PEOPLE PARTICIPATION PROGRESS

Making Every Step Count

2025-26

ANNUAL REPORT

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The Road We've Travelled

As Savera Foundation completes twenty years of its journey, I reflect with deep gratitude on the path we have travelled together. What began as a commitment to support vulnerable communities has evolved into a shared mission of promoting dignity, opportunity, and sustainable development. Over the years, we have learned that lasting change is built on trust, participation, and strong community ownership.

Twenty years of experience have reinforced our belief that communities are not merely beneficiaries but active agents of change. Working alongside children, adolescents, youth, women, and marginalized groups, we have witnessed inspiring transformations driven by resilience and collective action.

This milestone celebrates two decades of learning, partnerships, and impact. Across our programmes, children have gained access to safe learning spaces, adolescents and youth have emerged as leaders, women have strengthened their role in decision-making, and communities have taken greater ownership of local challenges.

Our work in education, child protection, gender equality, livelihoods, and climate resilience continues to demonstrate the power of community-led development. These achievements have been possible because of the unwavering support of our donors, partners, government stakeholders, volunteers, and community members.

As we look ahead, we remain committed to building stronger, more inclusive, and resilient communities, creating opportunities that enable every individual to lead a life of dignity and hope.

A journey shaped by communities, strengthened through partnerships, and driven by hope.

ABOUT US

Every community has the potential to transform its future when people come together with a shared purpose. At Savera Foundation, we have dedicated over two decades to unlocking that potential by partnering with rural and tribal communities across Jharkhand to create lasting social, economic, and environmental change.

Over the years, our work has evolved into an integrated development approach that addresses some of the most pressing challenges faced by underserved communities. Through programmes in child protection, education, health and nutrition, adolescent and youth empowerment, natural resource management, climate resilience, and sustainable livelihoods, we strive to create opportunities that enable individuals and communities to thrive.

Our journey is inspired by the vision of our Secretary, whose formative years at Loknayak Jayaprakash Narayan's Ashram shaped his commitment to social justice, participatory development, and self-reliance. Guided by these values, we continue to strengthen grassroots leadership and encourage communities to become active partners in their own development.

At the heart of our work lies collaboration. We work alongside women, children, adolescents, youth, farmers, community institutions, and government stakeholders to build local capacities, strengthen resilience, and promote inclusive development. Every initiative is designed to create sustainable impact by placing communities at the centre of the development process.

As we reflect on another year of progress, we remain committed to fostering resilient communities where every individual has the opportunity to live with dignity, realise their potential, and contribute to a more equitable and sustainable future.

WHERE WE WORK

JHARKHAND

Savera Foundation works across 4 districts — Koderma, Giridih, East Singhbhum, and West Singhbhum, reaching 203 villages across 8 blocks. Each village tells a story of resilience, hope, and transformation.

The Bihar–Jharkhand border region remains one of India's most marginalized areas, shaped by poverty, limited livelihood options, and dependence on mica mining. For generations, families have survived through informal mica collection, where earnings are meager and conditions unsafe. Women and children often work alongside adults, making them vulnerable to exploitation and health risks.

The lack of sustainable employment and access to quality education has led to high dropout rates and increased risks of child labor and trafficking. Poor infrastructure, weak healthcare systems, and environmental degradation caused by unregulated mining further intensify daily struggles. Yet, amid these challenges, communities display remarkable resilience, solidarity, and a growing desire to secure dignified, sustainable futures for their children.

🌍 4 Districts | 🏛️ 8 Blocks | 🏡 203 Villages

Our Areas of Work

Sustainable Livelihoods & Agriculture

Strengthening smallholder farmers through organic farming, nutrition gardens, seed distribution, market linkage, and collective farming practices.

Natural Resource Management

Promoting water conservation, ecological restoration, groundwater recharge, and community-led water governance.

Child Protection & Education

Supporting joyful learning centres, remedial classes, child protection systems, and educational continuity for vulnerable children.

Health & Nutrition

Improving maternal and child health, sexual and reproductive health rights, crèche support, sanitation, nutrition awareness and household nutrition security.

Youth & Adolescent Empowerment

Building leadership, life skills, sports participation, digital literacy, and awareness among adolescents and youth.

Women Leadership & Gender Equality

Encouraging women's participation in livelihood activities, leadership platforms, and community decision-making.

