

# Periodic Research

## An Empirical Study of Assets Creation through Employment Generation by MGNREGA in Ajmer (Rajasthan)



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### Abstract

MGNREGA is the one of the largest public employment program visualized in human history. This study is an effort to make an analysis and evaluation of the implementation of the scheme its contribution in economic progress of Ajmer district of Rajasthan. SRS is undertaken to select the sample units. The pooled regression analysis model has been used to analyse the asset creation by employment generation to economic progress of Ajmer. Results depicts that women participation has been dominating and has positively contributed to asset creation. The study suggests that assets creation should be according to geographical requirements of the area of the scheme implementation so it is fruitful and beneficial in upliftment of the specified area.

**Keywords:** MGNREGA, Pooled regression, Economic Progress, Asset Creation, Blocks, Mendays, Gramsabha.

### Introduction

One of the major problem faced by the Indian economy is that of unemployment which predominant in rural areas. To overcome problem, the government executed various programmes over the years. MGNREGA has been one of the largest every public employment programme visualized in human history. It was notified on September 7, 2005. It came into force on February 2, 2006 in most backward districts in India. It was renamed as MGNREGA from 2 October 2009. The objective of the Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial years to every household whose adult members volunteer to do unskilled manual work. Hence, the scheme attempts to marks a paradigm shift from all precedent wage employment programmes. It is a demand driven scheme.

For successful implementation of the scheme proper planning is very essential. MGNREGA is based on decentralized planning. The planning ensures that each district is prepared well in advance to offer productive employment on demand.

The development plan incorporates the following components :

1. Assessment of labour demand
2. Identification of works to meet the estimated labour demand
3. Estimated cost of works and wages
4. Benefits expected in terms of employment generated and physical improvements.

The power to make recommendations on works are given to Gram Sabha, Power to prepare development plan to Gram Panchayat. This is further forward to district Programme Co-ordinator. MGNREGA is a systematized act at all levels and have surpassing merits as project initiation, measurement work, worksite facilities, payment of wages, unemployment allowance, financing pattern, transparency and public accountability.

This study is an effort to make an analysis and evaluation of the implementation of scheme its contribution in economic progress of Ajmer district of Rajasthan. Geographically Rajasthan is the largest state in the country with an area of 3.42 lacs Km Square of which 66% area is under arid and semi-arid zones. Lack of water resources, uncertainty of rainfall, low level of precipitation, dominance of agricultural activities provides a background in which MGNREGA is a boon to the state. Rajasthan has been one of the model states for implementation of MGNREGA. Ajmer district has been lately conferred the Excellency award on MGNREGA achievements.

# Periodic Research

## Review of Literature

In India various studies have been conducted on employment schemes. MGNREGA has also been discussed and the various aspects are analysed by the authors.

National Tribunal on MGNREGA (2006) their key findings were that the factual information about the program is lacking amongst the people and implementers. There are tremendous hurdles faced at first stage of registration, women headed households and joint families are at a distinct advantage in assessing the benefits of the scheme. There was a lack of transparency in the allocation of works, measurement of work are inadequate and disparate and lack of work site facilities.

Vijay Shankar et al (2006) concluded that deploying of same SORS under MGNREGA make it impossible for workers to earn minimum wages. CAG (2007) report summarizes significant deficiencies and their impact on MGNREGA implementation. The main deficiency was lack of adequate administrative and technical manpower at block and Gram Panchayat levels. Ambasta P, Shankar PSV, Shah Mihir (2008) suggested that for productivity enhancing and for effective social accountability, major reforms need to be introduced in MGNREGA implementation. Akter Juned (2009-10) focused on convergence between MGNREGA and SGSY and technologies developed by KVK.

