

Women Empowerment in Rural Gujarat - A Case Study of Kaira Social Service Society

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Abstract

In a patriarchal society, where men enjoyed obvious superiority over women on the basis of their gender alone, one could only imagine the plight of women who were further poor, illiterate and belonged to minority classes. Ameliorating the position of these women was a herculean task and it required the efforts of an equally capable visionary. With this mission of restoring human dignity of the poor and marginalized through a process of empowerment, the Kaira Social Service Society (KSSS) was founded. The case indicates some initiatives taken by KSSS in the state of Gujarat (India) and focuses on its campaign of empowering women. The various activities undertaken as a part of this campaign and how they benefited the recipients was studied through personal interviews on the field (villages of Kheda and Anand districts of Gujarat). Overall, it seemed that women have started participating in income generating activities. Those women, who did not have any say in household or personal decisions, were allowed to share their views in these matters. Yet, due to the ingrained patriarchal system, women still did not take decisions independently. Women required permissions from their husbands or household members for several reasons. Hence, there is no denying the fact that empowerment has started but it definitely has a long way to go.

Keywords: Economic Empowerment, Household Decision-Making, Micro-Finance, Women Empowerment

1. Introduction

On April 1, 2014, as another financial year ended, Fr. Appavoo, the Director of Kaira Social Service Society (KSSS) was sitting in his office wondering the benefits which had accrued to the people who were served by the organization. This approach of course was very different from a Director sitting in a profit-making organization and wondering about the benefits accrued in the Balance Sheet. The difference aroused because KSSS was an NGO, a charitable welfare society. The aim was not to make profits but serve the society in the best way possible. However, as every organization requires some controls, it was crucial that in an NGO set-up, optimum allocation of resources be done as resources which came in the form of donations

were scarce. This required that the impact each campaign of KSSS had created be studied and future strategies be framed accordingly. He was particularly worried about the campaign "Empowering Women", since the objective was very close to his heart. He firmly believed that women needed a platform to showcase their talents and further said, "*The women were illiterate but with capacity building done by KSSS, they had begun to share radical ideas for self-development and improvement of their village. In the village of Salun in Kheda district of Gujarat, these women had come together and complained to the local authorities about sewage-related problems. It was solely due to their joint efforts that the Government took necessary steps and now the village enjoyed a better sewage system along with concrete roads. These women when united could make wonders happen.*"

The traditional Indian society classified people on the basis of various demographic factors like caste and creed,

** Cases are not designed to present illustrations of either correct or incorrect handling of administrative problems¹.

education and occupation. A great divide was also done based on gender. With the passage of time, the modern Indian society tried to shed several barriers of these classifications, but unfortunately, the patriarchal system still existed. Men gained supremacy over women based solely on their gender and it was naturally assumed that the woman's life had to be controlled by the men around her. Literate women were not allowed to take household decisions on their own, working women handed over their salaries to the male counterparts, the women married to the rich and affluent always relied on their husbands for any need. In this scenario, the plight of women who were further poor, illiterate and belonged to minority classes could only be left to one's imagination. These women clearly needed a helping hand. With this idea in mind the aptly titled campaign "Empowering Women" was started by KSSS before seventeen years. Fr. Appavoo slipped into the past for some moments and reminisced about the purpose of establishing the organization.

1.1 KSSS - The Beginning⁶

Gujarat had encountered a severe famine during the years 1965 to 1967. The situation deteriorated the condition of poor and the marginalized communities resulting in people suffering from severe hunger, diseases and children dropping out of schools. Moreover, there was a clear line of demarcation between the rich and the poor. The poor farmers were exploited as they had already mortgaged their land with the local money-lenders, and they could not come out of the debt trap. So, to rescue people from poverty, sickness, malnourishment, illiteracy and exploitation, a visionary, Rt. Rev. Edwin Pinto SJ, Bishop of Ahmedabad, came forward. He along with his team of committed Priests, Fathers, M. Herrero, A. Martinez, J.L. Lopetegui, Basil L. Parmar, C. Bastons and J. Garcia, established the Association "Kaira Social Service Society" by registering it on 3rd of February, 1967, under Bombay Public Trust Act, 1950 and the Societies Registration Act, 1860, having its registered office at Nadiad. The organization was grounded in the principles of Catholic Social Teaching which motivated people to work towards eliminating poverty and promoting justice. The Vision statement, to build a humane society where gospel values such as justice, equality, love and peace are nurtured and lived in harmony with nature reflected the basic philosophy of the organization. The Mission statement reiterated that the

human dignity of the poor and marginalized be restored through the process of empowerment.

