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## Financial Constraints and Governance Challenges in MGNREGA across Gram Panchayats in Jhargram

Towards some Explanations

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### ABSTRACT

This study is based on two pronged approach – one examines financial and physical issues in MGNREGA across Gram Panchayats in Jhargram block during the period 2012-14 and the other is based on interviews with people knowledgeable about this programme based on their association with it. Since it is demand driven programme and demand is projected through approved labour budget, it has become an important policy concern for the government how the fund is not being optimally utilised as this programme has continuously been experiencing underutilisation of the funds since its inception in all the states. However, some explanations, based on the GPs in Jhargram, are presented on 1) incompatibility between unspent balance of 2012-13 and opening balance of 2013-14 across GPs, 2) during 2012-13, fund surplus in seven GPs was higher than unpaid labour payments, which raises a concern that why their wages was not met by such greater fund balance 3) declining employment provided to demanded ratio and 4) significant decline in per household availability of funds.

**Keywords**: MGNREGS Governance, wage employment programme, labour budget, labour demand, labour supply **JEL Classification**: *J21, J41, G38* 

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#### Introduction:

In order to identify the backward regions and to improve their human development, the United Nations Development Programme (UNDP) and Planning Commission, Government of India – both have put up planned initiatives by introducing national, state level and district level human development reports. Development and planning department of Government of West Bengal published its first human development report in 2004. Furthermore, the department also published first human development report on Paschim Medinipur district in 2011. This report facilitated in identifying Jhargram as one of the most backward blocks in West Bengal, which has been undertaken in this study.

While government's step towards achieving inclusive development, the centrally sponsored schemes (CSSs) have been considered as a strong fiscal



implement means that facilitates education, health care, shelter and consumption of the poor in rural areas, of which, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)<sup>1</sup> has enormous potential in uplifting the rural poor (especially, unskilled labourers) across states in India by providing 100 days employment in a financial year. The act was introduced in Paschim Medinipur district on February 2, 2006. The broad intend of this act has been to bring down the level of poverty and regional disparities, secure livelihood, stimulate their purchasing power, empowering rural women and, in totality can enhance the overall level of human development through earnings accrued from the employment opportunity. These are not only the potential benefits that MGNREGS offers, but also the types of work that the labourers are assigned for have collaborative significances in building durable assets and reinforcing livelihood resource base for future. Hence, the effective implementation of this scheme is crucial, whereas the occurrence of high unspent balances question the effective implementation of this scheme, since the trends of such unspent balances widely differ across states / districts / blocks. This is ominous as the allocated funds are being borrowed from the capital market at higher interest rates, which has an adverse impact on the fiscal deficit of the state. This leads many imperative financial issues and concerns related to its effective implementation and governance challenges across Gram Panchayats (GPs) in the block that we have explored in a following manner.

The specific research questions are:

- 1. What are the reasons behind the occurrence of high unspent balances at the end of a financial year (which appears as "opening balance" in the next financial year) in MGNREGS and how does the fund flow mechanism perform in relation to that occurrence in the block?
  - 1.1. Subsequently, what is the trend and fiscal stance of Jhargram in terms of fund utilisation vis-à-vis its district and the state?
  - 1.2. Why does labour payment remain due across GPs in the block while unspent balances emerge at the end of a financial year?

- 1.3. What are the issues that emerge in the relationship between the opening balances, fund balances and due labour payments in the block?
- 2. Do the availability of funds; total expenditure and per household availability of funds<sup>2</sup> differ considerably across all the GPs? If yes, then what are the issues and plausible explanations behind such occurrence?
- 3. What is the trend across GPs in employment demanded by, and employment provided to households and relationship among them?
- 4. What is the relationship between the utilisation of funds and employment provided to households?
- 5. In relation to all these questions, what are the governance challenges of the stepwise planned implementation of the programme?

Based on these questions, this study is organised in seven sections. Section 2 presents the socio-economic profile of Jhargram and its GPs, the sources of the data and the methodology. Section 3 discusses about thorough process of the decentralised the implementation of MGNREGS in Jhargram and the roles and responsibilities of the providers. The issues in the relationship between the unspent balances, utilisation of funds and due labour payments are empirically probed in section 4. Section 5 analyses the employment demand and supply and their relationship with fund availability. Section 6 presents an overview of constraints faced by the programme as reflected in the key informant interviews (KIIs). The concluding remarks are presented in the last section.

# The Survey Area, Data Sources and Methodology of the Study

Jhargram is one of the four<sup>3</sup> subdivisions in the district, of which, the Jhargram block has been undertaken in this study. Of total 29  $blocks^4$  in

<sup>&</sup>lt;sup>1</sup> NREGA was renamed MGNREGA on October 2, 2009. The act was passed by Lok Sabha (Lower house of the Parliament of India) on August 23, 2005 and was implemented in February 2, 2006. The implementation of the act is called Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

<sup>&</sup>lt;sup>2</sup> Per household availability of funds indicates total expenditure divided by employment provided to households.

<sup>&</sup>lt;sup>3</sup> All the four subdivisions in the district are: 1) Jhargram,
2) Medinipur Sadar, 3) Kharagpur and 4) Ghatal.

<sup>&</sup>lt;sup>4</sup> They are: 1) Binpur-I, 2) Binpur-II, 3) Chandrakona-I, 4) Chandrakona-II, 5) Dantan-I, 6) Dantan-II, 7) Daspur-I, 8) Daspur-II, 9) Debra, 10) Garbeta-I, 11) Garbeta-II, 12) Garbeta-III, 13) Ghatal, 14) Gopiballavpur-I, 15) Gopiballavpur-II, 16) Jambani, 17) Jhargram, 18) Keshiary, 19) Keshpur, 20) Kharagpur-I, 21) Kharagpur-II, 22) Midnapore, 23) Mohanpur, 24) Narayangarh, 25)

Paschim Medinipur district, Jhargram is considered to be one of the most underprivileged blocks in the district. The socio-economic indicators of the block are usually lower than its district and state average. Apart from a smaller percent of people comprising of government employees, school teachers and employed in some private organisations, Jhargram is primarily a labour abundant economy as the main economic source of livelihood is cultivation. Of its total geographical area (53951 hectare), the net cropped area is 47.13 percent while the forest land is 28.54 percent. However, human beings are more vulnerable and less developed in the block vis-à-vis other blocks within the district. A significantly low purchasing power of the people signifies the low per capita income of the block. Among all the 29 blocks, the rank of Jhargram in terms of the total literacy rate is  $22^{nd}$  (64.30 percent) and the percentage literacy gap between male and female is 25.2, which is also noticeably high. The percentage of malnourished children in the block (37.55 percent) is marginally higher than its district average (37.53 percent). Broadly, the socio-economic indicators of the block are a cause of worry as these are basically lower than the district and state average. However, total 13 GPs are there under this block. The basic habitation information of the block is presented in the table 1.

