



ANNUAL IMPACT REPORT | FY 2025-26

Where Change Takes Root

What does it take for a woman with no finances, no infrastructure, no societal support to become a changemaker in her community?





Table of Content

ABOUT SRUJNA	04
CONTEXT & OPERATING ENVIRONMENT	06
GEOGRAPHIC REACH	08
IMPACT AT A GLANCE — FY 2025–26	09
PROGRAMME PORTFOLIO	11
LIVELIHOOD INITIATIVES	20
TECHNOLOGY & DIGITAL INFRASTRUCTURE	24
CHALLENGES & ORGANISATIONAL LEARNING	26
FROM THE FIELD	28
DONOR & PARTNER	32
ORGANIZATIONAL STRENGTH	34
FINANCIAL OVERVIEW	35
CLOSING	37



ABOUT SRUJNA

Organisation Overview

Srujna Charitable Trust is a non-profit organisation working at the intersection of livelihood development, leadership cultivation, and financial and digital literacy for women across India. Operating across nine states, Srujna's programmes are designed for women living in rural villages, peri-urban settlements, and urban slums communities that are often simultaneously connected to, and structurally excluded from, the formal economy.

Srujna's core conviction is that women's economic empowerment requires more than a single skill or a one-time intervention. Sustainable income generation demands a system: financial fluency, market access, confidence, peer support, and the infrastructure to make all of these available in proximity to women who have historically been excluded from formal systems.

The organisation's five programmes, Project Laxmi, Sales Sakhi, Project Maitree, Project Pragati, and Superdidi are designed as interlocking components of this system. Together, they constitute an evidence-based, community-embedded approach to economic inclusion that is being refined and deepened for each programme year.



Mission

Create an ecosystem to equip women affected by poverty. Provide them with the skills and tools to earn a respectable income and bring positive change in their communities.



Vision

To create an army of courageous women in India who act independently to uplift their communities.

Values

Impact First

Integrity

Excellence

Resilience

Collaborative Spirit





CONTEXT & OPERATING ENVIRONMENT

The Terrain Srujna Works With

The structural barriers that Srujna’s programmes are designed to address are not anecdotal. They are systemic features of the operating environment that shape every programme, every delivery decision, and every design iteration. A woman in rural Rajasthan may own a mobile phone but have no bank branch within 12 kilometres. A woman in West Bengal may operate a small tailoring unit but lack the knowledge to price her product for a market 30 kilometres away. These are not individual deficits. They are system failures that Srujna’s programmes work to reduce, without pretending they do not exist.

Structural Barriers: An Operational Analysis

The following table summarises the structural barriers that Srujna’s programmes encounter in the field. These barriers are identified through baseline surveys, field monitoring, and ongoing community engagement.

Barrier	Severity	Observed Detail
Permission culture	High	Significant proportion of women require explicit permission before joining programmes; highest in Rajasthan and UP
Role model	High	Limited access to strong female role models and mentors reduces women’s aspirations, self-belief, and awareness of opportunities
Mobility restriction	High	Limited travel radius without male accompaniment; drives community-level delivery model
Digital access	Medium–High	Smartphone ownership growing but device-sharing prevalent; limited uninterrupted private access
Digital literacy	Medium–High	Functional literacy lower than smartphone ownership; self-directed app navigation not universal
Banking distance	High	Nearest branch or BC: 8–15 km in several target districts; irregular ATM access

“The barriers are not in the women. They are in the systems around them. Srujna’s programmes work within these systems, not by pretending they don’t exist, but by reducing their grip, one woman at a time.”

The Labour Market They Are Entering

For the women Srujna reaches, the formal labour market is largely inaccessible. Most are engaged in unpaid domestic work, irregular agricultural labour, or piece-rate work through Self-Help Group (SHG) enterprises.

The SHG ecosystem in India, with over 12 crore women enrolled nationally, is the primary institutional touchpoint for grassroots economic participation. Yet SHG membership does not automatically translate into income. Most SHGs provide credit access and savings discipline; very few provide market access, sales capability, or leadership development.

The informal economy through which these women sell, local haats, neighbourhood networks, contract production for intermediaries, rewards negotiation skill, confidence, and repeat-customer relationships. These are precisely the competencies that are absent from most livelihood training programmes. This gap is the problem Srujna is designed to address.

