

## Women Empowerment Through “Mgnrega”- A Case Study Of Rural Assam

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### **ABSTRACT**

India's adoption of economic planning and the mixed economy model, addressing the urgent issues of unemployment and poverty, enabled substantial economic growth. Since attaining independence, the Indian government has instituted various Programmes to tackle unemployment and poverty. The advancement of a nation depends on the empowerment of its female populace. The primary objective of the study is to evaluate the impact of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on women residing in rural regions of Assam. This research aimed to evaluate the degree to which MGNREGA in Assam facilitates the economic empowerment of women. The researcher selects a rural area in the Bongaigaon district to conduct the study. The research examined the effects of MGNREGA on income and employment generation in the Bongaigaon district through the use of primary and secondary data. The researcher selected two blocks, specifically Srijangram and Boitamari Block. To assess the effectiveness of MGNREGA on income generation among respondents, the researcher employs a Difference in Differences model. The Difference in Difference technique has produced favorable results based on a sample of 100 households in Bongaigaon district. The researcher employed percentage analysis, ANOVA, and graphical methods to achieve the specific objective of the study. The ANOVA test has revealed a positive correlation between financial independence and women's empowerment within the framework of MGNREGA implementation.

**Key words-** Bongaigaon, MGNREGA, employment, income generation, women empowerment.

### **1. INTRODUCTION**

The economic growth of a nation and the establishment of a basis for social transformation is significantly reliant on the empowerment of women. Elevating and securing women's roles to the utmost level of empowerment are crucial for enhancing the socioeconomic status of a nation's populace. Development policies that overlook women's participation and contributions to society can no longer achieve their intended goals. Holistic development and harmonious growth in any nation can only be attained if women are regarded as equal contributors to progress alongside men. Women in rural regions persist in conforming to traditional gender roles and abstain from engaging in independent economic activities, depending on male support as bounded by socio-economic constraints and cultural norms. The declaration of the International Year of Women in 1975, succeeded by the UN Decade for Women (1976-1985), underscored the tenets of women's equality, development, and peace. This underscored the necessity of instituting Programme that incorporate women into national socio-economic strategies and policies. Since the 1980s, Women in Development (WID) and Gender and Development (GAD) frameworks have gained prominence in governmental and non-governmental organizations for the advancement of women. The topic of women's empowerment arose at the International Conference on Women in 1985. In India, women's empowerment was addressed nationally in the 85-year Plan (1992-1997), resulting in the adoption of recent national policies aimed at empowering women. Execution of the National Policy for Women's Empowerment (2001) and the assurance of welfare, protection, and development of women and children through suitable measures as outlined in the Tenth Five-Year Plan (2002-2007). The Indian government has launched and executed initiatives to alleviate poverty and empower women; however, women in rural regions, particularly those from impoverished families, have not reaped the benefits. The Mahatma Gandhi National Rural Employment Guarantee Act, known as MGNREGA, is a significant initiative implemented by the Indian government. A crucial strategy utilized amid the current economic crisis is the execution of the Mahatma Gandhi National Rural Employment Guarantee Act, enacted on February 2, 2006. The National

Rural Employment Guarantee Act (NREGA) was definitively enacted by Parliament under the United Progressive Alliance (UPA) Government. The National Rural Employment Guarantee Act was promulgated on September 7, 2005. To alleviate rural poverty and unemployment, the Indian government launched the comprehensive welfare initiative, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), on February 2, 2006. The initiative seeks to create sustainable assets, empower marginalized populations including women, Scheduled Tribes (STs), and Scheduled Castes (SCs), and guarantee a minimum of 100 days of employment upon request. MGNREGA mandates that priority be accorded to women, ensuring that at least one-third of the beneficiaries are women who have registered and sought employment. The Ministry of Rural Development of the Indian government administers this right-wing initiative. The goals are to assist the unemployed and impoverished in rural areas while fostering inclusive growth by generating employment opportunities, creating income-generating assets, and developing infrastructure in these regions. On October 2, 2009, marking the 140th anniversary of the Act, it was renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in honor of Mahatma Gandhi, the Father of the Nation. The MGNREGS has been implemented in the rural regions of the country in three phases. The initial phase began on February 2, 2006, covering 200 districts. The MGNREGS was expanded to include an additional 130 districts nationwide during its second phase. Beginning on April 1, 2008, the third phase entailed the implementation of MGNREGS in the remaining districts of the nation (Mahatma Gandhi National Rural Employment Guarantee Act, 2005). The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is regarded as a pivotal initiative for mitigating unemployment and poverty rates.

