



CHAPTER – VI

CHAPTER – VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 FINDINGS OF THE STUDY

Self Help Groups are considered as agents of socio-economic transformation among women in rural areas. The present study attempts to assess the socio-economic impact of SHGs on dalit and tribal women in Salem district of Tamilnadu. For the purpose of this study, primary data was collected from 390 respondents. The socio-economic impact of SHGs was measured by analysing the primary data.

The present chapter concludes with the major research findings arrived at, after a thorough study about the “Socio-economic impact of SHGs on dalit and tribal women in Salem district”. An attempt was made to put forth suggestions so as to improve their social and economic conditions, to provide a better standard of living without disturbing their traditional cultural life style with the help of SHGs and to enable them lead a better life on par with the other people of the main stream.

6.1.1 Demographic profile of the respondents

- The study indicated that, 43.8 per cent of the respondents belonged to the age group of 36-50 years and 32.6 per cent of the respondents belonged to the age group of 20-35 years and 16.7 per cent of the respondents were above 50 years.
- Most of the respondents (77.4 per cent) were married and 81 per cent of the respondents were from nuclear families.
- Majority of the respondents (77.9 per cent) had either no children or had 1 or 2 children and only 1 per cent of the respondents had more than 5 children in the family.
- Out of 390 respondents, 90.3 per cent of the respondents were Hindus and 84.4 per cent of the respondents were dalits.

- From the study it was clear that, 37.9 per cent of the respondents had middle school qualifications, 17.9 per cent of the respondents had only primary school education and 16.9 per cent of the respondents were illiterates.
- Out of 390 respondents, 35.4 per cent of the respondents were coolies and only 15.6 per cent were agricultural labourers.
- The study disclosed that, 79.5 per cent of the respondents were not self-employed. 14.1 per cent of the respondents were self-employed as tailors and the remaining were self-employed in Plastic Wire Bag Making, Flower Stringing, Allied Agricultural Work, Saree Sales, Vehicle Workshop and Tuition-taking.
- Out of the total respondents, 38.7 per cent of the respondents' monthly income falls between ₹ 3,000 and ₹ 6,000 and 25.4 per cent of the respondents' monthly income falls below ₹ 3,000.
- Most of the respondents (86.7 per cent) do not have agricultural land.
- Only minimum number of respondents (8.2 per cent) have below 3 acres of irrigated land with plantations and 7.7 per cent of the respondents have below 3 acres of irrigated land without plantations.

6.1.2 Structural and Functional Characteristics of SHGs

- Out of 390 respondents, 58.5 per cent of the respondents have said that their group has between 15 to 18 members and 41 per cent of the respondents have said that their group has above 18 members.
- Majority of the respondents (93.3 per cent) have reported that, their group was growing.
- It was observed that, 44.6 per cent of the respondents' groups conduct meeting once in a month and 40.8 per cent of the respondents' groups conduct meeting once in two weeks.
- Out of the total respondents, 37.2 per cent of the respondents have said that, the objective of training programme given by 'Mahalir Thittam' was to learn how to conduct meetings, 27.7 per cent of the respondents felt that, the objective was to learn how to generate income and only 16.2 per cent of the respondents have said that, the objective was to learn banking operations.

- Majority of the respondents (75.9 per cent) have reported that, their groups utilised 81 - 100 per cent of the common fund.
- It was observed from the study that, 39.7 per cent of the respondents' groups have organised health camps and 26.9 per cent of the respondents' groups have arranged group discussions.
- Out of the total respondents, 45.1 per cent of the respondents opined that the training programmes arranged by 'Mahalir Thittam' were very good and 29.2 per cent of the respondents felt that the training programmes were excellent.
- The present study highlighted that, 51.3 per cent of the respondents were members in SHGs for 3 to 6 years and 5.4 per cent of the respondents were members for more than 10 years.
- Respondents always got SHG related information through SHG members (75.9 per cent), SHG officers or staff (75.6 per cent) and through banks (53.1 per cent).
- It was understood from the result that, 60.5 per cent, 42.6 per cent and 26.7 per cent of the respondents never get SHG related information from magazines, radio and newspapers, respectively.