This study is based on two pronged approach - one examines the financial constraints and physical issues in MGNREGS across GPs in Jhargram block from secondary data and the other is based on interviews with people knowledgeable about this act based on their association with it. All the secondary data on Jhargram that have been used in this study are available in public domain (District Human Report: Development Paschim Medinipur. Development and Planning Department, Government of West Bengal; Ministry of Drinking Water and Sanitation and MGNREGS, Ministry of Rural Development, Government of India) for the years 2012-13 and 2013-14. Therefore, due to lack of availability of a long term time series, whenever we have shown some trends by annual compound growth rates, we have computed between these two years only. Hence, we have not mentioned this specific time period everywhere in this study. Exploratory Data Analysis (EDA) is used to compute the descriptive statistics of percentage utilisation of funds and per household availability of funds, which has graphically been presented by the Box-Whisker plot.

To answer all the questions that have been elicited from the empirical analyses, we have framed a questionnaire for key informant interviews (KIIs) to have an open ended discussion on the following themes: 1) Unspent balances, 2) Management Information System (MIS), 3) Labour payments, 4) Magnitude of corruption, 5) Issues in payments through banks, 6) Lack of awareness and 7) Governance challenges. Of all the official experts mentioned in the flow chart 2, some were unwilling to spend time in discussing the issues and evidences relating to these themes. The officials surveyed finally therefore are: 1) Junior Programme Officer, 2) Block Informatics Officer, 3) Technical Assistant, 4) Computer Assistant, 5) Nirman Sahayak of Bandhgora and Sapdhara and 6) Village Level Entrepreneurs (VLEs) of Nedabahara, Lodhashuli and Sapdhara. The survey was carried out in March and April of the year 2014.

# Decentralised Implementation of MGNREGA in Jhargram

Broadly, total 13 types of work are being held across GPs in Jhargram, namely flood control and protection works including drainage in water logged areas, rural connectivity, water conservation and water harvesting, renovation of traditional water bodies, drought proofing (including afforestation and tree plantation), irrigation canals (including micro and minor irrigation works), irrigation facilities to SC/ST/IAY/LR, land development, Bharat Nirman Rajiv Gandhi Sewa Kendra (BNRGSK), coastal areas, rural drinking water, fisheries and rural sanitation and some other works. Good governance is imperative for the effective implementation of such diversity of works to create durable assets in the rural area for long-run, which in turn will help in sustaining their livelihood. This section presents the process and designations and responsibilities of the concerned persons who are implicated in the process of reinforcing the decentralised implementation of MGNREGA in Jhargram. The path involves central government, state government and the three tiers of local governments, which are Zilla Panchavat at the district level, Taluk Panchayat at the block level and Gram Panchavat at the village level. The process and the associated service providers related to Jhargram are presented below in flowchart 1 and 2.

Nayagram, 26) Pingla, 27) Sabang, 28) Salbani and 29) Sankrail.

The priority of schemes is selected through Gram  $sabha^5$  in the presence of *Pradhan*, Executive Assistant, Secretary, Nirman Sahayak (NS) and panchayat members. Later NS and Village Level Entrepreneur(s)  $(VLEs)^6$  consolidate them and send to their respective GP for preparing the Labour Budget and Annual Action Plan (AAP). Subsequently, the Programme Officer (PO) receives the budget and plan from all the GPs and consolidates these schemes along with the Panchayat Samiti (PS)<sup>7</sup> schemes into AAP with the help of Assistant PO, Technical Assistant (TA) and Computer Assistant (CA), and forwards to District Programme Coordinator (DPC) for the approval. After a detailed discussion with Sabhadhipati, District Nodal Officer (DNO) and with the assistance of TA and CA, DPC approves the plan. After the approval, PO gives administrative approval of schemes as per the demand of GPs and PS. Thereafter, GPs put up muster rolls<sup>8</sup> against the employment demanded by job card holders and forward it to PO, and the moment PO approves, the GPs give work order to Gram Sansads and keep monitoring the execution of the schemes in a stepwise manner. The providers involved in this process are: Pradhan, NS, Gram Rojgar Sevak (GRS) and Skilled Technical Person (STP). The Nirman Sahayak is the main responsible person for the execution of the projects at GP level. He/she takes measurement of the schemes and

estimates its cost and approves wages for labourers based on their output. The STP assists NS in measuring and estimating the time and cost of the schemes. But the GRS can take the measurement of earth related work only, and for remaining all other schemes he assists NS. The GRS also verifies the measurements taken by the self-help groups (SHGs). However, Assistant PO, Junior PO, Block Social Audit Coordinator (BSAC) and TA timely monitor the implementing process of the projects in GPs and PS. Now, based on the performance and requirements, district panchayat (DP) releases the funds timely to GPs through intimating PO and evaluates its utilisation. The responsible persons of DP for releasing the funds are: DPC, DNO and Programme Manager (Accounts). After utilising the funds, GPs give its utilisation certificate to DP passing through PO. This ensures the wage payments by GPs through banks to the labourers as per their output. Pradhan, Executive Assistant (EA) and NS look after the disbursement of wages. Afterward, DPC timely releases the administrative cost<sup>9</sup> and revolving fund<sup>10</sup> to PO for the GPs and subsequently PO releases these funds to GPs, passing through pradhan of each GP.

Since the data of financial and physical performances of MGNREGS are available in public domain through Management Information System (MIS), the 'bottom-up' approaches of data entry in MIS initiates at GP level. The VLE uploads all the data in MIS for their respective GP. Now, computer assistant of Block Panchayat (BP) can edit the data in MIS by taking in account the views of Block Informatics Officer (BIO). But GP and BP cannot modify these data. Any sort of modification starts from zilla panchayat (district level), followed by state and central government. For instance, the amount of opening balance that we can see in the NREGA website is being entered by DP. The GP and BP do not have authority to compute or enter this amount in MIS. However, the Programme Manager (MIS) at the district level is the head of, and manages all the issues relating to MIS.

<sup>&</sup>lt;sup>5</sup> Each GP comprises some villages (*grams*). Each village is referred to as "*Gram Sansad*" and the elected member of a *Gram Sansad* is the panchayat member. Each constituency of the panchayat members is called the "*Gram Sabha*".

<sup>&</sup>lt;sup>6</sup> They are also known as "village level entertainers". The VLEs are considered as vendors; acquire training from "computer assistant" of the block in relation to the software and the methodical approach to enter data, followed by upload in MIS. In Jhargram, each GP has one VLE. They are being paid differently in different blocks under Paschim Medinipur district. For instance, few blocks pay them on "pro-rata" basis.

<sup>&</sup>lt;sup>7</sup>*Panchayat Samiti* is the middle tier of the *Zilla Parishad* and *Gram Panchayat*. In MGNREGS, each GP has one implementing agency. But if two or more GPs get involved in a scheme then *panchayat samiti* emerges as the implementing agency.

<sup>&</sup>lt;sup>8</sup> A "Muster Roll", with a unique identity number, is being issued by the Programme Officer to the GPs and PS, and the responsibility of maintaining this rests with the GPs and PS. It is inherently a record of labourers' name, job card number, account number, attendance at the work place, and wages paid. A "Job Card" of a worker is his/her legal entitlement to work in the programme, which also contains the details of their attendance and wages.

<sup>&</sup>lt;sup>9</sup> DPC releases this "administrative costs" not only to GPs, but also to PS and PO, as per their performance.