EVENTS THAT INSPIRED CHANGE

16 Days Campaign Against Gender-Based Violence

"End Digital Violence Against All Women and Girls"

For the **16 Days Campaign Against Gender-Based Violence,** organized a series of community-led events across intervention areas to **promote safety, equality, dignity, and digital awareness for women and girls.** Activities included girls' football tournaments, cycle campaign, cultural performances, awareness meetings, and online campaigns. Awareness posts, articles, and digital messages were regularly shared through social media platforms focusing on **digital safety, gender equality, and ending online violence against women and girls.** The campaign encouraged adolescents, youth, and community members to actively participate in conversations around **respect, safety, human dignity, and equal opportunities for all.**

⚽ *Girls Who Own the Field, Own Their Future*

A Panchayat-level girls' football tournament was organized in the remote villages of Tisri Block, Giridih, where stepping onto the playground itself became an act of courage and confidence for many girls. More than just a sporting event, the tournament created a platform for **leadership, freedom, teamwork, and equal participation.** Every match challenged deeply rooted gender stereotypes and **encouraged girls to reclaim public spaces with pride and determination.** The event also helped communities recognize the **importance of girls' participation in sports, education, and decision-making,** while inspiring adolescent girls to raise their voices against discrimination and gender-based violence.

🚴 *Pedal for Equality*

As part of the **16 Days Campaign Against Gender-Based Violence,** organized a series of community-led events across intervention areas to promote **equality, dignity, and digital safety** for women and girls. Activities included **girls' football tournaments, "Pedal for Equality"** cycle campaign, **cultural performances, awareness meetings, and online campaigns.** Survivors of trafficking and child labour also performed dance and drama presentations highlighting violence against **women and girls and the significance of human rights and entitlements. Awareness posts** and **articles on digital safety** and **gender equality** were regularly shared through social media platforms, engaging adolescents and communities in conversations around **respect, safety, and equal opportunities.**

Cycles of Change

"Awareness begins when young people start conversations that communities were once afraid to have."

On **Menstrual Hygiene Day,** adolescent girls and boys organized creative awareness activities to promote understanding of menstruation, **menstrual health,** and **hygiene management.** The event aimed to **challenge myths, reduce stigma,** and encourage open conversations on menstrual health within communities.

Through drama and musical performances, adolescents explained why menstruation occurs, addressed common misconceptions, shared pain-relief practices, and highlighted the importance of **safe menstrual hygiene.** Informative presentations and educational videos on menstruation were also shared to enhance participants' knowledge and understanding.

Participants created **handprints on a white cloth,** symbolizing solidarity, dignity, and collective support for menstrual awareness. A special **"Pearl Cycle" activity** was used to explain the **28-day menstrual cycle** and the significance of its different phases in a simple and engaging manner. These activities increased awareness, encouraged dialogue, and helped adolescents and community members speak more confidently about **menstrual health and dignity.**

Youth Voices Against Child Labour and Trafficking

Adolescents, youth, and children played an active role in raising awareness on **child labour, child trafficking,** and child protection within their communities. Through **street plays, creative activities, awareness campaigns** and discussions, they engaged **community members** in conversations about the risks and consequences of child labour and trafficking.

Using art, theatre, and **interactive learning methods,** young people encouraged communities to recognize the entitlements of children and the importance of creating **safe and protective environments.**

Community members take a pledge against child labour and trafficking

Seven Years of Community-Led Water Stewardship

Seven years of learning, collective action, and community resilience came together in a special celebration on 23rd March 2026, marking the successful completion of a transformative journey towards **community-led water stewardship** across **10 villages of Thansinghdih Panchayat,** Giridih district. The **book launch and reflection event** brought together community members, local leaders, development practitioners, and project stakeholders to **celebrate achievements,** share experiences, and reflect on the lasting changes created through **collective efforts.**

The event was graced by **Mrs. Shalini Gupta,** former Chairperson of the District Council, as the **Chief Guest** and attended by over **100 community members.** The gathering provided a platform for villagers to share **personal stories of change,** highlighting how their understanding of water, climate, and natural resources evolved over the years. Participants reflected on the collective efforts that strengthened **community ownership** and encouraged **sustainable practices** for future generations.

A key highlight of the event was the launch of **"Gaowon Ke Badhte Kadam",** a book that documents the project's seven-year journey through **three key phases—building awareness** and understanding of water challenges, strengthening **community participation** and **collective action,** and fostering **community ownership** for sustainable water stewardship. The book captures community experiences, achievements, challenges, **success stories,** and **lessons learned,** serving as a valuable resource for communities, practitioners, and policymakers interested in community-led approaches to environmental sustainability.

