

# The State of Rural Employment

A look at MGNREGS  
across 5 states in India

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SUPPORTED BY

**Dalberg**

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# Brief About the Study

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), launched in 2006, is a key social protection measure for low-income households in rural India. This study is an attempt to provide new evidence on how the scheme is faring for its intended beneficiaries. It does so by focusing on:

- The experience of rural adults in India in seeking their entitlements under the scheme
- Challenges faced by local administrators who oversee the implementation of the scheme at the last mile
- Adherence to different MGNREGS guidelines and processes by the administrators

Ultimately, the study's primary aim is to provide policymakers with relevant insights and recommendations to improve the design and execution of MGNREGS and ensure seamless delivery of entitlements to the intended beneficiaries. Using a mixed-methods, data-driven approach, the results from the study have been informed by a survey of nearly 4,600 low-income households in rural areas and 1,500 MGNREGS administrators across five states - Andhra Pradesh, Jharkhand, Karnataka, Rajasthan, and Uttar Pradesh. The study was led by Dalberg in partnership with Kantar, and with support from Omidyar Network India.

# Highlights



## BENEFICIARIES' EXPERIENCE IN THE 5 STUDY STATES

### Enrolment in MGNREGS

- 47% of rural low-income households had at least one active job card.<sup>1</sup>
- 30% of low-income rural adults were listed on a job card.
- 29% of low-income rural adults were not listed on an active job card but wanted to be listed on one. Of these, majority (72%) belonged to households that did not have a job card at all.

### Applying for MGNREGS employment

- 70% of job card holders wanted MGNREGS jobs at least once during the last year.<sup>2</sup>
- 18% of job card holders tried to apply for work but could not submit their application.<sup>3</sup>

### Receiving employment

- All households that applied for work, received it; but most got less work than they wanted. On average, households applied for 95 days of work against their annual entitlement of 100 days but received 66 days of work.<sup>4</sup>

### Getting MGNREGS wages

- 95% of job card holders who received MGNREGS employment in the last year had received wages for their most recent employment.<sup>5</sup>
- 58% of job card holders who received MGNREGS employment in the last year, received their wages late (i.e., beyond the stipulated 15 days).

### Grievance redressal

- 20% of job card holders had a MGNREGS related grievance, and 91% of them sought redressal; grievances were fully redressed for 27% of those who sought redressal.

### Women's employment under MGNREGS

- Over the last 5 years, women accounted for more than 50% of person days of employment generated under the scheme.
- 6% of women with a job card could not apply for employment and said this was because there was no work available for women.



## LOCAL ADMINISTRATORS' EXPERIENCE IN THE 5 STUDY STATES<sup>6</sup>

- There was more demand for MGNREGS work than was being registered; 41% of administrators stopped accepting applications for employment after the year's labor budget was exhausted.
- Employment demand projections, which are needed to support MGNREGS implementation, were not available in all Gram Panchayats: work planning exercises were carried out every year in 79% of Gram Panchayats and were less frequent in others.
- There was less work available than needed to meet employment demand in many Gram Panchayats; 37% of administrators in Gram Panchayats where work planning was carried out every year reported that this was the case.
- 39% of local administrators could not resolve beneficiaries' grievances (such as those related to wage rejection) because they lacked the authority to do so.

1 We defined low-income households as households with a monthly income of less than INR 30,000. While MGNREGS does not impose any income criteria for eligibility, we surveyed only low-income households as defined above to make our findings more relevant.

2 Refers to the twelve months preceding the survey. The survey was conducted between 20 August and 20 September 2021.

3 2% of the work seekers were not sure whether they had successfully submitted their application for employment.

4 MGNREGS's entitlement of guaranteed employment is provided at the household level and not individually, i.e., each rural household is guaranteed 100 days of employment, regardless of which adults in the household apply. Some households have a larger entitlement, e.g., 150 days for certain SC/ST households.

5 Most of the remaining 5% were still waiting for wages; some were likely to still be within the 15-day payment window.

6 We refer to Gram Panchayat Mukhiyas or the Gram Panchayat secretaries as the local administrators. We surveyed them as a core part of this research to highlight supply side challenges. Please refer to Section 2 of this report for more details.

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# MGNREGS | An Overview

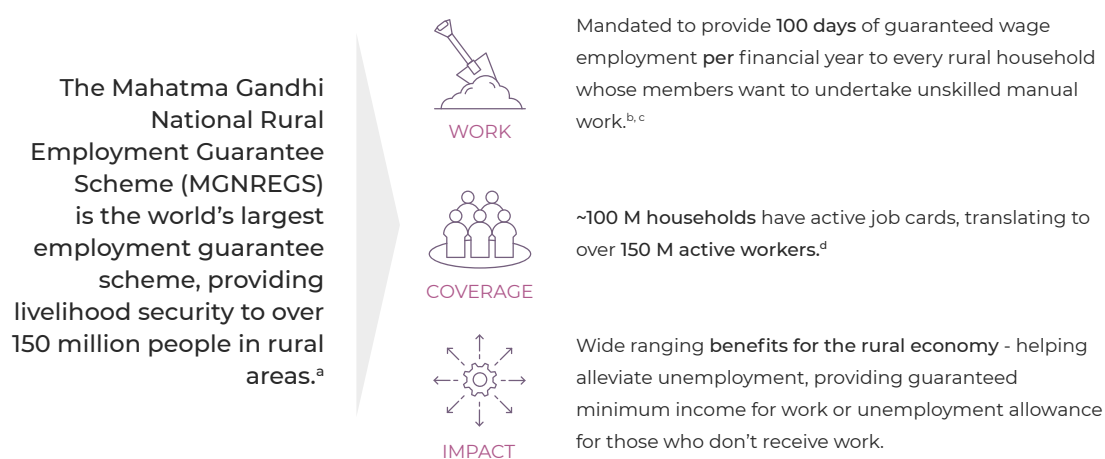


1.

# An Overview

MGNREGS is the world's largest employment guarantee program and is a critical lifeline for millions of beneficiaries in rural India. The scheme guarantees 100 days of wage employment per year to every rural household whose members are willing to do unskilled manual work.<sup>7, 8, 9, 10</sup> Till date the scheme has provided more than 30-billion person days of work and has been instrumental in providing livelihood security and social protection to the rural poor, especially those from vulnerable segments.<sup>11, 12, 13</sup> The scheme has had a far-reaching impact in alleviating poverty by helping increase incomes among poor beneficiary households (an increase of 11% observed over two years).<sup>14</sup> During the Covid-19 pandemic, the government allocated an additional INR 40,000 crores to reach additional beneficiaries who sought work.<sup>15</sup>

**Figure 1:**  
**Brief overview of MGNREGS**



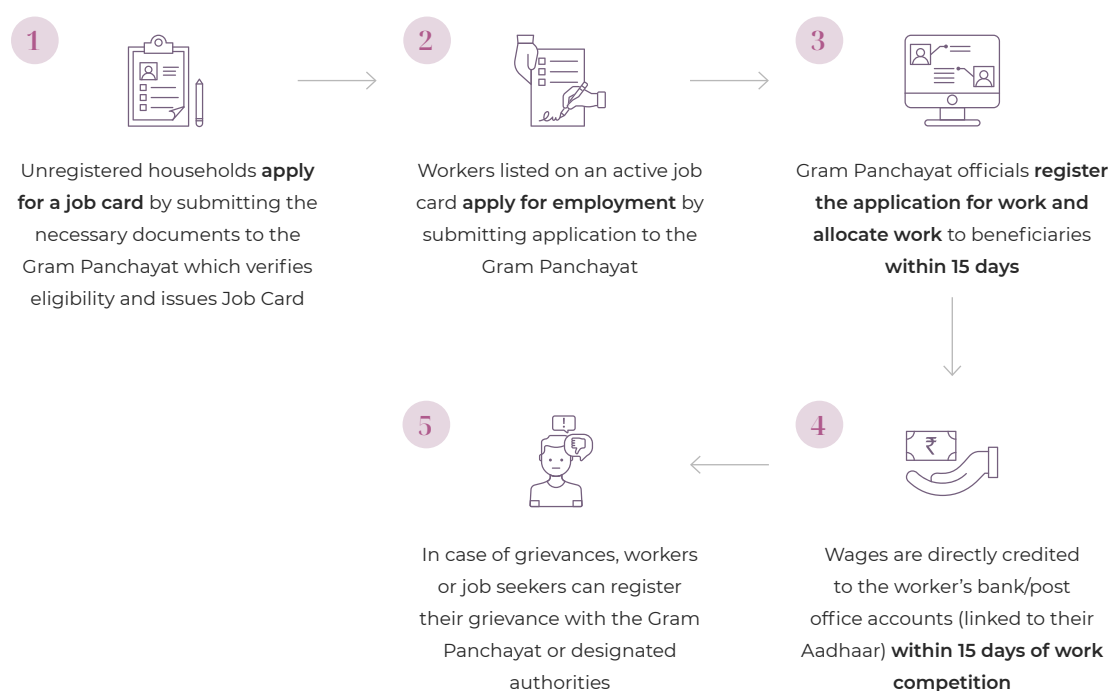
Source: (a) MGNREGS MIS Portal; (b) Operational Guidelines, Mahatma Gandhi National Rural Employment Guarantee Act 2005, Ministry of Rural Development, Government of India; (c) The Act provides for an additional 50 days of employment, beyond the stipulated 100 days employment guarantee, to Scheduled Tribes households in forest areas provided they have no private property except land rights provided in FRA Act, 2006; (d) MGNREGS MIS Portal

