CHAPTER –V
Findings, Suggestions and Conclusion

5.1 Introduction
Empowerment of weaker sections particularly SC/ST empowerment is the most vigorous mechanism for the socio-economic development of the nation. To empower them, Government of India as well as the State Government has been implementing several welfare schemes. Particularly, Financial Assistance related welfare schemes are the most powerful and dynamic one which increase the entrepreneurial activities among SC/ST and they give enormous opportunities to enhance the income level. Financial assistance brings various impacts on occupation, education, income level, saving habits, spending pattern, asset building capacity, political interaction, social contact and cultural changes and enhance the empowerment process. Therefore, empowerment of SC/ST is twisting their standard of living and also makes stronger in the socio-economic status of the nation, which is very lucid from the previous chapters, namely review of literature and conceptual background.

In order to empirically prove this, various objectives were framed and relevant data was collected from the beneficiaries of TAHDCO, Salem District which was subject to a range of statistical techniques such as percentage analysis, one sample t test, ANOVA, cluster analysis, chi-square test and multiple regression analysis. After that analysis, suitable interpretations have been given to justify the results in the fourth chapter. Based on these interpretations some imposing findings were drawn and some workable suggestions have been proposed. By encompassing the findings and suggestions, a prominent conclusion was arrived at. The consolidated results of the study have been furnished under the following heads.

5.2 Findings of the Study
The major finding of the study was consolidated under the following heads; a) Findings pertaining to socio-economic profile of TAHDCO beneficiaries, b) Findings pertaining to information about TAHDCO and its schemes and bank loan details, c) Findings pertaining to objective 1, d) Findings pertaining to objective 2, e) Findings pertaining to objective 3 and f) Findings pertaining to objective 4. The findings under the above said heads are briefly explained as follows:
5.2.1 Findings pertaining to socio-economic profile of TAHDCO beneficiaries

The following are the findings pertaining to the socio-economic profile of the beneficiaries of TAHDCO, Salem District office.

A The percentage analysis revealed that maximum of 50.3% beneficiaries in the sample unit are male beneficiaries and 82.1% of beneficiaries hail from rural areas.

A Majority of 54.5% beneficiaries belong to the age group of 36 to 45 years and the sample comprises of a least number of 5.4% of graduates with maximum of 97.8% beneficiaries belong to Scheduled Castes, among them maximum of 54.9% belong to the sub caste of Adi Dravidar.

A Utmost of 99.4% beneficiaries are married with of 70.2% beneficiaries have 4-6 members in family and maximum of 89.7 % beneficiaries are living in the nuclear family setup.

A Before getting financial assistance, maximum of 66.3% beneficiaries’ monthly income is up to Rs.3000, 45.5% of beneficiaries said that their occupation is Cooly and 80.1% of beneficiaries are having own residential house which is mostly allotted through free housing patta distribution scheme and build through government schemes.

5.2.2 Findings pertaining to information about TAHDCO and its schemes and bank loan details

A About 70.2% of the beneficiaries are aware about TAHDCO and its schemes through friends and relative references and maximum of 66.7% beneficiaries were benefited from SEPY scheme and 76.6% have established their income generating activities with project cost up to Rs. 1,00,000.

A About 73.7% of beneficiaries said that TAHDCO have taken above 60 days to process the application and 53.9% of beneficiaries opinioned that TAHDCO procedures are moderate and also 69.9% of beneficiaries said that the TAHDCO’s officials provided moderate support when they approached them and in the processing of the application.

A 50.3% of beneficiaries obtained loan from nationalized banks, 41.4% said that banks have taken more than 60 days to release the loan amount and
69.6% and 78.5% of beneficiaries said that bank procedures and bank officials support is moderate respectively.

A Maximum of 95.5% beneficiaries obtained loan from banks without giving any collateral securities and 80.1% of beneficiaries received the full loan amount and subsidy which was sanctioned by TAHDCO.

A 86.6% of beneficiaries are fully utilized their financial assistance concerned income generating activity and only 6.7% of beneficiaries have established viable income generating activities like operating commercial vehicles such as auto, taxi, and goods carrier vehicles.

