



A Case Study on Sustainable Development and Service Provision: The Effect of Digital Transformation on the Implementation of MGNREGA and Social Security in Krishnagiri District, Tamil Nadu, India

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Abstract:

Through providing rural families 100 days of guaranteed paid work per year, the Mahatma Gandhi National Rural work Guarantee Act (MGNREGA), which was established in 2005, seeks to alleviate rural poverty while advancing social security & sustainable development. This article examines the MGNREGA implementation in Tamil Nadu, emphasising resource regeneration, asset-based development, and stable incomes for marginalised people. Case studies carried out in the Krishnagiri District indicate that resources such as irrigation wells, compost tanks, and orchards help users become self-sustaining and diversify their revenue streams, which lessens their reliance on wage labour. Digital technology adoption has the ability to increase resource allocation efficiency, decrease delays, and improve transparency. Examples of these technologies include digital payment systems, geographic mapping tools, and mobile apps for attendance tracking. Nevertheless, delays, ineffective administrative processes, and a shortage of qualified staff restrict the initiative's efficacy despite its promise. It is advised to increase community awareness, hire capable administrators, and set up reliable digital monitoring and auditing mechanisms in order to solve these issues. The social security benefits of MGNREGA are clear, but in order to maximise its effectiveness in fostering rural resilience and lowering poverty, a redesigned implementation strategy that incorporates digital transformation is essential.

1. Introduction

The National Rural Employment Guarantee Act in India has been hailed as a landmark initiative in providing social security to the country's rural poor [1]. The scheme, officially known as the Mahatma Gandhi National Rural Employment Guarantee Scheme, aims to alleviate poverty by guaranteeing up to 100 days of unskilled manual labor. The Employment Guarantee Scheme (EGS) was essentially established in the nation-state of Maharashtra in 1974. It was the country's first state where the government had guaranteed employment during a drought for the first time [2]. The EGS initiative alone produced the MGNREGA scheme of today. It was anticipated that the state where the EGS idea first emerged

would become an inspiration state while the national government would expand the programme [3]. The social security function of MGNREGA goes beyond providing money. Through community-driven initiatives like water collection, soil conservation, and irrigation improvement, it increases access to important resources that are needed for the agricultural industry. Determining priorities of e-Government. The EGS was a direct policy initiative that provided public works to the poor in order to transfer funds directly to them [4]. Prior research on rural public works programmes highlighted their function as earnings insurance in case the job market for agriculture becomes seasonal for constructing longer-term capital assets for averting family relocation in pursuit of employment and

sustenance and for influencing migration from rural to urban areas. Different programmatic interventions for poverty reduction were the outcome of the EGS expansion. The government's flagship policy, the Mahatma Gandhi National Rural Employment Government Act (MGNREGA), directly affects the lives of the impoverished in order to accomplish the main objectives of inclusive development. The main objectives of this law are to provide 100 days of guaranteed pay work in a fiscal year to every rural family whose adult members are willing to do unskilled physical labour. The Act was implemented gradually and went into effect on February 2, 2006. Phase I it was introduced in 200 of the nation's most impoverished areas. Phase II of the programme was conducted in 130 more districts during 2007–2008. Notified of the Act in the remaining rural districts in Phase III of India starting on April 1, 2008. The central government has implemented demand-driven, right-based policy efforts to provide guaranteed employment. Additionally, it has expanded its goal to improve the management of natural resources by addressing issues like soil erosion, deforestation, and drought all of which are factors in chronic poverty. Additionally, it supports the advancement of sustainable development methods [5]. The approach's results include strengthening democracy at the federal level and introducing accountability and transparency into government by allowing social security and beneficiary engagement in the decision-making process.