6.1.3 Reasons to join SHGs

- The result of Kruskal-Wallis Test has indicated that, the 'age' of the respondents did not have any influence on the 'reasons to join SHGs'. It is, irrespective of their age, every respondent have joined SHGs for some reason or other.
- The Discriminant Analysis disclosed that, the aged members having more number of children in the family have been highly influenced to join SHGs for three reasons namely, first to 'provide for children', second 'to meet emergency needs' and finally 'to provide employment for others'. At the same time, it was also found that, young members even though they have more number of children, they have not been influenced to join SHGs by the reasons 'to earn for livelihood' and 'to get loan'.
- It was found from the Chi-square Test that, 'religion' has influence on 'reasons to join SHGs'. It was also found that, 39.5 per cent of the Hindu members joined

SHGs for the reason 'to earn for livelihood'. The chi-square test further indicated that, only minimum number of Hindu members (3.3 per cent) and none of the Christian or Muslim members joined SHGs 'to provide employment for others'.

- The Chi-square Test has revealed that, there is no significant association between 'community' and 'reasons to join SHGs'. It has indicated that, both SC/ST members have joined SHGs at least for some reason or other.

6.1.4 Availing loan and Purpose of availing loan through SHGs

- The result of the Chi-square Test has described that, both 'family type' and 'community' have no influence on 'availing loan through SHGs'.
- It was identified that, 'marital status', 'religion' and 'educational qualifications' have significant association with 'availing loan through SHGs'.
 - Majority of the divorced members (1 per cent of 1.3 per cent) availed loan through SHGs compared to other members. But, only minimum number of unmarried members (1.5 per cent of 6.9 per cent) availed loan through SHGs.
 - Compared to Christian members, more than half of the Hindu members (54.6 per cent of 90.3 per cent) and all the Muslim members have availed loan through SHGs.
 - All graduate members, more than 70 per cent of illiterate members and more than 50 per cent of members qualified up to school level, have availed loan through SHGs.
- Availing loan through SHGs 'for cultivation', 'to start business' and 'to improve the sanitary conditions' were not significantly associated with 'marital status'.
- Availing loan through SHGs 'for cultivation' and 'for festivals or recreation' is not significantly associated with 'educational qualifications'.
- Availing loan through SHGs 'for allied agriculture purpose', 'to make investments', 'to run business', 'for festivals or recreation', 'for children's education' and 'to meet medical expenses' are significantly associated with 'marital status'.

- The analysis has shown that, 12.8 per cent of married members have obtained loan through SHGs 'for allied agricultural purposes'. No one has obtained more than ₹40,000 as loan for this purpose.
- Married (10.8 per cent), widowed members (3.1 per cent) and divorced members (0.5 per cent) have availed loan 'for the purpose of making investments'. None of them have availed above ₹ 20,000 as loan 'for making investments'.
- Married (3.3 per cent), widowed (0.5 per cent) and divorced members (0.5 per cent) have got loan 'to run their businesses'. Married members have got more than ₹ 50,000 as loan 'to run their businesses'.
- Married (5.9 per cent) and widowed members (3.6 per cent) have availed only below ₹ 10,000 as loan 'to spend for festivals or recreation'.
- Widowed (6.5 per cent) and married members (22.3 per cent) have availed loan 'to educate their children'. It is quite interesting to notice that, some of the widowed members have got even up to ₹ 50,000 as loan and married members have availed even more than ₹ 50,000 as loan 'to educate their children'.
- Married (5.3 per cent) and widowed members (4.1 per cent) have got loan 'to meet medical expenses'. None of them have availed more than ₹ 20,000 as loan for this purpose.
- Unmarried members did not avail loan for any other purposes except 'to start business' and they have availed more than ₹ 50,000 as loan for this purpose.
- Availing loan through SHGs 'to improve the sanitary conditions' was significantly associated with 'religion'.
 - Hindu (20.3 per cent), Christian (1.3 per cent) and all Muslim members have got loan 'to improve the sanitary conditions in their houses'. No one has availed more than ₹ 40,000 as loan for this purpose.
- Availing loan through SHGs 'for allied agricultural purposes', 'for making investments', 'to start business', 'to run business', 'for children's education', 'to meet medical expenses' and 'to improve the sanitary conditions' were significantly associated with 'educational qualifications'.
 - Both illiterates and members educated up to school level have availed a maximum of ₹ 40,000 as loan 'for the purpose of allied agriculture'.

