



Designing Scalable Solutions

Thoughtful Tarakki in Action



Annual Report 2024-2025



**"The road to a better India
begins in its villages."**



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Chairperson's Message

Dear Friends,

It is with a sense of humility and deep responsibility that I present our Annual Report for the year 2024-25. The year marked progress on multiple fronts across the Practices; States and Themes; together these efforts are grounding impactful solutions in the village as it places TRI's promise as **"Development Design Company"**.

TRI, consolidated its engagement in the four focus states of Madhya Pradesh, Uttar Pradesh, Jharkhand and Chhattisgarh; across the Practices Community Action Lab (CAL), Public Policy in Action (PPiA) and Bending Markets for Flourishing Localities (BMFL), inter-woven interventions drove the mission of "flourishing communities" and grounded the "locality compact" framework as the institutional mechanism to drive whole-of-society, *Bazar-Samaj-Sarkar* effort. In the report we present our learning, struggles and insights across the 4 states and potential pathways, solutions to bring change across *"Stranded India"*. Given the emerging challenge of climate change on rural lives and livelihoods; and also the opportunities in the rural economy emerging from India's net-zero commitments; we formalised thematic vertical on Climate Action with dedicated team and organisational leadership to TRI's comprehensive cutting edge engagement in this space.





This year also saw TRI's efforts in connecting the dots of the complex and rapidly evolving rural development landscape secure new partnerships with NITI Aayog, the Ministry of Rural Development, the Department of Animal Husbandry and new exciting partnerships with state governments in Chhattisgarh, Uttar Pradesh, Jharkhand and Madhya Pradesh.

I take this space to express our deep gratitude to our donors, governments, institutional partners and stakeholders who have encouraged, challenged and most importantly critiqued and demanded more of us. Our colleagues working directly with rural communities and their institutions, panchayats in 32 sub-districts; and across 82 nudge-units placed within the development administration in 51 Districts; 28 State government departments; and 6 central government ministries; look forward to your feedback to improve and do better. TRI's 500 + colleagues and associates give life to our mission of **flourishing communities**, joyfully giving their all in **'making where one is born' not shape 'what one can aspire to and become'**.

TRI's effort in *connecting the dots* in the complex and rapidly evolving rural development landscape got affirmative impetus with new partnerships with NITI Aayog, Ministry of Rural Development; Department of Animal Husbandry; and new exciting partnerships with State governments in Chhattisgarh, Uttar Pradesh, Jharkhand and Madhya Pradesh. We are grateful for the trust and expectations placed in us.

2025, is the concluding year of the 5 year [2020-25 Strategic Plan](#); this report provides the hits and misses, what worked well, what not so well, pivots made by the organisation. In these interesting VUCA (Volatile, Uncertain, Complex, Ambiguous) times, ambitiously we crystal-gaze '[Rural India 2030](#)' and with commitment and resolve, lay out the priorities for the organisation for the next 5 years 2025-30. I will request your feedback, guidance and support to translate these priorities and goals into results.

Let me conclude by requesting your attention in the age of short time-spans, elevator pitches; to read our Annual Report 2025 and give your feedback

Warmly,

Rashmi Shukla Sharma
TRI Chairperson

Overview 2024-25:

The year 2024–25 marked a significant moment in TRI's journey—serving as both a culmination of our 2020–25 Strategic Plan and a launchpad for the ambitions of Strategic Directions 2030. With the vision of *flourishing localities* guiding our efforts, TRI deepened its presence across the four focus states of Madhya Pradesh, Uttar Pradesh, Jharkhand, and Chhattisgarh, working closely with critical rural-facing departments, 51 district administration and deep grassroots engagement in over 2,000 panchayats. Our interventions this year focused on integrating systems, strengthening institutions, and grounding transformation in the lived experiences of rural communities. At the heart of this effort was the Locality Compact approach, now institutionalised across multiple geographies, bringing together Panchayats, community-based organisations, and administrative actors to drive convergence across public programs.

In multiple states and districts, embedded teams facilitated impactful partnerships with government departments and ministries, demonstrating how public systems can be made more responsive and inclusive. The Lakhpati Didi initiative, in which TRI has been contributing since its design phase, gained further momentum, reaching over 10 million women through structured livelihood pathways and integrated farming solutions. Simultaneously, the Gram Panchayat Development Plans (GPDP) - Village Resilience and Prosperity Planning (VPRP) convergence framework anchored over USD 40 million in demand for infrastructure, entitlements, and income-generating assets. Gender and climate considerations remained core to our work, with growing momentum around Gender Resource Centres, women-led producer institutions, climate-smart farming practices, and community-managed infrastructure.

Our Practices—*Public Policy in Action* (PPiA), *Community Action Labs* (CAL), and *Bending Markets for Flourishing Localities* (BMFL)—continued to serve as the backbone of TRI's work, translating field experience into systems change, policy reform, and scalable demonstrations. In our 32 block level pilots at the grassroots level, a range of innovations—spanning data systems, inclusive governance platforms, and community-led service delivery—demonstrated the power of decentralised action and adaptive learning. While these initiatives navigated complex challenges, they reinforced our belief that meaningful rural transformation must emerge from within communities, enabled by strong local institutions and responsive public systems.

As we close this year's chapter, we do so with humility, reflection, and renewed commitment. This report captures the key shifts, breakthroughs, and lessons of the year—laying the groundwork for the decade ahead. Our work remains anchored in the conviction that every village can be a thriving place of opportunity, and that *where one is born should not determine what one can become*. Through the collective efforts of our teams, partners, and communities, TRI remains steadfast in its pursuit of a rural India that rises by reviving its systems and reforming its development paradigms.



PART-A

Review of Practices

Through Practice, we transcend programmatic silos and nurture a whole-of-society response—aligning Bazaar, Samaj, and Sarkar towards the shared aspiration of “flourishing localities”.



At TRI, our Practices are not just our domains of work—they are living systems of regenerative action. They bring together deep professional expertise and contextual application, while anchoring systems-change thinking aimed at transforming rural India. Our Practices embody the behavioural, ethical, and performance standards that guide us in navigating complexity, co-creating knowledge, and

enabling distributed leadership. Each Practice dissolves programmatic silos and activates a whole-of-society response, aligning *samaj-sarkar-bazaar* to realise the shared vision of flourishing localities. In 2024–25 these Practices evolved further through strategic updates and cross-sectoral convergence, reinforcing our commitment to localisation, institutional strengthening, and community agency.

The five arenas of engagement below represent the architecture of our work—each underpinned by transformative interventions:

Arenas of Engagement	Interventions Summary
Institutions for Flourishing Localities	• National Faculty Development for Improved decentralised planning with MoPR • National Women Elected Representatives Leadership Programs with MoPR • Continuing efforts for Strengthening women's Cluster Federation across the country with MoRD (DAY-NRLM) • Prototyping Institutional processes for 'Locality Compact' in focus states
Whole-of-Government: Synergy & Convergence	• Integrated strategies for Aspirational Districts & Lakhpati Didi with NITI Aayog & MoRD • Krishi Sakhi-led Natural Farming (MoAFW & MoRD) • SHG delivery of National Livestock Mission (MoAH & MoRD) • VPRP-GDPD integration with MoPR and MoRD • BLCC institutionalisation in MP, UP, JH, CG: creating formal Space for Women leaders and PRI-representatives at Block Administration to drive local level convergence • Area-based development with Bodoland Council (Assam)
Catalysing Market	• Catalysing Public Private Partnerships for Agriculture value chains with MoA&FW • Phygital Employability Hubs within NRLM Architecture • Women only FPOs as a part of NRLM Ecosystem • Bio-economy models: Bio-CNG, Bio-fertiliser
Flagship Public Programmes	• Lakhpati Didi Mission with MoRD • Community Managed solar micro irrigation systems in Jharkhand • Lift Irrigation Systems in Jharkhand • Nari Adhikar Kendra with Madhya Pradesh Govt • Sangam Abhiyan (<i>Mor Goan Mor Paani</i>) under Chhattisgarh Govt • Hospital Kayakalp in Uttar Pradesh
Multi-Dimensional Change	• Neighbourhoods of Care in JH, MP & UP • NEP 2023 implementation in tribal CG districts

Together, these interventions advance *Thoughtful Tarakki*—linking normative shifts, institutional reforms, and market pathways to build equitable and thriving rural localities.

Public Policy in Action

Our Public Policy in Action (PPiA) Practice embodies the belief that an engaged, inclusive and effective state is critical in translating a community's aspiration to become a "flourishing locality". In the deeply stratified, limited-capacity context of rural India, working with the state is not optional but imperative. PPiA operates at the intersection of government mandate, administrative capacity, and community aspirations to institutionalize systemic rural transformation.

Organised across central, state, and district levels, PPiA brings a multi-actor, multi-scale approach—engaging ministries, departments,

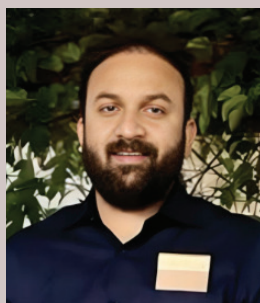
local governments, and communities to drive convergence, localization, and outcomes across rural India. In 2024–25 TRI expanded its formal partnerships with national ministries and state departments. Some of our key partnerships are: a comprehensive multi-divisional MoU with the Ministry of Rural Development; engagement for deepening Aspirational Blocks in 51 districts with the NITI Aayog, creating opportunities for SHG-women with the Department of Animal Husbandry and Dairying, and new state-level collaborations in Uttar Pradesh (Office of Chief Secretary, Government of UP; Department of Panchayati Raj, Government of UP; Department of Coordination- UPDASP, Government of UP; MSME Department, Government of UP) and Chhattisgarh (MoU with the Department of Good Governance & Convergence). Our district-level engagement grew to 51 districts across five states—Uttar Pradesh, Jharkhand, Chhattisgarh, Madhya Pradesh, and Assam.



Gajanan Rauta
Associate Director, TRI



Shirish Kalyani
Associate Director, TRI



Mohd. Karimuddin Malik
Associate Director, TRI

Practice Co-Leads *Public Policy in Action*

Central Engagements:

Ministry of Rural Development (MoRD)

- Enabled scale-up of Lakhpati Didi initiative with DAY-NRLM: supported the design of Lakhpati Margadarshika, hosted regional/national workshops, and trained 100 Resource Persons cascading to 6,611 Master Trainers and 4 lakh CRPs.
- Developed digital livelihood tools including the Enterprise Planning Tool and Aajeevika Register, rolled out to 5 crore members across 2.5 crore SHG households.
- Strengthened CLFs via Model CLF Portal and operationalized 161 Community Managed Training Centres (CMTC).

- Established National Immersion Sites in UP and MP for orienting NRLM/ SRLM leadership on the programme 25 CLFs identified as state-level demonstration sites.
- Designed sub-sector planning frameworks for 1 million+ households (e.g., moringa, livestock).
- Advanced women-led FPOs through tailored business planning and incubation along with several partners.
- Rolled out Krishi Sakhi cadre with 15,000+ trained para-extension workers promoting sustainable farming.

Department of Animal Husbandry and Dairying (DAHD)

- Organized 7 national webinars to promote NRLM–DAHD convergence.
- Trained over 70,000 Pashu Sakhis as community animal health workers.
- Supported scheme alignment on livestock insurance, shelters, fodder entrepreneurship.

Ministry of Agriculture & Farmers Welfare (MoA&FW)

- Facilitated policy design for 70,000 Krishi Sakhis certified by MANAGE; 30,000 provisioned under Natural Farming clusters.
- Enabled 19 PPP-AgVCD proposals (worth ~₹950 Cr); 5 approved, benefitting 75,000 farmers.
- Launched School Soil Health Card pilot in 20 schools engaging SHG women and Krishi Sakhis.

Ministry of Panchayati Raj (MoPR)

- Supported national rollout of GPDP–VPRP integration using both cascade training and digital tools.
- Supported Elected Women Representatives (EWR) capacity building across TRI geographies—emphasizing constitutional roles, gender planning, and leadership.
- Integrated SDGs into GPDPs; developed tracking dashboards and localized planning templates.
- Contributed to MoPR's People's Plan Campaign with model GPDPs built on voice, data, and convergence.

State-Level Engagement:

TRI's PPIA teams enabled system strengthening and convergence in four key states. Focus areas included Lakhpatri Didi, decentralized planning, gender-responsive delivery, and climate-resilient livelihoods:

Madhya Pradesh: Supported 3 million SHG women across 313 blocks with integrated VPRPs and GPDPs. Disbursed ₹8.3 crore to catalyse ₹100 crore in demand-linked investments. MPSRLM supported 25 women-only Farmer Producer Organisations (wFPO) and 124+ Nari Adhikar Kendras delivering ₹31.67 crore in entitlements. Gender-intentional MGNREGS included 37,000+ trained Mahila Mates.

Uttar Pradesh: TRI embedded teams helped UPSRLM reach 3.5 million SHG households under Lakhpatri Didi. \$1.35B convergence mobilized; VPRP app supported 4.3 lakh household plans. Institutionalized 70 wFPOs (10 as lighthouse models), and advanced Drone Didis, PDS tie-ups, and Integrated Farming Clusters.

Jharkhand: Enabled 1.5 lakh acres of orchards through Birsa Harit Gram Yojana (BHGY), engaging 1.6 lakh households. Digitally monitored via a women cadre called “*Bagwani Sakhis*” and created a pathway for linking 100,000 of them to global carbon markets. Installed 722 community managed solar lift irrigation units in a cluster approach saturating surface water irrigation potential in 6 blocks. Our team with MGNREGS helped achieve 112% growth in person-days and ensured allocation of ₹750 Cr investment pipeline for women led demands under VPRP.

Chhattisgarh: Institutionalized the scheme integration system, *Sangam Abhiyan*, and *Mor Goan Mor Panni*, a GIS-based INRM planning framework for landscape restoration. We also supported VPRP-GPDP digital planning, Healthy Panchayat models, and women-FPOs under *Majdoor se Malik* initiative. Our team worked closely with Rajya NITI Aayog on developing priorities for Viksit Chhattisgarh and the Bastar Development Plan.

District-Level Engagement:

TRI's PPiA district units are the fulcrum where policy, systems, and community aspirations meet. They work with the administration to extend successful interventions from our Community Action Labs into “spill-over” blocks in the same district, ground flagship public programmes in village realities, and feed real-time insights into state and national embedded units within public systems. The units are anchored in the organisation's last-mile engagement across 51 districts in Uttar Pradesh, Jharkhand, Madhya Pradesh, and Chhattisgarh (along a few districts in Maharashtra and Assam). Positioned as embedded “nudge teams” within district administrations, these units strengthened convergence platforms, enabled participatory planning, and facilitated the contextualisation of flagship programmes. Each unit played a catalytic role by supporting

the implementation of initiatives such as *Lakhpati Didi*, *Birsa Harit Gram Yojana (BHGY)*, and *Sangam Abhiyan*; bolstered governance bodies like DLCCs, BLCCs, and DISHA committees; operationalising decentralised planning through GPDP-VPRP integration; and institutionalising innovations from our CALs into district strategies.

The district units triggered and enabled local administration around diverse outcomes, ranging from improved education, health, and livelihoods to system-level innovation. In Khunti, Jharkhand BASIC improved Grade 2 reading from 44.7% to 68.3% and math from 13% to 46% across 286 schools, while dropout prevention efforts in Palamu and infrastructure reforms in Ramgarh enhanced school access. Health initiatives screened 1,800+ individuals in Latehar eye camps and scaled suicide prevention training to 250+ tribal hostels. Youth Hubs in Dantewada, Chhattisgarh and Kersai, Jharkhand provided career mentoring and digital learning to thousands. Tools like Daak Tracker enhanced coordination, and TRI-supported initiative on carbon credits, assetization, and VPRP–MGNREGS convergence deepened impact. National recognitions—like Jharkhand's Gamharia block winning the PM's Excellence Award and tribal girls visiting ISRO—underscore the potential of these districts as systemic demonstration sites.

