An Investigation of Financial Performance of MGNREGA in India: A Case Study of Himachal Pradesh

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Abstract: The process of economic development is very complex as a result of it the theories of economic development are partly applicable to different situations at different time periods. Poverty and unemployment are not only serious problems but a stigma on modern society as well. The initiatives in the form of many safety net programmes have been introduced to tackle the problems of poverty and unemployment. The Mahatma Gandhi National Rural Employment Guarantee Act is a superliner programme pertaining to guaranteed rural employment. The main objectives of the scheme are providing skilled and unskilled wage employment to those adults who are ready to do work, eradication of rural poverty, enriching the living standard of rural poor and so on and so forth. The scheme has been widely acknowledged and appreciated by international agencies like World Bank and United Nations Development Programme. The present study is basically an exploratory study focusing on analyzing the financial aspects like fund availability and expenditure incurred under the scheme in Himachal Pradesh. In addition to this the relation between finds availability and expenditure incurred is also taken into considerations in the present study. Some of the key conclusions drawn from the present study include that there has been an increasing trend in the funds availability and expenditure incurred at state level as well as districts level, the variables like funds availability and expenditure incurred are positively correlated. Apart from there have been found district wise variations in terms of funds availability and utilization of funds

Key words: MGNREGA, Funds Availability, Expenditure Incurred, Financial Performance

I. INTRODUCTION

Economic development is a very multiplex process, as a result of it various theories of economic development has remained applicable partly at different time for instance theory of Arthur Lewis given in 1954 says that the constant economic transformation is possible due to the shifting of surplus labour from agriculture sector which is termed by him as subsistence sector to the capitalist sector which results in the form of unemployment while on the other hand Todaro also says that rural workforce migrate to urban areas in the search of employment which creates the problem of unemployment and slums in urban areas (Turangi, 2021). The numerous development measures in spite of limitations and criticism provide the accurate picture of performance of various economies. Employment generation and reduction of poverty are very vital aspects of any economic growth and economic development process, so; the policies that augment labor demand produce

positive socio economic impacts in developing economies by way of increasing employment and productivity (Fosu, A.K., 2007). As per World Bank estimates, about 648 million people were living in extreme poverty in 2019 as per the international poverty line decided in 2017 as $ 2.15 (www.wordbank.org) . This situation of extreme poverty has become more drastic due to covid19 pandemic. Around 270 million i.e. 21.9 per cent Indian were living below the poverty line in 2011-12 according to United Nations Millennium Development Goal. Mahatma Gandhi National Rural Employment Guarantee Scheme was introduced in 2006 taking into consideration this very high magnitude of poverty in India (Reddy et al, 2021). The inclusiveness of any welfare program is very important for the effective implementation of the scheme; if the program is not inclusive in nature it is incomplete. Various progrmmes have been introduced in India since independence, but all those programs lack the feature of inclusiveness and suffer from wider people participation, keeping these things in mind Mahatma Gandhi National Rural Employment Guarantee Act was introduced to ensure the wider participation of people (Kumar, S. 2021).

II. MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT

The Right to Work was given in 2005 by passing the Mahatma Gandhi National Rural Employment Guarantee Act. The scheme was launched in a phased manner in three phases between the periods from 2006 to 2009. It is a demand based scheme which means that according to the provisions of act, the adult members have to apply for job cards and after getting the job card, they have to submit demand for employment and it is the responsibility of gram panchayts that after verification, employment has to be provided within 15 days (Sarma, 2022).

The Mahatma Gandhi National Rural Employment Guarantee Scheme known as National Rural Employment Guarantee Scheme prior to 2009 was introduced in Himachal Pradesh in a phased manner. In the first phase it was introduced in two districts of the state namely Chamba and Sirmour on 2nd February, 2006. In 2007 with the commencement of the new financial year on 1st April, 2007, the implementation of scheme was extended to two more districts namely Kangra and Mandi whereas in the third phase with the commencement of new financial year on 1st April, 2008 the scheme was extended to all eight remaining districts of the state. Presently the scheme covers the entire state (Economic Survey, 2012-13).

III. REVIEW OF LITERATURE

Numerous studies have been carried out to examine and evaluate the efficacy and implementation of MGNREGA in terms of various attributes like physical performance, financial performance, women participation and so on so forth at national level as well as various state levels.

