

PRAYAS

EMPOWERING CHANGE, ENVISIONING SUSTAINABLE TOMORROW

ANNUAL REPORT 2023-24



Thank You

At SUVIDHA, every milestone we achieve is a testament to the collective efforts of individuals and organizations who believe in the power of change. This year has been an incredible journey of impact, and it would not have been possible without the unwavering support and trust of our donors, partners, volunteers, and the communities we serve.

To our **donors**, your generosity fuels the dreams of those striving for a better future. Your contributions not only sustain our projects but also bring hope and opportunity to countless lives.

To our **partners**, your collaboration and shared vision have amplified our reach and deepened our impact. Together, we have turned challenges into opportunities and aspirations into reality.

To our **volunteers**, your dedication, compassion, and tireless efforts inspire us every day. You are the heart of SUVIDHA, embodying the spirit of selflessness and service.

To the **communities**, your resilience, trust, and determination drive us to work harder. You are not just beneficiaries but co-creators of the change we seek to build.

As we reflect on the year, we are filled with gratitude for every hand that has joined us in this journey. Together, we are not only transforming lives but also building a legacy of sustainable development and empowerment.

Thank you for standing with SUVIDHA. Let us continue this journey of hope, dignity, and progress—one step at a time, together.

With heartfelt gratitude,
The SUVIDHA Team



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CHARTING OUR PATH FORWARD

MESSAGE FROM THE CEO

I am delighted to present SUVIDHA's annual report for the year 2023-24 as a reflection of our unwavering commitment towards "Empowering Change, Envisioning a sustainable Tomorrow". The year has been marked with resilience, dedication and progress with transformative impacts bringing us closer to our vision of a sustainable future for all.

It fills me with immense pleasure to announce that **SUVIDHA** initiated several new projects in the reporting year. With this dedication and zeal to work for the betterment of lives of rural people, we have been able to reach **350764** households and impact the lives of **1586433** individuals through our initiatives.

SUVIDHA's focus on sustainability has driven us to explore innovative solutions in agriculture, climate resilience, education and livelihoods. Our climate initiatives have positively contributed to reducing an estimated CO2 eq. of **88843** MT/year of carbon emissions, preserving natural resources by saving approximately **48617** tons of fuelwood and fostering resilience in communities vulnerable to climate change.

We also feel proud to share that, in 2023-24 we were able to work in the realm of education, helping almost **8586** students enhancing their overall growth and studies through diverse methods.

The livelihood initiatives continue to stimulate economic growth in rural areas, fostering entrepreneurship and creating sustainable enterprises benefitting **11700** households and enhancing their incomes to the tune of **Rs. 3.75 Cr** in the reporting period. By investing in skill development and infrastructure, we are laying the foundation for long-term prosperity and self-reliance within these communities. SUVIDHA taking forward its flagship program on sustainable agriculture worked with **47370 farmers in 72,444 Acres** in the reporting period, enhancing farmer capacities and implementing sustainable practices for better soil and harvest management resulting in overall livelihood upgradation of the farmers.

Our mission remains steadfast to deliver sustainable, scalable solutions that address the most pressing challenges of our time. I want to take this opportunity to express my heartfelt gratitude to our dedicated team, partners, donors, and the communities we serve. It is through your relentless support that SUVIDHA continues to make meaningful strides in the development sector towards a more sustainable and equitable future.

Sincerely
Deepak Pandey



DEEPAK PANDEY
CEO-SUVIDHA



ABOUT SUVIDHA

Nestled in the breathtaking Himalayas, Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA) has been a catalyst of change since 2004. With a heart dedicated to eradicating poverty, unemployment, and illiteracy, we empower local communities through sustainable agriculture, women's empowerment, education and accessible healthcare and put our efforts to work on climate change mitigation. Our pioneering research has challenged conventional farming practices to combat hunger while restoring dignity to farmers.

Guided by our core values of respect, stewardship, ethics, learning, and innovation, we are not just an NGO; we are a movement committed to uplifting villagers and fostering sustainable development. Our dedicated team alongside passionate volunteers and partners work tirelessly to create transformative, replicable models that breathe new life into personal, social, and environmental landscapes.

This year, as we reflect on our journey, we are inspired by the stories of resilience woven into the fabric of our communities. From revitalizing local economies to nurturing the next generation of leaders, our efforts are designed to ignite a sense of agency and hope. At SUVIDHA, we believe that every small step leads to monumental change, crafting a future where communities not only survive but thrive.

VISION

To become instrumental in bringing long term Social, Economic and Environmental changes to create a resilient future and betterment of communities.

MISSION 2030

To drive global sustainability by enabling over a million farmer households to thrive in their local rural economies by 2030, with doubled household incomes, improved livelihoods, and better quality of lives through a transition to climate- smart agriculture, clean energy and efficient natural resource management practices, women empowerment and smart education.





OUR REACH

THEMATIC AREAS AND COVERAGE



105+ Projects



22 States



93 Districts



19 Aspirational Districts



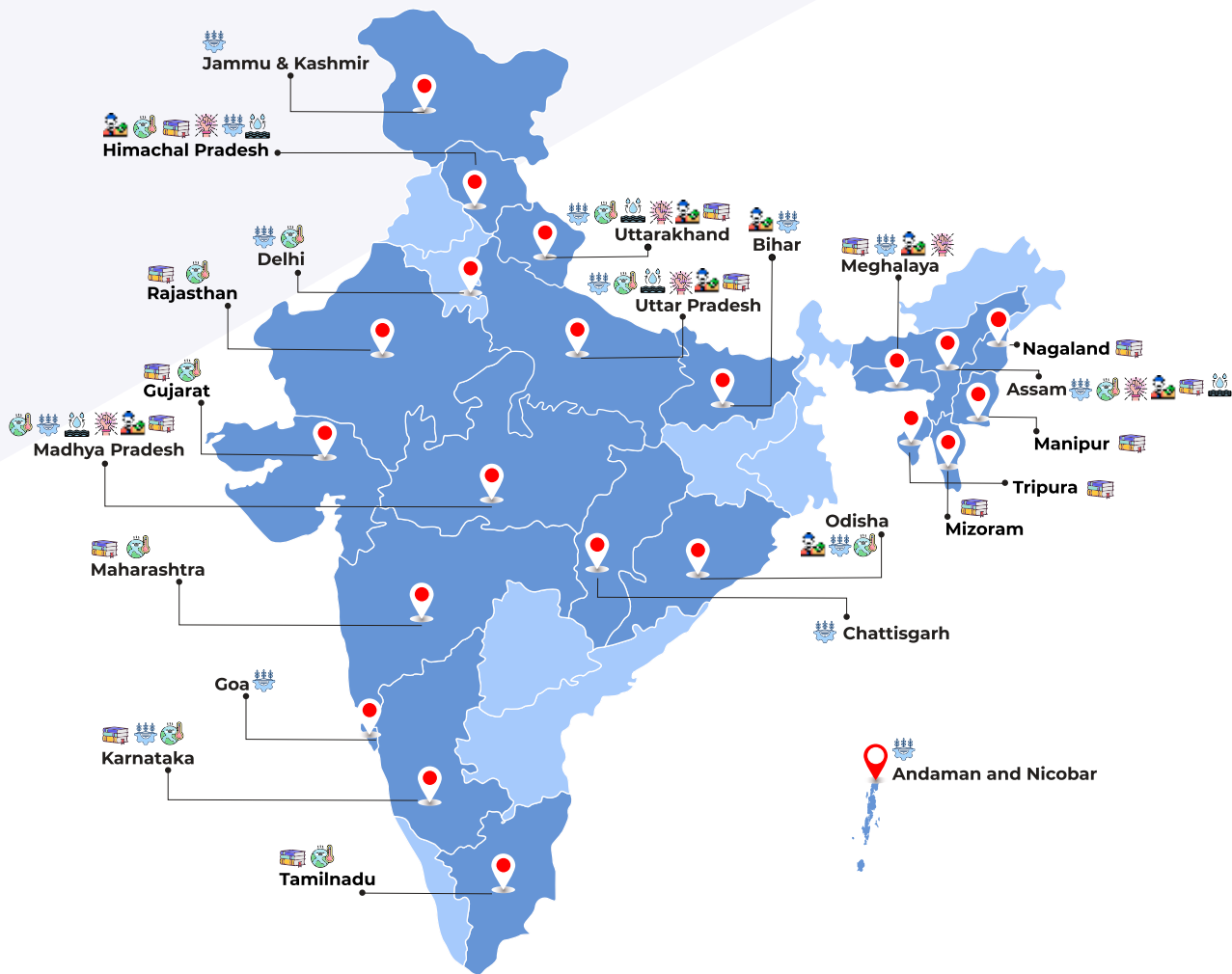
5187 Villages



3,50,764 Households



15,86,433 Individuals



Sustainable Agriculture



Natural Resource Management



Women Empowerment



Climate Change & Biodiversity Management



Promotion Of Alternative Livelihoods



Education and Health

SUSTAINABLE DEVELOPMENT GOALS



SUVIDHA'S 5E Approach

At SUVIDHA, we believe in the power of community, weaving a tapestry of hope and resilience that transforms the lives of the most vulnerable among us. Our journey begins with a collaborative spirit, inviting community members to join us in the dance of project planning, execution, and monitoring. Together, we illuminate the path forward, ensuring everyone understands the vision and feels a profound sense of ownership over the assets that emerge from our collective efforts.

In the heart of our approach lies the community-driven selection of beneficiaries. Local voices rise, shaping the criteria of vulnerability, and their choices echo the true needs of the community.

But we don't stop there. With an unwavering commitment to sustainability, our robust exit strategy ensures that the seeds we plant today blossom into lasting impact tomorrow. We empower communities to carry the torch of progress long after our intervention ends, nurturing a legacy of support and growth that will endure for generations. Together, we are not just building projects; we are crafting futures filled with possibility.



ENGAGE

- Identifying the needs and preferences of the community utilizing Participatory Rural Appraisal (PRA) methods.
- Mobilizing the community and creating a sense of ownership.



EMPOWER

- Imparting knowledge and skills through training, workshops and exposure visits.
- Encouraging autonomy and decision making.
- Promoting confidence and self esteem



ENABLE

- Establishing supportive policies and procedures
- Facilitating necessary tools, equipment and funding.
- Promote knowledge sharing platforms.



ENTERPRISE

- Identifying market trends and emerging technologies.
- Conducting feasibility studies and risk assessments.
- Linking with market.



