GROUPS DEVELOPING WOMEN IN INITIATING EMPOWERMENT

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"Self Help Groups, Saving for the present securing the Future'

ABSTRACT

The concept of Self Help Group was the essence of GandhianSarvodaya which aimsat Gram Swaraj Norm which means 'of the people, by the people and for the people. Self HelpGroups have been recognised as an effective strategy for the empowerment of women in ruralareas bringing them together from all spheres of life to fight for their right cause. People of samevillage or area from 12 to 20 members join as groups where they can in their economical andsocial status bring about all the success. The heart of oneness brought among the group. TamilNadu Government had facilitated them to market their products through exhibitions. The mission of Self Help Groups is to inspire a new generation of woman and man to work together forequality, sustainable development and Communal Harmony. Being a member in the groupbecomes socialised soon after the birth Socialisation is a process of learning through whichacquires the habits and patterned behaviour. It designates all of the social processes andpressures by which the norms and standards of a group or community are inculcate in the beliefs and behaviours of the individual members. According to Ross, "socialization is the developmentof We – feeling in associates and their growth in capacity and will to act together. "The socialorder is maintained by the agencies of socialization. Family is the most important primary group or agency that brings socialisation which develops the personality of the child .EducationInstitutions shapes the mental traits of children". Social Institutions: - Religious, Political andCultural Institutions influence and develop the personality of a child.

Keywords: *Women, Self-help, empowerment, members, groups,theories, formal*

Introduction

It this said by NABARD that, any long journey starts from a small, single step. So was the journey of the Self Help Group – Bank linkage programme, from linking a pilot of 500 Self Help Groups of rural poor two decades ago, it now boast of the world's largest microfinance initiatives with over 7.4 million Self Help Groups representing 97 million rural households directly becoming part of this great movement. There have been numerous success stories of the poor Self Help Group members showing exemplary entrepreneurial qualities to come out of the vicious cycle of poverty, indebtedness with the help of Self Help Groups.

The first step for Self Help Group is taking them towards bringing the unbanked poor into the mainstream and to avail the basic banking services. As financial inclusion of poor became a serious issue, several initiatives were taken by Government of India to bring the poor into the fold of formal financial service providers. It is to provide livelihood

Anveshana's International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices

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AIJRRLSJM   VOLUME 3, ISSUE 10 (2018, OCT)   (ISSN-2455-6602)ONLINE

Anveshana's International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices

opportunities to Self Help Group members apart from expanding its outreach to unreached and under reached areas of the country. The success of Self Help Group will be assessed not on the basis of the quality of life of its members through programme intervention.

The concept of Self Help Group was the essence of GandhianSarvodaya which aims at Gram Swaraj Norm which means 'of the people, by the people and for the people. Self Help Groups have been recognised as an effective strategy for the empowerment of women in rural areas bringing them together from all spheres of life to fight for their right cause. People of same village or area from 12 to 20 members join as groups where they can in their economical and social status bring about all the success. The heart of oneness brought among the group. Tamil Nadu Government had facilitated them to market their products through exhibitions. The mission of Self Help Groups is to inspire a new generation of woman and man to work together for equality, sustainable development and Communal Harmony.

Being a member in the group becomes socialised soon after the birth Socialisation is a process of learning through which acquires the habits and patterned behaviour. It designates all of the social processes and pressures by which the norms and standards of a group or community are inculcate in the beliefs and behaviours of the individual members.

According to Ross, "socialization is the development of We – feeling in associates and their growth in capacity and will to act together. "The social order is maintained by the agencies of socialization. Family is the most important primary group or agency that brings socialisation which develops the personality of the child .Education Institutions shapes the mental traits of children".

Social Institutions: - Religious, Political and Cultural Institutions influence and develop the personality of a child.

Self Theories

(i)   Propounded by Charles Cooley (the looking glass self) explains self – images reflects the ideas people have about how others view them.
(ii) George Herbert Mead describes that the self develops in a series of stages that involve taking the role of others and building a 'me' and 'I'.

These self theories are the theories of Personality development. This clearly indicates that building a 'me' and 'I' is possible only through self – image and self development for women. It is the self help group, which gathering, interacting, developing and making them, to think about their self, to form a group by helping themselves not expecting others, by the feeling 'self help groups are formed for women to develop their personality. No doubt these self help groups are reaching the unreached.

Formal Group

AIJRRLSJM   **VOLUME 3, ISSUE 10 (2018, OCT)**   **(ISSN-2455-6602)ONLINE**

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It is said to be any social arrangement in which the activities of same persons are planned by others to achieve a common purpose. Basically formal groups

- Assist in accomplishment of goals
- Facilitate the coordination of the activities
- Aid in establishing logical relationship
- Assist in the application of the concept of specialisation
- Create group cohesiveness

Formal groups usually characterised by specialised roles, rigid norms and sanctions designed to ensure conformity. Example: command and task based groups.

Informal groups

They came into being for the purpose of achieving some common objectives such group is based on New comb is balance theory which says that people having common interests attitudes come together

Friendship Group

There are social allegiances which frequently extent outside a work situation. These may be based on age, similar views or similar interests, such groups are formed in the manner prescribed by Exchange theory is the rewards of friendship group outweigh the Costs. People join to satisfy their needs for affiliation.

Membership Group

A membership group is one to which a person consciously belong but which he has no more than afaculty in a university they form a membership group.

Reference Groups

These are groups to which one may belong and allow oneself to be influenced by its member's behaviour.

Conclusion

On the basis of intimacy these are the types of groups primary to which is characterised by intimate face to face association and cooperation. Such groups are small, interact frequently over long periods.

A primary group being small, has a feeling of comradeship loyalty and a common sense of values among its members. The family, and the peer group or neighbourhood group are the best examples of a primary group.Secondary Groups are those where the interrelationships are more general and remote. The membership of such group is generally voluntary and easily withdrawn.

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AIJRRLSJM   VOLUME 3, ISSUE 10 (2018, OCT)   (ISSN-2455-6602)ONLINE

Anveshana's International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices

President of India Pratibha Patil said that Women Self Help Groups, should be supported and finance for starting their own businesses to empower women at function organized by the Ahilyarani Mahila Vikas and Shaikshaniksanstha on Wednesday in Pune (April 14, The Times of India, 2011)

As many as six lakhs women in the district are Part of 52,000 Self Help Groups, during 2010 -2011 loans totaling RS. 670 crore were disbursed through banks as against the target of Rs. 539 crore - of these loans worth Rs. 560. Crores were given to Women rural Self Help Groups. The beneficiaries have set up Grocery Stores, Ethnic eateries, Handicrafts Shops, Hotels and other establishments. The Self Help Groups movements have been vibrant in the district since the beginning. The awareness level among the women is very high and they give their continuation of their children good education, says B. Anil Kumar, Reader, Project Director, District Rural Development Agency.

Collective leadership promotes group cohesion as it is through collective leadership that the members interact. Leadership is responsible for effective integration of goals and communicates the group in order to develop a climate of trust.

Group sustainability depend a larger extent on how the members involve in mutual decision making. Hence collateral decision making is an important feature of the Self Help Groups. 25,428 Self Help Groups in Chennai district have called for the daily report of Self Help Groups, and NGO activities said Chennai corporation commission and district election officer P. Karthikeyan (The Hindu, March 7, 2011).

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AIJRRLSJM   **VOLUME 3, ISSUE 10 (2018, OCT)**   **(ISSN-2455-6602)ONLINE**

Anveshana's International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices

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