



ANNUAL REPORT

2024-25

SAKHI SANGINI SANGATHAN



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Message from the team



This year marks the third year of Sakhi Sangini Sangathan functioning as an independent, women-led collective in Bhuj. Our journey has been one of transformation – of finding our voices, learning new skills, and building a strong identity both as a Sangathan and as individual leaders.

Our Sangathan is run through the collective leadership of local women who have emerged as confident, capable, and compassionate changemakers. Many of us had never operated a computer or managed programs before. Today, we handle administration, finances, and program planning with confidence. Several of us had left school at a young age, but being in positions of leadership has reignited our desire to learn.

Through this journey, our identity as leaders has brought us greater recognition and respect in our communities. We can now raise our voices more freely, and our confidence inspires other women to do the same. Our team functions as a collective – each of us compensating for the other's gaps and uplifting one another's strengths.

Today, when we look at the map of Bhuj, we see the footprints of our efforts – thousands of women we have reached and supported. This sense of responsibility fuels us to continue striving for their safety, dignity and empowerment, and an equitable society for all women.

Sakhi Sangini Sangathan has given us a platform to realise our dreams. Our next goal is to prepare a second generation of women leaders who will carry this collective vision forward – ensuring that the spirit of solidarity, growth, and empowerment continues to thrive.

“

“I had never used a computer or a printer before. The day I operated a printer on my own at our office, I was so excited and proud!” - Faridaben Padhiyar, leading the Microfinance Program.

“

“A few years back I gave my 10th board exams with my daughter. Now, I dream of pursuing an LLB.” - Shabanaben Pathan, Secretary and leading the Legal Aid Program.

“

“When I first joined the Sangathan, I began thinking about myself and my position as a woman. Gradually, my concerns grew to include women in my neighbourhood, and today I care about the empowerment of all women living in the city’s slum areas. My outlook has expanded from self to community to city.” - Hansaben Vaghela, President

”



Vision

A city where women and girls in slums enjoy holistic safety, exercise their rights and personal autonomy without hindrance, and advance their well-being through the collective leadership of women

Mission and Dimensions of Safety



In the past year, we deepened our commitment to promoting holistic safety for women by embedding it across all our programs and communications. Women's safety remains central to our mission—encompassing economic security, freedom from gender-based violence, bodily autonomy, and the right to safety as equal citizens. Our work focused on four key dimensions of safety i.e., Economic, Social, Bodily and as a Citizen.

Dimensions of Safety Explained 3

Economic Safety and Empowerment → Microfinance Program

What it is: This includes access to savings, credit, and support for sustainable livelihoods. Organising women into Self-Help Groups (SHGs) and facilitating linkages with the NULM, Banks and other microfinance institutions to help build economic independence.

Why it matters: Economic safety gives women control over financial decisions, reduces dependence on others, and strengthens their ability to negotiate within households and communities. It is often the first step toward broader empowerment, as it boosts confidence and autonomy.

Social Safety and Protection from Gender-Based Violence → Legal Aid Program

What it is: This involves increasing awareness of rights, offering legal counselling, and ensuring access to legal aid and support systems for survivors of violence.

Why it matters: It provides women with a space to voice their ordeals and offer mediation for issues not under the law's purview. Understanding and asserting their rights enables women to challenge discrimination and seek justice.

Dimensions of Safety 3 Explained

Bodily Safety and Autonomy → Health Program

What it is: This refers to women's control over their own bodies, health, and well-being. It includes access to information and services related to reproductive health, nutrition, and maternal care.

Why it matters: When women have bodily autonomy, they can make informed decisions about their health and future. It leads to better health outcomes for themselves and their families and reduces vulnerabilities to exploitation and abuse.

Safety as a Citizen and Access to Social Entitlements → Single Window System

What it is: This includes having identity documentation, voter registration, and access to government schemes for housing, food, health, and education. Our One-stop centre is focussed on facilitating this access.

Why it matters: Citizenship rights are the foundation of equal participation in society. When women are aware of and can claim their entitlements, they gain visibility, legitimacy, and the ability to advocate for themselves within the system.

Our Journey

2007: Followed by a research study on the socio-economic conditions of slum-dwelling women, KMVS established the Urban Cell to work in Bhuj city.

2008: 126 women were trained and linked to the Nagarpalika's door-to-door waste collection initiative, to generate employment among women.

