

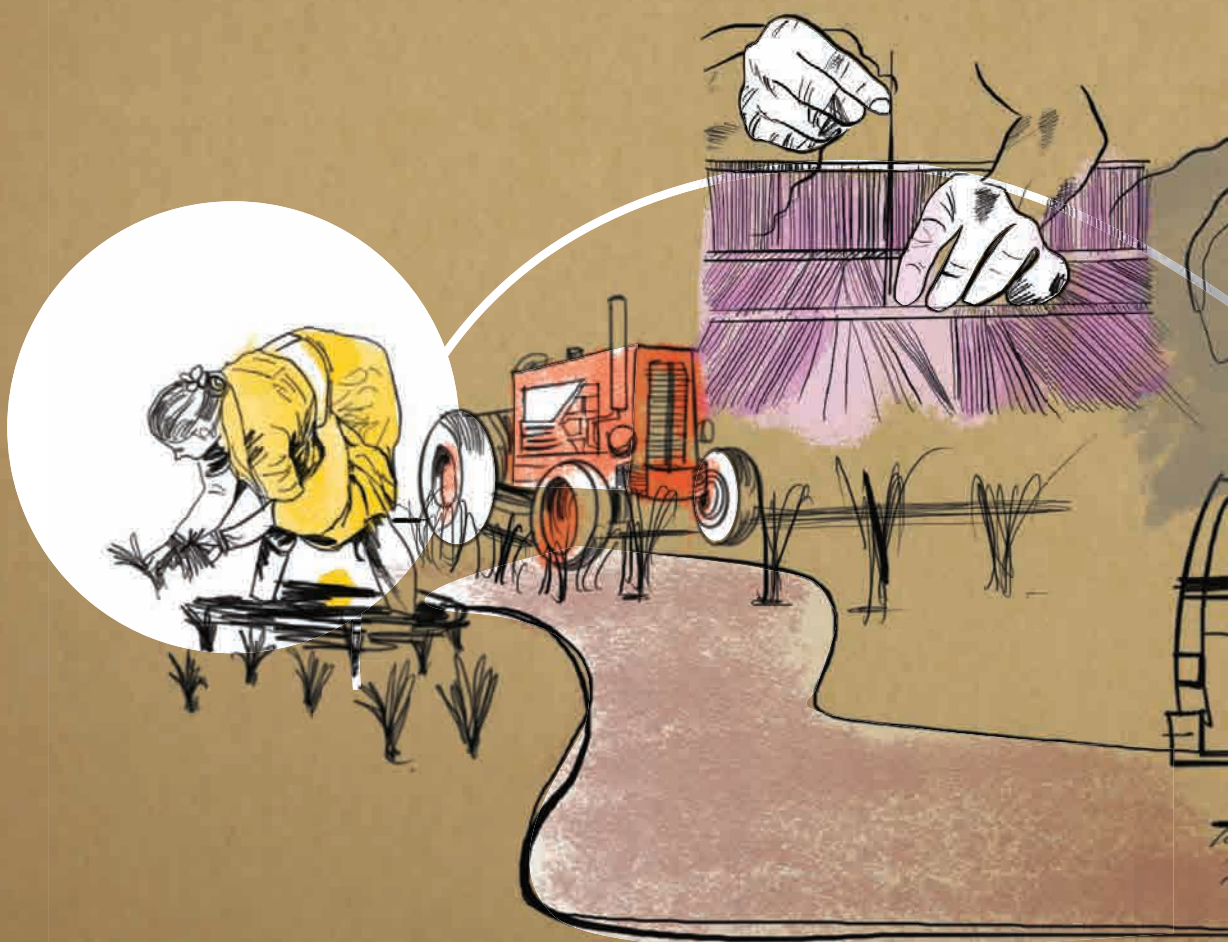


THE BRIDGE

September 2025

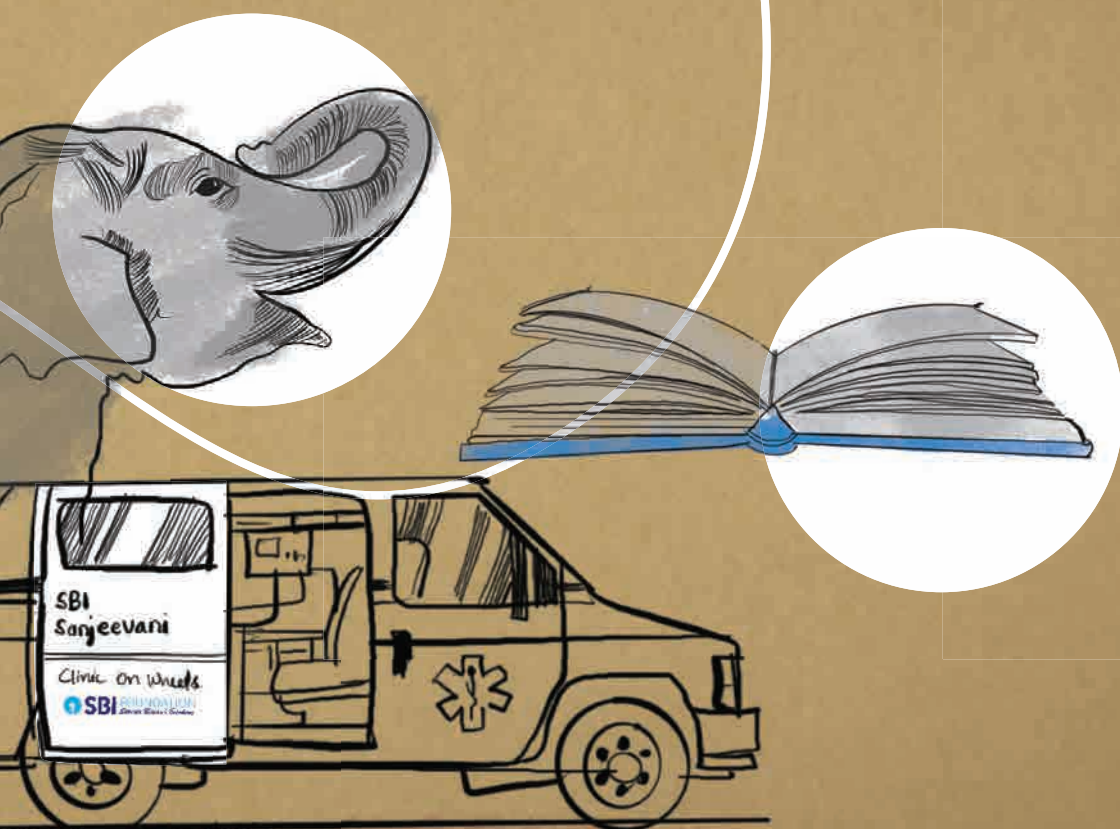
10 Years
of SBI Foundation

10 Ye



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of SBI Foundation



*Illustration by: Rinki
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Editor's Note

A decade-long journey that drained inks and flow, filled heavy ledgers and multifold approval notes, stands today as a testament to SBI Foundation's growing footprint. It's beyond the Pan-India presence; it's the ideological and psychological shift that this journey has created within our communities and within us.

With profound joy, we bring to you the latest edition of "The Bridge." This issue celebrates the 10 Years of the Foundation, the firewalking expeditions to build culture and processes, and the relentless commitment to serving the millions of underprivileged with both hands and a whole heart.

The following pages encompass the human-interest stories, overarching perspectives of our team members on improving systems, and the on-ground experiences of our partners and stakeholders. Together, they capture not just what we do, but why and how we do it.

I would like to thank all the people who have contributed and collaborated on this issue, making the editor's role both meaningful and lighter. As our 9 verticals are constantly and rigorously working towards building a sustainable and equitable society for each and every individual, we look forward to bringing you more anecdotes of the passion, persistence, and hard work that power this mission.

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A note from the Managing Director



Mr. Sanjay Prakash
MD & CEO, SBI Foundation

SBI Foundation is delighted to present the “3rd Edition” of our quarterly magazine – The Bridge. Marking 10 years of unwavering commitment, meaningful partnerships, equity, and sustainability, SBI Foundation remains steadfast in its mission to impact and improve millions more lives in the years to come.

This edition of The Bridge encapsulates the Foundation’s purposeful journey and the significant initiatives undertaken across the last two Quarters. It also commemorates a decade of dedicated service through our various programmes that have reached far-flung corners of the country, supporting underserved communities and contributing our humble drop to the ocean of social development.

We extend our heartfelt gratitude to our partners, stakeholders, and collaborators whose constant support has made this journey more remarkable. This milestone belongs to everyone who has walked with us—whether for a few miles or the entire way. As we move forward, we invite many more to join hands with us in shaping interventions and projects that will continue to create sustainable and lasting impact.

A note from the President & COO

Over the last 10 years, SBI Foundation’s sustained commitment to serving communities has resulted in notable accomplishments and enduring impact. The 3rd Edition of “The Bridge” stands as a testament to these achievements and to our continued resolve to serve the nation while working towards a more sustainable and equitable society.

This journey has had its share of challenges, but the efforts of the SBI Foundation teams have been nothing short of exemplary, reflecting true grit and dedication. It also reflects the strength of our partnerships with stakeholders and beneficiaries. We take this opportunity to thank our management over the years for building the culture and processes that continue to guide us effectively to this day.

Finally, a special word of appreciation is due to the team members of SBI Foundation who have contributed to this edition of “The Bridge”, sharing their ideas and perspectives in these pages and articulating our vision of a resilient and robust future.



Mr. Jagannath Sahoo
President & COO, SBI Foundation

10 Years of SBI Foundation

Aman Ashok Bhaiya
Vice President & Head (Strategy), SBI Foundation

State Bank of India was set up as a special entity under the State Bank of India Act, 1955, with a clear mandate to improve rural credit and deepen financial inclusion. Over the decades, SBI has remained at the forefront of social responsibility in the Indian banking ecosystem. As early as 1973, the Bank introduced the concept of “Innovative Banking,” supporting blood donation drives, drinking water initiatives, tree plantation, and education of the girl child, to name a few. When the



1st Board Meeting of SBI Foundation

RBI allowed banks in 2005 to donate up to 1% of their net profits to charitable causes, SBI utilized this opportunity every year to further contribute towards the upliftment of the underprivileged.

So, when India introduced mandatory CSR in 2014, it marked a turning point for us, not in compliance, because the CSR rules did not apply to SBI, but in ambition. For the first time, India asked its businesses to think beyond cheque-writing. It was a call to shape the country’s development story. And the Leaders at SBI saw a historic opportunity. I still remember those early conversations: the sense that we were standing on the cusp of something far larger than a mandate. We wanted to build an institution that would embody the Bank’s legacy of nation-building, but with the agility and strategic clarity that modern development work demands.

That is how SBI Foundation came into being,

established in 2015 as a Section 8 Company to undertake strategic CSR on behalf of the entire State Bank Group. For me, having been part of this journey since the pre-inception days, as a core team member, those formative days remain etched in memory as some of the most challenging yet rewarding days. There was no blueprint to follow. We had to define what development leadership meant in the context of a public-sector institution with a nationwide footprint. And we understood early that strong institutions are built not through grand announcements, but through strong systems, processes, and policies.

We were privileged to have the unwavering support of our then Chairman and Directors, who engaged with us regularly, often several times in a month, whether on something as simple as website design or as impactful as drafting a white paper on India’s ‘Deceased Organ Donation’ landscape and CSR opportunities. These leaders were not just bosses; they were mentors, protectors, and role models who inspired us to believe in limitless possibilities. Taking inspiration from them, we embraced imagination, courage, compassion, and an uncompromising commitment to the highest standards of corporate governance and ethics.

Before thought of scale, we built processes. Before we thought of visibility, we built integrity. We spent our initial 18 months on designing policies, standard operating procedures, undertook analysis of development sector organisations and then created robust project appraisal mechanisms, rating methodologies, monitoring frameworks, thematic strategies, governance structures, much of this work was quiet, deliberate, and often invisible. Yet, these processes became the backbone of SBI Foundation. Those systems gave us a solid foundation to stand on, earn credibility in the social sector and remote villages, among line ministries, and within the development community for our work. This foundation is what enables us today to dream bigger, act bolder, and deliver impact with transparency.

Our early projects reflected this ethos, education

initiatives (Gyanshala) improved learning outcomes for children, women empowerment initiatives (UNFPA) advanced gender equity and leadership among rural adolescent girls, Health initiatives strengthened the deceased organ donation in India. Each initiative has grown independently and helped us refine our thematic strategies in our verticals of Education, Rural Development, Healthcare, and Women Empowerment. This initial success showed us the power of scientific project design, right partnership, and a vision to think big and differently. We learned by doing it, and each learning sharpened our strategic thinking and created a foundation to go to the next level.

Each year, we chose areas that were more complex,



Arundhati Bhattacharya, former Chairman visiting SBI Foundation office to unveil their logo

underfunded, or simply overlooked. Disability Inclusion is one such example. In 2017, when disability was peripheral to mainstream CSR, we approached it as a long-term ecosystem challenge to promote inclusion and empowerment of Persons with Disabilities. SBI had won numerous awards as a Best Employer for PwDs by Government of India and others. During one of the discussions with an NGO in the presence of our then Chairman, Smt. Arundhati Bhattacharya a powerful idea emerged, why not leverage the research and learnings from SBI's inclusion initiatives and share it with the sector, especially Public Sector Banks, as our CSR initiatives.

To make this vision a reality, we brought on board Smt. Padmaja Nair, an ex-General Manager with deep expertise in CSR and Disability Inclusion, as our advisor to set up a Centre of Excellence for Persons with Disabilities, a centralised hub for capacity building, research, policy advocacy, and skill

enhancement for PwDs. COE entered MoUs with 13 Banks, including the RBI Academy, and provided free trainings to employees, free advisory support on enabling inclusion and empowerment of employees with disabilities, empowerment cell, technology adoption, etc. CoE played a pivotal role in drafting the Equal Opportunities Policy Framework for the Indian Banking Association and undertook a sensitization workshop at the RBI HR Conclave, which played a small but significant role in RBI's efforts to identify currency notes for Persons with Visual Impairment. CoE became one of our most impactful initiatives and a case study internally on leveraging the intellectual and soft capital of the State Bank group.

SBI reported a net loss in FY 2017-18 and a marginal profit in 2018-19 and as a result, SBIF had no CSR funds available for two years to undertake new initiatives. CoE's model allowed it to continue soaring while the limited funds restricted the expansion of our other initiatives. However, this two-year window allowed us to reflect internally, invest time in research and come up with some sector-defining and many 1st of its kind initiatives in CSR. Looking back, I acknowledge this was a turning point in our journey, and now I cherish breaks and a slow period of growth. Going slow, patiently and thoughtfully can sometimes be the backbone of the fastest growth in the future.

In 2018, building on this introspection phase, we organised a CXO-level Innovation Roundtable with 20+ impact leaders from Indian and global brands such as Godrej, JP Morgan, Villgro, and Samhita. The objective was to explore how CSR could be leveraged for innovative finance, startup incubation, and other forward-looking initiatives. Shri Prashant Kumar, the then DMD (HR) & CDO, chaired the deliberations and encouraged us to prepare an action plan to take a lead in the Innovative CSR theme. These deliberations culminated in a white paper on innovation and a landmark policy decision at SBI Foundation to allocate 10% of our annual CSR budget towards innovation. We also embedded innovation into our organisational DNA by making it a key result area (KRA) for our staff, encouraging everyone to ideate and implement transformative projects.

The next three years marked our bold entry into the innovation space. Our startup incubation program with Villgro became a flagship initiative called Innovators For Bharat, identifying solutions ranging from groundwater recharge to electric vehicle charging infrastructure. We further partnered with

IIT Madras to establish a modern infrastructure lab and the Centre for Battery Engineering and Electric Vehicles (CBEEV). These initiatives were supported through the CSR contributions of SBI Capital Markets. Today, the CBEEV Lab plays a pivotal role in India's EV ecosystem; its technical vetting for a major gigafactory has unlocked crores of funding for the sector. The most important milestone was our work in pioneering the Innovative Finance space. SBI Foundation collaborated with the Global Steering Group on Innovative Finance's India wing, Social Finance India, to design the world's first Development Impact Bond (Pay for Success model) to improve learning outcomes for 1 lakh children in 7 districts of Haryana. The initiative was co-funded by IndusInd Bank. Later, we followed various innovative finance instruments like the Revolving Fund for Startup Incubators, First Loss Default Guarantees, etc.

This journey reaffirmed that thoughtful pauses and strategic pivots can lay the foundation for exponential growth. These experiences shaped our thought leadership. We consciously avoided reinventing the wheel. Instead, we identified what worked, strengthened it, scaled it, and collaborated with those who had already built expertise, with an intent to create change in the lives of the most disenfranchised section of society.

This approach helped us lead work in Startup Incubation, Research & Innovation, Circular Economy, Climate Resilience, Wildlife Conservation, Rural Development, Livelihood & Entrepreneurship Development, Innovative Finance and Sports.

Geographically too, we showed up where development conversations rarely reached in Lachen, Andaman & Nicobar Islands, the Northeast India, and aspirational districts across the country. Working in these regions reinforced one fundamental truth: inclusion requires

intent. You cannot reach the last mile unless you choose to go there.

Looking back, I often reflect on how far our CSR philosophy has come. Before CSR was mandated, most giving across industries and even within our own ecosystem was reactive. We responded to immediate gaps, donated assets, and provided short-term relief. Today, our approach is fundamentally different. We work to improve learning outcomes, not just equipping classrooms. We focus on capacity-building of teachers and institutional actors, not merely infrastructure. We invest in policy advocacy, ecosystem building, and long-term sector strengthening. Our projects today aim not just to solve problems, but to create a systematic impact.

This evolution from addressing symptoms to transforming systems is, to me, the real narrative of our past decade.

And as India charts its path towards 2047, CSR can act as catalytic capital. Capital that can shape institutions, influence policy, and prepare India for challenges and opportunities ahead. Our journey, from reactive giving to strategic and systemic impact, is just the beginning of the transformational times that lie ahead.

None of this would have been possible without the people, and our colleagues who worked tirelessly and brought ideas to life on the ground, experts who sharpened our thinking, and NGO partners who carried the Foundation's mission into some of the most challenging geographies, and most importantly, the communities we serve, for standing up for themselves and bringing change in their lives. We only played a small enabling role. They are the true custodians of this journey.

P.S.: The article continues in our next edition with additional information and insights.



HRH Princess Cristina of Spain, representing La Caixa Banking Foundation visited SBI Foundation



1st set of awards won by sbif Sanjukta and former cfo Mukesh Srivastava

Learning that Lasts

Bridging India's Classroom Divide

Anwesha Saha
Assistant Manager, Education

Ipshita Datta
Assistant Manager, Education

India's education system is one of the largest and most diverse in the world — a vast network of government schools, aided institutions, private players, and community initiatives serving millions of children spread across cities, towns, and remote villages. Over the past two decades and with the introduction of the NEP 2020 (National Education Policy), the country has made significant progress in improving enrolment rates and expanding access to primary education. As per the Ministry of Education's report on Unified District Information System for Education Plus (UDISE+) 2024-25 on school education of India, dated August 2025, for the first time in any academic year, since 2018-19, the total number of teachers has crossed the 1 crore mark in 2024-25. The academic year 2024-25 has seen a notable reduction in dropout rates across the Preparatory, Middle, and Secondary levels as compared to the last two years namely, 2022-23, and 2023-24. Female representation in schools has shown a positive uptick in the academic year 2024-25, with girls' enrolment reaching 48.3%, up from 48.1% in the previous year. Although modest, this improvement reflects ongoing efforts to promote gender equity in education and ensure greater access and participation for girls across all levels. The academic year 2024-25 also witnessed significant progress in school infrastructure, particularly in digital facilities. One of the most notable improvements is the increase in the number of schools with computer access, rising from 57.2% in 2023-24 to 64.7% this year. This growth reflects a stronger emphasis on integrating technology into classrooms, supporting digital learning, and preparing students for a tech-driven future

Yet, beneath this, lie deep structural and social disparities that continue to shape how, where, and for whom education truly works. The gap between policy intent and classroom reality is often wide, and the challenges vary as sharply as the geography itself — from the dense urban slums of metropolis to the scattered tribal villages in hilly and forested regions.

While the national narrative speaks of universal



access and modernised learning, many children still experience education as a daily struggle rather than a transformative opportunity. Inadequate infrastructure, the digital divide, and the lingering effects of poverty combine to make schooling fragile and inconsistent. Rural and tribal communities face isolation and cultural disconnects that hinder continuity; urban poor families grapple with migration and economic stress that pull children away from classrooms; and girls, across regions and communities, face gendered expectations and safety concerns that truncate their educational journeys. Added to this is a growing gap in exposure and opportunity for the underserved, particularly in STEM education, where access to quality resources, laboratories, and experiential learning remains limited. For instance, as per UNESCO Global Education Monitoring (GEM) Report 2024-25, despite more than 95% primary school enrolment, India struggles with foundational

lack of continuous support affects morale, confidence, and innovation in classrooms, leading many to fall back on rote methods simply to keep pace with the curriculum.

