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Title of Research Paper: MGNREGA and Socio-Economic transformations of Rural Households in Khurd Kuro Village of Mahuadanr block of Latehar district: A Micro level empirical study

Surabhi Sinha*Allen Kujur*AnibhaLakra*

***Assistant Professor, Department of Accounts, St. Xavier's College (Autonomous), Mahuadanr, Latehar, Jharkhand, India**

Abstract

MGNREGA is an efficient and effective scheme of central government to alleviate poverty, to generate employment and to reduce rural urban migration, and an effective tool to provide economic security to the rural unskilled workforce. With reference to this, the present research work particularly focuses on how the implementation of MGNREGA Scheme in Khurd Kuro village of Mahuadanr. The main focus of the study is to analyse how far this scheme has contributed in eradicating rural poverty and removing the problem of joblessness amidst rural households. Another dimension of this study is to know how MGNREGA has alleviating the human mobility. An attempt is also made to assess the loopholes and hurdles in implementation and smooth functioning of MGNREGA in Mahuadanr (Khurd Kuro village in particular) and the reasons behind them. The present study thus tries to create awareness about the status of jobs and payments under MGNREGA and ensures its proper functioning and applicability in days to come.

Keywords: MGNREGA, Rural development, Poverty, Income, Out- Migration, Job Card

Introduction

Employment Generation is one of the primary objectives of the NITI Ayog of the Government of India, as it has been part of the perspective of five year plans. Thus, the fifth five year plan's focus was laid on the need of employment creation and poverty alleviation in the country and it was in this context, Mahatma Gandhi National Rural Employment Guarantee Scheme (under MGNREGA Act, 2005) came into effect on 2nd October, 2006. As defined by MGNREGA Act,2005,it is an Indian labour law and social security measure that aims to guarantee the "right to work". The MGNREGA provides multiple benefits such as a hundred days of guaranteed employment, work locations that are no more than five kilometers from the workers' homes, direct bank account deposits for pay, the ability to receive cash payments under certain conditions, employment that is

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guaranteed within 15 days of request, and unemployment benefits in the event that employment is not secured within that time frame. The job card holders under the scheme of MGNREGA get various works in different sectors for rural development. In order to avail service under MGNREGA Scheme, taking physical capacity into consideration, one has to apply for this scheme using documents such as photo, birth certificate, and address proof. After registration, within fifteen days of application, job is provided and job card is issued. If job is not provided, the workers are given unemployment compensation.

Terms and Conditions under MGNREGA:

- 100days of employment in a year
- 33% women participation
- Six working days in a week
- Duration of work is 7hours per day
- Employmentareaiswithin5kmsfromthehouseholdresidence

Note:

- If,employmentareaisbeyond5kms,thenadditional10%wageisgiven.
- If while doing the job under this scheme , a worker dies or gets physically disabled ;thenRs25000compensationwillbegiven JobCardisgivensignificant importance.

The Central Union Government has made it mandatory for payments to be made for MGNREGA beneficiaries through the Aadhar Based Payment System (AePS) in all over the country. As of 11th February 2021, 708 districts are covered."Thus, we can say that MGNREGA is one of the pillars of rural employment generation for unskilled manual labour. The present study has an extensive discussion on the impact of MGNREGA Scheme on the rural households and how it has contributed towards poverty alleviation, employment securityandreductionofruralurbanmigrationinKhurd Kuro village in the recent years. The study also assesses the drawbacks and loopholes found in the implementation of the act that has negatively impacted people's trust in the scheme in the pages to come.

Main objectives of the Research

The prime objectives of the present research work are as follows:

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- To appraise the contribution in MGNREGA in employment generation in Mahuadanr block of Latehar district of Jharkhand.
- To ascertain the impact of MGNREGA in Poverty Alleviation in the study area.
- To analyze the lapse or loop holes in implementation of MGNREGA Scheme in Mahuadanr block of Latehar district of Jharkhand.

DataBaseand Research Methodology

The present work is based on descriptive and empirical studied of the work. Both mixed method has been applied. For the primary data a survey was conducted in Khurd Kuro village. Secondary data sources are referred to derive basic information about the scheme and its related facts. Apart from these two sources, online sources are also considered for additional facts and figures.

A Geographical Profile of the StudyArea:

For the present study, Khurd Kuro, one of the villages of Mahuadanr subdivision of Latehar district is selected. This village has approximately 109 households which is surrounded byKita towardsthe North, JateyaTongritowardsthe South, Nagar Pratap and Bishrampur inthe East and Kudo Kala in the West. There are fourteen gramPanchayat in Mahuadanr and Parhatoli is the gram panchayat of Khurd Kuro village. As per the data, Khurd Kuro village has a total population of 623 people out of which malepopulation is 357 and female population is 266.It lies at 23.3928^{o}N latitude and 84.1264^{o}E longitude.