1.1. The Function of MGNREGA in Social Security and Digital Transformation

Guaranteed Employment: MGNREGA serves as a safety net during difficult economic times by guaranteeing wage employment for rural families [6]. **Empowerment:** According to Fraser [6], the initiative has significantly increased the power of women and other marginalised groups, fostering inclusion in rural labour markets. **Asset Creation:** It makes it easier to build necessary infrastructure, which helps the community in the long run. Through solving important issues with accountability, efficiency, and transparency, digital transformation has the potential to greatly increase the efficacy of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Payments delays, fraud, or administrative inefficiencies may be reduced by integrating electronic payment methods for direct salary transfers, mobile apps for actual time worker attendance, and biometric identity for worker verification. Furthermore, improved planning and

monitoring of rural infrastructure projects are made possible by the application of Geographic Information Systems (GIS) and Remote Sensing (RS) technologies, which guarantee the best possible resource allocation. The execution of MGNREGA may be continuously monitored by using statistical analysis and e-governance systems, which enables prompt remedial steps and enhanced service delivery. In the end, by boosting openness, decreasing corruption, and encouraging equitable growth in rural regions, these digital solutions not only simplify operations but also give rural populations more influence.

1.2. Background of the Krishnagiri District

The author of this study aims to address the practical aspects of the MGNREGA, particularly those related to the process of implementation from the village to the district level of administration. When compared to other districts, the Krishnagiri backdrop is significantly different; the area is well-known for its agricultural crisis, in which hundreds of farmers have tried to commit suicide as a result of their failures in agriculture and the pressure of debt. In this regard, marginal farmers and landless labourers might find alternate sources of income via MGNREGA. Furthermore, how it might support resource regeneration for the region's prosperity and well-being. The author has attempted to address the obstacles and bottlenecks associated with MGNREGA implementation in the miserable circumstances facing the Krishnagiri district, especially in relation to the district of Krishnagiri. The author used qualitative research approaches using the case study methodology to get an understanding of the village context and its current state of implementation inside the communities. He has attempted to provide ideas and recommendations for the successful implementation and operation of MGNREGA in order to guarantee the right-based entitlement of the people to prosper the area, based on the analysis of the case study.

1.3. The Mahatma Gandhi NREG Act of 2005's entitlements for workers

- Provision of a minimum of one hundred days of work
- Entitlement to a job card
- Entitlement to request and obtain work within 15 days.
- Entitlement to unemployment benefits.
- Entitlement to devise and organise a portfolio of work.

- Entitlement to employment within a 5 km radius of residence.
 - Entitlement to worksite amenities.
 - Entitlement to a specified wage rate.
 - Entitlement to receive wages within 15 days.
 - Entitlement to engage in or conduct social audits.
- (i) At least one adult member of every family in rural India will be entitled to minimum of 100 days of work guarantee every year, paying Rupees 250 per day for casual physical labour;
- (ii) The Programme would only be used for productive tasks. The state council is required to create a list of authorised works as well as a list of "preferred works". The potential of different job kinds to promote social fairness, develop lasting assets, and reap economic, social, and environmental advantages will all be taken into consideration when determining which projects are preferred;
- (iii) The project may moreover, to the degree possible, provide unskilled labourers training and skill enhancement;
- (iv) The wages may be paid in cash, in kind, or both, with consideration, whenever possible, for the State Council's guidelines and recommendations on this matter;
- (v) The Beneficiaries must live five kilometres or less from the community where the job is being offered at the time of application. Outside of this range, employment must be situated within the Block, and daily living and travel expenses must be reimbursed in accordance with the Programme Rules;
- (vi) If a workplace employs twenty or more women, a provision must be made for one of them to be assigned to care for any kids under the age of six who may be brought to the workplace, should the situation demand it. The statutory minimum wage will be paid to the person assigned to child-minding;
- (vii) A portion of the pay, up to 10%, may be deducted in order to fund social security, health insurance, accident insurance, survivor benefits, and maternity benefits intended for workers engaged in the Programme. The potential of this law to improve rural life in India is great. If these clauses are fulfilled by correctly putting (MGNREGA) into practice. The Gramme Panchayats may also form plans by submitting recommendations to the Gramme Sabha. Through Panchayat Samiti, workers get

incentives and job cards issued by Gramme Panchayats transferred into their bank accounts. The concept of "Hamara Paisa Hamara Hisab" also maintains the availability of social audits to guarantee public accountability. One of the main goals of MGNREGA is to regenerate the natural resources in order to guarantee environmental sustainability. This includes conserving and harvesting rainwater, desalting canal distributaries, renovating and desalting old ponds and tanks, and excavating new farm ponds to encourage the use of rainwater harvesting techniques.

