CHAPTER – I
Introduction and Design of the Study

1.1 Introduction

Scheduled Castes and Scheduled Tribes are sharing significant amount in the
total population of India. To look at the socio-economic background of SC/ST,
compared with general population, they are poorest of the poor. Their economic,
educational, political, social, cultural and environmental conditions are significantly
backward in the country for centuries even after six decades of independence. The
backwardness is attributed to a variety of reasons such as illiteracy, social evils like
gambling, liquor and litigation, superstition, dominance of higher castes, low
occupations etc\(^1\). Majority of SC/ST live with unhygienic conditions in rural and
hill areas that are primitive in nature and geographically isolated. Among these two
groups many of them performing the unclean tasks such as scavenging, agricultural
labour, wage work, bounded labour, primary leather work, cart pulling, hamails,
manual work, civic sanitation works and other low wage occupations\(^2\). Therefore,
most of the SC/ST families are suffering in poverty, inequality and fighting to fulfill
their basic needs even in the emerging economic world. The upper caste people
treated them as untouchables and unclean people in the society and they have been
discriminated, exploited, impure, polluted and most neglected communities in the
society. Before the Simon Commission coined the term Scheduled Castes they were
called by variety of names such as Panchamas (fifth group), Chandals (heathens or
outcastes) and Antyajas (lowest castes) in the ancient and medieval periods, then
Depressed Classes and Harijans (children of God) in the British period\(^3\).

After independence, significant policies and programmes were taken to build
their human capacities and capabilities. Primarily, the Government of India drew
provisions in the constitution, which legally abolish the practice of untouchability
and discrimination (Article 17), equality before the law (Article14), provides for the
promotion of the educational and economic interests of SCs and for their protection

\(^1\) Noor Mohammad, (2006), “Socio-Economic transformation of Scheduled Castes in Uttar Pradesh:
\(^3\) Pathak S.N. and Pandey S.P., (2005), “Scheduled Castes Development: A Study Special
from social injustice and all forms of exploitation (Article 46), reservation in
government services and also reserves seats in democratic political institutions
(Articles 330 and 335). Later during 1970s, the Government of India initiated
Special Component Plan (SCP) to abolish economic backwardness of the SC/ST.
Particularly, the Tribal Sub-Plan (TSP) has been in vogue since the 5th Five Year
Plan period (1976-77) and the Scheduled Caste Sub Plan (SCSP) (previously known
as SCP) has been implemented since the 6th Five Year Plan period (1980-81) for the
main objective of channelizing the flow of plan outlays and benefits from the
general sectors at least in the proportion to the SC/ST population. These two sub-
plans have been drawn up to ensure the growth, social justice and equity of SC/ST
both in physical and economic terms. These plans emerged as an umbrella strategy
to guarantee the rapid socio-economic growth of the SC/ST which implemented
through Scheduled Caste Development Corporations (SCDCs). The SCDCs were
established by the State Governments with the combination of 51:49 share capital
ratios of State and Central Government respectively. At present there are 27
Scheduled Caste Development Corporations are functioning throughout the country
to provide financial assistance to SC/ST people’s socio-economic development.

Financial assistance plays a significant role in economic development of
SC/ST’s life which ultimately leads them to empowerment process. Empowerment
indicates the economic, education, political, social, cultural, psychological and
environmental development of an individual or a group. Individual empowerment of
SC/ST brings the development of the whole community. At this juncture, the need for
well being of SC/ST was given special attention through SCSP and TSP. When
finance becomes easily available, entrepreneurial activities will be initiated which
make changes in their socio-economic life. For this purpose, Government of India
allotting funds from Special Central Assistance (SCA) to implement Scheduled Caste
Sub Plan and Tribal Sub Plan from Fifth Plan period onwards for socio-economic
development activities of Scheduled Castes and Scheduled Tribes families. In Tamil
Nadu, the Tamil Nadu Adi Dravidar Housing and Development Corporation
(TAHDCO) was incorporated for the welfare of Scheduled Castes which later

India Pvt Ltd, New Delhi, p.1.
\[5\] www.socialjustice.nic.in
included the Scheduled Tribes. TAHDCO has implemented various welfare schemes for the benefit of SC/ST, right from beginning of SCSP and TSP strategy.