- 7 The Act provides for an additional 50 days of employment, beyond the stipulated 100 days employment guarantee, to Schedule Tribes households in forest areas provided they have no private property except land rights provided in FRA Act, 2006.
- 8 MGNREGS MIS Dashboard, accessed January 2021.
- 9 Not all adults in each household are registered.
- 10 Registered households that apply for employment under the scheme but do not receive paid employment are entitled to an unemployment allowance.
- 11 The chase and the change: Let's look back at 15 years of MGNREGA this World Water Day. (n.d.). Retrieved June 4, 2022, from [www.downtoearth.org.in](https://www.downtoearth.org.in/news/water/the-chase-and-the-change-let-s-look-back-at-15-years-of-mgnrega-this-world-water-day-75966) website: <https://www.downtoearth.org.in/news/water/the-chase-and-the-change-let-s-look-back-at-15-years-of-mgnrega-this-world-water-day-75966>
- 12 Murty, C. S., & Reddy, M. S. (2020). Enriching the Lives of Marginalised Sections: Case of MGNREGS in Composite Andhra Pradesh, India. *Journal of Development Policy and Practice*, 5(2), 184–201. <https://doi.org/10.1177/2455133320953503>
- 13 Heterogeneous welfare impacts of National Rural Employment Guarantee Scheme: Evidence from Andhra Pradesh, India (2018).
- 14 Institute of Economic Growth. Rapid Assessment of Natural Resource Management Component under MGNREGA and Its Impact on Sustainable Livelihoods. May 2018.
- 15 May 17, P. / U., 2020, & Ist, 14:33. (2020, May 17). MGNREGA News: Govt allocates Rs 40,000 crore more for MGNREGS | - Times of India. Retrieved June 4, 2022, from The Times of India website: <https://timesofindia.indiatimes.com/business/india-business/govt-allocates-rs-40000-crore-more-for-mgnregs/articleshow/75785349.cms>

The impact of the scheme extends beyond alleviating poverty and acting as a safety net. Evidence suggests that the scheme has resulted in improved nutritional intake and economic resilience for vulnerable families, has had a positive impact on income from agriculture labor, supplemented farm income for poor farmers, and increased women's access to and participation in paid employment.<sup>16</sup> The creation of rural infrastructure and other assets (such as roads, check dams, schools, plantations and pastures, irrigation structures, etc.) under the scheme has also contributed to supporting the rural economy and improving the quality of life.<sup>17</sup> Studies also highlight benefits such as improved water security and recharge of groundwater where related works have been undertaken by MGNREGS.<sup>18</sup>

To ensure delivery of entitlements, the scheme stipulates time periods within which households or beneficiaries must be provided employment when they express the need for it (which does not incur any fee on part of households), and for disbursement of wages once employment is provided. To ensure these are maintained, the scheme also allows beneficiaries to seek grievance redressal.

**Figure 2:**  
**Journey of a beneficiary seeking entitlements under MGNREGS**



Source: Based on understanding from public documents such as the MGNREGS operational guidelines and process maps prepared by the Dalberg team.

To ensure local accountability as well as creation of employment and assets that are in line with rural demand, many responsibilities were devolved to local government institutions. Local bodies such as the Gram Panchayat are responsible for verifying beneficiaries and issuing job cards,<sup>19</sup> allocation of employment to job card holders who demand work, and maintaining oversight of works undertaken at the Gram Panchayat level under the scheme. The Gram Panchayat with support from the Programme Officer (at the block level) also undertakes annual surveys to estimate demand for work and prepares annual work plans. The block-level administration supports monitoring of works, and preparation

16 Verma S., Shah T. (2018) Beyond Digging and Filling Holes: Maximizing the Net Positive Impact of MGNREGA. In: Bhattarai M., Viswanathan P., Mishra R., Bantilan C. (eds) Employment Guarantee Programme and Dynamics of Rural Transformation in India. India Studies in Business and Economics. Springer, Singapore.

17 Ibid

18 Ibid

19 Job card issued by the gram panchayat is an entitlement card issued to a household for MGNREGS. It lists adult members of that household who have registered to perform manual, unskilled work under MGNREGA.

of orders for wage disbursement in the MIS among other responsibilities. The release of funds for the scheme, overall administrative oversight, and convergence with other policies is ensured by the union and state governments. Figure 3 below lists the responsibilities of different government bodies and stakeholders.

**Figure 3:**  
**Overview of stakeholder roles and responsibilities for important MGNREGS processes**

Gram Panchayat	Block and District Government	State and Union Government
<ul style="list-style-type: none"> <li>Receive and accept applications for registering under the scheme and for work from job card holders</li> </ul>	<ul style="list-style-type: none"> <li>Consolidate work plans from different Gram Panchayats into block plan and district level plans</li> </ul>	<ul style="list-style-type: none"> <li>Ensure presence of full-time personnel including the Gram Rozgar Sahayak, Programme Officer, etc.</li> </ul>
<ul style="list-style-type: none"> <li>Issue job cards post verification to applicants and allocate work to job card holders seeking work</li> </ul>	<ul style="list-style-type: none"> <li>Ensure conduction of surveys to assess demand</li> </ul>	<ul style="list-style-type: none"> <li>Monitor scheme's implementation including convergence with state and central schemes</li> </ul>
<ul style="list-style-type: none"> <li>Conduct annual surveys to estimate work demand and prepare annual work plans</li> </ul>	<ul style="list-style-type: none"> <li>Prepare work estimates and issue technical sanctions for works to be executed</li> </ul>	<ul style="list-style-type: none"> <li>Make budgetary allocation and ensure timely release of funds for payment of wages, material, etc.</li> </ul>
<ul style="list-style-type: none"> <li>Monitor attendance of workers at worksites and prepare muster rolls</li> </ul>	<ul style="list-style-type: none"> <li>Monitor work execution and validate measurement of work undertaken within Gram Panchayats or blocks</li> </ul>	<ul style="list-style-type: none"> <li>Undertake periodic reviews of implementation and monitor MGNREGS's performance</li> </ul>
<ul style="list-style-type: none"> <li>Oversee execution of works undertaken at the Gram Panchayat level</li> </ul>	<ul style="list-style-type: none"> <li>Generate and approve Fund Transfer Orders for payment of wages</li> </ul>	

MGNREGS stands out compared to other welfare schemes in terms of early adoption of software backed data entry processes in a Management Information System (MIS) for reporting of employment, financial and physical progress.<sup>20</sup> Aggregated as well as granular data (down to the Gram Panchayat level) around various aspects of the scheme (e.g., employment generation, wage disbursement, and asset creation) is captured through the MGNREGS MIS portal. The end-to-end digitization enabled by the MIS has increased efficiency and allowed real time monitoring.<sup>21,22</sup> The data is publicly available and has led to increased transparency around implementation. While some critiques suggest that the MIS is complex and may not reflect the true picture due to data manipulation (e.g., recording of fake work demand),<sup>23</sup> the access to granular data has also facilitated extensive research into areas of improvement for the scheme.

20 The MGNREGS MIS can be accessed at <https://mnregaweb4.nic.in/netnrega/MISreport4.aspx>.

21 Mccord, Anna, et al. An Introduction to MGNREGA Innovations and Their Potential for India-Africa Linkages on Public Employment Programming. 2019.

22 Payments are undertaken through linkage to PFMS – Public Financial Management System

23 Nandy, D. "MGNREGA's Information System Flawed, Misguiding." [www.downtoearth.org.in](http://www.downtoearth.org.in), Dec. 2018, [www.downtoearth.org.in/blog/agriculture/mgnrega-s-information-system-flawed-misguiding-62545](http://www.downtoearth.org.in/blog/agriculture/mgnrega-s-information-system-flawed-misguiding-62545). Accessed 12 July 2022.



# About the Study | Objectives and Methodology



# Objectives and Methodology

Many elements of MGNREGS are working well; yet there are several open policy and implementation questions. Studies have shown MGNREGS to be a critical welfare channel and studied its impact from various perspectives (e.g., impact on women's agency, rural income, nutrition of households, etc.). Available public data has also allowed continuous monitoring of the scheme. However, the Covid-19 pandemic has put the spotlight back on MGNREGS' role and importance as a welfare channel and surfaced three questions that are top of mind for policymakers and researchers.<sup>24, 25</sup>

- What are the current gaps in the scheme's on-ground implementation that might prevent beneficiaries from accessing their entitlements? How might the scheme's implementation and processes be improved to ensure comprehensive coverage and seamless delivery of entitlements, especially for those segments who most rely on it (e.g., women)?<sup>26</sup>
- Should the coverage and entitlements expand beyond the current provisions of the scheme, such as to urban areas or beyond the current 100 days of employment guarantee?
- What is the quality of assets being created under MGNREGS and how might it be improved, to help create a stronger rural economy?

For this study, we focused on the first question. One of our key goals was to identify insights that could prove useful for long term policy action as well as practical, immediate solutions that can be implemented at the frontline. To obtain rich and accurate insights, we set up the study to delve deeper into beneficiaries' experience of receiving entitlements under MGNREGS as well as local administrators' perspectives, and pain points that have received little attention in previous studies. In particular, we anchored on the following research questions:

- What is the extent of MGNREGS' coverage and delivery of entitlements for low-income households in rural areas?
- What are the key challenges, especially those not captured through formal systems such as the MGNREGS Management Information System (MGNREGS MIS), that beneficiaries face in their journey - from enrolment up to receiving entitlements?
- Are the processes introduced to ensure seamless welfare delivery functioning as intended (e.g., MGNREGS MIS, grievance redressal systems)? If not, why so?
- What are the key challenges faced by the local administrators in implementing the scheme and following MGNREGS' processes?

We selected five states for our study: Andhra Pradesh, Jharkhand, Karnataka, Rajasthan, and Uttar Pradesh. We chose these states for the following reasons:

- Geographic diversity and a mix of states considered front runners in implementation of MGNREGS and those that lag to provide us rich data on the implementation of the scheme.

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24 Vasudevan, G., Singh, S., Gupta, G., & Jalajakshi, C. K. (2020). MGNREGA in the Times of COVID-19 and Beyond: Can India do More with Less? The Indian Journal of Labour Economics. <https://doi.org/10.1007/s41027-020-00247-0>

25 Interviews with experts including academicians studying MGNREGS, Civil Society Organizations supporting MGNREGS implementation, government stakeholders, etc.

26 There have been many prior studies exploring these questions but are often limited to MIS data or do not provide an end to end understanding of the beneficiaries' experience. Please refer to the bibliography included at the end for a select list of these studies.