<sup>&</sup>lt;sup>10</sup> "Revolving Fund" is a reserved fund at the block level that can be circulated to the GPs on emergency basis to continue the implementation process without any interruption, when fund flow from district level becomes tardy.

Now, a few other responsible government officials, who are deeply involved and hold a crucial role in such decentralised implementation process of MGNREGA, are presented in table 2.

#### Issues in the Relationship between Unspent Balances, Utilisation of Funds and Payments Due

West Bengal ranked seventh of having high unspent balances in relation to the other states in 2011-12. Table 3 presents the stance of Jhargram on the opening balance (OB) and the utilisation of funds in comparison with its district and the state. The block, however, shows improvement in terms of having OB vis-à-vis the district and the state. In nominal terms, during the period 2012-14, OB of the block has gone down at an annual compound rate of 31.54 percent from Rs. 62.56 lakh in 2012-13 to Rs. 42.83 lakh in 2013-14 while this has gone up for both the district and the state during the same period at 4.83 percent and 4.26 percent per annum, respectively. The amount has gone down predominantly due to two GPs - Aguiboni and Bandhgora, whereas it has increased in six GPs (table 4). Both Aguiboni and Bandhgora have managed to bring it down significantly during the same period from Rs. 9.90 lakh to Rs. 0.19 lakh and Rs. 9.01 lakh to Rs. 3.11 lakh, respectively. Also, Manikpara has managed to cut it down in the same period by Rs. 3.95 lakh (from 4.18 lakh to 0.23 lakh). On the other hand, the performance of Jhargram on the percentage utilisation of funds (the ratio of total expenditure to total availability of funds) has put up better performance in 2013-14 while it was marginally poor in 2012-13 in comparison with the district as well as the state. The district and the state have almost interchanged their situation during these two years. The situation of the district in 2013-14 is what the situation of the state was in 2012-13 and vice-versa. However, the percentage utilisation of funds of Jhargram has improved from 82.70 percent in 2012-13 to 90.12 percent in 2013-14 with an annual compound rate of 8.97 percent. Such improvement is also seen for the district from 85.50 percent to 89 percent during the same period with the rate of growth of 4.09 percent per annum. In contrast, the utilisation ratio of the state has deteriorated from 89.93 percent to 86.14 percent with the declining rate of growth of 4.22 percent per annum in the same period. However, against the spiraling needs of rural development on various aspects, the ongoing process of the below cent percent utilisation of funds in a particular year and occurrence of OB in the next year raises several potential concerns that are addressed below.

The fund utilisation ratio across GPs has significantly varied in 2012-13 while the extent has gone down in the next year. Figure A and table A.1 reveals the differing pattern by the box-whisker plot and its statistics. It appears that the median is higher in 2013-14 (94.21) than in 2012-13 (92.32) and the midspread has improved (i.e., decline) from 7.50 in 2012-13 to 5.09 in 2013-14, as a result, relative midspread has improved (i.e., decline) from 0.08 in 2012-13 to 0.05 in the next year. In 2012-13, the mean value is greater than the median value and median is closer to the upper quartile which implies the distribution of the data is skewed to the right (i.e., positively skewed) while the converse picture (i.e., negative skewness) is observed in the subsequent year since the mean value is lower than median and the median is closer to the lower quartile (table A.1). Positive skewness connotes that more of the data are on the left side of the mean and vice-versa. Only what this signifies is that the percentage utilisation of funds has improved in 2013-14 than the previous year. Furthermore, while no outlier GPs have been found in 2013-14, two positive outliers (exceptionally higher values on percentage utilisation) had appeared in the previous year. Those are: 1) Bandhgora and 2) Patashimul. They have surpassed cent percent of utilisation, which implies that they have witnessed fund deficit. However, there was one more GP (i.e., Chandri) in 2012-13 that has witnessed deficit but it did not fall within the outlier bracket.

The relationship between the unspent balance of 2012-13 and the OB of 2013-14 is grossly incompatible across GPs in the block. Essentially, the unspent balance of a particular year should have appeared as an opening balance for the next financial year but this has not ensued across the GPs. To start with, table 5 is employed by pulling out the column 8 from table 6, column 3 from table 4 and column 3 from table A.2 to illustrate such situation. It appears that, of total 13 GPs, four GPs (Bandhgora, Chandri, Dudhkundi and Patashimul) have turned up with larger amount of OB in 2013-14 than what the fund balance was in the previous year, of which, except Dudhkundi, rest three have had fund deficit. Other than these four GPs, residual nine GPs have shown a drop in OB in 2013-14 against the fund surplus in 2012-13. Such increase and fall in OB in the current year against the leftover funds in the previous year raises a few significant questions, that are: 1) Why does such increase or fall take place across the GPs?, 2) How can the GPs come up with such higher amount of opening balance while they had fund deficit in the previous year? For instance, Bandhgora has appeared with the OB of Rs. 3.11 lakh in 2013-14

while the deficit of the panchayat had Rs. 6.66 lakh in the previous year. Subsequently, 3) is there any adjustment mechanism within the year? If yes then 4) who has the power to do such modification? Or, 5) is it simply the problem of data transcription in monitoring information system (MIS)? If yes then 6) who is responsible for it?

The table 5 also shows another relationship between the fund balance in 2012-13 and due labour payments in the same year. It emerges that seven GPs had comparatively less amount of outstanding payments against their fund surplus in 2012-13. They are: Aguiboni. Chubka, Dudhkundi. Lodhashuli, Radhanagar, Sapdhara and Shalboni. Block Level Line Department (BLLD) too exhibits similar picture, though the performance of BLLD and Programme Officer shows noticeably poor in terms of both the relationships - between fund balance and opening balance and between fund balance and due labour payments. However, in contrast, remaining six panchayats had higher due payments than what their fund balances were. It is believable that higher due payments in comparison with the fund surplus cannot be met but the opposite case raises a question that. why have the lower due payments not been met while the fund surplus was higher than it?

#### **Employment Demand and Supply and Their Relationship with Total Availability of Funds**

In 2013-14, all the GPs in the block have failed to provide employment to all who have demanded. The average ratio of employment provided to employment demanded for the block has considerably decreased to 87 percent in 2013-14 while the ratio was almost 100 percent in the previous year (Table 7). Such sharp decline has occurred mainly due to aspurt in employment demand, especially, across all the GPs, the demand has grown at a much faster rate than supply (Figure B). Even in two GPs (Chubka and Shalboni), the rate of growth of demand has touched 70 percent.

However, this programme is demand driven. The resource transfer from centre to states on demand has differentiated this programme from other CSSs. Such flexibility provides an additional incentive to the states to meet the employment needs of the rural poor. It appears that, such flexibility is not being put into practice properly. In relation to this, the average per household availability of funds of the block has declined by 36.55 percent per annum from Rs. 4472.34 in 2012-13 to Rs. 3275.27 in 2013-14. Even, for all the GPs, the mean difference appears as

statistically significant between these two years (Table 8). This is also shown by the order based summary statistics (figure C and table A.1). In 2012-13, more of the data are on the right side of the mean while more of the data are found on the left side of the mean in the next year. This indicates that per household availability of funds has worsened in the recent year vis-à-vis the previous year. But three outlier GPs had appeared in 2012-13 while no outliers have been found in the subsequent year. Of total three outliers, two positive outliers were Chubka and Dudhkundi while the only negative outlier GP was Aguiboni. Aguiboni, which had exceptionally low per household availability of funds in comparison with the other GPs in 2012-13, has exhibited better performance in the next financial year. In contrast, Chubka and Dudhkundi had exceptionally high per household availability of funds in 2012-13, which has aggravated considerably in 2013-14. However, apart from Aguiboni, two other GPs that are, Nedabahara and Patashimul have come up with a rise in per household availability of funds in 2013-14 while remaining all the GPs have shown a decline. Such significant decline has ensued predominantly due to total availability of funds has grown at a slower rate than the total employment provided to households.