Several objectives were identified, so that the services of the organization could be well targeted and the resources could be optimally allocated. Promotion of peace, justice and human dignity, promotion of gender equality, promotion of community participation, promotion of good governance, to be an inclusive organization and exercise a preferential option for the poor and marginalized and main streaming of HIV concept for better quality of life would be the agenda of programs launched by KSSS.

Having plotted the objectives, KSSS started working for the needy and underprivileged, irrespective of caste, creed, gender and religion in the districts of Anand, Kheda, Ahmedabad and parts of Panchmahal in the state of Gujarat. The organization also tied-up with other national and international agencies to improve the reach of their services.

2. Services⁶

KSSS had earned much recognition for its selfless work. Under the various initiatives taken by KSSS, programs like 'Aman Setu', 'Play for Peace', 'Navi Disha Na Panthe' had made notable contribution in the society.

2.1 Promotion of Child Rights

Ahmedabad was a victim of communal riots and on several occasions, this mindless violence had grave impact on the lives of its residents. Families were separated, and with most male members dead; poverty, hunger and illiteracy were the by-products. A deep rift had emerged between the Hindu and Muslim communities and this hatred was being passed on to the new generations. Children had no access to space or opportunities for their holistic development. They felt insecure, which also resulted in increased school drop-out rates. It was essential that these children be rescued from their terrible fate. So, the program 'Play for Peace' was launched⁴. The program which lasted for three years from February 2007 to June 2010, involved building self-confidence in children with the help of games, motivation camps and training sessions. The program catered to multiple objectives of building communal harmony as children from all religions were involved, strengthening the existing youth groups and empowering *women*. The impact was

analyzed and it was found that children had developed a sense of solidarity and security, and school enrollment rates had increased. The jobless youth registered themselves in the employment office and were exposed to different job opportunities. The women who were unable to access opportunities for self-development were organized into Self-Help Groups (SHGs) and trained for beginning some income-generating activities. Thus, the movement which had started with an aim in bridging the gap between different communities with the help of children gave multi-pronged results.

KSSS continuously strived for children's rights, with education being at the root of all their campaigns. The organization focused on enrollment and retention of children in school and gave special scholarships to girl children from the needy households. Children Parliaments were formed where children could participate and build leadership qualities. KSSS also tied up with several Government and Non-Government stakeholders to stop incidents of child trafficking.

2.2 Promotion of Health-care

Health was a primary concern for poor people, especially in the semi-urban and rural areas. KSSS delivered basic health care services through local dispensaries and also provided health education at community level. This made the people aware about several national and state level health flagship programs. Moreover, KSSS acted as a facilitator and linked the people to Government health services. KSSS was also instrumental in improving the lives of people suffering from HIV/AIDS. The Community Care Centers at Ramol and Hansol in Ahmedabad educated people about the disease and also counseled the people who were affected by the disease. The main aim was to reduce the stigma and discrimination associated with the people who were detected as HIV positive.

2.3 Drive for Good Governance

KSSS acted as a catalyst between the communities and local government authorities. By encouraging and training the women and marginalized communities, they had begun claiming their rights. Interventions such as social audit, panchayat budget tracking, community led monitoring of government run schemes, networking with national campaigns on right to food and right to education helped KSSS to strengthen good governance practices in target areas.

2.4 Promotion of Communal Harmony

KSSS jointly worked with all stakeholders, namely, the youth, women, children, NGOs, Government departments and religious leaders to promote peace and communal harmony. A special program called 'Aman Setu' was also developed for this purpose. The several activities included inter-religious fellowship meets (mediation, reconciliation and dialogue of religious leaders, Children's Peace Ambassadors, youth groups and Mashal Sanskriti Manchis (Street play groups). These activities helped in removing religious biases and spread the message of brotherhood.