- High share in MGNREGS delivery and outlay: together these five states account for more than 35% of active MGNREGS workers in the country and in FY 20-21 accounted for more than one-third of all employment provided within the scheme.

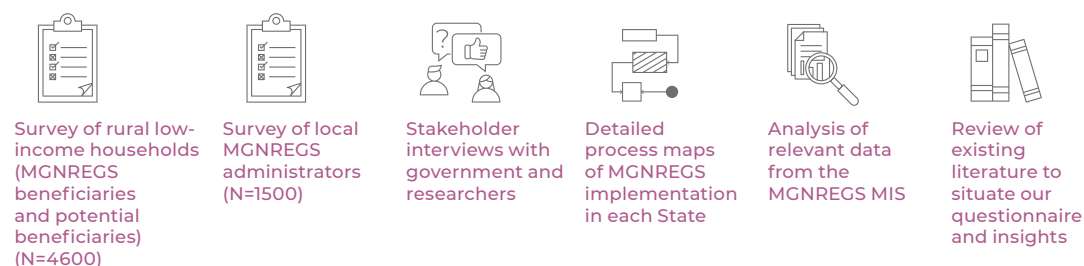
**Table 1:**

## State wise enrolment of workers and expenditure under MGNREGS in FY 20-21

State	Number of households with job cards (crores)	Number of active workers (crores)	Number of active female workers (crores)	Person days of employment generated (crores)	Total expenditure in year (INR crores)
Andhra Pradesh	0.9	1	0.5	26	9,167
Jharkhand	0.6	0.5	0.2	12	3,082
Karnataka	0.7	0.9	0.4	15	4,874
Rajasthan	1.1	1.5	0.8	46	8,427
Uttar Pradesh	2	1.6	0.7	39	11,602
Total across the study states	5.5	5.3	2.5	138	37,153
Total across India	15.5	15.1	7.5	389	97,225

**Figure 4:**

## We used a robust, mixed-methods approach. We deployed the following:



Our core instruments were the two surveys - one each for households eligible to receive entitlements under MGNREGS and for local administrators from the Gram Panchayat (i.e., Gram Panchayat Mukhiyas or Secretaries).<sup>27</sup> The respondents for both surveys were randomly sampled. The surveys were conducted telephonically except in the following cases:

- For the household survey, we were particularly interested in the experience of single women (never married, widowed, divorced, or separated). Therefore, we boosted our sample to include 7.5% such women (N =267).<sup>28</sup>
- For the survey of administrators, our enumerators conducted the interviews in person after setting up appointments with local administrators.

<sup>27</sup> Our primary target for the supply side survey was the Gram Panchayat mukhiya who is the head of the Gram Panchayat (the local implementation agency) and is responsible for many administrative tasks at the local level under MGNREGS guidelines. In some states, where some mukhiyas had been recently elected or were unavailable to meet with our enumerators, we surveyed the Gram Panchayat secretary.

<sup>28</sup> We conducted the survey telephonically with all beneficiaries except women who were widowed, divorced, or separated; for them, we conducted the survey in person because we believed that they would be difficult to reach or may be uncomfortable responding by phone.

## Limitations

We have strived to ensure the validity of our data to the extent possible through our sampling methodology, careful design, and pre-testing of our questionnaires, as well as interviewer training and supervision. The following limitations remain:

- Most of the beneficiary survey was conducted telephonically and thus excluded segments of the population who lacked access to a phone or telephone connectivity or who did not wish to speak on the phone.
- The beneficiary respondents were drawn from a phone database maintained by our partner Kantar, not from a comprehensive list of the population. Thus, we were not able to draw a strictly stratified random sample; our sample may not be fully representative.
- Data was collected in August and September 2021, i.e., more than one year after the first Covid-19 induced lockdown was introduced and a few months after the second Covid-19 wave was observed in India. During the twelve months preceding the survey, given hardships faced by vulnerable populations, MGNREGS saw an increased demand for work and greater attention as a relief channel from the government. This might affect some of our results, some of which may be outliers when compared to previous years.
- The survey was conducted in the local language most widely spoken in the state where the respondent was located. While we ensured that our survey instruments were translated by qualified professionals, the questions may have been interpreted differently based on linguistic differences, and this may have affected our overall results.
- Our respondents were individuals, but many of our questions concerned the household experience. The results may therefore be biased by individual perspectives or any limitations in knowledge of their households' experience with MGNREGS.
- The data collected from both surveys (beneficiaries and administrators) is self-reported and therefore limited by respondents' willingness and ability to answer.

# Key Findings

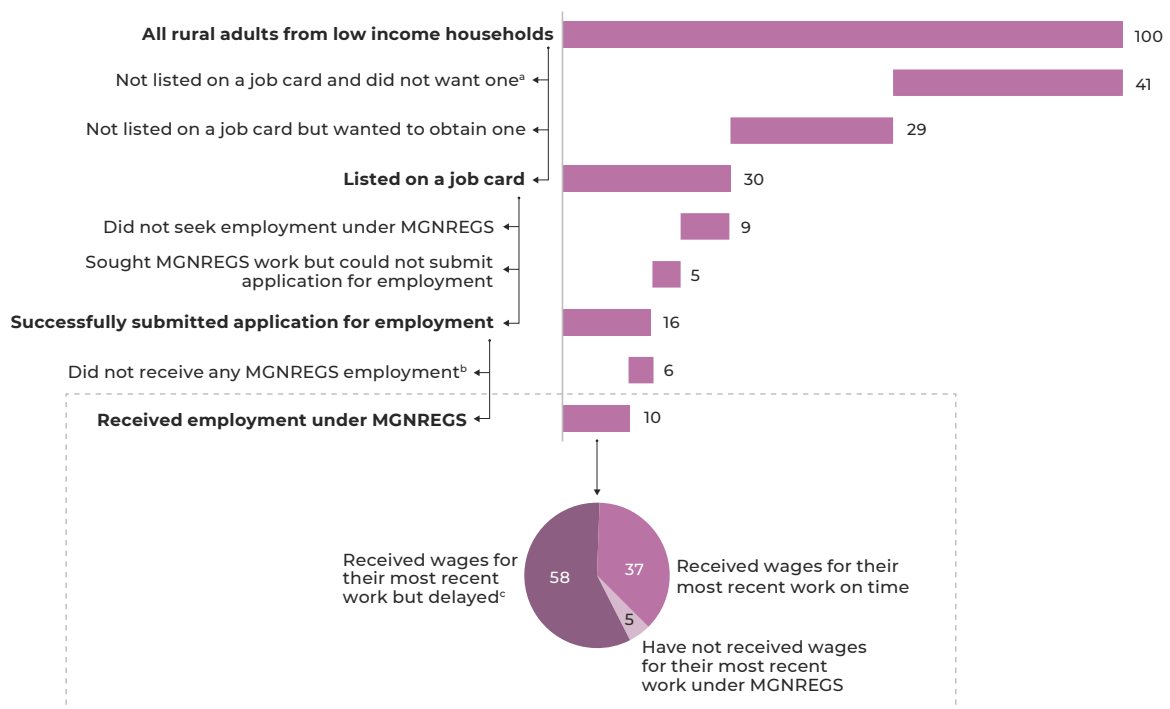
## 3.1 | Job cards: Enrolment in MGNREGS

MGNREGS had strong coverage of rural households. More adults wanted to get a job card, but some of them did not know how to get one.

- 47% of rural low-income households had an active job card.
- More than one in four rural adults did not have a job card but wanted one.
  - ▷ 30% of adults in rural areas were listed on a job card.<sup>29</sup>
  - ▷ 29% of adults in rural areas did not have an active job card but wanted one.
  - ▷ 41% did not have a job card and did not want to get one.
- Most adults who wanted a job card also needed one for their household.
  - ▷ 72% of adults who wanted a job card belonged to households that did not have one at all.<sup>30</sup>
  - ▷ 9% of adults who wanted a job card, did not know how to get one - an estimated 5.4 million adults across the five study states.

**Figure 5:**  
Overview of individuals by access to MGNREGS and success or failure to receive entitlements

Access to MGNREGS and receipt of entitlement  
N = 4074 | % of individual respondents | August 2021



Note: (a) Includes those respondents who said "No" or "Don't know" when asked if they were currently listed on a job card under MGNREGS; (b) Includes those respondents who said "Still not received work" or "Don't know" when asked if they had been allocated work after submitting their work demand application; (c) Includes 4% of respondents who had received their wages but did not know whether they had received wages within the stipulated 15 days.

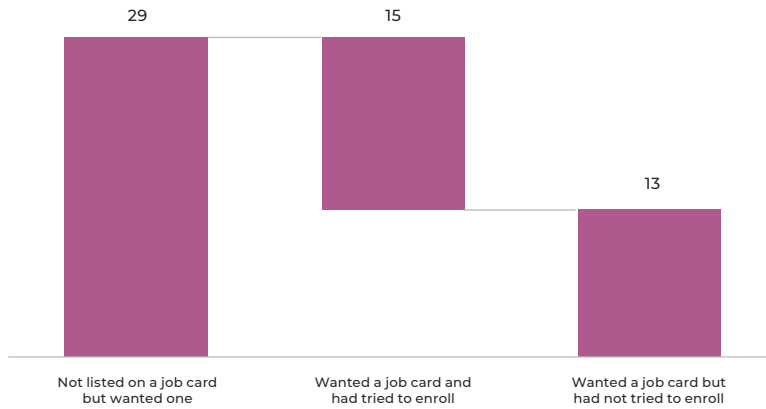
Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

29 64% of respondents who belonged to a household that had an active job card reported that they were listed on it.  
30 28% of adults who wanted a job card belonged to a household that had a job card, but they were not personally listed.

- High transaction costs (e.g., making multiple visits to the Gram Panchayat or block office) and lack of necessary documentation (e.g., matching Aadhaar and bank passbooks) were key reasons for not being able to apply for a job card.

**Figure 6:**  
**Breakdown of individuals by attempt to obtain a job card**

Adult population not listed on a job card but seeking one  
N = 4074 | % of individual respondents | August 2021



Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

## 3.2 | Jobs: Receiving MGNREGS Employment

### 3.2.1 | Applying for Employment

MGNREGS employment was highly sought after in the last year.

