PERFORMANCE EVALUATION OF MGNREGA/ VB-G RAM G SCHEME IN KERALA

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CERTIFICATE

This is to certify that the project titled "PERFORMANCE EVALUATION OF MGNREGA/ VB-G RAM G SCHEME IN KERALA "submitted in partial fulfilment of the requirement for the award of the degree of Bachelor of Arts in Economics to St. Teresa's College (Autonomous) (Affiliated to Mahatma Gandhi University, Kottayam) is a Bonafide record of the work done by the project group under my supervision and guidance.

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CHAPTER -I

INTRODUCTION

1.1. INTRODUCTION

Rural employment guarantee programmes have long been a cornerstone of India's social welfare architecture, designed to provide livelihood security through guaranteed wage employment for rural households. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been the legislative basis for these initiatives since it was adopted in 2005, providing a minimum of 100 days of unskilled manual jobs a year to willing rural workers a year and creating durable rural assets in the process. It brought over 20 years' worth of poverty alleviation for rural households, increased the number of opportunities to get a livelihood and buoyed local economies.

Recently, the Government of India enacted an innovative legislative regime, called Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025 (VB-G RAM G Act) in late 2025, which replaces the MGNREGA and reorients the strategy of the design and implementation of rural employment guarantees through an updated statutory mandate. This is a critical policy shift in perception and delivery of rural employment in India. The new Act includes an increase in the statutory guarantee of employment from 100 days to 125 days per rural household per year; it establishes a 60:40 scheme for central government to fund most states; replaces open-ended labour budgeting with normative allocations and allows for temporary halts in employment provision that follow peak agricultural seasons. The changes reflect an attempt at the coordination of rural job guarantees to overall development objectives of "Viksit Bharat @2047" as well as the change in fiscal commitments and programme operations at the national and state level.

The change in policy has caused heated discussion. The new funding model, cutting the Central Government's expenditure share- is said to transfer a greater financial burden to states, potentially limiting employment generation and eroding the right-to-work ethos that powered the original programme. Concerning Kerala, present State Finance Minister and other State Government officials have expressed worry that the revised cost-sharing mechanism may be creating an extra financial hurdle of between Rs 1,600 crore and Rs 2,000 crore per annum and restrict the ability of the scheme to operate in practice at the locality level. These changes, they contend, contradict the spirit of demand-driven employment guarantees and could strain state finances.

Against this background, the study seeks to assess the efficiency of the scheme in Kerala by examining its district-level performance and socioeconomic impacts. With a specific

focus on a selected panchayat in Ernakulam district, the study analyses key performance indicators such as employment generation, participation levels, effectiveness of wage payments, productivity enhancement, and asset creation.

1.2. REVIEW OF LITERATURE

The literature on VB-G RAM G/MGNREGA largely focuses on four key dimensions. These include its role in employment generation and livelihood security, the financial aspects such as wage payments and income support, women's participation and empowerment, and the extent of inclusion of Scheduled Caste and Scheduled Tribe households. Together, these aspects provide a comprehensive understanding of the scheme's socioeconomic performance and equity outcomes.

S. No	Author & Year	Content	Methodology	Major Findings	Limitations
EMPLOYMENT ASPECT					
1.	Rajpal (2019)	Examines the physical and financial progress of MGNREGA in Haryana and its role in rural development.	Descriptive statistical analysis and trend analysis of employment generation.	Found an increase in the number of job card holders and households provided employment during 2018–2022, along with improved participation of women under MGNREGA.	Reliance on secondary data limits depth of analysis.
2.	Madhuri Devi & Agarwal (2014)	Assesses employment generation and economic development of rural poor under MGNREGA in Rajnandgaon district, Chhattisgarh.	Case study approach, household surveys, and document analysis.	Observed that MGNREGA improved rural household incomes and curtailed rural–urban migration through local employment generation.	Study limited to one district; findings not generalizable.

3.	Manoj P.K. (2015)	Studies employment opportunities under MGNREGA and their role in poverty reduction in Kerala.	Quantitative analysis of job days and wages; qualitative satisfaction analysis.	Found that regular availability of employment and timely wage payments under MGNREGA strengthened the income security and economic stability of poor households.	Limited geographical coverage within Kerala.
FINANCIAL ASPECT					
4.	Vikas Jethani (2023)	Examines objectives, economic impact, and financial significance of MGNREGA, especially during COVID-19.	Descriptive and analytical review.	The study highlighted MGNREGA as the world's largest welfare programme and noted its crucial role in providing economic security during the COVID-19 period, particularly for SC/ST communities.	Exploratory study. Findings cannot be generalized.
5.	Minati Sahoo (2013)	Conducts inter-district analysis of MGNREGA in Odisha with focus on financial inclusion through bank/post office wage payments.	Inter-district comparative analysis.	Wage payment delays emerged as a major issue; separation of payment and implementation reduced corruption.	It could not explore field-level banking and postal infrastructure issues in detail.

6.	Abdul Azeez N.P. (2020)	Analyses MGNREGA as a tool for financial inclusion, poverty reduction, and social cohesion.	Construction of a multidimensional Index of Financial Inclusion (IFI).	The study found that MGNREGA contributed positively to financial inclusion, and the Index of Financial Inclusion (IFI) was found to be useful for inter-state comparison.	Lack of adequate data posed difficulties in index construction.
7.	Alam, Shabbir Md. (2014)	Discusses institutional and financial framework of MGNREGA implementation in India.	Conceptual analysis. Policy and document review.	The study explained the institutional roles of MoRD, CEGC, and Panchayati Raj Institutions in fund allocation and programme execution.	No empirical performance analysis included.
WOMEN PARTICIPATION ASPECT					
8.	Drèze & Khera (2009)	Examines women's participation and income access under MGNREGA across states.	Descriptive and analytical review.	The study found out that women's participation under MGNREGA exceeded the mandated one-third, especially in South India.	Lacks micro-level quantitative analysis.
9.	Khera & Nayak (2009)	Studies impact of MGNREGA on women's confidence and household decision-making.	Field surveys and qualitative interviews.	Women experienced improved financial autonomy and confidence, with local employment reducing	Qualitative in nature; region-specific.

				mobility constraints.	
10.	Chopra (2014)	Analyses changes in gender norms due to women's participation in MGNREGA.	Fieldwork and sociological analysis.	The study found that participation in public works programmes enhanced women's community involvement and social empowerment.	Limited economic measurement.
11.	Bhatty (2008)	Studies regional variation in women's participation under MGNREGA.	Comparative regional analysis.	The study found that southern states performed better under MGNREGA due to favourable social norms and stronger governance structures.	No household-level analysis.
12.	Keerthana Rose Alexon Puthukkeril (2013, 2015)	Examines women's economic empowerment under MGNREGA in rural Kerala.	Structured interviews and perception analysis.	The study found high levels of participation in MGNREGA, but a limited perceived impact on household income.	Perception-based analysis.
SC/ST INCLUSION ASPECT					
13.	Neena Malhotra & Navdeep Kour (2023)	Analyses inter-state variation in SC/ST participation under MGNREGA.	Descriptive and comparative state-wise analysis.	The study found significant inter-state variation in MGNREGA performance,	Aggregated data limits causal explanation.

				with Kerala showing relatively strong participation levels.	
14.	Rangappa & Shripathi Kalluraya (2017)	Studies income and employment impact on SC/ST households in Raichur district.	Household surveys and before-after income comparison.	The study found that most of the beneficiaries reported improvements in income levels and overall living standards due to MGNREGA.	District-specific; no control group.
15.	Mittal, Sheth & Seth (2024)	Examines caste-based inequalities in MGNREGA in Bihar and Jharkhand.	MIS analysis, field visits, statistical modelling.	The study found that SC/ST households received fewer workdays than demanded under MGNREGA due to prevailing social and political factors.	Limited regional coverage.
16.	Nitin Dhaktode (2021)	Discusses dignity, freedom, and occupational mobility of SC/ST workers under MGNREGS.	Conceptual analysis. Methods: Policy review.	The study found that MGNREGA reduced dependence on caste-based occupations and helped curb distress migration.	No empirical validation.

1.3. RESEARCH PROBLEM

MGNREGA/ VB-G RAM G is a significant rural employment programme aimed at providing wage employment and livelihood security to rural households. It seeks to reduce unemployment, support vulnerable sections of society and strengthen decentralized planning through local self-government institutions. For example, Kerala is thought of as relatively successful in terms of implementation of MGNREGA as far as women's participation and community engagement is concerned. Nevertheless, despite positive performance at the state level, there are disparities between districts and at the panchayat level vis-a-vis the creation of employment, inclusion of certain social groups and effectiveness of implementation at the grassroots level.

Existing studies have been directed at either a national or state-level examination, while there is still no such work at the district or panchayat level based in Kerala. Consequently, a micro-level study is required to understand the operational conditions in MGNREGA in a local context. This study seeks to fill this gap by assessing the performance of MGNREGA in Kerala via case study on a selected panchayat in Ernakulam district.

1.4. OBJECTIVES OF THE STUDY

1. To develop a composite index using key performance indicators to assess and compare the overall effectiveness of the MGNREGA/ VB-G RAM G programme across Kerala State.
2. To evaluate the scheme performance using selected indicators in a selected Panchayat of study area.

1.5. METHODOLOGY

The study adopts a descriptive research design, as it aims to analyse the performance of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) across districts in Kerala. The study makes use of both primary and secondary data. Secondary data are used for district-level analysis across Kerala, while primary data are collected from MGNREGA workers in the selected panchayats of Elamkunnapuzha and Nayarambalam in Ernakulam district to capture ground-level realities. A total of 35 workers were surveyed, comprising 17 respondents from Elamkunnapuzha Panchayat and 18 respondents from Nayarambalam Panchayat.

1.5.1. SOURCES OF DATA

Both primary and secondary sources of data are used in the study. Secondary data were collected to analyse district-level performance of MGNREGA across all districts of Kerala. The data were obtained from official MGNREGA official web portal. The data were used to compare employment generation, participation patterns, and performance indicators across districts. The data used to assess the performance of MGNREGA in the state of Kerala.

The study employs a composite index approach to evaluate the performance of the MGNREGA in Kerala, using district-wise and year-wise data derived from MGNREGA website. Further relevant data have been gathered from the Census of India. Key indicators incorporated into the index include household employment coverage, SC/ST and women participation, average days of employment per household, completion of 100 days of work, disabled person participation and the share of wages in total expenditure. Combining all these indicators, an index named as 'Composite Index of MGNREGA Performance (CIMP) is prepared to capture the performance of MGNREGA in different districts using the methodology developed by Mishra & Nathan (2008) and Sarma (2010).

Primary data were collected from MGNREGA workers in the selected panchayats of Elamkunnapuzha and Nayarambalam of Vypin Island in Ernakulam district to understand employment availability, wage payments and worker participation under the scheme. A structured questionnaire was prepared to collect primary data. The population of the study consists of MGNREGA workers in Kerala. For primary data collection, the population is limited to workers in the selected panchayats. A sample of 35 MGNREGA workers was selected from two panchayats of Ernakulam district, comprising 18 workers from Nayarambalam Panchayat and 17 from Elamkunnapuzha Panchayat. Ernakulam district, with its mix of highly urbanized areas, coastal villages, and semi-rural panchayats such as Nayarambalam and Elamkunnapuzha combines economic prosperity with persistent livelihood vulnerabilities, making it an ideal setting to examine the functioning of MGNREGA in Ernakulam. Despite high literacy, industrial growth and overall prosperity, a significant number of households in these panchayats continue to depend on MGNREGA for full employment. Purposive sampling technique was adopted. Respondents were selected based on their availability and willingness to participate during field visits. The data collected were analysed using simple statistical and graphical tools. These tools were used to compare district-level performance and to analyse responses collected from MGNREGA workers at the panchayat level.

The MGNREGA performance across different districts has been computed and visualized in a geo-map that is prepared R software. The analytical framework adopted in field survey is consistent with approaches used in official MGNREGA evaluation reports by the Ministry of Rural Development, which examine programme access, employment and wage delivery and beneficiary awareness as key dimensions of performance.

1.6. SCOPE OF THE STUDY

The study focuses on evaluating the performance and socioeconomic impact of the MGNREGA programme in Kerala at the district level, with special attention to employment generation, social inclusion, and financial effectiveness. It encompasses analysis of key indicators such as household employment coverage, participation of women, SC/ST, and disabled persons, average days of employment, completion of 100 days of work, and wage expenditure. The findings are expected to provide insights into regional disparities, effectiveness of policy implementation, and areas for improvement to enhance the programme's reach and equity.

1.7. THEORETICAL FRAMEWORK

The performance of MGNREGA can be understood through the integration of Keynesian employment theory and the theory of public works programmes. According to Keynesian economics, government intervention is essential during periods of inadequate private demand, with public expenditure acting as a tool to generate employment and income for under-employed populations. MGNREGA operationalizes this principle by providing wage employment to rural households when private sector opportunities are insufficient, thereby increasing income, stimulating rural demand, and supporting local economic activity.

Complementing this, the theory of public works programmes emphasizes that government-funded employment initiatives not only provide immediate income support but also create productive assets that contribute to long-term development. Under MGNREGA, employment is generated primarily through unskilled manual labor in activities such as rural road construction, water conservation, and land development. This dual focus allows the scheme to offer short-term employment relief while simultaneously enhancing rural infrastructure, livelihoods, and sustainable development outcomes.

Thus, MGNREGA's performance can be theoretically framed as a mechanism that leverages public expenditure to address unemployment, promote social inclusion, and foster rural development through asset creation and income generation.

1.8 CHAPTER SCHEME

Chapter I: Introduction to MGNREGA and Rural Employment in Kerala- This chapter provides the conceptual background of the study by introducing the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) as a rights-based rural employment programme in India. It discusses the relevance of the scheme in addressing rural unemployment, income insecurity, and social inclusion, with special reference to Kerala. The chapter outlines the statement of the problem, objectives of the study, research methodology, theoretical framework, scope, limitations, and the relevance of recent policy discussions, including emerging rural employment frameworks such as VB-GRAM-G.