2011-13: Livelihood and income generation initiatives with women, such as Home Manager, Catering, paper bag and pickle making.

2013: Hosted the first Sammelan (gathering) of all SHGs, that led to the establishment of Sakhi Sangini Sangathan, and its formal registration as a Society and Trust.

2014: In collaboration with Hunnarshala Foundation, Sakhi Sangini mobilised the community, under women's leadership, for housing in slum areas, through ACHR funding and the RAY.

2014-19: Work focussed on Microfinance for women and their capacity building, improving access to PDS and ICDS and organising of FSWs in Bhuj

2020-22: Amid the COVID-19 pandemic, Sakhi Sangini worked on the frontlines to ensure food security, safety, and continuity of essential services for its members.

2022: Sakhi Sangini Sangathan became independent of KMVS, beginning autonomous operations under the leadership of locally elected women leaders.

2023: Sakhi Sangini began working on 4 core themes- Microfinance, Women's Health, Legal Aid and the Single Window System

2024: Work with migrant women labourers became a core program of Sakhi Sangini Sangathan.

5 Our Approach



Door to door
outreach in areas



SHG formation



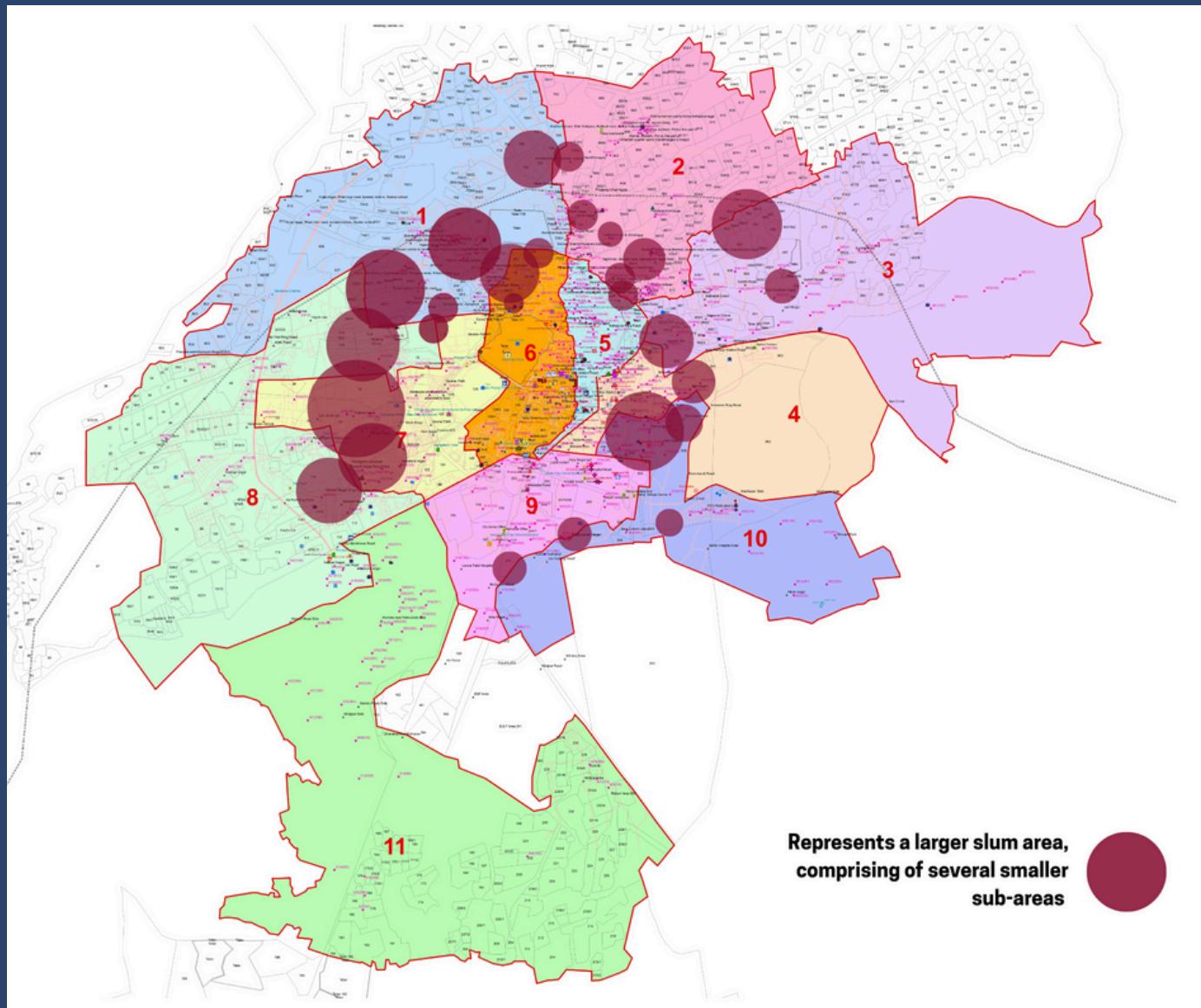
Thematic interventions
with SHG members

Self Help Groups
form the foundation
for our work as it
provides for a space
to regularly interact
with women and
develop an
understanding of
their socio-economic
questions



Our Reach

6



Total areas we
work in

56

New areas we
reached last year

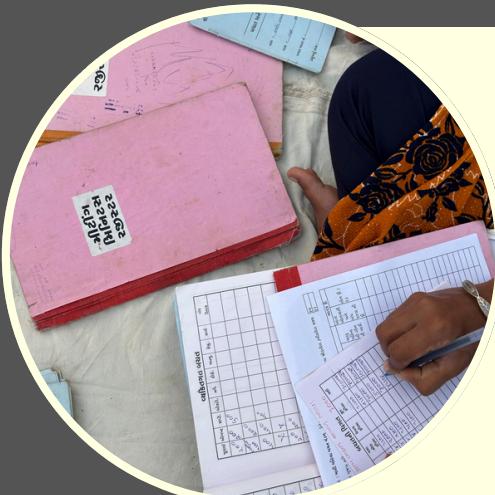
21

7 Numbers that matter

23

162

New SHGs Total SHGs
formed



67,24,600

SAVINGS

1,69,51,000

TOTAL CREDIT ACCESSED

40,59,000

CREDIT FOR LIVELIHOOD

82,62,200

REPAYMENT

23,83,100

INTEREST EARNED



Numbers that matter

145

Cases handled



363

Women reached for
reproductive health camps



1450

Services provided for
entitlement and social
security



IMPACT STORIES

8

The stories presented here offer a glimpse into both the breadth of our work and the unwavering resilience of women. Each narrative reflects a distinct dimension of safety, serving as a testament to the significant strides being made toward empowerment and holistic well-being.