Sharma, R & Didwania, M., (2013) made an attempt to assess the awareness among beneficiaries, officials, as well as physical and financial performance of MGNREGA in Jind district of Haryana and it is found that in contrast of other safety net programmes, the awareness level pertaining to MGNREGA had been

found very high and similarly positive performance in terms of physical and financial aspects had also been found.

Shivkumar, D & Mathews, (2017) made an attempt to assess the socio-economic impact of MGNREGA with special reference to dalit beneficiaries and found that this scheme has played a crucial role in dalit progression by way of empowering them economically, socially as well as culturally and reducing the financial constraints.

Rajpal, (2019) made an attempt to assess the effectiveness of MGNREGA and the effectiveness of the scheme in terms of physical and financial performance in Haryana has been found positively effective. It was observed that the number of families receiving jobs under MGNREGA had expanded during the study period.

Kumar, (2021) evaluated and assessed the physical aspect of MGNREGA in Himachal Pradesh and it is found that Kangra, Mandi and Shimla districts of the state have had top positions in terms of job cards issued while the tribal districts namely Lahul and Spiti have shown a very low performance and the success ratio of employment demanded and employment provided was above 90 per cent although district wise variations were also found in success ratio.

Nair, K. Shobhana, (2022) found ten year highest women participation in 2022-23 since 2012-13 has been observed with 57.8 per cent women participation rate; the increasing trend has been found in 14 states out of 15 states while in one state namely Kerala, very minute decrease is observed in women participation rate.

Gnyaneswer, (2023) made an attempt to study the financial performance in order to make a comparison between pre Covid and post Covid period in selected south Indian states and it is found that there has been a significant increase in central government fund release, percentage of fund utilization, expenditure on material and skilled wages and average cost per day per person in post covid period but no significant increase was observed in total expenditure, wage expenditure and administrative expenditure .

Panicker, L. (2023) in Hindustan Times highlighted the concern of fund cuts in the union budget and need for strengthening the scheme and pointed out that there is a need for making efforts to harness the scheme for the betterment of left out and marginalized sections like women.

IV. RATIONALE OF THE STUDY

To assess the efficacy and effectiveness of any flagship programme the financial and physical aspects must be assessed and evaluated. The present study is an exploratory or descriptive study which focuses on analyzing the financial performance of Mahatma Gandhi National Rural Employment Guarantee Scheme in Himachal Pradesh. An attempt is made to present a descriptive performance in terms of financial aspects like funds released under scheme and expenditure incurred. In other words it can be said that the fund utilization

has been taken as the key aspect to assess the financial performance of the scheme. This study is confined to assessing the financial performance in terms of funds utilization in state.

V. OBJECTIVES

The present study aims to assess the following objectives:

1. To assess the district wise funds availability under MGNREGS;
2. To assess the districts wise expenditure incurred under MGNREGS;
3. To assess the impact of change in fund availability on expenditure incurred.

VI. METHODOLOGY

The study is based on secondary data collected from the official website of MGNREGA, govt. reports and other various sources of secondary information like books, journals etc. Data have been presented in the form of tables and graphs. Simple mathematical tool namely percentage is applied to assess the fund utilization in terms of total funds. In addition to this, the Compound Annual Growth Rate is also applied to assess the financial variable over a period of time. To assess the correlation between funds availability and expenditure and also to assess the impact of change in funds released on expenditure incurred, simple regression analysis is applied.

VII. RESULTS AND DISCUSSIONS

7.1 District wise funds availability

To assess the funds availability under MGNREGS the district wise fund released has been analyzed for four consecutive financial years namely 2028-19, 2019-20, 2020-21 and 2021-22. The compound annual growth rate has also been worked out to assess the growth in the funds availability.

