



Annual Report

2024-25

29 Years of Cultivating Stronger
& Smarter Rural Communities





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Statutory Auditor

M/s B C P Jain & Company,
Bhopal, Madhya Pradesh

Internal Auditor

M/s Sahni Hasija & Company,
Bhopal, Madhya Pradesh

Bankers



ASA is registered under the Societies Registration Act, 1860 and Bombay Public Trust Act, 1950.

• Voices of Appreciation



Smt. Shushila Khalkho

Village - Beljora
District - Surguja, Chhattisgarh

For years, farming for us meant growing just enough paddy during the monsoon. To make ends meet, I worked as a daily wage labourer alongside my husband. In 2024, I learnt about the ASA-AHT project, which supported me in getting a borewell installed on my 2 acres of land and shifting to vegetable farming. Now, I have a reliable water source for year-round cultivation. My family earned over ₹3.36 lakh this year from those 2 acres.



Smt. Bana Bai Ohariya

Village - Gulwat
District - Alirajpur, MP

Switching to organic farming was not easy, but the results have been life-changing. With ASA's support, my husband and I learnt how to nurture our land sustainably. Today, our income has doubled from ₹50,000 to ₹1,00,000, and the production of vegetables like brinjal, okra, and chilli has increased by 40%. Our produce is also healthier, and 10 other farmers in our neighbourhood have adopted organic farming.



Smt. Jakli Bai

Village - Valan
District - Barwani, MP

Water brought life to my land and hope to my family. With the dug well and support from ASA, I have realised my dream of running a prosperous farm. Now, I am not just a farmer; I am an entrepreneur growing everything from vegetables to cotton and custard apples, generating a total income of approximately ₹2 lakh a year. This transformation has given me confidence and financial security I never thought possible.



Smt. Yashoda Chaudhary

Village - Bamhani
District - Anuppur, MP

For years, I had no choice but to go outside for defecation, always with fear in my mind. Fear of wild animals, of men passing by, of the embarrassment of being seen. I also suffered repeated uterine infections, spending money on treatment again and again. With ASA's support, I took a ₹12,000 loan from my self-help group and built a toilet. Now there is no filth around my house and no more health problems.



Smt. Veena Mahto

Village - Barjora
District - Jamtara, Jharkhand

Before, my family often fell sick with water-borne diseases because we did not have a water purifier. Frequent hospital visits cost us both time and money. When ASA's team tested our water, we discovered that the TDS level was above the safe limit. With their guidance, I borrowed ₹5,000 from my SHG and purchased a water purifier. Since then, we have all remained healthy. For me, it was not just about the money, it was the awareness about safe drinking water that ASA brought to us, and that has made all the difference.



Smt. Rashmita Sagariya

Village - Gudguda
District - Balangir, Odisha

My cultivation cost used to be around ₹27,000 per season, which made farming difficult to sustain. With ASA's continuous guidance, I gradually shifted to organic farming. Now, my cost is down to ₹15,000, and I am able to sell my organic cotton at a premium price. This has improved my family's income and restored my confidence in farming. I also feel proud that, in my own small way, I am contributing to addressing climate change.



• Applause Along the Way

ASA's work and contribution to the development sector has been widely recognized at various platforms, earning numerous awards and nominations in union and state government policy-making bodies. In 2024-25, ASA's work received national recognition for its on-ground impact and commitment to sustainability.



CSR Universe Climate Action and Sustainability Award for Excellence in Water Conservation at CASCA 2025.



Jury Choice Award at the 7th Indian Chamber of Commerce Social Impact Awards in the 'Large Project for Environmental Sustainability' category, 2025.



Development Catalyst 2.0 Award for '20 Years of Commitment to Strengthening Communities', by ACCESS Development Services.



'Best Agri-Institution Award' at the FPO Conclave & Agri Awards, by the Bengal Chamber of Commerce & Industry.

ASA-supported community institutions have been recognised and honoured for their exemplary work.



The 'Best Women-Led FPO' Award was conferred upon Ambada Mahila Kisan Producer Company Limited in 2025 by the Bengal Chamber of Commerce and Industry, acknowledging its dedication to empowering women farmers.



The 'Excellence in Organic Farming' Award was given to Alirajpur Tribal Farmer Producer Company Limited by the Bengal Chamber of Commerce and Industry for its contributions to sustainable cotton farming.



The Bara Jhinkpani Utkarsh Krishi Bagwani Swawalambhi Sahkari Samiti Limited was awarded a certificate at the Sahakar Bharti FPO Prakoshth held in Patna, Bihar, in 2024.



Foreword



Dear Readers,

As ASA celebrates its 30th year, it is a moment to reflect not only on the achievements of 2024-25 but also on the journey that has brought us here. Three decades of work in rural India have reinforced a simple truth, that, sustainable change is never immediate. It is nurtured, season after season, through the quiet determination of people who take small, consistent steps towards a better tomorrow. This year, once again, we witnessed countless such steps in homes, on farms, and within communities, reminding us that progress rests as much on human resolve as it does on numbers.

Across our operational landscapes, this spirit came alive in remarkable ways. Smallholder farmers, navigating the uncertainties of climate and market fluctuations, experimented with innovative practices, embracing organic cultivation, planting trees, harvesting water, and strengthening collective action. Women in Self-Help Groups continued to rise as agents of change. By forming user groups, exploring new livelihoods, and expanding into larger collectives such as Farmer Producer Organisations (FPOs), they have moved from participation to leadership, shaping markets and decisions for their families and communities.

Our FPOs have emerged as pillars of this transformation. In 2024-25, 98 FPOs, including two newly established ones, expanded their membership, mobilized fresh capital, and collectively achieved a turnover of INR 2,500 million. Beyond the numbers, this reflects farmers taking charge of governance, planning inputs collectively, and negotiating markets on equal footing.

The Land and Water Resource Development programme has continued to reshape both landscapes and lives. Over the year, 11,715 water harvesting structures were constructed, enabling irrigation across 43,611 hectares. Soil and moisture conservation interventions covered 1,08,352 hectares, while 2,02,399 horticultural and agroforestry saplings were planted through collective effort. These achievements were made possible through strong convergence with government schemes such as MGNREGS, ensuring that vital rural infrastructure reached those who needed it most.

Farming practices are evolving in tandem. Over 1.23 lakh farmers are now practising responsible cropping, and 65,134 have embraced organic cultivation, together marking ASA's growing commitment to farming that nurtures both people and the planet.

This year also brought significant strategic advancements. Technical verticals were restructured to ensure end-to-end accountability, strengthening both expertise and impact. ASA advanced carbon credit-based programme design, opening avenues to integrate environmental, economic, and social resilience. The Bhagirath initiative-subsidised backhoe loader helped smallholders construct irrigation systems at lower costs. GIS-based river basin and landscape planning further enhanced our teams' capacity for long-term sustainability.

Partnerships remained a vital force in these efforts. With the International Labour Organisation, ASA promoted fair working conditions, social protection, and sustainable livelihoods for smallholder cotton farmers in western Madhya Pradesh. Our Financial Inclusion vertical reached over 62,000 farmers across 30 blocks with financial tools and social security, while WASH interventions improved water and sanitation access for over 15,000 households across seven districts, strengthening both health and dignity.

Behind every statistic lies a story: a woman stepping confidently into leadership role, a farmer proudly harvesting organic cotton, a community celebrating a newly constructed irrigation system, or an FPO securing its first market deal. These stories remind us that resilience is not merely enduring challenges but gaining the confidence and skills to shape a hopeful future.

As I share this report, I extend heartfelt gratitude to the communities who place their trust in us, to our teams whose dedication turns vision into action, and to our partners who walk this journey alongside us. Together, we are nurturing landscapes where livelihoods thrive, resources are wisely managed, and women and men alike can build the futures they aspire to.

With warmth and gratitude,

G. Jayanthi

Director



At the Helm



Ms. Prema Gera
Trustee & Chairperson

Prema is a former United Nations official, where she served in various capacities from 2002 to 2013, her final position being Assistant Country Director and Head of the Poverty Programme at UNDP India. She has over three decades of experience in social and rural development and women's empowerment. Her work has encompassed programme design, programme management and policy advocacy. She is currently providing advisory support to reputed NGOs, coalitions and associations.



Ms. G. Jayanthi
Trustee & Director

Jayanthi, one of the founding members of ASA, has over three decades of experience in development work, particularly in human resource management and development communication. Her key contributions include promoting livelihoods for smallholders through natural resource management, advancing sustainable agriculture and strengthening smallholder organisations for agribusiness.



Mr. Ashis Mondal
Trustee

Ashis Mondal is the Founder Director of ASA and currently serves as Managing Director at Ploughman Agro Private Limited. He has had an illustrious career in natural resource management and regenerative agriculture spanning more than 30 years. Ashis's expertise lies in smallholder agriculture, non-profit management and strengthening farmers' organisations for agri-value chain linkages. He has served as a member of several national and international advisory committees, including the National Advisory Council, Government of India.



Mr. Binoy Acharya
Trustee

Binoy Acharya is the Founder-Director of UNNATTI and works as a researcher and public educator to promote social inclusion and democratic local governance. For more than 40 years, he has been associated with movements, networks and government forums. His recent engagements focus on facilitating access to rights and entitlements under public programmes and promoting decentralised, governance-based solutions to local developmental issues. He is also an accredited UGC trainer on CBPR, among other roles.



Mr. Jacob Ninan
Trustee

Jacob, former Executive Trustee and CEO of Axis Bank Foundation until October 2020, continues to be associated with the development sector and supports credible NGOs in strategy, fundraising and implementation. During his four-year tenure at the Foundation, he refined the approach to rural livelihoods in partnership with nearly 30 NGOs. He has also been listed by Forbes among the top 100 CEOs in the Middle East.



Mr. S S Bhat
Trustee

S S Bhat is the CEO of Friends of Women's World Banking, India, based in Ahmedabad, focusing on women's entrepreneurship, farmer organisations, climate action and financial inclusion. With over 36 years of experience in banking, he has led diverse areas including financial inclusion, agricultural lending and strategic planning. He has previously served as Chief General Manager at Canara Bank and as Managing Director at Ananya Finance for Inclusive Growth.



Ms. Soma Dutta
Trustee

Soma Dutta has been working extensively in the fields of energy and sustainable development for more than 30 years, with a special focus on gender. She is an independent consultant associated with national and international organisations, with her work primarily focused in Asia and Africa. She is currently the Lead Consultant for UNDP's initiative on rural renewable energy.



Mr. Subrata Dasgupta
Trustee

Subrata has over 30 years of experience in the financial sector of the IT industry, where he has led organisations, managed software development teams and overseen large-scale projects. Following his retirement as Associate Director for the India/South Asia region at IBM, he has been working independently.