This research is an attempt to expose the various developmental schemes of TAHDCO and to reveal the perceived impact and empowerment process among the SC/ST beneficiaries of TAHDCO in Salem District of Tamil Nadu. The findings of the study will be of immense use to the planners, policy makers, TAHDCO, SC/ST people and researchers to design plans and execute suitable strategies for the weaker sections in the society.

1.2 Scheduled Castes and Scheduled Tribes Status in Tamil Nadu

Scheduled Castes constitutes 20% (14.43 Million) in the total population of 72.14 Million of Tamil Nadu as per 2011 Census which comprises 49.9% (7.20 million) are male and 51.1% are female (7.23 Million). Among the total population of the state, majority of 65.6% are living in rural areas and 34.4% in urban areas. The Scheduled Castes totally constitutes seventy six (76) castes notified by the Government of Tamil Nadu as per the Scheduled Castes and Scheduled Tribes Order (Amendment) Act, 1976. Among the seventy six Scheduled Castes, five castes namely Adi Dravida, Pallan, Parayan, Chakkilian and Arunthathiar are the major group of SCs in the State. The educational status of SCs (65.18%) is comparatively less with that of upper castes (71.84%). The participation of SCs in agricultural labour, civil work, sanitation works, cultivation, house hold industries etc is greater when compared with others in the state.

Scheduled Tribes constitutes 1.1% (7.94 Million) in the total population of 72.14 Million of Tamil Nadu as per 2011 Census which comprises 50.4% (4.01 million) are male and 49.6% are female (3.93 Million). Among the total population of the state, majority 83.08% are living in rural areas and 16.92% in urban areas. The Scheduled Tribes totally constitutes thirty six (36) castes, among the thirty six Scheduled Tribes, five castes namely Malayali, Irular, Kattunayakan, Kurumans and Kondareddies are the major STs in the State. When we talk about the educational status of STs, the percentage of literacy rate is 47.23% it is very low when compared with general population literacy.

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6 www.censusindia.gov.in
7 Ibid.
8 Ibid.
rate i.e. 73.5%. The main occupation of Scheduled Tribes is cultivators, agricultural labour, civil and sanitation works, house hold industries work etc.9.

1.3 Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO)

TAHDCO is an exclusive agency for the upliftment of Scheduled Castes and Scheduled Tribes, it was incorporated in 1974 for the purpose of improving socio-economic development of SC/ST through implementing welfare schemes regarding financial assistance for income generating activities, skill development training and financial assistance for competitive exams and construction activities etc. Since 1981, TAHDCO has been implementing and formulating need based socio-economic development schemes for the benefit of SC/ST and brings them better standard of living from below poverty line. At present, TAHDCO offers various schemes such as Land Purchase and Development Schemes, Economic Assistance to Individuals and Self Help Groups, Self Employment Programme for Youths etc. For these activities, TAHDCO is providing financial assistance, up to 25% or subject to Rs. 2, 25,000 as subsidy on project cost along with bank loan. In some schemes, TAHDCO is providing 100% subsidy10. This financial assistance creates various impacts among the SC/ST beneficiaries in case of their occupation, income, education, asset building, saving habits etc.

1.4 Need of the Study

Scheduled Castes and Scheduled Tribes are two groups living in low socio-economic status because of their low earning occupations. To uplift these marginalized sections of the society, the Central Government and State Governments have taken a lot of efforts by implementing various welfare schemes particularly Scheduled Castes Sub Plan and Tribal Sub Plan. In Tamil Nadu, TAHDCO have released a sum of Rs.39, 757.78 lakhs as subsidy for 10, 77,996 beneficiaries during the period from 2001-2002 to 2010-201111 in order to improve the living conditions of Scheduled Castes and Scheduled Tribes people. But still there is a gap in their socio-economic conditions and economic development. If the beneficiaries utilize this financial assistance properly, they may improve their status

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9 Ibid.
10 www.tahdco.tn.gov.in
ultimately. Therefore, there is a need to evaluate the impact of TAHDCO schemes and empowerment of Scheduled Castes and Scheduled Tribes after availing the financial assistance from TAHDCO. The result of the study will assist in fine tuning the TAHDCO schemes and enhance the empowerment process of SC/ST.

