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# A Study on Digital Transformation in Social Security and Rural Development in TamilNadu

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**Abstract** - By making sure rural families get 100 days of paid work every year, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which started in 2005, tries to reduce rural poverty and help people feel more secure and support long-term growth. This paper looks at how MGNREGA is being carried out in Tamil Nadu, especially focusing on how it helps the environment, builds useful projects, and gives steady jobs to those who are often left out. Studies done in show that things like irrigation wells, composting tanks, and fruit orchards help poor people become more independent and get different kinds of income, so they don't rely as much on the job guarantees. Using digital tools can make things run more smoothly, cut down on delays, and make everything clearer. Examples of these tools are digital wallets for payments, software that shows maps, and apps for keeping track of who is present. But there are still problems like slow processes, not enough skilled workers, and delays that stop the program from working as well as it could. To fix these issues, it suggested that people be better informed, trained workers be hired, and good systems for checking and managing the program be created. The ability of MGNREGA to offer social safety is clear.

**Keywords** - MGNREGA, Case Studies, Categories of work, Sustainability development, Digital Transformation, Rural Development.

## I. INTRODUCTION

The National Rural Employment Guarantee Act in India is considered a major program that helps provide a safety net for the poor in rural areas. [1]. This scheme is formally called the Mahatma Gandhi National Rural Employment Guarantee Scheme. Its main goal is to reduce poverty by offering up to 100 days of manual labour to people who need it. The Employment Guarantee Scheme (EGS) started in the state of Maharashtra in 1974, making it the first place in the country where the government promised jobs during a drought.[2]. This EGS initiative eventually led to the creation of the MGNREGA scheme we know today. It was expected that the state where EGS first began would serve as a model, and the national government would later expand the program. [3]. The MGNREGA provides more than just money. It also helps through community activities like collecting water, protecting soil, and improving irrigation, which are important for agriculture.

The EGS was a direct government effort to offer public jobs to the poor and give them income directly. Earlier studies on rural public works found that these programs act as a form of income insurance when agricultural jobs are seasonal. They also help build long-term assets, prevent families from moving in search of work, and influence the movement of people from rural to urban areas. Expanding the EGS led to various poverty reduction programs.[4]. The MGNREGA is a key government policy that directly impacts the lives of the poor to achieve inclusive development. Its main aim is to give every rural family, whose adult members are willing to do unskilled physical work, 100 days of guaranteed wage employment in a financial year. [5]. The act was rolled out gradually, starting on February 2, 2006. In the first phase, it was introduced in 200 of the poorest areas. In the second phase, 130 more districts were included between 2007 and 2008. The remaining rural districts were covered in the third phase beginning on April 1, 2008. The central government now uses a demand-driven and rights-based approach to ensure jobs are available. It also aims to improve natural resource management by tackling problems like soil erosion, deforestation, and drought, which contribute to long-term poverty. Through these efforts, the government supports sustainable development. The results of this approach have strengthened federal democracy and improved government accountability and transparency by allowing people to participate in decision-making processes related to social security and their benefits.

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

**Guaranteed Employment:** MGNREGA acts as a safety net during tough economic times by offering wage jobs to rural families [6]. **Empowerment:** According to Fraser [6], this program has greatly increased the power of women and other marginalized groups, helping them become more included in rural jobs. **Asset Creation:** It helps build needed infrastructure, which helps the community in the long term. **Digital transformation** can greatly improve the effectiveness of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) by increasing accountability, efficiency, and transparency.

Using electronic payments for direct salary transfers, mobile apps for real-time worker attendance, and biometric checks for worker identification can reduce payment delays, fraud, and administrative problems. Also, GIS and Remote Sensing technologies help with better planning and tracking of rural projects, ensuring resources are used most effectively. The execution of MGNREGA can be continuously monitored using statistical analysis and e-governance systems, allowing quick fixes and better service delivery. In the end, these digital tools not only make operations easier but also increase openness, reduce corruption, and promote fair growth in rural areas, giving people more say in their communities.

### 1.2. Background

The author of this study aims to look at the practical aspects of MGNREGA, especially how it is implemented from the village to the district level. Compared to other districts, Krishna Giri is very different; the area is known for its farming crisis, with many farmers struggling with debt and failing crops, leading to serious problems like farmer suicides. In this situation, marginal farmers and landless labourers may find new ways to earn income through MGNREGA. Additionally, it may help in restoring resources to improve the region's prosperity and well-being. The author has tried to address the challenges and difficulties faced in implementing MGNREGA in Krishna Giri, especially in the context of the district's difficult conditions. To understand the village context and the status of MGNREGA implementation, the author used qualitative research methods with a case study approach. He has also tried to provide ideas and suggestions for the successful implementation and operation of MGNREGA to ensure that people's rights to prosper the area are fulfilled, based on the analysis of the case study.

