

अभ्युदय #19

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HIGHLIGHTS

- **Knowledge Nugget:** Handlooms: Empowering Women, Empowering the Nation
- **SBI Foundation Launches Flagship Gram Seva Program in Basti, Uttar Pradesh**
- **Project H2OPE Brings Clean Water to 32,000 Students in Maharashtra**
- **Voices from the Ground**
- **Community Connect**
- **Icon of Excellence:** Tailoring Dreams into Reality – A Student Who Became an Entrepreneur

Knowledge Nugget

Handlooms: Empowering Women, Empowering the Nation

This year's **11th National Handloom Day (7th August 2025)** carried the theme **"Handlooms: Empowering Women, Empowering the Nation."** It is a reminder of the threads of identity, resilience, and livelihood. India is home to more than 120 distinct weaving traditions, sustaining diverse cultural legacies while creating sustainable livelihoods for rural families.

According to the **4th All India Handloom Census (2019–20)**, India has **26,73,891 handloom weavers** and **8,48,621 allied workers**, totaling **35.2 lakh individuals**. The sector employs **35.22 lakh workers**, **72% of them women**, making it the second-largest rural employer after agriculture. In FY24, India exported handloom products worth **₹1,146 crore (US\$138.45 million)**. Government data shows that **71%** of handloom weavers and **64%** of artisans are women, confirming women as the majority beneficiaries of handloom interventions.

Handloom Workforce Data

120	26.74 L	72%	71%
Distinct weaving traditions	Handloom weavers	Women in workforce	Women weavers (beneficiaries)
8.49 L	35.22 L	64%	₹1,146 Cr.
Allied workers	Total workforce	Women artisans (beneficiaries)	(US\$138.45 Mn.) Export Value (FY24)

Rank in rural employment – 2nd (After Agriculture)



JULY–AUGUST 2025 EDITION



Across India, each region carries its own weave and story: the light Chanderi of Madhya Pradesh, the heritage-rich Jamdani of Bengal, the bold Naga shawls of the North-East, the timeless Kanchipuram silks of Tamil Nadu, and the intricate Pashmina of Kashmir. Together, these looms reflect India's pluralism and its deep connection between art, identity, and survival. For rural women, weaving has been both an income and a voice of independence.

Region	Handloom Type	State(s)
North	Pashmina, Kullu Shawl	Jammu & Kashmir, Himachal Pradesh
East	Jamdani, Sambalpuri Ikat	West Bengal, Odisha
West	Patola, Mashru	Gujarat, Rajasthan
South	Kanchipuram Silk, Ilkal Saree	Tamil Nadu, Karnataka
Central	Chanderi, Maheshwari	Madhya Pradesh
North-East	Muga Silk, Naga Shawl	Assam, Nagaland

This National Handloom Day, SUVIDHA was celebrated in Assam & Madhya Pradesh. At the Matmur Handloom Centre in Maheshwar, Madhya Pradesh, women trainees shared their journeys of weaving, resilience, and independence. At Madhapur, Jorhat, Assam, 50 weavers displayed Mekhalas, Chadors, Gamochas, and table runners, while 12 women were recognised for their commitment, with special honour for one artisan whose weaving excellence inspires many.



The celebrations showed how handlooms remain a living tradition, weaving together heritage, livelihood, and women’s empowerment into a stronger, self-reliant rural future.



SBI Foundation Launches Flagship Gram Seva Program in Basti, Uttar Pradesh

On **19th August 2025**, SBI Foundation launched its flagship rural development initiative, **Gram Seva**, at **Parneswerpur village in Kudraha (Aspirational) Block, Basti District**. Co-funded by SBI Capital Markets Limited and implemented by SUVIDHA, the program envisions transforming villages through integrated development activities.

Key interventions launched under the program include:

- **Gram Seva Kendra at Parsaon:** a hub to increase access to digital services and community knowledge sharing.
- **Tailoring Centre for Women:** providing free-of-cost training to help women enhance livelihoods and achieve financial independence.
- **Amar Shaheed Pandit Ram Prasad Bismil Youth Training Centre:** offering physical and academic training to equip rural youth for holistic development.
- **Mobile Service Units:** the SBI Sanjeevani ambulance, Shalihotra Express veterinary service, and Swachhata Saathi waste collection vehicle, improving last-mile healthcare, livestock, and sanitation services.

