



MGNREGS in Kerala: An Empirical Study of The Problems and Prospects with a Focus on Female Beneficiaries

KEYWORDS

MGNREGS, Guaranteed Employment, Empowerment, Financial Security, Standard of Living.

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ABSTRACT *This paper makes an empirical study of the socio-economic profile of the women beneficiaries of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), its problems and prospects with reference to the state of Kerala in India. The study uses a sample of 675 women labourers, comprising of 225 each randomly drawn from the three top most performing Grama Panchayaths each of which corresponds to three top most performing Districts in Kerala in respect of MGNREGS activities (viz. Thiruvananthapuram, Palakkad and Alappuzha). Based on the issues and problems as revealed by the study, suggestions are made for more effective implementation of the scheme for faster empowerment of the beneficiaries especially women.*

Introduction

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), previously called the National Rural Employment Guarantee Scheme (NREGS), is one of the largest rights-based social protection initiatives in the world. The National Rural Employment Guarantee Act (NREGA), now rechristened as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), was enacted on the 23rd of August 2005 and got presidential assent on the 5th of September 2005. It came in to force in 200 districts on February 2, 2006. MGNREGA is "an Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteers to do unskilled manual work and for matters connected or incidental thereto". Besides employment generation, the objective of the scheme is to create durable community assets for strengthening of the livelihood source on a sustainable basis. Today, it covers all the 614 districts in the country. In exercise of the powers conferred by the subsection (1) of section 4 of the NREG Act 2005, the Government of Kerala made the Kerala Rural Employment Guarantee Scheme (KREGS) with the primary objective to provide not less than 100 days of Guaranteed Employment in a financial year to every household whose adult members volunteer to do unskilled manual works in rural area. The secondary objective is the creation of durable community, social and economic assets and infrastructural development in rural areas. KRES is implemented in all the 14 districts in Kerala.

Relevance and Significance of the Study

In Kerala, over two-thirds of MGNREGS labourers are women. Women are coming to work under this scheme despite of caste or community disparities. This has helped in their social interaction and also in earning an additional source of income to the household. Since MGNREGS wages are directly coming to bank/post office accounts, many of the households were financially included only because of this scheme. The fact that wages are coming as a large amount to their account, has helped the women to improve their saving habit. It is a fact that when women

are earning, they spent their income for household needs and children's needs more than men. Thus, poverty is alleviated more when women are earning. MGNREGS has also helped many women to gain courage and confidence in going out for other such works. They now depend less on their husbands has also increased their self confidence. MGNREGS has largely empowered rural women. Hence, in order to ensure faster and more effective use of MGNREGS for women empowerment, its problems need to be studied to formulate suitable remedial measures.

Objective of the Study

- To study the occupation and asset-holdings of women labourers of MGNREGS;
- To study the problems and prospects of MGNREGS with respect to women labourers;
- To suggest suitable remedial strategies for more effective implementation of MGNREGS

Research Design

The sample for the study is determined through multistage sampling. In the first stage, through purposive sampling, the three top performing MGNREGS districts were selected from the data available in the official website of www.nrega.in and by consulting subject experts. These three districts were Thiruvananthapuram, Palakkad and Alappuzha in the descending order. From each district, again purposive sampling process was implemented to identify the top performing MGNREGS block panchayats based on the www.nrega.in data. Thus, Perumkadavila block panchayat was selected from thiruvananthapuram from among 11 block panchayats, Chittor block panchayat was selected from Palakkad from among 13 block panchayats, and, Kanjikuzhy block panchayat was selected from among 12 block panchayats. In the following stage, through random sampling, one gram panchayat each from the selected block panchayats were covered. Thus, in Thiruvananthapuram, from perumkadavila block panchayat, perumkadavila gram panchayat was selected randomly from among the 8 gram panchayats. In Palakkad, from chittor block panchayat, polpully gram panchayat was selected from among the 7 gram panchayats. In Alappuzha, from Kanjikuzhy block panchayat, kanjikuzhy gram panchayat was selected from

among the 5 gram panchayats. And, in the final stage, again, randomly, 225 respondents were selected from each of the panchayats. Thus, a total of 675 respondents were covered for the study.

