



Technological Innovations Implemented Under MGNREGA Scheme

For Prelims: [Aadhaar Payment Bridge System \(APBS\)](#), [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\) scheme](#), **National Electronic Fund Management System (NEFMS)**,

For Mains: MGNREGA Scheme, Government Policies & Interventions.

Source: [PIB](#)

Why in News?

The Ministry of Rural Development has responded to concerns about the use of technology, particularly [Aadhaar](#), in denying **welfare benefits to vulnerable Indians** and delaying wage payments under the [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\) scheme](#).

- In response to these concerns, the ministry has highlighted several technological innovations under the MGNREGA, aiming to **enhance transparency and efficiency** in its implementation.

What is the MGNREGA Scheme?

- **About:**
 - Launched in **2005** by the Ministry of Rural Development, MGNREGA stands as one of the **world's largest work guarantee programs**.
 - This initiative provides a legal guarantee, ensuring a **hundred days of employment each financial year** for adult members of any rural household.
 - Participants engage in unskilled manual work related to public projects, earning the statutory minimum wage.
- **Current Status of MGNREGA:**
 - There are **14.32 crore registered Job Cards**, with 68.22% active Job Cards, and a total of 25.25 crore workers, of which 56.83% are active workers.
- **Technological Innovations Implemented:**
 - **Aadhaar Integration:**
 - Continuous **Aadhaar seeding**(linking an Aadhaar number to a primary bank account number) for de-duplication and authentication of genuine beneficiaries.
 - Aadhaar seeding of 14.08 crore (**98.31%**) active workers have already been completed. Against these seeded Aadhaar, a total 13.76 crore Aadhaar have been authenticated and **87.52% active workers are now eligible for [Aadhaar Payment Bridge System \(APBS\)](#)**.
 - APBS is a payment system that uses **Aadhaar numbers to electronically send government subsidies and benefits** to the Aadhaar-linked bank accounts of beneficiaries.
 - [Gram Panchayats](#) facing technical or Aadhaar-related problems may seek exemptions from APBS on a case-by-case basis until the

resolution of the issues.

- **National Payments Corporation of India (NPCI)** data indicates a success rate of 99.55% or above when Aadhaar is enabled for DBT.
- Payment for beneficiaries who **turn up for wage employment** to be made through APBS.
- The recent concerns stating that **34.8% of total registered workers and 12.7% of active workers are still ineligible for ABPS** have no relevance.
 - Because **APBS is applicable only in case a registered beneficiary turns up** for wage employment.
- **National Electronic Fund Management System (NEFMS):**
 - **NEFMS** is Introduced in FY 2016-17 for direct wage payments to beneficiaries.
 - Over 99% of wage payments are directly credited to beneficiaries' bank/post office accounts.
- **Real-time Monitoring through NMMS:**
 - **National Mobile Monitoring System (NMMS)** app captures real-time attendance of beneficiaries at worksites.
 - Beneficiaries and citizens can verify worker attendance, enhancing transparency.
- **Geotagging of Assets:**
 - Utilizes **remote sensing technology** for geotagging assets created under the scheme.
 - Remote sensing is the process of detecting and monitoring the physical characteristics of an area by measuring its **reflected and emitted radiation** at a distance (typically from satellite or aircraft).
 - Ensures public scrutiny and accountability by providing location-specific information.
- **Job Card Update:**
 - Regular exercise conducted by states/UTs for job card updation/deletion.
 - A job card can be deleted in case it is a fake job card (incorrect job card)/ duplicate job card/ household not willing to work/ family shifted from Gram Panchayat permanently/ single person in job card and that person is expired.
 - Since **April 2022 about 2.85 crore job cards have been deleted.**
- **Drone Monitoring:**
 - Pilot testing of drone usage is conducted for monitoring and implementation, enhancing real-time monitoring and data collection for improved decision-making.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Q. Among the following who are eligible to benefit from the “Mahatma Gandhi National Rural Employment Guarantee Act”? (2011)

- (a) Adult members of only the scheduled caste and scheduled tribe households
- (b) Adult members of below poverty line (BPL) households
- (c) Adult members of households of all backward communities
- (d) Adult members of any household

Ans: (d)

Exp:

- Mahatma Gandhi National Rural Employment Guarantee (MGNREGA), which is the largest work guarantee programme in the world, was enacted in 2005 with the primary objective of guaranteeing 100 days of wage employment per year to every household whose adult members volunteer to do unskilled manual work.
- It aims at addressing the causes of chronic poverty through the ‘works’ (projects) that are undertaken, and thus ensuring sustainable development. There is also an emphasis on strengthening the process of decentralisation by giving a significant role to Panchayati Raj Institutions (PRIs) in planning and implementing these works.

- Therefore, option D is the correct answer.

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