An Analysis on Socio-Economic Impact of MGNREGS on Dalit Women Beneficiaries in Northern Districts of Tamil Nadu

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Abstract

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a job guarantee scheme which aims is to improve the livelihood and food security of people in rural areas by providing them guaranteed wage employment for a minimum of 100 days in a financial year. This study reveals that majority of the dalit women beneficiaries had achieved medium overall socio-economic impact after their participating in MGNREGS. With regard to indicator-wise impact on the dalit women beneficiaries, majority had medium annual income, lived as nuclear families with upto five members, were functionally literate, had a medium social status, incurred high expenditure on food consumption, possessed health insurance cards with good health status, had medium level of social participation and achieved medium material possession after their participation in MGNREGS. So to further improve the effectiveness of this welfare scheme in reaching its intended benefits, Our policy planners at the national and state level, district administrators at the regional level and extension professionals at all levels need to be involved and made to integrate and work together in strengthening this welfare scheme through the effective use of social audits and the deployment of advanced information and communication technologies.

Key words : Socio- Economic impact, Dalit women beneficiaries, MGNREGS, Northern districts of Tamil Nadu

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a job guarantee scheme which aims to improve the livelihood and food security to people in rural areas by providing guaranteed wage employment for a minimum of 100 days in a financial year. At the national level, MGNREGS provides employment to a tune of 19.54 percent among SC, 17.79 percent ST and 62.67 percent under other categories. With reference to gender-wise participation at the national level, it was 43.53 % of men and 56.47 % for women. In Tamil Nadu, 69.93% of others, 28.65% of SC, and 1.42 % of ST participate in this welfare scheme and the general participation reveals that 86% of them

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were women and 14 % of men participate in this welfare scheme. By creating long-lasting assets through labor-intensive tasks, conservation of soil, water, and other natural resources is done in rural areas. This long-term benefits also improve our environment and assist us in increasing our farm production and productivity. Moreover, this will also enhance the available job opportunities in the rural economy thereby improving the sustainability and self-sufficiency of rural households. So keeping this in view, a study was undertaken to assess the socio-economic impact of MGNREGS among dalit women beneficiaries in northern districts of Tamil Nadu.

Though Tamil Nadu has very less population falling under the multidimensional poverty index, the northern districts in Tamil Nadu still remains as backward districts (Chengalpattu, Cuddalore, Dharmapuri, Kallakurichi, Kanchipuram, Krishnagiri, Ranipet, Salem, Tirupathur, Tiruvallur, Tiruvannamalai, Vellore, Villupuram) on many socio- economic indicators namely poverty, industrial backwardness, educational backwardness, drought & health backwardness as identified by the State Planning Commission and Niti Aayog[7]. In this study, thirteen blocks namely Madurantakam, Mangalur, Harur, Kallakurichi, Uthiramerur, Uthangarai, Arakonam, Thalaivasal, Madhanur, Minjur, Chengam, Gudiyatham, Kandamangalam was selected from above the said thirteen northern districts of Tamil Nadu. There were purposively selected as they have more number of dalit women beneficiaries under MGNREGS. Proportionate random sampling method was used to select about 300 dalit women beneficiaries in this study. The data was collected using a well- structured interview schedule. Necessary efforts were made to cross- check the data collected from the respondents in this study. The statistical tools used were percentage, cumulative frequency and paired t test. The selected districts, identified blocks and village panchayats are given in Table-I.

Table-I. Details of study area

S.No	Study Districts	Identified Blocks	Selected Village Panchayats
1	Chengalpattu	Madurantakam	Mamandur
2	Cuddalore	Mangalur	Sirupakkam
3	Dharmapuri	Harur	Veerappanaickampatty
4	Kallakurichi	Kallakurichi	Ka. Alambalam
5	Kanchipuram	Uthiramerur	Arumbuliyur
6	Krishnagiri	Uthangarai	Mittapalli
7	Ranipet	Arakonam	Sembedu
8	Salem	Thalaivasal	Thalaivasal
9	Tirupathur	Madhanur	Vadacheri
10	Tiruvallur	Minjur	Neithavoyal
11	Tiruvannamalai	Chengam	Paramanandal
12	Vellore	Gudiyatham	Ramalai
13	Villupuram	Kandamangalam	Gengarampalayam

