



# Between Entitlement And Exclusion

## MGNREGA Implementation and the Transition in Araria, Bihar

An Output of the Social Impact Design Fellowship 2026

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Fieldwork conducted with Jan Jagaran Shakti Sangathan, Araria, Bihar





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His work has focused on issues surrounding the implementation of MGNREGA and the structural barriers faced by workers in accessing welfare entitlements and legal protections. As part of the Social Impact Design Fellowship 2026, he undertook field-based research in Araria, Bihar, exploring these issues through research and visual communication.



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## List of Abbreviations

|            |                                                                     |
|------------|---------------------------------------------------------------------|
| AAY        | Antyodaya Anna Yojana                                               |
| APBS       | Aadhaar Payments Bridge Systems                                     |
| ADRI       | Asian Development Research Institute                                |
| EBC        | Extremely Backward Class                                            |
| FGD        | Focus Group Discussion                                              |
| FTO        | Fund Transfer Order                                                 |
| GRS        | Gram Rozgar Sevak                                                   |
| JJSS       | Jan Jagaran Shakti Sangathan                                        |
| KYC        | Know Your Customer                                                  |
| MGNREGA    | Mahatma Gandhi National Rural Employment Guarantee Act              |
| MIS        | Management Information System                                       |
| MoRD       | Ministry of Rural Development                                       |
| NMMS       | National Mobile Monitoring System                                   |
| OBC        | Other Backward Class                                                |
| SC         | Scheduled Caste                                                     |
| TISS       | Tata Institute of Social Sciences                                   |
| VB-G RAM G | Viksit Bharat Guarantee for Rozgar and Aajeevika Mission Gramin Act |

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# Executive Summary

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), passed in 2005 guarantees every rural household up to 100 days of unskilled manual wage employment in a financial year. It guarantees payment within 15 days, and basic facilities at every worksite. This paper investigates the gap between MGNREGA's statutory guarantees and workers' experiences in Sikti Block, Araria, one of Bihar's most deprived districts.

The study draws on 45 household surveys, a focus group discussion with 7 women workers, informal interviews with members of Jan Jagaran Shakti Sangathan (JJSS) and MGNREGA workers, participant observation, and triangulation with official government records. The fieldwork took place in March and April 2026 with JJSS in Sikti Block, Araria, following the legislative replacement of MGNREGA by the Viksit Bharat Guarantee for Rozgar and Ajeevika Mission Gramin Act (VB-G RAM G) in December 2025.

The findings reveal a persistent gap between what workers are legally entitled to and what they experience. Workers clearly demanded work. Among MGNREGA-participant households, 95% said they would want the full 100 days or more if available. However, in practice, they received far less. Over the five years (2021-26), the average number of days worked ranged from 17 to 30 and never came close to the statutory guarantee. None of the worksites surveyed in 2025-26 had a crèche, despite this being a legal requirement intended to support women's participation in employment. Basic facilities were also lacking, with drinking water unavailable at 83% of the worksites. At the same time, 80% of the workers surveyed had never heard of the new Act that replaced MGNREGA.

In most cases, wages were delayed by one to three months. The paper compares these results with the official government MIS portal, which shows that payments are processed within 15 days in over 95% of cases across all administrative levels. This record contradicts workers' reports, and the paper treats this divergence as a finding in its own right. Besides administrative issues, the findings highlight how technology-related exclusion, gendered worksite conditions, and structural inequalities further restrict workers' ability to realise their statutory rights.

Two threads run beneath the numbers. The first is debt. Delayed wages push households toward local moneylenders for disposable income, which charge 10% interest per month. The debt trap has even led to instances of the sale of livestock and distress migration. By the time wages arrive, households often spend them on interest payments before they can use them for food or other necessities. The second is the organisation. Workers in Amgachhi village, where JJSS has built sustained local capacity through worker mobilisation, implementation monitoring, and collective engagement with the administration over more than a decade, consistently fare better than workers in two neighbouring unorganised panchayats. Given the small comparison sample, this paper treats this finding cautiously as an exploratory hypothesis.

The paper concludes by recommending better enforcement of timely wage payments, improved compliance with required worksite facilities, an accessible grievance process for workers facing technology- and payment-related issues, and an official role for worker organisations like JJSS in the social audit and accountability framework.

## Keywords

MGNREGA  
Rural employment guarantee  
Bihar  
Wage delay  
Civil society  
Welfare implementation  
VB-G RAM G

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# 1. Introduction and Literature Review

## 1.1 The Promise on Paper

In March 2026, a worker from Amgachhi village, Sikti Block, Araria district, underwent facial surgery. A few weeks after that, he returned to work under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and completed his assigned work; however, he did not receive his wages. The National Mobile Monitoring System (NMMS), which was updated to use facial recognition for worksite attendance, could not match his post-surgery face to the one on record.

This incident is not an anomaly. It is one instance that points to a wider gap between the entitlements promised under MGNREGA and how workers experience those rights. MGNREGA was enacted in 2005 and extended nationally by 2008. The Act guarantees up to 100 days of unskilled manual wage employment in a financial year to every rural household that demands work. It also requires wages to be paid within 15 days and mandates basic facilities at worksites, including drinking water, shade, first aid and crèche. (Ministry of Rural Development [MoRD], 2005).

Bihar has consistently failed to meet the statutory guarantee of 100 days of employment. In the financial year 2023-24, just 0.4% of the 5.35 million households engaged with MGNREGA achieved 100 days' employment. Meanwhile, the average number of days for the state as a whole was 43.85 (Raj, 2024). The wage rate under MGNREGA has also remained well below Bihar's notified minimum wage for unskilled labour. From 1 April 2026, Bihar's minimum wage for an unskilled worker was ₹436 per day, compared with ₹255 under MGNREGA (Government of Bihar, Labour Resources Department, 2026). Since the MGNREGA wage was only about 58% of the minimum wage, the fact that households that depend on daily wage labour—where employment is itself uncertain—experience both fewer workdays and lower wages means that MGNREGA can only, to a limited extent, act as a dependable source of income.

A series of technology-driven reforms, the NMMS biometric attendance application, Aadhaar-linked direct benefit transfer, and the Public Financial Management System payment route, have been introduced to reduce fraud at the level of the implementing administration. This paper addresses the implications of those reforms for the workers.

MGNREGA was legislatively replaced by the Viksit Bharat Guarantee for Rozgar and Ajeevika Mission Gramin Act (VB-G RAM G) in December 2025. The new Act has increased the nominal employment guarantee from 100 to 125 days and changed several features of the programme. It introduces a Gram Sabha-based labour budget with centrally determined normative allocations, shifts funding from full central funding to a 60:40 Centre-State share, and adds a mandatory 60-day pause during peak agricultural seasons.

## 1.2 What the Existing Literature Shows

The last two decades of scholarship on the implementation of MGNREGA in Bihar and similar states have established some regularities. Dreze and Khera (2009) documented muster-roll fraud and systemic wage leakage in the scheme's initial years. Their findings pre-empt the gap's structural rather than incidental nature between recorded and actual work. In this respect, Dreze and Oldiges (2009) documented the unemployment allowance as a statutory provision in the act, rarely enacted in practice.

Recent research has shown how digital systems can create new barriers to accessing welfare. Kuruva and Buddha (2026) argue that anti-fraud measures can exclude workers when technological systems fail to account for the conditions in which they live and work.