Vision
Empowering communities with sustainable livelihoods through inclusive participation, local institutional development and gender equity

Mission
Ensuring livelihoods of poor people by providing developmental services, in particular through natural resources development

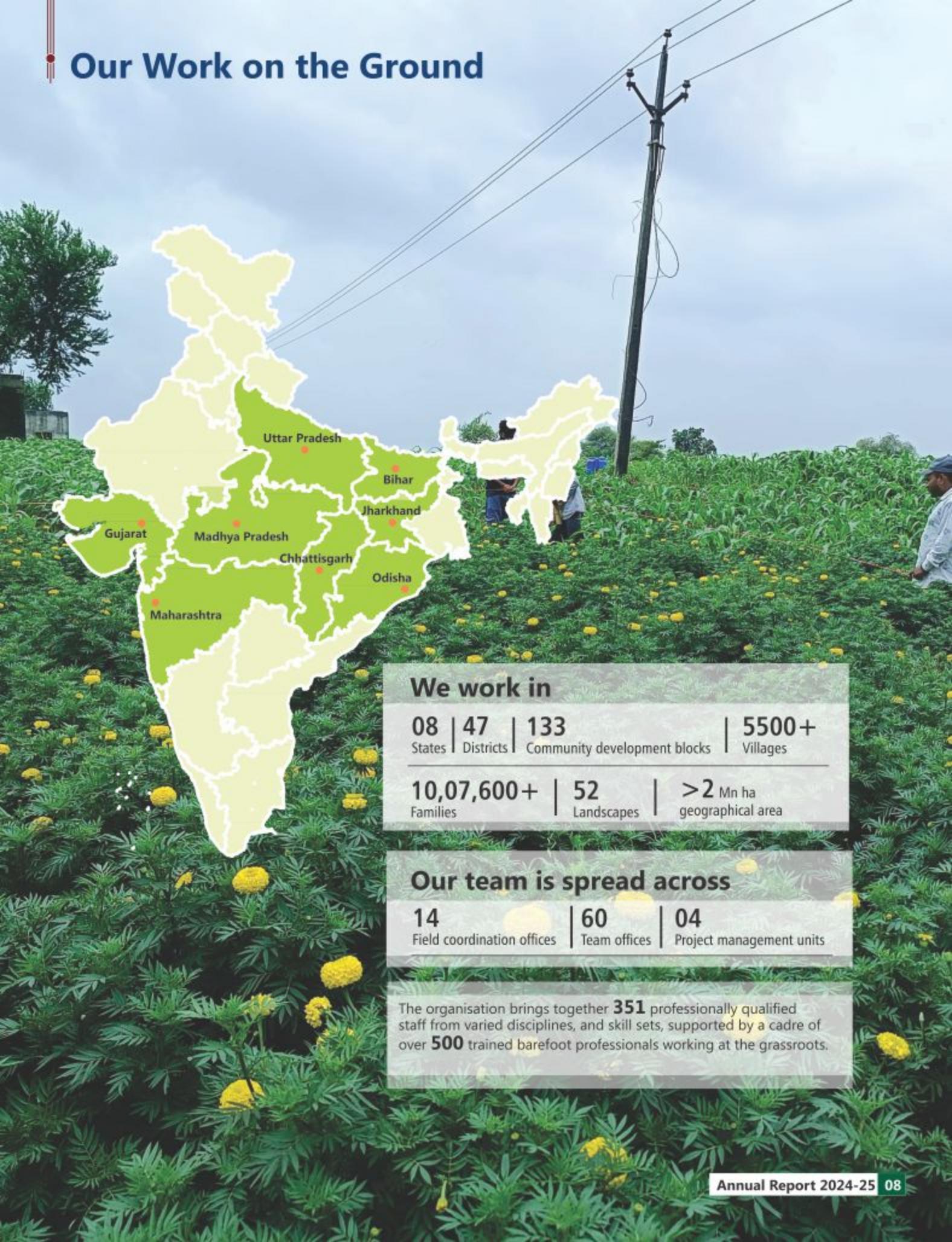
Core Values & Objectives

ASA's development approach is grounded in participatory action at the community level, with a strong focus on securing sustainable livelihoods. Central to its mission is the empowerment of communities through intensive, people-led processes in natural resource management and the strengthening of local institutions. The organisation places particular emphasis on reaching the poor and advancing gender equity by actively engaging women in all aspects of its work.

SDGs we embrace to accelerate our mission



Our Work on the Ground



We work in

08 | 47 | 133
States | Districts | Community development blocks | 5500+
Villages

10,07,600+ | 52 | >2 Mn ha
Families | Landscapes | geographical area

Our team is spread across

14 | 60 | 04
Field coordination offices | Team offices | Project management units

The organisation brings together **351** professionally qualified staff from varied disciplines, and skill sets, supported by a cadre of over **500** trained barefoot professionals working at the grassroots.

The Trust Behind the Impact

Past and present partners

Each milestone we have reached has been powered by the trust, support and belief of our funding partners and collaborators. Their commitment has helped bring lasting change to communities across our landscapes and we remain grateful for the journey we have shared.

National organisations	TATA TRUSTS	AXIS BANK FOUNDATION	ORIENT PAPER	ashraya hastha trust	BAJAJ FINSERV	CORTEVA agriculture	SBI FOUNDATION Service Beyond Banking		
HDFC BANK PARIVARTAN A step towards progress	ARVIND FASHIONING POSSIBILITIES	Arghyam India's sustainable water for all	MSSRF Science for Sustainable Development	ITC Limited	ClinI An Initiative of TATA TRUSTS	give INDIA	PRAJAS for a Better Life		
Walmart	INDITEX	OCA UNIVERSAL COTTON ACCELERATOR	EY Building a better working world	WHERE THERE'S A WELL	Laudes Foundation	FiBL	HSBC The world's local bank		
Bioversity International	idh the sustainable trade initiative	U.N. DIP	International Labour Organization	Rabobank	FONDATION Carrefour	Superdry®	water.org	ILRI CCAFS	Hivos people unlimited
World Vision	ZARA	Solidaridad	Savitri	WORLD RESOURCES INSTITUTE	WWF	AGA KHAN FOUNDATION GANADA	Lutheran World Relief	FORD FOUNDATION	

International organisations	SFAC	GOVERNMENT OF UTTAR PRADESH	NABARD	Government and Rural Development	GI	BHEL	USLPS	GOVERNMENT OF CHHATTISGARH	Parivartan
MANREJA	NAFED A Farmers' Cooperative	प्रैरा	BRILF	NCDC	ICAR	ICRISAT	आगाखान फाउंडेशन गान्धारा	सरकारी संस्थाएँ	परिवर्तन
AVANTI FINANCE	ANANYA FINANCE FOR INCLUSIVE GROWTH LTD	HDFC BANK	FWWB	Samunnati	National Diversion Finance & Development Corporation	Bank of Baroda	Rang De		
DBS	SBI	MoneyWise Centre for Financial Literacy							



• Strengthening Impact

New projects and donor outreach in 2024-25



AXIS BANK FOUNDATION

Establish a multi-stakeholder inclusive model of a sustainable regenerative agriculture initiative towards rising farm income, climate risk resilience and value chain linkages for 60,000 smallholder families; Madhya Pradesh



Development of sustainable production systems and commodity value chain involving 35,000 smallholder farmers and 9 FPOs; Madhya Pradesh



MoneyWise

Reserve Bank of India-Moneywise Centre for Financial Literacy Programme in six districts; Madhya Pradesh

TATA TRUSTS

Community-led regenerative agriculture production landscape for improving livelihoods in central-eastern India's tribal states and institution strengthening of ASA; Madhya Pradesh, Chhattisgarh, Jharkhand & Odisha

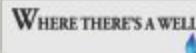


CORTEVA
agriculture

Annapurna 2M: Corteva FPO strengthening programme; Madhya Pradesh



Scaling up WASH financing for smallholders through community-based collaterals; Madhya Pradesh, Odisha & Jharkhand



Construction of dug wells; Odisha & Jharkhand



Evidence of Change

As of March 31, 2025



Water security

A total of **11,715** major and minor water-harvesting structures have been constructed, including stop dams, earthen tanks, lift-irrigation systems, shallow borewells, dug wells, farm ponds, dohas and canal renovations, facilitating irrigation over **43,611** hectares. Additionally, **17,451** structures have been built through the convergence of government schemes, covering **46,573** hectares under irrigation.

Impact

- **5,79,414** million litres of rainwater harvested for irrigation.
- **83,815** farmers benefited from this initiative, achieving **250%** cropping intensity.



Biodiversity and sustainable farming

To bolster farmers' livelihoods, more than **18.99 million** agroforestry tree species have been planted across **8,638** hectares. In the fiscal year 2024-25, **1,54,058** farming households received training in sustainable cropping practices and **35** crop varieties were tested via Farmers' Field Trials.

Impact

- Reduction in synthetic fertilizers and chemicals, leading to reduced GHG emission
- Improved water quality
- Improved biodiversity
- Increase in number of trees



Participation and gender equity

We are collaborating with **24,737** existing Self-Help Groups (SHGs), formed under the State Rural Livelihood Mission (SRLM), to provide support across livelihood interventions, with a focus on sustainable agriculture, land and water resource development and market linkages. Additionally, a total of **1,299** community institutions, including Watershed Development Committees, Water Users' Associations and various user groups covering areas such as water, agriculture, forestry and market-led value chains, are engaged in enabling locally driven, inclusive growth.

Impact

- These community institutions are instrumental in bringing women's leadership to the forefront.
- More than **90%** members of the CBOs are women.



Restoring and revitalising soil health

A total of **1,08,352** hectares have been treated using soil and moisture conservation and drainage-line treatment measures, benefitting **1,08,642** farmers. Besides, **65,134** farmers have adopted organic cultivation certified by a third-party agency.

Impact

- Increased organic content in soil
- Soil erosion checked
- Improved moisture retention and reappearance of native vegetation
- Increased biodiversity



Financial empowerment

In 2024-25, ASA strengthened its outreach in MP by conducting **1,842** training programmes across **30** blocks in **6** districts. These sessions reached **62,789** participants, including **40,406** women and **22,383** men, and facilitated **3,657** enrolments in key government schemes. By March 2025, **15,401** households had gained improved access to safe water and sanitation. Under the WASH programme, ASA conducted SHG meetings and motivated groups to take the lead in improving their water and sanitation facilities. As a result, SHGs installed **163** shallow borewells and handpumps, facilitated piped water connections for **5,653** households and supported the construction of **543** new toilets. In addition, **8,652** families benefitted from toilet improvement loans, while **32** water tanks and **358** water purifiers were installed to strengthen community infrastructure.

Impact

- Strengthened financial literacy and access to government schemes
- Expanded safe water and sanitation coverage for rural households
- Improved health, hygiene, and dignity, particularly for women
- Built long-term community resilience and sustainable rural development

Snapshot of the Year

Parameters	Units	Progress (2024-25)	Progress (Cumulative)
Districts covered under the programme	No.	0	47
Villages covered	No.	967	5,549
Families covered	No.	20,7625	10,07,625
Land & water resources development			
Area treated for soil conservation (Including convergence)	Ha.	4,482	1,08,352
Water harvesting structures constructed			
Masonry stop dams	No.	43	434
Earthen tanks	No.	8	133
Farm ponds/Dugout ponds & dohas (Sunken ponds)	No.	996	2,960
Dug wells	No.	249	4,247
Canal restoration	Running metre	0	33,137
Group lift irrigation systems	No.	0	210
Shallow borewells	No.	240	2,271
Irrigation potential created (Including convergence)	Ha.	11,606	90,184
Agriculture productivity enhancement			
Varieties tested for participatory selection (All crops)	No.	47	585
On-farm trials for varietal selection	No.	574	20,471
Farmers' field trials (Good Agricultural Practices)	No. of farmers	3,320	18,834
Vegetable gardens (0.1-0.2 acre plots)	No. of farmers	10,428	74,514
Farmers practising organic cultivation	No. of farmers	65,134	86,165
Farmers practising responsible cropping	No. of farmers	1,23,361	5,58,227
Wadi (Horticulture plots)	No.	50	1,408
Trees planted on farms (Agroforestry model)	No.	73,07,749	1,91,98,885
Agribusiness promotion for small farmers			
Formation of farmer producer organisations (FPO)	No./Members	2,1,000*	98/72,877
Self-help groups supported by ASA	No.	2,015	8,766
Livelihood and micro-enterprise credit linkage			
(Dairy, vegetable production, goat rearing, micro-enterprises, WASH, etc.)	No. of families	19,190	31,599
Community training			
ASA has trained over a million farmers and facilitated their adoption of Good Agricultural Practices, leadership and institution management.			



• Programme Area Profile



High population growth rate and low literacy rate.



Widespread poverty with high concentration of tribal communities, scheduled castes and other backward castes.



Agriculture is largely subsistence. High dependence on casual wage employment to supplement income.



Irrigation facility is at sub-optimal level.



Erratic and highly variable rainfall.



Exploitative practices of money lending, multi-layer agents in agriculture marketing, prevailing.



Limited role of women in community activities.



Rigid caste structure, especially in the Bundelkhand region of Madhya Pradesh.



Area provides opportunities for natural farming.

However, changes are taking place.