- 70% of job card holders wanted MGNREGS jobs at least once during the last year.<sup>31</sup>
  - ▷ 76% of them were able to submit an application.
  - ▷ On average, each household requested 95 days of work out of their entitlement of 100 days per year.

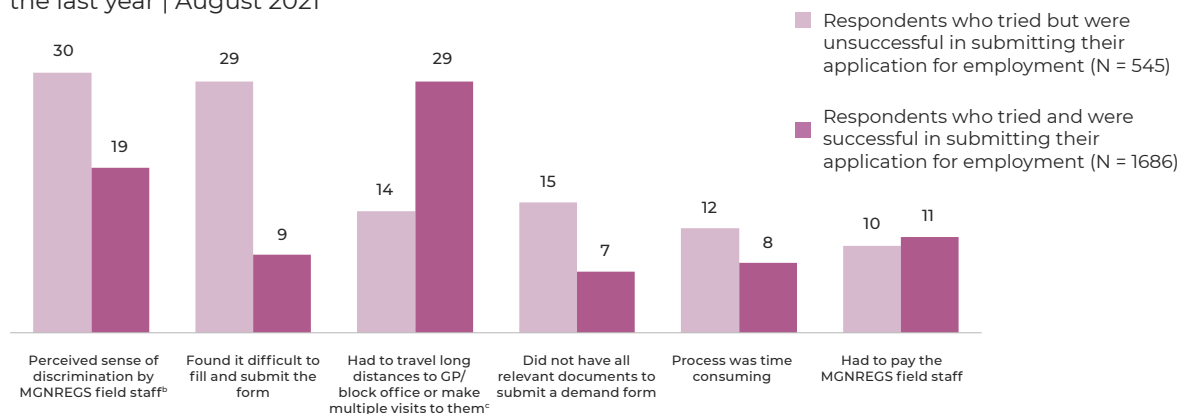
However, many people who wanted MGNREGS work were unable to submit their application for employment.

- 18% of job card holders tried to apply for work but could not submit their application.<sup>32</sup>
- Perceived sense of discrimination and high transaction costs were key barriers to submitting an application.<sup>33</sup>
- Many applicants found that filling out the forms was difficult.

**Figure 7:**  
**Challenges in submitting an application for employment**

Challenges cited by respondents when they tried to submit an application for employment under MGNREGS<sup>a</sup>

N = 2231 | % of respondents listed on a job card who had sought work under MGNREGS in the last year | August 2021



Note: (a) Multiple responses were allowed; (b) Respondents reported facing discrimination from the field staff when trying to submit their application for employment. This could also be driven by perceived discrimination experienced by respondents who were turned away by field staff or administrators due to reasons such as no work being available or exhaustion of the year's labour budget, among others. We were not able to establish why respondents felt that they were being discriminated against or what kind of discrimination they experienced; (c) The option of having to make multiple visits to the GP (Gram Panchayat) or block office was asked only to respondents who were able to successfully submit their application for employment. The options have been combined in the graph for ease of representation. Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

31 Refers to the twelve months preceding the survey. The survey was conducted between 20 August and 20 September 2021.

32 2% of the job card holders who wanted work under MGNREGS were not sure whether they had successfully submitted their application for employment.

33 We asked the respondents: "Which challenges, if any, did you face in the process of demanding work?". The options included: "Had to make multiple visits to the Gram Panchayat or block office to demand work", "Found it difficult to fill and submit the work demand form", "Faced discrimination by the Gram Rozgar Sewak/ field assistant" among others. We analyzed these responses to identify the key barriers. However, we were not able to establish why respondents felt that they were being discriminated or what kind of discrimination they experienced.



## 3.2.2 | Getting Employment

MGNREGS provided more work in the last year than in previous years.

- The total number of MGNREGS employment days last year across the five study states was 1,380 million, 14% more than 1,213 million days on average in the preceding five years.<sup>34</sup> This is mostly attributed to economic hardship during Covid-19-related lockdowns.

All households that submitted an application for work received it, but most got less than they wanted.

- 100% of households that applied for work, received it.<sup>35</sup>
  - ▷ By contrast 64% of all individuals with job cards who submitted an application for employment, received it.<sup>36</sup>
- Most households got less work than they wanted.
  - ▷ 30% of them received as much or more work than they had applied for.
  - ▷ 61% of them received less than they applied for.<sup>37</sup> On average, households received 29 days less than they applied for.

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<sup>34</sup> We define last year as the period from 1 September 2020 to 31 August 2021 to coincide with the timing of the study and data collection.

<sup>35</sup> MGNREGA's entitlement of employment guarantee is provided at the household level and not individually, i.e., each rural household is guaranteed at least 100 days of employment, regardless of which adults in the household apply. Some categories of households are entitled to more than 100 days.

<sup>36</sup> This refers to the individuals' most recent attempt to seek employment. 36% of respondents who had submitted their application for work demand had not received employment for their most recent attempt (28%) or were not sure of the status of their application for employment under MGNREGS (8%).

<sup>37</sup> 9% of respondents were not sure.

## 3.3 | Payment: Getting MGNREGS Wages

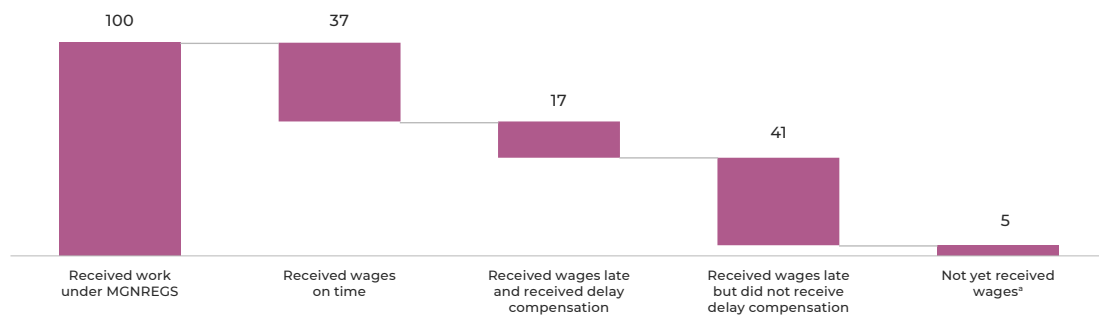
Most wages were paid, but late.

- 95% of job card holders who received MGNREGS employment in the last year had received wages for their most recent employment.
- 37% of job card holders who received MGNREGS employment in the last year received their wages on time.

**Figure 8:**  
**Receipt and timeliness of wages**

Wage payment status for employment under MGNREGS

N = 1321 | % of job card holders who received employment under MGNREGS in the year preceding the survey | August 2021



Note: (a) Some respondents might have been within the 15-day window of having completed their last employment under MGNREGS when they were asked the question and hence within the stipulated time limit of receiving their wages

Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

- 5% of people who received MGNREGS employment in the last year had not yet received wages for their most recent employment.<sup>38</sup>
  - ▷ 80% of them reported that their wages were still under processing.
  - ▷ 19% of them did not know the processing status of their wages; 1% of them reported that their wages were rejected - most often because of incorrect Aadhaar or bank account details.

<sup>38</sup> In contrast, a study by Libtech India analyzing Fund Transfer Order (FTO) data available in the MGNREGS MIS between 1 April 2021 and 27 September 2021 found that across four of our study states (Jharkhand, Karnataka, Rajasthan, and Uttar Pradesh), ~10% of the wages were pending for payment. Considering the longer study period for our survey (one year overlapping with FY 2020-21 and FY 2021-22), typically higher clearance of FTOs in Q4 of a financial year, and accounting for the inclusion of Andhra Pradesh which reported a lower rate of pending payments in our survey, the lower share of pending payments for our study seems broadly consistent with findings from the study by Libtech India.

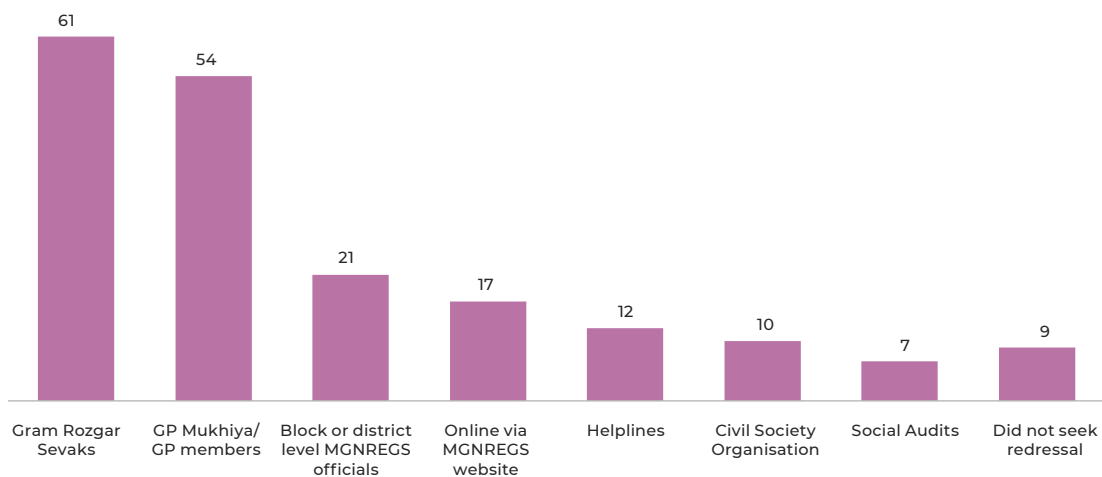
## 3.4 | Grievance Redressal

One-fifth of job card holders faced a grievance, and almost all of them actively sought redressal; more than half received partial to full resolution.