Research on the role of civil society in welfare delivery is more limited and remains contested. Studies of MGNREGA's social audit system,

including the work by Accountability Initiative (Aiyar & Samji, 2009), have examined the institutional framework established under Section 17 of the Act and the provision for social audits through the Gram Sabha. This literature also points to the gap between the formal design of social audits and their uneven implementation.

At the time of writing, the study could not identify any peer-reviewed empirical work that specifically examines workers' awareness of or experiences with VB-G RAM G. The most relevant material found was a statement issued by the NREGA Sangharsh Morcha (2025). There appears to be little academic research so far on how workers themselves have understood or experienced the transition from MGNREGA to VB-G RAM G.

### 1.3 Research Questions and Research Objectives

The contribution of this study is narrow. It focuses on MGNREGA implementation in Sikti Block rather than attempting to draw conclusions about Bihar or the country as a whole. The sample is small and geographically concentrated. The study brings together household survey data, field observations, interviews, and government records to document how the programme worked on the ground in one part of Araria.

The study is guided by two primary objectives and corresponding research questions. The first objective is to assess the extent to which workers under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Sikti Block of Araria district, Bihar, receive the employment, wages, and worksite facilities to which they are legally entitled. This objective is addressed through the following research question:

Research Question 1: How many days of employment did MGNREGA workers in Sikti Block receive between 2021 and 2026, and to what extent were wage payments and worksite facilities provided in accordance with statutory entitlements?

The second objective is to examine workers' experiences of barriers encountered during the implementation of MGNREGA, particularly in accessing employment, receiving wages within the prescribed timeframe, and using available grievance-redress mechanisms. It also seeks to assess workers' awareness of the legislative transition from MGNREGA to the Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB-G RAM G). This objective is addressed through the following research question:

Research Question 2: What barriers do workers encounter in accessing employment, receiving wages on time, and using grievance-redress mechanisms, and to what extent are they aware of the legislative replacement of MGNREGA by VB-G RAM G?

In addition to these two core objectives, the study also identifies a secondary line of inquiry concerning the relationship between the presence of organised civil society and the delivery of welfare entitlements. Although this issue is not a primary objective of the study, it emerged consistently during fieldwork and was sufficiently relevant to warrant discussion. The evidence relating to this issue is therefore presented separately in Section 4.5.

## 2. Methodology

### 2.1 Research Design

This study uses a convergent mixed-methods design (Creswell & Plano Clark, 2018). It collected both quantitative survey data and qualitative fieldwork findings simultaneously. The findings were then combined during interpretation rather than treated as separate and sequential. The quantitative part includes a structured household

survey. The qualitative part involves an FGD and unstructured interviews with JJSS members and workers.

### 2.2 Research Setting

Fieldwork took place mainly in Amgachhi village, Sikti Block, Araria district, Bihar, from March to April 2026.

**Figure 1: Location of Araria district within Bihar. Wikipedia (n.d.)**



**Figure 2: Sikti Block within Araria district. Araria district map, National Informatics Centre, Araria**

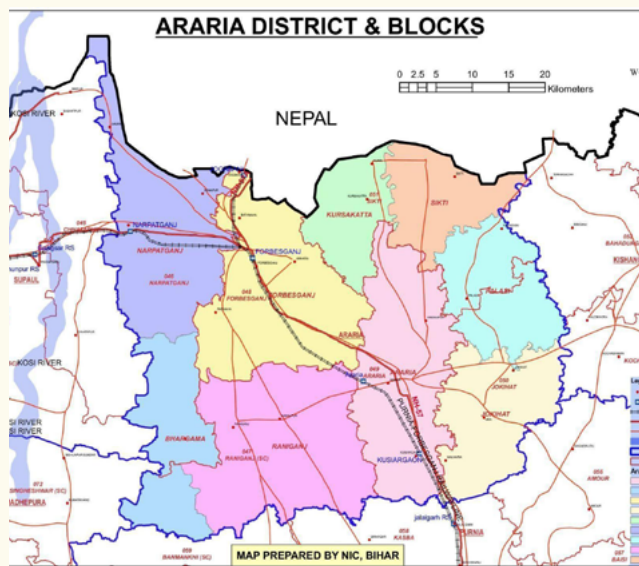


**Figure 3: Amgachhi village and the surrounding area. Google Maps (2026).**



Figures 1, 2, and 3 show the study area at three scales. Araria is a border district in the Seemanchal region of northeastern Bihar, next to Nepal. Sikti Block is in the north of the district. The main study site, Amgachhi, is near the India-Nepal border. The comparison panchayats of Majrakh and Bhibhri are also in the same block, nearby.

Araria's demographic and socio-economic conditions make the limited attention to the district in MGNREGA research particularly striking. Muslims make up 42.95% of the district's population (Asian Development Research Institute [ADRI], 2024), and NITI Aayog's Multidimensional Poverty Index places 52.07% of the population in the multidimensionally poor category, the highest share among Bihar's districts (NITI Aayog, 2023, cited in ADRI, 2024).

Yet the evidence on MGNREGA from the district is limited. An ADRI survey of households in Kishanganj, Araria, Katihar and Purnia found that only 20.34% had worked under MGNREGA. Documentation problems and corruption were the main reasons reported for this low level of participation (ADRI, 2024). During a 2008 survey, approximately 50% wage leakage was reported in the Araria district (JJSS, 2012). For a district with this level of poverty and dependence on public support, there is still relatively little empirical work looking closely at how the employment guarantee actually works in Araria.

The primary fieldwork site, Amgachhi, is a village on the India-Nepal border with a 2011 Census population of 10,242 across roughly 2,016 households. The village is divided according to caste into separate tolas. Among the Scheduled Castes are the Paswan, Batar, Rishidev, and Sardar groups, the Paswans making up the largest number. As for the Other Backward Classes, they comprise the Mandal and Thakur (Nai) communities, together with Muslim groups who are classified as belonging to the Extremely Backward Classes. Yet they are not included in the sample used in this study for the reasons given in Section 2.6.

## 2.3 Quantitative Component

Data were collected through a structured household survey using KoboToolbox. The survey included 45 households, consisting of 34 from Amgachhi, 9 from Majrakh and 2 from Bhibhri. The questionnaire dealt with household characteristics, income and occupation, migration, housing and entitlement status, land ownership and tenure, the history of MGNREGA work from 2021 to 2026, experiences concerning wage payments, the availability of facilities at the worksite, and the workers' awareness of and views on the transition to VB-G RAM G. The reported figures for days worked and wages received were then checked against the corresponding records in the official NREGA MIS portal. The two sets of records were generally consistent at the household level.

## 2.4 Qualitative Component

FGD was conducted with 7 women MGNREGA workers from the Scheduled Castes and Other Backward Classes. The discussion lasted approximately 60 minutes and followed a thematic guide covering work allocation, the NMMS attendance system, worksite facilities, wage delays and their financial consequences, Gram Sabha participation, corruption, communal relations at worksites, and the role of JJSS.

Notes were written up immediately following the session; all quotations have been lightly translated from Hindi and Maithili. During the fieldwork period, unstructured interviews were also conducted with MGNREGA workers and four JJSS members—Deep Narayan Paswan, Radhika Devi, Mandwi Devi, and Ashish Ranjan. Each of these four participants consented to being named in the paper. All other respondents and FGD participants are anonymised throughout.

