

CHAPTER IV

Registration of workers and payment of wages

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4.1 Employment Generation

Provision of minimum 100 days of guaranteed wage employment and strengthening the livelihood resource base of rural poor require that the implementers pay close attention to generating awareness among potential wage-seekers and set up systems that facilitate and rigorously record registration for work, issuance of job cards and applications on demand for work. Further, the objective of enhancing the livelihood security of the poor households in rural areas of the country can be met only if special attention is focused on vulnerable sections of the rural society.

Audit analysed the data of selected districts, blocks and GPs and observed that the process involved in receipt of applications for issue of job card, verification of job card and maintenance of employment register were not done as prescribed in the guidelines. The findings are discussed in the succeeding paragraphs.

4.2 Registration of workers

As per para 1 of schedule III of MEGA, an adult member of every household residing in any rural area and willing to do unskilled manual work may submit the names, age and address of the household to the Gram Panchayat in whose jurisdiction they reside for registration of their household for issuance of job card. The process for registration of households, issue of job cards and employment allocation is detailed in **Chart 4.1** below:

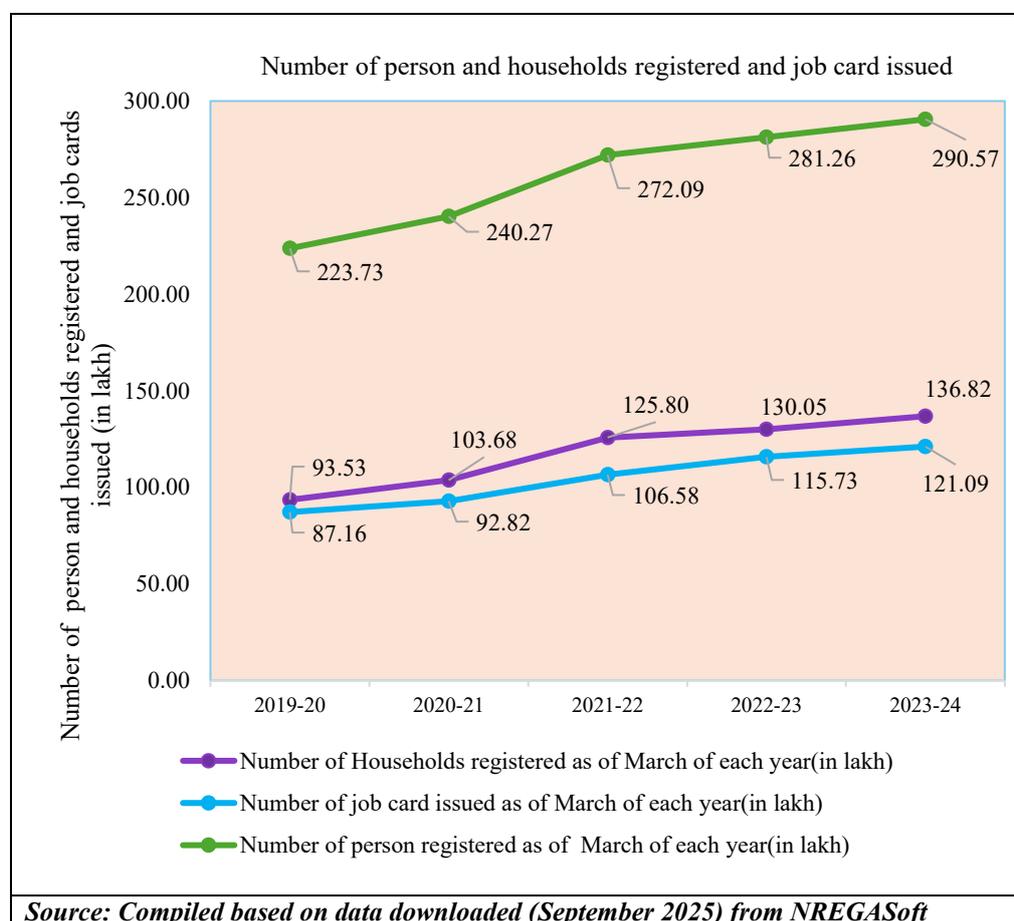
Chart 4.1: Registration process, Job card and Employment allocation

- Door-to-Door survey to be conducted by GP for identifying people willing to register
 - Adults can apply for registration at GP office
 - After verification, unique registration number for each household is assigned in NREGASoft
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- Job card to be issued within a fortnight of receipt of application for registration
 - Job card to contain photo of registered members
 - Job card is valid for five years
 - Job card to contain details of number of days for which work demanded, number of days for which work allotted and wages paid
 - Job card to be in custody of household
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- Application for work can be oral or written and made to the Ward member or to the Gram Panchayat or to the Programme Officer
 - Dated receipt to be issued to each applicant
 - Employment to be given within 15 days of application. If not, unemployment allowance to be paid

4.3 Registered households and registered persons

The number of households which were registered during 2019-20 to 2023-24 in the State is shown in **Chart 4.2**.

Chart 4.2: Number of persons and households registered and job card issued over the years



Source: Compiled based on data downloaded (September 2025) from NREGASoft

During the period 2019-20 to 2023-24, there was 46 per cent increase in the number of households registered under the Scheme in the State and in the selected districts, the increase was 33 per cent. As against 136.82 lakh households registered up to March 2024, job cards were issued (September 2025) to 121.09 lakh households (89 per cent).

4.4 Door-to-door survey

As per para 3.1.1(ii) of Operational Guidelines, a door-to-door survey should be undertaken by each GP every year to identify eligible households who have been missed out and wish to be registered. It was to be ensured that the survey is held at that time of the year when people have not migrated to other areas in search of employment or for other reasons.

As per the information furnished by 48 test-checked GPs, 26 GPs reported that door-to-door survey was conducted while 22 GPs (46 per cent) stated that door to door survey was not conducted during 2019-20 to 2023-24. However, the GPs which reported of having conducted the door to door survey did not furnish any documentary evidence of having conducted such survey. Out of 22 GPs

which stated that door-to-door survey was not conducted, 12 GPs did not furnish any reply/reason for not conducting the survey. The remaining 10 GPs, attributed non-conduct of survey to Covid pandemic and lack of orders from State Government/higher authorities. The reply that survey was not conducted due to lack of orders from the State Government/higher authorities is not acceptable as Operational Guidelines stipulated that door-to-door survey should be undertaken by each GP every year.

Failure to conduct door-to-door survey increases the risk of households not being covered under the Scheme. Further, such survey would have facilitated the deletion of duplicate job cards issued to the same households as discussed in **paragraph 4.5.3**.

In reply, the Commissioner (MGNREGS) stated (March 2025) that instructions are given to the districts for conducting door to door survey every year.

4.5 Job cards

As per para 2 of schedule III of MEGA, it is the duty of GP to issue a job card to the household within 15 days from the date of receipt of applications for registration¹, containing a unique job card number with details of the registered adult members of the household, their photos, bank or post office account number, Aadhaar number *etc.*

4.5.1 Maintenance of application register

As per para 10.3.5 of the Operational Guidelines, an application register showing the date of receipt of application, details of job cards issued *etc.* was to be maintained by the GPs. MoRD, GoI had also directed (October 2016) mandatory maintenance of application register by all the GPs.

Audit noticed that the application register showing the date of receipt of application for job cards was not maintained/updated in 47 out of 48 selected GPs. In the absence of the application register, Audit could not ensure that all the applications received were registered or rejected.