2. Methodology

This research is based on fieldwork conducted in 2023 in two communities in rural Tamil Nadu [7]. The fieldwork was done in the two blocks of thally and kelamagalam during 2023-24. As part of the prior study. The qualitative methodologies were used in this study's data collecting and analysis. The main data was gathered via participant observation methods, interview schedules, and focus group discussions. NREGA. The secondary sources, including websites run by the federal and Interviews, state governments, official publications, and articles. Primary information has been gathered from two different blocks. Thally's and Kelamangalam villages in Krishanagiri District, The rationale for selecting two blocks villages from one districts is to conduct a comparative study and emphasise the challenges associated with the same implementation strategy. Two focus group discussions (FGDs) were held in two block villages with NREGA workers and implementation personnel. The case study technique is used to analyse the many components that comprise the implementation structure of the MGNREGA project.

2.1 Objectives

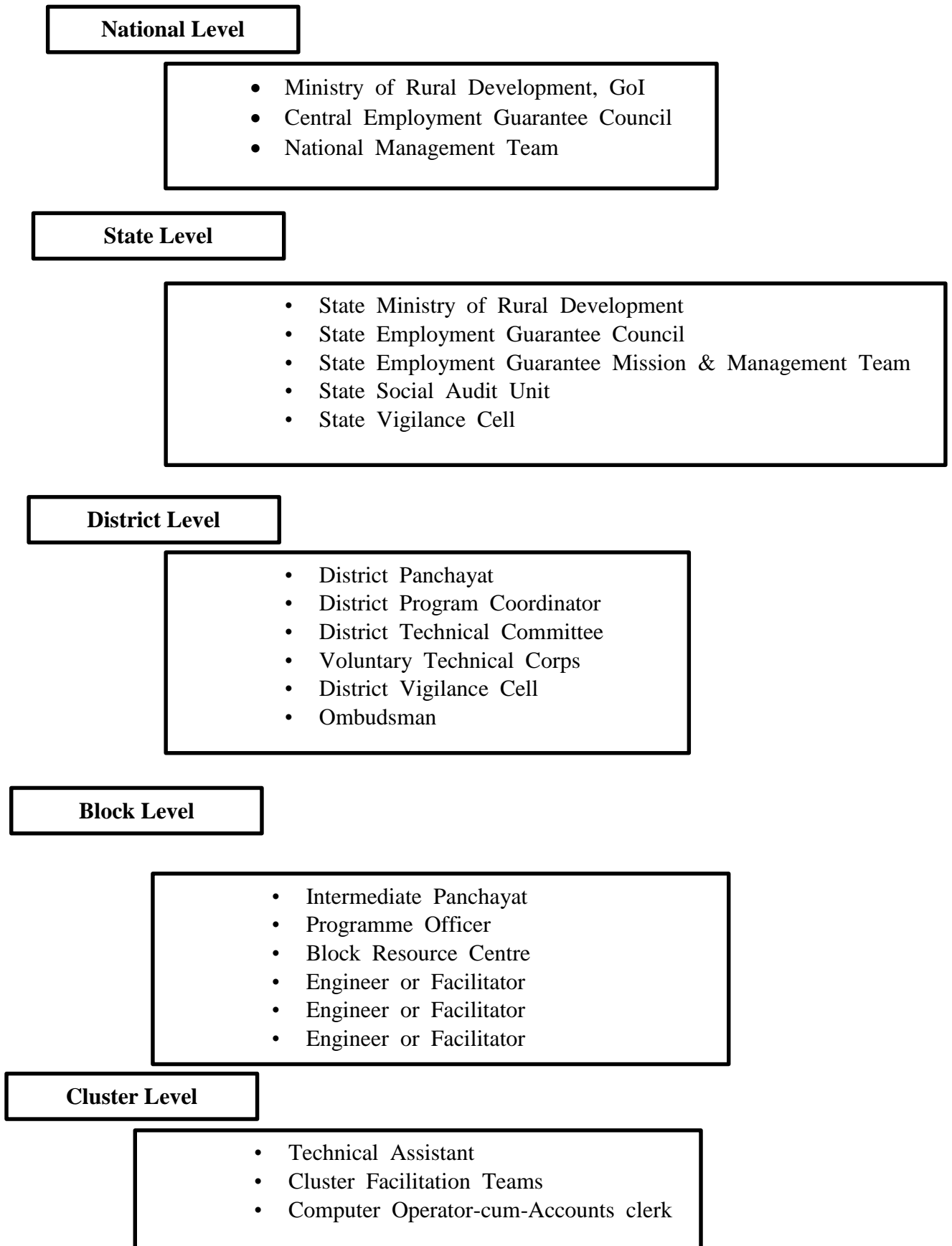
- To provide recommendations for the methods and tactics for the act's successful implementation based on the examination of case studies.
- To evaluate the MGNREGA's present prospects in the context of the Krishnairi district and identify the inadequacies in the agencies tasked with implementing it in.
- To evaluate how MGNREGA affects stability of income, access to necessary services, and assistance for vulnerable populations in order to determine how it strengthens social security for rural families.