1.5 Importance of the Study

The Scheduled Castes and the Scheduled Tribes are the discriminated and underprivileged communities in our society. They occupy the lowest step of the socio-economic ladder of the population even after 66 years of independence. The socio-economic status of SC/ST is still more or less unchanged. After 1947, the Government of India has made various efforts to uplift the SC/ST development. But this marginalized section are still continuing the low occupations like scavenging, agricultural wage labourers, leather workers, night-soil removal, fishermen, civic and sanitation workers, urban marginal labourer etc. From these occupations they are earning very low income. Therefore, they unable to fulfill their basic needs then forced to poverty. The SC/ST people’s involvement in these menial occupations indicates their socio-economic dependence and subjugation on one side. The Government on the other side takes immense legislative measures for economical, educational, social and political improvement of the SC/ST. At this juncture, it becomes very important to find out the real impact of these schemes on the beneficiaries life after availing the financial assistance. It is also vital to identify whether the SC/ST are aware of these schemes and benefits.

1.6 Statement of the Problem

In Tamil Nadu, TAHDCO taking care of the duty of socio-economic development of SC/ST and implements schemes such as land purchase and development scheme, economic assistance to individuals and Self Help Groups to start entrepreneurial activities, skill development training etc. TAHDCO distributed a sizable amount as subsidy along with bank loans to a number of beneficiaries for the last four decades. Huge amount has been spent by the government for the socio-economic development of Scheduled Castes and Scheduled Tribes. Hence, the cost and benefit will be a measurable one. In this juncture, it is essential to find the answers for following questions:
What is the trend in the distribution of financial assistance by TAHDCO to the beneficiaries for the past ten years?

Whether the beneficiaries have improved their socio-economic status after availing themselves the financial assistance?

What is the level of impact perceived by beneficiaries through TAHDCO schemes?

Whether the impacts of TAHDCO schemes influence their empowerment process?

To obtain the answer for the above research questions, a study has been conducted from the TAHDCO beneficiaries in Salem district of Tamil Nadu.

1.7 Scope of the Study

In the Indian context, this study is more relevant because very few studies have been made on TAHDCO welfare schemes and its impact and empowerment process of Scheduled Castes and Scheduled Tribes especially on Scheduled Caste Sub Plan and Tribal Sub Plan. Therefore, this study is very essential in the present scenario. The socio-economic development of Scheduled Castes and Scheduled Tribes play a vigorous role in the economic development of the country. Many Schedule Castes and Scheduled Tribes succeeded through welfare programmes and they have improved their status in the society. The welfare schemes especially financial assistance schemes create a better opportunities to establish income generating activities.

1.8 Objectives of the Study

To extract the answers for the above mentioned research questions the following objects were framed:

To analyze the trend in the distribution of subsidy to SC/ST beneficiaries.

To evaluate the socio-economic impact of TAHDCO schemes on the beneficiaries, standard of living after availing financial assistance from TAHDCO.

To measure the influence of impact of TAHDCO schemes on empowerment process.

To create an empirical model that depicts TAHDCO schemes empowerment.
1.9 Hypotheses

The following are the explicit hypotheses framed in order to attain the objectives of the study.

There is no influence of type of TAHDCO schemes on impact factors and empowerment process among beneficiaries.
There is no influence of type of income generating activity on impact factors and empowerment process among beneficiaries.
There is no influence of project cost on impact factors and empowerment process among beneficiaries.
There is no association between the demographic profile of the beneficiaries and cluster of impacts of TAHDCO schemes.
There is no association between the demographic profile of the beneficiaries and cluster of empowerment process of SC/ST.

1.10 Research Methodology

In this study both descriptive and empirical analyses have undergone to meet the objectives of the study to reveal the real impact of TAHDCO schemes among SC/ST beneficiaries and their empowerment process.

1.10.1 Data Used

In this study, both primary and secondary data were used. The primary data was collected from TAHDCO beneficiaries with the help of a well structured Interview Schedule and the secondary data was collected from the annual reports of TAHDCO Salem district office, books, reports, journals, magazines and websites etc.

1.10.2 Selection of the Area

It was very difficult to conduct such an intensive study in the entire state of Tamil Nadu within limited resources and time at the disposal of the researcher. As such, out of 32 districts only Salem district was selected for the study on the following reasonable criteria.

