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**INDIA'S WORKFARE PROGRAM AND FINANCIAL
INCLUSION - AN INTER-DISTRICT ANALYSIS****Sameer Shalla¹**

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ABSTRACT

Mahatma Gandhi NREGA is a flagship workfare program which aims at creating sustainable livelihoods in India's rural sector. This is envisioned to be actualised by enhancing the reach of poor people to institutional financial architecture through what it calls financial inclusion. This study is an attempt to understand and estimate the outcome on financial inclusion front from an inter-district perspective. The selection of the districts is made keeping in view the socio-economic profile of the districts while using secondary data for analysis. The findings reveal that the performance of MGNREGA in terms of Man-days generated in the state is dismal compared to other states. Besides, the performance of the state on financial inclusion dimension within and inter-state comparison is abysmally poor. The data analysis reveals a strange phenomenon as the rural areas are supposed to perform better compared to urban areas which has not happened in case of J&K.

JEL Classification: H40, H53

Keywords: MGNREGA; Financial Inclusion; Man-Days; Workfare Program

INTRODUCTION

The vast majority of Indian population about 68.84% resides in villages with around 28% of them living below poverty line (PCI, 2011). The growth in rural sector is one of India's major challenges as it strives to sustain its growth story for decades to come. The current statistics reveal that the Indian economy has been clocking average GDP growth rate of 6-7% (PCI, P.3) continuously for last decade with some recent exceptions due to dampening global economic sentiment. The high growth rates experienced are a direct result of Liberalisation, Privatisation and Globalisation (LPG) of Indian economy post-1991 era. This is quite evident from the absolute value of GDP at factor cost for 2012-13 is INR 5,505,437 crores (PCI, p.4). The structural transformation of Indian economy is reflected by the declining contribution of agriculture to GDP of 13.69% in 2012-13 as against that of manufacturing and services sector in 2012-13 which stood at 26.75% and 59.57% respectively (PCI, p.4). However, the steady growth experienced in the recent past has led to a great deal of inequality both inter-state and intra-state across various dimensions (12th Five-year plan, 2012-17). The all India poverty rate estimated for 2011-12 was 21.9% & the geographic distribution of poor population involves 25.7% in rural areas and 13.7% in urban areas (PCI, p.93). India has experimented with various employment generating programs or social protection schemes – “often referred to as social security, social safety net, poverty alleviation or social welfare programs - with the objectives of

reducing poverty, vulnerability and social inequalities” since it gained independence in 1947 (Holmes et al (2010). In this paper we study the impact of Mahatma Gandhi NREGA on financial inclusion in twin districts of Baramulla & Kupwara of Himalayan State of Jammu & Kashmir & find that the scheme has a significant impact on the financial inclusion on rural households with an inter-district variation in performance.

Description of the Program

Mahatma Gandhi NREGA is the world’s biggest employment guarantee program with an initial outlay of Rs. 11,300 crore in year 2006-07 & now the budgeted outlay is Rs. 33000 crore for 2014-15 (MoRD, 2014). The Act provides a legal guarantee for 100 days of employment in every financial year to adult members of any rural household at the admissible minimum wage of the concerned state. This minimum wage varies from state to state, in some states it is Rs. 80 whereas in other it is Rs. 125 or Rs. 120. According to the Act the minimum wage cannot be less than Rs. 60 but can’t exceed Rs 125/day. The 100 days of work figure was estimated because the agricultural season is only supposed to last roughly around 250 days and unskilled workers have no alternative source of income in the remaining parts of the year. The central government pays for the entire cost of wages for unskilled manual workers, 75 percent of the cost of material and wages for skilled and semi-skilled workers, and all administrative expenses (except for those of the State Employment Guarantee Council). The state government pays for the remaining costs: 25 percent of the cost for material and wages for skilled and semi-skilled workers, the administrative expenses of the State Employment Guarantee Council, and unemployment allowances when it does not provide employment within 15 days of application (MoRD, 2008). The Gram Sabha (village council) is responsible for recommending works to be built under MGNREGA, performing social audits, and working as a forum for information sharing. The Gram Panchayat (village government) is responsible for the planning of works, registering households, executing works, convening the Gram Sabha for social audits, and monitoring the implementation of the program at the village level. MGNREGA relies on a self-targeting model, the government does not discriminate people on the basis of poverty, therefore by virtue of non-discrimination of people every house hold in the rural areas is a potential beneficiary of the scheme. T. Paul Shultz is of the view that means-tested programs are thought to reduce the time that beneficiaries work in the paid labour force because the more they work the lower the program benefits received.