ENHANCE

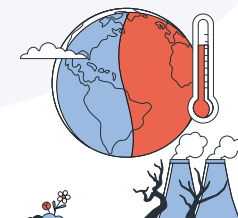
- Defining and tracking Key Performance Indicators (KPIs) and metrics.
- Soliciting feedback from stakeholders for process improvement.
- Taking corrective action and upscaling

→ A Glance at 2023-24

88,843 Carbon Emission
Reduction (MT)

48,617 Fuelwood Saving
(MT)

CLIMATE CHANGE & BIODIVERSITY MANAGEMENT



SUSTAINABLE AGRICULTURE

47,370 Farmers Benefitted

72,444 Area Covered (Acres)

8,586 Students & Children
Impacted

101 Schools & ICDS Impacted

EDUCATION AND HEALTH

8,100

Individuals Impacted



NATURAL RESOURCE MANAGEMENT

630 Area Covered (Acres)

19.19 Water Conserved Annually
(million liters)

11,055 Women Empowered

WOMEN EMPOWERMENT



ALTERNATE LIVELIHOOD

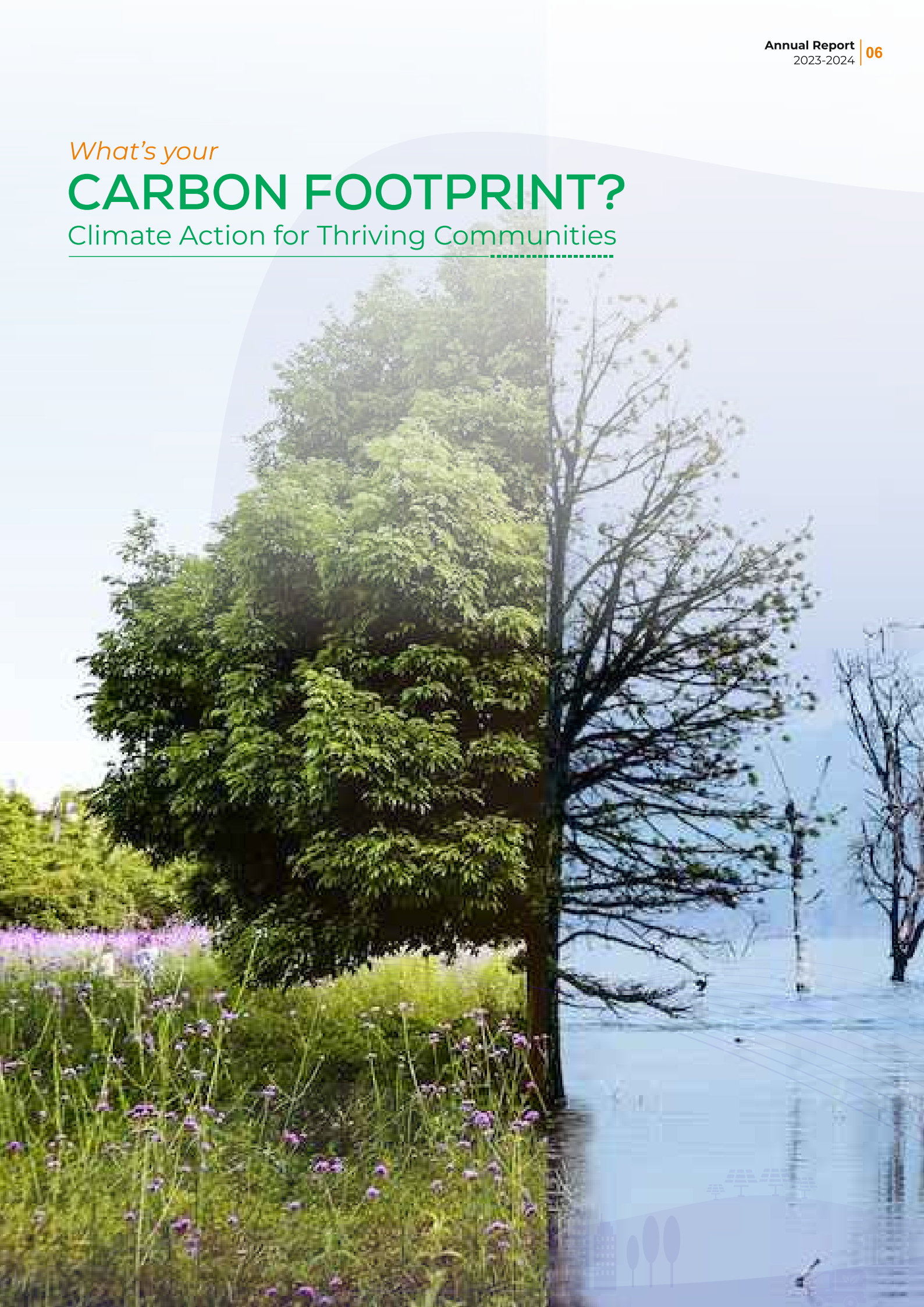
11,700 Households Benefitted

3.75 Cr Revenue Generated (Rs.)

What's your

CARBON FOOTPRINT?

Climate Action for Thriving Communities





THE LOOMING CRISIS

Climate change, a relentless juggernaut, threatens to unravel the very fabric of life. Reports like the IPCC's Sixth Assessment Report paint a stark picture: rising global temperatures, erratic weather patterns, are disrupting ecosystems, jeopardizing food security, and displacing millions. **The Government of India has acknowledged the threat and vulnerabilities that it faces and is committed achieve net-zero emissions by 2070.** Initiatives like the National Action Plan on Climate Change (NAPCC) outline eight National Missions on climate change, focusing on areas such as clean energy, enhanced energy efficiency, sustainable agriculture, sustainable habitat, Green India, Himalayan ecosystem conservation and Strategic Knowledge for Climate Change.

The Plight of Rural Communities

In the fight against climate change, a critical battleground emerges in the rural heartland, particularly those nestled amidst rolling hills and verdant landscapes. fuelwood for cooking and heating, creates a vicious cycle. Women, bear the brunt of this drudgery, spending countless hours collecting firewood.

Furthermore, limited access to water purification facilities creates another challenge. The only way to ensure safe drinking water is through boiling, which not many households chose to opt for and even if they do, this adds to the fuelwood consumption burden. Breaking this cycle is imperative for the well-being of these communities and the environment as a whole.

Since Inception



SDGs

Covered under the Theme



BREAKING THE CYCLE

Clean Development Mechanism (CDM) technologies are specifically chosen to address the challenges faced by the rural communities. The success of Clean Development Mechanism Techniques lies in their ability to deliver measurable and verifiable emission reductions while fostering economic and environmental co-benefits for the host communities.

Outcomes of Clean Development Mechanism:



Carbon Mitigation by Providing Alternative Fuel Sources



Reduced Fuelwood Consumption



Accessibility to Safe Drinking Water



Harnessing Renewable Energy



Social and Economic Empowerment by Reducing Women Drudgery

It is imperative to tackle the difficulties encountered by rural communities on a daily basis by implementing solutions that promote a healthier lifestyle and establish environmentally friendly and sustainable infrastructure.

A BREATH OF FRESH AIR

Clean Energy Transforming Women's Lives while Protecting the Planet

For generations, rural women have shouldered the burden of collecting fuelwood, trekking long distances through challenging terrains, only to cook in smoke-filled kitchens. This fuelwood not only harms their health by filling their lungs with smoke but also damages the environment, as deforestation drives indoor pollution and contributes to the climate crisis.

ILLUMINATING LIVES

The Solar Way

Under its CDM interventions, SUVIDHA is making significant strides in advancing solar energy solutions to bring light to underserved regions. Through the solar electrification of schools, public spaces, and communities, we are addressing critical gaps in access to reliable energy across diverse geographies.

This initiative extends beyond mere lighting—it empowers rural communities by enhancing safety, improving mobility, and fostering harmony. By reducing conflicts and creating brighter, safer environments, SUVIDHA's solar interventions are not just illuminating spaces but transforming lives with sustainable energy solutions.



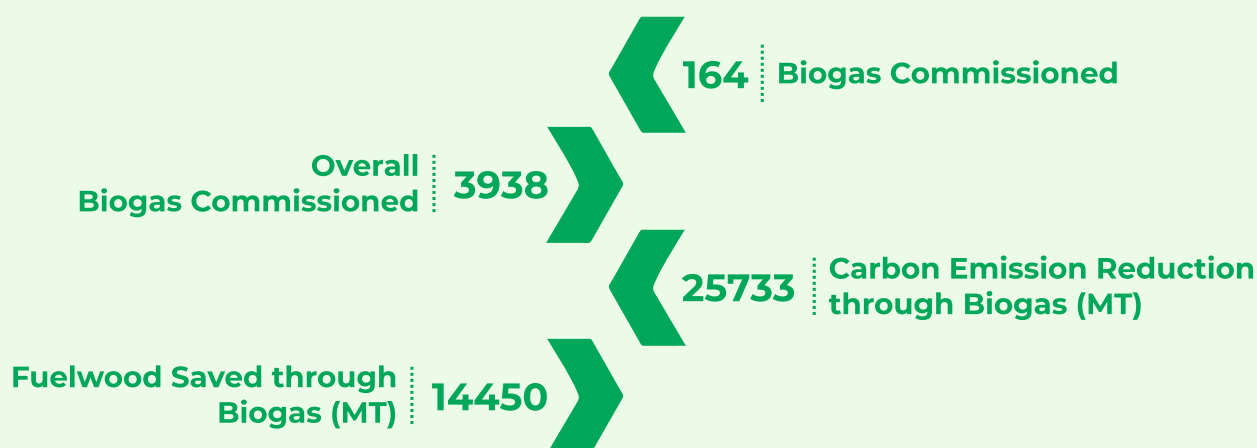
A LIFE WITH DEENBANDHU BIOGAS

100% Fuelwood Saving

To break this destructive cycle, replacing the smoke-filled air in homes with clean energy while allowing forests to heal and the climate to stabilize, the Deenbandhu Biogas Plant are installed in rural households. The model utilizes cow dung, a readily available resource in rural areas, to produce clean cooking fuel. Beneficiary selection is conducted through community meetings, focusing on the most vulnerable households in fuelwood-dependent areas of Uttarakhand, Himachal Pradesh, Assam, Odisha and Madhya Pradesh. This intervention produces digestate, a valuable fertilizer that enhances agricultural productivity. Households are chosen based on the availability of sufficient cow dung to ensure optimal biogas plant performance.



A Glance at 2023-24





REDEFINING TRADITIONS WITH IMPROVED COOK STOVES

Up to 70% Fuelwood Saving

Improved Cook Stoves (ICS) are designed based on local conditions and supplied to households without livestock. These stoves aim to reduce fuelwood consumption by up to 70% and significantly lower indoor air pollution, improving the health of women in particular. Additionally, they contribute to environmental conservation by reducing deforestation and carbon emissions.