Unlike grassroot pilot sites, these district units are institutional nodes that drive scale, learning, and convergence. They hosted Praxis Residents and Fellows (detailed in Part C), served as replication grounds for CAL models, and informed adaptive implementation across TRI's national and state systems. In doing so, they embody the promise of “whole-of-government, whole-of-society” transformation from the ground up. As the PPiA Practice gets more grounded within TRI, the effort is to share the learning with three strands:

1. PPIA Praxis Residency

A two-year, full-time programme for emerging leaders to explore the public policy–implementation interface through rigorous classroom learning and district immersion. Delivered in partnership with Sambodhi.

(Scan to know more) 

2. Public Policy in Action Fellowship

TRI's flagship offering since 2018, placing fellows within District PPIA Units to support programme strategy, data systems, and implementation of national priorities like Lakhpati Didi and Aspirational Districts.

(Scan to know more) 

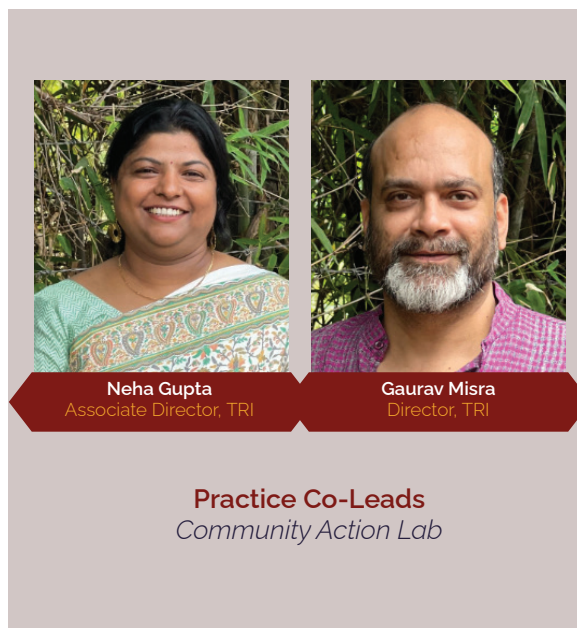
3. Certificate Programme in Public Policy in Action

Developed with Hindu College, University of Delhi, this semester-long undergraduate programme combines policy theory with grounded field exposure in rural settings.

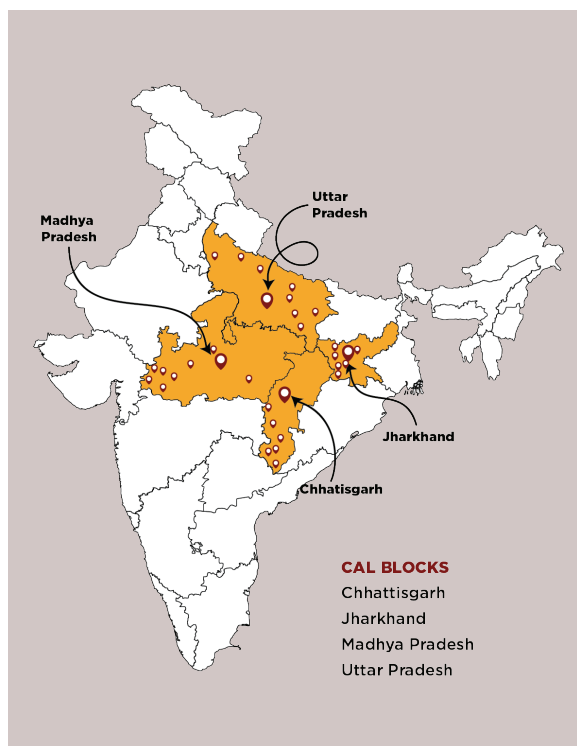
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Community Action Lab

The Community Action Lab (CAL) Practice is the core learning and demonstration ground of TRI's *Thoughtful Tarakki* approach. These labs have been established in 32 blocks across four states, functioning as demonstration sites for how community-led governance and development can be institutionalized. In all these blocks our effort is to demonstrate TRI's "solutionscape". The institutional architecture that makes the *Samaj-Sarkar-Bazaar* come alive is our Locality Compacts, bringing community-based organisations, local governments (particularly PRIs), and the rural administration around a



shared vision of integrated development. These provide TRI evidence-to-policy translation, ensuring demonstration of interventions from TRI's other two institutional Practices—

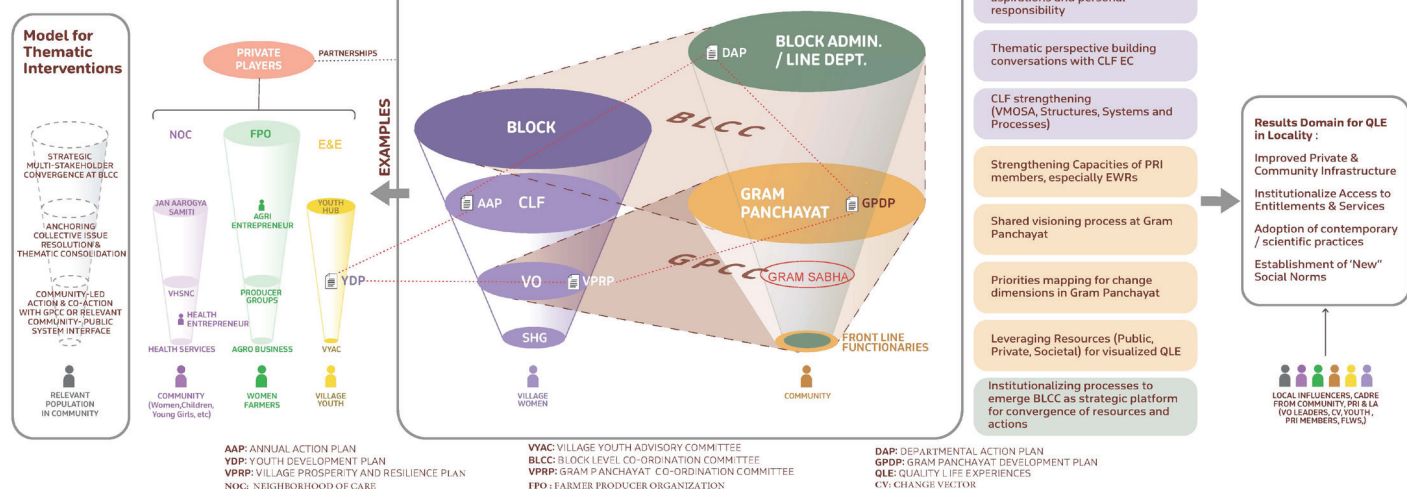


Public Policy in Action (PPIA) and Bending Markets for Flourishing Localities (BMFL). In these 32 CAL blocks, our team has directly supported ~3.76 lakh women, which is about two-thirds of the households covered under 121 Cluster Level Federations (CLFs), comprising 3,802 Village Organisations (VOs) promoted by the NRLM. Out of these 32 blocks, 27 blocks are reported to have regular meetings of Block Level Coordination Committee (BLCC) meetings, a forum that serves the purpose of multi-stakeholder planning and review including the women representation from CLFs. These platforms have led to significant gains in convergence. The leaders from more than 100 CLFs have been regularly interacting with block officials and putting in their demands for realisation of plans prepared under the VPRP-GPDP process. For instance, ₹377.4 crore worth of plans developed through the VPRP and GPDP processes have been realised during the year in various CAL locations, reflecting the effective channelling of public resources from rural development and social protection schemes. In the 32 CAL blocks, TRI has achieved deep institutional presence, with 2,947 villages—covering nearly 75% of the total villages in these

blocks. This level of saturation reflects not just outreach, but the intensity of community engagement and systems activation. A gender-intentional approach anchors the CAL strategy, with women's leadership embedded across planning, facilitation, and monitoring.

Health and nutrition have also been key areas of action. CAL has supported regularisation of Village Health Sanitation and Nutrition Days (VHSNDs) in 1555 villages (49% of the intervention villages), alongside interventions in education in 1,088 villages—including 281 villages where off-classroom learning spaces have been created for children and adolescents. In addition, 1,768 villages (60%) have implemented community-led health and nutrition initiatives, with efforts such as model Anganwadis and Health & Wellness Centres being supported. The practice is also shaping economic outcomes for youth. A total of 60 Youth Hubs have been established, connecting 1,14,438 young people (of whom 54.6% are women) to skills, training, and livelihood opportunities. These spaces serve not only as career facilitation centres but also as safe environments for youth-led innovation and peer learning. 2646 (90%) of the

Institutionalizing Locality Compact Framework within Community Action Lab



intervened villages have been reached through the advisories, training and demonstrations on better farming practices.

As mentioned earlier TRI, has developed 10 lighthouse wFPOs in UP. These entities are enabling collective ownership, aggregation, and market access—helping small and marginal women farmers overcome scale disadvantages and improve profitability. The wFPOs supported around 10,000 women members, fulfilling all compliances and did turnover of about ₹400 lakh in a year through input and output sales. Along with the core farming, these FPOs are also involved in developing milk, goat and mushroom value chains. These wFPOs also played a pivotal role in value chain development in sectors like moringa, protected farming, and natural resource-based livelihoods, including carbon credit-linked afforestation and irrigation models supported through schemes like Birsa Harit Gram Yojana (BHGY) and Birsa Sinchai Koop Samvardhan Mission (BSKSM).

Bending Markets for Flourishing Localities

At TRI the Bending Markets for Flourishing Localities (BMFL) Practice aims to reimagine rural markets not just as accessible spaces, but as equitable systems shaped by rural communities themselves. In India's most marginalised geographies, markets often remain extractive and fragmented. BMFL works to shift this paradigm—enabling rural producers, especially women and youth, to engage in value chains with agency, fair returns, and visibility, while the formalisation of markets happens in these geographies.

Over the past year, TRI expanded this agenda through place-based economic clusters across Madhya Pradesh, Uttar Pradesh, Jharkhand, and Chhattisgarh. These clusters are tailored to local agro-climatic strengths and focus on



commodities such as pulses, millets, minor forest produce, goatery, fisheries, and decentralized renewable energy-based enterprises. More than 30,000 women farmers were supported to enhance productivity, diversify incomes, and strengthen market linkages. Locality Compacts enabled the integration of GPDP and VPRP with enterprise-focused planning, facilitating capital mobilisation, infrastructure development, and enterprise visibility at the last mile. A key enabler of this transformation has been the operationalisation of Phygital Hubs, co-located with Cluster Level Federations (CLFs). These hybrid spaces offer aggregation, quality assurance, demand forecasting, and digital sales access—bridging grassroots producers with B2B markets. A total of 60 Youth Hubs have been established, connecting 1,14,438 young people (54.6% women) to skill-building, peer mentoring, and livelihood opportunities. TRI's blended finance strategy continues to evolve. Pilots on climate-responsive financial instruments—such as carbon-linked loans and regenerative value chain models—are under way, especially targeting women's collectives and mini/nano enterprises. The Youth Futures Development Bank (YFDB) and tailored finance mechanisms for first-generation entrepreneurs are also being developed.

To shift systems at scale, TRI facilitated several institutional partnerships across government, private sector, and civil society. In the

government sphere, this includes partnerships with the MSME Department in Uttar Pradesh to strengthen rural entrepreneurship through CM YUVA, with the Tribal Welfare Department in Jharkhand for implementing the CMEGP scheme, with the MoRD to enhance the impact of RSETI training programs, and with the Government of Chhattisgarh on Rural Industrial Parks (RIPA). TRI is also working with the Government of Madhya Pradesh to strengthen employment-linked delivery models in climate-resilient housing. On the private sector front, TRI

collaborated with Intellectap to unlock carbon finance opportunities, with Ninjacart to support market linkages for FPOs, and with partners like Sampark, Rang De, etc. to improve credit access for rural entrepreneurs.

Looking ahead, BMFL will scale up to 50 demonstration geographies, unlock ₹100 crore in catalytic investments for women-led enterprises, and embed market justice principles into local governance.

From Grocery Store to Economic Catalyst: Mamta Kumari's Journey in Naira

In the quiet village of Naira, nestled in Palamu district, Jharkhand, Mamta Kumari is rewriting what economic leadership looks like in rural India. What began as a modest grocery store has become a vibrant economic node, triggering a cascade of change for women, elders, and youth in her locality.

Before 2024, Mamta, like many women in her village, struggled with unstable income and limited access to credit. Her turning point came with the establishment of the TRI-supported Youth Hub, which she joined with curiosity and determination. Through its tailored modules on financial literacy, enterprise management, and market linkages, Mamta acquired the skills and confidence to apply for a ₹75,000 loan through her Self-Help Group. By May 2024, her grocery shop was operational—meeting the essential needs of the community and generating a steady income stream.

But Mamta's entrepreneurial instincts extended beyond her own enterprise. Seeing the unmet need for banking services in the village—especially among elderly residents, daily wage earners, and women—she stepped up as a Banking Correspondent (BC) Sakhi in December 2024. Through this role, she enabled doorstep banking for over 300 individuals, helping many open their first bank accounts, access savings and withdrawal services, and understand digital payments. Her BC Sakhi income now adds ₹3,000–₹4,000 monthly to her household, bringing her total monthly earnings to ₹10,000–₹12,000.

The impact goes beyond Mamta's household. Her shop has become a local hub for information, services, and solidarity. More than 50 women and youth from nearby hamlets have approached the Youth Hub after hearing Mamta's story, seeking skilling and credit support for their own ventures. The increased circulation of money in the area—through both Mamta's business and banking facilitation—has improved cash flow for other micro-enterprises and enhanced consumer confidence.

Today, Mamta is not just a shopkeeper or a service provider—she is a community catalyst, enabling financial inclusion, unlocking entrepreneurial aspirations, and showcasing how a single woman's journey can power local economic renewal.





Review of States

TRI views states not as merely administrative units but places with distinct history, demography, capacities and ethos. Our work across geographies is rooted in deep place-based approaches, looking at local aspirations, capacities and resources, where transformation is enabled not by replication but by regeneration—through community ownership, systems thinking, and the convergence of samaj-sarkar-bazaar.

Chhattisgarh

Chhattisgarh is marked by a predominantly tribal population and high levels of multidimensional poverty. With 76% of its population residing in villages and more than 40% classified as multidimensionally poor [Census 2011; NITI Aayog, 2023], rural transformation here has to be systemic and grounded. TRI's strategy in the state has been to position community institutions as the core vehicles for change—building governance capacity, enabling convergence, and unlocking livelihood opportunities.



Shirish Kalyani
Associate Director, TRI

State Lead
Chhattisgarh

Smarter Panchayats, Stronger Plans: Inside Chhattisgarh's Digital Leap in Local Governance

Across 149 Gram Panchayats of Chhattisgarh, a quiet revolution is taking shape—one where governance meets technology, and rural citizens no longer need to travel miles or navigate opaque bureaucracies to access entitlements. At the heart of this shift are Atal Digital Suvidha Kendras (ADSKs)—digital service hubs established within Panchayat buildings, bringing more than 300 government services to citizens' doorsteps.

But this is not just a story of service delivery. It is a story of local ownership, convergence, and a new imagination of what digitally enabled Panchayats can look like. In Lakhampur block of Surguja district, for instance, the ADSK is co-managed by the Panchayat and a trained Village Level Entrepreneur (VLE), who ensures services ranging from pension applications to Aadhaar updates are delivered efficiently and transparently.

What makes this model stand out is its embedded accountability: the Panchayat signs a formal agreement with the VLE, defines clear service benchmarks, and regularly reviews performance. Citizens now access services within 10 minutes of walking into the Panchayat, often returning with their issues resolved and without intermediaries or extra costs.

This transformation did not happen by chance. The design and rollout of the ADSK model were shaped through close coordination between the Department of Panchayat and Rural Development and institutional partners. Transform Rural India (TRI) played a catalytic role in grounding the model in local realities—supporting convergence protocols, orienting frontline governance actors, and documenting real-time field insights to inform policy refinement.

By January 2025, over 5 lakh digital transactions had been recorded, with the Panchayat building itself becoming the most visited institution in many villages—signaling not just increased access, but restored trust. As the state scales this model to more than 5,000 Panchayats in the next phase, the ADSKs are emerging as the digital front doors of rural governance—spaces where people, technology, and local institutions converge to make last-mile delivery truly democratic.



