



## An Overview Of Self Help Groups Of Women In Kachchh District Of Gujarat State.

NISHA U. GUSAI

Research scholar

Commerce

KSKV Kachchh university

&

Dr. HETAL S. SHAH

Assistant professor

JB Thacker commerce college, Bhuj- Kachchh

### Abstract:

Women are the backbone of society, and empowering them would accelerate social progress. They play a crucial role in family businesses, however, their contributions are often overlooked. In rural areas, women have traditionally handled agricultural production, domestic responsibilities, and childcare. Micro enterprises have enabled rural women in developing countries like India to achieve economic independence, particularly in areas with limited earning options. Educated rural women in India face significant challenges in achieving equal rights in a society dominated by men. The present study is carried out in Kachchh district of Gujarat State. The study is based on secondary data. The study investigates The study aims to assess the number of Self-help Groups (SHGs) in Kachchh district, evaluate women's participation, compare SHG growth rate with other Gujarati regions, and examine SHG distribution. Women entrepreneurs contribute significantly to the development of social economies, and they run a large portion of microbusinesses in developing nations. Rural women make a substantial, underappreciated contribution to their family businesses. In rural places, their primary responsibilities have always been childcare, household chores, and agricultural production.

### Key words:

Self-help Groups, Women Empowerment, Rural development, Women's social participation, Kachchh district.

### Introduction:

In practically every developing nation, including India, self-help groups (SHGs) are emerging as a key tool for empowering impoverished women. Self-Help Groups (SHGs) are associations of people from similar socioeconomic backgrounds, primarily women, who decide to band together to solve their shared issues in order to promote economic growth. It was made up of seven to twenty-five people with comparable socioeconomic backgrounds who shared hobbies, goals, and aspirations. The establishment of self-help groups (SHGs) serves as a model for empowering the general public, particularly women. By promoting skill development, independence, and financial stability, SHGs boost capital formation and the country's economic growth while encouraging members to launch small enterprises. It is tied to the eradication of poverty in particular, as well as rural development through women's empowerment. Self Help Groups (SHGs) are crucial because they greatly contribute to providing financial help to ignored areas in society, consequently improving living conditions and reducing poverty. Many household activities, such as old debts, marriages, events,

functions, and other emergency situations, are handled by women using SHG finances and loans. SHG women formed small companies and home industries perform investment activities. Women entrepreneurs in India confront challenges such as lack of funding, promotion of workplace offices, and social pressures. Administration agencies, NGOs, social researchers, analysts, and global offices are showing interest in addressing challenges related to business enterprise among Indian women. The development of female business visionaries can serve as a pathway for financial empowerment.

### How to work SHG:

‘All for all’ is the principle behind this concept. It is mainly concerned for the poor, echoing the principles of Gandhi Sarvodaya, “**for the people, by the people and of the people**”. In India, the Self Employed Women's Association (SEWA) introduced the idea of microfinance in 1972 by Ela Bhatt. In addition to promoting the growth of member-based organizations for low-income working women, SEWA sought to defend the economic, social, and legal rights of women. With more than 2.1 million members across 18 states, SEWA is a multistate organization today. The SEWA model is used by other women's self-help organizations, including the Maharashtra Annapurna Mahila Mandal and the Tamil Nadu Working Women's Forum. The Reserve Bank of India and the National Bank for Agriculture and Rural Development (NABARD) have also been instrumental in supporting SHGs. also birth SHG-BLP (self-help groups bank linkage programme) for banking operations of SHG women.

