

Empowerment of Beneficiaries under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Haryana: A Factor Analysis Approach

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Abstract The Mahatma Gandhi National Rural Employment Guarantee Act, which is a flagship government initiative, attempts to increase the livelihood security in rural regions since it ensures 100 days of wage employment in a financial year to all rural households that have their adult members volunteer to perform unskilled manual labour (Mishra, 2024). This project will target the fight against poverty in rural areas through alleviating economic status and demand for goods and services necessary for the growth of the nation. The government hails the statute as “the largest and most ambitious social security and public works program in the world”. World Bank, in its World Development Report 2014, termed it a “Stellar example of Rural Development.” This is a holistic program that also aims at promoting social inclusion and empowerment of marginalised communities, especially women, through giving them the chance of having independent sources of income and also increased access to community development. MGNREGA is a significant source of household income and spending, as well as enhancing the socio-economic decision-making power of rural female residents (who live in traditionally patriarchal communities (Mishra, 2024). Due to the complex goals and a large scope of MGNREGA program, it is crucial to conduct a detailed analysis of the effects this program produces on beneficiaries, specifically in Haryana. In this research, the researcher uses factor analysis to provide a systematic evaluation of the socio-economic effects of MGNREGA on the beneficiaries in the state of Haryana, which has its distinct agricultural and socio-cultural dynamics (Muthumari, 2024). The current study will add to the extant information by bringing an in-depth insight as to how interventions of MGNREGA can be translated into practical alterations in the lives of rural households in Haryana, with respect to ascertaining the factors that can either favour or hinder the same. An attempt has also been made to analyse factors affecting the socio-economic and political empowerment of beneficiaries under the

KeyWords: Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Socioeconomic, Beneficiaries, Households, Poverty, Factor Analysis.

Review of literature

A thorough analysis of available literature is necessary to comprehend and become familiar with the phenomenon of interest, not to mention that the knowledge of past researchers can help to pinpoint gaps in the research and make the study more effective.

The program has not been effective enough to achieve the objective of a minimum 100 days of employment; however, the participation of women has increased, which was more than the statutory limit of 33% (Husain et al, 2025). The program ensures economic well-being and livelihood of the rural communities across India. The study provided an insight to policy makers to take well informed decision, resulting in the success of the scheme

(Hazarika & Hazarika, 2025). It was revealed that the participation of females belonging to the Scheduled Caste was more than that of the Muslim community (Mukherjee, 2018). This program has led to high bargaining power, improved welfare, and increased investments in the children of beneficiaries. The percentage of Scheduled Castes (SC) and Scheduled Tribes (ST) in MGNREGA was larger than the percentage in the general population, but none of the households received 100 days of employment (Mathur and Bhati, 2017). The women's participation in MGNREGA was also impressive in Rajasthan, where over 50 percent Scheduled Tribes women participated, and this increased their level of income and also levelled their position in their families. The findings indicate that MGNREGA has been implemented with great effectiveness in Himachal Pradesh and assisted in

achieving an improved living standard, more reciprocity and co-operation among individuals and greater self-dependence in women. The women have been empowered to move around and be heard in society. MGNREGA has already shown its amazing efficiency in reducing migration and social-economic inequality (Dhawan and Kumar, 2017). The proportion of women registered in MGNREGA in Jammu and Kashmir was the lowest when compared to the other states in the country. Wage payments, corruption, bank account payments, facilities in the workplace, not paying unemployment allowances, and poor maintenance of muster roll are a few problems associated with the scheme that reflect administrative negligence in scheme implementation (Hussain, 2017). Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has facilitated land development, horticulture, water and infrastructure development and development of the long-term assets in Maharashtra (Ranaware et al., 2015). Structural weaknesses and wastage of time in the process have nullified the capacity of MGNREGA to generate employment and, at the same time, achieve its intended outcome in West Bengal. The lack of proper childcare facilities, bad drinking water, and the absence of members of the Self-Help Group (SHG) to take care of work in the area are the major problems (Chakraborty, 2014). The awareness of the socio-economic schemes was quite strong in the Jind district of Haryana. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) positively influenced the standard of living of the rural populations (Sharma and Didwania, 2013). Ahuja and Tyagi (2011) examined the impacts of MGNREGA on the agriculturally developed and non-developed regions of Haryana. Their study showed that MGNREGA employs poor people in rural regions, which provides them with a safe mode of livelihood. It was noted, however that in the agriculturally backward regions, MGNREGA participation was at a higher level, although the program failed to check the labour migration to the agriculturally advanced regions. Harish et al. (2011) investigated the effects and consequences of MGNREGA in terms of labour supply and agricultural income in Karnataka. In the Chitradurga district of Karnataka, Kumar, Bassi, et al. (2011) concluded that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) enabled