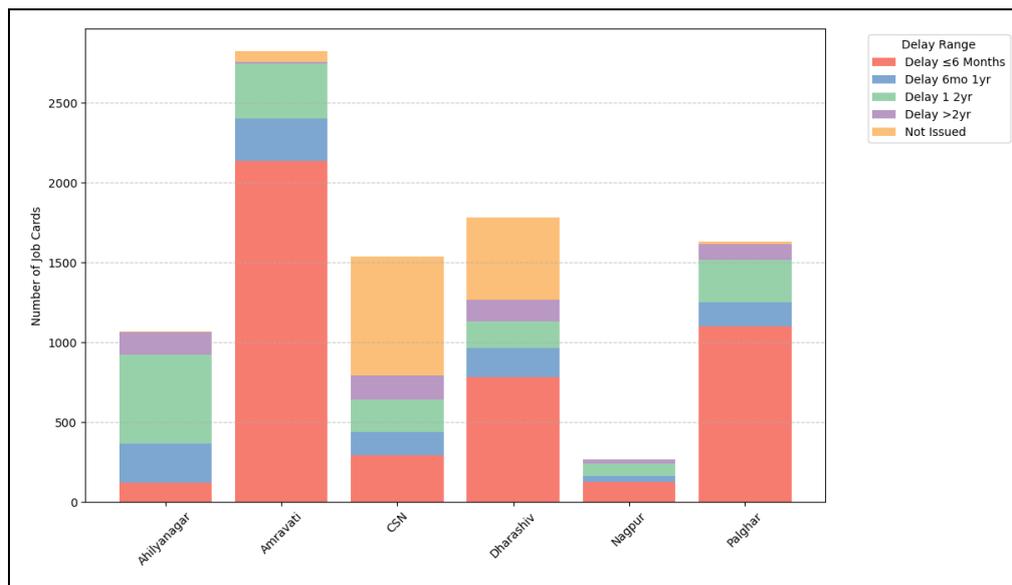
Out of 47 GPs, 29 GPs did not furnish any reply. Out of the remaining 18 GPs, six GPs stated that application register was maintained online, one GP stated that register was not maintained due to shortage of trained staff while 11 GPs without specifying the reasons for non-maintenance of register stated that register will be updated. In reply, the Commissioner (MGNREGS) stated (June 2025) that instructions have been issued to all the GPs to immediately maintain the application register.

4.5.2 Delay in issue of job cards

Job card was to be issued to the beneficiaries within 15 days of receipt of application. Scrutiny of online data in respect of applications received for registration in the selected 48 GPs, revealed that out of 15,077 registrations done during 2019-20 to 2023-24, there were delays in the issue of 7,771 job cards (52 per cent) as shown in **Chart 4.3**.

¹ All particulars of a household if found to be eligible after verification, are entered in NREGASoft and a unique registration number is assigned.

Chart 4.3: Delay in issue of job cards in the selected GPs



Source: Compiled based on data downloaded (January 2025) from NREGASoft

Audit noticed that the delay in issue of 7,771 job cards ranged between one day and 1,697 days of which 2,184 job cards² (28 per cent) were issued after a delay of more than one year while 1,349 registered applications were not issued job cards till January 2025.

In the Exit Conference, the Commissioner (MGNREGS) stated (May 2025) that instructions would be issued to field offices to ensure compliance with the guidelines.

In reply, the Commissioner (MGNREGS) stated (May 2025) that workers may not demand job cards. The reply is not acceptable as all efforts should have been made to issue the job card to the workers as it is the duty of GPs to issue job cards within 15 days from the date of receipt of applications for registration.

The possibility of the beneficiaries being deprived of employment due to delay and non-issue of job cards could not be ruled out.

4.5.3 Duplicate job cards

NREGASoft generates a report showing job cards with different serial numbers but with the same name of the head of the household. As per the report (November 2024), 4.99 lakh job cards registered in the State, had the name of the head of the household against which a job card had already been registered.

Audit noticed that in 44³ out of 48 selected GPs, 577 job cards had the name of the head of household for which one or more job cards had been registered. As against these 577⁴ job cards, 595 additional job cards were registered. Scrutiny of these 595 additional cards revealed that 213 job cards were registered five to

² Delay over one year to two years: 1619 + Delay over two years: 565.

³ In Mandvi GP (Kalmeshwar Block), Agara, Mohagaon Bhadade and Thaturwada GPs (Narkhed Block) in Nagpur district, duplicate cards were not issued.

⁴ Double job cards were issued to 561 households; triple job cards were issued to 14 households and quadruple job cards were issued to two households.

13 years earlier (as of October 2024) while 382 job cards were registered three months to five years earlier (as of October 2024).

The data of additional job cards registered were issued to 40 GPs for confirmation. 29 GPs responded and confirmed that out of 319 additional cards issued, 317 cards were duplicate (in two additional cards issued by two GPs, though the names were same the persons were different).

NREGASoft did not have checks to prevent registration of job cards having the same name of the head of the household by linking registration with unique identifiers like Aadhaar number. The registration of duplicate job cards also indicated inadequate internal control in the registration of job cards by the Blocks.

The impact of registration of duplicate cards was the allotment of more than 100 days of employment in a year to both cards put together. Allotment of more than 100 days of employment in a year (2,744 days to 36 workers during 2019-20 to 2023-24) was noticed in respect of 19 households, resulting in irregular wage payment of ₹ 6.53 lakh out of GoI funds since wages for more than 100 days per households were to be borne by the State Government.

In reply, the Commissioner (MGNREGS) stated (June 2025) that issue of duplicate cards is being investigated and necessary corrections would be made in the database and guidelines are being reinforced to prevent such occurrences. It was further stated that instructions are being issued to DPCs regarding verification and rectification drive would be undertaken to avoid duplicate job cards.

4.5.4 Deficiencies in job cards

The job card has to be updated regularly by the GPs with the number of days for which the work was demanded, the number of days of work allocated, unemployment allowance paid, if any, wages paid *etc.* The job card issued shall be valid for at least five years, after which the job card has to be renewed after due verification by the GPs.

During beneficiary survey, 419 out of 480 beneficiaries produced job cards for audit scrutiny. Scrutiny revealed the following:

i) Photo identity in job Cards: In 49 (12 *per cent*) job cards, photos of registered members were not affixed.

ii) Details in the job cards: In 157 (37 *per cent*) job cards, the details of the number of days for which work was demanded, the number of days for which work was allotted, and wages paid were not recorded in the job cards.

iii) Signature on job cards: The job cards issued to the beneficiaries had to be signed by the Head of the family and the programme officer (Block Development Officer). Audit scrutiny revealed that 176 job cards (42 *per cent*) were not signed either by the Head of the family or the programme officer.

4.5.5 Verification of job cards

Scrutiny of NREGASoft report as of January 2025, revealed that in 48 selected GPs, out of 23,270 job cards issued between February 2006 and March 2019 and which were due for verification, 1,419 job cards had not been verified by the GPs even once till January 2025. Further, 21,692 job cards (out of 23,270 job cards), though verified between July 2011 and March 2019 and had become due for verification, were not verified till January 2025. Thus, 23,111 job cards (99 per cent) out of 23,270 job cards were pending for verification for more than five years.

In reply, the Commissioner (MGNREGS) stated (May 2025) that instructions will be issued to ensure proper maintenance of job cards and their verification.