The Salem District is having highest number of ST population in Tamil Nadu. Majority of SC/ST people involved in cultivation, agricultural labour, house hold and other industry works. The SC/ST people are living in rural
and hill areas of whole Salem District with hazardous nature. Therefore, a study on SC/ST people’s socio-economic status and their development is essential one.

The area, its people, their language, and cultural values were very old and also Salem district is well known to the researcher which helped him in the data collection for the purpose of present study.

1.10.3 Profile of the Study Area- Salem District

Salem District is a Geologist’s paradise, surrounded by hills and the landscape dotted with hillocks. Salem District has a vibrant culture and history dating back to the ancient Kongu Nadu. It was ruled by various rulers like Tamil Siddhar, Buhddism and Jainism, Pandian, Pallava, Chola dynasties, Vjaya Nagar Empire, Chalukiya, Madurai Nayakars, Krishnadheva Raya, Palayakara, Hyder Ali and Tippu Sultan from 3rd century B.C to 18th century A.D. Later, British rule came into force in the year 1772. During British rule revenue survey was undertaken and then Salem city become as capital of Salem District in 1860. During 19th century developmental activities like construction of railways and Ghat and construction of Mettur Dam was started (20th century). After the year of independence 1947, Salem district became as an independent part of India. As a district, Salem has its significance in various aspects. There are many things in Salem District that are noteworthy by virtue of its location and social set-up. Mettur Dam is an architectural marvel and important land mark of Salem District situated in the Mettur Division. It is the heart that pumps the life giving water to the farmers of the Cauvery basin who suffer the vagaries of Indian monsoons. The sixteen Gates is an Engineering master-piece and regulates the flow of water released from the Mettur Dam to the lower reaches covering the paddy fields in the eight districts of Salem, Erode, Namakkal, Karur, Tiruchirapalli, Thanjavur, Thiruvarur and Nagapattinam. The Salem Steel Plant was an ambitious project which started with a view to utilize the locally available iron-ore from Kanchamalai to produce steel. Now it is a public sector company engaged in rolling out cast steel blacks into sheets of required dimensions by cold and hot extrusion methods. The district is rich in mineral deposits like Magnesite, Bauxite, Granite, Limestone, Quartz and Iron ore. Allied industries like Magnesite mining, cement manufacture, refractory bricks manufacture,
Aluminium smelting etc thrive well. In Salem District, many agricultural products have been producing by agriculturists that have a wide spread market throughout the country. Especially Mango fruits are famous particularly Malgoa is the pride variety of mangos besides this a number of other newly introduced hybrid varieties being cultivated. Salem is also famous for Tapioca locally known as Maravalli (or) Kuchi Kilangu, it is extensively cultivated by the farmers and they hold a monopoly in Tapioca production. Sago-serve is run by the Government, to provide a competitive market where farmers gain a broader profit margin without to hassle of the middle-men dealings. The Tapioca powder is used to produce a variety of food items like chips, fryums, papads, Noodles and vermicelli etc. Tapioca and Castor Research centre functioning in Salem which taking care the Research and Development activities to produce high yielding and disease resistant varieties. Coffee is also cultivating by farmers in the slopes of Yercaud hills which covered with vast plantations of silver Oak trees. Narasus coffee is a popular brand which was born in Salem. Sugarcane cultivation is also one of the agriculture productions, un-bleached sugar-vellam or Nattu Sarkarai producing from sugarcane is a major cottage industry among the sugarcane cultivators. Sandal wood grows in the forests of Salem which gives high yield oil content about 6% (average).it fetch high prices. The Mysore Sandal soap company is a noted buyer of Sandal woods from Salem. For Animal Husbandry the Sheep Research station located at Mecheri in Mettur, developed and introduced the popular Mecheri Breed. The breed is popular among the farmers and is reared mainly for meat purposes. Salem Diary has an impressive milk production and the district stands first in milk production. A variety of milk products have been introduced by the Diary recently and are effectively marketed particularly aavin is the popular brand of milk. Rope making is a major cottage industry, ropes are made by people out of the fibres of coconut, Aloe vera, Cotton and Jute. Salem District has a sizeable weaver population and weaving is an important house hold industry. Both silk and cotton fabrics woven in Salem find popular market throughout the State. The Ammapet weaver’s co-operative society has a high turnover and its main products are cotton sarees, bed sheets, towels, silk sarees and dhotis. Making of Silver ornaments and artifacts by hand work is an important cottage industry in Salem. Silver anklets made in Salem are popular throughout the country. Salem was once a popular Tinsel town where the earlier Tamil movies were created in the Modern Theatres. The
people of Salem are great movie viewers and the popularity of cinema is evident from the fact that there are nearly a hundred and odd Theatres in the district—perhaps the largest in any district. Many temples with intricate sculptures and imposing towers are found in the district of Salem, built by indigenous rulers centuries before the British era. Some of the popular temples are the Taramangalam Shivan Temple in Omalur and the Sukavaneswarar temple, Kottai Mariammman temple, Parsanna Venkatesha Perumal temple in Salem. Yercaud is a popular summer resort in Salem, quite inexpensive yet exquisitely picturesque. The cool and mild climate prevailing here makes it an ideal summer retreat. The Shervarayan temple deep inside a narrow cavern with a rivulet rippling behind the idols is one of the main spots of tourist attraction. The flowering of ‘Kurunji’ once in twelve years also attracts tourists. Coffee, spices like cardomom, pepper, fruits like "Kamala" Orange, butter fruit, Jack fruit are grown in Yercaud and find good market. Yercaud houses many colonial buildings and churches. The prestigious residential school ‘The Montfort School” is at Yercaud\textsuperscript{12}. According to 2011 Census, there are 9 Taluks, 20 blocks and 385 Village Panchayats in Salem District.