A 44.6% of beneficiaries said that there is no change in their occupation, 44.9% of beneficiaries earning income of RS. 3000 to 5000 after getting financial assistance and 67.3% of beneficiaries owned assets other than residential houses after getting financial assistant TAHDCO among this 34.9% are owned bicycle, 20.2% agricultural lands, 13.5% two wheeler, 28.2% four wheeler, 34.3% gold/silver ornaments and 1.6% are owned other assets like TV, refrigerator, mixi, grinder, fan etc.

A Majority 66.7% of beneficiaries are repaying the loan partially.

5.2.3 Findings pertaining to objective 1

The following are the findings pertaining to objective I – to analyze the trend in the selection of beneficiaries and distribution of subsidy under LP&DS, FAI and SEPY.

A The beneficiaries selection in land purchase and development scheme indicates that there is a decreasing trend in the years 2008 and 2011 by 67.15% and 49.31% respectively at Tamil Nadu level and in the years 2008, 2009 and 2011 by 23.73%, 11.11% and 60.94% respectively at Salem District level. In subsidy distribution also there is decreasing trend in the years 2007, 2008 and 2011 by 40.91%, 38.90% and 37.73% respectively at Tamil Nadu level and 2007, 2008 and 2010 by 32.14%, 16.40 % and 83.36% respectively at Salem District level.

A The trend of financial assistance schemes of TAHDCO at Tamil Nadu level indicates that there is an increasing trend in beneficiaries selection in the years 2002,2004,2006,2007 and 2010 by 100%, 16.47%, 24.91%, 95.50%,
and 6.79% respectively and 2002, 2004, 2007, and 2010 by 100%, 10.40%, 85.32% and 15.24% respectively and also there is an increasing trend in subsidy distribution. In Salem District also there is an increasing trend in beneficiaries selection in the years 2002, 2004, 2006, and 2010 by 100%, 21.37%, 270.19% and 2.42% respectively. The trend of subsidy distribution in the years 2002, 2004, 2006, and 2010 by 100%, 7.90%, 173.97%, and 338.51% respectively also in the increasing trend.

A The beneficiaries selection under SEPY scheme indicates that there is a decreasing trend at Tamil Nadu level in the years 2008 and 2009 by 48.59 and 13.73% respectively and also there is a decreasing trend in subsidy distribution in the years 2008 and 2009 by 53.72% and 6.57% respectively. The beneficiaries’ selection in Salem District level also there is a decreasing trend in the years 2008 and 2010 by 52.46% and 67.50% respectively and there is a decreasing trend in the years 2008, and 2010 by 44.06% and 60.19% respectively in subsidy distribution.

5.2.4 Findings pertaining to objective 2

The following are the findings pertaining to objective II – to evaluate the socio-economic impact of TAHDCO schemes on the beneficiaries’ standard of living after availing financial assistance

A Most of the beneficiaries have strongly agreed that the TAHDCO schemes have been helpful to set up new occupation, it shows that TAHDCO scheme creates a positive impact among the beneficiaries on occupation.

A Majority of the beneficiaries have moderately agreed that TAHDCO schemes create a positive impact on education in terms of improvement in work, knowledge, development of personality and improve the child education.

A Almost all the beneficiaries have moderately agreed that all the four dimensions of income factor i.e. generation of new income, Earning of regular income, increased family income and increased standard of living. It have brought changes in their sources of income. It indicates the positive impact on income through TAHDCO schemes.

A Majority of the beneficiaries disagreed in statements regarding impact on spending pattern i.e. spending pattern changed, meeting expenses
independently and contribution to family income increased. It indicates that there is no impact on spending pattern among the beneficiaries after benefited from TAHDCO schemes.

A Utmost all the beneficiaries moderately agreed their confident level increased to create assets and make decision on purchase of assets by owning on the statements regarding asset building impact. It implies that there is no impact through TAHDCO schemes.

A All the statement regarding impact on saving habits of the beneficiaries are disagreed. It indicates that there is no impact on saving habits among the beneficiaries after benefited from TAHDCO schemes.

