



RESEARCH ARTICLE

SWOC analysis of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in Dharmapuri District of Tamil Nadu

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ABSTRACT

This study was conducted in the Pennagaram block of Dharmapuri district with 120 respondents for identifying the strengths, weakness, opportunities and challenges of MGNREGS. The major strengths are the availability of work with assured wages during the lean season, increase in the bargaining power of agricultural labor in rural areas, increasing their purchasing power of agricultural laborers and assist in proper repair and maintenance of community assets. The weakness identified are delay in payments and defects in carrying out the schedule of rates, lack of planning and expertise in identifying development work and prioritizing them in village panchayats, lack of awareness about social audit and e- muster rolls. With regard to opportunities, it has ensured women's participation in the labour force leading to their empowerment, ensures food and nutrient security, creates job opportunities for all stakeholders in their rural habitats and prevents and checks migration to nearby towns/cities in search of employment. The challenges are poor allocation of funds and its disbursement to the beneficiaries affecting its functioning, Poor MGNREGS implementation and monitoring resulting in the creation of less public assets and infrastructure facilities, wide spread corruption and misuse of allocated funds and increased political interference in the selection of beneficiaries and assigning of works.

Received : 02nd November, 2020

Revised : 13th November, 2020

Revised : 23rd November, 2020

Accepted : 02nd December, 2020

Keywords: MGNREGS; SWOC analysis; Panchayat Raj Institutions (PRIs)

INTRODUCTION

The MGNREGS Scheme in Tamil Nadu was first implemented in six districts. Subsequently, it was extended to all the districts in Tamil Nadu. Over a period of time, Tamil Nadu has emerged as a model state for MGNREGS in identifying and selecting various rural infrastructure development projects, natural and water resource management works according to the needs and circumstances of the respective panchayats, developing and formulating sustainable models and setting up guidelines in the implementation of MGNREGS. This scheme has played an important role in the upliftment of the rural masses. The scheme has also ensured livelihood security to our scheduled caste and scheduled tribes. Being implemented during the lean season in farming, the MGNREGS scheme includes a number of agricultural initiatives that has aided in creation of assets for agricultural and allied industries. According to the recent report of the Ministry of Rural Development, the MGNREGS scheme has a direct and positive impact on the reduction of distress migration by providing work closer to home with decent working conditions. In

the last five years Government data revealed that expenditure on agriculture and allied works carried under MGNREGS had been about 65 percent. A big chunk of assets created under this scheme mostly is on water conservation efforts that have assisted us in resolving many water problems in villages. The National Council for Applied Economic Research recently insisted on expanding this scheme to prevent inequality in rural areas. The average days of employment provide per household has recorded as 45.42 per cent in the current financially year and there is a need for better coordination between various departments for strengthening this scheme as it is one of the best welfare schemes in recent years that has assisted the rural poor. So keeping this in view, a study was undertaken to assess the strength, weakness, opportunities and challenges of MGNREGS in the Dharmapuri district of Tamil Nadu.

RESEARCH METHODOLOGY

Dharmapuri district in Tamil Nadu is one of the most backward districts as identified by the State Planning Commission. It has 8 blocks viz., Dharmapuri,

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Karimangalam, Nallampalli, Pappireddipatty, Harur, Morappur, Palakkodu, Pennagaram. The Pennagaram block was purposively selected for this study as there was more number of beneficiaries under this social welfare scheme. Proportionate random sampling method was used to select 120 respondents. In the formulation of research methodology for SWOC, a list of 50 items (Strength- 15, Weakness- 15, Opportunity- 10, Challenges- 10) was prepared after reviewing the relevant researches conducted in SWOC in different dimensions and also on holding discussion with chairman and members of the advisory committee. These identified SWOC items were administered to thirty scientists of Faculty of Agriculture, Annamalai University for assigning their weightage scores ranging from 1 to 10. Based on the mean average (seven and above) weightage scores, 37 items (10- strengths, 12- weakness, 8- opportunity, 6- challenges) were finally selected. An interview schedule was also prepared to unearth the SWOC parameters in the functioning of 'MGNREGS'. The perceived responses of the respondents under each parameter were listed. Further, the respondents were asked to rank the strength, weakness, opportunities and challenges as perceived by them. The ranks attributed for different SWOC parameters were ranked using Rank

Based Quotient (RBQ) (Sabarathnam, 1988). The formula for RBQ calculation is as follows.