Table: 1 District wise funds availability under MGNREGS

District	Year wise fund availability (Rs. Lakh)				CAGR (%)
	2018-19	**2019-20**	**2020-21**	**2021-22**	
Bilaspur	3425.85	2340.37	3645.47	3264.74	**-1.19702**
Chamba	12990.13	14281.89	18624.92	17477.74	**7.700556**
Hamirpur	3252.69	3144.74	4652.55	6118.96	**17.11398**

Kangra	16186.19	11603.04	19866.71	18467.44	**3.351198**
Kinnaur	2173.01	2169.5	2417.32	1643.69	**-99.0674**
Kullu	5770.41	4653.48	5945.11	8585.68	**10.44397**
Lahaul Spiti	302.92	337.11	530.99	334.04	**2.47493**
Mandi	18495.63	16606.73	22642.65	25022.75	**7.849088**
Shimla	6090.63	5078.38	8971.47	10427.97	**14.38903**
Sirmour	7171.79	4654.72	6004.91	7928.81	**2.540425**
Solan	2918.77	2131.97	2775.51	4180.62	**9.398207**
Una	4915.53	4014.18	5605.48	5815.78	**4.294019**
H.P.	**83693.54**	**71016.11**	**101683.33**	**109268.36**	**6.893334**

Source: www.nrega.nic.in

Table 1 depicts the district wise funds available under MGNREGS for four financial years. It is evident from table that the fluctuating trend is observed in the funds availability for different districts In Bilaspur district the fund availability was 3425.85 in financial year 2018-19 which decreased to 2340.37 in 2019-20 then in 2020-21 there was again increase in the fund availability to 3645.47 and in 2021-22 again the fund decreased to 3264.74. In Chamba district the increasing trend was observed in fund availability from 2018-19 to 2020-21 as the fund availability was 12990.13, 14281.89 and 18624.92 in 2018-19, 2019-20 and 2020-21 respectively but the decrease took place in 2021-22 as the fund released decreased to 17477.74. Hamirpur district witnessed the decrease in funds released from 3252.69 in 2018-19 to 3144.74 in 2019-20 then there was increasing trend as the fund availability increased to 4652.55 in 2020-21 and further increased to 6118.96 in 2021-22. As far as fund availability in Kangra district is concerned, the fund was 2173.01 in 2018-19 which

decreased to 11603.04 in 2019-20, in 2020-21 the fund availability increased to 19866.71 and again in 2021-22 the decreased was observed in funds availability to 18467.44. In Kinnaur district, the availability of funds was 2173.01 in 2018-19 which witnessed a minute decrease in 2019-20 from 2173.01 to 2169.5, then in 2020-21 fund availability increased to 2417.32 and in 2021-22 the decreasing trend was observed. Kullu district witnessed decrease from 5770.41in 2018-19 to 4653.48 in 2019-20 and afterwards the fund increased to 5945.11 in 2020-21 and further 8585.68 in 2021-22. The increasing trend was found in the context of Lahul Spiti as funds increased from 302.92 in 2018-19 to 337.11 and 530.99 in 2019-20 and 2020-21 respectively while there was a decrease in 2021-22 when fund availability decreased to 334.04. In the case of Mandi district, the availability of funds was 18495.63 in 2018-19 which decreased to 16606.73 in 2019-20 then the funds availability increased to 22642.65 and 25022.75 in 2020-21 and 2021-22 respectively. Shimla district also witnessed a decrease in the funds availability in 2019-20 in comparison of 2018-19 as the funds availability was 6090.63 in 2018-19 while it was 5078.38 in 2019-20, in 2020-21 funds availability increased to 8971.47 and further in 2021-22 it increased to 10427.97. As far as Sirmour district is concerned, it is evident from the table that fund availability was 7171.79 in 2018-19 which decreased to 4654.72 and 6004.91 in 2019-20 and 2020-21 respectively while in 2021-22 the funds availability increased to 7928.81. In Solan the fund was 2918.77 in 2018-19 which decreased to 2131.97 in 2019-20 then it increased to 2775.51 in 2020-21 and further increased to 4180.62 in 2021-22. Lastly in the context of Una district, fund availability was 4915.53 in 2018-19 which decreased to 4014.18 in 2019-20, increased to 5605.48 in 2020-21 and further increased to 5815.78 in 2021-22. Apart from district wise analysis it is also clear from the analysis that for the entire state total fund availability under scheme was 83693.54 in 2018-19 which decreased to 71016.11 in 2019-20, increased to 101683.33 and 109268.36 in 2020-21 and 3021-22 respectively.

