

# IMPACT OF RETAIL SECTOR ON PLANNING AND IMPLEMENTATION OF MGNREGA IN J&K

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## Abstract

MGNREGA is one of the vital regulations by the Indian government which focuses on rural development of the country. The main purpose of the act is to develop the rural areas. It provides at least 100 days of wage employment for better livelihood in rural households. It encompasses in all area's right information, registration, and implementation. For fulfilling the 100 days wage employment. The act provides to uplift the rural economy and social development. This act will help the rural people and influence them. This scheme makes a positive impact on the rural people by creating an asset that changes the rural life and give a better opportunity to improve their lives. Secondary qualitative methods have been used for conducting this research paper. Identifying the impact of retail sector on planning and implementation of MGNREGA in J&K is the main purpose of this study. In this paper it will also discuss how the retail sector of J&K improves the selling of the services and goods to the customers. Retail sector has a great impact on the J&K economy system. It also implies economic development for great social transformation. Retail marketing has been critically impacting the implementation of MGNREGA in J&K which has positively impacted the economic growth of the state.

**Keywords:** *retail sector, rural development, employment, MNREGA, J&K*

## 1. Introduction

India is known as a democratic country and also more than 140 corers people live in this country. Major percentage of the population are living in the rural area for that reason the central and state government is not sufficient to access all the work in this rural area. Operated in the rural area and solved their issue local governments have been introduced known as a panchayat. The aim of this government is to solve the various issues for the people of the rural area and also this committee is elected by the people like other elections. Three important basic things for human food, shelter and job, local government create withan aim that fulfill all these basic needs of the people.

In September 2005 government of India created a new act which is known as “*Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)*”. This scheme affected from 2006 in every rural area in the country and Tamilnadu is the first state who adopted this scheme for their rural area. In this research about the impact of the MGNREGA in J&K major parts of the J&K are rural areas. The below topic discussed how the people of J&K are overcoming these problems because of the MGNREGA act and also the discussion about the positive effect of the retail marketing. Retail market is where retailers promote their product and create awareness of the product to sell the goods to the consumer. Retail market is available in every rural area to meet everyneed of people in rural areas. They sell the basic product of daily life and increase accessibility for the rural people.

### 1.1 Aim and objectives

The study aims to examine the impact of the retail sector and retail marketing on the planning and implementation of MGNREGA in J&K. Considering this, particular objectives of this study are,

- To evaluate an overview and importance of MGNREGA for rural development in J&K
- To elaborate the influence of retail marketing and retail sector on implementation of MGNREGA in J&K
- To investigate the current situation of retail marketing and rural development in J&K

### 2. Methods

Using different methods and tools are important for collecting and evaluating relevant data in a research paper. There are two types of research designs such as qualitative and quantitative designs which are used with different purposes. In this study “*qualitative research design*” has been adopted which led to the collection of some non-numerical data. There are different types of qualitative research such as grounded theory, historical, case study and others (Mohajan, andMohajan, 2022). The qualitative research design is less time taking and also this is based on grounded reality. This research helps to get various opinions from different people and all the data is reliable because of that in this research qualitative research design used. Qualitative research design has two parts, one is the primary and the other is secondary.

This research paper is based on the “*secondary qualitative data collection methods*”. Data is collected from the internet, government and non-government sites, from educational institutes and others. Based on these methods collecting data is less expensive and also time saving (HR, andAithal, 2022). This method helps to get more accurate data and also these data collected from various sources for that reason the chances of the data being correct is high. Primary qualitative research design is more time taking and also this process is more expensive (Larkin *et al.* 2021). Considering this, the article is being conducted by secondary qualitative research design. All the data in this research analyzed based on the thematic analysis method, this method helps to understand all the data included in the secondary qualitative methods. In the *thematic analysis*, there are five steps to analyze any data such as first is knowing the data, second is generating some code, third is getting knowledge about the theme, fourth is reviewing the topic and fifth is defining the theme and writing up. Above all the steps are used in this research to get the perfect data and all the data can be well analyzed.