2.5 Preservation of Environment

KSSS actively promoted activities for preservation of plants and trees and also helped the farmers in agriculture-related issues. This not only addressed the burning problem of climatic imbalance but also led to better food security and improvement in social and economic status of farmers and agricultural labourers. In addition to this, KSSS also provided relief and rehabilitation work in areas affected by natural and man-made calamities like floods, earthquakes, riots, etc. KSSS in partnership with Panchayats, Community based Organizations and other NGOs worked on several programs which educated the people on disaster management and made them more resilient to unexpected events.

3. Empowering Women

Women were a victim of social discrimination since years and hence, were a major target for empowerment. The core strategies adopted for this purpose were leadership development and capacity building by formation of women collectives. Women empowerment was taken up by KSSS in the year 1995 by launching the campaign of 'Mata Swasthya (health of mothers)'. Since then, the organization has not looked back on its efforts in the direction of strengthening women.

3.1 Working

KSSS began by organizing women in Self-help groups (SHGs), Mahila Mandals, and Cluster Federations. Women who belonged to the same neighborhood or community came together to form a group, and each group comprised of ten to fifteen members. Community

was taken as a base for forming groups since they already had a sense of cohesion and could work in a better manner towards enhancing their resource base through external linkages and take charge of their developmental activities. According to Ms. Meena Christie, program manager at KSSS and based in Anand office, *“Forming SHGs and training programs brought about a sense of unity in these women. After working collectively, they also developed self-confidence and a sense of independence. One could have an insight into Tuckman’s model³ for groups which involved processes of forming, storming, norming, performing and adjourning by looking at these SHGs. Hence, true to the case when the groups would start performing well which took about two to three years, KSSS would adopt a withdrawal strategy. SHGs would function autonomously and then gradually the women would be on their own.”* This actually summed up the working adopted by KSSS. Once the SHGs were formed, these women were given periodic training on several topics like health and sanitation, different vocations like sewing, poultry farming, embroidery, etc., leadership skills and nitty-gritty of Panchayati Raj. Most women were encouraged to start micro-enterprises and such SHGs were linked to NABARD and other banks. These banks then carried out their appraisal procedures and gave micro-credits to the SHGs. Loans were given on the basis of savings accumulated by these women. Repayment of loans was not an issue, because peer pressure worked as the biggest collateral for the bank. Non-repayment would scar the image of the SHG and none of its members would be eligible for another loan. So the members ensured that the loan amount be accounted properly and be repaid in time. Hence, KSSS mainly carried out the task of an animator, facilitating the linkages between women SHGs and banks. Fr. Appavoo had made it clear that KSSS would not provide micro-credits or handle any such funds because he said, *“If we start giving loans, gradually there would be a mission drift which has happened with many micro-finance institutions. Again, being a faith-based organization, people would make all kinds of excuses for non-repayment and financial discipline would be compromised. So, as an NGO, the role of facilitator and capacity builder is best suited to us”*. Padhi² validates this statement by pointing out that NGOs as microfinance institutions have had some success in facilitation and social intermediation, but there is little evidence of the fact that they have had much success in poverty reduction. Hence, the author recommended a synergistic relationship between the NGOs and banks,

with the former efficiently utilizing their strengths in social engineering and the latter focusing on pure financial intermediation. The author also indicated that of the dominant SHG-bank linkage models, 72% SHGs were formed by NGOs and directly financed by banks (Progress of SHG-Bank Linkage in India: 2002-03, NABARD, Mumbai, 2003). This could also be proved by looking at the growth trajectory of SHGs capacitated by KSSS and linked with banks (Refer Exhibit 1). In the year 2013-14, more than 11,000 women were mobilized in Self Help Groups and 800 plus SHGs were linked with Banks and Other Government schemes. Almost 90% women members of these SHGs were involved in Income Generating Activities. Loans worth Rs. 102,56,312 had been availed by 80% SHG members for various economic activities like agriculture, cutlery stalls, vegetable shops, tailoring, animal husbandry, etc. In 21 villages, SHGs had mobilized funds from Panchayat and successfully completed micro plans like Dhobi Ghats, Approach Roads, Sewage lines, Bus Stands, Anganwadi, Hand Pump, etc. Once the SHGs became self-reliant, KSSS gradually withdrew from these groups and set out to help other women.