4.6 Demand for work

As per para 6 of schedule III of MEGA, every adult member of a registered household whose name appears on the job card shall be entitled to apply for unskilled manual work under the Scheme; and every such application shall be compulsorily registered, and a receipt issued with the date, which shall be entered in the computer system. The demand for work, either oral or written, shall be registered as and when required by any job card holder.

4.6.1 Maintenance of employment register

As per para 3.4 (ii) of MGNREGA Operational Guidelines, the information on work requested and work allotted is required to be mentioned in the job card and Employment Register. MoRD, GoI had also directed (October 2016) that a register (Register-III) showing job card-wise date of demand for work, number of days for which work was demanded, number of days worked, date of wage payment, wages paid, unemployment allowance paid, delayed compensation paid *etc.* should be manually maintained in GPs.

Audit observed that in 15⁵ out of 48 selected GPs, the Employment Register was not being maintained manually whereas in three⁶ GPs, though maintained, it was not being updated. Further, there was no system to enter the receipt issued (with the date) in respect of application for work received from workers, in NREGASoft.

In reply, the Commissioner (MGNREGS) stated (June 2025) that instructions have been issued to all GPs to immediately maintain and regularly update manual employment register.

4.6.2 Households demanding work and allocation of work

The number of households registered, work demanded by registered households, number of households which were offered employment, households not provided employment and households which completed 100 days of work are shown in **Table 4.1**.

⁵ CSN: Eight GPs, Amravati: Seven GPs

⁶ Ahilyanagar: Balamtakli, Samangaon and Thakur Nimgaon

Table 4.1: Employment demanded and not provided during 2019-20 to 2023-24 in the State

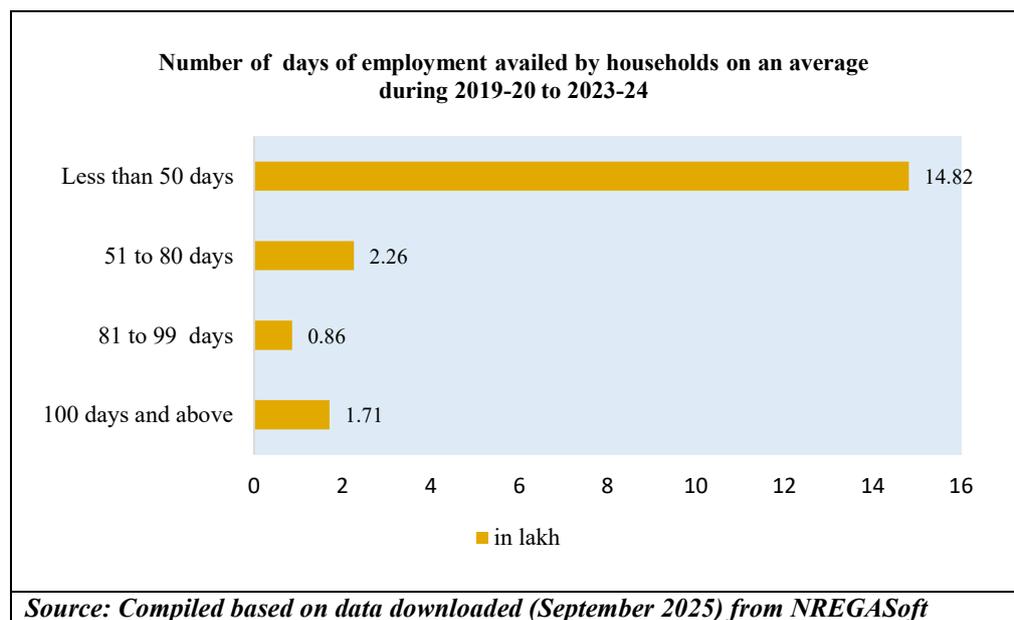
Year	No. of Registered households	No. of households which demanded employment (<i>per cent</i>)	No. of households which were offered employment (<i>per cent</i>)	No. of households not provided employment	No. of households which availed employment	No. of households which completed 100 days (<i>percentage vis-à-vis</i> households which availed employment)	
							<i>Per cent (7/6*100)</i>
	(in lakh)			Number	(in lakh)		
1	2	3	4	5	6	7	8
2019-20	93.53	17.29 (18)	17.25 (99.77)	3,992	15.37	1.24	8.07
2020-21	103.68	18.84 (18)	18.79 (99.73)	4,702	16.84	1.37	8.14
2021-22	125.80	22.55 (18)	22.50 (99.78)	5,710	20.36	1.74	8.55
2022-23	130.05	23.91 (18)	23.85 (99.75)	6,093	21.21	1.39	6.55
2023-24	136.82	27.24 (20)	27.18 (99.78)	6,186	24.46	2.80	11.44
Total		109.83	109.57 (99.76)	26,683			
Average	117.98	21.97(19)	21.91 (99.73)		19.65	1.71	8.70

Source: Compiled based on data downloaded (September 2025) from NREGASoft

As seen from **Table 4.1**, the number of households which demanded work during 2019-20 was 17.29 lakh (18 *per cent*) and had increased to 27.24 lakh (20 *per cent*) during 2023-24 *vis-à-vis* the number of households registered. On an average, 19 *per cent* of the households demanded work during the period 2019-20 to 2022-23. Thus, a significant number of households did not demand work. Further, 99.76 *per cent* of the households which demanded employment during 2019-20 to 2023-24 were offered employment.

The number of days of employment availed by households on an average during 2019-20 to 2023-24 in the State is shown in **Chart 4.4**.

Chart 4.4: Number of days of employment availed by households on an average during 2019-20 to 2023-24



As seen from **Chart 4.4**, 14.82 lakh households (75.42 per cent) on an average availed employment of less than 50 days during 2019-20 to 2023-24 while 1.71 lakh households (8.70 per cent) have availed employment of 100 days and above.

Thus, there was not only low participation of registered households in demanding work under the Scheme but the number of households which availed 100 days of guaranteed employment was also low.

During survey of 480 job card holders, 273 beneficiaries (57 per cent) responded that the wage rate was low and required to be increased.

4.6.3 Unemployment allowance

As per para 14 of schedule III of MEGA, the work has to be provided within 15 days from the date of registration of demand for work or the date from which the work has been demanded in case of advance application, whichever is later. In case the work could not be provided as per demand within the specified time-limit, unemployment allowance should be paid to the registered households. Every payment of unemployment allowance shall be made not later than fifteen days from the date on which it became due for payment. The unemployment allowance will not be less than one-fourth of the wage rate for the first thirty days and not less than one-half of the wage rate for the remaining period of the financial year.