Significant progress was made during the year in strengthening institutional architecture, with over 10,000 SHGs, 583 VOs and 25 CLFs actively supported in participatory planning and implementation. Structured visioning exercises have been used to build leadership, promote local planning, and drive a culture of accountability. Select CLFs are now being developed into Centres of Excellence (CoEs), acting as peer learning platforms and economic anchors for surrounding institutions. TRI's work in Integrated Natural Resource Management (INRM)—carried out in collaboration with the Hindustan Unilever Foundation—covered 204 villages across five districts (Jashpur, Kondagaon, Bastar, Dantewada, and Kanker). Through GIS-based, community-participatory planning, 8,336 projects were identified, with over 1,000 sanctioned and 665 completed. The initiative has mobilized a ~₹27.5 Cr, demonstrating effective resource leverage withingovernmentssystemsthroughMGNREGA–NRLM convergence. In the health sector, TRI's engagement led to the training of 330 health personnel in Maternal Death Surveillance and Response (MDSR) in partnership with the state health department, resulting in a 28% increase in maternal death reporting—a critical step toward strengthening maternal health governance. Education innovations included establishment of Chhattisgarh's first Digital Planetarium in Dantewada and sanctioning of a ₹1.82 crore District Library Project in Kanker through NITI Aayog. Partnerships with digital learning platforms expanded access to technology and coding skills among tribal youth in districts like Sukma and Dantewada. Complementing this, youth hubs supported by ₹58.90 lakh from DMFT are providing vocational training, incubation, and entrepreneurship support to local youth.

TRI's PPiA engagement expanded to 11 districts, covering 484 Gram Panchayats and 550+

villages, through embedded engagements with key state departments including Panchayati Raj, MGNREGA, SRLM, Health, Education, and Agriculture. Dedicated PPiA cells and district nudge units are supporting innovations in Model GDPs, Locality Compacts, Healthy and Water-Sufficient Panchayats, and entrepreneurship promotion. The work is anchored through strategic collaboration with the newly created Department of Good Governance and Convergence. Additionally, TRI is supporting the government on some of its strategic priorities, i.e. CM's Dashboard for Scheme Convergence – Atal Portal, the Green Economy Transition initiative, Acceleration of Livelihoods for youth in LWE regions, etc.

Jharkhand

Jharkhand has remarkable progress with rural poverty declining by nearly 16 percentage points [NITI Aayog, 2023], however, the state remains the second poorest in the country, with 34.93% of its rural population still experiencing multidimensional deprivation. Only 9.3% of agricultural land is irrigated, making farming highly vulnerable to climate variability to the lives of 77% of the population dependent on agriculture and allied activities. This provided a unique space to catalyse a grassroots women-led growth model. Responding to this opportunity, TRI in Jharkhand is focused on community institution strengthening, convergence-led rural asset creation, and systems transformation aimed at a rapid scaling-up of successful programs by State machinery.

The Lakhpatti Didi programme, in collaboration with JSLPS, has emerged as an important women's economic empowerment initiative. As of March 2025, 8.77 lakh women have already benefited from farm and non-farm interventions under the initiative, with an additional 1.5 lakh



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women targeted for support by year-end. Farm-based strategies are being reinforced through 17

Integrated Farming Clusters (IFCs) and expanded funding of over ₹135 crore. Complementing these are investments in value chains like moringa, tasar silk, bamboo, and horticulture. The programme has also digitised livelihood plans and scaled convergence mechanisms through District and Block Level Convergence Committees. TRI's work in unitizing MGNREGA investments to create livelihood assets has become mainstream with the state's own initiatives. Between 2019 and 2025, over ₹6,900 crore has been invested in orchards, irrigation wells, nutri-gardens, nurseries, and livestock assets. Women's participation in MGNREGA has risen by 6.5% over the last 4 years, with ₹1,347 crore in wages directly transferred to women in

Seeding Prosperity: Namita Devi's Orchard as a Model for Rural Transformation

In a quiet corner of Jharkhand, Namita Devi's mango orchard is not just a source of income—it's a symbol of what's possible when state schemes, community leadership, and catalytic support converge. A beneficiary of the Birsa Harit Gram Yojana (BHGY), Namita's transformation from a daily wage labourer to an orchard owner exemplifies how livelihoods can shift from subsistence to sustainability. Launched by the Government of Jharkhand, BHGY aims to promote agroforestry and long-term income security for marginalized farmers. With TRI as a technical partner, the programme evolved from sapling distribution to a comprehensive "seed-to-market" ecosystem—combining climate-adaptive practices, intercropping support, convergence with irrigation schemes like Birsa Koop, and access to digital monitoring tools. Namita embraced this opportunity with conviction. With TRI's facilitation, she learned how to cultivate multi-tier fruit orchards and introduced vegetable intercropping. Within two years, she began earning ₹25,000 annually from vegetables and an additional ₹35,000 from early mango harvests. She has also enrolled in the Carbon Finance initiative supported by TRI and the Government of Jharkhand, positioning her orchard as part of the state's broader climate action framework. Namita's success has had a ripple effect—15–20 neighbouring households have adopted the BHGY model after witnessing her progress. She now serves as a community resource person, helping others design and maintain orchards and promoting agro-ecological transitions at the grassroots level. More than an individual success story, Namita's journey illustrates how integrated, gender-responsive interventions can unlock dignified and durable livelihood pathways. As she looks ahead to surpass ₹1 lakh in annual income, Namita stands as a testament to what's possible when rural women are enabled to lead—with the right skills, platforms, and institutional backing.





FY 2024–25 alone. The Birsa Harit Gram Yojana (BHGY), a fruit orchard program triggered by the RDD-TRI partnership in 2017-18, has covered 1.5 lakh acres across 264 blocks are now being scaled nationally. Over 54,000 farmers have already been registered for a carbon finance initiative that links BHGY to global carbon markets, offering an additional 20-year income stream to the farmers. In women managed micro irrigation infrastructure, TRI's support to the State Irrigation Execution Cell (SIEC) has led to the establishment of 722 community managed solar-powered surface water lift irrigation systems, benefiting over 12,200

farmers and covering more than 12,000 acres. An additional ₹110 crore has been committed by the state, with ₹100 crore in pipeline funding from NABARD. These assets are community-managed by Village Organisations and monitored digitally—marking a shift towards women-led water governance and climate-smart agriculture.

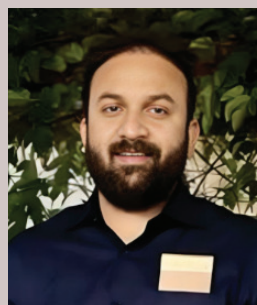
TRI has also advanced entitlements and social security. Through VPRP-GPDP integration in CAL and PPIA blocks, 56,000 works were identified for asset creation, amounting to ₹750 crore in planned investment. Over 1 crore demands were analysed across 24 districts for

inclusion in MGNREGA and related schemes. This has led to the expansion of access to Ayushman Bharat, Ujjwala Yojana, PMAY-G, and PMJJBY for lakhs of rural households, many of whom were previously excluded. Our work in institutional strengthening spans capacity-building across 154 Model CLFs, including visioning exercises and financial management training. Over 81,000 SHGs have been impacted through training cascades, with 215 master trainers and 10,000 Community Resource Persons (CRPs) supporting implementation. TRI has also played a key advisory role in designing new state schemes such as the *Mitti Kodo Gram Jodo Abhiyan* – a village connectivity program leading to wage-income which creates around 2,000 km of village roads, women-led *Poshan Vatikas* (nutri-gardens), etc. TRI supported school accreditation, the rollout of nutrition-focused learning modules, and the development of convergence frameworks for basic school infrastructure. In the health sector, our embedded team supported the world's largest NCD screening rollout under NP-NCD and partnered with SEVA to establish eye care services in Ayushman Arogya Mandirs. Our NoC (Neighbourhoods of Care) health model is being piloted in five districts, and 195 CHCs have adopted Sahiya Rest Rooms as a model for frontline care.

Our state PPIA supports 18 districts through embedded teams in district administration. These teams have anchored policy convergence, district livelihood mapping, and resource mobilisation. In the past year, they helped to channel ₹478 crore from DMFT, CSR, SCA, and NITI sources into livelihood, health, and education efforts. Their work has been instrumental in advancing decentralized planning, activating DLCCs and BLCCs, and institutionalising convergence mechanisms that strengthen governance from below.

Uttar Pradesh

Uttar Pradesh continues to represent both the scale and complexity of India's rural development challenge. The state saw the largest absolute reduction in multidimensional poverty—lifting over 3.4 crore people out of deprivation [NITI Aayog, 2023]. Sixty percent of its population is directly dependent on agriculture, women comprising a third of the workforce. Inclusive transformation here requires gender intentional, ease of living, human development and rural prosperity approaches. TRI's engagement across the state—through public systems strengthening, empowering rural institutions particularly women collectives and Panchayats and with convergence-driven asset creation, women's economic empowerment, entrepreneurship support – has been foundational.



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Supporting the state in implementation of the Lakshpati Mahila programme, the team worked closely with UPSRLM in setting up systems for roll-out of the program across the 826 blocks of the state, including state level coordinated efforts with the Departments of Panchayat and Agriculture. At the district level we brought convergence of public resources and demonstrated key components of the mission in ten Blocks across the five development

clusters of the state. Livelihood asset creation has seen a marked shift, with over 20 lakh job card holders receiving full employment guarantees and 4 lakh ultra-poor families linked to key social protection schemes. Budget allocations for farm-based livelihoods increased threefold in the last year in investments across IFCs, horticulture, micro-irrigation, and allied sectors. TRI has facilitated partnerships with private players like Ninjacart and Agristo Masa,

Seeds of Change: Bundeli Women Cultivate a Rural Enterprise Ecosystem

In the arid fields of Naraini block, Banda district, Uttar Pradesh, a quiet shift is underway—one where grassroots women are not just cultivating crops, but building institutions of economic self-determination. What began in April 2022 with eleven women farmers pooling modest savings to launch the Bundeli Mahila Producer Company Limited (BMPCL) has grown into a dynamic, women-led enterprise—demonstrating how collective action, when nurtured with the right support, can unlock new rural economies.

The early phase was marked by trial and learning—limited exposure to markets, weak institutional systems, and rudimentary governance. But with support from Transform Rural India (TRI), under its livelihoods programme funded by Walmart Foundation, the company evolved from a fledgling group into a structured enterprise, anchored in participatory decision-making, aggregation, and value creation. In just over a year, BMPCL grew from 11 to 557 shareholders, delivering a turnover of ₹35.92 lakh, and generating profits of ₹86,785, directly benefitting 487 women.

Going beyond aggregation, BMPCL tapped into government schemes to drive local infrastructure. Under the Farm Machinery Bank Scheme, it accessed ₹15 lakh in subsidies, enabling shared access to tractors and ploughs—serving both productivity and rental income goals. Strategic partnerships, like with the Horticulture Department, enabled 600 women to receive 3,000 fruit saplings—supporting both nutrition and agro-forestry. Livelihood diversification also took root: desi poultry birds were distributed to 54 women, and improved chickpea and mustard varieties were adopted by 72 farmers.

The success of BMPCL reflects a deeper shift in norms, practices, and market linkages. What began as a survival strategy has now become a platform for rural women to participate in mainstream markets as producers, managers, and decision-makers. This story is not just about business growth—it captures how TRI's approach to gender-responsive entrepreneurship, institutional strengthening, and convergence is enabling community-owned enterprises to thrive in traditionally underserved geographies.

Bundeli Mahila Producer Company is not an outlier—it is a replicable blueprint for how rural India can reimagine economic inclusion when women lead from the front and systems respond with enabling structures.



benefiting farmers across maize and potato value chains and crowding in ₹30 crore in combined public and private investment.

As of March 2025, over 5 lakh women have already achieved Lakhpati status, with focused support across farm and non-farm sectors. TRI has supported the mapping of all 33 lakh SHG members into the programme, with 14 lakh women targeted to achieve ₹1 lakh in annual income by 2025–26. Parallely, women's participation in MGNREGS stood at 42.26% and has remained steady for the third consecutive year following the implementation of policies such as Mahila Mate. More than 35,000 Mahila Mates have been deployed to improve worksite conditions and promote dignified participation. Engendering value chains with women FPOs as a localised organisational response to connect with markets is a key component of TRI's farm prosperity *solutionscape*. With support from the Walmart Foundation we demonstrated a model of wFPO within the DAY-NRLM institutional ecosystem. In each of the 10 CAL Blocks, wFPO supported farmers with agri-entrepreneurs connecting to input, output and capital markets through formal partnerships with commercial market entities. These wFPOs draw membership from the Producer Groups (PGs) set up by UPSRLM and have set processing and value addition facilities to capture a higher proportion of consumer rupee apart from establishing village level aggregation infrastructure.

Our work in governance systems has deepened through our embedded cells in the Office of the Chief Secretary, Department of Rural Development, and UPSRLM. The Technical Support Unit (TSU–MGNREGS), established during COVID-19 to support migrant returnees, has evolved into a long-term strategic partner, anchoring Mahila Mate deployment, ultra-poor outreach, and MGNREGA convergence. District teams embedded with District Magistrates

and supported initiatives ranging from health systems strengthening to planning GPDP–VPRP integration. Their work has contributed to projects like Sabal Kashi in Varanasi (now nominated for a PM Award), TB eradication in Hamirpur, and Mahakumbh healthcare planning in Prayagraj. We also supported governance engagement with the Department of Panchayati Raj, delivering planning support, capacity-building for Panchayati Raj Institutions (PRIs), and systems development for GPDP–VPRP integration across CAL blocks. This included notification-based institutionalisation of block-level Convergence Committees, development of low-cost activity libraries, and submission of detailed studies to DoPR and MoPR. Over 2,200 stakeholders were trained through 53 batches to anchor decentralized planning across 826 blocks.

Madhya Pradesh:

According to the NITI Aayog Multidimensional Poverty Index (2023), 36.65% of Madhya Pradesh remains multidimensionally poor, making it one of India's most deprived states. The situation is more stark in tribal-dominated districts such as Alirajpur, Barwani, Jhabua, and Dhar, where overlapping vulnerabilities include low school attendance, poor nutrition, and lack of access to clean water and sanitation. At the same



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time, Madhya Pradesh has one of India's most expansive SHG networks—mobilising over 5 million rural women—and well-functioning decentralised governance and MGNREGA structures. This gives the state an opportunity to demonstrate convergence, collectives, and community leadership can redefine rural development.

At the core of our engagement is TRI's work across eight CAL blocks, reaching over 1.4 lakh households and spread across 453 Gram Panchayats. These efforts are not programmatic overlays, but locally rooted, system-linked

change processes. In these blocks, people have begun to plan differently—and better. This year, Community Action Plans (CAPs) contributed to 34% of all planning inputs, up from just 14% in 2020–21. This shift—from 'GP-only' to shared planning across Panchayats, departments, and people—is not symbolic. It's changing what gets built, where funds go, and whose needs are heard. Across this landscape, women are driving the change. In Rajpur block, for example, 21 Mahila Sabhas were held in line with state guidelines—well before the Gram Sabha—ensuring women's voices on issues like domestic violence, alcoholism, school facilities,

Reimagining Education Through Jan Bhagidari: Panchayat Learning Centers in Jhabua

In the tribal heartlands of Jhabua, Madhya Pradesh, a community-led education revival is underway. Anchored in the principles of Jan Bhagidari (people's participation) and supported by Transform Rural India (TRI), six Panchayats—Chayan Paschim, Badlipada, Karangrah, Moicharni, Deogarh, and Mandan—have come together to create Panchayat Learning Centers (PLCs). These centers are not stop-gap solutions; they are locally-governed learning spaces, reshaping how access to foundational education is imagined and delivered in rural India.

At the core of this initiative is the collaborative governance model—where elected Panchayat leaders, youth volunteers, and the larger community act as co-owners. Young adults aged 18–25 have stepped in as volunteer educators, providing contextual and relatable instruction to underserved children in literacy, numeracy, and life skills. Panchayats, in turn, have taken responsibility for funding basic infrastructure, learning materials, and regular monitoring—creating local education ecosystems rooted in accountability and care.

The impact has been both tangible and catalytic. Not only has school attendance increased, but a collective shift in community aspirations is also visible—where education is no longer seen as an external service but a shared commitment. Routine engagement between Panchayats and volunteers has enabled rapid problem-solving and iterative improvements in pedagogy.

The PLC model exemplifies TRI's approach to strengthening local governance by positioning Panchayats as active agents of social development. More than just improving learning outcomes, this initiative is restoring trust in local systems and building youth-led, community-supported platforms that can evolve into institutional anchors for rural education.

