

# The Challenges of Gender Mainstreaming In Community Development Projects In Developing Countries: A Case Study Of Self-Help Groups In Rural India

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## ABSTRACT

*In many developing countries, women are commonly married young, quickly become mothers, and then burdened by domestic work and financial responsibilities. As a result of these conditions, we now live in a world where women are living in poverty and are subjected to injustices and discrimination. This paper aims to examine the critical roles of women and the importance of their involvement in decision-making processes, including the challenges, failures, and success stories in implementing gender-just development strategies in developing countries, specifically India. Since India has been the world's second-most-populous country, the majority of people live in rural areas and millions face extreme poverty. The country is now in a process of rapid economic development, but it faces complex and enduring internal problems, such as those around the caste system. The gap between rich and poor in India is vast. This research uses a qualitative method with the help of a literature review that supports adequate analysis and discussion of the material in this research. In India, where a patriarchal system is deeply entrenched, women have long been denied the legal right to own land. Over the years, several strategies have been created to empower women. One of them is starting Self-Help Groups (SHGs) which are created by governmental organizations that generally have broad anti-poverty agendas. The goal of SHGs is to bridge the gap between high-caste and low-caste members. But in fact, the group members mainly belong to the backward and most backward castes, and they collectively form a category known as 'marginalized'. Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication, and inclusive economic growth. But they also remain disproportionately affected by poverty, discrimination, and exploitation. Are these women only seen as important end-users and beneficiaries to have a better life within the existing patriarchal system?*

*Keywords : Gender, India, Community Development, Empowerment, Self-Help Groups*

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## 1. INTRODUCTION

In the era of globalization, greater access to information has allowed many in developing countries to learn about life and mores in other parts of the world, including those about the role of women, possibly affecting attitudes and behaviors. A shift toward more egalitarian gender roles and norms has also been facilitated and, in some cases, reinforced by women's economic empowerment (World Bank, 2012). Despite significant increases in agency and access to economic opportunities for many women in many countries, the rising tide has not lifted everybody. Those often left behind are women for whom the existing constraints are most binding, such as women in India. Although India is a great nation and is known around the world as the world's largest democracy, women's backwardness is also extremely visible in Indian society due to social problems and numerous prohibitions against women.

In ancient India, women were not only worshipped as goddesses, but they also held a prominent position in society. Women were treated with respect and regard, despite the patriarchal system's widespread all-male dominance. Several inscriptions refers to women's status in that they would have

the flexibility to make generous offerings to religious institutions such as temples and dharmastala for the wellbeing of their parents as well as the heads of their families. Women's roles in many aspects of life have evolved over time. During the Vedic period, women lost their political rights to attend assemblies. Child marriages also came into existence (Neera & Thakkar, 2003). Women's prestige, on the other hand, declined dramatically in middle age. In society, women are usually expected to do tasks such as raising children, caring for all family members, and other household chores. Previously, women faced numerous challenges as a result of the male-dominated, patriarchal society system, the practice of old traditional beliefs, and so on (Murthy, 2017).

In Indian society, giving birth to a woman is considered a curse. Women in India suffer numerous sociocultural problems throughout their lives, which are significant challenges for them from the beginning of life. Female infanticide is the most widespread practice in Indian society of killing female babies in the mother's womb to protect them from abuse and violence later in life (Saravanan, 2002). In India, women are seen as a burden by their parents and spouses, who believe that women are simply here to consume money and not to work. If a woman is involved in a love marriage or an inter-caste love marriage, she will face more mockery in society and will be at a higher danger of honor killing.

In the modern world, where women's status has been improved a little while, still, they are facing problems. They have to perform both family and professional responsibilities together without the help of their husbands. In some cases, the condition of women becomes more embarrassed when they get tortured by their family members instead of getting help. Sexual harassment is more common at homes as well as in the offices by the family members, relatives, neighbors, friends, bosses, etc (Murthy, 2017). They have to suffer a lot in their daily life to nourish their career as well as save their family relationships.

It has been seen that cultures that discriminate against women pay a price in increased poverty, slower growth, and lower quality of life, whereas gender equality promotes greater development. Women's movements are at the heart of the global concept of women's empowerment. This concept has gained popularity in the field of development, particularly in the context of women, since the mid-1980s. In India, the sixth five-year plan (1980-1985) is notable for introducing the concept of Women and Development (Stromquist, 2013). A case study of Self-Help Groups will be further explored to see its impact on the lives of rural poor women in India.