A Only one statement was disagreed on impact of bank linkage i.e. finding the opportunity to get additional loan which indicates that there is no impact among the beneficiaries.

A Almost all the beneficiaries moderately agreed that the statements regarding impact on social contact, it implies that there is a positive impact through TAHDCO schemes in social contact of the beneficiaries.

A Majority of the beneficiaries strongly agreed their opinion in voting rights and moderately agreed their opinion in participating in political body elections, becoming a member of electoral bodies, knowing the day to day information about politics, knowing about the constitutional provisions and low relating to SC/ST, opinion sharing with others. It indicates that TAHDCO schemes create a positive impact on political interaction among the beneficiaries.

A All the statements regarding impact on cultural changes that the respondents strongly agreed their opinion regarding awareness about abolition of child marriage, awareness about widow marriage and change in behavior pattern and moderately agreed statements regarding their level in enhancing inter caste relationship, enhancing inter religious relationship, participating in village common festival. It indicates that TAHDCO schemes create impact on cultural factors among the beneficiaries.

A All the statements regarding six predominant factors of empowerment process such as economic, political, educational, social, cultural and
environmental and physiological are disagreed. It indicates that there is no enhancement in empowerment process through TAHDCO schemes.

5.2.5 Findings pertaining to objective 3

The following are the findings pertaining to objective III – to measure the influence of impact of TAHDCO schemes on empowerment process.

A Most of the beneficiaries of financial assistance to individuals moderately agreed that there is occupational impact of TAHDCO’s FAI scheme. It implies that FAI scheme influencing the beneficiaries to involve them in suitable occupation.

A Majority of the beneficiaries of financial assistance to individuals agreed that there is educational impact of TAHDCO’s FAI scheme. It implies that FAI scheme influencing the beneficiaries able to involve their work knowledge, personality and child education.

A Almost all the beneficiaries of financial assistance to individual scheme agreed that there is a impact in income through TAHDCO’s FAI scheme. It implies that FAI scheme influenced the beneficiaries to involve in generating new income, earn regular income, increase family income and increase the standard of living.

A Most of the beneficiaries of financial assistance to individual agreed that there is an impact in spending pattern through TAHDCO’s FAI scheme. It implies that FAI scheme influenced the beneficiaries’ spending pattern change, meeting the expense independently, able to buy required home needs their own and contribute to increase the family income.

A Majority of the beneficiaries of financial assistance to individual scheme moderately agreed that there is a impact on asset building through TAHDCO’s FAI scheme. It implies that FAI scheme influenced the beneficiaries to involve themselves to create new assets and investments, increase the confidence level and make decision on purchase assets on their own.

A Financial assistance to individual scheme of TAHDCO make the beneficiaries to strongly agree that there is impact on savings habit and influence the beneficiaries to increase the saving habits, mobilized regular
savings, earn interest from savings and involve themselves to identify different savings schemes.

A Majority of the beneficiaries of land purchase and development scheme agreed that there is a impact on bank linkage through TAHDCO’s LP&D scheme. It implies that LP&D scheme influenced the beneficiaries to involve them to make transaction with banks.

A The analysis of variance indicated that the beneficiaries of financial assistance scheme have moderately agreed their experience on impact of social contact. It indicates that the financial assistance scheme influences the beneficiaries on social contact.

A Majority of the beneficiaries are moderately agreed that SEPY schemes among the three different types of TAHDCO schemes have influenced them to involve political interaction. It implies that SEPY scheme has created a positive impact on social contact among the beneficiaries.

A Most of the beneficiaries are disagreed that among the three different types of TAHDCO schemes, None of the three schemes have influenced them to involve cultural changes. It implies that any scheme do not create impact on cultural changes among the beneficiaries.

A Majority of the beneficiaries have strongly agreed that among the three different types of TAHDCO schemes, i.e. LP&D and SEPY schemes have influenced them to economic empowerment process.

A Among the three different types of TAHDCO schemes beneficiaries, land purchase and development scheme beneficiaries moderately agreed that LP&D scheme influenced them to political empowerment process.