Review of Literature

Dreze, J. (2005) [1] argues that MGNREGA places enforceable obligation on the state and gives bargaining power to the labourers. To finance this huge programme, he suggests to increase the total GDP of the country by increasing the tax-GDP ratio so that we could find money to meet the public social spending expenses. He addresses three common fears about this programme. They are, the fear of increased corruption due to wide spread spending, the fear of financial bankruptcy and the fear among government authorities whether aggrieved labourers will take local authorities to court. Such fears, he says, are pointless and are arisen due to the misunderstanding about the working pattern of the law.

Bhatty, K. (2006)[2] highlights the need of proper crèche facilities in worksites, and of assigning a person particularly for child care in these worksites. It should be made sure that these facilities are provided so that the women are able to work under MGNREGA without making their own children suffer. This paper is written about the implementation of MGNREGA just after two months of its launch in Durgapur district, Rajasthan based on 'padyatra' undertaken in this district which served as a social audit of MGNREGA.

Krishnamurty, J. (2006) [3] focuses on MGNREGA and related programmes as a remedy to face the aftermath of natural disasters/ crises, especially the large crises that occur locally. It focuses attention on the rapid response mechanism that need to be addressed within MGNREGA. This article highlights MGNREGA as a means of 'livelihood security' in times of disasters.

Mathur, L. (2007) [4] writes his article when the National Rural Employment Guarantee Act entered its second year of implementation. This paper discusses its progress thus far. The NREGA is the first tangible commitment to the poor that they can expect to earn a living wage, without loss of dignity and demand this as a right. In its vastness, reach and scope, it is truly huge. It is certainly not easy for implementation. It would appear that some backward states have done better than several of the progressive ones. Some states availed of larger amounts relative to the number of NREGA districts. Some broad parameters of what represents really, a transformation in the development scenario of India are offered.

Pramathesh Ambasta (2008) [5] has shown why expectations are high for this rural development programme and how its unrealised potential can be trapped. In regard to this, the experience of a national consortium of civil society organisations (CSOS) working closely with panchayat raj institutions (PRIs) across 30 districts in seven states to help the implementation of MGNREGA is explained in this paper. Also, the authors have incorporated the insights provided by the CAG report of 2007. This paper also tells how the extensive use of IT can improve the standard of implementation of MGNREGA. For this, efficient use of MIS can be done.

Khera, R. (2008) [6] has demonstrated the power of grass-roots organisational work in activating the MGNREG Act taking the example of Jagrut Adivasi Dalit Sangath-

(an JADS) in Pati block of Madhya Pradesh. In the areas where Sangathan was active, the level of employment generation through MGNREGA was on an average of 85 days per household and around 50 per cent of the total households got full 100 days of employment. The author is of the opinion that the success of MGNREGA largely lies with building strong workers' organizations.

Dreze, J. & Khera, R.(2009) [7] in their paper, "The Battle for Employment Guarantee" have made an elaborate study of the socio-economic profile of MGNREGS (then NREGS) workers, awareness levels among the workers, the number of days of employment actually obtained under NREGS and its impact on their economic and living conditions, unique chances for women etc. The survey has been done in 2008. The authors have argued that this Act places enforceable obligation on the state and has also given bargaining power to the labourers.

K.N.Nair et.al.,2009 [8] in their working paper entitled have studied in detail the impact of NREGS with respect to three Grama Panchayaths in Kasaragod district of northern Kerala. It has been pointed out by the authors that in spite of many problems resulting from MGNREGS work being executed during agricultural seasons, this scheme has been largely beneficial for socially and financially backward population groups in their study areas, especially women.

Manoj P K (2011) [9] in his research paper, "MGNREGA Implementation in India: Problems, Prospects and Remedial Strategies with Special Reference to Kerala ", has studied the problems and prospects of MGNREGA implementation in India with a focus on Kerala state. It is pointed out that in spite of various problems faced by the scheme in many other states in India in MGNREGA implementation, its implementation in Kerala has been quite systematic and corruption-free. This has made Kerala's experience a role model for other states. The huge development potential of MGNREGS has been particularly pointed by the author in this paper.

Manoj P K (2012) [10] in his research paper, "Information and Communication Technology (ICT) for Effective Implementation of MGNREGA in India: An Analysis" has studied the utmost potential of ICT in enhancing the quality and speed of implementation of MGNREGA and also in reducing the operating costs and eliminating corruptions and manipulations by the middle men and agents in its implementation. Accordingly, strategies for effective and ICT-based MGNREGA implementation have been made by the author.