Findings :

The impact of MGNREGS on dalit women empowerment was measured by taking into account three major components namely socio- economic impact, direct changes and indirect changes after their participation in MGNREGS for dalit women empowerment as perceived by the dalit women MGNREGS beneficiaries in all the major backward districts of northern Tamil Nadu. The study details on this above said parameters are presented below

1. Socio Economic Impact :

The overall socio economic impact of MGNREGS dalit women beneficiaries was categorized under 'low socio-economic impact', 'medium socio-economic impact' and 'High socio- economic impact' categories based on their annual income, family type, family size, education, social status, expenditure on food consumption, possession of health insurance cards, health status, social participation and their material possession as perceived by the dalit women after their participation in MGNREGS scheme in the backward northern districts of Tamil Nadu.

It could reported from table 1 that, majority (60.67 per cent) of the MGNREGS dalit women beneficiaries in this study have achieved medium level of socio economic impact followed by 25.33 per cent of the dalit women beneficiaries having got low level of socio- economic impact and 14.00 per cent of the MGNREGS dalit women beneficiaries having achieved high level of socio economic impact after their participation in MGNREGS. Majority of the dalit women beneficiaries in this study area belong to middle age category (52.67 per cent), were married (78.67 per cent) belonging to functionally literate (42.67 per cent) category. They rely on MGNREGS and work as wage earners (52.00 per cent) and are marginal farmers (47. 00 Per cent) and a considerable percentage were also landless laborers (44.67 per cent) in this study. Their annual income is also of medium range from Rs. 26,000 to Rs. 45,000. They possessed medium level of social participation (47.33 per cent), own pucca house (49.00 per cent) and kutcha houses (33.67 per cent) with less farm power (52 per cent) and had medium level (58 per cent) of material possession. Mostly (72.00 per cent) belonging to nuclear families with upto five members, they also had medium level (58.33 per cent) of economic motivation and

Table-1. Overall socio economic impact of MGNREGS scheme on dalit women beneficiaries

(n=300)

S.No	Overall Socio- economic Impact category	MGNREGS beneficiaries	
		Frequency	Percentage
1.	Low	76	25.33
2.	Medium	182	60.67
3.	High	42	14.00
Total		300	100

mass media exposure. They have low level of extension agency contact (62.67 per cent) and cosmopoliteness (58.67 per cent) with medium level (68.33 per cent) of achievement motivation, low (49.33 per cent) to medium level (31.67 per cent) of risk orientation and medium (64.67 per cent) level of achievement motivation in this study. Taking all their socio-economic factors into account, majority (60.67 per cent) of the MGNREGS dalit women beneficiaries after their participation in MGNREGS were able to achieve medium level of socio- economic impact followed by low (25.33 per cent) and high (14.00 per cent) level impact categories through their participation in MGNREGS scheme as beneficiaries in this study. Though they get very less day jobs compared to the guaranteed hundred days in this welfare scheme, they were able to achieve medium level of social impact as this welfare scheme had increased their bargaining power in rural areas with regard to their daily farm wages. So in a way, with majority (52.00 per cent) of the women dalit beneficiaries having MGNREGS+ Wage earners as their major occupation status in this

study, they were able to achieve a medium level of socio- economic impact through their participation in MGNREGS. The Direct Benefit Transfer (DBT) of wages to their respective beneficiary savings account in banks/ post offices has also empowered dalit women beneficiaries in this study to take decisions on their spending behavior and this has over a period of time improved their purchasing power in rural areas of northern districts of Tamil Nadu. Their increase in annual income, educational status, social participation, increase in expenditure on food consumption and availing of more health benefits through their possession of health insurance cards in this study have assisted them in achieving medium level of social impact through their participation in MGNREGS. This might be the possible reasons behind such an outcome in this study.