As neighboring villages begin to emulate this approach, Jhabua's PLCs offer a replicable pathway for rural India—demonstrating that when communities lead with shared vision and accountability, even entrenched educational inequities can be meaningfully addressed.



and livelihoods were recorded, acknowledged, and acted upon. In total, over 240 cases of gender-based violence were supported this year through Lok Adhikar Kendras and Nari Adhikar Kendras, supported by trained SHG cadres and anchored in the larger NRLM, health, and entitlements ecosystem. The state now has 124 NAKs across 102 blocks and 180 LAKs supported technically by TRI and partners, impacting over 1.75 lakh women with entitlements worth ₹31.67 crore.

Leadership is also being reshaped. Through a pilot intervention, 125 Elected Women Representatives (EWRs) were trained not just in technical skills but on sense of agency and leadership across CAL blocks are now leading planning, audits, and coordination meetings—not as tokens, but as decision-makers. The Sarpanch Network across eight blocks is evolving into a learning and influence forum, where peer sharing is building confidence and clarity on rights, roles, and governance levers. The pilot results paved the way for tailormade training sessions now being done for EWRs across the country by the MoPR.

The livelihood front saw deeper convergence between MPSRLM and MGNREGS. Women's participation in MGNREGS rose to 43%, up from 39% two years ago, with 44,991 Mahila Mates registered and 37,000 trained. Asset creation has improved both in quality and ownership—70% of individual livelihood assets created indicates usage by women, especially in water and land-based interventions. In farm-based livelihoods, the integration of NRLM-MGNREGS-VPRP frameworks has led to significant gains. Under the "Beej Se Bazar" model, 25 all-women FPOs were formed this year. With over 6,000 women reporting additional income through equity grants, the state now tracks 130 FPOs through a common dashboard. Crops like marigold & sweet corn, promoted through buy-back

arrangements in Thandla and Petlawad, have brought over 1,200 women into commercial cultivation. This was supported by strategic partnerships and aggregation models that are now influencing statewide planning. The natural resource and climate agenda also matured this year. From GIS-based landscape restoration in Barwani to Miyawaki plantations across 9 districts, convergence work in watershed and afforestation—often led by Mahila Mates—has shown how livelihoods and ecology can work together. Over 5,800 Amrit Sarovars were developed into climate-resilient income prototypes, while a 100-acre forest plantation was created through a panchayat-CLF partnership, reflecting Madhya Pradesh's growing leadership in women-led climate adaptation.

The state level nudge units worked closely with the MPSEGC, MPSRLM, and DoPR, providing design and execution support on decentralized planning, Gram Panchayat Coordination Committees (GPCCs), and labour budgets. 175 GPCCs have been activated, with 80 now functioning as local convergence platforms. The gender team contributed to guidelines issued jointly by departments like WCD, NHM, SLSA, and Police to institutionalise ecosystem support for Lok Adhikar Kendra (LAK) and Nari Adhikar Kendras (NAK).

The Navshakti CLF in Manawar was proposed as a National Immersion Site by SRLM, visited by delegations from 16 states. Of its women members, 65% have now crossed the ₹1 lakh annual income mark, reinforcing the Lakhpati Didi vision not as aspiration, but as reality.

Other States:

Beyond our four focus geographies, TRI expanded systems-level work in Assam, Maharashtra, and Bihar, demonstrating the

adaptability of its institutional frameworks across varied governance contexts.

Maharashtra

TRI's institutional approach gained momentum in Maharashtra through embedded *Nudge Units* in Chandrapur, Dharashiv (Osmanabad), and Nandurbar, and a strategic partnership with the MGNREGA Commissionerate. In Chandrapur, the UMED-MGNREGA convergence model demonstrated women-led planning, generating over 27,000 works and restoring 5,200 hectares through soil and water conservation. Dharashiv's District Strategic Plan linked 1,863 SHG women to schemes like PMFME and CMEGP, while 21,000+ women accessed entitlements. Under

Mission Anandi Phase 3, 6 lakh individuals were screened for NCDs and 1,500 ASHAs trained. The MGNREGA state-level engagement focused on data governance and supporting PoCRA Phase 2 design, while TRI's recent entry into Nandurbar brings renewed focus on climate resilience, NRM, and reducing distress migration.

Assam

In Assam TRI worked across Panchayat and Autonomous Council systems, anchoring convergence-led rural transformation through collaborations with BTC, ASRLM, SIPRD, and CPRD. The *BTC Development Fellowship* and *Lakhpati Abo* initiative enabled 2,000 MGNREGA assets, with 8,000 more planned.



TRI supported 23 women-led FPCs, with 8 becoming operational, and scaled 25 Gender Resource Centres with ASRLM. The Neighbourhoods of Care model institutionalised health ecosystem reforms in 150+ VCDC blocks, training 400+ Change Vectors. We also led digital transformation by onboarding BTC, Karbi Anglong, and Dima Hasao onto *eGramSwaraj*, while governance capacity was strengthened through RGSA training sessions, PRI performance studies across 44 GPs, and faculty development programmes.

Bihar

In Bihar we advanced the localisation of SDGs by operationalising Panchayat-SHG-health convergence, especially in Begusarai district. Through structured Faculty Development Programmes, 570 master trainers trained over 16,000 elected leaders, embedding planning and governance capacities within the

Panchayati Raj system. In Begusarai, 118 health-related works worth ₹1.72 crore were integrated into GPDPs, RO units were installed in HWCs, and 580 families received ABHA health cards. TRI's efforts also led to TB-Mukt certification processes in five GPs and regularised block-level Coordination Committees to ensure review and follow-through. Additionally, 38 women Mukhiyas were trained as Master Trainers to embed gender and decentralisation principles into grassroots governance.

Our work across the states have emerged not just as an administrative layer but as a catalytic platform for place-based transformation. From tribal-majority districts in Madhya Pradesh, Chhattisgarh and Jharkhand to complex governance ecosystems in Uttar Pradesh, TRI's approach has been to build embedded capacity, unlock convergence across *samaj-sarkar-bazaar*, and reorient public systems around community aspirations.





Review of Themes

Themes are the conceptual pillars through which TRI engages with the structural and lived realities that shape life in rural India. Representing interlocking dimensions of well-being—livelihoods, health, nutrition, education, governance, gender, and climate—these domains are not siloed but mutually reinforcing entry points into complex social systems. Each theme becomes a space for shifting Practices, negotiating social norms, deepening institutional capacities, and expanding community agency. TRI brings deep knowledge and relevant linkages to each domain and actively grafts community-driven ideas into the mainstream architecture of public systems. When approached with intentionality, evidence, and people-led design, these themes hold the potential to catalyse meaningful, multi-dimensional transformation.

Local Governance:

TRI's governance engagement begins at the grassroots and travels upstream. It focuses on strengthening the voice of the marginalised—especially women—within formal governance spaces while supporting state systems to adopt participatory, decentralised, and data-informed processes. This year, TRI partnered with the Ministry of Panchayati Raj (MoPR) and state departments across Madhya Pradesh, Jharkhand, Chhattisgarh, Bihar, Uttar Pradesh, and Assam to develop institutional protocols, faculty development programs, and policy support tools that embed citizen priorities into formal planning systems.

The work extended beyond capacity-building into co-creating enabling environments. A national Faculty Development Programme



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trained 570 master trainers and influenced learning for over 80,000 PRI representatives. TRI contributed to consultations on revising Panchayati Raj Acts and developing simplified protocols for GPDP-VRP integration. In tribal districts, booklets on PESA were translated

Leading with Inclusion: Reshma Ninama's Journey in Gender-Responsive Governance

In Asalya Gram Panchayat, Jhabua district of Madhya Pradesh, Sarpanch Reshma Ninama is redefining what local governance can look like when anchored in equity and community voice. A tribal woman with limited formal education, Reshma brings lived experience and empathetic leadership to the Panchayat—grounding governance in the everyday realities of rural women.

Supported by Transform Rural India (TRI), Reshma participated in capacity-building programmes that strengthened her understanding of governance systems, enabled participatory planning, and deepened her commitment to gender equality. Under her leadership, Asalya Gram Panchayat became one of the first in the district to adopt Theme 9: Women-Friendly Panchayat as part of its Gram Panchayat Development Plan (GPDP) 2024-25.

This wasn't a symbolic gesture. Reshma led efforts to embed women's needs across sectors—mobilising SHGs to co-develop proposals, ensuring gender-responsive budgets, and facilitating targeted investments in maternal health, menstrual hygiene, and women's safety. Her proactive outreach—door-to-door visits and personal invitations—led to a marked increase in women's attendance and voice in Gram Sabhas.

Initiatives such as establishing a sub-health centre, promoting SHG-led organic farming, and encouraging women's enterprises have created enabling spaces for both care and commerce. The Panchayat's governance has shifted—from passive service delivery to intentional inclusion—transforming community norms in the process.

Reshma's leadership is emblematic of a wider shift across TRI's gender ecosystem work—where elected women representatives are not only holding office, but also shaping public policy and planning with accountability and empathy. Her story illustrates the potential of investing in local leadership to catalyse structural change in governance systems—and offers a replicable model for gender-responsive planning across tribal regions in India.



into Halbi, Gondi, and Hindi, allowing inclusive access to legal rights. Across 32 CAL blocks, we supported multi-sectoral planning linked to Village Development Plans, while convergence platforms such as DLCCs and BLCCs were activated to review and align government investments with community priorities. In Bihar and Chhattisgarh, health-panchayat integration models strengthened VHSNDs and Jan Arogya Samitis, demonstrating how frontline governance can be made responsive, cross-sectoral, and citizen-led.

Gender and Inclusion:

TRI's gender work focuses on transforming norms, institutions, and systems building a woman's agency within her home and beyond. Gender is integrated not as a standalone initiative, but as a cross-cutting lens across local governance, entrepreneurship, livelihoods, and service delivery. In states like Madhya Pradesh and Chhattisgarh, TRI supported the establishment of over 50 Gender Resource Centres (GRCs) and trained more than 500 cadre members in institutional

lakh women leaders were engaged or oriented on gender-patriarchy modules, and public entitlements.

In Madhya Pradesh, the Gender-Sensitive Panchayat model was introduced across 80 panchayats, where locally passed resolutions institutionalised commitments to safety, inclusion, and malnutrition reduction. Local leaders, Mahila Mates, and frontline workers were capacitated through dedicated modules on engendered planning and leadership. In Chhattisgarh, over 7,000 Sakhi Manch forums recorded and resolved thousands of cases

Restoring Dignity, Rebuilding

Trust: *Punita's Story* (Name changed)

In the tribal district of Korba, Chhattisgarh, Punita's (name changed) life took a devastating turn when she discovered that her husband and stepson were plotting to traffic her. Isolated and under constant surveillance, she had no means to seek help—until she managed to alert her sister.

What followed was a swift, community-led response that exemplifies the power of local institutions in safeguarding women's rights. Her sister reached out to the Gender Resource Centre (GRC) in Ambikapur, which immediately activated support from the local SHG federation and Social Action Committee. Working closely with the police, they ensured Punita's safe relocation to her mother's home and issued formal warnings to the perpetrators. But the intervention didn't stop at protection. Over the next several months, the GRC facilitated counselling and dialogue with all parties involved. Punita's husband was referred to a One-Stop Centre for rehabilitation. Through sustained engagement and monitoring, the family environment was gradually restored to safety and mutual respect.

Today, Punita lives with dignity and agency—surrounded by a community that chose to act. Her story underscores how local solidarity and responsive systems can enable safety, healing, and long-term change for women at risk.



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case management, gender planning, and community mobilisation. Through partnerships with SRLMs, PRI departments, and Women and Child Development departments, over 1.15

related to violence, exclusion, and access to entitlements—positioning collectives not just as community organisers but as custodians of justice and equity. Our approach recognises that sustainable change requires shifts in both mindset and mechanism—and that institutionalising gender begins with enabling women to lead from the front.

Employability and Entrepreneurship:

TRI's efforts in employability and entrepreneurship were anchored in building community-based, inclusive economic pathways for the most excluded. In states like Jharkhand, Uttar Pradesh,



and Madhya Pradesh, 60 Youth Hubs served as “phygital” centres for career services, financial

Asha Deep SHG: From Aspiration to Enterprise in Simdega

In the remote village of Kharatoli, Kurdeg block, Simdega district, Jharkhand, ten women decided to reimagine their futures—not just for themselves, but for their community. United by a shared history of financial exclusion and informal labour, they formed the Asha Deep Self-Help Group (SHG), naming it after the “light of hope” they envisioned for their families.

Their aspirations to start an enterprise remained dormant for years, constrained by limited market exposure, lack of training, and no access to capital. The turning point came in May 2024 with the support of the TRI-facilitated Youth Hub, established in partnership with the Kurdeg Cluster Level Federation. This local institution became more than just a training site—it emerged as an ecosystem enabler for gender-responsive entrepreneurship.

Through a comprehensive enterprise enablement pathway, the women underwent business planning workshops, product design sessions, exposure visits, and financial literacy training. Supported by peer mentoring and institutional handholding, the group mobilized ₹1.5 lakh in capital through internal savings and bank credit. Their enterprise—manufacturing fresh Chow mein—was boosted by the acquisition of a processing machine, quality packaging inputs, and local market tie-ups, all facilitated by the Youth Hub team.

By March 2025, each member was earning ₹15,000–₹20,000 per month, a tenfold increase from earlier earnings. The Asha Deep enterprise has since become a local food brand in Simdega block, and its members are now mentoring four other women-led groups in nearby Panchayats.

The story of Asha Deep is not just about income—it is about reclaiming agency, strengthening collective identity, and demonstrating the power of place-based, women-led economic development. It illustrates how TRI's institutional architecture—through SHGs, Youth Hubs, and federations—can unlock entrepreneurial energies and seed decentralized local economies led by rural women.





literacy, and enterprise incubation, connecting over 1.14 lakh young people—54.6% of them women—to skilling and livelihood opportunities.

The hubs provided tailored support, from credit linkage and business model discovery to placement and mentorship. TRI enabled access to over ₹5 crore in formal and alternative credit, working with partners like Rang De, Sampark, SIDBI, and SBI Foundation. District-specific idea banks and entrepreneurship playbooks were developed to address local market needs, while Youth Advisory Groups (YAGs) guided participatory design. Across rural landscapes, young people—especially young women—are no longer only job seekers. They are emerging as producers, entrepreneurs, and micro-enterprise owners, breaking social hierarchies and redefining aspiration in their communities.

Climate Action: Building Adaptive Rural Economies and Local Resilience

TRI's climate work is grounded in the principle that the most climate-vulnerable populations—



Neeraja Kudrimoti
Associate Director, TRI

Lead
Climate Action

Greening Lakhanakot: A Model for Panchayat-Led Ecological Resilience

Just 10 kilometers from Janpad Panchayat Manawar in Madhya Pradesh, the village of Lakhanakot has redefined the narrative of local governance and environmental stewardship. Once characterized by a large stretch of barren government land, the village has now transformed this neglected space into a thriving Miyawaki forest—demonstrating how empowered communities and institutions can convert ecological degradation into green opportunity.

The initiative emerged through deliberations within the Gram Panchayat Coordination Committee (GPCC), where women from the Dashamata Village Organisation (VO) and Panchayat members identified the potential of the vacant land. With technical support from Transform Rural India (TRI), the community was introduced to the Miyawaki afforestation model—a dense, native plantation technique suited for rapid ecological revival and aligned with the region's natural features.

The action plan was entirely community-owned. SHG members mobilized in weekly rotations, ensuring inclusive wage employment while maintaining consistency in sapling care. TRI enabled capacity-building on plantation design, monitoring, and labour tracking. Key operational roles were anchored locally—such as a Mahila Mate to manage muster rolls and a watchman to oversee irrigation. The project was formally launched under MGNREGA, with the first phase witnessing the plantation of 3,000 saplings and the creation of protective trenches around the site.

The intervention quickly evolved into a living landscape of both income and ecological security. Over 200 SHG women earned wages, enhancing household income while deepening their stake in environmental management. An additional 1,000 saplings have since been planted during the maintenance phase. Monthly GPCC meetings continue to monitor progress, reinforce transparency, and institutionalize the effort into Panchayat planning processes.