Nowadays, women are breaking all the barriers of social issues and problems against them in society. This paper attempts to elaborate massive women's empowerment projects in India within the existing patriarchal and caste system. This paper will be divided into some parts: the socio-cultural, political, and economic conditions of Indian rural society; the significancies of gender mainstreaming and empowerment, the unique approach of Self-Help Groups to empower women in rural India, and the analysis of challenges of gender mainstreaming in various community development projects in India, particularly to identify common barriers to the empowerment journeys of Self-Help Groups.

## **2. LITERATURE REVIEW**

### *A. The Significancies of Gender Mainstreaming*

Gender is a social construct that defines and differentiates the roles, rights, responsibilities, and obligations of women and men. The innate biological differences between females and males form the basis of social norms that define appropriate behavior for women and men and determine the differential social, economic, and political power between the sexes (UN Millenium Development Project, 2005). Although the particular type and degree of these norms vary among countries and across time, men and boys are still routinely preferred, receiving more resources and opportunities than women and girls — characteristics vital for the enjoyment of social, economic, and political power, as well as well-being.

It is apparent that the global population's level of living has risen significantly from a century ago. In both public and private life, women have a stronger voice. This has been made feasible by the growth of education and improved communications. However, not everyone has equal access to the developments (Momsen, 2010). Gender mainstreaming has thus been a prominent subject in development theory and practice in recent years. Gender mainstreaming is frequently used to assess the impact of policies on men and women. The concept originated in development studies, when researchers discovered many efforts and projects failed due to a lack of a gender perspective. It's largely due to the traditional development model's exclusion of women from the process.

Women's bargaining power in the household is restricted due to lack of access and control over resources and restricted autonomy in decision making. Patriarchal structures, stereotypic attitudes, and ideologies prevailing in both the public and private domain have deteriorated women's status and their participation in governance. Gender equality does not imply that men and women are treated equally. It entails equal opportunities and a society in which men and women can live equally satisfying lives. The needs and priorities of men and women are not the same.

Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies, or programs, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring, and evaluation of policies and programs in all political, economic, and societal spheres so that women and men benefit equally, and inequality is not perpetuated (UNDP, 2006).

#### *B. Empowerment as Third World Approach to Gender Mainstreaming Policy*

Empowerment is the most current strategy proposed by Third World women, with the goal of empowering women via self-reliance. This perspective considers women's subordination as a product of colonial and neocolonial oppression as well as men's problems. Through bottom-up mobilization, this aims to satisfy strategic gender needs indirectly (Moser, 2012). This approach recognizes gender inequities and the origins of women's subjugation in the household. It also recognizes different levels of female oppression based on class, race, colonial history, and contemporary status in the global economic order. Women's empowerment is emphasized in this strategy. The term "power" is used to describe women's ability to develop their self-reliance and internal strength. It aims to empower women through redistributing power within and between societies.

Control over material goods, intellectual resources, and ideology are all examples of empowerment. It is the process of questioning existing power structures and gaining greater control over power sources. Women's empowerment is a social process that eliminates women's oppressions. Women are subject to some customary subordination, which will remain until women take significant action on their behalf. Women's empowerment will lead to more equity and equality in society. These are not performed at the expense of others, but rather in a mutually beneficial manner whenever possible.

Women's empowerment will result in a greater regard for traditional female values in society at large. Women's empowerment is the foundation for human liberty and empowerment. It will provide more balance to male value systems in both traditional and modern societies. Empowerment will make cooperation a feasible process that leads to the growth of all people (Hall, 2013). New ideas of power should emerge as a result of empowerment. Power today evolved in hierarchical, male-dominated society and is built on divisive, harmful, and oppressive principles. Women's empowerment requires a new understanding of power as well as experimentation with methods of democratizing and sharing power. This will offer a sense of group ownership, decision-making, and accountability (Batliwala, 2007).

Women have historically and continue to take care of society's basic requirements such as food, fodder, fuel, shelter, nurturing, and so on. Women can be empowered in society by acknowledging their contribution and knowledge, assisting women in overcoming their concerns and feelings of inadequacy

and inferiority, boosting their self-respect and self-dignity, regulating their bodies, becoming monetarily independent and self-reliant, controlling resources such as land and property, minimizing women's job burden, particularly inside the house, and ultimately developing and expanding women's groups and organizations (Bhasin, 2007). Hall (2013) identifies the traits of empowered women. They include maintaining equality of mind and challenging masculine dominance. They respond as equals and collaborate to achieve the common good. Women's movements should be linked to peace movements, environmental movements, and social decentralization movements (Sahay, 1998).

