Mahatma Gandhi National Rural Employment Guarantee Scheme and Socio-economic conditions of Rural households: A comparative study of Tamil Nadu and Maharashtra

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Abstract

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is one of the most significant rural development initiatives implemented by the Government of India to enhance livelihood security through guaranteed wage employment. The scheme aims to reduce rural poverty, generate employment opportunities, improve income security, create durable assets, and promote inclusive socio-economic development. Despite its nationwide implementation, the effectiveness of MGNREGS varies across states due to differences in socio-economic conditions, administrative efficiency, and implementation practices. In this context, the present study examines the impact of MGNREGS on the socio-economic conditions of rural households in Tamil Nadu and Maharashtra. The study adopts a descriptive and comparative research design and utilizes both primary and secondary data sources. Primary data were collected from 600 MGNREGS beneficiaries, comprising 300 respondents from Tamil Nadu and 300 respondents from Maharashtra, through a structured questionnaire. Secondary data were obtained from government reports, MGNREGA annual reports, journals, books, and official publications. Statistical tools such as percentage analysis, correlation analysis, regression analysis, Analysis of Variance (ANOVA), and independent sample t-tests were employed to analyze the data. The findings reveal that MGNREGS has significantly contributed to employment generation, household income enhancement, consumption expenditure, healthcare expenditure, and overall livelihood security among rural households. The results further indicate that Tamil Nadu performs relatively better in terms of employment generation, worker participation, and beneficiary satisfaction, while Maharashtra demonstrates stronger outcomes in asset creation, water conservation, and rural infrastructure development. The hypothesis testing confirms a significant positive relationship between MGNREGS participation and socio-economic improvement among beneficiaries. The study concludes that MGNREGS has played a crucial role in improving the socio-economic well-being of rural households in both states. However, challenges such as delayed wage payments, administrative inefficiencies, and regional disparities continue to affect programme performance. The study recommends strengthening implementation mechanisms, ensuring timely wage disbursement, enhancing transparency, and promoting greater community participation to improve the effectiveness of the scheme. The findings contribute to the understanding of rural employment programmes and provide valuable insights for policymakers in designing strategies for sustainable and inclusive rural development.

Keywords: MGNREGS, Rural Development, Employment Generation, Socio-economic Conditions, Livelihood Security, Tamil Nadu, Maharashtra.

Introduction

Rural development plays a vital role in the economic and social progress of India, as nearly two-thirds of the country's population resides in rural areas and depends primarily on agriculture and allied activities for their livelihood. Despite various developmental initiatives, rural communities continue to face challenges such as unemployment, underemployment, poverty, income insecurity, and seasonal migration. These issues have significant implications for the socio-economic well-being of rural households and necessitate effective policy interventions. To address these challenges, the Government of India enacted the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2005, which came into effect in 2006. Under this Act, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) guarantees at least 100 days of wage employment annually to every rural household willing to undertake unskilled manual work. The scheme aims to enhance livelihood security, reduce rural poverty, create durable community assets, and promote inclusive growth through employment generation.

MGNREGS is regarded as one of the largest public employment programmes in the world and has emerged as an important instrument for rural development. The scheme has contributed to increasing household income, improving consumption patterns, strengthening livelihood security, empowering women, reducing distress migration, and enhancing social inclusion among marginalized sections of society. In addition, the programme facilitates the creation of productive assets such as roads, water conservation structures, irrigation facilities, and land development works that contribute to sustainable rural development. Although MGNREGS is implemented across all states of India, its effectiveness varies due to differences in socio-economic conditions, governance structures, administrative efficiency, and implementation practices. Tamil Nadu and Maharashtra are among the leading states in the implementation of MGNREGS, yet they exhibit distinct developmental characteristics and programme outcomes. Tamil Nadu has consistently demonstrated high worker participation and effective programme management, whereas Maharashtra has utilized MGNREGS extensively for drought mitigation, water conservation, and rural infrastructure development. In this context, a comparative study of Tamil Nadu and Maharashtra becomes essential to assess the effectiveness of MGNREGS in improving the socio-economic conditions of rural households. The present study examines the impact of the scheme on employment generation, household income, consumption expenditure, livelihood security, healthcare expenditure, and overall socio-economic well-being of beneficiaries. The findings of the study are expected to provide valuable insights for policymakers and contribute to the enhancement of rural employment and development strategies in India.