Program Implementation Overview

Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA) aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Mahatma Gandhi NREGA has become a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic governance. Mahatma Gandhi NREGA is the first ever law internationally that guarantees wage employment at an unprecedented scale (*MoRD, 2014*). The Act came into force on February 2, 2006 and was implemented in a phased manner. In Phase I it was introduced in 200 of the most backward districts of the country. It was implemented in an additional 130 districts in Phase II 2007-2008. The Act was notified in the remaining rural districts of the country from April 1, 2008 in Phase III. All rural districts are covered under Mahatma Gandhi NREGA.

The implementation of MGNREGA was done in a phased manner, it was first introduced in 200 most backward districts of the country. Subsequently, the Act was implemented in additional 130 districts and finally it was universally extended to the whole rural landscape of India. In case of J&K the Act was implemented initially in Kupwara & Punch districts of the state. However, it was extended to entire state in 2007-08. The village council (Gram Sabha) is responsible for identifying, monitoring & overall implementation of MGNREGA. However, on account of proper skills and training & a culture of favouritism based on various sub-denominations like caste, age, gender etc. has largely undermined the effectiveness of MGNREGA (*Sjoblom & Disa et al*). Besides, the sheer size of funds allocated to

these institutions is a new but challenging experience for village councils for which they are neither trained nor prepared to handle efficiently. The 2007 report of Comptroller and Auditor General (CAG, GOI) described the lack of sufficient administrative and technical manpower as a big problem which has greatly affected the effective implementation of the scheme. There other problems related to the proper implementation of MGNREGA as evidenced by researches includes the hijacking of employment lists by powerful people in villages and extending the scheme benefits to people who do not turn up for work (Wright, Tom & Harsh Gupta). This phenomenon can easily be classified as “Fake Beneficiary Non-worker Phenomenon”, which results into loss of gross welfare & a cause of un-freedoms resulting into perpetuation of poverty & deprivation in rural sector. The State of J&K has a unique distinction of being the second most corrupt state in India (Transparency International). The scourge of corruption is reflected in all the spheres of social life in the state, MGNREGA is no exception to this disease. The state has also failed in adequately empowering the staff involved in the implementation of this Act such as programme officers who are left to the mercy of bureaucracy. In addition to this, the state has badly flunked in devising a scheme based on MGNREGA Act 2005-06 which clearly reflects the socio-economic realities of the state & also considers the developmental needs of the state given its geographic, topographic and political uniqueness. It has also failed in employing the mandatory 1/3 women labour force of total labour employed which is partly due to the patriarchal social setup in Kashmir society.

LITERATURE REVIEW

Kundu, A and N Sarangi (2005) examined the rationale for exclusion of urban areas from the scope of MGNREGS, given socio-economic deprivation and vulnerability in small and medium towns. They felt that lack of employment in rural area has affected demographic growth of urban poor, leading to distortions in the urban hierarchy. The authors suggested the possibility of utilising the educated unemployed in non-manual work which needs to be explored.

Jacob, A and Varghese R (2006) examined awareness among people in Kerala about the entitlements under MGNREGS. They found that almost all of the respondents were aware about their entitlements in the very first year of its implementation and this was due to high literacy among the workers. The awareness level empowers workers to demand their benefits under the Act.

Jha, Gaiha R and S Sankar (2008) examined the participation of landless, small, marginal and medium farmers. The agriculture labour and self-employed in nonagriculture relied on the MGNREGS to supplement their incomes whereas for the workers of other labour and self-employed in agriculture categories, MGNREGS has become the mainstay of income.

Khera R and Nandini (2009) reported that the female labour workforce participation was significantly higher in Rajasthan and Madhya Pradesh and significantly lower in Uttar Pradesh. This is due to various barriers such as culture, demanding jobs in private sector, low wages, migration from home etc.

