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## IMPACT OF MGNREGA ON IMPROVING SOCIAL ECONOMIC STATUS IN RURAL REGION: A CASE STUDY OF MANDORE BLOCK, JODHPUR

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### ABSTRACT

This study provides the limelight on the impact of MGNREGA on employment conditions and financial inclusion of rural people in the Mandore block of Jodhpur district in Rajasthan. To understand the employment condition of the district, an analysis is done on age-wise registration and employment of respondents in each year. A data collection on existing bank and post office accounts, as well as the quantity disbursed in cash, has been investigated for financial inclusion. The finding of this study suggests that the progress of employment generation and financial inclusion in the Mandore district seems to be very low and stagnated because of COVID-19.

**Index Terms:** MGNREGA, Employment, Financial Inclusion, Economic Development, Employment Guarantee

### 1. INTRODUCTION

One of the primary goals of the Rajasthan government has been financial inclusion, with an emphasis on rural parts of the state. Given the fact that the rural population has the greatest demand for financial services, they continue to be the largest untapped market. Assuring their financial inclusion can help rural regions harness their tremendous economic potential and assist the rural economy. By raising household income and providing good jobs, the poor can be lifted out of poverty. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) played an important role in these efforts to achieve financial inclusion. The MGNREGA has required that wage payments be automatically transferred solely to MGNREGA recipients' bank or post office accounts. This will ensure transparency and financial inclusion of the vulnerable and marginalized parts of society.

MGNREGA was put into action in 2005, to promote development in the rural poor regions of the country. This is an act that guarantees 100-day employment in a year, in rural regions of the country. Under MGNREGA, work is provided within 15 days of demand, otherwise, unemployment allowance is provided to the registered individuals and families. Timely payments are guaranteed. The scheme focuses on labor-intensive work in water conservation, water harvesting, irrigation, vegetation plantation, land development, building roads, ponds, and any work that could be found near villages. Wages are accurately and timely provided; high wage rates for women are provided for uplifting women's status in society. Thus far, 691 Districts, 6919 Blocks, and 2.62 lakhs of Gram Panchayats have been covered and 5-crore works have been completed under MGNREGA. In the year 2019-20 under MGNREGA, 71.62 lakhs of work have been completed in water harvesting, plantation, flood protection, afforestation, and infrastructure development. Under this scheme, 99.5% of the wage has been paid through NEFMS (National Electronic Fund Management System). From April 2020, the wage rate applicable is Rs.202, which has increased by Rs. 20 which was Rs. 182 in 2019-20.

Why Need MGNREGA? Various other schemes were formed for the upliftment of the poor, such as the Rural Landless Employment Guarantee Programme (1983-89), Jawahar Gram Samridi Yojana (1999-2002), etc. These schemes failed and thus, the need for MGNREGA arrived to address the issue of Rural Population and lack of administration of the government as well as lack of awareness of employment problems in rural areas. According to World Bank indicators, the rural population of India covers 65.53% of the total population in 2020 and is projected to be 68% in 2014 and 74% in 1990. A more or less 10% decrease in rural population may not seem much, but it's alarming because it is one

of the factors used in determining rural population migration to the urban region for the job opportunity. According to the Harris and Todaro (1970) model, a job opportunity in an urban region attracts migration and puts pressure on unemployment more than new job creation in urban areas. Also, according to the census of 2011, a total of 82, 53,687 persons have migrated from rural regions to the urban region for the primary reason of seeking work/employment. Among this group, only 12.09% (10,28,575) persons have college education, 22.8% are classified as illiterate, 29.6% as literate, but below matric/secondary, only 25.06% are classified as matric/secondary but below college education, 2.58% are with a diploma which is not equal to degree education and 3.37% with technical degree equal to postgraduate.

## 2. OBJECTIVES & RESEARCH METHODOLOGY

The primary goal of this research is to examine the employment and financial inclusion situation in the Mandore district. In addition, the study examines and measure the proportion of people that finished 100 working days under this scheme. To achieve the research objectives, secondary data have been collected; MNREGA yearly reports have been used for age-wise registration and the employment, bank, and post office accounts of the respondents. A comparison between the employments demanded and generated under MGNREGA were conducted for understanding employment progress in the taken period. The method of analysis used in the study includes tabular presentation, averages, percentage, and correlation analysis.