Impact of MGNREGS on socio- economic impact (Indicator wise) among dalit women beneficiaries in Northern Districts of Tamil Nadu :
Annual income :

Table-2. Comparative distribution of MGNREGS dalit women beneficiaries in accordance with their annual income before and after their participation in MGNREGS

(n=300)

S.No	Annual Income	Before MGNREGS		After MGNREGS	
		Frequency	Percentage	Frequency	Percentage
1.	Low	228	76.00	84	28.00
2.	Medium	60	20.00	196	65.33
3.	High	12	4.00	20	6.67
	Total	300	100	300	100
		Mean: 5.85		Mean: 20.68	
		SD: .967		SD: 5.184	

It could be revealed from table-2 that, before their participation in MGNREGS scheme, majority (76.00 per cent) of MGNREGS dalit women beneficiaries belonged to low income category followed by medium (20.00 per cent) and high (4.00 per cent) income categories. But after their participation in MGNREGS scheme, majority (65.33 per cent) of the MGNREGS dalit women beneficiaries have got medium annual income followed by low (28.00 per cent) and high (6.67 per cent) annual income in the study area. The reasons behind this outcome is attributed to their improved bargaining capacity in the rural wage markets. Though majority of the women dalit beneficiaries have MGNREGS + wage earners (52.00 per cent) as their major occupational status in this study and the rest have MGNREGS+ farming + wage earners (13.00 per cent) as, their main occupational status and only about 10.67 per cent of the women respondents in the study are solely dependent on MGNREGS for meeting their livelihood needs. Their participation in this welfare scheme has empowered them to take many family oriented decisions. The Direct Benefit Transfer (DBT) of money into their individual savings accounts has also improved their financial status and empowered them in a big way. So in a way, MGNREGS has assisted them in meeting their livelihood and food security needs and also get medium level of annual income (Rs. 26,000 to 45,000) in this study. This findings derives support from the findings of Bhuvana[3], Angappan Pillai[2] and Ahangar[1] who also have reported that majority of the MGNREGS beneficiaries reported that their annual income had increased significantly after joining in MGNREGS scheme.

In order to find significance of difference in the annual income generation of MGNREGS dalit women beneficiaries before and after joining in MGNREGS scheme, the data was subjected to paired 't' test and the results obtained were furnished in table-3.

The mean score of annual income is 14.8233 with a standard deviation of 5.1667 and the calculated 't' value is (49.693) in table 3 being found to be significant at 1 per cent level of significance reveals that there existed a significant difference in the annual income of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme in the study area. It could therefore, be stated that annual income level of MGNREGS dalit women beneficiaries

Table-3. Significance of difference in the annual income of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Paired sampled test								
	Paired Differences							
Annual Income	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference		't' value	Degrees of freedom	'P' value
				Lower	Upper			
Before-After	-14.8233	5.1667	.29830	-15.4104	-14.2363	-49.693	299	.000**

**Significant at 1 per cent level

differed significantly after their participation in MGNREGS scheme. This finding is supported by Bhuvana[3] and Godse et al.,[5] who also reported that there existed a significant difference in the income generation at 1 per cent level of probability implying that there was an marked improvement in the annual income of the dalit women beneficiaries after their participation in MGNREGS scheme.

Family Type :

Table-4. Comparative distribution of women dalit MGNREGS beneficiaries in accordance with their family type before and after their participation in MGNREGS

(n=300)

S.No	Family Type	Respondents			
		Before MGNREGS		After MGNREGS	
		N	%	N	%
1.	Nuclear	118	39.33	216	72.00
2.	Joint	182	60.67	84	28.00
	Total	300	100	300	100

It observed from the table-4 that, majority (60.67 per cent) of the MGNREGS dalit women beneficiaries live under joint family type in this study followed by 39.33 per cent of them living under nuclear families before their participation in MGNREGS scheme. But after their participation in MGNREGS scheme, as time moves on majority (72.00 per cent) of the MGNREGS dalit women beneficiaries in this study are presently living under nuclear family type followed by 28.00 per cent of the women beneficiaries living under joint family system in rural areas. The migration of young educated population to nearby small towns and cities in search of better employment opportunities and job prospects has resulted in the breakdown of joint family system. Moreover entry in job cards as nuclear families at village level also assist them in getting more days jobs and wages under MGNREGS. This might be the possible reasons behind such a response in this study. This findings are inline with the findings of Bhuvana[3] who also reported that majority of the MGNREGS women beneficiaries were living under nuclear family type after their participation in MGNREGS scheme.