Agricultural income is significantly supplemented by non-agricultural income.



Irrigation facilities are increasing; farmers are shifting to high value crops.



Technology penetration is increasing at a faster rate.



Interface between market and agriculture is more intense.



Mechanisation is fast becoming a necessity.



• Direct Employment Days Generated

By programme activities in 2024-25

24 lakh
persondays

employment generated under
land and water resources
development through
convergence, mainly with
MGNREGS.

104 lakh
persondays

employment generated
through the development of
90,184 hectares under
programme interventions for
irrigation since inception.

*@115 person-days per hectare of irrigated land.
Source for person-day calculation: www.iiumw.res.in

Livelihood enhancement model for regenerative future

Land & water resources development
(Focus on water resources development)



ASA's foundational framework, the Regenerative Agriculture Production Landscape is a jurisdictional approach that integrates people, nature, and economy to build sustainable and resilient agricultural ecosystems. Rooted in the principles of 5 J's — Jamin (Land), Jal (Water), Jungle (Vegetation), Janwar (Livestock) and Jan (Human) — the model fosters ecological restoration, strengthens community resilience, and enables responsible business engagement.

This approach is actualised through ASA's Livelihood Enhancement Model, which empowers smallholder and tribal communities by ensuring

- Equitable access to natural resources, opportunities, and decision-making
- Sustainable asset creation at the family and community level
- Robust local institutions for collective action and long-term support
- End-to-end solutions from production to market linkage and
- Continuous technical guidance for adaptive and climate-resilient practices.

Aligned with the Sustainable Development Goals and national priorities, ASA's model not only enhances productivity but also transforms rural livelihoods, especially for marginalised groups, ensuring inclusive and evergreen growth.

• Enriching Lives Beyond ASA's Core Initiatives

In addition to our core programmes, ASA also undertakes associated initiatives in areas such as community drinking water, micro-enterprise development and sanitation. These are implemented based on local needs and donor priorities, ensuring that our efforts remain relevant and responsive to each community's context. Here are some key highlights from these associated interventions in 2024-25.



Empowering farmers with the installation of solar panels.



Ensuring menstrual hygiene and accessibility with sanitary napkin vending machines in schools.



Gram Sewa Kendra hosts a range of physical activities so children inculcate such habits from an early age.



Raising awareness about livestock vaccination and deworming among women.



Promoting skill development among young rural women for economic independence.



Facilitating the well-being of the elderly through health camps.





Ensuring health and hygiene by constructing public toilets.



Promoting active lifestyle among all age groups through yoga sessions in schools.



Promoting quality education through SMART classes in rural schools.

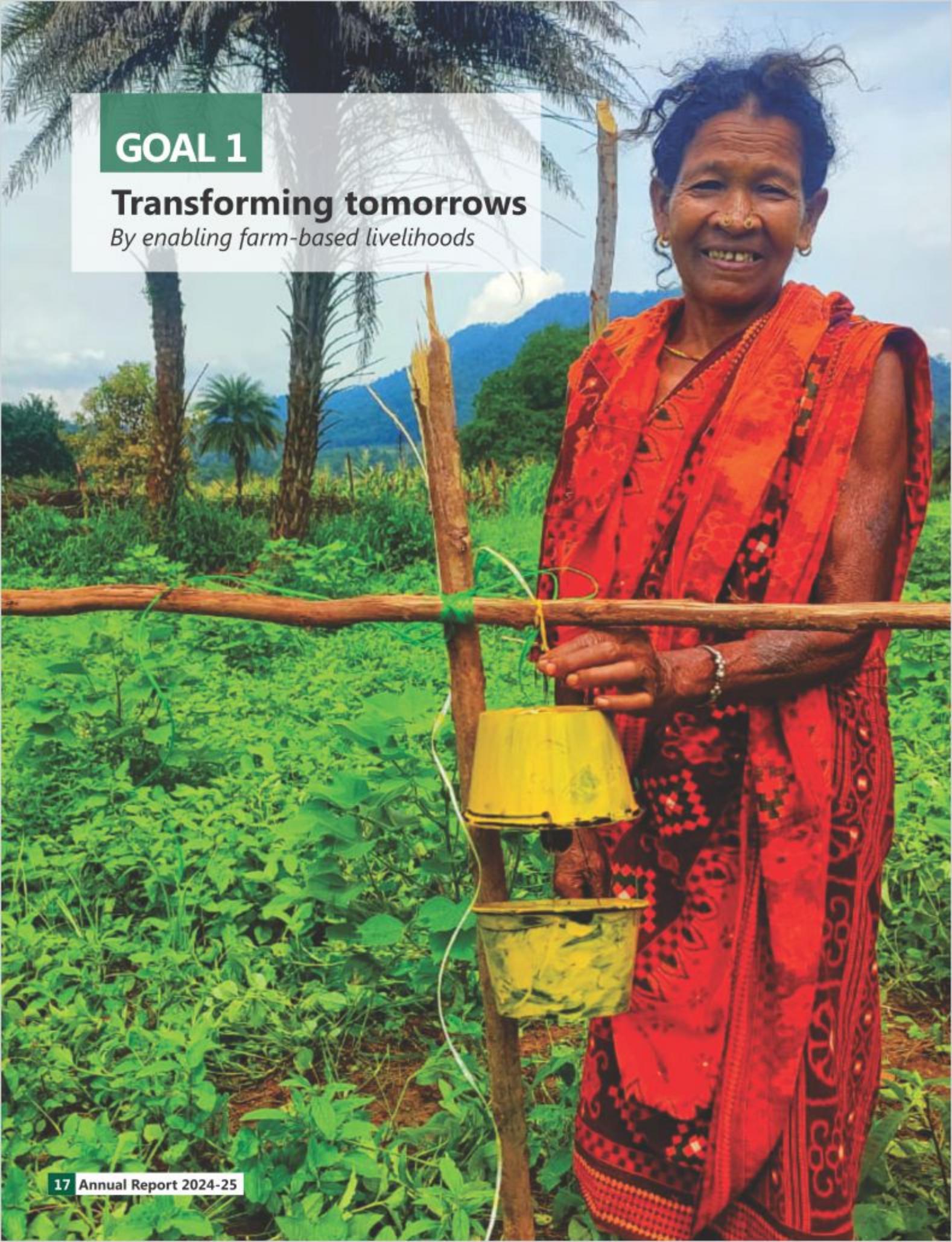


ASA's support enables women to start their own businesses and grow as entrepreneurs.

GOAL 1

Transforming tomorrows

By enabling farm-based livelihoods



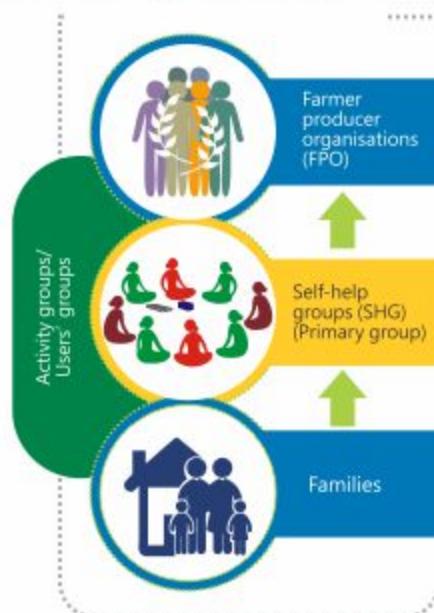
At the core of ASA's work are Community-Based Organizations (CBOs), which have become powerful advocates for change in the lives of local communities. From Self-Help Groups and Users' Groups to Farmer Producer Organisations, these collectives represent solidarity, resilience, and aspiration. By engaging in activities such as savings, access to credit, livelihood enhancement, and community development, they not only strengthen household economies but also give people the confidence to shape their own future.

A Self-Help Group usually consists of 12-15 women from the same settlement. Beginning with small savings and internal lending, mature SHGs are later linked to banks to meet larger credit needs. Beyond financial access, they empower women with greater independence and social recognition. To strengthen their functioning, ASA trains community-based barefoot professionals who support SHGs in meetings, record-keeping, and capacity building, receiving remuneration on an assignment basis.

While SHGs form the core at the village level, a range of activity-based groups such as water users' groups, seed and vegetable producers' groups, and organic producers' groups are promoted and trained to manage their activities effectively. Strengthening the Gram Sabha (village council) remains a key element of ASA's institutional development model. At the cluster or block level, Farmer Producer Organisations are established with membership drawn from SHGs and users' groups, primarily to enhance market linkages for agriculture.

With the universalization of the SHG programme under NRLM/SRLM, ASA has shifted its focus from promoting new SHGs to strengthening and engaging with them at the secondary level. Through formal partnerships with SRLMs, the SHG platform is leveraged to layer livelihood initiatives such as land and water resource development, sustainable agriculture, and the formation of purpose-specific CBOs like FPOs, Water Users' Groups, Organic Producers' Groups, Farmer Interest Groups, Watershed Development Committees, etc.

Community institution model



For many rural women, joining a Self-Help Group is the first time they save, borrow or speak without hesitation. At ASA, we have seen what happens when a circle of 10-15 women starts believing in themselves. Savings turn into credit, credit builds confidence and confidence sparks action.

In the early years, our focus was clear: Form SHGs, support them and train local women to run them well.

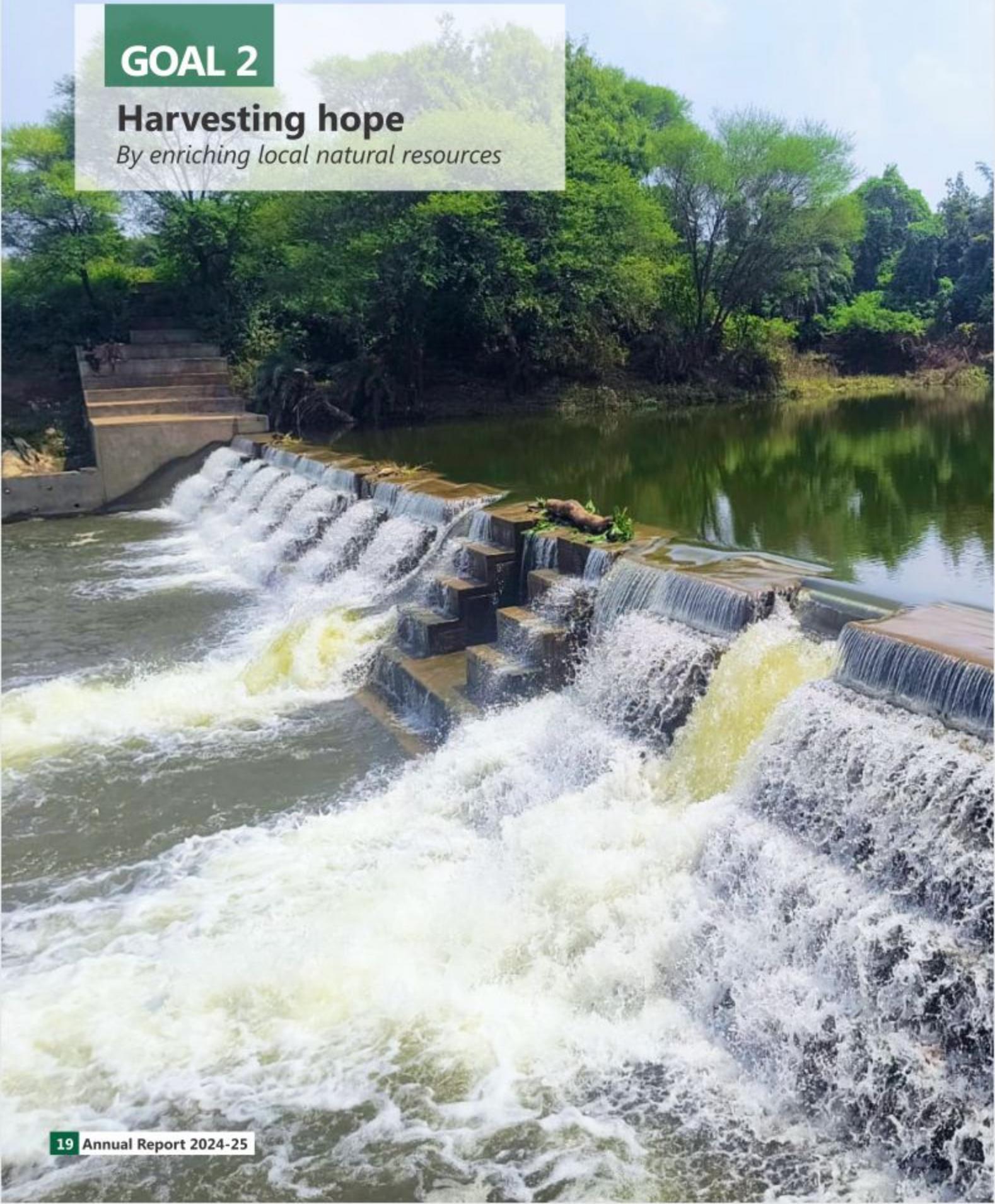
Today, we go a step further: We guide the SHGs, support activity-based user groups and help them grow into bigger collectives like FPOs who are a link to the market for the members. We know when women come together, they don't just change their own lives, they shift the course of entire communities.