- 20% of job card holders had a MGNREGS-related grievance within the past year.
  - ▷ 27% of them sought redressal, and their issue was fully resolved.
  - ▷ 39% of them sought redressal and saw their issue was partially resolved.
  - ▷ 25% sought redressal, but their issue was not resolved at all.
  - ▷ 9% did not seek redressal.
- Most MGNREGS grievances are related to work allocation (e.g., non-allotment of work) or wage payment processing (e.g., wage payment delays, rejection of wages or credit of wages to other accounts).<sup>39, 40</sup>

**Figure 9:**  
**Grievance redressal channels**

Channels used by job card holders with grievances to seek redressal  
N = 674 | % of job card holders who reported having grievances | August 2021



Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

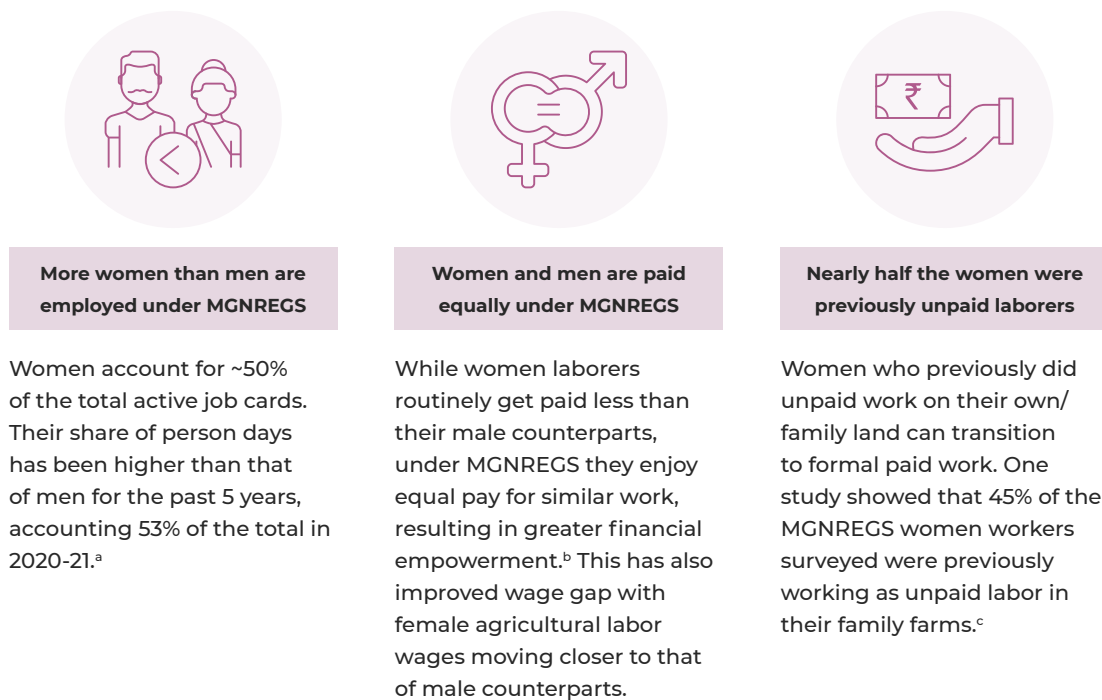
39 Desai, S. (2018). Do public works programs increase women's economic empowerment? Evidence from rural India. *Idl-Bnc-Idrc.dspacedirect.org*. Retrieved from <http://hdl.handle.net/10625/59137>

40 Delivery of social protection entitlements in India. Unpacking exclusion, Grievance redress, and the relevance of citizen assistance mechanisms. Azim Premji University. 25 March 2021.

## 3.5 | Spotlight on Women

Women are at the forefront of MGNREGS. They make up the majority of beneficiaries, and their entitlements matter more since they have fewer - and less well-paid - alternative employment opportunities than men do. MGNREGS has significantly contributed to making the rural workforce in India more inclusive.

**Figure 10:**  
**MGNREGS' impact on women beneficiaries**



Source: (a) MGNREGS MIS Portal; (b) Hard work, but low wages for women farmers, Down to Earth 2018; (c) Do Public Works Programs Increase Women's Economic Empowerment? Evidence from Rural India;

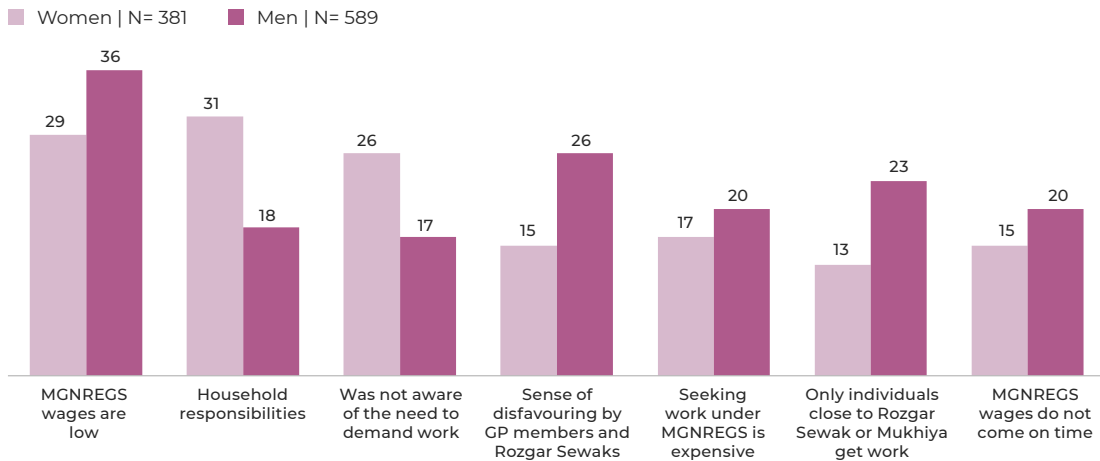
### Women face different barriers than men to seeking MGNREGS work.

- Household responsibilities and low MGNREGS wages are the main barriers to seeking MGNREGS work.
- 26% of women who wanted MGNREGS work but did not apply, did not fully understand the application process - an estimated 4.2 million women across the five study states.

## Figure 11: Reasons for not seeking work under MGNREGS

Reasons men and women listed on a job card cited for not seeking work under MGNREGS (top 7 reasons)

N = 970 | % of men and women listed on a job card who were not seeking work under MGNREGS | August 2021



Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

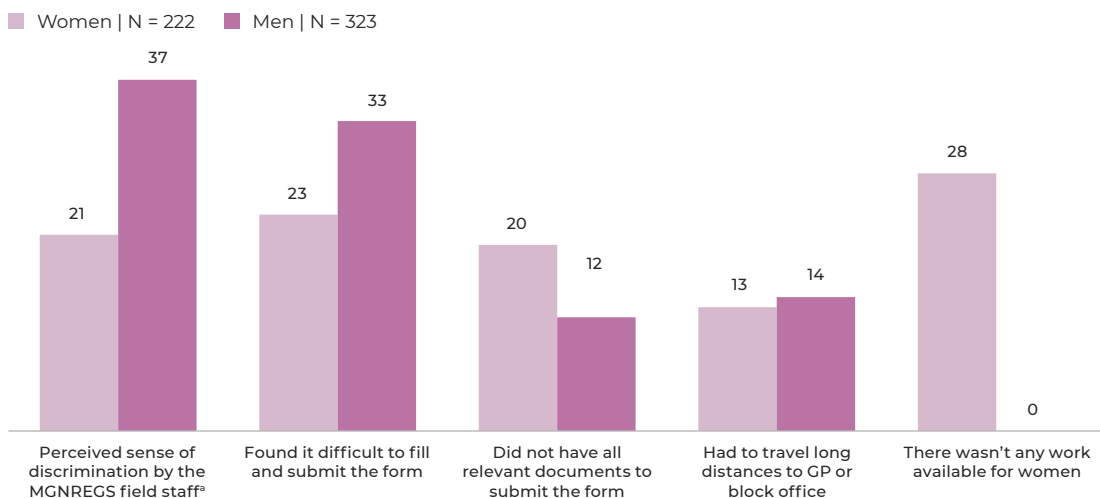
The main barrier when women tried to apply for MGNREGS employment was that there was no work available for them.

- 28% of women who tried to but could not apply for employment<sup>41</sup> said this was because there was no work available for women - an estimated 1.5 million women across the five study states, or 6% of all women with job cards.

## Figure 12: Barriers faced in attempting to submit an application for employment

Reasons cited by men and women for not submitting an application for employment

N = 545 | % of men and women listed on a job card who wanted to work but were unable to submit their application for employment | August 2021



Note: (a) Respondents reported facing discrimination from the field staff when trying to submit their work application. This could also be driven by perceived discrimination experienced by respondents who were turned away by field staff or administrators due to reasons such as no work being available or exhaustion of the year's labour budget, among others. We were not able to establish why respondents felt that they were being discriminated against or what kind of discrimination they experienced; Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

41 Refers only to women who were listed on a job card and tried to apply for employment but could not do so.

## 3.6 | Challenges reported by local administrators

### 3.6.1 | Challenges with providing job cards and employment

The MGNREGS MIS provides an important but incomplete view of on-ground implementation.

- Demand for employment was under-reported.
  - ▷ 41% of administrators stopped accepting applications for employment after the fiscal year's labor budget was exhausted. These additional applications were not captured in the system as unmet demand.
  - ▷ 18% of job card holders who wanted MGNREGS employment could not submit their application (as mentioned above).
- Data entry levels varied across data categories.
  - ▷ 62% of MGNREGS administrators reported that all new job card applications in their Gram Panchayats were entered in the MIS (compared to 91% who reported that the physical register was up to date).
  - ▷ 45% of job card holders who successfully applied for employment reported that they received a dated receipt, suggesting that data may not have been entered for others.