1.10.4 Selection of the Respondents

TAHDCO schemes are divided into two categories namely schemes with subsidy and bank loans and schemes without bank loans. Since, the study intended to select beneficiaries from three different schemes namely Land Purchase and Development (LP&DS), Financial Assistance to Individual (FAI) Including Entrepreneurial Development Programme (EDP) and Self Employment Programme for Youths (SEPY) for the purpose of interview.

1.10.5 Pre-test

After collection of secondary data the researcher has met out and conducted formal oral interview with TAHDCO beneficiaries in and around Salem city. At the time of interview the researcher has observed the position of TAHDCO beneficiaries and impact of TAHDCO Schemes. The researcher has identified various impacts existing among the SC/ST beneficiaries in terms of occupation, education of self and children, savings, bank linkage, expenditure pattern, asset building, social status, political interaction and they are under empowerment process.

\textsuperscript{12} \url{www.salem.tn.nic.in}
1.10.6 Interview Schedule Design

Based on the pre test, the researcher decided that interview schedule is the suitable tool for collecting the primary data. For the purpose of collecting primary data, a well structured interview schedule was framed consisting of close ended structured questions comprising of dichotomous and Likert’s five point scale questions ranging from strongly agree to strongly disagree. The interview schedule was divided into six parts namely socio-economic profile of beneficiaries, details pertaining about TAHDCO and its schemes, details about the loans provided by banks, opinion of beneficiaries about the financial assistance, impact of TAHDCO schemes and empowerment process. The research entirely depends upon the both quantitative and qualitative variables.

1.10.7 Pilot Study

A pilot study was conducted with 100 beneficiaries of TAHDCO schemes covering all twenty blocks of Salem District. The responses were transformed into the data spread sheet. The Cronbach’s Alpha level method was applied on the primary responses with Likert’s five point scale to identify the correlation within the groups and between the groups. On the whole, the statements regarding impact and empowerment of TAHDCO schemes are well extracted from 100 beneficiaries at 0.79 Cronbach’s Alpha level.

This shows the high validity and reliability of the interview schedule correlated with the beneficiaries of TAHDCO schemes. Besides the Likert’s five point scale, the optional questions are also treated with Gaussian distribution method. This analysis revealed perfect formation of normal distribution of all the optional questions with demographic profile and impact and empowerment factors. It was concluded from these results that interview scheduled so framed was highly suitable in ascertaining the response from the beneficiaries of TAHDCO in Salem District.