the increase in irrigation, agricultural production, rainwater harvesting, groundwater recharge, and plantation of trees. Poor planning and supervision of MGNREGA projects were found to be the major weakness of the development of high-quality assets. Pankaj and Tankha (2010) examined how the MGNREGA program affected the empowerment of women in Bihar, Jharkhand, Rajasthan and Himachal Pradesh through boosting their income, and thus they could spend more on consumption, child health, education and social ceremonies. In a study by Liu and Deininger (2010), the authors evaluated the effects of the National Rural Employment Guarantee Scheme (NREGS) on important welfare indicators by selecting 2500 poor households in Andhra Pradesh. In their results, they found that casual labourers, Scheduled Caste (SC) candidates, literate families and male-headed families were more involved in the NREGA activities than the illiterate and female-headed families. Also, the rise in income led to higher consumption expenditure, better energy and protein intake, better savings and investment, and generation of assets. Banerjee and Saha (2010) used a case study on program implementations in the Maoist states with emphasis on its effects on the socio-economic development of such regions. With the introduction of the program, a rise in purchasing power, employment, and paddy cultivation and a reduction in migration were observed. However, the scheme's full potential to improve the livelihood of the ST population is hampered by various exclusionary factors (Mallik & Paltasingh, 2025)

Jacob (2008) analysed the effect of National Rural Employment Guarantee Act (NREGA) on rural-to-urban migration in Tamil Nadu. The results implied that NREGA helped to reduce the rural-urban gap, establish infrastructure, improve production, and give full employment during the lean season in agriculture. Nonetheless, the level of participation between the rural residents was low because of a lack of facilities to take care of children at the workplaces and fewer working days. Mathur (2007) studied the operations of NREGA 2007-08 in 27 India states and found that less developed states perform more successful compared to some more developed states regarding the scheme implementation. The aim of offering 100 days of employment was not met in any state, with the scheme providing an average of 45 days of

employment a year. Aiyar and Samji (2006) listed some of the basic elements required to make the scheme effective and efficient, such as the minimum rate of wage, sufficient supply of resources, transfer of resources to the Gram Panchayat, technical assistance in the administration and designing of the plan, management of finances, and a dispute resolution mechanism.

RESEARCH GAP

The literature review reveals that most of the studies have been conducted concerning the role of MGNREGA on employment, environmental protection, empowerment of women, reducing income inequalities, migration from rural areas to urban areas, and women's participation in the context of other states, but there are very few studies available in the context of Haryana state. This study is an attempt to bridge this gap.

Objectives of the Study

- To examine the empowerment of beneficiaries under MGNREGA in the state of Haryana.
- To identify and extract the key dimensions of beneficiary empowerment under MGNREGA using factor analysis.
- To derive policy implications for strengthening empowerment outcomes of MGNREGA in Haryana based on the extracted factors.

RESEARCH METHODOLOGY

Research Design: The present study is descriptive and exploratory in nature.

