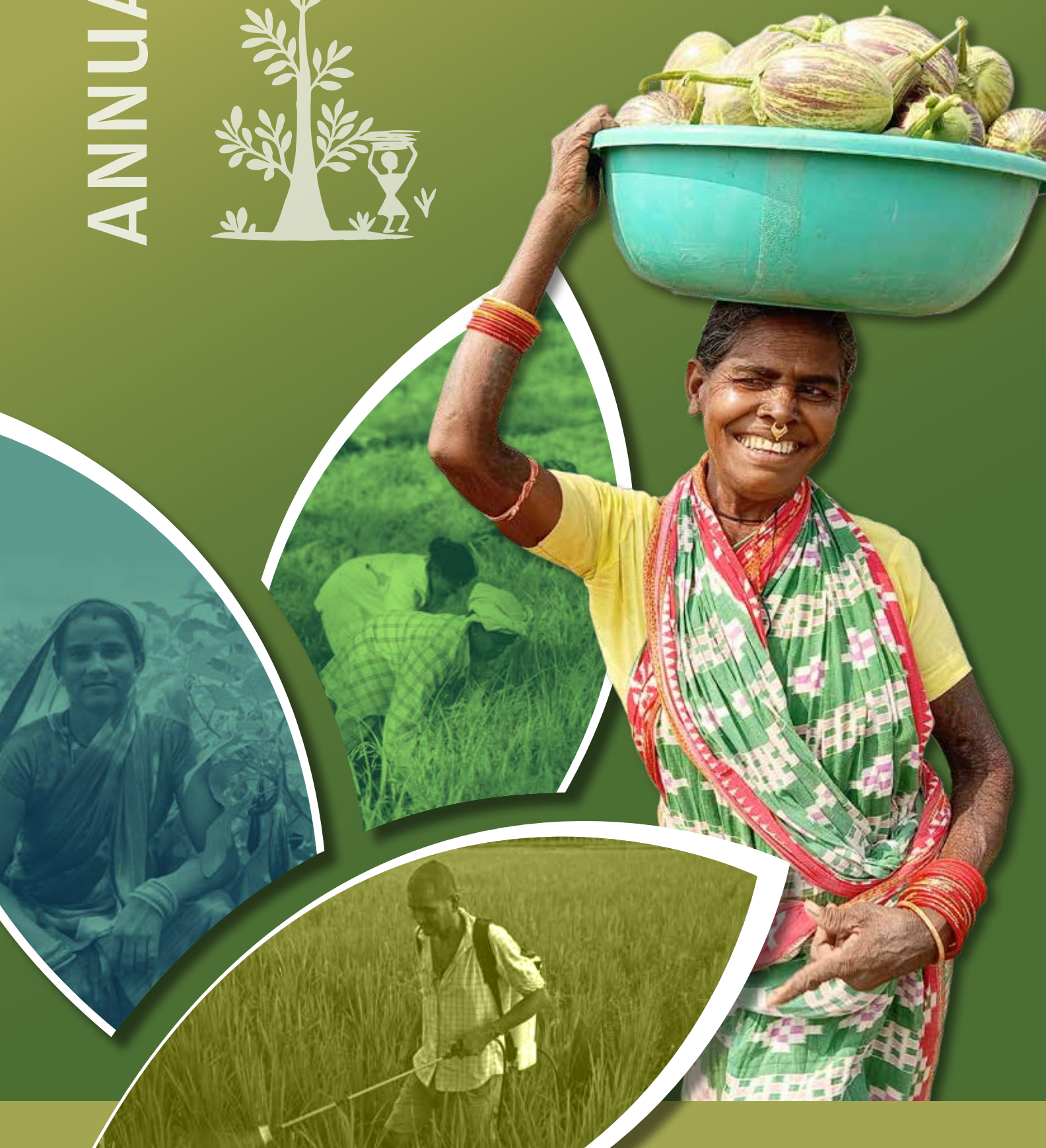
BRLF
BHARAT RURAL
LIVELIHOODS FOUNDATION

ANNUAL REPORT
2025-26





BRLF
BHARAT RURAL
LIVELIHOODS FOUNDATION

Annual Report 2025-26

From Outlays to Outcomes

Building Resilient Rural Futures Focusing on Tribal Communities and Women



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Message

FROM THE PRESIDENT



Dear Friends,

It gives me great pleasure to present the Annual Report of the Bharat Rural Livelihoods Foundation for 2025-26. Over the past year, BRLF has deepened its role as a bridge between the government, civil society and communities, working to build inclusive and durable livelihoods across some of India's most underserved rural and tribal regions. Our partnerships with state governments remain the anchor of this work. They allow community plans to draw on the resources of flagship programmes and line departments, so that every rupee we invest mobilises many times its value in public investment.

This year our work also took on a national dimension. The Ministry of Tribal Affairs entrusted BRLF with designing and delivering the training architecture of the Aadi Karmayogi Abhiyan across 27 states. This responsibility reflects the trust our approach has earned. At the heart of everything, though, are the quieter shifts: a woman who now holds the job card that was once kept from her, a producer group that runs its own enterprise, a Gram Sabha that can plan its own watershed. These are the changes that outlast any single project.

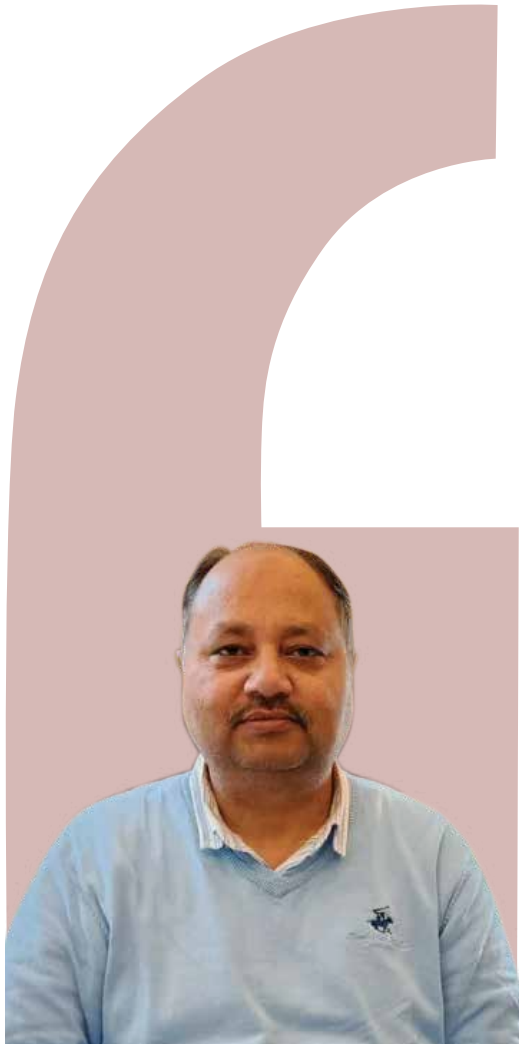
As we look ahead, our priorities remain steady. We will keep strengthening public systems and community institutions, place women's agency and climate resilience at the centre of our work, and hold ourselves to the evidence of what actually changes on the ground. I extend my sincere gratitude to our partner civil society organisations, our donors, the State and Central Governments, our Board and our team, and above all to the communities whose knowledge and resilience guide everything we do.

Together, let us continue working towards a self-reliant, equitable and sustainable India, especially in its rural and tribal areas.

Girish Prabhune
President, BRLF

Message

FROM THE CHIEF EXECUTIVE OFFICER



Dear Friends,

The past year has been one of consolidation and expansion for BRLF. We deepened our engagement on the ground, extended our partnerships and strengthened the systems that let our work outlast any single project. During 2025-26, our programmes reached 3,05,421 households across 8 states, of which 1,05,835 were households we had not worked with before.

The year also widened the circle of people and institutions we work with. We signed new partnerships with HDFC Bank Parivartan, Cummins India Foundation, Ford Foundation and UNDP, and our longest-standing partner, Axis Bank Foundation, extended its support in Chhattisgarh. We began work towards a new geography in Mizoram, where a scoping study carried out with the state government and UNDP has led to an endorsed proposal for a five-year programme. Convergence with government schemes mobilised Rs 427.88 crore during the year.

Some of what mattered most this year was institutional. SAnKET, our field data application, now carries household-level information from the remotest of our locations into a single system. BRLF also authored the chapter on Poverty Alleviation and Livelihoods for India's National Adaptation Plan, and the Ministry of Tribal Affairs entrusted us with the training architecture of the Aadi Karmayogi Abhiyan across 27 states. Each of these carries our work beyond our own projects.

None of this belongs to BRLF alone, and I want to express my gratitude to the State Governments who opened their programmes and their departments to this partnership, and to the Ministry of Rural Development and the Ministry of Tribal Affairs for their continued confidence. To our donors and philanthropic partners, whose support made new work possible and whose renewals told us the earlier work had held. To our civil society partners, who carry the daily burden of implementation in difficult terrain. To our Board for its guidance and to the BRLF team for its persistence. And above all to the women and men in the villages where we work, who gave their time, their labour and their judgement to plans that were finally their own. What we report in these pages is, in the truest sense, their achievement.

Kuldip Singh
Chief Executive Officer

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PART ONE

WHY BRLF MATTERS



About Bharat Rural Livelihoods Foundation

Vision

A future where rural and tribal communities in India achieve economic and social security, all-round prosperity, empowerment and dignity.



Mission

To transform the lives and livelihoods of vulnerable rural communities by scaling up civil society action in partnership with governments and other stakeholders.



Bharat Rural Livelihoods Foundation (www.brlf.in) is an autonomous body established in 2013 under the Ministry of Rural Development, Government of India, by a decision of the Union Cabinet. BRLF promotes and facilitates civil society action in partnership with the government. The unique architecture of its state partnerships is designed around a cooperation model, engaging the Central Government, State Governments, Panchayati Raj Institutions (PRIs), Civil Society Organisations (CSOs), communities and donor agencies to scale up civil society action in India.

BRLF's mandate spans bridging the gap between programme outlays and outcomes, improving the implementation of government flagship programmes, providing grant support to CSOs, and building partnerships for inclusive development. Registered as an independent society, BRLF provides grant support to civil society organisations for project management and institutional costs, enabling credible organisations to operate at scale. It builds the capacities of frontline rural functionaries and community institutions.

The Foundation's focus is the central Indian tribal belt, a contiguous region across several states that is home to a large share of India's Scheduled Tribe population. Work in this region carries particular requirements. Land is often undulating and rainfed; forests are central to livelihoods, and Scheduled Areas have their own legal and institutional character. BRLF's model is built for those conditions.

The Governance of BRLF rests with a General Body of up to sixty members and an Executive Committee of up to thirty members drawn from it, both led by the President. Their membership brings together representatives of the Union and State Governments, financial institutions, academic and philanthropic institutions, and eminent persons from the development sector. A Finance and Audit Committee provides oversight of financial management, budgets, audit, and compliance. The Chief Executive Officer leads the Foundation's executive team and is accountable to these bodies. The Ministry of Rural Development committed BRLF's founding corpus and remains represented on its governing body.

Why BRLF Matters

Life at the Margins

In Balkhandi, a village in the forests of Surguja district in Chhattisgarh, Ram Pyari farmed a single acre. Her farmland lay seventeen kilometres from the nearest market. The rain came each year, sometimes in violent bursts, then ran off the sloping land before it could soak in. By the dry months, the water was gone, her crops were held to a single season, and the family leaned on whatever wage work they could find. At the age of thirty-four, she had attended trainings on better farming, but without water, tools, or a way to reach a market, little of it could be put to use.

Her situation was its own, but its shape was familiar across the central Indian tribal belt. In Ghonsara, in the Yavatmal district of Maharashtra, the irregular rain ran off before it could be captured, and the wells dried up by summer.

On the slopes of Gangpur in Kabirdham district of Chhattisgarh, drying borewells left families earning barely to sustain themselves. In Churaran, in the Bundelkhand region of Madhya Pradesh, chemical-intensive monocropping had depleted the soil and sent young men to the cities for work.

The pattern was the same everywhere. Too much water arrived at once and none when it was needed. Chemical-heavy farming exhausted the soil, and a single bad season pushed families into debt or migration. Women like Ram Pyari carried the heaviest share.



Ram Pyari's field today: green, sweet and growing.



Where the water now stays. The cement bund at Ghonsara, Yavatmal, Maharashtra.

The Shift Begins

Change did not arrive as a grant handed down. It began with a meeting.

For Ram Pyari, it was a Self-Help Group gathering where field staff spoke about trellis farming and offered the hands-on support her earlier trainings had lacked. She hesitated, having been disappointed before, but with steady follow-up, she agreed to try.

In Ghonsara, the meeting was held along the village drainage line, where farmers were asked one simple question. Where did the water go, and where could it be made to stay? A site was chosen by consensus, and the proposal was moved through the Gram Sabha and the Local Irrigation Department for inclusion in VB-G RAM G (formerly MGNREGA)'s work plans. A cement bund rose across the stream, built with government funds, community labour and a grassroots organisation's technical hand, with BRLF and its partner civil society organisation knitting the parts together. The same process produced nearly 5,000 contour trenches at Gangpur and a bio-resource centre at Chuaran. The interventions were modest; what kept them in place was the community participation.



Slowing the water, so the land can drink. Contour trenches in Gangpur, Chhattisgarh.



Fresh from the trellis: Ram Pyari with her harvest



Poosam Mutyeshwarao feeds the fish on his farm

What Changed

Water moved first. Behind the Ghonsara bund, the stream began to hold, wells recovered, and the irrigated area grew from twenty-five hectares to thirty-six, enough for a second crop.

For Ram Pyari, the change came on a bamboo trellis. Lifting her cucumber and bitter gourd off the wet ground, she tripled her yield, and her income rose from 60,000 rupees to over 1,70,000 rupees in a single year. Her kachha house became a pucca house (from a mud house to a concrete one), and her children moved to a better school.

Her path ran through other villages in other forms. In Unjupalli, Telangana, Poosam Mutyeshwarao, once so deep in debt that his whole family worked as daily labourers, dug a farm pond and turned a failing cotton field into an integrated system of fish, poultry, and vegetables that earns year-round income. In Tetliguri, in the Bodoland region of Assam, Pramila Urang took a VB-G RAM G (formerly MGNREGA) grant for arecanut saplings, then refused to wait the years it takes to fruit. She started intercropping banana and bottle gourd to earn 45,000 rupees in her first season. And in Maherma in Jharkhand, Sridevi Murmu, who had only ever tended a kitchen garden, raised a nursery, built a trellis, and began carrying bottle gourds to market.

> “Earlier, I was struggling to earn a living depending only on livestock. Today, I can live with dignity, and I feel proud to help other farmers too.”

RAM PYARI
Balkhandi, Surguja District, Chhattisgarh



Fresh from the vine while the arecanut grows: Pramila Urang, Tetliguri, Assam.

Beyond One Village

What begins with one family rarely stays there. Ram Pyari is now a point of reference in Balkhandi. Other farmers come to see the method before trying it themselves, and that shift from doing the work to teaching it repeats across the belt. In Churaran, Madhya Pradesh, 26-year-old Mukesh Patel turned his restored farm into a classroom, drawing 10 young people back into farming rather than out to the cities; in nearby Pahadi Hiraju, Bhoori Devi Ahirwar runs a bio-resource centre and trains others in the methods that worked on her own land.