## **2. REVIEW OF RELATED LITERATURE**

The researcher conducted a literature review on various studies of MGNREGA in rural areas.

Mathur, L. (2007) contends that precise and validated information is crucial for the government to perform assessments, execute efficient monitoring, and compile reports on minimum wages, muster rolls, and related issues. The Government of India must reform policy regulations to improve implementation at the district, block, and village levels. Kamath, R., Murthy, R., & Sastry, T. (2008) conducted a study in the Adilabad and Anantapur Districts of Andhra Pradesh, along with the Raichur and Gulbarga Districts of Karnataka. The survey reveals that merely 11% of participants in the Anantapur district possess skills, while a significant 98% continue to reside in their villages for employment opportunities. This can be ascribed to the accessibility of MGNREGA employment in the prior year. Almost all respondents (99%) indicated a desire to stay in their current location if employment under MGNREGA were accessible. Deka, T., & Panda, B. (2015) elucidated the effects of MGNREGA on employment growth and the enhancement of social capital in their research. Evidence suggests a positive impact on the two variables, identified as a crucial element in the country's economic and rural development. Das, D. (2016) underscores that India primarily relies on agriculture and has a significant rural population. Despite the implementation of various initiatives such as IRDP, NREP, and RLEGP, the rural population continues to face unemployment and extreme poverty. The problem can be resolved via governmental intervention. The MGNREGA initiative was instituted. The research focuses on the aims of the MGNREGA Act and its implications in rural regions regarding natural resources. Moreover, it highlights women's involvement in the initiative and MGNREGA's contribution to promoting sustainable rural development. Giri, A. K. (2017) in his article emphasizes efforts to create employment opportunities in rural areas of India. The principal aim of India's employment generation initiative is the reduction of poverty. The Government of India has implemented several employment-generation initiatives, including MGNREGA and JRY, to reduce rural unemployment and alleviate poverty. MGNREGA ensures 100 days of remunerated employment for unskilled individuals able to undertake basic manual labor, thereby improving the livelihood security of rural households in the nation. The primary objective of these initiatives is to enhance the purchasing power of rural residents living below the poverty line. Hussain, A. (2022) analyzes the impact of MGNREGA on rural livelihoods in Assam. According to the primary survey findings, over 75 percent of participants indicated a feeling of economic and social security after engaging in the MGNREGA. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is pivotal in empowering the rural poor and indirectly alleviating problems such as insurgency and economic instability in society. The respondents distributed their income towards productive and constructive endeavors, including education, health, and savings.

From the various related literature review, researchers have discovered that numerous studies have been conducted on the efficiency and implementation of the MGNREGA in rural areas of India and Assam. The researchers study different aspects of the ground, with the primary focus being on the impact that the MGNREGA has had on the empowerment of women in rural areas of the Bongaigaon District. Through the MGNREGA, the researcher focused on the generation of income and

employment opportunities for rural women. In the rural areas of the Bongaigaon district, researchers are attempting to determine the extent to which women's freedom of choice is influenced by their level of financial independence.

### 3. **RESEARCH OBJECTIVE**

- To analyze the extent of employment and income generation for the rural women in the study area.
- To study the effect of MGNREGA on women empowerment in the selected area.

