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THE IMPACT OF RURAL DEVELOPMENT AND TECHNOLOGICAL INNOVATION IMPLEMENTED IN MGNREGA SCHEME IN VIRUDHUNAGAR DISTRICT

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Abstract

The Access to MGNREGA scheme for those belonging to poor and social cohesion for technological adopted for single digital system. In which become an integral part of our efforts to promote inclusive growth. In fact the digital payment can be adopted through pay Dash, E- content and disburse, digital attendance, National mobile monitoring system (NMMS), ABPS to use weapon to exclude single layer direct benefit transfer to underpins India's response social protections strategy. It is utilized by tens of millions of poor rural households each year, and provides up to 100 days per year of paid manual Labour on demand. This guidelines programme of government of India, the right to work and dignity of Labour and rational participatory relationship with the state. It was revolutionary in its promise of inclusive growth lack a comprehensive measure that can be used to measure the extent of across economies. This paper attempts to fill this gap by proposing an index a multi-dimensional index that captures information on various dimensional index that captures information on various dimensional of inclusions in one single digit lying indicates and economy. This paper also attempts to Analysis various methods of digital wage payment systems of MGNREGA scheme.

Key words: digital payment, digital attendance, National mobile monitoring system

INTRODUCTION:

In order to make rural development more broad based and balanced, major areas of concern have to be addressed. Rural investment, technology and appropriate rural institutions are needed for rural development. In the new economic view of development considers reduction or elimination of poverty, inequality and unemployment as an important index of development. To accelerate the reduction of poverty and increase in employment a number of poverty alleviation, employment generation and basic services programmes are being implemented. Alleviation of poverty remains a major challenge before the nation. Acceleration of economic growth which is employment intensive facilitates the reduction of poverty in the long run.

There was no guarantee that employment would be available to rural households on demand. By taking into account, the experience gained under the past wage employment generating scheme. It was decided to launch a programme to secure wage employment for the households in the rural areas. For improving the living standards of low income population residing in rural areas and

making the process of their development self-sustaining, the Indian citizens are guaranteed employment by the government. As an demand driven programme MGNREGA was passed by the government of India on August 5, 2005.

The launched in 2005 by the ministry of Rural development, MGNREGA stands as one of the world's largest work guarantee programs. This initiative provides a legal guarantee, ensuring a hundred days of employment each financial year for adult members of any rural household.

Once Aadhaar is updated in the scheme database, beneficiary need not update account numbers due to change in location or change in bank account number. Money will be transferred to the account number. It has been brought to the notice of the central government that in many cases due to frequent changes in Bank account Number by the beneficiary and non-updating of the new account by the beneficiary on time, several transactions of wage payment are being rejected bank branch.

STATEMENT OF THE PROBLEM:

The most of the MGNREGA scheme that enables to Poverty and unemployment are two acute problems common to most of the countries. India is not an exception in this regard. Attainment of higher economic growth is not possible without efforts at employment generation and income augmentation. This research will also analyses and critically evaluate the effectiveness of the MGNREGS in securing guarantee of rural employment, eradicating rural poverty, providing rural assets and the impact of the Scheme on rural development.

SCOPE OF STUDY

The study is mainly planned to analyse the impact of Mahatma Gandhi National Rural Employment Guarantee Scheme on rural development in Virudhunagar District. The impact of the study is evaluated in terms of technological innovations, digital dash, employment and income generation, creation of social capitals, assets durability, distressed rural urban migration, savings and investment potentials, expenditure pattern of workers, consumption level, women contribution, household participation, women empowerment, household empowerment, overall performance of the scheme and impact at their village level.

REVIEW OF LITERATURE

Turangi (2022) assesses the first 15 years of implementation of MGNREGA Scheme with the collected data from the official website of MGNREGA. The study uses a composite index to measure the performance of the scheme across the states. To compute the index, 7 variables are taken, namely, household consumption, women participation, average employment, 100 days completed households, received wage rate, funds utilization and work competition and evaluate performance.

CURRENT STATUS OF MGNREGA:

- The continuous Aadhaar seeding (linking an Aadhaar number to a primary bank account number) for de-duplication and authentication of genuine beneficiary.
- Aadhaar seeding of 14.08 crore (98.31%) active workers have already been completed. Against these seeded Aadhaar, a total 13.76 crore Aadhaar have been authenticated and 87.52% active workers are now eligible for Aadhaar payment Bridge system.
- APBS is a payment system that uses Aadhaar numbers to electronically send government subsidies and benefits to the Aadhaar – linked bank accounts of beneficiaries.

Gram panchayats facing technological or Aadhaar related problems may seek exemptions from APBS on a case - by – case basis until the resolution of the issues.

National payments corporations of India (NPCI): Data indicates a success rate of 99.55% or above when Aadhaar is enabled for DBT. Payment for beneficiaries who turn up for wage employment to be made through APBS.

- The recent concerns stating that 34.8% of total registered workers and 12.7% of active workers are still ineligible for ABPS have no relevance.
- Because APBS is applicable only in case a registered beneficiary turns up for wage employment.

National Electronic Fund Management system (NEFMS) :

- National Mobile Monitoring system (NMMS) app captures real – time attendance of beneficiaries at worksites.
- Beneficiaries and citizens can verify worker attendance, enhancing transparency.

Real – time Monitoring through NMMS:

National Mobile Monitoring system:

The mobile system has to monitor the app captures real –time attendance of beneficiaries at worksites they are provides the fundamental operations we should maintained transparency.