Singh Atvir and Nidhi (2011) made an attempt to compare the performance of MGNREGA in Merut and Varanasi districts of Uttar Pradesh, they concluded that the amount spent and utility of assets created under the scheme beyond generation of income of rural people the income generated will boost effective demand in rural India. Akhtar Jawed SM & Abdul Azees (2011) findings depict that MGNREGA is not the main solution to unemployment problem of the poor in Kerala where a large number of poor seek not manual work but self employment and wage employment in formal sectors. Taj Maleka Hurratul (2012) presents various methodologies of social auditing in MGNREGA. Dhasinana Poonam (2012) attempts to evaluate poverty alleviation through MGNREGA case study of district Pauri Garhwal of Uttarakhand state. 49.07% of rural poverty is reduced. 30.67% rural people have full knowledge about scheme, the economic condition of woman labour is improved.

## Methodology and Data

The main objectives to study the employment generation and access the permissible works undertaken and assessment of effectiveness of these works in boosting productivity and asset creation which in turn contributing to economic progress of the surveyed district. Stratified Random Sampling is undertaken for purpose to select the sample units. From each 8 blocks, 2 panchayat samitis are selected, further from each Panchayat Samiti 2 Gram Sabhas are selected for purpose to study sample unit. By means of interview and questionnaire method 8 BPO's, 16 PRI and 32 selected for purpose of study. For this purpose a list of all beneficiaries household of each selected Gram Panchayat were collected from Gram Panchayat

office and sample of beneficiary household were drawn randomly.

Secondary data is collected from the implementing agencies, officials and websites. Primary data is collected with the help of interview schedules.

The pooled regression model has been used to analyse the asset creation by employment generation to economic progress of Ajmer district. Block wise panel data has been made for two years. The parameters undertaken are men days, women days as X1, X2 whereas on the other hand the various economic assets created such as Flood control, rural connectivity, Drought management, Micro irrigation facilities, irrigation canal, Rajiv Gandhi Seva Kendra denoted by Y.

The model is given as below:

Total Observations (N) = 8x2 =16 (Block-wise two

years' Panel data)

Number of explanatory variables (K) = 2 (X<sub>1</sub>, X<sub>2</sub>)

$$y_{it} = \alpha + \beta_1 x_{1it} + \beta_2 x_{2it} + \beta_3 x_{3it} + \epsilon_{it}$$

...Equation 1

Where

$i = 1, 2, 3, \dots, 16$

$t = 1 \text{ and } 2$

$y_{it}$  = Number of Total Assets Created

(Depicting Economic Progress under MGNREGA)

$\beta$  = Slope Coefficient

$x_1$  = Total number of Men days

$x_2$  = Total number of women days

$x_3$  = Number of completion of 100 days

$\epsilon_{it}$  = Residual Variable

## Results and Discussion

Table 1 Total Assets

Model					
	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate	Durbin-Watson
	.746 <sup>a</sup>	0.556	0.487	556.804	1.972

ANOVA <sup>b</sup>					
	Sum of Squares	Df	Mean Square	F	Sig.
Regression	5042997.516	2	2521498.758	8.133	.005 <sup>a</sup>
Residual	4030398.921	13	310030.686		
Total	9073396.438	15			

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	231.014	430.809		0.536	0.601
M	-0.001	0.001	-0.276	-1.238	0.238
W	0.002	0	0.864	3.874	0.002

Table 1 shows that coefficient of women days is individually statistically significant and affecting the block performance in terms of total number of assets created. As per the OLS results Y is positively related to variable X<sub>2</sub> which further shows the contribution of women days is more significantly affecting the growth and progress in MGNREGA programme under the 8 blocks whereas men days is negatively related.

$$\hat{y}_{it} = 231.014 - .001x_{1it} + 0.002x_{2it}$$

...Equation 2

Slope coefficient of X<sub>2</sub> shows that increase in one number of women day's increases 0.002 numbers of assets under MGNREGA programme. Dominance of women participation in MGNREGA is thus highlighted in present analysis.

The value of R<sup>2</sup> is significantly high (0.556), shows that model is fit and Estimated Durbin-Watson statistics (1.972) is above the range (0.857 (dL)-1.728(dU)) which further shows that model is significantly fit at 5% level of significance, no autocorrelation found.

The above model presents the effect of explanatory variables on aggregate assets created during the survey period. Now we make an attempt to reveal the effect of explanatory variables on individual assets created under MGNREGA during 2011-12 to 2012-13.