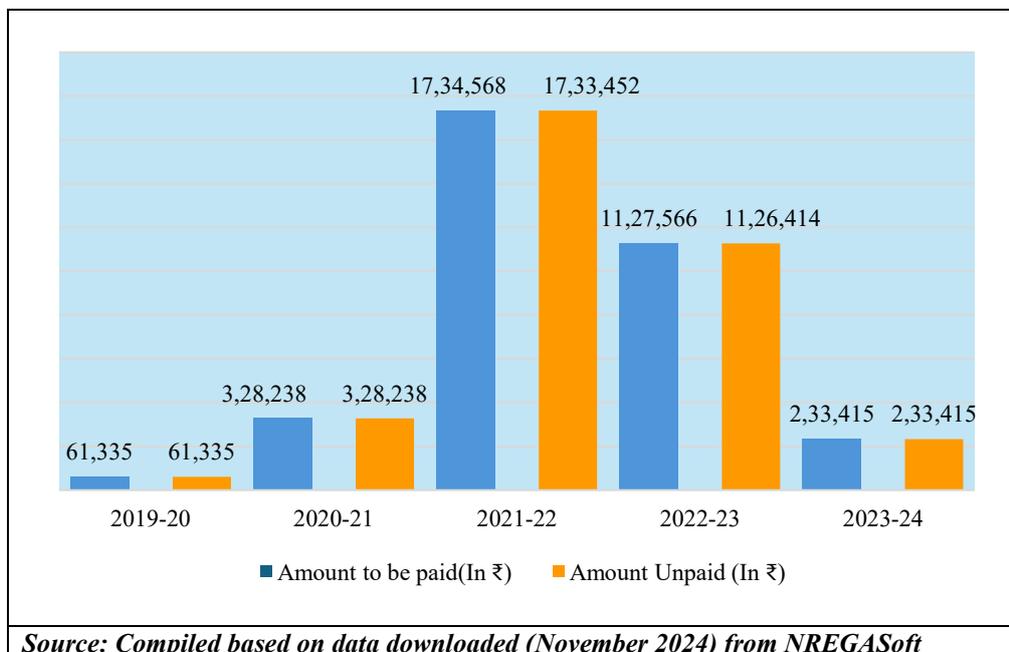
As per para 11(1) of schedule II of MEGA, in case work could not be provided as per demand within the specified time-limit, unemployment allowance shall be paid, as calculated automatically by the computer system. The NREGASoft, which captures the demand for work, computes the unemployment allowance automatically if jobs are not provided within the stipulated period.

As seen from **Table 4.1**, as against the demand for work made by 109.83 lakh households during 2019-20 to 2023-24, the State provided employment to

109.57 lakh (99.76 per cent) households. In the six selected districts, 4,327 (0.18 per cent) households⁷ who had demanded work during 2019-20 to 2023-24 were not provided work.

Audit observed that out of an amount of ₹ 34.85 lakh due as unemployment allowance during the period 2019-20 to 2023-24 in the State, only an amount of ₹ 2,268 was paid and ₹ 34.83 lakh was unpaid as shown in **Chart 4.5**.

Chart 4.5: Unpaid unemployment allowance in the State



Source: Compiled based on data downloaded (November 2024) from NREGASoft

In five⁸ (Amravati, CSN, Dharashiv, Nagpur and Palghar) out of the six selected districts, unemployment allowance of ₹ 23.45 lakh pertaining to the period 2019-20 to 2023-24 was not paid.

As of September 2025, the unemployment allowance payable was ₹ 35.55 lakh including ₹ 0.62 lakh⁹ unemployment allowance to be paid for the period 2024-25.

Thus, the beneficiaries were not only deprived of guaranteed employment but also of unemployment allowance in violation of the MEGA.

Further, as per Section 3-E (2) of MEGA, every case of non-payment or delayed payment of unemployment allowance shall be reported in the annual report submitted by the District Programme Co-ordinator to the State Government along with the reasons for such non-payment or delayed payment. Audit noticed that the District Programme Co-ordinators in the five out of six selected districts did not furnish annual report intimating the reasons for non-payment of unemployment allowance to the State Government. This also indicated lack of proper monitoring by the State Government/Commissioner (MGNREGS) to

⁷ Amravati: 1,128 households; CSN: 1,116 households; Dharashiv:1,132 households; Ahilyanagar:341 households; Nagpur:338 households; Palghar:272 households.

⁸ No unemployment allowance was payable in Ahilyanagar district.

⁹ No payment was done against ₹ 0.62 lakh payable for the year 2024-25.

ensure disbursement of unemployment allowance to the workers as reflected in NREGASoft.

In reply, the Commissioner (MGNREGS) stated (June 2025) that work was provided to the labourers but they did not report for work hence no unemployment allowance was payable. It was further stated that there are no cases of unemployment allowance in the State and the pending entries reflected in NREGASoft are due to incorrect data entries made by field level employees.

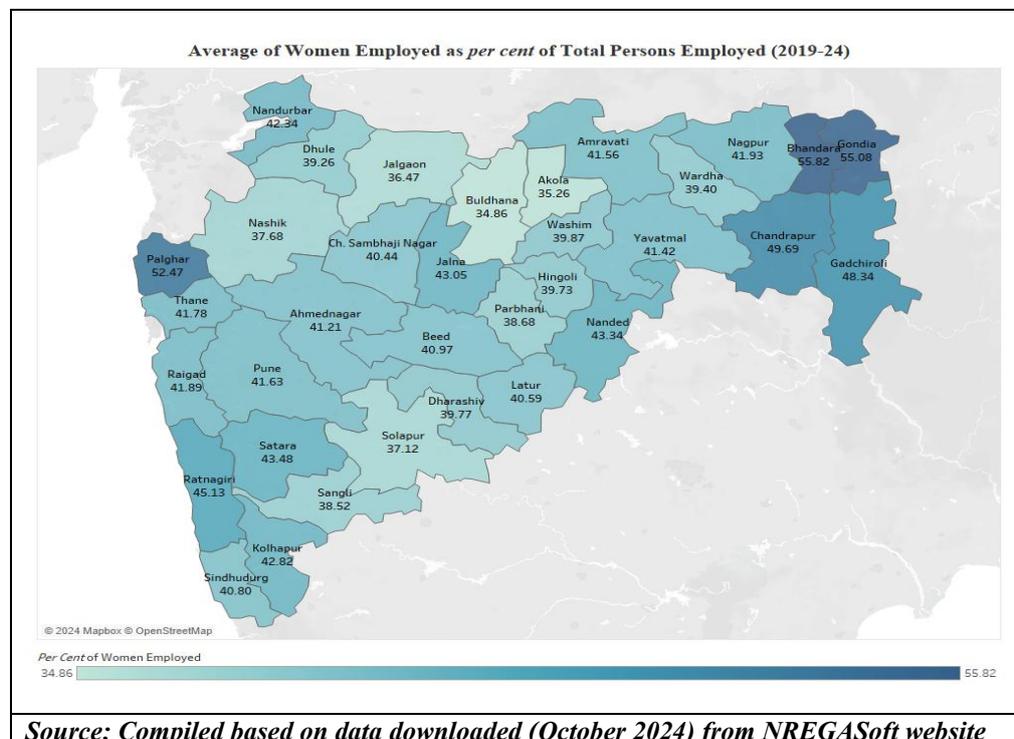
The reply is not acceptable as (i) there is no audit trail to show that the work was offered to the labourers but they did not report for work. In such an event NREGASoft should not have computed the unemployment allowance payable (ii) the fact that the purported incorrect entries in NREGASoft pertained to the period 2019-20 to 2023-24, without any rectification indicates the correctness of the same (iii) the reply that there are no cases of unemployment allowance in the State is not correct as the report from NREGASoft, showed payment of unemployment allowance amounting to ₹ 2,268.

4.7 Participation of women under the Scheme

As per para 15 of schedule III of MEGA, priority shall be given to women in such a way that at least one-third of the beneficiaries shall be women who have registered and requested for work. The Scheme also envisaged efforts to be made to increase participation of single women and the disabled.

The district-wise percentage of women employed under the Scheme during 2019-20 to 2023-24 in the State is given in **Chart 4.6**.