- **Size of the SHG and formation:**

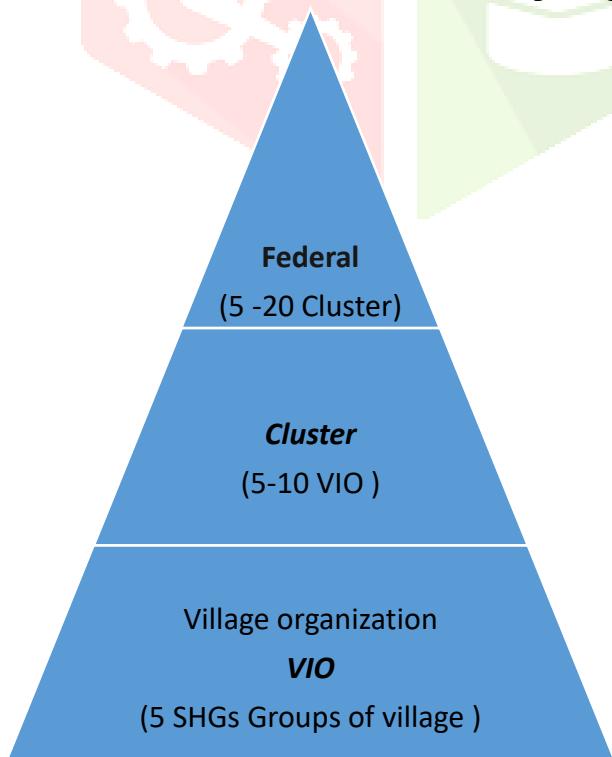
- 1) SHG members between 10 to 25, but mostly maximum 12 members in a groups.
- 2) Registration of the groups is not necessary.

- **SHG 5 Rules:**

- 1) Regular meetings.
- 2) Regular savings.
- 3) Regular inter loan.
- 4) Timely payment.
- 5) Up to date books of accounts.

**These are the sources of funding for SHGs,**

- 1) Members savings
- 2) Revolving fund (After 3 months of resolution = 30,000)
- 3) Bank loan (After 6 months of opening the account in the bank = 1, 50,000)



- With the groups of women also create VIO, Cluster and Federal. 5 groups SHG of any villages come together and form 1 VIO. 5-10 VIO became Cluster and 5-20 cluster became Federal. VIO helps in the credit activities, monitoring group performance, Micro credit planning and house hold investment plans to members.
- Cluster helps in strengthening of SHGs, Social action, village developments, support activities for members.
- Federal helps in supports to VIO, Secure linage with Govt. department, financial intuitions, Auditing of the groups, Micro finance functions.

## Literature review:

1. Mr. Bajabandhu Mallick, Dr. Ajayakumar Nanda (2024). **Women empowerment through self-help groups in Odisha.** International journal advance n engineering and management (IJAE) vol. 6, issue:24-33. The study was carried out in Odisha district. The main aim of the study was to assess the "Impact of self-help groups on women empowerment in kandhamal district in Odisha". Also researcher aims to analyze how SHGs contribute to the empowerment of the women in the religion. Here 100 women taken as a sample and samples collected with help of Simple random sampling technique was used for sample and for collection of data researcher used pre designed questionnaires. For data analysis researcher used percentage. Researcher found out that most of the SHG members are young women from underprivileged backgrounds. The have higher education level and income levels, which family support being the primary reason for joining SHGs. Women report increased decision in agriculture and other family activities.
2. Priti Khobragade, Ak Gauraha, H Pathal and VK Choudhary (2024). **Women empowerment through self-help groups in balod district if Chhattisgarh.** The pharma innovation journal, 13(7):184-189. This study was conducted in balod district. The main aim of the study was to assess the business performance of women self-help groups in balod district. Also researcher aimed to understand how these groups contribute to women's empowerment, financial inclusion and poverty alleviation in rural area. Researcher used purposive sampling technique for selecting respondents. Primary data collected through pre designed questionnaire and for the data analysis Mean, percentage and ratio are used. Researcher found out that all members are married and majority were between the age of 31 and 40 also literacy rate was 89.1%. SHG performed differently in the corporate world, with Maa Shakti SHG having the largest net profit. Obstacles included lack of business expertise, in short by SHG improved marketing skills, labeling, packaging and social media branding.
3. devi., Gupta gita, (2023). **Role of self-help groups SHGs in empowerment of tribal women a case study of sambalpur district Odisha.** The study aims to assess the sustainability and motivation of Self-Help Groups (SHGs) among tribal women, assess their socioeconomic empowerment, and determine how the National Rural Livelihood Mission (NRLM) program can empower them.1536 samples taken as a research purpose and for the collect responses with the help of Multi stage random sampling techniques used for collecting respondents and for primary data collection through questionnaire and interview methods. For Data analysis researcher used mean, S.D and Kolmogorow-Simirov & Shapiro-Wilk, ANOVA, chi-square test. Major finding of this study was to members can't increase their savings after join SHG. Members are more active in the group based activities, skill related training and investment activities. NRLM programs was very much help full to members in SHG activities and other managements.
4. Minaxi k Bariya, K.U. Chandravadia, N.B. Jadav, hansa patel, (2022). **Impact of self-help groups n empowerment of women.** Indian Res.J. Ext.Edu. 22(4):42-47. Main objective of this study was to know the impact of SHG members in amreli district of Gujarat state, women empowerment. This study was conducted between two groups SHG and Non SHG women. 90 SHG and 90 Non SHG respondents were taken for the study and here Researcher used purposive, multistage and random sampling techniques and also for research used Ex post facto design .data collected by personal interview. Z test was used for data analysis of the study. A study found that self-help Groups significantly improve women's empowerment with 40% of SHG members achieving medium levels of empowerment. they showed increased health consciousness, improved banking system understanding and self-sufficiency. The study highlights the importance of SHGs in rural areas.