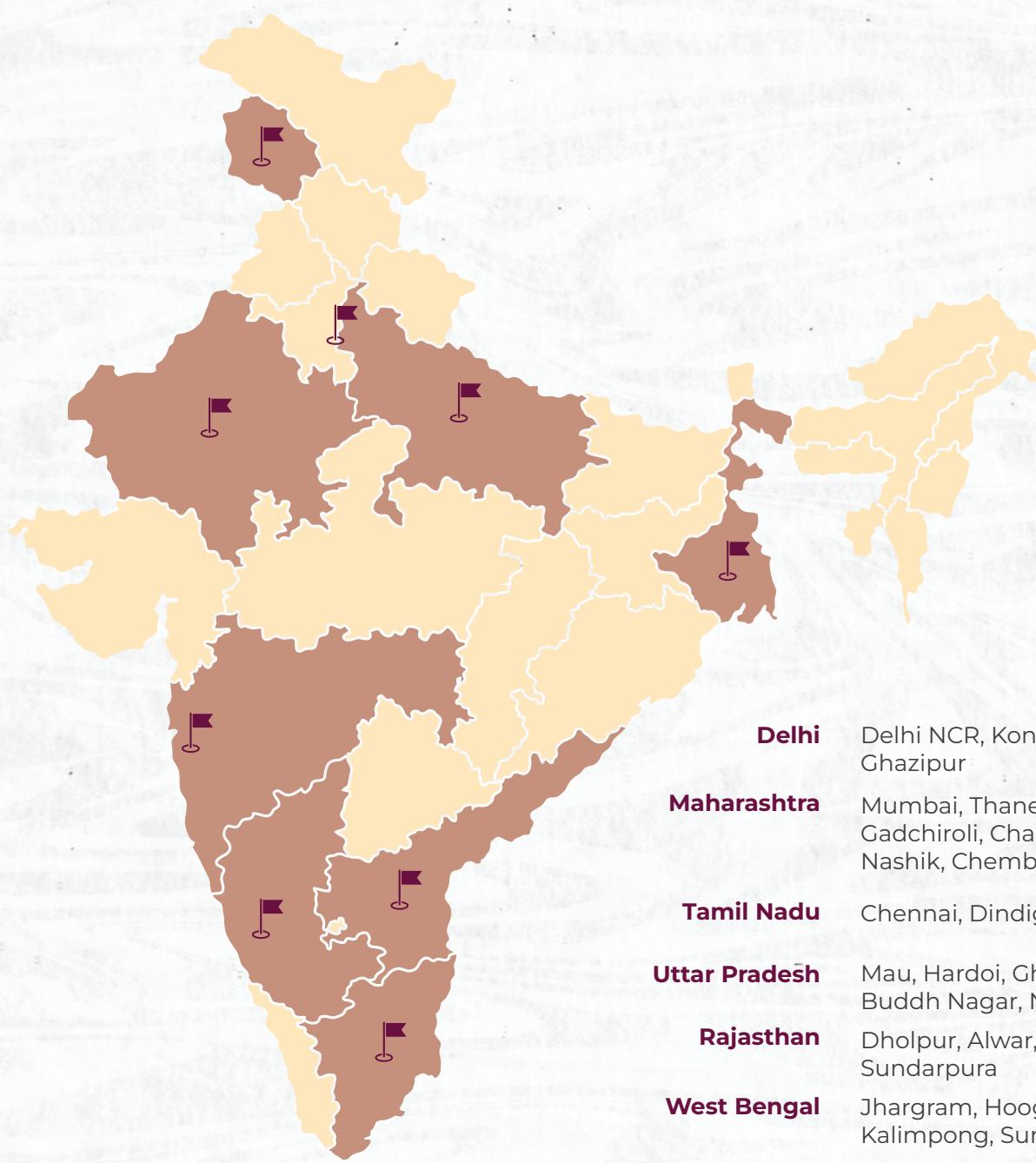




GEOGRAPHIC REACH

9 States · One Structural Problem

Srujna's geographic presence across nine states is not incidental. Livelihood exclusion in India is not a regional phenomenon – it is structural, and it replicates itself across ecologies, languages, castes, and state governance systems. The table below documents the states and districts where Srujna delivered programmes in FY 2025–26.



Delhi	Delhi NCR, Kondli, Bhajanpura, Ghazipur
Maharashtra	Mumbai, Thane, Dhule, Palghar, Gadchiroli, Chandrapur, Dharashiv, Nashik, Chembur, Dahanu
Tamil Nadu	Chennai, Dindigul
Uttar Pradesh	Mau, Hardoi, Ghaziabad, Gautam Buddh Nagar, Noida, Meerut
Rajasthan	Dholpur, Alwar, Ajmer, Jaipur, Sundarpura
West Bengal	Jhargram, Hooghly, Howrah, Kalimpong, Sundarbans
Jammu & Kashmir	Kupwara, Baramulla
Karnataka	Bangalore
Andhra Pradesh	East Godavari



IMPACT AT A GLANCE — FY 2025–26

The impact in numbers

The figures below represent what Srujna can verify through pre/post assessments, follow-up surveys, and field monitoring. They are presented as an honest accounting of reach, output, and outcome — not curated for impressiveness. Where data gaps exist, they are noted.

Capacity Training & Reach

70,497

Women reached through financial literacy

4,985 Women

Reach through digital literacy

5000 Women

Reached through sales & marketing

Leadership & Confidence

2,020

Women completed Super didi course (FY25–26)

35% Women

Became entrepreneurs, trainers & leaders in their communities

150

Community projects led by women in environment, water conservation & education

Menstrual health & Livelihood Integration

12,935

Reusable pads produced & distributed (Project Maitree)

178

Women engaged to produce reusable sanitary napkins

₹10.77L

Total income earned by 178 women

Digital & Market Readiness

4,985

women reached through digital literacy initiatives, strengthening access to digital tools and opportunities.

65 Women

Enrolled & completed Project Pragati office-ready programme

5

Livelihood centres digitalised

Bangalore, Mumbai, Palghar, Sundarbans, Kalimpong

Livelihood Development

600

women trained in advanced tailoring courses, enabling skill enhancement and livelihood opportunities.

32

women trainers engaged to facilitate training sessions, creating local leadership and income opportunities.

₹15,000

Avg. income earned by community trainers

Per trainer via delivery



PROGRAMME PORTFOLIO

Five Programmes, One System

Srujna's five programmes are not independent initiatives. They are interlocking components of a single system designed to deliver all five pillars of economic empowerment over time. The following section presents each programme in detail: its design rationale, delivery model, key data, and the evidence of impact generated in FY 2025–26.

Programme-to-Pillar Mapping

The table below maps each programme to the five pillars it addresses. This framework guides Srujna's portfolio decisions and helps partners and funders understand the complementary logic of the programme set.

Programme	Skills	Confidence	Market access	Fin. fluency	Peer support
Project Laxmi	○	●	◐	●	●
Sales Sakhi	●	●	●	◐	●
Superdidi	◐	●	●	●	●
Project Maitree	●	●	●	○	●
Project Pragati	●	◐	●	●	◐

- Core focus
- ◐ Partially addresses
- Not a primary objective



5.1 Project Laxmi — Financial Literacy & Inclusion

Project Laxmi is Srujna's flagship financial literacy and inclusion programme, launched in 2022. Over three years, it has reached more than two lakh women across eight states, making it the organisation's highest-reach intervention and the primary entry point into the Srujna ecosystem for most participants.

Programme Design

The programme is built around a community-embedded delivery model. Local women are recruited, trained as facilitators under a Training of Trainers (ToT) framework, and deployed to deliver two-hour interactive sessions within their own communities. Sessions are designed to accommodate low formal literacy, using participatory methods, visual aids, and group discussion rather than lecture-based instruction. A WhatsApp-based digital follow-up module extends learning beyond the in-person session and is designed to reinforce core concepts at 30-day and 90-day intervals. The programme is supported by a network of partner organisations, SHG federations, and gram panchayat structures across eight states.