Highlighting the vision, Shri Shesh Ram Verma, President & COO, SBI Capital Markets Ltd., remarked, "We are committed to social upliftment, and believe these initiatives will foster self-reliant communities and model villages in the days ahead." Echoing this, Shri Shiddalingesh B, Head of Gram Seva Program, added, "The initiative is built on the philosophy of Gram Swaraj, where communities take ownership of their own development."

Expressing his gratitude, Shri Deepak Pandey, CEO, SUVIDHA, noted, "The launch of Gram Seva has brought renewed energy and opportunity to the local communities. We look forward to building on this momentum to ensure long-term sustainability at the grassroots level."

The event also celebrated community aspirations through welfare measures such as scholarships for meritorious students and cycles and mobility devices for high school girls and for Divyangjan.

The SBI Gram Seva Project will directly benefit a number of people across Basti district, laying the foundation for inclusive and sustainable rural development.



Project H2OPE Brings Clean Water to 32,000 Students in Maharashtra



With the support of **Hyundai Motor India Foundation (HMIF)**, **SUVIDHA** has successfully completed **Project H2OPE**, a clean drinking water initiative reaching 258 government schools across Pune and Gadchiroli districts. By installing safe drinking water facilities in 108 schools of Pune and 150 schools of Gadchiroli, the program has directly benefited nearly **32,000** students, ensuring their fundamental right to safe, clean water.

The milestone was celebrated on 22nd August at a Program Handover Ceremony held at the District Collector's Office, Pune. The event began with a ribbon-cutting at the exhibition stall by **Shri Ajit Pawar, Deputy Chief Minister of Maharashtra**, followed by the formal handover of the program to the CEO, Zilla Panchayat, Pune. This collaboration marks a critical step toward improving health, learning conditions, and dignity for schoolchildren in some of the state's most underserved regions.



Three Steps Forward: Livelihoods, Safety, and Healthcare in Assam

Under the **Holistic Rural Development Programme (HRDP)**, supported by **HDFC Bank Parivartan** and implemented by **SUVIDHA**, multiple initiatives were rolled out in Jorhat district, Assam, strengthening rural livelihoods, community safety, and healthcare access.

- **Healthcare Strengthening – Titabor Civil Hospital:** New infrastructure and support services were inaugurated on 1st August 2025 in the presence of the District Commissioner and local officials, marking a step forward in expanding healthcare access for rural communities.
- **Solar Street Lights – 13 Villages, Titabor Block:** 68 solar lights were installed across marketplaces, road crossings, ICDS centres, and public spaces have improved night-time safety and mobility for about 700 residents, particularly women, children, and the elderly. The initiative promotes green energy while fostering safer, more vibrant community life.
- **Livelihood Support – Lalung Village, Jorhat:** At least 20 households, including widows, elderly, youth, and persons with special needs, have received 8 vaccinated piglets each (1 male, 7 female), tin sheets for pigsty construction, and basic training in pig-rearing. Notably, this intervention, HDFC Bank Parivartan, is creating sustainable alternative livelihoods and reducing dependence on wage labour.



PRAWAH Empowers Farmers with Climate-Resilient Practices in Uttar Pradesh

Supported by **Hindustan Unilever Foundation (HUF)** and implemented by **SUIDHA**, the **PRAWAH** project is advancing water-smart agriculture across 1,000 hectares in five blocks of Budaun district Uttar Pradesh – Asafpur, Ambiapur, Bisauli, Islamnagar, and Sahaswan. Through methods like the System of Rice Intensification (SRI), Direct Seeded Rice (DSR), and Alternate Wetting and Drying (AWD), farmers are cutting water use by 35%, saving 6.125 million litres per hectare, while achieving higher yields at lower costs.