Gangaben (72) has been making mehndi cones for 25+ years. Through her SHG, she began saving and took loans to scale production. She bought a machine and raw materials with the credit she accessed from her SHG and boosted her profits. Last festive and wedding season she took a loan of ₹30,000 to meet the demand. She attributes her growth and financial independence to her SHG.

Sharifaben (42) owns a booming Dabeli vending business in the city centre. She accessed a credit of ₹30,000 from her SHG to buy a second-hand cart and ingredients. Despite no prior experience, she perfected the recipe. With her son managing the cart, they now sell 200 Dabelis daily. Her SHG's timely support helped her become financially self-reliant and ensure a more stable family income.



Sherbanu (40), a single mother, was delaying a surgery for a cyst in her breast due to financial constraints. Sakhi Sangini's health team connected her to free care and surgery, arranged logistics, and ensured her treatment within 15 days. Today, Sherbanu is recovering well. The team's prompt intervention ensured she received critical healthcare without burdening her limited resources.

Program on Migrant Women

We began working with migrant women labourers in Bhuj last year after realising the precarious conditions they live in within Bhuj city. Following a study to understand their socio-economic conditions and the state of their safety, we set out to form SHGs comprising of these women.

Our aim → to organise them into the Sangathan and to facilitate wholistic safety for migrant women which would ensure a dignified life for them in Bhuj.

In 2024-25 we

- ◆ Organised several meetings with women to explain our objective for SHG formation
- ◆ Conducted awareness on labour laws and on women's reproductive health
- ◆ Registered 263 men and women on BOCW's e-Nirman portal and supported several in application for entitlements
- ◆ Trained 5 unskilled migrant women for floor construction and tiles fitting



10 Key Highlights

1

Supporting vulnerable women

Last year, Sakhi Sangini initiated a new process to identify the most vulnerable members within SHGs, recognising the critical need in understanding their socio-economic realities. To reach those most at risk, home visits were conducted, leading to the identification of women in urgent need.