In relation to this, the block has put up some important planned initiatives to meet the employment demand, which are:

- a. At least one scheme must be ongoing in each *Gram Sansad* at any time.
- b. Every job seeker must be provided at least 14 days of employment at a stretch.
- c. At least one 100 percent women centric scheme should be executed at every GP.
- d. 100 percent implementation of e-Muster Roll to make the process faster.

#### Key Informant Interviews: Some Explanations of the Persisting Issues

All the aforementioned questions elicited in section 4 and 5 have stimulated us to answer by collecting qualitative information. Thus, for this part of the study, we, the team had the opportunity of discussing with representatives, who are working for the development and are involved in the implementation process of MGNREGA in Jhargram. These were free flowing interactions aimed at getting answers on all the themes mentioned in the methodology section and a sense of their perceptions on the constraints faced by the scheme as well. All of the official experts were not comfortable with summaries of their interviews being individually included in this study. In deference to their views, thereby in this section, we present a summary of the issues that emerged from the KIIs.

# Unspent Balances being a Problem and Associated Issues

There is an overwhelming response that the GPs work at a very slow pace on the projects throughout the year; thereby a larger portion of funds remains unused. Then they start working on the projects at such a later stage (especially, January to March) that the room for spending out the remaining massive amount of available funds becomes narrower. Also, they take approval of many other projects from annual action plan within this short time span, consequently they fall short in properly carrying out these projects and spending the remaining available amount on these. As a result, unspent balances occur which appear as an opening balance in the next financial year and 'spillover' of works also spirals over the years. Such spiraling spillover works become increasingly difficult to be accomplished and at the same time the transpiring unspent balances causes a gradual shrink in the release of the next installment of funds. Though this threatening process has circularly been flowing since the inception of the scheme across GPs in the block but recently the block has started accentuating on the completion of at least some of the spillover works. However, this is further compounded by the impact of the issues relating to, and relationship amongst MIS, GPs that are under network shadow area. VLEs and due labour payments.

MIS is the base of the implementation process of MGNREGA. Ensuring the adequate and timely delivery of financial resources from centre to states (75 percent) largely depends on the financial statements, maintained through MIS. If the MIS is not being updated regularly, but the work is being held and simultaneously payment is being disbursed on a regular basis, the release of the next installment of funds will not ensue as MIS is not showing up the updated data on the utilisation of funds, which has happened as of then. Therefore, due to such issues based on MIS, the OB may also not be convincing since the data entry is not being done regularly. Consequently, within the year they adjust this amount due to the late release of funds that occurs due to the late revision in MIS. In addition to this, Panchayat Samiti has done some payments that has not been entered in MIS, thus this shows a difference between

MIS and cashbook of panchayats. However, the payment of wages through banks is a significant step to lessen the degree of corruption but at the same time, because of the complicated fund flow mechanism (e.g. the amount will be disbursed only when the previous installment is fully utilised) District Programme Coordinator cannot deliver the wages to the respective banks of GPs frequently. Therefore, a larger amount of wages comes to the banks at once, which turn out to be very difficult for the bank managements to administer and disburse to the labourers swiftly. Therefore, substantial delay in labour payments follows across all the GPs. Besides, in all the GPs, inadequate number of bank branches (see table A.2) against a massive number of labourers also causes such delay in payments. On top of these, reluctance of the bank officials adds severe threat to such delays, in turn; delayed data entry in MIS takes place. These are potential answers that have come up against the questions on unspent balances and due payment related issues raised in section 5. However, this is factual for all the GPs in the block. In particular, the situation of two GPs that are Nedabahara and Patashimul has been very disturbing since they fall under "network shadow area". These two GPs are not only lacking of internet facilities but the communication linked amenities in terms of cell phone towers are also scarce in these two panchayats.

However, to keep the MIS up-to-date, the initial responsibility of entering GP level data and upload them in MIS rests with the village level entrepreneurs. VLEs are being paid at the same amount that is decided for "semi-skilled wage" (Rs. 226.50, per day for 22 days in a month) across GPs in the block. Against their workload, they find the amount very low in sustaining their livelihood; thereby they are looking for some alternate source of livelihood. Simultaneously, with a thin hope for pay hike, such low amount of remuneration compels them to go for movements frequently. This is further multiplied by the issue of network shadow area. As we have mentioned that Nedabahara and Patashimul falls under it, thus, VLEs of these two GPs are enforced to come in the block to enter the data. The VLEs of Lodhashuli and Bandhgora also come in the block for the data entry work, even though these two GPs have internet facilities but the speed is too slow to finish their everyday task. However, such process involves some costs such as travel expenses but in many times, such allowances are not being reimbursed timely. Apart from entering the data and uploading in MIS, they need to type letters, stay connected with higher authorities through e-mail, and send their work progress report at the end of each

day, simultaneously. However, being such an essential part of the scheme, if they stop working for a single day that will have an enormous adverse effect on MIS, followed by on the release of the next installment of funds. The increasing need of data entry against such issues like, low salary than they deserve, lack of Internet facility or Internet with erratic speed and irregularity in providing travel allowances have not only forced them to go for movements and strikes but also have made them indecisive in continuing their work. They strongly perceive that panchayat should understand their detrimental situation and carry their demand to block and district level of governments in favor of them. It is further compounded by one issue, though this is not true for Jhargram but for many other blocks in the district mentioned by key informants. At the block level, the data entry operator i.e. Computer Assistant, who has not undergone proper training programme, are asked to maintain a vast software like MIS, and the computer assistant is in charge to provide adequate and necessary training to the VLEs. Since the computer assistants are not well trained and equipped about MIS, whenever VLEs face any sort of complications in entering data in MIS, they send those issues to computer assistant who in turn are unable to take decisions on their own to resolve the problem and need to wait for district's decree.

Although, the responsibility of monitoring the MIS related problems rests with the Block Informatics Officer, but it is difficult for BIO to put adequate time to MGNREGS since he/she is involved in other schemes. However, it appears from the interviews that in the Jhargram block, the computer assistant is proficient in handling the software.

Another issue that contributes adversely to the poor situation regarding the opening balances and utilisation of funds is the relationship between the annual action plan and labour budget, which is highly incompatible across all the GPs. For each financial year, the panchayats set some huge work plans, which involve high costs without tallying or considering the performance of the previous years. As a result of this, if any of the approved work they cannot implement in that particular year, those will never be implemented in future. If at all, the panchayats can manage to implement a few of these, then it becomes extremely difficult to update MIS with such obsolete data. Such backlog impedes the systemic implementation and outcomes of the programme and this has been proceeding across all the GPs since 2008.