Amongst others, the **tribal populations** face a distinct cluster of barriers that combine geography, culture, and economics. Many tribal communities live in remote hamlets where transport links are poor and where schooling — if present — is often delivered without sufficient attention to local languages, knowledge systems, or cultural practices. The result



Indira Uike,
Z.P. Primary School, Kolhi, Yavatmal
District, Maharashtra

“Earlier, my classroom was quiet; now it’s full of stories and laughter. My students take charge of learning, I just guide them. From the training, I learned how to make my classroom more engaging and how to connect activities to lessons so that every child participates. This program gave me new ideas and confidence to create a classroom where every child learns with curiosity and joy. I realised how important it is to let students express their thoughts freely and take ownership of their learning.”

is a schooling experience that can feel alien and disconnected from children’s lives. Seasonal labour patterns and migration further disrupt continuity: families may move for work, or children may be required to contribute to household livelihoods, causing intermittent attendance and high dropout risk. The impact is especially acute for adolescent girls, for whom the absence of safe, proximate residential or secondary schooling options often means the end of formal education after primary grades. When education systems fail to adapt to context — by integrating culturally sensitive pedagogy, flexible schooling calendars, or safe boarding facilities —

tribal students are doubly disadvantaged: they lose place-based knowledge and opportunities for upward mobility at once.

Dropout and out-of-school children form another urgent and multifaceted challenge in both urban and rural contexts. In informal settlements and peri-urban areas, economic pressures push children into work at a young age; in rural pockets, the combination of perceived irrelevance of schooling, poor learning outcomes, and opportunity costs drives families to deprioritise formal education. Once a child leaves school, the barriers to return are high. The curriculum moves on, peers and routines shift, and stigma or shame may attach to late returnees. Remedial and bridge programmes that accelerate learning, provide catch-up in foundational literacy and numeracy, and create supportive re-entry pathways are therefore not optional remedial add-ons, but core elements needed to restore learning trajectories.

The distinct and overlapping barriers that girls face cut across all these themes and require **gender-responsive solutions**. Girls contend with safety concerns on long commutes, early marriage pressures in some communities, social norms that prioritise boys’ education, and limited access to sanitary facilities or private spaces that allow them to manage puberty and personal dignity while at school. For older girls the absence of safe residential options can be decisive: where families are unwilling or unable to send daughters to distant secondary schools, opportunities end early. **Addressing girls’ education** is therefore not a single intervention but a suite of interrelated actions that must combine safety, dignity, mentorship, academic support and pathways to livelihood.

In the light of these often-inter-related challenges, our response embraces the realities and complexities, and addresses them, through several of our NGO partners who work on infrastructure, learning, wellbeing and reintegration. Recognising that exposure shapes aspiration, Prayoga runs STEM modules and activity-based learning so that children who have never touched a simple science kit can begin to see science as accessible and exciting. They also facilitate experiential learning by partnering with Indian Institute of Science (IISc), where senior students engage in hands-on projects and interact directly with scientists from the institute.

Recognising the challenges faced by government schoolteachers, like lack of knowledge of tools to

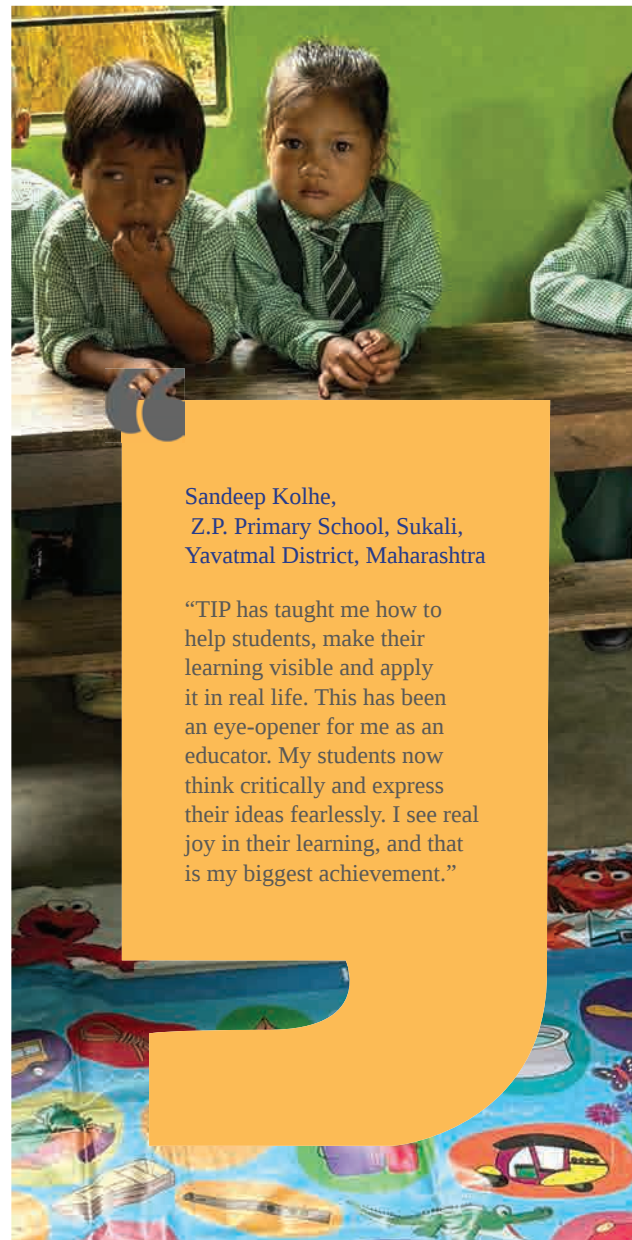
make any lesson engaging and conceptually lucid, the ILM vertical identifies teacher capacity building as a critical area for intervention. CEQUE's (Centre for Equity and Quality in Universal Education) Teacher Innovator Program (TIP), through workshops and monthly one-on-one coaching sessions, provides continuous support to the pedagogue, helping them to translate new ideas about lesson planning and delivery, into daily practice. Coaches, assigned to the teachers, not only observe their lessons, but also, offer valuable feedback, to make small, achievable changes in the classrooms. Over time, and with continued mentoring, consistent coaching conversations provided the confidence to experiment, observe, and refine teaching practices. Gradually, subtle yet meaningful shifts became evident, students grew more curious, more willing to engage, and less fearful of making mistakes.

For the tribal populations we prioritise culturally informed, context-sensitive interventions and residential solutions: our partnerships with AIDENT Social Welfare Organisation and Kasturba Gandhi National Memorial Trust, are focused on building a hostel at Niwali, MP, for tribal girls which provides a secure, proximate accommodation and reduce the travel- and safety-related barriers to secondary schooling, while Parivaar Education Society delivers complementary holistic care through the Seva Kutirs — daily nutritious meals, value-based classes, counselling and structured routines — addressing the non-academic needs that directly affect attendance and wellbeing. Through our partnership with Nai Dharti, we provide residential facilities in Patna for underprivileged girls from other parts of the state, paired with academic tutoring and life-skills programming — removing the geographic and safety constraints that otherwise prevent continuation.

For children who have dropped out of school, Shiksha implements targeted bridge and remedial programmes in informal settlements, focusing on foundational literacy and numeracy as well as education till 8th grade with clear re-enrolment pathways into mainstream classrooms so that re-entry is feasible, dignified and sustained. While, for students in conflict-affected and underserved regions, our partnership with National Integrity & Educational Development Organisation (NIEDO) promotes equitable access to quality education allowing them to crack national-level examinations such as NEET, JEE, NDA, CDS, and AFCAT, and securing admissions

to premier institutions and defence services. The collaboration supports the Army-SBI Foundation Centre of Wellness and Excellence in Bishnupur, Manipur, where 50 deserving students are being mentored, coached, and guided to excel in national-level competitive exams. The initiative stands out for its holistic development approach, blending rigorous academic preparation with soft skills, mental wellness sessions, and leadership training.

Each partnership and programme element is chosen to address a node in the exclusion chain: infrastructure to make school physically possible; experiential STEM to make learning meaningful and aspirational; residential and holistic care to protect continuity and wellbeing; and remedial reintegration to repair interrupted learning journeys. At SBI Foundation, we deeply understand that a child or a teacher is not a mere statistic, that solutions not only need to be comprehensive but also, speedy and nuanced.



Sandeep Kolhe,
Z.P. Primary School, Sukali,
Yavatmal District, Maharashtra

“TIP has taught me how to help students, make their learning visible and apply it in real life. This has been an eye-opener for me as an educator. My students now think critically and express their ideas fearlessly. I see real joy in their learning, and that is my biggest achievement.”



Indira Uike, Z.P. Primary School, Kolhi, Yavatmal District, Maharashtra

Poonam Kumari, a bright 14-year-old student of Class VIII at Sister Nivedita Balika Vidyalaya, has been an inspiring example of determination and growth. Coming from a difficult background—having lost her mother early and living with a father who struggled with alcoholism—Poonam’s journey has been one of resilience and hope. Her elder brother, a daily wage labourer, took it upon himself to ensure she received the education he never could.

Poonam joined the school in 2019 and had never attended school before that. From a shy little girl who once spent her days cooking at home, she has transformed into a confident, articulate student who loves Mathematics and Sanskrit. She also enjoys singing, writing, and participating in school functions. As an active member of the Gardening Management Committee, she takes pride in maintaining a clean and

green campus.

Through her participation in the program, Poonam has developed confidence, discipline, and a deep love for learning. She says, “I have learned sharing and caring, to respect my elders, and to keep myself and my surroundings clean. I love my school and teachers and want to continue learning new things.”

Her teachers describe her as a soft-spoken, disciplined, and dedicated student, always eager to learn and contribute. Over the years, she has become an integral part of the school’s singing group and is known for her cheerful nature and sense of responsibility.

Poonam’s transformation is a powerful reflection of the program’s impact—turning vulnerability into strength and nurturing a young girl’s dream of becoming a Mathematics teacher.





In the Soft Mist of Ri-Bhoi Hills

(Inspired by the Learn, Play, Grow project with Sesame Workshop India Trust)

Sharol Shibu
Assistant Manager, Education

*In the soft mist of Ri-Bhoi hills,
the morning hums with promise.
Anganwadis come alive with tiny footsteps,
and laughter spills brighter than sunlight.*

*Elmo smiles from a corner wall,
Chamki dances in a storybook's fold,
their colours weaving magic
into curious young minds discovering their world.*

*Anganwadi workers sit beside the little ones,
turning sticks into numbers,
songs into lessons,
and every giggle into growth.*

Outside, clouds drift lazily,

*the earth smells of rain and renewal.
A one-year-old looks up and smiles at me,
eyes shining with wonder and warmth.*

*In that moment, I see learning
not as a subject, but as joy —
a rhythm of curiosity and care,
nurtured by gentle hands and bright imaginations.*

*As I leave, they wave,
voices soft yet full of light.
“Khublei,” they say, smiling,
a word that feels like sunlight in the rain.
And the hills seem to whisper back,
Learn, Play, Grow.*

P.S. “Khublei” means “thank you” in Khasi — a word that carries warmth, gratitude, and kindness.



In Essence...

The Hope for a Better Future

Ipshita Datta
Assistant Manager, Education

What's the point of education? Why are schools important? Is the entire machinery designed to ensure rote-learning, rat-races to be won and grades to be scored, or is it something deeper? These are not simple questions, and warrant thought. At least, from the point of view of policy-design and implementation.

As per the latest data from the Economic Survey 2024-25, half of India's school-going population goes to government schools. And while we remain a progressively developing nation, our government schools continue to warrant strengthening. This feeling felt evidenced during my first field visit to the aspirational block of Kalamb, in Maharashtra. The first sight of the school made the size of the building rather obvious - a small three-roomed, single storied structure, with a small porch in the front and a gate, lined with shrubs. The building looked old and for the want of repair. One of the rooms was being used as a kitchen for the preparation of the midday meals, while the other two served as classrooms, housing nearly 30 children, from grades first to fifth. Classes, thus, need to be run simultaneously for multiple grades, to ensure that all 30 receive adequate education.

I still remember, clear as day, how I felt walking into the school. As warm as my welcome was, it made me understand how different school life in metro cities can be, especially in private schools. The latter can boast of whiteboards, stylus, projectors, and air-conditioners. They tend to be multi-storied and uni-grade, with plush playgrounds, well-stocked canteens and ergonomically sound benches. Well, for one, the experience is humbling. Perhaps, it may even make one count their blessings (it definitely made me do that). But the experience largely lay bare the stark contrast which still plagues our nation. While we may remain aware cerebrally of these differences, their consequences are far more visceral and complex. Multi-grade classes, poor infrastructure, paucity of resources or the knowledge of fully utilizing those resources, or simply an apathetic attitude on the part



of any stakeholder in the value-chain of education - all exacerbate any existing divide, in the dividend.

The panacea during the visit, however, was the interaction with the students and the teachers. The children, most of whom hail from the most marginalized backgrounds, showed immense promise. They were bright, intelligent, filled with the cherubic joys of childhood which all children possess. However, one of the girls I interacted with was particularly sad that day. Upon asking her why she felt low, she mentioned that her mother had left home because her father had beaten her. She said this in a matter-of-factly manner, as though it was not a ghastly matter, but an everyday phenomenon. I wondered how often

some trauma would have to be repeatedly seen or felt, to be met with an indifferent acceptance? But she felt better around her friends and her teachers. That school was a safe haven. It broke my heart to learn of the grim reality she, and many like her face. It's a painful realization that safe, nurturing homes would be a matter of privilege too. And perhaps that's why it's all the more important that schools remain a safe space for children. I wonder, how much worse matters would have been, had these children faced bullying, or been treated without kindness and consideration by their teachers.

On the brighter side, I observed that there was no difference between the children's potential from that of any other child who hails from a more fortunate background. Somehow, despite all their hardships, their resilience carries them through. Or perhaps, it was their simplicity – the innocent lens with which a child views the world, believes in its inherent goodness. That is why, it mattered more, that their future would not be crushed simply due to the limitations of their current reality. It matters more.

The work that we and our implementation partners do is critical. It may be easy to get caught up in the stresses of our daily lives – the unhinging, crowded train-rides to work, the urgent deadlines, the arduous paperwork, the checks and balances, the iterations etc. But it's vital to remember that, amidst all this, our end beneficiary is a 'life' - the dignity and potential of whom is paramount and limitless, even though invisible. That the dreams and aspirations of that life are just as real as anyone else's, as real as our own. And that, somewhere, through their journeys, we gain insight into the inherent resilience of the human spirit. We too, become beneficiaries.

So, at the end of the day, what is the point of education?

I suppose, beyond all the material comforts it brings, its main role is that of empowerment. Ours, and in turn, someone else's. Schools are important not only because they're the fountainhead of formal education, but also because they provide students with safe space, a sense of community and belonging. The reality of the lives of these children may be dark often times and has the potential to rob them off of their innocence and hopes. That is why it becomes even more critical, for schools to go beyond being a brick-and-mortar structure, and transform into living and breathing spaces, that provide children with a sense



of emotional safety, care, nurturing and joy. And so, I suppose, the work we do with our implementation partners is essential from that standpoint as well - it keeps the hope for a better future, alive...



Building Dignity in Aging

A Journey of Compassion and Collaboration

Ashlesha Mishra
Assistant Manager, Health

India is witnessing a pronounced demographic shift toward population aging. As per the “India Ageing Report 2023” released by the United Nations Population Fund (UNFPA), the proportion of citizens aged 60 years and above is projected to reach 319 million by 2050, accounting for nearly one-fifth of the Indian population. This rapid transition driven by declining fertility and increasing life expectancy demands adaptive social and healthcare systems that can respond to the needs of older adults with not only sensitivity but also with sustainability.

No where is this need felt more acutely than in Andhra Pradesh, where the proportion of elderly citizens has already outstripped the national average. As per projections by the Technical Group on Population Projections for India and the States (2011–2036), the share of senior citizens in the total population will rise from 8.4 percent to 14.9 percent nationally. In Andhra Pradesh alone, 12.4 percent of people are already above 60, and these statistics are expected to climb to 16.4 percent by 2031, compared to India’s projected 13.1 percent.

Rapid urbanisation and the dissolution of joint family systems have left many elderly, especially women without social or financial support. Social role changes, widowhood, declining economic independence, and family neglect have rendered older women particularly vulnerable to abandonment, abuse, and emotional isolation. Many are found living on the streets, facing violence, hunger, and health neglect, while existing state-supported shelters struggle with irregular funding and limited infrastructure.

It is within this context that Vasavya Mahila Mandali (VMM), a Vijayawada based civil-society organisation that has cared for abandoned elderly

women since 1993, partnered with SBI Foundation to implement Project SBIF Garima – a model intervention demonstrating how dignity, compassion, and collaboration can transform elder care in India.

What began as a response to a pressing social need soon evolved into a transformative model redefining elderly care.

Although the home primarily serves abandoned elderly women, the facility currently houses 40 grannies and one male resident - a visually impaired older adult who has been provided special care and assistive support through the provision of a fivefold smart cane.

This diversity within the resident group further strengthened the project’s commitment to inclusive, compassionate, and need - based elder care.

Launched in October 2023 in Gosala village, Krishna District, Project SBIF Garima sought not merely to provide shelter but to build an ecosystem of dignity i.e., amalgamation of health, nutrition, recreation, psychosocial counselling, and legal protection. With SBI Foundation’s support, the home underwent comprehensive repairs and renovation, including the construction of a new west block with geriatric-friendly rooms, lifts, ramps, and accessible



“It’s no longer an institution – it’s a home,”

- Dr. B. Keerthi, President of Vasavya Mahila Mandali.

washrooms. Today, 40 residents, affectionately called “grannies” reside in comfort and safety, surrounded by greenery, professional care, and companionship.

Building on this foundation of comfort and dignity, the project extended its focus to holistic health and well-being. Over two years, the project delivered 48 health camps, routine check-ups, and follow-up care led by Dr. P. Abhinaya and Dr. P. Deeksha. Collaborations with philanthropic associations aided free eye and dental services. Psychiatric referrals, physiotherapy sessions, and access to government hospitals ensured holistic medical coverage. The impact study revealed

me to such places,” shared one resident after a temple visit. “Here, I feel alive again.”

Beyond healing and joy, the project Garima also became a space where awareness turned into empowerment and rights were reclaimed.

Dignity in aging also means empowerment. Under project Garima, residents were supported in obtaining Aadhaar, ABHA Health IDs, Senior Citizen Cards, and ration cards, improving their access to government welfare schemes. In partnership with the District Legal Services Authority and the National Human



that 82.5 percent of residents reported reduced feelings of isolation, while 65 percent felt mentally active and positive after joining the home.

Nutrition emerged as another cornerstone. Residents receive three balanced meals daily, including millets, green vegetables, milk, and eggs, complemented by nutrition demonstrations during National Nutrition Month. The project thus addressed both medical and nutritional security in an integrated manner.

With physical health secured, the programme turned its focus to emotional wellness – creating moments of joy, connection, and celebration.

Recognising the link between joy and longevity, Garima placed equal emphasis on recreation and emotional enrichment. The home celebrated festivals of all faiths and organised cultural and outdoor activities – from International Yoga Day and World Elder Abuse Awareness Day to temple visits and park outings. The signature annual event, “Glory of the Grey,” saw the grannies walk the ramp in hand-crafted garments designed by young trainees – a powerful statement that aging can be graceful, proud, and visible.

Art therapy, storytelling, and laughter sessions further nurtured mental health. *“My own family never took*

Rights Commission, awareness sessions helped women understand and claim their legal rights. Some residents successfully resolved property disputes and received victim compensation benefits, reaffirming their agency and worth.

Among the many stories of transformation is that of Vasundaramma, a 78-year old former government employee who lost a leg to diabetes and was abandoned by her family. At Garima, she rediscovered belonging. *“They treat me like family,”* she says. *“This place gave me hope again.”* Her words embody the emotional healing that has become the heart of the project. Stories like hers echo the larger spirit of Garima, wherein care meets compassion, and every life finds renewed dignity. Beyond numbers and outcomes, it is in the personal stories that Garima’s true essence unfolds.

As Project Garima concludes its two-year cycle, it leaves behind a vibrant, replicable model of care, illustrating how community organisations can uphold the right to age with dignity. The collaboration between SBI Foundation and Vasavya Mahila Mandali continues to inspire India’s broader mission that is ensuring that every elderly person lives with respect, comfort, and care.

When Compassion Comes Home

Aditiya T.
Assistant Manager, Health

Home is where comfort truly lives. No matter where life takes us for education, work, or travel, the heart always yearns to return home, to rest in its own bed, and to find peace in familiar surroundings. But when life nears its end, that longing becomes even stronger. No one wishes to spend their final days surrounded by machines, under the constant beeping and dim lights of an ICU. The comfort of one's own bed, held by the warmth of loved ones, is a feeling beyond words.