## 2.5 Secondary Data

This paper uses three secondary sources to contextualize its main findings. The first is the official MGNREGA data for Amgachhi Panchayat, Sikti Block, Araria District, which covers the same 2021-26 period as the household survey. This data was obtained from the public NREGA Management Information System portal. The

second source is the Bihar Caste Survey 2022-23 (Government of Bihar, 2023), which provides figures on land ownership and caste populations. The last source is the Asian Development Research Institute's 2024 report on the socio-economic status of marginalised communities in the Seemanchal region, which is based on a survey of 816 households across the districts of Araria, Purnia, Kishanganj, and Katihar.

#### Positionality and Reflexivity

Three pieces of information about the researcher's position bear directly on how the data in this paper should be read and are presented here as methodological disclosures rather than personal reflections.

Firstly, the researcher was raised in the Araria district, which helped to build a good relationship with the workers in the area; it also implies that the researcher cannot pretend to have an outsider's perspective, and since they are familiar with the region, it might have been the case that certain dynamics believed to be already known were not explored thoroughly.

Secondly, since the researcher is Muslim and has been carrying out fieldwork in a district in which

Muslims make up nearly 43% of the population (ADRI, 2024), and since the Secretary of the organisation in question admitted directly during the fieldwork that the JJSS has not established a meaningful relationship with the district's Muslim community, there are no Muslim households included in the survey sample of this study. This situation is a result of the composition of JJSS's membership and the five-week duration of the placement and is regarded as a significant limitation.

Third, and most consequentially for how several findings should be interpreted, every household in this study's sample was accessed through JJSS, an organisation with its own institutional interests in both demonstrating the scale of implementation failure and in demonstrating its own organising value. This is the mechanism most likely to underline this study's near-zero reported bribery rate. The more defensible reading is not that corruption is genuinely absent from Amgachhi, but that JJSS-organised workers are harder for officials to extract from individually. The bribery figure should be read as a floor rather than a population estimate.

## 3. Results

The section presents empirical findings from the household survey, FGD, key informant interviews, and participant observation. Research Question One is addressed in Sections 3.1-3.4. Research Question Two is addressed in Sections 3.5-3.10.

### 3.1 Respondent Profile

Of the 45 households surveyed, 34 were from Amgachhi, 9 from Majrakh, and 2 from Bhibhri. 39 respondents (87%) belonged to the Scheduled Castes and 6 (13%) to the Other Backward Classes, which broadly reflects the composition of JJSS's membership. Women accounted for about 69% of the respondents. The average age was 53.2 years, with 71% aged 50 or above. This older age profile reflected what emerged in interviews, with younger members of households often found to be working outside the village or migrating to cities rather than depending on MGNREGA wages. Formal education was limited among the respondents: 89% had received no formal education.

As detailed in Table 1, landlessness is the defining structural condition of this sample: 75.6% own no agricultural land, and 51.1% own no homestead land.

### 3.2 Demand for Work and Employment Outcomes

89% of respondent households (n=40) report at least one member having worked under MGNREGA. Among MGNREGA-participant households, sentiment is overwhelmingly positive: 95% describe the work as good for the household, and 95% say they would want the full 100 days or more if available. 37% of the households (n=15) had only one member listed on the job card, while 50% (n=20) had two. Because the 100-day guarantee is attached to the household job card rather than to individual workers, households with more than one working-age member must divide the same entitlement among them.

The demand for work was high, but the number of days provided remained well below the statutory guarantee throughout the five years covered by the study. As shown in Table 2, the average number of days worked was 25.8 in both 2021-22 and 2022-23. It rose to 29.6 in 2023-24, then fell to 26.6 in 2024-25 and 17.2 in 2025-26. No household in the sample completed 100 days of MGNREGA work in any of these five years.

**Table 1. Socio-economic profile of the survey sample (N=45)**

| Indicator                        | N    | %     |
|----------------------------------|------|-------|
| Scheduled Caste                  | 39   | 86.7  |
| No formal education              | 40   | 88.9  |
| Mean age (years)                 | 53.2 | --    |
| Monthly income < Rs. 3,000       | 16   | 35.6  |
| NREGA as an income source        | 33   | 73.3  |
| Migration (any household member) | 26   | 57.8  |
| Kutcha (semi-permanent) house    | 29   | 64.4  |
| No cultivation land              | 34   | 75.6  |
| No homestead land                | 23   | 51.1  |
| Ration card (any type)           | 44   | 97.8  |
| Aadhaar card                     | 45   | 100.0 |
| Old-age pension in the household | 22   | 48.9  |

Source: Household survey, Sikti Block, Araria district, March-April 2026.

### 3.3 Survey Findings Against the Official MIS Record

To situate this paper's survey sample against the wider population of cardholders in Sikti Block, this study draws on the official NREGA Management Information System's panchayat-, block-, and

district-level 'At a Glance' reports for the same five-year period, accessed from the public portal. The survey sample primarily comprises households affiliated with an active workers' organisation, and their outcomes would likely be better than those of the general population.

**Table 2. MGNREGA workdays and earnings by year, survey sample (N=40 NREGA-participant households)**

| Year    | HHs with >0 days | Mean days | Median days | Mean earnings (Rs.) |
|---------|------------------|-----------|-------------|---------------------|
| 2021-22 | 34 (85%)         | 25.8      | 15          | 5,108               |
| 2022-23 | 31 (77.5%)       | 25.8      | 20          | 5,491               |
| 2023-24 | 29 (72.5%)       | 29.6      | 32          | 6,744               |
| 2024-25 | 30 (75%)         | 26.6      | 30          | 6,403               |
| 2025-26 | 30 (75%)         | 17.2      | 13          | 4,488               |

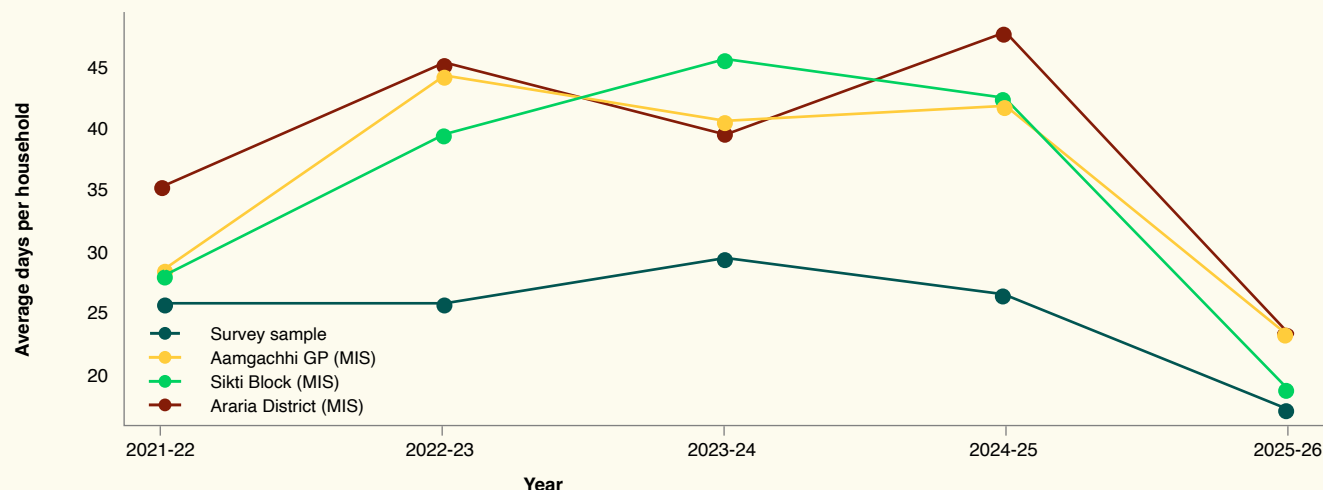
Source: Household survey, Sikti Block, Araria district, March-April 2026. 2025-26 figures collected through late April; some payments may have remained pending at the time of survey.