**Table 2**

Asset Created	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F	Sig.
Flood Control	.509 <sup>a</sup>	0.259	0.145	15.56579	1.456	2.27	0.143 <sup>a</sup>
Rural Connectivity	.682 <sup>a</sup>	0.465	0.383	254.86066	1.970	5.654	0.017 <sup>a</sup>
Water conservation	.843 <sup>a</sup>	0.711	0.666	242.257	1.824	15.958	0.000 <sup>a</sup>
Renewable resources	.481 <sup>a</sup>	0.231	0.113	109.67336	1.287	1.952	0.181 <sup>a</sup>
Drought management	.671 <sup>a</sup>	0.45	0.365	41.12528	0.883	5.316	0.021 <sup>a</sup>
Irrigation Canals	.273 <sup>a</sup>	0.075	-0.068	20.43155	0.974	0.524	0.604 <sup>a</sup>
Micro Irrigation Facilities	.151 <sup>a</sup>	0.023	-0.128	53.47181	1.775	0.151	0.862 <sup>a</sup>
Land Development	.498 <sup>a</sup>	0.248	0.133	14.20768	1.766	2.149	0.156 <sup>a</sup>
Other Works	.498 <sup>a</sup>	0.248	0.133	14.20768	1.766	2.149	0.156 <sup>a</sup>
Rajiv Gandhi Seva Kendra	.811 <sup>a</sup>	0.658	0.605	3.05777	1.309	12.484	0.001 <sup>a</sup>

Coefficients : Flood Control					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	9.181	12.044		0.762	0.459
M	-6.25E-05	0	-0.555	-1.925	0.076
W	2.03E-05	0	0.528	1.834	0.09

Coefficients : Water Conservation					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-387.552	187.439		-2.068	0.059
M	-0.001	0.001	-0.434	-2.412	0.031
W	0.001	0	1.005	5.584	0.000

Coefficients : Renewable Resources					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	255.64	84.856		3.013	0.01
M	0.000	0.000	0.546	1.861	0.085
W	0.000	0.000	-0.467	-1.591	0.136

Coefficients : Drought Management					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	32.025	31.819		1.006	0.333
M	-4.49E-05	0.000	-0.13	-0.524	0.609
W	8.65E-05	0.000	0.735	2.96	0.011

Coefficients : Irrigation Canals					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	20.045	15.808		1.268	0.227
M	4.24E-05	0.000	0.321	0.996	0.337
W	-1.09E-05	0.000	-0.242	-0.751	0.466

Coefficients : Micro Irrigation Facilities					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	91.72	41.372		2.217	0.045
M	-2.32E-05	0.000	-0.069	-0.208	0.839
W	-1.16E-05	0.000	-0.101	-0.305	0.765

Coefficients : Land Development					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	14.41	10.993		1.311	0.213
M	-5.76E-05	0	-0.564	-1.945	0.074
W	1.70E-05	0	0.488	1.684	0.116

Coefficients : Other Works					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	13.557	6.773		2.002	0.067
M	-4.53E-05	0	-0.682	-2.482	0.028
W	1.04E-05	0	0.458	1.667	0.119

Coefficients : Rajiv Gandhi Seva Kendra					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	24.71	2.366		10.444	0
M	-3.64E-06	0	-0.112	-0.57	0.578
W	9.63E-06	0	0.868	4.433	0.001

$$y_{it} = 9.181 - 0.00006246x_{1it} + 0.00002028x_{2it}$$

...Equation 3

Table 2, 3 and equation 3 shows that coefficient of men days and women days is not

significantly creating the resources of flood control under MGNREGA Programme in Ajmer. This is because, Drought is higher recurring phenomenon in Rajasthan as compare to flood control resources. So it is less required to invest more person days on flood controls.

$$y_{it} = 157.278 + 000x_{1it} + 0.001x_{2it}$$

...Equation 4

Table 2,3 and equation 4 shows the work performance for rural connectivity under the MGNREGA programme in Ajmer district. As per the