- Only 40.5 per cent of the members who were educated up to school level availed loan through SHGs 'to start their businesses'. But, illiterates did not avail loan for this purpose. It was also found that, members who were educated up to higher secondary school and graduates have availed more than ₹ 50,000 as loan 'to start their businesses'.
- Some of the illiterates and members educated up to higher secondary school level have availed more than ₹ 50,000 as loan and members educated up to middle school have availed up to ₹ 50,000 as loan 'to run their businesses'.
 - In order to educate their children, 8.7 per cent of the illiterates and 21.62 per cent of the members who were educated up to higher secondary school, have availed more than ₹ 50,000 as loan.
 - All members, other than graduates, have availed loan 'for medical expenses'. But, none of them have availed more than ₹ 20,000 as loan 'to meet their medical expenses'.
 - Irrespective of their educational qualifications, many members have availed a maximum of ₹ 40,000 as loan 'to improve the sanitary conditions in their houses'.
- 'Possessing agricultural land' has significant influence on 'availing loan through SHGs for cultivation' and 'for allied agricultural purposes'.
 - It was observed that, 6.1 per cent of the members having agricultural land have availed a maximum of ₹ 50,000 as loan 'for the purpose of cultivation'. 3.8 per cent of the members having agricultural land have availed a maximum of ₹ 30,000 as loan for 'allied agricultural purposes'. But none of them have availed above ₹ 30,000 as loan for 'allied agricultural purposes'.

6.1.5 Social Impact of SHGs

6.1.5.a Self-Development after joining SHGs

- Multiple Regression Analysis has reported that, the 'confidence to face problems', 'fair treatment by family members' and 'level of communication in the meetings' have decreased with increase in the 'age of the members'. This shows that the young members have more 'confidence to face problems', 'got fair

treatment from their family members' and 'have improved level of communication in the meetings'. But, at the same time it was identified from the result that, the aged members have more 'decision making powers related to household activities'.

- Result of the Multiple Regression Analysis has disclosed that, earlier the membership in SHGs, higher was the 'fair treatment by family members' and higher was the 'level of communication in the meetings'.
- With the help of one-way ANOVA, the researcher has found that, divorced members have high 'intension of helping their neighbours' than other members. At the same time, unmarried members have only very low level 'intention of helping their neighbours'.
- Divorced members have more 'household decision-making powers' compared to other members. However, unmarried groups have only less powers to 'take decisions on household matters'.
- From the study it was identified that, divorced members were 'treated fairly by their family members' than married, unmarried and widowed groups.

6.1.5.b Protest against Social Evils after joining SHGs

- Krsukal-Wallis Test has revealed that, 'marital status' has influence on 'protest against social evils' after joining SHGs. It was also found that, the unmarried group members 'protest less against social evils', than other members. But, married, widowed and divorced members' participation in protest against social evils is more or less equal.
- Multiple Regression Analysis has declared that, aged members who have earlier membership in SHGs were able to 'protest more against social evils' like 'husband beating wife', 'drunkards or gamblers', 'child labourers', 'female infanticides' and 'demanding dowry'.
- The result of ANOVA has clearly pointed out that, both illiterates and graduates equally and highly protest against 'husband beating wife', 'drunkards or gamblers', 'female infanticides' and 'demanding dowry' after joining SHGs. But, members who have education only up to primary school and higher secondary school level 'protest less against these social evils'.

6.1.5.c Accessibility to various amenities after joining SHGs

- Multiple Regression Analysis has clearly highlighted that, higher the monthly income and earlier the respondents' membership in SHGs, higher will be the 'accessibility to different amenities'.
- Most of the 'small traders' accessed 'the sanitary facilities' and 'water supply' in their houses. But, they had less access to 'school facility'. The agricultural labourers have only less access to 'the sanitary facilities in their houses'. But, they have high level 'access to school facilities'.

6.1.5.d Political Participation after joining SHGs

- It was observed from the result of one-way ANOVA that, dalit and tribal groups had participated equally in politics after joining SHGs either by contesting in elections or by assuming leadership on issues or by casting votes in elections.

6.1.5.e Benefits derived from SHGs as a member of SHGs

- Irrespective of the family type, members have derived various benefits equally after joining SHGs like 'increased capacity to spend more', 'increased value of assets', 'increased income', 'increased savings', 'more employment opportunities', 'strong protest against social evils', 'increased power of decision making', 'more knowledge about banking operations', 'better social status', 'more awareness about cleanliness', 'improved level of literacy and communication', 'more participation in social activities', 'contesting in elections', 'awareness about voting', 'assumed leadership on issues' and 'improved leadership skills'.

6.1.5.f Empowerment after joining SHGs

- Regression Analysis has clearly reported that, aged members were empowered more, as they felt that 'women can take up responsibilities', 'women need not do all the household chores by themselves', 'women can also take part in family budgeting', 'women can talk with other men in the village' and 'women can take part in decision making at home with men', after joining SHGs.