Table 5- Significance of difference in the family type of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS (n=300)

Family Type	Paired sampled test							
	Paired Differences							
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference		t	df	'P' value
				Lower	Upper			
Before-After	.08333	.7864	.04540	-.00602	-.17268	1.835	299	.000**

**Significant at 1 per cent level

The mean score of family type is .08333 with a standard deviation of .7864 and the calculated 't' value (1.835) from table 5 was found to be significant at 1 per cent level of probability indicating that there existed a significant difference in family type of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could observed that the MGNREGS dalit women beneficiaries differed significantly in their family type before and after their participation in MGNREGS scheme.

Family size :

Table-6. Comparative distribution of MGNREGS dalit beneficiaries in accordance with their family size before and after their participation in MGNREGS

(n=300)

S.No	Family size	Respondents			
		Before MGNREGS		After MGNREGS	
		N	%	N	%
1.	Small (Upto 5 members)	131	43.67	228	76.00
2.	Medium (More than 5 members)	169	56.33	72	24.00
	Total	300	100	300	100

It could be observed from table 6 that, majority (56.33 per cent) of the dalit women beneficiaries of MGNREGS belong to medium family size category followed by 43.67 per cent coming under small family size of five members. However after being part of this MGNREGS, over a period of time with the breakage of joint family system in the study area, majority 76.00 per cent of them have become nuclear families as reported in family type with a small family size upto five members. About 24.00 per cent have a medium family size with more than five members. However with middle and old age people in this study are dependent on MGNREGS and farm wages in their respective villages or in nearby villages for meeting their livelihood needs, the migration of young people to nearby urban towns and cities has over a period of time resulted in MGNREGS beneficiaries having small family size mostly belonging to nuclear families. The entry in job cards as nuclear family for fetching more days under MGNREGS and the related wages are also the possible reasons behind such an outcome in this study.

Table-7 Significance of difference in the family size of MGNREGS dalit women beneficiaries before and after participation in MGNREGS

(n=300)

Family size	Paired sampled test							
	Paired Differences							
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference		t	df	'P' value
				Lower	Upper			
Before- After	-.7800	.8003	.04620	-.87092	-.68908	-16.882	299	.000**

**Significant at 1 per cent level

(1038)

The mean score of family size is .7800 with a standard deviation of .8003 and the calculated 't' value (16.882) from table-7 was found to be that significant at 1 per cent level of probability indicating that there existed a significant difference in the family size of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could be observed that the MGNREGS dalit women beneficiaries differed significantly in their family size before and after their participation in MGNREGS scheme. The migration of educated married young dalit women to nearby urban cities or towns in search of remunerative jobs and entry in job cards as nuclear families are also the possible reasons behind such an outcome in this study. This findings derives support from Bhuvana (2013) who also reported that family size before and after their participation in MGNREGS scheme was found to be significant at 1 per cent level.

Education :

Table-8. Comparative distribution of MGNREGS dalit women beneficiaries in accordance with their education status before and after their participation in MGNREGS

(n=300)

S.No	Education	Before MGNREGS		After MGNREGS	
		N	%	N	%
1.	Illiterate	144	48.00	76	25.33
2.	Can read/Write/Sign	60	20.00	128	42.67
3.	Primary school	55	18.33	55	18.33
4.	Middle school	18	6.00	18	6.00
5.	Above middle school	23	7.67	23	7.67
	Total	300	100	300	100

It was evident from table 8 that, before their participation in MGNREGS, majority (48.00 per cent) of the dalit women MGNREGS beneficiaries were illiterate followed by 20.00 per cent of the dalit women beneficiaries belonging to functional literate category (who can read/ write/sign), 18.33 per cent have primary education, 7.67 per cent have above middle school education and 6.00 per cent of the beneficiaries come under middle school education category. But after their participation in MGNREGS scheme, majority (42.67 per cent) of the MGNREGS dalit women beneficiaries have became functionally literate (can read/write or sign) followed by 25.33 per cent of the women beneficiaries still belonging to illiterate category. The other education categories like primary school, middle school and above middle school has remained the same in the study area. The reason behind this outcome is after their participation in MGNREGS scheme, the beneficiaries of this welfare scheme was forced to become functionally literate as they have to sign job cards, open and operate their individual savings accounts in banks or post offices to receive

their wage payments. This has made a considerable number of MGNREGS beneficiaries to become functionally literate. However, mostly belonging to middle and old age categories in this study they could not be part of formal school education. Moreover adult education programmes was mostly discontinued in Tamil Nadu so middle and old age category people in rural Tamil Nadu mostly from most backward districts as of now could not derives its educational benefits. So there was no difference in the primary school, middle school and above middle education school categories even after their participation in MGNREGS. This is inline with the findings of Bhuvana[3] who also reported that majority of the women dalit beneficiaries can read/write / sign after (have become functionally literate) after their participation in MGNREGS programme.