#### Magnitude of Corruption

To diminish the extent of corruption in the programme, the shift of cash payments of wages to disburse through bank accounts was a significant step by the Government of India in 2008 (Vanaik, Siddhartha, 2008; Adhikari and Bhatia, 2010). This approach has differentiated in two agencies that are, implementing agencies (GPs) and payment agencies to reduce the possibility of the incidence of counterfeited muster rolls and job cards. Therefore, it obliterates the likelihood of any intermediaries since the sanctioned amount for wage payments can directly be received by the labourers listed in the muster rolls. But this in itself may not ensure the 'end' of corruption since it has many dimensions. In Jhargram, following few instances emerged from the interviews:

- a) There is an innate tendency of the GPs not to pay required attention and cooperation to those *Gram Sansads*, which belong to the opposition political party. Even no intimation is being offered to those *sansads* regarding what types of work are ongoing in their villages<sup>11</sup> and about the specific targets for their villages in the next financial year.
- b) It has overwhelmingly been flagged that ZP is biased towards a few GPs in the block. Such discriminating behaviour discourages other GPs that hampers in the execution of the programme in a planned manner.

#### Lack of Awareness

The lack of awareness among the people especially the unskilled labours is another major bottleneck of MGNREGA implementation. It is ostensible that an unskilled labour is surely uneducated; hence, it is very challenging for them to acquire knowledge about the guidelines of the programme and their legal entitlements. This arises primarily due to the lack of education and contributes as another significant cause of underlying corruption in the implementation system (Das, Singh and Mahanto, 2012). Despite the increasing demand for employment across all the GPs in Jhargram, there are many unskilled persons who do not have a job card since they do not know that how, where and whom to demand work. On the other hand, owing to the lack of awareness, misuse of job cards by the labourers is a common phenomenon in

<sup>&</sup>lt;sup>11</sup> Interviewees were not comfortable in specifying the names of the GPs, where such kind of malpractice continues.

the GPs. For instance, suppose 'X' and 'Y' both are labour but X is entitled to work in the programme as X has a job card but Y does not have. Now, X is working in a project and Y asks X to give his job card so that Y can also simultaneously work in another project and X agrees to give his job card to Y. As Y is using X's job card, thus the payment against Y's work will be transferred in X's account, and then X will give that amount to Y. Now, on the basis of this condition, Y has worked using X's job card. But finally only X will get wages for his part of work, and the amount against Y's work will not be disbursed because a single job card cannot be used twice in a same date since MIS will refuse the reiteration of the job card number. Such kind of unawareness aggravates the implementation process. Now what these signify is that the demand of employment will go up with the rise of the level of awareness among the people. However, in contrast, our analysis in section 5 shows that the demand of employment is not being fully supplied since the demand is increasing at a faster rate than its supply; consequently, the ratio of employment provided to employment demanded has deteriorated from 2012-13 to 2013-14. Also, a statistically significant decline in per household availability of funds is observed during this period. Now, concerning the employment demand, our empirical evidences and emerged issues from KIIs raises a question that, if the demand of employment will rise further because of the enhancement of the awareness level, then how can the GPs accomplish all the demands since the present demand is not being supplied entirely?

#### Conclusions

Since MGNREGS is demand driven programme and demand is projected through approved labour budget, it has become an important policy concern for the government that how the fund is not being optimally used as this programme has continuously been experiencing underutilisation of the funds since its inception in all the states. Good governance is indispensable to translate the outlays into durable outcome at the grassroots level since it ensures a carefully planned process of implementation. However, effective allocation and release of financial resources through intergovernmental transfers on Mahatma Gandhi NREGA in a federal country like India with three tiers of government depends on three key drivers of the decentralisation process- 1) well understanding and healthy relationship between all the three tiers of government, 2) political healthy competition in all the tiers and 3) local politicians have to have better understanding of local needs and situation, which seems lacking in the block. Though Jhargram has shown marginally better scenario in terms of having unspent balances vis-à-vis its district and the state but still the financial as well as physical performance has been a major drag. However, the important conclusions emerging from the present study can be summarised as follows:

- 1. The percentage utilisation of funds in all the GPs arises in almost a similar manner but the opening balances continue to differ considerably among all the 13 GPs. However, the unspent balance of 2012-13 has not emerged as the OB in the next financial year in all the GPs. It has dropped in few GPs while it has increased in the other GPs. Even, in 2013-14, few GPs have turned up with a larger amount of OB while they had fund deficit in the previous year.
- 2. Another alarming relationship has emerged between the fund balance and the due labour payments in 2012-13. In seven GPs, the fund surplus was higher than the unpaid labour payments, which raises a concern that why their wages was not met by such greater fund balance.

Relating to these two issues, some plausible answers have appeared from the KI interviews that are:

- a. Generally all the GPs work at noticeably slow pace throughout the year and during last three months they start working to complete all the works, which is very difficult to deliver in such a short time period. Moreover, they take approval of some more projects mentioned in annual action plan for utilising the entire available fund but unquestionably they fail to accomplish those projects. Consequently, not only unspent balances emerge but spillover of works also accrues over the years.
- b. High incompatibility between labour budgets and annual action plan has been happening since the beginning of the programme.
- c. MIS is not being updated on a regular basis. This has been happening primarily due to the slow speed of internet, even, two GPs (Nedabahara and Patashimul) are under the network shadow area. The responsibility of updating MIS lies with the VLEs, but as they are overworked and underpaid, they are not devoted to their work.

- d. The release of the next installment of funds takes place after spending the current available funds while MIS misleads this process since it is not being updated regularly. Further, in all the GPs, the insufficient number of bank branches against a vast number of labourers' account in those branches causes huge delay in payments as the bank management face difficulty in administering and disbursing their wages.
- 3. The supply of employment has increased but with a low pace than demand in the block, while on the other hand, the total availability of funds has declined in absolute terms, as a result, per household availability of funds has significantly declined in 2013-14 than the previous year. Against such sharp rise in employment demand, a decline in total availability of funds clearly signifies the lack of good governance that starts from the lower level of governments, thereby falling short in making most of the benefits of the flexibility given to this programme in terms of the resource transfer from centre to states on demand. Also, due to decline in availability of funds, the GPs are not able to spend the entire amount, which is a serious cause of concern. In other words, 'bottom-up' demand, 'top-down' release of funds and its utilisation is grossly incompatible across GPs in the block.
- 4. Labourers, especially unskilled manual workers are unacquainted about the guidelines of MGNREGA and their legal entitlements as most of them are uneducated. In relation to this, though all the CSSs are complementary to each other, but particularly, Sarva Shiksha Abhiyan (SSA) and Integrated Child Development Scheme (ICDS) have a significant positive impact on this Programme. SSA is a flagship programme of the Government of India to attain universal elementary education (UEE) in the entire country. It aims to provide education to all the children in the age group of 6-14 years, while the broad intend of ICDS is to provide supplementary nutrition and education to the children in the age group of 6 months to 6 years and to provide supplementary nutrition to pregnant and lactating mothers. It has globally been acknowledged that 1) children will have very little possibility of ever being fully healthy if they remain malnourished by the age of two and 2) today's uneducated children are tomorrow's uneducated as well as unskilled

persons. ICDS and SSA both are therefore an intergenerational investment in human capital that yields returns for the individual and for the economy all together. But to have an immediate positive impact on the proper implementation process of MGNREGA, much more dissemination of the programme is highly imperative not only among the labourers but also among the panchayat members.