Elsewhere, the unit of change was the collective. In Muribahal, in Balangir district of Odisha, one kilogram of a near-forgotten indigenous brinjal seed, multiplied through a community seed bank, became a crop grown by 700 farmers across 400 acres. In Kankadahad, the women of the Maa Kaluni Producer Group stopped selling their mangoes to middlemen. They began aggregating through their own company, reaching buyers first in neighbouring states and then in Italy and England.

A trellis raised in one village, a check dam in another, a seed saved in a third. None of these alone changes a region. Repeated across thousands of villages, chosen by communities and carried by their own institutions, they begin to shift who holds the knowledge, who makes the decisions, and who shares in the gain.

> Together, we turned small opportunities into sustainable livelihoods. Today, we farm with confidence, earn with pride, and inspire others.

PARBATI MOHANTA
Maa Kaluni Producer Group, Kankadahad, Odisha



A near-forgotten brinjal, now grown by hundreds.



No middlemen, just mangoes bound for Italy and England: Maa Kaluni Producer Group

From One Story to Many



These stories share more than a theme. Each sits where four forces meet that rarely work in concert. A government has resources and reach. Civil society organisations have the trust to act locally. Donors have funds to channel into large-scale projects. Communities have the knowledge of their own land. The work of bringing those four together, village after village is the mandate of Bharat Rural Livelihoods Foundation.

BRLF does not implement alone; it convenes, signing partnerships with state governments, channelling grants to carefully chosen civil society organisations, and ensuring communities sit inside the planning, not outside it. It is a model built on a simple idea: that lasting change is convened, not delivered.

Roselle in Jharkhand (Amari, hibiscus, Kudrum): a low-maintenance crop for black loamy soil, ready in about 5 months. It gives around 5 quintals per acre, and dried flowers sell for Rs 280-350 per kg, with steady demand from the tea and herbal medicine markets.

How Three Become One: BRLF's State Partnership Model



Built on bamboo, grown with grit: Ram Pyari's trellis

Ram Pyari's trellis did not begin with Ram Pyari. Before the first creeper was lifted off the wet ground, a state government, a grassroots civil society organisation and a community had to be brought to the same table, and someone had to bring them there.

That is the work of the State Partnership Model. BRLF signs a non-financial agreement with a state government, and together they select the civil society organisations best rooted in each area. The government's own flagship schemes pay for the work on the ground; BRLF invests in the quieter essentials: participatory planning, skilled human resources for on-site technical support, and the training that makes those schemes actually deliver. Assets built with public funds are then "layered" with fisheries, horticulture or livestock, so that a simple farm pond becomes a stable source of income.

What it leaves behind is not just a project but a capacity within a Gram Sabha to plan for integrated natural resource management and to build village institutions that can run their own enterprises.

STATE GOVERNMENT
Flagship schemes and line departments fund the works on the ground.

CIVIL SOCIETY PARTNER
Locally rooted organisations carry technical support and trust into the village.

COMMUNITY
Gram Sabhas choose, ratify and own the plan, and the institutions that outlast it.

One Rupee, Many Times Over

A partnership model is only as good as what it produces. For BRLF, the clearest measure is leverage: how far a single rupee of its own funds can travel once it sets the larger machinery in motion.

Since its founding, BRLF has helped mobilise Rs 5,428.66 crore of public and other resources towards rural and tribal livelihoods, of which Rs 3,507.05 crore has been mobilised through VB-G RAM G (formerly MGNREGA) and Rs 1,213.79 crore through other schemes. In FY 2025-26 alone, leverage stood at Rs 427.88 crore. A modest grant, placed where it can align government schemes and community effort, unlocks many times its value.

SINCE INCEPTION 1:26

For every rupee BRLF invested, Rs 26 was mobilised.

DURING FY 2025-26 1 : 15

A portfolio carrying several new projects, not a decline.

The multiplier, in figures

	Since Inception to March 2026	During FY 2025-26
BRLF investment (grants to civil society partners)	Rs 218.97 crore	Rs 28.09 crore
Public resources leveraged through government schemes	Rs 5,428.66 crore	Rs 427.88 crore
Co-finance by grant partners	Rs 355.50 crore	-
Grant-to-leverage and co-finance ratio	**1:26**	**1:15**

For every rupee BRLF invested, Rs 26 was mobilised through government convergence and institutional partnerships. Put another way, about Rs 1,472 in BRLF funds per household, since inception, has unlocked about Rs 36,482 in public and other investment for that household.

A single year's ratio is always lower than the cumulative ratio, because newly launched projects take two to three years to reach full convergence with government schemes. The 1:15 recorded in 2025-26 reflects a portfolio carrying several new projects.

Leverage is not a statistic. It is evidence that convergence, done well, is among the most efficient uses of a development rupee, and for Ram Pyari, it was the difference between a trellis she could not have afforded, and one many hands helped raise.

BRLF's Thematic Areas



Natural resource management, augmenting soil, land, and water resources

Strengthening women-led community institutions such as producer groups, companies and collectives



Capacity building of CSOs, frontline functionaries, community institutions, and women farmers







Sustainable agriculture, Improved Package of Practices (PoPs) on livestock and other allied interventions

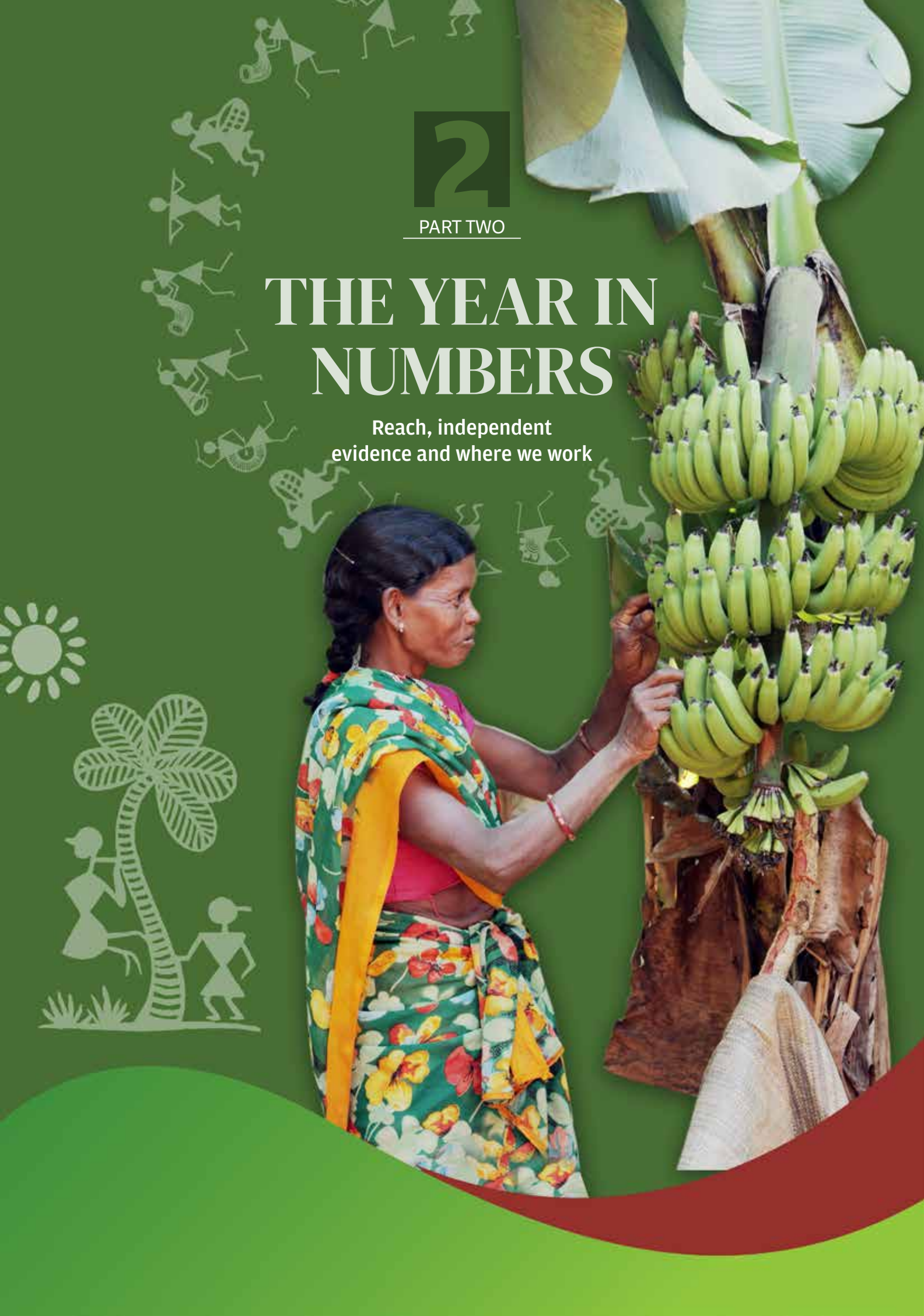
Ensuring access to rights and entitlements through the effective implementation of the Government's flagship schemes

2

PART TWO

THE YEAR IN NUMBERS

Reach, independent evidence and where we work



Impact and Outreach 2025-26

BRLF worked in 8 states and 16 projects during 2025-26, with 55 civil society partners. The first table below shows where the work reached. The second shows what it produced.

Reach and coverage

3,05,421
HOUSEHOLDS REACHED IN FY 2025-26

1,05,835
NEWLY ADDED HOUSEHOLDS

Rs 427.88 cr
LEVERAGED DURING THE YEAR

1,16,566
ACRES NEWLY UNDER CONSERVATION

Indicator	Since Inception To March 2026	Reached During Fy 2025-26	Newly Added In Fy 2025-26
States	11	8	-
Districts	123	49	21
Blocks	423	153	61
Gram Panchayats	8,166	2,902	680
Villages	31,288	7,988	1,721
Households benefiting	14,88,027	3,05,421	1,05,835
Scheduled Tribe households	10,21,327	1,79,252	75,249

Source: BRLF Outreach data, March 31, 2026. "Reached during FY 2025-26" counts every household and location where work was active during the year, including those first reached in earlier years. "Newly added" counts only what entered the programme during the year. Counts are unique and de-duplicated, so state figures do not always sum to the total, and cumulative figures include projects that have since closed.

Programme outcomes and leverage

Indicator	Since Inception To March 2026	During Fy 2025-26
Women farmers benefiting	9,00,200	58,563
Households with livelihood activities	8,63,519	1,05,835
Households with livelihood assets	1,09,997	3,597
Households with natural resource management assets	3,32,561	9,883
Area under land and water conservation (acres)	12,79,604	1,16,566
Civil society partners supported	117	55
Total leverage (Rs crore)	5,428.66	427.88
Leverage through VB-G RAM G (formerly MGNREGA) (Rs crore)	3,507.05	253.23
Leverage through other schemes (Rs crore)	1,213.79	162.71

Source: BRLF Outreach data, March 31, 2026. For these indicators, the annual figure is what was achieved during FY 2025-26.

Independent Evaluation at a Glance

During the year, an independent evaluation of BRLF's interventions was carried out by Sambodhi Research and Communications across Jharkhand, Chhattisgarh, Odisha and West Bengal, covering 2,893 households through a quasi-experimental design supported by qualitative fieldwork in all four states. Scheduled Caste and Scheduled Tribe households made up 88.6 per cent of those surveyed, in regions historically water-insecure, mono-cropped and rainfed. The full findings appear in the Research and Knowledge Management chapter.

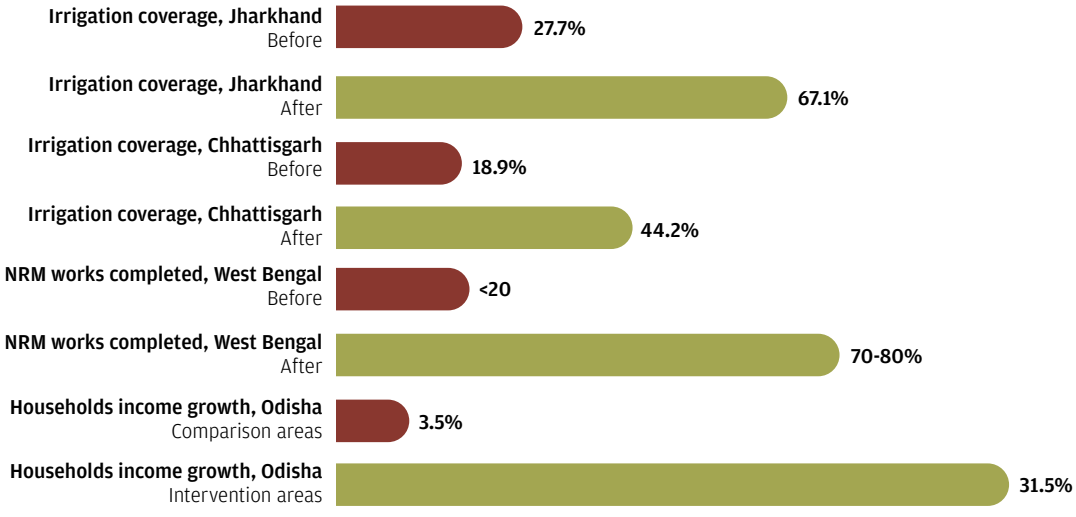
4 states
JHARKHAND, CHHATTISGARH, ODISHA, WEST BENGAL

2,893
HOUSEHOLDS SURVEYED

88.6%
SC AND ST HOUSEHOLDS IN THE SAMPLE

Quasi-experimental
WITH QUALITATIVE FIELDWORK IN ALL FOUR STATES

What the evaluation measured



PARTICIPATION
Gram Sabha attendance rose across all four states.

WOMEN'S EMPOWERMENT
Improved across every dimension measured, most comprehensively in Odisha.

ADOPTION BEYOND BRLF
Odisha's Agriculture Production Cluster model was adopted by the state government and scaled from 40 blocks to more than 100.

Where We Work

BRLF worked across 8 states and 16 projects during 2025-26. The figures below are for the year, on a reached basis.



In Mizoram, BRLF entered into a partnership with the state Government and conducted a Scoping Study in 2025-26. In Rajasthan and Gujarat, BRLF completed its CSO partnership projects under Call for Proposal I and II.

Assam



DISTRICTS: 3
BLOCKS: 7
HOUSEHOLDS: 16,590
ST HOUSEHOLDS: 7,791

- Diversification with Integrated Management for Upliftment of People's Lives (DWIMU)

Chhattisgarh



DISTRICTS: 13
BLOCKS: 35
HOUSEHOLDS: 65,664
ST HOUSEHOLDS: 49,738

- High Impact Mega Watershed Project

Jharkhand



DISTRICTS: 6
BLOCKS: 20
HOUSEHOLDS: 31,692
ST HOUSEHOLDS: 10,857

- High Impact Mega Watershed Project
- Focused Development Project (new project)
- Nurturing Women's Agency and Leadership in Rural Development (new project)

Madhya Pradesh



DISTRICTS: 2
BLOCKS: 4
HOUSEHOLDS: 1,892
ST HOUSEHOLDS: 1,182

- Agroecology-based Regional Model Landscape Transformation (AgRMLT)
- Enhancing the Lives and Livelihoods of Tribal and Rural Communities in Damoh(new project)

Maharashtra



DISTRICTS: 7
BLOCKS: 28
HOUSEHOLDS 19,141
ST HOUSEHOLDS 13,399

- High Impact Mega Watershed Project
- Denotified Tribes Project
- Focused Development Project (new)
- Nurturing Women's Agency and Leadership (new)

Odisha



DISTRICTS: 12
BLOCKS: 41
HOUSEHOLDS: 1,69,877
ST HOUSEHOLDS: 95,720

- Agriculture Production Cluster (APC) Programme
- Green College Odisha
- Integrated Watershed Development Project (new)

Telangana



DISTRICTS: 1
BLOCKS: 3
HOUSEHOLDS: 565
ST HOUSEHOLDS: 565

- Focused Development Project (new project)

West Bengal



DISTRICTS: 5
BLOCKS: 15
HOUSEHOLDS NOT APPLICABLE

- Securing access to Community Forest Rights (CFR)

West Bengal's Community Forest Rights project works through forest rights titles and community institutions rather than at the household level, so no household figure is reported for that state.