The present authors Keerthan Rose Alexon Puthukkeril and Manoj P K, 2013 [11] in their research paper have studied the capacity of MGNREGS in enhancing the income generated by women workers in Chengannur Block in Alappuzha district in Kerala state. The reasonably high potential of MGNREGS on income generation of the women and hence the positive impact on their living conditions was pointed out in this preliminary study by the present authors.

Government of India, 2012 [12] in its report on MGNREGA (2006-2012) has pointed out that since women rely heavily on natural common property resources (like water, fuel, etc.) and since MGNREGA plays an important role in natural resource regeneration, the scheme has high potential to strengthen the livelihood security for unemployed women workers in India.

Shah, M. (2007) [13] has claimed that NREGA has got the requisite potential to give 'big push' to the distress regions in India. It has been pointed out that the multiplier effects of MGNREGA (then NREGA) were significantly contributing to the long term development of agriculture and effectively reducing poverty in the country.

World Bank (2015) [14] in its very recent report on global safety nets has made a detailed review of the safety nets that are available to the public at large. It has been pointed out that MGNREGS in India is the largest of its kind among various such schemes (ie. under the category of 'Public Works Programmes') that are functioning today in the whole world. MGNREGA has a size that is far above that of four similar schemes of other countries, as per the chart showing the five largest safety nets in the world. Accordingly, these four schemes (ie. second to fifth) put together cannot compare with MGNREGA, the largest (ie. first) scheme.

6. Research Gap

It may be noted that though there are a number of studies on MGNREGS, including a few studies by the present author(s), empirical studies that cover the entire state of Kerala are very scarce. For instance, the study by K.N Nair (2009) [2] and the one by present authors Keerthan Rose Alexon and Manoj P K, 2013 [5] are both empirical studies in the context of Kerala, but cover only limited geographical areas and are less representative. Earlier studies by the second author Manoj P K, 2011 [3] and Manoj P K, 2012 [4] are both general in nature and address specific aspects like implementation issues, positive implications of ICT adoption etc., using secondary data. In this context, this paper seeks to bridge the above research gap by making a focused study of the problems and prospects of MGNREGS with reference to women workers under the scheme with reference to Kerala state in India. The advantages from MGNREGS employment, how MGNREGS has helped to overcome of women workers etc. are covered. Suggestions are made based on the findings of the study for enhanced effectiveness of this scheme.

7. Data Analysis and Findings

It is noted that 233 respondents (34.52 per cent) said MGNREGS is their only source of personal income. Along with MGNREGS, 164 respondents (24.30 per cent) did agricultural labour. Eighty seven respondents (12.89 per cent) were coir labourers and were also involved in MGNREGS. Eighty four respondents (12.44 per cent) were casual labourers who did MGNREGS works too. Forty respondents (5.93 per cent) found their personal income through cattle rearing or poultry farming and depended on MGNREGS as a secondary income source. Thirty two respondents (4.74 per cent) were tailors who got involved in MGNREGS too. Nine respondents (1.33 per cent) worked as housemaids to earn a living in the absence of MGNREGS. Six respondents (0.89 per cent) were self employed and involved in MGNREGS. Another 0.89 per cent did business and also MGNREGS works. Five respondents (0.74 per cent) took tuition for children to earn a livelihood not to set apart MGNREGS labour. Another 0.74 per cent used to do company type works and also MGNREGS works. Two respondents were panchayath/contract labourers who found out time to get involved in MGNREGS works. One respondent (0.15 per cent) was an Asha worker who did MGNREGS as a secondary employment. One respondent (i.e. 0.15 per cent) left this question unanswered. (Table I).