Chapter II: Review of Literature on MGNREGA- This chapter presents a systematic review of existing literature related to MGNREGA. The review is organised under thematic areas such as employment aspects, financial aspects, women's participation, and Scheduled Caste and Scheduled Tribe participation. By examining the findings, methodologies, and limitations of previous studies, the chapter identifies research gaps and establishes the relevance of the present study.

Chapter III: Performance Analysis of MGNREGA in Kerala- This chapter analyses the performance of MGNREGA across Kerala using district-level secondary data. It examines inter-district variations in employment generation, household participation, completion of 100 days of work, expenditure patterns, and inclusion of vulnerable groups. Composite indicators are used to assess relative district performance and identify best-performing, moderate-performing, and poor-performing districts, providing a macro-level understanding of MGNREGA implementation in the state.

Chapter IV: MGNREGA Performance in Elamkunnapuzha and Nayarambalam Panchayat- This chapter focuses on the micro-level analysis of MGNREGA implementation in the selected panchayats of Elamkunnapuzha and Nayarambalam in Ernakulam district. Based on primary data collected from MGNREGA workers, the chapter examines the socio-economic profile of workers, Job Card details, employment availability, wage payments, awareness levels, access to grievance redressal

mechanisms, and worksite facilities. The chapter provides insights into grassroots-level functioning and operational challenges of the scheme.

Chapter V: Findings, Suggestions, and Conclusion- The final chapter summarises the major findings of the study in relation to the stated objectives. It highlights key strengths and challenges in the implementation of MGNREGA at both state and panchayat levels. Based on the findings, the chapter offers practical and policy-oriented suggestions to improve wage payment mechanisms, household-level participation, employment diversification, and administrative efficiency under MGNREGA and VB-GRAM-G. The chapter concludes by reaffirming the importance of MGNREGA as a critical social safety net for sustainable rural livelihoods in Kerala.

1.9. LIMITATIONS OF THE STUDY

1. The primary data for the study are confined to two panchayats of Ernakulam district- Elamkunnapuzha and Nayarambalam- with a sample size of 35 MGNREGA workers. Therefore, the findings based on primary data cannot be generalised to all panchayats or districts of Kerala.
2. The study relies on secondary data from official MGNREGA portals and government reports for district-level performance analysis. Any limitations arising from data accuracy, reporting delays, or inconsistencies in data updating across districts may influence the results of inter-district comparisons.
3. During primary data collection, some workers were reluctant to disclose personal and household income details, which may have affected the accuracy of income-related responses and limited deeper analysis of income variations among MGNREGA workers.

CHAPTER II

VB-G RAM G /MGNREGA SCHEME -AN OVERVIEW

This chapter examines the performance of VB-G RAM G /MGNREGA across Indian states with a focus on key indicators such as person-days of employment generated, the number of active workers, and households benefitted, to evaluate the effectiveness of the programme and its overall impact on rural livelihoods.

2.1. VB-G RAM G /MGNREGA Scheme

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the most significant rights-based legislations in India's social and economic history. Enacted in 2005, it provides a legal guarantee for wage employment to every rural household that demands work. It is a transformative policy aimed at enhancing livelihood security, strengthening grassroots governance, and fostering inclusive rural development. The scheme represents a paradigm shift from welfare to rights, ensuring that rural citizens have a legal entitlement to employment opportunities.

2.1.1. Key Provisions and Features

VB-G RAM G /MGNREGA mandates the provision of at least 100 /125 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. The scheme is implemented through Panchayati Raj Institutions (PRIs), ensuring decentralized planning, transparency, and accountability at the village level.

The Act also emphasizes social inclusion by prioritizing marginalized groups such as Scheduled Castes (SCs), Scheduled Tribes (STs), women, and Below Poverty Line (BPL) families. At least one-third of the beneficiaries under MGNREGA must be women, and wages are paid equally to both men and women, thereby promoting gender equity in rural employment.

2.1.2. Types of Permissible Works

MGNREGA promotes productive, durable, and environmentally sustainable works that strengthen rural infrastructure and natural resources. At the Panchayat level, a wide range of activities are undertaken under the scheme.

In the agriculture sector, works include NADEP composting, vermicomposting, and the preparation of liquid bio-manures, all of which contribute to soil health and promote organic farming. Similarly, livestock-related works such as constructing poultry and goat shelters, pucca floors for cattle sheds, urine tanks, fodder troughs, and azolla cultivation support integrated farming and enhance rural livelihoods.

In fisheries, MGNREGA funds are utilized for developing fisheries in seasonal water bodies and public lands, which provide additional income to rural households. Coastal area works include creating fish drying yards and planting belt vegetation, which help in coastal protection and livelihood diversification.

Rural drinking water activities include the construction of soak pits and recharge pits, helping in groundwater conservation and water table rejuvenation. Similarly, rural sanitation works such as building individual household latrines, school toilet units, anganwadi toilets and solid and liquid waste management systems improve hygiene and public health in villages.

The scheme also supports construction of anganwadi centres, playfields, and food grain storage structures, strengthening rural social and economic infrastructure. In certain cases, it allows works such as approach roads to railway stations, repairs to earthworks on embankments, and tree plantation along railway lands.

Importantly, specific works like those mentioned in Schedule I of the Act can be carried out on private or homestead lands owned by SCs, STs, BPL families, land reform beneficiaries, small and marginal farmers, and those covered under the Forest Rights Act. These works are subject to the condition that the household has a valid job card and that the beneficiaries themselves contribute labour to the project.

2.1.3. Wages and Employment Conditions

MGNREGA ensures fair compensation through a legally fixed wage rate. As of 1st April 2024, the minimum wage notified by the Ministry of Rural Development stands at ₹374 per man-day, equally applicable to both men and women workers. This ensures gender parity and social justice. Payments are made directly into the workers' savings bank or post office accounts on a weekly or fortnightly basis, minimizing corruption and leakages through digital transfers.

In cases where employment is not provided within 15 days of the worker's application, the Act mandates the payment of unemployment allowance. This allowance is one-fourth of the wage rate for the first thirty days and not less than half the wage rate thereafter. However, it is not payable if the applicant fails to report for work when called or if the household has already received 100 days of work in that financial year. This provision reinforces the scheme's rights-based approach and accountability of the implementing agencies.

2.1.4. Institutional Framework and Role of Panchayats

The implementation of MGNREGA follows a bottom-up approach. Gram Panchayats are the principal agencies responsible for planning and execution of works, while the Programme Officer at the block level and the District Programme Coordinator oversee implementation, fund management, and monitoring. Gram Sabhas plays a crucial role in identifying projects and conducting social audits, which serve as community-based oversight mechanisms to ensure transparency, prevent corruption, and assess the quality of work.

This decentralized framework empowers local self-governance institutions, enhances participatory democracy, and fosters community ownership of development works. By combining wage employment with the creation of durable assets, MGNREGA strengthens the economic foundation of rural areas.

2.1.5. Impact on Rural Development

Since its inception, MGNREGA has had a profound impact on rural livelihoods. It has reduced seasonal migration, provided a safety net during agrarian distress, and improved the purchasing power of poor households. The assets created under the scheme - such as water conservation structures, rural roads, and soil fertility measures- have contributed to agricultural productivity and ecological restoration.

For women, MGNREGA has been a source of empowerment and financial independence. Equal wages, proximity of worksites, and flexibility in working hours have encouraged greater participation of women in the rural workforce. The scheme has also facilitated skill enhancement and community cohesion in many regions.

2.2. Objectives of the Mahatma Gandhi National Rural Employment Guarantee Act:

1. To Provide Guaranteed Wage Employment:

The foremost objective of MGNREGA is to ensure at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer for unskilled manual work. This legal right to work is a historic step towards reducing rural poverty and unemployment.

2. To Enhance Livelihood Security:

By providing steady employment opportunities, the Act aims to strengthen the livelihood security of rural families. It seeks to provide a safety net for the poor during

agricultural lean seasons, thereby preventing distress migration and ensuring income stability.

3. To Promote a Demand-Driven Approach:

MGNREGA is designed as a demand-driven programme where employment is provided whenever it is sought. The provision of work is triggered by the demand from wage seekers, making it fundamentally different from earlier allocation-based programmes. This ensures that resources flow to areas where employment needs are greatest.

4. To Ensure Transparency and Accountability:

The Act introduces mechanisms like social audits, maintenance of records at the village level, and regular reporting to Parliament and State Legislatures. These provisions aim to make implementation transparent and hold officials accountable to the people.

5. To Empower Local Governance:

A unique feature of MGNREGA is the decentralised planning system. Gram Panchayats are responsible for implementing at least 50 per cent of the works. The Gram Sabha plays a crucial role in deciding the nature and order of works to be undertaken. This bottom-up planning encourages community participation and strengthens grassroots democracy.

6. To Encourage Natural Resource Management:

MGNREGA moves beyond being just an employment programme. It focuses on creating durable assets that enhance the productivity of land and water resources. By linking employment generation with sustainable development, it contributes to long-term ecological and economic benefits.

7. To Ensure Legal Entitlement and Compensation:

The Act provides a legal guarantee of work. If employment is not provided within 15 days of demand, the worker is entitled to an unemployment allowance. Similarly, delays in wage payments attract compensation. These legal safeguards make MGNREGA a rights-based initiative rather than a welfare measure.

8. To Foster Inclusive Growth:

Through its self-targeting design, MGNREGA attracts participation from the poorest and most marginalized sections, including Scheduled Castes, Scheduled Tribes, and women. This inclusivity promotes social equity and broad-based economic growth.

9. To Strengthen Accountability through Oversight:

The Act requires annual reports by the Central and State Employment Guarantee Councils to be presented before Parliament and State Legislatures. This ensures continuous monitoring and political oversight of the programme's outcomes.

10. To Promote Participatory and Sustainable Development:

MGNREGA combines employment generation with the creation of community assets such as ponds, roads, and irrigation channels. These projects improve local infrastructure, enhance agricultural productivity, and support sustainable rural livelihoods.

In essence, the objectives of MGNREGA go beyond providing temporary employment. They aim to ensure social justice, empower rural communities, promote transparency, and build a foundation for sustainable and inclusive rural development.

2.3. Challenges in Implementation

Despite its success, MGNREGA faces several operational challenges. Delays in wage payments, inadequate fund allocation, and local-level corruption sometimes hinder its effectiveness. Lack of timely social audits and irregular updating of job cards also affect transparency. Additionally, in some states, the quality of assets created has been questioned due to poor planning and technical supervision.

However, recent reforms such as digital attendance, Aadhaar-linked payments, geo-tagging of works, and the use of the National Mobile Monitoring System (NMMS) app are improving efficiency and accountability. Continuous efforts are being made to strengthen monitoring mechanisms and enhance convergence with other rural development programs.

The number of working days per worker is low in many areas. This may be because of delayed fund release, weak planning or shortage of projects. Overall, the low national average person-days per worker shows that work is not evenly available. To improve this, more local projects, timely fund flow, and proper monitoring are needed so that all registered workers get fair opportunities for employment. MGNREGA plays a key role in reducing poverty. If all states follow the examples of Mizoram and Kerala, the programme can deliver even better results and help build self-reliant rural communities.

2.4. Reframing Rural Employment through the Viksit Bharat–G RAM G Bill, 2025

Rural employment in India for nearly 20 years has been linked to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Launched in 2005, MGNREGA signalled a landmark change in social policy as it gave rural households a legal right of securing wage employment for their families. It was far more than a poverty alleviation programme, but the claim: that work was a right, not a welfare concession. The Act helped to stabilise rural incomes over time, supported consumption in lean agricultural seasons, reduced distress migration and created basic public assets around villages. However rural India in 2025 is not the same as rural India in 2005. Economic conditions, livelihood patterns, technology and governance systems have been significantly altered. MGNREGA developed through digitization, administrative reforms, and enhanced monitoring but much of its underlying structure remained problematic. The Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin) Bill, 2025 emerges against this backdrop as a sweeping project towards a real redefined rural employment policy and not just one that is marginal to the fold. MGNREGA produced significant results over the course of its existence. Women's participation grew steadily: digital wage payments became the norm, Aadhaar systems proliferated, and geo-tagging increased the tracking of assets. The programme also proved the ability of local authorities and front-line workers to operate a massive nationwide programme in challenging circumstances. Yet these delivery improvements did not eliminate underlying problems. Misreporting, work/expenditure mismatch, delays in wage payments, and limited completion of the full 100 days of work remained. In most states, a limited fraction of households could successfully receive the maximum entitlement and was more affected, especially since the pandemic. Meanwhile, larger social and economic shifts were forming new rural society in India. Poverty levels dropped drastically over the past decade, consumption improved, financial inclusion deepened, and livelihoods became more diversified away from agriculture. Digital connectivity changed how welfare was provided and tracked. In this environment, an open-ended, demand-driven employment scheme established around the early 2000s started to seem out of step with what the contemporary reality looked like. These elements provided the rationale for a subsequent statutory framework instead of incremental changes to MGNREGA. MGNREGA has been replaced by the Viksit Bharat–G RAM G Bill, 2025 which retains the primary principle of job guarantee. Perhaps its most high-profile change was the expansion from

guaranteed employment for only 100 to 125 days per rural household per financial year. The Bill also implements a 60-day pause in public works during peak agricultural seasons to reduce public service interruptions while agriculture is being productive, and public sector construction must avoid competing for workers, particularly those on farms. This model aims at reconciling the competing priorities of agricultural producers and wage earners as their economies are entwined in rural and hinterland economies. The other big move relates to employment being tied to development results. Wage employment within the new framework will be directly linked to resilient and durable rural infrastructure in four priority areas: water security, core rural infrastructure, livelihood-relevant infrastructure, and climate resilience works. It represents a transition from siloed asset generation to strategized development. The work is expected to lead to long-term productivity gains, rather than short-term outputs, such as water conservation, irrigation, roads, storage facilities, flood control and other infrastructure. All assets created in the Mission are put into the Viksit Bharat National Rural Infrastructure Stack, which facilitates collaborative planning and monitoring at the national level. However, planning authority is decentralized through Viksit Gram Panchayat Plans, which are prepared at the local level and are integrated with national systems such as PM Gati Shakti. This blend of decentralized planning with national integration seeks to maintain the local relevance associated with a coherent approach, but also regional coherence. The financial architecture of the scheme represents a second shift away from MGNREGA. The shift from a purely demand-driven model to normative funding under a centrally sponsored scheme framework is intended to address long-standing issues of unpredictability and delayed fund releases. Normative allocation provides objective parameters of funding, keeping the legal guarantee such as employment or unemployment allowance. It is good for budget discipline and for accountability, particularly for states. The annual cost of the Mission is estimated at ₹1.51 lakh crore, including contributions from states, with the Centre contributing around ₹95,700 crore. The cost-sharing is 60:40 in most states; with more centralized support for North-Eastern and Himalayan states, as well as the full central financing of Union Territories not supported by legislatures. By necessity, states have already provided funds from the previous framework, and the change to more predictable financing will result in more responsible fiscal management rather than further hardships. In short, the Viksit Bharat–G RAM G Bill of 2025 marks the transition of India's rural employment policy. It builds on achievements MGNREGA has made but recognizes its limits in a changed socio-economic context. In this way expanding on employment guarantees, linking wage work to productive infrastructure and reforming

financing arrangements strengthens governance, and it reframes rural employment as sustainable rather than temporary. To align rural livelihoods with the broader vision of Viksit Bharat 2047 the Bill is introduced.