Stakeholder meetings in these five blocks brought together over 600 participants, including progressive farmers, Gram Pradhans, Jal-Sakhis, Jal-Mitras, and officials from Krishi Vigyan Kendra, Forest Department, and Agriculture Department. Discussions focused on tackling groundwater dependency, promoting multi-cropping, and strengthening women's leadership, with **77%** of Community Resource Persons being women. Together, these efforts are steering Budaun towards water-secure and climate-resilient farming.



From Basic to Better: Ayush Centre Transformed in Himachal Pradesh



Under the **SBI Gram Seva Program**, the **Ayush Health Centre** at Kiri, Mehla block, Chamba district (Himachal Pradesh) has been upgraded with essential equipment to improve healthcare delivery. The centre now has a patient bed with mattress, weighing machine, seating for patients, doctor's table and chair, five colour-coded dustbins, cupping therapy set, wax bathing machine, BP apparatus, sugar testing machine, pulse oximeter, stethoscope, nebulizer, and an X-ray viewing plate.

This upgrade is a major boost for local residents, as the region has only one other health facility without a permanent medical officer. The improved infrastructure will ensure better comfort, hygiene, timely diagnosis, and effective treatment for the people of Kiri and neighbouring villages.



Clean Energy for Healthier Homes in Madhya Pradesh

Under the **Holistic Rural Development Programme (HRDP)**, supported by **HDFC Bank Parivartan** and implemented by **SUVIDHA**, 13 household-level biogas plants are being established in Samraj village, Maheshwar block, Khargone district, Madhya Pradesh. Out of these, 5 plants have already been constructed and are operational, while the remaining 8 are under construction. These plants convert cattle dung and organic waste into clean, smokeless cooking fuel, reducing firewood dependence, deforestation, and indoor air pollution. The leftover slurry is reused as organic manure, improving soil fertility and reducing chemical use. This initiative not only promotes renewable energy and waste management but also strengthens rural health and sustainability, with women and children among the key beneficiaries.



Building Skills and Resources for Sustainable Agriculture in Uttar Pradesh

Under the **Focused Rural Development Program (FRDP 2.0)**, supported by HDFC Bank Parivartan and implemented by SUVIDHA, a series of interventions in Mihinpurwa block, Bahraich district, Uttar Pradesh, are promoting sustainable agriculture.

- **Capacity Building:** Over **1,040** farmers were trained in preparing and using traditional organic inputs like Panch Gavya, Jivamrit, and Bijamrit, gaining practical skills to adopt eco-friendly farming.
- **Support Distribution:** Around **1,222** farmers across 16 villages received organic fertilisers and pesticides to reduce chemical dependency, improve soil health, and produce healthier crops.

Together, these initiatives are equipping farmers with knowledge and resources to shift toward sustainable, resilient agriculture while improving productivity and soil fertility for the future.



Growing Prosperity through Orchards in Uttar Pradesh

Under **Project Prosper**, supported by **Mankind Pharma** and implemented by **SUVIDHA**, more than **550** orchard plants, including **lemon, mango, litchi, jackfruit, amla, chikoo, and peach**, were distributed to farmers in Malipur, Nangli Gajroli, and Jadhaka villages of Hastinapur, Uttar Pradesh. Along with guidance on plantation techniques, this effort is helping farmers create future orchards that will diversify incomes while increasing the region's green cover.



Greening Budaun with Community Action

Under **Project PRAWAH**, supported by **Hindustan Unilever Foundation**, local communities in Budaun district planted **100** trees on June 23 and celebrated Van Mahotsav on July 7 with eco-themed events. Jal-Sakhis led the way, winning all three prizes in the poster competition, highlighting women's leadership in promoting environmental awareness.



Organic Paddy Seed Distribution Boosts Sustainable Farming in Bihar

Under the **Focused Rural Development Program** supported by **HDFC Bank Parivartan** and implemented by **SUVIDHA**, a seed distribution drive was held in Jagdishpur Block (Bhagalpur) and Rajaun Block (Banka), Bihar. A total of **499** farmers received Katarni and Sambha (**5204**) paddy seeds, bringing **500.59** acres under organic cultivation. The initiative is promoting soil health, sustainable farming practices, and long-term resilience for farming communities in the region.