6.1.5.g Analysing Social Impact of SHGs with Factor Analysis

- It was observed from the factor analysis that 'improved level of communication in the meetings' with a factor loading of 0.768, 'protest against social evils' with

a factor loading of 0.783, 'increased income' with a factor loading of 0.818, 'able to send the children to schools' with a factor loading of 0.792, 'accessed water supply in the village' with a factor loading of 0.807 and 'casted vote in the elections' with a factor loading of 0.870, were the six variables identified, which had a high influence on members to have more social impact in the present study.

6.1.5.h Perception of members on different dimensions of social impacts of SHGs

- It was observed from the 'perception of members on self-development' that, the statement 'to get fair treatment from family members' was given the maximum scores followed by 'improved level of communication in the meetings'. The statements 'increase the confidence to face financial crisis in the family', 'confidence to face problems', 'household decision making' and 'intention of helping neighbours' occupied the third, fourth, fifth and sixth places respectively.
- 'Perception of members on protest against social evils' indicated that, the statement protest against 'child labourers' occupied the first place. The statements, protest against 'husband beating wife', 'female infanticides', 'demanding dowry', and 'drunkards or gamblers' occupied the second, third, fourth and fifth places respectively.
- 'Perception of members on access to various amenities' clearly indicated that, the statement 'access to water supply in the village' occupied the first place. The statements, 'access to medical facility', 'transport facility', 'sanitation facility in the house', 'sanitation facility in the village', 'market facility', 'medical facility to livestock', and 'water supply in the house' were given the third, fourth, fifth, sixth, seventh, eighth and ninth places respectively.
- 'Perception of members on political participation' disclosed that, the statement 'casting vote in the elections' occupied the first place. The statements, 'assume leadership on issues', and 'contesting elections' assigned the second and third places respectively.
- 'Perception of respondents on benefits derived as a member of SHGs' clearly highlighted that, the statement 'increases the savings' occupied the first place. The statements, 'increases the power of decision-making', 'creates confidence to face problems', 'creates awareness about self-reliance', 'improves literacy and communication skill', 'increases the level of income', 'creates awareness about voting', 'creates awareness about helping', 'creates awareness about cleanliness',

‘induces social responsibility’, ‘increases the capacity to spend more’, ‘provides strength to protest against social evils’, ‘creates knowledge about banking operations’, ‘improves leadership skill’, ‘induces to assume leadership on issues’, ‘increases the value of assets’, ‘provides employment opportunities’, ‘induces political participation’ and ‘induces to contest elections’ were categorised from third to twentieth places.

- ‘Perception of members on empowerment’ has reported that, the statement ‘women need education’ occupied the first place. The statements, ‘perfect in the group’, ‘self-confidence’, ‘preserve confidential matters in the group’, ‘strong in decision-making’, ‘make the group self-sufficient’, ‘final decision making is mutual at home’, ‘self-awareness’, ‘independent in the group’, ‘independent in the house’, ‘women can take part in decision making’, ‘women can go to work’, ‘women must give importance for their health’, ‘women can work along with men’, ‘men can help in child rearing’, ‘women can talk with other men in the village’, ‘women need do all household chores by themselves’, ‘women can take part in family budgeting’, and ‘women can take up leadership’ have occupied second to twentieth places.

6.1.5.i Perception of members on overall social impact of SHGs

- Perception scores of the members on ‘self – development dimension’ has occupied the first place, followed by, perception score on ‘empowerment dimension’. The perception score of dimensions like ‘benefits derived as a member of the SHG’, ‘protest against social evils’, ‘accessibility to amenities’ and ‘political participation’ has recorded the third, fourth, fifth and sixth places respectively.

6.1.6 Economic Impact of SHGs

6.1.6.a Measuring the ‘Annual Household Income’ after joining SHGs

- From the result of the Wilcoxon Signed Ranks Test, it was understood that, the annual household income from ‘cultivation’, ‘employment’ and ‘business’ had increased tremendously after joining SHGs, compared to income from ‘house rent’ and ‘investments’.

6.1.6.b Measuring the ‘Annual Household Expenditure’ after joining SHGs

- The result of ANOVA has clearly highlighted that, there was no significant difference in ‘annual household expenditure after joining SHGs’ between ‘joint family’ and ‘nuclear family’ groups. That is, nuclear and joint family groups did not differ significantly from each other in their annual household expenditure on ‘food’, ‘clothing’, ‘education’, ‘festivals or recreation’, ‘medical’ and ‘other expenditure’, after joining SHGs.
- The Multiple Regression Analysis has indicated that, aged members were able to spend more on ‘food’, ‘clothing’, ‘education’, ‘festivals or recreation’, ‘medical’ and ‘other expenditure’, after joining SHGs.