**Table 3. Average days of employment per household: survey sample against official MIS records, 2021-26**

| Year    | Household Survey | Aamgachhi GP (MIS) | Sikti Block (MIS) | Araria District (MIS) |
|---------|------------------|--------------------|-------------------|-----------------------|
| 2021-22 | 25.8             | 28.64              | 28.35             | 35.43                 |
| 2022-23 | 25.8             | 44.59              | 39.64             | 45.43                 |
| 2023-24 | 29.6             | 40.69              | 45.81             | 39.75                 |
| 2024-25 | 26.6             | 42.14              | 42.72             | 48.03                 |
| 2025-26 | 17.2             | 23.53              | 18.99             | 23.25                 |

Sources: Household survey, Sikti Block, Araria district, March-April 2026; NREGA MIS 'At a Glance' reports for Aamgachhi Panchayat, Sikti Block, and Araria District, accessed 18 June 2026.

**Figure 4. Average MGNREGA days per household: survey sample versus official MIS records, 2021-26.**



Two things are worth noting about this comparison, presented in Table 3 and illustrated in Figure.

4. First, the survey sample's figures sit below the panchayat, block, and district averages in most years, which is itself notable given that the survey sample is drawn specifically from JJSS-organised, actively engaged households. Second, and more importantly, the MIS denominator at every administrative level includes all households holding an active job card, including the very large number who receive zero or near-zero days of work each year. A panchayat or block average can therefore conceal the number of households that receive little or no work. A smaller group of households may receive a much larger share of the available employment, bringing the overall average up. Table 4 shows this more clearly.

As Table 4 shows, in no year did more than 8 households in Amgachhi complete the statutory 100 days. Being formally included in MGNREGA, having a job card, and being on the muster roll do not offer real access. This trend matches the broader regional findings reported by ADRI (2024).

### 3.4 Wage Payment Timeliness: Survey Evidence Against the Official Record

Table 5 summarises the sharpest divergence between this study's primary data and the official record. The MIS 'At a Glance' reports record the percentage of payments generated within 15 days, ranging from 96.45% to 100% across Amgachhi Panchayat for every year between

**Table 4. Households completing 100 days of work, Amgachhi Panchayat, by year**

| Year    | HHs completing 100 days | Total HHs worked |
|---------|-------------------------|------------------|
| 2021-22 | 2                       | 413              |
| 2022-23 | 2                       | 528              |
| 2023-24 | 2                       | 449              |
| 2024-25 | 4                       | 872              |
| 2025-26 | 8                       | 1,103            |

Source: NREGA MIS 'At a Glance,' Amgachhi Panchayat, accessed 18 June 2026.

**Table 5. Wage payment timeliness: worker-reported experience against MIS-recorded payment generation**

| Source               | Measure                                                | Finding                               |
|----------------------|--------------------------------------------------------|---------------------------------------|
| Household survey     | Respondents reporting wages are always on time'        | 5% (n=2)                              |
| Household survey     | Respondents reporting 'usually' or 'sometimes' delayed | 92.5%                                 |
| Household survey     | Typical delay among those affected                     | 1-3 months (58%); over 3 months (24%) |
| FGD, 20 April 2026   | Reported delay range                                   | 2-6 months                            |
| MIS, Amgachhi GP     | Payments generated within 15 days, 2021-26             | 96.45-100%                            |
| MIS, Sikti Block     | Payments generated within 15 days, 2021-26             | 98.3-100%                             |
| MIS, Araria District | Payments generated within 15 days, 2021-26             | 98.6-100%                             |

Sources: Household survey and FGD, Sikti Block, Araria district, March-April 2026; NREGA MIS 'At a Glance' reports, accessed 18 June 2026.

**Table 6. Worksite facility availability, 2025-26 workers (N=30)**

| Facility (legally mandated)  | Available | Not available |
|------------------------------|-----------|---------------|
| Drinking water               | 5 (17%)   | 25 (83%)      |
| Shade                        | 7 (23%)   | 23 (77%)      |
| First aid kit                | 8 (27%)   | 22 (73%)      |
| Crèche/childcare             | 0 (0%)    | 30 (100%)     |
| Attendance recorded properly | 23 (77%)  | 7 (23%)       |

Source: Household survey, Sikti Block, Araria district, March-April 2026. Worksite facilities are statutory requirements under Schedule II (Paragraph 23-24) of the MGNREGA (MoRD, 2005).

2021 and 2026, with comparably high figures, generally above 98%, recorded at the Sikti Block and Araria District levels in every year studied.

The divergence is wide and consistent across administrative levels and over years. The most defensible reading is that the MIS field in question measures the generation of a payment instruction, the point at which a Fund Transfer Order (FTO) is issued into the payment system, rather than the point at which money is received in a worker's bank account.

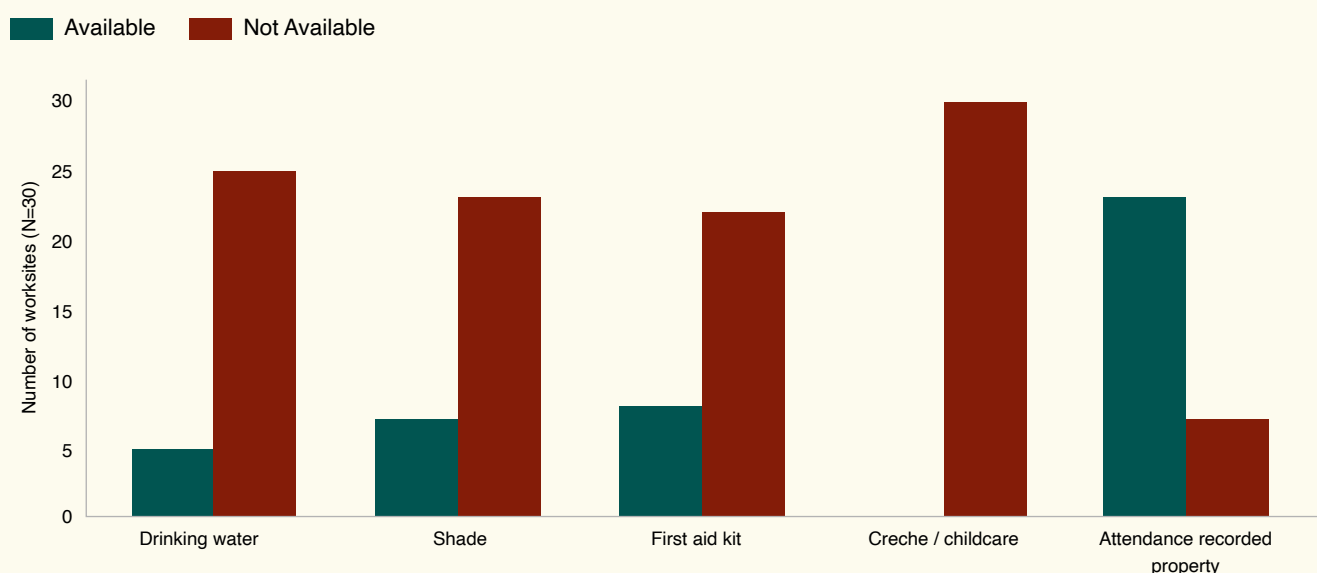
The time between these two stages is when Aadhaar-linking problems, mismatched bank details, and delays in the Aadhaar Payments Bridge System (APBS) can occur without being captured by a measure that only records when the payment instruction was generated. This study

did not have access to FTO-rejection or APBS-linkage data at the panchayat level and therefore could not directly confirm this mechanism. It is presented here as the most reasonable explanation based on the available evidence, not as a confirmed finding.