As neighbouring Panchayats express interest in replicating the model, Lakhanakot's transformation stands as a compelling example of Panchayat-led ecological resilience—where collective planning, community ownership, and strategic facilitation converge to drive sustainable rural development.



especially women, smallholders, and tribal communities—must be at the centre of designing solutions. Our efforts span both adaptation and mitigation, with a focus on unlocking green economy opportunities for the rural poor while restoring ecosystems and water commons.

Across Madhya Pradesh, Chhattisgarh, Uttar Pradesh, and Jharkhand, TRI supported convergence between MGNREGS and NRLM to unlock ₹400 crore for landscape restoration through nature based solutions using a locality compact-led approach. This planning, anchored in GIS-based tools and

community ownership, created over 12.42 billion litres of rainwater harvesting potential. The solarisation of 78 hamlets through community-managed solar micro-grids (1.03 MWp installed capacity) reduced diesel use by 4 lakh litres annually, demonstrating scalable models for energy transition. Through carbon credit access initiatives linked to plantation schemes like BHGY, TRI is now enabling over 1 lakh smallholders to access additional income streams beyond produce—creating long-term incentives for climate stewardship.

Women-led soil and water conservation, Miyawaki afforestation, and high-income

natural farming (HINF) methods are emerging as pillars of our integrated climate response. These interventions are not standalone efforts but embedded into broader rural development strategies—proving that climate resilience and rural prosperity can co-evolve through place-based, community-driven solutions.

Neighbourhoods of Care:

The Neighbourhoods of Care (NoC) model reflects TRI's belief that health and wellbeing are shaped not only by service access but



United for Health: Tappal's Journey to a Community-Led Health Ecosystem

In Tappal block of Uttar Pradesh's Aligarh district, persistent gaps in antenatal care and immunization reflected deeper issues in the rural health ecosystem. Only 44.7% of women had received the recommended four ANC checkups, far below the national average of 64.2%. Malnutrition remained entrenched, and critical health services struggled to reach the last mile. While frontline functionaries were active, the absence of convergence across community and institutional actors meant fragmented efforts and missed opportunities.

In early 2024, Transform Rural India (TRI) initiated a convergence effort to reimagine health governance through a community-led lens. Anchored in the Neighbourhoods of Care (NoC) model, the initiative brought together four Cluster Level Federations (CLFs), Village Organizations (VOs), Social Action Committees (SACs), and frontline health workers to co-design a shared vision of local wellness. Structured trainings, planning sessions, and dialogue platforms equipped SHG leaders with the knowledge and confidence to steward maternal and child health at the last mile.

The turning point came during the revitalization of Village Health Sanitation and Nutrition Days (VHSNDs). What was once a routine government program became a vibrant community event—facilitated under banyan trees, where VO leaders and ASHAs discussed immunization, nutrition, and reproductive health with mothers and adolescents. Frontline workers no longer acted alone; they were backed by a network of trained community leaders.

Within four months, 690 previously unreachable individuals—including 480 children, 120 women, and 90 adolescent girls—were immunized. An additional 119 women accessed ANC services they had earlier missed. Institutional mechanisms also matured: CLFs began reviewing VHSND outcomes regularly, while the Block Level Coordination Committee (BLCC) became an active problem-solving space with health department officials.

Looking ahead, the ambition is clear: to reach 3,000 women and children, activate health committees in every Panchayat, and host decentralized reproductive and sexual health camps. Tappal's journey is not just about improved indicators—it reflects TRI's belief that care ecosystems thrive when communities lead, institutions align, and women steward change.



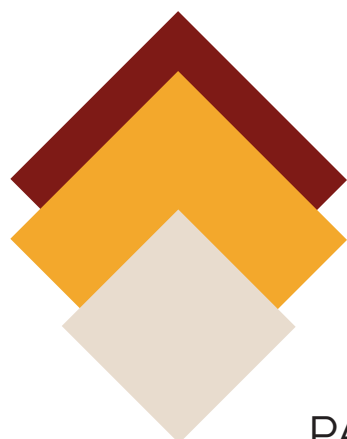
by the conditions in which people live, care, and connect. NoC moves beyond the logic of disease management to a more generative approach—focused on healthy living, dignity, and local ecosystem transformation.

Operational across 14 blocks in four states, NoC is helping rewire public health systems through community mobilisation, institutional convergence, and digital integration. Over 2,000 women were identified as Change Vectors, anchoring household-level conversations on nutrition, sanitation, and wellbeing. These leaders have co-created 50+ VHSND model sites and activated 240 Jan Arogya Samitis to review and improve service delivery. Formal orders from health and WCD departments institutionalised SHG-led sessions

at Anganwadis and triggered Panchayat resolutions for "Healthy Villages." Technology tools like the Sahiya App and CBAC were used to digitise screening and case management. A pilot with AI-enabled NCD screening tools was also launched in Jharkhand and MP.

NoC also explores climate-health intersections, conducting One-Health assessments and supporting solarisation of health centres in low-resource districts. Through these interventions, care has become an ecosystem function—not just an individual burden—and the power to heal has shifted from institutions to communities. The NoC model illustrates how trust, collective agency, and integrated design can reimagine rural health from the ground up.





PART-B

INTERNAL ORGANISATION

LEARNING AND DEVELOPMENT

Learning & Development (L&D) is a strategic enabler of TRI's mission to transform 100,000 stranded villages into thriving, self-sustaining localities. It equips colleagues with role-aligned capabilities, fosters a deeper sense of purpose, and nurtures leadership, empathy, and systems thinking across all levels of the organisation. Guided by a learner-led and purpose-driven philosophy, L&D at TRI is embedded within the core Practices of CAL, PPIA, and BMFL. It supports progression across roles—entry, practitioner, and leadership—while ensuring that learning remains inclusive and intersectional, attentive to caste, gender, and geographic equity.



In 2024–25, the L&D function institutionalised a structured induction process, onboarding 119 of 217 new staff through quarterly workshops, with online modules piloted to cover key regulatory frameworks. Under CAL, 98 staff were identified for targeted learning interventions—70 completed Phase 1 of the “Training Design & Facilitation” series, and 18 were certified as expert facilitators. Additionally, practice-specific modules on project cycle management and thematic deep dives were developed to strengthen knowledge-to-action pathways. These efforts were reinforced through structured reflection, mentoring, and continuous feedback mechanisms.

TRIFLUENCE 7-9 DECEMBER 2024-25: A CONFLUENCE OF REFLECTION, PURPOSE, AND PRACTICE IMMERSION

TRIfluence 2024 held in December brought together TRI's central and state teams in an immersive convening rooted in reflection, purpose, and practice. Designed as a deliberate pause, it fostered deeper alignment with TRI's mission, strengthened a shared sense of belonging, and reinforced a unified institutional identity. Through methodologies like Microlabs, Power Walks, storytelling, and visual expression, participants explored equity and justice not just as ideals, but as lived experiences shaped by identity and access. The convening surfaced both tensions and aspirations within TRI—between values and practice, individual agency and institutional responsibility—culminating in a collective wall of commitments and reflections. More than a gathering, TRIfluence reaffirmed TRI's commitment to being a learning, listening, and evolving organisation anchored in thoughtfulness, courage, and care.



India Rural Colloquy 2024-25 | Fourth Edition

India Rural Colloquy, the **Thoughtful Tarraki** polylogues; this year with addition of Lucknow became a 5-city event : Bhopal, Raipur, Ranchi, Lucknow and Delhi. This year we had political leadership, senior development administrators joining rural communities, thought leadership and academic partnership with IIM, Rapiur and MANIT. Between 1-8 August, 2024; Colloquy brought together voices of community, development professionals, policymakers, thinkers, entrepreneurs, philanthropies and civil society leaders discussing transformative ideas and actionable solutions for a rural renaissance. The event blended panel discussions, fireside chats and roundtables, covering all issues that **Matter to Rural** including themes like climate action, health and nutrition, youth employment, gender inclusivity, local governance, and green economic growth.



The Colloquy, curated by Transforming Rural India, celebrates and commemorates the Quit India Movement or अगस्त क्रांति, the epochal decisive resolve in 1942, expressing will of all Indians, communities became their own leaders in quest of freedom. This truly Indian moment of freedom and dignity, spawned many a struggle and success making August a special month of remembrance in our shared quest of freedom, dignity and a better world. India Rural Colloquy (IRC) is establishing itself as an unique development space, bringing all sides to the conversation together in an action-oriented and insightful conversations; inspiring and spurring action on flourishing localities and greater policy focus, investments, vitality and equity in our villages. Through Mini Conferences, Digital Dialogues, Seminars, State of Sector Reports, Ideathons is bringing genuine insight that cuts through the clutter of viewpoints and is influencing nationwide discourse around topics that matter to rural India.

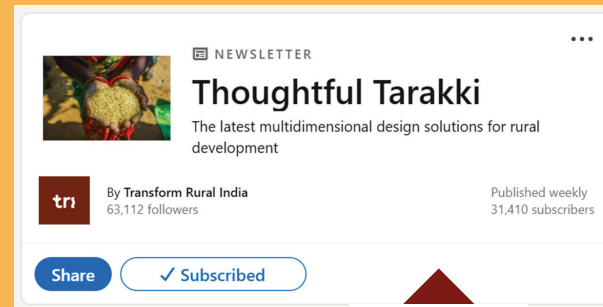
<https://irc.trif.in/> ♦ India Rural Colloquy Video playlist:



COMMUNICATION

At Transform Rural India, we understand the pivotal role effective communication plays in building bridges, inspiring change, and cultivating a community dedicated to our shared goals. Communication has been a critical pillar in engaging wider society—drawing attention to the issues of those in the margins in positive, can-do ways. Our focus remains on narrative-shaping, field building, and engaging emerging allies through evidence from our work and thought leadership on topical and seminal issues around rural flourishing.

This year, we launched multiple initiatives: the *Thoughtful Tarakki* LinkedIn page for blogs; *TRI Explainer* vlogs; a podcast series, *3D – Development Design Digest*; quarterly outreach via *TRiBune*; and collaborative campaigns with partners like Hindustan Unilever Foundation. These efforts create interactive and emotionally resonant content, fostering deeper engagement and shared purpose.



TRI in Media

The Role Of Financial Literacy In Enhancing Agricultural Productivity And Income Stability In Rural India

In India, 89% of farmers manage small subsistence farms, where margins are tight, and every rupee counts. For such farmers, financial literacy is essential to breaking debt cycles and improving income stability.

Outlook Money Guest Author
Updated on: 25 October 2024 8:31 am



By Neha Gupta,

Sona Muwel, a woman farmer from a tribal village - Sapdud of Dhar district of Madhya Pradesh, produces vermicompost commercially. As she says, earlier she had no knowledge about money and used to only prepare compost and work on the farm from morning till evening, while her husband handled all the financial matters. It was when Geeta Didi from Naari Adhikar Kendra, discussed her control of her own income, which motivated her to learn about financial transactions in business and maintain records. Today, Sona Muwel earns over INR 1 lakh annually by selling her compost locally. Similarly, Sharda Bhawel from Dhar, after learning financial literacy skills, started her own aggregation centre and now manages her business successfully.

India is halfway there towards enabling female political leadership. What next?

By André Nogueira, Jitendra Pandit

Apr 14, 2024 04:59 PM IST



To see authentic female leadership, men need to do the work and ask themselves some hard questions, so women can truly change systems designed for men by men



TRI IIT Bombay to jointly promote technologies for rural population in J'Khand

Ranchi, Aug 7 (PTI) Transform Rural India (TRI) in collaboration with IIT Bombay will jointly promote technologies specifically tailored for the rural population in Jharkhand and a pact in this regard has been inked, a statement said on Wednesday.

The memorandum of understanding (MoU) was inked in the fourth edition of the India Rural Colloquy (IRC) that discussed actionable strategies for increased growth and employment opportunities in Ranchi, Jharkhand.

The fourth edition of the India Rural Colloquy 2024, by TRI, is a series of conversations and events held from August 1-8 Pan-India focussed on rural development.

'Should study if welfare schemes are discouraging youth from seeking jobs': CEA

CEA Nageswaran also raised concerns about the potential "informalisation" of the labour force post-Covid, particularly in relation to the growing gig economy.



V Anantha Nageswaran, Chief Economic Advisor. (File Photo)

Policymakers should study whether well-intended welfare schemes might be deterring India's youth from seeking employment, Chief Economic Advisor V Anantha Nageswaran said in his keynote address at the launch of 'The State of Rural Youth Employment Report 2024'. In his address on Monday, Nageswaran also emphasised the need for data on India's post-Covid gig economy to determine if the country's labour market has become "more informal rather than becoming more formal".

Gender disparity exists in rural India with majority of employed individuals male: Survey

Synopsis

A survey found that employment among rural men aged 18-25 is 50%, while only 25% of rural women in the same age group are employed. In the 26-35 age range, 85% of men and 40% of women are working. Many rural youths expressed interest in changing jobs or starting small ventures.



Around 50% of rural men aged 18 to 25 are employed while only 25% of the women in the same age bracket are working, a survey involving 5,169 youths across villages of the country shows.

According to The State of Rural [Youth Employment](#) 2024 report, brought out by the Global Development Incubator (GDI), Global Opportunity Youth Network (GOYN), Development Intelligence Unit (DIU), and Transform [Rural India](#) Foundation (TRI), 70-85% of the youth said they wanted to change their jobs.

Sustaining our earth and nourishing our bodies

There is a need to develop a policy framework at the intersection of gender, climate, nutrition, and food value chains

REPORT: April 2024 | 100 | 137 pages

NEERAJ NATHAN (TRI)

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How can Jharkhand overcome its road infrastructure challenges

TNN / Nov 15, 2024, 13:25 IST

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AA

Jharkhand's road infrastructure lags behind national averages, hindering economic growth. The state's low road density, particularly the lack of four-lane highways, necessitates a comprehensive development approach. Prioritizing projects, securing funding, and streamlining land acquisition are crucial to improve connecti... [Read More](#)



A damaged road at Kantatoli Chowk in Ranchi

The pace of progress is critically dependent on infrastructure development. After Covid-19, the central govt has followed a growth strategy where infrastructure fuels investment. Jharkhand is no exception.

However, Jharkhand's road network development lags behind the national average, hindering economic growth and citizens' convenience.

According to the ministry of road, transport and highways, the state's overall road density stands at 876 km per thousand square kilometres,

Budget 2025 Highlights: 'Momentum To Viksit Bharat', PM Modi Hails Budget Focus On 'New-Age' Sectors

Written By : Vani Mehrotra , Mallika Soni & Shobhit Gupta News18.com

Last Updated: February 01, 2025, 22:59 IST

Budget 2025 Highlights: Finance Minister Nirmala Sitharaman presented the Union Budget 2025, announcing an increased income tax exemption limit of Rs 12 lakh and key reforms in agriculture, manufacturing, and infrastructure.

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India Budget 2025 Highlights: Finance Minister Nirmala Sitharaman presented the Union Budget for the eighth consecutive time in the Lok Sabha on Saturday. Before she began her speech, the Cabinet, headed by Prime Minister Narendra Modi, had approved the budget.

Empowering Rural Women: Stories of resilience, entrepreneurship and transformation

Rural women across India are key drivers of the agricultural economy, yet they remain some of the most marginalized in terms of access to resources, education, and decision-making platforms.



Aliva Das • ETGovernment

Updated On Oct 15, 2024 at 02:08 PM IST



On October 15, we celebrate the International Day of Rural Women, a day that honours the strength, determination, and contributions of women who are at the heart of rural economies worldwide. In India, where women play an integral role in agriculture, small-scale enterprises, and community development,

On October 15, we celebrate the International Day of Rural Women, a day that honours the strength, determination, and contributions of women who are at the heart of rural economies worldwide.

their stories reflect the potential for economic growth and social transformation when given the right opportunities and support. Today, we share the journeys of two inspiring women - Poonam Yadav and Karishma Choyal -- whose courage and determination are reshaping rural India.



KEY EVENTS & THOUGHT LEADERSHIP HIGHLIGHTS

TRI CONVENED AND ACTIVELY PARTICIPATED IN HIGH-LEVEL IMPACT FORUMS ACROSS RURAL GOVERNANCE, EDUCATION, HEALTH, CLIMATE, AND GENDER.

