## SBI Foundation and Shri Chaitanya Health & Care Trust Transform Rural Vikramgad, Palghar Through Holistic Development and Water Conservation

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What was once a region struggling with chronic water scarcity, low agricultural output, limited education access, and poor healthcare is now slowly turning into a model of rural resilience and self-reliance. In the villages of Vikramgad

taluka, Palghar district, the collaborative efforts of SBI Foundation and Shri Chaitanya Health & Care Trust (Govardhan Rural Development) are sparking meaningful transformation through two complementary initiatives: SBI Gram Seva and SBI Gram Saksham.



Empowering rural communities: Women drawing water from SBI Jal Dhara, sustainable wells built, and children thriving in modern classrooms, thanks to SBI Foundations focus on lasting change

Together, these programs are creating a comprehensive model of rural development-focused not just on immediate relief but long-term sustainability, dignity, and empowerment.

SBI Gram Seva: Empowering Lives Across Sectors: Launched in October 2022, the SBI Gram Seva Project has positively impacted over 640 households across five villages-Dolhari Kh., Satkor, Devpur, Ghatalpada, and Anandpur. At the heart of this

initiative are Gram Seva Kendras, community hubs that coordinate efforts across 10 crucial development areasincluding education, healthcare, sustainable agriculture, women empowerment, skill development, infrastructure, and environmental sustainability.

The Key outcomes included Digital education which is now reaching over 250 students, equipping them with modern learning tools. Healthcare access has improved dramatically with the introduction of the Sanjeevani Mobile Medical Van and periodic health camps. Over 100 farmers are now trained in organic farming and supported through seed distribution, input centers, and Jasmine nurseries. 80+ women have started earning through tailoring and micro-enterprises, gaining financial independence. Infrastructure upgrades include clean drinking water units (Jal Dhara), toilet renovations, waste management vehicles, solar streetlights, and the planting of 3,000+ trees. Meena, a mother from Satkor, shared her gratitude: "Earlier we had to think twice before rushing to a town for treatment. Now, doctors come here. Because of SBI Foundation, it feels like a burden has lifted."

"This initiative is about building confidence as much as it is about building facilities," said **Sanat Kumar Das**, Director of Govardhan Rural Development. "When communities believe progress is possible, real change begins."

SBI Gram Saksham: Water Security for Sustainable Agriculture another powerful initiative making difference. Complementing the Gram Seva initiative, SBI Gram Saksham focuses on addressing one of rural Indias most pressing issues-water scarcity. Through this initiative, over 30 farm ponds and 300 small well pits have been constructed in Vikramgad, conserving an estimated 150 million litres of water annually.

These efforts have significantly Boosted year-round irrigation, enabling 2-3 crop cycles per year. Reduced

distress migration by improving local livelihoods. Restored food security and improved school attendance among children.

"Earlier, our crops would fail before harvest. Now we can grow vegetables and grains even in the dry season," said Mahadev Patil, a farmer from Dolhari Kh. "This water has given us courage."

Challenges-like skepticism from villagers and tough terrainwere overcome through persistent engagement, technical support, and youth mobilization. Today, those same communities are proud custodians of the water structures they once doubted.

A Model for Scalable, Sustainable Development, Both Gram Seva and Gram Saksham reflect the SBI Foundation's core commitment to inclusive rural transformation.

"This is not charity-it is investment in India's future," said Shiddalingesh Ballolli, Chief Coordinating Officer, SBI Foundation. "When children can study, women can earn, and farmers can thrive, that's not just progress-it's transformation. Our both project Gram Seva and Gram Saksham are designed to bring dignity into people's lives."

The partnership of SBI Foundation with Shri Chaitanya Health & Care Trust has demonstrated how grassroots knowledge and institutional support can come together to deliver scalable, sustainable impact.

As the people of Vikramgad look to the future, they no longer rely solely on rainfall or external aid-they rely on themselves, their community, and the enduring partnerships that have brought dignity, security, and opportunity back into their lives.