In India, millions of people spend their final stage of life in hospitals, far from the serenity and love they deserve. According to the Indian Journal of Palliative Care (2023), nearly 5.4 million people in our country require palliative care each year, yet less than 1% receive it.

Palliative care is a holistic, interdisciplinary approach aimed at improving the quality of life of people with serious, life-limiting illness and their families. It

addresses not only physical symptoms, but also their psychological, social, and spiritual needs, ensuring dignity and comfort throughout the illness journey. From the social-sector perspective, palliative care also involves assessing social determinants of health, identifying barriers to accessing care, and supporting families as they navigate social, financial, and community resources, both during illness and after bereavement.

Yet countless individuals continue to endure pain in silence, deprived of supportive care that focuses on caring, easing pain, preserving dignity, and bringing peace. This gap is not just a medical concern; it is a humanitarian call.

Answering this call, the SBI Foundation partnered with Sparsh Hospice (A Project of Rotary Club of Banjara Hills Charitable Trust) in March 2022 to bring care beyond hospital walls directly to the homes of those who need it most. Through this collaboration,



SBI Foundation extended operational support to 6 units which also included 2 new vehicles to be added to the fleet.

Each unit travels across Hyderabad and nearby districts i.e Rangareddy, Sangareddy, Medchal-Malkajgiri where a doctor, nurse and a social counsellor visits the patients' doorstep on need basis to address their pain and suffering.

It allows patients to spend their last days where they feel most at peace, in their own homes, surrounded by the people and memories they hold dear.

So far, over 4,000 lives have been touched with the aim of ensuring dignity during their most difficult times. Each visit is a reminder that true care is not about adding days to life but about adding life to days.



Founded in 2011 as the first hospice in the then-union Andhra Pradesh, Sparsh Hospice continues to redefine the meaning of end-of-life care blending medical excellence with emotional and spiritual comfort. Together with SBI Foundation, it stands as a beacon of compassion, proving that true humanity lies not just in saving lives, but in honoring them right till the final breath.

Despite this progress, millions still face the end of life without comfort or care. The SBI Foundation strives to extend its reach further, ensuring that every individual can experience dignity, peace, and love in their final days. After all, in the end, what matters most is not how long we live, but how gently we are



Manjula Chetly

30-year-old patient, shares her heartfelt words

"I am suffering from a spine injury. Sparsh Hospice has been taking care of me for the past three years. The Sparsh team is very nice—they have taken care of me and have supported me in every difficult time. They attend my call anytime and every month they change the catheter (urine pipe) and provide the medicines I need. Nowadays, they even help by providing groceries.

I'm very thankful to everyone. God has blessed me with a good relationship with the Sparsh family, and I am deeply thankful to the SBI Foundation for their continued support."



Mr. Mohan Rao

whose wife received home-based palliative care support

"I want to take a moment to express my deepest gratitude for the kindness, care, and compassion the team showed during their visit to assess my wife's condition. Their expertise, professionalism, and warmth meant so much to us during such a difficult time.

Knowing that they are offering ongoing support without any strings attached is not just a generous gesture, but a true lifeline for us. It's rare to come across people so devoted to their work and the well-being of others. Their visit gave us immense hope and comfort.

The Marigold Frock

At the Threshold of a Beating Future

Kiran Singh

Assistant Manager, Health & Women Empowerment

Some places teach you more about time than philosophies. For me, that place was the pediatric cardiac wing of SGPGIMS, Lucknow.

There was a quiet stillness in the corridors - not the peaceful kind, but the kind that gathers where grief and hope sit side by side. I saw mothers leaning over frail frames, smoothing hair that never seemed to grow as much as it should. Small chests rose and fell too quickly, like they were chasing life that kept slipping a few steps ahead.

I often felt that the tragedy of a congenital disease is not its complexity, but patience. It asks a child to wait - silently, hopefully, scared - for a chance at life. In case of Congenital Heart Disease, some children wait five...some ten years.

A decade that might feel like an eternity when their heart stays fragile.

I remember a girl, barely reaching the hip of her mother, wearing a marigold-yellow frock. She traced on the window with her fingertip, two dots and a smile, as if willing the dusty emoticon to look back. "Mummy ghar kabb jayengey?" she asked her mother. Her mother gave a practiced smile - the kind you learn when you've waited too long.

That moment stayed with me.

Here was a child who had learned stillness far too young — not out of discipline or temperament, but because her tiny heart insisted on it. Her big brown eyes, slightly sunken, studied the world with a seriousness that didn't belong on a face that small; her lips, tinged with blue, betrayed all the effort it took just to sit. She dabbed at her nose with a handkerchief her mother fished out from an overstuffed travel pouch — the kind that holds everything from medicines to much-ambitious quantities of biscuits.

"Is baar ghar jaa kar Maggi khaane dogi kya?" she asked, suddenly bright. And just like that, every plan of conducting a structured, insightful interview promptly jumped out the dusty window.

So instead, I interlaced my fingers and made a bird; she copied instantly, flashing a grin that felt like sunshine finally finding its way in. I spoke to her mother in intervals — pausing every few minutes to make a silly face at the girl, giving her mother small pockets of time to steady herself... something she seemed to have learned to do over the years with quiet grace.

It is hard to articulate what it feels like when a hospital tells you they have the skill but not the space; the doctors have hands steady enough to mend hearts yet are forced to delay because the operating theatres are saturated, or the surgical ICU lacks age-adequate infrastructure. The medical team at SGPGIMS is extraordinary; their success rates rival some of the best institutes globally. But they were battling scarcity - not of knowledge, but of capacity.

And that is how the seed of this project took root.

In the early planning days, I carried a notepad filled with numbers: caseloads, surgical backlogs, estimated capacity. But behind every number was a story. And behind every story was a parent taking quiet notes from life, learning how to hope without guarantee.

Sometimes I would step out of meetings and just stand - still, composing myself for numeric-heavy discussions. There, beneath bright office lights, I'd close my eyes and travel back to those corridors and watch caregivers - women with hair oiled neatly, men with folded arms - waiting. They had left farms and factories; some had sold jewellery, others had sold time they couldn't afford. Yet they waited, with a faith so steady it humbled me.

In these families, I saw a kind of courage that never

made headlines:

The courage to show up.

Again and again.

In the same visit, a father told me,

“Doctor sahab ne bola hai sab theek ho jayega... bas mauka milna chahiye.”

His son - thin, and again, with lips tinted blue - smiled shyly, clutching a red toy car. He couldn't run it across the floor; the effort of breathing was movement enough.

“Mauka milna chahiye.”

A chance - that was all they asked.

While developing the project proposal, my mind oscillated between two worlds:

One where spreadsheets framed our decisions; another where eyes framed our purpose.

I realised that surgical equipment is not merely material.

A ventilator is a mother's steadying hand.

An operating light illuminates more than flesh; it illuminates futures.

A dedicated pediatric ICU bed is a promise that a child's future is not an afterthought.

This realization shaped every conversation with the SGPGIMS surgical team. They spoke, with a strange blend of urgency and patience, of futures in plural - how one surgery could return a child to the playground, to a school bench, to a birthday party. How a timely intervention prevents irreversible damage, allowing not just survival, but childhood.

There is a quiet power in timing.

Another boy - six - played with a plastic stethoscope. “I want to fix hearts,” he said. His own heart waiting with every beat. But he had already imagined himself on the other side of the operating table. Children are bold like that; they see beyond what limits them.

This project became special - not in attachment, but in duty.

Because once you've held stories like these, you cannot look away.

They cling to you, soft but persistent, like the hum of memory.

When the project was finally sanctioned - funding secured for surgical equipment, for the Operation Theatre and Pediatric Surgical ICU - I felt something shift. Not a victory. More like an exhale - gentle and necessary.

The impact will unfold quietly:

A shorter waiting list.

A child returning home sooner.

A mother sleeping through the night without being kept awake, counting beats of her child's heart.

A school uniform bought because the child can finally attend.

None of this will be loud.

It will arrive like dawn — slowly, steadily — until one day, the backlog is smaller, the surgeries more timely, and childhood less interrupted.

This project, at its heart, is about pace — about ensuring that a child's journey is not paused longer than necessary.

About restoring rhythm where it once faltered.

Because every heartbeat is a verse.

And every child deserves the chance to finish their song.



National Nutrition Month 2025

Strengthening Community Nutrition through Grassroots Action

Ashlesha Mishra
Assistant Manager, Health

I have always believed that the foundation of public health lies in community empowerment – ensuring that every individual, regardless of geography, gender or income, has access to nutritious, locally available, and affordable food. Nutrition, after all, is not just about what we eat, but how we connect knowledge, culture, and community action to sustain health.

SBI Foundation's flagship initiative Sanjeevani - Clinic on Wheels and the TB Mukht Initiative – observed National Nutrition Month 2025 with a diverse series of community-led activities centered on awareness, demonstration, and participation. Implemented through grassroots by the partners across multiple states, demonstrated the initiatives embodying the very spirit of Poshan Maah, translating national goals into local, actionable practices.

The partners worked closely with communities to make nutrition education practical and participatory. Across Assam, Kerala, and Telangana, our partners conducted engaging sessions designed to promote nutritional awareness, healthy eating practices, and the use of locally available food resources.

In Goalpara and Barpeta districts of Assam, FXB India Suraksha led impactful sessions at community centres

in Bhoirarpam and Faringapara. These sessions mobilized Anganwadi workers and local families to understand the significance of balanced nutrition, especially among women and children, reinforcing the role of preventive health education under the SBI Sanjeevani - Clinic on Wheels project.

In Dhubri, Assam Centre for Rural Development (ACRD) organised a hands-on Healthy Recipe Demonstration session at the Anganwadi Centre in Jamduar Pt-I village. The programme, led by Mr. Debomoy Roy, brought together participants – including ASHAs, supervisors, and community beneficiaries. Medical guidance by Dr. Saurab Paul and a practical nutrition session by Ms. Limi Kalita helped participants learn how to prepare nutritious meals using local ingredients. The session combined knowledge with demonstration, illustrating how nutrition security begins at home.

Moving to Hailakandi, ACRD conducted two enriching sessions under the same campaign. At Rajeshwarpur Pt-VIII, Dr. Lalit Agarwal emphasized the importance of low-cost, nutrient-rich local foods and reviving traditional dietary practices. Another vibrant event at Kalacherra Gaon Panchayat focused on community cooking demonstrations, led again by Dr. Agarwal. The session brought together members



of Self-Help Groups (SHGs) for interactive cooking and learning – transforming the idea of nutrition from a concept into a shared community experience.

In Wayanad (Kerala), the Swami Vivekanand Medical Mission (SVMM) carried the message of nutrition, forward through awareness activities under the SBI Sanjeevani initiative, integrating health, wellbeing, and community participation in the state's unique context.

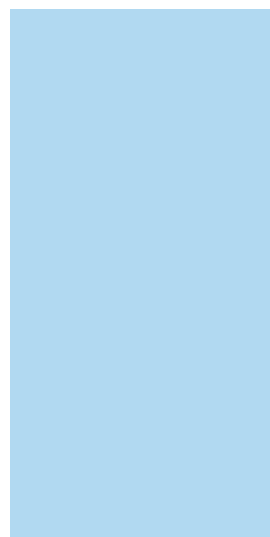


Further south, in Nagar Kurnool (Telangana), Bhavishya Bharat – conducted a Nutrition Distribution Camp at Kollapur Division. Dignitaries including Dr. Ravi Kumar (DM&HO), Dr. Raja Shekhar (PO-TB), Dr. Anil Kumar, and Dr. Srinivas (CHC Medical Superintendent) participated in the event. A total of 147 nutrition kits were distributed, earning appreciation for the quality and relevance of the items. The event not only addressed nutritional support but also linked it with the larger mission of Tuberculosis elimination, underscoring the intersection between nutrition and disease prevention.

From Assam to Telangana, these diverse celebrations of National Nutrition Month reflect a unified movement –one that translates awareness into tangible community impact.

Each of these initiatives reflects a unified commitment to the belief that nutrition is a community responsibility – one that can only be strengthened through local participation, culturally relevant approaches, and evidence-based practices. By bringing together health workers, panchayats, and local institutions, the SBIF programmes are transforming health awareness into community-led action.

Having dedicated my academic and professional journey to public health nutrition, witnessing these on-ground efforts reinforces my conviction that sustainable nutrition begins with informed communities and locally driven innovation. Together, through consistent engagement and empowerment, we are inching one step closer to achieving a healthier, better-nourished India.



Restoring Dignity, Rebuilding Lives

The Sashakti Journey Toward Mental Well-Being and Empowerment

Rose George Vizhalil
Assistant Manager, Women Empowerment

Under the Sashakti vertical of SBI Foundation, empowerment is envisioned not only as economic advancement but as the restoration of dignity, emotional strength, and long-term resilience for communities living on the margins. In several urban clusters across Delhi and similarly underserved regions, many women have been compelled into commercial sex work due to rapid migration, poverty, and the lack of alternative livelihood pathways. Their lives are marked by invisibility-lived in the shadows of social judgement, economic instability, and repeated cycles of exploitation. While the physical hardships of their circumstances are widely known, the emotional and psychological toll they endure often remains unseen.

Behind closed doors, these women grapple with layers of trauma-chronic anxiety, depression, fear, and internalised shame that stem from daily exposure to violence, harassment, and the constant burden of survival. The stigma surrounding their work silences their pain, leaving them without safe spaces to express their distress or seek help. For many, exhaustion is not merely physical but deeply emotional. Their nights are sleepless, their days burdened with uncertainty, and their hopes overshadowed by the fear of what tomorrow may bring.

The emotional wounds extend across generations. Children and adolescent girls growing up in these environments face profound instability. They carry the weight of confusion, low self-esteem, and social rejection, often struggling to understand their identity in a world that has already judged them. Many daughters of sex workers find themselves navigating inherited trauma-feelings of shame, fear, and invisibility that can quietly pull them toward the same cycles of exploitation. Limited access to education, counselling, and opportunities for growth makes their future even more fragile.

It is within this context that Sashakti frames its interventions, recognising that true empowerment must begin with healing. The programme integrates mental health care, emotional support, and confidence-building into its broader vision of social upliftment.

Women are offered safe spaces where their voices are heard, their emotions are acknowledged, and their dignity is reaffirmed. Through continual engagement, they begin to confront their pain, rebuild their sense of self, and reclaim their aspirations. Gradually, a profound internal shift takes place: women who once viewed themselves only through the lens of hardship begin to recognise their own strength and worth.

For the adolescent girls, Sashakti becomes a bridge to possibility. Implemented in partnership with EFRAH in South-East Delhi, the programme creates safe spaces within EFRAH's vocational training centres where girls receive emotional guidance, mentorship, and access to learning and skill-building opportunities. In these centres, they begin to imagine futures shaped not by inherited struggle but by choice, confidence, and opportunity. Many share that, for the first time, they feel seen- not as extensions of their circumstances, but as individuals with dreams and potential. The programme works to ensure that the vulnerabilities of today do not decide the destinies of tomorrow.

During one counselling circle, a woman expressed, "All I want is for my daughter to have the freedom I never had - to grow with confidence, dignity, and peace. For the first time, I feel that this is possible." Her words reflect a sentiment echoed across many of the lives touched by Sashakti. It signals a quiet but powerful transformation: a movement from fear to hope, from isolation to community, and from trauma to healing.

Through its compassionate, holistic approach, the Sashakti vertical of SBI Foundation helps women and their children travel a journey of renewal. It restores their sense of identity, strengthens their emotional foundations, and opens pathways toward empowerment that are rooted not only in livelihood but in well-being, dignity, and selfworth. What begins as an intervention gradually becomes a catalyst for generational change-helping communities move beyond survival toward a future shaped by resilience, pride, and possibility.

The Price of Silence

Funding the Change Within

Rose George Vizhalil
Assistant Manager, Women Empowerment

In many villages in Assam, the acceptance of domestic violence is woven silently into everyday life. Surveys reveal that nearly half of the women believe a husband is justified in hitting his wife if she argues with him, a belief shaped not by fear alone, but by generations of social conditioning. The idea that a “good wife” must remain quiet and compliant continues to overshadow the right to dignity and safety. It is a painful reminder that violence is not only inflicted by another person’s hand- it can also be upheld by the very norms and expectations that women are taught to accept.

According to the National Family Health Survey (NFHS-5, 2019–21), 44% of Indian women believe a husband is justified in beating his wife under at least one circumstance such as for going out without telling him, neglecting the children, or even burning the food. In some states like Telangana and Andhra Pradesh, the percentage crosses 75%. These numbers do not merely represent attitudes; they represent inheritance, generations of conditioning where silence was safety, submission and survival.

We often fund shelters, legal aid, or livelihood programs which are all crucial. But what about funding the shift in belief? The idea that a woman deserves dignity not because she is someone’s daughter or wife, but simply because she exists. That transformation cannot be achieved with a grant letter or a year’s budget. It requires investing in something less tangible but far more lasting-the collective consciousness of a society.

Centuries of patriarchy have etched deep grooves in the social psyche. Violence is often seen not as cruelty, but as correction. Development can build schools and hospitals, but dismantling these invisible boundaries demands another currency which is social and emotional capital.

So, how do we fund that?

First, by financing awareness with empathy including community dialogues, street theatre, and storytelling

that show violence as not a private matter but a public wound. Programs like SBI Foundation’s Sashakti already prove that community ownership can transform attitudes on health and education in women. The same model can ignite conversations around gender equality and respect.

Second, by investing in education that rewires early. UNICEF India notes that gender bias begins forming by age five. Classrooms that challenge stereotypes, teachers trained in gender sensitivity, and safe spaces where boys learn respect, these are long-term investments that yield generational returns.

Third, by pairing economic empowerment with psychological liberation. A woman earning an income but believing she “deserves” punishment is not truly free. Initiatives that blend livelihood with awareness like the Mahila Shakti Kendras and Sakhi One Stop Centres show how economic and emotional independence can reinforce each other.

And fourth, by engaging men and boys. Ending violence is not a “women’s issue” alone. Campaigns such as #BellBajao by Breakthrough proves that change accelerates when men speak up against silence.

The road to ending gender-based violence is not paved with concrete, but with consciousness. Progress will not be measured only by the number of shelters built or women trained, but by the number of minds changed by the mothers who teach their daughters that respect is non-negotiable, and the fathers who raise their sons to listen, not lash out.

To fund this change is to invest in humanity itself to believe that transformation is possible not just in policy, but in people. That belief, more than any monetary contribution, is the most powerful investment we can make.

True progress is not only economic, it is human.

Need for Childcare Services

in Urban spaces

Rudrani Guha
Assistant Manager, Child Development

The absence of quality childcare services during the critical first 1,000 days of a child's life severely impacts their nutrition, health, and overall development. This gap is particularly acute in marginalized urban slums and worksites with migrant laborers.

The lack of childcare also disproportionately affects women, who typically bear the primary responsibility for caregiving. This forces them to choose between earning a livelihood and providing essential care, a dilemma that deepens gender inequities and undermines the economic potential of women. Compounding this issue is the fact that most legislation on childcare has historically applied only to women employed in the organized sector, leaving out a significant portion of the female workforce.



Effect on Working Mothers

Childcare has historically been viewed as the primary responsibility of mothers as the main caregivers. Yet, in the critical stage of early childhood (0–6 years), a child requires nurturing care to ensure quality growth and lifelong development.

The absence of quality childcare facilities significantly limits women's participation in the workforce. Working mothers often have limited options after having a child: they must either leave their job or depend on collective caregiving from family and community. For migrant workers, this collective care option is often unavailable. Mobile Creches report - "Women need Creches", (based on survey findings across 5 states) highlights the severity of childcare crisis with the following data:

- 88.7% women who are not employed, attributed childcare responsibility as the reason for not joining paid work
- 59% of women in paid work adopted to unsafe and compromised childcare arrangements
- 48.6% of women had to quit paid work for childcare
- 38% of women in paid work juggle childcare and work responsibility, with no support for family or institutions
- 11% of women in paid work leave their younger child in the care of their older child, mostly daughters
- 5% of women in paid work reported that children aged under 6 are left alone at home



Vulnerabilities of Children

Over half of Delhi's population, 52% lives in urban slums lacking basic amenities. Amongst the children under the age of 6 in Delhi's urban slums, 50% are underweight and 45% are stunted. Only 31% of these children have been vaccinated. Children in Delhi's slums face chronic stressors, including overcrowding, lack of clean water, violence, and extreme poverty, hence depriving the children from their basic rights of development, protection, good health and education.

Early childhood development in Bengaluru's urban slums and among children of migrant construction workers presents unique challenges due to factors such as inadequate living conditions, limited access to education, and health disparities. A survey by Child Rights and You (CRY) found that 40% of children in Bengaluru's slums are underweight. The unfavourable living conditions coupled with inadequate care impacts the overall development of children.

SBI Foundation's Project

To address this problem, SBI Foundation has sanctioned a project on providing quality childcare services to marginalized children. The project is currently operating four creche centers at construction sites and urban slums across Delhi NCR and Bangalore, specifically catering to children aged 6 months to 6 years.