The stepwise appropriate implementation of the programme, however, is very complicated because it involves and affects a large number of beneficiaries and providers as well as political figures, who have a stake in the process and the outcome (Raabe et al., 2010). Despite several imperative policy reforms like, the shift from cash payment to disbursement through banks, the convergence of MGNREGA funds with the funds from other comparatively small CSSs, the lack of synchronised critical evaluation and inadequate monitoring are the major obstacles in accruing benefits of the programme to the rural poor across GPs in Jhargram block. This is validated both by empirical analysis and the KI interviews.

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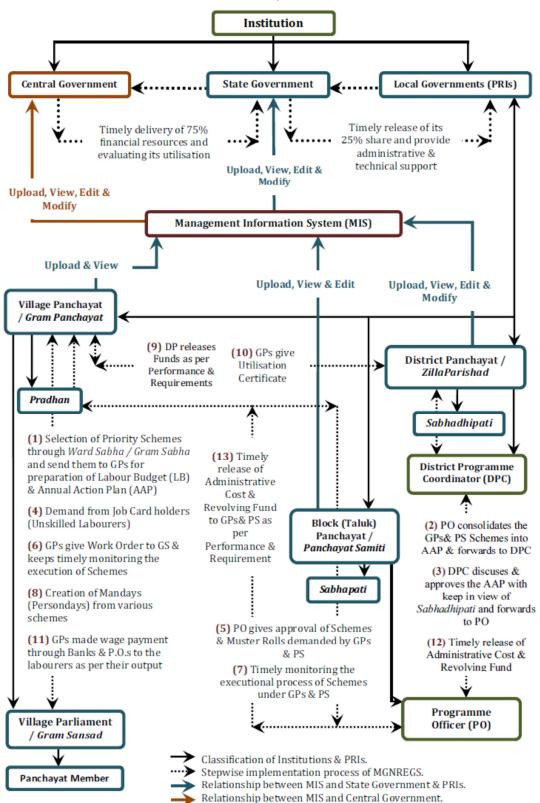
#### **Tables, Charts and Figures**

	(In Numbers)							
GramPanchayat	Villages	Households	Population	HH per Village	Population per Village			
Aguiboni	29	2398	11963	83	413			
Bandhgora	75	4829	24143	64	322			
Chandri	51	2392	11926	47	234			
Chubka	39	3549	17702	91	454			
Dudhkundi	19	1788	8948	94	471			
Lodhashuli	26	2697	13453	104	517			
Manikpara	47	4550	22753	97	484			
Nedabahara	26	1851	9214	71	354			
Patashimul	29	2205	11008	76	380			
Radhanagar	53	4399	22011	83	415			
Sapdhara	30	2608	13026	87	434			
Sardiha	40	2982	14930	75	373			
Shalboni	20	2173	10866	109	543			
All GPs	484	38421	191943	79	397			

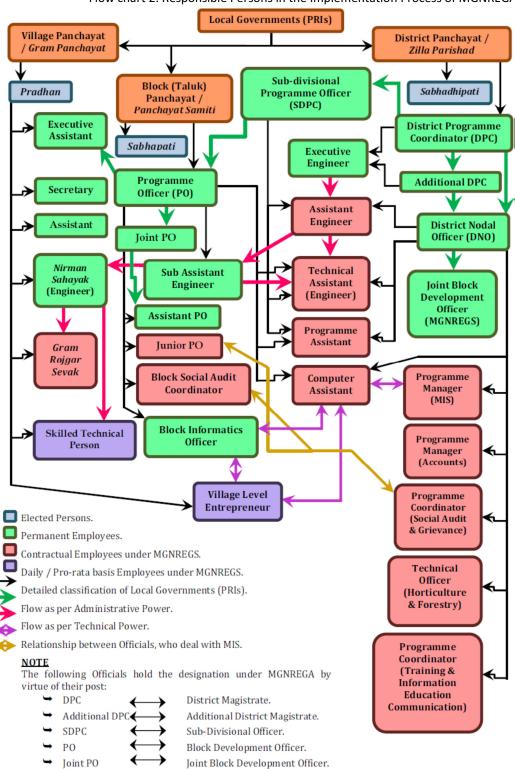
Table 1: Profile of Gram Panchayats in Jhargram: Basic Habitation Information

Note: Data as on April 1, 2013.

Source: Ministry of Drinking Water and Sanitation.







Flow chart 2: Responsible Persons in the Implementation Process of MGNREGA

Designation	Roles
Sub-divisional Programme Officer (SDPC)	<ul> <li>Coordinating and reviewing the performance of the implementing agencies under their respective jurisdiction.</li> </ul>
Joint PO	✓ Acting PO, when PO is absent.
Junior PO	✓ Maintains complaint register and forwards to Programme Coordinator (Social Audit and Grievance) at district level.
	✓ Coordinates and manages training through workshops at block and village level.
Executive Engineer	<ul> <li>✓ Gives technical approval of schemes, beyond the power of Assistant Engineer.</li> </ul>
Programme Assistant	<ul> <li>✓ Collection of reports from GPs and compile them.</li> <li>✓ Assists Computer Assistant in preparing FPR and MPR.</li> </ul>
	$\checkmark$ Onsite scheme inspection.
	✓ Assists PO, Assistant PO, Computer Assistants and
	BIO for well-functioning of Block Programme Management Unit.
Technical Officer (Horticulture & Forestry)	✓ Supervises & gives information about plantation and its related works.
Programme Coordinator (Training & Information, Education, Communication)	<ul> <li>✓ Provides training, information and education to GPs on demand.</li> </ul>

Table 2: A Few Other Responsible Persons and Their Roles

Table 3: Fund Utilisation of Jhargram vis-à-vis Its District and State

			(Rupee	(Rupees in Lakh)					
	Block:	Ihargram	argram District: Paschim Medinipur Sta			te: West Bengal			
Year	%age OB utilisation		_		ОВ	%age utilisation			
2012-13	62.56	82.70	2435.93	85.50	19965.22	89.93			
2013-14	42.83	90.12	2553.66	89.00	20815.85	86.14			
Average	52.70	86.41	2494.80	87.25	20390.54	88.04			
Rate of Growth	-31.54	8.97	4.83	4.09	4.26	-4.22			

Source: MIS database of MGNREGA, Ministry of Rural Development, Government of India.