Result and Discussion

The survey is conducted in the village on the basis of a set of questions prepared in line with the subject matter of the study. A detailed direct interview also is taken from Mrs. AnshiDevi, supervisor (commonly called MateDidi) of the workers in Khurd Kuro, Parhatoli Gram Panchayat.It is observed that MGNREGA Scheme has a considerable impact in this village. Fromeveryfamily, at least onepersonisemployedunderthisscheme. Therearethree major projects such as well project, river channel project and land boundary project, are in progress in the village. Due to these projects villagers refrain from migrating to other places for works.The information about the schemes and their functioning is given to the people during gatherings or public meetings and details about the scheme are displayed with the help of photos and videos. Gram Sabha meeting is organized in the village every month to assess the progress.

Both men and women without any gender bias get jobs and get equal wages. As per the new wage rates, implemented by the government from April 2023, wages have been increased from Rs. 237 to Rs 255 i.e. nearly 7.5 % increase in wage. But as per the stated facts, this increment in wages; though applicable from April 2023, has yet not been credited to the workers account, they are still receiving

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payment at the previous wage rate.Under each supervisor (Mate),twenty workersare employedat once. In case, only 10 workers work a day; then for two consecutive days, one day will be counted for the supervisor. At present,theMGNREGAscheme isgivingsix monthstrainingtosuchprospectivesupervisors. Generally, women candidate is given the job of a mate under MGNREGA Scheme. The **Mahila Mate Program** was launched in March 2021 under MGNREGA to encourage more women to join Self Help Groups and increase their participation in the rural workforce. The jobofa manifesto superviseworkers,takedailyattendanceand maintain recordsofwork done by each worker. Also, these mates, on behalf ofthe workers, send request application for jobs to the higher authorities; which if sanctioned within fifteen days provides job to the workers; if not then the workers are given unemployment compensation. As per the collected information, very few to negligible number get the unemployment compensation. Sometimes, there is delay in payment to workers. This prolonged delay in payment is one of the reasons why workers migrate to urban areas.The middlemen, commonly known as the broker or *dalal*play an interfering role between the workers, supervisors and the block and are mainly responsible for embezzlement of funds in between. When the mates under MGNREGA Scheme submit the Master Roll for disbursing payment to the block; the computer operators in the block create major hurdles in its smooth disbursement of money. The concerning government officials must take note of this.

NatureofworkunderMGNREGASchemeinMahuadanr block are are:

As intherest partofthecountry, inMahuadanralso,unskilled manuallabourworkis Provided. Some of the common projects implemented in this area are :

- Diggingwell
- GardeningofMangotrees
- CattleShade
- Creatingirrigationchannels
- LandBoundary
- CreatingDoab
- Construction of PMAwasYojana,
- Desalting of riversetc.

Both men and women get equalopportunity in the schemes, but inthe case ofdigging a Well, mainly men workers are involved with minimum women participation. In every four months, newschemesareintroducedandjobsareprovided.Thedurationofworkisfourhoursperday. TheBPOsector isresponsible for theproperworkingand management ofMGNREGAin Mahuadanr.Here, the payment

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to workers is made directly into their bank accounts.But, in special circumstances, cash may be provided to the workers in need.The work under MGNREGA Scheme is efficiently supervised in Khurd Kuro village. The schemes or projects are effectivelycompleted intime. Sometimes, there are delays due to non-payment of wages. The workers oppose the non-payment of wages through *hartalsanddharnapradarshan*in front of mates, but that is not a regular affair.Every one working under MGNREGA Scheme in Mahuadanr does not possess a job card. Generally, one person or more than one person from a family owns a job card. Out of the 10 households specifically studied under this Scheme, more than one person from eachhouseholdpossessesa jobcard inhis/her name. Thedatapertainingtothesamecanbeshown in the data analysis section.There is a scope of promotion or performance appraisal for the workers. Some womenworkers have now taken training and requisite qualification to become ***Mate Didi*** under this scheme. This, inanother wayisatechniqueofwomenempowerment (MahilaSashaktikaran). Good and efficient workers are given further opportunities in another scheme.Thus, from the discussion, we may conclude that MGNREGA is providing favourable opportunities to the village unskilled workers with guaranteed 100 day period of employment and jobs in throughout a year .It is contributing significantly towards alleviating poverty with one ormore than one worker from each household involved in the scheme. With its ongoing schemes and projects, it is able to retain labourers in the village and has reduced rural urban migration to a considerable extent. There is some discrepancy in the disbursement process and functioning due to the presence of middlemen and computer operators at the block who are involved in unfair practices.