Pankaj, A and R Tanka (2010) highlighted the fact that high literacy rate in Himachal Pradesh is the cause of high awareness levels among women about the Act. They stated that 71 per cent of the female workers were able to meet their personal needs with income earned from MGNREGS. The payment of wages through SB accounts leads to greater incidence of self-collection and control over the usage of wages.

NIRD and IMPA (2010), carried out an assessment of MGNREGS in the district of Poonch and Kupwara. The study concluded that the desired objectives of the scheme such as awareness levels, community participation and planning process etc. have not been fully met. Further, it noted that the overall effectiveness is found to be high in Poonch (64%) and low in kupwara (45%). The study also observed that the role of information technology in minimising the burden of functionaries for cost and technical estimations in identified works has been least emphasised.

Kareemulla K. et al (2010), studied the impact of NREGS on Rural Livelihoods and Agricultural capital Formation, in four states of Punjab, Maharashtra, Andhra Pradesh and Rajasthan. This study was conducted at micro level in the above mentioned states and concluded that the employment beneficiaries are both landless and farmers indicating the resource poor are also willing to get employed in public schemes. The other issues studied include migration levels in rural areas, the consumption pattern of NREGA beneficiaries, structure and nature of assets created, utility and sustainability of the assets created. The study also pointed out the fact that the quality and maintenance of the assets created is a major issue which need close attention by all the stakeholders. It also concluded that MGNREGS has also brought down the migration levels from rural to urban areas. The research study also concluded that the NREGA has made a big impact on rural agricultural sector. However, the cost dimension of rural labour market needs to be closely looked into. The researchers have also suggested that there should be an inbuilt monitoring mechanism in the scheme for better impact on ground.

T. LeeLavathi (2010), examined the impact of MGNREGS on various factors including institutional, socio-economic inclusion of poor households, rural-urban distress migration, access of credit et al. The study concluded that the benefits gained from work under MGNREGS led to the reduction of distress migration and increased investment in human capital. It also revealed that some of the workers were not provided with unemployment allowance and were denied work for longer periods. The funds flow including the wage disbursement mechanism should be made for efficient.

MoRD (2010) in its annual report has portrayed a dismal picture of the J&K in terms of employment to women. The MGNREGS Act stipulates 23% employment to female labourers but in J&K only 8% women have been provided with employment opportunities in MGNREGA works.

Ashok P and Rukmini T (2010), studied the impact of MGNREGS from the perspective of women empowerment. The researchers have observed that paid employment under MGNREGS has resulted in increased consumption choices and reduced economic dependence. This has helped women in registering their tangible contribution to the household income.

Ahuja, R T Usha (2011), examined the impact of MGNREGS on rural employment generation and migration of labour force. The study was conducted in two districts with different economic profiles. The study concluded that the flagship scheme has a sizable impact on the employment generation. However, the downside has been that the scheme has not been able to curb the migration from economically advanced districts primarily on account of the low wages.

Tashina Esteves, K V Rao, et al (2013), studied environmental and socio-economic benefits of the works carried out under MGNREGS. The study also assessed the potential of these benefits to reduce vulnerability of agricultural production and livelihood of the beneficiaries.

Rashmi T (2013) studied the impact of MGNREGS on women participation; challenges and benefits. The study has concluded that there has been a steady growth in women's participation in the scheme but the participation level rates are varied across states in India. The scheme has enabled women to become financially stable and has encouraged women to engage actively in the works undertaken under MGNREGS.

OBJECTIVES

1. To study the mechanism of wages disbursement to beneficiaries of NREGS in J&K.
2. To study the growth in funds disbursement across various segments in terms of account opening & magnitude of wage disbursement in the study area.
3. To suggest various measures for better financial inclusion scenario.

RESEARCH METHODOLOGY

The selection of the sampling area is done on the basis of area sampling technique. The parameters for selection of sample include percapita income of the district, BPL population of the district and agricultural profile of the district. The twin districts of Baramulla & Kupwara are the two poorest districts (ECOSTATJK, 2002-03) in terms of per-capita income at constant prices (1993-94). Besides, Baramulla & Kupwara have the highest absolute BPL population & absolute BPL household number (JK BPL Survey, 2008). The selection of districts has also been made based on the agricultural profile of the districts, Barmulla is agriculturally advanced and Kupwara is agriculturally backward.