## 3. LITERATURE REVIEW

In the last five years, many researchers have published their studies on MGNREGA because of the key focus of the government on this scheme and the increase in its budget. Actual expenditure done till 13<sup>th</sup> May 2020 is Rs. 10,000 Cr. In the study conducted by Adeppa (2014), its objective was to analyse the impact the MGNREGA scheme has on the Anantapuramu district in the state of Andhra Pradesh. The study is based on primary data collected through surveys as well as secondary data. The survey was conducted in three-gram panchayats, 30 households were randomly selected from each gram panchayat. The data analysed shows a continuous increment in the number of households completed 100 days of work, from 2006 to 2012 26% of people increased. The average wages increased from 90 rupees in 2006-07 to 106 rupees in 2011-12. Out of survey beneficiaries, 44% were from backward class, 30% from schedule caste, and 12% from the scheduled tribe. The author concluded that the rate of migration decreased and the income of people increased after MGNREGA but the scheme did not impact the asset creation in villages of Anantapuramu district. In Bahuguna et al. (2016) study, the objective was to find the tailback of MGNREGA in the state of Uttarakhand and suggest some ideas that can improve the system of work done under MGNREGA. For the study, the authors used primary and secondary data through interviews and the internet respectively. SPSS tools were used in the study. Major problems found in the study were that people are not aware of this scheme, the areas covered are irregular, appraisal of work done is inefficient, funds are not enough and problem of communication among the agencies, and the employed workers are not knowledgeable in the work done. In another major study, the authors suggested introducing training programs for the beneficiaries, improve the awareness program, participation of local people, and enhance transparency in the work (Badodiya et al., 2011).

To analyse the impact of the MGNREGA scheme on beneficiaries of Maror block of Gwalior District based on employment, the study carried out additional surveys for additional information. The source of data used is primary as well as secondary. Interview of 110 beneficiaries was conducted in Maror block consisting of mostly farmers. The data collected shows 11(10%) of people have income below 5,000 Rs, 65(59.09%) have income between 5,000 Rs. and 9,000 Rs. and 23(30.91%) have income above 9,000Rs. According to findings, the age, family size, and cosmopolitanism does not have any significant relation with income. Whereas education, communication with agency personnel, social participation, and availability of credit have significant relation with the income of the respondents. The study by (Chavda, 2018) was based on finding the positive impacts and loopholes of the MGNREGA scheme. It was assessed that there has been a significant increase in school enrolments as well as in the status of health of rural women and children. However, the greatest loss is because of corruption, population participation, and availability of employment (Farooqi et al., 2015).

Regarding the aspects of the study that was designed to analyse women's engagement in the MGNREGA scheme and determine the factors that influence women's engagement, the authors collected data from the five blocks of the Aligarh district in Uttar Pradesh. The survey was conducted on 100 beneficiaries. The analytical tool used is mean

percentage score and regression model. The authors concluded that although the scheme has paved way for women's empowerment because of unsystematic work manner and unawareness in women about their privilege have led to a decline in the desired result. None of the women have agreed that they have learned some new skills or have sufficient knowledge to start their independent work. Firoz (2015) in his study, conducted a field survey in block Doongi and Sundarbani of Rajouri district. Percentage and average methods were used to analyse data. The study showed that a major section of the worker was from SC and ST. Only 44% demand of work fulfilled average day of work provided up to 47 days. Problems of gender inequality, payment, awareness, and employment were similar to other researches. Jagannarayan et al. (2020) in their study, analysed the changes in the living standard of beneficiaries in the Gobichettipalayam in the state of Tamil Nadu. The primary, as well as secondary data, were collected from 200 beneficiaries. The result of the comparison study shows that the per day income of people has risen by 200 rupees no matter how much they earned before the implementation of the scheme. Among the beneficiaries 32% were ST, 27 % were SC, and 23 % were OBC. According to information gathered through interviews, 87 people strongly agree and 56 agree that MGNREGA has helped in improving the lives of the people of Gobichettipalayam. It was concluded that MGNREGA has an enormous effect on the living style of people.