- Analyse how digital transformation can best execute MGNREGA in Tamil Nadu's Krishnagiri District, with an emphasis on how digital technologies may improve social security results for rural populations and service efficiency and transparency.

2.2 Structure of Institutions & Implementation of MGNREGA

The MGNREGA structure is displayed in table 1..

Table 1. Displays the MGNREGA structure.



GP Level

- Technical Assistant
- Cluster Facilitation Teams
- Computer Operator-cum-Accounts clerk

2.3 Implementation of MGNREGA:

The majority of states execute MGNREGA in accordance with the standard guidelines published by the central government, yet there is also room for customization in order to make it more applicable to the unique regional and state contexts in each of us. In order to expand the scope and demand for labor, the Maharashtra government combined the previous EGS programme into MGNREGA and included several additional work site regions. Gram Sabah is the main organization at the village level that makes decisions on the scheduling and carrying out of work in the villages in accordance with the needs. It is the duty of Grama panchyat and the participating employees to carry out the work plan in a sequential manner. A local honorary official assigned to support the NREGA is called the Rojgar Sevak.

3. Case studies

3.1 Case study 1: Combination Assets Increasing Family Income

Anekollu village, located in the Kelamagalam Block of the Krishnagiri District of Tamil Nadu, is home to Ms. Muniyamma, a 45-year-old widow who belongs to the ST socioeconomic class. She has five close relatives and a fifth-grade education. She owns five acres, of which two and a half are irrigated and two and a half are rain-fed. Financial limitations keep her arid land fallow, and the little water supply from a shallow well generates little revenue for agriculture. The Mahatma Gandhi NREGS provides 80–90 days of work each year to three family members. Due to low yield, little rainfall, and volatile crop prices, she still makes Rs. 30,000 year from agriculture; she also makes Rs. 40,000 from goat husbandry. In 2020–21, Ms. Muniyamma applied to the Gramme Panchayat and received a shed grant after learning about goat shed financing available via MGNREGA for poor areas. The shelter increases the likelihood that young goats will survive by shielding them from environmental dangers and making sure the food is hygienic. Her application also resulted in the

development of additional assets under the Didi Badi Yojana, including a mango plantation and a kitchen garden, via intercropping, enhancing her family's nutrition and income.

Ms. Muniyamma used a smartphone application to expedite her access to these resources. This allowed her to get real-time information on MGNREGA programs and payment status, as well as prompt financial transfers straight to her bank account via the digital payment system. This system improved money distribution clarity and cut down on delays. Furthermore, her family was able to get their pay cheques straight into their accounts thanks to biometric technologies, which eliminated the need for middlemen and guaranteed correct payment processing. These new assets have allowed her family to increase their agricultural income, reducing their need on NREGS funds from 95 days in 2018–19 to 76 days in 2021–22. These efforts provide Ms. Muniyamma's family a more robust social security framework by enhancing resilience against agricultural catastrophes and decreasing susceptibility to changes in income.