A Most of the beneficiaries are strongly agreed that among the three different types of TAHDCO schemes, SEPY scheme has influenced them to educational empowerment process.

A Land purchase and development scheme beneficiaries have moderately agreed that their social empowerment process was influenced by the TAHDO’s LP&D scheme.

A Almost all the land purchase scheme beneficiaries have strongly agreed that their cultural empowerment process influenced by LP&D scheme.
A Majority of the beneficiaries are strongly agreed that among the three different types of TAHDCO schemes, only land purchase and development scheme influenced them to involve in psychological and environmental empowerment process.

A Among the four different types of income generating activities, most of the beneficiaries have moderately agreed that milch animal like goat and white pig rearing activities have influenced them on occupational impact.

A The most of the beneficiaries among the four different types of income generating activities, moderately agreed that milch animal, goat and white pig rearing activities have influenced them on educational impact.

A Most of the beneficiaries of Trading / business activities, moderately agreed that they were influenced by the Trading / business activities among the four different types of income generating activities on income impact.

A Among the four different types of income generating activities, most of the beneficiaries have moderately agreed that Milch animal, goat and white pig rearing activities have influenced them on spending pattern impact.

A The beneficiaries among the four different types of income generating activities, most of them have moderately agreed that Auto/Taxi hiring activities have influenced them on asset building impact.

A Almost all beneficiaries of Trading/Business activities moderately agreed that, among the four different types of income generating activities, Trading/Business activities have influenced them on savings impact.

A Among the four different types of income generating activities, most of the beneficiaries have moderately agreed that milch animal, goat and white pig rearing activities have influenced them on bank linkage impact.

A Majority of the beneficiaries of Trading/Business activities moderately agreed that among the four different types of income generating activities, Trading/Business activities have influenced them on social contact impact.

A Among the four different types of income generating activities, most of the beneficiaries have moderately agreed that milch animal, goat and white pig rearing activities have influenced them on political interaction impact.
A Maximum of Auto/Taxi hiring activities beneficiaries moderately agreed that among the four different types of income generating activities, Auto/Taxi hiring activities have influenced them on cultural changes impact.

A Among the four different types of income generating activities, most of the beneficiaries have strongly agreed that Auto/Taxi hiring activities have influenced them on economic empowerment.

A Utmost all the beneficiaries of Auto/Taxi hiring activities strongly agreed that among the four different types of income generating activities, Auto/Taxi hiring activities have influenced them on political empowerment.

A Among the four different types of income generating activities, most of the beneficiaries have strongly agreed that Auto/Taxi hiring activities have influenced them on educational empowerment.

A Among the four different types of income generating activities, most of the beneficiaries have strongly agreed that Auto/Taxi hiring activities influence them on social empowerment.

A Most of the beneficiaries have strongly agreed that among the four different types of income generating activities, Auto/Taxi hiring activities have influenced them on cultural empowerment.

A Almost all the beneficiaries have strongly agreed that among the four different types of income generating activities, Auto/Taxi hiring activities have influenced them in psychological and environmental empowerment.

A The occupation of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have moderately agreed that there is impact on occupation.

A The education of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have moderately agreed that there is impact on education.

A The income of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have moderately agreed that there is impact on income.
A The spending pattern of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have agreed that there is impact on spending pattern.

A The asset building of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have agreed that there is impact on asset building.

A The saving habits of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have agreed that there is impact on saving habits.

A The bank linkage of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000- to 3,00,000 have agreed that there is impact on bank linkage.

A The social contact of the most of the beneficiaries significantly influenced by availing financial assistance up to Rs. 1,00,000 have agreed that there is impact on social contact.

A The political interaction of the most of the beneficiaries significantly influenced by availing financial assistance above Rs. 5,00,000 have agreed that there is impact on political interaction.

A The cultural changes of the most of the beneficiaries significantly influenced by availing financial assistance above Rs. 5,00,000 have moderately agreed that there is impact on cultural changes.

A The economic empowerment of the most of the beneficiaries significantly influenced by availing financial assistance Rs. 1,00,000 to 3,00,000 have moderately strongly agreed that there is impact on economic empowerment.