In another study by Kishor (2018), 18 districts show only 5% of the people are getting full 100-day work, and only 67% of women workers get employed. As discovered from these studies, development through MGNREGA is not on the same level in different parts of the country. Data collected for the study through a primary and secondary source, show that the districts were ranked according to socio-economic development. Indicators used for ranking are, food grain productivity/hectar, percentage of non-food grain area over gross crop area, percentage share of urban population to total population, rural literacy rate, road density, percentage of village electrified, electric consumption, district domestic product, annual compounded growth rate of employment in rural area, and rural worker participation rate. Methods used for analysing are tabular analysis, percentage, t-test, multiple regression. (Pandey, 2017) the objective of the paper was to understand the role MGNREGA plays in the development of economy and infrastructure, asset creation, and how it enhances the employment generation. The data is collected from a secondary source. The study concluded that MGNREGA plays a vital role in the economic development of the rural society by providing employment and because of the various work done under the scheme such as land productivity, road building, water conservation, water irrigation, agriculture, flood management, plantation, afforestation, drought-proofing, etc. The findings of the study include that 50% of the budget was utilized in the states Uttar Pradesh, Madhya Pradesh, Rajasthan, and Andhra Pradesh. Twenty percent (20%) of families were beneficiaries in Uttar Pradesh, Bihar and Maharashtra whereas the rural population of these three-state combined is 46% of the whole of India. Approximately 6,548 Cr. of assets were created for 3,91,591 workers in 12 grama panchayats. The author concluded that although the work done under MGNREGA scheme is clearly seen but the data cannot be easily verified and traces of problem in monitoring system is seen. Siddagangaiah (2019) study shed light on the social-economic development of the people of Tumkur district. A comparative study was also carried out on drought-prone areas versus the irrigation area, caste disputes, discrimination between the sex of respondents, food security, construction of toilets, etc. From the secondary data statement, the researcher had taken two increasevillages from the drought-prone region and two villages from irrigated regions. A survey was conducted through the interview schedule method, 400 beneficiaries were covered, 100 from each village. Chi-square t-test and correlation methods were used to analyse data. The findings of the study showed that 76% of beneficiaries were male, 99% were Hindu, 50% were in the age group of 25-40, 100% have mobile phones, 75% have toilets, 46.8% have dry land, and 39.7% have irrigated land. In Singh et al. (2018) study, their objective was to analyse the extent to which women have benefited from the scheme. The study is based on primary data collected through a survey conducted in the Kljikhhal block of Pauri Garhwal district of the Uttarakhand state of India. For the survey, 150 households were interviewed. The finding of the survey shows a decline in the number of women illiterates and an increase in the number of high schools and college women after the implementation of the scheme. There is a decrease in the number of women with no assets at all and observed increase in the number of women with control over their income and their family income. More women can save money. More women can save 25 % of their money and very few women can save 50% of income. 90% of women have access to credits after the implementation of MGNREGA.

Among the surveyed families, all are aware of the MGNREGA scheme. 58% of women get job cards after 15 days of registration and 53% have received them within 15 days of registration. Hence the author concluded that MGNREGA has played a vital role in women's empowerment. Singh (2016) did a comparative study on Mansa and Ludhiana in Punjab State and the study showed that employment participation was aggressive in the initial stage but later declined after 2012. People did not wander to other places for work and there was the case of fewer women employment as well as administration. The study also showed that recipients have complaints regarding transparency, and corruption

in payments by cash and post office. The research was conducted in 4 blocks, 2 blocks from each district, 320 beneficiaries were interviewed. Data was collected and analysed on employment provided to households, the total job card issued, total person-days, employment generation, and unemployment allowance, background, family, age, status, education level, religion, and caste. Sudarshan (2017) in his study, concluded that MGNREGA has been successful in creating employment opportunities and increase in social, economic stature of people in the Chindwara district. The study found that the rate of migration has gone down. The research was conducted in 11 blocks of the Chindwara district, random sampling was done, a questionnaire was used for primary data collection, the government published reports were used for secondary data collection. Statistical tools used to analyse data for the study are average, mean average, percentage, chi-square, and correlation.

#### 4. SOCIO-ECONOMIC DEVELOPMENT IN MANDORE

To study the socio-economic development in Mandore, the followings reports have been prepared on employment progress and financial inclusion progress.