Where Our Work Meets the Goals

BRLF's work in rural and tribal India runs alongside both national development priorities and the United Nations Sustainable Development Goals. The five themes that organise this report, land and water, sustainable livelihoods, community institutions, women's leadership and rights, and access to entitlements, together advance seven of those goals.

Report Theme	SDG 1: No Poverty	SDG 2: Zero Hunger	SDG 5: Gender Equality	SDG 8: Decent Work And Economic Growth	SDG 10: Reduced Inequalities	SDG 13: Climate Action	SDG 17: Partnerships for the Goalss
Land and water	•	•				•	
Sustainable livelihoods	•	•		•		•	
Community institutions and convergence				•	•		
Women's leadership, rights and inclusion			•	•	•		
Rights and entitlements	•				•		•



3

PART THREE

IMPACT ACROSS FIVE THEMES

Land and water, livelihoods, institutions, women, and entitlements



THEME ONE

Natural Resource Management



Securing Land and Water: Rebuilding the Natural Base for Rural Livelihoods



The rain is not the problem. Across most of the central Indian tribal belt, it falls in sufficient quantity, but on slopes stripped of vegetative cover, it does not linger long enough to enter the ground. It runs, taking the topsoil with it, and deposits that soil in the bunds and dams built to catch water, which silt up and shrink year by year. A landscape can take an entire season's rain and keep almost none of it. Often, a household's yearly income is decided by one monsoon.

The conventional response is to build a structure where water is wanted. The approach BRLF works with begins somewhere else, at the top of the hill.

Starting at the Ridge

Ridge-to-valley is a familiar principle. Water must be slowed high on the slope, where it starts, before any structure below stands a chance of holding what reaches it. What has usually been missing is not the principle but the planning.

Planning under the employment guarantee has historically been patchy, and for a structural reason. The scheme is demand-driven, so works are sanctioned as individual applications arrive rather than as part of a plan for the landscape as a whole. Individual structures may be sound and still add up to very little across a slope. This is the gap BRLF set out to bridge. By bringing civil society partners and technical staff onto the ground, and by building the capacity of Panchayati Raj institutions and of women's collectives to plan on a ridge-to-valley basis, scattered works have been replaced by treatment sequenced from the top of the watershed downwards.

Three acres on the ridge above Ghuibhavna Para, in Katinda gram panchayat of Surguja district in Chhattisgarh, had been written off for years: rocky, sloping at twenty to twenty-five per cent, incapable of a crop. They were also the source of the trouble beneath them. Every monsoon, runoff from that slope carried soil, pebbles and stones onto the fields below and into an earthen dam that was steadily filling with silt. The land nobody farmed was degrading everything downhill. Eight hundred pits were dug across those three acres using staggered contour trenching, with technical support from Chaupal Sansthan and the work executed through VB-G RAM G (formerly MGNREGA). Rain meeting eight hundred pits slowed enough to sink in, and the dam below, no longer choking on debris, held water later into the year.

The same logic requires that a micro-watershed be planned as a whole, as a single hydrological unit. Teams surveyed villages, mapped land use, plotted drainage lines and prepared GIS-based Detailed Project Reports (DPR), then carried every plan to the Gram Sabha for ratification. This produced 667 such reports in Maharashtra, and 1,067 in an earlier phase of the Jiwi Daah Hasa project in Jharkhand. The plans are technical; the mandate is the community's. Only then does the work enter VB-G RAM G (formerly MGNREGA) and the schemes of the irrigation, horticulture and agriculture departments.

Design, Not Effort

None of it holds unless the community understands the hydrology rather than simply supplying the labour. In Bhajiyapar, in Amgaon block of Gondia district in Maharashtra, villagers had treated their drainage line for years, clearing silt from the channel and, without meaning to, breaking down the banks that gave the stream its shape. The stream still overflowed or emptied within weeks. What changed was the design, not the effort. The community began digging farm ponds instead: rectangular pits sunk along the line to the full depth of the soil, with a fifth of the width left untouched on each bank so the stream kept its structure. Labourers and Gram Rozgar Sevaks were trained not only in digging but in why the banks mattered.



> Team BRLF conducted extensive site visits and discussions to understand our issues and find a solution to the water problem.

RUKAMINI VITTHAL THAKRE
Sarpanch, Bhajiyapar, Amgaon Block, Gondia District, Maharashtra

Where no structure existed at all, farm ponds were built. In the Jashpur district of Chhattisgarh, they were built as Ajivika Dabris, roughly a hundred in the Duldula block alone this year. Senapati, of Patratoli panchayat, describes what their absence meant. Without a dabri, farming was difficult, and there was not enough water even for paddy, and production suffered. Her dabri is now complete, allowing her to practise multi-cropping. In Botabari village of Udalguri district in Assam, a farm pond secured through VB-G RAM G (formerly MGNREGA) provides Manjula Boro with a steady supply for irrigation and buffers her land against heavy rain.



Dug deep, built to last. A new farm pond, ready for the rains in Bhajiyapar, Gondia

What Was Built

Where the obstacle was not the ground but what people knew of their entitlements, the work was to close that gap. In Ulirajbasa in Khutpani block of West Singhbhum district in Jharkhand, Janwari Banra, chosen as a Mate by her Gram Sabha in 2022, met resistance until she carried the explanation to Gram Sabhas and women's meetings. Two irrigation wells and 4,500 running feet of embankment followed. In Kantamal block of Boudh district in Odisha, several routes were opened at once: farm ponds, dug wells, lift irrigation, and Community River Lift Points, drawn together under the Water to Wealth initiative from the agriculture, horticulture and Odisha lift irrigation departments, Mission Shakti, the Odisha Livelihoods Mission and VB-G RAM G (formerly MGNREGA).



Water within reach. Farmers beside a tubewell in Odisha



Chosen by her Gram Sabha, trusted by her village: Janwari Banra in her field

Whether the Water Stays

The measure of it all is whether the water stays. On the Katinda ridge, the silt stopped, and the land that gave one crop can now carry two. In Bhajiyapar, a hundred Doha along 1,500 metres of drainage line hold an estimated 32 lakh litres, where the stream used to empty within weeks. In Kantamal, the irrigated area rose from 678 acres to 2,163, and the number of households rose from 134 to 496. Elsewhere in Maharashtra, under the HDFC Bank Parivartan's Focused Development Project in Peth block of Nashik district, three check dams were built during the year, adding 7,822 cubic metres of storage; the first was marked by a visit from Mrs Taniya Pal, Vice President and Zonal Head at HDFC Bank Parivartan. The same project brought 264 solar street lights to 24 tribal villages, improving safety along village paths and access routes in settlements where conventional electricity is limited.

None of this is income. A trench is not a livelihood, and a pond is not a wage. What water restores is the precondition. It gives land that can be worked more than once a year, farm ponds that can be used to rear fish and ducks, and a season that can be planned rather than waited out. What was built on that precondition is the subject of the pages that follow.

> Along with me, four other farmers can now easily irrigate our farmlands year-round.

PULU MAJHI
Khuguput Village, Kashipur Block, Rayagada District, Odisha



Pulu Majhi with his farm pond



Water held, not lost. A check dam in full flow, Peth block, Nashik



Lighting the way home: Solar street lights in a tribal village, Peth block, Nashik

Natural resource management outcomes

Indicator	Since Inception to March 2026	Only In Fy 2025-26
Households covered under land and water resource conservation	5,19,153	10,821
Area covered under land and water resource conservation (acres)	12,79,604.22	1,16,566.08
Households covered under non-timber forest produce interventions	78,155	5,620
Households with NRM assets (soil and water conservation structures)	3,32,561	9,883
Total irrigation potential created (acres)	4,12,006.19	75,598.94

LEARNING



What worked:
Planning each micro-watershed from the ridge down, with GIS-based DPRs ratified in the Gram Sabha, meant structures actually held. In Kantamal, the irrigated area rose from 678 to 2,163 acres.



What challenged us:
Where communities treated a drainage line as labour rather than design, early works failed; the stream kept emptying until the hydrology was understood.



What we are improving:
Training Gram Rozgar Sevaks and the community in why a design holds, not only how to dig, so that quality is built in from the start.



What this means for scale:
Water is the precondition, not the outcome. The livelihood layering that follows is where income is built.



THEME TWO

Sustainable Agriculture and Livestock



Diversifying Incomes: From a Single Crop to Many Sources of Livelihood

The Pond as a Platform

For marginal farmers across the country, the problem is not how hard they work. It is that everything depends on one crop. That crop is grown in one season and sold in one market at one price, so the whole year's income rides on a single harvest, and that harvest generally rides on the rains. If it fails, the family is left not just short but in debt. Growing more of the same crop does not fix this. Growing more than one thing does, and that is the idea behind the Integrated Farming System (IFS).

An Integrated Farming System combines crops, fish, livestock, and horticulture on a single holding so that they support one another. Income arrives in different months from different sources rather than all at once from a single source. A pond is not income. It is, however, a platform. Water in a pond can carry fish, and its surface can carry ducks. The bund around it can carry vegetables and fruit trees. The command area below it can carry a crop the land could not hold before. Poultry beside it produces waste that feeds the fish, and with the installation of a trellis, more crops can be grown. Each is small, and none would sustain a household on its own. Together they earn in different months and sustain a family.





One pond, one acre, a family back on its land. Tholem Yerraiah and his wife with their farm pond

Tholem Yerraiah farmed one acre at Laxmipuram, in Bhattupalli gram panchayat of Karakagudem mandal in Bhadradri Kothagudem district, Telangana. It did not support his family. He and his wife had gone to Hyderabad to work in construction. It was uncertain wage labour, far from the land they still owned. Under the Focused Development Project supported by HDFC Bank Parivartan, a farm pond thirty metres by twenty was dug on his one-acre land, and around it the rest was assembled: 150 Sonali chicks, fish fingerlings, horticultural saplings, and vegetable seeds. He put seventy thousand rupees of his own money into a poultry shed. In season, he now harvests 23 kilos of okra and 11 kilos of brinjal a day. The vegetables alone have earned about twenty-two thousand rupees; the poultry and the fish are still growing.

> Today, I no longer need to migrate for work. My farm itself has become my source of livelihood and hope for a better future.
>
> **THOLEM YERRAIAH**
> ***Karakagudem Mandal, Bhadradri Kothagudem District, Telangana***

The model repeats at scale. In Jharkhand, 315 farm ponds were constructed under the Jiwi Daah Hasa project and integrated with farming practices. In Chhattisgarh, Ram Pyari's fifty decimals of trellis is the same logic turned vertical, applied to land too small to spread across.

Inputs the Farmers Can Make Themselves

Diversification raises a second question. What does it cost to grow? For a household with a thin margin, purchased inputs are the fastest route back into debt, since fertiliser and pesticides must be bought before the crop is sold. Natural farming offers a way out of that trap. It replaces bought chemicals with inputs that a farmer can prepare themselves from locally available resources, often from their farm only. It reduces cultivation costs while rebuilding the soil that years of chemical use had thinned. BRLF promotes these methods through training, on-farm demonstration and village-level bio-resource centres, so that a practice is not merely explained but seen, tried and adopted.

Ram Pyari learned to prepare and use Jeevamrut while adopting trellis-based cultivation. Farmers across different regions also use locally prepared natural formulations such as Neemastra and Brahmastra, known by different names in different places. Many even produce these inputs in excess and sell them to fellow farmers. These practices are simple, low-cost, and environmentally friendly.

In Telangana, a women's collective took over the Bio-resource Centre outright, forming a management committee, establishing operating procedures, maintaining production and distribution records, and training other farmers to prepare inputs themselves. It became a place people came to learn. The Community Seed Bank, built under the campaign Mana Ooru Mana Vittanam (Our Village, Our Seed), works on the same principle: indigenous varieties identified, cleaned, documented, and stored; a trained committee to manage them; and farmers who take seed before the season and return an agreed quantity after harvest. The bank replenishes itself. The seed stays in the village.

> We used to buy what we needed for the farm. Now we make it ourselves, and other farmers come to us to learn.

A Member of the Women's Collective
Bio-resource Centre, Focused Development Project, Telangana



Learn it once, make it yourself: Farmers learn to prepare natural farm inputs in Telangana

Beyond the Field

Land alone cannot hold every household. For the near-landless, and for many women whose work has always extended past the field, income has to come from more than crops. BRLF supports a range of non-farm livelihoods, including poultry, goatery and duckery, and, in Assam, handloom and sericulture. Assam has produced high-quality silk for centuries; its Muga, Eri and Mulberry varieties are known well beyond the state, yet the sector today struggles with low productivity, weak infrastructure and limited market access. Through the DWIMU project in the Bodoland Territorial Region, BRLF works to strengthen it by supporting silk farmers and handloom weavers in rebuilding a livelihood the region has long held but rarely fully earned.

In Khunbari in Udalguri district, Assam, Dipali Daimari had woven Eri shawls and Dokhona for close to twenty years. Skill was never her constraint. Equipment was. The DWIMU project gave her a Jacquard loom, a warping drum, and training in their use, and her annual income rose from 40,000 rupees to 4.5 lakh. She is preparing to install four more looms and put other women to work on them.

Bimla Rathia is fifty-nine, from Chhirpani village in Chote Pandarmuda gram panchayat, Kharsia block, Raigarh district, Chhattisgarh. Half of her three acres is stone. The family cultivated 1.5 acres in kharif and made up the rest with wage labour, about forty thousand rupees a year between them. Fifteen years ago, they had kept ten or fifteen goats until disease took them and, not knowing

> For many years, I had the skill but not the tools. The loom changed what my hands could earn. What once took an entire day to complete one design can now be done twice as fast.
>
> **DIPALI DAIMARI**
> *Khunbari, Udalguri District, Assam*



She learned what she hadn't known, and started again: Bimla Rathia with her goats



Twenty years of weaving, one new loom, a tenfold change: Dipali Daimari, Khunbari, Assam.



Two goats became ten: Tutumani Bhuyan and her husband at their goat shed, Mahliapar, Habigaon, Assam

what else to do, they stopped. At a village orientation on livelihood options, she learned what she had not known then: shed management, vaccination, and deworming. She restarted with six desi goats bought with her own savings, thirty-six thousand rupees, no grant. She built the shed from materials that cost nothing and grazed in the open, so there was no feed bill. Mortality, once thirty to forty per cent a year, is now about ten. The family sold fourteen goats for ninety-eight thousand rupees, and eleven more for seventy thousand. Against forty-two thousand invested, they are roughly one lakh twenty-six thousand ahead, and Bimla manages the enterprise and its money herself.

In Mahliapar village of Habigaon VCDC in Assam, Tutumani Bhuyan describes herself as a woman who likes animals. She had two goats. After training from KABIL, a BRLF partner, she has ten, housed in a low-cost shed she built for thirty thousand rupees, fed on jackfruit leaves and rice bran. She also keeps eighty ducks, bought at forty rupees each in October and sold at six hundred after three months.