Sampling Design: Sample data has been collected from rural areas of selected districts of Haryana state. There are 22 districts in Haryana, out of which 5 districts have been selected purposely where the participation in MGNREGA has been highest in 2024. These states are Fatehabad, Sirsa, Hissar, Karnal and Mewat. A judgment cum multi-stage sampling strategy was used. In the second stage, two talukas from each district have been selected. Selection of Gram Panchayats was done in the third stage, and households were selected in the fourth stage. Based on discussions with the Block Development Officer of each taluka, Gram Panchayats with the highest number of days of participation in MGNREGA were selected from each taluka. In total, 200 beneficiaries were

interviewed in person from selected gram panchayats.

A sample size of 200 beneficiaries has been used for collecting the responses through a structured questionnaire. The sample of the study consists of households that have been participating in the MGNREGA scheme.

Data Collection: Primary data has been collected from 200 respondents using the structured questionnaire through in-depth fieldwork. The reference year is 2024. Secondary data has been collected from the official website of MGNREGA, online sources, and other published sources of information available in the public domain.

Statistical Tools and Techniques: Factor analysis has been applied to analyse the impact of MGNREGA on the social, economic and personal lives of the participants. It is restated that this study is mainly focused on bringing out the factors influencing the social, economic and financial life of respondents who have participated in the MGNREGA program.

Factor Analysis

Participation in MGNREG is one of the pre-requisites to enforce the 'rights and entitlements' envisaged in the Act, making it a community-oriented and demand-driven scheme. Participation facilitates the process of community empowerment. It also facilitates the benefits to different stakeholders in a different manner. The participation of individuals or communities affects their confidence, self-esteem, understanding of issues and the power necessary to articulate their concerns and also ensure that action is taken to address them and more broadly gain control over their lives.

Factor analysis is used to identify the major considerations related to participation in MGNREGA, which leads to social, economic and financial development of the respondents. For this purpose, Principal Component Analysis using Varimax Rotation with Kaiser Normalisation has been applied. While the Principal Component method helps in determining the number of factors to be extracted, a varimax rotation method enables a more meaningful interpretation of factors. Using the guidelines given in Hair (2003) for identifying significant factor loading based on sample size, it is

found that loadings greater than 0.30 are significant at the 0.05 level.

Table 1- KMO and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy(KMO)		0.651
Bartlett's Test of Sphericity	Approx. Chi-Square	25360.41
	Df	990
	Sig.	0
	Cronbach's Alpha	0.941
No. of Items		116

Source: primary data

Table 1 shows that the value of Kaiser-Meyer-Olkin (KMO) is 0.651, which is greater than 0.5. This suggests data is adequate for factor analysis. Bartlett's test of Sphericity has also been conducted to test the null hypothesis (H_0), which states that the Population Correlation Matrix is an identity matrix. The significance value 0.000 indicates that there is a significant correlation among variables. So the null hypothesis, that the population

correlation matrix is an identity matrix, is rejected, and it is concluded that factor analysis is an appropriate technique for analysing the data. The Cronbach's alpha turns out to be 0.941, which is considered highly satisfactory. Thus, the scale used is highly reliable.

The following table shows the total variance explained by the 8 factors that have been extracted through principal component analysis :

Table -2: Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Initial Eigenvalues	% of Variance	Cumulative %
1	11.229	11.205	11.205
2	5.041	11.078	22.283
3	3.567	10.823	33.105
4	3.032	9.184	42.289
5	2.6	7.521	49.81
6	2.054	6.499	56.308
7	2.026	5.825	62.134
8	1.72	4.472	66.606

Results and Discussion

With the help of Principal Component Method, along with Varimax Rotation, factors have been extracted out of 45 statements depending upon the eigenvalues and the Variance explained. Table 2 shows the eigenvalues along with the percentage of variance accounted by each of the factors and the cumulative percentage. It is revealed that 66.606 per cent of cumulative variance has been explained by all 8 factors. The variance reflects a considerable contribution of these 8 factors in terms of the impact of MGNREGA. The first factor has an eigenvalue of 11.229 and explains 11.205 per cent of variance. The second factor has an eigenvalue of 5.041 and explains 11.078 per cent of variance. In that way, it is clear that all the 8 factors can explain 66.606 per cent variance. It is a very good percentage of

variance explained by the factors taken in the model. Keeping in consideration the factor loadings, these factors are named as :

1. Social empowerment
2. Personal empowerment
3. Economic empowerment
4. Improved quality of life
5. Political empowerment
6. Better access and usage of financial services
7. Handling stress and improved decision-making.