Over the years, communities have moved from viewing water scarcity as an individual problem to understanding it as a **shared responsibility.** Awareness on **climate change, groundwater conservation, rainwater harvesting, watershed management,** and **ecosystem restoration** increased significantly. Villagers became more informed about the links between forests, soil, water, and livelihoods, enabling them to make better decisions for **environmental conservation.**

A major transformation was the revival of **Shram Daan** (voluntary community labour), through which villagers from all 10 villages came together to contribute their time and effort towards **water conservation** and **natural resource management** activities. This practice not only supported environmental restoration but also strengthened **unity, leadership, ownership,** and **collective responsibility** within communities.

The event celebrated these achievements and recognized the **dedication, resilience,** and **collective efforts** of communities in building a more water-secure and **climate-resilient future.**

BOL GHARON

Bol Gharon (Joyful Learning Centre) is a **residential education and protection initiative** designed for **highly vulnerable adolescent girls** at risk of school dropout, child labour, trafficking, and early marriage. More than a shelter, it serves as a **safe and nurturing space** where girls can **heal, rebuild confidence, continue their education,** and develop the skills needed for an **independent future.** The Centre provides **accommodation, nutritious meals, academic support, counselling, life-skills education,** and a supportive environment that encourages personal growth and self-reliance. A unique feature of Bol Gharon is its dedicated **computer lab,** which provides girls with access to digital learning opportunities. Through regular sessions, they learn to use computers and laptops, develop basic **digital literacy** skills, and build confidence in using technology—an important step towards expanding their educational and future livelihood opportunities.

During **2025**, the Centre provided support to **10 adolescent girls,** including four **survivors of labour trafficking** who were **rescued and reintegrated** through the efforts of Savera Foundation and child protection authorities. With continuous guidance and care, all ten girls are now **enrolled in school** and actively **pursuing their education.**

The Centre witnessed several inspiring milestones during the year. One girl successfully completed her Class 12 examination, while another, who had previously dropped out of school, secured an **A+ grade** after being re-enrolled and supported through the Centre. These achievements demonstrate how sustained support and access to education can help girls overcome vulnerability and pursue their aspirations.

Beyond Bol Gharon, the project reached over **2,000+ children, adolescents, and families** across the mica-mining communities of Koderma and Tisri. Through interventions focused on education, nutrition, **youth empowerment,** and **child protection,** the initiative strengthened adolescent groups, improved access to **government schemes,** enhanced awareness on **health and nutrition,** and supported community institutions in **safeguarding children's entitlements.**

Together, these efforts are helping create **safer environments** where children and adolescents, especially girls, can learn, grow, and build **brighter futures.**

Impact in Action

FROM STRUGGLE TO SELF-RELIANCE

Lalita Hembrom, a resident of Jagarnatha village, struggled to support her family as their primary source of income was irregular daily wage labour. **Limited financial resources** made it difficult to meet household expenses and ensure a nutritious diet. Through the project, Lalita received training on **organic farming, Vermi-compost preparation,** and **nutrition gardening.** She was also provided with seasonal vegetable seeds and fruit saplings to help establish a kitchen garden.

Applying the knowledge she gained, Lalita gradually transformed the available land around her home into a productive garden, cultivating a variety of seasonal vegetables and crops using **sustainable farming practices.** Today, her family enjoys a regular supply of **fresh, nutritious vegetables,** reducing household expenses while improving their **food security and nutrition.**

Inspired by her success, Lalita has become **more confident** and actively shares her experiences with other women. She now participates in **community farming discussions,** encouraging families to adopt nutrition gardens and organic farming practices for **healthier and more sustainable livelihoods.**

RETURNING TO EDUCATION

Rupa Murmu, a resident of Bardouni village, had to **discontinue her education** due to poor health, **financial hardship,** and concerns about her safety while travelling to school. These challenges increased her risk of permanently dropping out, limiting her opportunities for a secure and independent future. Recognizing the importance of education, the project team **regularly counselled** Rupa and her family, helping them understand the long-term value of **keeping girls in school** and addressing the barriers that prevented her from continuing her studies.

With continuous guidance, family support, and access to a safer learning environment, Rupa was successfully re-enrolled in school. Today, she attends classes regularly with renewed confidence and enthusiasm.