6.1.6.c Measuring the ‘Annual Savings’ after joining SHGs

- It was observed from the Correlation Analysis that, there was significant correlation between ‘monthly income’ and ‘annual savings’ in ‘chit funds’, ‘post offices’, ‘banks’, ‘SHGs’ and ‘private lending’. It was also found that, only minimum number of members have made small amount of savings in ‘chit funds’, ‘post offices’, ‘banks’ and through ‘private lending’, after joining SHGs. But, most of the members have made savings in ‘SHGs’, after joining Self Help Groups.
- The result of one-way ANOVA has disclosed that, there was a significant difference in ‘annual savings after joining SHGs’ between ‘educational qualifications groups’. The significant difference is discussed in the following:
 - The middle school, higher secondary and other educational qualifications groups including the illiterates are still making savings in ‘chit funds’ even after joining SHGs and it is comparatively high when compared to primary school and graduate groups.
 - The graduate groups had higher annual savings in ‘post offices’ than the middle school and higher secondary level educated groups. But, the illiterate, primary school and other educational qualifications groups did not make savings in ‘post offices’, after joining SHGs.
 - ‘Savings in banks’ made by the other education qualifications groups was comparatively higher than the rest of the groups. It was also noticed that, the middle school and illiterate groups had only minimum amount of ‘savings in banks’, after joining SHGs.

- The graduates and other educational qualifications groups had comparatively higher 'savings in SHGs' than the rest of the groups. Members who have been educated up to middle school and illiterates had high level of 'savings in SHGs', compared to primary and higher secondary school educational qualifications groups. But, members who have been educated up to primary school, have made only minimum amount of 'savings in SHGs'.
- The Wilcoxon Signed Ranks Test has reported that, the SHG concept was successful in decreasing annual savings in 'chit funds', 'co-operative societies' and 'banks' after joining SHGs. It was also found that, the SHG concept was successful in not increasing the annual savings in 'post offices', 'private lending' and 'NBFCs' after joining SHGs. It was quite interesting to note that, the SHG concept was very much successful in increasing 'annual savings through SHGs', after joining Self Help Groups.

6.1.6.d Possession of 'Livestock' after joining SHGs

- The Wilcoxon Signed Ranks Test has revealed that, the SHG concept was successful in increasing the possession of livestock, like goat, bullock, cow, buffalo, sheep and broilers, after joining SHGs. It was also noticed that, members bought more goats, cows and broilers, after joining SHGs.

6.1.6.e Possession of 'Household Consumer Durables' after joining SHGs

- The Wilcoxon Signed Ranks Test has clearly highlighted that, the SHG concept was successful in increasing the 'possession of household consumer durables' like jewellery, watches, cycles, mixies, grinders, mobile phones, furniture, gold, silver and two-wheelers, after joining SHGs. It was also noticed that, many members purchased watches, mixies, grinders, furniture, gold, silver and two-wheelers, only after joining SHGs.

6.1.6.f Purchase of 'Immovable Assets' after joining SHGs

- The result of the Frequency Analysis has disclosed that, none of the respondents have purchased any immovable assets like land or buildings, after joining SHGs.

6.1.6.g Measuring different dimensions of economic impacts after joining SHGs

- The Paired Sample t-Test has clearly highlighted that, the economic impact was high on its members after joining SHGs, than before joining SHGs. The different dimensions of economic impacts after joining SHGs are as follows:
 - Annual household income has increased through income from cultivation, house rent, employment, allied agricultural activities and business, after joining SHGs.
 - Members were able to spend more on food, clothing, education, festivals or recreation, medical and other expenditure, after joining SHGs.
 - Members were able to purchase more livestock like goat, bullock, cow, buffalo, sheep and broilers, after joining SHGs.
 - Many members had purchased household consumer durables like television, watches, cycles, mobile phones, mixies, grinders, furniture, gold, silver and two-wheelers, after joining SHGs.
 - It was also quite interesting to note that, the members had either reduced or made only minimum amount of savings in chit funds, post offices, co-operative societies, banks, private lending and in NBFCs after joining SHGs and they had tried to make more savings in SHGs, after joining Self Help Groups.
 - But, at the same time it was also noticed that, even after joining SHGs, the members were not able to make more investments and not able to purchase more jewellery.