In addition to enhancing service delivery, the use of digital technologies has made it possible to better monitor and account for the assets made available under MGNREGA. Ms. Muniyamma was able to maximise her resources by using smartphone applications to monitor agricultural output and goat rearing thanks to the digital platforms. By enabling a consistent income from goat farming and enhancing banking services, these instruments lessened the need for seasonal migration and raised her family's level of life. Her family earned Rs. 70,000 from agricultural income in 2021–2022, including Rs. 55,000 from the sale of goats. This constant increase in income and financial stability demonstrates how NREGS and digital transformation may provide rural people a solid basis for sustained, long-term social security as well as economic progress. The efficiency, openness, and sustainability of the benefits offered under MGNREGA have all increased significantly as a result of the integration of digital platforms. The many resources made accessible by MGNREGA have been very beneficial to Ms.

Muniyamma's family; the digital tools have improved service accessibility and streamlined resource management. These digital innovations play a critical role in promoting resilience and bolstering long-term social security for marginalised rural households by offering a consistent income, mitigating market and agricultural risks, and enhancing food security via the kitchen garden.

3.2 Case Study 2: Transformation from Seeker of Wages to Farmer

One of the successful Mahatma Gandhi NREGS recipients in the region is Ms. Puttamma, a 55-year-old widow from the Scheduled Tribes of Urigam hometown, Thally Block, Krishnagiri district, Tamil Nadu. She has five extended family members and mostly relies on MGNREGS income and rain-fed, barren land to meet her basic needs. Only three members of her family were left to participate in MGNREGS for the full 96 days in 2022–2023, since her oldest son had already left for Karnataka for employment. The two-acre mango plantation in 2020–21, NADEP compost tanks, and, eventually, an irrigation well to support plantation upkeep and intercropping were among the long-term livelihood assets that the state government & Gramme Sabha contributed in recognition of her fragility. Her the family's social security has risen substantially as a result of these riches. By regularly earning income from intercrops like maize, potatoes, and green peas, they have reduced their reliance on MGNREGS funds and improved economic stability. The sales of vegetables and mango orchards now provide a combined yearly income of Rs. 1.20 lakh, providing a consistent source for income and removing the need for relocation. Additionally, the family's diet and health are improved by the fresh vegetables grown on their farm, promoting long-term wellbeing. Ms. Puttamma's family has benefited from these assets in a number of ways, including improved food security, health benefits, financial stability, and the capacity to save for future needs like her daughter's wedding. Her son's return to work on the farm demonstrates how the program may help families come together by providing long-term local job opportunities. This collection of MGNREGS resources demonstrates how long-term social security and a decreased reliance on daily wage programs may benefit underprivileged rural families.

With the help of Ms. Puttamma's MGNREGS holdings, her family now has a solid social security foundation. They are now financially stable and less dependent on seasonal migration because to the steady revenue from intercropping & the mango

plantation. Their health is further strengthened by having access to wholesome food that is produced on their property, and having a stable income enables them to save money for important future expenses like her daughter's wedding. This support system demonstrates how MGNREGS provides disadvantaged rural families with sustained social security by improving their economic resilience and fostering general well-being.