States Active in FY 2025–26

Delhi NCR · Maharashtra (Thane, Dhule, Palghar, Gadchiroli, Chandrapur, Dharashiv) · Tamil Nadu (Dindigul) · Uttar Pradesh (Mau, Hardoi, Ghaziabad, Gautam Buddh Nagar, Meerut) · Rajasthan (Dholpur, Alwar, Ajmer, Jaipur) · West Bengal (Jhargram, Hooghly, Howrah)

Strategic Role in the Ecosystem

Project Laxmi's impact goes beyond financial literacy. Its ToT model creates local women trainers who later lead other Srujna programmes like Superdidi, Sales Sakhi, and Pragati. Financial literacy becomes the starting point for long-term leadership development.

Reach & Scale

70,497
Women reached,
FY 2025–26

40%
Enrolled in savings/
investment
schemes
post-training

117 trainers
engaged and
earned sustainable
incomes through
the initiative



5.2 Sales Sakhi — Market Access & Sales Capability

Sales Sakhi addresses what Srujna identifies as the most proximate barrier to income growth for SHG women with existing enterprises: the inability to sell effectively. Most livelihood programmes end at production. A woman can make a product but cannot find customers, negotiate price, retain clients, or market beyond her immediate social network. Sales Sakhi is designed specifically to close this gap.

Programme Design

The intervention is structured as a three-hour, outcome-oriented workshop built around the 7Ps marketing framework, benefit-based selling techniques, and objection-handling practice. The design is deliberately compact because time is a resource that grassroots women cannot afford to spend away from household and livelihood responsibilities.

A digital upskilling layer a WhatsApp-based advanced sales course is available for participants who wish to go further. Approximately 5% of participants access this layer, reflecting both the ambition of the design and the structural reality that self-paced digital learning requires conditions that do not exist in most participants' households. The core intervention is designed to stand alone without the digital layer.

Reach & Scale

5000

Women trained via
WhatsApp Chat bot
(FY25–26)

7Ps

Marketing
framework at the
core of
curriculum

3 hrs

High-intensity,
standalone
intervention

Design Rationale

The programme is deliberately short and high intensity. Srujna's field research consistently identifies time scarcity as a primary barrier to participation in longer programmes. Sales Sakhi is designed to deliver maximum impact within a time budget that most participants can meet. The 7Ps framework was selected for its applicability to informal market contexts and its alignment with the kinds of negotiation and positioning decisions that SHG women face in local haats, neighbourhood networks, and direct-to-consumer sales.



5.3 Superdidi – Leadership as Infrastructure

Superdidi is Srujna’s structural investment in the proposition that individual women’s economic outcomes cannot improve sustainably without also improving their position and agency within families and communities. The ten-week leadership and mindset development programme is not supplementary to livelihood work. In Srujna’s model, it is a prerequisite for the kind of income growth that does not collapse when a husband objects or a trader reduces his price.

Programme Design

The ten-week curriculum covers six core thematic areas: confidence building, financial awareness, communication and public speaking, emotional management, goal setting, and mindset. Sessions are facilitated by trained Superdidis who have completed the programme, creating a self-reinforcing pipeline of community leadership.

Level 1: Super Didi

A foundational training programme designed to build confidence, introduce leadership concepts, and encourage women to see themselves as role models within their communities.

Level 2: Super Didi

An advanced track for emerging women entrepreneurs, offering deeper training, mentorship, access to seed funding opportunities, and infrastructure support to strengthen enterprise growth.

Scale in FY 2025–26

2,020
Course completions

From 2,500+ orientations

1,300
Level 1
participants

720
Level 2
participants



Outcomes: Competency Improvement

The following table presents Superdidi graduates' improvement across ten competency areas. Data is collected via structured follow-up surveys administered at programme close.

Competency Mapping	Score
Financial awareness & money management	75%
Communication & public speaking	70%
Goal setting & future planning	72%
Confidence & self-belief	62%
Emotional management & self-care	68%
Positive mindset & belief systems	65%
Women taking leadership roles	50%
Independently planned community projects	58%
Community participation & social engagement	55%
Digital learning access (WhatsApp)	90%

Community Impact

Superdidi graduates independently planned and conducted community projects in FY 2025–26, collectively reaching an estimated 1,000 community members. Projects addressed themes including environmental awareness, financial literacy, education, water conservation, health and hygiene, and responsible mobile use among children.

Institutional Contribution

Superdidi graduates who choose the Trainer Pathway create significant multiplier effects within the Srujna ecosystem. A single Superdidi trainer typically delivers sessions to 20–40 women per cohort, creating a leverage ratio that substantially increases Srujna's effective reach without proportionate increases in cost. Higher retention among Superdidi graduates in local trainer roles, relative to non-graduate trainers, is being tracked as an ongoing organisational learning hypothesis.

5.4 Project Maitree — Livelihood and Dignity Together

Project Maitree embodies Srujna’s approach to programme design: interventions that simultaneously address economic and social dimensions of exclusion. The programme creates livelihoods for women through the production of reusable sanitary pads and distributes those pads to women in underserved communities who lack access to menstrual health products. The same intervention generates income and addresses public health needs.

Programme Data, FY 2025–26

12,935

Reusable sanitary napkin kits produced & distributed

178

Women engaged in producing sanitary napkins

₹ 10, 77, 300

Total income earned by production units



Product satisfaction

85.88%



No challenges reported

77.87%



Geographical reach - 7 states

Rajasthan, Maharashtra, Delhi, West Bengal, Andhra Pradesh, Karnataka, Gujarat



Production Model

Maitree production units are women-only spaces. This is not incidental. In communities where women’s presence in mixed-gender economic settings require social negotiation, a women-only production unit creates what the programme team describes as social permission — a space where women can gather, lead, and make decisions without requiring justification to family or community members.