The project delivers holistic early childhood care in

Good Health	Nutrition	Safety	Responsive Caregiving	Early Learning
Regular health check-ups and immunizations	Three nutritious meals a day, routine growth monitoring and supplementary nutrition for malnourished children	Regular safety audits and trained caregivers	Capacity-building sessions for parents and caregivers	Age-appropriate, play-based stimulation and learning activities



alignment with the **WHO & UNICEF Nurturing Care Framework**, focusing on the following pillars:

Recognizing the need for involving the community for create sustainable childcare services, the project activities include awareness of communities on early childhood care, social protection scheme awareness and linkages for families and communities and formation of creche management committees with

Now that I have a safe space for my child, I can go to work. I'm earning ₹9,000 per month through domestic work.

Earlier, my elder daughter had to stay home to look after her younger sibling. With the crèche support, she can now go to school.

local stakeholders to enhance ownership. The impact of these creches on the community has been tangible and deeply encouraging. During the field visit at the Bangalore Creches, one mother shared, Many women have reported starting work in areas such as stitching, jewelry making, and domestic help, earning between ₹1,000 to ₹9,000 per month — a significant step toward financial independence and family well-being.

Since March to September 2025, the creches has reached out to 302 children, providing them with holistic early childhood care. In collaboration with the ASHA workers and local Primary Health Centres, the creches have achieved **100% immunization** coverage of all the children. Additionally, a total of 64 community members (48 men and 16 women) were linked to the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), the government-funded health insurance scheme, providing vulnerable families with financial protection and access to quality healthcare.

The project marks a promising beginning for SBIF Muskaan, offering comprehensive childcare support to marginalized families and paving the way for greater inclusion and empowerment.

Where Girlhood Ends Early

Field Notes from Central India

Anwesha Saha
Assistant Manager, Education

On a fieldwork visit to Dewas, Madhya Pradesh, I saw a woman being slapped by her husband in broad daylight. People watched. No one intervened, including myself. That jarring scene stayed with me through a month of fieldwork in semi-urban towns across central India and raised an unsettling question: *“if life in urban and suburban areas is this precarious for women, what do the villages hold?”*

What follows is a compilation of my observations, accounts and interviews from women, girls and field counsellors gathered during those visits.

Voices from the field revealed complex and unsettling realities of caste, gender and structural violence. While these patterns were not new, hearing them directly from survivors and counsellors added a different perspective. The accounts highlighted how oppression was embedded in social systems and quietly reproduced every day, often within homes. Several adolescent girls spoke of attempts to run away from home. Most were quickly “retrieved” by family members, withdrawn from school and married early, with marriage framed as a form of protection. Reasons for leaving ranged from bullying and harassment to academic pressure and troubled family

environments, yet prevailing narratives routinely assumed elopement and casted girls as the problem. The supposed solution i.e. marriage simply moved a girl into another household where autonomy remained constrained. That assumption deflected attention from the structural and emotional harms they were fleeing, preserving so-called “family honour” at the cost of the girls’ physical and mental well-being.

Accounts illustrated how patriarchy operates within family institutions and was reinforced by both men and women. One counsellor described a woman who repeatedly sought divorce from an abusive husband and was each time advised to “try harder and cope.” Even among caregivers, preserving the family unit often took precedence over ensuring safety and wellbeing. Caste surfaced repeatedly as another decisive factor. In one instance, counselling for a 14-year-old survivor of sexual assault could not be completed because the father — inebriated and defensive — refused support, arguing that the intervention threatened their caste’s pride. The girl’s mother rebuked her by saying: “Rajput girls don’t cry.” That combination of caste pride and stigma not only silenced the survivor but actively blocked access to healing and support. The 14-year-old was effectively told that caste-pride took precedence over her recovery.

In the Banchhada community, the intersection of caste and gender assumed a different, generational form: for decades, women were pushed into caste-based sex work as a means of survival and social coercion. Though the practice has declined in recent years, accounts showed it still exists and is practised to this day. Families were described where older daughters had been forced into the trade while younger daughters, now supported by interventions, were being encouraged to stay in school. Meeting these younger girls revealed striking determination: despite the inherited caste-based burdens, many expressed ambitions and living life on their own



Source: Jan Sahas, Dewas, Madhya Pradesh.

terms. Alternatively, conversations with older women produced a dual narrative — some described breaking from tradition with the help of local organisations such as Udaan, while others admitted that sex-work still persisted within extended family networks. Change was visible but uneven.

In the small suburban town of Shivpuri, a subjective-wellbeing assessment was conducted with several dozen individuals — most of them women. Respondents raised concerns from domestic violence and intra-family disputes to wage inequality. Many recounted missing their childhoods and friends after being married off young and forced to leave their hometowns and now they rarely have the chance to return. Their days are long and tedious: extended factory shifts left little time or energy for hobbies or emotional expression. Privacy was rare as conversations were often interrupted by in-laws or husbands.

A prevailing sense of resignation emerged around the wage gap. “It’s always been this way,” one woman said. Despite working comparable hours in factories, women earned significantly less than men; a nominal workers’ union held little power. Emotional and physical labour went largely unrecognised. Most respondents reported low levels of subjective

wellbeing: long days, limited options and voices muffled by a system that normalises exhaustion.

Across these accounts, the common thread was how intersecting structures — caste, gender, economic marginalisation — shape pathways from childhood to early adulthood. In many cases, what was termed protection becomes another form of containment. Marriage presented as safety often meant curtailed education, reduced autonomy and heightened exposure to violence. The field reporting yielded testimony rather than abstract case studies. These narratives reveal how change requires more than isolated interventions; it demands shifts in the social and institutional frameworks that reproduce harm. As Canning and Reinsborough note in *Reimagining Change* (PM Press, 2010), “stories are the threads of our lives... we are hardwired for narrative.” Later, Sarah Ena (Northwest University, 2017) wrote “true and lasting change comes when we rise up and begin to replace the stories that hurt with stories that heal and bring hope.”

Reframing the stories told about girls and women and centring the voices of those most affected — it is essential that the policies and practices which heal rather than hide harm were implemented.



Source: Jan Sahas, Dewas, Madhya Pradesh.

Shalimoto Express

A Mobile Veterinary Service in Rural Areas

Nishant Kumar
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According to the Census of India 2011, the country is often described as a “nation of villages,” and rightly so. The rhetoric still holds a strong relevance in the contemporary day and age, where agriculture and allied activities form the primary source of livelihood and remain the backbone of the rural economy. Rural India thrives on agriculture, and livestock farming forms an inseparable component of this agrarian economy, contributing immensely to income generation, food security, and employment opportunities.

Livestock farming in India is not just a supplementary occupation but an integral part of the agricultural ecosystem. It provides farmers with multiple benefits — from income diversification and nutritional security to manure for crops and draught power for farming operations. For millions of small and marginal farmers, livestock acts as a financial asset and social security, especially during agricultural off-seasons or crop failures.

As per the Department of Animal Husbandry and Dairying (Government of India), the livestock sector contributes nearly 25-30% to the agricultural GDP and employs over 8.8% of the total population. India is one of the world’s largest producers of milk, and its livestock sector also includes poultry, goatery, piggery, and fisheries — all crucial sources of nutrition and rural income.

Socio-Economic Significance

Livestock plays a crucial role in strengthening rural livelihoods and the agrarian economy. It serves as an important source of income and employment, generating regular earnings through milk, meat, eggs, wool, and other animal by-products. For small and marginal farmers, as well as landless laborers, livestock rearing provides year-round livelihood opportunities. Beyond income, livestock contributes significantly to food and nutritional security by supplying protein-rich and micronutrient-dense products such as milk, eggs, and meat, which help improve dietary standards in rural households. The sector also plays a vital role in women’s empowerment, as livestock management





is largely undertaken by rural women, enhancing their economic participation, decision-making power, and social status. Additionally, livestock supports crop production by providing manure for soil enrichment and draught power for ploughing, irrigation, and transportation, resulting in a more sustainable and integrated farming system. Importantly, livestock acts as a key risk-mitigation asset for rural families; during crises such as droughts or crop failures, the ability to sell animals or animal products serves as a financial buffer, ensuring economic resilience and stability.

Challenges and the Way Forward

Despite its importance, livestock farmers in India face challenges such as inadequate access to veterinary care, limited fodder availability, and lack of awareness regarding scientific rearing practices. Diseases, poor breeding infrastructure, and low productivity also hinder progress.

To address these challenges, the operation of Shalihotra Express, a Mobile Veterinary Vehicle, has been conceptualized to address the pressing gaps in animal healthcare services in rural and remote communities.

The Shalihotra Express is an innovative mobile veterinary unit conceptualized to deliver doorstep animal healthcare services in remote and underserved rural areas. Named after Acharya Shalihotra, the ancient Indian scholar regarded as the father of veterinary science, this initiative embodies the spirit of compassion, accessibility, and scientific advancement in animal care.

Purpose and Objective

The primary goal of the Shalihotra Express is to bridge the gap in veterinary services for livestock owners who lack access to timely medical assistance, disease prevention measures, and awareness about modern livestock management practices. It ensures that essential veterinary care reaches even the most remote communities, where such services are often scarce or completely unavailable.

Features and Facilities

The Shalihotra Express is fully equipped with state-of-the-art facilities to cater to a wide range of livestock health needs. The vehicle is designed for mobility, efficiency, and community engagement.

Key features include:

Veterinary Equipment and Medical Supplies: The mobile veterinary vehicle is fully equipped with essential veterinary instruments, diagnostic kits, first-aid supplies, and life-saving medicines, enabling on-the-spot treatment for a wide range of livestock diseases, infections, and injuries. It includes facilities for vaccination, deworming, artificial insemination support, minor surgical procedures, and emergency care. This ensures that farmers in remote villages—who often lack timely access to veterinary services—can receive prompt and quality animal healthcare at their doorstep, reducing mortality, improving productivity, and supporting a healthier livestock population.

First-Aid and Emergency Care: The vehicle is equipped with comprehensive first-aid kits designed to manage emergency medical conditions and injuries

directly at the field level. These kits include essential supplies such as antiseptics, wound dressings, bandages, suturing materials, pain relievers, and emergency medications, allowing veterinary staff to provide immediate care during accidents, infections, or disease outbreaks. By enabling timely intervention, the first-aid system significantly reduces animal mortality, prevents complications, and ensures that livestock owners do not suffer economic losses due to

is used to conduct on-the-spot awareness sessions, screen instructional videos, and deliver multimedia content on key topics such as animal health practices, balanced nutrition, vaccination schedules, disease prevention, breeding management, and scientific livestock-rearing techniques. By combining visual learning with field demonstrations, it helps simplify technical information, increases farmer participation, and improves adoption of best practices—especially



delayed treatment.

Dedicated Veterinary Doctor and Artificial Insemination (AI) Technician: A qualified veterinary doctor leads the operations of the Shalihotra Express, ensuring expert diagnosis, treatment, and preventive care for livestock. The doctor is supported by a trained Artificial Insemination (AI) technician who specializes in breeding management, fertility improvement, and genetic enhancement services. Together, they provide a comprehensive package of veterinary care—including routine health check-ups, vaccinations, deworming, pregnancy diagnosis, artificial insemination, and reproductive counseling—to improve livestock productivity, breed quality, and overall animal health. This team-based approach ensures that farmers not only receive treatment for existing issues but also benefit from long-term livestock development support.

LED Display for Awareness: One side of the Shalihotra Express vehicle is equipped with a large LED display unit, which serves as a mobile learning platform for livestock owners. This digital screen

among communities with limited access to formal training or extension services.

On-the-Spot Treatment and Advisory: Livestock owners benefit from a comprehensive range of doorstep veterinary services through the Shalihotra Express. They receive immediate on-site diagnosis and treatment for common diseases, timely vaccinations to prevent major infections, and expert guidance on scientific feeding practices, hygiene, deworming, and overall herd management. In addition to curative care, farmers are advised on preventive measures, nutrition planning, housing improvement, and strategies to enhance milk yield, growth, and reproductive efficiency. This holistic support not only safeguards animal health but also boosts productivity and income for rural livestock-rearing families.

Coverage of Remote Areas: The Shalihotra Express operates on a well-planned rotational schedule, traveling from village to village to ensure wide and equitable coverage. Rather than limiting services to easily accessible areas, the vehicle reaches remote and underserved hamlets where veterinary care is

often unavailable or costly. By making regular, pre-announced visits, it allows livestock owners to plan ahead and access treatment, vaccination, breeding services, and expert consultations without having to travel long distances. This systematic outreach ensures continuity of care, builds trust within the community, and guarantees that even the most marginalized farmers receive consistent and reliable veterinary support.

Rationale and Importance of Animal Health

Animal health is a critical foundation for sustainable development, with far-reaching implications across public health, food systems, livelihoods, ecosystems, and ethics. As highlighted by the World Health Organisation (WHO), nearly 60% of known infectious diseases in humans and 75% of emerging infectious diseases are zoonotic, underscoring the vital role of animal health in preventing disease transmission and strengthening the One Health framework. Healthy livestock also plays a key role in ensuring food security and quality by enabling safe and nutritious production of milk, meat, and eggs through practices like vaccination, deworming, and disease management. In rural India, where livestock serves as a primary or supplementary source of income for millions—particularly women and smallholder farmers—accessible animal health services significantly reduce mortality, boost productivity, and enhance household resilience. Moreover, maintaining livestock health supports biodiversity and ecosystem stability by preventing disease outbreaks that threaten wildlife and disrupt ecological balance. Beyond these practical benefits, ensuring animal health is also a matter of ethical responsibility—healthy animals experience reduced suffering, live longer, and contribute meaningfully to the socio-economic well-being of rural communities.



This initiative not only strengthens rural animal healthcare infrastructure but also ensures timely and accessible veterinary services for the most vulnerable livestock owners. By integrating veterinary outreach with community awareness and preventive care, the Shalihotra Express contributes to improving animal welfare, livelihood security, and public health in a sustainable and scalable manner.

In conclusion, it is important to recall the powerful words of Dr. M. S. Swaminathan: “If agriculture fails, everything else will fail.” This statement holds even greater relevance in a country like India, where agriculture remains the backbone of rural life. India is home to large population of farmers and majority of them are small and marginal, often operating on fragmented landholdings with limited resources. For this large segment of the farming community, livestock is not just an additional activity—it is a lifeline that provides income security, nutritional support, and resilience against economic shocks.

In such a context, livestock-based interventions become critical for sustaining rural livelihoods. Initiatives like the Shalihotra Express and other animal welfare and livelihood enhancement programs implemented by SBI Foundation play a pivotal role in strengthening the livestock sector, improving animal health, and supporting livestock rearers—particularly women and small farmers. These interventions not only enhance productivity and income but also foster a more sustainable and resilient farming system.

Given the scale of impact and the transformative potential demonstrated at the grassroots, such initiatives must be expanded and replicated across more villages in the country, ensuring that rural households continue to thrive, and the vision of inclusive agricultural development is realized.



Feeding the Future

Data, Duty and the Role of CSR in India's Food Security

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India's long and unfinished journey toward food security began in the shadows of the Bengal Famine of 1943, a catastrophe that affected an estimated 2.1-3 million lives (Indian Famine Commission Report, 1945), imprinting upon the nation a haunting lesson, that hunger is not merely a lack of grain, but a failure of systems, of justice, of human dignity. From that darkness, India marched forward through the Green Revolution's grain-laden fields to a present where the country produces over 330 million tonnes of food grains (Ministry of Agriculture & Farmers Welfare, GoI, 2024), and yet, the promise of nourishment remains uneven, fragile, and incomplete.

Today's food insecurity is no longer the famine of empty fields, but the quieter leakages, logistical fractures, and nutrient inequities. The National Food Security Act (NFSA, 2013) attempted to rewrite this story by transforming welfare into a legal right, entitling 75% of rural and 50% of urban India which is around 80 crore and above population to subsidised grains (NFSA Portal, GoI). It is one of humanity's largest social protection nets, a monumental stride toward SDG 1 (No Poverty) and SDG 2 (Zero Hunger). Yet, even this grand architecture bears cracks, state-wise NFSA utilisation data reveal under-lifting in some regions and over-lifting in others, exposing uneven governance and persistent last-mile friction (DFPD Annual Report, 2023-24).



Source: Agencies / UN Secretary-General's briefing on global food crisis, published on 20 May 2022

The COVID-19 pandemic exposed these cracks fully. In the first weeks of the 2020 lockdown, arrivals in wholesale mandis plunged 69%, and wholesale prices rose 8% ("India's Food Supply Chain During the Pandemic", Harvard Business School Working Paper, 2021), while online platforms saw an 8-14% drop in fruits and vegetables (PMC Research, 2020). Catastrophe was averted only because India had swollen buffer stocks and implemented PMGKAY, providing an additional 5 kg of free grain per person to NFSA beneficiaries, shielding almost 80 crore citizens from acute scarcity (Ministry of Consumer Affairs, 2021). Yet, beneath this safety net lies a deeper ache, the ache of malnutrition.



According to the Global Hunger Index, 2025 places India in the "Serious" category, with ~12% undernourishment, 32.9% child stunting, and 18.7% wasting, considered to be the second-highest globally. Micro-evidence echoes the same refrain, in a household study (Secondary Data Analysis from Statista, 2022), 97% had wheat, but just 34% had vegetables and 45% fruits, revealing a diet full but not fulfilled, calories without nourishment, survival without vitality. With 92% of food consumption dependent on market purchases along long and unequal supply chains (ResearchGate, Indian Food Consumption Analysis, 2023), and with the Public Distribution System (PDS) designed primarily for cereals, India's malnutrition challenge becomes a structural chorus of limited access, volatile prices, and poor nutrient diversity, sternly standing in the way of SDG 2.2's dream of ending all forms of malnutrition.

In this landscape of abundance intertwined with absence, Corporate Social Responsibility emerges not as charity, but as strategy. Under Section 135 of the Companies Act, 2013, qualifying firms must spend ~2% of their average net profit on approved

developmental sectors, yet only 14% of CSR spending reaches SDG 1 and a meagre 1.73% reaches SDG 2 (CSRBOX Annual Review, FY 2018-19). This underinvestment presents corporate India with both a responsibility and an opportunity to shift from symbolic gestures to systemic influence in favour of SDG 1 and SDG 2.

CSR can strengthen the spine of food governance by financing digitisation of Fair Price Shops, e-POS systems, biometric verification, and NFSA-mandated social audits, which is critical to reducing leakages still found in PDS operations (NITI Aayog PDS Evaluation, 2022). It can enrich nutritional diversity through community nutri-gardens, micro-cold chains in urban slums, and fortified grains for MDM and ICDS that can be a helping factor to correct the chronic micronutrient deficit. Investments can be made towards/in FPOs, modular cold storage, modern pack-houses, and post-harvest infrastructure, reducing the 4-6% loss in cereals and staggering 15-20% loss in perishables (MoFPI 2023).

As India's cold chain market races toward INR 3.79 crore by 2028 (Invest India Cold Chain Report, 2023), CSR funding can de-risk high-impact endeavours that empower farmers and stabilise supply chains. And in India's restless migration corridors, from construction sites to megacities, CSR can champion One Nation One Ration Card (ONORC) awareness, mobile ration enrolment, and robust urban food banks,

ensuring no worker's entitlement dissolves simply because they moved. To ensure accountability, CSR efforts must be measured against SDG-aligned indicators that is reduced leakage (SDG 1.3), improved household nutrient availability (SDG 2.1), and measurable declines in stunting, wasting, and anaemia (SDG 2.2). Shared public-private dashboards and independent third-party evaluations can weave transparency, allowing the nation to see, not merely assume the impact of every rupee.

Ultimately, India's food security narrative is a long arc bending toward justice born from the anguish of the Bengal Famine, strengthened through decades of reform, yet still yearning for completeness. The NFSA offers quantity, CSR must bring quality. The government can carry the grain, CSR can carry the micronutrients, the cold chains, the audits, the resilience, the dignity. And together, it can transform the rights enshrined in law into realities lived in homes.

If corporate India shifts from charity to co-creation, from one-off gestures to systemic partnership, the country can finally move beyond feeding hunger to nourishing futures, turning the promises of SDG 1 and SDG 2 into a lyrical, lived truth, where every household receives not just food, but fairness, not just calories, but confidence and not just survival, but strength.



Source: pressroom.icrisat.org, Soil Management



Sugamya Bharat App

Reimagining Accessibility

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India's rapid growth in technology and digital innovation promised new possibilities for efficiency, connectivity, and inclusion. Yet, for millions of persons with disabilities (PwDs), this promise remained out of reach. Everyday digital tools—navigation apps, learning platforms, healthcare portals, and employment resources—were often not designed with accessibility in mind. As a result, many PwDs found themselves excluded from services widely used by others. Studies also showed that most leading global websites failed to meet accessibility standards, and even several government portals offering essential public information were difficult for PwDs to use. This widening accessibility gap revealed the urgent need for a national system that could identify, report, and address barriers across both digital and physical environments.