2.5. STUDY AREA- ERNAKULAM DISTRICT

Ernakulam district specifically formed the basis of this study because it displays both economic development and livelihood vulnerability that are not well covered in the broader contexts of Kerala. Geographically, the district is centralized in the state, comprising coastal belts, islands, midland villages, and a highly urbanized core based around Kochi. Such diversity makes Ernakulam an appropriate place to explore how rural employment programmes such as MGNREGA work in places that have not traditionally been identified as economically backward. Ernakulam has a population of over 34 lakhs according to the 2011 Census and is one of the highest literacy rate districts (around 96 per cent). Almost two out of three of the district's population reside in cities with high levels of industrialisation, service sector growth and urban/suburban infrastructure. The district also has a significant number of smallholder coastal and semi-rural panchayats whose main source of employment is fishing, casual work and informal employment. Economically, Ernakulam is widely regarded as the most prosperous region in the state which has the highest incomes and employment output in Kerala. But, with a continued high population of MGNREGA employees in the district, it can be considered that economic expansion has not translated into a safe job for all sections of the population. More than twenty-seven thousand families in Ernakulam, in recent years, completed the full 100 days of work required by MGNREGA, even though the district is relatively developed, and there remains sustained demand for wage employment. This contradiction of high development indicators and reliance on public employment programmes makes Ernakulam an interesting and very relevant place to study MGNREGA operation and significance.

2.5.1. Selected Panchayat 1: Nayarambalam Grama Panchayat

We identified Nayarambalam Grama Panchayat as one of the study areas because of its distinct coastal character and local livelihood structure as well. Located on Vypin Island in Ernakulam district, the panchayat is nestled in the Arabian Sea and backwaters with great impacts to the economic activities of the local community. Based on the 2011 Census, Nayarambalam has a population of approximately 24,000 and more than 97 per cent shows a good degree of social development. Nayarambalam's employment prospects remain generally limited and are mainly seasonal despite these bright social indications.

Many households rely on fishing, fish-related activities, small commerce markets, and a daily wage labour force. Because of the frequency, intensity and diversity of weather, labor is especially sensitive to the seasonal climate and ecological variation in these sectors. Many workers thus have periods of underemployment instead of total unemployment. This is where MGNREGA comes into play because it is an important source of income for women, the elderly and families without an income stream. Such a gap between education and employment security is brought home by continued demand for MGNREGA work in a high literacy panchayat very close to Kochi. As such, Nayarambalam serves as an important case to explore how MGNREGA can support livelihoods in areas experiencing economic uncertainty along the coast.

2.5.2. Selected Panchayat 2: Elamkunnapuzha Grama Panchayat

Elamkunnapuzha Grama Panchayat was selected for representing a peri-urban coastal area facing rapid development pressures. Situated at the northern edge of Kochi, an area which is in an advantageous position being very close to port infrastructure, industrial activities, large-scale development projects, Elamkunnapuzha is situated on this terrain. Census data shows the panchayat has a population of around 23,700 and close to 97 per cent literacy rate. Although Elamkunnapuzha has strong employment links, the local reality is a different one. Development projects have transformed land uses and upset traditional income sources, especially fishing and related activities. Meanwhile, employment opportunities created by the industrial and port activities in the neighborhood have not been available to all members of the community, especially those with less skill or ageing workers. Consequently, some of the population remains dependent on informal and casual sector employment and MGNREGA is an important livelihood security source. MGNREGA workers are present at a panchayat located along one of Kerala's major economic hot spots, further indicating this patchy distribution of development-related gains. As a result, Elamkunnapuzha acts as a key environment for considering MGNREGA implications in developing urban regions where growth has occurred simultaneously with job insecurity.

CHAPTER III

PERFORMANCE ANALYSIS OF MGNREGA IN KERALA

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a demand-driven wage employment program. It ensures that every rural household will have up to 100 days of paid, unskilled manual labour in a fiscal year. The chapter explores the financial aspects of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). This chapter investigates the allocation and utilization of public funds in India under MGNREGA scheme and analyzing the same at sub national level with special reference to the state of Kerala.

Rural areas characterized by extreme poverty, covert unemployment, low skill levels and little occupational diversity, public works programs are an essential labour market and social assistance intervention. From the Maharashtra EGS (1972–73) to the national MGNREGA (2006–07), India has undertaken several labors- intensive public works projects, drawing on international experiences and development viewpoints like Nurkse's surplus-labour theory.

(S Mahendra Dev, IGIDR, Impact of 10 years of MGNREGA: An overview). [1]

Since the 1990s, India's economy has grown rapidly and steadily, averaging roughly 7% per year between 1990 and 2000. Nevertheless, neither the socially vulnerable caste groups nor households in the lowest income quintiles have seen an improvement in living conditions because of this improvement (Gupta, 2018). Rather, data indicates that economic expansion has exacerbated intra and inter-state disparities and sustained rural poverty, with 33.3% of rural residents living below the poverty line in 2009-2010 (Ghosh & Chandrasekhar, 2007; Panagariya, 2014). **(Patwardhan & Tasciotti, 2022).** [2]

Dr. Gunabhagya's report, "Performance Analysis of MGNREGA in Karnataka" offers an empirical assessment of the Mahatma Gandhi National Rural Employment Guarantee Act's implementation effectiveness in each of Karnataka's districts. The main objective of the study is to evaluate district-level performance using specific indicators that represent the program's overarching objectives. Its three main objectives are to analyze trends and patterns in public spending on MGNREGA, assess interdistrict differences in implementation results, and provide evidence-based policy recommendations to increase the program's effectiveness. According to the study, households only receive half of the guaranteed employment days and only a small percentage of them reach 100 days. Additionally, districts with lower performance levels spend more on material and

[1] S. Mahendra Dev, *Impact of 10 Years of MGNREGA: An Overview*, Indira Gandhi Institute of Development Research (IGIDR), Mumbai.

[2] Sharvari Patwardhan and Luca Tasciotti, *"The Effect of the Mahatma Gandhi National Rural Employment Guarantee Act on the Size of Outstanding Debts in Rural India,"* **Journal of Development Effectiveness**, 15(4), 2022, pp. 353–372. https://doi.org/10.1080/19439342.2022.2103169.

administrative expenses than wages, highlighting the need for improved planning, long term initiatives and increased trust and access for vulnerable groups.[3]

3.1. Performance of MGNREGA Programme in Kerala – A Composite Index Measurement of Indicators.

Methodology:

For evaluating the performance of MGNREGA across districts, a composite index was developed. The construction of the index is based on six indicators: i) the proportion of households that availed employment under the scheme relative to the total number of households in each district with district and year wise household from 2011 Census ii) the share of person days generated for Scheduled Castes, Scheduled Tribes and women in total employment treated as three separate indicators iii) the average number of employment days provided per household iv) the proportion of households completing 100 days of employment among those that availed work v) the share of person-days generated for persons with disabilities in total person days of employment and vi) the share of wage expenditure in total MGNREGA expenditure.

These indicators were combined to construct the Composite Index of MGNREGA Performance - CIMP - which captures inter district variations in MGNREGA programme performance following the methodologies proposed by Mishra and Nathan (2008)[4] and Sarma (2010)[5].

Composite Index of MGNREGA Performance (CIMP)

$$CIMP=1-\frac{\sqrt{(W1-dHHAE)^2+(W2-d\quad)^2+(W3-dS\ )^2+(W4-dWomen)^2+(W5-dA\quad)^2+(W6-dHC100D)^2+(W7-dN\quad)^2+(W8-dWE)^2}}{\sqrt{W1^2+W2^2+W3^2+W4^2+W5^2+W6^2+W7^2+W8^2}}---(1)$$

Whereas,

- dHHAE = dimension value of percentage of households availed employment under the programme out of total number of households in the district

[3] Gunabhagya, *Research Report on Performance Analysis of MGNREGA in Karnataka*, Research Report No. 4/2023-24, Government of Karnataka Fiscal Policy Institute, Bengaluru.

[4]

[5]

- dSC, dST and d Women, = dimension values of percentage of SC ST and Women person-days
- out of total person-days of employment
- dADE = dimension value of average days of employment provided per household
- dHC100D = dimension value of percentage of households that completed 100 days of employment out of total households that availed employment
- dNDP = dimension value of percentage of disabled person-days out of total person-days of employment
- dWE= dimension value of percentage of wage out of total expenditure.

In order to compile these values for constructing an index, dimension values for each indicator were computed, which represent a district's performance on a certain dimension of MGNREGA. Weights were assigned to these indicators based on their importance, with weights believed to vary inversely with indicators' variance, based on Iyengar & Sudarshan (1982)[6] study. On these grounds, those indicators with smaller regional variations are assigned greater weights, with normalization through a constant. After deriving a composite, districts are grouped into three categories-better, moderate and poor performing-based on the quartile system to accommodate for skewed distributions of values. Districts above the third quartile are regarded as better performers, with those between the second and third quartile and those below defined as moderate and poor performers, respectively. An illustration of district-performance of MGNREGA is presented through geo-maps created with R software.

Quartiles Calculation: Computed the quartiles of the sorted composite index values to categorise the districts. This involves:

First Quartile (Q1): The value below which 25% of the data falls.

Second Quartile (Q2): The median value, below which 50% of the data falls.

Third Quartile (Q3): The value below which 75% of the data falls.

Better Performers: Districts with composite index values above the third quartile (Q3).

Formula: Composite Index>Q3

Moderate Performers: Districts with composite index values between the second quartile (Q2)

and the third quartile (Q3).

Formula: $Q2 \leq$Composite Index$\leq Q3$

6

Poor Performers: Districts with composite index values below the second quartile (Q2) but above the first quartile (Q1).

Q1≤Composite Index<Q2.

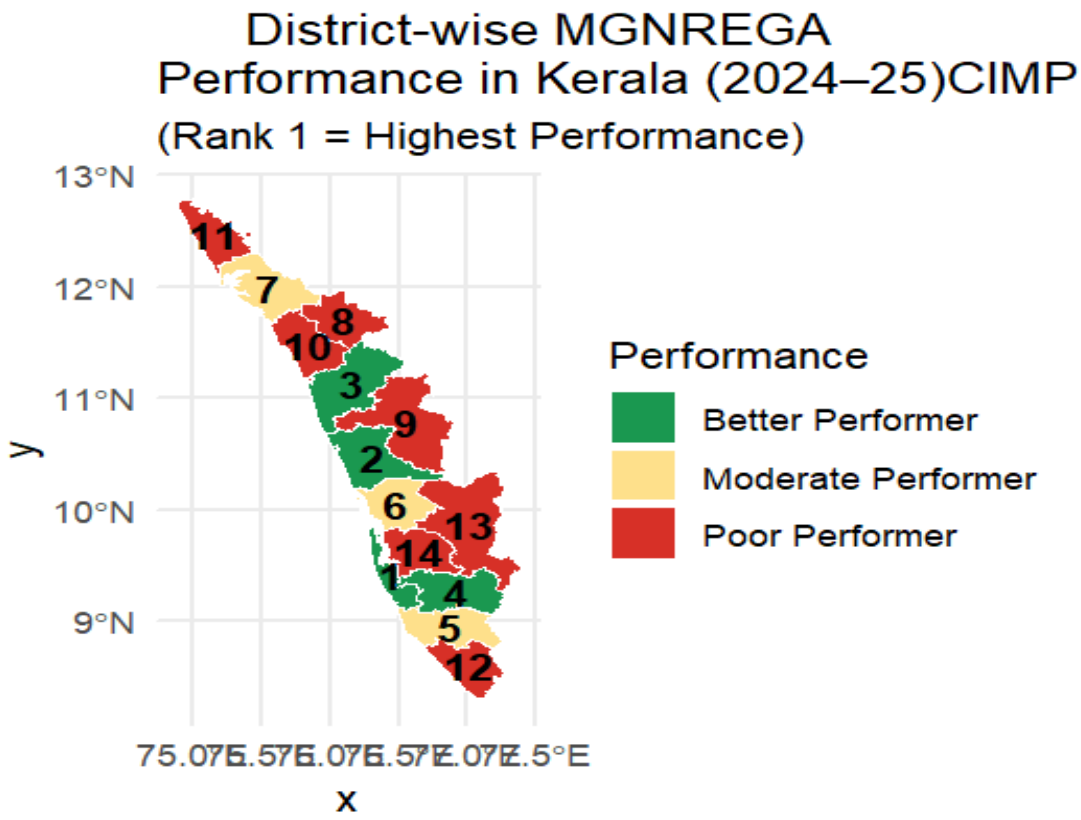
Figure 3.1. District wise CIMP Kerala 2021-22 to 2024-25



Source: Authors' estimates. MGNREGA, Ministry of Rural Development, GOI.