### 4. **METHODOLOGY**

This research employs a combination of primary and secondary data sources. Secondary data is sourced from a range of platforms, such as government portals, Assam Economic Surveys, academic journals, annual reports, and scholarly articles. The random sampling technique was utilized to collect primary data, leading to the acquisition of 100 samples from the designated district of Bongaigaon. In Bongaigaon district we selected two blocks namely, Srijangram and Boitamari block. Simple random sampling is used to collect the data from respondents. The questionnaire was translated into Assamese, the indigenous language, to enhance understanding and speed up responses from participants. To analyze the efficacy of the MGNREGA in the research area researcher begin by gathering data from individuals involved in the MGNREGA program. Following this, researcher gather data from individuals who are not participating in the MGNREGA programme yet have a similar economic status. The Difference in Difference technique is employed to assess the effectiveness of MGNREGA in the Bongaigaon district. Furthermore, we employ a range of statistical techniques, including ANOVA, percentages, and averages, to evaluate the specified objectives.

### 5. **PROFILE OF BONGAIGAON DISTRICT**

The Bongaigaon District was established in 1989 by delineating portions of the Goalpara and Kokrajhar Districts. The administrative centre is located at Bongaigaon. The town is encompassed by four districts of Assam: Barpeta to the east, Goalpara to the southeast, Kokrajhar to the west, and Dhubri to the northwest. In 2006, Bongaigaon was designated as one of India's 250 most underdeveloped districts out of a total of 640. Currently, this district in Assam is among the eleven districts that are being allocated cash from the Backward Regions Grant Fund Programme (BRGF).

**Table1: Subdivision wise total population in Bongaigaon district**

Tahsils	Total	Rural	Urban
Bongaigaon	156095	73877	82218
Boitamari	127396	121675	5744
Srijangram	266700	250853	15847
Bijni	130242	130242	0
Sidli	58371	52370	6001
Total	738804	628994	109810

Source: census 2011

From the chart above, it is evident that around 85.13 percent of the population in Bongaigaon district resides in rural areas. Of all the Tahsils, only Bongaigaon Tahsils have a population of 47.32 percent residing in urban areas. The remaining blocks, namely Boitamari, Srijangram, Bijni, and Sidli, have rural populations of 95.50%, 94.05%, 100%, and 89.71% respectively. Therefore, we may conclude that the majority of individuals in Bongaigaon district are engaged in rural economic activities. Approximately 85.13 percent of the population in Bongaigaon district resides in rural areas. The computation was performed by the researcher using the data provided in the table above.

**Table 2: Worker distribution in Bongaigaon district**

Name of Tahsils	Main worker [Person/male/female]			Marginal worker [person/male/female]			Non-worker [person/male/female]		
Bongaigaon	28.85	47.83	9.42	7.93	7.61	8.26	63.22	44.56	82.32
Boitamari	25.21	42.52	7.22	6.64	7.81	5.42	68.16	49.67	87.37
Srijangram	25.89	44.94	5.98	10.14	8.29	12.07	63.97	46.77	81.95
Bijni	24.43	43.60	4.68	6.75	5.84	7.69	68.81	50.56	87.63

Sidli	23.42	40.78	5.61	12.79	12.93	12.64	63.79	46.29	81.75
Total	25.94	44.56	6.66	8.68	8.00	9.38	65.38	47.44	83.95