### 3. Findings

#### *Theme 1: Overview and importance of MGNREGA*

“Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)” launched in India in September 2015 by the ministry of rural development. In a country like India where 70% of the population lives in the rural area, the government realizes they have the responsibility to improve the condition for the rural people. Considering this thought the result is introducing a new scheme with the aim of improve the financial condition and fulfill the basic needs of the rural people. Main objective



of the MGNREGA act is to provide a minimum one hundred days of work for the unskilled rural people (Rural Development department, 2023). One adult person from one household can do this job and get wages per day based. This act is funded by both the central and state government and operated by the local body panchayat. About 90% of the total amount is funded by the central government and 10% by the state government (Rural Development department, 2023). This act provides empowerment to the people who are socially disadvantaged such as “*scheduled caste (SCs)*” and “*scheduled tribes (STs)*”. The Government assumes that this act helps them to improve their financial condition.



**Figure 1: MGNREGA by Indian government**

(Source: Rural Development department, 2023)

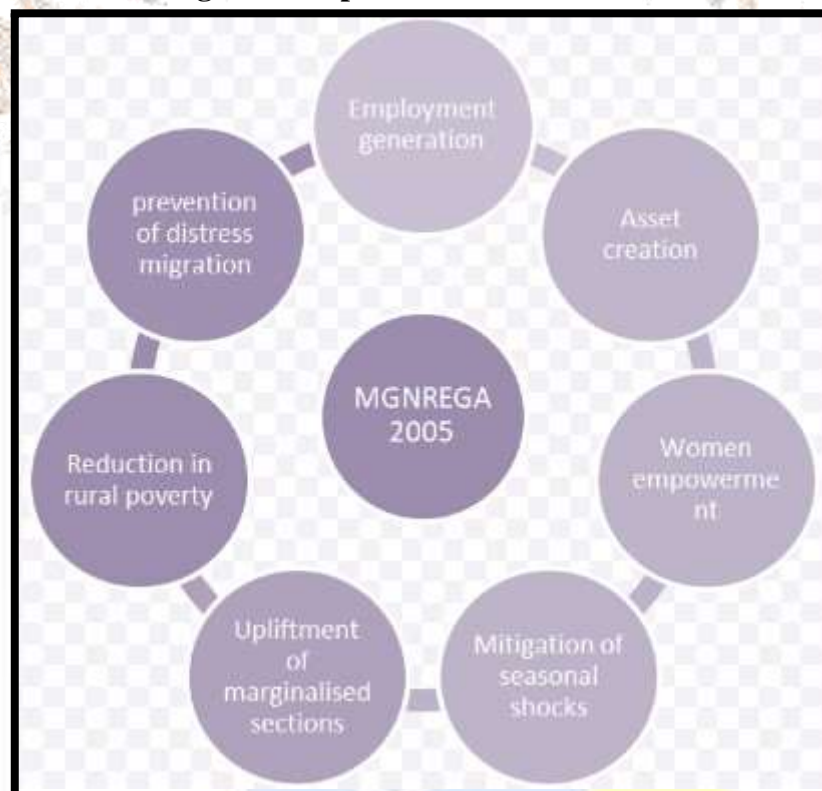
In a country like India where more than 140 crore people are living and 70% of the population lives in the rural area, unfortunately most of the rural people live in vulnerable conditions. They don't receive any good facilities like the other 30% people received; many rural areas do not get the electric connection, good food, good health system. People in the rural areas are not getting the proper education, to solve this entire problem the government introduced this act with the aim of to improve the rural condition (Fischer *et al.* 2019). As per the sources, this act gives one hundred days of work to the rural people to improve their financial condition. The government believes that this helps them to improve their livelihood. Rural areas have many resources which help the country. The government wants to use all the resources through these one hundred days of work.

The Condition of J&K has been talked about the most in this decade because of the trouble between India and Pakistan. People of J&K face various problems in their daily life on of their biggest issue that is the financial issue and water issue (KHAN, *et al.* 2023). Considering this issue, the government also implemented this act in J&K to improve their lifestyle.