The study is based on the primary & secondary data. The primary data was collected with help of survey instrument. The secondary data was accessed exclusively from the dedicated web portal (www.nrega.nic.in) of Ministry of Rural Development (MoRD) for the scheme under reference.

DATA ANALYSIS AND INTERPRETATION

MGNREGA is regarded as one of the biggest financial inclusion schemes in the world given the humongous size of budget allocations & subsequent disbursement of payments through institutional channels such as banks. In 2014-15, MGNREGA budget allocation was INR 33000 crores (MoRD). The problem of financial exclusion in India is disturbing as more than half of the Indian population is unbanked due to a whole host of factors both from demand and supply side (RBI).

In Table 1, one can easily see that the banks are relatively dominant distribution channel for NREGA funds, primarily the wage payments, vis-à-vis Post offices. This is evident as the total number of bank accounts opened in Baramulla with banks is mammoth 2, 56,964 (two lakh fifty six thousand, nine hundred and sixty four), as against the paltry 2132. The amount money distributed by the banking channel in the district is Rs 723199377 (2014-15) vis-à-vis Rs 3825027. Once again it points to the explicit significance of banking channel in advancing the desirable objective of financial inclusion. The availability and access to banks is a big worry in far flung areas of the state in general and the border districts of Baramulla and Kupwara in particular. This is due to various factors such as mountainous terrain of the areas, poverty, availability of banks etc (Primary Survey).

Table 1. District Wise Accounts Opened & Amount Disbursed

Year	District Name	Total bank accounts	Amount disbursed to bank accounts	Total post office accounts	Amount disbursed to post office accounts
2012-13	BARAMULLA	60712	122394982	1185	2654117
2013-14	BARAMULLA	94816	339209697	507	989359
2014-15	BARAMULLA	101436	261594698	440	181551
	Total	256964	723199377	2132	3825027

Source: MoRD, 2014(www.nrega.nic.in)

The figures in Table 2 & 1 also show that the scheme has had a great impact on financial inclusion in both Baramulla & Kupwara in terms of the cumulative number of bank & post-office accounts opened and the amount of money disbursed to the beneficiaries. However, the account opening size and money disbursed vary across districts. This may be due the size and plain or lowly terrain of the Baramulla district compared to Kupwara district which is geographically a mountainous area. The latter factor contributes to the low availability of both distribution channels in the district & hence low penetration in terms of financial inclusion. It was also observed that the cash payments were also made due the distribution channel deficit.

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Table 2. District Wise Accounts Opened & Amount Disbursed

Year	District Name	Total bank accounts	Amount disbursed to bank accounts	Total post office accounts	Amount disbursed to post office accounts
2012-13	KUPWARA	39123	33276659	343	255519
2013-14	KUPWARA	101044	200523846	1084	6073496
2014-15	KUPWARA	103062	266999592	912	1217400
	Total	243229	500800097	2339	7546415

Source: MoRD, 2014 (www.nrega.nic.in)

In table 3, the blocks highlighted in red, Sopore & Pattan present a dismal picture in terms of the total number of accounts opened and amount disbursed from the year 2012 to 2014. This is disturbing as both of these districts score high on availability and accessibility parameters of financial inclusion. This dismal picture is partly explained by the higher market wages in both of these blocks as both of these blocks are urban centres. Besides, the work opportunities highly correlate with wages, which are much higher than the minimum wages offered under MGNREGA. The education level is also a significant factor for this anomaly (Primary Survey). The other blocks which are highlighted in the table show good performance both accounts opened wise & in terms of amount disbursed. Another interesting finding is that financial inclusion highly correlates with locational & economic dimension of the area, as it is quite clear from the data that rural areas perform better than areas which urban or near to urban areas. The blocks of Pattan & Sopore are economically well off & both blocks benefit from locational economies. Whereas, Uri & Boniyar blocks are relatively at an economic and locational disadvantage, therefore, both blocks have greatly benefited from NREGA works as is evident from the data.