Figure:1 District wise Compound Annual Growth Rate of Fund Availability under MGNREGS from 2018-19 to 2021-22

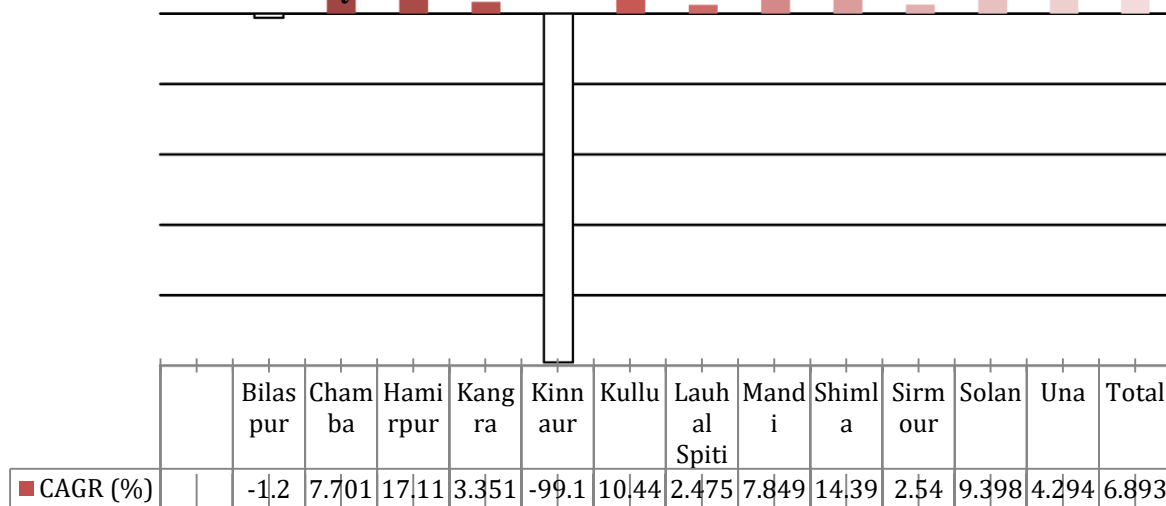|	Bilaspur	Chamba	Hamirpur	Kangra	Kinnaur	Kullu	Lauhal Spiti	Mandi	Shimla	Sirmour	Solan	Una	Total
■ CAGR (%)	-1.2	7.701	17.11	3.351	-99.1	10.44	2.475	7.849	14.39	2.54	9.398	4.294	6.893

Figure: 1 represents district wise compound annual growth rate of funds released on the basis of data related to funds availability for four consecutive financial years. It is evident from the figure that the highest CAGR i.e., 14.39 was recorded in the case of Hamirpur district while the lowest CAGR i e., -99.06 was

recorded in Kinnaur district. Apart from this it is also evident that negative growth i.e., -1.19 was recorded in one another district namely Bilaspur. The CAGR of 14.38, 10.44, 9.39, 7.84, 7.70, 4.29, 3.35 2.54 and 2.47 was observed in Shimla, Kullu, Solan, Mandi, Chamba, Una, Kangra, Sirmour and Lahul Spiti respectively. As far as the CAGR for the state as a whole is considered, it was computed to be 6.89. It can be concluded from this analysis that district wise variations were observed in terms of compound annual growth rate of fund availability in the state.

7.2 District wise expenditure under MGNREGA

Table: 2 District wise expenditure incurred under MGNREGA

District	Year wise Expenditure incurred (Rs. Lakh)				CAGR (%)
	2018-19	**2019-20**	**2020-21**	**2021-22**	
Bilaspur	3418.66 (99.79)	2330.14 (99.56)	3644.0 (99.95)	3251.05 (99.58)	**-1.2489**
Chamba	12942.78 (99.94)	14225.68 (99.61)	18620.86 (99.98)	17449.27 (99.84)	**7.754998**
Hamirpur	3240.32 (99.62)	3135.22 (99.70)	4651.14 (99.97)	6115.06 (99.94)	**17.20691**
Kangra	16156.68 (99.82)	11587.15 (99.86)	17088.1 (86.01)	18446.37 (99.89)	**3.368853**
Kinnaur	2171.41 (99.93)	2169.76 (100.01)	2418.63 (100.05)	1634.71 (99.45)	**-6.85175**
Kullu	5743.51 (99.53)	4641.41 (99.74)	5953.03 (99.96)	8564.26 (99.75)	**10.50403**
Lahaul Spiti	292.63 (99.61)	327.27 (97.08)	529.79 (99.97)	329.42 (99.62)	**3.004875**
Mandi	18442.92 (99.71)	16526.84 (99.52)	22631.43 (99.95)	24952.71 (99.72)	**7.850462**
Shimla	6029.23 (98.99)	5005.55 (98.57)	8926.7 (99.50)	10311.04 (98.88)	**14.35632**
Sirmour	7152.82	4638.63	6006.88	7906.91	**2.537417**

