CONCLUSION

Members of Self Help Groups socio-political awareness

From the analysis we may reach a conclusion that, there are perceptible synergies between members of Self Help Group and socio-political awareness. A significant proportion of the respondents have gained the experience of relevant process like participate in the meetings, take decisions, convinces the fellow members and allocate the money and they often visible in the villages to mobilize the resources and keep themselves busy as functional leaders. They are in a position to convince the members of the families and communities to get their support.

Social Harmony

Most of the Self Help Group members are having proximity with different caste groups. They mingle with the other caste groups and gain experience of social relationships. The study reveals that in a seven day most of the days they have met Self Help Group members irrespective of their communities and casts have to work together. So, the Self Help Groups are in the study region have started the beginning to bridge the divisions between the different caste groups with the support of their families. The mixed caste membership initiated the process of joined actions across the groups of different castes, the guidance and support are being passed between the women as accepted norms in a typical caste based society. The essential information comes from Governments, Non Governmental Organizations and Banking sectors prevent caste based divisions.
Community action programmes

The respondents of Self Help Groups in Krishnagiri district work together not only for themselves but also for rest of the society also. The community actions which include meeting representative of panchayats, banks and other financial institutions including women welfare organization are obvious action for welfare of the communities. The Self Help Groups’ women contribute to the community in way that go beyond traditional gender roles. The mobilization members of women to establish new Self Help Groups and extend their help for other members are good example for group dynamics.

Sustainability of financial aspects

As for as financial aspects overall in the study area Self Help Groups and their members have good quality records, updated accounts with slight errors. They maintained the finance systematically and rotation of the amount is giving some kind of confidence in them. They never allow the stagnation of amount for a particular period of time in one place. And they rectify it any inconvenience found through intimacy, informal communications and close relationships. Though the Self Help Groups are homogeneous nature from the gender perspective it has number of functions for sustaining and finds an informal organizational network which highly prevailing.

Implications

The self Help Groups have build up the self confidence among the members is visible through the analysis of data. They are taking decisions on
their own have been increased tremendously in certain acres like education of the children, family ritual, social gathering, etc. mere non participation is being reduced very significantly. The entrepreneurial skill is an area to be given much importance in feature. The interactions understanding with other community members and adopting others view are much observable from the women. However the entrepreneurial skill also can be improved if women identify the skills which are imbibe in them

**Poverty reduction strategies**

The study reveals that the Self Help Groups have effective methods of poverty reduction amongst its members; resultantly their families also enjoy the benefits. This process has helped the members to noticeably attain the status of women and to improve their self confidence substantially which cannot be measured in terms of economic parameters. The Self Help Groups have come across number of changes in the study area as they have worked along with the developmental organizations and banking sectors and to find out the possibilities of promotion of the savings. As a movement, the Self Help Groups in the Krishnagiri district of Tamil Nadu which have been brought under the simple process to enjoy the revolving loan funds. The Self Help Groups have been considered by the state government and the Non Governmental Organizations as more than just a financial intermediation but as common interest groups, working on others concerns also.

**Solving the problems**

Solving the problems of others is a dimension of the Self Help Groups by resolving disputes between members and the community at large. While
there have long been dispute resolution mechanisms in villages, in the past it was looking after by men alone or low profile maintained by the women. But at the present the Self Help Groups take the role with the involvement of more number of women in resolving family disputes.

**Betterment of the area**

As group based organization of members the Self Help Groups contribute significantly to removal of illiteracy in the villages, encourages the families to maintain the small family norms, eradication of child labour and improve the hygiene among the members of the families and beyond.
SUGGESTIONS

- The members of the Self Help Groups should improve functional literacy because they have to move with the banks and other formal organizations.
- The members of the Self Help Groups have to utilize the loan amount for their further growth and overall development of their respective families.
- The group cohesiveness through the solidarity and division of labour to be strengthened as desired.
- Capacity building programs in connection with enhancing the entrepreneurial skills to be organized from time to time.
- If the women have ambition to become successful entrepreneurs they should access capital, technical skills and managerial abilities, know-how and market. For the same the Non Governmental Organizations and Banking Sectors can help depending upon the need based studies.
- Even though the successes are there obviously still the women have some kind of imbalance with regard to poverty is concerned. In this perspective, the study suggests that the women of Self Help Groups should secure assets independently.