Source: Census 2011

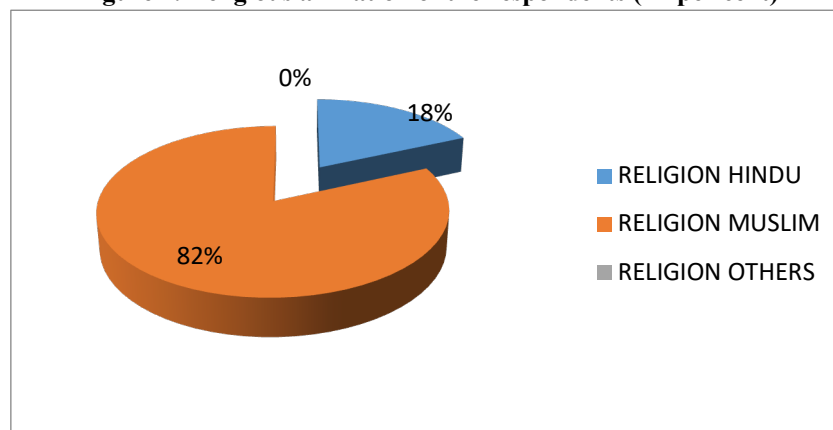
The table above displays the distribution of the proportion of major workers, marginal workers, and non-workers by sex in the Bongaigaon district, categorized by subdivision. Approximately 65.38% of the population in Bongaigaon district is in the non-worker group. It indicates a decrease in job creation and a high number of individuals involved in domestic labour. The table clearly reveals a gender disparity in the employment status of individuals. In the Bongaigaon district, the classification of non-workers includes 83.95 percent of women and 47.44 percent of males. The data indicates that the burden of household responsibilities is higher for women than men in the Bongaigaon area. Furthermore, the classification of major workers is 44.56 percent for males and just 6.66 percent for females. The statement suggests that the working conditions in society are more advantageous for men. The classification of marginal workers includes 9.38 percent of females, a higher percentage than the 8.00 percent of males.

## 6. DISCUSSION AND FINDINGS

### 6.1. Socioeconomic Condition of the Respondents

It is a reflection of an individual's social behavior as well as the characteristics of their family and the community as a whole that their socioeconomic position is a reflection of. It is a reflection of the social and cultural norms that are currently prevalent in the society. When it comes to determining the status of women, one of the most important factors that should be considered is their socioeconomic status.

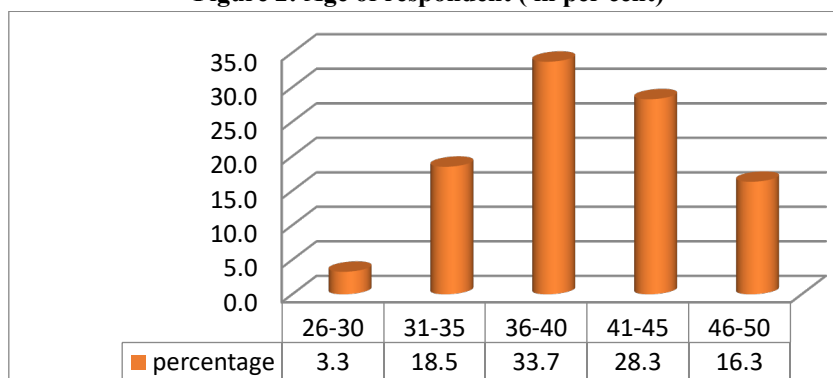
**Figure 1. Religious affiliation of the respondents ( in per cent)**



Source: Compiled from Primary Sources

In the study, around 82 percent of participants identify as part of the Muslim community, which constitutes a minority group in Assam. On the other hand, a person associated with 18 percent is linked to the Hindu community.