When a woman has the potential to thrive and grow economically, as well as the power to decide and act on economic decisions, she is economically empowered. Women require the skills and resources to compete in markets, as well as fair and equal access to economic institutions, to succeed and grow economically. Women must be able to make and act on decisions, as well as control resources and profits, in order to have the authority and agency to gain from economic activity. Thus, promoting women's economic empowerment entails developing "enabling settings" that remove the hurdles that women face and offer supportive frameworks for their economic participation. Women face a variety of obstacles, including a lack of formal education and training, exclusion from decision-making bodies, insufficient infrastructure, limits on access to finance and company development services, and socio-cultural and structural impediments to mobility (UN ESCAP, 2014).

Gender inequalities are caused by power and authority relationships, class caste hierarchies, and socio-cultural traditions, conventions, and norms. Empowerment can be described as the process of changing these structures and institutions to ensure equality. Empowerment may be described as a process that helps people to assert their control over the factors which affect their lives. Empowerment of women means developing them as more aware individuals, who are politically active, economically productive, and independent and can make intelligent discussions in matters that affect them (Mokta, 2014).

### **3. METHOD**

This study utilized a descriptive qualitative research method to explain the challenges of gender mainstreaming in community developing projects in developing countries, specifically Self-Help Groups in rural India. In this study, a comprehensive understanding of the issue being studied is explored, specifically the difficulties that society and the government have in implementing community empowerment initiatives in a very patriarchal society. This article's method is to go into some detail about several areas of qualitative research in social and political sciences and some related fields. Data gathering is the first step in this research project. The information was gathered to produce the intended outcome for this study's goal and scope. Secondary data are used in this study to enhance the paper. The published data are gathered from a number of sources, including: i) various publications of foreign governments or of international bodies and their subsidiary organizations; ii) various research reports created by research scholars, universities, etc.; iii) books by different authors, handbooks, magazines, and newspapers; iv) articles in online media; vi) journals; vii) official websites; and viii) historical documents and other sources of published information. This study also makes an effort to explain causative, conditional, contextual factors as well as elements that are constituents of occurrences from the research object in order to prevent researchers from becoming stuck in overly narrative debates.

#### 4. RESULT AND DISCUSSION

##### *A. The Socio-Cultural, Political, And Economic Conditions Of Indian Rural Society*

Rural life refers to the life of the people living in villages and under-developed areas. The people in the villages have a lot of homogeneities and enjoy more or less the same social status. In every village, there may be caste and political factions. The whole village is divided based on caste. Elections to all the elected bodies are held with caste considerations. The votes are cast on caste lines. Decisions are made and view to problems taken, considering caste. In fact, in the village, every activity is based on caste and political factions. Without political or caste faction it is difficult to think of any power structure in the village. To be more precise power structure in the village is more influenced by caste than political considerations.

The caste system is portrayed as a social reality deeply embedded in the psyche of most Indians irrespective of the class or caste they are born into. National crime data in India suggest that violence against Dalits (a scheduled caste traditionally considered "untouchable" and landless in the ancient Hindu caste hierarchy) such as rape, murder, beatings, and violence related to land problems is increasing. According to recent data from Rajasthan, the state with the highest rate of atrocities against Dalits, this violence is on the rise. Rajasthan ranks first due to its feudal history, high poverty rate, and the importance of religion in society (The Diplomat, 2016).

While current Indian law has formally eliminated the caste order, untouchability is still practiced in many ways. In public schools, Dalits are not allowed to serve meals to superior castes; they often have to sit outside the classroom, and are made to clean the toilets. Most communities forbid Dalits from drinking from the same wells, attending the same temples, wearing shoes in the presence of an upper caste, or drinking from the same cups in tea stalls. India's Untouchables are relegated to the lowest jobs, and live in constant fear of being publicly humiliated, paraded naked, beaten, and raped with impunity by upper-caste Hindus seeking to keep them in their place. Merely walking through an upper-caste neighborhood is a life-threatening offense. Nearly 90 percent of all the poor Indians and 95 percent of all the illiterate Indians are Dalits. (National Geographic, 2003).

When crimes against Dalits were brought to the national level, the police investigation was terminated. Affirmative action programs have helped some Dalits survive the vicious cycle of poverty and injustice in recent years. A growing number of individuals are able to own land, although this often meets with resistance from the community. The overall number of atrocities is rising because Dalits have increasingly started claiming their rights to land ownership. On the one hand, cases are more likely to be reported now. On the other hand, the fact that Dalits tend to speak out more results in more violent confrontations.

