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.