From the district-level maps of CIMP, it can be observed that there is relatively little change in the spatial distribution of MGNREGA performance in the state of Kerala from 2021-22 to 2024-25, except for some districts which have shown better performance on the overall indices. This further confirms that the performance of MGNREGA is largely dependent on the administrative efficiency of the state, which remains relatively more consistent in the long run. However, it is important to note that the presence of persisting disparities in performance between the districts reveals that the state is not entirely uniform in terms of administrative efficiency in implementing MGNREGA.

Figure 3.2. District wise CIMP Kerala 2024-25.



Source: Authors' estimates. MGNREGA, Ministry of Rural Development, GOI.

Best performers

The analysis of MGNREGA performance in Kerala state for the period of 2024-25 found that the top-performing districts were Alappuzha, Thrissur, Malappuram and Pathanamthitta districts since these districts attained the maximum value of the Composite Index of MGNREGA Performance (CIMP). The best district performers in Kerala reflects they have a large percentage of households benefitting from employment, more average days of employment and most households have completed 100 days of employment. Also, the person-days of employment provided to various social category groups have been more and most of the expenditure on employment has been used to meet the cost of wages, while smaller amounts have gone to material and administrative

expenditure. Districts with moderately high CIMP scores indicate moderate performance. Conversely, districts with very low CIMP scores are identified as poor performers.

Moderate performers

The Moderate group of districts scores steadily around the middle value of the Composite Index of MGNREGA Performance. The moderate performers in Kerala during 2024-25 are Kollam, Ernakulam and Kannur. The share of the number of households benefiting from employment under MGNREGA out of the total population is much lower. The average number of days of employment provided to the household is moderately lower as well. Though the ratio of expenditure on wages, materials and administration is satisfactory, it can be further improved to yield maximum benefit to the workers.

Poor performers

Poor performers in Kerala have a relatively less proportion of the rural households taking benefits under MGNREGA. The poor performers in 2024-25 in Kerala are Wayanad, Palakkad, Kozhikode, Kasaragod, Thiruvananthapuram, Idukki and Kottayam.The districts perform poorly as they have a lower proportion of households getting employment benefits through MGNREGA. It has also been observed that in most of these poor performers in Kerala's districts, a substantial proportion was spent on administrative material expenditure. A substantial level of administrative-material expenditure reduces the primary intention of MGNREGA schemes that aim at wage employment.

CHAPTER IV

MGNREGA PERFORMANCE IN ELAMKUNNAPUZHA & NAYARAMBALAM PANCHAYAT:

A FIELD SURVEY–BASED ANALYSIS

This chapter presents a detailed analysis, results, and interpretation of the data collected for the study on the performance of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Nayarambalam and Elamkunnapuzha Panchayats of Ernakulam district. The analysis is based on primary data collected from 35 MGNREGA workers, comprising 18 workers from Nayarambalam Panchayat and 17 workers from Elamkunnapuzha Panchayat.

The chapter aims to examine whether and to what extent MGNREGA functions effectively at the grassroots level, focusing on workers' access to employment, wage payments, worksite conditions, and institutional support. By analyzing responses from workers across the two panchayats, this chapter provides insights into the ground-level implementation of the scheme and highlights both its strengths and operational challenges.

The conceptual framework of the study is based on the premise that the performance of MGNREGA at the panchayat level is influenced by a combination of institutional access, employment delivery mechanisms, and beneficiary awareness, operating within the broader socio-economic context of rural households. At the input level, socio-economic characteristics such as gender, caste, education, occupation, and income determine households' capacity to access the programme. Job card availability and registration act as the primary institutional gateway, enabling eligible households to demand employment under MGNREGA. At the process level, effective implementation of the scheme is reflected through employment provision (number of days worked, completion of 100 days, nature of work) and wage-related outcomes (wage rate, timeliness of payment, and mode of payment). These processes directly influence household income stability and livelihood security. At the outcome level, beneficiary awareness of entitlements, rights, and grievance mechanisms shapes participation intensity, transparency, and satisfaction with the programme. Together, these dimensions determine the overall performance of MGNREGA in terms of employment generation, income support, social inclusion, and rural asset creation.

The analytical framework adopted in this session is consistent with approaches used in official MGNREGA evaluation reports by the Ministry of Rural Development, which examine programme access, employment and wage delivery and beneficiary awareness as key dimensions of performance.

4.1. Socio-Economic Background of Respondents

In this section, the socio-economic background of the respondents is analysed with reference to age, gender, total family members, educational qualification, personal monthly income, occupation other than MGNREGA and monthly household income. The influence of age and gender on public employment programme participation and wage employment dependence is considered. Family size measures the responsibility and dependency of household members, which shapes the importance of employment guarantee schemes for income support. Income-related parameters such as personal and household income are used to determine the economic vulnerability of the beneficiaries and the extent to which households depend on MGNREGA to ensure livelihood security. Occupation other than MGNREGA contributes to assessing if alternative employment opportunities are available.

4.1.1. Age Group of the Respondents

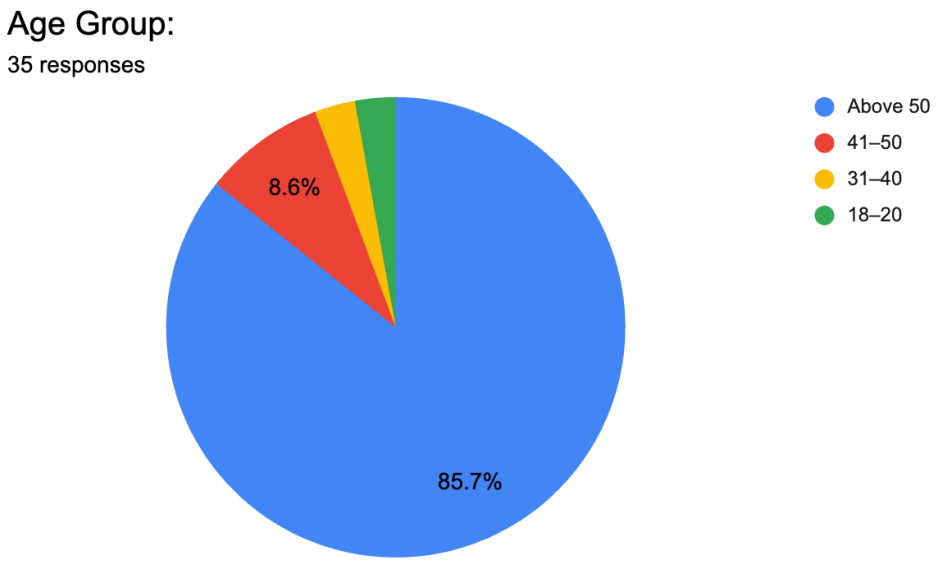


Fig 4.1. - Age Group of Respondents Source: Primary Data

Figure 4.1 illustrates the age group composition of the MGNREGA workers surveyed in the selected panchayat of Ernakulam district. The data shows a high percentage of the respondents being above 50 years, constituting 85.7 per cent of the respondents. This is indicative that participation in the rural employment programme is dominated by older employees. The 41-50 age group forms a smaller proportion of the sample, while participation from younger age groups such as 31-40 and 18-20 is minimal. This low representation of younger workers suggests a reduced reliance on public employment

schemes, possibly due to migration, alternative employment opportunities, or preference for other livelihood options.

Against the backdrop of some policy debate during this period in the VB-GRAM-G framework, this age-wise distribution underlines the ongoing significance of rural employment schemes as a social safety net for older workers. Older participants dominate this data, ensuring that these kinds of schemes not only continue to be extremely important to providing income security for elderly people without access to stable employment, but also highlight the continued need for sustained and inclusive implementation through changing rural employment approaches.

4.1.2. Gender of the Respondents

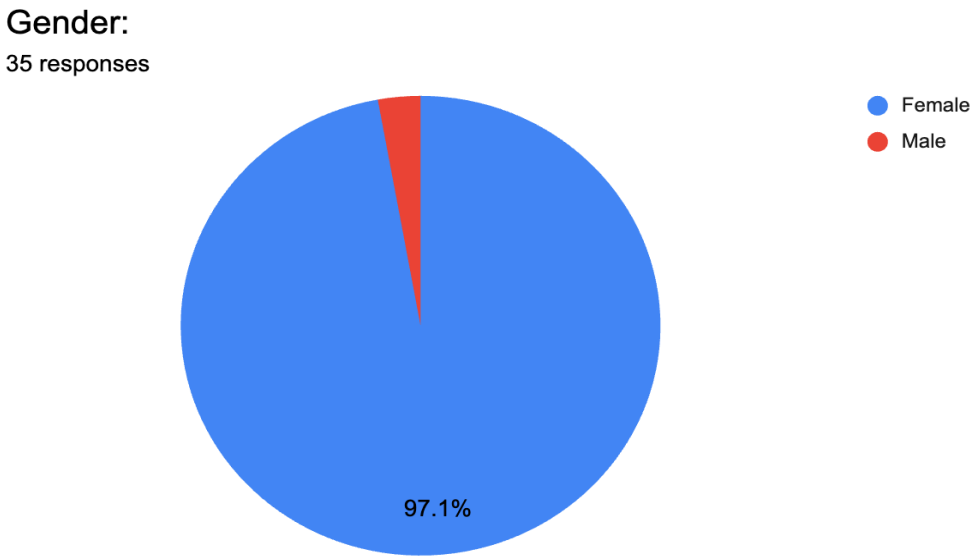


Fig 4.2. - Gender of the Respondents Source: Primary Data

Figure 4.2 presents the gender distribution of MGNREGA workers interviewed in the selected panchayat of Ernakulam district. The analysis shows a highly skewed distribution, where women made 97.1 per cent of the sample, while male participants are a very low proportion. The high participation of females suggests that MGNREGA employment in this study region is mainly female-oriented, as is typical of Kerala's wider picture of high female representation in public employment initiatives. This indicates that women rely more on MGNREGA as a secure source of income and employment. The findings also emphasize the importance of ensuring that evolving policy frameworks continue to shield and secure women's access to opportunities for employment.

4.1.3. Distribution of Respondents Based on Total Family Members

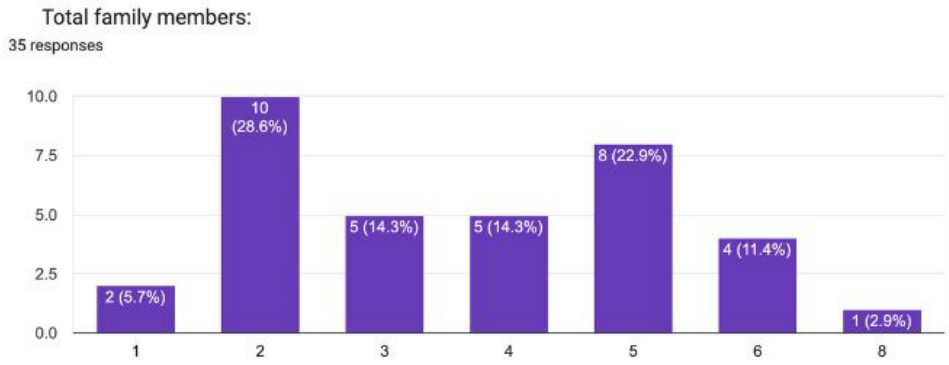


Fig 4.3- Distribution of Respondents Based on Total Family Members Source: Primary Data

Figure 4.3 presents the distribution of respondents based on the total number of family members. The respondents predominantly belonged to two-member households (28.6 per cent), then five-member households (22.9 per cent) as a result it is noticeable the occurrence of small to medium-sized families in the MGNREGA workforce. The sample includes 14.3 per cent of households with three and four members each and 11.4 per cent of households with six members. In contrast, a relatively small share is represented by very small households with one member (5.7 per cent) and larger households with eight members (2.9 per cent).

4.1.4. Distribution of Respondents Based on Education Qualification

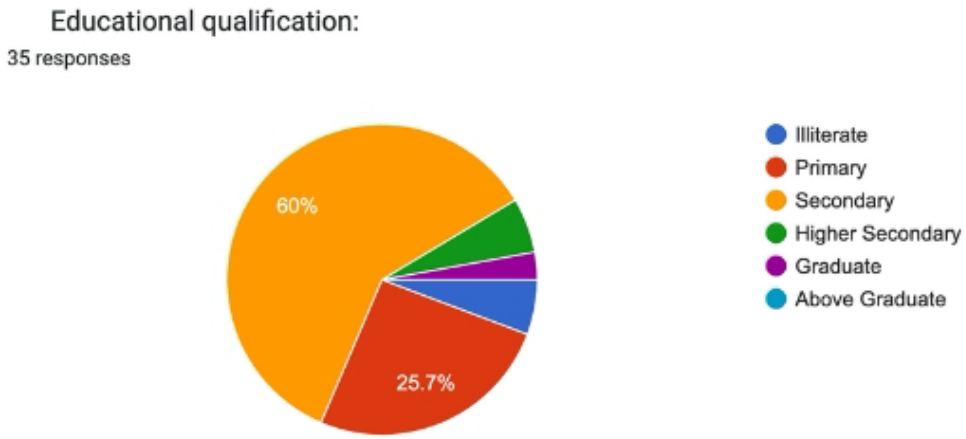


Fig 4.4- Distribution of Respondents Based on Education Qualification Source: Primary Data

Figure 4.4 illustrates the educational qualifications of the MGNREGA workers surveyed in the selected panchayat of Ernakulam district. We can see that 60 per cent of participants reported secondary education, followed by those with primary education (25.7 per cent) as their educational background. This implies that most workers had some or all basic formal qualifications, which are likely to contribute to the understanding of work procedures, wage payments or scheme materials.