$$RBQ = \frac{\sum (F_i)(n+1-i)}{N_n} \times 100$$

Where,

F_i = Frequency of farmers for the i^{th} rank of SWOT parameters

N = Number of farmers

n = Number of ranks

$\sum_{i=1}^n$ = It directs to sum of the multiplicate factors.

$$\sum_{i=1}^n (F_i)(n+1-i) = F_1 \times n + F_2 \times n-1 + F_3 \times n-2 \dots F_n \times 1$$

FINDINGS AND DISCUSSION

SWOC analysis of MGNREGS in Dharmapuri district

Strengths of MGNREGS

The stakeholders of MGNREGS has ranked the strength of this scheme on the basis of its usage and their understanding in their real life situations.

Table 1. Strengths of MGNREGS

Parameters	1	2	3	4	5	6	7	8	9	10	RBQ
Availability of work with assured wages during lean season	85	13	12	10							94.41
Increases the bargaining power of Agricultural labor in rural areas	85	12	11	8	4						93.82
Increases the purchasing power of Agricultural laborers	80	13	12	12	3						92.91
Assist in proper repair and maintenance of community assets	53	32	17	8	7	3					88.91
Increases rural infrastructure and community assets in villages	98							11	10	1	86.16
MGNREGS ensures food security	69	7	8	7		8	3	7	8	3	79.83
Prevents migration to nearby cities or towns in search for employment	59		11	9	5	14	11	9		2	77.58
Improved access to formal credit institutions like Bank/ Post offices etc...	55	8	8	19	7	8	3	12			77.58
Ensures participation of all sections of the society	71						10	30	9		71.5
Reduce social barriers in rural areas	62	7				8	14	12	7	10	70.16

Availability of work with assured wages during the lean season

The MGNREGS scheme has been designed and devised for implementation during the lean season of the year in rural areas without affecting the regular farm operations. With reduced work availability during lean seasons in rural areas, the availability of work along with assured wages during the lean season has made the participants of this scheme to rank it as a major strength with a RBQ value of 94.41.

Increases the bargaining power & Agricultural labor in rural areas

The MGNREGS has assured equal wages for both men and women in rural areas. It has assisted the labour community in increasing their bargaining capacity in rural areas. Moreover, the stipulated working hours followed in this scheme has also improved their working conditions. This has made them identify this as a second major strength of MGNREGS with an assigned RBQ value of 93.82.

This finding derives support from Palanidurai (2017) who reported that women earn on par with men and the impact of this scheme among Dalit women empowerment is relatively huge when compared to any rural development scheme implemented in the history of independent India for the past seven decades.

Increase the purchasing power of Agricultural laborers

This has been identified as a third major strength with a RBQ value of 92.91 by the respondents of this scheme. Though financially, a relatively small amount goes into our rural system, this has increased the purchasing power of our agricultural labour community, particularly women from marginalized communities. This finding also derives support from Palanidurai (2017).

Assist in proper repair and maintenance of community Assets

One of the main purposes of this MGNREGS is to repair, maintain and create community assets in rural areas for common benefit. The creation of rural infrastructure through the participation of villagers in their respective rural villages is identified as the four major strength with an RBQ value of 88.91. This finding is in line with Sarita Brara (2018), who reported building reserves of water and good will through MGNREGA funds is impacting the lives of marginal farmers in many rural areas.

Increases rural infrastructure and community assets in villages

Increasing rural infrastructure and community assets in village is ranked 5th major strength of MGNREGS by the respondents with an RBQ value of 86.16. The laying of rural roads, drainage channels, creating and desilting of common water resources, building of threshing floor, toilet facilities in panchayat areas as a part of this scheme might be the reason behind such a response. This finding is in conformity with Palanidurai (2017).

MGNREGS ensures food security

The marginalized sections of the society are the major participants of MGNREGS. Perhaps this scheme was regarded as the first national attempt at introducing a system of relief for the poor and destitute workers in rural India. With more married women as participants in this study area, mostly possessing less farm size or no land under their possession this has ensured food security. This has made them award a RBQ value of 79.83.