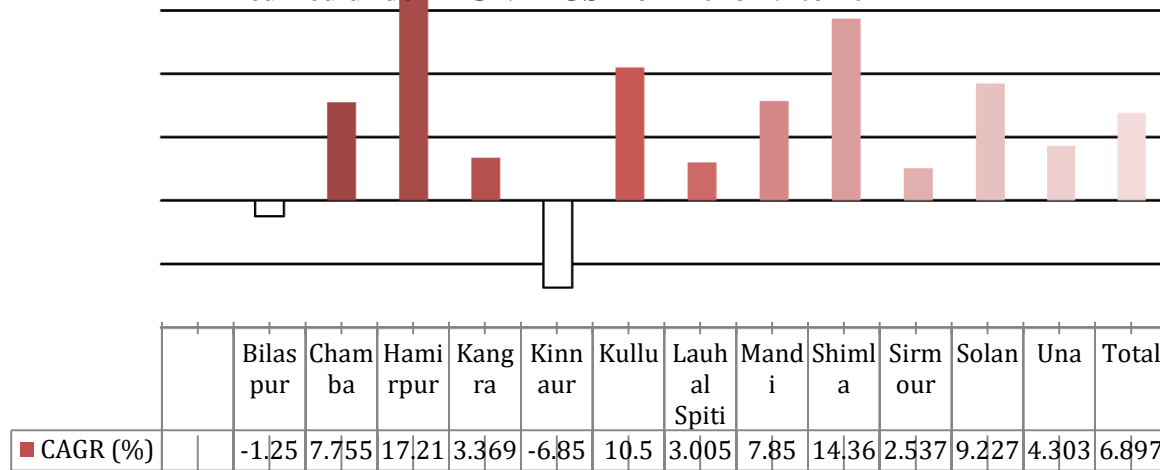|				
	(99.74)	(99.65)	(100.03)	(99.72)	
Solan	2910.68 (99.72)	2123.05 (99.58)	2775.64 (100)	4142.94 (99.10)	**9.226633**
Una	4904.1 (99.77)	4002.81 (99.72)	5603.65 (99.97)	5804.18 (99.80)	**4.302661**
Total	**83405.11 (99.66)**	**70713.52 (99.57)**	**98839.85 (97.2)**	**108907.91 (99.67)**	**6.897289**

Source: www.nrega.nic.in

Note: Figures in parentheses depict percentage of expenditure out of total fund availability

To assess the effectiveness and efficacy of any safety net program, it is very important to analyze the fund utilization of that safety net program. So, the fund utilization in the form of expenditure incurred is elaborated in table 2. It is evident from the table that district wise expenditure incurred under the scheme for four consecutive financial years has been taken into account. In Bilaspur district, fund utilization was 99.79, 99.56, 99.59 and 99.58 per cent in 2018-19, 2019-20, 2020-21 and 2021-22 respectively. Chamba district where the scheme was introduced in the very first phase, the fund utilization was 99.94, 99 61, 99.98 and 99.84 per cent in 2018-19, 2019-20, 2020-21 and 2021-22 respectively. The fund utilization in other districts for four financial years was 99.62, 99.70, 99.99 and 99.94 in Hamirpur; 99.82, 99.86, 86.01 and 99.89 in Kangra; 99.93, 100.1, 100.5 and 99.45 per cent in Kinnaur; 99.53, 99.74, 99.96 and 99.75 per cent in Kullu; 99.61, 97.08, 99.97 and 99.62 per cent in Lahul Spiti; 99.71, 99.52, 99.95 and 99.72 per cent in Mandi; 98.99, 98.57, 99.50 and 98.88 per cent in Shimla; 99.74, 99.65, 100.03 and 99.72 per cent in Sirmour; 99.72, 99.58, 100 and 99.10 per cent in Solan while 99.77, 99 72, 99.97 and 99.80 per cent in Una district. As far as fund utilization for the state as whole is concerned, the fund utilization was 99.66, 99.57, 97.2 and 99.67 per cent in 2018-19, 2019-20, 2020-21 and 2021-22 respectively. The above discussion also clearly points out that the highest fund utilization was in Kinnaur district in 2018-19, 2019-20 and 2020-21 while in Hamirpur in the financial year 20221-22 and lowest fund utilization was in Shimla in 2018-19 and 2019-20; Kangra in 2020-21 and again in Shimla in 2021-22.