A The political empowerment of the most of the beneficiaries significantly influenced by availing financial assistance Rs. 1,00,000 to 3,00,000 have strongly agreed that there is impact on political empowerment.

A The educational empowerment of the most of the beneficiaries significantly influenced by availing financial assistance above Rs. 5,00,000 have strongly agreed that there is impact on educational empowerment.
A The social empowerment of the most of the beneficiaries significantly influenced by availing financial assistance Rs. 1,00,000 to 3,00,000 have strongly agreed that there is impact on social empowerment.

A The cultural empowerment of the most of the beneficiaries significantly influenced by availing financial assistance above Rs. 5,00,000 have strongly agreed that there is impact on cultural empowerment.

A The psychological and environmental empowerment of the most of the beneficiaries significantly influenced by availing financial assistance above Rs. 1,00,000 to 3,00,000 have strongly agreed that there is impact on psychological and environmental empowerment.

5.2.6 Findings pertaining to objective 4.

A The cluster analysis exposed that the impact of TAHDCO schemes consists of 37.5% under developed beneficiaries, 28.85% developed beneficiaries and 33.65% developing beneficiaries.

A The cluster of empowerment process comprises of 78.85% less empowered beneficiaries and 21.15% of empowering beneficiaries.

A The non-parametric chi-square test analysis reveals that there is a deep association between gender and cluster of impact of TAHDCO schemes and there is no association between gender and cluster of empowerment of beneficiaries.

A It statistically proved that there is an association between place of residence and cluster of impacts of TAHDCO schemes and there is no association between place of residence and cluster of empowerment of beneficiaries.

A There is a significant relationship between the age of beneficiaries and cluster of impacts of TAHDCO schemes and cluster of empowerment.

A It is apparent that there is a deep association between educational qualification of beneficiaries and cluster of impacts of TAHDCO schemes and cluster empowerment.

A The cluster association details revealed that there is no association between the caste of beneficiaries and cluster impacts of TAHDCO schemes and cluster of empowerment.
A There is a deep association between the sub caste of beneficiaries and cluster impact of TAHDCO schemes and cluster of empowerment.

A There is no association between marital status of beneficiaries and cluster of impacts of TAHDCO schemes and cluster of empowerment.

A The cluster association established that there is no association between family type of beneficiaries and cluster of impacts of TAHDCO schemes but there is deep association between family type of the beneficiaries and cluster of empowerment.

A There is a association between impacts of TAHDCO schemes and number of family members of the beneficiaries. It implies number of family members of respondents perceived the impacts of TAHDCO schemes in different manner.

A There is a deep association between impact of TAHDCO schemes and monthly income of the beneficiaries before getting financial support from TAHDCO and Bank. It implies that the respondents have perceived the impacts of TAHDCO schemes in different manner.

A Beneficiaries monthly income before availing financial assistance and after availing it are significantly associated with the cluster of impacts of TAHDCO schemes and cluster empowerment.

A There is a strong association between occupation before getting financial assistance and after getting it and cluster of impacts of TAHDCO schemes and cluster of empowerment.

A The beneficiaries’ nature housing is strongly associated with cluster of impacts of TAHDCO schemes and cluster empowerment.

A There is a deep association between assets owned other than residential house of beneficiaries after getting financial assistance and cluster of impacts of TAHDCO schemes and cluster of empowerment.

A There is a deep association between Bicycle owned beneficiaries and cluster of impacts of TAHDCO schemes but there no association between bicycle owned beneficiaries and cluster of empowerment.

A It is statistically proved that there is no association between beneficiaries owned agricultural lands and cluster of impacts of TAHDCO schemes but
there is close association between agricultural lands owned beneficiaries and cluster of empowerment.

A Motor cycle, Motor car, investments like deposits, insurances and metal ornaments like gold and silver and household articles like Television, refrigerator, fan and mixi owned by beneficiaries are deeply associated with cluster of impacts of TAHDCO schemes and cluster of empowerment.