**Figure 2: Age of respondent ( in per cent)**

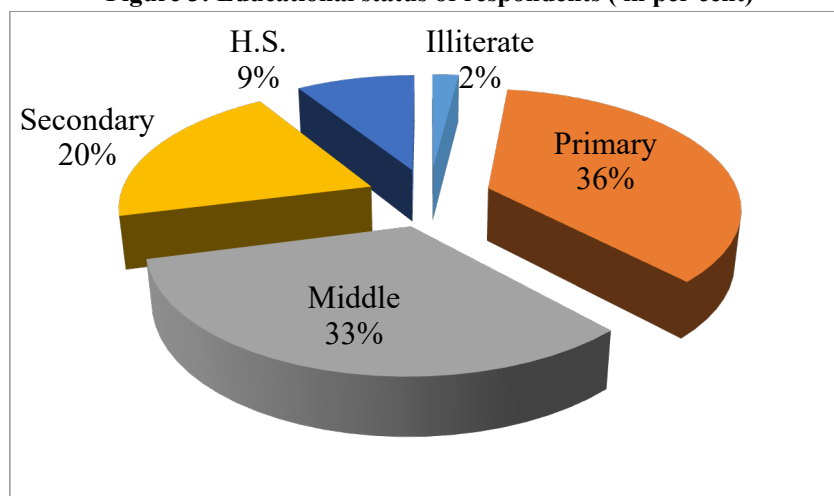


Source: compiled from primary Sources

The chart indicates that the largest proportion of women falls within the 36-40 age group, followed by the 41-45 and 31-35 age groups. It suggests that women participate in MGNREGA to uphold family consumption expenditure and fulfill

their responsibilities.

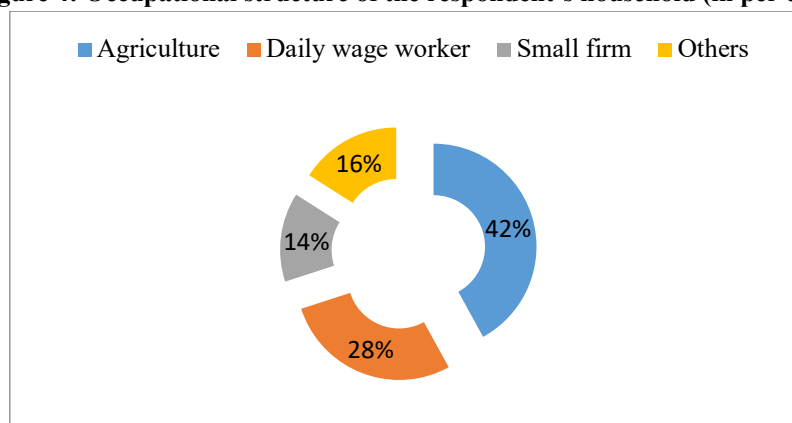
**Figure 3: Educational status of respondents ( in per cent)**



*Source: Compiled from Primary Sources*

It is evident from the chart above that the majority of women possess a primary level of education, followed by middle and secondary levels or education. It indicates that the majority of women who are involved in MGNREGA have a lower level of education.

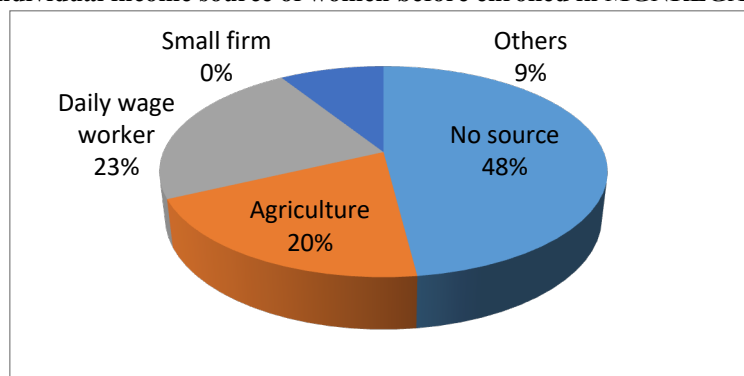
**Figure 4: Occupational structure of the respondent's household (in per cent)**



*Source: Compiled from Primary Sources*

The primary source of income is a significant factor influencing both the social and economic status of individuals. It not only dictates income levels but also shapes the lifestyle of people within society. In the research area, the majority of households are involved in the agricultural sector around 42 percent, followed by daily wage laborers 28 percent. Consequently, most households belong to a lower income bracket.

**Figure 5: Individual income source of women before enrolled in MGNREGA (in per cent)**



*Source: Compiled from Primary Sources*

Financial independence is a significant factor that enhances the empowerment of women. Financial independence enables women to meet their fundamental needs and contribute to family expenses. In our study prior to participating in MGNREGA, approximately 48 percent of women were unemployed. Among employed women, 23 percent are daily wage laborers, while 20 percent are involved in agricultural activities.