3.3 Case study 3: Migration Gave Rise to Sustainable Sources of Income:

Ms. Shanthi (59), widow of Gururaj, lives with her two family members in Natrampalli village, Krishnagiri district, Tamilnadu state, and belongs to the general socioeconomic group. She completed her secondary education. She had three acres of rain-fed land, of which only 1.5 acres were farmed and the rest was pasture or waste. She was impoverished. She farmed rain-fed crops including red gramme and maize on 1.5 acres while lacking any means of irrigation. The output and revenue from this one harvest were poor, and the crops sometimes dried up from lack of rainfall and dry periods. The family was thus dependent on the NREGS and agricultural earnings of Mahatma Gandhi. Three family members have completed 100 days of work under MGNREGS. She had to go to nearby villages with her spouse in order to get agricultural income in order to pay for their family's expenses. It was estimated that the household's yearly revenue from salaries and farming was between Rs. 35,000 and Rs. 30,000. She was dissatisfied with her salaries and farm revenue. They made the decision to move in order to find job, and they travelled to nearby areas to work in agriculture. In the past, during the off-season, they would come back to their hometown after spending 50–60 days there. She bought two goats, raised them, and eventually amassed four goats. She had a goat shed in 2020–21, and she sold one or two male goats to supplement her income. Ms. Shanthi desired to cultivate commercial crops and vegetables on her property in order to provide a steady income. However, there was no irrigation supply. She learned that irrigation wells are being provided by the government under the Mahatma Gandhi NREGS from SHG members. She made contact with the Mahatma Gandhi NREGS representatives and filed the irrigation well application. The irrigation well was received in 2018–19, and the asset was authorised by Gramme Sabha. The agricultural area expanded from 1.5 to 3 acres as the rain-fed area became irrigated. With a loan of Rs. 30,000 from a SHG organization, she began cultivating groundnuts, paddy, onions, maize, and other crops during the Kharif season.

She consistently receives a decent harvest and income from her crops. Crops including potatoes, onions, green peas, tomatoes, etc. are cultivated during Rabi season. In the summer, she grows tomatoes, maize, chilly, and other crops, depending on the water in the well. In addition to using water for herself, she also helps three to five nearby farmers irrigate their crops throughout the Rabi and Kharif seasons. The family now grows many crops beneath the drilled well in various seasons, generating a net annual income of between Rs. 80,000 and Rs. 90,000. The family members work full-time on their farm, but in 2021–2022 they also took advantage of 100 days of employment via the Mahatma Gandhi NREGS. Her annual revenue from growing goats ranges from Rs. 25,000 to Rs. 30,000 from the sale of male goats. The family now makes around Rs. 1.40 lakh a year. Compared to prior eras, the revenue has grown five times. It has been noted that ownership of assets has replaced work days from farm and non-farm earnings. She is content with her steady income and way of life provided by the Mahatma Gandhi NREGS assets. One of the key elements, social audit was first incorporated in the MGNREGA Act and is now institutionalized in MGNREG Act art. 17(A). To guarantee accountability and transparency in work, it is the duty of implementation officials to perform social audits and regularly submit the results in gramme sabhas. Many NREGA employees informed us during our FGDs that they were unaware of the purpose of social audits. During our field tour, we went to NREGA work sites that had finished their project and saw that no lasting and sustainable assets had been produced. One of the greatest initiatives for generating long-term resources for village socioeconomic development is MGNREGA.

The narrative of Ms. Shanthi highlights the transformative power of MGNREGA in bolstering rural households' social security. The 100 days of guaranteed labour under MGNREGA has provided her family with vital financial stability, reducing their reliance on unpredictable agricultural yields. She is a widow and a member of a low socioeconomic group. Her agricultural production has significantly increased thanks to the plan's assistance in installing an irrigation well, which has allowed her to cultivate a wide range of crops and boost her annual income by five times. Additionally, using social audits as a means of accountability guarantees the effective and transparent use of resources, fostering community engagement and confidence. In addition to uplifting Ms. Shanthi's family, this empowerment via work and sustainable asset creation contributes to the overall socioeconomic development of her village,

demonstrating the vital role MGNREGA plays in maintaining social security in rural India.