3.2 Navi Disha Ne Panthe

A project titled ‘Navi Disha Ne Panthe’ was launched from April 1, 2007 till July 31, 2010 with multiple goals directed towards ensuring that women got separate social space of their own, women could gain control over their resources, and a women’s organization which was economically self-reliant, sustainable and functioned in a democratic manner could be developed. The project was targeted at 54 villages of Kheda and Anand districts of Gujarat state. Various strategies were identified to meet the goals. Micro-enterprises would be developed so that the people could improve their quality of life in a sustained manner. Economically self-reliant Village core committees would be formed which would cater to good governance in the village. The idea was to cover 80% of the target families in the village and organize them into SHGs. These SHGs would be strengthened and clusters would be federated so that they could develop better linkages with the local government for developmental purposes. Finally, the clusters would become self-reliant and work independently of KSSS.

The project did wonders in every sense. Around 950 SHGs started functioning actively in the targeted areas and about 350 SHG leaders were trained on the concept of core committee. About 55 Village Core committees

were formed consisting of representatives from SHGs, few active Panchayat members and key players of the village. The ratio of inter-loaning increased as more SHGs were linked with banks. 48 women started income generating activities and earned revenues of more than Rs. 15 lacs and around 200 women received benefits from the government schemes amounting to Rs. 23 lacs. Women from 20 villages came together to form Cluster Federations and started monitoring Ration shops and resource mobilization in schools. Hence, the impact of the program was tremendous and it was hoped that the same would be sustained even after completion of the project.

3.3 Primary Findings

A primary survey was done on 100 SHG members linked to KSSS using a structured questionnaire, which mainly consisted of client demographics, income level, loan details and statements pertaining to empowerment.

Key findings of the study (Refer Exhibit 2 and 3):

- 60% women had studied till grade VII.
- 70% women belonged to Muslim and Christian communities.
- 60% women were engaged in some economic activity.
- 60% women earned on an average Rs. 1500 and less per month.
- 66% women had spent up to 5 years as an SHG member.
- 93% women had undergone various training programs conducted by KSSS.
- While it was compulsory for everyone to save, 34% women had also taken loans.
- The major purpose for taking loans was for business development (24%).
- 94% women felt politically and legally empowered.
- 88% women agreed that they felt psychologically empowered while 86% women felt empowered in their family and inter-personal relations.
- Overall 47% women felt empowered (but not of a high level) after joining SHG and linking to KSSS and banks subsequently.

The findings in Exhibit 4 showed that of the SHG members who had taken training, 84% either agreed or strongly agreed to feeling empowered. This indicated that there was a positive impact of training programs on the level of empowerment of women.

The findings in Exhibit 5 showed that as the membership in SHG grew older, the feeling of empowerment became stronger. For women who were a part of SHG since 2 years or less, 34% were neutral on the empowerment benefits. However, as the tenure increased to 5 years and beyond, majority women agreed to feeling empowered.

3.4 Stakeholders' Say

3.4.1 Deena Parmar

Deena Parmar, a lady of about sixty years, born in Chaklasi in the Dalit community, married and settled for almost forty years in Bedva village of Anand district, was an apt example of political empowerment in females. She was barely twenty when she got married; her husband indulged in drinking and did not care for employment. So the responsibilities of the household rested on the shoulders of Deena. With four children, the going was tough but she had a 'Never Say Die' attitude. She took up tailoring work and somehow made ends meet. She did not compromise on the education of her children and as they grew up, they chose their careers. The result was that now her elder son was a driver in Mumbai and elder daughter was based as a baby-sitter in Israel. Both helped her financially. Having struggled hard in life and having to raise her family on her own, she took all income-related and household related decisions independently. But she had a bigger dream to chase. She stood for the Panchayat elections first in 1998, however, she lost.