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

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



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audits to guarantee public accountability. One of the main goals of MGNREGA is to regenerate the natural resources in order to guarantee environmental sustainability. This includes conserving and harvesting rainwater, desalting canal distributaries, renovating and desalting old ponds and tanks, and excavating new farm ponds to encourage the use of rainwater harvesting techniques. and transparent salary disbursements, digital transformation is essential to these initiatives. These digital solutions improve accountability and transparency in resource distribution while also lowering administrative inefficiencies and fraud. Encouraging more stable access to paid work will strengthen MGNREGA's social safety net function and lessen financial volatility.

**II. METHODOLOGY**

This research is based on fieldwork conducted in 2023 in two communities in rural Tamil Nadu.

[7]. The fieldwork was done in the two blocks of tally and Kelama Alam during 2023 24. As part of the prior study. The qualitative methodologies were used in this study's data collecting and analysis. The main data was gathered via participant observation methods, interview schedules, and focus group discussions. NREGA. The secondary sources, including websites run by the federal and Interviews, state governments, official publications, and articles. Primary information has been gathered from two different blocks. Thalli's and Kela Mangalam villages in Krishana Giri District, The rationale for selecting two blocks villages from one districts is to conduct a comparative study and emphasize the challenges associated with the same implementation strategy. Two focus group discussions (FGDs) were held in two block villages with NREGA workers and implementation personnel. The case study technique is used to analyze the many components that comprise the implementation structure of the MGNREGA project.

*2.1 Objectives*

- To provide recommendations for the methods and tactics for the act's successful implementation based on the examination of case studies.
- To evaluate the MGNREGA's present prospects in the context of the identify the inadequacies in the agencies tasked with implementing it in.
- To evaluate how MGNREGA affects stability of income, access to necessary services, and assistance for vulnerable populations in order to determine how it strengthens social security for rural families.
- Analyze how digital transformation can best execute MGNREGA in Tamil Nadu's with an emphasis on how digital technologies may improve social security results for rural populations and service efficiency and transparency.

*2.2 Structure of Institutions & Implementation*

The MGNREGA structure is displayed in Table: 1

**National level**

•	Ministry of rural development goI
•	Central employment guarantee
•	National management team

**State level**

•	State ministry of rural development
•	State employment guarantee council
•	State employment guarantee mission & management team
•	State social audit unit
•	State vigilance cell

**District level**

•	District panchayat
•	District program coordinator
•	District technical committee
•	Voluntary technical corps
•	District vigilance corps
•	Ombudsman

**Block level**

•	Intermediate Panchayat
•	Programme officer
•	Block resource centre
•	Engineer or facilitator

**Cluster level**

•	Technical assistant
•	Cluster facilitation teams
•	Computer operator-cum-accounts clerk

**GP level**

•	Technical assistant
•	Cluster facilitation teams
•	Computer operator –cum-accounts clerk

**2.3 Implementation of MGNREGA:**

The majority of states execute MGNREGA in accordance with the standard guidelines published by the central government, yet there is also room for customization in order to make it more applicable to the unique regional and state contexts in each of us. In order to expand the scope and demand for labor, the Maharashtra government combined the previous EGS programme into MGNREGA and included several additional work site regions. Gram Sabah is the main organization at the village level that makes decisions on the scheduling and carrying out of work in the villages in accordance with the needs.

It is the duty of Gramapanchyat and the participating employees to carry out the work plan in a sequential manner. A local honorary official assigned to support the NREGA is called the Rojgar Sevak.