Table-9. Significance of difference in the education status of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Education	Paired sampled test							
	Peired differences					t	df	'P' value
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference				
				Lower	Upper			
Before- After	-.9933	1.1738	.0677	-1.12670	-.85996	-14.657	299	.000**

**Significant at 1 per cent level

The mean score of education is .9933 with a standard deviation of 1.1738 and the calculated 't' value (14.657) in table 9 was found to be significant at 1 per cent level of significance indicating that there existed a significant difference in education status of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could therefore, be stated that the educational status of MGNREGS dalit women beneficiaries differed significantly after their participation in MGNREGS. This is in accordance with the findings of Bhuvana[3] who also reported that the education status before and after their participation MGNREGS was found to be significant at 1 per cent level of probability.

Social Status :

Table-10. Comparative distribution of MGNREGS dalit women beneficiaries in accordance with their social status before and after their participation in MGNREGS

(n=300)

S.No	Social Status	Before MGNREGS		After MGNREGS	
		Frequency	Percentage	Frequency	Percentage
1.	Low	170	56.67	48	16.00
2.	Medium	103	34.33	215	71.67
3.	High	27	9.00	37	12.33
	Total	300	100	300	100
		Mean : 4.24 SD : 1.38		Mean : 11.29 SD : 1.28	

It was evident from table 10 that, before their participation in MGNREGS, majority (56.67 per cent) of the MGNREGS dalit women beneficiaries had low social status followed by medium (34.33 per cent) and high (9.00 per cent) levels of social status. But after their participation in MGNREGS, majority (71.67 per cent) of the MGNREGS dalit women beneficiaries had achieved medium level of social status and 16.00 per cent of the dalit women MGNREGS beneficiaries still belong to the low level of social status followed by high (12.33 per cent) level of social status in this study. The reason behind this outcome is, before implementation of MGNREGS majority were dependent on land owners for doing farm work in their respective fields to meet their livelihood needs. However after the implementation of MGNREGS, they were freed from the yoke of land owning class and have started receiving their farm labour wages in cash credited in their bank accounts and not in kind (farm produce) anymore. This has empowered them financially and socially to take many independent decisions. So in a way, in the most backward northern districts of

Tamil Nadu, the most marginalized dalit women beneficiaries were able to improve or achieve medium level of social status in their rural real life situation. This is a major significant achievement of MGNREGS scheme as it has also enhanced the bargaining capacity of women dalit beneficiaries and improved their purchasing power[6] which has not happened in the past many decades inspite of many developed schemes or welfare schemes in operation at rural areas. This marked improvement in social status gained over years, their self respect gained in this development process remains as a major achievement of this welfare scheme compared to other development schemes operated by respective state and central governments. Being regarded as the largest social security scheme in the world, MGNREGS has ensured livelihood, food and nutritional security to a relative fair amount of its beneficiaries belonging to the most marginalized sections (Dalit women) of our society and has empowered them to take independent decisions at individual, group and community levels bringing about overall socio-economic development in the study area.

Table-11. Significance of difference in the social status of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Paired sampled test								
	Peired differences							
Social status	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference		t	df	'P' value
				Lower	Upper			
Before- After	-7.0500	1.7041	.09838	-7.24361	-6.85639	-71.658	299	.000**

**Significant at 1 per cent level

(1041)

The mean score of social status is 7.0500 with a standard deviation of 1.7041 and the calculated 't' value (71.658) of table-11 was found to be significant at 1 per cent level of significance indicating that there existed a significant difference in social status of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could therefore, be stated that the MGNREGS dalit women beneficiaries have achieved significant social status improvement in rural areas after their participation in MGNREGS scheme.