##### 4.1 Employment Progress Report

First, the data were analyzed based on age-wise registered respondents at the beginning of the year, and the number of more people employed age-wise respondents in each year. Then, the percentage of more employed respondents in all age categories was calculated to understand the total number of respondents that were more employed in each year. Secondary data were used and analyzed according to the number of days individual and family respondents get to work, to ascertain how many respondents completed 100-day work under MGNREGA. The percentage of individual and family respondents is calculated to know exactly what percent of total respondents get to work in a particular number of days. Thirdly, correlation is used to compare the demand and employment.

<b>Table 1:</b> Shows the already age-wise registered respondents at the beginning of the year and the number of more employed respondents in the year. (Source: MNREGA reports available on mnregaweb2.nic.in.)				
Age	Registered/Employed	2020-21	2019-20	2018-19
18-30	Registered	13647	13647	12244
	Employed	2039	2049	1569
31-40	Registered	33585	33585	32370
	Employed	5760	5810	5705
41-50	Registered	20058	20058	19658
	Employed	4443	4557	4616
51-60	Registered	14549	14549	14386
	Employed	2714	3040	3036
61-80	Registered	11599	11599	11512
	Employed	1220	1475	1568
more than 80	Registered	1356	1356	1356
	Employed	26	31	36
Total	Registered	94794	94794	91526
	Employed	16202	16962	16530
% of total employed		17.09179906	17.89353757	18.06044184

As shown in Table 1 above, we see that the people of age group 31-40 have registered themselves in high number as compare to other age group during the study period. Also, around 17% people of this age group (31-40) who got themselves registered in the MNREGA, got employed but this number is far high in the age group of 41-50. In age group of 41-50, about 22% approximately got the employment. After analyzing the above table, it can also be concluded that in significant numbers people above 60 years have registered and got employed. Percentage of people getting job in MNREGA after registering is much less which shows the hard reality of the Mandore block that despite the low wage rate, more people are interested in MNREGA because they don't have any other source of income. But the Government is unable to provide jobs in MNREGA to everybody and just around 17% people are getting employed after registration. People from all age groups are registering themselves to get employed in MNREGA but few of them are only able to get the job.

**Table 2:** Shows the attendance sheet of individual respondents in the Mandore block and its percentage. (Source: MNREGA reports available on mnregaweb2.nic.in.)

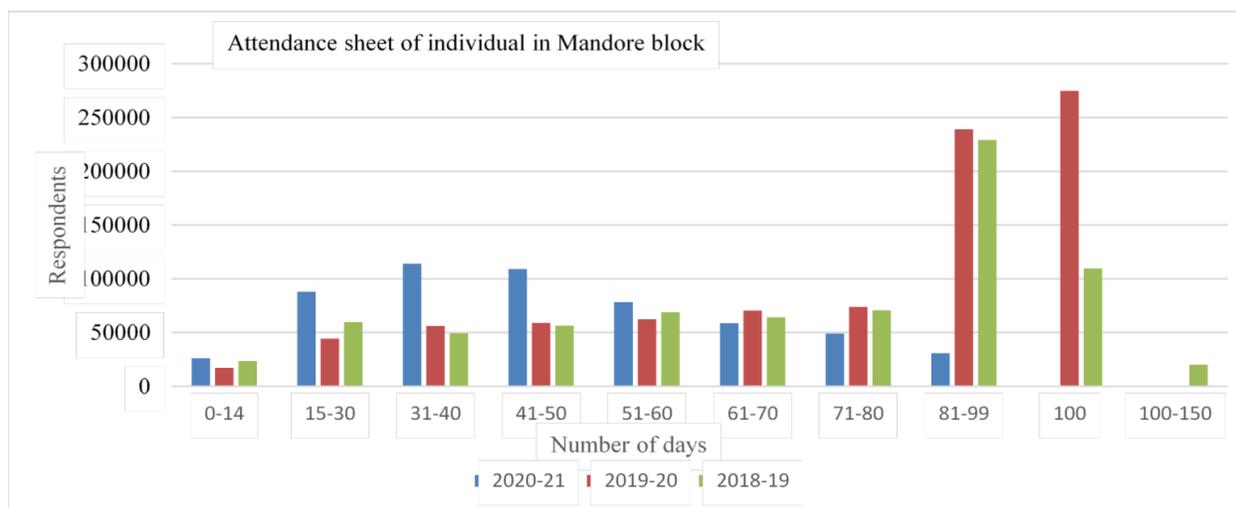
Individuals & its %	Individuals			% Of Individual Respondents		
	2020-21	2019-20	2018-19	2020-21	2019-20	2018-19
Days						
0-14	25942	17155	23534	4.682646	1.91322	2.624641
15-30	87927	44281	59758	15.87121	4.93846	6.66454
31-40	113929	55964	49392	20.56469	6.241413	5.508467
41-50	109100	58839	56443	19.69303	6.562048	6.294833
51-60	78301	62227	68922	6.939897	6.939897	7.68656
61-70	58608	70458	64279	10.579	7.857863	7.168747
71-80	49145	73865	70758	8.870891	8.23783	7.891321
81-99	30751	238967	229099	5.550692	26.65091	25.55038
100	300	274900	109700	0.054151	30.65836	12.23435
100-150	0	0	20003	0	0	2.230844
Total	554003	896656	896656	100	100	100