I. Social Empowerment

The factor loading provides empirical evidence on the social empowerment dimensions facilitated by the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The loading of the factors ranges between 0.422 and 0.866, and this means that different levels of correlation exist

between the individual indicators of social empowerment and the underlying latent construct. These findings indicate that there is a dramatic increase in self-representation and involvement in community discourse, which was otherwise marginalised, especially in rural areas and among women and lower castes. This trend is supported by the results and can be viewed as the shift towards active involvement in community networks as leaders and guides instead of being passive participants in the program. This means that MGNREGA is playing a role in the formation of grassroots-based leadership, which is a major indicator of sustainable social empowerment. The lower loadings are observed to be on the empowerment of the marginalised section of society (0.455) and enhanced social protection through employment generation (0.422). These findings could have the implication that the elements of structural empowerment are there but are less tangible in the mind of the beneficiaries, or are more widely institutionalised and not personalised to individuals but to larger institutional processes. However, their presence implies the relevance of systemic support to the process of empowerment. Overall, the factor structure highlights that the greatest contribution of MGNREGA to social empowerment is in increasing communicative confidence and leadership ability, increases in collectivism, and modest but significant improvements in structural protection and inclusion.

2. Personal Empowerment

The factor loading matrix gives information on the dimensions of personal Gandhi National Rural Employment Guarantee Act (MGNREGA). These loadings vary between 0.386 and 0.834 indicate the level of association of individual variables with the latent construct of personal empowerment. The highest loading indicates that the most noticeable indicator of personal empowerment among the MGNREGA beneficiaries is enhanced self-confidence. This observation is consistent with past studies indicating that the availability of stable jobs and wealth can have an enormous positive influence on the psychological well-being and self-image of individuals. These data show that personal autonomy and freedom of movement, which are major signs of empowerment, are moderately improved, particularly in rural environments where

these rights may be limited by the socio-cultural standards. On the other hand, the factor loadings of these dimensions are lower, which means that though these dimensions are relevant, in this dataset, they are not the main ones of the latent construct empowerment. The situation with the relatively low loading of independent spending can be interpreted as the lack of financial control or more overall structural restrictions in the autonomy of making decisions, particularly among female beneficiaries.

3. Economic Empowerment

The data on factor loadings provides an in-depth perspective of the economic empowerment channels enabled MGNREGA. The concept of economic empowerment in this respect may be viewed along three main lines, namely financial behaviour and autonomy, participation in self-help groups (SHGs) and microfinance networks, and an increase in personal and household income. Financial autonomy results show that there is a strong correlation between MGNREGA participation and the enhancement of interaction with formal banking systems. This observation is indicative of a drastic change in the financial inclusion of the rural population, which implies that beneficiaries are becoming more comfortable with the idea of dealing with formal credit mechanisms. Another important dimension is the involvement in SHGs and microfinance institutions. Findings indicate the core nature of collective financial platforms in empowering rural beneficiaries, especially women. The income indicators provide some of the most direct effects of MGNREGA on economic empowerment. Improvement in individual earnings and rising family earnings contribute to personal earnings exhibiting high factor loading, which highlights the point that the beneficiaries are not only making higher earnings but also contributing to the family income to a greater extent. Positive change in total family earnings (0.652), but marginally smaller, is still a good indication of aggregate financial betterment at the household level due to the wage-based employment scheme in MGNREGA.