1.10.8 Sampling and Sample Size

In Tamil Nadu, totally there are thirty two districts. Each district has a TAHDCO District Manager Office. Salem district has been selected for this study. The most important reason for selecting the Salem District is that it has the highest
ST population in the state. There are a total number of 4475 beneficiaries benefited from three important TAHDCO schemes along with bank loan namely Land Purchase and Development Scheme (LP&DS), Financial Assistance to Individual (FAI) including Entrepreneurial Development Programme (EDP) and Self Employment Programme for Youths (SEPY) during the period from 2001-2002 to 2010-2011 in twenty different blocks of Salem District. The researcher has collected data from all the 20 blocks by using a Proportionate Random Sampling Technique. Proportionately eight per cent (360) of the total beneficiaries in each block were considered as sample. Interview conducted from 360 sample beneficiaries proportionately, out of which only 312 beneficiaries were availed subsidy from TAHDCO and loan from Banks. It was found that it is suitable for purpose of analysis. Therefore, the exact sample size of the study was fixed as 312. The following table shows the method of selection of sample size.

Table No. 1.1
Sample Size of the Beneficiaries

<table>
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<tr>
<th>S.No</th>
<th>Name of the Block</th>
<th>No. of beneficiaries</th>
<th>Planned to conduct interview</th>
<th>Interview Conducted</th>
<th>Loan not given by the bankers</th>
<th>Valid response</th>
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<td></td>
<td><strong>Total</strong></td>
<td><strong>4475</strong></td>
<td><strong>360</strong></td>
<td><strong>360</strong></td>
<td><strong>48</strong></td>
<td><strong>312</strong></td>
</tr>
</tbody>
</table>

(*Source: Annual Report of TAHDCO Salem District)
1.10.9 Tools Used for Data Analysis

The data collected from beneficiaries of TAHDCO, Salem District were classified and tabulated accordingly for descriptive and inferential analysis to meet the objectives of the study. After proper coding and scrutinizing, the data were taken for formal and rigorous data analysis, through a gamut of statistical technique to get logically consistent inferences with the help of Statistical Package for Social Science (SPSS). The following statistical tools are applied for data analysis:

A Karl Pearson’s coefficient of correlation is applied to find an analogy between TAHDCO schemes all over Tamil Nadu and at Salem District level.

A Percentage analysis and tabulation of data were used to elucidate the socio economic profile of the beneficiaries.

A Parametric one sample t-test is used to measure the opinion of beneficiaries on the impact factors of TAHDCO schemes and empowerment process.

A One way Analysis of Variance (ANOVA) is applied to measure the perceptual difference of different types of beneficiaries on predominant impact factors of TAHDCO Schemes and factors of empowerment process.

A K-means Cluster analysis is used to identify the various groups of SC/ST beneficiaries based on their perception on the impact factors of TAHDCO schemes and empowerment process.

A Non-parametric chi- square test is used to identify the association between various clusters of beneficiaries on factors of impact of TAHDCO schemes and impact on occupation and income before and after financial assistance.

A Multiple regression analysis is used to know the influence of impact factor variables of TAHDCO schemes on the empowerment process of SC/ST beneficiaries.
1.11 Limitations of the Study

The study underwent the following limitations.

The field survey was conducted only in Salem District of Tamil Nadu. Hence the findings and suggestions may not apply to other districts.

Due to time limit constraints the researcher limited the sample respondents to 360 only.

The study is confined to the selected schemes of TAHDCO.

Some of the beneficiaries were not availed bank loans. Therefore, they ignored in interview.

1.12 Chapter Arrangements

The study has been divided into five chapters.

Chapter I explains the introduction about the status of Scheduled Castes and Scheduled Tribes and TAHDCO, importance of the study, need for the study, statement of the problem with research questions, scope, research methodology, limitations of the study and chapter arrangements.

Chapter II deals with the review of literature on socio-economic status of SC/ST and impact of welfare schemes. This chapter revealed the variables for the present study and research gap.

Chapter III describes the conceptual background of the study. It includes the Scheduled Castes and Scheduled Tribes origin from caste system, socio-economic background of Scheduled Castes and Scheduled Tribes in India, Tamil Nadu and Salem District, welfare measures taken for SC/ST development, role of TAHDCO and its schemes trend, impact of welfare schemes, empowerment concept and its process.

Chapter IV represents the empirical approach to measure the impact of TAHDCO schemes and its influence in empowerment process of SC/ST beneficiaries which involves the application of multivariate statistical tools.

Chapter V summarizes the major findings, suggestions and conclusion of the study on the basis of the results of the study.