The above Table 2 shows the attendance sheet of individual respondents and its percentage. In 2019-20, 274900 people got 100 days' work in MNREGA, which was the highest (more than 30%) during the study period. Thereafter, 26.65% of people got 81-99 days' job in MNREGA during 2019-20, which was the second highest during the study. One thing is also clear from analyzing the data in Table 2 is that the number of people decreased from 751888 in 2018-19 to 554003 in 2020-21. This may have happened because of COVID-19. Before then, the number was increasing but due to the nation-wide lockdown it might have happened that people couldn't get work in MNREGA. Furthermore, it has been found that after studying the data of 2019-20 that more than 50% of peoples are getting more than 80 days' work per year in MNREGA in Mandore block.

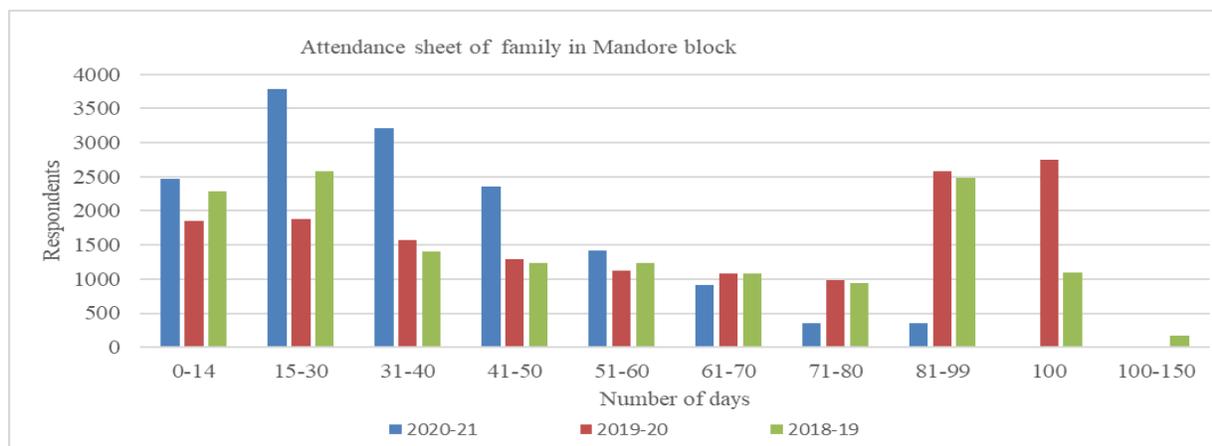
**Table 3:** Shows the attendance sheet of family respondents in Mandore block and its percentage. (Source: MNREGA reports available on mnregaweb2.nic.in.)