It was in response to this need that the Government of India launched the Sugamya Bharat App on 3rd December 2015, as part of the Accessible India Campaign (Sugamya Bharat Abhiyan). The app was envisioned as a tool that would enable citizens to report accessibility challenges in public buildings, transportation systems, and digital platforms. Its purpose was to create a structured, citizen-driven mechanism to support India's broader mission of building a barrier-free, inclusive environment for persons with disabilities.

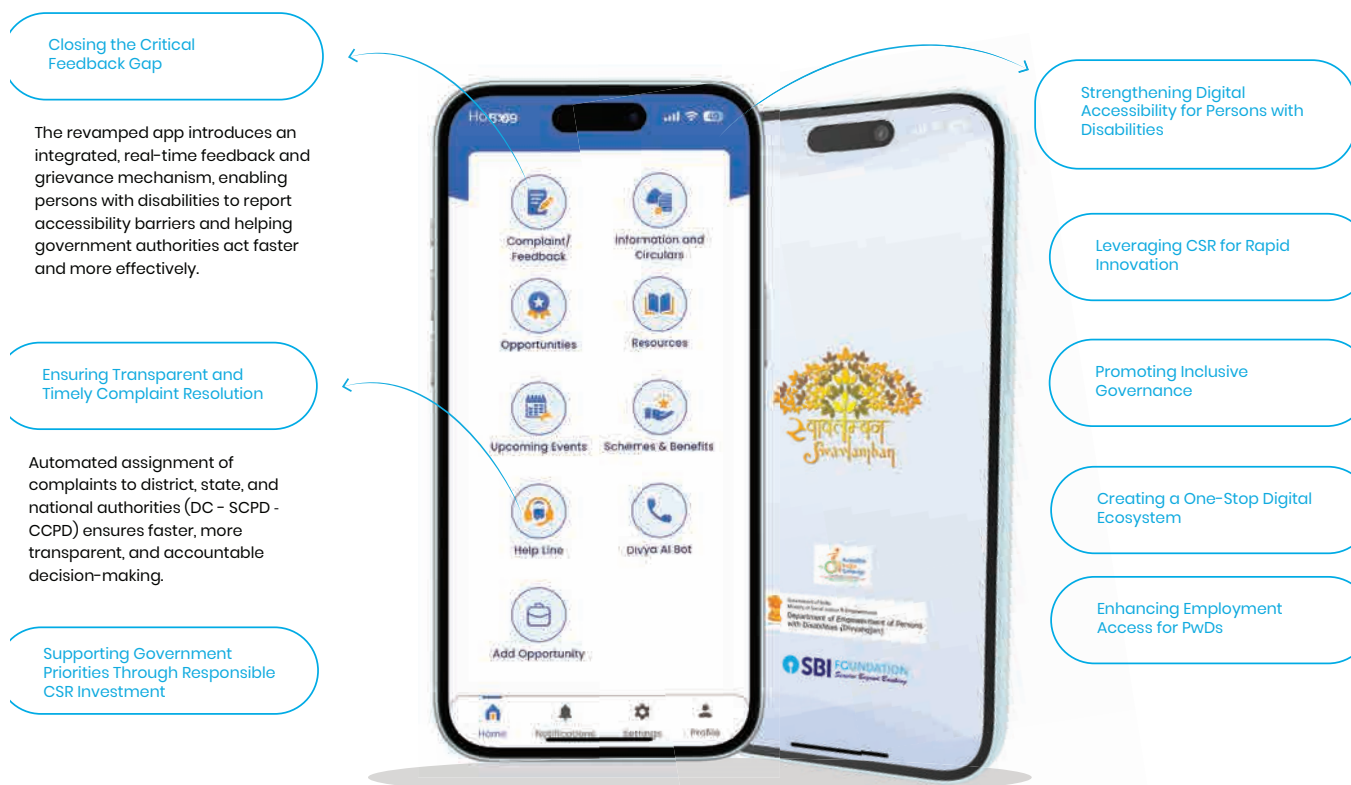
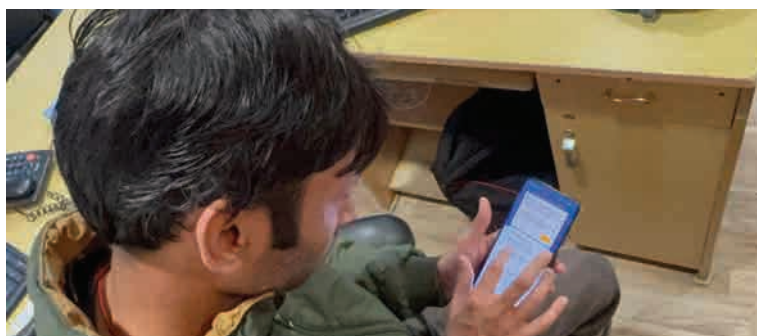
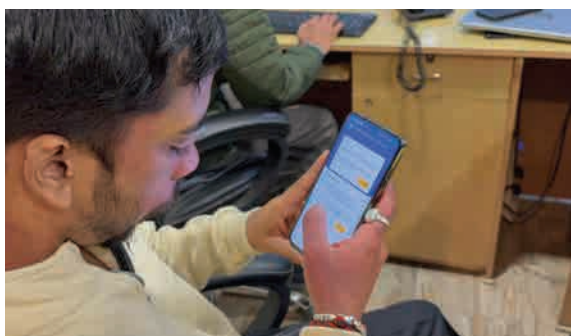
The Sugamya Bharat App attempted to bridge this divide by enabling users to report accessibility challenges in public buildings, transport systems, and digital platforms. However, over time, the app began facing limitations of its own. Users encountered technical issues such as login failures, difficulty uploading images, and limited compatibility with screen readers. The interface itself posed challenges for persons with disabilities who rely on assistive technologies or alternative navigation methods. Additionally, although thousands of complaints were submitted, many remained unresolved, with accessibility progress varying significantly across states. Users also noted a lack of transparency in how complaints were processed and inconsistency in the responses received, making it difficult to track action taken or ensure accountability. The situation was further complicated by the digital divide—particularly in rural areas—where many individuals lacked access to smartphones or stable internet connectivity.

Recognizing the need for transformation, the SBI Foundation committed to funding a complete revamp of the Sugamya Bharat App under a Memorandum of Understanding (MoU) between the National Association for the Blind (NAB) Delhi and the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice and Empowerment.

The new vision is both ambitious and inclusive. The redesigned app will feature a fully accessible, AI-powered interface that simplifies reporting of accessibility issues in both digital and physical infrastructure across the country. An AI chatbot (Divya AI bot) will serve as a friendly digital companion, offering information and advice tailored to each user's individual life context—such as guidance on assistive technologies, government schemes, or inclusive education options. The updated platform will also share real-time notifications on job opportunities for persons with disabilities, transforming the app from a complaint channel into a true empowerment hub.

This collaborative initiative between SBI Foundation, NAB Delhi, and the Ministry represents a renewed commitment to inclusion through innovation. It's not just about fixing an app—it's about reimagining how technology can serve everyone equally.

As India continues its journey toward a barrier-free and digitally inclusive society, the revamped Sugamya Bharat App stands as a reminder that accessibility is not a privilege—it's a right. With empathy at its core and technology as its tool, this new chapter in the app's story brings the vision of a truly "Sugamya Bharat"—an Accessible India—one step closer to reality.



Breaking Barriers, Building Abilities

Samagra Shiksha, Pratham, Action for Inclusive Education

Yashika Garg
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Pratham is one of India's largest non-governmental organisations dedicated to improving education quality for underprivileged children. Established in 1995 in Mumbai to provide pre-school education in urban slums, it has expanded across India with innovative and scalable approaches to address educational gaps. Known for its flagship Annual Status of Education Report (ASER), which influences education policy nationwide, Pratham operates in 23 states with the vision of "Every Child in School and Learning Well," impacting millions of children and youth.

In partnership with SBI Foundation, Pratham has launched the "Samagra Shiksha: Action for Inclusive Education" project in Nashik, Maharashtra. This three-year initiative (July 2024 to June 2027) establishes Inclusive Action Centres (IACs) that serve as one-stop solutions for rehabilitation and educational needs of children with disabilities. The IAC provides comprehensive services including physiotherapy, occupational therapy, speech therapy, remedial education, and psychosocial support, while training parents, teachers, and Anganwadi workers to create a truly inclusive educational ecosystem.

The Challenge

In December 2024, eight-year-old Arjun arrived at the Inclusive Action Centre facing overwhelming challenges. Born with cerebral palsy and intellectual disability, his world was constrained by physical limitations. Running, climbing stairs, and sitting comfortably during lessons were monumental obstacles.

Arjun struggled to maintain balance while walking, leading to frequent falls. His legs wouldn't lift properly, creating an exhausting gait. Sitting cross-legged had caused significant discomfort. Weak

grip strength prevented him from holding round objects, excluding him from games with peers. His compromised lower limb strength and endurance made even short distances felt impossible. For his family, constant worry loomed: Would he attend regular school? Could he play with neighbourhood children? Would he always need assistance?

The Intervention

Over five months, Arjun attended 38 carefully planned sessions combining occupational therapy and physiotherapy. This integrated strategy addressed fine and gross motor skills, strength, endurance, and functional independence.

Therapists established baselines and built upon Arjun's existing capabilities progressively. Physiotherapy focused on core strength, balance, and proper gait patterns. Occupational therapy addressed grip strength through play-based interventions. Both disciplines worked harmoniously, recognizing interconnected progress.

Critically, therapists trained Arjun's family in exercises and positioning techniques for home practice. This family-centered approach extended rehabilitation beyond the therapy room, multiplying each session's impact.

The Transformation

Five months later, Arjun's transformation is remarkable. Where he once struggled to walk without falling, he now runs with improved balance and stability. He sits cross-legged comfortably, participating fully in classroom activities alongside peers.

His lower limb strength has improved dramatically such that, he carries one-kilogram weights and

demonstrates increased endurance. He climbs stairs independently, each step testament to his dedication and his team's expertise.

His strengthened grip now allows him to hold balls and bottles confidently. This unlocked participation in cricket, bonding with peers through shared play. The joy on his face when catching or throwing a ball reflects the emotional and social dimensions of his physical progress.

Looking Forward

Arjun's journey demonstrates what specialized expertise, consistent intervention, and family support can achieve. His progress validates early, intensive, integrated therapeutic approaches for children with multiple disabilities.



Yet his story highlights the tremendous need for accessible rehabilitation services across India. Millions of children face similar challenges without access to specialized care. Organisations supported by foundations like SBI Foundation play crucial roles in bridging this gap.

As we celebrate Arjun's achievements: running, climbing, playing cricket, participating fully in learning—we're reminded that every child deserves opportunities to develop abilities and write their own success story. Through continued investment and inclusive practices, Arjun's transformation can become the norm rather than the exception for children with disabilities across India.

This case study represents collaborative efforts toward a more inclusive India where every child can learn, grow, and thrive.



Scan the QR code to watch Arjun's improved motor skills in action

From Vulnerabilities to Empowerment

Building Resilience for Small and Marginal Farmers

Vaishnavi Shikha

Assistant Manager, Livelihood and Entrepreneurship

India's small and marginal farmers stand at the centre of an agricultural paradox, they feed the nation yet remain the most economically fragile participants in the food system. India now has 126 million small and marginal farmers, forming nearly 86% of all farmers (Agriculture Census, Government of India, 2015–16). Yet, despite being the backbone of food production, they confront a landscape increasingly shaped by rising risks and diminishing margins.

One major concern is the growing unpredictability of climate. India witnessed a 23% rise in extreme weather events in 2023 (Centre for Science & Environment, 2024), and even a minor shift in rainfall patterns can wipe out a season's income. Meanwhile, input prices, fertilizers, seeds, fuel, have grown significantly faster than farm-gate prices; over the past decade (RBI–KLEMS & ICAR Policy Analysis, 2023), input inflation has exceeded output price growth by nearly 30%. For small farmers with limited buffers, this imbalance directly impacts survival.

Market access adds another layer of vulnerability. Without cold storage, reliable transport, or transparent price discovery, nearly 70% of small farmers sell produce within 48 hours of harvest (NITI Aayog, Farmer Distress & Market Linkage Study), often at distress prices dictated by intermediaries. Limited access to modern technology further restricts their ability to make informed decisions. Only 12–15% of India's smallholders use digital or agri-tech tools (World Bank, 2022), widening the knowledge gap in an increasingly digitised market ecosystem.

The roots of these challenges lie in deeper structural and institutional gaps across the rural ecosystem. The most significant is the rapid fragmentation of farmland. India's average landholding has fallen to 1.08 hectares, the lowest in the country's recorded (Agriculture Census, GoI, 2015–16). Such small plots make modern mechanization, value addition, and diversification difficult to achieve.

Similarly, India's traditional mandi system was not designed for the modern value chains that dominate today's food markets. With over 4,700 APMC markets in India (Ministry of Agriculture & Farmers Welfare), many operating with limited grading, sorting, or digital infrastructure, small farmers struggle to meet standardized norms required by large buyers, processors, or retailers.

The institutional fragility of Farmer Producer Organisations (FPOs) further compounds the problem. While thousands of FPOs have been formed nationwide, studies show that over 70% remain inactive or underperforming due to weak governance, lack of professional management, and inadequate capitalization. Many FPOs lack business plans, do not maintain formal accounts, and are unable to link effectively with buyers or financial institutions. In regions like Rayalaseema, baseline assessments show recurring issues: weak market integration, insufficient credit readiness, and limited exposure to enterprise management.

In addition, the rising need for documentation, digital record-keeping, credit scores, and compliance frameworks has created a capability gap. Traditional systems do not equip farmers with these skills, leaving them disconnected from formal financial and market opportunities.

The challenges faced by small and marginal farmers can be addressed by strengthening Farmer Producer Organisations (FPOs) through better governance, financial systems, and market integration. Building federations and shared service structures will enable bulk procurement, branding, and value-added processing. With strong institutional systems, FPOs can transition from basic aggregation units to competitive agri-enterprises linked to modern value chains (SFAC, 2023).

Recognizing the importance of farmer collectives,

the Government of India has launched a series of programmes aimed at strengthening the agricultural ecosystem. The initiative to form and support 10,000 FPOs nationwide provides a strong institutional foundation. Equity grants, credit guarantee schemes, and cluster-based business support aim to deepen financial stability for emerging FPOs.

Schemes such as PM-KUSUM, PMFBY, and PMKSY work toward improving irrigation systems, reducing climate vulnerability, and integrating renewable energy into agricultural operations. Meanwhile, digital reforms like the e-NAM platform have expanded access to transparent, competitive markets across states, enabling farmers to explore opportunities beyond their local mandis.

However, the potential of these interventions can only be fully realized when FPOs are equipped with the capacity to navigate, adopt, and benefit from them. Strengthening institutional capabilities and providing long-term handholding will be essential in unlocking the true value of these policies.

To bridge institutional gaps and strengthen farmer collectives, SBI Foundation through its LEAP has partnered with Mahila Abhivruddhi Society, Andhra Pradesh (APMAS) to support 30 FPOs across the Rayalaseema region, including Sri Sathya Sai, Annamayya, Nandyal, Anantapur, Kurnool, and Chittoor.

The programme draws insight on persistent issues within existing FPOs, like weak governance, low

credit readiness, limited market integration, and inconsistent institutional support. To address these, the initiative focuses simultaneously on strengthening individual FPOs and building an ecosystem-level federation model.

At the FPO level, the intervention supports the development of opportunity-led business plans, strengthens leadership structures, and builds transparent financial and operational systems. It also encourages the adoption of digital tools such as [Commons.farm](#) for real-time transaction recording, farmer data management, and improved decision-making essential precursors to credit linkage and enterprise growth.

At the ecosystem level, the programme aims to establish federations as Business Support Organisations. These entities will facilitate market linkages, enable value-chain development, support risk management, and drive policy advocacy. They will also develop a cadre of professional human resources skilled in accounts, operations, marketing, and compliance, ensuring long-term sustainability.

As the project progresses, it is expected that FPOs will strengthen their governance mechanisms, adopt digital systems, enhance credit readiness, expand business transactions, and integrate more deeply with markets and value chains. Through this collaboration, SBI Foundation and APMAS aim to cultivate resilient, future-ready farmer institutions that can lead the next chapter of agricultural transformation in India.



Technology and Trust

Saving Pulses in India's Drylands

Anubhuti Tripathi

Assistant Manager, Livelihood and Entrepreneurship

Every year, as the rains turn unpredictable and the sun grows harsher, countless farmers across India look up to the sky, hoping, praying, waiting. Some years the rain comes too soon, some years too late, and sometimes, not at all. For small and marginal farmers, especially those in the semi-arid belts of Karnataka and Telangana, each cropping season feels like a gamble. The stakes are always the same, their crops, their income, their lives.

The last few years have been especially cruel. Pulses, the humble yet essential pigeonpea and chickpea that form the protein backbone of Indian diets, have suffered disproportionately. These crops are extremely sensitive to climate variations: heat waves during flowering, heavy rains during pod formation, and sudden humidity spikes that trigger pest outbreaks. According to a 2023 IndiaSpend analysis on climate impacts, rising temperatures and erratic monsoon behaviour have already begun significantly reducing

India's pulse yields, especially in the pigeonpea and chickpea regions of the south.

Entire harvests have been wiped out overnight. As highlighted in a 2024 FEED-DIU survey reported by the Economic Times revealed that nearly 80% of marginal farmers experienced major crop losses due to climate-linked events such as erratic rainfall, droughts, floods, and cyclones with pulses among the most affected crops. When crops fail, farmers have no fallback. Many turn to credit, often from informal lenders, sinking deeper into a debt cycle that feels endless. According to a report by Down to Earth on NABARD-linked surveys show rising indebtedness among smallholder families, driven primarily by climate-induced crop failure. Many then fall back on local lenders with impossible interest rates, creating a cycle that feels endless. A 2025 Al Jazeera article wrote how small farmers across India are increasingly caught between loan repayments and repeated crop losses.



Source: pressroom.icrisat.org

This is not just a rural livelihood crisis, it is a national food security issue. Despite being the world's largest producer and consumer of pulses, India remains pulse-deficient. Climate volatility has widened the gap between demand and production. As reported by the Economic Times in 2024, India's pulse imports doubled to nearly 6.63 million tonnes due to low domestic output. Even NITI Aayog's 2024–25 strategy paper warns that climate stress on pulses is one of the biggest barriers to achieving national self-sufficiency. It's a silent crisis unfolding every season. Yet, amid this uncertainty, a ray of hope is beginning to emerge, built not just on empathy, but on innovation.

In the heart of Karnataka and Telangana, a powerful partnership has come alive. SBI Foundation, through its LEAP (Livelihoods and Entrepreneurship Accelerating Program) vertical, has joined hands with the University of Agricultural Sciences (UAS) Raichur, ICRISAT, and Agribridge India LLP to launch SMART-CROP (Sustainable Monitoring and Real-Time Tracking for Crop Resilience and Optimal Practices).

At its core, SMART-CROP is about giving farmers something they've always lacked: timely information. Using satellite imaging, AI, machine learning, and remote sensing, the project helps detect early signs of crop stress, right when they begin, often before the farmer can even see them with the naked eye.

Imagine this: a small farmer in Raichur or Bidar receives a message on his phone, a warning that his pigeonpea crop is showing early signs of pest infestation in one corner of his field. Instead of spraying pesticides across the entire plot, he can target just that area, saving money, time, and the health of his soil. That's the power of this innovation. It replaces panic with precision.

The backbone of this system is "Krishivaas," a digital platform developed by Agribridge India LLP. It uses high-resolution satellite imagery to monitor each acre, 444 data points per acre, to be precise. The app

sends alerts, weather forecasts, and crop advisories directly to farmers via WhatsApp, SMS, or even audio messages, making it accessible to those with basic phones too. This way, no one is left behind, not even in the remotest villages.

But technology alone doesn't make a project successful, people do! That's where UAS Raichur and ICRISAT play a pivotal role. Through their Krishi Vigyan Kendras (KVKs), scientists and field teams conduct regular training sessions, field demonstrations, and exposure visits. They teach farmers how to identify early stress, use biopesticides, manage pests ecologically, and adopt climate-smart farming methods. Each farmer receives support across two crop seasons, ensuring they not only use the tools but also understand the science behind them.

SMART-CROP today spans 8,200 acres of farmland across five districts- Bidar, Kalaburagi, Raichur, Sangareddy, and Vikarabad. These acres represent some of India's most climate-stressed pulse-producing landscapes, where a single weather shock can determine an entire year's income. The project brings together the best of science, technology, and community engagement, showing how partnerships can make a real difference where it's needed the most.

As one farmer said during a field interaction:

"Pehle hum andaze se faisla lete the. Ab humein pehle se pata chal jata hai ki kahan dikkat shuru ho rahi hai." (Earlier, we made decisions by guesswork. Now we know exactly where the problem begins, even before we can see it.)

SMART-CROP isn't just a technological project. It is a reassurance. A bridge between uncertainty and preparedness.