## Research Gap:

After reviewing the above study, it is clear that many studies on women's empowerment have been conducted, as well as numerous studies on women in self-help groups, such as the benefits limit after joining SHG, microfinance, and so on, in various states and districts. However, there has been very little research on women in SHGs in Kutch, thus the researcher conducted this study with the Kutch district to determine how many SHGs exist in rural Kutch and how many members they had.

### Objectives of the Study:

1. To analyze the total number of Self-help Groups (SHGs) in Kachchh district.
2. To assess the participation of Women(Members) in SHG.
3. To compare the growth rate of SHG in Kachchh district with other region of Gujarat.
4. To examine the distribution of SHGs across different region of Kachchh district.

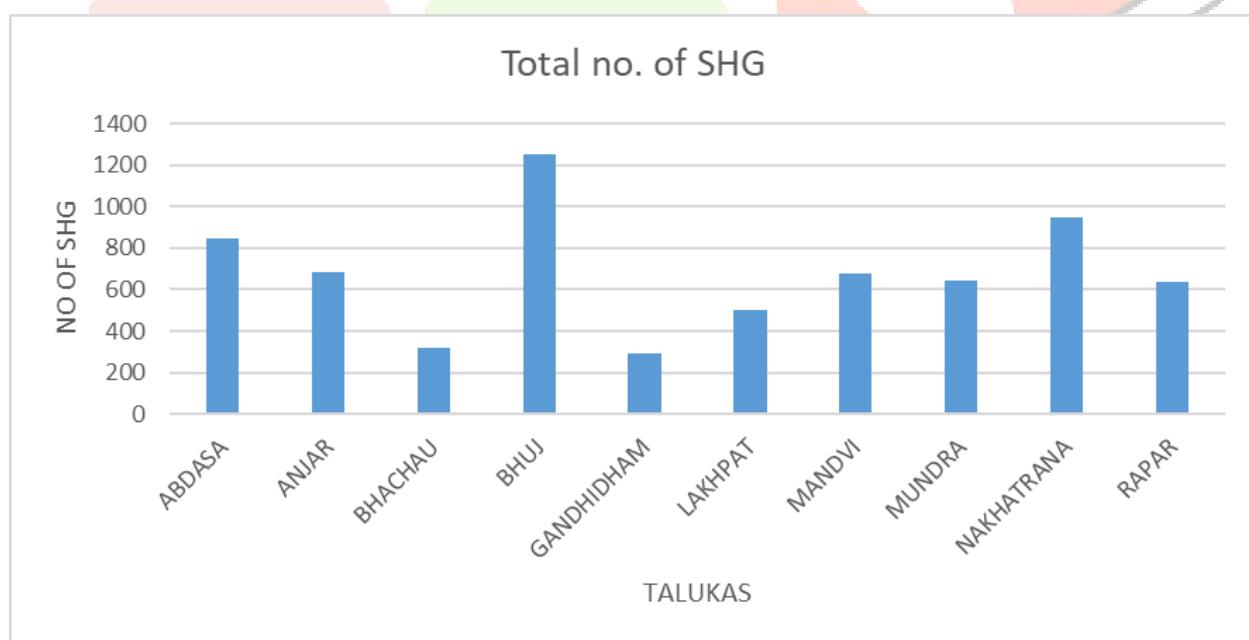
### Research methodology:

This study was purely based on secondary data involves descriptive and analytical approach. The data was collected through the website of NRLM (National rural live hood mission) and other government reports, journals, articles and newspapers. Data analysis with the help of charts and tables.