## Theme 2: Influence of retail marketing on planning and implementation of MGNREGA

Retail market is selling products from individuals to the end user. Retailers purchase the product from the manufacturer or wholesalers and sell them to the consumers. Retail market is the main pillar in the Indian economy and is expected that the market size of the retail market from 883 billion dollar to 1.7 trillion dollars by 2026 (Minhas, 2023). Some years ago, in J&K fewer retail markets were available; to purchase any products or basic things they had to travel to other places. The people in J&K are not financially stable and not able to open a new retail business a few years ago. In recent years, because of some government schemes they are earning money, in this scheme MGNREGA act is one of them. Based on this act people in the J&K are able to earn and improve their living conditions.

**Figure 2: Importance of MGNREGA**



(Source: Influenced by Minhas, 2023)

In recent times many retail shops are open in J&K and that is reducing their travelling time for purchasing daily things. People in J&K now can buy any basic item from their local shop. It helps them to grow their own society and also that creates a job for the people. Many big companies are also opening their stores. Those companies have realized that the government helps them to increase their purchasing power by giving them one hundred days of work and companies can utilize these situations and earn profit for them (Rashid *et al.* 2021). This strategy of the retail companies not only helps them, it also helps the J&K people to improve

their employment rate. Government request to all the retail companies to create more employment in J&K. Retail market helps J&K to improve their tourist place, because the retail store availability of the products is increased in J&K. Many people come to travel in the J&K and easily access any product from the retail shops. As per the sources, recent data shows that total 44 laths people are included in the labor force out of that 10-lakh people doing their job in the retail market (Ejaz Ayoub.2021). All the



improvements in J&K started because of the MGNREGA act, many people in J&K live happily and earn money to live there happily.

### ***Theme 3: Current situation of retail marketing and retail companies in J&K***

Retail sector plays an important role in the everyday life. The retail sector helps and supports to create additional workplaces and the country's economy. Retail sector is a part of the supply chain. Retail sector builds the companies that provide goods and services to the customers. Retail sector has a great impact on the economy. It also helps to create time, place and possession utilities. It also helps to enhance the image of the products. Retail sector improves the selling of goods and services to the customers. Rural development implies the betterment of the economy and people for a great social transformation. The community and trading business of Jammu division register a very important form of protest. The protest was against the plan of the upcoming retail sector in Jammu by India's largest retail sector such as Reliance retail. J&K is a state to add to the income and the growth of the country. The Reliance retail has been working on a plan of arranging 100 other retail stores in Jammu division and 7 others in Kashmir division.

Wooden street studio which is almost 3,500 square fit is located at Jammu; this online furniture store expands their retail store in J&K. The company has planned to expand the team and spread the operation in Jammu and Kashmir. As a result, the company has become the next best store in the industry. Embarking on retail in J&K, it is important to identify the region of the economy and whether the dynamics suit the changes under the economic reality. The retail sectors and trading provide employment to over 10 lakhs people. J&K is a lord of the economy which has a thriving and large retail sector. 70% of the region's labor force is collectively provided by these retail sectors (Ayoub, 2021). The facilitating policies interrupt directly in income flows of these retail sectors.

Policy makers must be focused on developing a cooperative structure for saving and helping to enhance the margins through the support of marketing. By the end of the year 2022, the global ecommerce market will be worth a total of \$5.7 trillion (MEHAK & WALI, 2023). The growth of ecommerce in J&K is expected to continue around 23%. The economic system of Jammu and Kashmir has grown. The ecommerce technology in Jammu and Kashmir has changed the shopping perceptions and experiences.