At the National Colloquium on National Panchayati Raj Day 2024, Anish Kumar spoke on the evolution of grassroots governance. We co-designed the National Conference on PESA with MoPR, where the launch of the PESA-GPDP Portal marked a major milestone in tribal self-governance.

TRI convened roundtable consultations that culminated

in white papers on Panchayati Raj Acts across Madhya Pradesh, Chhattisgarh, and Jharkhand chaired by former MoPR Secretary Sunil Kumar. TRI facilitated a *Gender Sensitization Workshop* with DoPR, GoMP in Bhopal, training 50+ officials on gender-transformative governance, POSH Act, and proxy leadership challenges. TRI presented a paper titled *Local Bodies Finances – Powering the Third-Tier Government* at the Pune International Centre's Conference on Democratic Decentralization. In areas beyond governance, a *Consultation on Gender Responsive Panchayats* on August 23, 2024, brought together senior government officials and showcased TRI's pilot across 56 panchayats, catalysing commitments for convergence and scale. We launched *Million Designers Billion Dreams* program with NRLM and LEAP, introducing design-thinking curricula to empower rural leaders. TRI co-convened "*Transforming Rural Primary Healthcare*" with Johns Hopkins and LEAP, calling for equity-driven health models. We hosted a roundtable on *Sustainable Rural Housing* linking PMAY-G to youth employment, skilling, and green livelihoods. And we hosted an *Education Roundtable* with CSR leaders, reimagining primary education beyond FLN metrics to focus on child-centred, inclusive ecosystems.

Awards & Recognition

Over the past year, our work has been acknowledged by institutions at various levels. These recognitions affirm the impact of our efforts and inspire us to continue pushing boundaries in pursuit of inclusive and sustainable rural transformation.

Letter of Appreciation received by Public Policy in Action Fellow from their District Administrations

On Republic Day 2025, the Janpad Panchayat honoured Transform Rural India (TRI) with an appreciation certificate for preparing the comprehensive multi-sectoral GPDP plan in the block. This recognition reflects a legacy of excellence. Manawar was similarly acknowledged last year when the Janpad Panchayat CEO received district-level appreciation for the most refined plan on the e-Gram Swaraj portal.



Sonali Layek
Latehar



Priya Shruti Gidhi
Ranchi



Hemlata Bajaj
Lohardaga



Venkatesh
Saraikela Kharsawan



Abhanshi Dixit
Palamu



Ena Ray Chowdhury
Palamu



Shweta Verma
Ramgarh



Bhavesh Rajpurohit
Ramgarh



Ananya Iyengar
Simdega



Sandra V
Simdega



Ram Kumar
Khunti



Ramesh Kumar
Gumla



Saurav Kumar
Ranchi



Yashpal Patel
Manawar, Dhar

STRATEGIC MOUs AND PARTNERSHIPS:

In 2024–25, Transform Rural India deepened its institutional partnerships through strategic Memorandums of Understanding (MoUs) with national and state-level actors to accelerate inclusive rural development and systems change.

With the Government of Chhattisgarh, TRI signed an MoU with the Department of Good Governance & Convergence in the presence of the Hon'ble Chief Minister and Finance Minister. The partnership focuses on convergence-based governance, green economy transition, the CM Fellowship, and the Aspirational Districts Programme—anchoring TRI's support for Viksit Chhattisgarh.



At the national level, a multi-year MoU with the Ministry of MoRD will enable TRI to provide strategic and technical support for strengthening delivery of key rural development schemes, social protection, and SDG-linked outcomes.

An MoU with NITI Aayog positions TRI as a key partner in district-level planning and implementation, particularly in aspirational districts, through integrated data systems, capacity building, and systemic innovations.



In collaboration with Hindu College, University of Delhi, TRI launched a Public Policy & Governance immersion programme for 40 students, blending academic learning with grassroots experience to nurture the next generation of public leaders.

TRI also signed a landmark MoU with the Department of Animal Husbandry and Dairying (DAHD) to advance women-led livestock livelihoods. Under this, we will set up a Design and Strategic Support Unit, facilitate convergence across livestock schemes, build entrepreneurship pathways for SHG women, and support access to credit and insurance. DAHD will enable operational and state-level coordination to scale adoption and impact.



Our Partners

Donors

Institutional Partners



Advisory Board

Ms. Bharati Gupta Ramola (Chair)

Bharti Gupta Ramola has advised industry, government, and development institutions, and now focuses on leveraging technology to enhance productivity and last-mile delivery. A former PwC India partner and Basix Group co-promoter, she currently serves on the Boards of Lady Shriram College, CERCA at IIT Delhi, and Feedback Infra Pvt Ltd. Bharti Gupta Ramola additions - Additionally, she serves as an Independent Director for HDFC Life and Tata Steel.



Ms. Ireena Vittal

A former McKinsey & Co. partner, she has advised government and public institutions on inclusive and sustainable development. Currently focused on urban growth and agriculture, she serves as an independent director on the boards of Axis Bank, Titan, Godrej Consumer, Tata Industries, Wipro, and the global advisory board of IDEO. She is also recognized as a valuable mentor for leaders and helps emerging and established leaders develop opportunities on different aspects of decision-making and empathetic leadership.



Mr. R. Venkataraman

He is currently serving as an Advisor to Reliance Industries, Board Member of AirAsia India and a Trustee of Tata Trust's initiatives. As a former Managing Trustee of Tata Trust, he redefined its philanthropic strategy and led major health initiatives. With 20+ years' of experience in finance and strategy, he has held leadership roles at Tata Group, Qatar Foundation, and VSNL.





Dr. Sanjiv Phansalkar

Sanjiv J. Phansalkar is a development professional and academic with deep expertise in rural livelihoods, water policy, and institutional development. He has been associated with Tata Trusts since 2007 as a Programme Director. Dr. Phansalkar earned his Ph.D. from the Indian Institute of Management, Ahmedabad, and served as a faculty member at the Institute of Rural Management Anand (IRMA) for several years.

He has also worked extensively as an independent consultant with organizations such as International Development Enterprises – India (IDEI) and the Swiss Agency for Development and Cooperation (SDC). From 2005 to 2007, he led the IWMI-Tata Water Policy Programme, a collaborative initiative between the International Water Management Institute and the Tata Trusts.

Currently, he is a visiting faculty member at IIM Udaipur and serves on the advisory boards of several organizations in the development sector. Dr. Phansalkar has authored seven books and numerous articles published in national and international journals.

Board of Directors



Rashmi Shukla Sharma (Chair), Ex- IAS, Former Additional Secretary, Ministry of Panchayati Raj, Gol

Rashmi Shukla Sharma is a distinguished IAS officer and an alumna of Delhi University and Princeton, specializing in education and local governance. She retired as Additional Secretary, Ministry of Panchayati Raj, Government of India, after holding senior positions in both Union and Madhya Pradesh governments. An accomplished author, her key works include *The Elementary Education System in India* and *Local Government in India*. Ms. Sharma retired early from government service to pursue her passion for research and teaching in public policy and governance.



Yamini Atmavilas, Director at Dasra

Yamini Atmavilas is a distinguished gender policy leader and currently a Director at Dasra, where she spearheads the Gender Equity & Women's Leadership portfolio since June 2024. With a Ph.D. in Women's Studies from Emory University, she has a strong track record from nearly a decade at the Bill & Melinda Gates Foundation and as a founding leader at Udaiti Foundation. Her expertise lies in designing impactful programs and building partnerships that advance gender justice, particularly through innovative financing and systemic change across India's education, healthcare, and equality sectors.



Sushil Ramola, Founder & Chairman of the Board at B-ABLE (Basix Academy For Building Lifelong Employability Limited)

Sushil Ramola, an IIM Ahmedabad alumnus, is the Founder & Chairman of the Board at B-ABLE (Basix Academy For Building Lifelong Employability Limited). A pioneer in bridging skill gaps with innovative, market-driven models, he is renowned for his dedication to rural empowerment and workforce development. His commitment extends to national forums on skill-building and leadership roles as a Founding Councilor and past President of Integrated Mountain Initiative, a Member of the Board at The Blind Relief Association, Founding President & Current Governing Board Member of the Alliance of Skill Training Partners (ASTP), and Co-Promoter & current Chairman of the Board of the Domestic Workers Sector Skill Council.



Anirban Ghose, Joint Managing Director, TRI

Anirban Ghose, is part of the lead team at TRI and has been on the leadership team at India's leading non-profit PRADAN. Renowned for pioneering automated bookkeeping in women's Self-Help Groups, he has advanced technology adoption in development initiatives across India and driven the cause of rural transformation through program integration, strategy, and stakeholder engagement.



Anish Kumar, Managing Director, TRI

Anish Kumar, co-founder of TRI and former senior leader at PRADAN, specializes in rural transformation, institution-building, and integrating finance functions. He pioneered business models for poor communities, led India's first poultry cooperative, and currently serves on the National Smallholder Poultry Development Trust board, and has been involved in designing policies on producer collectives.



Internal Organisation

SENIOR LEADERSHIP TEAM (SLT):

TRI's SLT provides critical leadership, ensuring an aspirational, empathetic environment aligned with TRI's values, ethics, and excellence. The Team leads delivery of our Strategic Plan, fulfilling commitments to communities, donors, and government within agreed budgets and approaches. It fosters a high-performance, inclusive, and gender-sensitive culture, guided by the belief that "leadership" vests in our acts through commitment and collective engagement.

Know our SLT

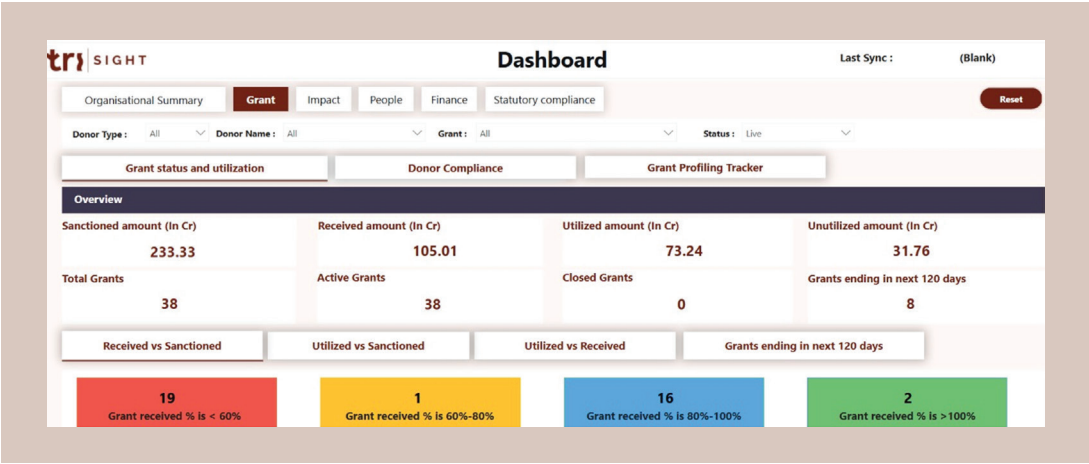


STRATEGY & PROJECT MANAGEMENT OFFICE (SPMO):

The SPMO anchors strategic planning, annual action plans, governance support, grant and donor management, data centralization, risk tracking, and communications. It has been strengthened during the year, building our institutional coherence, agility, and innovation across TRI's programs.

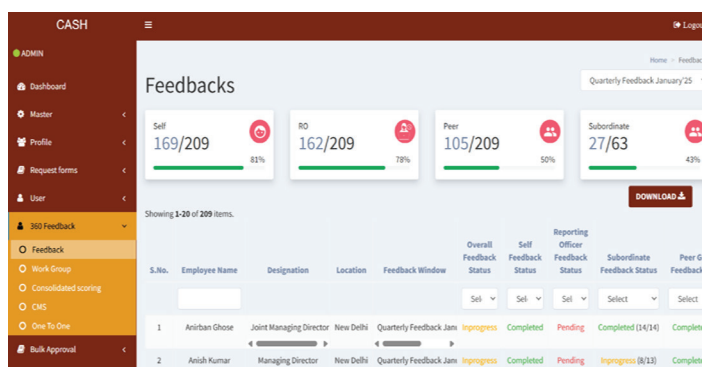
TRISIGHT – INTEROPERABILITY PROJECT:

TRISight integrates internal systems—grants, programs, HR, finance, compliance—into a unified dashboard. It enhances visibility, reduces manual reporting, improves accountability, and enables real-time, data-driven decision-making across TRI's geographies and partners.



360° FEEDBACK

TRI institutionalized the 360-degree feedback process to foster inter-level feedback, continuous learning, and alignment with core values. Anchored in the belief that open feedback drives individual and team growth, the system supports course correction and continuous improvement. In 2024–25, forms were revised across designations, integrated into the CASH platform (including mobile), and two cycles were completed: Oct–Dec 2024 and Jan–Mar 2025.



CLIMATE AND CULTURE

Believing that change begins within, TRI deepened its commitment to an empathetic, inclusive culture rooted in effectiveness, empathy, and energy. State-level Culture and Climate Subcommittees led mental health workshops, suggestion boxes, and team retreats—building trust and shared purpose. Democratized culture-building, leadership dialogues, and feedback loops fostered clarity, care, and collective ownership—affirming that thriving internal culture is key to sustained impact.



GENDER MAINSTREAMING

In 2024 TRI launched the *Gender Facilitator* initiative with guidance from Suneeta Dhar and Sarojini Ganju Thakur. Over 25 practitioners from CAL, PPIA, and BMFL were trained in audits, budgeting, intersectionality, and communication—serving as embedded catalysts for equity in planning and practice. TRI also advanced policy reviews, rights-based approaches, and inclusion of caste and non-binary perspectives. Gender assessments, thematic interventions, and learning camps deepened rights-based, gender-inclusive programming—from grassroots to leadership.



Public Investments Catalysed

A. Expenses Routed through TRI books

Program/Theme	Expenses FY 2024-25
Community Building	5,628.28
Citizenship and Governance	27.74
Gender	59.31
Government Engagement	1,779.57
Health And Nutrition	69.01
Organisational Costs	628.95
Partnership Management/Developments	243.25
Livelihoods and Prosperity	142.48
Research, Documentation and Knowledge Management	534.20
Water and Sanitation	2.21
Youth & Migrant Employability and Enterprises	332.44
Depreciation	103.39
Total	9,550.83

(Figures in Rs. Lakhs)

B. Expenses off-books mobilized through TRI efforts

Program/Theme	Expenses FY 2024-25
Community Building	14,323.98
Citizenship and Governance	10,331.34
Gender	147.58
Government Engagement	24,088.37
Health And Nutrition	92,752.27
Partnership Management/Developments	613.58
Livelihoods and Prosperity	209,413.95
Research, Documentation and Knowledge Management	-
Water and Sanitation	300.00
Youth & Migrant Employability and Enterprises	19,030.16
Total	371,001.23

(Figures in Rs. Lakhs)

Certified by:

Ms. Mehak Bisht, Social Auditor
 Lawfin Services Private Limited
 (Social Impact Assessment Entity)
 UDIN: A061926G000734224



PART-C

STRATEGIC DIRECTIONS 2030

State of Times 2025 Macro View

In 2024 India not only became the most populous country in the world but also the fifth largest economy with the fastest growing number of dollar millionaires. Yet with 900+ million rural people, we have the highest rural population among major-economies and populous countries with unacceptably high rural poverty and inequality. Still, we learned and adapted best practices from countries with little or declining rural populations, in the process achieving exemplary leadership in technology, high economic growth, bustling young talent, adequate food stocks, rising aspirations and a strong national will. This along with our growing development spending and enviable welfare delivery pitchforks our readiness for inclusive differential growth.

While urban centres dominate economic narratives, rural India holds the keys to transformation. With 65% of the population under 35 (NITI Aayog, 2025), rural areas stand at a crossroads: they could either fuel a \$4 trillion consumption boom or face destabilizing unemployment. The digital revolution presents a similar duality – rural women now adopt smartphones twice as fast as men (GSMA, 2024), yet 260 million citizens still lack meaningful internet access, a gap that could be bridged through 5G expansion and platforms like ONDC. Meanwhile, climate challenges mask economic potential. While 40% of farms face water stress (IMD, 2024), solutions like decentralized solar power and regenerative agriculture could create 50 million green jobs by 2030, turning ecological vulnerabilities into engines of growth.