OLSresults  $\hat{Y}$  is positively related to variable  $X_2$  which further shows the contribution of women days is more significantly affecting the asset creation of rural connectivity in MGNREGA programme under the 8 blocks whereas men days of employment generation is negatively related. Slope coefficient of  $X_2$  shows that increase in one number of women day's increases 0.001 numbers of assets of rural connectivity under MGNREGA programme. The growth of rural connectivity shows positive relation with  $X_1$  variable but does not contribute in increasing assets for rural connectivity. The value of  $R^2$  is significantly high (0.465) and Estimated Durbin-Watson statistics (1.970) is above the range (0.857 (dL)-1.728(dU)) at 5% level of significance.

$$y_{it} = -387.552 - .001x_{1it} + 0.001x_{2it}$$

...Equation 5

Table 2,3 and equation 5 shows the work performance for water conservation under the MGNREGA programme in Ajmer district. As per the

OLSresults  $\hat{Y}$  is positively related to variable  $X_2$  which further shows the contribution of women days is more significantly affecting the growth and economic progress of water conservation in MGNREGA programme under the 8 blocks whereas men days and hundred days of employment generation is negatively related. Slope coefficient of  $X_2$  shows that increase in one number of women day's increases 0.001 numbers of assets of water conservation under MGNREGA programme. The value of  $R^2$  is significantly high (0.711) and Estimated Durbin-Watson statistics (1.824) is above the range (0.857 (dL)-1.728(dU)) at 5% level of significance.

$$Y_{it} = 255.640 + .000\beta_1 X_{1it} + 000\beta_2 X_{2it}$$

...Equation 6

Table 2,3 and equation 6 shows the work performance for renewable water resource under the MGNREGA programme, is not significantly contributing in the economic progress of Ajmer because these resources are rarely available in Rajasthan so the work is also done less in this area. The value of  $R^2$  is significantly low (0.231) which shows that there has been lack of implementation and supervision of assigned work status and Estimated Durbin-Watson statistics (1.287) is between the range (0.857 (dL)-1.728(dU)) at 5% level of significance.

$$y_{it} = 32.025 - 0.00004494x_{1it} + 0.0000865x_{2it}$$

... Equation 7

Table 2,3 and equation 7 shows the work performance for drought management under the

MGNREGA programme in Ajmer district. Model shows the significant result of ANOVA at 5% level of significance and further shows positive and significant contribution of women days in asset creation under the drought management in Ajmer district. The value of  $R^2$  is significantly high (0.578) and Estimated Durbin-Watson statistics (0.883) is between the range (0.857 (dL)-1.728(dU)) at 5% level of significance. But the DW value is very low shows presence of autocorrelation in data. The model does not show overall significant contribution of the work this is because the study period was taken year 2011-12 and 2012-13 in which there was a sufficient rainfall, the work on drought management was not required more.

$$y_{it} = 20.045 - 0.00004243x_{1it} - 0.00001091x_{2it}$$

...Equation 8

Table 2,3 and equation 8 shows the work performance for irrigation canal under the MGNREGA programme in Ajmer district. No significant relation of Explanatory variables is found in contributing to increase number of assets of irrigation canals in

Ajmer district. As per the OLSresults  $\hat{Y}$  is positively related to all variables which further shows the contribution of men and women days is positively affecting the creating assets of irrigation canals under the MGNREGA programme in 8 blocks. Slope coefficient of  $X_1$  and  $X_2$  shows that increase in one number of women days increases 0.00004243 and 0.00001091 numbers of irrigation canals under MGNREGA programme which further shows unsatisfactory contribution in asset creation under the irrigation canal.

