) in Jaipur district of Rajasthan" reported that

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Topic: Mahatma Gandhi National
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MGNREGA & Employment in Assam and role of providing Employment in Assam.

Ans: INTRODUCTION: In order to promote the quality of programme administration and implementation innovations value for money, accountability and impact on poverty, a series of design and implementation innovations have been introduced under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) the public Employment programme (PEP) of India over the past 12 years.

Meaning of MGNREGA: The national Rural Employment Act (NREGA), later renamed as Mahatma Gandhi Rural Employment Act (MGNREGA) is

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Department of Economics

Topic:-Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Employment Generation a study in Assam.

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INTRODUCTION:- MGNREGA was first proposed

in 1991. by P.V Narasimha Rao. It was finally accepted in the parliament and commenced

implementation in 625 district of India. Based on this pilot experience, MGNREGA was

Scoped up to cover all the district of India from 1 April 2008. The Statute was praised

by the government as "The largest and most ambitious Social Security and public works programme in the world. In 2009 the world

Bank had chided act along with others for hurting development through policy restrictions on

internal movement. However in its world development report 2014, the world Bank termed

It is a stellar example of rural development. The act aims to follow the directive principles of State policy enunciated in part IV of the Constitution of India. The law by providing a 'right to work' is consistent with article 41 that direct the State to Secure to all Citizens the right to work. The Statute also seeks to protect the environment through rural work which is consistent with Article 48 A that directs the State to protect the environment. MGNREGA is aim to enhance livelihood Security in rural areas by providing at least 100 days to wage employment.

MEANING OF MGNREGA:- Mahatma Gandhi National rural Employment Guarantee Act 2005 (NREGA No 42 later renamed as the MGNREGA) is an Indian labour law and Social Security measure that aim to guarantee the right work. MGNREGA is aim to enhance livelihood Security in rural areas by providing at least 100 days of wage employment in a financial year to every house hold whose adult members volunteer to do unskilled manual work. NREGA later renamed as MGNREGA, is regarded as the Indian labour law and Social Security measure that targets to guarantee people of India the right to work.

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Paper:- SEC-SE-3014

PROJECT ON:- MGNREGA AND EMPLOYMENT
GENERATION: A STUDY IN THE STATE OF
ASSAM, INDIA

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MGNREGA

Project on: MGNREGA AND
EMPLOYMENT GENERATION A STUDY

IN THE STATE OF ASSAM, INDIA

ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is an execution for terminating the Poverty and unemployment in rural areas. Through this act employment opportunities have been raised and women become empowered. The Study examines whether the women get empowered. The Survey is done through questionnaires and direct interview.

MGNREGA

Introduction :- The Indian Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was Passed in September 2005 with the ~~Pro~~ objective of addressing the Satalutory right to food Security. The associated Public Employment Programme, the mahatma Gandhi national Rural employment guarantee Scheme (MGNREGA) is a Central Govt. Scheme under The ministry of rural development (MoRD) with shared responsibility between national

and state govt. for its implementation.

Programme implementation began in 2006, and was initiated in three Phases;

Phase I (2006-2007) - The 200 most backward districts of the country.

Phase II (2007-2008) - extended to an additional 130 district.

Phase III (2008 onwards) - extended to all remaining rural districts.

MGNREGA is currently the largest funded rural development Programme in India with an annual budget of USD 8.44 billion in 2019-20, compared to an initial of 1.6 billion in 2006-7,

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PROJECT ON:-MGNREGA AND EMPLOYMENT
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ASSAM, INDIA

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1) What is MGIVREGA?



- (i) Introduction.
- (ii) Objectives.
- (iii) Features of MGIVREGA.
- (iv) Methodology.
- (v) Limitations of study.
- (vi) Magnitude literature.
- (vii) Analysis of data.
- (viii) Finding.
- (ix) Suggestion.
- (x) Conclusion.
- (xi) Reference.

Introduction :- The National Rural Employment Act; later renamed as Mahatma Gandhi Rural Employment Act, is regarded as the Indian labour law and social security measure that targets to guarantee people of India the 'right to work'. MGNREGA was enacted in September 2005. The above Act was presented by Raghuvansh Prasad Singh. According to MGNREGA, the Act aims enhance livelihood security in rural areas providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

The act was first proposed in 1991 by P.V. Narsimha Rao. 2006, it was finally accepted in the parliament and commenced implementation in 625 districts of India. MGNREGA is to create durable assets (such as roads, canals, ponds, wells).

Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement.

MGNREGA is to be implemented mainly through panchayats. The involvement of contractors is banned. Labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred.

Apart from providing economic security and creating rural assets, NREGA can help in protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity, among others.

Features of MGNREGA

- (i) Every rural household has the right to register under MGNREGA.
- (ii) Job cards issued to every household registered under MGNREGA.
- (iii) Job card issued within 15 days from the date of receipt of application for the job card registration.
- (iv) The registered job card holders can seek employment by giving a group.
- (v) A minimum of 10 job seekers shall apply to sanction a new work under MGNREGA.
- (vi) The village community has the right to choose works under 8 permissible categories of works.
- (vii) The works proposed by the village community cannot be altered by anyone unless they are not in conformity with the guidelines of MGNREGA.

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Topic: MGNREGA & Employment a study in Assam.



Introduction: MGNREGA has been a breakthrough in the history of independent India particularly in terms of economic empowerment of rural poor. It is one of the major legislative measures taken by the government during its 10th Five Year plan with a view to ameliorating poverty in rural India by generating 100 days guaranteed employment to each member of rural households who demand for it. This Act has been carefully designed for poor unskilled labour force of the rural areas of the country who are basically dependent on agriculture which is mostly seasonal in most of the parts of the country. The decentralized three-tier implementation process of the Act is its most remarkable aspect.

Apart from the key role played by the Central Government, the state governments have also been empowered a lot to monitor and implement the Act through various level of administrative structures from district to panchayat levels via development blocks. The paper basically focuses on one aspect of this epoch-making legislation, i.e, employment generation in the state of Assam, a major component of North Eastern Region of India. Particularly the analyses comprise the details of job cards issued and employment generation to various social groups, average mandays of employment provided. Increase in job card issued and job provided as well as the fund expended on wage and the data furnished against all these aspects cover the period from financial year 2007-08 to 2014-15.

Objectives of the study

- i) To find the trend in job card issued.
- ii) To find the trend in demand for work among the rural HHs.
- iii) To find out the trend in employment in various social groups.
- iv) To find the range of employment generation for women labours in the study area.
- v) To find out the expenditure specifically on wages of the job card holders as well as the materials used.
- vi) To give an overview of the status of MGNREGA at the national level referring to the analyses of a few selected surveys and projects undertaken on the Act over the years.