### ***Theme 4: Effect of retail sector on planning and implementation of MGNREGA in J&K***

The MGNREGA is an act which was founded in 2005 on 7th September. The main purpose of this act is to enhance the livelihood in rural areas. The act provides at least one hundred days wage employment every year (Pankaj and Bhattacharya, 2022). The retail sectors in J&K provide employment to rural households. The work of this act can also include activities such as a forestation, water construction, and road construction. The aim of MGNREGA is to provide the employment advantages to reduce the migration and help to improve the overall social and economic well-being of the rural areas. This act not only helps to improve employment, it also encourages women and helps to reduce gender discrimination. This act provides opportunities for the laborers to acquire new skills, the skills can help

them to improve their employability in other retail sectors. Moreover, the act also gives an opportunity to use the technology in construction for the development of the rural areas.

In Jammu and Kashmir, the MGNREGA reveals that the rural sector has achieved 200%.

The retail sector of J&K uses the act for better employment and for developing the rural areas. The work is creating 2.82 crore for the rural population. Overall 30.35% share the opportunity for the women to work and earn and improve their skills for better future and more opportunities. It helps to increase the income and improvement in production. The planning and implementation of MGNREGA increased the job cards around 4.97 lakh in the year of 2009 (Ahmad *et al.* 2021). It has increased 12.53 lakh in 2018. MGNREGA has the biggest achievements in the rural area by providing transport and communication facilities. The process of MGNREGA distinguishes wages employment.

#### 4. Discussion

MGNREGA act is important to develop the rural areas. It provides social protection for the rural people by giving the opportunity of guaranteeing wage employment. It also helps to enhance the livelihood security of the rural people through the opportunity. The act helps to create a productive and durable asset for the rural base. MGNREGA provides women empowerment and empowerment to scheduled tribes and scheduled castes through the right process-based legislation. It has become a powerful scheme that ensures the growth of the rural areas. MGNREGA has a purpose to create a durable asset such as canals, roads and ponds. The employment of the process should be within 5 km of the residence. In J&K the scheme has been compromised. As per the Official data, in Jammu and Kashmir the issued job cards are around 13.24 lakhs, but 9.6 lakhs are active among them (Dar, 2021). During covid-19, when the other states facing the problems by depending on the measure of social security, in Jammu and Kashmir the act was harmed by misappropriation and corruption.

MGNREGA compared the market wages to the region and the implementation program within local areas in J&K. The act also impacts on social and gender status and experiences for many employees. Although the process MGNREGA also provides some opportunities for women employment, ST and SC by providing them access wages to purchase essential items and foods (Taufique *et al.* 2023). MGNREGA works for local farmers for better employment. There were some issues in the program to create women's participation. The implementation and development of this act is based on the policy that shows the commitment of the policy that focused the employment (Bhat *et al.* 2021). Often this process helps to influence the labor relations that have advantages for the workers.

The aim of MGNREGA is to provide the employment advantages to reduce the migration and help to improve the overall social and economic well-being of the rural areas. The economy of J&K is predominantly characterized. Retail sectors are the most important business ventures in J&K. Rural development implies the betterment of the economy and people for a great social transformation. Retail sectors influenced the rural areas for online shopping through e-commerce sites (Beig and Nika, 2022). The community and trading business of Jammu division register a very important form of protest.



Modern retail has entered in J&K in huge complexes; shopping centers offer entertainment and food. Retail sector can expand their market share by reducing transformation and transaction cost of business through the benefits of the advanced supply chain.

## 5. Conclusion

This research article contains about the retail marketing on planning and implementation of MGNREGA in J&K. The above discussion includes about the condition of the rural area in India and how they lived their life in the past and how they changed their lifestyle after introducing the MGNREGA act. The MGNREGA act is helpful for the rural areas. It also helps women empowerment so women can work. This act provides opportunities for the laborers to acquire new skills; the skills can help them to improve their employability in other retail sectors. It has been examined that the MGNREGA helps to create a productive and durable asset for the rural base. This act provides opportunities for the laborers to acquire new skills; the skills can help them to improve their employability in other retail sectors. This act often helps to build a better relation with the laborers in rural areas. Rural development implies the betterment of the economy and people for a great social transformation. The community and trading business of Jammu division register a very important form of protest. Retail sectors often help to improve productivity. It is part of a supply chain.

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