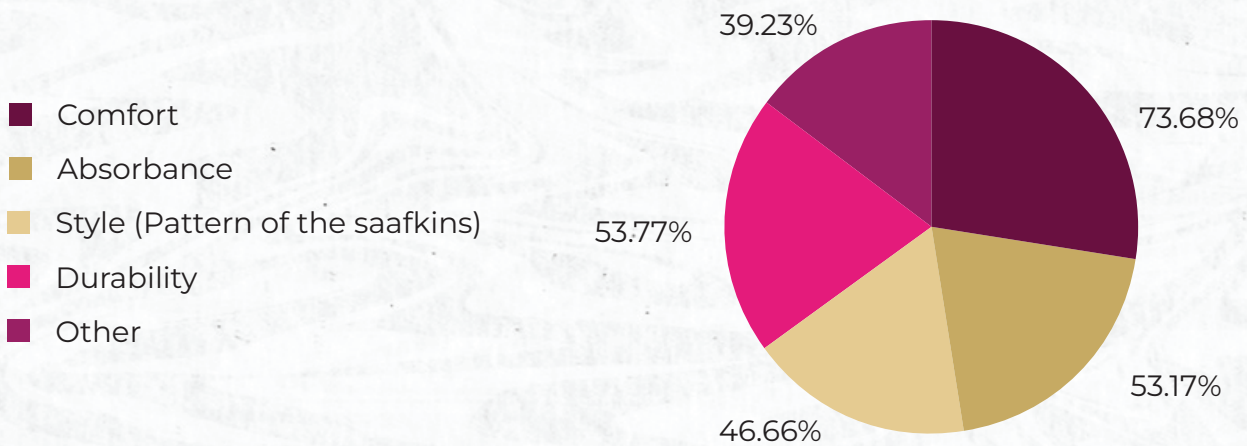
Women in production units have utilised their earnings to support household expenses, children’s education, healthcare costs, and family needs. Several have invested in productive assets including sewing machines and raw materials; others have built savings reserves for future livelihood investments.

Distribution Model & Next Design Challenge

Pads produced are currently distributed through two channels: free distribution to the most vulnerable recipients (including women in tribal and remote rural communities with no access to commercial menstrual health products), and subsidised distribution through community health networks.

The programme's next design challenge is market linkage. Free distribution is appropriate for the most vulnerable recipients but caps the income potential of producers. The development of a sustainable market-linked channel – institutional procurement, corporate partnerships, or community-level micro-distribution – is the primary development priority for Project Maitree in FY 2026–27. This is addressed further in Section 8 of this report.

What do you like most about Maitree re-usable Sanitary pads?



5.5 Project Pragati — Bridging the Digital Divide

Project Pragati is Srujna's most recent and most experimental programme. It addresses a gap that is growing faster than any other in the livelihood landscape: the digital divide between women who can access the online economy and those who cannot. As government services, employment opportunities, and financial systems increasingly move online, digital illiteracy is becoming a primary driver of economic exclusion.

Programme Structure

Pragati is delivered in three phases:

Phase 1

Basic Computer Literacy:
Operating a computer, typing, internet browsing, email, online forms, file management, digital safety, and data privacy.

Phase 2

AI and Smart Work Tools:
Introduction to AI-assisted productivity tools, smart search, and digital income generation.

Phase 3

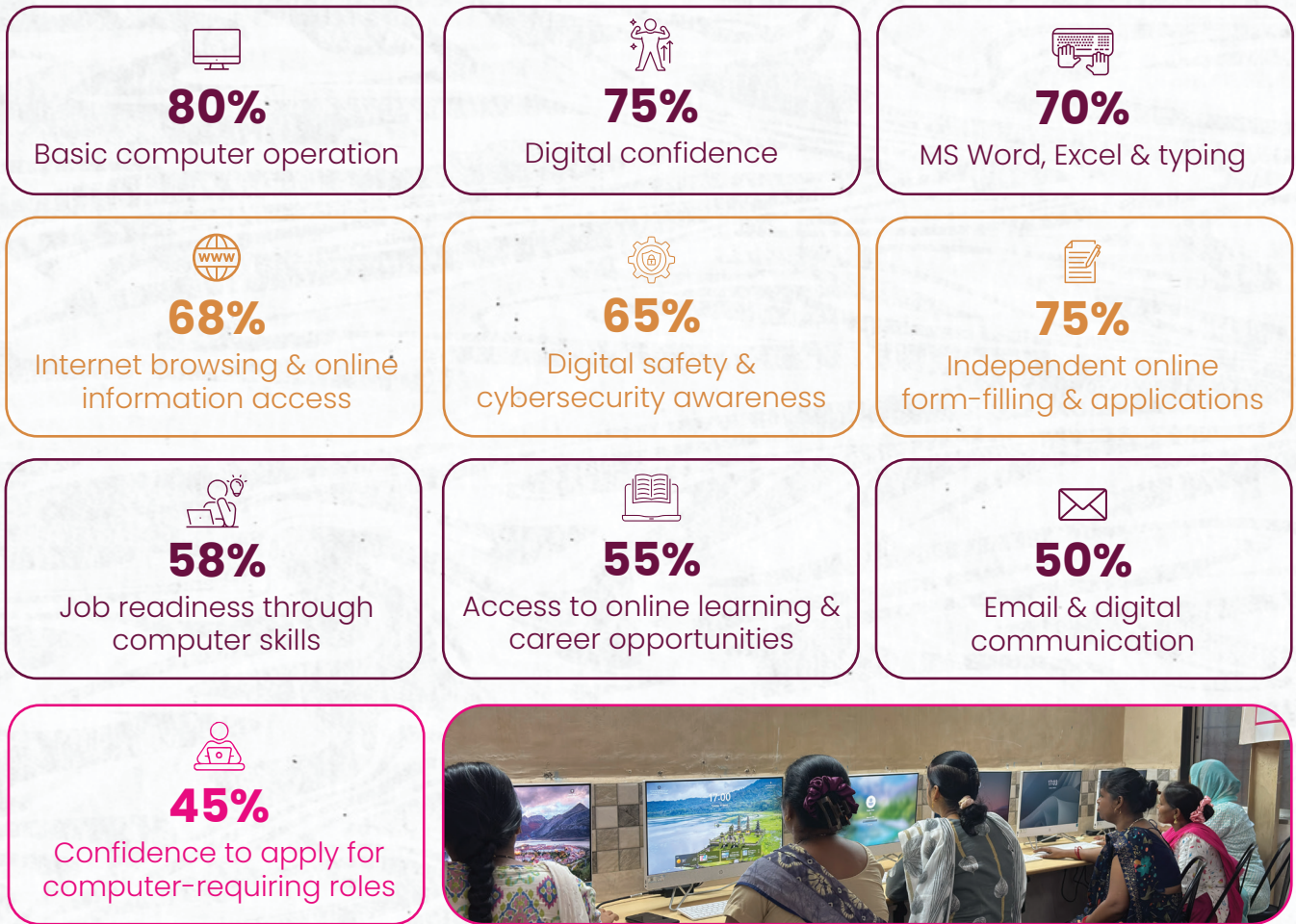
Office Productivity Skills:
Office productivity (MS Word, Excel), digital communication, and job readiness.