6.1.7 Problems faced by Self Help Group Members

- It was identified from the Garrett Ranking Analysis that, among the problems faced by members while availing loan through SHGs, the 'problem of delay in sanctioning loans', occupies the first place and problems like 'inadequate loan amount', 'lack of co-operation among members', 'difficulty to approach authorities for getting loans', 'poor response of authorities', 'limited number of instalments for repayment of loans' and 'lack of administrative experience' occupy the second, third, fourth, fifth, sixth and seventh rank, respectively.

- Out of various social, economic, marketing and personal problems, the members of SHGs perceived the following as important problems:
 - 59.7 per cent of the members have said that, proper institutional help was not provided to them, 52.8 per cent have felt that, proper transport facilities were not available to them, 48.2 per cent have felt that proper marketing facilities were not available to them, 33 per cent have opined that, they still face caste differentiation in the villages and 28.8 per cent have felt that, distance among economic activities of members still prevails in the group and 28.8 per cent have opined that, lack of training was also one of the important problems they still face.

6.1.8 Suggestions obtained from the respondents

- ‘Improvement in sanctioning of loans’, ‘increase in loan amount’, ‘increase in loan repayment period’, ‘improvement in transport and marketing facilities’, ‘number of days of training to be increased’, ‘arrangement of convenient place of training’ and ‘requirement of supervision by higher authorities on the functioning of SHGs’ are the suggestions given by the respondents to improve the performance of SHGs.

6.2 SUGGESTIONS

Various programmes have been and are being implemented by the Government of India in the post-Independence era for woman's progress. Women are being liberated as a result of these programmes. Though the pace of this development is slow, there are definite signs of changes in the society. In these efforts, SHGs play an important role and they are now recognised as a powerful means for the social and economic development of women. The Self Help Groups have indeed positively contributed towards the progress of dalit and tribal women in Salem district.

The following are the important suggestions given by the researcher based on the results of the analytical part of the present study. The suggestions are addressed to all the stakeholders, namely, the Government, the NGOs, the members of SHGs, the SHGs leaders and the policy makers. These suggestions would help to improve the functioning of the Self Help Groups and the members and in turn would help the development of dalit and tribal women. The suggestions based on the findings of the current study are as follows:

- The present study revealed that, 16.9 per cent of the respondents were illiterates, 17.9 per cent were educated up to primary school, 37.9 per cent were educated up to middle school and only 19 per cent were educated up to higher secondary school level. This shows that, the literacy level of dalit and tribal women is poor and they do not know the value of education. Low literacy level has prevented them from availing the benefits from banks, NGOs and the government. So, there is a need to educate dalit and tribal women, not only in the sense of teaching them to read and write, but also to impart better skills and technical know-how which will increase their confidence towards income generating activities and improve their socio-economic status. Therefore, in addition to the financial assistance, provided to them, education may also be provided to dalit and tribal women either by government officials or by NGOs.
- It was observed from the study that, nearly half of the sample respondents are facing both transport and marketing problems. This shows that, the dalit and tribal habitations have not yet been effectively brought into the main stream of

national life. Hence, the dalit and tribal villages should be provided with connecting roads and transport facilities which will help them to market their products easily. Therefore, proper infrastructural facilities should be provided, so that they can be linked with the national mainstream, which will go a long way to develop their socio-economic conditions.

- From the results it was found that, 13.3 per cent of the members have agricultural land. But the return from the land is very less, as they leave the land idle. To avoid this, NGOs have to arrange training programmes to educate the members on modern techniques of cultivation and the government has to provide the members with farm implements, hybrid seeds and pesticides at subsidised prices.
- The result of the study indicated that, 14.1 per cent of the members are good at tailoring works and at present most of them are involved in stitching uniforms for government schools. But, the income is very less due to the reason that, they get orders from the government only for few months. So, it is suggested that, training programmes on modern stitching techniques and embroidery works have to be given to the members and this will enable them to get more orders from readymade garment enterprises regularly and thereby, help them to contribute more to their family income.
- The study shows that, only 9 per cent of the members have availed loan to start business and 4.3 per cent of the members have availed loan to run business but 27.7 per cent of the total participants are provided with training related to income generating activities. Therefore, there is a need to arrange occupational training to all the members on rotation basis and enable them to start new business or to run the existing business successfully. At the same time some of the members have obtained loan from SHGs and have utilized it for regular household expenditure and for children's education but less importance was given to income generating activities. Hence, the participants must be motivated and assisted to utilise the group loans for productive purposes only. Some supervision on the loan utilisation pattern of the participants may also be introduced. This will make the impact of SHGs more effective.