## 6.2. Impact of MGNREGA on employment and Income generation among rural women

As per the data above, 48 percent of women are unemployed prior to their involvement under MGNREGA. Due to the enactment of this act, it contributed in large proportion to the creation of employment opportunities in the rural society of the selected district. There is a positive correlation between the provision of employment opportunities and the attainment of financial autonomy for individuals, particularly women.

### 6.2.1. Generation of family income after women is engaged in the MGNREGA:

To evaluate MGNREGA's performance, we used income as a proxy for effectiveness and the difference in difference method is applied. In this case, to analyze the changes of family income after employment under MGNREGA, collecting information from two groups: one that is covered by MGNREGA and is a part of the workforce (treatment group); the other that is in the same economic situation but is not covered under MNREGA. The second group serves as the control group in our study.

#### Theoretical model of difference in difference model

[Treatment\_post - Treatment\_pre]- [Control\_post - Control\_before]=Diff-in-Diff estimate

#### The statistical model

$Y = \beta_0 + \beta_1 * \text{Treatment} + \beta_2 * \text{Post} + \beta_3 * \text{Treatment} * \text{Post} + e$

Y= Outcome

Treatment is a dummy variable indicating the treatment (=1) and control(=0)

Post is a dummy variable indicating pre(=0) and post(=1)

Treatment\*Post is a dummy variable indicating whether outcome was observed in the treatment group and it was observed after the intervention (=1), or any other case(=0)

**Table 1: Changes of family income after women are engaged in the MGNREGA**

Group	Average monthly income		Difference (After-Before MGNREGA)
	Before MGNREGA	After MGNREGA	
Control group (C)	3840.00	5533.33	1693.33
Treatment group (T)	3386.67	6520.00	3133.33
Difference (T - C)	-453.33	986.67	1440.00
Counterfactual trend	3386.67	4233.335	5080.00

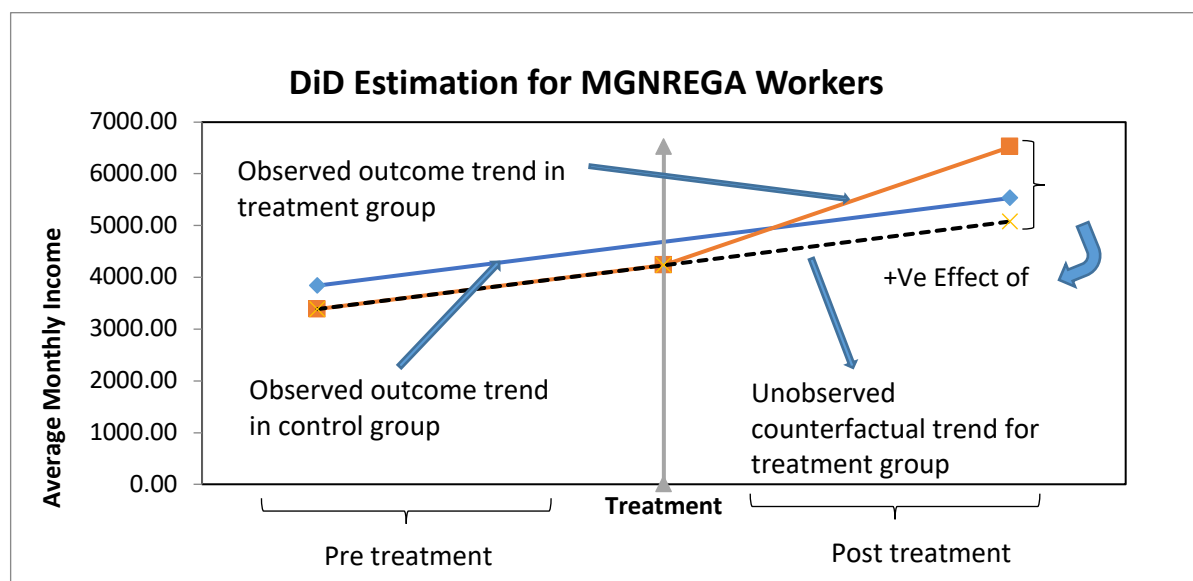
Source: Compiled from Primary Sources

**Table: 2 Estimation of Difference in Difference model**

Monthly income	Coef.	P Value
mgn_dummy	-453.3333	0.109
time dummy	1693.333	0.00
mgn_time	1440	0.00
_cons	3840	0.00
R square value	.5835	