On the other side, negative and patriarchal biases against women are frequently the root cause of gender-based violence. In some parts of India, when a woman marries into a new family, she carries a dowry with her, which consists of money or chattels presented from her family to the groom's family. Many academics and others regard dowry as a social scourge. Despite its illegality, many people continue to "boldly pursue this chronic evil to fulfill their insatiable needs". In many cases, the dowry is at the focus of a disagreement because money is insufficient, and the bride may face violence or be killed (McGeown, 2015). In some cases, the lady may opt to commit suicide, or a murder committed by the woman's husband or in-laws may be disguised as suicide. Although dowry was once only practiced by the highest castes of Hindu society, it is today practiced by a wide range of castes and tribes. According to the latest recent numbers from India's National Crime Records Bureau, there were 8.233 documented dowry-related deaths in 2012 (Times of India, 2013). However, it is estimated that the total could reach as high as 25.000 per year. The Dowry Prohibition Act of 1961 made asking dowry unlawful, with amendments in 1984 and 1986 mandating penalties for the request, payment, or acceptance of a dowry "as compensation for the marriage," with dowry defined as a gift asked or given as a pre-condition for marriage. Despite regulation and public indignation over the "brutality of dowry to which women are

subjected in their households," the dowry system and fatalities associated with it continue to exist in some sectors of Indian culture. Dowry-related violence is the same as any other sort of domestic violence (when committed by a man against a woman): premeditated physical abuse committed against a woman in order to exert dominance over her. Whether the man believes the woman is weak or is afraid of how powerful she can be, it is a physical representation of patriarchy. Not only do patriarchal conceptions of women generate dowry-related violence, but the dowry system itself is predicated on gendered biases of women that their role is in the home that she is inadequately to care for herself – ultimately, that she is a burden on the new family she moves into.

Gender bias, its forms, and repercussions have been concerning in India for several decades. India's falling ranking in many indicators such as HDI, GDI, and others reflects this. Despite the government's constitutional, legal, and political efforts to defend and safeguard women and their rights, gender discrimination persists in all aspects of Indian society. India is one of the top five nations in the world where women are not safe, alongside Afghanistan, the Democratic Republic of the Congo, Pakistan, and Somalia. According to the United Nations Population Fund, female infanticide and feticide have resulted in the disappearance of nearly 50 million girls over the last century.

In rural and disadvantaged communities of India, the mistreatment of women is higher. There is a negative standpoint on having female children, as male heirs are considered to be important for the afterlife in Hindu culture. Women's movements are fighting for job security, a living wage, work-hour regulation, discriminatory treatment, and the right to organize. Women had to fight patriarchal beliefs and sexist attitudes within unions as well (Menon, 2001). This is an issue that is not easy to change, but through women's empowerment initiatives, women can expand their horizons within and beyond their communities to give them access to a better future.

#### *B. Self-Help Groups: A Unique Approach Of Women's Empowerment In Rural India*

Empowerment of women with the help of group activity and microfinance facilities has become a major strategy in developing countries. Innumerable books and research papers had been published on the importance of group activity in empowering the disempowered. The concept of self-help assumes that an individual is not strong enough to attain his/her objectives. He/she cannot, in isolation, get the needs fulfilled. At the same time as a member of the group, he/she will gain extra strength, capacity, force, and identity which are essential to get the wants fulfilled.

For the first time in India, rural women's development was prioritized in the Sixth Five Year Plan (1980-1985). India's government was the first to establish Self-Help Groups (SHGs). The first groups formed between 1982 and 1983. After a two-year hiatus, MYRADA (Mysore Resettlement and Development Agency) began creating self-help groups. India inherited an underdeveloped rural economy when it became independent. The country's progress was delayed by high levels of debt and inadequate state financial services. Policymakers have been concentrating their efforts to find a viable solution to this challenge since then. The entire issue of the credit crunch and lack of rural development has been linked to a lack of access to loans from both national and private formal financial institutions. Inaccessibility to money leads to output stagnation, which worsens both individual and national poverty. In rural areas, there was no public or private banking network that could give financing to small and medium-sized businesses.

Because of the success of the National Bank for Agriculture and Rural Development (NABARD) Pilot Project in 1992, the SHG movement has grown and spread in India, and the Ninth Five Year Plan emphasizes SHG as a viable instrument for women's empowerment. Self-Help Groups have now emerged as a critical concept in the field of women's empowerment in India. In India, usually, the poor people in time of their emergency run to the door of the landlords and money lenders to fulfill their credit needs and this comes usually at very high interest. In India, it is too difficult to find a financial institution to meet such requirements. To meet the emergency needs, the Self-Help Groups evolved. Members of

the SHGs started savings as the prime work and savings of the members opened the way for different income-generating activities (Krishnaveni & Haridas, 2013).