A Glance at 2023-24





BEYOND BOILING

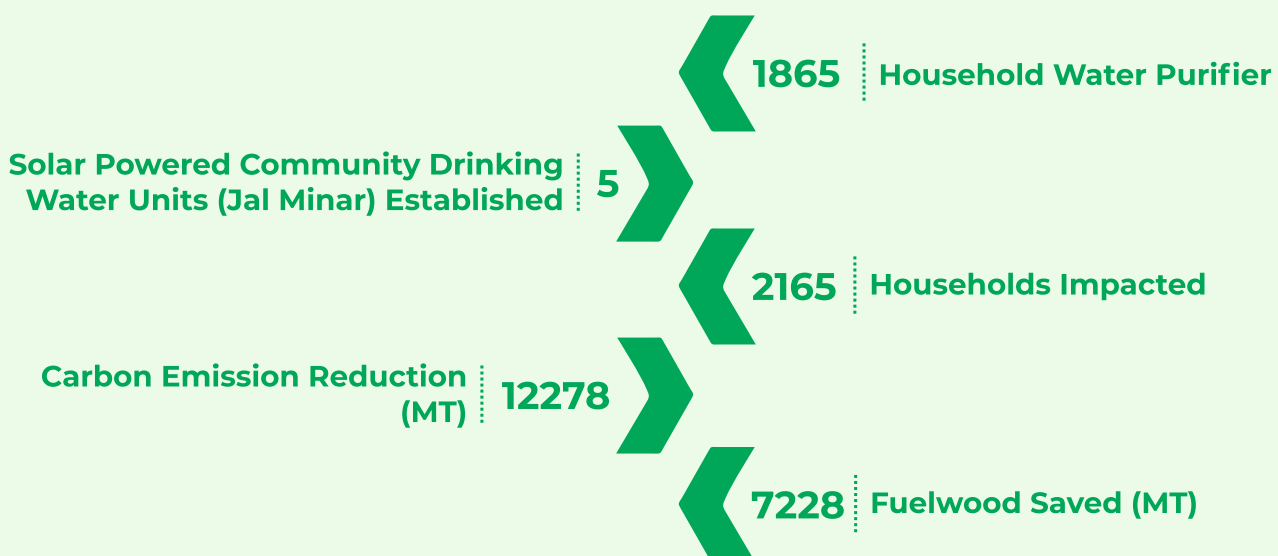
Clean water and a greener future

In rural areas, drinking contaminated water is a daily struggle, where every sip poses a risk of illness and despair. Despite India having 4% of the world's freshwater resources, over 70% of its surface water is unsuitable for human consumption, according to the Asian Development Research Institute. Inadequate water supply, poor sanitation, and lack of hygiene lead to preventable illnesses and loss of lives, underscoring the need for effective water resource management and awareness about hygiene.

To address the challenges of contaminated water and increased use of fuelwood for boiling water, **Ceramic Water Filters** offer a life-changing solution for households in rural areas. These filters provide a cost-effective and sustainable method of purifying water, eliminating harmful contaminants without the need for boiling. This ensures safer drinking water and also reduces the dependency on fuelwood, alleviating environmental stress and indoor air pollution caused by smoke from boiling water. At the community level, **Jal Minars**, solar-powered water systems tapping underground water sources, reducing dependence on fossil fuels, cutting down community expenses, and advocating for environmental sustainability. This intervention addresses waterborne diseases, liberates women from the daily drudgery of water and wood collection, and saves more than 100-150 kgs of fuelwood per household per month which is otherwise used for boiling water.



A Glance at 2023-24





ROOTED IN NATURE

Orchards Leading the Charge Against Climate Change

Trees are indispensable in combating climate change, as their value to the environment cannot be fully expressed in words; it is experienced over time. Acting as natural air conditioners, they play a vital role in absorbing carbon dioxide, restoring ecosystems, and providing a natural shield against the escalating impacts of climate change.

Recognizing these significant benefits and the urgent need to address rural economic challenges, sustainable fruit orchards have been established in communities. Beyond their environmental impact, **orchards of cashew, lemon, mango, guava, and areca nut in Odisha, Himachal Pradesh, Meghalaya, Uttarakhand, Bihar, and Assam** are emerging as valuable resources for local families. These orchards provide a steady source of income, fostering economic self-reliance and creating a foundation for a brighter, more sustainable future for generations to come.



*Since Inception planted over 1.2 million trees,
reducing carbon emissions by 19,200 metric tons*

A Glance at 2023-24

Households Impacted | 1230

1,67,000 | Trees Planted



CASE STUDY



EMPOWERING WOMEN AND THE PLANET

Reducing Carbon Footprints And Transforming Rural Lives Through Biogas Plants

In the Gebua village of Ramnagar Block in district Nainital of Uttarakhand state, **Mrs. Bina Joshi** was engrossed every day in a never-ending cycle of domestic tasks like almost every other woman in her neighborhood. Where does her time go? Well mostly in farm fields and kitchen and yes, in nearby forest collecting firewood to run the kitchen.

However, things started to change in 2022 when a biogas plant was installed at her house Under the HDFC Footprint Project through SUVIDHA. **How did it affect her life? 'I don't go to forest to collect fuel wood any more. Out 365 days in a year almost 30 days I have saved.'** Mrs Bina made the most of that time adding more livestock, increasing her income, and building a future for her children. 'I think the toil, hard work which goes daily collecting fuelwood often overlooked in households, it's part of routine but it also leads issues with spine and neck. Ask any old lady in the village,' she says.

'Every month we used burn around 300-350 Kgs of Fuelwood. Not in my house now. It definitely must have healed the used to burn, somewhere, somehow. And with biogas time used to make meal has drastically reduced by 50% or more'

Today, Bina ji has increased her livestock. 2 more cows, a couple of goats. Cow dungs feeds the biogas and biogas along with kitchen fuel also provides slurry, a great fertilizer for her farm fields. The money she has earned from selling milk and raising goats, she transformed her small farm into a thriving livelihood, earning **7,000 rupees monthly** from dairy and generating revenue of around 80,000 rupees through Goatery annually.

This small intervention started a motion of change which allowed Mrs. Joshi to take better care of herself and her children, ensuring their well-being for the first time in years. Mrs. Joshi's selfconfidence and trust were bolstered by her increased income, increased independence, and better health. It's a testament of how one intervention can make a world of difference.



FARMING FOR TOMORROW

NURTURING THE EARTH, HARVESTING THE FUTURE





As the global population races toward 10 billion by 2050, the demand for resources, particularly agricultural products, is set to soar. Agriculture remains a cornerstone of rural livelihoods, with productivity increases closely tied to the doubling of farmers' incomes. In year 2022 the global agriculture contribution was around 4.27% in the GDP. However, the sector also faces immense challenges, from climate change to resource depletion, demanding a paradigm shift toward sustainability.

Source: World Bank

CULTIVATING A SUSTAINABLE FUTURE

In India, a growing population and rising food demands make sustainable agriculture more critical than ever. For farmers, the land is sacred—a legacy for future generations. Preserving this legacy calls for a shift to organic farming, which improves soil health and provides chemical-free produce, ensuring the well-being of people and the environment.

Beyond avoiding chemicals, SUVIDHA focuses on key initiatives like farm mechanization, efficient irrigation, soil and water conservation, resilient crop cultivation, agroforestry, and raising awareness about sustainable farming. These efforts pave the way for a sustainable future for both farmers and the planet.

Since Inception



SDGs

Covered under the Theme





CULTIVATING WELLNESS THROUGH ORGANIC FARMING

The harmful effects of chemical farming are now widely recognized. A sustainable solution lies in promoting organic farming, which not only avoids chemicals but adopts a holistic approach, reducing dependence on external inputs. It emphasizes harmony between agriculture and nature, ensuring long-term benefits for both farmers and the environment.

Through our organic agriculture initiative, we have impacted **47,370 farmers and 72,444 acres across Uttarakhand, Madhya Pradesh, Odisha, Assam, Meghalaya, Chhattisgarh, Goa, Karnataka, and Bihar** during the reporting year. We also promoted locally adaptable crops, preserved soil fertility, and encouraged communities to consume local produce. This transformation has revitalized land productivity and fostered sustainable agricultural practices.

NURTURING NATURE

Diverse Paths to Sustainable Growth

The earth has an incredible ability to sustain itself, powered by nature's intricate systems that nurture its resources. By respecting and nurturing these natural gifts, we can unlock far greater benefits than we currently enjoy. Efficiently utilizing available resources can ensure a fulfilling life for all.

To raise awareness among rural communities, vermicompost units were established, enabling farmers to improve soil fertility. However, maintaining soil health goes beyond this; regular soil testing is crucial. Soil testing was conducted over 3,995 hectares, identifying deficiencies and addressing them promptly. This approach ensures healthier soils and enriched agricultural produce, fostering sustainability.

A Glance at 2023-24

47370 Farmers Benefitted

Area Covered (Acres) 72444



SUSTAINABLE IRRIGATION Securing The Future

Water is the lifeblood of agriculture, and its efficient use is essential for sustainability. To address this, we implemented advanced irrigation technologies through various programs.

- ◆ In Madhya Pradesh, drip irrigation systems were introduced under the Holistic Rural Development Programme.
- ◆ Solar-powered irrigation systems were installed in Bihar, Assam, and Odisha as part of the Focused Rural Development Programme.
- ◆ Additionally, geo-lined tanks were established in Himachal Pradesh through the SBI Gram Seva Programme.

These innovations have directly benefited 361 farmers and approximately 300 acres, significantly boosting agricultural productivity while ensuring sustainable water usage for future generations.

A Glance at 2023-24

Area Covered (Acres) | 300

361 | Farmers Benefitted



GROWING TOGETHER Cultivating Skills for Success

Awareness and education form the foundation of sustainable agriculture. While traditional knowledge remains invaluable, it must be complemented by modern advancements to tackle today's challenges. At SUVIDHA, we trained farmers across various states in organic packaging, labeling, and marketing through targeted capacity-building programs, helping them tap into better market opportunities. Additionally, under the SBI Gram Seva initiative, training in mushroom farming and beekeeping has equipped farmers with diverse and sustainable skills, enabling them to secure alternative sources of income.

A Glance at 2023-24

921 Trainings organized

Farmers Trained **47370**





EMPOWERING FARMERS WITH MODERN TOOLS

In a rapidly evolving world, agriculture must embrace modern technologies to meet rising demands. Enhancing productivity on limited land requires equipping farmers with efficient tools. For small and marginal farmers, tasks like plowing fields, spraying crops, and threshing maize were not only time-consuming but also financially burdensome, as purchasing equipment or hiring manual labor was often unaffordable. These challenges significantly hindered agricultural productivity and strained their livelihoods.

Through the SUVIDHA initiative, Farm Machinery Banks were established, providing Manual Knapsack Sprayers, Corn Shelling Machines, Spray Pumps, and Power Tillers to farmers and communities during the reporting period. These resources have **benefitted over 2,500 farmers**, enabling them to adopt modern agricultural practices. This investment has resulted in a substantial increase in crop productivity, highlighting the determination and resilience of our farming communities.

A dedicated group of farmers manages and maintains the farm machinery. By renting this equipment to fellow farmers within the village, they generate steady income for its upkeep, ensuring the long-term sustainability of this initiative. This model promotes shared resources while empowering farmers with cost-effective solutions for improving productivity.



A Glance at 2023-24

Estimated Area Covered
(In Acres) : 3200

2500 : Farmers Benefitted

TESTIMONIALS

“

The maize thresher has lightened the burden of manual threshing and saved me hours of hard labor. It's made a huge difference in how I manage my harvest.



MANESHA

Female Farmer from HP

“

The power tiller has made land preparation so much faster, giving me more time for my household and community activities. It has truly transformed my daily routine.”



SUNITA DEVI

Female Farmer from MP

“

The spray pumps have made pesticide application so much easier and less labor-intensive. We're now more efficient and confident in managing our farms.