Family & its %	Family			% Of Family Respondents		
	2020-21	2019-20	2018-19	2020-21	2019-20	2018-19
Days	2020-21	2019-20	2018-19	2020-21	2019-20	2018-19
0-14	2468	1850	2284	16.26681	12.24355	15.84351
15-30	3793	1885	2584	25	12.47518	17.92453
31-40	3208	1568	1401	21.14421	10.37723	9.718368
41-50	2363	1288	1229	15.57474	8.524156	8.52525
51-60	1412	1122	1235	9.306617	7.425546	8.56687
61-70	917	1085	1085	6.044028	7.180675	7.52636
71-80	349	978	941	2.30029	6.472535	6.527469
81-99	349	2585	2489	2.30029	17.10788	17.26554
100	3	2749	1097	0.019773	18.19325	7.6096
100-150	0	0	175	0	0	1.213929
Total	15172	15110	14416	100	100	100

In Table 3 above, attendance sheet of family respondents in Mandore block is presented. Around 15000 families got job in MNREGA during 2018-19 to 2020-21. More than 40% of families got more than 70 days work in MNREGA during 2019-20. In 2019-20, 18.20% of families got 100 days work in MNREGA, Mandore Block had the highest number during the study period.



**Figure 1:** Presents the attendance sheet of individuals respondents in Mandore block.



**Figure 2:** Presents the attendance sheet of family respondents in Mandore block. (Source: MNREGA reports available on mnregaweb2.nic.in.)

#### 4.2 Financial Inclusion Progress Report

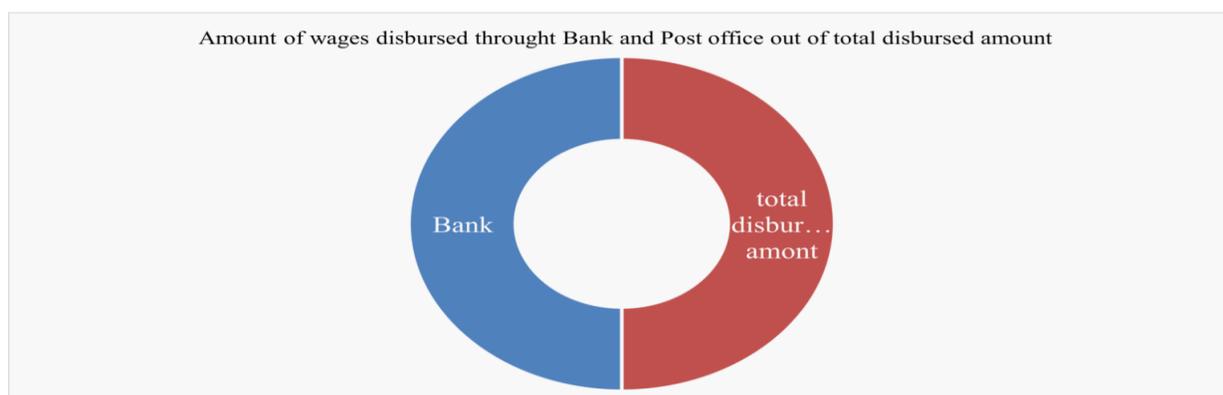
Financial inclusion means that the required demand of financial services and products should be within every individual's reach and are feasible for individuals. According to the World Bank, financial inclusion is key to reducing poverty and boosting prosperity. Only 32.6% of the low-income population of adults have bank accounts in countries like India. Under MGNREGA, every respondent in households or individuals has the benefit to receive wages directly from the government (G2P). Wages are paid through banks, post offices, and cash under MNREGA. There are 35 banks opened in Mandore.

The study is conducted looking into how many respondents have registered and opened accounts in banks and post offices each year. The study further analyzed how many actual individual and joint accounts opened accounts out of registered respondents in each year under MGNREGA. Another study is done on how much wages are disbursed to respondents through bank or post office accounts, and how much wages are disbursed through banks and post office accounts out of the total disbursed amount. It was noted that there is a high chance of corruption in payment through the post office, but not through national electronic funds management system (NEFMS), hence the preferred method of payment is that wages are disbursed through banks.

**Table 4:** Shows the number of accounts opened in the bank and post office. Also shows disbursement of wages under MGNREGA in Mandore block. (Source: MNREGA reports available on mnregaweb2.nic.in.)