GOAL 2

Harvesting hope

By enriching local natural resources



Land, water and trees are the fundamental assets for creating sustainable livelihoods. This is the belief that drives our Land and Water Resources Development (LWRD) programme. The focus of the programme is on the restoration and management of natural resources to facilitate livelihoods and development of regenerative agriculture production landscape.

The programme area is marked by poor land productivity, owing to multiple factors, such as high soil erosion, undulating topography, lack of irrigation and failure of monsoon. Hence, watershed management in a cluster approach assumes a critical role in improving agricultural productivity. The clusters are chosen on the basis of their administrative as well as geo-hydrological boundaries. The clusters are identified as regenerative agriculture production landscape.

Leveraging financial resources from the MGNREGS for natural resources development is a key strategy. We enter into agreement with the state governments for providing technical and knowledge support to the Gram Panchayats and the field functionaries of MGNREGS for effective planning and implementation of the programme. This model, built around supporting the gram panchayats, field functionaries and community groups has yielded successful results. We also deploy our own resources mobilized from the non-governmental donors to fill gaps in natural resources' development and technical support.

Progress at a glance under LWRD programme (With own fund)

Interventions	Units	2023-24	2024-25	Cumulative
Land development/SMC work*	Ha	450	-	24,139
Masonry stop dams	No.	20	43	434
Farm ponds/Doha	No.	500	996	2,960
Earthen tanks	No.	12	8	133
Dug wells	No.	144	249	4,247
Group lift irrigation systems	No.	7	-	210
Increase in irrigated area	Ha.	2,827	4,239	43,611
Wadi (1-acre horticulture plot)	Plot	50	927	2,591
Trees planted on farms	No.	73,47,980	71,08,850	2,62,45,497
Shallow borewells	No.	200	240	2,271
Canal restoration	Running metre	-	-	33,137

Progress at a glance under LWRD programme (By convergence with MGNREGS)

Interventions	Unit	2023-24	2024-25	Cumulative
Land development/SMC work*	Ha.	3,769	4,482	84,213
Masonry stop dams/Earthen tanks	No.	167	134	1,185
Farm ponds/Doha	No.	906	2,344	11,410
Dug wells	No.	423	468	4,229
Solar irrigation systems	No.	-	-	79
Canal restoration	Run. mt.	177	1,239	18,718
Wadi (Horticulture plot)	Plot	329	741	2,498
Increase in irrigated area	Ha.	6,019	7,367	46,573

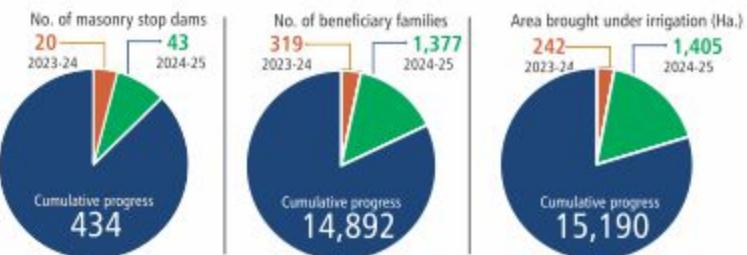
*Includes soil and moisture conservation measures like treatment of drainage lines, field bunding, afforestation, land reclamation, etc.



Key activities of 2024-25

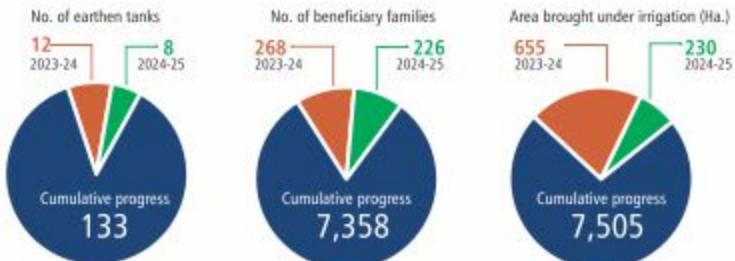
Masonry stop dams: A sustainable water solution

Stop dams are small barriers strategically constructed within minor watercourses, such as small streams or rivers primarily for water harvesting. The harvested water is stored in a small reservoir behind the structure. The downward pressure exerted on the reservoir helps water percolate into the ground. A major advantage of stop dams is that they assist in augmenting the water levels in nearby groundwater reserves and wells. The harvested water primarily serves irrigation purposes, but it also caters to domestic needs and livestock. The responsibility for the structure's maintenance and management is assigned to the beneficiary farmers, organized into water users' groups and trained in the upkeep of the facility. Nearly 10-15% of the cost is borne by users, in the form of labour and in-kind contributions. ASA records and updates the status of each dam constructed or restored by it on an annual basis.



Earthen tanks: Storing water, securing livelihoods

Earthen tanks are another effective means of providing minor irrigation while also recharging nearby dug wells and downstream bore-wells. A common feature in rural India, they are constructed either by embanking streams or excavating soil in the lower reaches of a watershed. Their operation requires mandatory community contributions and the formation of user groups.

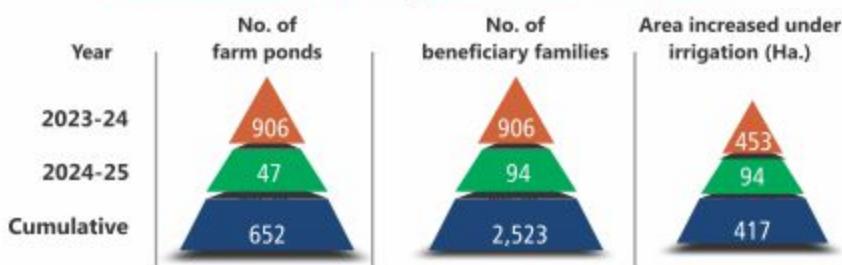


Construction of large water harvesting structures by convergence with MGNREGS

Farm ponds: Harnessing rain for resilience

Farm ponds serve as effective methods of small-scale irrigation, particularly favoured in the eastern regions of Madhya Pradesh, Chhattisgarh, and Jharkhand due to the favourable land slope. These submerged constructions are established at the lowest part of a farm to collect rainwater runoff for irrigation purposes, and they also contribute to groundwater replenishment.

Construction of farm ponds (With own fund)



Construction of farm ponds (By convergence with MGNREGS)



No. of large WHS (Earthen tanks, stop dams)

167 2023-24 134 2024-25

Cumulative progress 1,185

No. of beneficiary families

3,006 2023-24 3,355 2024-25

Cumulative progress 22,268

Area brought under irrigation (Ha.)

4,676 2023-24 4,087 2024-25

Cumulative progress 32,410

Highlights of convergence through MGNREGS

₹9,400 lakh spent



10,105 households benefitted/employed



7,000+ physical assets created



95% of total expenditure spent on Natural Resource Management works

24 lakh person-days generated

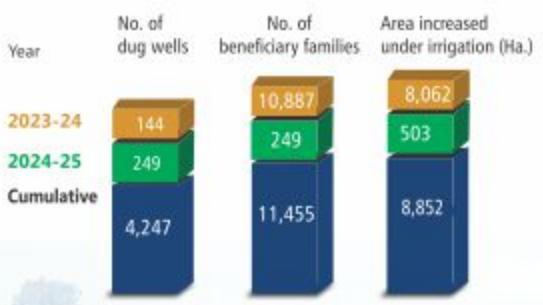
4,000+ NRM assets created



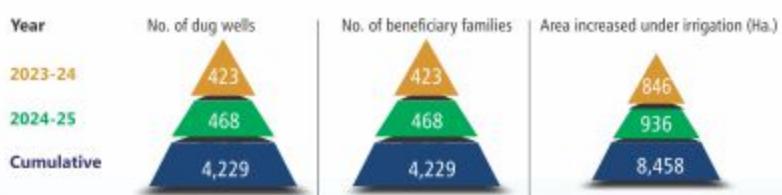
Dug wells: Water access, shared prosperity

A dug well or an open well is a ubiquitous source of accessing water across rural India. It is commonly used by two to three households. Our dug well programme targets households with very limited means, aiming to provide them with a productive asset and enhance their incomes. ASA regards dug wells as an important tool for promoting self-reliance among farmers.

Construction of dug wells (With own fund)

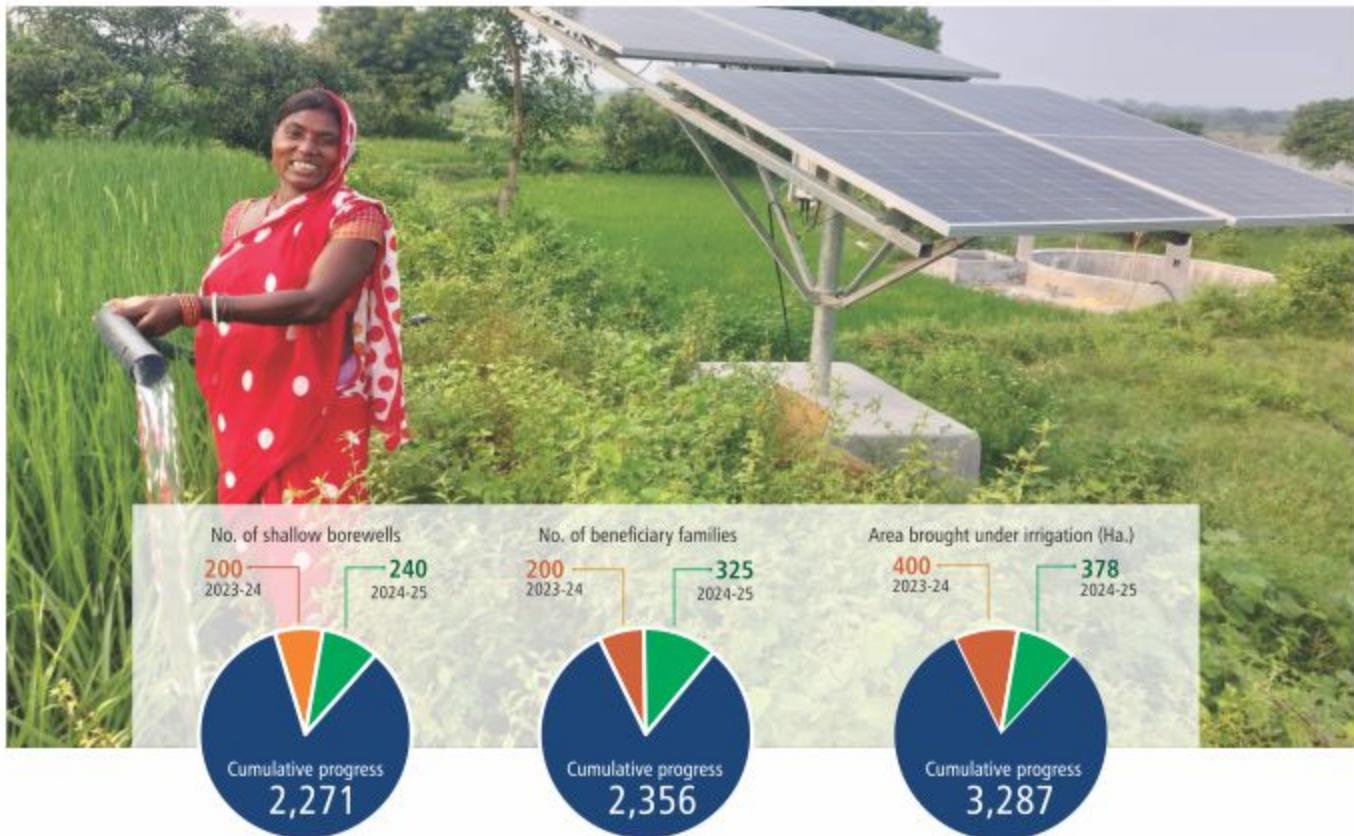


Construction of dug wells (By convergence with MGNREGS)