4.1.5. Monthly Income of the Respondents

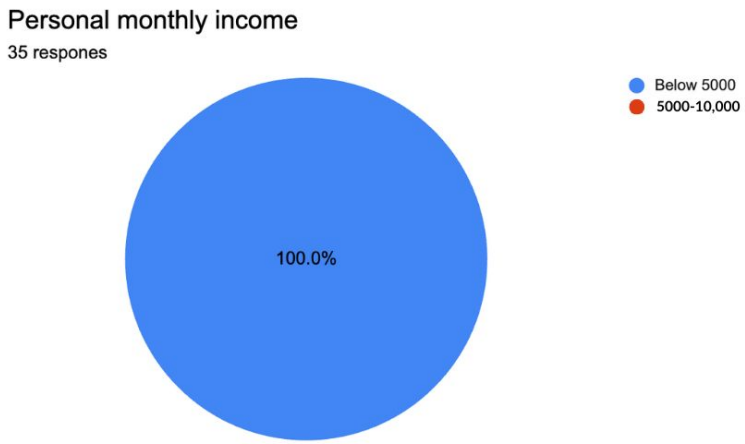


Fig 4.5-Distribution of Respondents Based on Personal Monthly Income. Source: Primary Data

Figure 4.5 shows the distribution of respondents based on their personal monthly income. All the respondents who completed the survey, 100 per cent, fell in the income category below ₹5,000 per month. None of the respondents stated income in higher income brackets. Taken in the context of a rapidly changing rural employment policy and conversation about the VB-GRAM-G, such income pattern highlights the importance of employment guarantee programmes in ensuring minimum income support for those low-income workers. Maintaining work availability and providing timely wage payments are fundamental to ensuring the income security of these households.

4.1.6. Occupational Dependence on MGNREGA

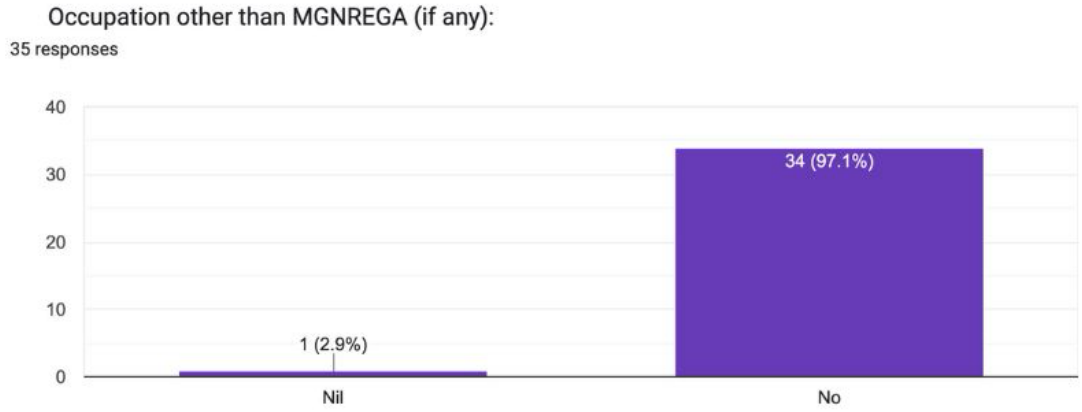


Figure 4.6: Distribution of Respondents Based on Occupation Other than MGNREGA.

Source: Primary Data

Figure 4.6 presents the distribution of respondents based on whether they engage in any occupation other than MGNREGA. Majority of the respondents, 97.1 per cent, have not engaged in any other work other than MGNREGA.

4.1.7. Household Monthly Income of Respondents

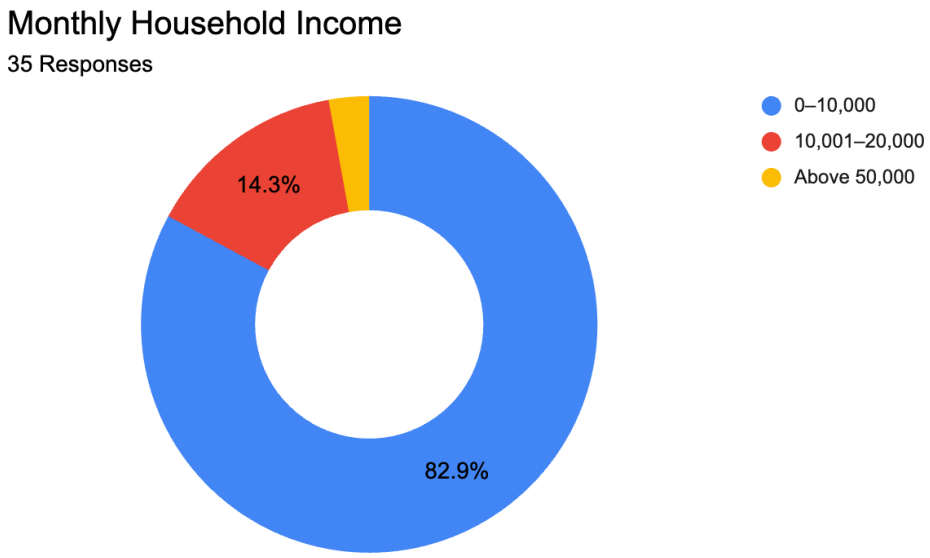


Figure 4.7: Distribution of Respondents Based on Monthly Household Income

Source: Primary Data

Figure 4.7 illustrates the distribution of respondents based on their monthly household income. Also, most respondents (82.9 per cent) are from households with income of ₹0–10,000 a month. This underscores the financially precarious existence of households relying on public employment schemes. An even smaller proportion (14.3 per cent) of respondents belong to income range ₹10,001–20,000, but a tiny percentage of respondents have household incomes above ₹50,000.

4.2. Job Card Details of Respondents

This section analyses the Job Card–related aspects of the respondents under the MGNREGA. The Job Card is a fundamental component of the scheme, as it serves as the official document that enables households to access employment, record workdays and receive wage payments.

The analysis in this section is based on variables such as possession of an MGNREGA Job Card, year of issue of the Job Card, name under which the Job Card is registered, number of members included in the Job Card, and whether all eligible household members are registered under the same Job Card. These variables help in understanding the extent of coverage, continuity of participation, and inclusiveness of the scheme at the household level.

Job Card ownership reflects access to employment opportunities, while the year of issue provides insights into the duration of association with the scheme. The number of members registered under a Job Card and the inclusion of all eligible household members indicate how effectively the scheme reaches entire households rather than individual workers. Although these variables are descriptive in nature, they provide important context for assessing household-level participation and utilisation of employment benefits under MGNREGA, forming the basis for the detailed analysis presented in the following figures.

4.2.1. Possession of MGNREGA Job Card

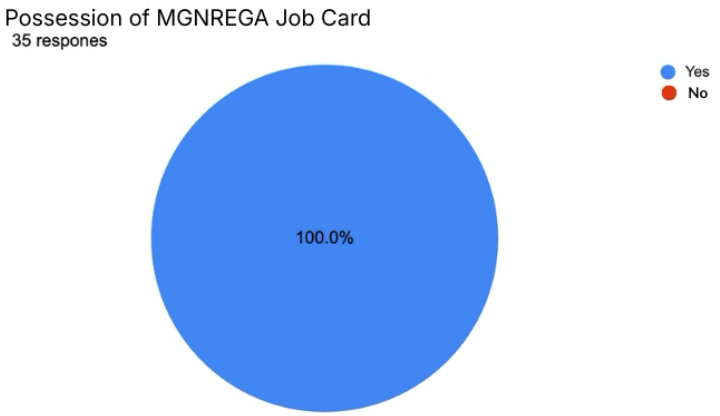


Figure 4.8: Distribution of Respondents Based on Possession of MGNREGA Job Card

Source: Primary Data

Figure 4.8 shows the distribution of respondents based on whether they or their household possess an MGNREGA Job Card. The respondents' answer shows that 100 per cent of them have MGNREGA Job Card, suggesting total availability of Job Card ownership amongst the surveyed households belonging to the identified panchayat.

It is also a sign that the panchayat has done work to ensure the inclusion of families looking for work within MGNREGA. Job Cards (for all participants) shows that households in this arrangement are formally recognized under the Employment Guarantee structure and are transparent in recording days of work and wage-paying obligations.

4.2.2. Year of Issue of Job Card

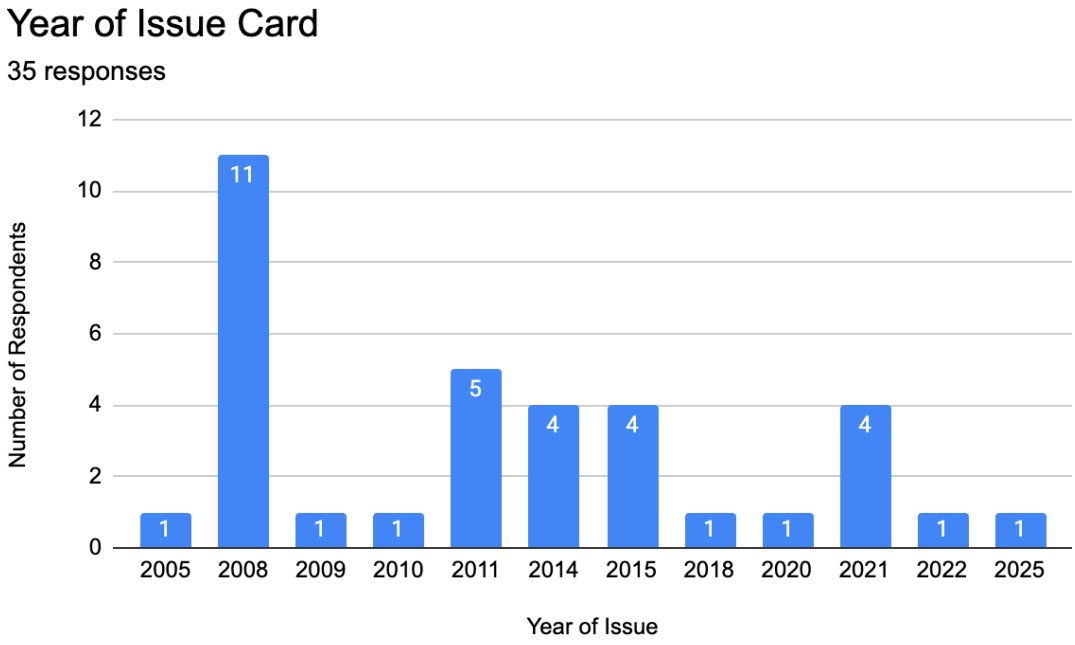


Figure 4.9: Distribution of Respondents Based on Year of Issue of MGNREGA Job Card

Source: Primary Data

Figure 4.9 shows the distribution of respondents based on the year in which their MGNREGA Job Card was issued. The data indicates that Job Cards were issued over different years, reflecting the presence of both long-term beneficiaries as well as relatively recent entrants into the scheme among the households surveyed. This spread across years suggests that MGNREGA has continued to remain relevant over time.

A significant proportion of the respondents received their Job Cards during the early years of the scheme's implementation, with the highest number issued in 2008, accounting for 11 respondents (31.4 per cent), followed by 2011 with 5 respondents (14.3 per cent). This indicates that a considerable share of households has been associated with MGNREGA for a long duration, demonstrating sustained participation since the initial phase of the programme. At the same time, Job Cards issued in later years such as 2014, 2015, and 2021, each representing 4 respondents (11.4 per cent), highlight the continued inclusion of new households into the scheme over time.

4.2.3. Name Under Which the Job Card Is Registered

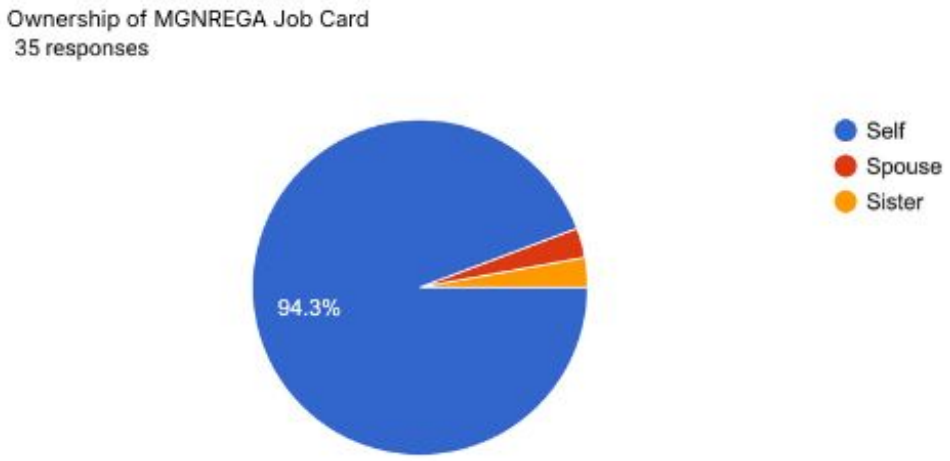


Figure 4.10: Distribution of Respondents Based on the Name Under Which the Job Card Is Registered Source: Primary Data

Figure 4.10 shows the distribution of respondents based on whose name the MGNREGA Job Card is registered under. The data shows that most of the Job Cards registered (94.3 per cent) are in the name of the respondent themselves. A small percentage of Job Cards are registered in the name of a spouse or sister. This development serves as evidence of a high level of individual ownership along with direct employment access through the scheme.

Registration in one's own name will also support greater control over job demand, work allocation, and wage payments, and will also reduce reliance on others in the household to obtain benefits. Self-registered Job Cards are also indicative of enhanced awareness and administration at the local level, with workers- in particular women- regarded as primary beneficiaries, not simply dependent on others in households. This is important for the transparency and accountability of wage disbursement.