Figure:2 District wise Compound Annual Growth Rate of Expenditure incurred under MGNREGS from 2018-19 to 2021-22

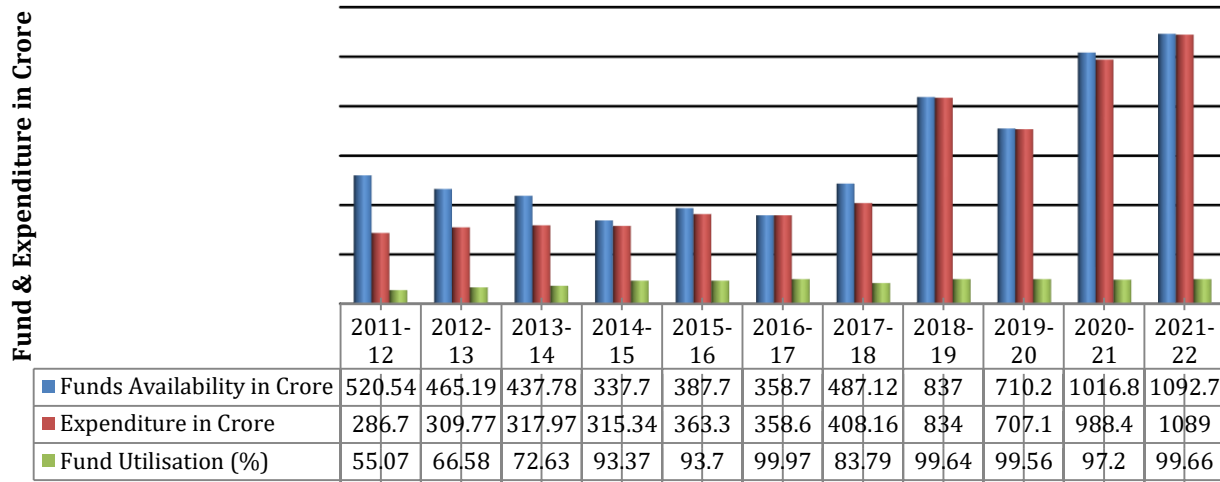|	Bilas pur	Cham ba	Hami rpur	Kang ra	Kinn aur	Kullu	Lauh al Spiti	Mand i	Shiml a	Sirm our	Solan	Una	Total
■ CAGR (%)	-1.25	7.755	17.21	3.369	-6.85	10.5	3.005	7.85	14.36	2.537	9.227	4.303	6.897

Compounded annual growth rate of expenditure incurred for the time period from 2018-19 to 2021-22. It is evident from the graph that the highest CAGR was recorded for Hamirpur while the lowest CAGR was recorded for the case Kinnaur. Another important conclusion that may be drawn from the above discussion is that in the case of two districts namely Bilaspur and Kinnaur the CAGR was recorded to be negative. The descending order of CAGR is as 17.20, 14.35, 10.50, 9.22, 7.85, 7.75, 4.30, 3.36, 3.00, 2.53, -1.22 and - 6.85 in Hamirpur, Shimla, Kullu, Solan, Mandi, Chamba, Una, Kangra, Lahul Spiti, Sirmour, Bilaspur and Kinnaur districts.

7.3 Funds availability and expenditure incurred in Himachal Pradesh: Year wise analysis

The following graph deals with year wise analysis of funds availability and expenditure incurred during 2011-12 to 2012-22. For the purpose of analyzing the funds and expenditure situation under MGNREGS, the data is compiled from various economic surveys and the official website of MGNREGS. It is evident from the graph that there has been a fluctuating trend in funds availability and expenditure incurred up to financial year 2017-18 and after 2017-18 massive hikes have been found in both the variables.