Shallow borewells: Affordable irrigation, deeper impact

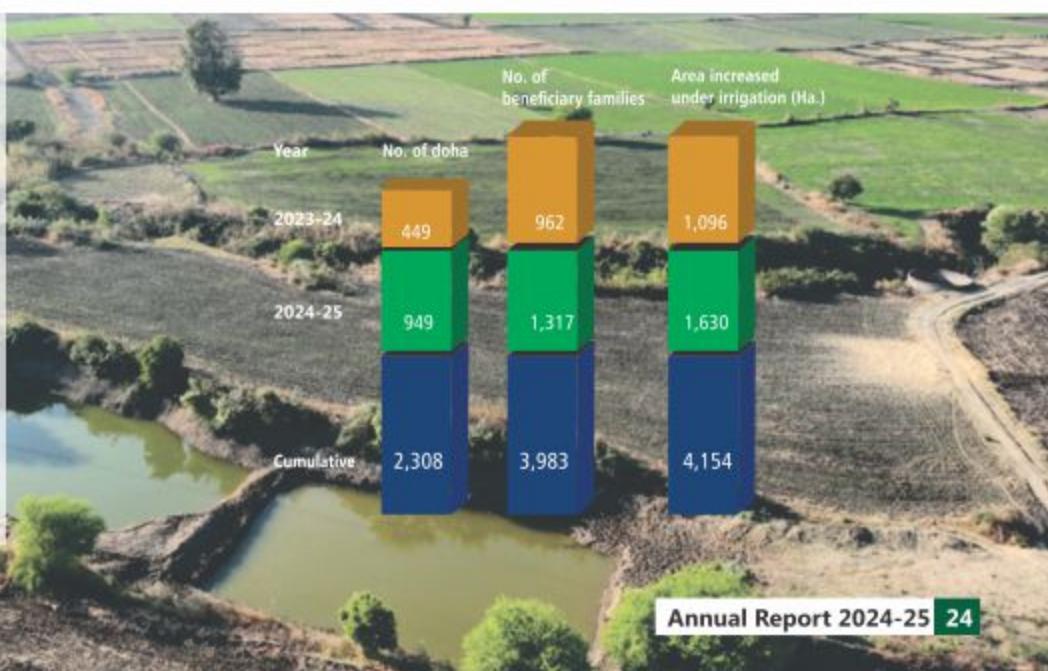
Shallow borewells are established in areas where the water table lies at depths ranging from 25 to 30 feet. We have successfully introduced this cost-effective technology, incorporating both electric and solar water pumps, among the most economically disadvantaged farmers in eastern Madhya Pradesh and Chhattisgarh. Each borewell has the potential to irrigate between one to two acres of land. This initiative has garnered widespread adoption owing to its affordability and straightforward implementation.



Till the end of the reporting period, a total of **2,271** shallow borewells have been constructed, benefitting **2,356** families and irrigating **3,287** hectares of land.

Doha: Recharging streams, reviving farms

Doha is a low-cost water harvesting structure built along the length of a stream on its beds to increase the availability of water in the streams and improve groundwater recharge. The technology is ideal for places with undulating terrain and helps in enhancing irrigated croplands. A Doha has an average size of 850 cubic metres.

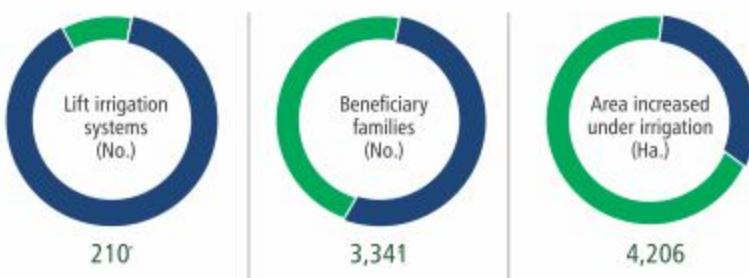


From streams to fields: Lift irrigation in action

A lift irrigation system (LIS) is a group irrigation mechanism for which ASA mobilizes 15-20 farmers into a water users' group, with each farmer holding one to two acres of land. The LIS performs the dual task of water collection from a nearby stream/dam through pumps and distributes it in the fields of targeted farmers. The LIS irrigates around 15-20 hectares of land, thereby improving the agricultural incomes of the farmers.

Lift irrigation systems (With own fund)

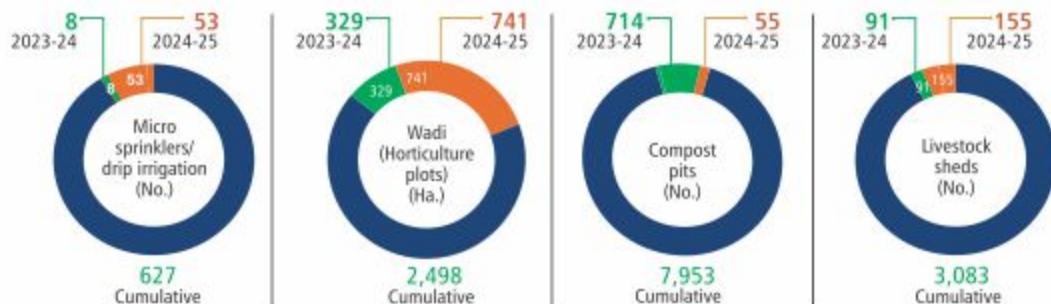
Cumulative



Leveraging government schemes for greater impact

ASA has made significant progress in leveraging resources from government programmes, particularly MGNREGS, for the creation of durable assets such as irrigation facilities through water harvesting structures, land development, orchards, agricultural implements, warehouses and more, at both the individual household and community levels. Between April 2024 and 31 March 2025, 24 lakh person-days of employment were generated. In monetary terms, work worth approximately ₹6,369 lakh was completed in areas related to land, water and tree plantation.

Summary of activities (By convergence with MGNREGS)



Promotion of Trees on Farms

Agroforestry & horticulture

Horticulture (No. of plants)

MP & Chhattisgarh

49,500

Jharkhand

72,240

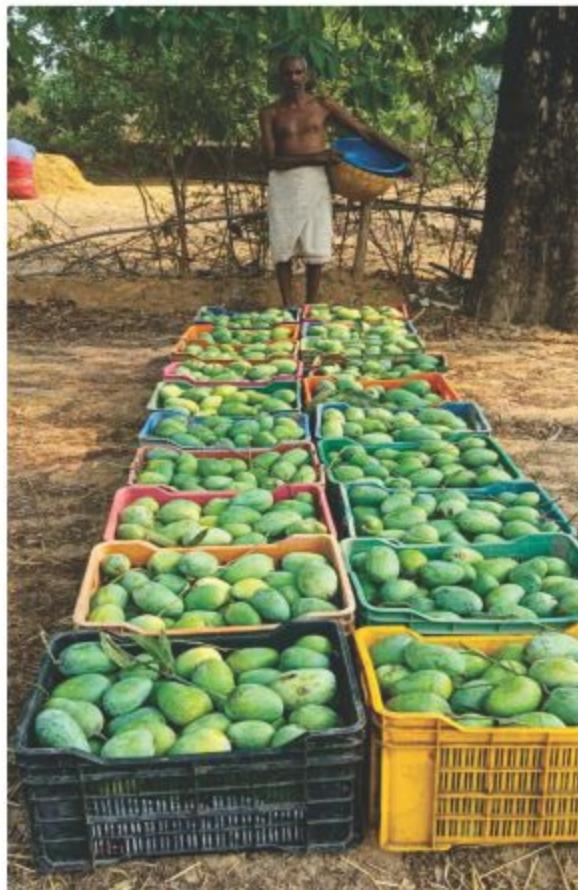
Odisha

13,359

Agroforestry (No. of plants)

MP & Chhattisgarh

71,72,650



In 2024-25, ASA expanded its agroforestry and horticulture initiatives with the introduction of new climate-resilient clone varieties of Eucalyptus (P21-35, K-83, P-16, and P-14). A trial bamboo plantation covering 300 acres was undertaken in eastern Madhya Pradesh using the Bambusa balcooa variety, propagated from root shoots. This variety is characterised by its rapid growth and versatile applications, providing farmers with material for house construction while also ensuring assured market linkages through a partnership with Orient Paper and Industries Limited.

In addition, the K-636 variety of Subabul was introduced in the MP-East and Chhattisgarh regions. Subabul plantations with 400 farmers are expected to provide diverse benefits in the form of fodder, firewood and pulpwood, supporting both household needs and local markets.

Under the broader horticultural development initiative, a total of 2,02,399 saplings of horticultural and agroforestry species were planted through collaborative efforts. A longstanding partnership with Orient Paper Mill in Amlai, MP, continued during the year, resulting in the plantation of 71,08,850 saplings under a contract farming model. Farmers will supply the mature harvest to the paper mill three to four years after plantation, ensuring both income security and market stability.

Further, a convergence with the MGNREGS through the Amrit Sarovar sub-scheme enabled the plantation of 75,740 saplings across 741 hectares using the high-density Wadi (horticulture garden) model. Complementing these efforts, an additional 4,950 horticultural saplings were planted through project-specific funding support.



GOAL 3

Encouraging sustainability

Through responsible crop initiatives



The Agricultural Productivity Enhancement Programme remains a cornerstone of ASA's livelihood model. Over nearly three decades of implementation, ASA has achieved tangible improvements in farmers' incomes across programme areas, while simultaneously ensuring food security and reducing agricultural risks.

The programme initially focussed on addressing low crop productivity in rain-fed regions, emphasising the use of modern agricultural inputs such as improved seeds and agrochemicals. However, in 2012, the approach evolved: shifting from an input-centric model to one that is rooted in knowledge. At the heart of ASA's efforts is the 'Responsible Crop Initiative', known as 'Jimmedar Kheti' among farmers. This initiative promotes environmentally and socially responsible farming practices that improve yields while minimising carbon emissions. Through RCI each and every producer is guided through the season for practising RCI principles and criteria. It aligns with the Good Agricultural Practices recommended by the Food and Agriculture Organization of the United Nations, as well as with the objectives of India's National Mission on Sustainable Agriculture. It also complements ASA's other focus areas, including land and water resource development and the promotion of FPOs for agribusiness.

In 2024-25, ASA provided training and hands-on support to over 1,23,361 farmers, equipping them to adopt the principles of 'Jimmedar Kheti' through various ongoing projects.



The Agricultural Productivity Enhancement Programme comprises the following components:

- Promoting the adoption of Good Agricultural Practices to help farmers achieve higher yields through improved farming techniques
- Encouraging natural farming methods, including organic cultivation and the elimination of chemical pesticides
- Supporting the development of household vegetable gardens to meet families' nutritional needs while generating supplementary income
- Facilitating farmers' field-level research to customise technologies for local conditions, thereby ensuring wider adoption.