Merugu Nageswara Rao, fifty-two, farms in Anantharam gram panchayat. He had depended entirely on rainfed cultivation of conventional crops, borrowing from local lenders each season to keep going. Under the Agriculture Production Cluster work of the Focused Development Project, he received okra seeds, tomato saplings, tools, and season-long technical guidance, and converted half an acre to vegetables. In a single three-month season, he harvested about six quintals of okra and eight quintals of tomato. The short-duration crops paid before the year was out, and his dependence on informal loans fell.

What runs through all of it is a household that has stopped betting everything on one outcome. But there is a ceiling to what a family can do alone. Nine farmers can sell a tomato crop that one farmer cannot. A group can hold out for a price that an individual has to accept. What happens when households stop acting alone is the subject of the pages that follow.

> “Earlier, farming meant uncertainty for my family. We worked hard but earned very little, and I often had to borrow money to continue cultivation.”
>
> **MERUGU NAGESWARA RAO**
> ***Anantharam Gram Panchayat, Bhadradri Kothagudem District, Telangana***

Sustainable agriculture, livestock and allied interventions

Indicator	Since Inception to March 2026	Only In Fy 2025-26
Households covered under agricultural interventions	8,90,842	70,026
Households covered under Non-Pesticide Management-based agriculture	2,20,575	34,814
Households covered under horticulture	1,62,229	3,569
Area covered under NPM (hectares)	74,492.17	6,890.81
Area covered under agriculture (hectares)	1,12,103.03	30,579.96
Area covered under orchards and plantations (hectares)	45,283.50	768.02
Total area under high value crop (hectares)	91,740.25	27,112.54
Total irrigated area developed for double cropping and long-term vegetation	1,97,060.35	7,603.70
Households with livelihood activities (farm, off-farm and non-farm)	8,63,519	1
Households with livelihood assets (sheds, nurseries and similar)	1,09,997	3,597
Households in livestock-based livelihoods	4,01,147	36,408
Households covered under backyard poultry rearing	1,12,755	10,797
Households covered under goat rearing	2,38,637	15,004
Households covered under pisciculture	52,846	6,288
Households covered under piggery	5,425	4,094

LEARNING



What worked: Integrated farming and farmer-made natural inputs spread income across the year and cut cultivation costs; non-farm livelihoods reached the near-landless and many women.



What challenged us: Diversification asks more of a household's labour and risk of yield loss, so adoption needed on-farm demonstration and steady follow-up, not one-off training.



What we are improving: Village bio-resource centres and community seed banks so that inputs, seed and know-how stay in the village.



What this means for scale: A pond or a trellis becomes a platform only when it is layered; the model travels fastest when communities see it working nearby.



THEME THREE

Women-led Community Institutions



Strength in Numbers: Institutions and Convergence

What One Farmer Cannot Do

A farmer standing alone at a market has no leverage. The produce is perishable, the buyer knows it, and the price offered is the price accepted. The same farmer approaching a bank has no collateral. Approaching a department, she has no standing. Holding a surplus, she has nowhere to store it. None of this is a failure of effort or intelligence. It is a failure due to the lack of a supportive ecosystem. One household is simply too small a unit to negotiate with, lend to, or plan around.

A Farmer Producer Group or Company changes the unit. When farmers pool what they grow, they arrive at the market with volume rather than a headload, and volume is what buys a price. Collectively, they can hold a crop until the rate improves, buy inputs at wholesale, open a bank account in the group's name, and approach a government department as an institution rather than as a queue of individuals. The group becomes the thing a bank can lend to.

That is why so much of the year's work went into building institutions rather than delivering benefits. In Chhattisgarh, 510 Producer Groups and 47 production clusters were promoted, bringing 15,378 women farmers into collective structures. In Pimparphodi village in Nanded district,



The difference between a wage and a business: Vanshree Farmer Group at their processing unit



Sorted by the growers, sold to the city: Custard apple farmers, Kandhar taluka, Maharashtra

> Through collective action, improved production practices, strengthened market linkages and effective convergence with government schemes, farmers have enhanced both productivity and income. Women farmers have emerged as leaders within community institutions.

BIBHUBANTA BARAD
Regional Coordinator, Pradan, Odisha

Maharashtra, 150 tribal farmers were mobilised into the Vanshree Farmer Group and registered under ATMA. Registration mattered because a registered institution can receive money. Twenty-five lakh rupees came through the Integrated Tribal Development Project, and the farmers put in seven lakh of their own, which bought a drumstick processing shed and its machinery. The group now sells Moringa powder, tea, and cookies rather than raw drumsticks, and the difference between the two is the difference between a wage and a business.

In Kandhar taluka of the same district, custard apple growers faced a different version of the same problem. The fruit was good and the harvest reliable, but intermediaries set the price, which was too low. The response was not to negotiate harder but to remove the intermediary. An end-to-end farmer-to-consumer system was built to aggregate fruit from many smallholders and sell it directly to urban markets across several cities.

Getting the System to Show Up

Strong community institutions are built not just by local leadership, but by ensuring that communities can access the government programmes and services meant for them. Often, what is missing is the support needed to turn a community's priorities into a well-prepared proposal and get it to the right government office at the right time. This process is called convergence, and it lies at the heart of BRLF's approach.

A plan is made with the community, ratified in the Gram Sabha, then carried to the block and district for approval and convergence support. In Maharashtra, every proposed watershed intervention went through that sequence before a rupee moved. Maharashtra leveraged Rs 62.88 crore in this financial year alone, bringing the total to Rs 145.14 crore since inception, with 4,787 schemes worth Rs 136.30 crore sanctioned. : Chhattisgarh secured 19,392 work approvals worth Rs 346.68 crore and leveraged Rs 174 crore, of which Rs 168 crore was through VB-G RAM G (formerly MGNREGA) and Rs 6 crore through departmental convergence.

Convergence also means knowing which department to ask. In Jharkhand, Rs 97.82 lakh in vegetable seed was provided by the Horticulture Department under the Department of Agriculture, Animal Husbandry and Co-operative, along with shade nets, mulching sheets, and drip sets, enabling the construction of production clusters for chilli, ginger, yam, and banana across five districts. In Odisha, the Water to Wealth initiative in Kantamal block drew on the Department of Agriculture & Farmers' Empowerment, the Directorate of Horticulture, the Odisha Livelihoods Mission, Mission Shakti, the Odisha Lift Irrigation Corporation, the Odisha Agro Industries Corporation and VB-G RAM G (formerly MGNREGA) together, mobilising over Rs 25 crore and expanding irrigated land from 678 acres to 2,163.



The People Who Make It Work

None of this runs on documents. It runs on people in the village who know how to fill out a form, when to call a meeting, and which official to approach, and building that cadre is the third strand of the work.

The scale of it is substantial. In Chhattisgarh, 2,006 frontline government functionaries were trained in watershed principles and NRM works, alongside 8,104 PRI members, 67,033 SHG members, and 397 women Mates, who received technical capacity-building. In Maharashtra, 299 Rozgar Sahayaks and 996 members of SHGs, Village Organisations, and Cluster-Level Federations were trained, and 21 Agriculture Ecopreneurs were identified and supported to build local enterprises for processing, aggregation, and market linkages.



> This work has given me a new identity in my community and an additional source of income. I am happy to support other women to take up goat rearing and become self-reliant.

NAMITA TANDI
Master Trainer, Khaliakani, Muribahal block, Balangir district, Odisha





A working classroom: Trinath Masadi explains soilless nursery management to visiting farmers

Odisha built a structured pathway rather than a series of events, developing Master Trainers and Ecopreneurs through phased training, practical exposure, and continued mentoring under the Green College initiative supported by Welthungerhilfe (WHH), India. Fourteen demonstration sites were established across three zones on the farms of progressive farmers, showcasing vermicomposting, bio-input preparation, non-pesticide management, nursery management, mushroom cultivation, goat rearing, poultry, and post-harvest handling. They drew 804 visitors: farmers, producer groups and producer company members, CSO staff and government officials, learning from a working farm rather than a classroom.

One such site, the farm of Trinath Masadi in Mulashankar village of Pottangi block in Odisha, became a working model for nursery entrepreneurship. Rather than raising seedlings on speculation, he consolidates advance demand from nearby producer groups into structured indents before sowing, and against an indent of 58,200 seedlings he produced 60,100 and sold 50,600, earning about Rs. 60,500. Farmers from surrounding villages now visit his unit to learn soilless nursery management and indent-based planning.

The pathway has also produced trainers of its own. Namita Tandi, thirty-seven, of Khaliakani village in Muribahal block of Balangir district in Odisha, is one of them. After

a Training of Trainers programme in goatery, she has run twelve batches of ecopreneur training across five blocks, teaching low-cost ethnoveterinary practices made from materials found at home.

What that cadre does is best seen close up. Satti Kumari Korram is a Community Resource Person in Kanga gram panchayat, Mardapal block, Kondagaon district, Chhattisgarh. The women she approached were not initially willing to join a group. They could not maintain a register and hesitated to speak to a bank. She helped them write the register, keep accounts, and open the conversation with the bank. A revolving fund of Rs 15,000 followed, and then a bank linkage of between Rs 1.5 lakh and Rs 3 lakh, which the women put into poultry, mushroom cultivation, and vegetable farming. She had been afraid to speak in front of people. She now addresses gatherings of about 100.



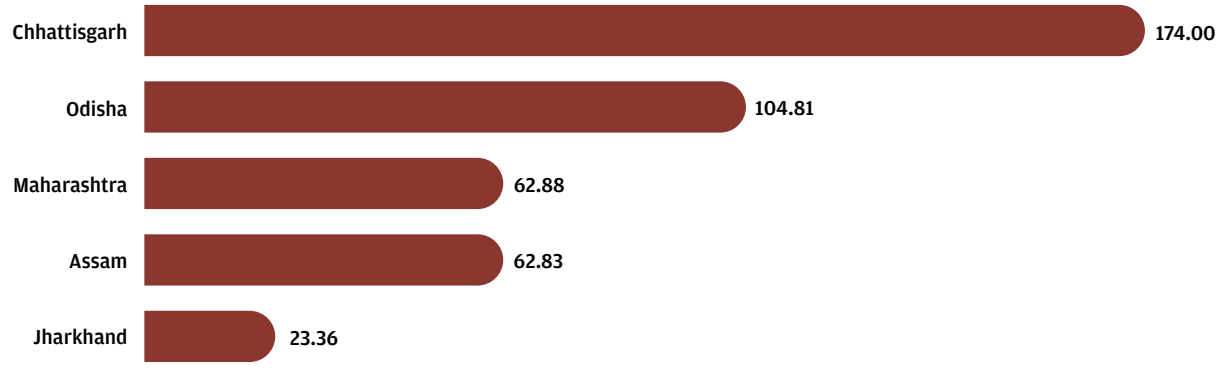
> Earlier, I hesitated a great deal to speak in front of people. Now, through the training, I can speak with confidence before nearly a hundred.

SATTI KUMARI KORRAM
Community Resource Person, Kondagaon District, Chhattisgarh

Institutions like these are what remain when a project ends. The last question is who leads them.

Convergence and capacity: the year in numbers

LEVERAGE IN FY 2025-26, BY STATE (RS CRORE)



State	Leverage in FY 2025-26 (Rs Crore)	Leverage Since Inception (Rs Crore)
Assam	62.83	109.42
Chhattisgarh	174.00	1,611.00
Jharkhand	23.36	141.30
Madhya Pradesh	-	35.63
Maharashtra	62.88	145.14
Odisha	104.81	803.41
Telangana	-	-
West Bengal	-	2,063.78
Multi-state programmes	-	596.97
Total	**427.88**	**5,428.66**

Source: BRLF Outreach data, March 31, 2026. A dash indicates a project that is newly launched or does not work through scheme convergence. Cumulative totals are de-duplicated and do not sum from the state rows.

LEARNING

What worked:
Registered producer groups changed the unit of negotiation: 510 producer groups in Chhattisgarh brought 15,378 women farmers into collective structures, and convergence turned community plans into Rs 427.88 crore of public investment during the year.

What challenged us:
Building a capable local cadre takes time and mentoring. An institution is only as strong as the people who run it, and confidence cannot be trained in a single session.

What we are improving:
Continue strengthening Farmer Producer Organisations, structured pathways for Master Trainers and Ecopreneurs, with practical exposure and continued mentoring, in place of one-off events.

What this means for scale:
Institutions, and the people who run them, are what remain when a project closes.



THEME FOUR

Capacity Building



Women at the Centre: Leadership, Rights and Inclusion in Rural Development

Claiming What Is Owed

In most villages, women do the greater part of the farm work and hold almost none of the authority that accompanies it. Changing that is not a matter of encouragement. It requires getting a document into a woman's hands, a name onto an account, and a chair into a room where decisions are taken.

The most direct version of this is a job card. Under the employment guarantee, it serves as proof of a household's right to work and be paid for it. In parts of Godda district in Jharkhand, those cards were not with the households at all. They were held by contractors, which meant the workers could not approach the system without going through an intermediary. The situation was compounded by something stranger still: many of the women identified as Sakhis, or community facilitators, did not know they had been appointed Mates. They held official positions they had never been told about, and they did not attend the village and panchayat meetings where their work was discussed.

The work was orientation, then repetition: Mate and cadre training, sustained presence at meetings of Self-Help Groups, Village Organisations, and the wider community, and detailed discussion of what a job card is, what a Mate does, and what the law entitles a worker to demand.

Pooja, a Mate in Dharmodih gram panchayat, Godda, Jharkhand, went to the contractor and asked for her job card. She got it back through legal means. What followed was not a programme but an example: across several villages, women went and reclaimed their own. More than a hundred women Mates recovered their cards from middlemen over the course of the year. Mukhiyas and Rozgar Sevaks in the area remarked that they had never seen so many Mates and Sakhis assemble in the gram panchayat at once.



Women farmers selling the fish from their farm pond

> Together, we actively participate in the affairs of our respective panchayats and villages; we raise our voices to assert our rights and entitlements, and collectively put forward our demands.

KHAIRUNNISA, SONI DEVI AND KANCHAN DEVI
of Ghat Bhandaridih, with Other Cadre Members, Godda District, Jharkhand

Knowing a right and exercising it are separate things, and the second is harder. Deepa Pal, a Mate in Boha panchayat of Godda district, did not know what her role required until she attended a Mate orientation. Afterwards, without the panchayat's cooperation, she applied to the Rozgar Sevak demanding work under the scheme's provisions. Her application was ignored. She made certain a receiving copy was taken and kept as proof of submission. The work did not proceed because the transition in the employment guarantee had halted activity. What she did was still the point: she used the procedure correctly, and she left a record.

Roughly 500 women Mates were reached through these orientations, which the Jharkhand team notes is under half the number of women Mates in its intervention areas. In Chhattisgarh, 397 women Mates received technical capacity-building sessions.

Money in the Hands That Work

Money follows documents. The Maa Nandi Producer Group in Koraput district, Odisha, began in 2019 with 132 women from Tala Bodapadu, Bodapadu, and Kakipadu, each contributing 50 rupees to open a bank account in the group's name. Sangeeta Khara, the group's Udyoga Mitra, describes what the women had been before that: the invisible backbone of agriculture, working in the sun with no power over the crops they sowed or the money they earned. Any cash that came in went straight to male family members.



Started with Rs 50 each. Now they make their own inputs: Maa Nandi Producer Group, Koraput



> As a Producer Group President, I am determined to use what I have learned to train other local farmers so we can grow together.