4. Improvement in Quality of Life

The factor loadings on quality of life improvement among the beneficiaries of the MGNREGA show some significant indication of how the participation

in this program has had an impact on the lifestyles, consumption behaviours and financial management. The factor structure covers essential aspects like material well-being, consumer awareness and financial competence, which have varying contribution to the latent construct of quality of life. Increased investment in home appliances and advancement in fund management indicate that there is a good correlation between program benefits and improvement of the domestic infrastructure and financial planning skills. At the same time, better fund management implies a parallel increase in financial literacy, savings distribution and optimisation of expenses-key factors in ensuring a long-term quality of life. It can be analysed that beneficiaries have grown more critical and organised in their buying behaviour. This can be determined not just by income but also by the change in social goals, media exposure and general attitudes towards modernity. Despite the fact that they do not load very well in comparison to other indicators, they are still needed to capture the aspirational and symbolic facets of quality of life beyond material well-being. Overall, the factor analysis shows that MGNREGA has had a substantial impact on the quality of life of beneficiaries by gaining more access to consumer goods, better financial management, and changing consumption trends. The intersection of practical changes (e.g., money management and ownership of appliances) with symbolic and aspirational ones (e.g., fashion and quality awareness) indicates a multidimensional change in rural standards of living as a result of participation in the program.

5. Political Empowerment

The loading factor outcomes about the political empowerment show how much MGNREGA has promoted civic engagement and participatory rule by its beneficiaries. In this regard, political empowerment includes formal and informal engagement in the local level of decision-making and politically governing bodies. The factor loading is the highest with the increase in attendance in meetings, which means that the participation in MGNREGA is closely correlated with the enhancement of civic participation at the grassroots level. It implies that beneficiaries start to actively participate in community meetings, which is probably because of a greater sense of belonging and

interest in local developmental concerns discharged by the program. It embodies the contribution of MGNREGA as an employment programme as well as a programme that brings in community mobilisation and participatory governance. Another indicator that shows a significant loading is the indicator "More involvement in Gram Sabha meetings", which indicates growing participation of beneficiaries in institutional platforms of local self-governance. Gram Sabhas are the bedrock of participatory democracy in rural India, and increased attendance means that MGNREGA is reinforcing democratic operation indirectly by increasing awareness and participation of the citizens in the government processes that directly affect them. On the whole, the factor structure indicates that MGNREGA has had significant impacts in political empowerment at the local level of participation, stimulating attendance in open forums as well as participating in grassroots structures of governance.

6. Better access and usage of financial services

Factor loadings of access and utilisation of banking and financial services are used to depict the ever-expanding financial inclusion situation that is enabled by MGNREGA. All these signs signal the increased participation of the beneficiaries in formal financial institutions, products and practices and are an unfeigned move towards long term economic integration and security. The highest loadings indicate that MGNREGA has played a significant role not only in relation to financial access but also in relation to financial behaviour and risk management. The insurance uptake signifies the growing concern of financial safety nets, which is particularly important among the vulnerable rural groups facing the impact of economic shocks. Equally, the formation of routine banking patterns implies a transition of the informal financial activities into a more organised and secure kind of financial management, giving more focus to the wider access to credit facilities and monetary administration than savings. The readiness and capability to participate in instalment-based buying might be evidence of enhanced creditworthiness and consumer confidence, which are the characteristics of financial involvement in the deepening. Findings indicate that overall access to basic banking infrastructure has been increasing, but it is the

continued and frequent utilisation of these facilities that has a stronger relationship with empowerment. This difference is decisive; it means that only having an account is not enough, but using it, working with financial tools in everyday life are more effective. Overall, based on the analysis of the factor structure, it is important to note that MGNREGA has a central role in promoting financial inclusion by fostering access to as well as habitual use of, formal financial systems. Although fundamental access (e.g. opening bank accounts or accepting debit cards) has risen, the fundamental benefits are being realised in the long-term practices, including regular banking, uptake of insurance and responsible credit use, which are essential to sustaining economic resilience and empowerment of the rural beneficiaries.