The evidence clearly shows that an administrative record indicating nearly universal payment timeliness and worker testimonies pointing to regular multi-month delays cannot both reflect the same lived experience. This discrepancy is a key finding of this study. Of the six respondents who said they had demanded work and been refused, none received the statutory unemployment allowance, a legal requirement under Section 7 of MGNREGA.

**Figure 5. Worksite facility compliance against statutory mandate, 2025-26.**

The figure shows documented legal non-compliance with the worksite facility provisions set out in Schedule II (Paragraphs 23-24) of the MGNREGA Act across all surveyed sites in 2025-26.



### 3.5 Worksite Facility Non-Compliance

Among the 30 respondents who worked in 2025-26, worksite facility compliance with MGNREGA's statutory mandate was largely absent, as detailed in Table 6 and illustrated in Figure 5. Not a single surveyed worksite provided crèche facilities. Drinking water was absent at 83% of sites, shade at 77%, and a first-aid kit at 73%.

### 3.6 Technology and Digital Barriers (NMMS)

The shift from group photographs to individual face-recognition attendance under the NMMS application was the most discussed grievance in FGD and informal interviews. Workers were unanimous in preferring the earlier system. Workers who step away briefly, to eat, to use a toilet, to attend to a child, miss the photographing window and lose the day's wage outright. The person assigned to the worksite must take two individual, geotagged photographs of each worker every day—one between 6 a.m. and 11 a.m. and another between 12 p.m. and 5 p.m.

Missing either photograph means the worker is marked absent for the day, even if they have worked for the required hours. Technical failures, including connectivity loss and app crashes in areas with poor network coverage, result in failed uploads. Biometrics failure leaves a worker who has performed full hours of physical labour with no means of proving it.

One FGD participant put it plainly: *"If I go to eat, or if I have to look after my child, I miss the photo. And then my whole day's work counts for nothing, as if I never came."* A worker at the Majhua worksite asked, *"Officials are not individually photographed and verified before receiving salaries in the lakhs, so why is this standard applied only to daily-wage labourers earning a few hundred rupees?"* Radhika Devi, a JJSS organiser interviewed for this study, said: *"You need biometric proof just to get 255 rupees for a day's work. However, when you cast your vote to elect a government, there is no biometric check on that."*

Across FGD, interviews, and worksite observations, workers described difficulties with NMMS attendance, particularly when they missed one of the required photo windows despite being present and working on site.

### 3.7 Caste, Social Relations and Administrative Barriers

Qualitative interviews and FGD identified caste-related barriers associated with land ownership, administrative practices, and everyday worksite interactions.

Deep Narayan Paswan's account of the pre-organising period in Amgachhi describes dominant-caste households registering for MGNREGA job cards and collecting wages without doing any work. He reports this has changed because organised community monitoring now makes muster rolls subject to local review. In the neighbouring unorganised panchayat of MajraKh, workers said officials used Know Your Customer (KYC) documentation requirements as an excuse to withhold wages.

Additionally, several FGD participants described bringing water from home instead of drinking from tube wells at Muslim households on shared worksites. During the FGD, Hindu workers explained that they avoided drinking water or sharing food with Muslim co-workers and brought their own water when work took them to a Muslim hamlet. The reason given was that Muslims wash meat at the tube well, which, in their view, pollutes the groundwater. Deep Narayan Paswan intervened directly: without telling them, he once emptied their water bottles. He refilled them from a Muslim household's tube well, later telling them there was no difference in taste. Sangathan members have worked to change this practice during the fieldwork period, though the practice persists. This social context does not appear in any administrative record, but it affects the daily experience at the worksite in ways that purely numerical measures would miss entirely.

### 3.8 Debt, Wage Delay and Distress Migration

Qualitative interviews and FGD identified a recurring pattern linking wage delay, informal debt, and distress migration.

It acts as the start of a cycle of debt with a clear pattern: work is done, but payment is not made within the required 15 days. The households borrow from a local moneylender at a typical rate of 10% a month, known locally as *das takiya*. When the wage eventually comes, it goes toward paying off interest before it reaches food or medicine; then the household borrows again to keep up with the existing debt. This cycle, as shown in the examples here, often leads to the forced sale of livestock, leaving the village, or both.

The single most detailed account of this mechanism, given during the FGD, involved a participant who had taken six separate loans, initially to cover an illness and to finance her daughter's marriage. As she described it: *"I have taken six loans. I had to, for my daughter's marriage, and before that, when I fell ill. Now I pay 16,000 rupees every month just in interest. I sold my cattle, left my village, and now I cook in a hostel for 5,000 rupees a month. Every night he comes to my house. He says he will cancel my Aadhaar card, cancel my ration card."*

Deep Narayan Paswan described a similar case: *"A family could not pay back their bank loan, so they paid a broker to get the borrower declared dead, legally dead, on paper."*

The survey and FGD both point to a connection between delayed NREGA wages and migration. At least one member had migrated from 57.8% of the households surveyed. Several FGD participants said that family members had gone to Delhi and Punjab when NREGA wages were delayed. Although the wages available there were lower, they were paid immediately. Across the survey, interviews, and FGD, delayed wage payments were repeatedly mentioned alongside household debt and decisions to migrate.

### 3.9 Gendered Experiences of MGNREGA

Qualitative interviews and FGD identified gendered barriers related to workforce participation, childcare, and supervisory authority.

Younger men often migrate for work, a common alternative income strategy not easily available to women due to their household and child-rearing duties. Informal job markets outside MGNREGA also provide women with fewer entry points. Additionally, farm mechanisation, particularly the use of combine harvesters, has eliminated the manual harvesting jobs that women once relied on, a change noted by several participants in FGD.

Due to the absence of any institutional childcare provision, women cover for one another informally, attending to each other's children so that the worksite continues to function. Several participants reported missing the NMMS attendance window specifically because they stepped away to care for a child. This is where the crèche failure and the NMMS failure intersect directly.

At the Majhua worksite, the officially designated female mate had no real authority; her husband made all the supervisory decisions in her name. This resembles the proxy exercise of authority documented in research on women's representation in local government, where formal inclusion does not necessarily translate into substantive decision-making power (Duflo, 2012).

### 3.10 Awareness of VB-G RAM G

Qualitative interviews and the household survey assessed workers' awareness of the transition from MGNREGA to VB-G RAM G.