Poor people save their money in banks. In exchange, they will have easier access to low-interest loans to launch their micro-unit business. Thousands of poor and marginalized people in India are using self-help groups to improve their lives, families, and society. The usefulness and relevance of the self-help group method for implementing developmental plans at the grassroots level were recognized in the government of India's Ninth Five-Year Plan. Poor people save their money in banks. SHGs usually have ten to twenty members. Financial transactions are made easier and more transparent because of the low volume. It is also possible for each individual to express herself in a small group rather than a large group. It also facilitates increased information distribution and management. As a result, rather than forming big groups, the emphasis is placed on developing smaller groups in order to ensure active involvement and effective decision-making. The group does not allow more than one person from the same family to join. It seizes another poor member's opportunity to join SHG.

All members of a SHG come from the same social class. They are mostly women of the same age and economic status. It reflects their equal-but-inferior status, which they hope to change. They are also confronted with common issues. All of these things interact on an emotional and practical level. Members of a SHG typically live in close geographical locations such as a village street, slum, wadi, alley, and so on. Because of its close proximity, the group's operation is both convenient and consistent. Members have no problems attending meetings on a regular basis. It also promotes the growth of a specific locality through a SHG.

The strength of the group lies in its solidarity i.e. cohesiveness or uniformity of the group. This mindset improves the group's working ability and yields better results. This isn't to say that there won't be internal conflict. If they exist, they can be resolved without further issues. SHG has its own identity in the form of its name, but it has no legal position. Because the vast majority of SHGs are not legally recognized. They only exist as a collective. Registration increases the necessity for a considerable deal of paperwork. It is preferable to have an informal tone because the members are mostly illiterate and stationery adds to the costs.

The majority of SHGs hold their meetings once a month. Meeting times, locations, and frequency are determined by group members based on their preferences. All kinds of financial transactions, such as saving money, creating loan applications, adding interest, and repaying loans, happen during the meeting. The members' unplanned participation in meetings is more important than how often they meet. It has been observed that members actively participate in group discussions because they desire to discover solutions to their problems without relying on government or development agencies. They come forward to express their concerns and ideas. As the number of meetings grows, so does spontaneous participation. This is a sign that SHG is functioning properly.

An executive committee made up of a President, a Secretary, and a Treasurer governs each SHG. This body accumulates savings and provides loans based on the meeting's decision. Keeping records is also part of its responsibilities. The executive body has no special rights; it only supports group functioning and represents the organization in meetings with external agencies. Since the group as a whole exercises leadership, these position holders cannot be considered actual leaders. Everyone is equal, there is no leader, and decisions are made collectively. These positions are also rotated from member to member.

Despite being a non-formal organization, SHG must still adhere to certain formal procedures, such as keeping track of meetings, social events, and financial transactions. In SHG, many record books are kept, including a minute book, credit and saving ledgers, member and group passbooks, external loan ledgers, etc. The secretary is responsible for recording all of these details at the beginning of each meeting and

periodically updating the other members. This record-keeping is essential in both financial matters and group grading. Careless record keeping can lead to the group dissolving.

All SHG members share a shared background, as well as common challenges. Poverty is the fundamental cause of many other handicaps, including malnutrition, poor health, school dropout, low social status, and so on. In their lifetimes, the poor remain perpetually without jobs. That is why they unite their efforts to abolish poverty. Each member joins forces with the goal of reducing poverty, and a SHG is born as a result. Their goals are similar, including raising their financial situation, establishing a small business, avoiding debt collectors, forming a saving habit, gaining independence, and growing both personally and socially.

The saving habit acts as a glue that holds group members together. The tower of a SHG is built on this shared characteristic. Despite not previously having this behavior, people develop it after joining the club. For an internal loan, the group mobilizes its savings. This saving entails not only financial savings but also time and energy savings. This makes it possible to obtain microcredit. The group's collective resources, known as the 'corpus' (capital fund), fulfill a variety of tasks, including catering to the members' immediate consumption needs, acting as collateral against loans made by individual members, acting as collateral in external loan affairs, acting as a safety net creating a sense of security, and acting as a group reinforcing power. This corpus belongs to the entire group, not to any individual member or leader. It also demonstrates that disadvantaged women may obtain loans.