Prevents migration to nearby cities or towns in search for employment

The MGNREGS scheme, since its inception, has employed at one time or another one out of every

three rural households in our nation. In the year 2017-2018 alone, it has employed close to eight crore people, with the average number of days worked per household amounting to 46. About 40 percent of the households employed under the MGNREGS is estimated to belong to the SC/ST category. So, this scheme, with a mere contribution of 0.28 per cent of our GDP has to an extent stopped migration to nearby cities and towns in search of employment. With two or three people in a household working under this scheme and the present public distribution system of providing free cereals and subsidized food items has arrested migration to nearby urban centers seeking employment. This has been seen as a strength of this scheme by the respondents with the assigned RBQ score of 77.58.

Improves access to formal credit institutions like Bank, Post office etc.,

The payment mechanism followed in the scheme is through formal institutional credit mechanisms like Banks and Post offices through direct cash transfer. Aided by Jan Dhan schemes, many have started their own savings accounts and their wages are deposited in these individual accounts. A separate Management Information System (MIS) is created and the funding is processed through the Public Fund Management System (PFMS) of the Ministry of Rural Development. For Aadhar based payments through banks, payments are made through the National Payments Corporation of India (NPCI). These payment mechanisms created have resulted in wage payments directly deposited to the workers account within 15 days. So workers under this scheme have gained access to formal credit institutions like banks and post offices. Being mostly women from disadvantaged sections of the society, gaining access to these financial institutions is viewed as one of the major strengths of this scheme, as reported by the respondents with an RBQ value of 77.58.

Ensures participation of all sections of the society

This scheme ensures the participation of all sections of our rural society. Mostly landless or with small landholdings belonging to socially backward (SC/ST- 47.50 per cent, Backward- 28.30 per cent and Most Backward caste- 24.17 per cent) classes with low economic status, their participation in the scheme has broken down many traditional social barriers in many of our villages. However, still few believe this MGNREGS scheme whether intended or not, incentives Dalits to stay back in villages, retaining the old caste-based social order. This has resulted in respondents assigning a score of 71.5 RBQ value for this statement.

Reducing social barriers in rural areas

The scheme was designed and implemented as an economic right by our policy planners and, through its implementation, was expected to reduce the social barriers of disadvantaged groups in rural areas. The earlier practice of seeking employment from landowners or in zamindar households has been virtually stopped and the traditional method of payment by kind at the end of harvest season has also come to a virtual end. This scheme has ensured

the improved bargaining capacity of the participants and has also improved their purchasing capacity in rural households. This has paved the way for the reduction of many social barriers in rural areas as a part of this scheme which is one of its strengths with an assigned RBQ value of 70.16.

Weakness of MGNREGS

The weakness of MGNREGS at the implementation level is ranked by the beneficiaries and it is incorporated in Table 2.

Table 2. Weakness of MGNREGS

Parameters	1	2	3	4	5	6	7	8	9	10	RBQ
Delay in payments and defects in carrying out schedule of rates	81	23	6	7	3						94.33
Lack of planning and expertise in identifying development work and prioritizing them in village panchayat	53	32	17	8	7	3					88.91
Lack of awareness about Social Audit	98							11	10	1	86.16
Low awareness about E-Muster rolls	62	15	16			11	12	4			83.83
Lack of technical support at the grass root level	68	8	14	13	6	11					81.33
Poor education and absence of banks and post offices in villages causes difficulty to MGNREGS scheme beneficiaries	59		11	9	5	14	11	9		2	77.58
Corruption by elected representatives and government officials	55					32	11	2		20	65.00
Discrimination in getting job cards		6	12		62		1	13	7	19	49.00
Very less work done through MGNREGS						9	12	78	11	10	29.08

Delay in payments and defects in carrying out schedule of rates

One of the key provisions in MGNREGA scheme is that workers must be paid their wages within 15 days. Millions of poor people involved in this scheme depend on the timely payment of wages. Though the payments process has made many strides in the last decade, from cash payments to wages directly deposited in their respective bank accounts through direct cash transfer mechanisms, the payment process has increasingly become complex. The technology that was meant to help the workers is now discouraging them from working in MGNREGS. Moreover, the allocation of funds as -adjusted inflation in 2017-18 for instance, was even lower than in 2010-11. Delayed wage payments account for 56 per cent of the total wage payments under MGNREGS in 2016-17 compared to 39 per cent in 2012-13. With the increasing delay in payments over years and many defects in carrying out schedule of rates, the respondents has assigned an RBQ value of 94.33, making it as a major weakness of this scheme.