Then she was introduced to the KSSS animator Ms. Nila. Nila told her to form SHG in the village and emphasized on the importance of savings. She joined reluctantly saying, "*I will save money but I will not attend meetings as I consider it a waste of time.*" But gradually, as KSSS started giving various trainings related to vocational needs, financial literacy, information of schemes launched by government, etc., Deena's interest increased. She started attending all meetings and all training programs. She began saving more money with the bank account in place. She was made aware of the Vruddha Pension scheme and Vidhya Sahay scheme launched by the government, which helped her financially. Moreover, she also benefited in terms of loans received from bank-linkage for setting up a grocery shop. Currently, her younger daughter also took a loan and invested in the venture, to expand the product portfolio. She also remembered an incident wherein her son had met with an accident and was hospitalized. The

expenses came to about Rs. 1,65,000 which was beyond her means. She immediately got help from KSSS donors and also the bank with which she was linked gave a partial loan to her, on the basis of her being a committed SHG member. Hence, as her financial needs were met with, she was motivated to move further. She solicited help and guidance from KSSS regarding the functioning of Panchayat and other programs helped her in improving her speech and made her self-confident. Moreover, the village was dominated by the 'Patel' community and so, people belonging to the lower communities like 'Dalits' were not entertained anywhere, not even at the village meetings. But due to interventions of KSSS, there was a reduction in discrimination and with SHGs; Dalit women would also collectively attend Gram-sabhas (village meetings with the Sarpanch).

In the year 2008, Deena again stood for elections, and won. Currently she was the deputy Sarpanch of the village and handled cumbersome tasks alone. She was entrusted with the responsibility of efficient allocation of grants given by the government and she took pride in stating that their village now had concrete roads, safe drinking water, better sewage facilities, etc.

3.4.2 Najma Diwani

Najma, a lady of forty years narrated her tale of independence. Born in Baroda, she finished her SSC and got married and came to Salun village in Kheda district of Gujarat. Living in a joint family of fifteen people, she had the least authority to take any kind of decision pertaining to self or family. She did not have the permission to move out of her home, nor was her opinion in any matter solicited, in spite of her being educated. Gradually, the circumstances changed.

KSSS started the SHG movement in the village in the year 2007, and Najma was introduced to the animator Ms. Tarlika. At the same time, Najma's family had also separated and she was settling down in the nuclear set-up. The concept of saving money and having a bank account lured her and she formed an SHG in the village. With the help of vocational training programs, she also started tailoring and selling garments, which earned her an average of Rs. 2000 per month. As a result, her income and savings increased. She became more self-reliant and started participating in decision-making process. Currently, as her husband did cutlery business and was away for days together, all kinds of decisions ranging from

small household purchases to renovating the house or purchasing an asset were taken by her. She attributed the increased decision-making power to trainings received from KSSS. With a twinkle in her eyes, she said, "*I take all decisions at home. Now for major decisions, my husband asks me.*" Her new found freedom also led her to freely move out of the four walls of her home. On the insistence of her husband, she became member of the Panchayat. She now actively participated in developmental issues related to her village and educated the other women on the various schemes introduced by the government.

She also became the leader of her SHG (Masiha Swa-Sahay Juth) and helped the other members get loans. She herself had taken education loans for her three children, from DCB bank but not through the SHG route. She believed that SHG was extremely beneficial as it united the women and they gained a lot of support and guidance by talking with each other and from training programs conducted by KSSS. However, she also pointed out the lacunae that when the money was needed in emergency, loans from this route were not available. Something needed to be done on this front.

3.4.3 Sumitra Makwan

Sumitra, a lady in late forties was eager to share her experiences with KSSS. Born in Ratlam, she married and settled in Nadiad district of Gujarat. She had basic primary education and was fearful even of talking at her home. Then one day, her husband lost his job as the mill in which he worked closed down. They had difficult times; nevertheless, Sumitra was committed to educating her children. She started working as a baby-sitter in nearby places. Yet, she could not save and any kind of saving at home would be spent under one or the other pretext.