The heart of the SHG movement is microcredit. It is a key method of reducing poverty. SHG participants have no-collateral access to microcredit. The group itself serves as security for borrowing. It enables women to begin income-generating activities without being fooled by deceptive money lenders. Microcredit's plus points are reliable performance, timely payback, and quick utilization of funds. Record keeping is vital for running any SHG, but transparency in record keeping is even more important for the group's reliability and sustainability. All cash transactions, such as collecting savings, depositing funds, making loan payments, repaying loans, etc., occur in front of the entire SHG. The specifics of these business dealings and group meetings are also recorded in the meeting itself, ensuring transparency and lowering the possibility of disputes. Additionally, the organization operates a joint account under the SHG label. Members can request access to the information in the passbook as well.

Mutual assistance is also an important principle. Any SHG is built on trust and mutual assistance. Mutual aid is like oxygen to a SHG. It means that members are willing to assist one another and are aware of and understand one another's difficulties. They are aware that the difficult difficulties cannot be solved by any one member alone because they all come from similar socioeconomic backgrounds. They wish to work together to resolve their difficulties because of this. As a result, members of the organization are always ready to share the effort and lend a helping hand to their fellow members in times of difficulty. All financial transactions are also based on mutual assistance.

SHG helps disadvantaged women overcome inferiority complexes and develop confidence in addition to enabling them to acquire wealth through small savings and lending facilities. Members of SHG acquire technical expertise, management abilities, and communication abilities. Their capacity to bargain, debate, and solve issues while working with outside organizations or other members of the group improves. It also allows people to demand their rights from family, community, and government without fear of repercussions. Women can discuss antisocial practices such dowry deaths, drunkenness, superstitions, women's horrors on gender injustice, and other topics in the SHG. Women begin movements against these ills with the aid of their group once they become aware of their effects. Women who recognize the power of unity use that power to combat social injustices. Women collectively take an active role in growth in this way.

SHG is an autonomous organization. There is no outside force or entity that controls or directs it. Because of this, it has a unique, adaptable set of rules for managing the group. Rules are required to

ensure transparency and discipline. However, these are not rigid rules. They are adaptable and can be modified as needed to suit the circumstances. SHG begins engaging in village welfare issues after it proves to be an independent and mature group. It can also be viewed as a way to maintain control over local government representatives. In other words, it can start acting as a pressure organization that calls for the execution of governmental policies, rules, laws, and prohibitions against bad social practices. Women are able to control their neighborhood as their lobby through the method of a SHG. SHG also takes on the role of a monitoring agent, ensuring that government programs and departments are running smoothly. Women start to press government officials for responsibility.

SHG is governed according to democratic values. All choices made by the group must be approved by all members, and they are all held accountable. Instead of a dictator, SHG has a leader. Members form a group for the benefit of other members. As a result, everyone takes part equally. Regardless of differences in things like age, caste, education, and other things, everyone has equal obligations and responsibilities. Besides savings and credit, SHG is used as an instrument for women's empowerment. SHG helps women to build up their confidence, gain self-esteem as well as to have a positive attitude, and face obstacles in their life.

Through the medium of SHG, initially, they get economic freedom which allows them control over their income. Social autonomy is also achieved in this process of gradual empowerment, as they start participating in social life confidently. Finally, their political empowerment is also attained when they start remaining aware of their rights and duties. In this way, a small act of joining an SHG makes women realize their real identity, know and utilize resources, and transform their life completely. SHGs develop from a position of powerlessness and lead to empowerment. They are meant to alter the character and course of institutionalized conventional factors that have oppressed women. SHGs have received support from numerous NGOs, GOs, and financial institutions due to their usefulness. SHGs are cause-driven and constantly work to give women material aid and emotional support in order to enhance their personalities and accomplish the welfare of their families.

An SHG's strength comes from its size because while individual women are little, weak, and helpless, as a collective they are strong. SHGs are more than just savings and credit clubs, as they were in the past. They now have a larger range. They have been putting up effort in the areas of community development, gender issues, and women's empowerment as well as the uplift of their families. These organizations now offer international concepts to address economic, social, and gender issues in addition to being microfinance institutions.

SHGs offer efficient, adaptable, and empathetic banking practices. Collective saving behavior is essential for setting the groundwork for larger-scale development initiatives. If a group member is unable to pay for one week, the group will cover her costs either by making a special fund just for this reason or by making a communal contribution. Internal and external loans are made available for consumption or productive uses with no collateral demand. It gives women more courage to start their own businesses and break through social boundaries.

SHGs are crucial as a bridge for bringing various government initiatives to the doorsteps of rural residents. The government has discovered a powerful method to end poverty in the shape of SHGs. As a result, we can conclude that SHGs play a dual role in the processes of eradicating poverty and development by first acting as a change agent by enabling women to fight against all forms of atrocities. This is accomplished through the utilization of microcredit activities, which are an excellent tool for economic emancipation.