Chart 4.6: District-wise (average) percentage of women workers employed to total persons employed during 2019-20 to 2023-24



Source: Compiled based on data downloaded (October 2024) from NREGASoft website

As seen from **Chart 4.6**, the percentage of women participating in the Scheme was highest in Bhandara district at 55.82 *per cent* and lowest in Buldhana at 34.86 *per cent*.

Audit observed that the representation of women in employment under the Scheme at the State level and in six selected districts was more than one-third of the total employment generated. The representation of women in 21 selected GPs was more than one-third of the total employment generated during all the five years (2019-20 to 2023-24). In three selected GPs¹⁰, the representation of women was less than one-third of the total employment generated during all the five years (2019-20 to 2023-24). In the remaining 24 selected GPs, the representation of women ranged between zero *per cent* to 32.98 *per cent* during different years for the period 2019-20 to 2023-24.

In reply, the Commissioner (MGNREGS) stated (June 2025) that women do not come forward to work like men, but attempts are being made to increase the share of women in the Scheme by adopting IEC.

4.8 Non-conduct of special drive to identify specially abled persons

As per para 7 of schedule III of MEGA, the State shall proactively verify the requirements of the vulnerable groups and provide them work. Para 9.3.9 of Operational Guidelines, also stipulated that there should be a special drive to identify all persons with disability and other vulnerable persons (primitive tribal groups, nomadic tribal groups, de-notified tribes, senior citizens above 65 years of age, HIV positive persons, internally displaced persons, widowed women *etc.*) and provide 100 days of work to each of the households within a specified timeframe. As per Operational Guidelines, each State Government should designate one officer in each district as Coordinator (Vulnerable Groups). The Co-ordinator (Vulnerable Groups) shall hold a monthly meeting to review the progress of such implementation with Block and Gram Panchayat level officials and submit monthly and quarterly progress reports to the DPC.

As per NREGASoft report as of September 2024, the number of specially abled persons registered under the Scheme, decreased from 1.36 lakh in 2019-20 to 1.24 lakh in 2023-24. As per the information provided by 48 selected GPs, the number of specially abled persons registered under the Scheme, increased from 187 in 2019-20 to 348 in 2023-24. Audit observed that in 27 GPs, special drives were not conducted to identify the persons with disability and other vulnerable persons during the period 2019-20 to 2023-24. Further, in 33 GPs, neither any review meeting was conducted, nor any progress report was submitted to DPC.

In reply, the Commissioner, (MGNREGS) stated (May 2025) that there was no post of Coordinator of Vulnerable Group at the district level in the entire State to handle the issues of disabled persons. It was further stated (June 2025) that special drives will be conducted to identify person with disability and other vulnerable persons.

As of September 2025, the number of specially abled persons registered under the Scheme was 1.27 lakh.

¹⁰ Hingani Mirzapur, Etki (District: Amravati); Agara (District: Nagpur).

4.9 Schedule of rates for wage payment

As per para 16 of schedule II of MEGA, the State Government shall link the wages, without any gender bias, based on the quality and the quantity of work done and it shall be paid according to the rural Schedule of Rates (SoRs) fixed after time and motion studies for different types of work and different seasons and revised periodically. The Scheme (para 17 of schedule II of MEGA) stipulated that a separate SoR shall be finalized for women, the elderly, people with disabilities and people with debilitating ailments so as to improve their participation through productive work. Further, para 18 of schedule II of MEGA, the Schedule of rates of wages for various unskilled labourers shall be so fixed that an adult person working for eight hours, which includes an hour of rest will earn a wage which is equal to the stipulated wage rate.

Para 7.7.4 of the Operational Guidelines stipulates that a systematic revision of SoRs requires an estimation of the amount of work (a “Task”), a human being can perform in a given area in the prescribed period of time. This estimation requires carefully designed Work Time and Motion Studies (WT&MS). Further, Para 7.7.6 of the Operational Guidelines also stipulates that WT&MS should also allow for regional variations in tasks, depending on the variable local conditions and the health and nutrition status of the population. In particular, it must reflect the productivity of a mixed group of workers including both men and women, elderly workers and those who are physically challenged.

4.9.1 Separate schedule of rates

As per para 7.7.8 of Operational Guidelines, SoR for common tasks was to be developed at the level of the district whereas the SoRs for the complex tasks was to be developed for a group of districts within the same agro-climatic region. Audit noticed that the Commissioner (MGNREGS) was using a uniform SoR for the entire State and the same was revised from time to time based on revision in wage rates instead of preparing SoR for each district/group of districts.

Separate SoR for women, the elderly, people with disabilities and people with debilitating ailments were also not prepared by the State Government.

In reply, the Commissioner (MGNREGS) stated (June 2025) that the State is preparing a proposal to make SoR for women, the elderly, people with disabilities and people with debilitating ailments through National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad.

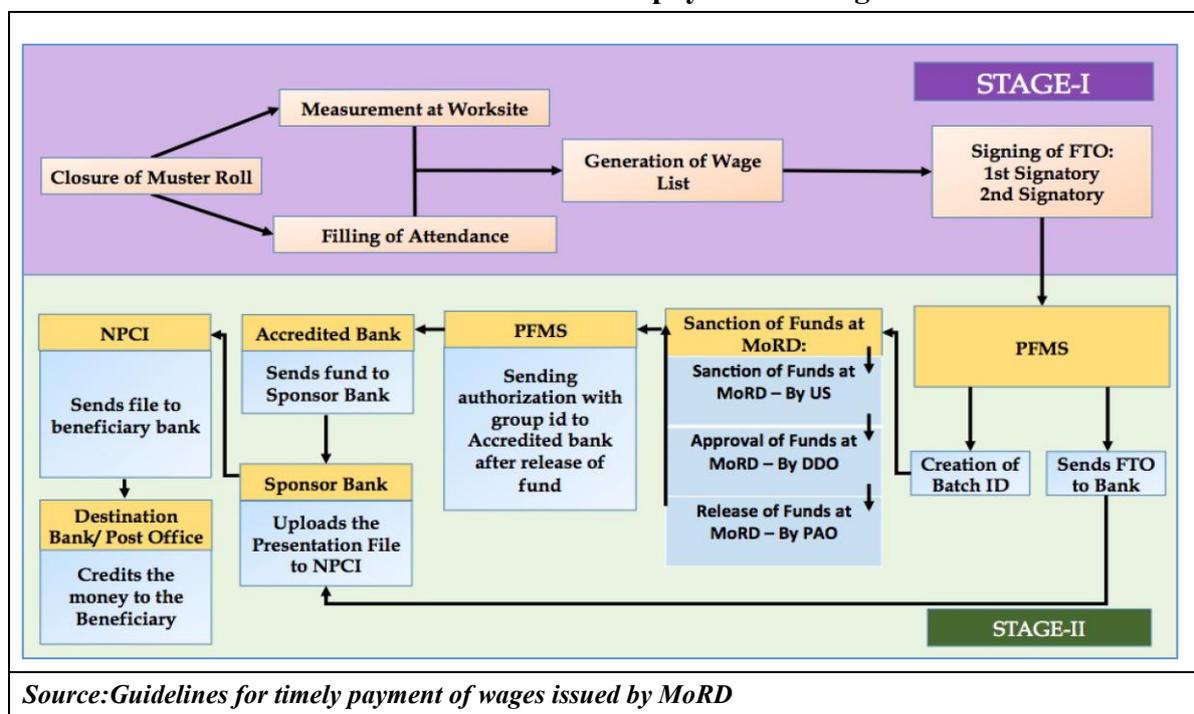
4.10 Payment of wages and compensation

As per Section 3 of MEGA, the disbursement of daily wages shall be made on a weekly basis or in any case not later than a fortnight after the date on which such work was done. Further, as per para 29 of schedule III of MEGA, in case the payment of wages is not made within fifteen days from the date of closure of the muster roll, the wage seekers shall be entitled to receive compensation for the delay, at the rate of 0.05 *per cent* of the unpaid wages per day of delay beyond the sixteenth day of closure of muster roll. Any delay in payment of compensation beyond a period of fifteen days from the date it becomes payable, shall be considered in the same manner as the delay in payment of wages.