Geotaggingsss of Assets:

- Utilizes remote sensing technology for retagging assets created under the scheme.
- Remote sensing is the process of detecting and monitoring the physical characteristics of an area by measuring its reflected and emitted radiation at distance aircraft.
- Ensures public scrutiny and accountability by providing location specific information.
- A job card can be deleted in case it is a fake job card (incorrect job card) single person in job card and that person is expired.
- Since April 2022 about 2.85 crore job cards have been deleted.

Drone Monitoring:

- Pilot testing of drone usage is conducted for monitoring and implementation, enhancing real – time monitoring and data collection for improved decision – making.

Digital wallets form of MGNREGA scheme:

The new notification mandates workers to link their Aadhar with their MGNREGA job cards, with enhancing the digital payment system, the non compliance will be met with penalties. This move was met with pushback from workers and statements of concerns by local leaders and financial year. The probabilities of failure at any point of this transaction is high seeding targets, unique identification authority of India, and audit mechanisms for workers and statements formulate of concern by local leaders. In case of MGNREGA scheme adopt digital attendance can be given reduces to and ratification of errors and frauds to mine get records of fulfillment of worker and local leaders.

Worker surveillance:

Workers monitoring mechanisms under MGNREGA, which include physical inspections, geo-tagging of sites, ombudsmen audits and feedback and grievance redress mechanisms, data collected by drones may be used by the ombudsmen for enquiring into complaints against the work/asset. Facial recognition based authentication is also a high inaccurate tool and is more likely to inaccurately identify on the basis of gender, age and complexion, yielding low accuracy rates for a diverse Indian cultural landscape. The recognition may be potentially fatal to the scheme and lead to more and more workers falling through the cracks.

No place for technology:

The Act and supplementing schemes are founded in public advocacy and civil society efforts and demands were made loud and clear for rural employment opportunities to be provided by the union, along with complete transparency and assurance of wage payments. The legislation is a community – led charter of worker’s rights and entitlements with strong basis in equitable social security.

Provision under MGNREGA and the Level of Awareness of Respondents

To measure the level of awareness of the respondents about the provisions under the scheme, the researcher has choosen certain basic provisions mentioned under the act. The opinion of the respondents is gathered in two point scale namely aware and not aware.

Level of Awareness about the Provisions under MGNREGS

Sl. No.	Provisions under MGNREGS	Aware	Not Aware	Total

1.	Know about the registration of Family Members under MGNREGS	112 (20.44%)	436 (79.56%)	548 (100.00%)
2.	Aware of the Minimum Wages Fixed by the Government under the Scheme	239 (43.61%)	309 (56.39%)	548 (100.00%)
3.	Know about the Minimum Number of Days of Employment under MGNREGS	510 (93.07%)	38 (6.93%)	548 (100.00%)
4.	Know about that 33% Jobs of MGNREGS Are for Women Workers	96 (17.52%)	452 (82.48%)	548 (100.00%)
5.	Know about the Permissible Works under MGNREGS	7 (1.28%)	541 (98.72%)	548 (100.00%)
6.	Know about the Provisions Relating to MGNREGS worksite Facilities	4 (0.73%)	544 (99.27%)	548 (100.00%)
7.	Know about the Unemployment Allowance provided under MGNREGS	3 (0.55%)	545 (99.45%)	548 (100.00%)
8.	Aware of Financial Aid Regarding the Accidents at the Work Place	281 (51.28%)	267 (48.72%)	548 (100.00%)
9.	Know about the Compensation for Disability and Death.	73 (13.32%)	475 (86.68%)	548 (100.00%)

Source : Primary Data.

The table shows majority of the respondent’s state that they are not aware of the provisions under the scheme except the minimum wages, minimum number of days and financial aid provided under the scheme. In order to analyse the opinion of the beneficiaries about the awareness of the provisions of MGNREGA scheme the sign test has been used.

Job Card Registration Held throughout the Year

As per the guidelines provided under the scheme, the registration is to be made throughout the year by the Grama Panchayat.

Opinion about Job Card Registration

Sl.No.	Particulars	No. of Respondents	Percentage to Total
1.	Ongoing	327	59.67
2.	Not ongoing No idea	7	1.28
3.	Total	214	39.05
		548	100.00

Source: Primary Data.

Table shows that exhibit that 59.67 per cent of the respondents have stated that the job card registration is an on-going process throughout the year, 39.05percent them have stated that they have no idea about the registration and 1.28percent of them reported that the registration is not done throughout the year. It is known from the Table 4.15 that a majority of the respondents have stated that the job card registration is an on-going process.

Conclusion

MGNREGA Scheme is distinctive for its unique vision to redefine avenues for providing employment opportunities to the deprived in rural India. Whether the possibility and efficient changes of employment largely comes with the better level of awareness as it marks the level of accessibility. Further an analysis has also been made to know the digital monitoring system to empower generate under the scheme. Hence the technological innovations and usage for MGNREGA scheme to move the multiple purpose of the merger acquisitions and operational functional distinct and usage the mode of digital payment and dash for e-paper through developmental efficient work through time allotment and promotional activities. Through a comprehensive analysis of various studies, the review offers a holistic understanding game – changing piece of legislation that provides subsistence, as well as a viable source of employment in times of need and in a jobless but rapidly expanding economy.

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