4. In rural India, MGNREGA serves as a pillar of social security.

Through offering both short-term wage employment and long-term asset development, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) significantly improves social security for rural households. MGNREGA makes it possible for recipients like Ms. Muniyamma, Ms. Puttamma, and Ms. Shanthi to get necessary resources like irrigation wells, goat shelters, and mango orchards, which diversify revenue streams and encourage self-sufficiency. These resources provide families a steady income throughout the year by enabling them to transition from reliance on seasonal wage labour to more sustainable means of subsistence. Through kitchen gardens and intercropping techniques, MGNREGA's programs enhance food security beyond income, which has a direct effect on rural families' nutrition and general health. Furthermore, MGNREGA's social audit mission seeks to guarantee the effective use of resources while maintaining accountability and transparency, even if its increased beneficiary awareness might increase the effect. MGNREGA is a crucial component of social security that helps rural households create a more secure and independent future by boosting agricultural output, encouraging community engagement, and creating economic resilience.

For poor rural communities like Ms. Shanthi's, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is essential to providing social security. In addition to providing jobs right now, MGNREGS supports the development of long-term assets like irrigation wells that promote sustainable agricultural methods. MGNREGS reduces reliance on migration for employment by expanding rain-fed agriculture to irrigated land, increasing income stability and resistance against seasonal income fluctuations. By providing a basic income guarantee via 100 days of employment, the program also advances social security and aids in the elimination of poverty.

Additionally, in order to promote transparency and accountability, MGNREGS includes required social audits in accordance with MGNREG Act Art. 17(A). These audits ensure that the assets created are significant and related to the socioeconomic needs of the community. Nevertheless, despite this institutional framework, MGNREGS staff members still lack a thorough understanding of social audits,

underscoring the need for further community education. The scheme's role as a social safety net that promotes rural economic development and improves general livelihood security may be strengthened by efficient audits, which may result in increased funding utilisation and long-lasting community benefits. MGNREGS is a crucial part of rural social security because of its multifaceted approach, which enables both immediate subsistence assistance and the creation of long-lasting resources that promote socioeconomic development in India's villages.

5. Categories of Works:

5.1 Enumeration of approved works

The Act's Schedule I contains a list of approved works divided into four sections. The Management Information System (MIS) has identified 45 Annual Master Circular 2020–21 Ministry of Rural Development based on the different tasks indicated in the Schedule. 266 different kinds of works are allowed under the Program's 41 categories (Annexure-I is also accessible). Every piece has been divided into smaller categories based on who owns it, what action is suggested to be taken with it, and two more qualifiers that go into further detail about the materials and intended purpose. According to the Mahatma Gandhi NREGS, there are 266 possible combinations of works., based on the combination of work, ownership, and qualifying factors mentioned above. Of these, 182 have to do with natural resource management, of which 85 have to do with water. Agriculture and associated activities are the subject of 166 works. The Schedule-I's provisions allow for the MIS to create a comprehensive description of any feasible work within the spectrum of allowed works in terms of various combinations of the previously listed categories. Under the Mahatma Gandhi NREGS, no work that is non-tangible, non-measurable, or repetitious in nature may be undertaken.

5.2 Works Dedicated to Agriculture and Related Fields:

Mahatma Gandhi NRG Act states that "the coordinator shall ensure that at least 60% of the works to be undertaken in a district in terms of cost shall be to creation of productive resources right away linked to agriculture and related sectors through development of land, water, and trees." Priority would be given to the work chosen by each beneficiary throughout the convergent planning process, with a focus on improving livelihoods. The Mahatma Gandhi

NREGA Schedule-I has a list of jobs that are closely associated with agriculture and related fields.

5.3 Discussion:

The instances of Ms. Muniyamma, Ms. Puttamma, and Ms. Shanthi provide as examples of the transforming benefits of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) assets. These examples show how MGNREGS's smart resource allocation may significantly raise family income and help marginalised populations maintain sustainable means of subsistence. By lowering dependency on wage-based labour and promoting self-sufficiency via asset-based development, such orchards and irrigation wells, MGNREGS contributes significantly to rural social security beyond income. By offering social stability, food security, and long-term resilience, these resources help rural families reduce their economic vulnerabilities and become financially independent. MGNREGS improves rural communities' ability to adapt by emphasising sustainable asset development over short-term assistance, which directly supports social security for disadvantaged groups.