India will continue to have one of the youngest populations globally, with over 60% under the age of 35. The growing urban middle class will drive new consumption patterns, creating

mega-cities and emerging urban corridors primarily in Tier-2 and Tier-3 cities. Government initiatives promoting a digital-first economy will expand inclusion across fintech, healthtech, edtech and commerce. The nation's ambitious renewable energy targets, aligned with its "Net Zero by 2070" commitment, will significantly expand infrastructure and service growth in solar, wind, green hydrogen and EV sectors. Meanwhile, global economic shifts, including protectionism and supply chain realignments, could position India as a manufacturing hub under the "China+1" strategy, benefiting domestic electronics, pharmaceuticals, textiles and chemicals.

With two-thirds of India living in rural areas, contributing to 65% of the workforce and accounting for almost half of the total domestic market, there is a \$4 trillion market that will become more vociferous and demanding of national wealth and development. The rural economic footprint will be marked by growing small towns and "rurbanity", particularly in the poorer central and eastern states and the expanding peri-urban outgrowths. Although geographic and socio-economic diversity may prevent the formation of a unitary "rural voice", this demographic will command significant attention from the political economy.

Rural deprivation, although declining overall, will persist sharply in east-central states like Bihar, Uttar Pradesh, Jharkhand, Chhattisgarh, Madhya Pradesh and other disadvantaged tribal, hill and dryland areas. While the headcount of extreme poverty continues to fall, driven by cash transfers, government schemes, infrastructure investments and sustained 66%+ growth, inequality within rural regions may widen. This will highlight stark contrasts between connected, prosperous clusters and remote, stagnating regions. Migration will increasingly serve as a critical livelihood strategy.



A young, educated, rural demographic, with a median age of 29, will demand opportunities beyond agriculture. They will prioritize education, healthcare, better housing, mobility, consumer durables and experiential services. Digital connectivity, through initiatives like BharatNet and 5G, combined with rural formalisation via digital public infrastructure (ONDC, UPI, e-RUPI, Jan Dhan), will transform rural economies. Decentralised renewable energy initiatives will offer new avenues for growth, while increases in women's political participation and leadership roles will significantly reshape rural development dynamics.

By 2030, rural India will be at a critical inflection point—shaped by shifting demographics,

technological penetration, and climate vulnerabilities. The actions we take now will determine the extent to which we can guarantee improved quality of life for all citizens, expand social mobility, and build resilient, flourishing communities at scale. Rural India is not languishing—it is the next frontier of possibility.

The choice is clear: India's path to becoming the world's third-largest economy runs through its villages. By transforming our 42% of NEET (not in education, employment, or training) youth into skilled entrepreneurs, bridging digital divides into market opportunities, and converting climate risks into green growth, rural India can rewrite the rules of inclusive development—not just for itself, but for the global South.



At TRI we deeply understand our role in guiding and supporting rural communities through these times of change. Our focus remains firmly rooted in nurturing economic diversification, empowering young people, championing gender equity, building climate resilience and enhancing local governance. Every step we take is driven by our commitment to help rural India flourish, contributing meaningfully towards achieving India's vision of Viksit Bharat 2047 and achieving the UN's Sustainable Development Goals 2030. Together, we strive to create vibrant communities and positive impact across rural India that will last for future generations – our call to action is “prosperous many”.

The Prosperous Many “*Solutionscape*”

TRI envisions a rural India where communities thrive with dignity, opportunity, and resilience. Our model for transformation is built on the concept of flourishing localities—a place-based, community-led framework that strengthens systems of governance, economic participation, gender equity, climate action, and wellbeing.

At the core of our work is the Locality Compact—a convergent institutional platform that enables local actors including Panchayats, SHG federations, FPOs, youth groups, and government departments to collaborate around shared development goals. Through

Flourishing Localities

1

Locality Compacts for Convergent Governance

- ♦ TRI facilitates convergence between PRIs, SHG federations, and government departments to foster integrated development through GDPs, VPRPs, and structured community planning processes. Local Coordination Committees at the GP and Block levels drive joint ownership, facilitate public fund tracking, and ensure effective implementation. The approach transforms fragmented governance into a coordinated ecosystem.
- ♦ Activate Gram Panchayat Coordination Committees (GPCCs) and Block Level Coordination Committees (BLCCs) to create collaborative planning forums.
- ♦ Align flagship schemes such as MGNREGA, GDP, and VPRP with local development priorities.
- ♦ Foster convergence of people, plans, and programs within a unified place-based planning framework.
- ♦ Enable special notifications and formal scale-up by district administrations

2

Whole-of-Economy Livelihood Strategy

- ♦ TRI adopts a comprehensive “Whole of Economy Approach” to livelihood solutions, catalysing economic transformation across primary, secondary, and tertiary sectors.
- ♦ Enhance agricultural productivity and assetisation through natural farming, diversified cropping, and regenerative practices.
- ♦ Strengthen women-led FPOs and promote sub-sector value chains including moringa, honey, pulses, vegetables, and livestock.
- ♦ Support micro-enterprises and decentralized rural industrial hubs linked to SHGs and FPOs.
- ♦ Develop service sector livelihoods through Phygital Hubs, digital mentoring, and district-level economic ecosystems

3

Gender Equity and Institutional Empowerment

- ♦ TRI is working with NRLM to build a decentralised, community-led gender ecosystem through Nari Adhikar Kendras (NAKs) and Lok Adhikar Kendras (LAKs).
- ♦ Establish NAKs as safe, enabling spaces hosted at CLFs to provide information, counselling, and grievance redress on entitlements, services, and GBV.
- ♦ Create a nested framework of Gender Point Persons (GPPs), Social Action Committees (SACs), and Gender Forums to escalate systemic issues.
- ♦ Institutionalise LAKs at block level to converge with Police, WCD, Health, and Legal Services for structural redress mechanisms.

4

Health and Wellbeing through Neighbourhoods of Care (NoC)

- ♦ TRI's NoC model marks a pivotal shift toward embedding health and wellbeing within community and system relationships.
- ♦ Build a holistic care ecosystem drawing on Amartya Sen and Martha Nussbaum's capability approach.
- ♦ Integrate family, community, and digital platforms with public systems to strengthen primary healthcare.
- ♦ Support HWC readiness through diagnostics, telemedicine, and service quality improvements.
- ♦ Address social determinants including nutrition, sanitation, and caregiving norms.

5

Climate Resilience and Decentralised Energy Access

- ♦ TRI is designing large-scale, community-centric solutions to strengthen rural climate resilience.
- ♦ Scale regenerative agriculture practices through natural farming and community-managed orchard clusters.
- ♦ Promote solar-based micro-lift irrigation systems and Agri-PV models to reduce emissions and water stress.
- ♦ Build institutional capacity through Krishi Sakhis and public convergence across agriculture and energy schemes.
- ♦ Link grassroots action to carbon markets through BMFL and PPIA platforms.



it we are prototyping, designing and evolving protocols in our CALs– ensuring locality visioning as well as instituting working methods with coordination committees, local planning, and monitoring systems. We believe in transforming rural India by strengthening institutions, enabling convergence of public investments, fostering local leadership, and embedding a systems approach across domains.

Evolving Theory of Change – Learning and Pivoting

Deep reflection informed by continuous learning, adaptation and strategic pivots aligned with ground realities and insights on what works and what does not has led to shifts in our understanding and articulation of our Theory of Change. Our approach envisioned in 2016 emphasized broad multi-sectoral partnerships among CSOs to create visible “quick wins” and demonstrate the efficacy of community-led initiatives. Gradually, we deepened our engagement in rural India by prioritizing community-based organizations and panchayat-level institutions, fostering greater self-governance and participatory planning.

In 2021 this matured into our Locality Compact model, embedding systemic change and facilitating multi-stakeholder convergence across the *samaj-sarkar-bazaar* framework. Concurrently, our interaction with public systems evolved in several ways. We created tactical initiatives, such as embedding skilled professionals within district administrations through fellowship programmes. We also strategically contributed to the design, development, and delivery improvements in policy, programmes and schemes through our “nudge units” embedded in various state departments and national ministries. Simultaneously, our engagement with market actors has changed from external-driven to using local entrepreneurial talent to

Deepening of Engagement

2015 (Pre-Incorporation Phase)

CSO Led:

- NGO & RNGO partnerships articulated.
- Created broad linkages across multiple sectors (health, nutrition, livelihoods, etc.) by aligning different R-NGO towards creating "aspirational spots" to demonstrate "quick wins" and prove the viability of community-led initiatives.

2018 (Pivot 1)

CBO Led with deepening of engagement with Panchayat:

- NGO & RNGO partnerships articulated.
- Greater emphasis on self-governance and participatory planning, working closely with Community-Based Organizations (CBOs), Panchayati Raj Institutions (PRIs), and Local Administration (LAs).
- Ensured that thematic work aligns with local aspirations rather than top-down directives.

2021 (QQR)

Locality Compact Led:

- LC to institutionalize community-driven governance.
- Emergence of Thematic Workgroups: Formal structures within TRI to standardize processes, share learnings, and prototype more systematically with solutions having DNA for scalability.

2023 (Pivot 2)

Community Action Pilots to Community Action Labs:

- Sharper articulation of Systems change using Donella Meadows framework.
- Deepening of Locality Compact (catalysing public systems actors - DNA for scalability) - from NGO driven to a public system and Locality Compact driving change, orchestrator with an exit plan.
- Emphasis on multi-stakeholder convergence (Samaj-Sarkar-Bazaar) under one "development design" framework.

SAMAJ

Indicators Tracked

NGOs - 4; RNGOs - 7 (2015-17)

1000 villages in 8 Blocks across 2 states - Jharkhand & MP Pilots started. (2018-21)

Active BLCs in 32 blocks in 4 states (2021-25) with direct engagement with 0.58 million HH on livelihoods and other thematic interventions (MCLF, Lakhpatti Didi, etc.) across 2 states - Jharkhand & MP Pilots started. (2018-21)

Pincer Strategy:

- Synchronized state-led programs with community-driven action, effectively "meeting in the middle" so that government resources and community initiatives reinforced one another.

Aspirational District Fellowship:

- Embedded skilled professionals directly into district administrations, focusing on governance reforms and bridging capacity gaps in public systems.

Deeper Public Policy Linkages:

- TRI began to function as a key technical support partner, shaping or guiding government programs

TSA/Nudge Units:

- Conceptualized and piloted to introduce data-driven decision-making and policy nudges within government frameworks (in NRLM and related RD ministries).

Design & Strategy Support:

- Articulation of Public Policy in Action: A shift toward policy influence at scale, with TRI recognized as a Thought Leader at both state and national levels.

SARKAR

Indicators Tracked

Funds Mobilised 200+ Cr (2015-2017)

Intensification of engagements with SRLMs - MP & Jharkhand + Fellowships in 35 districts (2018-21)

~76 partnerships with key ministries, state depts & dist (2021-25) with ~20,000 Cr investments converged. 20+ Govt programmes have been designed

Catalyse Entry of Social Enterprise Exploration:

- Looked at how social enterprises might solve service related issues and activate rural economies.

Evolve Village-based Skilling & Enterprise:

- Broadened the market conversation beyond agriculture to include youth skilling, local entrepreneurship, and linking them to more diverse livelihood opportunities.

Market Articulation on Income Prosperity:

- To trigger entrepreneurial capacity of communities to grab market opportunities.

Youth Hubs with BDS:

- CLF led youth hubs institutionalized delivering "Business Development Services" to rural young people.

BMFL - Blending Markets for Flourishing Localities:

- Introduced a framework to address sustainable rural enterprise at scale - Whole of Economy (Farm-Non-Farm Continuum)
- Farm: AE+FPO+Private (AEGF, NAFPO, FDRVC, FEED)
- Emphasis on tackling systemic bottlenecks through adjacencies and partnerships such as credit access and regulatory hurdles, rather than focusing on discrete enterprise pilots alone focusing on women & youth.

BAZAAR

Indicators Tracked

Pvt Sector & "SOCENT" partnerships - 10 (2015-17)

7,000+ youth linked to skilling + entrepreneurship and 30,000+ women farmers for income enhancement

41 youth hubs in 3 states (2021-25) 50,000 youth and 10,000 women impacted

alter the market dynamics. While we initially explored social enterprise opportunities aimed at services that enhanced the rural quality of life experience, we moved on to more comprehensive “place-based” solutions, aimed at triggering rural entrepreneurship. This helped us address systemic market bottlenecks and achieve sustained economic prosperity in rural communities.

Looking Ahead – Strategic Direction 2030: Consolidation, Deep Demonstration, and Systems Change

Over the last decade, we expanded our footprint from pilots in eight blocks to active presence across 51 districts and a national footprint through our association in countrywide government programmes. This year TRI transitions from Strategy 2025 to Strategic Direction 2030. We recognize that our work now moves from building proof of concept programmes to enabling large-scale systems change. These transitions have not only deepened our engagement with the *samaj-sarkar-bazaar* triad but also matured our identity—from a field-implementing NGO to a development design institution shaping national policy and state systems.

KEY INSTITUTIONAL PIVOT

Strategic Direction 2030 is anchored in three interlinked shifts:

Consolidation for Significance – Moving from ‘scale for outreach’ to ‘scale for impact’

by concentrating efforts on high-density geographies and issues where we have a comparative edge.

From Prototype to Deep Demonstrations – Shifting our successful pilots and models into deep, integrated multi-thematic demonstrations that embed community ownership, gender equity, and green transitions.

Systems Change Architecture–

Institutionalizing convergence and collaboration at scale across ministries, departments, and community-led institutions to build resilient local governance and inclusive rural economies.

Strategic Pillars

Locality Compacts as Anchors for Rural Transformation – The Locality Compact model will continue to serve as the cornerstone of TRI's place-based approach to rural transformation, linking local aspirations with structured development efforts. We seek to demonstrate this institutional unlock in our four focus states, expanding to Santhal Pargana in Jharkhand and Bundelkhand in Madhya Pradesh. Through strengthened GPDP-VPRP integration and convergence forums at block and district levels, this will deepen participatory governance and community-driven implementation.

Gender-Responsive Ecosystems – TRI remains committed to embedding gender equity across all its interventions. The Nari Adhikar Kendra and Lok Adhikar Kendra models will be scaled thoughtfully, reinforcing women's leadership, access to justice, and gender-responsive public investments. These efforts will be guided by a belief that lasting transformation is only possible when women are seen not just as beneficiaries but as equal partners and leaders in shaping their communities.

Strategic Direction 2030: Consolidation and Deepening

Samaj Directional Thrust for 2030

Content of Engagement:

- Deepening of "ecology as a whole" with intergenerational equity, pace-based approach, and Locality Compacts
- Institutionalization of LC and deepening of engagement in CAL for creating more impact from the same sets of labs – from prototype to demonstration and spillover, scale-up through District and State/National ministries respectively in 50 blocks in 4 states
- Revamping process protocols to unlock capacities of Local Influencers towards co-creating visions for change of the Locality Compact & expansion of thematic solutioning with LC
- Bringing gender intentionality at the core of CAL approach to embed pathways for addressing systemic barriers and demonstrate equitable access to opportunities & resources

Internal Capacities:

- L&D for CAL team – Building conceptual clarity
- Build more nuanced understanding of intrinsic dimensions of gender, power, and politics within rural institutions and solutioning around the same

Footprint:

- Deepening in 50 blocks in 4 states with critical platforms activated – BLCC, GPCC in these blocks with ~20% in Rural-Urban transition zones

Sarkar Directional Thrust for 2030

Content of Engagement:

- Deepening of national and state government engagements – Choosing specific strategic impact issues to bet on
- Intensifying district engagements through Fellowship programmes to ensure continuum of engagement from CAL, Spill over and Scale-up around flourishing localities

Internal Capacities:

- L&D for PPIA team – Developing competencies and internal capacities for the Practice building around strategy & design competencies, positioning outside and strengthening internal communication
- Improved targeted approach for onboarding HR with design and strategy competencies
- Improved understanding of what constitutes State and business processes of the various ministries and departments

- Improved strategic engagements around policy design in context of aspirations and challenges of rural communities

Footprint:

- Spatial out scaling – Deepening in RD and aligned ministries and departments + 50 districts

Bazaar Directional Thrust for 2030

Content of Engagement:

- More investments in agencies to bring in capital flow, market convergence, etc
- Rural Production & Processing Zones: Anchor rural growth clusters around emerging sectors agro-processing, rural tourism, CRE, and green energy
- Rural Economic Development and Investment Council: Institutionalize District/state platform as anchor bodies for enterprise and MSME promotion

Internal Capacities:

- Defining of competencies and developing L&D engagement for BMFL team

Footprint:

- Deepening of the engagement – across CAL Blocks
- Government Programmes – NRLM, GoUP, Jharkhand

Whole-of-Economy Livelihoods Strategy –

By investing in women-led FPOs, supporting SHG-based micro-enterprises, and expanding Phygital Hubs, TRI will work to create diversified economic opportunities that are rooted in local contexts. These efforts in the primary, secondary, and tertiary sectors will be supported through partnerships, skilling platforms, and blended finance instruments designed to unlock potential among rural entrepreneurs and youth.