The value of  $R^2$  is significantly low (0.075) and Estimated Durbin-Watson statistics (0.974) is between the range (0.857 (dL)-1.728(dU)) at 5% level of significance but shows a very low value presence autocorrelation in data.

$$y_{it} = 91.720 - 0.00002317x_{1it} + 0.00001158x_{2it}$$

...Equation 9

Table 2,3 and equation 9 shows the work performance for micro irrigation facilities under the MGNREGA programme in Ajmer district. The value of ANOVA (0.862),  $R^2$  (.023) and explanatory variables in the table above shows the unsatisfactory condition in asset creation under the micro irrigation facilities. But the positive intercept and model shows a significant result which further shows a growth in work of micro irrigation facilities. Estimated Durbin-Watson statistics (1.775) is above the range (0.857 (dL)-1.728(dU)) at 5% level of significance and no autocorrelation was found in data.

$$y_{it} = 14.410 - -0.0000576x_{1it} + 0.00001699x_{2it}$$

...Equation 10

Table 2,2 and equation 10 shows the work performance for land development under the MGNREGA programme in Ajmer district. The value of  $R^2$  is significant (0.248) and Estimated Durbin-Watson statistics (1.766) is above the range (0.857 (dL)-1.728(dU)) at 5% level of significance and presence no autocorrelation in data.

$$y_{ii} = 13.557 - 0.00004529x_{1ii} + 0.00001037x_{2ii}$$

...Equation 11

Table 2,3 and equation 11 shows the work performance for other works under the MGNREGA programme in Ajmer district. The value of DW test (2.166) is above the given range (0.857 (dL)-1.728(dU)) presence no autocorrelation in data. This model also shows positive and a significant growth of land work and a significant contribution of men days work.

$$y_{ii} = 24.710 - 0.000003635x_{1ii} + 0.000009631x_{2ii}$$

...Equation 12

Table 2,3 and equation 12 shows the work performance for Rajiv Gandhi Seva Kendra under the

MGNREGA programme in Ajmer district. A significant relation of Explanatory variable (women days) is found in contributing to increase number of assets of Rajiv Gandhi Seva Kendra in Ajmer district. As per the

OLS results  $\hat{Y}$  is positively related to  $X_2$  which further shows the contribution of women days is positively affecting the Rajiv Gandhi Seva Kendra under the MGNREGA programme in 8 blocks whereas men days of employment generation is negatively related. The value of  $R^2$  is significantly high (0.658) and Estimated Durbin-Watson statistics (1.309) is between the range (0.857 (dL)-1.728(dU)) at 5% level of significance.

**Table 4 : Impact Assessment in Household Response in Percentage**

Impact Assessment in Household Response in Percentage																
	ARAI		Kekari		Pisangan		Masuda		Jawaja		Silora		Bhinai		Srinagar	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Reduction in Migration	25	75	30	70	10	90	20	80	85	15	20	80	40	60	20	80
Decline in Unpaid Family Work	90	10	80	20	90	10	60	40	80	20	84	26	40	60	50	50
Increasing in Decision Making: Power of Women	90	10	80	20	92	8	75	25	95	5	85	15	70	30	70	30
Increase in Enrollment of Children in School	75	25	50	50	70	30	70	30	80	20	50	50	40	60	60	40
Improvement in Household Consumption Level	85	15	40	60	60	40	50	50	60	40	50	50	40	60	70	30
Increment in Savings	90	10	55	45	65	35	40	60	50	50	40	60	30	70	60	40
Reduction in Indebtness	75	25	40	60	50	50	30	70	50	50	40	60	35	65	50	50
Investment in Productive Assets	35	65	30	70	40	60	30	70	40	60	30	70	30	70	25	75

The impact of the scheme on various important attributes which contribute to improvement of quality of life has been assessed in above table. A quick glance table clearly depicts that the table 4 shows the impact assessment in household response in percentage. This further shows some parameter and responses of MGNREGA employees where the responses have been taken of 160 beneficiaries and officials. Majority of respondents revealed that there is no reduction in migration due to the lower contribution of male workers in MGNREGA programme. Because of the lower wages male workers are more interested to work outside of MGNREGA.

It is found from the assessment that 90% the respondents have accepted that duration of unpaid family work has declined after the implementation of scheme. The scheme stipulates 1/3 of wage allocation that is percentage to women beneficiaries. Women workers have gained from the scheme primarily

because of paid employment opportunities, benefit have been released through income consumption effect intra house hold effects and enhancement of choice and capability. It has led to women empowerment.