- During the course of field work it was found that, some of the Self Help Group members seemed to have come from financially well-to-do and influential families which is inconsistent to the concept of Self Help Groups. So, efforts must be taken to see that, the benefits of SHGs goes only to the deserving poor people. For this purpose, there should be a clear framework of guidelines to include people from poor households at the time of forming SHGs.
- It was also found that the respondents who had joined earlier in the SHGs were availing the benefits of the group continuously for the past many years. So, the socio-economic impact of SHGs on them is significantly higher than the participants who had joined the groups in the recent years. Therefore, keeping the long-term objectives in mind, efforts should be made for the stabilisation and sustainability of the group members. The problems faced by the members must also be listened to and resolved so that, they could continue as group members for a longer period of time.
- It is observed from the discussion with the members that, the record maintenance and banking operations are carried out mostly by the leaders because they are the only literates in most of the groups. Also, leaders should be made aware that, everyone in the group should get a chance to maintain records, to handle money etc., so that they could also gain more knowledge, confidence and be independent. Hence it is suggested that, a rotation of the group leader should be made compulsory for an equitable exposure to all the members of the SHGs.
- Mahalir Thittam Office, Salem has arranged various training programmes for the members of the SHGs to start their own economic activities. To provide training facilities in future period, the entrepreneurship development cell in the district, resource persons from small scale sectors and private ventures may also be used. In addition, chances should be given to all the members by rotation to attend the training programmes. In this way, the members will get to know the innovative ideas of income generating activities and they can develop their skills. Further it is suggested that, the training programmes should be organized in nearby places which are convenient to the members, so that members could spend more time on entrepreneurial activities and earn more money.

- Loan amount is one of the basic components to start any economic activity and the members will also feel financially sound when loan amount is given sufficiently. But, it was observed that, 28.2 per cent of the respondents' groups faced the problem of inadequate loan amount, 33 per cent of the respondents' groups faced the problem of delay in the sanction of loan and 18.6 per cent of respondents said that, they faced difficulties in approaching the authorities for getting loan. It is suggested that, the bank officials should visit SHGs and grade them based on their quality for sanctioning the loan. Necessary instructions may be given to the authorities and the bank officials to avoid the delay in sanctioning the loan and to respond to the queries of the members as early as possible. Further, the loan amount should also be increased to an extent that, members can take up an income generating activity.
- Around 20 per cent (19.5 per cent) of the respondents accepted that, improper savings and poor repayment of loans by members prevents the growth of their groups. To correct this, suitable guidance may be given to the members for prompt repayment of loan and proper savings through SHGs.
- It is found that, differences in the educational levels of members, differences in the age of members, differences in economic activities of members and conflict among group members prevail in some of the groups. This shows the lack of co-operation among the members of SHGs. To solve these problems, it is suggested that, the animators and authorized respondents should teach the importance of co-operation and co-ordination to all the members of SHGs. Often, orientation programmes should also be arranged for the benefit of the members of SHGs and make them to understand the positive aspects of co-operation and co-ordination.
- The result shows that, only 16.2 per cent of respondents only have attended the training programmes related to banking operations. Discussions with the members also disclosed the fact that, the illiterate women are normally unfamiliar with the banking operations. To make them familiar with the banking operations, it is suggested that, NGOs and leaders should insist and encourage all the members to involve in banking operations on a rotation basis and undertake

certain steps to open up bank extension branches in the near proximity of the dalit and tribal villages. This strategy will definitely familiarise banking habits among all the members.

- The study shows that, only minimum number of dalit and tribal women have contested in the elections. Hence, they should be encouraged to contest in the local body elections and participate in the local governance. For this purpose, they should be educated on how their participation could be made useful to achieve some concrete results in future. Also, they should be informed that, it will create the confidence and courage in them to address and take up varied issues concerning themselves and their community.
- It was observed from the study that, still some of the members did not avail water facilities in their houses as well as in their villages and discussions with the members disclosed the fact that, they are consuming unprotected water from rivers, ponds, wells and canals. Hence it is suggested that, the government should provide safe drinking water through taps to all the dalit and tribal villages.
- Self Help Groups should not only concentrate on their growth, but also should show active involvement in social issues to develop the entire village. Also, the groups should be aware of all the schemes introduced by the government and should make use of these schemes for their development. For this purpose, they have to improve their awareness by reading newspapers, magazines, hearing news through radios or televisions, etc.
- Nearly 50 per cent (44.6 per cent) of the respondents have said that, their groups conduct meeting once in a month and 40.8 per cent of the respondents have said that, their groups conduct meeting once in two weeks. Thus, the present practice of one or two meetings in a month should be avoided and the leaders should stress the importance of conducting weekly meetings to their group members.
- The result of the study indicated that, 33 per cent of respondents agree that they still face the problem of caste differentiation in their villages. This shows that, the social stigmas on dalit and tribal women often remain untouched by the SHGs directly. To solve this problem, efforts are needed to make the SC/ST and Non-