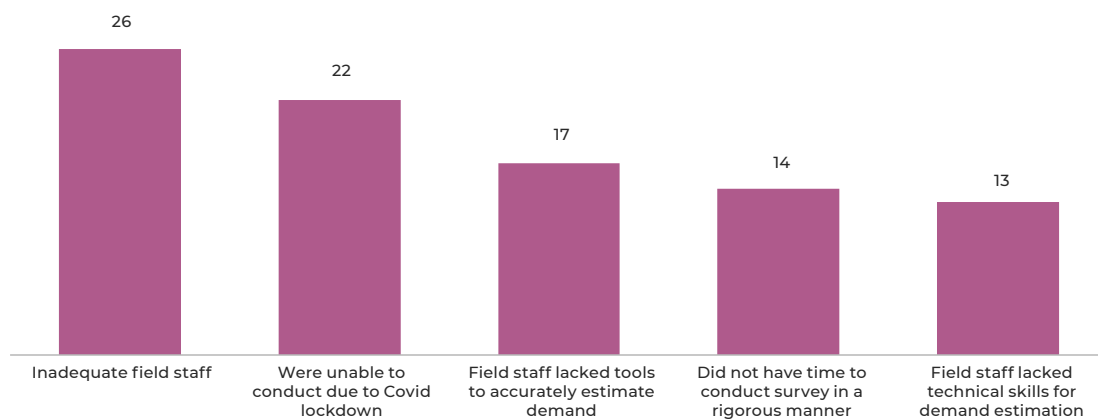
Demand projections were available in 8 out of 10 Gram Panchayats.

- In 79% of Gram Panchayats, work planning exercises were carried out every year; in the others, work planning was less frequent, or the status was unknown.
- Key barriers were low technical and/or staff capacity.

#### Figure 13: Reasons for not conducting work demand survey in Gram Panchayats

Challenges faced by MGNREGS administrators in completing work demand surveys (top 5 challenges)

N = 1524 | % of MGNREGS administrators | August 2021



Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

### Availability of work was lower than projected demand in many Gram Panchayats.

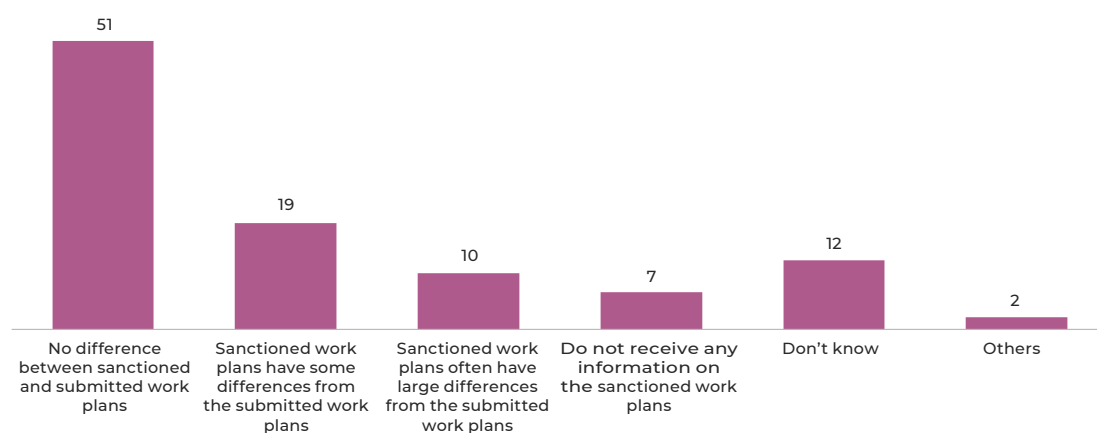
- In Gram Panchayats where work planning was carried out every year, 73% of administrators said that sufficient work was available to cover projected demand for employment.
- The remaining 27% reported that less work was available than the projected demand - either because work plans prepared by the Gram Panchayat were changed or because state employment targets did not cover the full demand.

Figure 14:

## Differences in sanctioned and submitted Gram Panchayat level work plans<sup>42</sup>

MGNREGS administrators reporting on differences between submitted and sanctioned work plans<sup>a</sup>

N = 1524 | % of MGNREGS administrators | August 2021



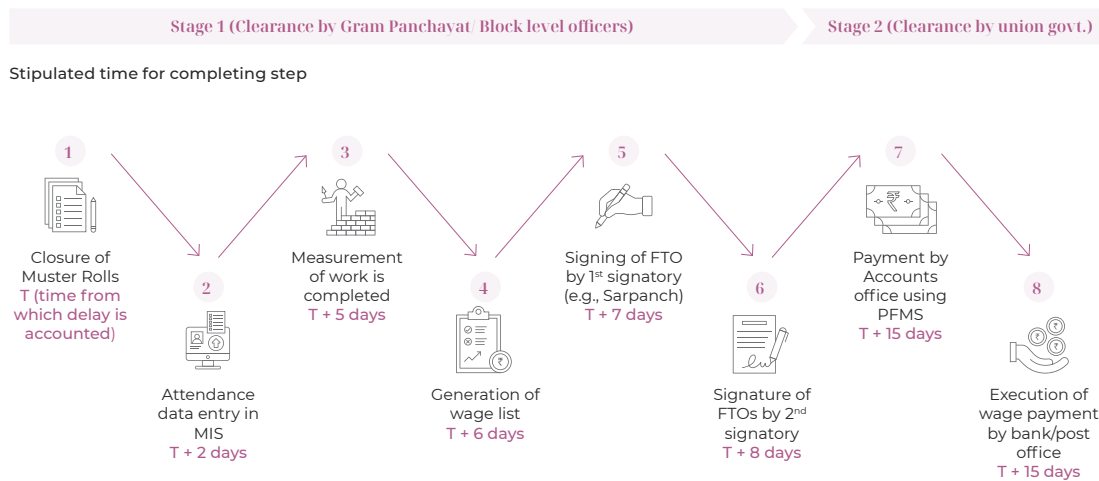
Note: (a) Gram Panchayats prepare annual work plans based on estimated demand for employment and identification of works to meet the demand. These plans are submitted for successive approvals to the Block Panchayat, the District Panchayat, and the Union Government. The approved or sanctioned work plans determine the labour budget for the Gram Panchayat for the year. Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

42 Gram Panchayats prepare annual work plans based on estimated demand for employment and identification of works to meet the demand. These plans are submitted for successive approvals to the Block Panchayat, the District Panchayat, and the Union Government. The approved or sanctioned work plans determine the labour budget for the Gram Panchayat for the year.

### 3.6.2 | Challenges with wage payments

Capacity to support timely wage payments was limited at the local level, even though administrators reported being able to resolve common issues with wage payments.

**Figure 15:**  
**Wage payment process under MGNREGS**



Source: Narayanan, Rajendran Sakina Dhorajiwala, and Rajesh Golani. 2018. "Analysis of Payment Delays and Delay Compensation in MGNREGA." Centre for Sustainable Employment Working Paper#5, Azim Premji University, Bangalore.

- Delays in work verification and measurement (i.e., step 3 in Figure 15) constituted a major bottleneck in the wage payment process.
- Many Gram Panchayats had insufficient technical staff (e.g., technical assistants) to complete work verification and measurement on time.<sup>43, 44</sup>

**Figure 16:**  
**Stage-wise delay in MGNREGS wage payments**

Proportion of all payments nationally delayed at each step  
Payments corresponding to muster rolls prepared between April-September 2021



Source: Analysis of FTO status and pendency from MGNREGS MIS.

43 Fourth Review of MGNREGS, Ministry of Rural Development, Government of India, 2018.

44 One technical assistant under MGNREGS is to be appointed by states for 5 Gram Panchayats or every 2,500 active job card workers. An analysis of designation wise staff availability in states for 2021-22 (Report 16.2 on the MGNREGS MIS) suggests large shortfalls in the number of technical assistants: 54% in Jharkhand and 61% in Rajasthan based on the number of active job card workers, and 48% in UP based on the number of Gram Panchayats. The analysis did not surface any shortfalls in Andhra Pradesh and Karnataka.



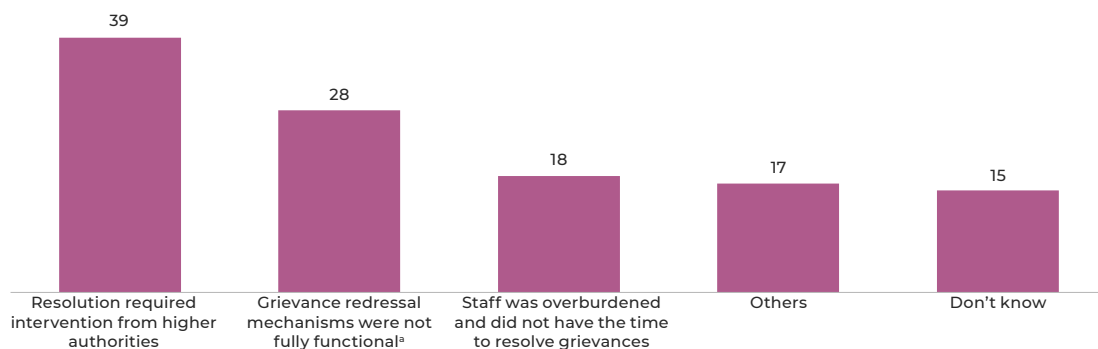
### 3.6.3 | Challenges with grievance redressal

Many administrators reported that they did not have all the tools needed to resolve grievances at the Gram Panchayat level.

- 39% of local administrators could not resolve beneficiary challenges such as those related to wage payments because they lacked the authority to do so.<sup>45</sup>
- 28% reported that grievance redressal mechanisms like maintenance of a grievance register were not fully functional.

**Figure 17:**  
**Challenges faced in addressing beneficiaries' grievances**

Challenges faced by MGNREGS administrators in resolving grievances  
N = 1524 | % of MGNREGS administrators | August 2021



Note: (a) This includes mechanisms to log and keep a record of grievances such as grievance registers, helplines, etc.  
Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

<sup>45</sup> These numbers varied across different types of challenges. 63% of local administrators reported that they were always able to solve issues related to wages being rejected (e.g., due to Aadhaar and bank account mismatch); an additional 34% reported that they could resolve them sometimes. 65% of local administrators reported that they were able to resolve issues around transfer of wages to an incorrect bank account.