Participant Profile (FY 2025–26)

65 women enrolled in Phase 1. Educational background of participants: 53% secondary school; 24% higher secondary; 14% primary; 10% graduate. Occupation at enrolment: 57% students; 30% working (production unit staff, Anganwadi workers, home-based tutors); 8% none; 4% housewife; 2% self-employed.



Outcomes



Participant Voice

“We know how to use computers now. Once we were afraid or clueless. Our children asked us questions about computers, and we had nothing to answer. Now we can answer them and learn with them. There is no age limit to learning skills you once wished you could.” – Pragati participant

Scale Philosophy

Pragati is deliberately small at 40–65 participants in its first phase. This reflects a deliberate organisational choice: prove what works at close range before scaling. The Train-the-Trainer model that will eventually scale the programme is embedded in its design from the outset. The six computer centres now operational across Srujna’s network – in Bangalore, Chembur, Palghar, and Sundarbans – represent the physical infrastructure base for this expansion.

LIVELIHOOD INITIATIVES

Economic Activation

Beyond its flagship programmes, Srujna operates a set of livelihood-enabling activities that directly connect women to income. These include capacity-building skill training across multiple craft and vocational areas, order facilitation that links women's production groups to institutional and commercial buyers, exhibition participation that provides market access and sales experience, and the Project Revive initiative in Delhi which integrates environmental sustainability with livelihood creation.

6.1 Capacity-Building Skill Training

In FY 2025–26, Srujna delivered structured skill training programmes across five vocational areas. Training was facilitated by a network of 35 community trainers who earn income through training delivery, making the model self-reinforcing. Programmes ran for two to three months across multiple geographies.

Skill Area	Women Trained	Geography	Programme Notes
Tailoring (basic)	600	Multiple geographies	2–3-month structured programme
Advanced Tailoring	30	Karnataka, Maharashtra, Rajasthan	Specialist upskilling
Crochet	21	Karnataka, Delhi	Peer-led delivery
Embroidery	5	Select locations	Specialised craft
Bookkeeping	49+	Delhi, Maharashtra, Kashmir, Tamil Nadu	Financial record-keeping for SHG units

Trainer Income & Model Economics

35

Trainers involved in skill delivery

₹15,000

Avg. monthly income per community trainer
Via training delivery

20%

Women became self-employed post-training

Measured follow-up

Outcomes

- 20% of trained women became self-employed and began earning from their craft within the follow-up period.
- 5% enrolled in paid advanced training, indicating a shift in perception of stitching as a profession rather than a supplementary activity.
- Community trainers who earned through delivery created visible local models of women's economic participation, contributing to normalising women's work in the communities they served.

6.2 Orders & Exhibitions

Srujna facilitates market linkages between women's production groups and institutional, corporate, and consumer buyers through order facilitation and curated exhibition participation. In FY 2025–26:

₹ 33.09 L worth of orders
generated through orders, exhibitions
and market linkages

Women participated in **47**
exhibitions pan India
FY 2025–26



6.3 Project Revive — Upcycling Plastic into Livelihoods

Project Revive, based at the Ghazipur centre in Delhi NCR, trains women in plastic weaving using handloom machines, transforming single-use plastic waste into durable products and creating livelihoods for women previously engaged in informal rag-picking. The programme integrates environmental sustainability and economic activation within a single intervention model.

Metric	Output
Women trained in plastic weaving	50 women
Handloom machines installed	5 machines
Households in plastic collection ecosystem	15–20 households
Plastic diverted (4 months)	140+ kg
Monthly plastic upcycled at centre	35–40 kg
Product prototypes created	50+ (bags, wallets, mats, folders, pouches)
Fabric produced	665 sq ft
Women trained as trainers / QC leads	13 trainers
Awareness campaign reach	110–130 individuals

Programme Significance

Project Revive demonstrates that livelihood creation and environmental responsibility are not competing objectives. By establishing a plastic collection ecosystem involving 15–20 households and 8–10 shops, the programme creates economic incentives for waste diversion. The 500+ visitors to the Revive centre indicate growing visibility and buyer interest, providing a foundation for product market development in FY 2026–27.



6.4 Food Unit Support

The Nashik food production unit received machinery investment in FY 2025–26 – including a sealer-machine, electric kadhaj, and pressure cooker – enabling it to more than double its annual throughput from 1 metric tonne to 1.6 metric tonnes. This represents a 60% increase in production capacity facilitated by targeted asset investment rather than programme redesign.





TECHNOLOGY & DIGITAL INFRASTRUCTURE

Meeting Women Where They Are

Srujna's technology strategy is built on a single organising principle: deliver learning and support through the channels and devices that participants already use, rather than requiring them to acquire new hardware or connectivity. In practice, this means WhatsApp-based delivery through the chat bot as the primary digital channel, supplemented by a growing network of computer centres at Srujna's production and training locations.

7.1 Technology Platform: Reach in FY 2025–26

The WhatsApp chat-bot learning programme reached 4,985 women across three programmes in FY 2025–26. The platform supports video-based modules, text follow-ups, and structured check-ins, and is accessible on entry-level smartphones without requiring high-speed data connectivity.

Total women reached

4,985

Programmes active

3

Srujna Saarthi is Srujna Charitable Trust's in-house digital platform that powers the delivery, monitoring, and impact measurement of women's empowerment programs across rural India. Built on Zoho Creator, it manages the complete program lifecycle, from participant enrollment and training tracking to Baseline, Midline, and Endline surveys, data quality checks, and donor reporting. Saarthi was developed to replace fragmented manual systems like paper forms and Excel sheets, enabling real-time visibility, better coordination across partners and trainers, and more reliable evidence generation.