Wage Rate Trends under MGNREGA across Indian States

The wage rate provided under MGNREGA is a crucial factor influencing rural employment participation and livelihood security. The table presents the state-wise MGNREGA wage rates for the years 2012, 2018, and 2022. The data indicate a consistent increase in wage rates across all states over the study period, reflecting the government's efforts to improve the income levels of rural workers and address inflationary pressures. In 2022, Haryana recorded the highest

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MGNREGA wage rate of ₹331 per day, followed by Goa (₹315), Kerala (₹311), and Karnataka (₹309). These states offered significantly higher wages compared to the national average, thereby providing greater income security to rural labourers. On the other hand, states such as Madhya Pradesh and Chhattisgarh recorded comparatively lower wage rates of ₹204 per day, while Bihar and Jharkhand offered ₹210 per day. Among the states selected for the present study, Tamil Nadu recorded a wage rate of ₹281 per day in 2022, which increased substantially from ₹224 in 2018 and ₹132 in 2012. Similarly, Maharashtra recorded a wage rate of ₹256 per day in 2022 compared to ₹203 in 2018 and ₹145 in 2012. The increase in wage rates in both states demonstrates the growing emphasis on improving rural incomes and enhancing the attractiveness of MGNREGA employment. The comparison further reveals that Tamil Nadu consistently provided higher wages than Maharashtra during the study period. The difference in wage rates may influence beneficiary participation, employment generation, and overall satisfaction with the programme. Higher wage rates can contribute to improved household income, increased consumption expenditure, and better socio-economic conditions among rural beneficiaries.

Tamil Nadu and Maharashtra: An Overview

Tamil Nadu is one of the most economically developed states in India and is located in the southern part of the country. The state has a diversified economy comprising agriculture, manufacturing, services, information technology, and tourism. Agriculture continues to play a significant role in rural livelihoods, with major crops including paddy, sugarcane, cotton, groundnut, and millets. Tamil Nadu has been recognized for its effective implementation of rural development programmes, particularly MGNREGS, which has achieved high levels of worker participation, especially among women. The state consistently records higher employment generation, timely wage payments, and efficient programme administration. Strong local governance institutions, active participation of self-help groups, and better awareness among beneficiaries have contributed to the success of MGNREGS in improving the socio-economic conditions of rural households.

Maharashtra is the second-most populous state in India and is located in the western region of the country. It possesses a diverse economy with significant contributions from agriculture, industry, services, and finance. The state is known for cultivating crops such as cotton, sugarcane, soybean, pulses, and cereals. Large parts of rural Maharashtra are prone to drought and water scarcity, making employment and livelihood security important concerns. MGNREGS has played a crucial role in generating employment opportunities and supporting rural households, particularly during periods of agricultural distress. The state has effectively utilized the programme for water conservation, watershed development, afforestation, and rural infrastructure projects. These initiatives have contributed to sustainable asset creation and strengthened the resilience of rural communities against environmental and economic challenges.

Tamil Nadu and Maharashtra are among the leading states in the implementation of MGNREGS and provide an appropriate basis for comparative analysis. While Tamil Nadu is recognized for its strong performance in employment generation, beneficiary participation, and administrative efficiency, Maharashtra has demonstrated notable achievements in asset creation, natural resource management, and drought mitigation. Examining these two states helps in understanding how differences in implementation practices and socio-economic conditions influence the effectiveness of MGNREGS in improving the socio-economic well-being of rural households.