# Findings from Study States

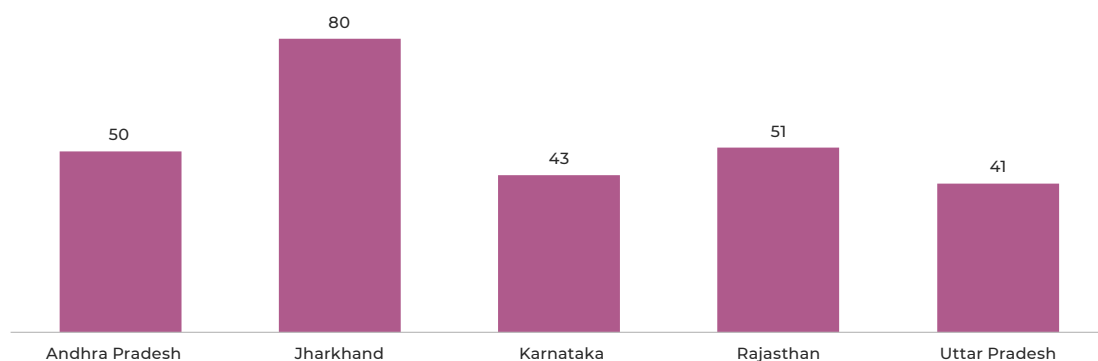
## 4 | Findings from Study States

The delivery of entitlements under MGNREGS - including enrolling individuals, providing them employment, and issuing wages - varied significantly within and across the study states. While sampling limitations did not allow us to understand the drivers of these variations in depth at the individual state level, we highlight key state level differences below.

- **Andhra Pradesh** performed better than other states on many parameters; enrolment of individuals was highest among study states; and challenges around inadequacy of work and delay or non-disbursement of wages were among the lowest.
- **Jharkhand** had high enrolment (households as well as individuals) for MGNREGS, but beneficiaries who sought work struggled to submit their application for employment, more so than in other states.
- **Karnataka** had relatively fewer job card holders who were unable to submit their applications of employment. However, it had the highest proportion of job card holders who reported that their wages were delayed or pending.
- **Rajasthan** had high enrolment in MGNREGS, and most individuals seeking employment under the scheme were able to submit their application for employment.
- **Uttar Pradesh** had the highest number of active workers among the five states, and most were able to submit their application for employment; however, receiving both work and wages was a challenge for job card holders in the state.

**Figure 18:**  
**State-wise MGNREGS enrolment among rural households**

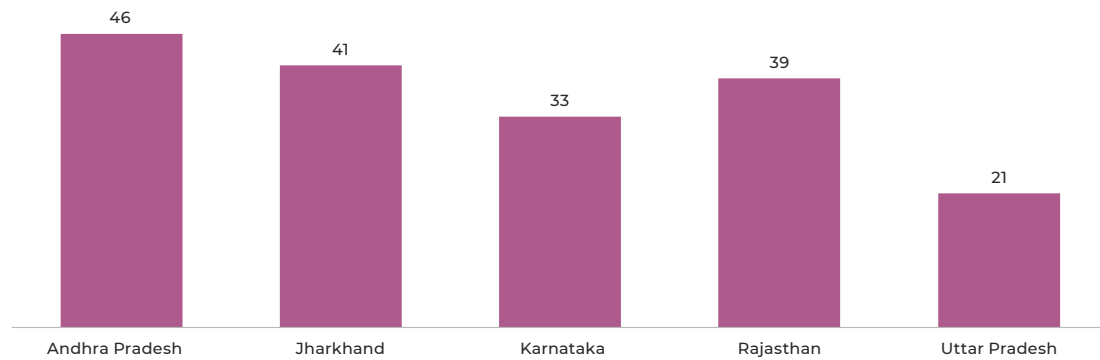
Households that had an active job card<sup>a</sup>  
N = 4074 | % of households | August 2021



Note: (a) Individual respondents were asked regarding the status of their household's job card status; results are therefore reported at a household level  
Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

**Figure 19:**  
**State-wise MGNREGS enrolment among individuals**

Individuals listed on an active job card  
 N = 4074 | % of respondents | August 2021

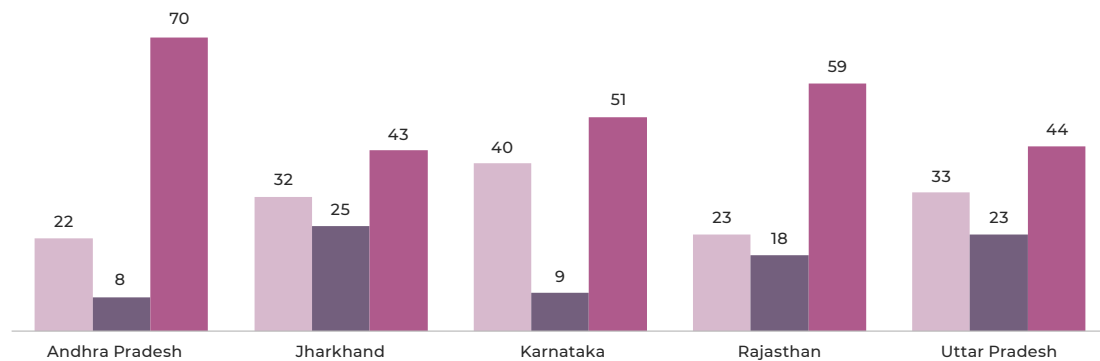


Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

**Figure 20:**  
**Success in submitting application for employment in study states**

Applications for MGNREGS employment and outcomes among job card holders  
 N = 3201 | % of respondents listed on a job card | August 2021

- Did not seek employment under MGNREGS
- Sought MGNREGS employment but could not submit application for employment
- Successfully submitted application for employment



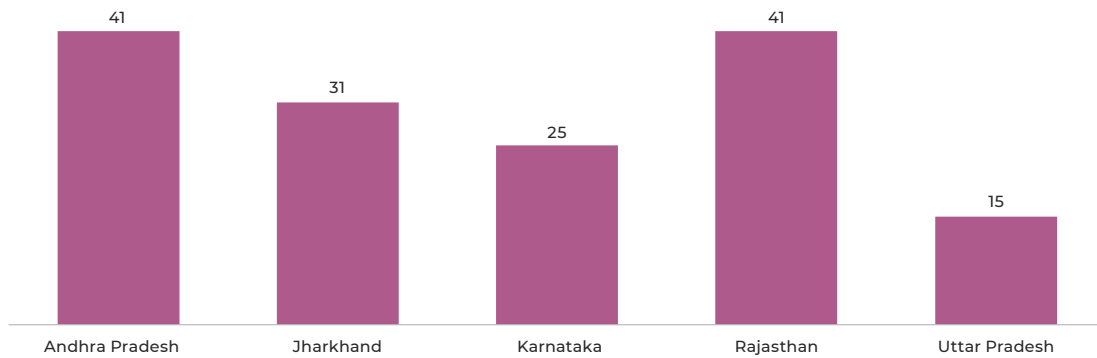
Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

**Figure 21:**

## Adequacy of employment provided under MGNREGS

Households that received days of work equal to or greater than the amount requested

N = 1675 | % of households with job card who submitted application for employment | August 2021



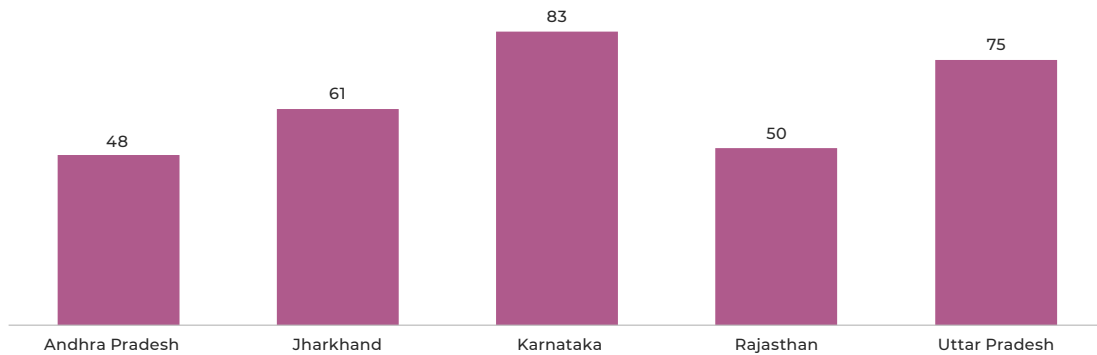
Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

**Figure 22:**

## Beneficiaries with delayed, pending, or rejected wages

Individuals who received delayed wages or who had not yet received their wages<sup>a</sup>

N = 1321 | % of individuals who received work under MGNREGS | August 2021



Note: (a) Includes respondents who reported their wages had been rejected

Source: Dalberg analysis of results from a survey of 4,074 low-income rural households and 1,524 MGNREGS administrators across 5 states in India. The data was collected between 20 August 2021 and 20 September 2021.

# Key Recommendations



# 5 | Key Recommendations

## 5.1 Enrolment in MGNREGS

**Improve beneficiaries' awareness of MGNREGS processes through targeted CSO-led drives.**

- Targeted CSO-led awareness drives could help eligible individuals who are not aware of the processes with different aspects of the scheme, such as registering for a job card.
- States like Andhra Pradesh have successfully collaborated with CSOs to raise awareness in Gram Panchayats where uptake of the scheme was low. They reported increased levels of awareness among beneficiaries of the different processes and their entitlements.<sup>46</sup>
- This has the potential to enable up to 5.4 million rural adults (estimated) in the five studied states to avail work under the scheme.

## 5.2 Getting employment in MGNREGS

**Ensure Rozgar Diwas is held regularly and set up village level help desks to support job card holders who want to apply for employment.**

- Schedule Rozgar Diwas every month and inform potential beneficiaries of the date.<sup>47, 48, 49</sup> Enlist CSOs to support with spreading awareness about the Diwas and organizing it.
- Help desks located at the Gram Panchayat office have shown promise in supporting beneficiaries to fill application forms for obtaining job cards or employment, troubleshooting, and addressing general queries.
  - ▷ Andhra Pradesh recruited additional MGNREGS staff (on a contract basis) or designated top MGNREGS beneficiaries in the Gram Panchayat to establish such help desks.<sup>50</sup>
  - ▷ Jharkhand leveraged support from empaneled CSOs to establish and operate such help desks.<sup>51</sup>
- This could enable an estimated 9 million rural adults across the five study states who are unable to apply for employment to receive entitlements under the scheme.