### Data Interpretation:

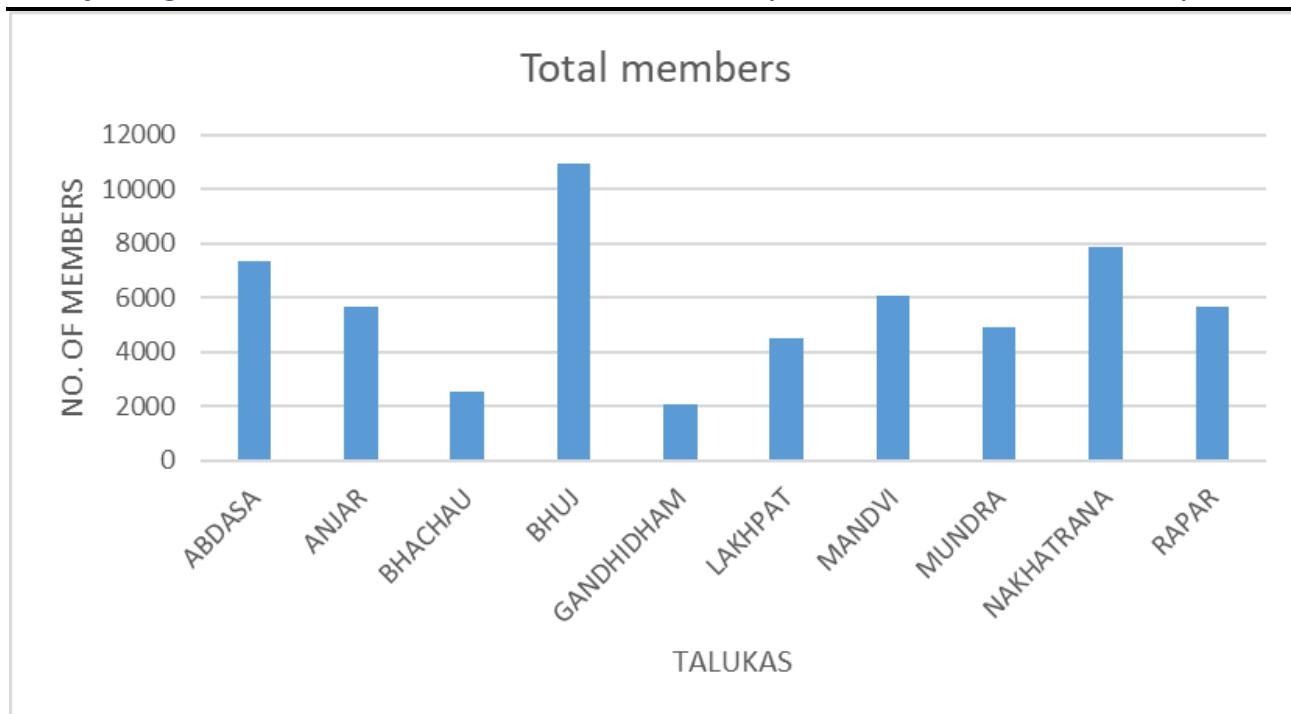
In Gujarat 2,75,147 self-help groups and total 25,85,545 members. Maximum self-help groups in West Bengal that 10,59,274. There are 33 district in Gujarat and out of these 33 district the highest number of 14,739 SHG is in Dahod, which is more than any other district in Gujarat. In Kachchh total self-help groups was 6795 and its total 57,669 members.