**III. CASE STUDIES**

**3.1 Case study 1: Combination Assets Increasing Family Income**

Anekollu village, located in the Kelamagalam Block of the District of Tamil Nadu, is home to Ms. Muniyamma, a 45-year-old widow who belongs to the ST socioeconomic class. She has five close relatives and a fifth-grade education. She owns five acres, of which two and a half are irrigated and two and a half are rain-fed. Financial limitations keep her arid land fallow, and the little water supply from a shallow well generates little revenue for agriculture. The Mahatma Gandhi NREGS provides 80–90 days of work each year to three family members. Due to low yield, little rainfall, and volatile crop prices, she still makes Rs. 30,000 year from agriculture; she also makes Rs. 40,000 from goat husbandry. In 2020–21, Ms. Muniyamma applied to the Gramme Panchayat and received a shed grant after learning about goat shed financing available via MGNREGA for poor areas. The shelter increases the likelihood that young goats will survive by shielding them from environmental dangers and making sure the food is hygienic. Her application also resulted in the development of additional assets under the Didi Badi Yojana, including a mango plantation and a kitchen garden, via intercropping, enhancing her family's nutrition and income. Ms. Muniyamma used a smart phone application to expedite her access to these resources. This allowed her to get real-time information on MGNREGA programs and payment status, as well as prompt financial transfers straight to her bank account via the digital payment system. This system improved money distribution clarity and cut down on delays. Furthermore, her family was able to get their pay cheques straight into their accounts thanks to biometric technologies, which eliminated the need for Muniyamma's family; the digital tools have improved service accessibility and streamlined resource management. These digital innovations play a critical role in promoting resilience and bolstering long-term social security for marginalised rural households by offering a consistent income, mitigating market and agricultural risks, and enhancing food security via the kitchen garden.



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

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

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

Ms. Shanthi (59), widow of Gururaj, lives with her two family members in Natrampalli village, Tamilnadu state, and belongs to the general socioeconomic group. She completed her secondary education. She had three acres of rain-fed land, of which only 1.5 acres were farmed and the rest was pasture or waste. She was impoverished. She farmed rain-fed crops including red gramme and maize on 1.5 acres while lacking any means of irrigation. The output and revenue from this one harvest were poor, and the crops sometimes dried up from lack of rainfall and dry periods. The family was thus dependent on the NREGS and agricultural earnings of Mahatma Gandhi. Three family members have completed 100 days of work under MGNREGS. She had to go to nearby villages with her spouse in order to get agricultural income in order to pay for their family's expenses. It was estimated that the household's yearly revenue from salaries and farming was between Rs. 35,000 and Rs. 30000. She was dissatisfied with her salaries and farm revenue. They made the decision to move in order to find job, and they traveled to nearby areas to work in agriculture. In the past, during the off-season, they would come back to their hometown after spending 50–60 days there. She bought two goats, raised them, and eventually amassed four goats. She had a goat shed in 2020–21, and she sold one or two male goats to supplement her income. Ms. Shanthi desired to cultivate commercial crops and vegetables on her property in order to provide a steady income. However, there was no irrigation supply. She learned that the government under the Mahatma Gandhi NREGS is providing irrigation wells from SHG members. She made contact with the Mahatma Gandhi NREGS representatives and filed the irrigation well application. The irrigation well was received in 2018–19, and the asset was authorized by Gramme Sabha. The agricultural area expanded from 1.5 to 3 acres as the rain-fed area became irrigated. With a loan of Rs. 30,000 from a SHG organization, she began cultivating groundnuts, paddy, onions, maize, and other crops during the Kharif season. She consistently receives a decent harvest and income from her crops. Crops including potatoes, onions, green peas, tomatoes, etc. are cultivated during Rabi season. In the summer, she grows tomatoes, maize, chilly, and other crops, depending on the water in the well. In addition to using water for herself, she also helps three to five nearby farmers irrigate their crops throughout the Rabi and Kharif seasons. The family now grows many crops beneath the drilled well in various seasons, generating a net annual income of between Rs. 80,000 and Rs. 90,000.



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The family members work full-time on their farm, but in 2021–2022, they also took advantage of 100 days of employment via the Mahatma Gandhi NREGS. Her annual revenue from growing goats ranges from Rs. 25,000 to Rs. 30,000 from the sale of male goats. The family now makes around Rs. 1.40 lakh a year. Compared to prior eras, the revenue has grown five times. It has been noted that ownership of assets has replaced workdays from farm and non-farm earnings. She is content with her steady income and way of life provided by the Mahatma Gandhi NREGS assets. One of the key elements, social audit was first incorporated in the MGNREGA Act and is now institutionalized in MGNREG Act art. 17(A). To guarantee accountability and transparency in work, it is the duty of implementation officials to perform social audits and regularly submit the results in gramme sabhas. Many NREGA employees informed us during our FGDs that they were unaware of the purpose of social audits. During our field tour, we went to NREGA work sites that had finished their project and saw that no lasting and sustainable assets had been produced. One of the greatest initiatives for generating long-term resources for village socioeconomic development is MGNREGA.

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

#### IV. IN RURAL INDIA, MGNREGA SERVES AS A PILLAR OF SOCIAL SECURITY.

Through offering both short-term wage employment and long-term asset development, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) significantly improves social security for rural households.