## 5.3 Ensuring timely wage payments

**Accelerate recruitment of technical staff at Gram panchayat and Block level.**

- Fill up vacancies for Junior Engineers and Technical Assistants in a time-bound manner. States should make adequate budgetary provisions for hiring and retaining this staff.
- Consider expanding the pool of barefoot technicians in Gram Panchayats to undertake measurement of work and assist Junior Engineers and Technical Assistants. This could ensure greater leverage for technical staff authorized to approve measurements and generate FTOs.

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46 Dutta, Sujoy (2015) : An uneven path to accountability: A comparative study of MGNREGA in two states of India, WZB Discussion Paper, No. SP I 2015-201, Wissenschaftszentrum Berlin für Sozialforschung (WZB), Berlin

47 Under MGNREGS guidelines, Rozgar Diwas or Employment Guarantee Day is a designated day to be held in each Gram Panchayat periodically – at least once a month – for beneficiaries to apply for and receive assistance in obtaining job cards or work, as well as their wages.

48 Annual Master Circular (2021-22), Mahatma Gandhi National Rural Employment Guarantee Act, 2005.

49 A study by Gram Vaani highlighted that Rozgar Diwas had not been conducted regularly in Gram Panchayats during the Covid-19 lockdowns or in subsequent months. Gram Vaani. NREGA as social protection and beyond: A shot at dignity for workers (2020).

50 Interviews with experts from Civil Society Organizations

51 Ibid

- Faster measurement of work could speed up the process of Fund Transfer Generation Order and approval at the Gram Panchayat and Block level.

## 5.4 Supporting women's participation in MGNREGS

### Make more work available for women.

- Expand the types of work available or introduce exclusive categories of work available for women to help them gain employment under the scheme. Ensure these are incorporated in the annual work plan for Gram Panchayats.
- For example, Jharkhand has introduced the Didi Bagiya scheme under convergence with MGNREGS to train women SHGs for the creation of nurseries that support plantation activities in the state. The scheme has demonstrated early success and other states could seek inspiration from it.<sup>52, 53</sup>
- This measure has the potential to impact an estimated 1.5 million women across the five study states who were not able to get MGNREGS work due to lack of available employment for women.

### Leverage female role models to help overcome prejudices against women's employment.

- Female role models and support from self-help groups (SHGs) can help women overcome social norms (e.g., burden of running a household) that keep them from applying for MGNREGS employment.
- The union government promoted measures to increase the proportion of female mates (head worker of a MGNREGS site crew) and barefoot technicians (semi-skilled workers supporting MGNREGS works). States like Karnataka that have adopted these measures reported that more women accessed MGNREGS.<sup>54</sup>
- SHGs in several other states such as UP have successfully supported women in navigating challenges and completing their job card applications.<sup>55</sup>
- This could help an estimated 4 million women across the five study states who want to avail MGNREGS work.

## 5.5 Improve Gram Panchayat level work planning and data entry for better implementation and accountability

### Strengthen work-planning capacity at the local level through training or specialist support.

- Andhra Pradesh and other states have invested in targeted training for both local staff and MGNREGS beneficiaries to support work planning. Workers receive regular training conducted by the state governments on tools and techniques to estimate demand for work and for mobilizing community participation. At the same time, groups of 15-20 top MGNREGS workers in each Gram Sabha receive training to support the planning efforts, and exercise agency during meetings to ensure the community voice is heard.

52 "Didi Bagiya Yojana: Creating "Nursery Entrepreneurs" in Rural Jharkhand." The New Indian Express, [www.newindianexpress.com/nation/2021/jul/11/didi-bagiya-yojana-creating-nursery-entrepreneurs-in-rural-jharkhand-2328683.html](http://www.newindianexpress.com/nation/2021/jul/11/didi-bagiya-yojana-creating-nursery-entrepreneurs-in-rural-jharkhand-2328683.html).

53 Early success of the scheme is based on interviews with civil society experts

54 Our conversations with experts suggest that the measure has helped create role models for women within the community to look up to, and at the same time helped break gender stereotypes by vesting these women with greater agency.

55 Padmini Ramesh, IndiaSpend.com. (2021, March 21). How women's self-help groups in rural India are negotiating for jobs, power, and space. Scroll.In. <https://scroll.in/article/989704/how-womens-self-help-groups-in-rural-india-are-negotiating-for-jobs-power-and-space>



- Jharkhand, Rajasthan, and other states have formed Cluster Facilitation Teams (CFTs) comprising experts in different fields, including community mobilization, to support local staff.

#### Capture all data, especially applications for employment.

- Currently, MGNREGS applications for employment are often not accepted or recorded if no work is available in many Gram Panchayats. Entering all applications into the system (and providing a dated receipt) would provide a truer picture of demand for MGNREGS work and help applicants access their unemployment allowance when no work is available.
- These improvements have the potential to enable an estimated 14 million rural households across the five study states to receive more entitlements under the scheme.

# In Conclusion

MGNREGS is critical to the livelihood security of vulnerable households in rural India and several aspects of the scheme are working well. All households that were able to apply for employment under the scheme received it, and most of them also received their wages. Most, if not all, Gram Panchayats carried out exercises such as employment demand surveys and annual work planning that are prescribed in the MGNREGS guidelines, thereby strengthening the scheme's decentralized planning and implementation. However, critical gaps continue to undermine the scheme's welfare potential. Beneficiaries, especially women, continue to struggle to enroll in the scheme or apply for employment due to lack of awareness, complex or time-consuming processes, and limited work availability. Wages are delayed for most households, leading to additional hardships. On the administrative front, Gram Panchayats lack adequate staff strength and technical skills to seamlessly implement MGNREGS. Bridging these gaps could improve the scheme's overall effectiveness in providing a safety net to vulnerable households and strengthening the rural economy overall.

Our study brings to light new evidence on some of the issues highlighted above and makes recommendations to bridge these gaps. However, further research is necessary to understand how the scheme is faring, especially in the wake of the Covid-19 pandemic. Below are some areas that could benefit from further research:

- Unpacking the experience of vulnerable groups, such as single women, of applying for and receiving employment under MGNREGS, including prevalence of potential discrimination(s) they might face
- Adequacy of current entitlement provisions, including number of days of employment guarantee, wage, and allowance rates, etc.
- Understanding incentive structures of Gram Panchayat, Block, and District level officials in implementing MGNREGS
- Comparison of Gram Panchayat level employment plans with those approved by the state and the reconciliation process for these plans against state level MGNREGS budgets/ employment targets
- Effectiveness of planning processes under the Gram Panchayats and how well convergence with other schemes is functioning
- Utility and durability of different types of assets being created under MGNREGS
- Costs and benefits of widening the scope of MGNREGS to include urban areas

# Abbreviations and Glossary

Abbreviations	
AP	Andhra Pradesh
CFT	Cluster Facilitation Teams
CSO	Civil Society Organization
FRA	Forest Rights Act
FTO	Fund Transfer Order
FY	Financial Year
INR	Indian Rupee
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIS	Management Information System
PFMS	Public Financial Management System
SC	Scheduled Castes
SHG	Self-Help Groups
ST	Scheduled Tribes
UP	Uttar Pradesh

Glossary of Terms	
<b>Active worker</b>	Registered individuals who have demanded MGNREGS employment at least once under the scheme in the current or last three financial years.
<b>Beneficiary</b>	An adult individual in rural India who is registered to avail employment under the MGNREGS scheme and is listed on a job card.
<b>Beneficiary household</b>	A rural household that has registered to avail employment (at least one adult member) under MGNREGS and has been issued a job card.
<b>Failure to receive entitlements</b>	A household or individual was unable to either register for a job card, or if registered (i.e., they are a beneficiary), they either did not receive work or wages for their employment under the scheme.
<b>Fund Transfer Order</b>	Order prepared at the block level for release of wages to beneficiaries after verification of worksite attendance and beneficiaries' account details.

## Glossary of Terms

<b>Gram Panchayat</b>	<p>Gram Panchayat is a local governance unit comprising a village or a group of villages. It was established through the 73rd Amendment in the Indian constitution. The Gram Panchayat comprises elected officials and the administrative work is carried out by the Panchayat secretary.</p> <p>Gram Panchayats are responsible for local monitoring and implementation of MGNREGS including issuing job cards, demand planning, work allocation, etc. They are a designated implementation agency under the scheme and are responsible for at least 50% of works undertaken in the Gram Panchayat area.</p>
<b>Gram Rozgar Sewak</b>	Employees under the MGNREGS scheme who assist the Gram Panchayat in implementing MGNREGS such as by aiding acceptance of applications for job card, undertaking verification of applicants, supporting execution of works, etc.
<b>Job card</b>	Registration document issued to a beneficiary household. It lists adult members of the household who have expressed interest in availing employment under MGNREGS.
<b>Job card holder</b>	An individual who is listed on a valid job card.
<b>Local administrator</b>	Gram Panchayat mukhiya (head) or the Panchayat Secretary who oversees implementation of MGNREGS at the Gram panchayat level. In our survey we strived to interview the mukhiya where possible. If the mukhiya was not available, we interviewed the Panchayat secretary.
<b>Low-income household</b>	Households with a monthly income of less than INR 30,000. This definition is different from other definitions (e.g., various poverty line definitions). For this study, we intentionally used a broad definition to capture important segments in rural India that may benefit from MGNREGS, such as households with seasonal income that may only seek MGNREGS work for a few months in a year. (MGNREGS eligibility does not depend on any income criteria).
<b>Management Information System</b>	An online system setup by the Ministry of Rural Development, Government of India to capture real time data on various aspects of MGNREGS' implementation and make the scheme more transparent and accountable.
<b>Single women</b>	For the purpose of this study, we defined single women as those women that are either divorced, widowed, separated, or never married.

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