Then, she came in touch with KSSS in 2007 and learnt the significance of savings. She became a member of the SHG and was linked to the bank. This was her first encounter with formal banking. She said, "*I never moved out of my home except for limited purposes. Now, I collect savings from SHG members and go on my own to the bank for depositing the same. I have become street-smart now*". With training on book-keeping, she was able to keep records of the group. Now, all her family members were earning and their combined monthly income was about Rs. 10,000. KSSS and bank linkage had empowered her financially, and she felt more secure and self-confident. She now wished to serve others and benefit others with

her experience. She confidently fought for other women, if she felt they were being oppressed. She expressed earnestly, *“It is acceptable if we don’t participate in others’ joys, but to participate in others’ sorrows is a must as humans”*.

3.4.4 Rekha Suthar

Rekha was born in Uttarsanda, studied till grade VII, got married in early twenties and settled in Salun village in Kheda district. She currently lived with her husband and two daughters. Her husband was a driver and would stay away from home days together. Rekha did tailoring and earned approximately Rs. 4000 per month. Although, the income was comfortable, she had the urge to progress in life.

When KSSS introduced the concept of SHG, she signed up as a member and has been the leader of Jay Gayatri SHG since three years. She liked the way savings was done and she could now decide on the usage of her own income and savings. The training on financial literacy helped her for the same. However, when it came to moving out of home, she still did not take the first step. Her husband would generally visit the market-place. She still required permission for visiting her parents, and she preferred to take approvals to satisfy her husband’s ego. Infact, she was happy that atleast her opinion was seeked in major matters of the household. When asked whether she would fight against injustice caused to someone, she replied, *“I can fight and I can speak, but I hold myself back in the fear of how my husband and in-laws would react afterwards”*. She acknowledged the fact that the SHG and the trainings were a good platform of exchanging ideas and information. She believed that this sharing had boosted her self-confidence and self-esteem, yet there were household matters where she had to grow independent.

3.4.5 Kokila Parmar

Kokila, born in a poor family in Kathlal never attended school. She got married and settled in Nadiad. She has

been living in this village for thirty-five years, her husband and elder son were drivers, and younger son was studying. Kokila herself practiced buffalo-rearing. She had three buffalos on her name, and she sold milk everyday to the nearby dairy. She would earn on an average Rs. 150 per day and an average of Rs. 100 would be spent in purchasing fodder for the animals. The household income came to around Rs. 6000 per month, which was just enough to meet the routine expenses.

She became the member of Jay Gayatri SHG formed by KSSS before two years. On her husband’s insistence, she also took a loan of Rs. 9000 for buying a buffalo. She claimed that the loan facility help her enhance the revenues. Moreover, the compulsory savings also boosted her asset-base. Yet, she did not find much difference as far as bargaining power in household decisions was concerned. Her role in the family had not changed much. She visited the Panchayat once, but only because the other women-members were also going. Although, the training programs had improved her knowledge, it had not helped her gain respect in her family. She felt that probably with the passage of time, she would be able to gain more confidence and speak out firmly at her home and outside.

4. Conclusion

Father Appavoo knew that KSSS had started rooting for women empowerment in rural areas, but the task was not a one-time project. It was a process which needed a change in the attitude of women as well as the men. Current year also, a lot of contribution was made in this area by KSSS, and data was collected so that the impact could be studied. Owing to the diversity of women, the level of empowerment also differed. The question now was to frame future strategies to create a deeper impact on women empowerment.

It was apparent that joining the SHG had benefited the women in terms of savings, exchange of information,

Table 1. Exhibits

Year	No. of SHGs	No. of women members	Savings mobilized (Rs.)	Loans outstanding (Rs.)
2010-11	668	7856	60,78,990	5,60,000
2011-12	678	8526	78,90,872	78,56,231
2012-13	701	8927	90,78,655	98,52,351
2013-14	809	11253	107,89,089	102,56,312

Source: Annual Reports.