Women's participation in important institutions that affect decision-making is likewise underrepresented in India. Only 10.9% of the seats in the national parliament were held by women in 2012. Self-help organizations, which are made up of 10 to 20 rural women from the same village, most of whom are poor, are important tools for promoting women's emancipation. Members of these groups

save two-weekly or monthly dues and lend money to one another as a group. The self-help group approach was not developed by institutionally supported operations, but they did help to mainstream this approach in India and provide funding for self-help group promotion initiatives in states like Andhra Pradesh, Tamil Nadu, and Maharashtra supported by the Women's Development Corporation, a branch of the State Government devoted to advancing women's development (Parwez, 2013).

*C. Findings: Identification Of Common Barriers To The Empowerment Journeys Of Self-Help Groups*

Any women's development program's effectiveness is measured in part by how well it addresses the issues and needs of its participants. The primary players in any network for rural development and women's welfare are the "Member-Beneficiaries" of Self-Help Groups. The members who are registered in SHG programs as members already have the necessary financial resources to invest in their income-generating ventures and avoid being taken advantage of by moneylenders. Despite the fact that the Indian government has introduced numerous programs and offered subsidies, these women's socioeconomic circumstances prevent them from being able to profit sufficiently from the initiatives.

A quick assessment of the microfinancial services business in India reveals both the market's enormous problems and its numerous prospects. Although protective financial services are important for reducing poverty, they are insufficient for assisting people in escaping poverty. Therefore, it is necessary to provide promotional financial services, especially to help the poor improve their standard of living. It is alleged that microlending can also be harmful to the poor. The impact of a loan is strongly linked to the increase in income of microcredit borrowers; the poorer they were at the beginning, the less impact the loan had. Second, it is common for low-income microloan recipients to not advance to larger loans and, as a result, to successful small businesses. Although funding may initially be the main restriction for microenterprises, additional restrictions start to come into play as the businesses expand.

The multifaceted nature of livelihood promotion creates a wide range of potential objectives and interventions, and it necessitates an understanding of both specific households and businesses and the economic systems or subsectors in which they function. It is far harder to promote livelihoods than it is to create financial services that are delivered well. The SHG has stopped promoting livelihood. It might not be possible to use microcredit to support livelihood using such a method. SHGs share the difficulties and dynamics of other independent small organizations. It takes much effort and the right group to form new groupings. The dynamics at play in these small groups must be understood by processes, governments, funders, legislators, and resource suppliers. SHGs face three institutional challenges:

- 1) How to help existing leaders and social entrepreneurs while also developing new ones; at least one million SHGs will need assistance.
- 2) How can it be made sure the SHG remained independent and was not taken over by bureaucratic and political forces seeking votes or targets? Will the growing SHG movement be any better than earlier initiatives such as cooperatives at preventing this?
- 3) How can the SHG movement be supported so that it can go beyond the supply of financial services and help SHG members create a large number of livelihoods?

Some would argue that this is unacceptable for such small groups. Others could argue that creating jobs in India, at least for women, is necessary. Regarding credit, it was predicted that poor households used it for close to \$11 billion in 1998. A lot of the demand for credit among poor households is also unfulfilled, as evidenced by the rapid rise of self-help organizations and other community-based intermediaries. If credit were more easily accessible, its utilization would only increase. Supporting the expansion of community-based organizations and micro-producers would also help to increase demand because these groups will have more needs for loans and other financial services.

Women are among the poorest, most vulnerable, and most disadvantaged people. They must deal with a variety of issues as group members. Women's self-help groups are confronting numerous challenges. Women's movement outside the home is influenced by a number of elements in a country like India where the position of women is influenced by culture and custom. They struggle with issues

including lack of cohesiveness and inadequate information, among others. NGOs are increasingly taking on the role of self-help organizations that support institutions. Many non-profit organizations (NGOs) are founded with the intention of making money, therefore they often compromise on their vow to serve mankind, but this breeds corruption.

However, there are those who falsify information in order to obtain loans and other financial benefits and enjoy the fruits of some poor people. The self-help strategy is mostly for the poor and marginalized groups. A good group's homogeneity of members—defined as being from the same caste or similar economic backgrounds—is a defining characteristic of the group. Following that, the team members will work in cooperation to finish the task. One issue that some self-help groups have is a lack of unity among the members. The majority of successful self-help groups are run by women. Numerous factors influence how often women leave the house. In villages, it might be challenging for women to leave their homes. Male members will not let them go if they are ready. In the minds of male members, there is always some level of distrust. It took more than 20 years for SHG to become a well-known movement. In the beginning, when women left the home for their personal needs and for work, families did not welcome them, which frequently resulted in severe punishment. However, things are changing now.