DataAnalysisandInterpretation

ThefollowingfeedbackwascollectedfromfiveworkersworkingunderMGNREGAScheme:

Name of the worker	Numberof Family Members	Number of family members with Job Card/Employed UnderMGNREGA	Benefits of MGNREGA	Drawbacks of MNREGA
AnilSamudwar	6	3	Job in own village	DelayinPayment
HiramanSingh	5	3	Directmoneyin Bankaccount	DelayinPayment

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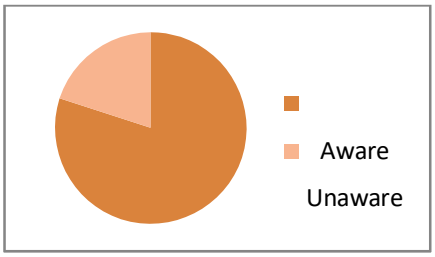
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LalsayLohra	5	1	No need of migrating to town	DelayinPayment
RajeshSingh	7	2	Poverty Alleviation	-
Sandeep Samudwar	5	1	Job in own village	DelayinPayment

From the above table we may infer that one or more than one member of each family is employed under MGNREGA. The benefits of this scheme are clearly poverty alleviation, reduction in migration to town and cities, and direct deposit of money in their bank accounts. The major issue or problem faced is delay in payment which worsens their condition.

AwarenessoftheProgramme:

The villagers are informed about the MGNREGA Scheme in Gram Sabha gatherings through photos, videos, presentations and talks. As a result, out of the total population:

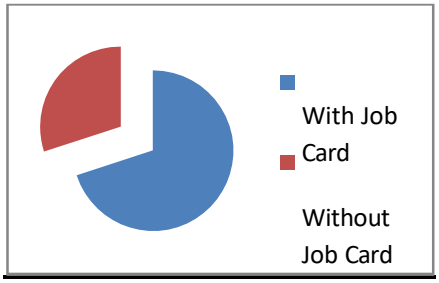


Aware:80% Unaware:20%

WorkerswithJob Card

Accordingto survey made, the following percentage is job card holders:

WithJobCard:70%Without JobCard: 30%



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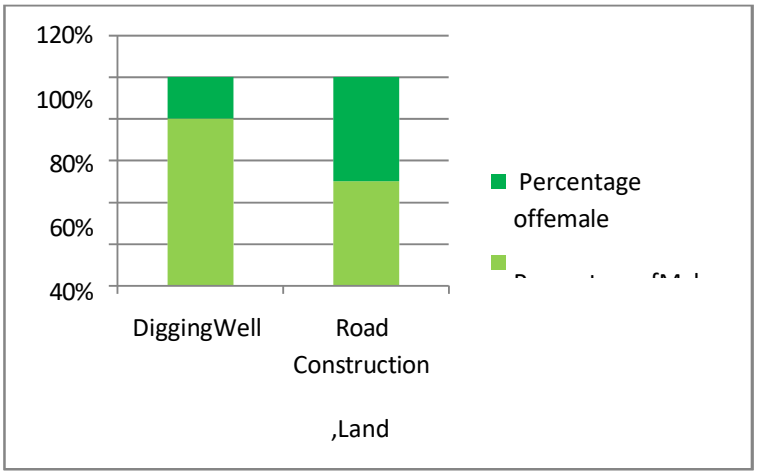
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MenandWomenemployedundervariousschemes:

Nameofthe Scheme	**DiggingWell**	**RoadConstruction,LandBoundary**
PercentageofMale	80%	50%
Percentageoffemale	20%	50%



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Conclusion

This micro-level study of **Khurd Kuro village** highlights several important findings regarding the smooth enforcement of the MGNREGA in the region. The study clearly indicates that MGNREGA has had a considerable positive impact on the village by significantly reducing unemployment and rural poverty. The availability of employment possibilities as well as chances and creativities within the village, along the implementation of three to four ongoing MGNREGA projects, has helped retain local labourers. As a result, rural–urban migration has declined, and at least one member from most households possesses an MGNREGA job card. Despite these positive outcomes, the findings and results also identify several major drawbacks in the functioning of the scheme. Delays under the payment of wages discourage workers and often compel them to migrate to large urban and metropolitan cities in search of alternative livelihoods. Presence of intermediaries—such as brokers and computer operators—has led to unfair practices and instances of financial misappropriation, preventing the intended benefits from reaching genuine beneficiaries. Although the Aadhaar-based payment system (AePS) is designed to ensure direct transfer of wages to workers' bank accounts, cases have been reported where intermediaries misuse workers' fingerprints and divert payments to other accounts. Such operational leakages have created mistrust among beneficiaries, gradually reducing their interest in MGNREGA employment. Additionally, block-level computer operators reportedly delay or

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withhold the clearance of muster rolls unless unofficial payments are made, further undermining the credibility of the scheme. In conclusion, while MGNREGA remains an effective instrument

for employment generation, poverty alleviation, and reducing rural–urban migration, improvements are required at the operational level. Eliminating the role of middlemen and ensuring transparency in wage payments would significantly enhance the effectiveness of the scheme. Despite its limitations, MGNREGA continues to be a **ray of hope** for many rural households struggling with poverty and joblessness.

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