Lack of planning and expertise in identifying development work and prioritizing them in village panchayat

This aspect is considered as the second major weakness associated with this scheme by its stakeholders with an assigned RBQ value of 88.91. The reason behind this response is lack of professionalism at the grass root level in the implementation of this scheme and the absence of technological interventions for planning and executing development initiatives at grassroots levels. Mostly routine works are assigned and there is a need for creative and technological interventions to make it more economical and sustainable in creating community assets for meeting the short and long-term needs of the community.

Lack of awareness about Social Audit

The institutionalization of Social Audit to ensure effective implementation of MGNREGS is challenging. Since being included in the MGNREGS 2005 act at the behest of many social movements, social audits have been made effective in most parts of the country. About 26 states have created new social audit units (SAUs), but the comptroller and Audit General's (CAG's) detailed guidelines are

yet to be implemented. Without an independent agency to investigate and act on social audit findings and the neglect of social audit by the bureaucratic machinery it has resulted in poor awareness about social audit among MGNREGS stakeholders and its relative benefits in weeding out corruption and its effective implementation among the participants of this scheme. This has made them assign an RBQ value of 86.16. This finding derives support from Pande and Dubbudu (2018) who reported institutionalization and improving of social audits for taking up preventive and corrective action in the implementation of MGNREGS scheme.

Lack of awareness about E- Muster Rolls

The majority of the beneficiaries in the scheme are women who are illiterate in this study area. They are not aware of the E- Muster rolls generated as part of MGNREGS scheme. The e- muster rolls are not generally initiated by the worker themselves. Instead, they are initiated on their behalf by others who has a stake in activating MGNREGS works (Jean Dreze, 2020). This has made them assign an RBQ value 83.83 and identifying it as a major weakness of this welfare initiative.

Lack of technical support at the grass-root level

This has been identified as one of the major weakness of this scheme by its participants with an assigned RBQ value of 81.33. Offlate through this MGNREGS scheme, construction of individual and community toilets, the establishment of farm ponds and has many rural reconstructions works been initiated in the last two years of its functioning, being unskilled workers from rural areas the lack of technical support from the government agencies is affecting the functioning of the scheme at the grass roots and it is being identified as its major weakness. At present, efforts are being made to tie by the Ministry of Rural Development and Krishi Vigyan Kendra to training the MGNREGS workers through various skill development programmes in the preparation of organic manure and for basic storage of crop produce this will upgrade their skill sets and equip them with better employment opportunities (Nidhi Sharma, 2019).

Poor education and absence of banks and post offices in villages causes difficulty to MGNREGS beneficiaries

The respondents of this study are mostly illiterate women from poor socio-economic status. This acts as a hurdle in deriving the benefits of this scheme. Moreover, the absence of many nationalized or private sector banks, co-operative banks and post office in many villages remain as a major challenge as the beneficiaries need to travel to nearby villages or distant towns to collect their wages. With disbursement

of wages getting late due to insufficient fund allocation or due to issues in payment mechanisms, they need to travel long distances frequently to collect their money. This is regarded as a major weakness of this scheme by the respondents of this study with a RBQ score of 77.56. This finding derives support from Neeraj Kaushal (2019) who reported that 56 percent of wage payment delay in 2019.

Corruption by elected representatives and government officials

The corruption by elected representatives and petty government officials in the implementation of this scheme remains as a weakness of this scheme. The absence of awareness about social audits, poor literacy, gender status and low socio-economic status of the respondents in this study area has resulted in rampant corruption in the implementation of this scheme. This finding derives support from Komal Goutham (2018) who reported that officials siphon off funds in the name of MGNREGS by using fake cards and making multiple entries in job cards.

Discrimination in getting job cards

With a relatively large number of people seeking job cards for work, the budgetary provision for fund allocation is getting reduced for the past few years. Even funds allocated need to be used for settlement of earlier pending wage payments. So the issuing of new job cards becomes an issue at grass roots with less job available for job cards holders on the one hand and there is a perpetual demand for new job cards due to climate change issues. The involvement of political local representatives and grass root officials results in very few getting new job cards. In few areas, job card holders also need to struggle to get employment under this scheme. This discrimination in practice due to poor budgetary allocation of funds and local interference by politicians and government officials is viewed as a weakness associated with this scheme and assigned with a RBQ value of 49.00.