Table 2. Demographics

		Frequency	Percentage
		n = 100	
Age	26 - 40	52	52.0
	40 - 60	48	48.0
Educational qualifications	Illiterate	6	6.0
	Primary	26	26.0
	Secondary	60	60.0
	Higher	6	6.0
	Secondary		
Caste and Community	Others	2	2.0
	Muslim	36	36.0
	Christian	34	34.0
	SC/ST and Backward Class	24	24.0
	Others	6	6.0
Economic Activity	Housewife	40	40.0
	Labour	22	22.0
	Handicraft	14	14.0
	Gruh Udyog	14	14.0
	Animal	2	2.0
	Husbandry		
	Others	8	8.0
No. of family members	Upto 4 members	30	30.0
	5-8 members	62	62.0
	More than 8 members	8	8.0
Average monthly income of respondent	Below 1500	60	60.0
	1501 - 5000	32	32.0
	5001 - 7000	6	6.0
	Above 7000	2	2.0
Tenure of membership in SHG	Up to 2 years	38	38.0
	2 - 5 years	28	28.0
	More than 5 years	34	34.0
Training programs attended	Yes	93	93.0
	No	07	07.0
Loan taken	Yes	34	34.0
	No	66	66.0
Purpose of loan	Business	24	24.0
	House construction	6	6.0
	Medical expense	2	2.0
	Others	2	2.0

Source: Primary data.

collective support in fighting against injustice and claiming their rights. As far as economic empowerment was concerned, women took care of the savings from their income and also decided on other usage of income. From the conversation, it was found that women's incomes were normally used for household purposes and children's needs. However, when it came to taking loans and deciding on the usage of loans, women relied on their husbands for decision-making. Similarly, routine household decisions might be taken by the women, but it was the men who visited the market for routine purchases. Most women were involved when major family decisions were being taken like renovation of house or purchase of a high-value item; although they were not key decision-makers. Similarly, most women were also involved in the decisions related to their children, viz. education, marriage, etc. Women did not assert any discrimination between son and daughter. Yet, the women acknowledged that increase in their income was responsible for status elevation at home. Moreover, these women had begun to think on their own and the training programs aimed at financial literacy, vocational training, health and hygiene had increased their self-confidence and sense of security in most cases. However, there were still some restrictions faced while visiting the parents' home or market-places. In some cases, women preferred seeking permissions, as this satisfied the male ego. Further, KSSS had been successful in bringing about political empowerment in women. Previously, the women sitting in the Panchayat were mere puppets in the hands of their male counterparts. But, with training on Panchayati Raj and formation of SHG, women learnt of their rights and duties. The women members of Panchayat became more active and the other SHG members now could collectively visit the local authorities and raise their voice against injustice or for developmental purposes. This kind of freedom was a dream for most women.

Hence, forming SHGs and linking them with banks, imparting training programs and creating awareness had definitely improved the condition of women in terms of empowering them psychologically and politically. However, some variables of economic, social and interpersonal decision-making were yet to be affected favorably. Now, with the Gujarat government declaring a separate 'Gender Budget'⁵ for the first time where all the women-centric provisions would be clubbed, all the energies were working in the direction of making Gujarat vibrant with the presence of empowered women. The path of empowerment has been paved but as Robert Frost puts

Table 3. Level of empowerment

Empowerment Parameter	Response	Frequency (n = 100)	Percentage
Economic Empowerment	Yes	56	56.0
	No	44	44.0
Social Empowerment	Yes	79	79.0
	No	21	21.0
Interpersonal Empowerment	Yes	86	86.0
	No	14	14.0
Psychological Empowerment	Yes	88	88.0
	No	12	12.0
Legal and Political Empowerment	Yes	94	94.0
	No	6	6.0
Overall Level of empowerment	Highly empowered	36	36.0
	Empowered	47	47.0
	Neutral	13	13.0

Source: Primary data.

Table 4. Cross-tab between training program attended and level of empowerment

		You feel more empowered after joining SHG				Total
		Strongly agree	Agree	Neither agree nor disagree	Disagree	
Training Program	Yes	36	42	13	2	93
	No	0	5	0	2	7
Total		36	47	13	4	100

Source: Primary data.

Table 5. Cross-tab between tenure of SHG membership and level of empowerment

		You feel more empowered after joining SHG				Total
		Strongly agree	Agree	Neither agree nor disagree	Disagree	
Tenure of membership in SHG	Upto 2 yrs	10	15	13	0	38
	2 - 5 yrs	12	12	0	4	28
	More than 5 yrs	14	20	0	0	34
Total		36	47	13	4	100

Source: Primary data.

it, “I have miles to go before I sleep”; so also, the women empowerment process has a long way to go.

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