Her journey demonstrates how timely counselling, **community support,** and a **secure educational environment** can help girls overcome obstacles and **reclaim their entitlements to education.** Rupa's story continues to inspire other families to prioritize girls' education and **invest in their future.**

FROM WATER SCARCITY TO SUSTAINABLE LIVELIHOODS

Baleshwar Rai from Charodwa village in Narotand–Thansinghdih Panchayat, Giridih, was **struggling to support his family** after losing his father. With **no reliable source of income,** the family faced **severe financial hardship,** making it difficult to meet even their **basic needs.** During a monthly **community meeting** facilitated by Savera Foundation, Baleshwar's situation came to light. In partnership with the community, a series of **water conservation interventions**—including the construction of a **farm pond, gully plugging,** and **sandbag structures**—were implemented to **improve irrigation and water availability.**

The results **transformed the family's livelihood.** With **improved access to water,** Baleshwar **diversified his farming** and harvested 12 quintals of paddy, 50 kg of fish, 50 kg of pigeon pea, 5 quintals of potatoes, 1 quintal of onions, and 48 kg of mustard, generating an **annual income of approximately ₹45,000–₹50,000.**

The **increased income** has enabled the family to meet their daily needs, provide **better nutrition,** and ensure **uninterrupted education** for Baleshwar's three children. Today, the family enjoys **greater financial stability** and is looking towards the future with renewed confidence.

Baleshwar's journey demonstrates how **community-led water conservation** can strengthen rural livelihoods, improve **food security,** and create lasting opportunities for families to thrive.

Impact

- Increased household income through diversified agriculture and fish farming.
- Improved access to irrigation and year-round cultivation.
- Ensured continued education for three children.
- Enhanced food security, health, and overall quality of life.
- Strengthened community participation and local ownership of water conservation initiatives.

FROM SURVIVOR TO CHANGEMAKER

Munia Murmu, young survivor leader from Tisri, was **trafficked to Delhi at the age of 12.** At a very young age, she experienced **exploitation and separation from her family** and community. After being **rescued** and returning to her village, Munia faced the difficult journey of **rebuilding her life** and **regaining confidence** in herself.

Her journey of transformation began when she became a member of the **survivor groups** formed under the **Leadership Next project** implemented by Savera Foundation. Through regular group meetings, **peer support,** and **leadership-building activities,** Munia slowly began to regain her sense of **agency, confidence, and voice.**

The survivor collective provided her with a **safe space** where she could share her experiences, connect with others who had faced similar challenges, and **rediscover her strength.** After some time, Munia got married in a nearby village. However, her struggles did not end there. Even after marriage, and while caring for her newborn child, she faced **domestic violence** and emotional hardship. Despite these challenges, Munia continued to show **remarkable resilience** and **determination.**

Drawing strength from her own experiences, Munia chose to engage with Savera Foundation as a **Community Mobiliser.** Using her personal story and communicating in the local language, she began **creating awareness** in villages about trafficking, **child protection** and the importance of **community support systems.** Her ability to connect with community members through lived experiences made her a **powerful voice** among adolescents, women, and families.

Over time, Munia emerged as a **respected community leader** and advocate for the **entitlements and protection of vulnerable children and women.** Her commitment to supporting others, raising awareness, and inspiring fellow survivors has created a **positive impact across several communities.** In recognition of her transformative journey and leadership, ***ANGAN Trust honored Munia with the 🏆 Survivor Support Network Award at a national-level competition.*** This prestigious recognition celebrates her resilience, advocacy, and commitment to empowering fellow survivors to rebuild their lives with dignity, confidence, and hope. ***Today, Munia stands not only as a survivor but as a changemaker, role model, and community leader.*** Her story is a testament to the power of resilience, collective support, and meaningful opportunities that enable survivors to transform adversity into leadership and inspire change in the lives of others.

The Journey from Skill to Self-Reliance

WEAVING FUTURES WITH SABAI GRASS

To strengthen **sustainable livelihood opportunities,** Savera Foundation organized a Sabai Grass Craft initiative for **25 adolescents and youth,** including **survivor leaders.** These survivor leaders have overcome child labour, trafficking, or child marriage and now serve as community leaders. The initiative equipped participants with **safe, home-based livelihood skills, reducing vulnerability to unsafe migration** while enabling them to **continue their education.** Through practical sessions, participants learned to transform locally available, **eco-friendly Sabai grass** (Eulaliopsis binata) into bags, baskets, table runners, coasters, containers, and other utility products. They also gained skills in **product design, finishing, costing, and pricing.** The initiative strengthened participants' confidence, **entrepreneurial abilities,** and capacity to earn **sustainable incomes.** Savera Foundation will continue supporting them through home-based production, **market linkages,** and **exhibition opportunities,** creating pathways towards **dignified, resilient, and self-reliant livelihoods.**