Sr.No.	Taluka Name (Block name )	Total no. of SHG	Total members
1	ABDASA	844	7373
2	ANJAR	687	5648
3	BHACHAU	317	2547
4	BHUJ	1251	10918
5	GANDHIDHAM	290	2091
6	LAKHPAT	502	4538
7	MANDVI	678	6094
8	MUNDRA	640	4924
9	NAKHATRANA	950	7849
10	RAPAR	636	5687
	<b>Total</b>	<b>6795</b>	<b>57,669</b>



**(chart 1)**

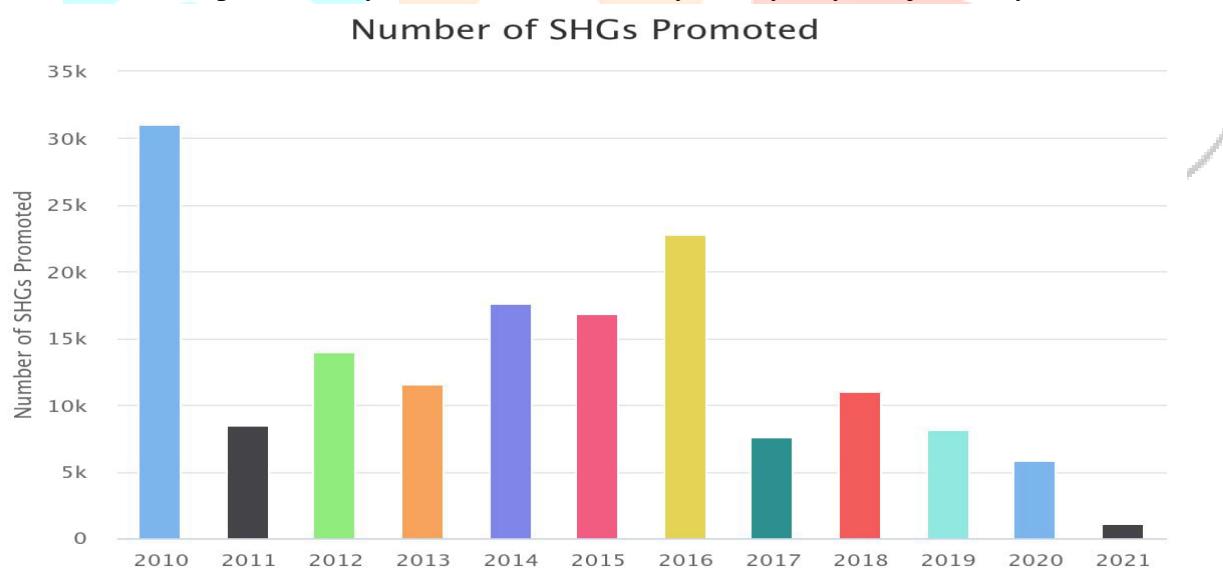
In above chart shows SHG of all 10 talukas of Kachchh district. Out of 10 talukas, Bhuj has the highest number of SHGs with 1251 and Gandhidham has the lowest number with only 290 SHGs. There is also 950 SHGs in Nakhatrana which shows good numbers.



(Chart 2)

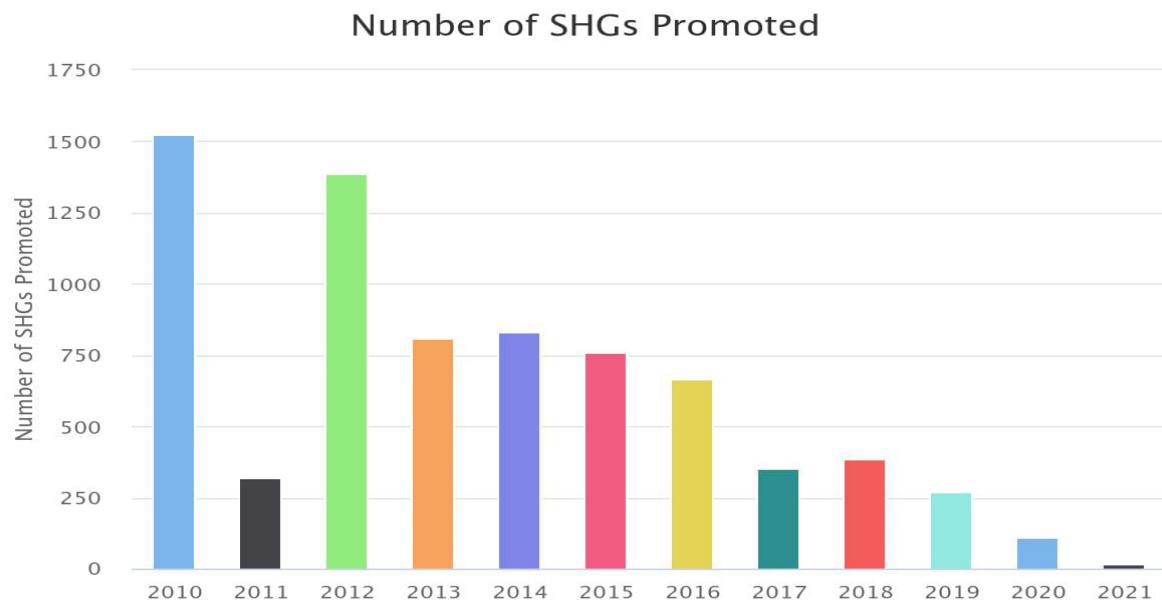
The above chart represents the No. of members (Women's) in self-help groups of Kachchh district with all 10 talukas.