In this study's sample, 80% of workers (n=36) had never heard of VB-G RAM G; 8 respondents (17.8%) said they had heard about it, and one said they had heard a little. During informal discussions, workers at the Majhua worksite described a generalised sense that something in the scheme was changing but were unable to specify what. Ashish Ranjan, JJSS Secretary,

interviewed for the study, described the change in similar terms: *“Under the new act, what is guaranteed is the likelihood of not working (60 days mandatory pause during harvesting season), while the right to work itself is now uncertain.”* The organisers interviewed during the study, however,

were more familiar with the changes and raised concerns about what they could mean for workers in practice.

## 4. Discussion

### 4.1 From Legal Entitlement to Practical Exclusion

The findings in Sections 3.2–3.4 show that the main problem in Sikti Block is not a lack of demand for MGNREGA work. Nearly all surveyed households said they would take the full 100 days or more if available, yet none received 100 days in any of the five years covered by the study. The shortfall, therefore, lies in the provision of employment rather than in workers' willingness to work.

Earlier research found a similar gap between demand for work and employment actually provided. Drèze and Khera (2009) found that 98% of workers in their sample were willing to work the full 100 days, but only 13% had received 100 days of work. In Bihar, the figure was just 2%. The findings from Sikti are similar: workers report a strong demand for work, but the employment they receive remains well below the statutory guarantee.

The survey and MIS data also give different pictures of access to employment. Panchayat- and block-level averages can hide differences between households. A small number of households receiving more work can raise the average even when many others receive little or none. For this reason, having a job card or appearing on a muster roll does not necessarily mean that a household has regular access to MGNREGA work.

The pattern is also visible beyond the study sample. ADRI (2024), in a survey of 816 households across Seemanchal, found that only 20.34% had accessed MGNREGA. The Sikti findings, therefore, sit within a wider regional pattern of limited access.

### 4.2 Structural Exclusion: Landlessness, Caste and Gender

Caste is particularly visible in landownership. In the sample survey, 75.6% of households had no agricultural land, and 51.1% had no

homestead land. The Bihar Caste Survey 2023 reports a wider disparity: Bhumihars, who make up 2.8% of the state's population, own around 39% of its agricultural land, while Scheduled Caste communities own very little in comparison (Government of Bihar, 2023). For households with little or no land and few dependable alternatives, MGNREGA can become an important source of income. When work is not provided or wages are delayed, the consequences are therefore greater for households with fewer alternatives.

Gender also influences the way in which workers experience MGNREGA. About 69% of the survey sample were women, a figure which is generally consistent with the national trend, since women make up a large proportion of the recorded person-days under the scheme (MoRD, 2024). The Amgachhi panchayat MIS data reveal a comparable situation, the women's share of person-days varying between 49% and 67% over the years included in this study. The findings in Section 3.9, however, show that high participation does not necessarily mean greater choice or empowerment. Sudarshan (2011) similarly notes that women's participation in employment programmes may reflect the limited alternatives available to them.

Childcare is a recognised constraint on women's participation in employment guarantee programmes (Narayanan, 2008). The crèche facility provided under MGNREGA is intended to enable women with young children to participate in paid work. However, none of the 30 worksites surveyed had such a facility. Without childcare support, women had to manage care responsibilities alongside work, and some consequently missed the NMMS attendance window. The statutory provision, therefore, fails precisely at the point where women's caregiving responsibilities affect their ability to participate.

### 4.3 Debt, Migration and the Failure of Social Protection

MGNREGA's protective function depends on

workers receiving both employment and wages. When either is unreliable, households have to absorb the resulting income shock themselves.

Delayed wages can therefore turn employment entitlement into debt. Workers still have everyday expenses while waiting for payment and may borrow from local moneylenders to meet them. The debt is linked to work already completed but not yet paid for. In the fieldwork, this cycle was associated with interest payments, livestock sales and migration.

Migration is another consequence of unreliable employment. Imbert and Papp (2015) show that MGNREGA was intended to raise the local reservation wage and reduce distress-driven out-migration. In the study area, several participants said that household members went to Delhi and Punjab when NREGA wages were delayed, even though wages there could be lower, because payment was immediate.

#### **4.4 Democratic Participation and Transition to VB-G RAM G**

For a rights-based welfare programme, delivery is only part of the question. Chambers (1994) argues that people who depend on development programmes possess knowledge of how those programmes work in practice and of the problems they create or fail to address. That knowledge matters for programme design because it comes from the people who have to live with its rules. Participation is therefore part of making legal entitlement workable in practice.

80% of surveyed workers had never heard of VB-G RAM G is especially relevant because the study area has an established workers' organisation engaged with MGNREGA. This points to a gap between the policy transition and the people who would be affected by it. Workers' limited awareness cannot be separated from the absence of a clear channel through which their experience of the programme could inform the transition.

The NMMS experience points to the same design problem. Workers' accounts show how

an attendance system can fail when connectivity, childcare responsibilities or changes in a worker's appearance prevent attendance from being recorded. VB-G RAM G raises a different concern: its new limits and conditions on employment may affect the availability of work without workers having had much opportunity to understand or shape the change. In both cases, rules designed at the administrative level are experienced through the specific conditions of workers' lives.

#### **4.5 Organised Civil Society and Welfare Access: An Exploratory Secondary Finding**

The following finding falls outside this study's two core research objectives. It is reported here, separately from the RQ1 and RQ2 findings above, as a methodologically cautious, exploratory hypothesis that requires investigation on a considerably larger scale, not as a confirmed conclusion.

The earlier sections point to several reasons why workers may struggle to access their MGNREGA entitlements, including caste and landlessness, administrative problems, delayed wages, and limited opportunities for workers to take part in decisions about the scheme. The comparison between the JJSS-organised panchayat and the two unorganised panchayats provides some evidence of how collective organisation may shape this experience. At the same time, the comparison has clear limits. Most of the surveyed households were connected to JJSS, while the number of households covered in the unorganised panchayats was much smaller. The findings, therefore, cannot show that JJSS caused better outcomes, but they do suggest that collective organisation may help workers deal with some of the barriers they face.

Even with these limitations, the comparison points to some differences between the organised and unorganised areas. In Amgachhi, regular checking of muster rolls appears to have made it harder to register people who had not actually worked. Workers there also reported fewer

informal payments, unlike the KYC-related problems described by workers in the unorganised panchayats. The contrast matters because the same administrative requirements can be harder to use against workers when there is organised support to question and challenge them. This is consistent with the view that collective organisation strengthens workers' capacity to claim and defend statutory rights, particularly where accountability depends on someone actively contesting

administrative discretion (Aiyar & Samji, 2009).

The fact that workers in the organised panchayat still received fewer workdays than the statutory guarantee and faced delays in wage payments is important here. The organisation appears to make it easier for workers to raise and pursue some claims, but it does not remove the wider problems in implementation. The organisation may therefore strengthen workers' ability to defend statutory rights without substituting for state delivery.

## 5. Policy Recommendations

### 5.1 Automatic Wage Compensation

The 15-day wage-payment guarantee should be backed by automatic compensation rather than relying on the unemployment allowance, which has rarely been used even when workers demanded work but were not given it. Compensation should be triggered when wages are not credited to the worker's account within 15 days. The relevant date should be the date of actual credit, not the date on which the Fund Transfer Order is generated. Each day of delay should result in a fixed compensation payment, credited automatically without requiring the worker to file an application or grievance. The system should also identify where the delay occurred and which agency was responsible and recover the compensation from that agency.