Very less work done through MGNREGS

The financial allocation for MGNREGS by central and our state government is on a declining trend for the past few years. Even the allocated funds are being diverted to carrying out other development initiatives by the district administration. Under the present new allocation mechanism followed, 90 per cent of funds is used for purchase of inputs and only 10 per cent allocation is done for physical labor. In few areas, machines are replacing farm labor. This is identified as a major weakness with a RBQ score of 29.08 as the beneficiaries who are very much dependent on this scheme receive very less work and related wages. However, recent studies in

Madhya Pradesh on MGNREGS revealed that women workers were able to negotiate more work when they got direct access to earnings through individual accounts instead of household's accounts through proper mentoring.

Opportunities in MGNREGS

The opportunities for developing the MGNREGS scheme for meeting its desired objectives are given below.

Table 3. Opportunity for MGNREGS

Parameters	1	2	3	4	5	6	7	8	9	10	RBQ
Ensures women participation in labour force leading to their empowerment	102	18									98.5
Ensures food and nutrient security	83	17	13	5	2						94.5
Prevents and checks migration to nearby towns/ cities in search of employment	85	12	11	8	4						93.82
Creates job opportunities for all stakeholders in their rural habitats	91			12	17						86.33
Creates employment among marginalized groups in the society	87				9	14		10			83.08
Creates public infrastructure and community assets in rural areas	77	13	7	3					6	14	82.5
Ensures social equity in rural areas	59		11	9	5	14	11	9		2	77.58
Ensures greater role for Panchayat Raj institutions	55					32	11	2		20	65.00

Ensures women participation in labour force leading to their empowerment

The women participation in MGNREGS scheme has ensured them equal pay on par with men in rural areas. This has also resulted in increasing the nominal agricultural wage rates of women in the farm sector, breaking the traditional wage payment mechanisms in practice. Being illiterate with poor socio-economic status, the participation of women in large numbers has led to their empowerment, thus raising their collective bargaining power. This has been regarded as a major opportunity for MGNREGS by the beneficiaries with an assigned RBQ value of 98.5. These findings are in conformity with Jeyaranjan (2011), and Palanidurai (2017).

villages as half of the agricultural workers are Dalits remains one of the major criticisms of this scheme. With MGNREGS preventing the use of machinery and working with hands attracted stigmas, however, the stopping of this scheme will result in migration to cities and neighboring states in search of new jobs. In few tribal areas, the absence of MGNREGS has become a huge blow with tribals as they could not afford even two meals a day. So MGNREGS preventing and checking migration to nearby towns/ cities in search of employment is regarded as a major opportunity offered of this scheme by the participants with an RBQ Score of 93.82. This findings is in accordance with Chandrabhan Prasad (2018) and Jigesan (2019).

Ensures food and nutrient security

This has been identified as a second major opportunity by the respondents with an assigned RBQ value of 94.5. Being women from the marginalized sections of the society, the wages in the scheme are deposited in their individual bank accounts. They have got direct access to their earnings and this has ensured food and nutrient security in their respective households. These findings derive support from Dheeraja (2010).

Creates job opportunities for all stakeholders in their respective rural habitats

This is regarded as the fourth major opportunity in the functioning of this scheme by the respondents of this study as it provides employment security for the rural poor as a legal guarantee. With the participation of nearly 40 per cent by SC/ST population in this scheme, the local availability of jobs within the panchayat result in loss of no time or money for transport, making it very convenient for the women participants. Moreover, the scheme removes caste-based relations of subordination, discrimination and exploitation that mark both agricultural daily wage and power loom employment. This has made them identify this as an opportunity for their economic and social development with an assigned RBQ value of 86.33. This findings are in conformity with Grace Carswell and Geert De Neve (2014) and Prabhat Patnaik (2018).

Prevents and checks migration to nearby towns/ cities in search of employment

The MGNREGS has prevented the migration of rural people to far-off places in search of jobs. Though wages are low, being women with poor literacy prevented them from moving to other places for want of jobs. Whether intended or not MGNREGS has incentivized Dalits from moving away from

Creates employment among marginalized groups in the society

The MGNREGS has ensured the creation of employment opportunities for the marginalized groups in rural societies near their own habitats. This scheme has also emerged as a strong social network for vulnerable groups and has also acted as growth engine for the sustainable development of our rural economy. Women participation in Tamil Nadu as a whole stood at 74 per cent with peaks more than 82 per cent in 2009- 10 and 2010-11. At the national level MGNREGS has provided 40-50 per cent to SC/ST across each year. In this study area, about 47.50 per cent of SC/ST, 28.33 per cent of Backward classes and 24.17 per cent of Most Backward class people are the beneficiaries of this scheme. This has made respondents identify it as a major opportunity with a RBQ score of 83.08.