ASA has extensive experience of working closely with farmers and possesses a deep understanding of the prerequisites for successful farming. One such critical element, as recognised by ASA, is the importance of sound research to ensure access to high-quality technological inputs. However, a key learning for ASA early on was that promoting technology adoption is challenging unless it is designed in collaboration with the end users. Therefore, client-oriented participatory agricultural research lies at the core of ASA's agricultural productivity programme. ASA is among the early adopters of this participatory approach in India.

Under this model, technologies are customised based on the needs and feedback of the farmers, ensuring there is no external imposition. This participatory approach not only encourages ownership but also increases the likelihood of successful adoption.

ASA's work in participatory research has led to collaborations with several reputed research institutions at both national and international levels. These include:

- Indian Council of Agricultural Research (ICAR)
- State agricultural universities such as Jawaharlal Nehru Krishi Vishwa Vidyalaya, Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalaya and Indira Gandhi Krishi Vishwa Vidyalaya.
- Organic Cotton Accelerator (OCA), a non-profit organisation that works with global stakeholders to improve the integrity, supply security and social and environmental impact of the organic cotton sector
- FiBL, a Switzerland-based independent non-profit research institute focussed on advancing cutting-edge science in organic agriculture
- Global Environment Facility (GEF) through Bioversity International



Key activities of 2024-25

Farmers' field demonstrations

Crop	No. of farmers' field demonstrations
Organic cotton	750
Soybean	84
Organic paddy	228
Paddy & IPM paddy	688
Millet	127
Chickpea	72
Wheat	319
Vegetable	799
Groundnut	31
Black gram	11
Mustard	115
Lentil	25
Maize	71
Total	3,320



Farmers' field trials of new crop varieties

S.No.	Crop	No. of varieties tested	No. of trials	Source of variety
1	Cotton (Non-GMO)	8	175	Nuziveedu Seed Ltd; Parshv Seeds; Partech Seeds Pvt. Ltd.
2	Paddy	6	147	MP State Seed Corporation
3	Maize	28	8	Syngenta; Bayer; Corteva; UPL
5	Wheat	5	244	MP State Seed Corporation; KVKs
	Total	47	574	



Empowering rural communities through convergence

ASA's approach to leveraging MGNREGS funds plays a critical role in strengthening land and water resource development and ensuring better optimisation of natural resources. During 2024-25, ASA undertook a range of activities in convergence with MGNREGS, including the construction of large and small water-harvesting structures and the development of compost pits and livestock sheds. The organisation also intensified its focus on leveraging schemes of the agriculture and horticulture departments through the introduction of improved seed varieties, plantation initiatives and the promotion of agro-horticulture and agroforestry models.



Scaling organic farming: Strengthening livelihoods

As an integral component of its commitment to the Responsible Crop Initiative, ASA actively promotes organic farming across its diverse operational regions. This approach to agriculture discourages the use of chemical fertilisers, pesticides and plant hormones, while emphasising the use of locally sourced materials for preparing organic fertilisers and pesticides. It also encourages the adoption of mechanical cultivation techniques and crop rotation practices. Initiated on a limited scale in 2015, organic farming has since gained significant traction among farmers.

In 2024-25, 65,134 smallholder families adopted organic cultivation practices and 14,496 of them were linked to the market.

Cumulatively, ASA has collaborated with 86,165 farmers to promote the organic cultivation of various crops, including cotton, paddy, wheat, pulses and minor millets.

Organic cotton: From farm to market

The organic cotton programme is primarily carried out in the tribal-majority districts of Jhabua, Alirajpur, Ratlam, Barwani and Dhar, located in western MP; Beed in Maharashtra; Chhota Udepur in Gujarat; and Bolangir in Odisha. This programme has developed over time, with ASA's initial focus being on stabilising the production of organic cotton. This involved making adjustments to agricultural practices, providing robust support and closely monitoring the process to ensure a direct and transparent connection between farmers and the established organic cotton supply chain.

ASA's main objective is to promote cost-effective and environmentally friendly practices. This includes activities such as creating homemade pesticides and managing nutrients through methods like flatbed composting and the use of vermicompost to enhance soil health. A well-structured system is in place to facilitate pre-sowing agreements with various textile brands, ginners and spinners. This system includes clear quality criteria and pricing models, all of which are essential elements of ASA's support to organic cotton farmers.

A similar approach, based on transparent agreements and well-defined processes, is followed by the FPOs for procuring cotton and other commodities from their member farmers. ASA empowers local youth to actively engage in procuring organic cotton as aggregation facilitators, sourcing directly from farmers. These facilitators then transport the cotton to aggregation centres. By participating in this process, youth become agents of change, acquiring valuable skills, earning income and providing training to farmers as needed, thus fostering community development and sustainable practices.

Cumulatively, ASA has collaborated with 86,165 farmers to promote the organic cultivation of various crops, including cotton, paddy, wheat, pulses and minor millets.

Activity	Progress (2024-25)
Cotton farmers trained (No.)	76,691
Farmers practising organic cotton farming (No.)	61,153
Area under organic cotton cultivation (Ha)	39,871

- A total of 61,153 farmers are practising organic cotton farming.
- 21 FPOs are managing the cotton supply chain initiative.
- 100% of the farmers engaged are women who have received training on organic farming practices.
- A total of 125 Internal Control Systems (ICS) are in place to oversee and monitor farming activities.
- There are 9 production clusters integrating natural resources, sustainable agriculture and agri-value chain development.
- End-to-end traceability with full transparency is ensured.



Pilot sunflower initiative: Diversifying farms

In 2024-25, ASA partnered with the Indian Council of Agricultural Research (ICAR), the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) and other stakeholders to implement the project 'Expansion of Sunflower Areas in Rice Fallows'. The initiative aims to demonstrate the potential of sunflower cultivation in rice fallows as a strategy for crop diversification, improving household oil availability and increasing farmer incomes through marketing support provided by Farmer Producer Organisations.

As part of the project, ICRISAT supported marginal farmers by supplying sunflower seeds and micronutrients, and by conducting training sessions. ASA played a lead role in implementation, establishing and demonstrating 1,000 hectares of sunflower cultivation across three states — 600 hectares in Odisha, 200 hectares in Jharkhand and 200 hectares in Chhattisgarh. These demonstrations were carried out in the districts of Kalahandi, Jamtara and Balrampur, respectively, in line with all technical guidelines.

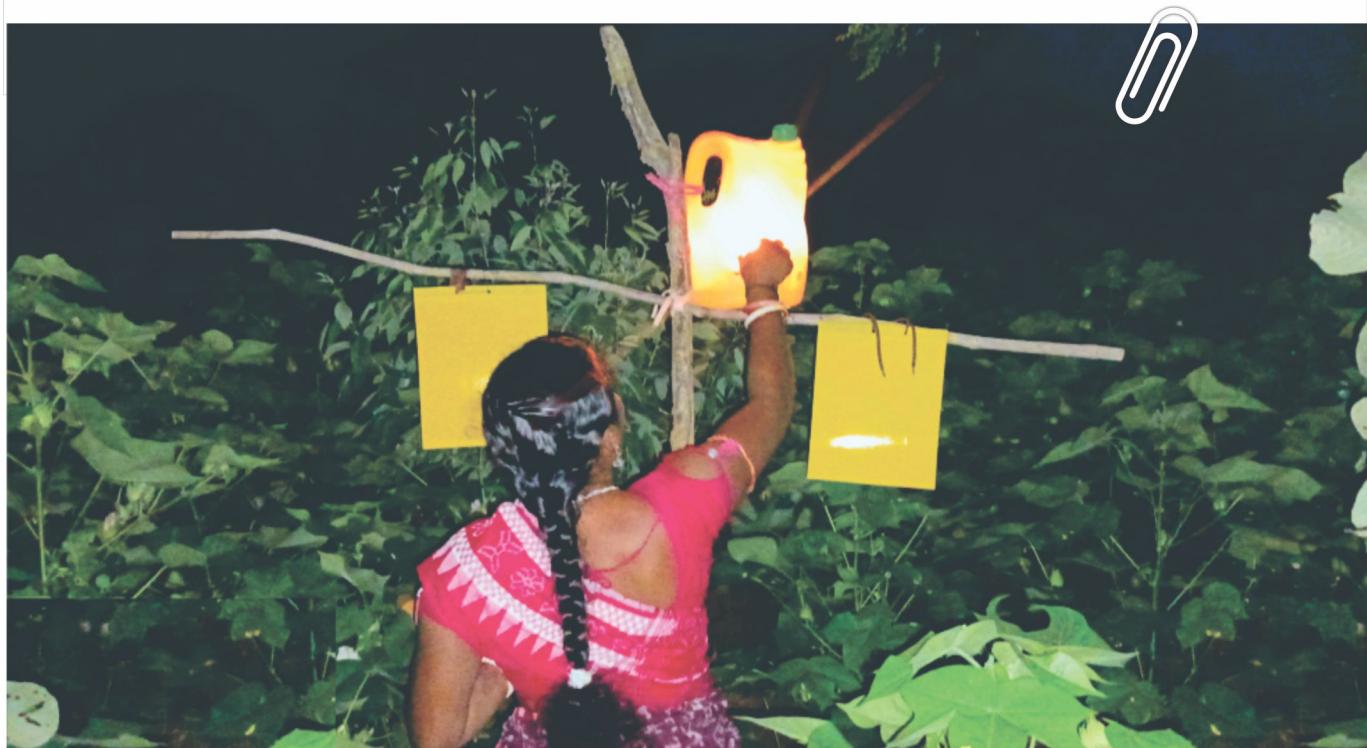


Organic paddy, the IPM way

Traditionally, the Indian subcontinent has been known for cultivating a diverse range of fragrant rice varieties that are both aromatic and well suited to organic farming. In 2023-24, ASA initiated the cultivation of IPM (Integrated Pest Management) paddy in the eastern regions of Madhya Pradesh and selected areas of neighbouring Chhattisgarh. Among the promoted varieties, the primary one was Kranti, which is particularly suitable for producing baby food. By 2024-25, 1,269 farmers were actively engaged in cultivating this variety using IPM methods.



The ASA way: Rooted in organic growth



Walls that speak: Inspiring farmers towards organic cultivation

To promote organic farming across its project areas, ASA adopted a creative and practical approach: pictorial wall paintings in villages. These walls have become everyday reminders for farmers, carrying simple yet powerful messages that encourage the shift towards organic cultivation. Designed with pictures, symbols, and short messages, they make even complex ideas about sustainable farming easy to understand, particularly for farmers with limited literacy.

The constant visibility of these paintings has served as an effective behavior change communication tool. By seeing them repeatedly, farmers have been reminded of the benefits of organic farming and have gradually adopted techniques such as composting, bio-manure, bio-pesticides, crop rotation, use of green manure, and so on. These visual cues have helped turn awareness into practice.

The impact has extended beyond the target farmers. The paintings have also been noticed by the wider community- school children, and visitors to the villages. This has created a shared understanding and a collective push towards sustainable agriculture, strengthening the community's mindset around eco-friendly farming. Another positive outcome has been the rise of peer-to-peer learning. Farmers who first adopted organic practices after seeing these paintings have become role models for others. The economic benefits have also been significant. Farmers have reduced input costs while fetching premium prices for their produce. Together, these changes have directly contributed to higher net incomes and impact on the farmlands.



Nurturing neglected crops, nourishing communities

Small and minor millets are crops commonly cultivated in ASA's operational areas, which encompass the districts of Dindori, Mandla, Umaria and Sidhi in MP and Surguja district in Chhattisgarh. These millets are recognised for their exceptional nutritional value and their ability to withstand the adverse impacts of climate change.

Despite their suitability for the region, these crops were not preferred by farmers due to various challenges. These included limited demand, difficulties in processing and a lack of robust market connections. Many farmers also suffered losses due to selling these crops at distressingly low prices.

ASA has addressed these issues by implementing several measures. These include providing comprehensive training on improved cultivation techniques, introducing new varieties of minor millets, facilitating the production of millet seeds and establishing market linkages through FPOs.

This initiative covered over 915 farmers in 2024-25.