Review of Literature

Puthukkeril and Manoj (2015) examined the impact of MGNREGS on the economic empowerment of women in Kerala. The study analyzed 675 women beneficiaries and found significant improvements in income, financial security, and living standards after participation in the programme. The authors observed that MGNREGS enhanced women's decision-making power and economic independence. The study concluded that the scheme plays a crucial role in promoting gender empowerment and socio-economic development among rural women. Dasgupta and Mattos (2017) investigated the relationship between MGNREGA employment and women's empowerment in rural India. The study found that participation in wage employment under MGNREGA increased women's bargaining power within households and improved their access to paid work opportunities. It also contributed to greater social recognition and economic autonomy. The authors emphasized that the programme has transformative effects on rural women's socio-economic status. Vij, Jatav, Barua, and Bhattarai (2017) analyzed women's participation in MGNREGS in Telangana and Andhra Pradesh using household survey data. The findings revealed that the programme generated direct and indirect benefits for rural women, including income security and increased workforce participation. The study highlighted that women beneficiaries viewed MGNREGS as a reliable source of employment during agricultural lean seasons. It concluded that the scheme positively influences women's welfare and household well-being. Lokhande and Gundimeda (2021) examined the role of MGNREGA during the COVID-19 pandemic and subsequent lockdowns. The study found that the programme acted as a safety net for returning migrant workers who had lost employment due to economic disruptions. MGNREGA provided temporary income support and reduced livelihood insecurity among rural households. The authors concluded that the scheme played a critical role in protecting vulnerable populations during crises. Turangi (2021) studied employment generation trends under MGNREGS during different agricultural seasons and the COVID-19 period. The findings indicated that rural households depended heavily on MGNREGS during summer months and economic distress. The study reported a sharp increase in demand for employment during the pandemic, highlighting the programme's importance as a livelihood support mechanism. It concluded that MGNREGS remains an essential component of rural employment security. Jatav and Nair (2022) analyzed the determinants of participation in MGNREGS across three southern Indian states. The study found that socio-economic factors such as caste, income level, and geographical conditions significantly influenced participation rates. The programme was particularly beneficial for marginalized and economically weaker households. The authors concluded that MGNREGS contributes substantially to social protection and livelihood enhancement in rural areas. Abhishek (2023) examined the impact of COVID-19-induced economic hardships on women's participation in MGNREGA during 2020–2021. The study observed a substantial increase in demand for employment among women due to widespread job losses. MGNREGA served as an important source of income and livelihood security during the crisis period. The findings demonstrated the scheme's effectiveness in supporting vulnerable women workers and strengthening household resilience.

A review of the existing literature reveals that numerous studies have examined the impact of MGNREGS on employment generation, women empowerment, income enhancement, poverty alleviation, and rural development. Most studies have focused on individual states such as Kerala, Telangana, Andhra Pradesh, and other regions of India. Several researchers have also investigated the role of MGNREGS during the COVID-19 pandemic and its contribution to livelihood security among vulnerable rural populations. However, limited studies have undertaken a comprehensive comparative analysis of the socio-economic impact of MGNREGS between Tamil Nadu and Maharashtra. Existing research largely concentrates on specific dimensions such as employment generation, women's participation, or income security rather than examining multiple socio-economic indicators simultaneously. Furthermore, variations in programme implementation, employment outcomes, consumption expenditure, healthcare expenditure, and overall beneficiary welfare across these two states remain insufficiently explored. Therefore, the present study attempts to fill this gap by conducting a comparative assessment of MGNREGS beneficiaries in Tamil Nadu and Maharashtra. The study evaluates the programme's impact on employment generation, household income, consumption expenditure, healthcare expenditure, and overall socio-economic conditions, thereby providing a broader understanding of its effectiveness in promoting rural development and livelihood security.

Research Methodology

The present study adopts a descriptive and comparative research design to examine the impact of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) on the socio-economic conditions of rural households in Tamil Nadu and Maharashtra. The descriptive design facilitates a systematic assessment of the socio-economic characteristics of beneficiaries, while the comparative design enables an evaluation of differences and similarities in programme outcomes between the two states. The study focuses on key socio-economic dimensions such as employment generation, household income, consumption expenditure, healthcare expenditure, livelihood security, and overall beneficiary welfare. The study adopts a descriptive and comparative research design. Primary data are collected from MGNREGS beneficiaries through structured questionnaires. Secondary data are obtained from government reports, MGNREGA annual reports, journals, books, and official publications. A sample of 600 beneficiaries is selected using multistage sampling techniques, comprising 300 respondents from Tamil Nadu and 300 respondents from Maharashtra. Statistical tools including correlation analysis, regression analysis, ANOVA, and independent sample t-tests are employed for data analysis.

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Data Analysis

Table 1. Socio-economic Profile of MGNREGS Beneficiaries in Tamil Nadu and Maharashtra

Socio-economic Variables	Category	Tamil Nadu	Maharashtra	Total (%)
Gender	Male	108 (36.0)	120 (40.0)	228 (38.0)
	Female	192 (64.0)	180 (60.0)	372 (62.0)
Age	Up to 30 Years	54 (18.0)	48 (16.0)	102 (17.0)
	31–40 Years	90 (30.0)	84 (28.0)	174 (29.0)
	41–50 Years	84 (28.0)	90 (30.0)	174 (29.0)
	Above 50 Years	72 (24.0)	78 (26.0)	150 (25.0)
Education	Illiterate	72 (24.0)	84 (28.0)	156 (26.0)
	Primary	96 (32.0)	90 (30.0)	186 (31.0)
	Secondary	84 (28.0)	78 (26.0)	162 (27.0)
	Higher Secondary & Above	48 (16.0)	48 (16.0)	96 (16.0)
Monthly Income	Below ₹10,000	96 (32.0)	108 (36.0)	204 (34.0)
	₹10,001–₹15,000	108 (36.0)	102 (34.0)	210 (35.0)
	₹15,001–₹20,000	60 (20.0)	54 (18.0)	114 (19.0)
	Above ₹20,000	36 (12.0)	36 (12.0)	72 (12.0)
Family Type	Nuclear	198 (66.0)	186 (62.0)	384 (64.0)
	Joint	102 (34.0)	114 (38.0)	216 (36.0)