Further, as per para 29 (1) (b) of schedule III of MEGA for the purpose of ensuring accountability in payment of wages and to calculate culpability of various functionaries or agencies, the States shall divide the processes leading to determination and payment of wages into various stages such as measurement of work, computerizing muster roll, generation of wage lists and uploading Fund Transfer Orders and specify stage-wise maximum time-limits along with the functionary or agency which is responsible for discharging the specific function. The State Government was also required to pay the compensation upfront after due verification within the time-limits as specified and recover the compensation amount from the functionaries or agencies who are responsible for the delay in payment.

The various steps along with the agencies/officials involved in the payment process is indicated in **Chart 4.7**.

Chart 4.7: Process flow chart for payment of wages to beneficiaries



Source: Guidelines for timely payment of wages issued by MoRD

As seen from **Chart 4.7**, the entire process is subdivided into two stages. Stage I covers activities commencing at GP level and ending with signature of the second signatory for uploading FTO. Stage II covers all activities in processing the payment till the actual credit to the account of beneficiaries by the destination banks/post office. Stage I process ending with uploading of FTOs is required to be completed within eight days from the closure of muster roll while Stage II process is required to be completed within seven days from the date of receipt of FTO.

4.10.1 Delay in payment of wages

Audit noticed from the MIS available in NREGASoft that the system computes the compensation till uploading of Fund Transfer Order. There were no MIS reports in public domain which gives the consolidated status of compensation due to delay in payment of wages up to Stage-II *i.e.* till the actual credit of

wages to the beneficiaries' account. The BDO (Joint Program Officer) thereafter approves or rejects the compensation to be paid. Reasons for rejection of each compensation are also entered in NREGASoft. The compensation rejected is not paid to the workers.

The delay in payment of wages and compensation paid during the period 2019-20 to 2023-24, is shown in **Table 4.2**.

Table 4.2: Delay in payment of wages and compensation paid during the period 2019-20 to 2023-24 in the State

Year	Total transactions involving wage payment	Wages paid	Total transactions involving delay in wage payment (percentage to total transactions)	Amount of delayed wage payment (percentage to total wage payment)	Compensation computed	Compensation paid
	(in lakh)	(₹ in crore)	(in lakh)	(₹ in crore)		
2019-20	110.45	1,246.91	2.44 (2)	27.77 (2)	0.09	0.07
2020-21	119.50	1,516.64	3.83(3)	48.09(3)	0.45	0.26
2021-22	144.02	1,933.09	8.21(6)	102.59(5)	2.52	1.24
2022-23	136.47	1,900.28	13.57(10)	183.50(10)	1.95	0.53
2023-24	204.72	3,007.30	21.05(10)	308.03(10)	3.27	0.02
Total	715.16	9,604.22	49.10(7)	669.98(7)	8.30	2.12

Source: Compiled based on data downloaded (December 2024) from NREGASoft website

As seen from **Table 4.2**, on an average, seven *per cent* of the wages paid during the period 2019-20 to 2023-24 was delayed. The percentage of delayed wage payment has increased from two *per cent* in 2019-20 to 10 *per cent* in 2023-24. Audit also noticed that the maximum delay was in Beed district where 37 *per cent* of the wages paid were delayed during the period 2019-20 to 2023-24. In the selected six districts the maximum delay was in Amravati district where 14 *per cent* of the wages were paid with delay, while Buldhana was the only district in the State where there was no delay in payment of wages during the period 2021-22 to 2023-24.

In 241 out of 336 works test-checked in audit, there were delays ranging from one day to 857 days in payment of wages to 23,583 beneficiaries (in 3,917 muster rolls) of which there was delay of more than six months in payment to 317 beneficiaries.

In reply, the Commissioner (MGNREGS) stated (March/June 2025) that the few reasons for delay in payment of wages were non-mapping of Aadhaar number, transfer of Programme Officers and non-renewal of Digital Signature Certificate, shortfall of staff, rejection of transactions due to wrong and dormant/closed account.

The delay in payment of wages due to transfer of Programme Officers and non-renewal of Digital Signature Certificate was avoidable by handing over the charge to an official holding link charge and ensuring the renewal of Digital Signature Certificate before its expiry.

As seen from **Table 4.2**, there has been increase in the compensation payable from ₹ 0.09 crore in 2019-20 to ₹ 3.27 crore in 2023-24, due to delay in payment of wages.

The compensation approved and rejected during 2019-20 to 2023-24 in the State and the compensation paid are shown in **Table 4.3**.

Table 4.3: Compensation for delay in payment of wages as of October 2024

Sr. No.	Particulars	Compensation payable (₹ in lakh)
1	Compensation computed	829.64
2	Compensation approved	225.49
3	Compensation yet to be verified	16.27
4	Compensation rejected (Sr.No.1-2-3)	587.88
5	Compensation paid out of approved	212.03
6	Compensation unpaid (Sr. No. 2-5)	13.46
<i>Source: Compiled based on data downloaded (October 2024) from NREGASoft</i>		

In this regard Audit observed the following:

- As seen from **Table 4.3**, compensation of ₹ 225.49 lakh was approved for payment of which ₹ 212.03 lakh was paid while ₹ 13.46 lakh was pending payment. In reply, the Commissioner (MGNREGS) stated (June 2025) that the pending amount of ₹ 13.46 lakh is being verified and would be paid. As of September 2025, the compensation pending payment was ₹ 13.96 lakh.
- An amount of ₹ 587.88 lakh was rejected (including ₹ 182.54 lakh in selected six districts) by the Joint Program Officers. Two reasons were mentioned in the NREGASoft for such rejections viz. (i) natural calamities (19.59 lakh persondays) and (ii) compensation not due (825.61 lakh persondays). However, there was no audit trail to check the correctness of the reasons entered in NREGASoft.

In reply, the Commissioner (MGNREGS) stated (March 2025) that para 9.8.3 of the master circular approves non-payment of compensation due to natural calamity. Whereas other compensations are rejected due to non-availability of fund and so the option of compensation not due is selected at PO level. However, all POs would be instructed to maintain the record for specific rejection of delay in payment of compensation. The reply that the master circular of GoI approves non-payment of compensation due to natural calamity and other compensations are rejected due to non-availability of fund is not acceptable as the provisions in the MEGA takes precedence to any instruction issued vide a circular. Therefore, notwithstanding the rejection of compensation for any reason, the compensation was payable to the workers as their legitimate dues for the delay in payment of wages by the Government.

- On rejection of compensation, no compensation is paid to the workers. Audit noticed that the Act did not have any provision based on which the compensation payable to the workers could be rejected. Therefore, notwithstanding the rejection of compensation for any reason, the compensation was payable to the workers as their legitimate dues for the delay in payment of wages by the Government.