Activity	Unit	2023-24	2024-25	Cumulative
Farmers trained on improved cultivation of minor millets (Kodo and kutki)	No.	1,236	915	6216
Minor millet seed production by Farmer Producer Organisations (Certified seeds)	Qtl.	0	0	1,476
Minor millet crops aggregated and sold in bigger markets by FPOs	Qtl.	4060	50370	64,152

Sowing self-reliance: Building the foundation for quality seeds

The availability of quality seeds of improved and high-yielding varieties at affordable prices is critical for farmers in remote areas to achieve higher productivity. This understanding formed the foundation of ASA's Seed Production Programme, designed to produce quality seeds of key crops through a strong network of ASA-promoted Farmer Producer Organisations (FPOs) and their seed growers. In 2024-25, the programme was implemented through a consortium of FPOs, including Birshingpur, Bandhavgarh, Pakur, Ratlam and Mandla Mahila Farmer



Producer Companies. A total of 302 farmers participated in the initiative, cultivating high-yield varieties of paddy (MTU-1010, IR-64, Kranti, JR-206), wheat (Lok 1, 1544, 322, 8759) and soybean (JS 9560, JS 335). Together, they successfully produced and procured 5,383 quintals of foundation seeds. All participating FPCs reported excellent results in both quality and yield, marking a significant stride towards seed self-sufficiency, improved productivity and enhanced income for smallholder farmers.



Poshan Vatika: Growing nutrition at home

ASA encourages the development of kitchen gardens among its target households, which mainly consist of small and marginal farmers. The objective is to meet their nutritional needs through fresh vegetables while also helping them earn additional income.

Accordingly, the initiative has been named 'Poshan Vatika', highlighting the importance of healthy nutrition among rural households. These vegetable gardens are developed either on agricultural plots or in the backyard of houses, covering an area of about 10-20 decimals.

The initiative is designed so that each day of the week, families have access to different vegetables for self-consumption. This activity helps generate an income of ₹15,000 to ₹20,000 per family, while also improving household nutrition.



GOAL 4

Powering ecosystems

Through supply chain integration



ASA is a pioneering organisation in the ideation and piloting of the FPO model in India. The FPO programme was initiated by ASA in 2004 in MP. Its success played a crucial role in the proliferation of the concept across the country and the eventual launch of national programmes and ecosystem development from 2013 onwards.

ASA is directly supporting a total of 98 FPOs, of which 86 are registered under the Companies Act and 12 under the Cooperative Act. Two new FPOs were formed during the year. All FPOs are currently engaged in business activities. Additionally, as a resource organisation, ASA has assisted various state governments and other entities in developing similar initiatives.

Each FPO, comprising approximately 800 to 1,000 smallholder shareholders, is supported by professionals who assist the Board of Directors in daily operations, decision-making and governance. A central support cell of senior professionals further provides guidance on marketing, credit, financial management, statutory compliance, commodity procurement, quality assurance, market-oriented production systems (including seed production and organic farming), processing and IT systems. This support ecosystem is vital for enabling FPOs to mature into viable and sustainable entities.

ASA played a key role in helping the Government of India recognise the significance of FPOs, leading to the adoption of a national-level programme in 2013. Since then, ASA has continued to collaborate with both national and state governments, including NABARD, SFAC, NCDC and NAFED, to advocate for a favourable policy environment for FPOs. ASA has facilitated the development of state-specific FPO policies in MP, Odisha and Chhattisgarh and has been instrumental in establishing credit guarantee funds for FPOs in collaboration with the government, NABARD and other public institutions. It has also signed an MoU with the Government of Odisha to provide technical support to the Odisha Livelihoods Mission for promoting FPOs in the state.

We recognise that agribusiness through farmers' collectives has significant potential to generate rural employment by adding value at both secondary and tertiary levels. Most FPOs begin with basic business activities such as input supply and commodity aggregation but gradually evolve to specialise in niche areas like seed production, organic crops or horticulture, becoming their core business focus.

However, FPOs, being organisations of small and marginal farmers with limited capital, face challenges in accessing adequate working capital, especially as their operations expand. To ensure sustained growth, FPOs require:



Access to working capital credit at reasonable interest rates



Continued support from trained professionals to guide business operations



Technical assistance in business development.

Most importantly, they need a dedicated support ecosystem built by promoting institutions and stakeholders. The AMUL model demonstrates the long-term importance of such institutional support, as provided by NDDB over the decades.



Case studies

Stories from the field

From scratch to ₹29+ crore: A women-led FPO redefining rural enterprise

Three years ago, Budhadangar Jeebika Farmers Producer Company Limited was just getting started, with 110 women shareholders and a modest dream to grow and sell what they produced. Most had never spoken in public, let alone run a business. But today, this all-women FPO, 70% of whom belong to tribal communities, has recorded a turnover of ₹29 crore in 2024-25, making it one of the top-performing FPOs in Odisha and across India.

The journey began in October 2022. In its very first year, the FPO reached ₹2 crore in turnover. The following year, that figure nearly quadrupled to ₹10 crore.

Driving this growth is a determined group of women who now confidently oversee every aspect of the business, from production, procurement, processing and trade. Now, the FPO is working towards national and international markets through organic certification, value-added processing and exports.

"We did not just grow our business. We grew ourselves. Every challenge showed us that women can lead from the front," says Droupadi Majhi, one of the Board Directors.

Run by over 1,000 women, Budhadangar Jeebika FPO is proof that when women come together with purpose, they can achieve the extraordinary.



From idea to impact: Women FPOs changing Seoni's story

Six months ago, no one in Seoni would have guessed that two new Farmer Producer Organisations — Pench Valley FPCL and Mowgli Agrovet FPCL — would spark so much hope, belief and momentum in such little time.

Started with ASA's support, these FPOs brought together over 1,200 women, most of them tribal, many of them new to the idea of formal farmer collectives. Some had never even set foot in a meeting room before. But what they lacked in experience, they made up for in clarity: they wanted to build something of their own. And they did.

In just one season, one FPO clocked a turnover of ₹26 lakh, the other ₹20 lakh. These two FPOs, still less than a year old, are proof that the model we believe in — one that centres women, encourages local leadership and focuses on standardised organic value chains — works. And it is not just working, it is growing.



Resilience through diversity: FPOs step into new markets



For a long time, organic cotton was at the centre of ASA's trading efforts. Over time, other commodities began to enter the picture, but it was in 2024-25 that the scale of diversification became most visible.

In just one year, the quantities traded across several crops rose dramatically. Soybean volumes doubled, recording a 102% increase. Maize also grew by 104%, while wheat saw a sharp jump of 1,099%. Millets expanded by 1,141% and paddy rose nearly ninefold, with an 865% increase. In addition, 2024-25 marked the entry of new commodities into the fold, with 1,669 MT of oilseeds and 2,459 MT of barley traded for the first time.

This shift tells a powerful story. By going beyond cotton and embracing a wider range of crops, ASA is helping FPOs diversify their business lines, minimise the risks of depending on a single commodity and strengthen their overall turnover. The change has also meant inclusion: farmers outside organic cotton-growing areas are now able to access market opportunities and benefit directly from collective trading. What began as an effort to reduce vulnerability has grown into a pathway for resilience and shared prosperity.

Notable outcomes of ASA's work in the FPO sector include:



Development of a certified seed value chain for open-pollinated varieties such as soybean, paddy, wheat and pulses, engaging thousands of smallholders and producing several thousand metric tonnes annually.



Establishment of certified organic commodity value chains (compliant with APEDA and USDA standards) for cotton, wheat, scented rice, pulses and millets.



Aggregation and bulk sale of commodities such as maize, soybean, wheat and pulses directly to processors; several thousand metric tonnes are traded annually by FPOs.



Successful integration of FPOs into government procurement programmes for rice, wheat and onion.



Several FPOs now actively engage with financial institutions for credit, collateral management agencies, research bodies (including SAUs, CIMMYT and FiBL), government departments and private enterprises for customised business development.

ASA envisions the creation of dedicated institutions to facilitate the growth of FPOs. This institutional architecture aims to provide umbrella support systems for the sector, spanning credit, marketing, capacity building and service delivery. While this vision will evolve over time through successive projects, ASA remains committed to its realisation.



Key activities of 2024-25

When farmers become entrepreneurs

ASA currently supports a total of **98 FPOs**, including two that were formed last year. All are engaged in business activities. A summary of the key business activities undertaken during the year is provided in the table below.



During the financial year 2024-25, ASA played a key role in helping FPOs access vital financial resources. Ten FPOs successfully secured credit from formal institutions, amounting to ₹85 lakh. This credit served as working capital to support their business operations and strengthen their financial footing.

In addition to credit support, the FPOs received an Equity Matching Grant totalling ₹59 lakh. This grant matched the equity raised by the FPO members themselves, helping to reinforce the ownership and sustainability of the institutions. Further support came in the form of a Management Grant of ₹1 crore, which assisted FPOs in meeting essential administrative and operational costs, especially critical during the early stages of growth.

Together, these financial interventions have provided the necessary foundation for FPOs to operate more effectively, expand their activities and improve the livelihoods of small and marginal farmers involved.

Commodity	No. of FPOs involved	Quantity (in MT)
Soybean	15	4,038
Maize	24	2,561
Wheat	27	14,490
Millet	12	5,037
Paddy	20	13,622
Oilseeds	08	1,669
Rice	03	1,595
Bamboo	01	11
Barley	01	2,459

Total Commodity Trading Achieved by FPOs **45,482 MT**

Financial support mobilised for FPOs

S.No.	Particulars	Amount/Number
1	Credit linkage	10 FPOs
2	Amount credited	₹85,00,000
3	Equity matching grant	₹58,99,800
4	FPO management grant	₹1,10,13,954



Linking organic cotton to global brands

- 23 FPOs procured 199,567 quintals of certified organic cotton from smallholders and ginned it into 39,897 cotton bales. These bales were exported through an export partner to renowned global brands such as Inditex, H&M, Arvind Mills, Bestseller, etc.
- Additionally, 37,250 quintals of cotton seeds were sold in the open market.

Quality inputs for better yields

- The FPOs supplied 5,383 quintals of quality seeds for various crops to farmers at competitive market prices.

A new chapter in commercial rose cultivation by a Bihar cooperative

A promising floriculture initiative has taken root in Bihar, made possible through a successful convergence between the Directorate of Horticulture, Government of Bihar, the National Cooperative Development Corporation (NCDC) and ASA.

The initiative is being led by Rani Krishi Bagwani Swavalambi Sahkari Samiti Limited, a farmer cooperative based in Bachhwara block of Begusarai district. The cooperative has launched commercial cultivation of Dutch Roses in a 4,000-square-metre climate-controlled polyhouse, engaging 19 local farmers.

In addition to roses, the facility also supports the production of saplings to cater to the growing demand in the local floriculture market.

ASA has played a pivotal role at every stage of the project — from identifying suitable rose varieties and training farmers, to supporting crop management, supervising daily operations and building direct market linkages to ensure profitability and sustainability.

Begusarai is now on track to emerge as a thriving hub for premium rose cultivation, unlocking new livelihood opportunities for smallholder farmers and setting the stage for broader horticultural innovation in the region.

With most roses in the region currently sourced from the neighbouring state of West Bengal, this initiative is not just a local supply solution but also a scalable model for sustainable floriculture.

Promising returns



12,500
Dutch rose
plants cultivated



Each plant
expected to yield
25-30 roses



Estimated total
production in the
first season
3 lakh roses



Market rate
₹5 per rose



Projected
market value
₹16 lakh





GOAL 5

Bridging financial disparities in rural communities

Through financial inclusion services



The Financial Inclusion vertical at ASA is dedicated to improving access to financial services in economically disadvantaged communities, particularly among marginal and smallholder farmers. As a cornerstone of ASA's initiatives, this programme bridges rural finance gaps by promoting financial literacy and supporting SHGs. These efforts strengthen economic resilience and enable communities to lead more stable and self-reliant lives.