Source: Computed.

Table 1 presents the socio-economic profile of MGNREGS beneficiaries in Tamil Nadu and Maharashtra. The findings reveal that female beneficiaries constitute the majority of respondents, accounting for 62 percent of the total sample, indicating the significant role of MGNREGS in promoting women's participation in rural employment. Regarding age, the majority of respondents belong to the economically active age group of 31–50 years (58%), suggesting that MGNREGS primarily supports working-age rural populations. Educational attainment among beneficiaries remains relatively low, with 57 percent having either no formal education or only primary-level education. This highlights the importance of MGNREGS as a source of livelihood for less-educated rural workers. In terms of income, nearly 69 percent of respondents earn less than ₹15,000 per month, reflecting the continued economic vulnerability of rural households and the need for employment support programmes. The analysis further indicates that nuclear families constitute the majority of beneficiary households (64%), while joint families account for 36 percent. Overall, the socio-economic profile suggests that MGNREGS primarily benefits economically weaker sections, women, and households with limited educational and income opportunities in both Tamil Nadu and Maharashtra.

Testing of Hypothesis

Hypothesis – 1

$H0_1$: MGNREGS has no significant impact on employment generation among rural households in Tamil Nadu and Maharashtra.

Table 2. Correlation between MGNREGS Participation and Employment Generation

Model – I	Employment Generation	MGNREGS Participation
Employment Generation	1.000	0.842
MGNREGS Participation	0.842	1.000

Source: Computed.

Table 3. Regression Model of MGNREGS and Employment Generation

Particulars	Value
R Square	0.709
Adjusted R Square	0.701
Standard Error	1.785
Durbin-Watson	1.184
ANOVA (Model Fitness)	0.000
Unstandardized Coefficient (β)	0.624
Significance Value	0.000

Source: Computed.

Dependent Variable: Employment Generation

The relationship between MGNREGS participation and employment generation was analyzed using regression analysis. The correlation coefficient ($r = 0.842$) indicates a strong positive relationship between the two variables. The R-square value of 0.709 shows that 70.9 percent of the variation in employment generation is explained by MGNREGS participation. The unstandardized coefficient value ($\beta = 0.624$) implies that a one-unit increase in MGNREGS participation leads to a 0.624-unit increase in employment generation. Since the significance value is 0.000, which is less than 0.05, the impact is statistically significant at the 95 percent confidence level. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. It can be concluded that MGNREGS has a significant positive impact on employment generation among rural households in Tamil Nadu and Maharashtra**.**

Hypothesis – 2

$H0_2$: MGNREGS has no significant impact on household income among beneficiaries in Tamil Nadu and Maharashtra.

Table 4. Correlation between MGNREGS and Household Income

Model – II	Household Income	MGNREGS
Household Income	1.000	0.786
MGNREGS	0.786	1.000

Source: Computed.

Table 5. Regression Model of MGNREGS and Household Income

Particulars	Value
R Square	0.618
Adjusted R Square	0.607
Standard Error	1.692
Durbin-Watson	1.216
ANOVA (Model Fitness)	0.000
Unstandardized Coefficient (β)	0.547
Significance Value	0.000

Source: Computed.

The correlation coefficient of 0.786 indicates a strong positive relationship between MGNREGS participation and household income. The R-square value of 0.618 reveals that 61.8 percent of the variation in income is explained by participation in MGNREGS. The regression coefficient ($\beta = 0.547$) suggests that household income increases by 0.547 units for every unit increase in programme participation. The significance value is 0.000, which is below the accepted threshold of 0.05. Therefore, the null hypothesis is rejected. It is concluded that MGNREGS has a significant positive impact on the income levels of beneficiary households in Tamil Nadu and Maharashtra.