4.2.4. Number of Members Included in the Job Card

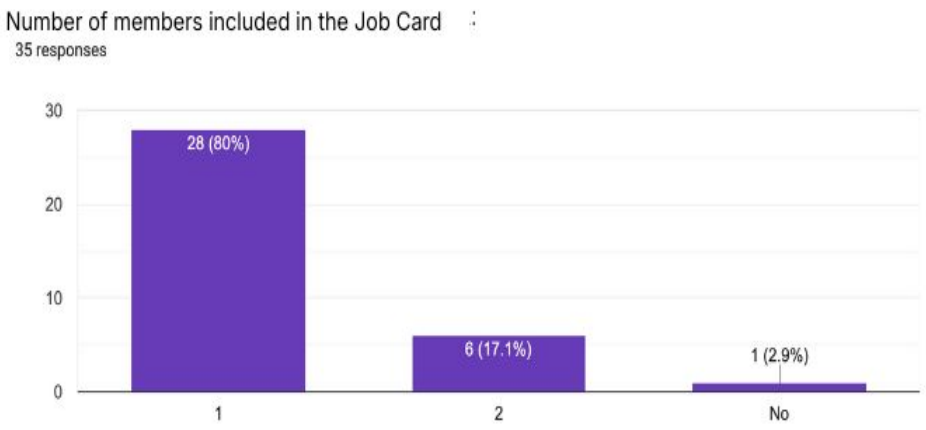


Figure 4.11: Distribution of Respondents Based on Number of Members Included in the Job Card
Source: Primary Data

Figure 4.11 presents the distribution of respondents based on the number of household members included in the MGNREGA Job Card. According to the information provided, 80 per cent of the respondents claimed that there is one household member included in the Job Card. This suggests that employment in the scheme is primarily limited to individuals and not at the family level. A smaller share of respondents (17.1 per cent) declared two members to be in the Job Card and only a small minority (2.9 per cent) reported otherwise. The fact that not many household members were included at all suggests that not all eligible members are actively registered or participating in the scheme.

This pattern points to a situation where while households have Job Cards, there is little or no use of them for employment, that is because one member can only use them when he or she earns. Individuals' age, physical capabilities, household chores or the existence of alternative sources of income might influence the registration and participation of more household members.

4.2.5. Registration of All Eligible Members Under the Same Job Card

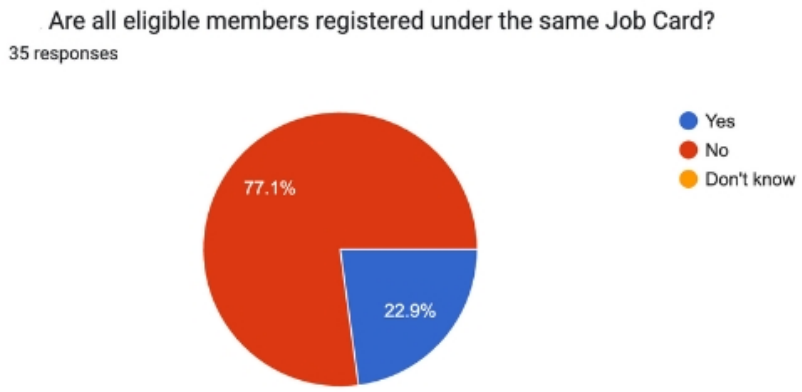


Figure 4.12: Distribution of Respondents Based on Registration of All Eligible Members Under the Same Job Card Source: Primary Data

Whether all eligible members of the household are listed using the same MGNREGA Job Card is shown in Figure 4.12. According to the data, most respondents (77.1 per cent) surveyed stated that not all eligible household members are registered under the same Job Card, whereas only 22.9 per cent indicated that all eligible members are covered.

This discovery highlights a considerable difference between Job Card ownership and full household-level registration status. Households may have Job Cards but there are many eligible members that are not registered and face restricted employability under the scheme. This could be attributed to lack of information, administrative delay, logistical barrier, physical limitation, household responsibilities or reduced demand for work from some members.

The low rate of total household registration shows that MGNREGA participation is often concentrated among a few members rather than being evenly distributed among eligible individuals within households. And this limits the potential for the scheme to cover the costs of complete income support to households, especially family members with high dependency ratios.

4.3. Employment under MGNREGA

This section examines the working aspects of the employment of the MGNREGA and investigates the extent to which MGNREGA realizes actual practical employment

opportunities. While Job Card ownership, for example, guarantees eligibility, the impact of the scheme is about the number of employment days offered by the scheme, how often workers have regular work, and wages earned and to what extent. Number of employment days gained in a year, quantity of workdays, frequency of work availability and wages and timeliness of wage payments and dependence on MGNREGA income for household sustenance is examined in this section of the study.

4.3.1. Number of Days of Employment Received in a Year

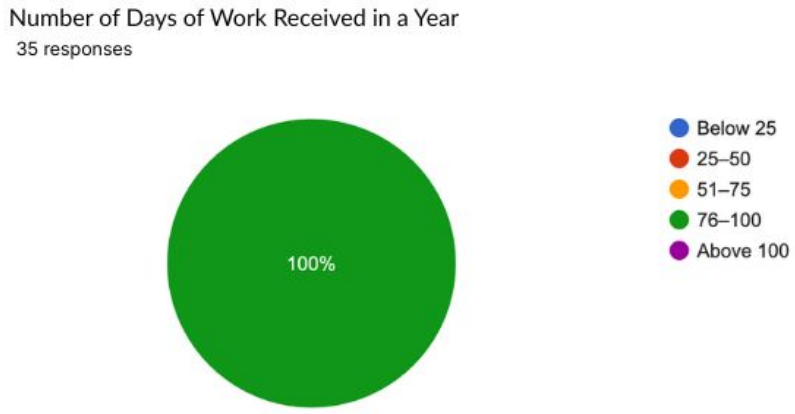


Figure 4.13: Distribution of Respondents Based on Number of Days of Employment Received in a Year

Source: Primary Data

Figure 4.13 illustrates the distribution of respondents based on the number of days of employment received under MGNREGA in a year. 100 per cent of the respondents responded that, days were allocated between 76 and 100 days. This data shows that MGNREGA had managed to offer reasonably more days of work to the respondents who had been addressed under this question, thus increasing this figure closely to the scheme's capped point. Such employment level implies a reliable allocation of work during the period analysed and illustrates the value of the scheme's ability to ensure livelihood security when work is made available.

4.3.2. Time Taken Between Applying for Work and Getting Employment

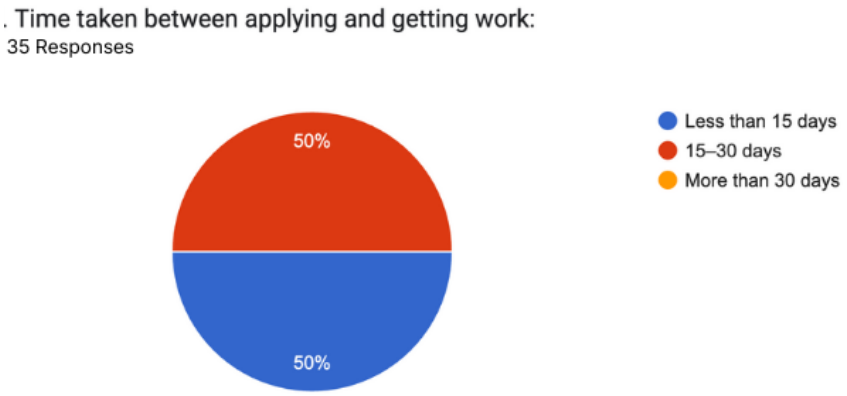


Figure 4.14: Time Taken Between Applying for Work and Getting Employment under MGNREGA

Source: Primary Data

Figure 4.14 shows the time taken between applying for work and receiving employment under MGNREGA. The information showed a two-fold pattern- 50 per cent of the respondents reported getting work within 15 days and 50 per cent for 15 to 30 days. No one had said they waited more than 30 days.

This finding indicates that, although the scheme can offer a job to a section of the work forces in each period, further waiting continues to afflict others. Timely deliverance of employment is very important for MGNREGA as delays can lead to reduced stability for the household income and create greater exposure in instances of unemployment. The long waiting periods of up to 30 days indicates procedural / administrative constraints at the local level with regards to sanctioned works available or the delay of processing work requirements.

4.3.3. Type of Work Engaged Under MGNREGA

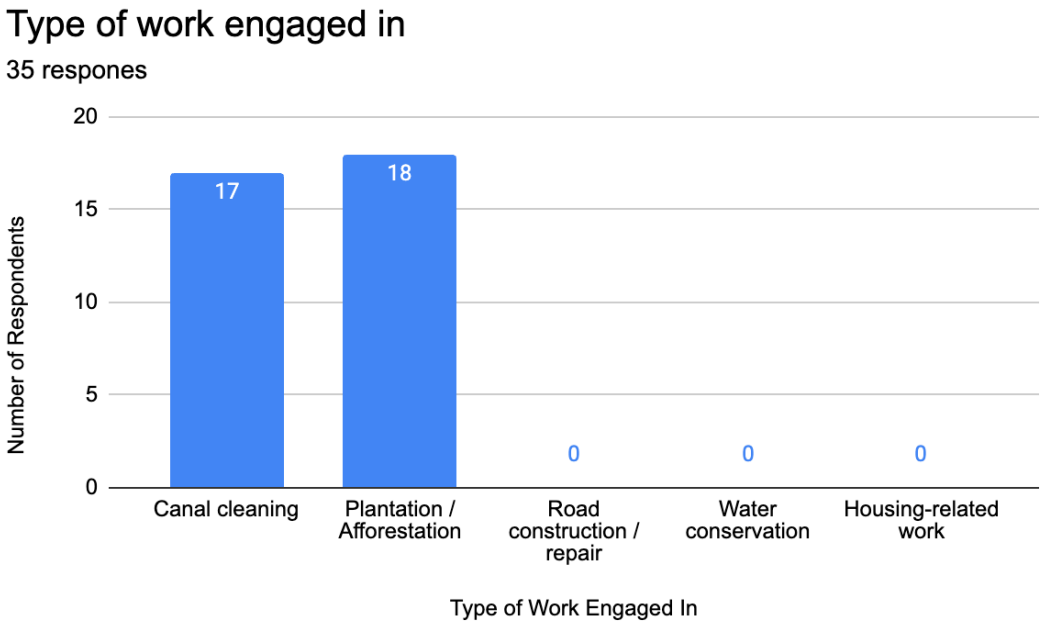


Figure 4.15: Distribution of Respondents Based on Type of Work Engaged Under MGNREGA

Source: Primary Data

Figure 4.15 presents the distribution of respondents based on the type of work they are engaged in under MGNREGA. The survey data clearly shows that all the respondents were involved in canal cleaning and plantation/afforestation activities, suggesting the employment of the selected panchayat is mainly in these two types of work. There were no respondents reporting involvement in road construction, water conservation, or housing-related works. This exclusion may also reflect the nature of the projects sanctioned by panchayat, available land or other local development priorities.

4.3.4. Location of Work under MGNREGA

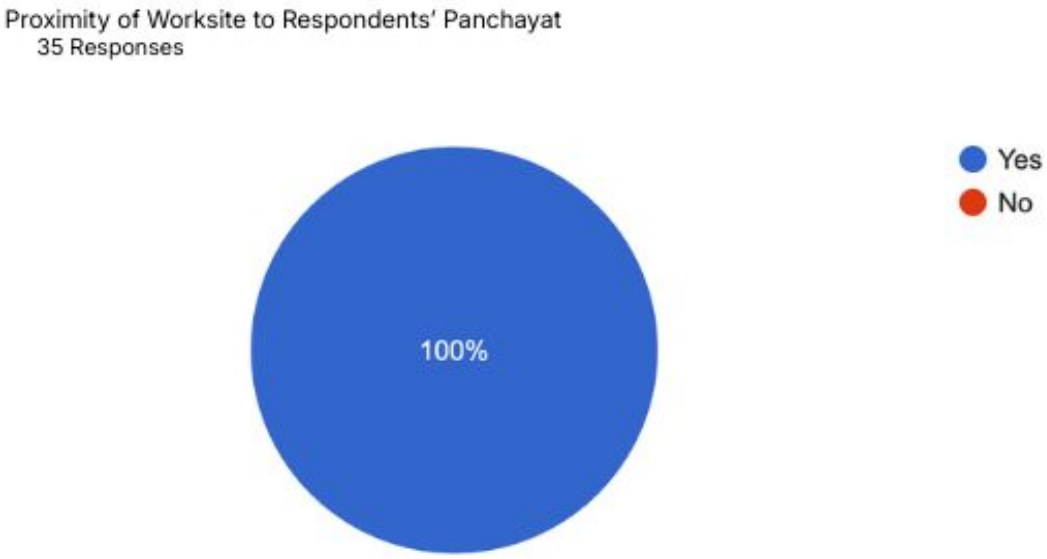


Figure 4.16: Distribution of Respondents Based on Whether the Work Location Was Within the Panchayat Source: Primary Data

Figure 4.16 shows whether the work provided under MGNREGA was located within the respondents' panchayat. The data shows that 100 per cent of the respondents stated that their work location was within their panchayat, fulfilling the scheme's aims of providing employment close to the place of residence.

This finding is crucial because working close to the place of work allows workers to save travel time and transportation costs, as well as minimize physical stress. It also allows more involvement of women, the elderly and those with household responsibilities, who may otherwise face problems traveling long distances to find jobs.