Beside the improvement and the status the role of women in decision making power in the family has also enhanced. An important effect of MGNREGA of the lives of rural people there has been increased in the enrolment of Children in school. To capture the impact of scheme of household earnings by assessing the increment and savings is also attempted.

There is a contrasting picture that the total respondents admitted that there has been not much improvement in the savings. A glance on the table also depicts that the respondents admitted that there has been little reduction in indebtiness through the income earned from the scheme.



**Table 5 : Indicators of Transparency in Implementation of the Scheme**

Indicators of Transparency in Implementation of the Scheme		
Responses of BDO's, PRI's, Gram Sewaks and 160 Beneficiaries	Ajmer	
	Yes	NO
Does the GP give wide publicity to the works to be executed?	100	0
Did the worksite possess the notice-board with details of sanctioned amount, work dimensions and other information pasted on it?	60	40
Was an open meeting held before the beginning of work to explain work requirements to the workers, as per the technical sanction?	20	80
Whether muster roll available for public scrutiny at the worksite?	90	10
Whether measurement of individual work under piece-rate norms conducted daily in transparent manner?	40	60
Had the final measurement of work done by JE in the presence of a group of workers?	40	60
Was there VMC constituted in your GP?	80	20
Did the VMC make regular visits to the worksite and monitor the execution of work?	25	75
Were any complains made by the VMC?	20	80
Was an open project meeting held within 7 days of completion of the work?	20	80
Whether contractor was involved in the work?	0	100
Whether photographs of the worksite were taken before and after the completion of the work?	10	90
if, yes, were the displayed on the notice board at the worksite?	5	95
whether any machinery used in the execution of the work?	10	90
Are all GP members involved in monitoring and supervision of the work?	80	20

Indicators of transparency in the scheme have been assessed by the table 5. All the surveyed GPs has given wide publicity to the work to be executed under the scheme. Muster rolls were available for public scrutiny at the work site in major Gram Panchayats of Ajmer district. Majority of beneficiaries interviewed accepted that measurement of individual work under piece rate norms not conducted daily in transparent manner. VMC has been constituted in Ajmer district but unfortunately regular visits in less frequencies of the VMC to the worksite. There were no complaints on VMC end. It is the matter of content that neither machines nor contractor were used on the worksites in all the surveyed gram panchayats of Ajmer district. Majority of GPs were involved in monitoring and supervision of work in Ajmer district surveyed.

#### **Conclusion and Recommendations**

The objectives under the study is attempted to be fulfilled. The data collected through both

secondary and primary source. The employment scenario is studied at all level at gender and caste wise. The hypothesis are proofed that MGNREGA has fostered employment opportunities. The model pooled regression is significant between created total assets by evaluating the contribution of men and women days where women days were contributing at high significant level.

The data reveals that women participation has been dominating and has positively contributed to asset creation leading to economic progress of Ajmer district. Further it has boosted many productive assets through undertaking permissible works. Transparency is visible in the implementation of the scheme. The undertaken model also satisfies the hypothesis that many productive assets created through employment generation serves as positive indicators of economic growth of Ajmer district. Employment generation depicts that all levels attempts has been made that job provided to meet out job demanded. Yet at some

# Periodic Research

blocks demand of registered households has been greater than job provided. This lacuna is attributed to implementation of scheme. The most interesting fact similar to other districts of Rajasthan women participation and contribution to economic assets has been dominating (80 to 83%) in nearly all blocks and Gramsabhas. The trend of asset creation is not much different in all blocks when we compare the total number of assets created during the study period women participation in asset creation viz. rural connectivity, water conservation, drought management, and Rajiv Gandhi Seva Kendra positive & was significant to other assets creation. The other creation of assets like flood control, and irrigation works has not been of much significance which could lead to the progress of Ajmer district.

The study reveals that is still more attempts are required at end of assets creation so that funds can be properly mobilized. The assets creation should be according to the geographical requirement of the area of the scheme implementation so it can be fruitful and beneficial in upliftment of the specified area.

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