Source: Compiled from Primary Sources

Figure 6. Graphical representation of income generation of MGNREGA workers.



Source: Compiled from Primary Sources

By implementing a standardized method for analyzing the data collected from the initial survey, we found that the capacity of workers to generate revenue improved after their enrollment in MGNREGA. The R squared value is .5835 at the 95% confidence level, suggesting that approximately 58% of the variability observed in the variable of interest is accounted for. Furthermore, the P value is 0.00, which is less than 0.05 at a 95 percent confidence level. This suggests that the MGNREGA programme significantly influence the income-generating capacity of workers. The typical monthly earnings of individuals working under MGNTREGA have risen to 1,440 rupees.

### 6.2.2: Individual income generation as women starting to work under the MGNREGA

Income serves as a critical economic resource influencing decisions related to housing, education, child care, nutrition, and healthcare. Wealth, defined as the accumulation of savings and assets, serves to mitigate and safeguard individuals during periods of economic hardship. Individual income enables women to achieve financial independence. Financial independence is an important asset for women to support their families and contribute to society.

In order to determine the disparities in individual income, we conduct a paired t-test, in which we compare the average income of women before and after their employment under the programme.

Null Hypothesis: the difference between paired sample means is equal to zero

Alternative Hypothesis: the difference between paired sample means is not equal to zero

**Table 3: Analysis of individual income disparities before and after engaged in MGNREGA**

	Paired differences- mean	t Value	Sig(2- tailed)
PAIR 1	-1271.74	-14.666	0.00

Source: Compiled from Primary Sources

Pair 1 in the aforementioned table denotes the income of women prior to and subsequent to the implementation of the programme in Bongaigaon district. The negative mean difference indicates that the post-program score exceeds the pre-program score. All pairs possess t values exceeding the critical value of 2.576 at the 95% confidence level. Furthermore, verify that the p-value is below 0.05 when evaluating a 95% confidence level. Consequently, the study's results demonstrate the rejection of the null hypothesis, while the alternative hypothesis remains unrefuted. Consequently, the study indicates that women experienced an increase in their earnings subsequent to their involvement in the Programme.

### 6.3. Saving behavior of respondent before and after employment under the MGNREGA

A savings account offers women an essential safety net in periods of financial hardship. Moreover, having personal financial resources enables women to make independent life choices without dependence on others. Financial independence

also improves several developmental factors, such as literacy rates, healthcare quality, and the effectiveness of family planning. Prior to their employment under MGNREGA, researchers found that 62 percent of women lacked a bank account. It indicates inadequate saving practices among rural women in the Bongaigaon district. In order to analyze the changes of saving behavior researcher use paired t test, where

Null Hypothesis: the difference between paired sample means is equal to zero

Alternative Hypothesis: the difference between paired sample means is not equal to zero

**Table 4: Analysis of individual saving disparities before and after engaged in MGNREGA**

	Correlation	Paired differences-mean	t Value	Sig(2-tailed)
PAIR 1	.486	-224.32836	-18.387	0.00

*Source: Compiled from Primary Sources*

Pair 1 illustrates the savings of women before and after the implementation of the programme in Bongaigaon district. The table above demonstrates that the negative mean difference suggests the post-programme score is greater than the pre-programme score. Moreover, the t value for each pair exceeds the critical value. Additionally, the p-value is noted to be under 0.05 at a 95% confidence level. The findings of the study indicate a rejection of the null hypothesis, whereas the alternative hypothesis is upheld. As a result, the findings reveal that women saw a rise in their personal savings following their participation in the programme.