4.3.5. Mode of Wage Payment under MGNREGA

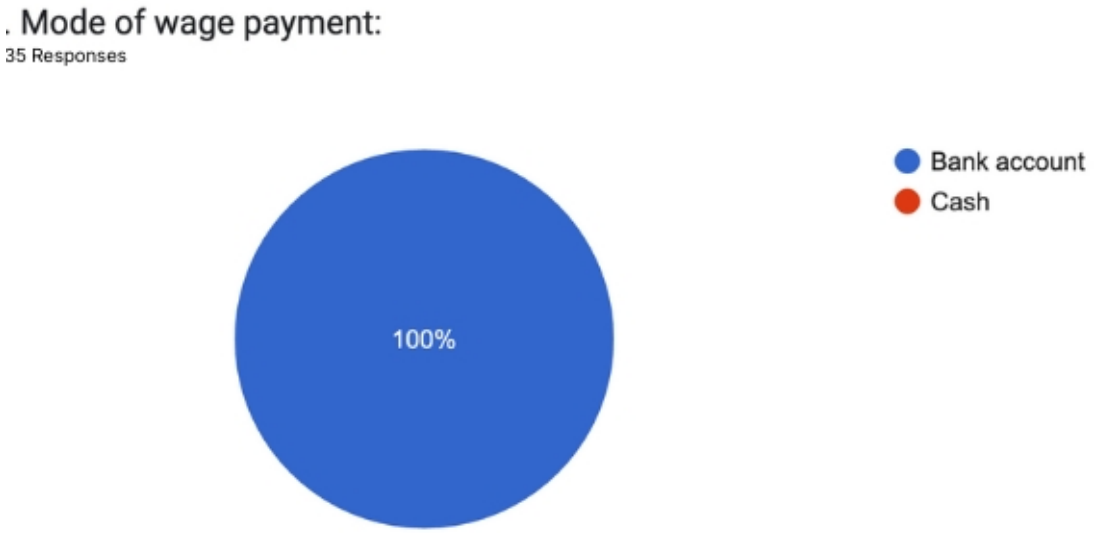


Figure 4.17: Distribution of Respondents Based on Mode of Wage Payment

Source: Primary Data

From Figure 4.17 all respondents receive wages through bank accounts, with no instances of cash payment. This reflects full compliance with the direct benefit transfer system under MGNREGA and ensures transparency in wage disbursement. The use of bank accounts also indicates financial inclusion of workers and supports secure and direct access to earnings. This remains an important aspect of effective wage delivery under evolving rural employment frameworks.

4.3.6. Timeliness of Wage Payment

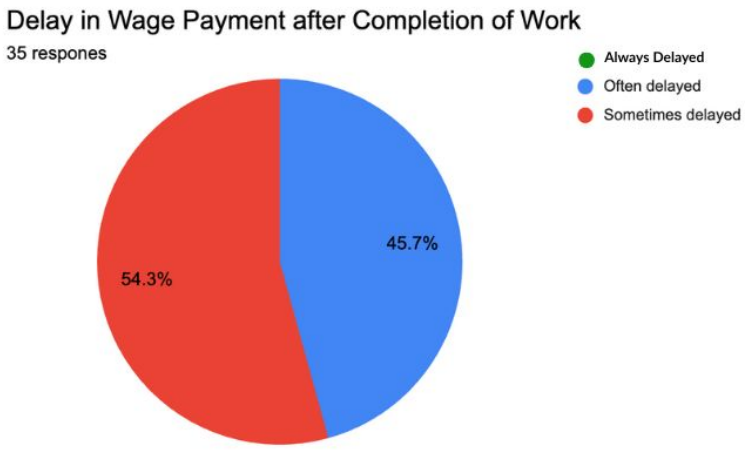


Figure 4.18: Distribution of Respondents Based on Timeliness of Wage Payment

Source: Primary Data

Figure 4.18 presents the distribution of workers based on delays in wage payment after completion of work under MGNREGA. The data reveals that wage delays are a common experience among all respondents. A majority of the workers (54.3 per cent) reported that wage payments are sometimes delayed, while the remaining 45.7 per cent stated that wages are often delayed. Notably, no worker reported receiving wages consistently on time or experiencing wages that are always delayed.

The findings indicate that although wage payments are eventually made, the lack of timely disbursement remains a persistent issue. Since MGNREGA is designed as an employment guarantee scheme aimed at providing income security to rural households, delays in wage payments weaken its effectiveness as a reliable livelihood support mechanism. Timely wage payment is a critical component of the scheme, and the observed delays highlight the need for improved administrative efficiency and better coordination between implementing agencies and banking institutions to ensure prompt credit of wages to workers' accounts.

4.3.7. Average Daily Wage Received under MGNREGA

Average Daily Wage	Number of respondents	Percentage (%)
369	35	100
Total	35	100

Table 4.1 Average Daily Wage Received by Respondents under MGNREGA

Source: Primary Data

All respondents reported receiving an average daily wage of Rs.369 under MGNREGA. This indicates uniform implementation of the prescribed wage rate in the selected panchayat. The consistency reflects adherence to official wage norms, though the adequacy of this amount depends on timely payments and sufficient days of employment to support household needs.

4.3.8. Incidence of Wage Pending Issues

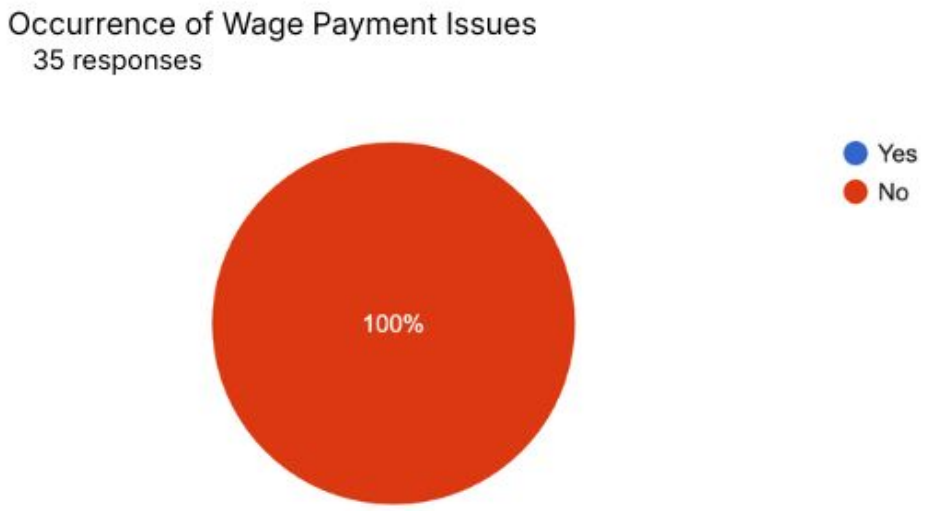


Figure 4.19: Distribution of Respondents Based on Wage Pending Issues
Source: Primary Data

Figure 4.19 shows that none of the respondents have faced wage pending issues, with 100 per cent reporting that wages were eventually credited. Hence, while the salary payments are delayed, they are not unpaid or indefinitely overdue. No pending wages indicates that complaints are well-handled and followed-up at a local level. But when seen in light of studies done earlier looking at delayed payment, it suggests the problem is in the timeliness rather than non-payment.

4.4. Awareness and Access to MGNREGA

This part assesses the level of awareness and access to information among respondents regarding MGNREGA. Awareness is a critical factor to determine whether and how workers can fully benefit from the benefits of the scheme, including job entitlements, wage provisions and grievance redressal processes.

4.4.1. Awareness of the grievance redressal system under MGNREGA

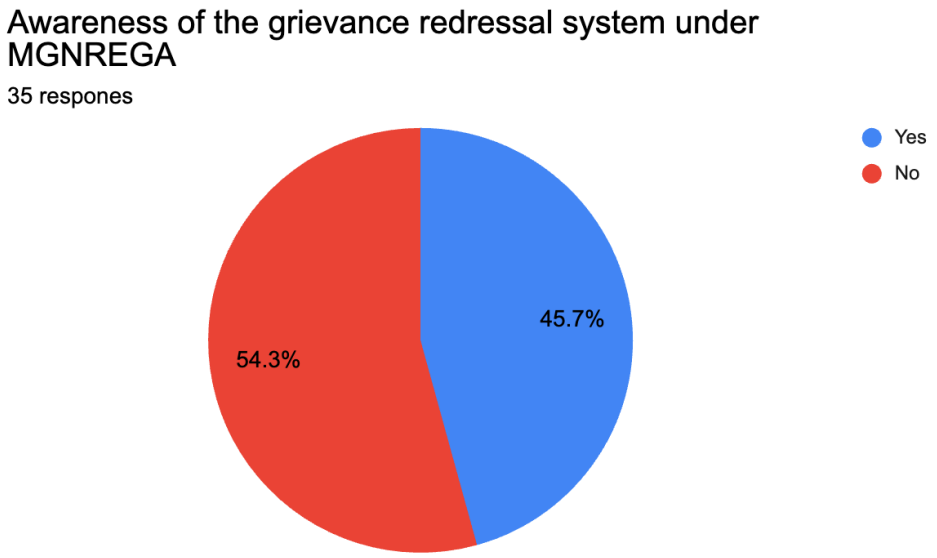


Figure 4.20: Awareness of the Grievance Redressal System under MGNREGA.

Source: Primary Data

Figure 4.20 illustrates the level of awareness among MGNREGA workers regarding the grievance redressal system. The data shows that 45.7 per cent of the workers are aware of the grievance redressal mechanism, while a slightly higher proportion, 54.3 per cent, reported lack of awareness. This finding indicates a significant information gap among workers concerning formal channels available for addressing complaints related to wage delays, work allocation, or worksite conditions. Limited awareness of grievance mechanisms can restrict workers' ability to seek timely redressal and may contribute to underreporting of issues.

Strengthening information dissemination through Panchayats and field-level officials could improve awareness and utilisation of grievance redressal systems, thereby enhancing transparency and accountability in the implementation of MGNREGA.

4.4.2. Interaction with Local Officials for MGNREGA -Related Issues

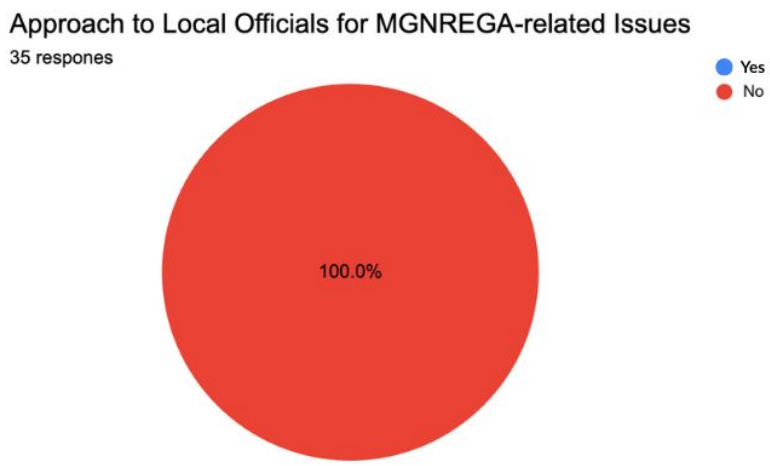


Figure 4.21: Approach to Local Officials for MGNREGA-Related Issues. Source: Primary Data

Figure 4.21 shows that 100 per cent of the respondents have not approached local officials for any MGNREGA-related issues. This indicates very limited direct interaction between beneficiaries and implementing authorities.

The absence of engagement may be due to lack of awareness about grievance redressal mechanisms, hesitation in approaching officials, or reliance on informal channels. From an access perspective, this highlights the need to strengthen awareness and utilisation of institutional support systems to improve the effective functioning of MGNREGA.

4.4.3. Satisfaction with Panchayat support regarding MGNREGA related Issues.

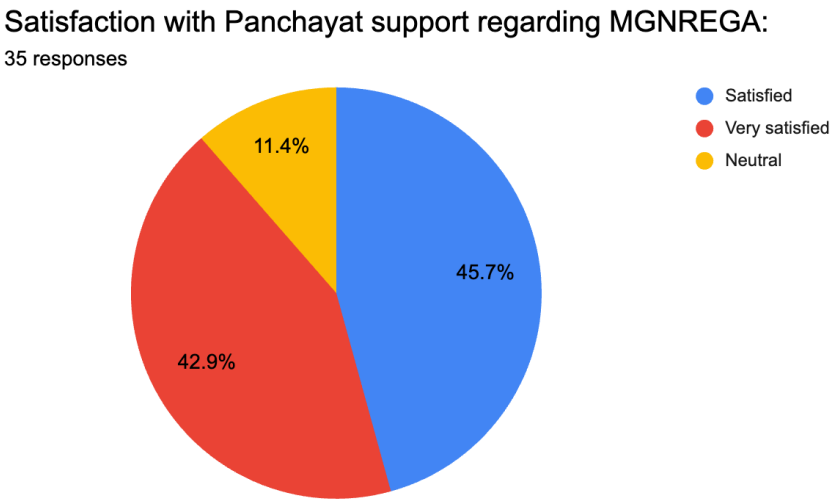


Figure 4.22: Satisfaction with Panchayat Support Regarding MGNREGA.

Source: Primary Data

Figure 4.22 presents the level of satisfaction of respondents with Panchayat support in the implementation of MGNREGA. The data shows a high level of positive perception, with 45.7 per cent of respondents reporting that they are satisfied and 42.9 per cent stating that they are very satisfied with the support provided by the Panchayat. Only 11.4 per cent of respondents expressed a neutral opinion, and no respondents reported dissatisfaction.

This indicates that the Panchayat plays an effective role in facilitating access to employment, coordinating work activities, and supporting beneficiaries under MGNREGA. The high level of satisfaction suggests efficient local-level administration and responsiveness, which are crucial for the smooth functioning of employment guarantee programmes.

4.4.4. Rating of Worksite Facilities under MGNREGA

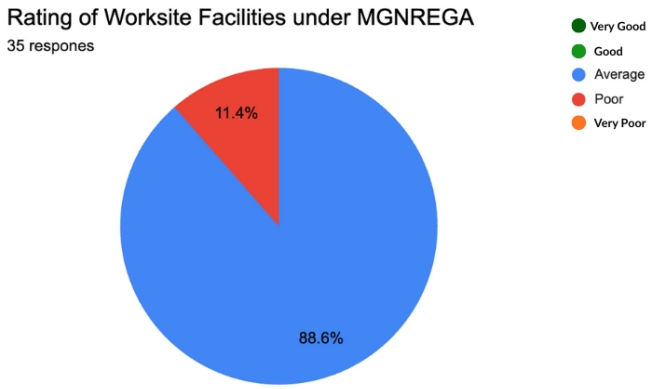


Figure 4.23: Rating of Worksite Facilities under MGNREGA. Source: Primary Data

Figure 4.23 shows respondents' assessment of worksite facilities provided under MGNREGA, including shade, drinking water, first aid, and childcare. Most respondents (88.6 per cent) rated worksite facilities as average and 11.4 per cent rated them as poor, according to the data. None rated the facilities as good or very good. These findings imply that although basic facilities exist on worksites, they may not fully meet workers' expectations or needs. The absence of higher ratings points to gaps in the quality and adequacy of facilities, which are essential for ensuring safe and dignified working conditions for all workers, especially women and elderly workers. Improving worksite facilities would help in providing more comfort, safety, and satisfaction to the workers and thus serve to establish MGNREGA as a worker-centric employment programme more effectively.