SHYAMWATI BHASKAR,
Renganar School Para, Dantewada District, Chhattisgarh

An institutional capacity-building fund of Rs 2,04,000 paid for the things that turn a group into a business: the Udyoga Mitra's salary, tarpaulins for post-harvest handling, accurate weighing machines so the women could not be short-changed at market, mini-kits for trial crops, and power weeders. Lift irrigation points and sprinklers extended the farming seasons from one to three. But the change that mattered most was administrative. By selling through the group and its linkage with the Anchalika Mahila Farmer Producer Company, payments came in systematically and directly into the women's own accounts.

That is what leadership looks like when it is structural rather than symbolic, and across the states, women now hold office. Shyamwati Bhaskar, twenty-eight, of Renganar School Para in Kuakonda block, Dantewada, Chhattisgarh, is a Self-Help Group member and President of the Dharamami and Jaga Producer Groups; her own trellis and poultry earnings come to about Rs 1,20,000, and she is explicit that she intends to train other farmers with what she has learned. Tijan Dhruwe of Sahaspur Lohara block in Kabirdham serves as an office-bearer of her producer group and encourages other women to diversify as she did. In Chhattisgarh alone, 15,378 women farmers are organised into 510 producer groups.

Finding the Voice to Say So

The last barrier is the least tangible. A woman may hold a card, an account and an office and still not speak in a room where men are speaking. Some of the year's more unusual work addressed exactly that. Six theatre performances on the subject of unequal wages were staged in Jharkhand, built on a method in which the audience does not stay an audience: community members became participants, interrupting, questioning and proposing. Women spoke openly about their constitutional rights, challenged unequal wage practices, and said they were prepared to take the matter to the panchayat and to block officials. Five Women's Day events across different regions brought about 550 women, community members, and government stakeholders into the same conversation.

Alongside it ran something quieter. 129 nutri-gardens were established with technical support from the Krishi Vigyan Kendra, providing households with fresh vegetables year-round. Many women have begun selling the surplus, which is how a garden intended for nutrition becomes a small source of income for the woman who grew it.



Meeting in Tala Bodapadu Village, Koraput in Odisha

Women-led institutions: the year in numbers

Indicator	Since Inception to March 2026	During Fy 2025-26
Women farmers benefiting	9,00,200	58,563
Households covered under producer groups	2,26,577	19,842
Producer groups formed	3,623	1,166
Shareholders under farmer producer companies	1,26,821	3,677
Agriculture producer clusters developed	1,283	92
Farmer producer companies and organisations promoted	168	-

LEARNING

What worked:
Putting documents, accounts and offices into women's hands shifted ownership. More than a hundred women Mates recovered job cards held by middlemen over the year.

What challenged us:
Orientations reached under half the women Mates in Jharkhand's intervention areas, and transitions in the employment guarantee stalled some of the work.

What we are improving:
Wider Mate and cadre orientations and a sustained presence in Self-Help Group and Village Organisation meetings.

What this means for scale:
Confidence and voice are the least quantifiable gains and, to our mind, the truest measure of change.

THEME FIVE

Access to Rights and Entitlements



Rights and Entitlements: Turning Schemes into Household Gains

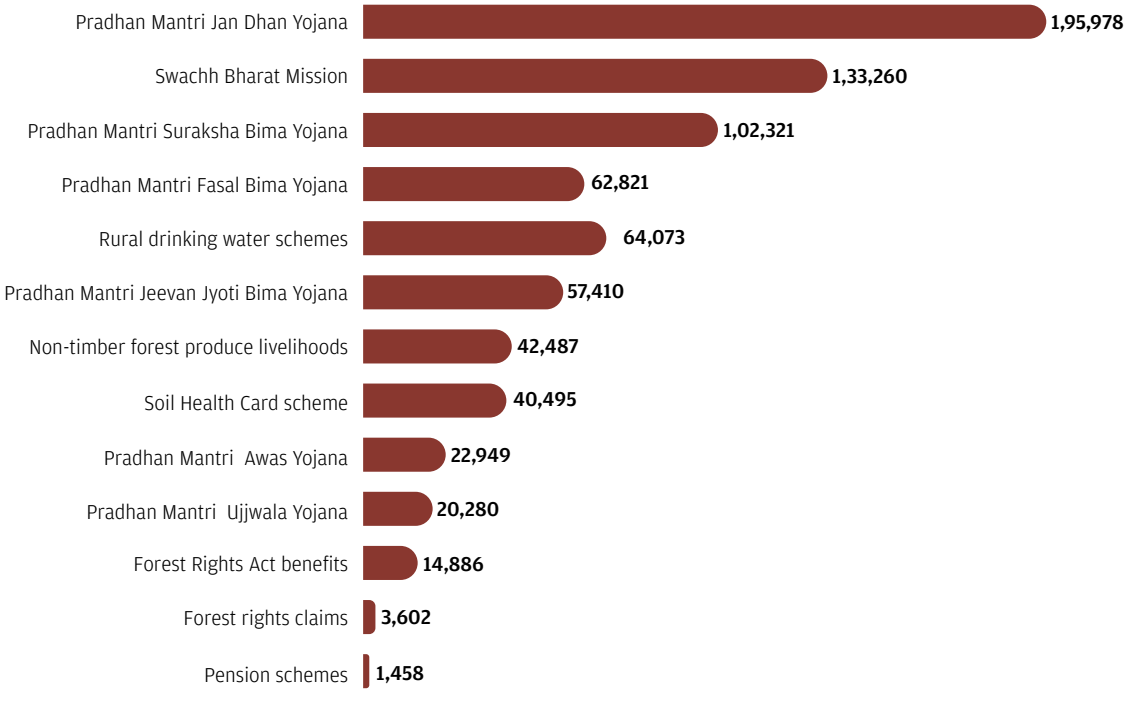
Much of what rural households are entitled to already exists on paper. A pension is sanctioned, a housing scheme is notified, an insurance cover is available for a few rupees a year. What is missing is the distance between the scheme and the household. It is a form nobody has explained, an office nobody has time to visit, a document that was never issued.

Closing that distance is the fifth of BRLF's thematic areas and, in many ways, the plainest expression of moving from outlays to outcomes. Working through the community institutions and local cadre, BRLF's partners help households identify what they are owed, complete what is required, and follow it through to the point where the benefit actually arrives.

The gains accumulate quietly. A household with a Jan Dhan account can receive a payment directly rather than through an intermediary. A household with a soil health card can stop guessing at fertiliser. A family holding a forest rights title has a legal basis for land it has always farmed.

Forest rights are the clearest illustration. Securing a title is a long administrative process, and each stage has to be supported. BRLF's work has helped carry 3,602 forest rights claims, and 14,886 households have benefited under the Forest Rights Act.

Households linked to rights, entitlements and flagship schemes



Source: BRLF Outreach data, March 31, 2026. Figures are cumulative since inception. A year-wise split is not separately maintained for these indicators.

LEARNING

What worked:
Working through institutions that already existed rather than creating parallel ones. Where a Self-Help Group or producer group already met regularly, entitlement work travelled quickly.

What challenged us:
Entitlements sit with many departments at once, and a household rarely knows which door to approach, so progress depended heavily on the local cadre knowing the system.

What we are improving:
Recording entitlement linkage year by year rather than only cumulatively, so annual progress can be seen and managed.

What this means for scale:
This is the least expensive impact BRLF creates. The money is already allocated; what is added is the knowledge and follow-through to claim it.



4

PART FOUR

PROJECTS, KNOWLEDGE AND PARTNERSHIPS

The portfolio and the institutional functions behind it



State-wise Project Portfolio 2025-26

8	16	3.05 lakh
States	Projects	Households Reached

Assam

1
PROJECT

16,590
HOUSEHOLDS REACHED

Diversification with Integrated Management for Upliftment of People's Lives (DWIMU). Launched at the invitation of the Bodoland Territorial Council, DWIMU works to transform the lives of 40,000 Scheduled Tribe and vulnerable households through natural resource management, livelihoods, and the promotion of handloom, sericulture, and allied activities.

Government partner: Bodoland Territorial Council, CSO partners: 5



Chhattisgarh

1
PROJECT

65,664
HOUSEHOLDS REACHED

High Impact Mega Watershed Project, Phase 2. A watershed-led effort to sustainably raise the incomes of small and marginal households, using ridge-to-valley GIS planning and VB-G RAM G (formerly MGNREGA) convergence to build durable water and soil assets and layer livelihoods onto them. Phase 2 (2024-2028) scales the work to 35 blocks across 13 districts.

Government partner: Government of Chhattisgarh, **Funding partner:** Axis Bank Foundation, **CSO partners**: 11



Jharkhand

3
PROJECTS

31,692
HOUSEHOLDS REACHED

Jiwi Daah Hasa 2.0: High Impact Mega Watershed Project. An integrated watershed programme across the state's tribal regions, combining land and water conservation through VB-G RAM G (formerly MGNREGA) with convergence support from other departments. Now in its second phase (2025-2029).



Government partner: Government of Jharkhand, **Funding partners:** SBI Foundation, Hindustan Unilever Foundation, Ford Foundation, Welthungerhilfe, **CSO partners:** 11



New project: Focused Development Project. Part of a two-state effort to raise the incomes of 14,000 small and marginal farming households through climate-resilient practices, chemical-free farming and stronger scheme implementation.

Direct implementation, **Funding partner:** HDFC Bank Parivartan



New project: Nurturing Women's Agency and Leadership in Rural Development. Advances gender equality by strengthening women's roles in decision-making and leadership across community and institutional levels, and by building more gender-responsive governance.

Direct implementation, **Funding partner:** Ford Foundation

Madhya Pradesh

2
PROJECTS

1,892
HOUSEHOLDS REACHED

Agroecology-Based Regional Model Landscape Transformation (AgRMLT). Builds agroecology-based model landscapes through multi-stakeholder planning, forming district and block coalitions of CSOs, government departments, and FPOs to embed agroecological principles into regional planning.

Funding partner: GIZ,
CSO partners: 9



New project: Enhancing the Lives and Livelihoods of Tribal and Rural Communities in Damoh. In Tendukheda block, strengthens the livelihoods of tribal communities across 10 villages through sustainable agriculture, integrated farming, producer groups, and diversified income, engaging 2,650 households and 10 local institutions.

Funding partner: Cummins India Foundation,
CSO partner: 1

Maharashtra

4
PROJECTS

19,141
HOUSEHOLDS REACHED

High Impact Mega Watershed Project. A ridge-to-valley watershed programme across five of the state's most deprived districts, treating 4.39 lakh hectares over five years with GIS-led planning while training 4,000 rural youth and women as ecopreneurs.

Government partner: Government of Maharashtra
Funding partner: Axis Bank Foundation,
CSO partners: 10



Denotified Tribes Project. Now in its second phase, works to uplift the socio-economic status of Pardhi and other denotified-tribe households through livelihoods, entrepreneurship, and improved access to education and healthcare.

Funding by: BRLF, **CSO partner:** 1



New project: Focused Development Project (Natural Resource Management Programme). Across 25 villages in Peth block, Nashik, aims to double the incomes of at least 3,000 small and marginal tribal households through integrated watershed management and sustainable agriculture.

Direct implementation, **Funding partner:** HDFC Bank Parivartan



New project: Nurturing Women's Agency and Leadership in Rural Development. The Maharashtra arm of the two-state initiative strengthening women's leadership and gender-responsive governance in Gadchiroli and Yavatmal.

Direct implementation, **Funding partner:** Ford Foundation

Odisha

3
PROJECTS

1,69,877
HOUSEHOLDS REACHED

Agriculture Production Cluster (APC) Programme. A nationally acclaimed initiative improving the socio-economic conditions of tribal women farmers through institutions, market linkages and livelihood assets. APC Phase 2 extends the work to 2,000 additional families per block.

Government partners: Government of Odisha – Department of Agriculture and Farmers Empowerment; Department of Horticulture; Panchayati Raj and Drinking Water Department; Mission Shakti; Odisha Livelihoods Mission • Funding by: BRLF • CSO partners: 14

Green College Odisha: Building Green Value Networks for Indigenous Women Farmers. A state-level centre of excellence for capacity building and eco-enterprise development, nurturing tribal women as climate-smart farmers and entrepreneurs. A key pillar of the APC Phase 2 programme.

Funding partners: German Government (BMZ) and Welthungerhilfe, **CSO partners:** 15

New project: Integrated Watershed Development Project. In Kashipur block, Rayagada, the project addresses water scarcity, soil erosion, and low productivity through integrated watershed structures that improve water availability and farm incomes.

Direct implementation, **Funding partner:** Utkal Alumina International Limited







Telangana

1
PROJECT

565
HOUSEHOLDS REACHED

New project: Focused Development Project. In Bhadradri Kothagudem, part of the two-state effort to raise incomes of small and marginal farming households through natural resource productivity, chemical-free farming and producer-group formation.

Government partner: District Collector, Bhadradri Kothagudem, **Funding partner**: HDFC Bank Parivartan, **CSO partners:** 2



West Bengal

1

PROJECT

Securing Access to Community Forest Rights (CFR). Strengthens BRLF's engagement with government and civil society to advance community forest rights, build institutional capacity and CSO networks, and empower indigenous communities to manage forest resources sustainably.

Direct implementation, Funding partner: Swiss Philanthropy Foundation





BRLF VERTICALS



Capacity Building

Building the people who build change



Capacity building sits at the heart of how BRLF creates lasting change. Strong institutions, capable frontline workers and skilled practitioners are what allow impact to outlive any single project. In financial year 2025-26, the Capacity Building and Government Partnerships vertical sharpened this focus. Moving away from one-off, project-bound training, the vertical set out to build a structured system to strengthen the institutions, frontline cadres, and practitioners on whom rural change depends. That ambition found its defining test in a national partnership with the Ministry of Tribal Affairs.

The Aadi Karmayogi Abhiyan

Launched on July 10, 2025, the Aadi Karmayogi Abhiyan is among the most significant national efforts to strengthen last-mile governance in tribal regions, conceived in support of the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan and PM-JANMAN. Under a Memorandum of Understanding with the Ministry of Tribal Affairs, BRLF was entrusted with designing and delivering the entire training architecture of the Abhiyan: a national cascading model that would carry a common curriculum from regional centres down to district officials across the country.



Where training starts with reflection: Participants light candles during an Aadi Karmayogi Abhiyan Process Lab

The Aadi Karmayogi Abhiyan at a Glance

27 STATES

7	215	61	1,500+
REGIONAL PROCESS LABS	STATE MASTER TRAINERS	STATE PROCESS LABS	DISTRICT MASTER TRAINERS

BRLF built the curriculum, onboarded and oriented a pool of more than thirty professional facilitators and Super Coaches, and planned and delivered the Regional and State Process Labs through which the training cascaded. The curriculum itself was experiential, grounded in reflection on lived experience before moving to governance concepts, collaborative problem-solving, and real village planning, spanning leadership, ethical public service, cross-departmental teamwork, and convergence-based development.

The result was not only a trained cadre, but also a set of reusable institutional assets, curriculum, facilitation toolkits, and standardised lab designs that BRLF can adapt for future national programmes.



Where ideas turn into plans: A group discussion during Aadi Karmayogi Abhiyan training

> I feel truly proud to have been part of such a unique and thought-provoking training programme. As a Master Trainer, I am now excited to take this learning forward and extend the training to block-level officials. Together, we will strive to ensure the effective last-mile delivery of government schemes and programmes, reaching tribal communities and contributing meaningfully to their development.

MANISHA M.
District Program Manager, Khunti, Jharkhand

Beyond the flagship

Alongside the Abhiyan, the vertical deepened BRLF's gender-responsive work by designing gender sensitisation and mainstreaming training for project teams in Jharkhand and Maharashtra, and building a cadre of master trainers able to carry that content forward in their own geographies. It also linked training directly to livelihoods, equipping block staff and community resource persons with skills in FPO governance, natural resource management, and GIS-based planning. Underlying all of it, the vertical began building the institutional scaffolding, an empanelled network of resource persons and an internal trainer pool, to shift BRLF from episodic training towards a lasting learning system.