7. Handling stress and improved decision making

The stress handling and decision-making competencies factor loadings among the beneficiaries of the MGNREGA scheme unfold a deeper psychological and cognitive aspect of empowerment. These scales show internal changes in personal behaviour, emotional control, and power within the family environment, and the factor loading is the largest when it comes to the aspect of role in family finance decisions, which shows that MGNREGA participation correlates with more participation in intra-household financial governance. This result highlights a major change in the role of families, where the beneficiaries, especially the women, are now being recognised as financial players and they are getting a voice in the economic decision-making process. It is an important milestone in the process of empowering and equalising households as a result of this shift from passive to active participation. MGNREGA, with its guaranteed employment and financial flow, seems to increase the confidence of the beneficiaries in their ability to choose the option, analyse the risks, and assert their preferences, which are not only helpful in housekeeping but also in the inclusion into the community and self-directed growth. The high loading of the indicator "Improvement in ability to handle stress" also demonstrates that MGNREGA has provided financial security and organised employment opportunity which have played a positive role in the psychological resiliency of beneficiaries. Lessened financial pressure is, perhaps, at the heart of decreased emotional

suffering and, consequently, the ability of the individuals to cope with existing stress, adjust to the difficulties, and sustain a proper mental health state. Altogether, the factor structure indicates that MGNREGA plays a key role in the empowerment of the beneficiaries in terms of better stress management, higher decision-making abilities, and increased family authority. All these dimensions bring a transformational impact not just to the external social and economic variables but also to the inner world of the rural poor, which supports the comprehensive idea of the scheme.

Suggestions

In Haryana, which is an agrarian state, there is a low demand for MGNREGA in the peak farming seasons. Participation and income smoothing can be enhanced by introducing flexible working hours and concentrating on off-season employment. Considering the depleting levels of groundwater in Haryana, MGNREGA must pay special attention to water harvesting, rejuvenation of ponds, and micro-irrigation assistance in water-deficient regions of Haryana. This would improve employment creation as well as long-term agricultural sustainability. Haryana has been reported to have wage payment delays in a number of blocks as a result of administrative and technical issues. It is possible to create cells of wage monitoring and grievance resolution at the district level to secure a timely payment and confidence among the beneficiaries. There is little awareness of the issues of job cards, the procedure of work demand, and unemployment allowance. Though Haryana is complying with the minimum requirement of women's participation under the MGNREGA, more attention should be given to the leadership positions of women, such as the supervision of worksites and social audit participation, especially in rural and semi-urban blocks. There is a need to link departments of agriculture, irrigation, and rural development to enhance the sustainability and functionality of assets that are produced under the MGNREGA, particularly rural roads, ponds, and soil conservation projects. The assured 100 days should be increased to at least 150 days of guaranteed employment in economically disadvantaged areas of Haryana, which would enhance the aspect of income security and livelihood stability, especially during lean periods in agriculture. Linking MGNREGA

with skill development initiatives can enhance long-term employability. Introducing more semi-skilled tasks and convergence with schemes like rural livelihoods missions can strengthen economic empowerment. Special efforts should be made to increase women's participation by providing crèche facilities at worksites, flexible working hours, and encouraging women's representation in worksite supervision and social audits. Regular and independent social audits, active participation of Gram Sabhas, and public disclosure of records can reduce leakages and improve accountability at the grassroots level. Establishing time-bound, accessible grievance redressal systems at the block and district levels can empower beneficiaries and enhance confidence in the programme.

Conclusion

After the analysis of data, it can be concluded that the MGNREGA program has brought significant changes in the lives of people who have participated in the program. They have been empowered, and they have had more opportunities for their personal development. The program has proved very beneficial to the people living in the rural areas of Haryana, particularly for aged people and women. No doubt that this program has played a very significant role in uplifting the living standards of the rural poor, empowering women, and creating assets in the rural parts of Haryana. Being one of the biggest employment programs, it is natural to have certain issues related to the implementation and other aspects of the program, but they are negligible if we see the bigger picture and the benefits of the program. Yes, with the passage of time, the program will be improved, and its effectiveness will increase manifold. A collective effort from all stakeholders, such as MGNREGA officials, government, financial institutions, and MGNREGA workers, is the need of the hour, which will ensure the success of the biggest employment guarantee program in the world.

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