RAMA DEVI

SHG member from UK

Bundle of care and knowledge

EMPOWERING YOUNG MINDS

FOR A BRIGHTER TOMORROW





THE CONCERNS OF EARLY CHILD CARE AND RURAL EDUCATION

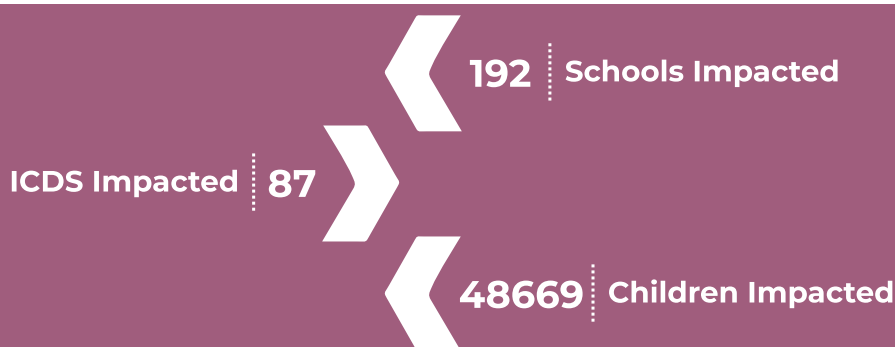
Government schools are vital for educating millions, especially in rural and underserved areas, but they continue to face challenges that affect the quality of education. Many government schools lack functional toilets and access to clean drinking water, leading to high absenteeism among students. Dropout rates also increase significantly as students transition from primary to secondary levels, emphasizing the urgent need for targeted interventions to improve school infrastructure and enhance student retention.

THE DAWN OF EDUCATIONAL REVOLUTION IN INTERVENTION VILLAGES

SUVIDHA is committed to transforming rural education in India by improving its accessibility, relevance, and impact. Our initiatives have reached numerous schools and Integrated Child Development Services (ICDS) centers, positively influencing the lives of thousands of students. By making education engaging and future-ready, we empower rural students with the tools they need to succeed in an ever-evolving world.

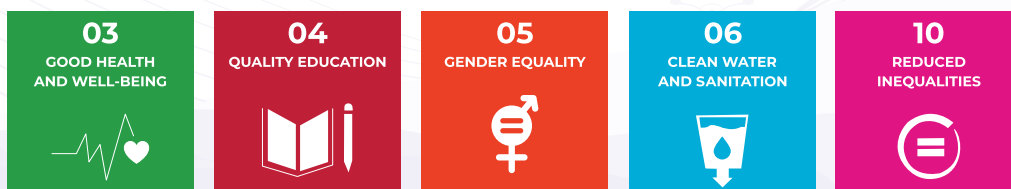
This transformation integrates technology to enhance learning, improve hygiene and facilities, and provide scholarships, creating a nurturing environment for holistic student development. These schools have become models of excellence with better teaching methods, improved academic performance, and higher enrolment and attendance rates. Enhanced sanitation facilities and access to safe drinking water have raised hygiene standards, reduced absenteeism due to illness, and created more opportunities, especially for girls. Computer classes have equipped students with certifications and digital skills, enabling them to advance economically and contribute meaningfully to their communities and beyond.

Since Inception



SDGs

Covered under the Theme



UNLOCKING POTENTIAL

Future Ready Classrooms with Technology Integration

Technology is igniting a revolution in rural schools, transforming them into dynamic centers of knowledge. During 2023-24, the introduction of interactive and digital learning through **computer labs and smart classes** revolutionized traditional classrooms, impacting **countless students**. With reliable power from solar **electrification**, these technologies became integral to daily lessons, making learning both exciting and accessible.

Children are captivated by the vibrant **BaLA paintings** and **infrastructural improvements**, which have created a cozy, engaging learning environment and enriched their overall educational experience. These innovative approaches turn every classroom wall into a canvas for imagination and engagement, fostering creativity and curiosity in young learners.

A Glance at 2023-24

52 Schools Impacted

Students Impacted 6257





OPENING NEW WORLDS

The Power of Functional Libraries

Limited access to books and resources is being transformed into vital gateways to knowledge and imagination through the installation of functional libraries in the rural areas we serve. The establishment of **functional libraries in 11 schools has opened new opportunities for nearly 2,910 students, profoundly shaping their educational journeys.**

These libraries serve as invaluable spaces for learning, offering a diverse collection of quality books, both course-related and non-course-related. This initiative fosters academic growth, critical thinking, creativity, and a lifelong love for learning. Additionally, Bal Samitis actively manage and maintain these libraries, instilling a strong sense of responsibility and ownership among students.



FROM STRUGGLE TO STRENGTH

Remedial Classes Transforming Education

Staying true to our philosophy of educating every child with care and addressing their unique needs, remedial classes were introduced in villages. These classes aim to support students who struggle to keep up in regular classes by identifying their specific needs—academic or extracurricular—and providing personalized mentoring to guide them in those areas.

Remedial classes are conducted in Kiri, Chamba, Himachal Pradesh. Introverted students were engaged in group activities like social discussions and conversations, while interactive tools such as toy-making, painting, and crafting were emphasized to nurture creativity that had been overlooked. This initiative has led to significant improvements in students' academic performance and has been recognized as one of the most successful programs, receiving high praise from the Department of Education.



FUELING FUTURE LEADERS THROUGH SCHOLARSHIPS

In rural areas, where economic factors limit educational opportunities, scholarships play a crucial role in shaping a brighter future by recognizing students' hard work, talent, and determination. To date, **126 scholarships** have been awarded through our programs to deserving students.

Under the **SBI Foundation Gram Seva Program**, the OJAS Scholarship was granted to **23 outstanding students** in Kiri Gram Panchayat, Chamba District, Himachal Pradesh, excelling in academics, arts, and sports. The selection process emphasized gender inclusion, support for differently-abled individuals, and economically weaker families. Scholarships also covered transportation costs, enabling female students to access educational institutions in cities.

The Gyandeep Project, supported by Mahindra and Mahindra, provided **103 scholarships** to bright 10th and 11th-grade students across 10 districts of Uttarakhand, focusing on families with an annual income below one lakh rupees. Notably, 60% of these scholarships are reserved for girls, fostering gender equity and empowering young women.



BUILDING HYGIENE HEROES WITH WASH

The WASH initiatives are transforming school life by ensuring access to improved sanitation and clean drinking water facilities, leading to significant improvements in students' health and well-being.

Additionally, the provision of separate and secure toilets for girls has addressed their specific needs, boosting their comfort and increasing school attendance. This intervention has fostered a healthier, more inclusive learning environment in the schools, positively impacting overall student performance and retention.





TRANSFORMING EARLY CHILDHOOD CARE

Upgradation of ICDS Centers

The upgradation of ICDS Centers in Tripura, Meghalaya, Assam, and Madhya Pradesh, supported by HDFC Bank Parivartan during the reporting year, has transformed early childhood care facilities into vibrant centers of learning and development. Infrastructure renovations, BaLA (Building as Learning Aid) paintings, and age-appropriate play materials have created safe, stimulating, and child-friendly spaces that promote holistic child development. These interventions address critical gaps in infrastructure, hygiene, and learning environments, significantly enhancing cognitive, motor, and social skills in children from underserved communities.



A Glance at 2023-24

47 ICDS Impacted

Children Impacted 2329

FORGING CHAMPIONS, CULTIVATING VALUES

Beyond academics, schools introduced a diverse range of extracurricular activities to foster students' creative and athletic talents. **Debates, essay competitions, and plantation drives** became regular features, contributing to the holistic development of the children. We emphasized nurturing sportsmanship qualities through various initiatives, helping students develop discipline, teamwork, and resilience. These efforts have transformed schools into vibrant community hubs, providing a well-rounded and enriching educational experience.





PLAYFUL CHILDHOOD

Childhood is a time of boundless energy, imagination, and discovery, and creating safe spaces for children to thrive is essential for their growth and development. To support this, a **Mini Stadium** in Village Bedeti Tea Estate, Behali Block, Biswanath Chariali, Assam, was transformed into a secure and vibrant hub for youth activities. Renovations addressed key challenges, such as stray animals disrupting playtime, and included the installation of 100 ground benches for spectators. This upgraded facility now empowers **200 young players**, inspiring a spirit of community, teamwork, and sportsmanship while providing a safe and dynamic space to nurture their potential and dreams.



SPORTS DAY CELEBRATIONS

To honor the birth anniversary of Hockey Legend Major Dhyan Chand, known as the 'Wizard of Hockey,' an Inter-School Sports Competition was held at **Kiri Gram Panchayat under the SBI Foundation's flagship SBI Gram Seva program**. The event featured a **100-meter race and a Kabaddi competition**, celebrating the spirit of sportsmanship and community. School principals, head teachers, GSC members, and local community members enthusiastically participated, alongside SUVIDHA's resource team, making the event a vibrant and memorable occasion.

INTER SCHOOL SPORTS COMPETITION

In a significant step towards fostering holistic student development, an Inter-School Sports Competition was organized on December 5, 2023, under the Gyandeep Project supported by Mahindra & Mahindra. Held at **Government Higher Senior Secondary School, Bakhpur**, the event brought together students from four additional schools. Divided into Junior (6th to 9th Standard) and Senior (10th to 12th Standard) categories, with separate groups for boys and girls, the sports included Long Jump, a 100-meter race, Kho Kho (mixed category from 6th to 12th Standard), and Volleyball (boys). The energy and enthusiasm among students were evident as they competed with passion and embraced the spirit of participation.

A total of **75 students**, accompanied by their Physical Training Instructors, actively took part in the event. The occasion was graced by the esteemed **Plant Head of the Farm Division, Rudrapur, Mahindra & Mahindra, Mr. Pandurang D. Chavan**, and his team, who distributed prizes and commendations. Volunteers from the company also participated, contributing to the event's success and making it a memorable day for all.



| TESTIMONIALS |

The stories of Divya and Satpal exemplify the transformative impact of our interventions. Once finding school monotonous and unengaging, students like Divya and Satpal now spend their free periods immersed in books, broadening their horizons and discovering new passions. Initiatives such as sports, debates, and essay competitions have further enriched their school experience, fostering creativity, critical thinking, and holistic development.

“

I now spend my free periods exploring new stories and knowledge. Winning prizes in competitions has made me confident, and I dream of becoming a police officer to support my family and serve my country. I'm so grateful for this opportunity!

**DIVYA**

“

The Gyandeep project changed my life. I've read inspiring books and learned valuable lessons about leadership and teamwork. The scholarship has made it possible for me to pursue higher education, and I feel more confident about my future.

**SATPAL SINGH**



A SYMPHONY OF HEALTH

Harmonizing Lives for a Brighter Tomorrow

The global health landscape is increasingly alarming, especially in the aftermath of the COVID-19 pandemic and the emergence of new epidemics, raising critical concerns for health departments worldwide. In rural India, the situation is even more dire. A large portion of rural residents struggle to access basic healthcare services, often traveling long distances for treatment. Moreover, a significant gap persists between the availability of Primary Healthcare Centers and Community Health Centers and the stated goals, restricting essential healthcare access for rural populations.

TOWARDS HEALTH

Bridging the Divide

Rural India faces significant challenges in accessing basic healthcare, forcing families to travel long distances to urban centers for medical assistance. Limited awareness of essential health practices, such as hygiene, sanitation, and nutrition, leaves communities vulnerable to preventable diseases. Poor infrastructure and the lack of local healthcare facilities further worsen the situation, perpetuating a cycle of ill-health and economic hardship for marginalized populations.