Farmers study a social map in the field

From newcomer to trainer

Madhuri Kanake joined BRLF as a Gender Resource Person in Aheri block, Gadchiroli, Maharashtra, with an unrelated academic background and little exposure to fieldwork or to the concept of gender. A two-day orientation in Nagpur, then a three-day training-of-trainers in Amravati, changed that. She learned to distinguish gender from sex, to see the hours of unpaid work women carry each day, and, crucially, to teach it through role play, the Power Walk, games, and songs suited to village audiences. She emerged not just with knowledge but with the confidence and tools to train others, one of many newcomers the year turned into frontline agents of change.



She learned it, then taught it: Madhuri Kanake

> GIS training significantly enhanced the practical knowledge and skills of block staff in resource identification and village-level resource mapping. It strengthened our understanding of natural resource assessment and its integration into livelihood planning and the preparation of Detailed Project Reports.

MR KRISHNA
Community Professional Fellow, and Cherla Block Coordinator, Bhadradri Kothagudem District of Telangana

A New Generation of Rural Leaders: The MA in Rural Management, Shiv Nadar University

Capacity building at BRLF extends beyond its own programmes to the sector's future. In partnership with Shiv Nadar University, Delhi-NCR, BRLF co-created a first-of-its-kind Master's programme in Rural Management, designed to prepare young people to lead rural transformation, and given the academic freedom to build it around what the field actually needs. Its design breaks from convention: a full year spent in the field, a curriculum built around India's most pressing rural challenges – water, farming, livelihoods, nutrition, sanitation – and faculty drawn from scholars and practitioners with decades of ground experience.

The programme deliberately draws students from India's most disadvantaged regions and communities, as well as Scheduled Castes, Other Backward Classes, and Minority students. Its graduates have been placed with many of the country's most respected grassroots organisations.

> Our prior placement experiences across institutions have rarely revealed the depth of lived experiences and grounded insights that were so clearly reflected in your students' applications.

CHETAN JHA
Head of Operations, Foundation for Ecological Security

THREE YEARS SINCE LAUNCH IN SEPTEMBER 2023

170	95	75	16	100%	Rs 4.6–5.0 L
STUDENTS ENROLLED	WOMEN STUDENTS	ADIVASI STUDENTS	STATES REPRESENTED	PLACEMENT, FIRST TWO BATCHES	AVERAGE STARTING SALARY



A new generation of rural leaders, in the making: Students of the BRLF-Shiv Nadar University Master's programme in Rural Management.

Evidence that Travels: Research and Knowledge Management

BRLF works in geographies where good intentions are common and reliable evidence is scarce. What gets built, who benefits, and whether a change holds after a project closes are questions that field experience alone cannot settle. The Research and Knowledge Management vertical exists to answer them, drawing on the work of state teams, civil society partners, academic institutions and communities themselves, and carrying what it finds back into practice and into policy.

Writing into National Policy

This year, that work reached the national level. Under the Thematic Working Group chaired by the Joint Secretary for Rural Livelihoods, Ministry of Rural Development, BRLF authored the sectoral chapter on Poverty Alleviation and Livelihoods for India's National Adaptation Plan (NAP) 2025-2035, with technical inputs from NIRD-PR and the Adaptation Cell of the Ministry of Environment, Forest and Climate Change, and consultations spanning government, academia, civil society and communities.

The chapter sets out what the evidence makes plain. Climate change and poverty compound one another, and without adaptation, an estimated 45 to 60 million more Indians could fall into poverty by 2030, with tribal populations, the ultra-poor and women, who make up close to 70 per cent of the agricultural workforce, carrying the heaviest share. It assesses the adaptive potential of flagship programmes, including VB-G RAM G (formerly MGNREGA), Deendayal Antyodaya Yojana, National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Awas Yojana, Gramin (PMAY-G) and the National Social Assistance Programme. It proposes strategies across institutional strengthening, policy convergence and decentralised governance. BRLF's approach to preparing the chapter received further recognition from the Ministry, which invited the Foundation to participate in roundtables and discussion forums on its policies throughout the year.



Climate and poverty, tackled together: Stakeholders gather in New Delhi for the National Adaptation Plan (NAP)

Measuring Our Own Work

Evidence also turned inward. An independent evaluation by Sambodhi Research and Communications assessed BRLF's interventions across Jharkhand, Chhattisgarh, Odisha and West Bengal, covering 2,893 households through a quasi-experimental design supported by qualitative fieldwork in all four states. Scheduled Caste and Scheduled Tribe households made up 88.6 per cent of those surveyed, in regions historically water-insecure, mono-cropped and rainfed.

The findings were substantial. Irrigation coverage more than doubled in Jharkhand, from 27.7 to 67.1 per cent, and rose from 18.9 to 44.2 per cent in Chhattisgarh, allowing a shift from single-season paddy to diversified, multi-season cropping. Total household income in Odisha grew by 31.5 per cent, compared with 3.5 per cent in non-intervention areas. In West Bengal, completion rates for natural resource management works rose from under 20 per cent to between 70 and 80 per cent, at no additional capital cost to the programme. Gram Sabha attendance rose across all four states, and women's empowerment outcomes improved across every dimension measured, most comprehensively in Odisha, where farmer collectives are owned by their members.



From a scoping study to a five-year programme: Field survey in Mizoram, supported by UNDP.

The evaluation also recorded something beyond the four states. Odisha's Agriculture Production Cluster model was formally adopted by the state government and scaled from 40 blocks to more than 100, with its learnings now shaping programmes in Chhattisgarh, Maharashtra and Assam and informing national work through the National Rural Livelihoods Mission.



Evidence gathered where the work happens. Field study in progress, Jharkhand.

Looking Where We Do Not Yet Work

Research also went where BRLF has not yet worked at scale. With the Government of Mizoram and support from UNDP, a scoping study across five districts found a state rich in natural and institutional capital but held back by markets rather than production. Over half of surveyed households reported poor price realisation, and 47.4 per cent remained dependent on middlemen, even where digital payment adoption exceeded 87 per cent. Saitual district illustrated the pattern sharply, with 59 per cent of households growing horticultural crops and the lowest average income in the sample. Jhum cycles have compressed from a traditional sixteen to twenty-four years down to three to five in most blocks surveyed. On this evidence, the Government of Mizoram has endorsed a BRLF-supported five-year programme targeting 40,000 households.

A parallel study in Jharkhand, surveying 442 households across Dhanbad, Giridih and Saraikela-Kharsawan, described an economy diversified by distress rather than by choice, with households spreading risk across several low-return activities. The state produces 55 per cent of India's lac and 81 per cent of its tasar silk, yet only about a quarter of the lac is processed locally, with intermediaries capturing most of the value. Women perform 70 to 80 per cent of the labour in the production of non-timber forest produce and capture only a fraction of its value. Regression analysis carried an unexpected finding: skill training, social security coverage and storage access predicted household income more strongly than irrigation or electricity, suggesting that in these districts, institutional and human capital matter at least as much as physical infrastructure.

Three studies are already underway for 2026-27: a historical analysis of Forest Rights Act implementation in West Bengal, a gender landscaping study on women's agency in rural development, and a landscape approach to agroecology in Chhatarpur district, Madhya Pradesh.

Also studied this year

GREEN COLLEGE BASELINE, ODISHA

With Welthungerhilfe. 12 districts, 365 farmers surveyed. Producer Group households earned Rs 69,400 on average against Rs 57,600 for non-members, with markedly higher adoption of sustainable practices.

MARGINAL FARMERS BASELINE, JHARKHAND AND TELANGANA

With HDFC Bank Parivartan. 817 households across 140 villages. In Sahibganj, 94 per cent of irrigated households practise multiple cropping against 5 per cent of rainfed households.

COMMUNITY FOREST RIGHTS, WEST BENGAL

686 CFR and 44,444 IFR titles issued to date, with recommendations for interdepartmental convergence and Gram Sabha capacity building.

TRADE IDENTIFICATION STUDY, SI AGER

With Welthungerhilfe. 13 rural trades assessed by over 40 stakeholders, shaping Green College curricula for 80,000 producer group members and 4,000 ecopreneurs. Farm pond policy briefs were also prepared with IIT Delhi and WASSAN.



One Foundation, One System: Monitoring, Evaluation and Learning

Research answers what happened after the fact. Monitoring is what tells you while it is still happening, and for an organisation working across many states, projects and partners, that depends entirely on whether the data arriving from the field is timely, consistent and trustworthy. Much of this year's effort went into making it so.

Operationalising the Framework

The MEL framework brings BRLF's Theory of Change and Theory of Action into a single structure, and this year, the task was to make it work in practice. Working closely with state teams, the MIS team built the digital infrastructure and offline workflows needed to capture outcome and impact data across the central Indian tribal belt and the north-east. It supported this with training in digital tools, data analysis, and standard operating procedures across BRLF's thematic areas.

Benchmarked templates were created for real-time capture of progress markers, designed at 70 per cent standardisation and 30 per cent contextualisation, so that a common structure holds across geographies while leaving room for the differences between them. The system is being upgraded to integrate GIS-based planning with validation and data protection protocols aligned to the DPDP Rules, 2025. The team is working towards full digitisation of MEL workflows in 2026-27.

SAnKET

SAnKET, the Systematic Analysis and Knowledge Enhancement Tool, is the application through which field data now reaches the system. It captures household-level baselines and tracks participants at repeated intervals across projects and geographies. It is built for the conditions it operates in. It works offline, in areas with little or no mobile network coverage, and records GPS locations accurate to within 2 metres regardless of connectivity.



Built for the field, learned in the field: A hands-on SAnKET training session.

Data syncs in real time with the MIS platform as soon as a connection is available, where each household has a unique identity code and can be tracked across projects and interventions over time. This matters more than it sounds. It means BRLF can see not just how many households a project reached, but which households, engaged with what, over how many years, which is the difference between counting outputs and understanding change. Machine-learning-enabled validation checks built into the workflows have substantially reduced data errors and the drudgery of correcting them. A public dashboard now makes programme data available to anyone interested, while state platforms offer user-specific dashboards so that each stakeholder can track what is relevant to them.



One BRLF, One MIS

The larger achievement this year was consolidation. The rollout of One BRLF, One MIS established a shared understanding of intervention themes and indicators across all programmes, while preserving the workflows each context requires. The system was extended to cover all livelihood and capacity-building interventions, with significant investment in server infrastructure, data security, and training for MIS coordinators and state teams.

In 2026-27, the team will link activity, output, and outcome recording to progress and impact markers through an automated monitoring structure, onboard all BRLF projects onto the platform, and begin integrating GIS-enabled, climate-resilient planning into progress reporting. Alongside the capacity-building vertical, it is also developing a digital learning application to support blended learning for farmers, ecopreneurs, producer groups, and producer companies.

Rajbhasha Promotion Initiatives at BRLF

Through 2025-26, BRLF's Official Language (Rajbhasha) Department continued its steady work to strengthen the use of Hindi across the organisation and to uphold the Official Languages Act, 1963.

The department's Official Language Implementation Committee met each quarter through the year, holding four review meetings between May 2025 and March 2026. Staff were encouraged to use Hindi in official correspondence and email, and bilingual drafting of documents, along with a daily Hindi suvichar (thought for the day), has now become part of the everyday routine.

To nurture a broader love of the language, the department introduced a distinctive initiative to mark the anniversaries of major writers, including Munshi Premchand, Goswami Tulsidas, Mannu Bhandari, Sumitranandan Pant, Savitribai Phule, Jaishankar Prasad, and Sarojini Naidu, familiarising staff with their lives and literary contributions.

During Hindi Pakhwada 2025, essay and quiz competitions were held over three days in September, with enthusiastic participation from across the regions. Winners were felicitated, and acclaimed works of Hindi literature were distributed among staff.

BRLF was also represented at national platforms, including the Golden Jubilee of the Department of Official Language



at Bharat Mandapam on June 26, 2025, and the Fifth All India Official Language Conference in Gandhinagar, Gujarat, in September 2025. On World Hindi Day, January 10, 2026, the department held a workshop on compliance with the Official Languages Act.



Resource Mobilisation and Partnerships

Turning shared purpose into lasting support

BRLF's work is made possible by partners who share its commitment to creating sustainable livelihood opportunities in rural and tribal India. In financial year 2025-26, the Resource Mobilisation and Partnerships vertical worked to widen and deepen that base of support, securing new commitments, renewing trust with existing partners, and building relationships that extend well beyond a single grant.

Since inception, BRLF has secured commitments of Rs 218.84 crore and received Rs 115.81 crore, against the target of Rs 100 crore set in the Memorandum of Understanding with the Ministry of Rural Development.

New partnerships

The year saw formal partnerships with four significant funders, with Memoranda of Understanding signed with HDFC Bank Parivartan, Cummins India Foundation, Ford Foundation, and UNDP. Each brings not only resources but a shared intent to reach the communities that need support most.

OUR PARTNERS IN FY 2025-26

Ministry of Tribal Affairs, UNDP, Axis Bank Foundation and Axis Bank Ltd, Cummins India Foundation, HDFC Bank Parivartan, Utkal Alumina International Ltd, Welthungerhilfe, Ford Foundation, GIZ

Trust that deepens

The strongest measure of a partnership is not that it begins, but that it grows. BRLF's engagement with HDFC Bank Parivartan illustrates this well. What began with projects in Jharkhand and Telangana expanded during the year to a further programme in Maharashtra. This progression reflects growing confidence in BRLF's ability to deliver on the ground.

The partnership with Cummins India Foundation followed a similar arc. After supporting a first project in the Damoh district, the Foundation renewed its commitment there for a second year. It approved a new intervention in Chhatarpur, an aspirational district, thereby extending its reach into a region with high development needs.

The partnership with Axis Bank Foundation is the longest-running of them all, and its arc says something about what sustained trust makes possible. What began as support for the High Impact Mega Watershed Project in Chhattisgarh has now run through three successive phases in that state, and has since extended into Maharashtra. Across the two states, the Foundation has committed over Rs 106 crore, making it BRLF's largest single grant partner. That continuity has allowed watershed work to be planned across full project cycles rather than in annual instalments, which is what ridge-to-valley treatment actually requires.

> Through our rural development work in Damoh and now Chhatarpur, we have seen firsthand how strong collaboration can create lasting impact for communities. We value this partnership greatly and look forward to continuing the journey together to create sustainable change.