Creates public infrastructure and public assets in rural areas

The MGNREGA has resulted in creation of many public infrastructure and public assets in rural areas with the beneficiaries of their scheme as participants. Improving rural connectivity (Eg. Laying village Roads), Renovation of traditional water bodies (Eg. Desilting of tanks), Drought proofing (Eg. Agro forestry, Afforestation), flood control and protection (Eg. Check dams, culverts), water conservation and water harvesting measures (Eg. Farm ponds, Percolation tanks etc) and other initiatives (Eg. Bharat Nirman Programmes) are few works carried out in their respective villages. Though field-level expertise and professionalism are lacking at grass roots, this labor-intensive works has created many public and community assets owned by them. Few works done on private lands owned by SC/ST or families below the poverty line or those under the Indira Awas Yojana (IAY) scheme of the Government of India has also benefitted them at the individual household level. This has made the respondents in the study area to give a RBQ score of 82.50 for creation of public infrastructure and community

assets in rural areas as an important opportunity to be explored as a part of this scheme.

Ensures social equity in rural areas

The MGNREGS scheme has created decent working conditions by ensuring workers' rights and legal entitlements by providing social protection and employment and environmentally sustainable works that regenerate the ecosystem and protect bio-diversity. Being referred to as green jobs, it has incorporated working with dignity without any harassment at work place. It has empowered women from marginalized sections of the society, ensured food and nutrient security in rural habitats and exposed the rural folks to institutional banking mechanisms. So the participants of this scheme have assigned an RBQ value of 77.58 for ensuring social equity in rural areas.

Ensures great role of Panchayat Raj institutions

The MGNREGS scheme has a greater role of Panchayat Raj Institutions (PRIs) in designing and implementation according to the needs of villages and rural habitats. The Gram Panchayats from verification to registration, issue of new job cards, receiving the application for work and recording of demand for work, allocation of work on a timely basis, supervising work sites, creating and maintaining muster rolls, ensuring social audits, training personnel has a greater role in the effective functioning of this scheme. Besides this, involvement of community based organizations like self-help groups, watershed committees, water use associations are also actively involved in the different processes related to MGNREGS. The success of this scheme to a great extent rely on the role played by Panchayat Raj institutions at the grass root level. This has been seen as an opportunity for development of MGNREGS scheme in rural areas by the beneficiaries with an assigned RBQ value of 65.00.

Challenges of MGNREGS

The Challenges of MGNREGS are given in Table-4 and the related discussion is given below.

Table 4. Challenges of MGNREGS

Parameters	1	2	3	4	5	6	7	8	9	10	RBQ
Poor allocation of funds and its disbursal to the beneficiaries affect its functioning	81	23	6	7	3						94.33
Poor MGNREGS implementation and monitoring results in creation of less public assets and infrastructure facilities	69	16	10	5	12	8					88.41
Wide spread corruption and misuse of allocated funds	77	13	7	3					6	14	82.50
Increased political interference in selection of beneficiaries and assigning of works	71	12	7		2	13		4		11	80.41
MGNREGS being the largest social security scheme in the world overburdens Panchayat Raj institutions	71						10	30		9	71.50
Restricts migration of rural people in search of high paying jobs		6	12		62	7	1	13	9	10	29.8

Poor allocation of funds and its disbursement to the beneficiaries affect its functioning

The allocation of funds and its disbursement to the beneficiaries of this scheme at the national, state and district level has become erratic. During the first phase of its implementation, the scheme was viewed as an economic right and allocations were made. However, in the later years, allocation for the scheme was done on the basis of demand. Moreover, wage arrears also became to increase and accumulate and future budget allocations was utilized for the arrear payments. The inflation-adjusted allocation in 2017-2018 for instance was even lower than in 2010-2011 and about 56 per cent of the payments of the total wage payments were delayed payments compared to 39 per cent in 2012-2013. The reduction in gross allocation is even without counting wage arrears is particularly sharp when assessed in terms of total GDP. In 2017-2018 a mere 0.28 per cent of GDP was allotted for this scheme compared to 0.58 per cent in 2010-2011 or 0.34 per cent in 2011-2012. This subsequent less financial allotment of funds and its disbursement under this scheme is regarded as a major Challenge by the respondents with a RBQ value of 94.33.