A There is a strong association between before occupation before getting financial assistance and occupation after getting it through TAHDCO schemes. It implies that there is a transformational change in the occupations among the beneficiaries involved in various occupations.

A The chi-square analysis reveals that there is a significant association between the income before getting financial assistance and income after getting it from TAHDCO. It implies that among the beneficiaries, there is a transformational change in the income after obtaining financial assistance.

5.2.7 Findings Pertaining to Empowerment Model of TAHDCO Schemes Effectiveness

A Multiple regression analysis reveals that the impact of proper occupation, proportionate income, reasonable spending, acquiring proper asset, futuristic savings, useful bank linkage and gregarious social contact have influenced them in the empowerment process. Among this impact on education, spending pattern, saving habits and cultural changes have highly influence the beneficiaries to empower them economically.

A It is statically proved that the impact of proper occupation, proportionate income, reasonable spending, acquiring proper asset, futuristic savings, useful bank linkage and gregarious social contact have influenced them in the empowerment process. Among this impact on occupation has only influenced the beneficiaries to empower them politically.

A It is statically proved that the impact of proper occupation, proportionate income, reasonable spending, acquiring proper asset, futuristic savings, useful bank linkage and gregarious social contact have influenced them in the empowerment process. Among this impact on occupation has only influence the beneficiaries to empower them politically.
A Among the ten predominant impact factors, impact on political interaction significantly influenced the beneficiaries to empower them educationally.

A Impact on occupation, income, education, spending pattern, asset building, saving habits, bank linkage, social contact, political interaction and cultural changes have influenced the beneficiaries in the empowerment process. Among this impact on asset building and bank linkage have highly influenced the beneficiaries to empower them socially.

A Among the ten predominant impact factors, there is no impact factors to influence the beneficiaries to empower them culturally.

A It is identified that the impact of proper occupation, proportionate income, reasonable spending, acquiring proper asset, futuristic savings, useful bank linkage and gregarious social contact have influenced them in the empowerment process. Among this impact on income has only influenced the beneficiaries to empower them environmentally and psychologically.

5.3. Suggestions

A Awareness about TAHDCO schemes among Scheduled Tribes population is very poor. It is suggested that the government has to adopt special programmes and campaigns to create awareness about those schemes.

The publicity method incorporated by TAHDCO is not effective. Therefore, it is suggested that TAHDCO has to utilize effective channels like T.V, Hoardings, News paper advertisement, and displaying in notice boards for publicity.

Most of the beneficiaries prefer the scheme SEPYscheme. It is suggested that TAHDCO should take initiative for distributing all the schemes in equal manner.

It is suggested that the procedures for the application processing and level of support of employees should be reasonably relaxed as per the requirement of beneficiaries. That will bring more beneficiaries to avail the benefit.

It is also suggested that the process and release of loan amount and support of bank employees should be reasonably relaxed as per the requirements of beneficiaries. That will encourage them to establish their income generating activities earlier.
Most of the respondents prefer public sector banks’ loans even though the private sector banks are also offering. It is suggested that the TAHDCO beneficiaries should be motivated to approach private sector banks also to avail loan.

It is suggested that the TAHDCO has to implement monitoring system to evaluate the activities and level of income level of the beneficiaries. It will help the banks in getting proper repayment and enhance the beneficiaries in a proper functioning.

It is suggested that TAHDCO has to take measures to develop beneficiaries by the way of enhancing existing business, creating employment opportunities to others and increasing business volume by providing loan top up facility, incentive schemes like interest waiver etc.

TAHDCO should take initiative to provide training to improve self education, technical skill, work knowledge and personality of the beneficiaries. That will enable the effective functioning of beneficiaries in all regards.

It is suggested that TAHDCO has to monitor generating new income, earning regular income, increase in the family income and the standard of living of the beneficiaries in time and on and off which enables the beneficiaries in proper earning and repayment.

It is suggested that TAHDCO has to evaluate the activities of beneficiaries with regular interval till the end of the total repayment of the loan. Through this system the development of beneficiaries can be identified by the way of finding fixed assets creation, new investments, saving habits and various schemes related to investments and saving.