Expenditure on food consumption :

Table- 12 Comparative distribution of MGNREGS dalit women beneficiaries in accordance with their Expenditure on Food Consumption before and after their participation in MGNREGS

S.No	Expenditure on consumption	Before MGNREGS		After MGNREGS	
		Food Frequency	Percentage	Frequency	Percentage
1.	Low	76	25.33	24	8.00
2.	Medium	162	54.00	45	15.00
3.	High	62	20.67	231	77.00
	Total	300	100	300	100
		Mean : 994.33 SD : 235.63		Mean: 1633.57 SD : 546.29	

It could observed from table-12 that, before their participation in MGNREGS, majority (54.00 per cent) of the MGNREGS dalit women beneficiaries were spending medium level of their income on food consumption followed by low (25.33 per cent) and high levels (20.67 per cent). But after their participating in MGNREGS, majority (77 per cent) of the MGNREGS dalit women beneficiaries were spending more on food consumption followed by 15.00 per cent of the dalit women MGNREGS beneficiaries incurring medium level of their expenditure on food consumption. The reason behind this outcome is after their participation in MGNREGS, the women dalit beneficiaries in this study were able to spend more on food as their wages were directly deposited in their respective individual savings accounts and they had the freedom or were empowered to spend their money for meeting their family food consumption needs. This has ensured food, nutrient and livelihood security to most of the women dalit beneficiaries and their families involved in MGNREGS in the most backward northern districts of Tamil Nadu which is major significant achievement of this welfare initiative.

Table-13. Significance of difference in the Expenditure on Food Consumption of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Paired sampled test								
Paired differences								
Expenditure on food consumption	Mean	Standard deviation	Standard error mean	95% Confidence interval of the difference		t	df	'P' value
				Lower	Upper			
Before- After	-639.233	507.268	29.28713	-696.8684	-581.5983	-21.826	299	.000**

**Significant at 1 per cent level

The mean score of expenditure on food consumption is 639.233 with a standard deviation of 507.263 and the calculated 't' value (21.826) of table 13 was found to be significant to be at 1 per cent level of significance indicating that there existed a significant difference in expenditure on food consumption of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could therefore, be stated that the MGNREGS dalit women beneficiaries differed significantly on their expenditure towards food consumption before and after their participation in MGNREGS scheme. This findings derives support from Dhulgand and Kadam[4] who also reported that there existed a significant positive difference in the expenditure change of MGNREGS dalit women beneficiaries with respect to food consumption before and after their participation in MGNREGS scheme.

Health Insurance Card :

Table-14. Comparative distribution of MGNREGS dalit women beneficiaries in accordance with Health Insurance Card before and after their participation in MGNREGS

(n=300)

S.No	Health Insurance Card	Respondents			
		Before MGNREGS		After MGNREGS	
		N	%	N	%
1.	Yes	94	31.33	168	56.00
2.	No	206	68.67	132	44.00
	Total	300	100	300	100

It could observed from table-14 that, before their participation in MGNREGS, majority (68.67 per cent) of the MGNREGS dalit women beneficiaries had no access to health insurance cards followed by 31.33 per cent of the dalit women beneficiaries having got their respective health insurance cards. But after their participation in MGNREGS, majority (56 per cent) of the MGNREGS dalit women beneficiaries have got health insurance cards followed by 44.00 per cent of the dalit women beneficiaries having no access to health insurance card. The possession of health insurance cards assisted them in availing free medical treatments for their health ailments in nearby government or in private hospitals.

Being largely belonging to middle (52.67 per cent) and old age categories (14.00 per cent) in this study, MGNREGS women dalit beneficiaries need this health insurance cards for meeting their health needs. So after their participation in MGNREGS, they have acquired medical insurance cards for deriving its health benefits as it was easier for them to enroll themselves in the free health insurance card scheme at individual level or in groups. Peer pressure among the MGNREGS beneficiaries is also one of the notable reason for majority of MGNREGS beneficiaries gaining access to health insurance cards after their participating in this welfare scheme.

Table-15 Significance of difference in the Health insurance card of MGNREGS
dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Health Insurance Card	Paired sampled test							
	Paired Differences					t	df	'P' value
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference				
				Lower	Upper			
Before- After	-.7100	.4545	.02624	-.76164	-.65836	-27.056	299	.000**

**Significant at 1 per cent level

The mean score of health insurance card is .7100 with a standard deviation of .4545 and the calculated 't' value (27.056) was found to be significant at 1 per cent level of significance in table 15 indicating that there existed a significant difference in the issue of health insurance cards of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could therefore, be stated that the MGNREGS dalit women beneficiaries differed significantly on health insurance card enrolment after their participation in MGNREGS scheme and this marked improvement was due to their participation in MGNREGS as beneficiaries.