Poor MGNREGS implementation and monitoring results in the creation of less public assets and infrastructure facilities

This is regarded as a second major challenge of this scheme, with a RBQ value of 88.41. As discussed earlier in the previous sections, lack of planning and expertise at the grass roots has resulted in the poor implementation and monitoring towards the creation of public assets and common infrastructure facilities. Poor allocation of funds and disbursement of funds to the beneficiaries has also attributed to the poor functioning of this scheme in the study villages. The absence of proper social audits, corruption by both elected representatives and government officials are also possible reasons for this outcome.

Wide spread corruption and misuse of allocated funds

Being poor, illiterate, rural women hailing from the socially backward sections of the society, the widespread corruption and misuse of allocated funds remain as a major challenge to the functioning of this scheme in rural areas. Issue of fake job cards, multiple entries in job cards, violation of labor rules are some of the common issues behind such outcomes. This has made the respondents of this scheme assign a RBQ value of 82.50 and regard it as a third major challenge in the functioning of this welfare scheme.

Increased political interference in the selection of beneficiaries and assigning of works

This welfare initiative at the grass roots suffers from increased local political interference in the selection of beneficiaries and assigning of works in rural areas. With political functionaries active at the grass root level, they need to satisfy their supporters and through this scheme, they try to satisfy their voting population by selecting them and assigning less work to them. In few cases, very less work and more pay are allotted to their supporters and this causes friction among the beneficiaries. This has made the respondents view this as a fourth major challenge with a RBQ score of 80.41.

MGNREGS being the largest social security scheme in the world overburdens Panchayat Raj institutions

The village Panchayat suffers from many infrastructure handicaps. Many panchayat union offices lack digital connectivity or digital infrastructure, trained manpower for carrying out the day-to-day affairs of MGNREGS and this has overburdened panchayat raj institutions. The involvement of SHG's, Water user associations, NGO's has also further increased their work load. The maintenance of seven main records associated with the scheme in Panchayat union office namely job cards and applications, social audit and grama sabha records, wage disbursement records, work done and expenditure records, permanent assets records, complaint records and the issue of materials records and their entries, safely maintaining them are of tedious in nature. Moreover, with more public money involved, the government officials at the grass roots need to put more efforts to maintain, use it for their daily use and also for their routine audit purposes. This has been identified as one of the challenges in the functioning of this scheme by the respondents with a RBQ value of 71.50.

Restricts migration of rural people in search of high paying jobs

Through few economists view that MGNREGA restricts movement of rural people in search of high-paying jobs to nearby cities or towns in reality, many of the beneficiaries in this study area are illiterate women, aged, unskilled and have many personal and family commitments for looking after. In few cases men are employed in rural-urban centers and women work under this scheme in their respective villages and earn to meet their livelihood and development expenses. So the participants of this scheme do not regard this as a major challenge in the functioning of the scheme and have accorded a very low RBQ value of 29.08.

CONCLUSION

It could be concluded from the study that the majority to the MGNREGS respondents in this study identify the major strengths of MGNREGS as availability of work with assured wages during the lean season, increase in their bargaining power of agricultural labor in rural areas, Increases the purchasing power of Agricultural laborers, Assist in proper repair and maintenance of community assets. The major weakness identified are delay in payments and defects in carrying out schedule of rates, lack of planning and expertise in identifying development work and prioritizing them in village panchayat, lack of awareness about social audit, low awareness about E- muster rolls. The opportunities of this scheme is to ensure women participation in labour force leading to their empowerment, ensures food and nutrient security and prevents and check migration to nearby towns/cities in search of employment. The major challenges identified are poor allocation of funds and its disbursement to the beneficiaries affecting its functioning, poor MGNREGS implementation and monitoring resulting in the creation of less public assets and infrastructure facilities, widespread corruption and misuse of allocated funds and increased political interference in the selection of beneficiaries and assigning of works. The need of the hour is that our policy planners, District administrators, Extension professionals need to work together in strengthening this welfare initiative involving the panchayat raj institutions and effectively using advanced information and communication technologies to improve its effectiveness towards reaching its intended goals and objectives in the near future.

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