Building Community Leadership and Healthier Habits in Punjab

Under the **Krishak Kranti project**, supported by **Pernod Ricard India Foundation (PRIF)** and implemented by **SUIDHA**, a series of initiatives in Dera Bassi block, SAS Nagar (Punjab) are strengthening sustainable agriculture and rural well-being.

- **Water User Group Formation: Village Sarsini**

A 15-member WUG was formed to ensure fair water distribution, reduce disputes, and promote collective water management.

- **Capacity Building for Farmers: Village Kheri Jattan**

48 farmers were trained in natural farming, crop diversification, soil health, and eco-friendly practices.

- **WASH & Hygiene Awareness: Villages Khijargarh and Gholu Majra**

Over 140 participants, including 36 women, joined awareness sessions on water conservation, sanitation, and menstrual health management.

Together, these efforts are building skills, awareness, and solidarity, laying the foundation for stronger, healthier, and more resilient rural communities.



Sowing Skills and Blossoms: Floriculture Empowerment in Madhya Pradesh



Under **Project Sashakti**, supported by **SBI Foundation** and implemented by **SUIDHA**, floriculture is opening new livelihood pathways for rural communities in Khargone district, Madhya Pradesh.

- **Skill Building:** 50 farmers from Matmur, Samaspura, and 5 neighboring villages attended a two-day floriculture training led by experts, gaining hands-on knowledge in flower cultivation. Drip irrigation kits were also distributed to promote efficient and sustainable water use.
- **Support for Women Farmers:** 50 women beneficiaries across Matmur, Karoli, Mahetwada, Manawar, Samaspura, Satghodiya, and Ashapur received 1,00,000 marigold plants along with customised fertilizer kits (Venora, Rubi 505, Incryl Bio Nutrition, Libra, and Nano Urea) to boost healthy flowering and better yields.

With knowledge, inputs, and innovation, floriculture is becoming a pathway to empowerment and economic security.

Lighting Up Lives in Nainital with Clean Energy

Under the **Deeptam Project**, supported by **PNB Housing Finance Limited** and implemented by SUVIDHA, solar energy is transforming rural communities in Nainital district, Uttarakhand. A total of 110 solar-powered streetlights have been installed across 10 villages, making public spaces safer and more connected after dark. Alongside this, 3 kW rooftop solar systems have been set up in 8 government schools, ensuring uninterrupted learning for 2,170 students. Together, these initiatives have positively impacted over 8,600 residents. At the recent handover ceremony in Haldwani block, officials from PNB Housing Finance, SUVIDHA, and local community members came together to reflect on sustaining these gains and advancing clean energy adoption in the region.



Spicing Sustainability: Empowering Farmers through Ginger Cultivation



Under the **SANGAM Project**, supported by **LIC Housing Finance Ltd. (LIC HFL)** and implemented by SUVIDHA, 200 farmers across five villages of Laskein Block, West Jaintia Hills, Meghalaya, including Moolibang, Khliehrangnah, Nongkynrih, Mulum and Madankynsaw, received 5 tonnes of premium ginger seeds and 1 tonne of eco-friendly bio-inputs.

- **Capacity Building:** Farmers were trained through hands-on demonstrations in seed treatment, sowing, input application, and eco-friendly pest management. Additional sessions covered sprayer operation, calibration, nozzle cleaning, and safe mixing of botanical formulations, supported by local-language SOP tools.
- **On-ground Impact:** 201.63 acres have been transitioned to sustainable practices, reducing chemical dependency, improving soil health, and lowering input costs.

This initiative is building farmer confidence, strengthening peer-to-peer learning, and paving the way for sustainable organic farming across the region.



MANKIND PHARMA DONOR VISIT – PROSPER PROJECT

Mr. Alok Pandey, Senior Project Manager, **Mankind Pharma**, visited the **PROSPER Project** sites in Bijnor and Meerut (U.P.). He interacted with community members and witnessed diverse interventions, from women entrepreneurs stitching and selling handmade bags, to a youth who established his own barber shop with project support, and farmers diversifying into arbi (taro root) cultivation beyond sugarcane.