In reply, the Commissioner (MGNREGS) stated (June 2025) that delayed compensation is being paid only if the delay is caused by functionaries/staff

and there is no provision for delayed compensation if the functionaries are not responsible. The reply is not acceptable since for any delay in payment of wages, the wage seeker is entitled to receive compensation and MEGA does not have any provision for not paying the compensation if the functionaries are not responsible for delay. As of September 2025, the compensation rejected amounted to ₹ 616.05 lakh.

- As per section 29 (1) (d) of Schedule III of MEGA, the compensation approved for payment was required to be recovered from the functionaries. Audit noticed that during the period 2019-20 to 2023-24, out of ₹ 2.12 crore compensation paid, ₹ 0.69 crore was recovered from the functionaries, while ₹ 1.43 crore was pending recovery as of May 2024. In reply, the Commissioner (MGNREGS) stated (June 2025) that ₹ 1.43 crore would be recovered after verifying the amount to be recovered from the responsible functionaries/staff.
- As seen from **Table 4.3**, compensation of ₹ 16.27 lakh¹¹ was pending verification. Thus, even after lapse of more than one to four years, legitimate dues of the workers were not disbursed though as per the Master circular issued by GoI, the Programme Officer has to ensure that compensation is settled within 15 days of it becoming due. In reply, the Commissioner (MGNREGS) stated (June 2025) that the amount would be verified and cleared. As of September 2025, the compensation pending verification was ₹ 30.07 lakh.
- As per para 29 of schedule III of MEGA, compensation was also payable for any delay in payment of compensation beyond a period of fifteen days from the date it becomes payable. Audit noticed that neither NREGASoft had provision to calculate such compensation nor did the State Government work out the amount payable on delay in payment of such compensation. In reply, the Commissioner (MGNREGS) stated (June 2025) that MoRD would be requested to make provision in NREGASoft.

4.11 Liability towards wages

As per the information available in NREGASoft, an amount of ₹ 35.32 crore was pending payment on account of unskilled wages for the period 2019-20 to 2023-24 as shown in in **Table 4.4**.

Table 4.4: Pending liability of wages in the State

Year	Unskilled wages (₹ in crore)
2019-20	2.39
2020-21	2.71
2021-22	6.29
2022-23	7.04
2023-24	16.89
Total	35.32
<i>Source: Compiled based on data downloaded (October 2024) from NREGASoft</i>	

As seen from **Table 4.4**, out of ₹ 35.32 crore pending liability pertaining to the period 2019-20 to 2023-24, an amount of ₹ 18.43 crore was pending for a period

¹¹ 2019-20: ₹ 0.99 lakh; 2020-21: ₹ 2.46 lakh; 2021-22: ₹ 2.85 lakh ;2022-23: ₹ 0.83 lakh; 2023-24: ₹ 9.14 lakh.

ranging from one to four years as of October 2024. In the selected districts, ₹ 4.04 crore pertaining to the period 2019-20 to 2023-24 was pending payment. Further, in 49 out of 336 test-checked works, wages amounting to ₹ 7.09 lakh were not paid to 510 workers.

District-wise status of unpaid wages of unskilled workers is shown in **Appendix 4.1**. As seen from the appendix, Beed district had the highest pending wages of ₹ 14.81 crore, whereas the lowest pending wages of ₹ one lakh was in Bhandara District. Non-payment of wages defeats the ultimate goal of the Scheme to provide social protection for the vulnerable people living in rural India.

In reply, the Commissioner (MGNREGS) stated (June 2025) that payment would be done as soon as possible.

Audit noticed that the liability for the period 2019-20 to 2023-24 reduced from ₹ 35.32 crore as of October 2024 to ₹ 14.04 crore as of September 2025 out of which ₹ 13.12 crore was pending due to rejected transactions and transactions pending bank response as discussed in paragraph 4.12.

4.12 Seeding of Aadhaar numbers of active workers

Under the Scheme, payments to the workers are credited into the accounts of the workers by Direct Benefit Transfer (DBT). But to make Aadhaar Based Payments (ABP), there is a need for Aadhaar seeding and its mapping at National Payments Corporation of India (NPCI) mapper by the banks.

As per the master circulars issued by MoRD from time to time, the following DBT strategy was to be followed for ABP:

- All the MGNREGS workers are to be enrolled under Aadhaar and seeding of Aadhaar numbers for all active workers in NREGASoft.
- Manual verification of all Aadhaar numbers that failed demographic authentication by the Program Officer with the UID data.
- Verification and confirmation of the accounts of all the active workers by referring them to the Banks concerned.
- Seeding of the verified Aadhaar number in the bank accounts and placing them on NPCI Mapper for making Aadhaar based payments.

The Planning Department (EGS), GoM, vide circular issued in January 2023, also emphasised the need to give special attention for 100 *per cent* Aadhaar seeding of active job cards.

The status of Aadhaar seeding done in the six selected districts as of October 2024 is given in **Table 4.5**.

Table 4.5: Aadhaar seeding and NPCI mapping status of active workers in the State and selected districts as of October 2024

Name of the selected district	Total number of active workers	Aadhaar seeding of active workers completed	Percentage of Aadhaar seeding completed	UIDAI authentication completed	NPCI mapping completed	Percentage of NPCI mapping completed
Ahilyanagar	2,59,614	2,58,415	99.54	2,57,206	2,41,669	93.09
Amravati	3,73,837	3,66,687	98.09	3,60,497	3,42,407	91.59
Chhatrapati Sambhajanagar	4,44,336	4,36,588	98.26	4,24,331	4,08,649	91.97
Dharashiv	1,31,275	1,26,498	96.36	1,21,911	1,14,357	87.11
Nagpur	1,65,406	1,65,092	99.81	1,63,637	1,52,394	92.13
Palghar	2,47,783	2,46,842	99.62	2,40,987	2,24,733	90.70
Total	16,22,251	16,00,122	98.64	15,68,569	14,84,209	91.49
Overall State	72,73,401	71,58,175	98.42	70,37,337	66,65,348	91.64

Source: Compiled based on data downloaded (October 2024) from NREGASoft

As seen from **Table 4.5**, Aadhaar number seeding of 98.42 per cent of the active workers in the State has been completed. In the six selected districts, Aadhaar number seeding ranged from 96.36 per cent to 99.81 per cent.

The NPCI mapping of 91.64 per cent active workers was completed in the State while in the six selected districts, NPCI mapping ranged from 87.11 per cent to 93.09 per cent.

In reply, the Commissioner(MGNREGS) stated (March 2025) that the State is trying for 100 per cent Aadhaar number seeding and NPCI mapping of all active workers.

Audit noticed that Aadhaar number seeding of 99.33 per cent of the active workers in the State was completed as of September 2025 while the NPCI mapping of 96.43 per cent active workers was completed.

Though the State Government achieved substantial progress in Aadhaar seeding for Aadhaar Based Payments, a large number of rejected transactions towards wage payment were still pending disbursement in the State as shown in **Table 4.6**.