#### **6.4. Influence on women's decision-making authority after their employment under the MGNREGA**

##### **6.4.1. Influence of financial independence on health related decision of women themselves**

Women who earn their own money are more likely to use it for better healthcare for themselves and their families, which is one way that financial independence can improve women's health. Economically powerful women have better health outcomes. Chronic health conditions are more common in women who are struggling financially. Women who are financially independent can continue to live comfortably, especially as they age. Financial stress can negatively impact women's mental health and lead to self-blame.

**Table 5: the level of decision-making authority of women possess in relation to their health condition (in per cent)**

Decision about their health condition	Before enrolling the MGNREGA	After enrolling the MGNREGA
Depends on Other	78	36
Taken by Own	22	64
Total	100	100

*Source: compiled from primary sources*

The data presented in the above table reveals that before participating in MGNREGA, a significant 78 percent of women depended on their families for health-related matters, whereas merely 22 percent had the independence to manage their health issues on their own. After enrolling in MGNREGA, around 64 percent of women take charge of decisions concerning their own health-related matters.

##### **6.4.2. Impact of financial independence on decision making power of women in their household**

Financial independence enables women to possess adequate resources to sustain themselves autonomously. Female decision-making encompasses women's ability to independently make choices regarding finances, investments, household expenditures, child-related matters, and other economic activities without external interference. This study examines the impact of women's financial independence on their decision-making autonomy within the household.

To analyze the impact of financial independence on women decision making power we run the ANOVA where decision making power of women take as a dependent variable and income after engaged in MGNREGA



take as a independent variable.

**Table 6: Impact of financial independence on decision making power of respondent in their household**

R	R Square	Adjusted R Square	F	Sig.
.901 <sup>a</sup>	.811	.781	26.877	.000

*Source: compiled from primary sources*

According to the above table, it can be concluded that the variable in question has an R<sup>2</sup> value of .811, reflecting approximately 81% variability. The overall significance level of the model is 26.877. It is observed that the p value of 0.00 is below the 95% confidence threshold. Therefore, we determine that women's decision-making capacity within the household is notably influenced by their revenue-generating capabilities. Consequently, achieving financial independence elevates the quality of life for women.

## 7. CONCLUSION

According to the discourse, one of the most important indicators of women's empowerment is the degree to which they are actively participating in the economy. Women's status within households is elevated as a result of the increase in their income levels. Self-worth and quality of life are both improved when one is financially independent. It gives women the ability to participate more actively in the decision-making processes that occur within the household. An examination of the data reveals that the program is, to a certain extent, successful in fostering employment opportunities for the economically disadvantaged residents of the district. The MGNREGA has a positive impact on the levels of participation and income that have been achieved by female beneficiaries. It is impossible for a woman in India to rely solely on her husband's perceptions, intellect, and reasoning because of the patriarchal cultural framework that exists in the country. It is essential for the development of society as well as the advancement of the economy to provide opportunities for women to participate in the economy. The extent to which women are able to participate in the economy is a significant indicator of their level of empowerment. Increased levels of income among women are associated with an improvement in their standing within households. When one is financially independent, their quality of life and sense of self-worth improve. In the Bongaigaon district, MGNREGA provides rural women with the opportunity to have employment opportunities. Enhancing employment opportunities creates additional sources of income for women living in rural areas. The increase in income that women experience as a result of their employment under MGNREGA has a significant impact on the pattern of savings that they engage in. By doing so, female participation in the decision-making processes of the household is increased. There has been a shift in the way that female researchers prioritize their own health concerns. MGNREGA creates opportunities that not only contribute to the increase of economic prosperity but also to the improvement of women's overall well-being. According to the findings of our research, the ability of women to make decisions is significantly impacted by their level of financial independence for themselves. Rural women are given more opportunities to find employment through the MGNREGA, which also raises their awareness of the autonomy and choice available to them in rural communities.

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