Today, Saarthi supports all the programs across 9 states, reaching over 80,000 women and processing 7,00,000+ survey responses.

Srujna is currently developing a new digital application on Zoho, designed to support aspiring and existing women entrepreneurs in strengthening and scaling their enterprises. Envisioned as a learning and growth companion, the platform will provide access to business knowledge, enterprise development resources, and structured support to help women build confidence, improve decision-making, and navigate their entrepreneurial journey more effectively.

Delivery Model

The WhatsApp delivery model has proven effective for participants in geographically dispersed areas where in-person attendance is structurally difficult, for participants whose household and work responsibilities prevent full-day training, and for low-literacy learners who benefit from audio-visual formats and self-paced progression. Kulsuma Bano, a Superdidi alumna from Kupwara, Kashmir, currently serving as Badi Didi, mentors ten Superdidis from her community through the WhatsApp Chat bot programme. Under her mentorship, women who had previously had no exposure to formal learning environments are asking questions, engaging actively, and planning community projects.

7.2 Computer Centre Infrastructure

In FY 2025–26, Srujna established or upgraded computer infrastructure at 5 centres: Bangalore (Karnataka), Chembur and Palghar (Maharashtra), and Kalimpong and Sundarbans (West Bengal).

The practical impact of this infrastructure upgrade extends beyond training: women at these centres are now generating their own invoices, maintaining sales and inventory records independently, and learning and building digital capability that transfers across livelihood contexts. The centres are becoming nodes of digital economic participation in their communities.

7.3 Design Learnings: The Digital Follow-Up Gap

WhatsApp-based learning was initially designed as a scalable, low-barrier continuation layer following in-person training. Completion rates for digital follow-up modules were significantly lower than expected. The barriers were multiple and often invisible to programme designers: shared devices with intermittent private access, connectivity instability, literacy requirements that exceeded anticipated levels, and the structural reality that self-paced digital learning requires a degree of motivation-in-isolation that in-person learning does not.

Design Response

Srujna is redesigning the digital layer to incorporate trainer-facilitated group completion, where women work through modules together at a community centre rather than independently at home. This requires more trainer time but yields higher completion. The programme is also piloting voice-based content delivery for participants with lower text literacy levels.



CHALLENGES & ORGANISATIONAL LEARNING

What Didn't Work - and What Changed

Three areas of FY 2025–26 delivery fell short of design intent. Each reveals something important about how Srujna is evolving as an organisation.

1. The Digital Follow-Up Gap

WhatsApp-based learning underperformed across Project Laxmi and Sales Sakhi. The assumption that smartphone ownership translates to independent digital learning misses a structural reality: shared devices, intermittent connectivity, and the simple fact that self-directed learning requires uninterrupted time and autonomy that most participants don't have at home.

The learning here is as much about programme design philosophy as logistics. Digital delivery cannot be treated as a passive layer that participants access on their own terms; it needs to be embedded in facilitated, collective experiences to be effective. Going forward, trainer-led group completion sessions will replace the self-directed model, and a voice-based content pilot is underway for lower-literacy participants. The organisation is now more sceptical, in a productive sense, of assumptions that convenience at the infrastructure level translates to convenience at the lived-experience level.

2. The Post-Training Support Gap

For Sales Sakhi and Superdidi graduates, follow-up support arrived on the programme's schedule not at the moments participants actually needed it: when attempting to raise a price, negotiate a new contract, or access a government scheme for the first time. Trainers managing multiple dispersed batches found in-person visits resource-intensive, and the result was support that was lighter and less timely than designed.

This has prompted a more fundamental rethink of what "support" means in practice. Scheduled visits imply a programme-centric logic; what participants need is demand-driven responsiveness. A peer-mentoring model, pairing experienced Superdidi graduates with newer cohorts, is now being piloted, alongside a lightweight phone-based check-in system. The shift from scheduled to responsive support represents a meaningful evolution in how Srujna conceptualises post-training care.

3. The Market Linkage Lag (Project Maitree)

Building a sustainable market channel for reusable sanitary pads has moved more slowly than anticipated. Identifying institutional buyers willing to commit to consistent orders at viable price points is more complex than the programme design assumed, requiring staff time, commercial expertise, and patience that the organisation is still building. The reusable menstrual product market in India remains nascent.

The organisational learning is twofold: market development cannot be planned on the same timeline as programme delivery, and dependency on institutional procurement is itself a risk to be designed around. Srujna is now exploring a community-level micro-distribution model, training Superdidis and community health workers to sell within their own networks, which would create a resilient, decentralised channel that doesn't require institutional buyers to function. This model is in the design phase for FY 2026–27.



FROM THE FIELD

Voices & Stories of Change

The following accounts are drawn from field documentation, follow-up surveys, and direct conversations with participants and trainers in FY 2025–26. They are selected not because they represent exceptional success, but because they represent the range of what participation looks like: alongside family dynamics, economic shocks, self-doubt, and the slow negotiation of change.

From Struggle to Self-Reliance

Malati Singh's

Journey Towards Dignity and Independence

For 30-year-old Malati Singh from Godkhali Island, life was once shaped by uncertainty and limited opportunities. Supporting a family of four, including her young son, meant constantly navigating financial constraints and basic everyday challenges. One of the family's biggest struggles was access to water, a persistent issue that affected their daily life and added to household stress.

Malati's journey began to change when she joined the production unit, gaining a stable source of income and a renewed sense of purpose. With her earnings, she now contributes actively to household expenses and her son's education. One of her proudest milestones has been purchasing a water motor for her home, a small but deeply meaningful investment that resolved a long-standing challenge for her family. Beyond financial stability, her role within the household has transformed. Once excluded from important family decisions, Malati today participates actively in shaping her family's future. Her story is one of resilience, dignity, and growing confidence, inspiring other women in her community to believe in the power of economic independence.



Ila Basu, Bhadreswar, Hooghly District, West Bengal

Rebuilding Life After Loss

Ila Basu, 45, lives in Bhadreswar in Hooghly district, West Bengal. During the COVID-19 pandemic, she lost her husband, Sankar Basu, and suddenly found herself solely responsible for running the household and supporting her daughter's future.