Years	Family/Person	2020-21	2019-20	2018-19
Registered	Family	32516	31298	30125
	Person	75571	73583	71540
No of Bank accounts opened	Person	31981	31981	29410
	Joint	159	159	156
Amount of disbursed through bank accounts (in lakh)		621.65	977.41	757.6
No of post office account opened	Person	1805	1805	1942
	Joint	163	163	174
Amount of disbursed through post office accounts (in lakh)	Person & Joint	0	0	0
Total disbursed amount (in lakh)	Person & Joint	621.65	977.41	757.6

In Table 4, number of accounts opened in bank and post office is discussed. During the study period it has been found that both family and individuals have increased in registration. Also the number of Individual and Joint account have increased and in 2018-19, 29410 individual accounts were opened but in 2020-21 it increased to 31981. In 2018-19 757.6 Lakhs rupees were disbursed but in 2020-21 it decreased to 621.65 Lakhs. So we can conclude that the impact of COVID19 can also be seen in MNREGA during 2020-21.



**Figure 3:** Presents disbursement of wages through channels of the bank and the post office on Mandore block. (Source: MNREGA reports available on mnregaweb2.nic.in.)

## 5. FINDINGS

According to the data in Table-1, the highest number of the respondents registered and employed are in the age group of between 31-40 years and then the second highest is in the age group between 41-50 years. The least number of the respondents are in the age group of more than 80 years. The relation between the employed respondent to the registered respondents is 18.06%. More respondents were employed in 2018-19 of the registered, 17.89% and 17.09% more respondents were employed in the year 2019-20 and 2020-21 respectively.

In Table-2, the data shows that 12.23% of individual respondents completed 100-days of work in the year 2018-19, whereas 30.63% of individual respondents completed 100-days of work in the year 2019-20, and only 300 that is 0.054% of individual respondents completed 100-days of work in the year 2020-21. For the individual respondents' highest percentage of attendance is in between 81-99 days category in the year 2018-19, whereas for the year 2019-20 is in 100 days category, and for the year 2020-21 is in between 31-40 days category.

Table-3, shows that 7.60% of family respondents completed 100-days of work in the year 2018-19, whereas 18.97% in 2019-20, and only 3 family respondents completed 100-days of work in 2020-21. For family respondent's highest percentage of attendance is in between 15-30 days category and 81-99 days category in the year 2018-19, whereas for the year 2019-20 it is in 100 days category and for the year 2020-21 it is in between 15-30 days category. The correlation between the demand for work by the respondents and the number of respondents employed is 0.017.

According to Table-4, 33.54% of accounts were opened out of the total registered in the year 2018-19, within which, 86.64% are the accounts opened in the banks. While, 32% accounts were opened out of the total registered in the year 2019-20, within which, 94.32% are the accounts opened in the banks. From Figure-3, we can observe that, in the last consecutive 3 years, 100% of the wages of the respondents have been disbursed through the banks.

## 6. CONCLUSION

In Mandore block, individual respondents who completed 100-days of employment increased by 18.42% in 2019-20, and in the year 2020-2021, there was a decrease by 30%. The decline in respondents in the year 2020-2021 could be because of the pandemic of COVID-19. The data clearly shows an increment in family respondents that completed 100-days of work under MGNREGA from the year 2018-2019 to 2019-2020. There would have been an increment in the year 2020-2021, but the decline in family respondents completing 100-days of work can be said to be because of COVID-19. It can be said that the awareness and motivation of work under MGNREGA is more reflected in the age group of 31-40 years. The rest of the groups lack awareness and encouragement to work. In the age group 18-30 years, individuals seem to migrate to urban areas to seek work. Within this group, only 32.52% of accounts were opened out of registered respondents. There has not been a significant increase in the total account opened out of registered respondents, but there are more respondents who prefer payments through banks. DBT is more secured, and problems of corruption and slandering can be eradicated through it. In the last 3 years, 100% of the amount to be paid is disbursed through banks. The social-economic development of the rural poor in Mandore seems to be stagnant. The ministry needs to step on the paddle and accelerate its operations in the Mandore block. MGNREGA is programmed for achieving sustainable and long-term development. People continue to migrate to earn income and uplift their living standards. If government provides them with viable work in their villages or nearby areas, then the need for migration will not arise. Social and economic development is only possible when there are opportunities for rural poor people to work, earn, save and invest. In summary, first, employment is the only route out of poverty. Secondly, having a transaction account is the first step toward financial inclusion because it enables people to receive payment, transfer, and save. The greatest accomplishment is that problems of corruption, demeaning of poor workers, hunger, migration, and hazardous occupation, have reduced to some extent after the emergence of MGNREGA.

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