SUVIDHA is breaking these barriers by organizing regular health camps, revitalizing community health centers, and running impactful awareness drives. Through WASH programs, sanitation challenges are addressed, while special initiatives focus on female hygiene and preventive care. By improving healthcare infrastructure and educating communities on balanced diets and disease prevention, SUVIDHA is fostering healthier, more resilient rural communities and reducing reliance on distant urban healthcare services.

In Kiri Gram Panchayat, SUVIDHA conducted a comprehensive health survey involving over 140 participants, uncovering widespread conditions like diabetes, hypertension, kidney stones, asthma, and unhygienic menstrual care. Many individuals relied on home remedies or left conditions untreated, highlighting a stark reality. This urgent need became a call to action, driving efforts to bridge the gap between awareness and accessible treatment.

A Glance at 2023-24



8100 | Lives Impacted



EMPOWERING LIVES

The Awakening of Awareness Camps

In the heart of Kiri Gram Panchayat, Chamba, a wave of transformation began with awareness camps that educated 415 students at the Government Senior Secondary School. Students learned vital lessons on personal hygiene, including handwashing, oral care, and sanitation, fostering a lifelong commitment to health and wellness.

An old-age awareness camp focused on personal hygiene, nutrition, regular check-ups, and the importance of socialization and emotional well-being. This event became a celebration of life, reminding seniors that their health and happiness are invaluable. For pregnant women, sessions highlighted regular check-ups, proper nutrition, hydration, physical activity, breastfeeding, and institutional deliveries, empowering them with the knowledge to build healthier families and communities.



REVITALIZING CARE

Transforming Facilities for Healthier Communities

In the ever-evolving landscape of healthcare, upgrading health centers is essential to improving access to vital services for rural communities. At the CHC in Saho village, Chamba, we introduced transformative upgrades, turning it into a lifeline for 25 surrounding villages.



The installation of a new X-ray machine ensures precise diagnostics, while an equipped operation theatre enhances surgical capabilities. Additional facilities include stretchers with trolleys, wheelchairs for patient mobility, nebulizers for respiratory care, and a fetal Doppler for monitoring expectant mothers. The waiting area was revamped with comfortable chairs and a water cooler, enhancing the overall patient experience.

These upgrades have significantly increased patient visits and fostered trust in healthcare services. They embody a steadfast commitment to delivering high-quality care, improving accessibility, and enhancing health outcomes for the entire community.

STAY FIT ALWAYS

In Madhya Pradesh, Assam, and Himachal Pradesh, projects supported the establishment of Open Gyms as part of the development initiative. These Open Gyms feature a variety of fitness equipment, including weights, machines, and cardio devices, providing individuals the flexibility to exercise at their own pace. They also serve as a source of enjoyment for children, encouraging them to stay active and healthy while fostering a culture of fitness within the community.





A SWIFT RELIEF

Ambulance Service in Chamba

In the remote areas of Kiri, Chamba, Himachal Pradesh, accessing the nearest health center was a significant challenge, especially during emergencies, due to difficult terrain and the lack of reliable transportation and nursing staff. With the support of SBI Gram Seva, ambulances are now available 24/7, ensuring timely and safe transfers to healthcare facilities.

These ambulances have been a lifeline, particularly for pregnant women in labor, who previously faced life-threatening delays in reaching medical care. This intervention has dramatically improved access to healthcare in the region, reducing response times and saving countless lives.



MY WASH MY PRIDE

In the villages of Biswanath Charali, Assam, women have long endured emotional and practical hardships due to the lack of WASH (Water, Sanitation, and Hygiene) infrastructure. Recognizing the importance of women's dignity and well-being, SUVIDHA established WASH structures, providing safe bathing spaces and benefiting at least 175 households during the reporting year.

These secure, enclosed facilities have significantly improved hygiene conditions, fostering better health and enhancing the overall quality of life for women. The initiative has been warmly welcomed by the women of Assam and stands as a remarkable achievement in uplifting their living standards.



Gaurdians of the earth

A BATTLE FOR NATURE'S LEGACY

According to the United Nations Water Report 2019, over 2 billion people live in countries experiencing high water stress, and by 2025, half of the world's population could be living in water-scarce areas. The World Bank reports that agriculture, which accounts for 70% of global freshwater withdrawals, faces severe challenges as groundwater levels plummet.





STREAMS OF RESILIENCE

Boosting Water Security Through Integrated Natural Resource Management

The story of stewardship in natural resource management intricately weaves together nature's beauty and human responsibility. The decisions we make today will shape tomorrow's world, where the guardianship of the earth's treasures defines the legacy we leave for future generations.

Natural resource management is essential for both environmental preservation and the sustainability of rural livelihoods. Rural communities, deeply connected to the land, are particularly vulnerable to resource scarcity and degradation, as their survival depends on these assets. Effective water management, in this context, is not just a task but a vital responsibility to sustain life on earth.

Recognizing the profound link between people and their environment, **a participatory approach** has empowered communities to take charge of their natural resources. By involving local residents in identifying challenges, crafting solutions, and implementing interventions, we have fostered a strong sense of ownership and stewardship. This bottom-up approach enhances local capacity and ensures that interventions are contextually relevant and sustainable, benefitting both communities and ecosystems. By placing decision-making in the hands of those most affected, this approach ensures practical, sustainable, and deeply respected solutions that promote long-term well-being for all.

Since Inception



SDGs

Covered under the Theme





REVIVING THE LAND BY RECLAIMING WATER RESOURCES

The journey to restore the flow is not just about water—it's about renewing the promise of life itself and ensuring that the wells of hope never run dry. In rural heartlands, challenges such as poor land management practices, deforestation threatening water quality, and a lack of awareness about spring health hinder natural resource management.

Such issues reduce water availability for downstream communities and limit rural engagement in conservation efforts.

To address these challenges and foster self-sufficient rural communities, the Spring Sanctuary Development Project in Bhimtal, Uttarakhand, supported by **Kutch Railways Company Limited**, was implemented. User groups were formed to ensure long-term viability, empowering the community with ownership and responsibility. SUVIDHA fostered environmental stewardship through targeted meetings and educational sessions on natural resource management.

Water conservation efforts included digging **2,312 cubic meters of trenches, 905 cubic meters of percolation pits, and planting 5,000 broadleaf forest tree saplings in community forests. Gabion check dams** were constructed to control water flow and prevent soil erosion. Additionally, **300 quintals** of nutritious fodder grass were planted on field bunds, retaining moisture, supporting natural regeneration, and boosting milk production.

This project has sparked a profound transformation, providing drinking water access to nearly **540 community members** and rejuvenating rainfed fields into fertile, irrigated plots. As groundwater levels rise and soil erosion is controlled, the community has seen a remarkable **20% increase in agricultural productivity**, fostering sustainability and renewed hope for the future.





RAINFALL RESCUED

Reshaping the Future of Rural Communities

Water scarcity in rural areas, especially during dry seasons, poses a significant challenge to agriculture and household needs. Stop dams offer an effective solution by capturing and storing rainwater, reducing soil erosion, and enhancing groundwater recharge.

Under the Holistic Rural Development Project supported by HDFC Parivartan, three stop dams constructed in Maheshwar, Madhya Pradesh, have transformed water availability for the community. Covering 173 acres of land and benefitting 162 households, these dams have improved groundwater recharge, reduced sedimentation, and prevented soil erosion.

By storing monsoon rainwater, the dams address water scarcity and raise groundwater levels. Farmers now have increased water availability for irrigation, with wells recharged by stored water. Additionally, households enjoy a reliable water supply during dry seasons, fostering long-term sustainability and driving economic growth for the community.

FROM CONSERVATION TO PROSPERITY THROUGH NATURAL RESOURCE MANAGEMENT

Afforestation and soil and water conservation interventions have proven to be highly effective in addressing water scarcity while enhancing environmental stewardship. By prioritizing these critical areas, SUVIDHA has significantly contributed to ecological balance while generating substantial economic benefits for local communities.

The success of these initiatives highlights the importance of sustainable resource management practices and their potential to foster long-term prosperity and resilience. SUVIDHA's projects integrate afforestation, soil, and water conservation activities across various thematic domains, serving as a model for sustainable natural resource management in regions facing similar challenges.



Rising from shadows

THE RESILIENT SYMPHONY OF WOMEN EMPOWERMENT



UNVEILING INEQUALITIES

Globally, roughly 1.3 billion people live in absolute poverty, with women accounting for 70% of the total (UN Press Release, 8th March 2024). Although rural women face the most hardships, the majority are neglected and destitute. In India, only 25.51% of women work, whereas men work more than twice as much, at 53.26% (Census 2011). Similarly, there is a significant disparity in the number of women working in rural and urban areas. When women worldwide are debating their right to equal pay, India must keep up with the number of women in the workforce.

CATALYSTS OF CHANGE

Blueprint for Women led transformation

SUVIDHA is empowering rural women by focusing on skill development and entrepreneurship. Through targeted training and resources, these programs enable women to achieve economic independence, earn stable incomes, and actively support their families and communities. These initiatives drive sustainable growth, creating a ripple effect of progress, opportunity, and lasting impact.

Since Inception



SDGs

Covered under the Theme



CIRCLES OF STRENGTH

Self-Help Groups (SHGs) are powerful catalysts for change in rural communities, fostering collective strength and economic empowerment. These grassroots networks connect women to vital resources, knowledge, and mutual support, enabling them to pool savings, access microloans, and pursue entrepreneurial ventures.

At the heart of our strategy is the formation and strengthening of SHGs as platforms for capacity building and leadership development. Women are provided with skill development and entrepreneurship training, equipping them to establish and manage successful enterprises. By introducing labor-saving technologies and facilitating market linkages, SHGs empower women to overcome barriers, focus on economic goals, and achieve sustainable growth.

AWAKENING THE FLAMES BY SPREADING AWARENESS

To address the lack of access to essential information about banking, financial services, legal rights, and healthcare—barriers that limit rural women's full participation in society and the economy—SUVIDHA organized comprehensive sensitization programs across various projects. These initiatives empower women with the knowledge and skills needed for social and economic independence, fostering a ripple effect of positive change in their communities.





Key Focus Areas



Gender Sensitivity, enlightening participants on societal structures, patriarchy, and gender related rights.



Health and Hygiene sessions focused on the significance of a healthy lifestyle, cleanliness, and women's health.



Legal Rights discussions highlighted equality in law, education, and custody.



Financial Literacy modules covered savings, loan management, insurance, investments, and government schemes.

The sensitization and awareness programs have paved the way for the rise of women entrepreneurs. Inspired participants have successfully established enterprises in tailoring, food and fruit processing, and floriculture, driving economic growth and empowerment within their communities.

A Glance at 2023-24

Women Impacted | 10855

198 Capacity Building Training & Sensitization Camps Organized

WOMEN WEAVE THEIR WAY TO FINANCIAL FREEDOM

The Handloom and Processing Units under the HRDP and FRDP Projects, supported by HDFC Bank Parivartan, have transformed the lives of local women.