Figure:3 Funds availability, expennditure incurred and utilisation of funds under MGNREGS in Himachal Pradesh

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
■ Funds Availability in Crore	520.54	465.19	437.78	337.7	387.7	358.7	487.12	837	710.2	1016.8	1092.7
■ Expenditure in Crore	286.7	309.77	317.97	315.34	363.3	358.6	408.16	834	707.1	988.4	1089
■ Fund Utilisation (%)	55.07	66.58	72.63	93.37	93.7	99.97	83.79	99.64	99.56	97.2	99.66

Table: 3 Descriptive Statistics

	Mean	Std. Deviation	N
Expenditure Incurred	543.4855	302.51201	11
Funds Availability	604.6755	268.36379	11

Source: Compiled from Economic Surveys of Govt. of Himachal Pradesh

The above table depicts the descriptive statistics of two variables namely expenditure incurred and funds availability for the time period of 11 years from 2022-12 to 2021-22. It is evident from above analysis that the mean expenditure incurred is 543.4855 crores whereas the mean funds availability was 604.6755 crores for 11 financial years. On the other hand the standard deviation is 302.51201 in case of expenditure incurred and 268.36379 in case of funds availability which shows that higher dispersion has been noticed in expenditure incurred rather than funds availability during the study period.

Table:4 Correlations

		Expenditure Incurred	Funds Availability
Pearson Correlation	Expenditure Incurred	1.000	.970
	Funds Availability	.970	1.000
Sig. (1-tailed)	Expenditure Incurred	.	.000
	Funds Availability	.000	.
N	Expenditure Incurred	11	11
	Funds Availability	11	11

Source: Compiled from Economic Surveys of Govt. of Himachal Pradesh

The association between two variables of investigation has been analyzed in the above table which shows that the number of items i.e., total number of years taken into consideration is 11 years. The value of Karl Pearson's Correlation has been worked out .970 which shows high degree positive association between funds availability and expenditure incurred. The analysis shows that correlation between these two variables, namely funds availability and expenditure incurred is significant at a level of significance less than .001 per cent.

Table:5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.970ᵃ	.941	.935	77.36530

a. Predictors: (Constant), funds availability

Source: Compiled from Economic Surveys of Govt. of Himachal Pradesh

Model summary depicts that the coefficient of correlation between these two variables is .970 which shows the significant positive correlation between predictor variable and dependent variable. R square is .941 meaning thereby that 94.1 per cent of the variance in the dependent variable is explained by the predictor variable. The adjusted R square depicts a more accurate picture about the variance in dependent variable which is explained by predictor variable, is .935 which again reveals that 93.5 percent of variance in dependent variable is explained by independent variable.

Table: 6 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-117.767	59.857		-1.967	.081
	funds availability	1.094	.091	.970	11.996	.000

a. Dependent Variable: expenditure incurred

Source: Compiled from Economic Surveys of Govt. of Himachal Pradesh

The above table depicts the regression coefficients between dependent variable expenditure incurred and independent variable funds availability. The purpose of this analysis is to estimate the change in dependent variable due to a unit change in independent variable. As far as constant or intercept is concerned it is negative which means that the expected value of the dependent variable will be less than 0 if the predictor variable is set to be zero. Standardized regression coefficient is significant which shows that the predictor variable has significant positive impact on dependent variable. The coefficient is 1.094 which means that for every one unit change in funds availability there will be more than one unit change in dependent or response variable i. e., expenditure incurred.

VIII.   CONCLUSIONS

Mahatma Gandhi National Rural Employment Guarantee Scheme has played a very important role not only to increase the living standard of living, reducing rural poverty and unemployment but also to strengthen the rural infrastructure. It is one of the world's largest safety net programmes or government intervention to deal with various rural economic issues. The governments; whether centre or state, are spending huge amounts of money from the state exchequer on this scheme in every financial year, so, it becomes very important to assess the financial performance of the scheme. The present study was such an effort to assess the financial performance of the scheme in state. After analyzing the district wise performance with respect to funds availability and expenditure incurred, it is concluded that there has been district wise variations in state. On the other hand after analyzing the data related with funds and expenditure it is found that there has been an increase in funds availability as well as expenditure incurred over the period of time and especially there has been a tremendous increase after 2018-19 in the state.

The scheme has significantly contributed in the socio-economic development of rural population and enhancing the livelihood of rural population by providing employment opportunities at door steps. But, apart from these positive aspects, there are loopholes as well in the implementation of the scheme. To ensure more effective implementation of the scheme, efforts should be made to ensure transparency, making it more inclusive and mitigating corruption. The efforts should be made to durable asset creation and strengthening of the executing agency.

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