SC/ST to reside in the same streets and to share resources in rural areas. It may be possible in the urban areas but in rural areas it is still an unthinkable reality. SHG women members should take immediate steps for eradicating this kind of social stigmas in the society.

- Participatory dalit and tribal appraisal is needed by the planners to develop strategies by keeping in view the specific needs of the community. The existing SHG programmes have to be widened to include the poorer and the poorest among the poor in the dalit and tribal communities. The present study also highlighted that, the members were socially and economically developed after joining the SHGs, which helped in the overall development of their families. Therefore, there is a need to initiate, encourage and establish SHGs in all villages for the betterment of poor women particularly the dalit and tribal women in Salem district.

6.3 CONCLUSION

Women have a unique position in our society. Real development cannot take place if it bypasses women, who are the kernel around which societal revolution will take place. Thus, women are being considered as an integral part of every economy. In order to bring dalit and tribal women closer to modern world, the Indian Government has framed and implemented many programmes. But, due to illiteracy, economic backwardness and lack of communication, most of them have remained unaware of these programmes. Therefore, SHGs came to the fore to make them literate, provide communication facilities, have access to information, means of health care and alternate means of income generation. Self Help Group is now a well known concept and have evolved as a movement. The movement of SHGs is primarily aimed at elevating the status of economically weaker sections of the society. Thus, with the help of SHGs, the government, NGOs and the banks have worked tremendously towards the development of dalit and tribal women so as to uplift them socially and economically. Hence, the present research was undertaken to study the “Socio-economic impact of Self Help Groups on dalit and tribal women in Salem district, Tamilnadu”.

It was observed from the study that, women’s participation in the SHGs enabled them to gain self-confidence, social, economical, political and psychological empowerment. Women’s participation in decision-making in a family has shown significant positive change. SHGs enabled most of the members to receive proper recognition within their community in general and with their family members in particular. There is a definite self-improvement of the members who have started in protesting against different social evils and also a positive improvement in their access to various basic amenities after joining the groups. The study had further shown that the impact of SHG is appreciable in bringing women to solve their problems independently, to have courage to stand before the society, to acquire knowledge of day-to-day worldly affairs, to come out of their homes to take part in social activities and to take part in political activities.

It is found that since the income of the members has increased after joining SHGs, the members are able to spend more on food, clothing, education, festivals or recreation, medical and other expenses. But the savings is increasing at a slow rate,

because the incremental expenditure is higher. Being the members of SHGs, they get access to loans and in turn the income generating activities have progressed. But it was found that the loan is beneficial to borrowers who are willing to use the loans efficiently and productively. But most of the dalit and tribal women are unable to involve in income generating activities because of their illiteracy. Hence, the concerned authorities should conduct training programmes to improve the level of education and to educate them on how to utilise the availed loan on income generating activities. If these aspects are properly addressed by the authorities, the dalit and tribal women will be able to stand on their own feet in Salem district.

We may conclude that, on the whole, the socio-economic impact of SHGs on dalit and tribal women in Salem district was quite positive. If Self Help Groups are extended intensively to all the corners of India with the active involvement of the governments, the NGOs and the banks, it could certainly make a big change not only in the development of dalit and tribal women but also the entire women community to become self sufficient and self-reliant in the near future. It is also important to view the concept of SHG as a complement rather than a substitute for effective policies to transform national and international development of women.

“Progress of our land cannot be achieved without the active participation of our Mothers, Sisters and Daughters”

- Dr. S. Radhakrishnan.

6.4 SCOPE FOR FURTHER RESEARCH

This study provides an opening for further research related to various aspects of SHGs such as:

- A comparative study can be made to know the level of empowerment of women in different villages under 'Mahalir Thittam'.
- Case study research on successful SHG women entrepreneurs in Salem district can be taken.
- Comparative study between 'Mahalir Thittam' SHG members and 'Non-Mahalir Thittam' SHG members can be taken.
- A comparative study between rural women SHGs and urban women SHGs can be made.
- A study on role of banks in promoting SHGs can be chosen.