5.4 Enhanced Agricultural Production and Income:

Ms. Muniyamma's experience demonstrates how under MGNREGS, underutilised land may be turned into productive assets via the building of goat sheds, mango plantations, and kitchen gardens. Her income from farming climbed to Rs. 60,000 as a result of these initiatives, and she also made an additional Rs. 52,000 a year from raising goats. Her reliance on wage labour decreased as a result of the comprehensive strategy that combined agricultural diversification with livestock husbandry to provide a more stable and varied revenue source.

5.5 Change from Wage Seekers to Asset Owners:

The situation of Ms. Puttamma serves as an example of how to go from being dependent on wages to having assets. Her ability to grow a variety of crops year-round was made possible by the installation of irrigation wells, NADEP compost tanks, and mango trees when she was first dependent on MGNREGS payments. Her family's yearly income rose to Rs. 1.10 lakh as a result of this diversification, which also lessened her reliance on MGNREGS salaries. Her older son's return to help with farming emphasizes even more how the

programme helps reverse migratory patterns by creating long-term jobs locally.

5.6 Improving Water and Crop Yield:

The narrative of Ms. Shanthi highlights the pivotal function of irrigation in revolutionising the productivity of agriculture. With the use of an irrigation well supported by MGNREGS, she was capable of to transform rain-fed land into irrigated land, allowing her to grow many crops throughout the year and thus boosting her revenue to Rs. 1.40 lakh. Her family profited from the irrigation well, but it also helped other farms, demonstrating the advantages of such resources for the larger community.

5.7 Improved Quality of Life and Sustainable Livelihoods:

The three instances highlight the significance of sustainable livelihood initiatives in raising standard of living. These women's higher salaries enabled them to save money for future requirements, such their children's marriages, improve their diets, and renovate their homes. They also experienced more security and financial independence as a result of switching from wage labour to working on their own assets.

5.8 Decrease in Dependency on Wage work:

By giving the families productive assets, the MGNREGS programme lessened their dependency on wage work, allowing them to concentrate on developing their own agricultural businesses. Their yearly income rose as a result of this change, which also gave them a feeling of empowerment and ownership. To sum up, these examples demonstrate how effective MGNREGS are at creating strategic assets that lead to sustainable lifestyles. Through targeted interventions including crop diversification, livestock raising, and irrigation, the programme has effectively raised family incomes, decreased poverty, and improved marginalised communities' general quality of life.

6. Conclusions

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) must be effectively implemented in order for India's rural poor to get social security. Problems including irregular wage payments, administrative corruption, and a lackadaisical enforcement of workers' rights have irritated beneficiaries and exacerbated seasonal migration, undermining the program's economic stability and poverty reduction objectives [3].

Raising rural communities' understanding of MGNREGA's social security benefits and making ensuring its implementation is managed by personnel who are informed and sympathetic are essential to addressing these problems. Enhancing field-level staff education may increase the program's effectiveness and reach, especially for women and in underserved regions. Furthermore, good monitoring, strong interdepartmental cooperation at the village level, and efficient documentation would guarantee that social security goals are fulfilled within the allotted period. With the incorporation of mobile apps for real-time monitoring, biometric systems for precise attendance tracking, and digital payment systems that guarantee prompt and transparent salary disbursements, digital transformation is essential to these initiatives. These digital solutions improve accountability and transparency in resource distribution while also lowering administrative inefficiencies and fraud. Encouraging more stable access to paid work will strengthen MGNREGA's social safety net function and lessen financial volatility. One example of how digital social audits may institutionalise openness and accountability and guarantee that resources and finances reach the most disadvantaged is the Andhra Pradesh government's creative approach, which created the Society for Audit Accountability & openness (SAAT). MGNREGA's objectives of fair growth and sustainable development may be further supported by replicating this model in other states, including Maharashtra. In the end, achieving the social security advantages of MGNREGA requires combining the program with a larger policy framework designed to address rural risks, including digital technologies for improved service delivery and monitoring. MGNREGA's goals of economic protection & empowerment must be achieved by enhanced social audits, effective administration, digital transformation, & standardised pay systems in order to guarantee inclusive, sustainable development in previously neglected areas.

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