In Meghalaya, the Eri Silk Unit replaced labor-intensive traditional methods with solar-powered spinning machines, reducing silk extraction time from 5 hours to just 1 hour. Women were trained in modern cultivation techniques and machine use, resulting in a 30% increase in silk production and a 40% rise in their income.

In Madhya Pradesh and Assam, handloom units have empowered wage laborers to become skilled entrepreneurs, enabling them to craft traditional Maheshwari Sarees, Assamese Shawls, and Gamchas. This initiative has boosted economic growth while reviving the rich heritage of traditional crafts, creating a lasting impact on livelihoods and cultural preservation.



THE ALCHEMY OF PROCESSING UNITS

Turning Skills into Prosperity

A transformative shift is unfolding in Himachal Pradesh, Madhya Pradesh, and Assam, where women-led processing units, including Spice, Chamba Chuk, and Food and Fruit Enterprises, are driving economic empowerment and social change under various projects. This initiative is a powerful catalyst for uplifting marginalized women, including those from **Scheduled Castes, Scheduled Tribes, widow communities, and Persons with Disabilities**.

During the reporting period of 2023-24, women were mobilized through community outreach and need assessments and enrolled in skill development programs. These projects empowered women to become entrepreneurs by enhancing their skills and fostering financial independence.

These enterprises leverage locally sourced produce, transforming raw materials into diverse products such as jams, pickles, beverages, and spices. By reducing post-harvest losses and creating new market opportunities, the initiative strengthens the agricultural value chain while promoting gender equality and economic empowerment. It also fosters women's entrepreneurship, creating sustainable livelihoods and driving regional prosperity.





STITCHING DREAMS

Empowering Women, One Thread at a Time

The establishment of tailoring centers and enterprises represents a transformative step toward empowering rural women in Himachal Pradesh and Madhya Pradesh. Historically limited to agricultural labor and domestic chores, these women have faced scarce opportunities for skill development, restricting their economic potential.

The Stitching Centers offer a well-designed curriculum that combines traditional craftsmanship with contemporary fashion trends, equipping women with comprehensive skills. These centers are successfully transforming participants into entrepreneurs, enabling them to take on individual projects and collaborate in groups to fulfill bulk orders.

This initiative not only reduces household expenses by empowering women to stitch clothing for their families but also creates market linkages that turn their skills into sustainable income streams. With a forward-looking vision, the centers aim to nurture a generation of skilled artisans, fostering a thriving network of women entrepreneurs and driving economic and social change in their communities.





CANVAS OF HERITAGE

Crafting Empowerment with Brushes of Tradition

Mithila Art, also known as Madhubani painting, is a traditional folk art from Bihar's Mithila region, renowned for its vibrant colors, intricate patterns, and depictions of religious and mythological themes. Passed down through generations, primarily by women artisans, this rich heritage faces challenges in rural Bihar, including limited access to training and resources, unorganized marketing, low earnings, and societal constraints restricting women's mobility.

To address these challenges, SUVIDHA, under the Focused Rural Development Program (FRDP), launched an initiative to empower women artists and revive Mithila art. Girls and women eager to learn were identified, and those with basic knowledge enhanced their skills.

A total of 40 artists were trained, who now generate over ₹2 lakhs in revenue.

Previously confined to household chores, these women have transformed into skilled, full-time Mithila artists, gaining financial independence and confidence.

Under the guidance of esteemed mentors, including Padma Shri awardees Bauaa Devi and Dulari Devi, and State Awardee Prabhakar, the women refined their skills in the Art Studio. Capacity-building programs and participation in exhibitions provided essential resources and recognition. These efforts have preserved and elevated Mithila art while making a profound impact on the artists' lives and their community.

The sustainability of this initiative is further ensured by the new **"Empowering Mithila Artisans" project, supported by Wurth Electronics**. This program secures the future of Mithila art, fostering continued growth and opportunities for the women artists of rural Bihar, ensuring this cultural legacy thrives for generations to come.





CASE STUDY



Empowered Parvati

A Journey from Struggles to Success

Parvati, a 34-year-old resident of Bhurpur village in Bankala Gram Panchayat, Nahan Block, Sirmaur District, Himachal Pradesh, has faced immense challenges in her life. Parvati's life took a devastating turn when she lost her husband during the first wave of COVID-19. Left to support her 11-year-old son, Ishan, who studies at the Government Middle School in Bhurpur Village, and her elderly mother-in-law, Parvati found herself in a battle for survival. The closure of shops and business during COVID made the situation further worse.

With the launch of 'Unnati' project supported by SBI Foundation in Bhurpur village, Bandana Sharma, the community mobilizer, met Parvati and learned her challenges and Parvati's longstanding interest in sewing, which she had been unable to pursue due to a lack of training and resources.

Parvati never imagined she could set up her own tailoring unit or have the confidence to start her own business. Her husband's shop was a sentimental anchor, and she continued to manage it despite her growing financial burdens. However, the Unnati program's training sessions on gender equality, health, hygiene, nutrition, legal rights, and financial literacy to build her confidence and ongoing support helped Parvati uncover and nurture her hidden talents. She learned about making ladies' suits, baby dresses, and other common dress sewing.



Today, Parvati secures small tailoring orders from households in her community. She now earns an additional income of approx. INR 3,500 per month from general tailoring orders, with her income peaking during the wedding and festival seasons. Her journey from a grieving widow to a confident businesswoman is a testament to her resilience and the transformative impact of the Unnati program.

Parvati expresses her gratitude, saying, "The support from the Unnati program has changed my life. I can now provide for my family and feel proud of my achievements. My sewing unit has given me hope and a sense of purpose."

The art of Possibility

LIMITLESS LIVELIHOODS





THE UNSEEN STRUGGLE

India, as a developing country, faces significant challenges with poverty, lack of skills, and limited education among its population. According to the 2011 Census, 70.7% of India's population resides in rural areas, and as per the Food and Agriculture Organization (FAO) of the United Nations, over 70% of rural laborers depend on agriculture for their livelihood, making it the primary economic sector in rural communities.

Rural unemployment in India is both structural and chronic, stemming from the insufficient productive capacity of laborers to generate adequate job opportunities. This issue underscores the urgent need for targeted interventions to enhance skills, diversify livelihoods, and create sustainable employment opportunities in rural areas.

RURAL RENAISSANCE

The rural landscape, once a symbol of prosperity and self-sufficiency, now hides tales of forgotten dreams and untapped potential. The rhythm of rural life, once harmonized with the seasons and the land, has been disrupted by the silence of unemployment and despair. While cities surge ahead with progress and innovation, villages remain stagnant, their stories untold and their voices unheard.

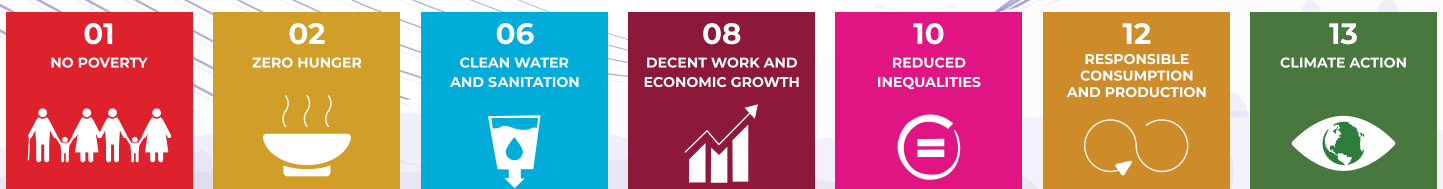
But what if this narrative could be reimagined? What if the rural population could be empowered to shape their own destiny, crafting livelihoods that blend tradition with innovation and necessity with passion? This chapter explores these possibilities—a journey to uncover alternative livelihoods that can revive the rural spirit and awaken the immense potential of India's countryside.

Since Inception



SDGs

Covered under the Theme





MIRRORED IN WATER

Farm ponds and sustainable harvest

Farm ponds, once the lifeblood of rural landscapes, had long been neglected and forgotten. These tranquil reservoirs, essential for sustaining ecosystems and ensuring food security, had fallen stagnant. Recognizing their importance, SUVIDHA, with support from HDFC Bank Parivartan, has undertaken transformative efforts in Biswanath Chariali, Assam, and Darbhanga, Bihar, to **revitalize local farm ponds**. These ponds now support **community-based fish farming, Makhana cultivation, integrated fish-cum-duck farming**, and **rainwater harvesting**, contributing to **groundwater recharge and ecological balance**.

Larger, community-managed ponds, governed by dedicated committees, ensure equitable resource distribution and sustainable economic growth. Restoration efforts included **desilting, liming, fertilization, aquatic weed removal, and water replenishment, along with introducing fishlings, feed, and essential medicines** to return ponds to full productivity. Beneficiaries received comprehensive technical training in modern fish farming, Makhana cultivation, and integrated farming techniques, enabling them to manage and sustain these resources effectively.

A total of 53 farms have been revitalized, directly benefiting 278 farmers, with an average income increase of over 35%. These interventions have brought remarkable improvements to local economies and enhanced community well-being, reaffirming the potential of sustainable resource management to transform rural livelihoods.





Advancing Rural Livelihoods through Holistic Interventions

SUVIDHA adopts a holistic approach to rural development, leveraging diverse communities, unique geographies, and abundant local resources to create varied opportunities for alternative livelihoods. The flourishing success of floriculture in Madhya Pradesh continues to inspire new farmers and promote sustainability. With renewed support, these initiatives are expanding to new villages, bringing hope and prosperity to more farmers.

Healthy livestock is the foundation of higher yields. By introducing improved feeding practices, hygienic feeding mangers, timely animal care, health camps, accurate diagnosis, and proper treatment, SUVIDHA has enhanced milk production, boosting farm incomes in Maheshwar, Madhya Pradesh, and Chamba, Himachal Pradesh.

In the North Eastern states, piggery has emerged as a profitable and widely accepted livelihood. With relatively low investment and quick returns, pig farming provides a steady income when managed effectively. Supported interventions in Assam have empowered local farmers, ensuring sustainable livelihoods and strengthening rural economies.





We introduced poultry farming in Assam and Madhya Pradesh as a low-cost, high-return income source for farmers. Fifty farmers were identified and provided with 30 chicks each, along with poultry sheds and comprehensive training on proper care and management at all stages of growth.

Within a short time, these farmers began generating substantial incomes from selling eggs and chickens. In the first cycle alone, beneficiaries earned between ₹10,000 and ₹15,000. Many reinvested their earnings to expand their flocks by purchasing additional chicks and ducklings, scaling up their poultry operations and further enhancing their livelihoods.



In the Ri-Bhoi District of Meghalaya, the introduction of improved Eri Silk production practices and high-efficiency spinning machines has provided additional income opportunities for women supported through the Focused Rural Development Project.





Handlooms, whether in Assam for shawls and sarees or in Madhya Pradesh for Maheshwari sarees, offer countless benefits. Beyond providing an additional source of income, handloom weaving enables women to work safely from home while balancing household responsibilities. This arrangement allows other family members to focus on field operations, further boosting overall family income and creating a sustainable livelihood for rural households.