Neighbourhoods of Care (NoC) – This model will help integrate health, nutrition, water, and well-being more centrally into our work with rural communities. Grounded in the capability approach, NoC emphasizes the importance of collective well-being and strengthens linkages between community institutions and public health systems so individuals and families can thrive together.

Public Policy in Action (PPiA) as an Engine for

Growth – Through our PPiA Practice, we will continue to support rural-facing ministries and state governments in designing, implementing, and monitoring inclusive development programs. Our embedded teams, fellowships, and partnerships with government departments will serve as catalysts for systemic reforms—particularly in livelihoods, decentralized planning, and gender equity.

Climate Action for Resilient Rural Futures

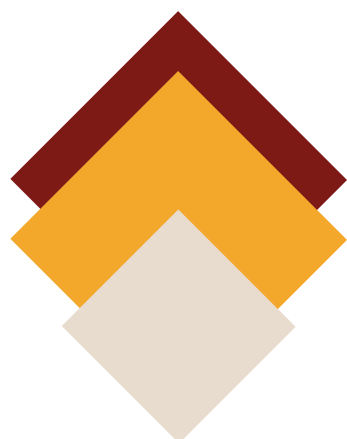
We recognize that the realities of climate change are already shaping rural lives and livelihoods in deep and intersecting ways. TRI will humbly integrate climate action across all its practice areas by embedding adaptation and mitigation strategies within Locality Compacts, decentralized planning processes, and livelihood programs. Initiatives such as *Sangam Abhiyan*, *Birsa Harit Gram Yojana*, and carbon-

linked rural enterprise models offer pathways to build environmental and economic resilience at scale.

Our approach will emphasize nature-based solutions, restoration of landscapes, and the creation of green jobs that can be owned and led by local communities. We are also committed to strengthening our partnerships with climate-focused ministries, technical partners, and community-based actors to explore ways of accessing climate finance and unlocking global opportunities like carbon markets. Alongside this, we will continue investing in local climate champions—including Krishi Sakhis and Gram Vikas Mitras—who are already leading by example in their villages. We see ourselves as learners in this space and will advance with humility, dialogue, and care, mindful of both the urgency and the need for inclusive, locally rooted responses.

Towards the next chapter of Thoughtful Tarakki

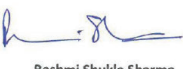
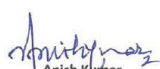
As we close this annual reflection, we return to where transformation truly begins—with people, places, and possibilities. The insights and shifts documented here are not endpoints but way points in a longer journey of rural resurgence. At TRI, we remain committed to walking alongside communities, institutions, and partners—deepening our practice, evolving our systems lens, and staying rooted in local realities. With gratitude for the trust reposed in us, we look ahead to co-creating the next chapter of Thoughtful Tarakki—one that is inclusive, resilient, and firmly anchored in the aspirations of rural India.



Financials 2024-25

Audited Financials 2024-25

Transforming Rural India Foundation Company Limited by Guarantee and not having Share Capital Balance Sheet as at March 31, 2025			
Particulars	Note No.	As at March 31, 2025 (Rs. in Lakhs)	As at March 31, 2024 (Rs. in Lakhs)
I EQUITY AND LIABILITIES			
1 Shareholder's Funds			
(a) Reserves and Surplus	3	231.16	178.66
(b) Corpus Fund	3A	52.70	51.20
		283.86	229.86
2 Non Current Liabilities			
(a) Other Long Term Liabilities	4	354.44	180.85
(b) Long Term Provision	4A	174.35	98.11
		528.79	278.96
3 Current Liabilities			
(a) Trade Payables			
(A) total outstanding dues of micro enterprises and small enterprises; and	5	14.20	0.78
(B) total outstanding dues of creditors other than micro enterprises and small enterprises	5	167.76	95.19
(b) Other Current Liabilities	6	2,461.09	4,487.08
(c) Short Term Provision	6A	2.55	2.09
		2,645.60	4,585.14
TOTAL		3,458.25	5,093.96
II ASSETS			
1 Non Current Assets			
(a) Property, Plant and Equipment			
Property, Plant and Equipment	7	354.44	180.85
(b) Long Term Loans and Advances	8	149.08	35.55
(c) Other Non-current Assets	8A	18.78	51.20
		522.30	267.60
2 Current Assets			
(a) Cash and Cash Equivalents	9	2,798.38	4,726.80
(b) Short Term Loans and Advances	10	117.99	66.76
(c) Other Current Assets	10A	19.58	32.80
		2,935.95	4,826.36
TOTAL		3,458.25	5,093.96
See accompanying notes forming part of the financial statements 1-25			
As per our report of even date attached For Deloitte Haskins & Sells LLP Chartered Accountants FRN.No. 117366W/W-100018 Jayesh Parmar Partner M.No: 106388 Place: Mumbai Date: May 28, 2025 For and on behalf of the Board of Transforming Rural India Foundation Rashmi Shukla Sharma Director DIN: 09665148 Place: New Delhi Date: May 28, 2025 Anish Kumar Director DIN: 02599705 TRANSFORMING RURAL INDIA FOUNDATION CHARTERABLE COMPANY CIN: 071610DL2018NPL200583			

Transforming Rural India Foundation Company Limited by Guarantee and not having Share Capital Statement of Income and Expenditure for the period ended March 31, 2025			
Particulars	Note No.	For the year ended March 31, 2025 (Rs. in Lakhs)	For the Year ended March 31, 2024 (Rs. in Lakhs)
I INCOME			
(a) Grant / Donation Received	11	9,453.32	8,227.49
(b) Consultancy and Other Income	12	150.01	125.54
Total income		9,603.33	8,353.03
II EXPENSES			
(a) Grant Expenses and Programme Expenses	13	8,867.17	7,713.89
(b) Employee Benefit Expenses	14	288.79	258.88
(c) Other Expenses	15	291.47	265.25
(d) Depreciation	7	103.40	70.68
Total expenses		9,550.83	8,308.70
III Excess of Income over Expenditure before tax		52.50	44.33
IV Tax expense		-	-
V Excess of Income over Expenditure for the year		52.50	44.33
See accompanying notes forming part of the financial statements 1-25			
As per our report of even date attached For Deloitte Maskins & Sells LLP Chartered Accountants FRN.No. 117366W/W-100018			
For and on behalf of the Board of Transforming Rural India Foundation			
 Jayesh Parmar Partner M.No: 106388 Place: Mumbai Date: May 28, 2025	 Rashmi Shukla Sharma Director DIN: 09665148 Place: New Delhi Date: May 28, 2025	 Anish Kumar Director DIN: 02599705 	







Abbreviations

AAM -	Ayushman Arogya Mandir	CMEGP -	Chief Minister's Employment Guarantee Programme
ABHA -	Ayushman Bharat Health Account	CMTCS -	Community Management and Training Centres
ASHA -	Accredited Social Health Activist	CM YUVA -	Mukhyamantri Yuva Udyami Vikas Yojana
ACORN -	Agroforestry CRUs for the Organic Restoration of Nature	CoEs -	Centres of Excellence
AEDP -	Accelerated Entrepreneurship Development Programme	CRISIL -	Credit Rating Information Services of India Limited
AEs -	Agriculture Entrepreneurs	CRPs -	Community Resource Persons
A-HELP -	Accredited Agent for Health and Extension of Livestock Production	CSR -	Corporate Social Responsibility
ANMs -	Auxiliary Nurse Midwife	DAHD -	Department of Animal Husbandry and Dairying
APLD -	Advanced Program on Locality Development	DBT -	Direct Benefit Transfer
ASRLM -	Assam State Rural Livelihood Mission	DIU -	Development Intelligence Unit
AVCD -	Agricultural Value Chain Development	DISHA -	District Development Coordination and Monitoring Committees
AWW -	Anganwadi Worker	DLCCs -	District Level Convergence Committees
BEES -	Bharat Rural Enterprise Enabler Support	DLPM -	District Livelihood Potential Mapping
BH -	Bihar	DMFT -	District Mineral Fund Trust
BHGY -	Birsa Harit Gram Yojana	DSP -	District Strategic Plan
BSKSM -	Birsa Sinchai Koop Samvardhan Mission	DAY -	NRLM - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission
BLCCs -	Block Level Convergence Committees	ECV -	Education Change Vectors
BMFL -	Bending Markets for Flourishing Localities	EDI -	Entrepreneurship Development Institute of India
BTC -	Bodoland Territorial Council	EFHS -	Enterprise Facilitation Youth Hubs
BTR -	Bodoland Territorial Region	ELP -	Equity Leadership Programs
BMFL -	Bending Markets for Flourishing Localities	e-RUPI -	Digital Rupee
BRPs -	Block Resource Persons	EV -	Electronic Vehicle
CALs -	Community Action Labs	EWR -	Elected Women Representatives
CAPs -	Community Action Plans	FDRVC -	Foundation for Development of Rural Value Chains
CB -	Capacity Building	FEED -	Forum of Enterprises for Equitable Development
CBAC -	Community-Based Assessment Checklist	FLWs -	Frontline Workers
CBOs -	Community-Based Organizations	FLN -	Foundational Literacy and Numeracy
CFs -	Community Facilitators	FPOs -	Farmer Producer Organizations
CFRS -	Community Forest Rights	FPCs -	Farmer Producer Companies
CG -	Chhattisgarh		
CG&C -	Career Guidance and Counselling		
CHCs -	Community Health Centres		
CLFs -	Cluster Level Federations		
CLF-VOS -	Cluster Level Federations-Village Organisations		

GDI -	Global Development Incubator		
GIS -	Geographic Information System		
GOYN -	Global Opportunity Youth Network		
GPDP -	Gram Panchayat Development Plan		
GPCCs -	Gram Panchayat Coordination Committees		
GRCs -	Gender Resource Centres		
GBV -	Gender Based Violence		
HINF -	High Income Natural Farming		
HPLC -	High-Performance Liquid Chromatography		
HWC -	Health & Wellness Centre		
IAA -	India Agri Voltaic Alliance		
IFCs -	Integrated Farming Clusters		
IFRS -	Individual Forest Rights		
IIM -	Indian Institute of Management		
IMAGOGG -	IMAGO Global Grassroots		
INRM -	Integrated Natural Resource Management		
ISRO -	Indian Space Research Organisation		
JAM -	Jandhan Yojana, Aadhar, and Mobile		
JAS -	Jan Arogya Samiti		
JH -	Jharkhand		
JNVs -	Jawahar Navodaya Vidyalayas		
JSLPS -	Jharkhand State livelihood Promotion Society		
KIIT -	Kalinga Institute of Industrial Technology		
Kwp -	Kilowatt peak		
KVs -	Kendriya Vidyalayas		
LA -	Local Administration		
L&D -	Learning and Development		
LEILA -	Low External Intensity Livelihood Actions		
LMS -	Learning Management System		
LWE -	Left Wing Extremism		
MANIT -	Maulana Azad National Institute of Technology		
MDSR -	Maternal Death Surveillance and Response		
MGNREGA -	Mahatma Gandhi National Rural		
	Employment Guarantee Act		
MGNREGS -	Mahatma Gandhi National Rural		
	Employment Guarantee Scheme		
MH -	Maharashtra		
MHA -	Ministry of Home Affairs		
MIS -	Management Information System		
MoAFW -	Ministry of Agriculture & Farmers Welfare		
MoPR -	Ministry of Panchayati Raj		
MoRD -	Ministry of Rural Development		
MoUs -	Memorandums of Understanding		
MP -	Madhya Pradesh		
MPSEGC -	Madhya Pradesh State Employment		
	Guarantee Council		
MSMEs -	Micro, Small and Medium Enterprises		
MSP -	Minimum Support Price		
MSK -	Mahila Shakti Kendra		
NABARD -	National Bank for Agriculture and Rural		
	Development		
NADCP -	National Animal Disease Control		
	Programme		
NAK -	Nari Adhikar Kendra		
NCD -	Non-Communicable Disease		
NEP -	National Education Policy		
NEET -	Not in Education, Employment, or Training		
NTFPs -	Non-Timber Forest Products		
NHM -	National Health Mission		
NIC -	National Informatics Centre		
NLM -	National Livestock Mission		
NREGA -	National Rural Employment Guarantee Act		
NRLM -	National Rural Livelihoods Mission		
NRM -	Natural Resource Management		
NP-NCD -	National Programme for Prevention and		
	Control of Non-Communicable Diseases		
ODOP -	One District One Product		
ONDC -	Open Network for Digital Commerce		
OSC -	One Stop Centres		
OSR -	Open Source Routing		
PESA -	Panchayats (Extension to Scheduled		
	Areas) Act		

PHC -	Primary Health Centres	TB -	Tuberculosis
PMEGP -	Prime Minister's Employment Generation Programme	TMP -	Technology Management Programme
PMFME -	Prime Minister Formalisation of Micro Food Enterprises	TRI -	Transform Rural India
PMJJBY -	Pradhan Mantri Jeevan Jyoti Bima Yojana	TSU -	Technical Support Unit
PMSBY -	Pradhan Mantri Suraksha Bima Yojana	UMED -	Maharashtra State Rural Livelihoods Mission
POSH -	Prevention of Sexual Harassment	UP -	Uttar Pradesh
PoCRA -	Project on Climate Resilient Agriculture	UPDASP -	Uttar Pradesh Diversified Agriculture Support Project
PPIA -	Public Policy in Action	UPI -	Unified Payments Interface
PRI s -	Panchayati Raj Institutions	UPSRLM -	UP's State Rural Livelihood Mission
PPP-AVCD -	Public-Private Partnership for Agriculture Value Chain Development		
RD-NREGS -	Rural Development - National Rural Employment Guarantee Scheme	VCM -	Voluntary Carbon Market
RD-SRLM -	Rural Development - State Rural Livelihoods Mission	VDP -	Vulnerability Disclosure Program
RGSA -	Rashtriya Gram Swaraj Abhiyan	VHP -	Village Health Plan
RIPA -	Rural Industrial Parks	VHSND -	Village Health, Sanitation and Nutrition Day
RLG -	Rural Local Governance	VHSNCS -	Village Health Sanitation and Nutrition Committees
RPs -	Resource Persons	VO -	Village Organisation
RSETI -	Rural Development and Self Employment Training Institute	VPRP -	Village Prosperity and Resilience Plan
SBM -	Swachh Bharat Mission		
SC -	Scheduled Caste	WCD -	Women & Child Development
SCA -	Special Central Assistance	W-FPO -	Women-Farmers Producers Organisation
SDGs -	Sustainable Development Goals	WOW -	Windows to Opportunity World
SFC -	State Financial Commission	WRI -	World Resources Institute
SHGs -	Self-Help Groups		
SIDBI -	Small Industries Development Bank of India	XV-FC -	15th Finance Commission
SIEC -	State Irrigation Execution Cell	YAG -	Youth Advisory Groups
SIPRD -	State Institute of Panchayat and Rural Development	YFDB -	Youth Futures Development Bank
SIRD -	State Institute of Rural Development		
SISD -	Social Inclusion and Social Development		
SLSA -	State Legal Services Authority		
SLT -	Senior Leadership Team		
SMC -	School management Committee		
SPMO -	Strategy and Project Management Office		
SPMU -	Strategy and Program Management Unit		
SPSU -	Strategic Programme Support Unit		
SRLM -	State Rural Livelihood Mission		
ST -	Scheduled Tribe		



**Grounded Solutions.
Scalable Change.**



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