It is suggested that TAHDCO has to motivates the beneficiaries those who are prompt in the prepayment of loan by providing additional benefits and create opportunity for availing further loans from bank.

As per as societal and political context the beneficiaries are not in the position to find a place and even they are not able to develop their skills. Therefore, it is suggested that TAHDCO has to conduct special programmes to improve their social and political status.

In general, the TAHDCO schemes have created a moderate impact over the beneficiaries’ socio-economic developmental activities such as occupation,
income generation and asst building. Hence, it is suggested that TAHDCO has to concentrate more on viable projects selection of beneficiaries that will enhance these activities and ultimately their socio-economic position will change.

The result shows that the empowerment is at a diminutive stage in case of the TAHDCO beneficiaries which reveal that a meticulous screening of the TAHDCO schemes becomes essential in order to bring a real empowerment among the SC/ST population.

The beneficiaries feel that land purchase scheme subsidy and loan amount is comparatively low when compared with the market price; hence, TAHDCO has to consider this and enhance the financial assistance for this particular scheme.

TAHDCO has to upshot the competent and skilled persons through proper screening before sanctioning the financial assistance to their beneficiaries.

The beneficiaries suffer a lot with the lack of understanding between the bank and the TAHDCO. It is very essential for both banks and TAHDCO to materialize certain procedures and regulations which will help them in protecting the interest of the beneficiaries which ultimately enhance the success level.

There is less number of urban SC/ST availed financial assistance from TAHDCO it denotes that there is lack of awareness among the urban SCs/STs, therefore TAHDCO and government should create more awareness among the Urban SC/ST people.
5.4. Conclusion

According to this study, TAHDCO is implementing more than ten schemes for the benefit of Scheduled Castes and Scheduled Tribes. The foremost schemes are Land Purchase and Land Development Scheme (LP&LDS), Financial Assistance to Individuals (FAI) including Entrepreneurial Development Programme (EDP) and Self Employment Programme for Youth (SEPY) are done with bank tie-up. Under these schemes SC/ST people can apply for financial assistance up to INR 7.5 lakhs worth of project cost to purchase agricultural lands or develop existing lands and establish any type of income generating activities. In this, a beneficiary can avail a maximum sum of INR 2.25 lakhs as backend subsidy. When looking into the tendency of subsidy distribution and covering of recipients that there is positive movement in all the three schemes almost from 2001-2002 to 2010-2011. In case of service, TAHDCO is providing an incomparable support to the target groups from the initial stage of application practice to the ending stage of clearance of subsidy. Banks are also providing a reasonable support to the recipients while dealing the loan. This study proved that the TAHDCO recipients have perceived the positive impact on seven predominant factors such as occupation, education, income, bank linkage, social contact, political interaction and cultural changes and it also exhibits that there is no impact on other three factors such as spending pattern, saving habit and asset building. While dealing the empowerment process of recipients, there is no empowerment process made through TAHDCO schemes. Empowerment practices already exist among the recipients. According to recipients perception level on impact factor, they are classified into three categories specifically developed beneficiaries, developing beneficiaries and in the process of developing. According to the demographic profile, the classified recipients are closely associated with the recipients’ perception on impact and empowerment process and procedures. Finally, based on the empirical evidences this study concludes that there is a positive impact of TAHDCO schemes on the ten predominant factors such as occupation, income, educational, spending pattern, asset building, saving habit, bank linkage, social contact, political interaction and cultural changes. These ten factors influence the beneficiaries to get maximum assistance from TAHDCO and the beneficiary’s empowerment process and also empower the beneficiaries on the grounds of economic, education, political, social, cultural and psychological and environmental aspects.

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5.5. Scope for Further Research

This study conducted only in Salem district of Tamil Nadu. It may conduct other districts also.

The present study covered only selected schemes. It may study about all schemes implementing by THADCO.

There are 26 SCDCs functioning in other States. Therefore, the same type of study may conduct about other SCDC’s schemes.

Individual schemes can be analyzed in micro level.

Comparative study may conduct between TAHDCO schemes and other SC/ST welfare schemes.