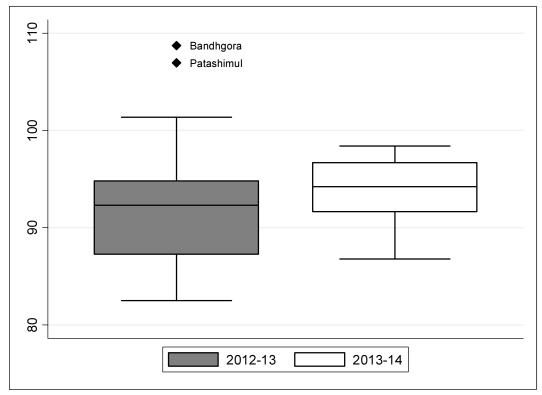
		(Rupees in Lal	kh)	Share in Tot	al (Percent)
Gram Panchayat	2012-13	2013-14	Increase / Decrease	2012-13	2013-14
1	2	3	4 = 3-2	5	6
Aguiboni	9.90	0.19	-9.71	15.82	0.44
Bandhgora	9.01	3.11	-5.90	14.40	7.26
Chandri	0.32	0.00	-0.32	0.51	0.00
Chubka	0.32	0.07	-0.25	0.51	0.16
Dudhkundi	1.33	2.72	1.39	2.13	6.35
Lodhashuli	0.18	0.92	0.74	0.29	2.15
Manikpara	4.18	0.23	-3.95	6.68	0.54
Nedabahara	0.68	2.01	1.33	1.09	4.69
Patashimul	0.50	0.11	-0.39	0.80	0.26
Radhanagar	1.26	3.35	2.09	2.01	7.82
Sapdhara	2.74	1.43	-1.31	4.38	3.34
Sardiha	0.18	0.98	0.80	0.29	2.29
Shalboni	1.01	2.07	1.06	1.61	4.83
Block Level Line Department (BLLD)	7.87	13.78	5.91	12.58	32.17
Program Officer	23.08	11.86	-11.22	36.89	27.69
Total Jhargram Block	62.56	42.83	-19.73	100.00	100.00

Table 4: Trends in Opening Balance across GPs in Jhargram

Source: Same as table 3.

Figure A: Distribution of Utilisation of Funds (Expenditure – Availability ratio in Percent) across GPs: Box-Whisker

Plot





		(Rupees in Lakh)	
Gram Panchayat	Fund Balance: 2012-13	OB: 2013-14	Payment Due: 2012-13
1	2	3	4
Aguiboni	1.90	0.19	0.97
Bandhgora	-6.66	3.11	1.07
Chandri	-0.35	0.00	0.18
Chubka	3.18	0.07	0.44
Dudhkundi	2.31	2.72	0.80
Lodhashuli	7.12	0.92	1.07
Manikpara	5.82	0.23	0.00
Nedabahara	2.16	2.01	3.12
Patashimul	-2.18	0.11	1.01
Radhanagar	3.72	3.35	0.83
Sapdhara	5.32	1.43	3.23
Sardiha	4.73	0.98	0.00
Shalboni	2.55	2.07	1.63
BLLD	61.72	13.78	1.78
PO	29.60	11.86	
Grand Total of Jhargram Block	120.94	42.83	16.12

#### Table 5: Fund Balance and Payment Due in 2012-13 and OB in 2013-14: A Status Mapping

Source: Same as table 3.

Table 6: Trends of Total Availability of Funds and Total Expenditure Incurred across GPs

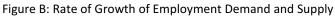
	(Rupees in Lakh)							
	Total	Availability	of Funds	Тс	otal Expendi	iture	Fund Balance	
Gram			Increase /			Increase /		
Panchayat	2012-13	2013-14	Decrease	2012-13	2013-14	Decrease	2012-13	2013-14
1	2	3	4 = 3-2	5	6	7 = 6-5	8 = 2-5	9 = 3-6
Aguiboni	16.50	39.05	22.55	14.60	35.81	21.21	1.90	3.24
Bandhgora	76.58	55.17	-21.41	83.24	53.34	-29.90	-6.66	1.83
Chandri	26.19	32.83	6.64	26.54	31.81	5.27	-0.35	1.02
Chubka	25.02	21.86	-3.16	21.84	21.51	-0.33	3.18	0.35
Dudhkundi	42.90	47.57	4.67	40.59	44.29	3.70	2.31	3.28
Lodhashuli	41.75	48.82	7.07	34.63	46.68	12.05	7.12	2.14
Manikpara	47.94	36.15	-11.79	42.12	35.34	-6.78	5.82	0.81
Nedabahara	39.25	41.92	2.67	37.09	37.19	0.10	2.16	4.73
Patashimul	31.38	34.94	3.56	33.56	33.22	-0.34	-2.18	1.72
Radhanagar	71.36	60.45	-10.91	67.64	56.95	-10.69	3.72	3.50
Sapdhara	41.64	28.24	-13.40	36.32	24.51	-11.81	5.32	3.73
Sardiha	27.05	15.76	-11.29	22.32	13.86	-8.46	4.73	1.90
Shalboni	33.21	42.84	9.63	30.66	39.24	8.58	2.55	3.60
BLLD	148.88	31.90	-116.98	87.16	24.06	-63.10	61.72	7.84
РО	29.60	24.47	-5.13	0.00	8.66	8.66	29.60	15.81
Grand Total								
of Jhargram								
Block	699.25	561.97	-137.28	578.31	506.47	-71.84	120.94	55.50

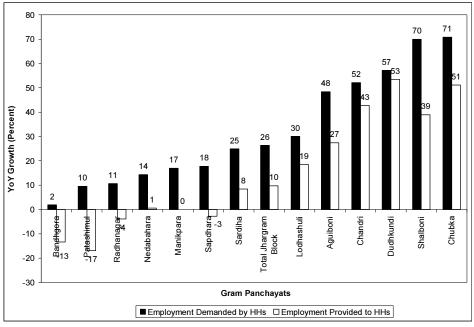
Note: Negative values of column 8 and 9 indicate deficits and vice-versa. Source: Same as table 3.

		(In Nu	mbers)		(In Percent)			
		Employment Demanded by HHs		Provided to Is	Provided-Demanded Ratio			
Gram Panchayat	2012-13	2013-14	2012-13	2013-14	2012-13	2013-14		
1	2	3	4	5	6	7		
Aguiboni	922	1368	921	1174	100	86		
Bandhgora	2167	2209	2167	1877	100	85		
Chandri	846	1287	846	1208	100	94		
Chubka	582	994	561	848	96	85		
Dudhkundi	934	1468	934	1433	100	98		
Lodhashuli	1475	1918	1478	1752	100	91		
Manikpara	1587	1856	1587	1587	100	86		
Nedabahara	1129	1291	1129	1136	100	88		
Patashimul	1113	1219	1113	925	100	76		
Radhanagar	2093	2315	2093	2011	100	87		
Sapdhara	1111	1308	1101	1071	99	82		
Sardiha	759	948	761	825	100	87		
Shalboni	945	1606	944	1311	100	82		
Total Jhargram Block	15663	19787	15635	17158	100	87		
Total District	536817	566036	530919	494228	99	87		
Total State	5746064	6074145	5693870	5224403	99	86		

Table 7: Employment Demanded by, and Provided to Households

Source: Same as table 3.