Health status :

Table-16 Comparative distribution of MGNREGS dalit women beneficiaries in accordance with Health status before and after their participation in MGNREGS

(n=300)

S.No	Health Status	Respondents			
		Before MGNREGS		After MGNREGS	
		F	%	F	%
1.	Low (0-4)	187	62.33	70	23.33
2.	High (5-8)	113	37.67	230	76.67
	Total	300	100	300	100

It could reported from table 16 that, before their participation in MGNREGS, majority (62.33 per cent) of the MGNREGS dalit women beneficiaries had low (0-4) level of health status followed by 37.67 per cent of the dalit women beneficiaries having high (5-8) level of health status. But after their participation in MGNREGS, majority (76.67 per cent) of the MGNREGS dalit women beneficiaries had achieved high (5-8) level of health status followed by lower health status category (23.33 per cent). The reason behind this outcome is majority (56.00 per cent) has got access to health insurance cards which has assisted them to avail free medical treatments for all their health ailments in nearby government primary health centers or in private medical hospitals. The absence of many critical

medical treatments not covered under health insurance card system for old age people scheme might be the possible reason for about 23.33 per cent population in this study not availing the benefits of this welfare health initiative. However, majority of dalit women beneficiaries of MGNREGS and their families had achieved good health status after their participation in MGNREGS in this study as they were able to derive health benefits through this free health insurance scheme.

Table- 17 Significance of difference in the health status of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Health Status	Paired sampled test							
	Paired Differences					t	df	'P' value
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference				
				Lower	Upper			
Before- After	-.6800	1.8626	.10754	-.89162	-.46838	-6.323	299	.000**

**Significant at 1 per cent level

The mean score of health status is .6800 with a standard deviation of 1.8626 and the calculated 't' value (6.323) in table 17 was found to be significant at 1 per cent level of significance indicating that there existed a significant difference in health status of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could therefore, be stated that the MGNREGS dalit women beneficiaries had achieved significant health status improvement after their participation in MGNREGS scheme in the study area.

Social Participation :

Table-18. Comparative distribution of MGNREGS dalit women beneficiaries in accordance with their Social Participation before and after their participation in MGNREGS

(n=300)

S.No	Social Participation	Before MGNREGS		After MGNREGS	
		Frequency	Percentage	Frequency	Percentage
1.	Low	218	72.67	108	36.00
2.	Medium	64	21.33	142	47.33
3.	High	18	6.00	50	16.67
	Total	300	100	300	100
		Mean : .92		Mean : 2.35	
		SD : .53		SD : .55	

(1045)

It could observed from table 18 that, before their participation in MGNREGS, majority (72.67 per cent) of the MGNREGS dalit women beneficiaries had low level of social participation followed by medium (21.33 per cent) and high levels (6.00 per cent) of social participation. But after their participation in MGNREGS, about 47.33 per cent of the MGNREGS dalit women beneficiaries had achieved medium level of social participation, 36.00 per cent of the dalit women MGNREGS beneficiaries were still having low level of social participation followed by high (16.67 per cent) levels. The discussion on identifying the beneficiaries for various welfare schemes during the grama sabha meetings organized at

respective notified intervals (January 26, March 22, May 1, August 15, October 2, November 1) at their respective villages and the participation of MGNREGS beneficiaries as individuals or in groups in grama sabha meetings have improved their social participation at grass root level are the possible reasons behind such a response. However, the reluctance of old and middle aged MGNREGS beneficiaries (36 per cent) to be a part of grama sabha meetings in rural areas due to their poor socio- economic status and caste issues still existent in many study area villages are possible reason behind their low social participation in this study.