A dedicated committee assessed cases and recommended financial support through Sakhi Sangini's welfare fund. As a result, assistance was extended to 11 women* for essential needs.

Alpaben Solanki and Madhuben Vaghela, who had been living in tarpaulin shelters for years, received ₹1,00,000 each, along with technical support from Hunnarshala Foundation, to construct permanent homes.

For Dhaniben Parmar, who lives with a disability, self-reliance was a long-held dream. She was supported with ₹25,000 to purchase a vegetable vending cart, weighing scales, and stock, enabling a sustainable livelihood.



“ *Alpaben, a member of Murlidhar SHG, lives in Ramnagri. She is a widow and a mother of 4 children. They had been living in a tarpaulin structure for many years. She was selected for extending the financial support for building a *pucca* house her and her children. This will help ensure their safety and dignity.

*The list of women supported can be found in the Annex

10 Key Highlights



2

Efforts towards building male-Allyship

We firmly believe that building a gender-just society requires the active engagement of all genders—not just women. Achieving true gender equality and justice necessitates involving men in these conversations and efforts. Therefore, over the past year, we conducted several meetings aimed at engaging young men from diverse communities.

The objective was to begin organising them into SHGs, with the long-term vision of transforming these groups into allies who actively support the women of the Sakhi Sangini Sangathan and broader city-based initiatives for gender justice.

Key Highlights 10

3

Exposure Visits

Over the past year, we organized two exposure visits aimed at fostering learning and cross-organizational collaboration.

1. Sakhi Sangini team travelled to Ahmedabad and visited older partner organisations such as Jan Vikas (Garima Project, Driverben Project), Sanand Bavla Sangathan, CSJ, Drishti Media, Saath Charitable Trust. We also visited SEWA and Sanchetna, forming new partnerships.
2. Another opportunity was facilitated for the young and emerging local leaders of the Sangathan, women's federations supported by ANANDI in Maliya and by Gramya Vikas Trust in Dwarka.

Both visits proved to be deeply educational and inspiring – not only for our team but also for the participating women leaders. They returned with valuable insights and practical ideas, several of which they have begun to integrate into their work. One such initiative is the formation of Area-Level Federations and Area-Level Committees within the Sangathan, introducing an additional tier of leadership and strengthening the organizational structure.



Key Highlights 10

4

Skill training

Women in construction are often confined to unskilled and physically strenuous work that is low paid. To challenge this, Sakhi Sangini and Karigar Shala, under HIC programme, conducted a 10-day training in floor construction and tile fitting for 12 women labourers. For the first time, many held tools, read measuring tapes, and laid tiles with confidence. The experience not only equipped them with semi-skilled expertise but also gave them a sense of pride and possibility—opening pathways towards dignity, higher incomes, and their recognition as skilled artisans.



11

Our Board

Co-opted members of the Board

Alka Jani

Ami Shroff

Krupa Dholakiya

Aruna Dholakiya

Aditya Singh

Elected members of the Board

Hansa Vaghela, President, Sakhi Sangini Sangathan

Shabana Pathan, Secretary,
Sakhi Sangini Sangathan

Geeta Maheshwari, local leader,
Sakhi Sangini Sangathan

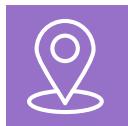
Kanta Buchiya, local leader,
Sakhi Sangini Sangathan

Amthu Thakor, local leader,
Sakhi Sangini Sangathan

Laxmi Gandher, local leader,
Sakhi Sangini Sangathan

Sharmili Parmar, local leader,
Sakhi Sangini Sangathan

CONTACT US



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**12, Nutan Society, near
Santoshimata Mandir, Bhuj,
Kutch, 370001**



Email Address

sakhisangini8@gmail.com



Website

SAKHISANGINISANGATHAN.ORG



Annex

1. Following is the list of women supported through Sakhi Sangini's welfare fund

Sr No	Name	Amount given	Purpose
1	Babiben Mohan Vaghela	₹20,000	Gola vending cart
2	Kantaben Buchiya	₹57,000	Son's education
3	Hiruben Buchiya	₹100,000	Housing
4	Khatija Khoda	₹30,000	Ration shop
5	Dhani Parmar	₹25,000	Vegetable vending cart
6	Gauri Solanki	₹30,000	Sewing machine
7	Vasantiben Goklani	₹40,000	Ration shop
8	Sahilaben Maniyar	₹50,000	Centring work
9	Gomtiben Vaghela	₹25,000	Ration shop
10	Apla Solanki	₹100,000	Housing
11	Madhu Vaghela	₹100,000	Housing
Total		₹577,000.00	