Table 4.6: Pending wage disbursement as of October 2024

Year	Wages pending disbursement					
	No. of rejected transactions pending regeneration	Amount involved in transactions pending regeneration (₹ in lakh)	No. of rejected transactions pending bank response	Amount involved in rejected transactions (₹ in lakh)	Total no. of rejected transaction	Amount involved (₹ in lakh)
1	2	3	4	5	6	7
2019-20	0	0	19,766	232.39	19,766	232.39
2020-21	13	0.21	16,641	223.55	16,654	223.76
2021-22	128	1.82	40,858	580.43	40,986	582.25
2022-23	197	2.61	44,675	666.27	44,872	668.88
2023-24	2,014	29.55	1,26,245	1,930.96	1,28,259	1,960.51
Total	2,352	34.19	2,48,185	3,633.60	2,50,537	3,667.79

Source: Compiled based on data downloaded (October 2024) from NREGASoft

As seen from the **Table 4.6**, 2.51 lakh transactions were rejected due to wrong account number, closed account, blocked or frozen account, deseeding of Aadhaar number *etc.* involving wages payment of ₹ 36.68 crore. Out of ₹ 36.68 crore, an amount of ₹ 17.07 crore was pending for one year to four years. In the six selected districts, 35,340 transactions involving wages of ₹ 4.93 crore were rejected. Disbursements against these rejected transactions were pending either for regeneration¹² (generation of Fund Transfer Order) or though regenerated were pending for bank response¹³.

In reply, the Assistant Director (Accounts), MREGS stated (June 2024) that due to technical and other issues *i.e.* incorrect account number of beneficiaries *etc.*, the transactions were rejected by the bankers. Further, due to the intermittent release of funds by GoI, the bulk rejection of transactions has occurred during 2023-24. However, to minimise the rejection of transactions, the Planning Department (EGS), GoM has issued (August 2021) Standard Operating Procedure (SOP) and responsibility for officials at every level of rejection has been fixed by a circular issued in January 2023.

Audit noticed that the total pending rejected transactions for the period 2019-20 to 2023-24 reduced to 87,679 involving an amount of ₹ 13.12 crore as of September 2025.

4.13 Muster Rolls

The attendance of labourers under the Scheme is taken on muster roll. Each muster roll has a unique identity number electronically generated by the NREGASoft along with the list of workers who applied for work. This electronically generated muster rolls are maintained at the work site and attendance marked on it daily by Gram Rozgar Sahayak. The per day wages payable to the worker is worked out in the measurement book by the Technical Assistant based on the value of work (value of work was worked out considering the quantity of work executed and the rates as per the SoR of the State) and the persondays utilised for the execution of the work. The per day wages payable to the worker recorded in the measurement book is also entered in the muster roll. After the closure of the muster roll, at the end of each week, the workers sign the muster roll which is then sent to the Programme Officers for entering the attendance and wage rate in the electronic muster roll in NREGASoft. With effect from January 2023, capturing of attendance at worksite through a mobile app (National Mobile Monitoring System) with two time-stamped and geo-tagged photographs of the works in a day has commenced in respect of all works except individual beneficiary schemes/projects.

4.13.1 Discrepancies in muster roll/measurement books

Scrutiny of muster rolls/measurement books in respect of 336 selected works revealed various discrepancies as discussed below.

- In nine muster rolls (District: CSN, GP: Gevrai Kuber) attendance of 11 workers for 66 days was changed from present to absent or struck off without any reason being recorded duly signed by Gram Rozgar Sahayak.

¹² Regeneration means generation of Fund Transfer Order.

¹³ Pending bank response means acknowledgement regarding success or failure of transaction is awaited from banks.

- In seven muster rolls (District: Amravati, GP Etki, Shivir Bu.; District: CSN, GP: Gevrai Kuber), as against 199 persondays recorded in manual muster rolls, 143 persondays were posted in the electronic muster rolls resulting in short payment of wages amounting to ₹ 14,221 to 32 workers. Similarly, in 16 muster rolls (District: Amravati, GP Etki Shivir Bu., Hingani, Mirzapur), 508 persondays recorded in manual muster rolls were posted as 574 persondays in electronic muster rolls resulting in excess payment of ₹ 15,807 to 102 workers.
- In one muster roll (District: CSN, GP: Gevrai Kuber), though a worker was absent as per the muster roll, the same was posted in the electronic muster roll and payment of ₹ 1,638 made in June 2023.
- The per day wage payable to the workers was worked out in the measurement book considering 186 persondays instead of 156 persondays as per four muster rolls (District: CSN, GP: Gevrai Kuber), resulting in short payment of wages amounting to ₹ 8,112 to 17 workers.

The above discrepancies indicated lack of adequate internal controls in the department to ensure proper recording of attendance and wage rate in the electronic muster roll for disbursement of wages to the workers.

In the exit conference, the Commissioner (MGNREGS) agreed to review and take action to strengthen the internal control.

4.13.2 Muster roll generation after completion of work

Audit scrutinised muster rolls of 67 Pradhan Mantri Awaas Yojna (PMAY) works included in the 336 selected works. Additionally, Audit also scrutinised muster rolls of 441 PMAY works (selected on random basis) in the selected 48 GPs. Thus, muster rolls of 508 PMAY works were scrutinised in audit. Identical work code is given to PMAY work in NREGASoft and AwaasSoft portal. Audit checked the date of completion of work in AwaasSoft portal and compared with the dates of generation of muster roll in NREGASoft in respect of these 508 PMAY works having the same work code. The comparison revealed that in 389 out of 508 works, muster rolls were generated after the date of completion of work under PMAY. The genuineness of the payment made against these 389 works amounting to ₹ 51.82 lakh during the period 2019-20 to 2023-24 was doubtful.

In reply, the Commissioner (MGNREGS) stated (June 2025) that instructions have been issued to ensure that muster rolls are prepared and verified in a timely manner, strictly before or on the date of work completion.

Conclusion

In 47 out of 48 selected Gram Panchayats, the application register for job cards was either not maintained or not updated. Deficiencies in job card maintenance were observed, including the absence of photographs of registered members and the failure to record details of work demand. Additionally, out of registered households in the selected GPs, 91 *per cent* of registered households were issued job cards till January 2025 and there were delays in issuing job cards to 52 *per cent* of registered households between 2019-20 and 2023-24. Moreover,

instances of issue of duplicate job cards were noticed in 44 selected GPs as the NREGASoft system lacked checks to prevent such discrepancies.

Separate Schedule of Rates for women, the elderly, people with disabilities and people with debilitating ailments were not prepared by the State Government. Schedule of Rates prepared based on work Time and Motion Studies was pending approval with the State Government.

During 2019-20 to 2023-24, on an average seven *per cent* of wages paid were delayed. Compensation claims amounting to ₹5.88 crore were rejected by Joint Programme Officers citing natural calamities and non-admissibility, although the Maharashtra Employment Guarantee Act contained no such provision for rejection. Further, compensation was also payable for delays in disbursing compensation itself; however, neither NREGASoft provided functionality to compute such compensation nor did the State Government assess and release the payable amounts. In addition, wages worth ₹35.32 crore remained unpaid as of October 2024, reflecting systemic deficiencies in timely wage and compensation disbursement.

Audit scrutiny of convergence works under Pradhan Mantri Awaas Yojna (PMAY) revealed irregular generation of muster rolls in 48 selected Gram Panchayats even after the recorded date of completion of PMAY works. This indicated weak monitoring in the generation of muster rolls.

Recommendations

Recommendation No. 3: The Government may issue directions to all the Gram Panchayats to issue job cards as per the time specified in Maharashtra Employment Guarantee Act and also take prompt action to delete duplicate job cards registered.

Recommendation No. 4: The Government may ensure that the unemployment allowance, compensation for delay in payment of wages is paid as per the provisions of Maharashtra Employment Guarantee Act.

Recommendation No. 5: The Government may strengthen monitoring and set up a suitable mechanism to prevent generation of muster rolls after completion date of works under Pradhan Mantri Awaas Yojana.