SAIF NOOR
Deputy General Manager, Cummins India Foundation

Resource mobilisation at a glance (against a target of Rs 100 crore as per the MoU with MoRD)

Source	Committed/ sanctioned (Rs Cr)	Received till date (Rs Cr)	Received in 2025-26 (Rs Cr)
A. Endowment funds			
TATA Trusts (Corpus)	10.00	10.00	-
Ford Foundation (Corpus)	9.96	9.96	-
Total (A)	**19.96**	**19.96**	**–**
B. Grants and donations obtained by BRLF			
UNDP and private donors	1.00	1.00	-
ARGHYAM (Participatory Groundwater Management)	0.93	0.93	-
ARGHYAM (Springshed)	0.36	0.36	-
ARGHYAM (Capacity Building)	0.24	0.24	-
VA Tech Wabag	2.49	2.49	-
European Union	7.57	7.57	-
Ford Foundation (Odisha)	4.54	4.54	-
Ford Foundation (Chhattisgarh)	6.65	6.65	-
Axis Bank Foundation (Chhattisgarh)	11.25	11.25	-
Axis Bank Foundation (Chhattisgarh), Phase II	14.75	14.75	-
Axis Bank Foundation and Axis Bank Ltd (Chhattisgarh), Phase III	54.50	15.92	11.59
Axis Bank Foundation and Axis Bank Ltd (Maharashtra)	26.00	13.25	6.08
Jharkhand State Livelihood Promotion Society	0.10	0.10	-
Crowd funding	0.05	0.05	-
Maharashtra Tribal Development Department (Shabari)	1.96	1.96	-
Hindustan Unilever Foundation	3.07	3.07	-
Ministry of Tribal Affairs (four earlier assignments)	1.46	1.46	0.32
Ministry of Tribal Affairs (Aadi Karmayogi Abhiyan)	13.00	7.65	7.65
Utkal Alumina International Ltd (UANAT)	2.87	2.87	-
Utkal Alumina International Ltd (Watershed)	1.09	0.99	0.08
State Bank of India Foundation	3.11	3.11	0.08
Caring Friends (Madhya Pradesh)	0.50	0.50	-
Thoughtworks Technologies Pvt Ltd	0.25	0.25	-
Tribal Welfare Department, Telangana	0.20	0.20	-
Welthungerhilfe	6.24	1.74	1.41
Oak Foundation	3.78	1.23	-
HDFC Bank Parivartan (Telangana and Jharkhand)	20.00	5.15	5.15
Ford Foundation (Jharkhand and Maharashtra)	8.00	1.96	1.96
Cummins	1.70	1.48	1.48
GIZ	1.00	0.53	0.21
UNDP	0.62	0.54	0.18
Utkal Alumina International Ltd (second phase)	6.78	0.74	0.74
HDFC Bank Parivartan (Maharashtra)	12.00	0.90	0.90
UNDP (Mizoram and Jharkhand)	0.78	0.28	0.28
Total (B)	**218.84**	**115.81**	**38.11**
C. Co-financing by grant partners (expenditure in the books of partners for BRLF projects)	**238.02**	**355.5**	**–**
Total (A + B + C)	**476.82**	**491.27**	**38.11**

Co-finance received exceeds the sanctioned figure because grant partners exceeded their original commitments.

Carrying the Field Further: Communications

In the financial year 2025-26, the BRLF Communications vertical expanded its outreach considerably across every platform it maintains. The Foundation's following on Facebook rose to 1,73,330, an increase of 32,915 over the previous year, while LinkedIn grew to 48,039 followers, up by 13,432, and recorded 9,61,629 impressions across 108 posts.

1,73,330
FACEBOOK FOLLOWERS
• UP 32,915

48,039
LINKEDIN FOLLOWERS
• UP 13,432

9,61,629
LINKEDIN IMPRESSIONS ACROSS 108 POSTS

1,23,085
YOUTUBE VIEWS
• 11,700 WATCH HOURS

70,000
INSTAGRAM VIEWS
• 3,096 FOLLOWERS

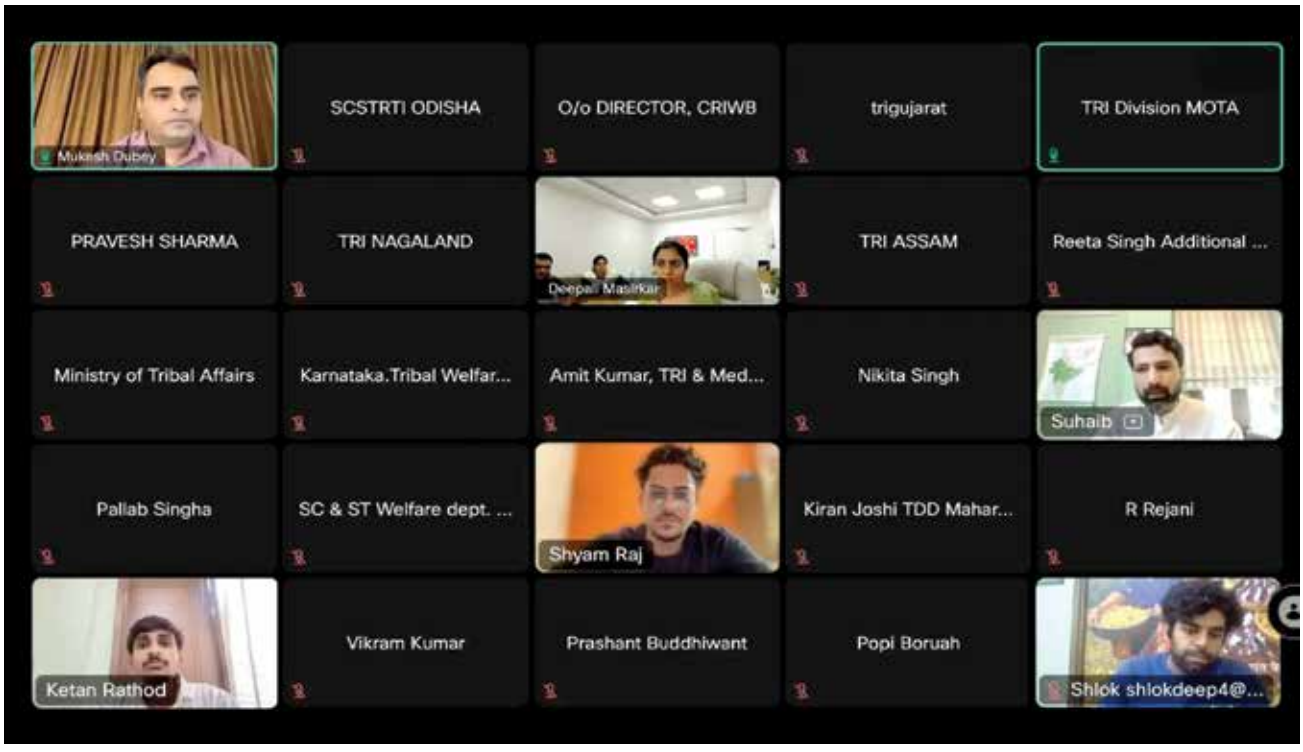
40,000+
UNIQUE WEBSITE VISITORS

Online workshop for Ministry of Tribal Affairs

BRLF Communications Team organised an online workshop on social media management for the officials of Tribal Research Institutes under the Ministry of Tribal Affairs. The workshop was well received and attended by state and district-level officials from across India.

Visual Storytelling

Film and video remained the vertical's largest undertaking. Alongside the natural farming films, the team documented the Axis Bank Foundation project across three districts of Maharashtra: Nanded, Chandrapur and Gadchiroli. It covered Regional and State Process Labs under the Aadi Karmayogi Abhiyan. All of it was produced and edited in-house, at an estimated market value of over Rs 25 lakh.



Human Resources

Our People

BRLF's work is only as strong as the people who carry it. The Human Resources function exists to build and support that team. It brings in capable people, safeguards their wellbeing, and creates a workplace that is fair, secure, and fit for the demands of development work.

120
CORE AND PROJECT STAFF

26/94
WOMEN AND MEN

8
STATES OF PRESENCE

63
COMMUNITY RESOURCE PERSONS, WITH 50 PART-TIME STAFF AND CONSULTANTS

A workforce rooted in the communities we serve

BRLF's team reflects the diversity of the regions it works in. Of its core and project staff, a majority belong to communities central to BRLF's mandate, with 14 staff from Scheduled Tribes, 9 from Scheduled Castes and 35 from Other Backward Classes, alongside 62 from the general category. This diversity is not incidental; it brings lived understanding of rural and tribal realities into the heart of the organisation.

One area in which the Foundation holds itself to account is the gender composition of its team. Of 120 core and project staff, 26 are women. BRLF is conscious that an organisation which places women's agency at the centre of its programmes must reflect that commitment internally, and recent recruitment has been deliberately weighted towards closing this gap.

Systems that support the team

During the year, HR moved its core processes onto a single digital platform that cut turnaround times and made everything more organised and automated. Staff wellbeing was strengthened through group medical insurance extended to immediate family members, accident cover, and annual health check-ups for all employees aged 40 and above, in line with statutory requirements. Key statutory commitments, provident fund, gratuity and related obligations, were maintained throughout.

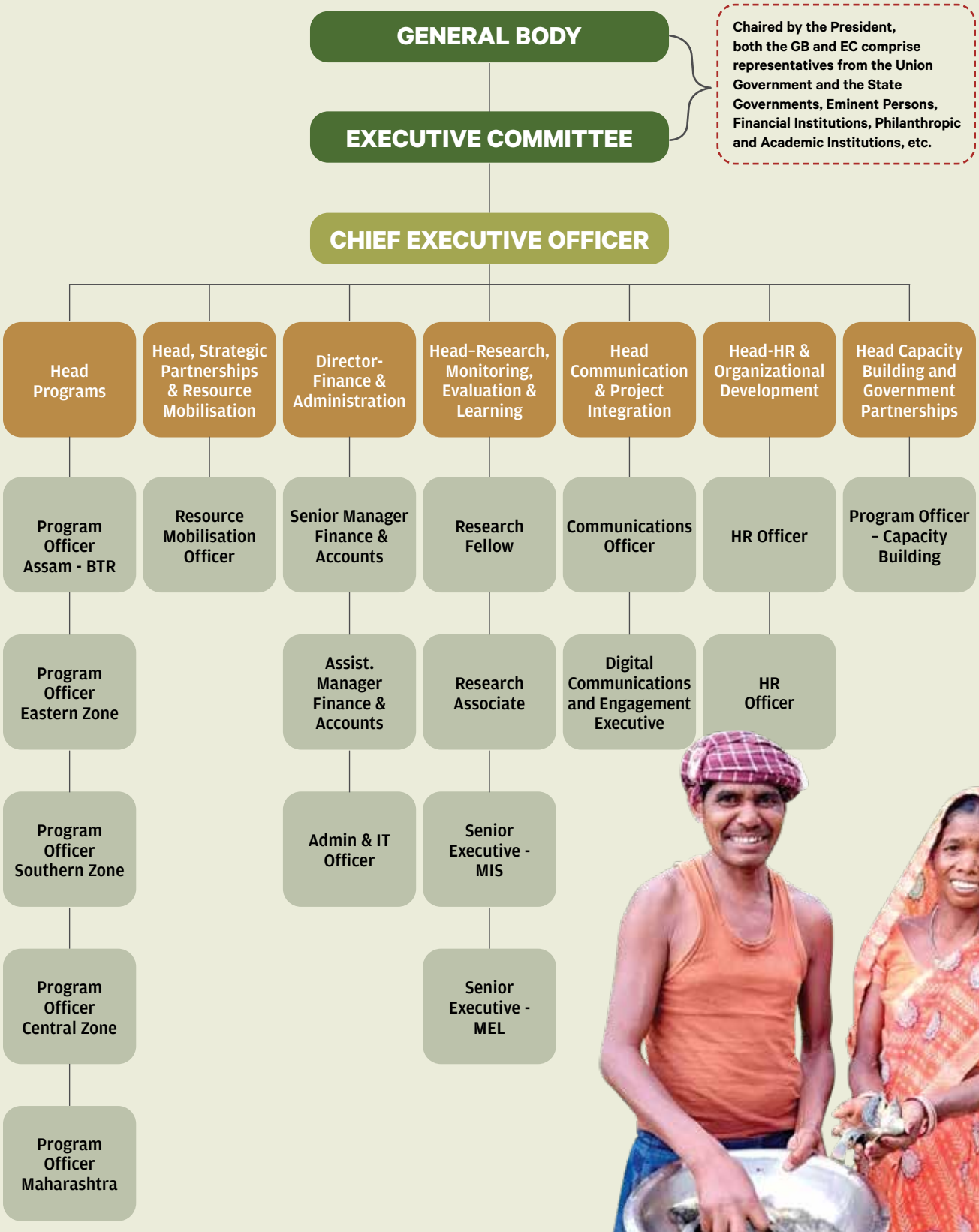
A safe and respectful workplace

BRLF places particular importance on a safe working environment. During the year, the organisation conducted dedicated training on the Prevention of Sexual Harassment (POSH) for all staff, alongside specialised training for members of its Internal Committee covering the legal framework, complaint and inquiry procedures, and confidentiality obligations. No complaints were received under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act during FY 2025-26, and none were pending at the close of the year. Beyond policy and process, HR worked through the year to nurture a sense of community within the organisation, marking shared festivals and milestones that keep a geographically dispersed team connected.

Organisational Structure

Led by the President, both the General Body and the Executive Committee comprise representatives from the Union Government and the State Governments, Eminent Persons, Financial Institutions, Philanthropic and Academic Institutions.

Organisational structure



5

PART FIVE

LOOKING AHEAD AND ACCOUNTABILITY

Priorities for the year ahead, governance and accounts



Future Priorities 2026-27

The year ahead is one of consolidation rather than expansion for its own sake. The commitments below are drawn from the approved Annual Work Plan and Budget Estimates for 2026-27, as well as from what each vertical has already begun. They are deliberately modest in number, and each is something BRLF can be held to account for.

Deepen what is already working

Carry the State Partnership Model through its existing commitments rather than opening new fronts: the second phases now underway in Chhattisgarh, Jharkhand and Maharashtra run to 2028 and 2029, and their value depends on completing full watershed cycles.

Move newly launched projects, several of which began only in 2025-26, from establishment into full convergence with government schemes. This is what should lift the annual leverage ratio back towards the cumulative figure.

Take forward the proposed programme in Mizoram, endorsed by the state government on the evidence of this year's scoping study, with a target of reaching 40,000 households over five years.

Strengthen institutions and the people who run them

Shift capacity building from episodic training to a standing system, through the empanelled network of resource persons and the internal trainer pool established this year.

Continue the producer group and producer company focus, with an emphasis on governance and market linkages rather than only on formation, so that institutions already created become financially viable.

Extend gender-responsive training to project teams beyond Jharkhand and Maharashtra, building on the master trainer cadre developed during the year.

Complete the evidence and systems agenda

Onboard all BRLF projects onto a single Management Information System, link activity and output recording to progress and impact markers through automated monitoring, and integrate geographic information system-based climate-resilient planning into routine reporting.

Introduce year-wise recording of rights and entitlement indicators, which are currently maintained only cumulatively.

Complete the three studies already underway: a historical analysis of Forest Rights Act implementation in West Bengal, a gender landscaping study on women's agency, and a landscape approach to agroecology in Chhatarpur district.

Develop the digital learning application for farmers, ecopreneurs, producer groups, and producer companies, in collaboration with the capacity-building vertical.

Governance, Transparency and Accountability

BRLF has held all the mandated General Body and Executive Committee meetings in accordance with the rules and regulations. Since its establishment, BRLF has held 24 General Body meetings and 35 Executive Committee meetings. In the financial year 2025-26, BRLF held three General Body meetings and three Executive Committee meetings.

Financial systems, controls, audits and transparency at work

BRLF is governed by its Rules and Regulations, which define the principles for smooth financial operations, with strategic guidance and direction from the Finance and Audit Committee. The Executive Committee and the

General Body approve the Annual Work Plan and Budget Estimates. Similarly, the Executive Committee approves the Revised Estimates at the midpoint of the financial year. The Finance and Accounts function comprises four full-time team members and one financial consultant, with the Finance and Audit Committee reviewing and overseeing its operations.