Ila had studied up to Madhyamik level and had recently started a small food shop. While she had a bank account, she had limited knowledge of financial systems, savings mechanisms, insurance, or government support schemes that could help improve her family's financial security. In the difficult period following her husband's death, Ila became a member of **SHG Palpara 7**, encouraged by Mikha Banerjee from ChangeSpark Foundation. Through the Self Help Group, she began saving regularly and gradually strengthened her small business, which became the family's primary source of income.

Although her shop was helping sustain the household, Ila still lacked awareness of formal financial tools that could support her business growth and long-term planning.

Financial Literacy Training

On 22 November 2025, Ila participated in a Project Laxmi financial literacy session conducted by ChangeSpark Foundation with the support of Srujna Charitable Trust. The session covered topics such as savings practices, government schemes including PMJJBY and PMSBY, Mudra loans for small businesses, digital payments, and financial planning for households.

The training helped Ila better understand the financial opportunities available to her. She learned about formal loan schemes that could support the expansion of her business and understood how digital transactions could help improve record-keeping and customer convenience. The session also reinforced the importance of planned savings for securing her daughter's future.

Actions Taken After the Training

After the training, Ila applied for a MUDRA loan to expand her food shop and started accepting digital payments. She now saves ₹1,000–₹3,000 monthly to support her daughter, who is pursuing an English Honours degree at a government college.

After losing her husband during COVID, Ila learned the importance of savings and financial planning through the SHG and financial literacy programme. Today, she runs her business independently and works towards a secure future for her family.

Trainer Mikha Banerjee noted Ila's active participation and determination to improve her family's financial stability.

From Restriction to Independence

Divya's

Journey Towards Financial Freedom

At 25, Divya lived in a family of six where stepping outside to work was never considered acceptable for women, even after completing her education. Determined to contribute to her household, she began selling vegetables locally, doing what she could within the limits imposed on her. Yet, the opportunity to build a stable future seemed distant. Everything began to shift when Divya enrolled in the tailoring training programme. Equipped with new stitching and production skills, she joined the production unit and started earning a steady income. As her contribution to the family became visible, so did a change in perception at home, resistance gradually turned into support. Today, Divya works full-time, contributes meaningfully to household expenses, and participates in exhibitions that have broadened her confidence and exposure to new opportunities. For Divya, financial independence has meant more than income, it has transformed how she is seen, heard, and valued.

"Once you start earning, everything changes, even at home. I want other women to feel this independence."

A Steady Hand Through Uncertain Times

Jaya's

Story of Strength and Stability

For 34-year-old Jaya Trimukhe from Dahanu, financial uncertainty was a constant reality. As a mother of two, she often worried about meeting essential family needs while depending on her husband's irregular earnings as a painter. Looking for a dependable source of livelihood, Jaya joined the programme with the hope of creating greater stability for her family.

Through training in stitching and production skills, Jaya gradually built both capability and confidence. She became a regular production worker and also began taking stitching orders from home, creating multiple income streams. Today, she earns between ₹5,000 and ₹6,000 a month, an amount that supports her children's education, healthcare, and household expenses during difficult periods. Beyond the financial contribution, her work has given her something equally important: confidence in her ability to support her family and stand strong during uncertainty.

"My income keeps the household running during difficult months. It gives me confidence that I can support my family."

Dolon Khamri Bera, Chorchita, Jhargram District, West Bengal

Rebuilding Life After Loss

Dolon Khamri Bera, 27, lives in Chorchita village in Jhargram district, West Bengal. She is a homemaker and mother of three children: a nine-year-old daughter, a four-year-old daughter, and a young infant at the time of the training.

Her husband, Joydeb Bera, works as a carpenter on a seasonal basis, while her father-in-law cultivates borrowed land. The family's income is irregular and dependent on available work and agricultural conditions. With limited earnings, the household had no savings buffer or financial protection mechanisms in place. Before participating in Project Laxmi, major financial decisions in Dolon's household were made by her husband and father-in-law. Although she had a bank account to receive benefits under the **Lakshmi Bhandar scheme**, she had not previously used it for savings or financial planning. Dolon also had limited awareness of government savings and insurance schemes, budgeting practices, or long-term financial planning for her children's future.

Financial Literacy Training

On 23 December 2025, Dolon attended a Project Laxmi group financial literacy session conducted by trainer Sulochana Bera from Be and Make, West Bengal. The session focused on topics including household budgeting, the importance of regular savings, government schemes such as PMJJBY and PMSBY, and the use of UPI and digital financial transactions.

The training introduced Dolon to practical financial concepts that she could apply in her daily life. After the session, she discussed her learnings with her husband, including information on Post Office savings accounts, interest rates, and the importance of systematic savings. Motivated by these discussions, her husband opened a Post Office savings account for the family.

Actions Taken After the Training

Following the training, Dolon enrolled in **PMSBY** accident insurance and opened a **Sukanya Samriddhi Yojana** account for her eldest daughter, with plans to enrol her younger daughter as well. She committed to saving at least **₹500 monthly** and had already saved **₹1,300** soon after the training. She also began actively using her bank account for savings, beyond receiving government benefits.

Dolon, leader of the ten-member **Maa Ganga Devi Sahayok Dol SHG**, remained highly engaged during the sessions and showed a strong interest in learning. She now shares financial knowledge with other SHG members, encourages savings and budgeting practices, and hopes to attend advanced financial literacy training in the future.

Donor and Partner

Recognition - Our Pillars of Support

We extend our deepest gratitude to the individuals, corporates, and institutions whose generous support makes our work possible. Your belief in our mission empowers us to reach more women and create a greater impact. We value your partnership and are committed to utilizing your contributions effectively and transparently.