Lastly, Village Level Institutions play a pivotal role in ensuring the sustainability of livelihood interventions. These collectives unite to produce common goods, achieving negotiable volumes that attract better market pricing. Even for individual activities, collective marketing ensures higher returns. Across all SUVIDHA projects, this approach serves as a cornerstone for initiating impactful rural livelihood actions, fostering economic resilience and community empowerment.



This year marked remarkable progress for previously established enterprises. These units not only sustained their production but also expanded their reach through direct sales and the Gaon Original brand, accessing broader markets. Serving as exemplary models of sustainability, these enterprises consistently benefit their members while uplifting regional farmers by providing better market opportunities and enhancing livelihoods.



CASE STUDY



Journey Towards Sustainable Floriculture and Economic Empowerment

Alkesh, a resident of the village Thangaon in Maheshwar, Madhya Pradesh, lives with his wife, father, and son. A family dedicated to agriculture, they own approximately two acres of land where they traditionally cultivate crops like wheat, maize, and soybeans. Despite the hard work on the farm, Alkesh faced numerous challenges. The costs of traditional farming were high, with frequent use of expensive pesticides and fertilizers. The returns were inconsistent, making it difficult to cover household expenses and secure a stable livelihood.

In a bid to improve his financial situation, Alkesh was introduced to floriculture through SUVIDHA and HDFC Bank Parivartan under HRDP project. Under their expert guidance, he was encouraged to transition from traditional crops to marigold cultivation. Unlike traditional crops, which were pesticide-heavy and prone to financial instability, marigolds offered quicker returns, with flowers being sold up to ₹100-119 per kilogram.

With constant training, input support and guidance provided, Alkesh saw a remarkable transformation. Within 100-110 days, the marigold flowers flourished, and he successfully harvested a bounty. The return from this new venture was immediate and substantial – earning ₹40,000 from just one bigha of land. This income provided a much-needed financial cushion for his family, significantly improving their economic condition.

Encouraged by his success, Alkesh is now planning to expand his floriculture venture, with plans to cultivate marigolds on two bighas of land next season. This shift to floriculture has enhanced his financial stability and created a ripple effect in the community.





Rural Product Marketing

Sheds of Opportunities

Illuminating Rural Bazaars

Markets, as hubs for buyers and sellers, play a crucial role in local economies. Poor market conditions often deter buyers, leading to unnecessary travel expenses and significant wastage of perishable products. Improved market infrastructure with clean, well-equipped facilities can dramatically increase trade volumes and create new opportunities for many. Recognizing this, SUVIDHA, with support from **HDFC Bank Parivartan**, implemented key initiatives in Assam and Meghalaya.

In **Biswanath Chariali, Assam**, a new market shed was built, featuring 10 new stalls, renovation of 20 existing stalls, and a protective boundary wall to shield farmers from extreme weather. Similarly, in **Patharkhamah, Jirang, Meghalaya**, two "Haat Bazars" were established, providing around 50 farmers with dedicated spaces to sell their produce, addressing challenges caused by adverse weather.

These initiatives have enhanced local trade by improving market access, boosting incomes for small-scale farmers and artisans, and fostering economic stability in the community.



MARKETING PLATFORMS

Enhancing Opportunities for Rural Artisans

Creating effective marketing platforms for rural artisans is vital for sustaining and growing traditional crafts. Participation in exhibitions and trade fairs has been instrumental in increasing the visibility of handcrafted products, connecting them to wider markets, and expanding their client base. These platforms establish a direct link between artisans and buyers, fostering appreciation for their work and cultural heritage.



To further boost sales and ensure sustainability, SUVIDHA has partnered with the brand **Gaon Original**. This collaboration focuses on sourcing products directly from artisans and selling them nationally and online. By leveraging Gaon Original's reach and expertise, this partnership enhances product visibility, expands market access, and ensures artisans receive steady and fair incomes, reinforcing the viability of their crafts.

A key milestone was the inauguration of a dedicated sales outlet at Shahpur Jat, Delhi, on December 5, 2023, showcasing Mithila art products and handwoven Maheshwari Sarees in an exclusive market. Similarly, an outlet in Maheshwar was established as a local hub for selling Maheshwari Sarees crafted by women artisans. These initiatives have significantly boosted sales and profit margins, motivating artisans to continue and expand their craft. By bridging the gap between rural artisans and urban markets, these platforms preserve traditional skills while uplifting the economic well-being of artisans.





Unlocking Potential Empowering Change through SIVA

SIVA - SUVIDHA Internship & Volunteer Activity - offers invaluable opportunities for students to engage in meaningful work across diverse domains of rural empowerment. By immersing themselves in projects focused on climate change mitigation, sustainable agriculture, alternate livelihoods, natural resource management and women's upliftment, students gain hands-on experience and contribute to impactful solutions in these critical areas. SUVIDHA's initiatives not only foster professional growth but also inspire a deep commitment to sustainable development and community welfare, making it a transformative experience for all involved.

• LBSIM Rural Immersion Program (August 2023)

SUVIDHA partnered with **Lal Bahadur Shastri Institute of Management, Delhi**, for a week long immersion in Haldwani and remote rural areas. Students gained practical experience in **Feasibility Studies for Development Projects, Business Plan Development for Rural Products, Impact Assessment of Community Projects, and Social Media & Content Development for developmental activities**, enhancing their skills while applying academic knowledge to real-world rural challenges.

• XIM University Rural Living and Learning Experience (July 2023)

Over 45 days, students from XIM University's School of Rural Management engaged in village-based internships, focusing on climate projects and community impact assessments. Their experience culminated in an exhibition showcasing insights into SUVIDHA's grassroots interventions, fostering a deeper understanding of rural socio-economic dynamics.





Prominent Partner Visits

Ensuring Impact and Sustainable Development

- **Ms. Ashima Bhatt**, Group CSR Head and **Mr. Ritesh Sinha**, Head Project CSR, HDFC Bank Parivartan
- **Dr. Neha Yadav**, District Collector, Bishwanath Charali, Assam
- **Ms. Samita Vasudevan**, Rural Livelihood, Land and Forest Portfolio Manager and **Mohd. Arif**, Program Manager, Azim Premji Foundation
- **Ms. Ingrid Mendonca**, Regional Coordinator, TDH Germany, **Ms. Bruna Leite**, TDH Germany and **Mohd. Salim**, Program Officer, TDH India



FOOTPRINTS OF CHANGE

Where Passion Meets Action

- **BIOFACH India 2023, endorsed by APEDA, Ministry of Commerce and Industry (September)**
Farmers and buyers explored the market potential of organic products such as Makhana, oils, spices, and rice.
- **East Himalayan Trade Fair, hosted by ITPO and Commerce & Industries Department, Govt. of Assam (October 2023, Guwahati)**
40 rural artists exhibited their Madhubani products, fostering connections with buyers and promoting Bihar's rich cultural heritage.
- **Handloom Expo, hosted by Constitution Club of India (October 2023, Delhi)**
Showcased Assamese and Maheshwari handloom products, garnering enthusiastic responses and boosting artisan livelihoods.
- **Hi-Wellness Festa, sponsored by Hi-Wellness Korea (October 2023, Korea)**
SUVIDHA introduced Madhubani art to an international audience, sparking global interest and paving the way for international market linkages.
- **India Art Festival, hosted by Constitution Club of India (November 2023, Delhi)**
Madhubani artworks captivated audiences, driving sales and creating sustainable livelihoods for emerging rural artists.
- **Kalaa Spandan Art Fair, hosted by Nehru Centre, Worli (December 2023, Mumbai)**
Mithila artworks highlighted SUVIDHA's efforts in empowering rural artists and expanding their market reach.
- **Farm Mechanization Mela, organized by the Department of Agriculture, Govt. of Odisha (2023, Bolangir)**
Showcased innovative farming techniques, organizing exposure visits for over 500 farmers under OIIPCRA and Aspirational District programs.
- **Exposure Visits to Horticulture Department and SBI RSETI (2023, Himachal Pradesh)**
Women Beneficiaries honed skills in Chamba Chuk preparation, beekeeping, and mushroom farming techniques.

Milestones of Impact

PROJECT HANDOVER CEREMONY

On September 30, 2023, SUVIDHA proudly delivered the outcomes of the "Developing Digital Smart School" project, supported by Kutch Railways Corporation, aimed at transforming five government schools in Deesa Block, Banaskantha, Gujarat. This initiative revolutionized education by introducing smart class infrastructure, improving hygiene through renovated washrooms and toilets, ensuring access to clean drinking water with RO water coolers, installing group activity sheds, and enhancing learning environments with BaLA paintings—benefiting nearly 2,000 students.

The event, organized by SUVIDHA and facilitated by Mr. Kamlesh Thakkar, Principal of Uttampura Primary School, welcomed esteemed guests including Shri P.J. Chaudhary, President of Banas Medical College; Smt. Niruba Rajput, Taluka Primary Education Officer (TPEO); and Mr. Dashrath Bhai Chaudhary, Block Resource Coordinator, Dantiwad. This project marks a significant milestone in creating modern, student-centric learning environments.

New Beginnings

Initiating Transformative Ventures

- **Empowering Mithila's Artisans:** Preserving Heritage and Promoting Sustainable Livelihoods supported by Wurth Electronics, being implemented in Madhubani District of Bihar.
- **Project LearnWell:** Transforming Rural Education' supported by Container Corporation of India Ltd. (CONCOR), being implemented in Garur Block, Bageshwar District of Uttarakhand
- **Augmenting Clean Drinking Water Facility in 100 Selected Government Schools** supported by Hyundai Motor India Foundation and implemented in Gadchiroli District of Maharashtra
- **Project Asha ke Ankur,** plantation to restore degraded croplands and enhance livelihoods of farmers of Chamba, Himachal Pradesh supported by InterGlobe Aviation Ltd (IndiGo)
- **Climate Protection Project in Himalayan Landscape of Uttarakhand** supported by Terre Des Hommes and Dachser

BOOSTING COLLABORATION & ENGAGEMENT

Key Development

ACTIVITIES

- As part of an employee engagement initiative, in partnership with Indigo Reach, a plantation drive was organized, enhancing green cover and beautifying the Najafgarh area of Delhi Metro Rail Corporation.
- A plantation drive was organized in 5 Schools in Rudrapur Block of Udham Singh Nagar District in partnership with Mahindra and Mahindra.
- Participation in HDFC Parivartan Partners Meet 2023, Guwahati (North East and Central Regions) and at Bhopal (Central Regions) to showcase impact and best practices.
- A dynamic two-day Intermediate Excel workshop was conducted at the head office under GROW Project, aimed at elevating the skills of the employees.
- An exciting chess tournament was organized, fostering motivation and connection among staff. Congratulations to Mr. Aryan Jindal for his exceptional skills and competitive spirit!
- Mr. Rahul Deveshwar, Head of Digital Innovation and Strategy, delivered a compelling lecture on 'Empowering Tribes to Align with Mainstream' at the 'Spatial Strategies for Tribal Empowerment' workshop, hosted by the Department of Regional Planning, School of Planning and Architecture, New Delhi. Highlighting SUVIDHA's impactful work with tribal communities, he shared inspiring stories of transformation, sparking fresh perspectives.