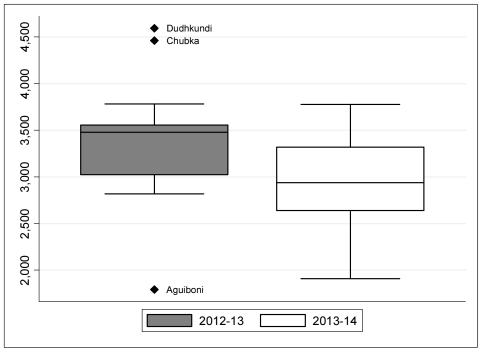


Source: Same as table 3.

			anability of Funds acro		
		(In Rupe	es)	(In Per	cent)
				Rate of Growth of Total Availability of	Rate of Growth
Gram Panchayat	2012-13	2013-14	Increase/Decrease	Funds	of Households
1	2	3	4 = 3-2	5	6
Aguiboni	1791.53	3326.24	1534.70	136.67	27.47
Bandhgora	3533.92	2939.26	-594.65	-27.96	-13.38
Chandri	3095.74	2717.72	-378.03	25.35	42.79
Chubka	4459.89	2577.83	-1882.06	-12.63	51.16
Dudhkundi	4593.15	3319.61	-1273.54	10.89	53.43
Lodhashuli	2824.76	2786.53	-38.23	16.93	18.54
Manikpara	3020.79	2277.88	-742.91	-24.59	0.00
Nedabahara	3476.53	3690.14	213.61	6.80	0.62
Patashimul	2819.41	3777.30	957.89	11.34	-16.89
Radhanagar	3409.46	3005.97	-403.49	-15.29	-3.92
Sapdhara	3782.02	2636.79	-1145.23	-32.18	-2.72
Sardiha	3554.53	1910.30	-1644.23	-41.74	8.41
Shalboni	3518.01	3267.73	-250.27	29.00	38.88
All GPs	3375.36	2941.02	-434.34	-2.91	9.74
Total Jhargram Block	4472.34	3275.27	-1197.07	-19.63	9.74
t-test (Mean Difference)	Mean Differe	ence: -434.34	15, t = - 1.6124 <sup>#</sup>		

Table 8: Per Household Availability of Funds across GPs

Note: # refers that the mean difference is statistically significant at 10 percent level of significance. Source: Same as table 3.





Source: Same as table 3

#### Annexure

Table	e A.1: Descriptive Statistics of Fig	gure 3.C and 3.I	D (Box-Whiskei	r Plots)	
		%age utilisat	ion of Funds	Per Hou Availability o Rupe	of Funds (In
Gram	Panchayat	2012-13	2013-14	2012-13	2013-14
Ag	guiboni	88.48	91.70	1792	3326
Bar	ndhgora	108.70	96.68	3534	2939
C	handri	101.34	96.89	3096	2718
C	hubka	87.29	98.40	4460	2578
Due	dhkundi	94.62	93.10	4593	3320
Loc	lhashuli	82.95	95.62	2825	2787
Ma	nikpara	87.86	97.76	3021	2278
Ned	labahara	94.50	88.72	3477	3690
Pat	ashimul	106.95	95.08	2819	3777
Rad	hanagar	94.79	94.21	3409	3006
Sa	pdhara	87.22	86.79	3782	2637
Sa	ardiha	82.51	87.94	3555	1910
Sh	alboni	92.32	91.60	3518	3268
	Descriptiv	e Statistics			
Summary Statistics	Description	2012-13	2013-14	2012-13	2013-14
Mean	The average value of the range of the data	93.04	93.42	3375.36	2941.02
Standard Deviation	Average squared distance from mean	8.38	3.84	721.01	537.24
Coefficient of Variation	S.D. / Mean	0.09	0.04	0.21	0.18
Minimum	The minimum value of the range of the data	82.51	86.79	1791.53	1910.30
Lower Quartile	The middle value between the range of minimum and median	87.29	91.60	3020.79	2636.79
Median	The middle value of the range of the data	92.32	94.21	3476.53	2939.26
Upper Quartile	The middle value between the range of median and maximum	94.79	96.68	3554.53	3319.61
Maximum	The maximum value of the range of the data	108.70	98.40	4593.15	3777.30
Inter Quartile Range / Mid- spread	Upper Quartile – Lower Quartile	7.50	5.09	533.74	682.82
Relative Mid-spread	(Mid-spread / Median)	0.08	0.05	0.15	0.23
Step	1.5 * mid-spread	11.25	7.63	800.61	1024.23
Lower Fence	Lower Quartile - Step	76.04	83.97	2220.18	1612.56
Upper Fence	Upper Quartile + Step	106.03	104.31	4355.14	4343.84
Positive Outliers	Values > Upper Fence	2	0	2	0
Negative Outliers	Values < Lower Fence	0	0	1	0

Source: Authors' own computations. Basic Data: Same as table 3.

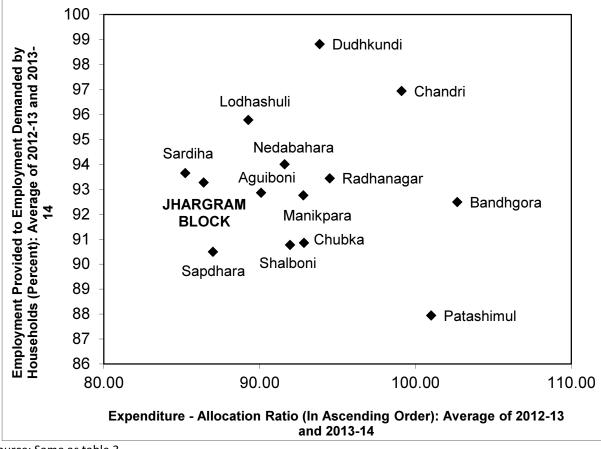


Figure A.1: Linear Relationship between Percentage of Fund Utilisation and Employment Provided

Source: Same as table 3.

		2-13 (Rs. in La	,	201	3-14 (Rs. in La		
Gram Panchayat	On Unskilled Wage	Total	Ratio of Unskilled Wage to Total	On Unskilled Wage	Total	Ratio of Unskilled Wage to Total	No. of Banks
Aguiboni	0	0.97	0	19.38	19.55	99.13	1
Bandhgora	0	1.07	0	19.36	19.36	100	4
Chandri	0	0.18	0	8.78	8.78	100	1
Chubka	0	0.44	0	8.75	13.71	63.82	1
Dudhkundi	0.8	0.8	100	9.77	10.04	97.31	1
Lodhashuli	0.85	1.07	79.44	10.81	11.05	97.83	1
Manikpara	0	0	0	6.8	6.8	100	2
Nedabahara	0	3.12	0	10.31	10.31	100	1
Patashimul	0.5	1.01	49.5	16.86	21.54	78.27	1
Radhanagar	0.81	0.83	97.59	27.77	27.77	100	2
Sapdhara	0.08	3.23	2.48	20.6	21.72	94.84	5
Sardiha	0	0	0	8.96	10.91	82.13	1
Shalboni	0	1.63	0	25.29	27.87	90.74	1
All GPs	3.03	14.34	21.13	193.44	209.4	92.38	22
BLLD	1.12	1.78	62.92	3.26	3.51	92.88	
Grand Total of Jhargram Block	4.15	16.12	25.74	196.7	212.91	92.39	

Table A.2: Due Labour Payments and Availability of Banks across GPs

Source: Same as table 3.