A reminder that even in the face of worsening climate stress, innovation and intention can restore hope. It reinforces a simple truth: When science meets soil, and trust meets technology, even the most fragile fields can find the strength to bloom again.



Source: pressroom.icrisat.org

New Language of CSR

India's Innovation in CSR

Shristi Singh

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India's CSR landscape is undergoing one of its most significant transitions since the Companies Act made corporate social responsibility mandatory. What began as a compliance-driven framework a decade ago has now matured into a powerful national instrument for innovation and systemic change. Over the past year, I have had the opportunity to observe this shift closely from within the sector. My experience has been shaped not merely by my work, but by watching CSR in India redefine its identity from charity to a catalytic shift.

For several years, CSR across industries functioned largely through traditional models with short-term grant-making, project-based funding, and direct community-facing activities. These efforts were impactful, yet inherently limited by scale, geographic reach, and the dire dependence on annual budgets. As social, environment and economic challenges grew more intricate, it became evident that incremental and conventional approaches were no longer sufficient. A new direction was emerging, one where CSR could strengthen ecosystems, embed innovation, and enable solutions capable of scaling beyond the lifespan of a single project.

The shift became particularly visible as leading research and advisory bodies documented how corporations were moving from “funding projects to solving problems,” consolidating smaller activities into high-value, multi-year interventions. CSR decision-making began aligning with national development priorities, sectoral expertise, and long-term strategic deliberations. Companies increasingly recognised that the most sustainable solutions often arise not from top-down programming, but from innovators working at the intersection of community knowledge, technology, and enterprise.

A critical catalyst for this transition was the government's decision to expand the scope of CSR to include contributions to incubators, research

institutions, and technology-driven initiatives. This policy shift, now firmly embedded in Schedule VII of the Companies Act, led to a surge of corporate engagement with social startups, university labs, and innovation hubs. CSR funds began supporting climate-tech pilots, health-tech platforms, agricultural R&D, digital learning solutions, and livelihood innovations, areas aligned with India's aspirations for self-reliance, scientific advancement, and inclusive growth.

As I observe this nationwide shift toward innovation-driven CSR, I often think back and wonder, how we felt as children watching science-fiction films. Holograms that responded to touch, drones capturing scenes from impossible angles, these felt like far-fetched realities, inventions meant only for the screen. Yet today, those very technologies shape our everyday world, turning imagination into reality and inviting communities to engage with innovations once thought unattainable. Through CSR initiatives, holographic theatres are being created to offer immersive and interactive learning experiences for students and professionals. Social startups are also deploying drones that detect pests, deliver targeted pesticide sprays, and track soil moisture innovations that seemed futuristic but now strengthen farmers' everyday decision-making. This sense of witnessing the future unfold in real time mirrors the transformation happening within India's CSR landscape, what once seemed ambitious, even improbable, is now actively being built, tested, and scaled.

Within these changing dynamics, I had the opportunity to engage with multiple layers of innovation-oriented CSR. My work often brought me into conversations with incubators, social start-ups, academic and ecosystem partners. I saw firsthand how capacity-building for incubators, especially in geographies that are less tapped upon, became a powerful enabler of grassroots innovation. Strengthening these institutions meant strengthening the soil from which

new ideas could emerge, creating a multiplier effect far beyond direct project funding.

Equally compelling was observing the growing emphasis on indigenous solutions. Across sectors like climate resilience, agriculture, health, and education, CSR-backed enterprises were designing interventions that were not only technologically forward but culturally rooted and economically viable. This alignment between local insight and scientific methodology represents a distinctly Indian model of innovation, one that responds to the complexities of real-world challenges while remaining scalable and future-ready.

Perhaps the most inspiring dimension of this national shift is its widening ambition. CSR is no longer confined to philanthropic intentions; it is becoming a strategic force that nurtures curiosity, creativity, and scientific temperament. Initiatives such as interactive science museums, neuroscience-learning platforms, and public education spaces signify CSR's evolving role in cultivating a more informed, inquisitive society. These efforts reflect an understanding that innovation is not just a funding priority, it is a mindset to be nurtured at every level, from young learners to

entrepreneurs.

Being part of this transformation, even in a modest capacity, has been deeply energising. It is rare to witness a sector reimagining itself with such clarity and conviction. Teams collaborating across institutions, data shaping decisions, startups emerging from small towns with national potential, these are no longer exceptions but signs of a maturing ecosystem. According to Press Information Bureau (2025), India has firmly established itself as the 3rd largest startup ecosystem in world, thus it is a stepping stone towards India's dynamic CSR journey that mirrors the nation's own development trajectory: moving from incremental progress to bold, future-shaping ambition.

As I reflect on my experience, one conclusion stands out clearly: CSR in India is no longer just about contributing funds, it is about enabling systems, empowering innovators, and building pathways for long-term societal progress. And being a witness to this national shift has profoundly expanded my understanding of how purposeful innovation can reshape lives at scale.



Aranya

A step towards the green dream

Satyam Ojha
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As per the India State of Forest Report (ISFR) 2023, India's combined forest and tree cover stands at 8,27,356.95 square kilometers, which is 25.17% of the geographical area of the country. India has a target to achieve 33% of its geographical area under forest and tree cover, as set by the National Forest Policy of 1988, to improve and enhance ecosystem services like carbon sequestration and storage, hydrological services, and biodiversity; along with provisioning services like fuel, fodder, and timber and non-timber forest products (NTFPs).

In pursuit of these environmental objectives, the Government of India launched the National Mission for a Green India (GIM) under the National Action Plan on Climate Change (NAPCC), which aims to protect, restore, and enhance the diminishing forest cover of India and respond to climate change by a combination of adaptation and mitigation measures.

Complementing these national efforts, the State Bank of India (SBI) has a long history of contributing to environmental and community development. Though SBI Foundation was launched by the State Bank of India (SBI) in 2015, the concept of Corporate Social Responsibility (CSR) was introduced in the Bank as early as 1973, under the name 'Innovative Banking',

which involved active participation in community initiatives, including tree plantation. This reflects the Bank's long-standing alignment with the nation's objective of enhancing forest and tree cover.

SBIF CONSERW (Conservation through Sustainable



Engagements, Restoration and Wildlife Protection) is the Foundation's flagship program in the area of environment and sustainability. Among its key thematic pillars is the Restoration and Conservation of Ecosystems, under which the ARANYA initiative, named after the Sanskrit word for "forest," is being implemented. ARANYA is dedicated to restore vulnerable terrestrial and marine ecosystem through community-led plantation of indigenous species of flora across the country.

Since 2020, pastureland restoration in Rajasthan has been carried out under the ARANYA initiative, this has brought together science, community wisdom, and corporate commitment to restore degraded pasture lands. These degraded pastures vulnerable to erosion, were selected after consultations with local village institutions and residents. With the community's labour and participation, saplings of native species were planted. The efforts were complemented by essential soil and water conservation works, including loose-stone protection walls, micro-basins, and bio-fencing made from locally available materials. These interventions not only nurtured young trees but also arrested soil erosion and promoted natural regeneration. The revitalized pastures began to show



life again green shoots across slopes, humus returning to the soil, and birdsong breaking the silence that had settled over the land.

Shifting from the water-scarce desert state of Rajasthan to India's coastline brings us to the country's mangrove habitats. According to the India State of Forest Report (ISFR) 2023 India's total mangrove cover is 4,991.68 sq. km, which is 0.15% of the country's total geographical area. West Bengal has the largest coverage (42.45%) having the Sundarbans, the world's largest mangrove forest region and a UNESCO World Heritage Site, followed by Gujarat (23.66%) and the Andaman & Nicobar Islands (12.39%).

The Sundarban islands a tidal wetland with an estuarine ecosystem (a Ramsar site) is being heavily impacted by climate change. The frequent heavy cyclones and storms are causing erosion of the embankments, increasing the risk of saltwater intrusion, coastal erosion, loss of forest cover, and loss of life and livelihood in the project areas. Since 2009, four cyclones have devastated coastal Bengal: Aila (2009), BulBul (2019), Amphan (2020), and Yaas (2021). According to the United Nations (UN) report 'A Triple Crisis in the Indian Sundarbans', over 28 percent of the mangrove forests in the Sundarbans have been damaged.

ARANYA is being implemented in the Sundarbans with the help of three grass roots Organisation with mangrove restoration as a key component as going forward Mangrove forests will act as natural barriers against coastal erosion and storm surges, communities can protect coastal areas from erosion, safeguarding nearby settlements and infrastructure by planting mangroves. Furthermore, mangroves will contribute to community resilience against natural disasters such as cyclones, floods, and tsunamis. These ecosystems will serve as buffer zones, reducing the impact of extreme weather events on coastal communities of

Sundarbans.

In Uttar Kannada, ARANYA is restoring mangroves on community-owned 'Gazni' lands areas historically used for black paddy cultivation and fishing. Since these lands are inundated by tidal saltwater, the project involves desilting drainage channels and planting mangroves along their bunds to revive degraded habitats. Further south, in Kannur, Kerala, ARANYA is nurturing mangrove biodiversity through community based nurseries that have successfully raised 11 true mangrove species and 4 associate species.

Shifting focus to the east coast, the ARANYA initiative in the Punnakayal estuary along the Tuticorin coast of Tamil Nadu seeks to raise environmental awareness among coastal communities and promote the protection of mangrove ecosystems. Punnakayal is situated on India's southeastern coast where the Thamirabarani River meets the Arabian Sea. The key objectives here include protecting, conserving, and rehabilitating existing habitats to enhance fishery production, improve estuarine biodiversity, and strengthen community participation in ecosystem management. The project also seeks to develop a strategic mangrove conservation plan for Tamil Nadu.

In case of urban centers, the cost and consequently of land becomes high and land scarce for plantation. Urban forestry has the potential to bring back biodiversity, especially insects, birds, small mammals, reptiles, etc. in the ecosystem while increasing the ground water and reducing heat island effect. Under ARANYA dense forests have been established in Gujrat, Maharashtra and Madhya Pradesh.

ARANYA is driving significant environmental impact across India reaching 14 states through initiatives in pasture restoration, mangrove conservation, and urban forestry resulting in the planting of 74.52 lakh saplings and the restoration of over 2,340 hectares of land.



The Miyawaki Inspiraion

Growing Forests in Backyards

Arya Meher B S
Assistant Manager, Environment

Backyard forestry, as a measure to restore depleting biodiversity and address deforestation, was conceptualized by SBI Youth for India Fellow, Mr. Gautam Kumar. Encouraged by the success of his pilot initiative, SBI Foundation, in partnership with the Aga Khan Rural Support Programme (India), has scaled up the project across Gujarat and Madhya Pradesh under the title “SBIF Aranya: Creating Miyawaki Micro-Forests in Gujarat and Madhya Pradesh.”

The idea of backyard forestry draws inspiration from the Miyawaki method of reforestation, pioneered by Japanese botanist Dr. Akira Miyawaki. This ecological restoration approach enables the growth of dense, native forests even in small patches of land by first rejuvenating the soil layer and then planting indigenous species that require minimal maintenance and external inputs.

In the project locations, where rainfed subsistence agriculture is the primary livelihood, rampant felling of trees for agricultural expansion has significantly altered the landscape. The absence of vegetation has disrupted local water cycles, contributing to soil degradation, agrarian distress, and seasonal migration after the Kharif season.

The project aimed to create 250 micro-forests to support small, marginal, and medium farmers affected by soil degradation and biodiversity loss.



Each micro-forest, typically a 12x12 meter plot, is planted with approximately 380 native tree and shrub species. These dense plantations replicate natural forest structures, restore ecological balance, and create semi-natural habitats that enhance local flora and fauna diversity.

Even though the project initially faced challenges due to limited community interest and lack of awareness about ecological restoration, a few village champions emerged as inspiring examples. Their successful adoption of the micro-forest model sparked curiosity and motivated others to participate in sustainable practices. As a result, community engagement has significantly increased across the project areas.

At present, all 250 micro-forest plots under the SBIF Aranya Project are thriving with an impressive 98.3% plant survival rate. These dense plantations have created a cooling microclimate, reducing ambient temperatures by an estimated 7–10°C, and have become vibrant habitats attracting birds, pollinators, reptiles, and small mammals, signalling a remarkable revival of local biodiversity.

Through this initiative, SBI Foundation seeks to promote community-driven ecological restoration, strengthen local resilience to climate change, and revive the traditional harmony between people and nature.



Rolling Towards Inclusion

How SBIF ACE Is Bringing Boccia to the Heart of Indian Sport

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India's connection with sports runs deeper than medals or scoreboards — it's a story of grit, ambition, and endless hope. From dusty fields in the hinterlands to makeshift courts in crowded cities, the rhythm of sport beats through the nation's heart. Every day, young Indians dream of wearing the tricolour, of standing proud as the anthem plays.

But for countless aspiring athletes — especially those with disabilities — those dreams often remain just that: dreams. Not because the will is weak, but because the doors to opportunity seem closed.

That is now beginning to change.

The aim is simple: to ensure that every athlete has the chance to grow, compete, and be recognised. And at the forefront of this quiet shift is a sport new to many in India — one that prizes strategy, precision, and courage. That sport is Boccia.



Pronounced bot-cha, Boccia is a captivating indoor precision sport that tests accuracy, control, and strategy. Players aim to propel leather balls as close as possible to a small white target ball — the jack. Some throw, some kick, and others use assistive devices, but everyone plays with the same goal: precision.

Though its roots stretch back to ancient Greece and Egypt, the modern version of Boccia was formalized in the 1970s and became a Paralympic sport in 1984. Today, it's played in more than 70 countries — and India is proudly finding its place among them.

Boccia is unlike any other sport because it was designed specifically for athletes with severe physical disabilities. Boccia's classification system is at the heart of what makes the sport truly inclusive. The four competition categories — **BC1, BC2, BC3, and BC4** — ensure that athletes with different types and degrees of physical disability compete on an equal playing field.

BC1 athletes typically have cerebral palsy or similar conditions that affect their strength and coordination. They can throw the ball but may require an assistant to adjust their wheelchair or help stabilise their body for accurate play.

BC2 athletes also have significant physical impairments but possess better functional control.

They do not use assistants during games and rely entirely on their own strength, strategy, and technique — making the category a powerful display of independence and precision.

BC3 athletes have very limited functional movement in their arms and legs and cannot throw or kick the ball. They use ramps and assistive devices to

Sport in India, while filled with passion and promise, still faces gaps that hold many athletes back — from limited infrastructure and uneven access to trained coaches, to financial constraints and low awareness of lesser-known disciplines. For athletes with disabilities, these challenges are often amplified. Boccia, a sport built on precision and strategy, is



play, supported by trained sport assistants who help position the ramp but cannot look at the court or offer strategic input. This category beautifully showcases how technology and teamwork expand the boundaries of sport.

BC4 athletes usually have conditions other than cerebral palsy — such as muscular dystrophy or spinal muscular atrophy — which significantly affect motor function. They throw the ball without assistance, relying on deep strategic play, focus, and adaptive techniques.

Understanding these classifications is crucial because it helps coaches, families, and athletes recognise the pathways available to them. It eliminates confusion, ensures fairness in competition, and helps athletes grow at the level best suited to their abilities. With more trained classifiers, targeted awareness programs, and clear information reaching communities, India can ensure that every athlete finds their rightful place in the sport — and the confidence to pursue excellence.

From Challenges to Change: Shaping the Next Chapter of Boccia in India

no exception. Awareness remains low, resources are scarce, and accessible training spaces and specialised support are still developing.

Yet these challenges also highlight where the greatest opportunities lie. They remind us that meaningful change begins by strengthening the foundations — creating inclusive spaces, building supportive ecosystems, and nurturing talent at every level.

By focusing on Boccia, its approach remains deeply human-centred: discovering talent in communities across the country, providing access to equipment and adaptive tools, training coaches who understand disability, supporting athletes' overall well-being, and opening avenues for global exposure.

Boccia for All: Building Inclusion Through Sport Across India

In partnership with the Boccia Sports Federation of India (BSFI), SBIF ACE has taken Boccia to communities across India — from Rajasthan to Delhi, Andhra Pradesh to Karnataka — sparking conversations about accessibility and inclusion. Through these awareness programs, participants

discovered Boccia through live demonstrations, guided sessions, and interactions with athletes and coaches. What began as curiosity often grew into inspiration, as communities realised that inclusion in sport is something that can be practiced every day. Local NGOs, schools, and volunteers joined in, exploring how Boccia could create opportunities for individuals who had long been left out of traditional sporting environments. As the initiative grew, the focus shifted toward building sustainable, local ecosystems that nurture athletes and support long-term development.

Outreach laid the foundation, but training camps and championships helped turn interest into real progress. Athletes trained under expert guidance, learning not only the rules of the game but also the confidence, discipline, and teamwork that define Boccia. Coaches received specialised training to support players with both skill and empathy. National championships brought athletes from across the country together as equals, forming connections that transcended region and ability.

India on the Global Stage

As Indian athletes began competing internationally — in Bahrain, Thailand, China, and Kazakhstan — they carried with them more than sporting skill. They carried the story of a movement that began in small community halls and open grounds, built on belief and inclusion.

Their performances and resilience at the Manama 2025 Boccia Challenger Bahrain, the Pattaya 2025 World Boccia Asia and Oceania Regional Championship Thailand and medals won at the Astana 2025 World Boccia Challenger, Kazakhstan, signalled India's growing identity in the world of adaptive sport. Collaborations and joint training camps with global coaches further strengthened their technical skills and confidence — proving that when inclusion is nurtured, excellence naturally follows.

More Than a Sport

By the end of 2025, Boccia had reached communities across multiple states, trained athletes and coaches nationwide, and proudly represented India on the global stage. But its true success can't be measured in numbers.

It lives in the confidence of a young athlete taking their first shot. In the laughter of volunteers learning that they, too, can be part of change. In the joy of parents who, for the first time, see a future for their child in sport.

Boccia, once a little-known game, has become a symbol of what sport can achieve when guided by compassion and inclusion. It reminds us that greatness doesn't always roar — sometimes, it rolls forward quietly, with grace, purpose, and unshakable belief.



Nurturing Changemakers

Pathways to Purpose

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India's development journey continues to be shaped by the rural–urban divide. While much of the population lives in rural areas, communities face limited livelihood opportunities, inadequate infrastructure, and restricted access to essential services. Reports by NITI Aayog (2023) and the World Bank (2022) emphasise that sustainable rural transformation requires long-term, community-driven approaches. At the same time, many urban youth today are driven by aspirations to contribute meaningfully to society, seek purpose-driven careers, and channel their passion toward solving real-world problems. Yet a significant gap remains between these aspirations and the realities of rural India, where development challenges are complex and deeply rooted. This gap underscores the need for immersive experiences that build empathy and offer young people authentic exposure to grassroots development work. Fellowship models around the world have emerged as powerful platforms to bridge this divide by connecting motivated individuals with on-ground challenges and community-led solutions.

A Fellowship Designed to Address a National Need

The SBI Youth for India Fellowship stands as a response to this need. This 13-month immersive program places young individuals in rural communities, encouraging them to question entrenched systems, collaborate closely with residents, and co-create solutions grounded in local realities. Ideas developed during the Fellowship often grow into scalable models adopted by NGOs and community institutions.

Since its inception in 2011, the Fellowship has nurtured more than 700 individuals who have gone on to influence the development sector with innovation, empathy, and systems thinking. It continues to build a strong pipeline of leaders committed to creating meaningful social impact.

Scale and Depth of Outreach

Interest in the Fellowship continues to grow, driven by the program's expanding outreach efforts. The SBI YFI team has travelled across the country, hosting in-person sessions in colleges and universities to

engage youth directly. Alumni further strengthen these efforts by acting as ambassadors across multiple cities. The program has also extended its visibility to neighbouring countries such as Nepal and Bhutan through youth networks and engagements facilitated by student bodies and embassies.

For the 2025–26 Batch, the Fellowship received an exceptional volume of applications, reflecting both the rising aspirations of young people and the relevance of the Fellowship's mission. With more than 3 Lakh registrations this year, we received more than 76,000 completed applications, out of which, after an intense selection process, 96 Fellows joined the 13th Batch, YFI 2025-26.

A Multilayered Selection Model

The Fellowship's selection process ensures candidates



are both capable and deeply aligned with the Fellowship's value system. It follows a multi-tiered, collaborative model involving key stakeholders: YFI Alumni, Partner NGOs, SBI Foundation leadership, the YFI program team, knowledge partner, and the emotional well-being team from Let's Talk Platform, whose combined perspectives create a transparent, rigorous assessment.

The process moves through several stages: an initial eligibility and intent screening; a focused shortlisting for purpose, empathy, and readiness for rural

immersion; a detailed review assessing motivation, analytical ability, and adaptability; and finally, a full-day interaction with interviews, group activities, and reflective discussions to gauge alignment with the Fellowship's ethos and preparedness for community-driven work.