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Organizational Strength

Srujna's Team

Jagdish Acharya

Advisor

Sandeep Aggarwal

Advisor

Rashida Adenwala

Advisor

Priyanka Doshi

Advisor

Kalpesh Trivedi

Advisor



Jyotika Sehra

CEO & Trustee

Vaishali Shah

Impact Lead and Trustee

Sunill Nair

Chief Operating Officer

Prasanna Almah Rai

Fundraising and Communications Lead

Pooja Singar

Program Manager

Tanisha Gandhi

Program Manager

Isha Mehta

Accounts

Avantika Thapa

Program Co-ordinator

Manisha Mishra

Program Co-ordinator

Saroj Rasakaran

Program Co-ordinator

Prathvi Panchal

Program Co-ordinator

Anjana Binesh

Program Co-ordinator

Binita Kalsaria

Accounts



Financial Overview

Stewards of Your Trust

PROVISIONAL BALANCE SHEET AS ON 31st MARCH 2026

FUNDS & LIABILITIES	FY 2025-26 Rs.	FY 2024-25 Rs.	PROPERTY & ASSETS	FY 2025-26 Rs.	FY 2024-25 Rs.
Corpus Fund			Immovable Properties (At Cost)		
Balance b/f	10,10,829	9,80,829	Balance b/f	—	—
Adjustment during year	5,14,500	30,000	Additions / Depreciation	—	—
Total Corpus Fund	15,25,329	10,10,829			
Emergency Fund			Motor Car	—	—
Opening Balance	17,39,751	14,50,577	Furniture & Fixtures		
Less: Utilised	—	—	Balance b/f	67,745	65,772
Add: Provision (10%)	—	2,89,174	Add: Additions	9,000	—
Total Emergency Fund	17,39,751	17,39,751	Less: Depreciation	(6,774)	(7,027)
Depreciation Fund	—	—	Net Furniture & Fixtures	60,970	67,745
Sinking / Reserve Fund	—	—	Office Equipments		
Loans (Secured/Unsecured)			Balance b/f	1,20,765	44,674
From Trustees	—	—	Add: Additions	4,500	1,17,450
From Others	—	—	Less: Depreciation	(48,981)	(41,360)
Total Loans	—	—	Net Office Equipments	76,284	1,20,765
Current Liabilities (Sch.2)	8,86,119	2,65,596	Trademark		
Provisions	—	—	Balance b/f	4,518	5,316
			Less: Depreciation	(678)	(797)
Income & Expenditure A/c			Net Trademark	3,841	4,518
Balance b/f	93,73,550	67,70,980	Investments		
Add Surplus / Less Deficit	(6,08,537)	26,02,570	Mutual Fund	51,89,747	50,69,747
Net I&E; Balance	87,65,013	93,73,550	Bank Fixed Deposit	13,09,205	22,46,000
			Total Investments	64,98,952	73,15,747
			Advances		
			To Service Provider	10,18,234	—
			To Prepaid Expenses	1,05,531	37,375
			To TDS Receivable	58,650	35,708
			To PT	5,100	5,100
			Advance TDS Paid	1,44,047	65,864
			Total Advances	11,87,515	
			Income Outstanding		
			Interest Accrued	1,716	62,865
			Deposits (Rented Premises)	3,60,000	2,50,000
			Cash & Bank Balances		
			Bank Balance	51,21,517	39,96,960
			Cash in Hand	28,364	4,136
			Total Cash & Bank	51,49,880	40,01,096
TOTAL	1,30,10,249	1,22,95,689	TOTAL	1,30,10,249	1,22,95,689

PROVISIONAL INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31st MARCH 2026

EXPENDITURE	FY 2025-26 Rs.	FY 2024-25 Rs.	INCOME	FY 2025-26 Rs.	FY 2024-25 Rs.
Expenditure on Properties			Interest Income		
Rates/Taxes/Repairs etc.	—	—	On Income Tax Refund	3,301	1,189
Depreciation on Properties	—	—	On Savings Account	1,51,478	1,65,864
Bank Charges	—	—	On Bank Fixed Deposit	1,12,969	2,38,302
Remuneration to Trustees	14,20,000	13,10,000	Total Interest Income	2,67,748	4,05,355
Training Fees to Trustees	12,75,000	13,50,000	Training Fees Received	53,500	—
Salary – Admin Staff	3,75,900	3,27,800	Donations (Cash / Kind)	3,61,18,492	3,02,11,035
Audit Fees	97,700	70,800	Other Income		
Miscellaneous Expenses (Sch 3)	21,33,518	14,08,291	Excess Provision Written Back	—	68,985
Depreciation	56,433	49,184			
Transfer to Reserve Funds	—	2,89,174			
Expenditure on Trust Objects					
(a) Educational	22,55,288	11,03,129			
(b) Relief of Poverty	2,94,34,439	2,21,74,426			
Total Trust Objects	3,16,89,727	2,32,77,556			
Deficit c/f to Balance Sheet	6,08,537	—	Surplus c/f to Balance Sheet	—	26,02,570
TOTAL	3,70,48,277	3,06,85,375	TOTAL	3,70,48,277	3,06,85,375

CLOSING

The Answer, Assembled

A Letter from the CEO

What does it take for a woman with no financial resources, no formal leadership title, and no institutional backing to begin changing her community? This is the question that guided FY 2025–26. Not a problem to be solved, but a compass, one that kept pointing us back to not just why we do this work, but how.

This was a year of three shifts.

The first lesson was rethinking how we measure progress. Numbers matter, but behind every figure is a woman choosing change. Of 80,000 women trained in financial literacy, 42.7% began investing in schemes and health. Among 1,000+ women engaged in livelihoods, 75% now earn a regular monthly income. And 500 Superdidi leaders are now replicating programmes within their own communities.

The second shift was in our relationship with learning, moving from executing projects to genuinely understanding them. Slowing down enough to ask whether the support we offer is the support actually needed. In a sector pressured toward quick results, intellectual honesty is not easy. We believe it is the only path to lasting impact. The third took us beyond our own walls. At Sheroes 2026, we invited philanthropists to a candid conversation about the changing face of philanthropy, how funders are thinking differently, and how the relationship between grantors and grassroots must evolve into genuine partnership. It was uncomfortable at times, energising at others, and entirely necessary.

The woman who begins change with nothing but her own conviction is not waiting for the sector to catch up. She is already moving. Our responsibility is to move with her, with greater honesty, greater curiosity, and a willingness to shift when the moment demands it.

This report is a record of that effort.

With gratitude and determination,

Jyotika Sehra,

CEO & Trustee





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