4.5. Key Challenges Faced by Workers under MGNREGA: Insights from Open-Ended Responses

The open-ended responses offer qualitative insights into the struggles experienced by workers under MGNREGA. A common issue is the safety of the workplace; workers have previously reported accidents, injuries, and unsafe conditions that tend to happen during physically demanding activities like tree cutting. Adequate safety measures and protective equipment are lacking, and this increases the risk to workers, particularly older workers.

Shortages of proper tools and medical support at worksites also feature as a key issue. Workers cite shortages of the basics needed for work, lack of first aid, and poor access

to medical aid in case of an accident on the job. Such things are all hindering both employees' work productivity and employee well-being.

Respondents also indicated the seasonality of work, that is not consistently provided as such. This unpredictable situation in turn limits income sustainability and undermines the strength of MGNREGA as a stable source of livelihood support.

Taken into account, this indicates that despite significant employment opportunities the environment for MGNREGA on grounds of safety, facility for work, and standardisation of work remain problematic. Dealing with these concerns through better safety measures, proper equipment, and adequate medical assistance, as well as a more comprehensive control on work schedules, should greatly improve the efficiency of the programme.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1. INTRODUCTION

The performance evaluation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Kerala requires an assessment at both the macro and micro levels to capture the overall effectiveness of the programme. Accordingly, the present study adopts a two-tier analytical approach by combining district-level secondary data analysis with a panchayat-level primary survey in Ernakulam district. At the macro level, a Composite Index of MGNREGA Performance (CIMP) was constructed using multiple indicators such as household participation, average employment days, completion of 100 days of work, social inclusion, wage expenditure, and employment for vulnerable groups. This composite measure helps in identifying inter-district variations in programme performance and administrative efficiency across Kerala.

At the micro level, a detailed case study was conducted in a selected panchayat to understand the socio-economic characteristics of workers, employment availability, wage payment practices, and ground-level implementation challenges. The primary survey captures lived realities that aggregate statistics often fail to reflect, such as delayed wage payments, household dependency on MGNREGA, and limited participation of younger workers. By integrating both levels of analysis, the study offers a comprehensive understanding of MGNREGA's role in rural employment generation in Kerala and provides a balanced foundation for presenting findings, recommendations, and conclusions.

5.2 FINDINGS

- Stability in District-Level MGNREGA Performance

  District-level secondary data analysis shows that MGNREGA performance in Kerala remained largely stable between 2021–22 and 2024–25, with no major shifts in district rankings. This indicates that long-term administrative capacity, institutional efficiency, and decentralised governance structures play a more decisive role than short-term policy changes.

- High-Performing Districts under CIMP

  Based on the Composite Index of MGNREGA Performance (CIMP), Alappuzha, Thrissur, Malappuram, and Pathanamthitta emerged as the best-performing districts in 2024–25. These districts recorded higher household

participation, better average employment days, a greater proportion of households completing 100 days of work, stronger participation of women and vulnerable groups, and a higher share of wage expenditure, reflecting effective decentralised planning.

- Poor-Performing Districts and Expenditure Pattern

  Wayanad, Palakkad, Kozhikode, Kasaragod, Thiruvananthapuram, Idukki, and Kottayam were identified as poor-performing districts. These districts exhibited low household coverage, fewer completions of 100 days of employment, and relatively higher non-wage expenditure, which diluted the employment guarantee focus of MGNREGA.

- Moderate Performance of Selected Districts

  Kollam, Ernakulam, and Kannur fall under the moderate performance category. While the basic implementation framework is in place, work demand generation and household participation remain underutilised. This finding is particularly significant for Ernakulam district, the primary study area, indicating scope for improvement in demand mobilisation.

- Age Composition of MGNREGA Workers

  Primary data from Nayarambalam and Elamkunnapuzha Panchayats shows that more than 85 per cent of MGNREGA workers are above 50 years of age. This confirms that the scheme primarily functions as a social safety net for ageing rural workers rather than as a preferred employment option for younger populations.

- Female Participation and Job Card Ownership

  The primary survey reveals overwhelming female participation, validating Kerala's strong gender inclusion under MGNREGA. Job Cards are largely registered in workers' own names, particularly women, which enhances transparency, autonomy, and empowerment in accessing employment and wages.

- Socio-Economic Profile of Beneficiaries

  The socio-economic characteristics of workers in the selected panchayats indicate that MGNREGA predominantly serves economically vulnerable households, marked by low educational attainment, very low income levels, and limited access to alternative employment. This highlights the scheme's importance as a livelihood support mechanism.

- Employment Availability and Wage Delays

  Although active workers receive relatively high employment ranging from 76 to 100 days per year, delays persist in work allocation and wage payments. Employment is generally provided within 15–30 days of demand, and wages are credited entirely through bank accounts. However, none of the workers consistently received wages within the mandated 15-day period.

- Nature of Employment and Limited Work Diversity

  Employment activities in the selected panchayats are largely concentrated in canal cleaning and plantation or afforestation works. While these activities suit women and older workers and contribute to asset creation, limited work diversity restricts skill development and long-term employment opportunities.

- Intra-State Disparities and Need for Improvement

  Overall, the combined analysis of secondary and primary data indicates that while Kerala performs relatively well in MGNREGA implementation compared to many other states, significant intra-state disparities persist across districts and panchayats. Strengthening household-level coverage, improving wage payment timeliness, reducing excessive non-wage expenditure, and enhancing awareness of grievance redressal mechanisms are essential for improving the scheme's effectiveness.

5.3 SUGGESTIONS

- Based on the findings of the study, it is recommended that timely wage payment mechanisms under MGNREGA / VB-GRAM-G be strengthened to ensure income security for workers. Persistent delays in wage payments undermine the reliability of the scheme as a livelihood support programme. Improving

coordination between implementing agencies, Panchayats, and banking institutions, along with streamlined digital processing of wage payments, is essential to ensure compliance with the statutory time limits for wage disbursement.

- The study also highlights the need to expand household-level coverage and participation under MGNREGA. Awareness campaigns should be intensified to ensure that all eligible household members are registered under Job Cards and are informed about their right to demand work. Strengthening demand generation at the grassroots level would improve household income support and enhance the scheme's effectiveness as a rights-based employment programme.
- Given the negligible participation of younger workers, efforts should be made to attract youth into MGNREGA through diversification of work activities, skill-linked employment, and convergence with vocational training and livelihood development programmes. Introducing varied and skill-enhancing works could reduce migration, improve employability, and increase the attractiveness of the scheme among younger rural populations.
- The study further recommends diversification of work activities and improvement of worksite conditions, particularly in areas where employment is currently concentrated in limited categories such as canal cleaning and plantation works. Expanding the range of works related to rural infrastructure, water conservation, and community assets can enhance employment quality and long-term asset creation. Special attention should also be given to the needs of elderly and female workers by ensuring suitable work conditions, health safeguards, and adequate worksite facilities.
- Finally, district-level administrative strengthening and performance monitoring should be prioritised to address inter-district disparities in MGNREGA implementation. Best-performing districts can serve as model districts, with their administrative practices documented and replicated in moderate- and poor-performing districts. Institutionalising performance monitoring tools such as the Composite Index of MGNREGA Performance (CIMP) would support evidence-based policymaking and improve planning, execution, and monitoring under evolving frameworks such as VB-GRAM-G.

5.4 Conclusion

The study concludes that MGNREGA continues to play a crucial role in rural employment generation and income security in Kerala, particularly for economically vulnerable households, women, and older workers. The scheme has achieved notable success in terms of Job Card coverage, decentralised provision of employment at the panchayat level, and financial inclusion through direct wage transfers. These features highlight the institutional strength of MGNREGA and its continued relevance as a rights-based rural employment programme.

However, the analysis also reveals several operational challenges that limit the scheme's full potential. Delayed wage payments, limited household-level participation, and lack of diversification in employment activities reduce the effectiveness of MGNREGA as a stable and comprehensive livelihood support mechanism. The concentration of employment among women and elderly workers, while reflecting inclusiveness, also indicates the limited attractiveness of the scheme for younger populations.

The combined analysis of district-level secondary data and panchayat-level primary data from Nayarambalam and Elamkunnapuzha in Ernakulam district reinforces the conclusion that MGNREGA in Kerala is institutionally strong but operationally uneven. While district-level administrative capacity ensures relative stability in programme performance, micro-level challenges such as wage delays, uneven household participation, and procedural inefficiencies persist across panchayats.

In the context of evolving rural employment initiatives such as VB-GRAM-G, the study highlights the need for district-specific interventions, improved administrative responsiveness, timely wage disbursement, and greater inclusiveness at the household level. Overall, the study reaffirms that MGNREGA remains an indispensable social safety net in Kerala, and with targeted reforms and effective implementation, it can continue to support sustainable rural livelihoods and inclusive economic development in the state.

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APPENDIX I

Survey on MGNREGA Workers: Employment Conditions, Access, and Implementation

Purpose: The questionnaire aims to assess the employment conditions, access to benefits, wage payments, awareness levels, and challenges faced by MGNREGA workers. It seeks to evaluate the effectiveness of the scheme at the grassroots level, with particular focus on livelihood security, inclusiveness, and implementation practices in the selected panchayats of Ernakulam district.

Your response will remain confidential and will be used only for academic research.

Section A: Basic Information

1. Age Group:

    - ☐ 18–20
    - ☐ 21–30
    - ☐ 31–40
    - ☐ 41–50
    - ☐ Above 50

2. Gender:

    - Male
    - Female
    - Other
    - Prefer not to say

3. Contact Number: _____
4. Total Number of Family Members: _____
5. Educational Qualification:

    - Illiterate
    - Primary
    - Secondary
    - Higher Secondary
    - Graduate
    - Above Graduate

6. Personal Monthly Income (₹):

    - Below 5,000
    - 5,000–10,000
    - 10,001–15,000
    - 15,001–20,000
    - 20,001–25,000
    - Above 25,000

7. Occupation Other Than MGNREGA (if any):

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8. Monthly Household Income (₹):

    - 0–10,000
    - 10,001–20,000
    - 20,001–30,000
    - 30,001–50,000
    - Above 50,000

Section B: Job Card Details

9. Do you or your household possess an MGNREGA Job Card?

    - Yes
    - No

    (If No, skip to Section C)

10. Year of Issue of Job Card: _____
11. Whose Name Is the Job Card Registered Under?

    - Self
    - Spouse
    - Other (Specify): _____

12. Number of Members Included in the Job Card: _____
13. Are All Eligible Members Registered Under the Same Job Card?

    - Yes
    - No
    - Don't Know

Section C: Employment under MGNREGA

14. How Many Days of Work Do You Get in a Year?

    - Below 25
    - 25–50
    - 51–75
    - 76–100
    - Above 100

15. Time Taken Between Applying for Work and Getting Employment:

- Less than 15 days
- 15–30 days
- More than 30 days

16. Type of Work Engaged In:

- Road construction / repair
- Canal cleaning
- Water conservation
- Plantation / afforestation
- Housing-related work
- Other (Specify): _____

17. Was the Work Location Within Your Panchayat?

- Yes
- No

18. Mode of Wage Payment:

- Bank account
- Cash
- Other (Specify): _____

19. Is Wage Payment Usually Received Within 15 Days of Work Completion?

- Always
- Sometimes delayed
- Often delayed

20. Average Wage Received per Day (₹): _____
21. Have You Ever Faced Wage Pending Issues?

- Yes
- No

<u>Section D: Awareness and Access</u>

22. Are You Aware of the Grievance Redressal System under MGNREGA?

- Yes
- No

23. Have You Ever Approached Local Officials for Any MGNREGA-Related Issue?

- Yes
- No

24. Level of Satisfaction with Panchayat Support Regarding MGNREGA:

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

25. How Do You Rate Worksite Facilities (shade, drinking water, first aid, childcare)?

    - Very poor
    - Poor
    - Average
    - Good
    - Very good

26. What Are the Main Difficulties Faced in Getting Work Through MGNREGA?

Thank you for your valuable time and response!

APPENDIX- II

CIMP Score

Districts	CIMP	Rank	Performance
ALAPPUZHA	0.56445	1	Better Performer
THRISSUR	0.557282	2	Better Performer
MALAPPURAM	0.552037	3	Better Performer
PATHANAMTHITTA	0.491634	4	Better Performer
KOLLAM	0.403202	5	Moderate Performer
ERNAKULAM	0.387628	6	Moderate Performer
KANNUR	0.248159	7	Moderate Performer
WAYANAD	0.22819	8	Poor Performer
PALAKKAD	0.219336	9	Poor Performer
KOZHIKODE	0.218445	10	Poor Performer
KASARAGOD	0.15047	11	Poor Performer
THIRUVANANTHAPURAM	0.144094	12	Poor Performer
IDUKKI	0.109905	13	Poor Performer
KOTTAYAM	0.024466	14	Poor Performer

APPENDIX III

The following geo-tagged photographs document the field survey conducted among MGNREGA workers in Elamkunnapuzha and Nayarambalam Panchayats of Ernakulam district and serve as evidence of primary data collection at the grassroots level.



Primary data collection at worksite – Nayarambalam Panchayat



Primary data collection at worksite – Elamkunnapuzha Panchayat