The number of SHGs is large across India. From following chart and data is all over Gujarat state which show SHG promoted by DAY NRLM (Deendayal Antyodaya Yojana) in year 2010 to 2021.



(Chart 3)

The above chart is representing the data of self-help groups promoted in Gujarat in the year between 2010 to 2021. Above chart 3 show that the maximum 31,067 SHG groups were promoted in the year 2010, after that time have been no promote Self-help groups since 2010. The lowest SHG promoted in 2021 today's era. In between 10 years also in 2016 also higher promote SHG in Gujarat.



(Chart 4)

The above chart 4 representing the data of self-help groups promoted in Kachchh district between 2010 to 2021. As can be seen in the above chart 4 in 2010 maximum 1525 SHG promoted and also in 2012 that 1386 SHG promoted. lowest number in the 2021 that only 16 SHG.

#### Findings:

From the above data and charts here in this study found out that the in Gujarat maximum SHGs in dahod district. When we talk about the Kachchh district Bhuj has the highest self-help groups. Lowest self-help groups in Gandhidham. Also all over state highest self-help groups in west Bengal. In 2010 new groups and promote groups numbers was highest in Gujarat and same in Kachchh. After 2017 continues lowest SHG promote in this time period. Here researcher analyze that the awareness about SHG and also mainly new SHG making was lowest than the past decades. As per the population of women in Kachchh and also Gujarat self-help groups women numbers are less. Rural women not aware and less information about self-help groups was main reason. But as per the reports and also given data many SHG still going in investment activities and established home business.

#### Conclusion:

Self-Help Groups (SHGs) in Gujarat's Kachchh district empower women, promote socioeconomic growth, and strengthen communities. Above all data give us information about rural SHG and its members in SHG activities. Many women only join SHG to meet the house hold activities by receive funds and loan. Emphasizing skill development, microfinance, savings, and social welfare initiatives, SHGs empower women as leaders, challenge gender norms, and provide a platform for women to express concerns and fight for rights. Access to finance and financial knowledge have helped small enterprises grow, which has improved the financial situation of households. Their full potential is, however, hampered by issues including inadequate infrastructure, market connections, and education. Despite these challenges, Kachchh Self-Help Groups (SHGs) serve as a testament to the value of community-driven development and the transformative potential of women. Their ongoing success requires further assistance from governmental organizations and non-governmental organizations. Also the data gives path for future researcher.

#### References:

1. Mr. Bajabandhu Mallick, Dr. Ajayakumar Nanda (2024). **Women empowerment through self-help groups in Odisha.** International journal advance n engineering and management (IJAEM) vol. 6, issue:24-33.
2. Priti Khobragade, Ak Gauraha, H Pathal and VK Choudhary (2024). **Women empowerment through self-help groups in balod district if Chhattisgarh.** The pharma innovation journal, 13(7):184-189.
3. devi., Gupta gita, (2023). **Role of self-help groups SHGs in empowerment of tribal women a case study of sambalpur district Odisha.**
4. Minaxi k Bariya, K.U. Chandravadia, N.B. Jadav, hansa patel, (2022). **Impact of self-help groups n empowerment of women.** Indian Res.J. Ext.Edu. 22(4):42-47.

5. <https://nrlm.gov.in/outerReportAction.do?methodName=showIndex#gsc.tab=0>
6. <https://nrlm.gov.in/shgReport.do?methodName=showPage>
7. <https://www.nabard.org/Hindi/Default.aspx>