Annex

2. Financial reports of 2024-25

Sakhi Sangini Sangathan
 P. T Registration No. F-2433 (Kachchh)
 Address of Trust: 16-Yogeshwar, Near Gymkhana, Ghandhyam Nagar, Bhuj-Kutch
 Bank account No. of Trust for transaction of Foreign Contribution : N.A.
 F.C.R.A. No. : N.A. Date : N.A.

Income & Expenditure Account for the Year ended on 31.3.2025

Expenditure	Amount Rs.	Income	Amount Rs.
-To Expenditure in respect of properties	-	By Interest(Accrued/Realised)	
-To Establishment expenses	-	- On Securities	2,010.00
-To remuneration (in the case of a math)	-	- On TDS refund	6,837.00
-To the head of the math, including his house hold expenditure, if any.	-	- On Bank Account Saving	
-To legal Expenses	-		
-To audit Fees	22,000	- By Donation in cash or kind	
-To Interest on Loan (paid To Hunnarshala)	-	- Domestic	159,555.00
-To amount Written off-	-	- FCRA	
-To Miscellaneous Expenses- Bank Charges	15.00		
-To Depreciation	-	By Grant	
-To Amount T/f to reserve of specific funds	-	- Domestic	
Tr. Depreciation Reserve Fund	-	- FCRA	
-To Charity Cess	7,160		
-To Expenditure on objects of the trust (Specify if any from FCRA)	29,175	By Income from other sources	
(a) Education Activities-	-	Income from the activities of the Trust	
(b) Donation to other Trust	-	Resource Fees	16,000
(c) Medical Relief	-	Membership Fees	87,000
(d) Relief of poverty	-		
(e) other Charitable objects	703,939	By Deficit carried over to Balance Sheet	103,000
To Surplus carried over to Balance Sheet.			164,442
Total Rs.	733,114.00	Total Rs.	733,114.00

For and on behalf of the Governing Body

For, SAKHI SANGINI SANGATHAN


 (Ms. H. Janu)
 Trustees

Place : Bhuj - Kachchh
Date : 18/09/2025

As per our Report of even date.

For, Aditi Thacker & Associates.
Chartered Accountants




 (CA Aditi Thacker)
 Proprietor
 Membership No. 134280
 FRN: 141264W
 UDIN: 25134280BMKRC54373

NOTE: Presented is the financial report of Sakhi Sangini. All project funds are being routed through KMVS

Annex

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Sakhi Sangini Sangathan
P. T Registration No. F-2433 (Kachchh)
Address of Trust: 16-Yogeshwar, Near Gymkhana, Ghandhyam Nagar, Bhuj-Kutch
Bank account No. of Trust for transaction of Foreign Contribution : N.A.
F.C.R.A. No. : N.A. Date : N.A.

Balance Sheet as on 31 March 2025			Amount Rs.
Funds & Liabilities	Amount Rs.	Assets & Properties	
(I) Trust Fund or Corpus			
Opening Balance			
Tr. from I&E A/c			
(II) Other Earmarked Fund			
- Depreciation fund			
Opening Balance	35,218		
Tr. from I&E A/c			
(III) Current Liabilities			
TDS Payable			
(IV) Income & Expenditure A/c			
Opening Balance Dr.	6,000,738.00		
Income & Expenditure A/c- For the year			
Total Rs.	6,035,956.00	Total Rs.	5,700,779.00

The above balance sheet to the best of my/our belief contains a true account of the funds and Liabilities and of the property and Assets of the Trust.
 For and on behalf of the Governing Body

For, SAKHI SANGINI SANGATHAN


 (Ms. Alka Jani)
 Trustees

Place : Bhuj - Kachchh
 Date : 18/09/2025



As per our Report of even date.

For, Aditi Thacker & Associates.
 Chartered Accountants


 (CA Aditi Thacker)
 Proprietor
 Membership No. 134280
 FRN: 141264W
 UDIN: 25134280BMKRC54373

NOTE: Presented is the financial report of Sakhi Sangini. All project funds are being routed through KMVS