### 5.2 Worker Organisations in Programme Oversight

Registered worker organisations with a history of rights-based advocacy on MGNREGA, such as JJSS, should be formally recognised within the social-audit system under Section 17 of the Act. They should guarantee access to muster rolls, MIS data, and block-level officials. As MGNREGA has been replaced by VB-G RAM G, a similar role for worker organisations should be built into the new programme's accountability and social-auditing mechanisms.

### 5.3 Equity, Inclusion, and Accessibility

Crèche facilities should be made a condition for approving work orders at worksites where women workers are engaged. None of the surveyed worksites in 2025-26 had a crèche, even though the facility is required under the Act. Work orders should therefore not be approved for sites with a substantial number of women workers unless arrangements for childcare are in place. During system failure due to poor connectivity, technical errors, or changes in a worker's biometric features due to illness or surgery, the Gram Rozgar Sevak should handle these complaints within a fixed time period, with payment released for the hours worked while the complaint is being reviewed.

### 5.4 Strengthening the Transition to VB-G RAM G

As VB-G RAM G is rolled out, Viksit Gram Panchayat Plans should explicitly incorporate workers' demand for employment, as expressed through the Gram Sabha and recorded through the programme's employment-demand system. The introduction of normative, centrally determined allocations should not weaken the role of local employment demand in planning. The number of households seeking work, the timing of demand and the scale of employment required should be considered when preparing and consolidating Gram Panchayat, Block and District plans. Otherwise, there is a risk that normative allocations become the effective constraint on employment provision, despite the Act retaining a statutory right to demand employment.

There is also a need to make sure that workers know about the new Act and how it affects them. Before the new system is fully implemented in a block, the Social Audit Unit should therefore carry out a basic assessment of workers' awareness. The findings could then be used to identify where information is missing and where further outreach is needed. Re-assessments later would also provide a way of seeing whether workers have actually become more aware of the changes.

### 5.5 A State-Level Urban Employment Guarantee for Bihar

The study's findings on migration and the unreliability of wage payment point to the need for an urban employment option within Bihar. Bihar should establish a state-level urban employment guarantee through Urban Local Bodies, with particular attention to small and medium towns such as Araria, Forbesganj, and Purnia rather than Patna alone.

The scheme should be open to seasonal and circular migrants and should not require permanent residence in the town where they seek work. Registration should be kept simple, with only the documents needed to establish identity and eligibility. The programme should

provide both unskilled work and opportunities for skill development. Workers should also have a simple way to register complaints about denied

work, delayed wages, or other problems with the scheme.

## 6. Limitations

The study is based on a small purposive sample of 45 households from one block in Araria district. The findings, therefore, describe the experiences of the surveyed workers and cannot be generalised to Sikti Block, Bihar, or India. The sample includes no Muslim households, although local accounts suggest that Muslims make up around 30-40% of Amgachhi's population. The findings should consequently be read mainly as an account of workers from the Scheduled Caste and Other Backward Class communities represented in the

sample. The survey also did not collect sub-caste information, so differences within the Scheduled Caste group could not be examined.

All households were reached through JJSS. This matters when interpreting the findings on bribery and the comparison with the unorganised panchayats, since workers connected to an organisation involved in rights-based mobilisation may have different experiences from those without such support.

## 7. Conclusion

This study looked at what MGNREGA meant in practice for workers in Sikti Block, Araria. The findings show that the legal guarantee and workers' experience were often quite different. Workers wanted more work, but the households surveyed received far fewer than 100 days in every year studied. Wages were commonly delayed, basic facilities were missing at worksites, and the NMMS attendance system created problems for some workers who had completed their work. The difference between workers' reports of wage delays and the payment timelines recorded in the MIS also raises questions about what the administrative record is measuring.

These problems were important because MGNREGA was significant for households with limited livelihood opportunities. Many households in the sample had little or no land, and delayed wages were linked in the fieldwork to borrowing and migration. The findings also show that formal inclusion in the programme was not enough.

Having a job card, being listed on a muster roll, or having a payment marked as processed did not necessarily mean that workers received the employment or wages they were entitled to.

The study was conducted just as MGNREGA was being replaced by VB-G RAM G. At that point, 80% of the workers surveyed had not heard of the new Act. Workers affected by the change, therefore, had limited information about what was happening to the programme and what the new rules would mean for them.

The evidence from Sikti shows that a legal guarantee can fall short when workers face barriers in getting work, recording attendance, receiving wages and using the systems meant to support them. For an employment guarantee to work in practice, workers need to be able to demand work, receive their wages on time, and challenge problems when those rights are not met.

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## 9. Annexures

### ANNEXURE A: PHOTOGRAPHIC DOCUMENTATION AND FIELD PRESENCE

Figure 6. Focus group discussion with women NREGA workers, Amgachhi village, 20 April 2026.



Figure .7 MGNREGA worksite ,Amgachhi village 28 ,March.2026

These photographs were taken during fieldwork in Amgachhi village, Sikti Block, Araria district, Bihar, in March-April 2026, after obtaining verbal consent from those present.



## ANNEXURE B: DATA COLLECTION TOOLS

### Household Survey

The household survey was administered face-to-face using KoboToolbox, an open-source data collection platform, with responses recorded directly on a mobile device during each household visit. The instrument was completed for 45 households across Amgachhi (n=34), Majrakh (n=9), and Bhibhri (n=2), following a period of iterative drafting and piloting in consultation with Ashish Ranjan, JJSS Secretary. The questionnaire was organised into eleven thematic sections: basic identification; address; income and occupation; house and entitlements; landholding; job card details; MGNREGA work history for the years 2021-22 to 2025-26; work experience and opinions; wage payment; worksite facilities (for 2025-26 workers); and awareness of and opinion on the VB-G RAM G transition.

A closing section recorded enumerator observations on respondent hesitancy, the presence of other household members, and other contextual notes relevant to data quality. Variables collected include caste and religious identity, household composition, education, income sources and migration history, landholding type and tenure, job card and Aadhaar linkage, days worked and wages earned by year, experience of wage delay and informal payment, worksite facility availability, and spontaneous awareness of VB-G RAM G. The full 121-item instrument, together with the raw dataset, is available on request.

### Focus Group Discussion

A focus group discussion was conducted on 20 April 2026, from approximately 2:30 p.m. to 3:30 p.m., under a shade structure on a farm in Amgachhi village. Seven women MGNREGA workers participated, drawn from the Paswan (Scheduled Caste) and Mandal (Other Backward Class) communities. The discussion was moderated by the researcher and followed a semi-structured thematic guide covering work allocation and process; the NMMS attendance system; worksite facilities; wage delay and its financial consequences; Gram Sabha participation; corruption; caste and communal relations at the worksite; the role of JJSS; and suggested reforms to the scheme. The full discussion guide is reproduced as Annexure C.

### Informal Interviews

Informal interviews were conducted across the fieldwork period with four JJSS members who gave explicit consent to be named: Deep Narayan Paswan, Radhika Devi, and Mandwi Devi, community organisers and long-standing NREGA workers, and Ashish Ranjan, JJSS Secretary. These conversations addressed the history and organisational structure of JJSS, the design and administration of the household survey, the mechanics of MGNREGA and VB-G RAM G implementation, and respondents' individual experiences of work, wage delay, and engagement with the administration. The interviews served to contextualise and corroborate the survey and FGD findings, and to inform the researcher's understanding of the fieldwork setting.