HONOURS AND ACCOLADES

2023-2024

Excellence Award in Natural Resource Management by
HDFC Bank Parivartan



SUVIDHA is honored to receive the prestigious **HDFC Parivartan Excellence Award** for our unwavering commitment to Natural Resource Management. Our initiatives span diverse activities, including the construction of Stop and Gabion Dams, rejuvenation of ponds and micro reservoirs, renovation of wells, social forestry, and other vital water conservation efforts. This recognition affirms our dedication to preserving precious natural resources while empowering local communities to thrive sustainably in harmony with their environment.



• OUR PARTNERS •



SINGH KAMRA AND CO
Chartered Accountants



ASHIRWAD COMPLEX, MAA VAISHNO
DWAR, RUDRAPUR UTTARAKHAND 263153
Ph. 7534002526
e-mail : SINGHKAMRA20@GMAIL.COM

FORM No. 10B
[See rule 16CC and 17B]

Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of subsection (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution.

We have examined the balance sheet of **SOCIETY FOR THE UPLIFTMENT OF VILLAGERS AND DEVELOPMENT OF HIMALAYAN AREAS** [name of the fund or trust or institution or any university or other educational institution or any hospital or other medical institution] as at **31-MAR-2024** and the Income and Expenditure account or Profit and Loss account for the year ended on that date are in agreement with the books of account maintained by the said fund or trust or institution or university or other educational institution or hospital or other medical institution.

We have obtained all the information and explanations to the best of our knowledge and belief which are necessary for the purposes of the audit.

In our opinion, proper books of account have been maintained at the registered office of the above named fund or trust or institution or university or other educational institution or hospital or other medical institution at the address mentioned at serial number 14 of the Annexure:

In our opinion and to the best of our information and according to explanations given to us, the particulars given in the Annexure are true and correct subject to following observations or qualifications

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view

- (i) in the case of the balance sheet, of the state of affairs of the above named * fund or trust or institution or university or other educational institution or hospital or other medical institution as on **31-MAR-2024** and
- (ii) in the case of the Income and Expenditure account or Profit and Loss account, of the income and application or profit or loss of its accounting year ending on **31-MAR-2024**

subject to the following observations/qualifications

The prescribed particulars are annexed hereto.

For SINGH KAMRA AND CO
Chartered Accountants
(Firm Regn No.: 0029755C)

(GAGANDEEP SINGH KAMRA)
Partner
Membership No: 443665

Place : Rudrapur
Date : 29-Sep-2024
UDIN : 24443665BKAQDR5389

SOCIETY FOR THE UPLIFTMENT OF VILLAGERS & DEVELOPMENT OF HIMALYAN AREAS(SUVIDHA)
MADHAV PURAN, UDAYLALPUR, RTO ROAD PO ANANDPUR, HALDWANI

BALANCE SHEET AS AT 31/03/2024			
	SCHEDULE	AMOUNT(RS)	AMOUNT(RS)
SOURCES OF FUNDS			
I.FUND BALANCE			
a> General Fund	[01]	6,454,606.62	
b> Asset Fund	[02]	4,279,962.67	10,734,569.29
II.LOAN FUND			
a> Secured Loans		-	
b> Unsecured Loans		-	
TOTAL RS	[I + II]		10,734,569.29
APPLICATION OF FUNDS			
I.FIXED ASSETS			
a> Opening Block	[03]	4,344,140.79	
b> Add: Addition during the year		824,206.00	
c> Less: Depreciation		888,384.12	
d> Closing Block		4,279,962.67	4,279,962.67
II.INVESTMENTS			
			5,134,347.00
III.CURRENT ASSETS, LOANS & ADVANCES			
a> Grant Receivable		45,994,440.67	
b> Cash & Bank Balance	[04]	28,870,520.98	
c> Other Current Assets	[05]	3,589,673.98	
	A	78,454,635.63	
LESS:CURRENT LIABILITIES & PROVISIONS			
a> Unspent Grant Balance		16,683,515.08	
b> Current Liabilities	[06]	60,450,860.93	
	B	77,134,376.01	
NET CURRENT ASSETS	[A - B]		1,320,259.62
TOTAL RS	[I + II + III]		10,734,569.29
Significant Accounting Policies and Notes to Accounts	[09]		

The schedules referred to above form an Integral part of the Balance Sheet.

For & on Behalf:
Singh Kamra & Co
Chartered Accountants
FRN No: 029755C

[CA. Gagandeep Singh Kamra]
Partner
MM No: 443665

Date : 29.09.2024
Place : Haldwani



For & on behalf:
**Society for the Upliftment of Villagers &
Development of Himalyan Areas (SUVIDHA)**

SOCIETY FOR THE UPLIFTMENT OF VILLAGERS & DEVELOPMENT OF HIMALYAN AREAS(SUVIDHA)
MADHAV PURAN, UDAYLALPUR, RTO ROAD PO ANANDPUR, HALDWANI

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED ON 31/03/2024

	SCHEDULE	AMOUNT(RS)	AMOUNT(RS)
I.INCOME			
Grants	[07]		215,553,864.11
Interest Income			1,008,185.00
Other Income			1,056,519.50
Administration Charges Recovered from Project			7,520,873.19
			225,139,441.80
II.EXPENDITURE			
Expenditure on objects of the society			
Preservation of environment			
Footprint Climate Action		33,365,091.25	
Verified Carbon Emission Reduction Programme		5,079,240.44	
Sustainable Agriculture Programme		39,632,353.08	
Prayaas - Bio Gas CDM		6,102,827.35	
Carbon Offset and Climate Adaptation Project in Himalayan Landscape		75,000.00	
Water Hygiene		255,764.00	
Livelihood Projects		460,611.00	84,970,887.12
Relief to the Poor Projects			
Holistic Rural Development Programme		50,760,075.81	
Focused Rural Development Project		22,549,504.00	
Project Unnati & Gram Sewa		20,579,022.82	93,888,602.63
Education			
Digital Learning and education development in Schools / ICDS		35,890,974.14	
Project Gyandeep		3,057,104.00	38,948,078.14
Other Programme Expenses			
Non-Recurring Expenses			
			1,688,486.85
			824,206.00
Establishment and Administrative Expenses			
	[08]		15,350,639.97
Depreciation	[03]	888,384.12	
Less: Transferred to Asset Fund		888,384.12	-
			235,670,900.71
III.EXCESS OF INCOME OVER EXPENDITURE			(10,531,458.91)

Significant Accounting Policies and Notes to Accounts

[09]

The schedules referred to above form an Integral part of the Income & Expenditure Account.

For & on Behalf:
Singh Kamra & Co
Chartered Accountants
 FRN No: 029755C

[CA. Jagandeep Singh Kamra]
 Partner
 MM No: 443665

Date : 29.09.2024
 Place : Haldwani

For & on behalf:
Society for the Upliftment of Villagers &
Development of Himlayan Areas (SUVIDHA)



SOCIETY FOR THE UPLIFTMENT OF VILLAGERS & DEVELOPMENT OF HIMALAYAN AREAS(SUVIDHA)
MADHAV PURAN, UDAYLALPUR, RTO ROAD PO ANANDPUR, HALDWANI

RECEIPTS & PAYMENT ACCOUNT FOR THE PERIOD ENDED ON 31/03/2024

RECEIPTS

	SCHEDULE	AMOUNT(RS)	AMOUNT(RS)
Cash & Bank Balance b/d:			46,730,421.20
Grants		210,073,672.48	
Interest Income		1,008,185.00	
Other Income		1,056,519.50	212,138,376.98
Increase in Current Liability			3,658,388.30
			262,527,186.48

ILPAYMENT

Expenditure on objects of the society

Preservation of environment

Footprint Climate Action	31,479,026.44	
Verified Carbon Emission Reduction Programme	4,863,989.00	
Sustainable Agriculture Programme	39,632,353.08	
Prayaas - Bio Gas CDM	6,102,827.35	
Carbon Offset and Climate Adaptation Project in Himalayan Landscape	75,000.00	
Water Hygiene	254,514.00	
Livelihood Projects	458,561.00	82,866,270.87

Relief to the Poor Projects

Holistic Rural Development Programme	48,064,603.56	
Focused Rural Development Project	21,457,673.50	
Project Unnati & Gram Sewa	20,579,022.82	90,101,299.88

Education

Digital Learning and education development in Schools / ICDS	34,301,210.00	
Project Gyandeeep	3,017,913.95	37,319,123.95

Other Programme Expenses

Non-Recurring Expenses		1,688,486.85
		824,206.00

Establishment and Administrative Expenses

Increase in Loans & Advances		15,350,639.97
		372,290.98

Cash & Bank Balance c/d:

34,004,867.98

262,527,186.48

Significant Accounting Policies and Notes to Accounts

[09]

The schedules referred to above form an Integral part of the Receipts & Payment Account.

For & on Behalf:

Singh Kamra & Co

Chartered Accountants

FRN No: 229755C

[CA. Gagandeep Singh Kamra]

Partner

MM No: 443665

Date : 29.09.2024

Place: Haldwani

UDIN:24443665BKAQDR5389

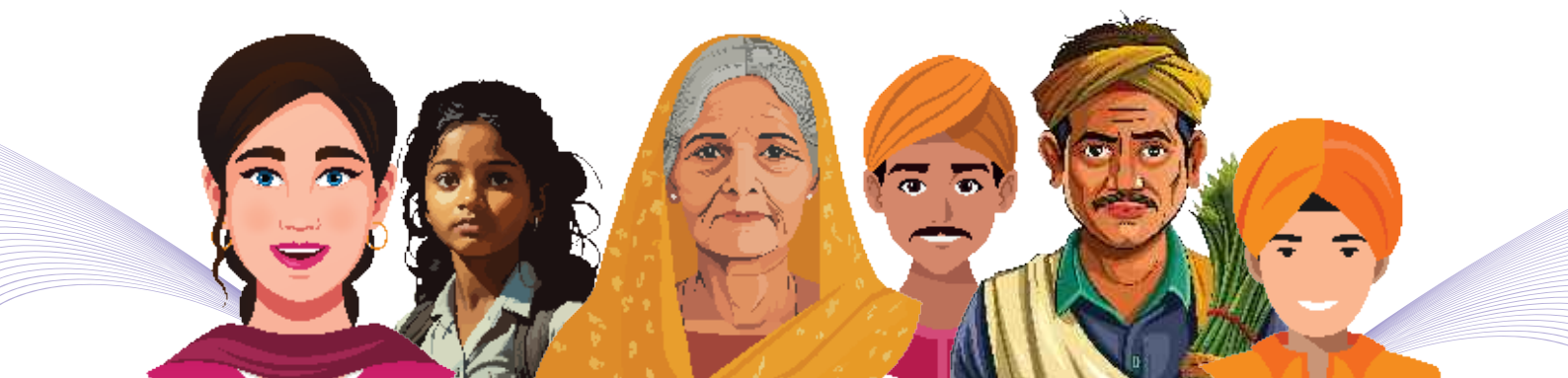
For & on behalf:

Society for the Upliftment of Villagers &
Development of Himalayan Areas (SUVIDHA)





EMPOWERING CHANGE,
ENVISIONING SUSTAINABLE TOMORROW



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