MGNREGA makes it possible for recipients like Ms. Muniyamma, Ms. Puttamma, and Ms. Shanthi to get necessary resources like irrigation wells, goat shelters, and mango orchards, which diversify revenue streams and encourage self-sufficiency. These resources provide families a steady income throughout the year by enabling them to transition from reliance on seasonal wage labour to more sustainable means of subsistence. Through kitchen gardens and intercropping techniques, MGNREGA's programs enhance food security beyond income, which has a direct effect on rural families' nutrition and general health. Furthermore,

MGNREGA's social audit mission seeks to guarantee the effective use of resources while maintaining accountability and transparency, even if its increased beneficiary awareness might increase the effect. MGNREGA is a crucial component of social security that helps rural households create a more secure and independent future by boosting agricultural output, encouraging community engagement, and creating economic resilience. For poor rural communities like Ms. Shanthi's, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is essential to providing social security. In addition to providing jobs right now, MGNREGS supports the development of long-term assets like irrigation wells that promote sustainable agricultural methods. MGNREGS reduces reliance on migration for employment by expanding rain-fed agriculture to irrigated land, increasing income stability and resistance against seasonal income fluctuations. By providing a basic income guarantee via 100 days of employment, the program also advances social security and aids in the elimination of poverty. Additionally, in order to promote transparency and accountability, MGNREGS includes required social audits in accordance with MGNREG Act Art. 17(A). These audits ensure that the assets created are significant and related to the socioeconomic needs of the community. Nevertheless, despite this institutional framework, MGNREGS staff members still lack a thorough understanding of social audits, underscoring the need for further community education. The scheme's role as a social safety net that promotes rural economic development and improves general livelihood security may be strengthened by efficient audits, which may result in increased funding utilisation and long-lasting community benefits. MGNREGS is a crucial part of rural social security because of its multifaceted approach, which enables both immediate subsistence assistance and the creation of longlasting resources that promote socioeconomic development in India's villages.

## V. CATEGORIES OF WORKS

### 5.1 Enumeration of approved works

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

### 5.2 Works Dedicated to Agriculture and Related Fields:

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

### 5.3 Discussion:

The instances of Ms. Muniyamma, Ms. Puttamma, and Ms. Shanthy provide as examples of the transforming benefits of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) assets. These examples show how MGNREGS's smart resource allocation may significantly raise family income and help marginalised populations maintain sustainable means of subsistence.

By lowering dependency on wage-based labour and promoting self-sufficiency via asset-based development, such orchards and irrigation wells, MGNREGS contributes significantly to rural social security beyond income. By offering social stability, food security, and longterm resilience, these resources help rural families reduce their economic vulnerabilities and become financially independent. MGNREGS improves rural communities' ability to adapt by emphasising sustainable asset development over short-term assistance, which directly supports social security for disadvantaged groups.

### 5.4 Enhanced Agricultural Production and Income:

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

### 5.5 Change from Wage Seekers to Asset Owners:

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

### 5.6 Improving Water and Crop Yield:

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

*5.7 Improved Quality of Life and Sustainable Livelihoods:*

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

*5.8 Decrease in Dependency on Wage work:*

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

## VI. CONCLUSIONS

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

Raising rural communities' understanding of MGNREGA's social security benefits and making ensuring personnel who are informed and sympathetic manage its implementation are essential to addressing these problems. Enhancing field-level staff education may increase the program's effectiveness and reach, especially for women and in underserved regions. Furthermore, good monitoring, strong interdepartmental cooperation at the village level, and efficient documentation would guarantee that social security goals are fulfilled within the allotted period. With the incorporation of mobile apps for real-time monitoring, biometric systems for precise attendance tracking, and digital payment systems that guarantee prompt and transparent salary disbursements, digital transformation is essential to these initiatives.

These digital solutions improve accountability and transparency in resource distribution while also lowering administrative inefficiencies and fraud. Encouraging more stable access to paid work will strengthen MGNREGA's social safety net function and lessen financial volatility. One example of how digital social audits may institutionalize openness and accountability and guarantee that resources and finances reach the most disadvantaged is the Andhra Pradesh government's creative approach, which created the Society for Audit Accountability & openness (SAAT). MGNREGA's objectives of fair growth and sustainable development may be further supported by replicating this model in other states, including Maharashtra. In the end, achieving the social security advantages of MGNREGA requires combining the program with a larger policy framework designed to address rural risks, including digital technologies for improved service delivery and monitoring. MGNREGA's goals of economic protection & empowerment must be achieved by enhanced social audits, effective administration, digital transformation, & standardized pay systems in order to guarantee inclusive, sustainable development in previously neglected areas.

*Author Statements:*

- *Ethical approval:* The conducted research is not related to either human or animal use.
- *Conflict of interest:* The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper

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