Mr. Pandey also reviewed the Jal Minar at Jadhaka, ensuring improved access to safe water, and joined a VKC meeting to discuss future plans. At the ICDS centre in Latifpur, he heard firsthand accounts of the positive transformation brought by the project.

The visit highlighted how PROSPER is building livelihoods, enhancing water access, and strengthening community resilience through collaborative efforts.



VISIT BY MS. RUPALI GOSWAMI, HDFC BANK PARIVARTAN

Ms. Rupali Goswami, Deputy Vice President, **HDFC Bank** CSR, visited Maheshwar, Madhya Pradesh, under the HRDP program. She interacted with handloom artisans, sewing entrepreneurs, and students, witnessing firsthand how traditional weaving, skilling, and enterprise support are creating dignified livelihoods.



STAFF CAPACITY BUILDING WORKSHOP, ALMORA

A two-day capacity-building program was organised in collaboration with Aman Organisation at **KMVN** Deenapani, Almora. Two specialists from **SUVIDHA** delivered technical sessions: Dr. Pratap Dhaila spoke on progress with the Monitoring Dashboard, updates on the Project Design Document (PDD), Gold Standard Certification processes, and aligning PDD with international requirements. Mr. Ravindra Kapkoti led a practical training on Climate Monitoring Solutions, addressing app-related queries to strengthen field operations. The workshop also saw participation from representatives of organisations like HESCO and TDH, creating a valuable platform for cross-learning and collaboration.



HDFC BANK PARIVARTAN MEDIA CONFERENCE, BHOPAL

Ms. Nusrat Pathan, Head CSR, **HDFC Bank Ltd.**, led a media interaction in Bhopal to showcase CSR interventions across education, livelihoods, health, and traditional crafts. **SUVIDHA** participated as an implementing partner, presenting Maheshwari sarees, dupattas, spices, and incense sticks crafted under HRDP-supported enterprises.



VOICES FROM THE GROUND

Ground-level experiences that highlight resilience, progress, and the journey of change.

“There were days when I didn’t know how I’d feed my family. With these piglets, I feel a small but steady hope returning for our family.” — Momi Bora, 34 F, HRDP (HDFC Bank Parivartan)

A 34-year-old widow from Lohang Bebejia received eight vaccinated piglets and shed materials as part of the Holistic Rural Development Programme (HRDP), supported by HDFC Bank Parivartan and implemented by SUVIDHA, providing much-needed income security.



“At my age, even visiting neighbours after sunset was difficult and risky. Now with the solar lights, I along with my fellow villagers feel much safer.” — Gangadhar Saikia, 65 M, HRDP (HDFC Bank Parivartan)

A resident of Tipomia Gaon who now benefits directly from solar streetlights installed under HRDP (HDFC Bank Parivartan), which have significantly improved overall post-sunset safety in the village.

“Navigating narrow, rain-soaked trails to reach remote farmers was tough. We used village-level clustering and local guides to deliver inputs on time.” — Jenyfa Suiaam, Field Coordinator, SANGAM Project (LIC HFL)

Reflecting on the logistics under the LIC HFL supported SANGAM Project, she highlights how dedicated ground teams worked tirelessly to ensure seamless delivery even in challenging conditions.