The groups in that area should work together and coordinate. Then there will be room for improvement. Some self-help groups now have caste identities. Caste identification will be problematic if it emerges among self-help groups. Self-help groups are largely made up of uneducated, underprivileged people. They find banking procedures challenging. As a result, the Bank must make the loan-granting process simpler. Resources are scarce in some places. Since resources are limited, it is difficult to reach a wide number of target groups. Due to their illiteracy, it is challenging to educate rural women about the idea of self-help organizations. For self-help groups, a lack of cooperation between government organizations that support entrepreneurship, financial institutions, and non-governmental organizations is a challenge. Self-help groups are sometimes employed as puppets by the ruling party to spread their ideologies.

Furthermore, marketing is a major issue for them. Rural women find it challenging to compete with established private traders and multinational corporations in the age of globalization in terms of quality, labeling, beautiful packaging, etc. It can be challenging for SHGs to survive throughout the loan season in some regions where activity is seasonal. Rural women's SHGs have a lot of potential for their products, but their ability to reach a wider audience is constrained by a lack of understanding of market demands and the art of marketing manufactured items. SHGs made up of women work in a variety of industries.

Marketing is a learning experience for everyone in every industry. Women SHGs engaged in embroiling labor received export orders from Arabian and African countries. Despite this success, the SHGs are having a difficult time. This is due to the fact that they are heavily dependent on agents since they lack the confidence to engage in direct marketing or exporting. Additionally, they lack expertise in designing for exporting or direct marketing. Additionally, they lack expertise in designing for direct marketing. SHGs will experience the issue of inconsistent orders, in which case they will not receive an equal quantity of orders each month. The majority of self-help groups believe that the products' potential to be sold has been constrained by the weak marketing ties that exist. There aren't many places to sell their goods, and they lack the resources to stage a solo display.

In SHGs, the availability of credit may make women's workloads heavier, and men frequently have authority over the money that women make. Therefore, microcredit in Indian social contexts can maintain rather than change gender-based social structures. As a result, only programs that provide opportunities for women to develop a critical knowledge of cultural ideology can enable access to capital in the form of loans to be transformative for women entrepreneurs. In addition, domestic violence is one of the most common crimes against women which is inextricably linked to the perpetuation of patriarchy. Domestic violence refers to violence against women not only in matrimonial homes but also in a live-in relationship.

Domestic violence is recognized as a significant barrier in the path of women's empowerment and also skews the democratic setup of the polity. India has specifically legislated the Domestic Violence Act in 2005 to reduce the violence against women but the same has borne mixed results as of now (Chaudhary, 2013). There is still a significant disparity between the aims defined by the Constitution, legislation, policies, plans, programs, and related processes on the one hand, and the situational reality of women's status in India on the other. The most visible evidence of gender inequality is the pattern of gradually decreasing female population ratio over the past few decades. Gender inequality takes many different forms. Other aspects include social stereotyping and violence both at home and in society.

## 5. CONCLUSION

A bottom-up strategy for empowerment should be used because it recognizes the value of uniting women to confront their subordination. In development initiatives where they may discuss and decide what needs to be done for their growth, this strategy put women at the center. External organizations just serve as a resource to help women develop the abilities to gather resources and handle their projects. Women should not only be seen as targets or beneficiaries of developmental schemes, but also as participants and the agents of change within their community. Gender-mainstreaming in various community development projects remains a challenge since there's a strong link between caste and economic status in India. All marginalized groups are further exploited in the name of capital belonging to the ruling class/caste groupings. Earlier, women in India were facing problems like child marriage, dowry death, and other cultural restrictions that often led to gender-based violence. However, almost all the old traditional problems have been disappeared gradually from society but given rise to other new issues. Women are continuously facing many problems even after having self-confidence, individuality, self-respect, personality, capacity, talent, and efficiency more than men. They are facing problems in their daily life even after they are given equal rights and opportunities like men by the Constitution of India. While gender inequality has been a concern for Indian society, the majority of the time, women's difficulties and challenges specific to their life have been the focus of solutions. The persistent gender bias that underlies this societal gender inequity has not been seriously challenged. Affirmative action for women (providing them with more education, more economic and political opportunity) and equal pay for equal labor between men and women in the workplace, educational institutions, etc. have been the main focuses of measures to address gender disparity. These programs aimed to reduce gender disparity by empowering women through economic security or skill-building policies. As the patriarchal system is fundamentally rooted in all societal levels in the nation, this could not, however, change the attitude and perception of people about women.

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