Strengthening the Process Through Alumni Involvement

We have always believed in our alumni taking greater ownership of the Fellowship, and this commitment shines through the many ways they continue to give back to the platform. Introduced in 2020, the Alumni-led Shortlisting Committee leverages former Fellows' lived experience to deepen the quality, fairness, and transparency of application reviews. Over five years, 213 Alumni have contributed to the shortlisting process, enriching the selection journey through their insight into the program's demands and impact.

Preparing Fellows for the Field



Most Fellows enter the program with limited rural exposure, so the Fellowship begins with a comprehensive orientation that introduces village ecosystems, development fundamentals, and the YFI framework. Carefully designed sessions and village visits help Fellows understand governance, cultural diversity, and everyday rural realities, bridging conceptual learning with field practice.

A Village Simulation Game further immerses Fellows in rural decision-making, exposing them to challenges like resource constraints and social hierarchies. Sessions on cultural sensitivity, using case studies, discussions, and role plays, build empathy, awareness, and respect for local norms.

Throughout orientation, the YFI team offers continuous guidance to equip Fellows with essential skills and confidence. Afterwards, Fellows attend an NGO Orientation at their respective Partner NGOs

to understand their work in depth. When Fellows finally reach the village, they begin their journey of change, one that unfolds through unlearning, collaborating, building, and sustaining. The SBI YFI team continues to provide mentorship, regular check-ins, mental-health support, language assistance, and consistent handholding to ensure a meaningful and grounded Fellowship experience. As each Fellow moves forward, they carry with them experiences that strengthen their commitment to social change and carry the spirit of Fellowship forward with respect, creativity, fairness, and an unwavering dedication to community service.

Case Stories: Water That Connects People and Communities

Shashank Singh (2015–16): Reviving a Watershed, Reviving Hope

In Chhota Naraina, a drought-prone village in Ajmer, Rajasthan, water scarcity had become a daily struggle. Once home to four ponds, the village had seen all of them deteriorate over time. With no functional catchment system, rainwater ran off unused, tubewells dried up quickly, and villagers and their cattle suffered through long spells of shortage.

When Shashank Singh arrived for his Fellowship, he realised that water was the community's most urgent need. Women repeatedly told him that without water, every aspect of their lives remained uncertain. Responding to this, Shashank decided to focus on



reviving one of the village's old ponds, working closely with Barefoot College in Tilonia.

He identified a large dried-up pond with a natural catchment and planned its rejuvenation as a community-led project. Instead of relying completely on mechanised work, he ensured that villagers themselves carried out most of the excavation and restoration, building ownership and trust. A village committee was formed to oversee the work and manage the structure once completed.

With funding support channelled through Barefoot College, the pond was restored before the monsoon. Within the first year, it collected millions of litres of rainwater and began recharging the groundwater table.

The impact has been long-lasting. Tubewells in the area no longer dry up, and water is available throughout the year for both households and cattle. The revived pond has become a shared community asset by strengthening water security, supporting livelihoods, and restoring confidence in local conservation efforts. This inspired Shashank to establish the **Groundwater and Reforestation Adaptive Management Association (GRAM)**.

Sanchit Bhattarai (2024–25): A Water Tank That Bridged a Caste Divide

Sanchit Bhattarai, a 2024–25 SBI Youth for India Fellow from Kathmandu, Nepal, sought to understand how engineering could genuinely improve lives at the grassroots. With a Civil and Infrastructure Engineering degree from the Asian Institute of Technology, Thailand, he has worked as a Hydropower



Engineer and in an Urban Innovation Program. Yet he felt a persistent gap between technology and the lived realities of rural communities: how people make decisions, what constraints they face, and how solutions could be shaped with them. This pursuit led him to the fellowship.

Upon reaching Archali, a remote hilly village in Uttarakhand's Almora district, Sanchit saw how deeply a water crisis shaped daily life. Nearly 95 percent of residents faced severe shortages during peak seasons. Women walked long distances and waited for hours at springs, with limited awareness of water quality or safe handling.

The crisis was compounded by caste divisions. Two caste groups relied on a single spring but used separate tanks. Over time, one group expanded to over 20 families while the other shrank to two. The smaller group's tank often overflowed, wasting precious water, while the larger group struggled with chronic scarcity. This unequal distribution intensified tensions and deepened hardship for those already disadvantaged.

Sanchit began by facilitating conversations between groups that rarely interacted. Through patient dialogue, the community co-designed a shared water storage tank that captured surplus spring water and distributed it efficiently. What started as a technical intervention became the village's first collaborative effort across caste lines.

The impact was tangible. The shared tank now ensures reliable year-round water access for 153 villagers. Women report saving significant time, enabling them to focus on household work, income-generation, and rest. A local resource person was trained to maintain the system, reinforcing long-term sustainability and collective ownership.

Among the many who benefited, Bhagrathi's story stands out. Earlier, she often waited for hours, dependent on someone from the other group to grant access to water. With the new shared tank, she collects water freely and with dignity, without any hesitation or fear. The change eased her daily burden and opened new space for trust and interaction within the village.

Through this project, Sanchit saw how engineering, empathy, and community participation can converge to create enduring change. A single water tank became a catalyst for equity, resilience, and social harmony. Together, stories like those of Shashank and Sanchit illustrate the essence of the SBI Youth for India Fellowship. It enables young people to combine knowledge with compassion, curiosity with action, and innovation with community wisdom.

The Essence of the Fellowship

Stories like those of Shashank and Sanchit reflect the heart of the SBI Youth for India Fellowship. They demonstrate how community wisdom, when paired with the curiosity, compassion, and innovation of young minds, can create lasting impact.

By nurturing changemakers, the Fellowship continues to strengthen India's rural development landscape: one Fellow, one village, and one transformative journey at a time.

Bridging India's Divides, Building Leadership

Reflecting on a Decade of SBI Foundation and Youth for India

Gyan Prakash
Programme Head, SBI Youth for India

This year marks ten years of SBI Foundation and a decade of the Fellowship's evolution into one of India's most trusted platforms for youth-led rural development. For me, this milestone is deeply personal. My own journey is woven into the Fellowship's growth: from being an SBI Youth for India Fellow living in rural Uttarakhand in 2015, to joining the program team soon after in 2016, then taking on operational responsibilities, and eventually leading the Fellowship as Programme Head for the past four years.

Looking back, I realise that the Fellowship did not simply give me a profession, it gave me purpose, direction and a deep sense of connection to the meaningful work we do and the cause that I believe in.

How I Found My Way to a Life with Purpose

My path to the development sector was not straightforward. After completing my engineering degree, I worked for three years at a software company. I then pursued an MBA from IIT Kharagpur and later joined an MNC, working in supply chain management for another three years. During this time, I also took up additional CSR responsibilities out of personal interest, including supporting an organic farming project. This exposure to the development sector strengthened the feeling that I wanted to contribute to something more meaningful.

I began searching for ways to enter the social development space, but found it difficult to make the shift without guidance, exposure or a structured opportunity. That was when I discovered the SBI Youth for India Fellowship. I applied, got selected and those thirteen months completely reshaped my understanding of development and of myself. Living in a village, working closely with grassroots communities and seeing the realities of rural India from such proximity gave me a clarity I had been seeking for years.

The Fellowship strengthened my belief in the power of empathy, community relationships and on-ground innovation. I saw the transformational impact not only on the villages I worked with, but on my own thinking and aspirations. Because I experienced this change so personally, my faith in the Fellowship's model became very strong. I knew I wanted to continue contributing to this space and to give back to the Fellowship that had given me so much. My motivation to stay associated with the program all these years comes from a desire to help others embark on their own transformational journeys and experience the same sense of purpose that I found



Growing With SBI Foundation

When I first joined in 2016, we at SBI Foundation were a small team of around fifteen to eighteen people with modest budgets and a project-based approach. Many systems and organisational processes were still taking shape. We relied heavily on mutual trust, collaboration and a shared sense of mission. Over time, I saw the Foundation evolve into a more structured and strategically oriented organisation. Budgets increased, projects expanded, teams grew, and dedicated thematic verticals were created. The HR function matured significantly, with dedicated capacities, stronger organisational policies, and a sharper focus to our work.

As CSR regulations in India evolved over time, we strengthened our compliance systems accordingly. Detailed SOPs were developed, monitoring practices improved, and technology started playing a central role in operations. The shift to HRMS and other digital tools helped us streamline processes and become more efficient. As we look ahead, I believe that intelligent use of technology will become even more important. The challenge is to find the right balance where we uphold compliance requirements while preserving our operational agility, efficiency, and the human depth that defines our work.

Understanding the Urban Rural Divide

India's rural landscape continues to face long-standing challenges related to poverty, unemployment, healthcare, education and the lack of opportunities for local enterprises. Grassroots NGOs working in these areas often look for people who can challenge the status quo, bring in fresh thinking and strengthen community-led change. At the same time, thousands of young people in urban India want to contribute meaningfully to society but lack exposure to real issues, guidance or a pathway to enter the development sector. Their talent and intent remain largely untapped. The Fellowship was created to bridge this gap by bringing together the aspirations of young people and the needs of rural communities.

How the Fellowship Creates Change

The SBI Youth for India Fellowship identifies motivated young individuals who are willing to immerse themselves in rural life and work with grassroots NGOs. Through mentorship, training and experiential learning, Fellows gain a realistic understanding of development that goes far beyond theories or frameworks. They work with communities

to co-create solutions, strengthen local organisations, support rural entrepreneurship and develop models that can be refined and scaled.

Over the years, I have seen how the Fellowship has shaped individuals into committed changemakers. Around 70% of our Alumni have transitioned into the social sector, started enterprises, contributed to policy making or taken up leadership roles in development-focused organisations across India and abroad. The transformation that begins in the village often stays with them for life.

A Decade of Growth: From Program to Ecosystem

When I joined the YFI program team in 2016, we were a small group of four working primarily through relationships and trust. That human approach became our strength. We mobilised Alumni as mentors, collaborators, and ambassadors, and we nurtured alliances with NGOs while building partnerships with universities, local governments, and youth networks. Over time, these relationships allowed the Fellowship to refine its model, expand its reach, and stay grounded in the lived realities of the communities we served.

The Fellowship evolved from a program into an ecosystem. One that continuously nurtures and develops talent, ideas, and leadership. Today, our Alumni are not only advancing the development sector individually but are increasingly collaborating with one another, co-creating initiatives, and building organisations that reflect the values they lived during their Fellowship year. They mentor new Fellows, lead grassroots projects, and open pathways for emerging changemakers, ensuring that the community strengthens itself year after year.



This ecosystem has grown in scale and diversity. The Fellowship has expanded from seven to twenty-two states, from three to fifteen Partner NGOs, and from 21 to more than 250 villages. More than 700 Fellows have contributed to projects that have touched the lives of more than 1.5 million people, and joined our Global Alumni Network.

As global mobility increased, so did our reach. Partnerships with AIESEC and the engagement of our international Alumni enabled us to onboard participants from Nepal, Bhutan, and the Indian diaspora, positioning YFI as a regional model for youth leadership in South Asia. This global interest reaffirms something timeless about the Fellowship: its ability to offer purpose, grounded learning, meaningful community, and the chance to build something that lasts.

The Present Moment: Challenges and Opportunities

This moment in our journey offers a pause for reflection. Having mentored hundreds of young changemakers, I find myself asking how we can deepen their transformation into lifelong commitment. 92% of our Alumni describe the Fellowship as personally and professionally transformative. This impact deserves to reach youth beyond India's borders, which strengthens our resolve to build international collaborations and create more inclusive pathways for global participation.

A second challenge lies in engaging our growing Alumni network. With over 700 Alumni spread across continents, we see immense potential to mobilise this global human capital for the collective good. The question now is how to build mechanisms, platforms, and opportunities that sustain their engagement and amplify their impact.

The third challenge is the shifting landscape of youth aspirations after COVID-19. Young people seek meaningful work, but also stability, mentorship, and

clearer entry points. Our responsibility is to respond to this shift by evolving the Fellowship into not just a gateway, but a long-term companion in their leadership journey.

Looking Ahead: A Vision for the Next Decade

As we look ahead, our aspirations are guided by the belief that development requires not only financial resources but human and emotional capital. The next decade of the YFI Fellowship aims to deepen this philosophy through three major directions.

First, we plan to evolve the program into a Centre for Rural Leadership and Innovation, which will act as a collaborative hub where Fellows, Alumni, NGOs, governments, and corporates can co-create, refine, and scale solutions emerging from the Fellowship. Every year, Fellows generate valuable proof-of-concept models in rural communities. The Centre will help convert these into scalable interventions that can influence policy and practice.

Second, we aim to invest more deeply in our changemakers. The Fellowship year is only the beginning; the journey of social leadership requires continued mentorship, networks, and lifelong learning. We seek to become co-travellers in this journey, supporting Alumni as they shape the future of development in India and beyond.

Third, we intend to strengthen international collaborations across South Asia. With participants now joining from Nepal, Bhutan, and the diaspora, the Fellowship is uniquely positioned to build a cross-border network of youth working on shared social challenges and grassroots innovations across the Global South.

Conclusion: A Journey Rooted in Purpose

Reflecting on these ten years, I am reminded that bridging India's divides is ultimately about people and relationships. The Fellowship has shown me that when young individuals step into unfamiliar environments with humility and sincerity, they not only transform the communities they serve but also undergo a profound transformation themselves. When such individuals come together as a community, they begin to influence systems in powerful ways.

I have stayed with the Fellowship all these years because it continues to offer me a sense of purpose and a belief that meaningful change is possible. I am grateful to be part of a community rooted in empathy, guided by collaboration and committed to building a more connected and inclusive world.



What They Didn't Tell Us

Maithili Sundeep Padiyar
Compliance Officer

When people think of compliance, they often imagine checklists, formats, approvals, and the familiar search for “just one more document.” What they rarely associate with it is the dynamic and deeply human world of CSR. Yet, the two are closely interlinked. If CSR brings purpose, connection, and impact, compliance provides the structure, credibility, and discipline that allow that impact to stand on solid ground. Over time, it has become clear that compliance is not merely a procedural requirement—it quietly shapes some of the most valuable lessons in the CSR journey.

Lesson 1: A Great Story Still Needs Evidence

Field visits and community interactions often leave us inspired and eager to share the difference a project is making. Compliance reminds us that every meaningful story must be supported by reliable evidence. Baseline data, attendance records, utilisation certificates, photographs, and reports help translate individual experiences into verifiable impact. They ensure that our work is not only heartfelt, but also accountable and measurable.

Lesson 2: Follow-Ups Are an Essential Skill

Anyone who has worked in CSR becomes familiar with the cycle of follow-ups—emails, calls, reminders, and the occasional nudge to ensure key documents or inputs arrive on time. Compliance makes this process more systematic. It teaches patience, persistence, and the ability to coordinate effectively with diverse stakeholders who operate at different paces. What may initially appear as administrative chasing gradually reveals itself as a necessary part of maintaining clarity and efficiency.

Lesson 3: Collaboration Strengthens the Entire System

Compliance underscores how interconnected the

CSR ecosystem truly is. Finance teams depend on programme data; programme teams rely on updates from the field; field teams coordinate with implementing partners; and all of them require accurate and timely information. When collaboration functions well, compliance becomes smoother, and processes become more coherent and aligned.

Lesson 4: Structure Enables Sustainable Creativity

There is a common assumption that compliance restricts innovation. In practice, the opposite is true. Well-defined processes, transparent budgets, and clear reporting formats create a dependable framework within which new ideas can be tested, refined, and scaled responsibly. Structure provides stability, ensuring that creativity does not compromise organisational integrity.

Lesson 5: Details Build Trust

Small details—correct dates, geo-tagged photographs, approved budgets, and properly maintained records—play a significant role in reinforcing the authenticity of CSR initiatives. These details may seem minor, but collectively they help build trust among donors, communities, and internal teams. Compliance encourages consistency and accuracy, both of which are essential for long-term credibility.

Ultimately, compliance is not designed to complicate CSR work. It strengthens it by ensuring that the impact we aspire to create is both genuine and transparent. It reminds us that meaningful work must be supported by responsibility, and that integrity is as important as intention.

With time, compliance reveals itself not as an additional layer of paperwork, but as a foundation that upholds the quality and resilience of every project undertaken by SBI Foundation.

Between People and Performance

The HR Conversations That Changes Everything

Nehal Rajesh Gada
Deputy Manager, HR & Admin

What do most people think HR is meant to do? Set rules, ensure procedures, enforce discipline, and quote policies. Technically, that is part of the job. But anyone who has truly worked with people knows that HR is far more human than it is administrative. It is a space filled with emotions, uncertainties, ambitions, and everyday moments that rarely make it into policy documents.

Early in my career, I worked with a manager who preferred everything in black and white. “Stick to the rulebook,” he would say. “There should be no grey.” His approach was structured and safe, but I found myself naturally drawn to something different, the people behind the process. I noticed employees lingering at my desk after meetings, not to ask about rules but because they needed someone to talk to. I found myself in quiet corridor conversations, evening calls from anxious team members, and honest discussions where people shared what they couldn’t say in formal settings. Those moments taught me something important: people don’t remember the policy you quote, but they always remember how you made them feel when they were struggling.

That understanding slowly shaped my philosophy as an HR professional. I realized that culture isn’t built in town halls or leadership speeches — it’s built in everyday interactions. A five-minute sincere conversation often reveals more about an Organisation’s reality than any survey. When people feel heard, they become more open, more honest, and more willing to trust. Trust creates psychological safety, and psychological safety builds culture long before any policy does.

My background in Industrial & Organisational Psychology has deepened this belief. According to Psychology, what you see on the surface is rarely the full picture. A person’s behavior is shaped by their experiences, motivations, stress levels, and internal conflicts. When you understand that, you begin to

approach situations not with judgment, but with the intention of understanding. You don’t ask, “Why is this person behaving this way?” You ask, “What are they experiencing that I need to understand?” That shift from reacting to understanding is where real HR impact begins. It helps you support employees through tough phases, guide managers through sensitive conversations, and create solutions that acknowledge both the human and the Organisational needs.

This is also where HR’s role as a business partner becomes genuinely strategic. At an organisational level, emotionally intelligent practices don’t just support employees—they strengthen the system itself. When we design small but meaningful engagement initiatives, they create ripple effects that directly benefit the business. For our 10th anniversary, we organised a simple treasure hunt. It wasn’t a grand event, but the energy it generated was undeniable. Cross-functional teams worked together, solved problems, and formed relationships that continued long after the activity ended. These bonds later translated into smoother collaboration, quicker alignment, and teams that could jointly drive initiatives without the friction that often comes from working in silos. Minimal investments, when thoughtfully designed, often create an impact far greater than the effort behind them.

During periods of change—whether it’s a restructuring, new processes, or shifting expectations—these small, emotionally aware touch-points become even more powerful. From an organisational standpoint, they reduce resistance, strengthen adaptability, and build a culture where people willingly participate in transitions instead of fearing them. When HR leads with emotional intelligence, even modest interventions like team check-ins, informal recognition, or collaborative activities create psychological safety at scale. This, in turn, improves execution speed, lowers attrition, and strengthens leadership credibility. In many ways, emotionally intelligent HR practices become the organisation’s quiet competitive advantage.

Looking back, I've realized that the strongest cultures are not built through grand initiatives but through regular check-ins or talks rather than large-scale activities. Every conversation we have with employees reveals something about our personalities, our willingness to listen, our regard for their struggles, and our belief in their potential. These moments accumulate, shaping how people feel about their workplace and how they show up every day.

HR may be seen as a function, but the truth is that it is

a relationship between people, teams, and between the Organisation and its own values. And relationships are strengthened one conversation at a time. When those conversations are rooted in empathy, understanding, and clarity, they shape people in ways that policies alone never can.

In HR, we don't fix problems. We transform people. And when people transform, the entire Organisation rises with them. That's the magic of conversations done right.



Reviving the Stripes

The Success of Tiger Conservation in India



Anish Andheria
President & CEO, Wildlife Conservation Trust

The majestic Royal Bengal Tiger (*Panthera tigris tigris*) is not only an iconic symbol of conservation in India but also a keystone species crucial to maintaining the ecological balance of India's forests. Over the past few decades, India has transformed from a nation grappling with the imminent extinction of its tigers to an inspiring example of wildlife conservation. As per the National Tiger Conservation Authority's 5th cycle report (NTCA All India Tiger Estimation 2022), India is home to over 70 percent of the world's wild tigers, standing as a beacon of hope in global conservation efforts. Let us explore the strategies, achievements, and challenges of tiger conservation.

The Crisis

In the early 20th century, India's tiger population was estimated to be over 40,000. Rampant hunting, poaching, and habitat destruction saw these numbers plummet drastically. The crisis reached its zenith in the late 20th century, sounding alarm bells across the globe and prompting urgent action from the Indian government and conservationists. By early 1970s, the population had dwindled to a shocking low of around

1,800 individuals.

Master Stroke: Project Tiger

The turning point for tiger conservation in India came in 1973 with the launch of Project Tiger, one of the world's most ambitious wildlife conservation programmes. With an initial focus on nine tiger reserves, the project aimed to ensure a viable tiger population in their natural habitats and protect them from extinction. Over the years, the number of reserves has grown to 58, covering over 84,000 square kilometres, spanning diverse landscapes from the mangroves of Sundarbans to the scrublands of Ranthambhore, and the evergreen forests of Periyar.