STITCHING FOR SUSTAINABLE LIVELIHOODS

To expand livelihood opportunities, a **Stitching Skill Development initiative** was conducted for **adolescents and young women** from vulnerable communities, including **survivor leaders.** The initiative equipped participants with practical **tailoring skills** that support **home-based income generation** and **self-employment.** Through **hands-on sessions,** participants learned fabric measurement, cutting, **machine handling,** stitching, finishing, and **garment construction.** They developed the ability to stitch blouses, petticoats, **school uniforms, children's wear,** and other garments while gaining basic knowledge of **costing and customer requirements.** The initiative strengthened participants' **technical skills, confidence,** and **entrepreneurial potential,** creating pathways towards **dignified, sustainable, and self-reliant livelihoods.**

FROM MILLETS TO MARKETS

To promote sustainable livelihoods, a **Food Processing and Value Addition initiative** was conducted for **adolescents, young women, and survivor leaders** from vulnerable communities. Participants learned to transform **locally available resources** such as **Ragi, Bajra, and Mahua** (Madhuca longifolia) into **nutritious, marketable products,** including Ragi-Bajra Laddu, Ragi Cookies, Ragi Nimki, Mahua Laddu, and Panchak Goli Toffee. Recognizing the abundance of date palm trees in the region, participants were also trained to prepare **date palm jaggery,** creating an additional livelihood opportunity from locally available resources. They further learned **soap-making** as an **alternative enterprise** to diversify household income. Through practical demonstrations, participants strengthened their **entrepreneurial skills, confidence,** and capacity to build sustainable, **self-reliant livelihoods** while promoting local resources, **traditional knowledge,** and **household nutrition.**

CLOTH PAD FOR SUSTAINABLE LIVELIHOODS

To promote sustainable livelihoods and **menstrual health,** a **Cloth Pad Production initiative** was conducted for **adolescent girls, young women, and survivor leaders** from vulnerable communities. Participants learned to produce **reusable, eco-friendly cloth pads** using **safe and hygienic practices.** They gained practical skills in **fabric selection, cutting, stitching,** layering, finishing, and **quality control** while also understanding **packaging, pricing,** and basic **enterprise development.** The initiative strengthened awareness of **menstrual hygiene** and encouraged the use of **affordable, sustainable menstrual products.** By combining health education with livelihood skills, participants enhanced their **confidence, entrepreneurial potential,** and ability to **generate income** while supporting **healthier communities** and **environmental sustainability.**

Financial Statements

SAVERA FOUNDATION

GAMHARIYA TAND, TISRI, GIRIDIH, JHARKHAND-815317

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

RECEIPTS		AMOUNT	PAYMENTS		AMOUNT
To Opening Balance			By Programme & Administrative Exp		51881815.05
Cash in Hand	897.00				
Cash at Bank	24724968.64	24725865.64	By Capital Expenses		1189793.00
To Grant in Aid		55768131.39			
To Bank Interest		791552.00	By Outstanding Liabilities Paid		933703.00
To Donation and Other Receipts		344192.00			
			By Loan and Advances		300.00
			By Closing Balance		
			Cash in Hand	0.00	
			Cash at Bank	27624129.98	27624129.98
		81629741.03			81629741.03

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme & Administrative Exp	49027436.05	By Grant in Aid after adj	50193843.43
To Depreciation	583495.00	By Bank Interest	791552.00
To Excess of Income over Expenditure	1538632.38	By Donation and Other Receipts after adj	164168.00
	51149563.43		51149563.43

BALANCE SHEET AS ON 31.03.2026

LIABILITIES	AMOUNT	ASSETS		AMOUNT
General Fund	2248990.40	Fixed Asset		21,01,567.00
Asset Fund	425230.00	Loan and Advances		300.00
Unspent Grant	26708287.58	Current Asset		
		Cash in Hand	0.00	
Expenses Payable	298895.00	Cash at Bank	27624129.98	27624129.98
TDS PF & ESIC Payable	44594.00			
	29725996.98			29725996.98

SAVERA FOUNDATION * TISRI (GIRIDIH) *

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Together, we can make a difference. Thank you for being a part of our community!