## 10. Design Applications



SPRF.IN



Social Impact Design Fellowship 2026

# RIGHTS ON PAPER, EXCLUSION IN PRACTICE

A study of India's biggest employment  
guarantee act

Araria, Bihar

FELLOW PROJECT I 03  
TALHA TANWEER





# Why MGNREGA is Critical in Araria

This five-week study was conducted in Amgacchi Village, Araria District, Bihar, during March-April 2026.



**Araria** is one of India's poorest districts, where **94%** of the population is rural, **85%** of the workforce depends on agriculture, and over **50%** is multidimensionally poor. Livelihoods remain highly vulnerable to recurring floods.



With agriculture and daily-wage work as primary income sources, **MGNREGA** serves as a critical livelihood safety net for the people of **Araria**. But there are several gaps in the implementation of the act.

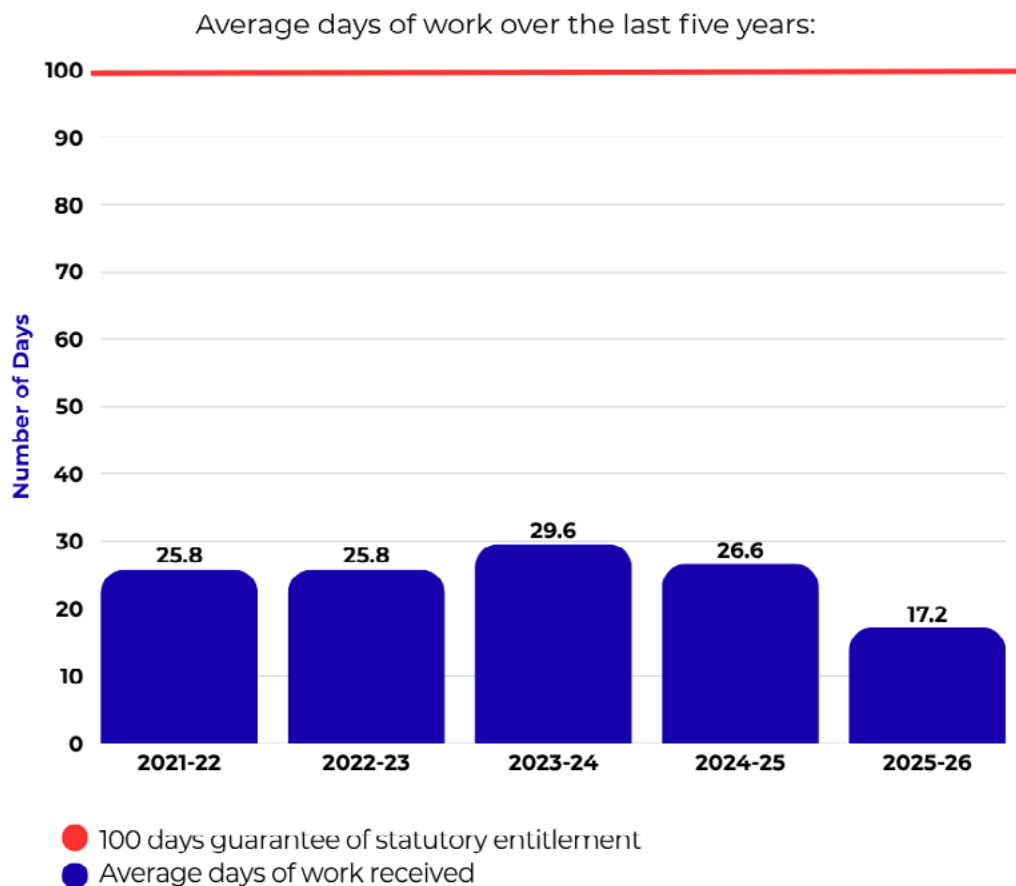




# Employment Demand And The Supply Gap

MGNREGA guarantees every rural household up to 100 days of paid unskilled work per financial year, on demand.

**95%** of surveyed workers wanted more than **100 days** of work, if available, but workers received an average of just **17 days** of work.





# Delayed Wage Payments

MGNREGA mandates that workers receive their wages within 15 days of completing the work.

**95%** of surveyed workers reported wage delays of **1-3 months**, while official records show **96-100%** of payments marked as **“on time.”**





# Delayed Wages Lead to Debt and Migration

When MGNREGA wages are delayed, households often turn to borrowing and migration to meet immediate needs. **58% of surveyed households had a member who migrated for work.**



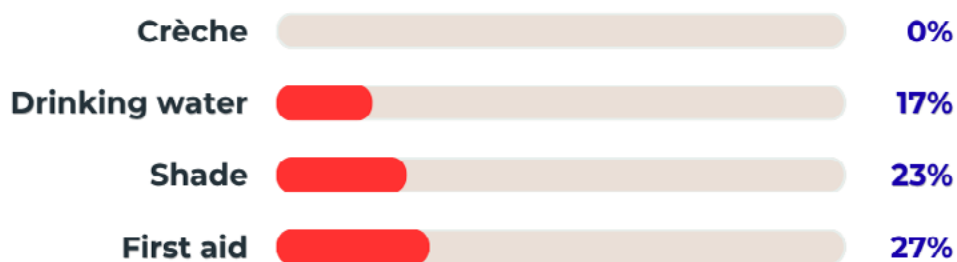
*"I have taken six loans. I had to, for my daughter's marriage, and before that, when I fell ill. Now I pay ₹16,000 every month just in interest. I sold my cattle, left my village, and now I cook in a hostel for ₹5,000 a month."*

*~A woman MGNREGA worker*



# No Basic Facilities at the Worksite

MGNREGA mandates **drinking water, shade, first aid and childcare** at every worksite.



None of the **30 worksites** surveyed had a crèche. Most lacked drinking water and shade, too. Without childcare, women workers cover for each other informally, taking turns watching each other's children just to keep the worksite running.



# Technological Barriers

Photo: Vijayta Lalwani / Article-14

Under the Act, workers' attendance is verified using a face-recognition system twice a day, but this system is creating new barriers for workers.

In one case, a worker returned after facial surgery, completed his work, but the system failed to recognise his face, and his wages were denied.

One worker said,

**“ If I go to eat, or if I have to look after my child, I miss the photo. And then my whole day's work counts for nothing, as if I never came. ”**

He adds,

**“ You need biometric proof just to get 255 rupees for a day's work. However, when you cast your vote to elect a government, there is no biometric check on that. ”**



# The Act Was Changed, Almost No One Knew

In December 2025, MGNREGA was replaced by a new act, the **Viksit Bharat Guarantee for Rozgar and Ajeevika Mission Gramin Act**.

It raises the guarantee to **125 days** on paper, but introduces a centrally capped budget and a mandatory **60-day** pause during peak agricultural seasons.

**80% of the surveyed workers had never heard of the new Act.**

“Under the new act, what is guaranteed is the likelihood of not working. The right to work itself is now uncertain.”

~ Ashish Ranjan, JJSS Secretary



# A Right on Paper **Is Not** A Right In Practice

To learn more about the issue, read the full report, “Between Entitlement and Exclusion: MGNREGA Implementation and the Coming Transition in Araria, Bihar,” at [SPRF.in](https://sprf.in)

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*Field photographs: Talha Tanweer*