Table 3. Block Wise Accounts Opened & Amount Disbursed

District Name	Block Name	Total bank accounts (2012)	Amount disbursed to bank accounts	Total bank accounts (2013)	Amount disbursed to bank accounts	Total bank accounts (2014)	Amount disbursed to bank accounts
BARAMULLA	Baramulla	6351	30953227	6822	24028706	6822	2690762
	Boniyar	10411	45131816	10936	29184210	10936	694550
	Kunzer	6564	20800345	6934	16817543	6934	1853320
	Pattan	5886	23148228	6428	16836937	6428	5207523
	Rafiabad	8142	18283539	8406	13553390	8406	2680408
	Rohama	6799	24444469	7020	20404387	7020	2926552
	Singhpura	8775	27948345	9135	18716805	9135	1272899
	Sopore	3979	9264622	4616	10471030	4616	2172080
	Tangmarg	9354	42622667	9526	30068772	9526	3013100
	Uri	11824	43743557	12778	36054205	12778	3748728
	Wagoora	6991	23761359	6586	14969360	6586	804527
	zaingeer	9740	29107521	12249	30489353	12249	3057567

Source: MoRD, 2014(www.nrega.nic.in)

The block wise data of financial inclusion is presented in table 4 for district Kupwara. The data shows relatively a uniform trend in the performance of NREGA in the district across various blocs with slight variation in some blocks across the time frame both in terms of account opened & amount disbursed to beneficiaries.

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Table 4. Block Wise Accounts Opened & Amount Disbursed

District Name	Block Name	Total bank accounts (2012)	Amount disbursed to bank accounts	Total bank accounts (2013)	Amount disbursed to bank accounts	Total bank accounts (2014)	Amount disbursed to bank accounts
Kupwara	Kalarooch	5184	12809210	4941	12394636	4941	5198199
	KERAN	1186	3107184	1210	2375793	1210	1353140
	KRALPORA	9049	9510751	9844	15756595	9844	5619778
	KUPWARA	13392	32837783	11276	23715677	11276	10300948
	LANGATE	9072	28212191	9264	34699958	9264	10735089
	MACHIL	2131	4278972	2483	10952516	2483	795035
	RAJWAR	9330	12863936	10153	34758830	10153	12532866
	RAMHAL	8853	14319149	8731	22998220	8731	5894442
	SOGAM	6869	14694075	8108	12445123	8108	3461198
	TANGDAR	9008	10897395	8849	24778069	8849	7826665
	TEETHWAL	7466	12207849	7331	14391832	7331	12788637
	TREHGAM	10862	27798085	11479	36482660	11479	6454675
	Wavoora	8642	16987265	9393	21249682	9393	11213575

Source: MoRD, 2014(www.nrega.nic.in).

FINDINGS AND CONCLUSION

The performance of MGNREGA in terms of man-days generated in the state is dismal compared to other states. Besides, the performance of the state on financial inclusion dimension within and inter-state comparison is abysmally poor. The data analysis reveals a strange phenomenon as the rural areas are supposed to perform better compared to urban areas which has not happened in case of J&K. The loopholes are also evident both from implementation perspective and low awareness among rural households about the entitlements. In Kupwara district the growth in financial inclusion is not showing up due to low availability and poor access as a result beneficiaries receive cash payments.

In nutshell, it can be said that MGNREGA suffers from acutely poor implementation as a result the achievement of desired objective of financial inclusion is a remote possibility. This can be improved by ensuring proper implementation of the scheme with adequate checks & balances. The scheme objectives such as financial inclusion can be met if the innovative models of cash distribution like business correspondent (BC) model & other such models are implemented. The implementing machinery in the state should empower grass roots level workers such as Village Level Workers (VLW), Programme officers & Panchayat Representatives. Besides, adequate measures should be taken to empower & improve the awareness among the rural households.

LIMITATIONS OF THE STUDY

The study was conducted in two districts in the state and the data analysis was made predominantly on the secondary data with very basic tools. Therefore, the findings and conclusions drawn may not be valid for other sample areas. Besides, the unique sets of variables of sample areas also invalidate any blind generalisation in other sample areas.

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