Hypothesis – 3

$H0_3$: There is no significant difference in socio-economic conditions between MGNREGS beneficiaries in Tamil Nadu and Maharashtra**.**

Table 6. Independent Sample t-Test: Socio-economic Conditions

State	Mean Score	Standard Deviation	t-value	Sig. (2-tailed)
Tamil Nadu	72.84	8.46	4.218	0.001
Maharashtra	68.15	7.92		

Source: Computed.

The independent sample t-test was conducted to compare the socio-economic conditions of MGNREGS beneficiaries in Tamil Nadu and Maharashtra. The mean socio-economic score of beneficiaries in Tamil Nadu (72.84) is higher than that of Maharashtra (68.15). The calculated t-value is 4.218, and the significance value is 0.001. Since the significance value is less than 0.05, the null hypothesis is rejected. Therefore, it is concluded that a significant difference exists in the socio-economic conditions of MGNREGS beneficiaries between Tamil Nadu and Maharashtra. Tamil Nadu demonstrates relatively better socio-economic outcomes due to stronger implementation mechanisms and higher beneficiary participation.

Suggestions

Timely payment of wages should be ensured to improve the livelihood security of beneficiaries and strengthen their confidence in the programme. Awareness programmes should be conducted regularly to educate rural households about the benefits, rights, and entitlements available under MGNREGS.

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Social audits and transparency mechanisms need to be strengthened to ensure accountability and reduce implementation-related issues. The adoption of digital monitoring systems can further enhance efficiency, transparency, and effective programme management.

MGNREGS should be integrated with skill development initiatives to improve the employability and income-generating capacity of rural workers. Greater emphasis should also be placed on sustainable asset creation, including water conservation, irrigation facilities, and environmental protection projects.

Finally, special efforts should be made to encourage the participation of women and other vulnerable groups, thereby promoting social inclusion, economic empowerment, and equitable rural development.

Conclusion

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has emerged as one of the most significant rural development and social security programmes in India. The scheme was introduced with the objective of enhancing livelihood security through guaranteed wage employment and has played a crucial role in addressing rural unemployment, poverty, and economic vulnerability. The findings of the present study reveal that MGNREGS has made a substantial contribution to improving the socio-economic conditions of rural households in both Tamil Nadu and Maharashtra. The study demonstrates that participation in MGNREGS has significantly increased employment opportunities and provided a stable source of income for rural beneficiaries. The programme has helped households meet their basic needs, improve consumption expenditure, and enhance their overall standard of living. The increased income generated through MGNREGS has also enabled beneficiaries to spend more on education, healthcare, and other essential services, thereby contributing to improved human development outcomes.

The comparative analysis indicates that both Tamil Nadu and Maharashtra have benefited from the implementation of MGNREGS, although variations exist in programme performance and socio-economic outcomes. Tamil Nadu has shown relatively better results in terms of employment generation, worker participation, wage accessibility, and beneficiary satisfaction. Effective administrative mechanisms, greater awareness among beneficiaries, and efficient programme implementation have contributed to the state's success. Maharashtra, on the other hand, has demonstrated notable achievements in the creation of durable assets, water conservation structures, drought mitigation measures, and rural infrastructure development. These initiatives have contributed to sustainable rural development and enhanced livelihood opportunities in the state. The statistical analysis further confirms that MGNREGS has a significant positive influence on employment generation, household income, consumption expenditure, healthcare expenditure, and overall socio-economic well-being. The results of correlation, regression, ANOVA, and independent sample t-tests support the conclusion that the scheme has played a vital role in improving the quality of life of rural households. Furthermore, the programme has contributed to women's economic empowerment, social inclusion, and reduction of distress migration from rural areas.

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Despite these achievements, certain challenges continue to affect the effectiveness of MGNREGS. Issues such as delayed wage payments, administrative bottlenecks, inadequate awareness among beneficiaries, and regional disparities in implementation require immediate attention. Strengthening monitoring mechanisms, improving transparency, ensuring timely wage disbursement, and enhancing community participation are essential for maximizing the benefits of the programme. In conclusion, MGNREGS has proven to be an effective instrument for promoting rural employment and socio-economic development in India. The comparative evidence from Tamil Nadu and Maharashtra highlights the programme's potential to transform rural livelihoods when implemented efficiently. Continuous policy support, administrative reforms, and effective monitoring can further strengthen the scheme and contribute to achieving sustainable and inclusive rural development. Therefore, MGNREGS should continue to be reinforced as a key component of India's rural development strategy to ensure long-term livelihood security and socio-economic progress for rural households.

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