Table-19. Significance of difference in the Social Participation of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS

(n=300)

Social participation	Paired sampled test							
	Paired Differences							
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference		t	df	'P' value
				Lower	Upper			
Before- After	-1.4300	.7529	.0435	-1.51555	-1.34445	-32.893	299	.000**

**Significant at 1 per cent level

The mean score of social participation is 1.4300 with a standard deviation of .7529 and the calculated 't' value (32.893) in table 19 was found to be significant at 1 per cent level of significance indicating that, there existed a significant difference in the social participation of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. This improved social participation had made them aware of many welfare schemes, improve their social status by way of being a part of many development programme and thereby assisted in

empowering dalit women a lot in rural real life situation. This is regarded as one of the major achievements or significant breakthrough of MGNREGS wherein the much marginalized and disadvantaged women dalit beneficiaries were made to be a part of rural mainstream in the most disadvantaged backward northern districts of Tamil Nadu. This findings derives support from Bhuvana[3] who also reported that there existed a significant difference in social participation of MGNREGS women beneficiaries after their participation in MGNREGS scheme.

Material possession :

Table- 20 Comparative distribution of MGNREGS dalit women beneficiaries in accordance with their Material Possession before and after their participation in MGNREGS

(n=300)

S.No	Material Possession	Before MGNREGS		After MGNREGS	
		Frequency	Percentage	Frequency	Percentage
1.	Low	207	69.00	84	28.00
2.	Medium	80	26.67	174	58.00
3.	High	13	4.33	42	14.00
	Total	300	100	300	100
		Mean : 3.72		Mean : 10.39	
		SD : 1.65		SD : 2.62	

It could observed from table 20 that, before their participation in MGNREGS, majority (69.00 per cent) of the MGNREGS dalit women beneficiaries had low level of material possession followed by medium (26.67 per cent) and high levels (4.33 per cent) of material possession. But after their participation in MGNREGS, majority (58.00 per cent) of the MGNREGS dalit women beneficiaries had achieved medium level of material possession but still about 28.00 per cent of the dalit women MGNREGS beneficiaries possess low levels of material possession followed by a meager (14.00 per cent) proportion number with high level of material possession. The dalit women beneficiaries of this scheme through their participation in MGNREGS were able to achieve a medium level of annual income (Rs.26,000 to Rs.45,000). Their expenditure on food consumption has also improved over a period of time as their purchasing power has increased as earlier reported in this study. The direct benefit transfer of wages earned in MGNREGS and deposited in the respective savings account of women dalit beneficiaries in this scheme has also improved their socio-economic status. So in a way, over a period time the MGNREGS has assisted them in gaining more material possession inspite of very less days of employment provided to MGNREGS beneficiaries in this study. This findings derives support from Dhulgand and Kadam[4] who also reported that majority of the MGNREGS beneficiaries had achieved medium level of material possession after their participation in MGNREGS scheme.

The mean score of material possession is 6.6667 with a standard deviation 2.7691 and the calculated 't' value (41.700) of table-21 was found to be significant at 1 per cent level of significance indicating that there existed a significant difference in material possession of MGNREGS dalit women beneficiaries before and after their participation in MGNREGS scheme. It could therefore, be stated that the MGNREGS dalit women beneficiaries differed

Table-21. Significance of difference in the Material Possession of MGNREGS dalit women
beneficiaries before and after their participation in MGNREGS

(n=300)

Material possession	Paired sampled test							
	Paired Differences							
	Mean	Standard deviation	Standard error mean	95% Confidence interval of the Difference		t	df	'P' value
				Lower	Upper			
Before- After	-6.6667	2.7691	.15987	-6.98128	-6.35205	-41.700	299	.000**

**Significant at 1 per cent level

significantly in their material possession after their participation in MGNREGS scheme in the study area.

It could be concluded from this study, that the socio-economic impact of MGNREGS on dalit women beneficiaries in the northern districts of Tamil Nadu has improved to medium level of overall socio-economic impact after their participation in MGNREGS. With regard to indicator wise impact on dalit women beneficiaries they have achieved medium annual income, live under nuclear family with five members, become functionally literate, had a medium level of social status, spend more towards food consumption, possess health insurance cards with good health status, had medium social participation and material possession after their participation in MGNREGS scheme. Our policy planners at the national and state level, district administrators at the regional level and extension professionals at all levels need to be further involved for strengthening this welfare scheme through the effective use of social audits and the deployment of advanced information and communication technologies in the near future. This will play an important role in empowering the marginalized dalit women beneficiaries in the most backward northern districts of Tamil Nadu.

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