It is noted that 246 respondents (36.4 per cent) either did not reveal their assets/livestock or said they have nothing. One hundred and nine respondents (16.1 per cent) said they have cattle as livestock. Ninety three respondents (13.8 per cent) had poultry. Sixty two respondents (9.2 per cent) had both cattle and poultry in their households. Twenty four respondents (3.6 per cent) possessed land. Twenty nine respondents (4.3 per cent) had gold of their own. Twenty one respondents (3.1 per cent) had sewing machines in their households and 13 respondents (1.9 per cent) had cattle and gold as their possessions. Twelve respondents (1.8 per cent) had poultry and gold. Eleven respondents (1.6 per cent) had land and gold. Seven respondents (1.0 per cent) had poultry and land. Six respondents (0.9 per cent) had poultry and sewing machine. Five respondents (0.7 per cent) had cattle, poultry, land and gold. Four respondents (0.6 per cent) had cattle and sewing machine as the productive assets. Four respondents (0.6 per cent) possessed both cattle and some land. One respondent (0.1 per cent) had cattle, table and mobile. Four respondents (0.6 per cent) had sewing machine and land. Three respondents (i.e. 0.4 per cent) had cattle, poultry and sewing machine. Another 0.4 per cent possessed cattle, poultry and land. Three respondents (0.4 per cent) had poultry, land and gold. Yet another 0.4 respondents had sewing machine, land and gold. Two respondents (0.3 per cent) had cattle, poultry and gold. Two respondents (0.3 per cent) had poultry, sewing machine and land. Two respondents (0.3 per cent) had poultry, sewing machine and gold, and 2 respondents (0.3 per cent) possessed poultry, sewing machine, land and gold. One respondent (0.1 per cent) had sewing machine and gold. One respondent (0.1 per cent) had cattle, land and gold. One respondent (0.1 per cent) had cattle, poultry, sewing machine and gold. One respondent (0.1 per cent) had cattle, sewing machine, land and gold. (Table II).

Reasons for joining MGNREGS and Issues Faced

The major reasons for joining MGNREGS included wages credited to bank as a large amount, facility to work in nearby places, respectable wage, dignity associated with a Government scheme, opportunity to work with relatives and neighbors etc (Table III). Availability of other work, illness, non-availability of MGNREGS work etc. were the major issues (Table IV). Majority of the women got financially included because of MGNREGS (Table V), but only less than half of them used this facility for availing loan etc. from formal sources (Table VI).

Problems of rural women and how MGNREGS helps to overcome them:

Advantage of financial inclusion through MGNREGS

Earlier, most of the rural women were dependent on informal financial sector (private money lenders etc) for their financial needs. MGNREGS compulsorily opened personal bank accounts for its beneficiaries for wage payment through direct cash transfer. This has not only increased the rural women's saving habit in formal financial sector, but also helped them to take loans or other formal credit facilities to meet their immediate needs. This fact is evident from the survey data.

Confidence gained to go for manual labour

Kerala being a highly literate state, many of the rural women have attained education at least till the secondary level. As such, the unemployment here is educated unemployment. The common problem that Keralites face is the unavailability of local manual labour force. It is in this back-

ground that, MGNREGS carrying the dignity of a government programme attracted so many rural women to work as manual labourers. MGNREGS helped remove the initial stigma of women working as manual labourers. This is to exclude those who already were going for casual works even before the advent of this programme. Now, women have gained confidence to go for any kind of manual labour even other than MGNREGS.

MGNREGS as a bridge filling the gap of economic empowerment

Through Kudumbashree, much had been done in terms of empowering the Kerala women in the bottom of the pyramid in their social and personal spheres. MGNREGS came in such a time when these rural women badly wanted to be economically independent too. Kudumbashree had enhanced the organizational capability of the rural women and MGNREGS bridged the gap of their economic insufficiency (*in the opinion of a senior government official of MGNREGS state mission, Kerala*). It was a smart move of the policy makers of MGNREGA in Kerala that, this programme was implemented through Kudumbashree in the state. This not only helped in easier grass root level access to rural women, but also in mass participation of rural women in MGNREGS.

Improvement in women's intra household power in decision making process

The next important change that has come across due to mass women participation in MGNREGS is the improvement in their intra household power relations. Now, women are self sufficient in meeting their small scale purchases. Women now can save some money and can spend for their children without depending heavily on their male counter parts. Their say in decision making, especially, financial decisions has increased.

8. Suggestions and Concluding Remarks

From the foregoing discussions it is revealed that MGNREGS has been contributing positively towards the empowerment of rural women. It leads to better financial security, reduced dependence and enhanced confidence. The following are the suggestions for more effective use of this scheme for empowering the rural women: (i) The present model being followed in Kerala of using the help of Government-sponsored poverty alleviation projects like 'Kudumbashree', transparent procedures and use of ICT tools/E-Governance, higher wage per day and also direct payment to the workers etc.) support needs to be continued; (ii) Active support and co-operation from the strong machinery of 'Kudumbashree' – the project sponsored by the Government of Kerala– needs to be ensured and further strengthened; (iii) Greater use of ICT and various E-Governance tools for reducing the cost, enhancing the operational efficiency, faster and transparent operations, and reduced corruption by middle men; (iv) Better decentralization of powers be ensured in all MGNREGS activities and central (main) role be accorded to Local Self Government (LSG) organizations; and (v) Accrediting external technicians and engineers (ie. those outside the regular / contract employment under MGNREGS) on adhoc basis; and (vi) Last, but not the least, regular monitoring and follow up of the system, minimizing the bureaucratic interventions, greater participation of the public and civic societies. The success story of MGNREGS in Kerala has prompted many other states in India to replicate the Kerala model. But, there is no scope for complacency in respect of Kerala. The state needs to proceed still faster, and pursue the ultimate aim of attaining complete socio-economic equity