Strategies for Success

- **Habitat Protection:** Securing and expanding tiger habitats has been a cornerstone of the conservation strategy. This includes curbing deforestation, restoring degraded forests, and connecting fragmented habitats through wildlife corridors.
- **Anti-Poaching Measures:** Robust patrolling, technological surveillance (like camera traps



and drones), and strict enforcement of wildlife protection laws have significantly curbed poaching, which was once the biggest threat to tiger survival.

- **Community Involvement:** Recognising the role of local communities, conservation programmes have promoted eco-development, alternative livelihoods, and education to foster coexistence between humans and tigers. Community-led initiatives such as the water-heater project funded by SBI Foundation have also helped reduce human-wildlife conflict.
- **Scientific Monitoring:** Regular All India tiger estimation programme using advanced methods such as camera trapping and DNA analysis have helped track population trends and health. Data-driven management allows for timely interventions and adaptive strategies.
- **Legal and Policy Framework:** The enactment of the Wildlife (Protection) Act, 1972, and the formation of the National Tiger Conservation Authority (NTCA) has provided the legal and administrative backbone for conservation efforts.

Remarkable Recovery

These sustained efforts have yielded remarkable results. According to the 2022 All India Tiger Estimation, the tiger population stood at 3,682, making India the safest haven for these big cats. Reserves such as Satpura, Tadoba-Andhari, Pench,

Panna, Corbett, Kaziranga and Bandipur have emerged as conservation success stories, with healthy breeding populations and thriving ecosystems.

Challenges on the Horizon

Despite these achievements, challenges persist. Habitat fragmentation due to linear infrastructure projects, increasing human-tiger conflict, underperformance by some Indian states, climate change and the persistent demand for tiger body parts in China, Vietnam, Myanmar threaten the long-term survival of tigers. Illegal wildlife trade, with frequent poaching episodes, even across better protected tiger landscapes in India, remains a concern. Managing the delicate balance between conservation and development is an ongoing task, requiring innovative solutions and sustained commitment by the government.

The Road Ahead

Ensuring the future of tiger conservation in India requires a blend of scientific management practices and active involvement of local communities. It is also vital to reinforce law enforcement, particularly along corridors, and improve habitat connectivity by mitigating the impact of roads, railway lines, and canals traversing tiger habitats. India's journey from the brink of losing its national animal to becoming the world leader in tiger conservation is a testament to visionary.



How Yelburga's Youth Turned “Data Drama” in- to “Community Triumph”



T S Gururaj
Project Leader, Hindu Seva Pratishthana

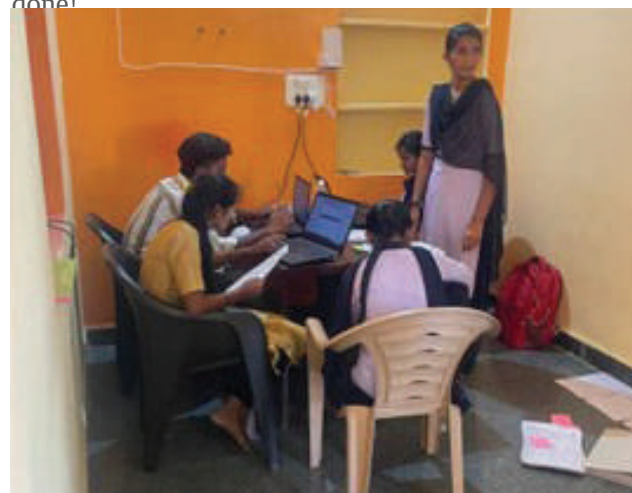
When we first launched the SBIF LEAP project in Yelburga, we knew the real work would begin long before we saw results in the fields. The backbone of any meaningful intervention? Collecting baseline data from every farmer on income, yields, chemical use, and more. Surveying farms under the scorching sun was tough, but the true crisis struck when bulging clipboards landed back at our office. Hundreds of handwritten forms, some decipherable only by codebreakers or those fluent in local dialects, piled up faster than we could enter data. Our tiny HSP staff battled valiantly, but the risk of mixing up one person's cotton with another's chili was very real.

In our hour of spreadsheet despair, help arrived not wearing capes, but with backpacks. The local college students of Yelburga, already familiar faces through Kalika Kendras (our home tuition initiative) and workshops, volunteered their evenings and weekends. Twelve young data wizards swooped in, turning our mountain of forms into digital gold. They weren't just typists; they were interpreters, guardians of our precious numbers, and comedians who lightened tense office hours. Translating “last year, we grew nothing but hope” was not easy. Morale was kept high even while fighting off boredom, mosquitoes, and the occasional power cut.

But the best part? The learning went both ways. These youth saw the tough realities behind the numbers,

experienced the power of teamwork, and became advocates for their community. Thanks to their energy (and a bit of humor in the midst of data chaos), we kept the project and the dreams of dozens of farmers on track.

This whole endeavour wouldn't have been possible without the steadfast support of the SBI Foundation. By believing in our youth and backing our efforts, you've invested in a new generation of rural leaders who can laugh in the face of disaster and get the job done!



Bridging Dreams

How a Generation of Bedia Youth is Reclaiming Education and Dignity



Archita Joshi
Research Officer, Samvedna

The village of Ratanpur wakes up slowly. As the morning light filters through tiled roofs, the hum of a generator at the Digital Learning Centre breaks the silence. Inside, a handful of young people sit before glowing computer screens, typing, learning, dreaming. For most of them, it is the first time they have had uninterrupted access to a digital classroom.

This simple image captures a quiet revolution unfolding across Denotified and Nomadic Tribe settlements in Madhya Pradesh. For decades, the Bedia community, once branded “criminal” under colonial law, has lived with inherited stigma and exclusion. Education, especially for girls, was often a distant aspiration limited by poverty, social norms, and systemic neglect. But through Samvedna’s partnership with SBI Foundation, that distance is shrinking. A new generation of Bedia youth is reclaiming what their community was long denied: access to learning, agency, and a sense of future.

The journey began with research. Between 2022 and 2024, Samvedna conducted two large-scale studies, one supported by the National Commission for Women and another by the National Human Rights Commission, to understand why education continued to elude children of Denotified and Nomadic Tribes such as the Bedia, Nat, and Perna. The data was sobering: seventy-two percent of Bedia adolescents had dropped out before Class 10; only fifteen percent of families had access to a digital device; and nearly eighty percent of girls cited distance, cost, or fear of stigma as reasons for discontinuing school.

Beyond the statistics, the research illuminated something profound—a hunger to learn. Despite barriers, eighty-one percent of the youth surveyed said they wanted to continue their education if local, supportive spaces were available. Parents also voiced readiness to change if education could be made relevant and accessible.

That insight shaped Samvedna’s next step: to move

from data to direct action.

With support from SBI Foundation, Samvedna began building an ecosystem of opportunity through three interconnected programmes that together create a continuum of learning. Pankh, which means “wings,” runs child activity centres in Denotified and Nomadic Tribe settlements where children aged six to fourteen learn through play, art, and storytelling. These spaces help bridge the early learning gap for first-generation learners and ensure that children stay connected to school.

For adolescent girls and young women who had dropped out of school, Setu—literally meaning “bridge”—offers open schooling support. It enables those once pulled out of classrooms due to stigma, mobility, or financial hardship to re-enrol through the National Institute of Open Schooling and complete their education. Many of them are the first women in their families to hold a certificate or aspire to college.

Completing this circle of learning are Samvedna’s Digital Learning Centres, which now operate across twelve villages in six districts of Madhya Pradesh. These centres introduce children and youth to digital literacy, e-learning modules, and life-skill-based education in Hindi and English. They have also become spaces of empowerment, where families learn to access government schemes, fill online forms, and explore opportunities that were once beyond their reach. Together, these initiatives ensure that no child or young person in the Bedia community is left behind.

In Ratanpur, one of the first villages to pilot this model, the impact has been remarkable. Within months of the centre’s establishment, more than 120 children and youth from the Bedia community began attending regular sessions. Two-thirds were girls who had earlier dropped out of school. Teachers noticed that children once hesitant to speak now asked

questions aloud. Parents began to stay back after sessions, watching their children type on keyboards they had never seen before. The data echoed what the field was witnessing. In Ratanpur, school retention rose by twenty-four percent in one academic year. In nearby Sukha and Guna, re-enrolment among girls in open schooling nearly doubled.

The real catalyst of change, however, was not the technology. It was the young people themselves. The Lakshya Scholarship Programme, supported under the same partnership, identifies motivated youth from Bedia settlements who have completed school or open schooling and provides them with scholarships to pursue higher education. These scholars act as role models and mentors within their own communities, guiding children, supporting open schooling enrolments, and promoting the importance of continuing education.

By mid-2024, twenty-five Lakshya scholars across Samvedna's field areas were facilitating peer learning sessions, assisting at Digital Learning Centres, and helping younger students navigate school systems. Their involvement has created a ripple effect. Younger children began to look up to them, and parents began to see education not as an outsider's promise but as an attainable goal. In focus group discussions conducted for Samvedna's mid-term evaluation, parents in Ratanpur and Padariya expressed a tangible shift in perception. Earlier, they said, studies ended after Class 8. Now they spoke of college and careers.

Across project areas, the outcomes spoke clearly. Eighty-seven percent of Lakshya scholars were first-generation learners in higher education. Seventy-three percent reported greater decision-making confidence, especially in negotiating continued studies or work choices. Communities with Lakshya engagement recorded fewer early marriages and more school re-enrolments.

For communities that have long been excluded from state welfare and formal schooling systems,

digital access represents inclusion itself. The Digital Learning Centres introduced by Samvedna and SBI Foundation have gone beyond technical training. They have become spaces for exposure, confidence, and participation. Through blended learning modules, students now access e-content in Hindi and English, prepare for open school exams, and learn about health, safety, and rights. Parents and community members have also begun using these centres for digital tasks such as online forms and accessing welfare information—indicators of growing self-reliance. This aligns with the NHRC study's recommendation that community-based digital inclusion models can bridge access gaps far more effectively than top-down schemes.

The Samvedna–SBI Foundation collaboration has reaffirmed what inclusive development truly means: that impact cannot be imposed; it must be co-created. By grounding every initiative in community participation and evidence from research, the partnership has built a sustainable model that transforms education into empowerment. The outcomes are measurable, but their meaning is deeply human. Today, the children of Ratanpur walk to the centre not as beneficiaries but as learners, confident, curious, and connected. The youth who once stood on the margins of visibility are now leading mentoring sessions, facilitating access to education, and shaping narratives of possibility.

The bridge that SBI Foundation helped build is not only between school and community, it is between history and hope. In the coming phase, Samvedna plans to expand the model to new Denotified and Nomadic Tribe clusters across Madhya Pradesh, linking digital learning with vocational skilling and youth leadership. The aim is to ensure that every young person, regardless of their background, can find a pathway to education that feels like their own. For the Bedia youth of Ratanpur, the promise is simple yet profound: to keep learning, keep leading, and keep the bridge alive for those who will walk it next.

The Pickle Point of Diezephe village



J Mathew
M&E Officer, AIDA (ANMA Integrated Development Association), Dimapur

Thirteen kilometres from the district headquarters of Chumoukedima in Nagaland state lies Diezephe, a quiet agricultural village steeped in nature's rhythms. While farming remains the core occupation of people of this village, a small group of women entrepreneurs, motivated and supported by SBI Gram Seva program, have started a new narrative. Since 2023, the Kuve Kro Self-Help Group (SHG) has turned an acquired skill—pickle making—into a sustainable source of additional income and confidence, operating under the simple yet inviting name: Pickle Point.

The beginnings

The **Pickle Point** initiative was catalysed by the SBI Gram Seva Programme which was implemented in Diezephe, along with other four villages (Bade, Khriezephe, Tsithrongse and Urre) between 2020-2023 in the Chumoukedima district.

The Kuve Kro SHG, composed of ten spirited women, showed initiative in identifying a local market opportunity. Recognizing the popularity of pickles in the village, they assessed their potential and determined that professionally producing, packaging, and selling them locally could become a dependable source of additional household income. Though they only had a general idea of the process, they were determined to learn the skills necessary for a commercial venture.

They proactively requested the SBI Gram Seva Programme to provide the essential training and

support to set up the business. The program's livelihood component, aimed at bolstering village economies, provided crucial Entrepreneurship Development Program (EDP) training.

This specialized instruction equipped the women with adequate skills, transforming their general idea into a viable production model. Following the training, the program supplied the required utensils, equipment, and a refrigerator, successfully launching their venture.

With new skills and initial support, the women secured a modest 100 sq. ft room in the village, which functions as their production centre, packaging unit, and retail outlet. Every month, the members gather for 12 to 15 hours to process an average 10 kilograms of meat or vegetable into pickle. Utilising locally available and home-grown ingredients, they create a product that locals cherish.

Financial model of Pickle Point

The financial model of Pickle Point is a good lesson in collective management and fiscal discipline. The SHG sells its packaged pickles, generating an average monthly income of ₹10,000. All proceeds are deposited into the group's bank account.

This income, though considerably small, has proven to be a regular and dependable source of additional revenue for the members, whose main occupations are agriculture and traditional wood crafts. Periodically, when the savings balance is good, they withdraw a portion for equal distribution, always ensuring that a



Mrs. Shekuvolu Tunyi
SHG president

"We knew if we could learn the right techniques and produce a quality product, we could make it work. The training and support from SBI Gram Seva gave us that push. I am deeply thankful to the SBI Foundation for their continued support."



reserve is maintained. Their last sharing, in July this year, saw each member receiving ₹10,000, which was primarily used for crucial household expenses, including meeting their children's educational needs.

The impact resonates deeply with the members. Mrs Rukuvolu Sapu, the Secretary of the group, shared, *“With what I earn, I can now pay my children’s school fees without waiting for my husband’s next harvest. It feels good to contribute - it makes me feel strong.”*

Solidarity and Expansion

What truly distinguishes Pickle Point is the collective spirit behind its operation. Every member contributes according to her capacity, handling everything from sourcing vegetables to sales, with all major decisions—from pricing to production days—made collectively.

“Earlier, we would meet only during church or community events,” says Kuzhokholu Rhakho, the SHG Treasurer. “Now, we meet every month with purpose. We talk, work, and laugh together. It feels like a family business.”

This solidarity is a key outcome of the SBI Gram Seva initiative. As Dr. Roy George, Executive Director of AIDA, notes, “What we see in Diezephe is not just the making of pickles - it’s the making of confidence.”

Beyond pickles, the resourceful Kuve Kro group has diversified by procuring and renting out 50 chairs from their outlet for village events, charging ₹5 per day. They strategically plan to purchase more chairs using the income generated from their pickle sales, expanding this profitable parallel business.

As they explore expansion into local markets and learn basic digital skills, the Kuve Kro SHG’s journey serves as a powerful testament to grassroots empowerment.

Mr. Lanthou Mark Gonmei, who was their SBI Gram Seva Program Manager, affirms, *“Kuve Kro SHG’s Pickle Point shows how even a low-investment, locally relevant activity can lead to consistent*



income and empowerment.”

Every jar and pouch of Pickle Point’s product carries the unmistakable aroma of freshly fried spices, telling a story of collective effort, acquired skill, financial resilience, and the sweet taste of home-grown success.



Building Resilience through Early Years

The Muskaan ECCC Story from Sundarbans



Alima Ahmad

Sr. Manager- Partnership, SEED (Society For Socio-Economic & Ecological Development)

The SBI Foundation-supported ECCCs (Early Childhood Care Centres) project in the climate-affected islands of Sundarbans under the Muskaan vertical has been creating transformative change since March 2025. Implemented by SEED (Society for Socio-Economic and Ecological Development) across Ghoramara and Sagar Islands, this initiative demonstrates how quality early childhood intervention can build resilience in communities facing the harshest climate realities.

A Child's Transformation

Three year old Anisha walks confidently to the Muskaan Early Childhood Care Centre each morning, her clear voice calling out, "Good morning, Teacher!" This simple greeting represents a profound transformation. Just months ago, Anisha wouldn't speak at all, hiding silently behind her mother's sari, unable to engage with the world around her. Her journey mirrors that of 100 children now enrolled across two centres; children who might otherwise have spent these critical developmental years in unsafe environments while their families grappled with climate induced poverty and eroding livelihoods.

The Climate-Childhood Nexus

The Sundarbans is ground zero for climate change. Families are displaced repeatedly. Livelihoods centered on fishing, farming and honey collection become increasingly precarious. In this context, early childhood often becomes an afterthought; a luxury families cannot afford when survival itself feels uncertain.

Yet it is precisely in such settings that early childhood intervention becomes most critical. Children in these regions face compound vulnerabilities- nutritional deficiencies from food insecurity, developmental delays from chronic stress and psychological trauma from witnessing displacement and loss. The Muskaan ECCCs programme was designed to interrupt this cycle. Over the past months, we have enrolled 100 children across two centres, providing comprehensive support encompassing nutrition, foundational

learning, psychosocial care and health interventions.

Beyond Feeding: Nutrition as Education

Our Mid-Day Meal Programme serves freshly prepared, nutritious meals to every child, six days a week and it has evolved into something far more significant than a feeding initiative. Nutritional assessments revealed that 25% of enrolled children showed signs of undernutrition. Children were given nutritional supplements and parents and caregivers were imparted training on using those nutritional supplements.

Children now create rainbow salads; learning colour recognition while understanding food groups. They use lentils to create artwork; making the concept of nutrition tangible and memorable. Vegetable painting let them explore shapes and textures. These are not just creative exercises; they are building foundational cognitive skills while embedding nutritional awareness that children carry home.

The impact extends beyond the centre walls. Parents report replicating recipes they have seen at the ECCCs. One mother from Ghoramara shared, "I never knew dal and green vegetables could be combined in



so many ways. Now my children ask for what they eat at the centre.” This spillover effect represents the kind of sustainable impact that outlasts any single intervention.

The Invisible Wounds: Addressing Psychosocial Needs

Perhaps the most overlooked aspect of climate vulnerability is its psychological toll on young children.

When five year old Gulfam Mallik first arrived at our Ghoramara centre, he was restless and disruptive; shouting, snatching toys, refusing instructions. His behavior wasn’t defiance; it was distress seeking expression.

Through daily sessions incorporating emotion mapping charts, storytelling circles, roleplay activities and drama using animal masks, Gulfam gradually learned to recognise and articulate his feelings.

The breakthrough came during a puppet show when he whispered his first coherent feeling, “The lion is angry because his home got wet.” This transformation resulted from expert led interventions by child psychologists. Now the Muskaan ECCCs have been established as a emotionally responsive place where children feel heard, valued and secured; essential foundations for all other lifelong learnings.

Parents as Partners

ECCCs’ monthly parental workshops have evolved into interactive capacity-building platforms, repositioning parents from passive beneficiaries to active co-facilitators of their children’s development.

A mother from Ghoramara reported: **“My son now**

counts everything; mangoes on the tree, utensils while washing, even boats passing by. He’s teaching me to see learning everywhere.”

At Community Advisory Committee meetings, caregivers now actively suggest programmatic improvements. This ownership is what makes change sustainable.

Maternal Health: The Foundation

Our most unexpected intervention emerged from recognising that child well-being is inseparable from maternal health. The Maternal Health Camp in September screened 92 mothers and revealed a hidden crisis of anaemia, reproductive health concerns, hypertension and elevated blood sugar. These numbers tell a story rarely acknowledged; you cannot build healthy children on the foundation of unwell mothers.

The World Breastfeeding Week campaign in August reached over 300 families across two islands. Follow-up workshops reported that most of the mothers felt more confident in breastfeeding practices, with measurable improvements. During National Nutrition Week in September parents participated in awareness sessions on locally available nutritious foods and healthy cooking practices. Families received take-home recipe cards featuring cost-effective, nutrient-rich meals suitable for young children.

Building Future Resilience

After seven months, we are seeing what’s possible when early childhood development is approached holistically. One hundred children who might have spent these critical years in unsafe environments are now thriving. Their parents have become co-facilitators and partners. But the most significant indicator might be the hardest to measure: the shift in community consciousness about early childhood itself.

The Sundarbans will continue facing climate challenges. But within that reality, Muskaan ECCCs are demonstrating that quality early childhood development can create pockets of resilience; spaces where children develop the cognitive, emotional and social capacities needed not just to survive but to eventually transform their communities. The seeds we are planting today are the foundations of that future transformation.

Note: All children’s names used in this article are pseudonyms to protect their privacy and identity.





The work that we and our implementation partners do is critical. It may be easy to get caught up in the stresses of our daily lives – the unhinging, crowded train-rides to work, the urgent deadlines, the arduous paperwork, the checks and balances, the iterations etc. But it's vital to remember that, amidst all this, our end beneficiary is a 'life' - the dignity and potential of whom is paramount and limitless, even though invisible.

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