Grant management, MIS, and online applications for HR and administration

Financial grant management is conducted through the MIS portal. This includes budget preparation, revised budgets, financial reporting from CSOs, fund requests, and fund release as per the terms of the grant agreement. These sub-modules operate through an approval matrix involving the project in charge, the CEO, and the finance department, following CSO submissions. The Quarterly Financial Report gateway enables the attachment of supporting documents, including trial balances, bank statements, and audited reports. MIS reports can be extracted from the financial dashboard for each project when required.

Audits

The Comptroller and Auditor General of India has audited BRLF twice since its establishment: in 2017, covering the financial years 2014-15, 2015-16 and 2016-17, and in 2018, covering 2017-18. In both audits, no systemic risk observations were identified, and only process observations were recorded for current compliance. No further audit has been called for since. BRLF has submitted audited financial statements for every year up to FY 2024-25.



Finance and Accounts

Financial management and resource utilisation

BRLF continued to strengthen its financial management systems and governance processes during FY 2025-26 to ensure the efficient, transparent, and accountable utilisation of resources. The Foundation maintained a robust framework of budgeting, financial monitoring, internal controls, and statutory compliance to support the effective implementation of its programmes and institutional priorities.

Audited financial performance for FY 2025-26

The accounts of BRLF for FY 2025-26 were audited by M/s S. Sahoo & Co., Chartered Accountants, in accordance with the applicable accounting standards and statutory requirements. The audited financial statements present a true and fair view of the financial position and financial performance of the Foundation during the year. BRLF recorded total income of Rs. 58.85 crore and total expenditure of Rs. 59.88 crore during FY 2025-26, resulting in a deficit of Rs. 1.03 crore. During the year, BRLF gave grants amounting to Rs. 28.09 crore to its CSO partners. The audited accounts were reviewed by the Finance and Audit Committee and subsequently approved by the Executive Committee and the General Body of the Foundation.

Annual Work Plan and Budget Estimates for FY 2026-27

The Annual Work Plan and Budget Estimates for FY 2026-27 were prepared through a comprehensive planning process involving the programme, administrative, and finance teams across the Foundation. The approved budget projects a total income of Rs 61.03 crore, comprising committed interest income of Rs 18.64 crore, committed grants and donations of Rs 38.93 crore, and anticipated grant income of Rs 3.46 crore. The total expenditure for FY 2026-27 is budgeted at Rs 67.70 crore. The projected resource gap is proposed to be addressed by mobilising additional resources and utilising available surpluses, ensuring the continuity of programme commitments and strategic priorities.

BUDGETED INCOME 2026-27 (RS CRORE)

Committed grants and donations	38.93
Committed interest income	18.64
Anticipated grant income	3.46

Corpus and investment management

BRLF continued to manage its corpus funds in accordance with the Investment and Corpus Management Policy approved by its governing bodies. During FY 2025-26, corpus investments maturing during the year were redeployed in accordance with the approved policy and applicable regulatory requirements. The Foundation maintained a prudent investment approach aimed at preserving capital, generating stable returns, and ensuring adequate liquidity to support its programme and institutional commitments. Investment decisions and performance were periodically reviewed through established governance mechanisms.

Audit, assurance and compliance

M/s S. Sahoo & Co., Chartered Accountants conducted the statutory audit of the Foundation. In contrast, the internal audit function was undertaken by M/s T.R. Chadha & Co. LLP. Grant audits of partner organisations were carried out by M/s Bansal & Co., Chartered Accountants, thereby providing additional assurance regarding the utilisation of programme funds and compliance with grant conditions. During the year, the Ministry of Rural Development undertook a review of BRLF's financial and operational systems. The review was completed without any major observations, reaffirming the effectiveness of the Foundation's governance structures, internal control mechanisms, and compliance framework. BRLF's registration under the Foreign Contribution (Regulation) Act remains valid up to March 2029, while its registrations under Sections 12AB and 80G of the Income

Tax Act remain valid up to Assessment Year 2031-32. All key statutory filings and compliance requirements were completed within the prescribed timelines.

Oversight by the Finance and Audit Committee

The Finance and Audit Committee continued to provide strategic oversight of financial management, budgeting, investments, auditing, risk management, and statutory compliance. During FY 2025-26, the Committee met in September 2025, December 2025, and March 2026 to review the audited accounts, budget estimates, corpus and investment management, audit findings, compliance status, and other key financial matters. The Committee's recommendations were placed before the Executive Committee and the General Body for consideration and approval.

Audited financial statements for FY 2025-26

The audited financial statements of BRLF for FY 2025-26 are presented in the following pages. These comprise the Independent Auditor's Report, the Balance Sheet, the Income and Expenditure Account, and the Receipts and Payments Account for the year ended March 31, 2026. The statements have been prepared in accordance with the applicable accounting standards and statutory requirements, and provide a comprehensive overview of the Foundation's financial position, financial performance, and utilisation of resources during the year. Detailed Notes to Accounts, Significant Accounting Policies, and supporting Schedules are available on the BRLF website as part of BRLF's statutory financial disclosures.



Partners in Change

Government Partners 2026-27			
ग्रामीण विकास मंत्रालय भारत सरकार MINISTRY OF RURAL DEVELOPMENT GOVERNMENT OF INDIA	Ministry of Rural Development, Government of India	जनजातीय कार्य मंत्रालय MINISTRY OF TRIBAL AFFAIRS	Ministry of Tribal Affairs, Government of India
ଓଡ଼ିଶା ସରକାର ଓଡ଼ିଶା ଶାସନ	Department of Agriculture & Farmers' Empowerment and Directorate of Horticulture, Government of Odisha	ମିଶନ ଶକ୍ତି	Department of Mission Shakti, Odisha
छत्तीसगढ़ शासन	Department of Rural Development, Government of Chhattisgarh	Government of Odisha Odisha Livelihoods Mission	Livelihood Mission, Odisha
Government of Maharashtra	Commissioner's Office MGNREGA, Government of Maharashtra		State MGNREGA Cell, Department of Rural Development, Government of Jharkhand
	Tribal Development Department, Government of Telangana	BTC GOV बि टि सि सरकार	Bodoland Territorial Council (BTC), Government of Assam
आदिवासी विकास विभाग महाराष्ट्र शासन	Maharashtra Tribal Development Department		State MGNREGA Cell, Government of West Bengal
	Jharkhand State Livelihood Promotion Society		Commissionerate, Tribal Welfare Department, Telangana

Funding Partners	Since Inception
ARGHYAM	Axis Bank Foundation
Caring Friends	Cummins
European Union	Ford Foundation
GIZ	HDFC Bank Parivartan
Hindustan Unilever Foundation	Oak Foundation
State Bank of India Foundation	Swiss Philanthropy Foundation
TATA Trusts	Thoughtworks Technologies Pvt Ltd.
UNDP	Utkal Alumina International Ltd. (UAIL)
VA Tech Wabag	Welthungerhilfe (WHH)

Civil society partners, 2025-26

Since 2013, more than 117 Civil Society Organisations (CSOs) have partnered with BRLF, 55 of them currently active.

1. Action for Social Advancement (ASA)
2. The Action Northeast Trust (the ant)
3. Adhikar
4. Agrocrats Society for Rural Development (ASORD)
5. Anchalik Jan Seva Anushthan (AJSA)
6. Ashwamegh Gramin Panlot Kshetra Vikas Va Shaikshanik Sanstha (AGVSS)
7. BAIF Development Research Foundation (BAIF)
8. Balangir Gramodyog Samiti (BGS)
9. Bastar Sevak Mandal
10. Carmdaksh
11. Centre for People's Forestry (CPF)
12. Centre for Youth & Social Development (CYSD)
13. Choupal Sansthan
14. Conservation of Nature Through Rural Awakening (CONARE)
15. Foundation for Ecological Security (FES)
16. Gramin Samassya Mukti Trust (GSMT)
17. Grameen Vikas Trust (GVT)
18. Gramya Vikash Mancha (GVM)
19. Harsha Trust
20. Ideal Development Agency (IDA)
21. Indian Gramin Services (IGS)
22. Jan Jagran Kendra (JJK)
23. Jana Mukti Anusthan (JMA)
24. Janasahajya
25. Jivan Vikas Sanstha (JVS)
26. Kabil
27. Kalamandir
28. Krushi Vikas va Gramin Prashikshan Sanstha
29. Lok Shakti Samiti (LSS)
30. Lokadrusti
31. Navnirman Sarv Samaj Hitarth Sanstha (NSSHS)
32. Network for Enterprise Enhancement and Development Support (NEeDS)
33. Northeast Research and Social Work Networking (NERSWN)
34. Professional Assistance for Development Action (PRADAN)
35. Rashtriya Agro Education Sanstha (RAES)
36. Sahabhagi Samaj Sevi Sansthan (SSSS)
37. Sambalpur Integrated Development Institute (SIDI)
38. Samerth Charitable Trust
39. Sangata Sahabhagi Gramin Vikas Sansthan (SSGVS)
40. Seven Sisters Development Assistance (SeSTA)
41. Shamahita Math
42. Sharmik Shakti Sangha (SSS)
43. Social Education for Women’s Awareness (SEWA)
44. SHRISTI
45. Society for Promotion of Watershed Development (SPWD)
46. Society for Upliftment of People with People's Organization & Rural Technology (SUPPORT)
47. Srijan
48. Surguja Gramin Vikas Sansthan (SGVS)
49. Tagore Society for Rural Development (TSRD)
50. Vikalpa
51. Vikas Bharti
52. Watershed Organisation Trust (WOTR)
53. Watershed Support Services and Activities Network (WASSAN)
54. Youth Council for Development Alternatives (YCDA)
55. Yuva Rural Association (YRA)

BHARAT RURAL LIVELIHOODS FOUNDATION (BRLF)
Regd. Office: Room No. 38-A, Krishi Bhawan, New Delhi - 110001
PAN: AACAB2971N | FCRA Regn. No. 231661787
Balance Sheet as at 31st March 2026

(Amount in INR)

	Particulars	Note	31 March 2026	31 March 2025
I	**Sources of Funds**			
1	**NPO Funds**	3		
(a)	Corpus Funds		2,000,000,000	2,000,000,000
(b)	Endowement Fund		222,559,167	220,153,078
(c)	Reserve & Surplus		156,721,741	169,483,692
(d)	Fixed Assets Funds		6,312,214	2,825,751
			2,385,593,122	2,392,462,521
2	**Non-current liabilities**			
(a)	Long-term borrowings		-	-
(b)	Other long-term liabilities		-	-
(c)	Long-term provisions	4	8,013,960	7,247,699
			8,013,960	7,247,699
3	**Current liabilities**			
(a)	Short-term borrowings		-	-
(b)	Unspent Grant Balance	5	28,028,345	25,053,480
(c)	Other current liabilities	6	17,215,388	22,472,287
(d)	Short-term provisions		-	-
			45,243,733	47,525,767
	Total		**2,438,850,815**	**2,447,235,987**
II	**Application of Funds**			
1	**Non-current assets**			
(a)	Property, Plant and Equipment and Intangible assets	7		
(i)	Property, Plant and Equipment		7,577,016	4,823,592
(ii)	Intangible assets		3,266,380	3,280,311
(iii)	Capital work in progress			
(iv)	Intangible asset under development			
(b)	Non-current investments	8	2,301,103,835	2,308,837,835
(c)	Long Term Loans and Advances			
(d)	Other non-current assets			
			2,311,947,231	2,316,941,738
2	**Current assets**			
(a)	Current investments			
(b)	Inventories		-	-
(c)	Grant Receivables	9	28,423,297	7,820,016
(d)	Cash and bank balances	10	55,536,541	50,134,974
(e)	Short Term Loans and Advances	11	24,216,482	19,888,370
(f)	Other current assets	12	18,727,265	52,450,889
			126,903,585	130,294,249
	Total		**2,438,850,815**	**2,447,235,987**
	Brief about the Entity & Summary of significant accounting policies	1&2	-	-

The accompanying notes are an integral part of the financial statements.

For & on behalf :
S. Sahoo & Co
Chartered Accountants
Firm No. 322952E

CA (Dr.) Subhajit Sahoo, FCA, LLB
Partner
MM No. 057426
UDIN: 26057426AGXQUW1402

Place: New Delhi
Date: 25th August 2026

For & on behalf :
BHARAT RURAL LIVELIHOODS FOUNDATION (BRLF)

Girish Yashwant Prabhune
President

Kuldip Singh
Chief Executive Officer

Shailesh Pandey
Director-Finance & Admin

BHARAT RURAL LIVELIHOODS FOUNDATION (BRLF)
Regd. Office: Room No. 38-A, Krishi Bhawan, New Delhi - 110001
PAN: AACAB2971N | FCRA Regn. No. 231661787
Income and Expenditure for the year ended on 31st March 2026

(Amount in INR)

	Particulars	Note	31 March 2026	31 March 2025
I	**Income**			
(a)	Donations and Grants	13	398,660,854	173,006,322
(b)	Other Income	14	189,832,542	188,265,951
II	**Total**		**588,493,396**	**361,272,273**
III	**Expenses:**			
(a)	Expenditure out of Grant Funds	15	204,997,571	45,672,884
(b)	Corpus/ Endowment Fund Expenses	16	76,073,137	81,137,104
(c)	Sub-Granting	17	316,144,617	249,617,751
(d)	Depreciation and amortization expense	18	3,262,145	1,955,848
(e)	Less: Transferred to Assets / Endowment Funds (Note 25)		(1,628,212)	(600,949)
	Total		**598,849,259**	**377,782,637**
IV	Excess of Income over Expenditure before exceptional and extraordinary items (III- IV)		(10,355,863)	(16,510,364)
V	Exceptional items		-	-
VI	Excess of Income over Expenditure for the year before extraordinary items (V-VI)		(10,355,863)	(16,510,364)
VII	Extraordinary Items		-	-
VIII	**Excess of Income over Expenditure for the year (VII-VIII)**		**(10,355,863)**	**(16,510,364)**
	Appropriations Transfer to funds:			
	Balance transferred to General Fund:		**(10,355,863)**	**(16,510,364)**

Brief about the Entity & Summary of significant accounting policies 1&2
The accompanying notes are an integral part of the financial statements

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CA (Dr.) Subhajit Sahoo, FCA, LLB
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Regd. Office: Room No. 38-A, Krishi Bhawan, New Delhi - 110001
PAN: AACAB2971N | FCRA Regn. No. 231661787
Receipts & Payment Account For The Year Ended 31st March 2026

(Amount in INR)

RECEIPTS		31 March 2026	31 March 2025
Opening Balance :			
Cash and Bank Balances		50,134,974	58,097,683
Investment		2,308,837,835	2,306,743,835
Donation & Grants		380,539,759	159,751,890
Other Income		224,048,845	191,837,493
Net movement in advances, receivables & payables (net)		-	18,969,646
Total		**2,963,561,413**	**2,735,400,547**
PAYMENT			
Expenditure out of Grant Funds		204,997,571	45,672,884
Corpus/ Endowment Fund Expenses		76,073,137	81,137,104
Sub-Granting		316,144,617	249,617,751
Fixed Assets Purchased during the year		886,963	-
Net movement in advances, receivables & payables (net)		8,818,750	-
Closing Balance			
Cash and Bank Balances		55,536,541	50,134,974
Investment		2,301,103,835	2,308,837,835
Total		**2,963,561,413**	**2,735,400,547**
Brief about the Entity & Summary of significant accounting policies	1&2	-	-

The accompanying notes are an integral part of the financial statements

For & on behalf :
S. Sahoo & Co
Chartered Accountants
Firm No. 322952E

CA (Dr.) Subhajit Sahoo, FCA, LLB
Partner
MM No. 057426
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Place: New Delhi
Date: 25th August 2026

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