Tailoring Dreams into Reality:
A Student Who Became an Entrepreneur

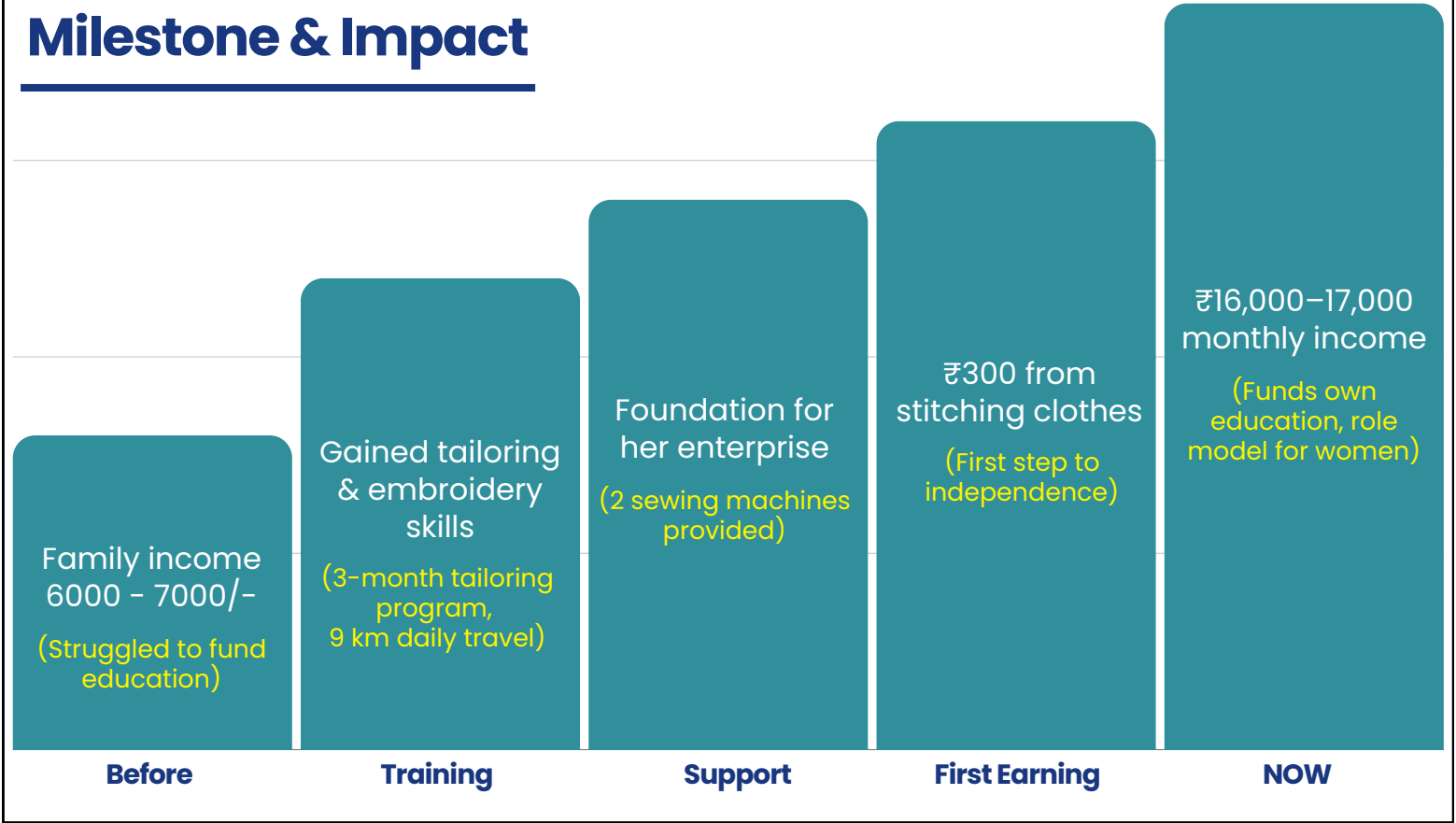
From ₹6,000–7,000 family income to ₹16,000–17,000 of her own.

In Mansurpur village of Bijnor, 21-year-old Tanu Sharma was determined to continue her education despite her family’s financial struggles. With her father earning just ₹6,000–7,000 a month, higher studies seemed uncertain, until the PROSPER Project, supported by Mankind Pharma and implemented by SUVIDHA, offered her an opportunity to learn tailoring.

Tanu enrolled in the three-month training, travelling 9 km daily to attend classes. By the end, she had mastered tailoring and embroidery, and with the support of two sewing machines provided under the project, she started her own small business. From her first ₹300 in earnings, she quickly built a growing customer base, stitching bridal wear and designer suits. Today, she earns ₹16,000–17,000 per month, surpassing her father’s income and funding her own B.Sc. education.



Milestone & Impact



Now, her success inspires others. Along with Tanu, 15 other women trained under PROSPER are now running tailoring enterprises with distributed sewing machines. Together, they are breaking barriers, proving that with skills and opportunity, rural women can transform not only their own lives but also uplift their communities.