and gender parity. This seems to be quite possible, given the large percentage of unemployment in spite of very high literacy rate and active functioning of organizations like 'Kudumbashree'.

Table I: Main Occupation of the Respondents

Main occupation	Number	Percentage
Agricultural labour	164	24.30
Housemaid	9	1.33
Cattle rearing/ poultry farming	40	5.93
Tailoring	32	4.74
Coir labour	87	12.89
Casual labour	84	12.44
Self employed	6	0.89
Tuition	5	0.74
Business	6	0.89
Company type work	5	0.74
Panchayath / Contract labour	2	0.30
Asha worker	1	0.15
Only MGNREGS	233	34.52
Not answered	1	0.15
Total	675	100

Source: Field Survey (Primary data)

Table II: Assets and Livestock Possessed by Respondents' Households

Assets/livestock possessed	Frequency	Percent
Nothing	246	36.4
Cattle	109	16.1
Poultry	93	13.8
Sewing Machine	21	3.1
Land	24	3.6
Gold	29	4.3
Cattle And Poultry	62	9.2
Cattle And Sewing Machine	4	.6
Cattle And Land	4	.6
Cattle And Gold	13	1.9
Cattle, Table, Mobile	1	.1
Poultry And Sewing Machine	6	.9
Poultry And Land	7	1.0
Poultry And Gold	12	1.8
Sewing Machine And Land	4	.6
Sewing Machine And Gold	1	.1
Land And Gold	11	1.6
Cattle, Poultry, Sewing Machine	3	.4
Cattle, Poultry, Land	3	.4
Cattle, Poultry, Gold	2	.3
Cattle, Land, Gold	1	.1
Poultry, Sewing Machine, Land	2	.3
Poultry, Sewing Machine, Gold	2	.3
Poultry, Land, Gold	3	.4
Sewing Machine, Land, Gold	3	.4
Cattle, Poultry, Sewing Machine, Gold	1	.1
Cattle, Poultry, Land, Gold	5	.7
Cattle, Sewing Machine, Land, Gold	1	.1
Poultry, Sewing Machine, Land, Gold	2	.3
Total	675	100.0

Source: Field Survey (Primary data)

Table III: Reasons for Joining MGNREGA

Reasons	Frequency	Per cent
As wages are coming to the bank account as a heavy amount	414	61.3
Dignity associated with a government programme	312	46.2
Can work in the company of friends and relatives	283	41.9
Nearby availability of work	346	51.3
Will get a respectable amount as wage	348	51.6
Fixed timing	285	42.2
Additional income to the household	387	57.3
Due to insufficiency of other works	308	45.6
Main income to the household	490	72.6
Others (Financial problems, mental relaxation, environmental cleanliness)	54	8.0

Source: Field Survey (Primary data)

Table IV: Challenges in Completing 100 Days of Work in a Financial Year

Challenges	Frequency	Per cent
Work was not available	101	15.0
Was not feeling well	92	13.6
Not in station	24	3.6
Was not informed in time about the work	12	1.8
Had gone for other works	176	26.1
Any other reasons	4	0.6

Source: Field Survey (Primary data)

Table V: Access to Formal Financial Sector (Whether MGNREGS was the reason to open a Bank / Post Office Account?)

Options	Frequency	Per cent
No	161	23.85
Yes	508	75.26
Not responded / Not sure	6	0.89
Total	675	100.00

Source: Field Survey (Primary data)

Table VI: Extent of Usage of Bank Account / Post Office Account (Whether the respondents' household ever made use of this account to take loan?)

Options	Frequency	Per cent
No	356	52.74
Yes	314	46.52
Not responded / Not sure	5	0.74
Total	675	100.00

Source: Field Survey (Primary data)

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