Bridging the gap: From knowledge to financial access

ASA, in partnership with the Centre for Financial Literacy (CFL), has expanded its outreach, covering 30 blocks across six districts in MP. Through this collaborative effort, a total of 1,842 training programmes have been conducted, reaching 62,789 participants (40,406 women and 22,383 men).

The programme not only improved awareness but also enabled participants to access formal government schemes. As a result, over 3,657 enrolments were made in key government schemes such as Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Fasal Bima Yojana, Atal Pension Yojana and Sukanya Samridhi Yojana, among others. This initiative has played a crucial role in promoting financial inclusion and building a stronger safety net for rural families.

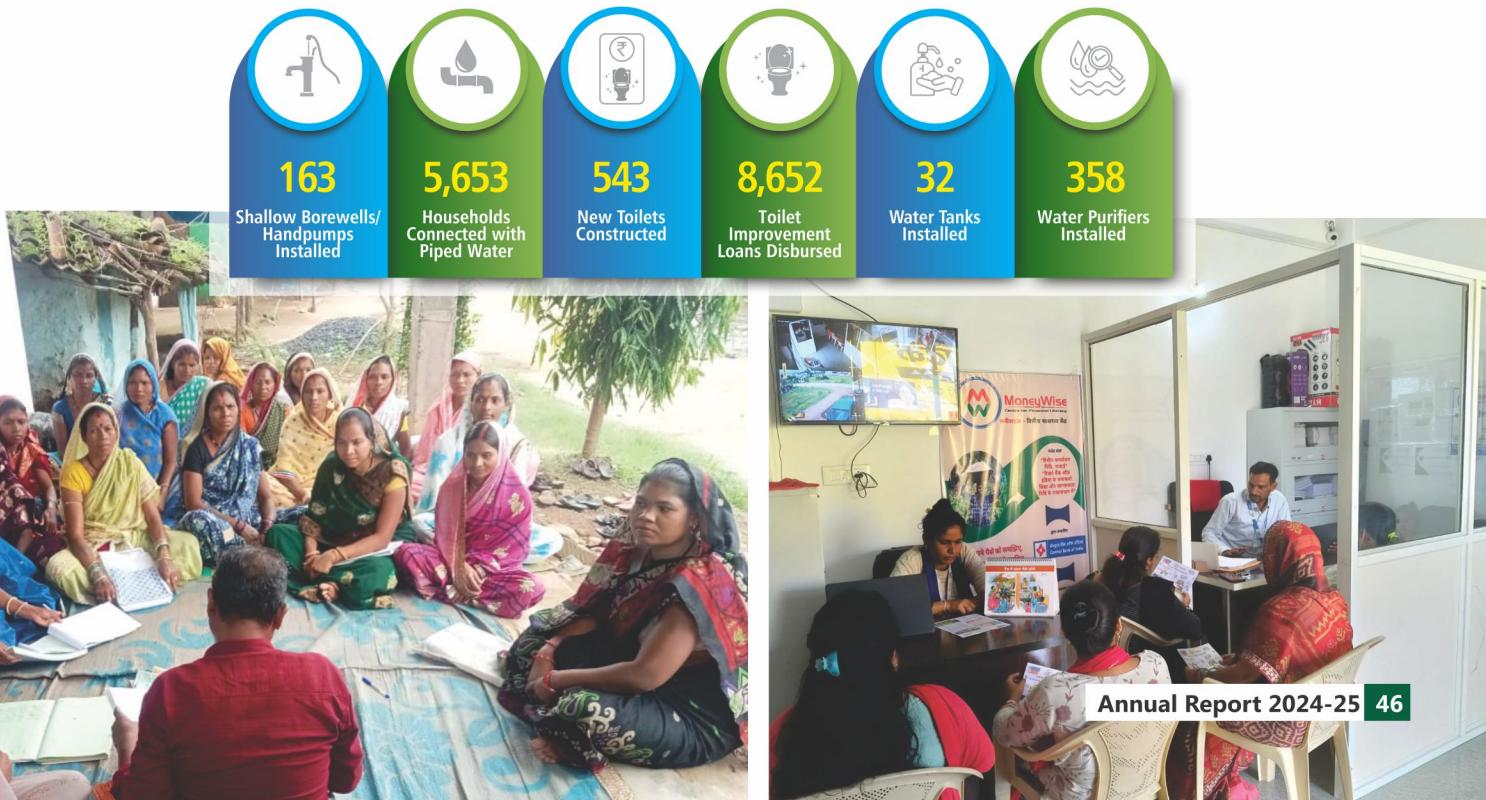
From taps to toilets: Creating access, ensuring dignity

As part of ASA's integrated approach to community development, Water, Sanitation and Hygiene (WASH) financing initiatives have made a significant impact across seven districts. By March 2025, over 15,401 households have benefitted from improved access to safe water and sanitation infrastructure. The programme has helped address long-standing gaps in basic services by supporting household level interventions tailored to the needs of each district.

The interventions span a wide range, from installing borewells and handpumps to setting up piped water connections and constructing toilets. Families have also received toilet improvement loans to upgrade

existing facilities and several households have opted for combined water and sanitation units. Where required, water quality improvement measures such as filters and storage units have been introduced. The WASH sector has improved the quality of life for thousands of households. Enhanced access to clean water and sanitation has directly contributed to better health and hygiene across communities. By integrating financial literacy, access to schemes and basic infrastructure development, ASA has created a holistic and replicable model of rural development that goes beyond individual programmes to create lasting impact.

Activity-wise breakdown



• Social Research, Training & Communication

With over 29 years of experience in the field of rural livelihoods and a deep understanding of the diverse aspects associated with it, ASA has developed a rich repository of knowledge that has evolved over the years. A range of social research studies were undertaken during this period, both for internal learning and wider dissemination. These efforts enhanced ASA's visibility and contributed meaningfully to the wider development fraternity. Some key initiatives in this direction are outlined below.



The second edition of 'Pura Vida' (Pure Life) branded as '**Spend a day in the organic cotton fields and share your experience**' was once again hosted jointly by ASA and PAPL. The gathering was far more than just a meeting. It was a confluence of ideas and innovations, bringing together delegates from diverse sectors, including textile brands, spinning mills, non-GMO seed producers, NGOs, donor organisations and financial institutions, setting the stage for an in-depth exploration of the organic cotton sector's current landscape and future potential.

The first day of 'Pura Vida' gave participants a rare chance to engage directly with organic cotton farmers, gaining a holistic understanding of organic and regenerative practices that safeguard land, soil, water and the wider ecosystem. Participants also enjoyed traditional dance performances, games like archery and a meal of the popular local cuisine, *Dal-Pania*.





Discussions with Farmer Producer Organisations offered first-hand insight into the procurement process from farm-gate purchases and direct payments to strict quality checks, supply chain traceability and the role of digitisation in every step. The day concluded with an interactive workshop encouraging knowledge exchange between participants and producers. These conversations naturally flowed into panel discussions, where farmers, experts and stakeholders addressed the challenges and envisioned possibilities for advancing organic and regenerative agriculture.

More than an event, 'Pura Vida' emerged as a catalyst for positioning organic cotton as a movement for sustainability, quality and equity across the cotton value chain.



Insights from the field: Strengthening programmes through in-house studies

In addition to programme implementation, ASA regularly undertakes in-house research to measure impact, assess progress and guide future interventions. During 2024-25, a series of studies were carried out, generating valuable insights for programme strengthening.

One such effort was the study on the **"Impact of Organic Agriculture Adoption on Farmers' Income in Jobat, Rajpur and Sausar Clusters of ASA"**. The study analysed the effect of organic cotton cultivation on household incomes and, based on a sample of 210 APEDA-registered farmers, found that average annual income rose by 32%.

Building on the theme of farmer income and productivity, ASA completed the **"Endline Impact Study for the Project on Development of FPO-Driven Agriculture Value Chains Based on Sustainable Production Systems with Smallholders of Madhya Pradesh for Enhancement of Livelihoods."** Supported by the Walmart Foundation, this study covered 415 households across 15 villages in 5 clusters. It reported clear improvements in farmer income, crop productivity and FPO turnover as a result of the interventions.

ASA explored innovative communication approaches through a dipstick study titled **"Impact of Wall Paintings on Organic Farming Awareness"**, conducted in Dhar, Barwani, Jhabua and Alirajpur districts". The findings confirmed that wall paintings, when combined with training, demonstrations and pamphlets, significantly enhanced awareness of organic practices among smallholder farmers.

The **"Midline Assessment of the Regenerative Production Landscape Collaborative (RPLC)"** was undertaken by a

third-party agency. The assessment highlighted positive trends in farmer incomes, reductions in greenhouse gas emissions and lower input costs.

Alongside these impact and awareness studies, ASA worked on baseline assessments to guide new projects. The **"UNDP Baseline Study of the Project "Localising Data Science for Climate Change Adaptation"** engaged 600 farmers across six villages of Mandla block. It established project baseline indicators and assessed the climate vulnerability of participating households. Another baseline study, **"Community Empowerment for Strengthening Livelihoods"** under the AHT-supported project, was carried out in Sitapur and Batauli blocks of Chhattisgarh's Sarguja district. Using surveys, focus group discussions and key informant interviews with over 420 respondents, it provided a clear picture of socio-economic conditions, agricultural practices and livelihood constraints. To complement this, a short film capturing case studies and highlighting the key outcomes of the project was produced.

The project **"Promotion of Five Integrated Intensive Livelihood Enhancement Clusters in Jharkhand"**, supported by the EY Foundation, ended this year. ASA produced a dedicated video capturing the achievements of the project's second phase, summarising progress against set targets and presenting case studies of farmers and entrepreneurs who benefitted.

Taken together, these studies reflect ASA's commitment to evidence-based action. By generating data from the ground and turning it into practical insights, ASA continues to refine its strategies, ensuring that interventions deliver lasting benefits for smallholder farmers.

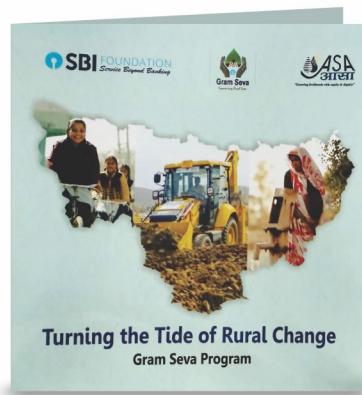


Articles by former SBI Youth for India Fellows, along with glimpses of Fellows giving a joint presentation that captures their learnings from a field visit.



A Coffee-Table Book

'Turning the Tide of Rural Change', which documents ASA's partnership with the SBI Foundation under the Gram Seva Programme, was published. It highlights the progress and impact of holistic rural development initiatives implemented in Gyaraspur block of Vidisha district, MP.



Studies commissioned by engaging volunteers/interns

ASA has been collaborating with the SBI Youth for India Fellowship Programme since 2021 and has hosted 11 Fellows to date. This 13-month fellowship offers educated and enthusiastic urban youth a unique opportunity to contribute to rural development projects. In addition, we engage interns from various professional institutions each year. A summary of the projects undertaken by the interns is provided below:

Name of intern	Educational qualification	Study undertaken	Study location	Duration
Swati Kumari	Btech, electrical engineering, University Institute of Engineering and Technology, Punjab	Growing together: Strengthening soil health and empowering tribal communities through jaivik ghars	Jobat block, Alirajpur district, MP	October 2024 - Present
Rishabh Aggarwal	Mtech, mechanical engineering, Lovely Professional University, Punjab	Bridging forest and finance: Empowering and strengthening tribal communities through financial inclusion, awareness and credit access	Jobat block, Alirajpur district, MP	October 2024 - Present
Prateek Kumar Sahu	MBA in rural management, KIIT School of Rural Management	Village study through household data collection and research for understanding community development through organic farming	FCO-Turekela, Odisha	November 2024 - December 2024
Swapnil Pattanaik	Kalinga Institute of Industrial Technology	Village study through household data collection and research for understanding community development through organic farming	FCO-Turekela, Odisha	November 2024 - December 2024
Krishna Maheshwari	Bachelor of engineering in computer science, Chandigarh University	Empowering rural communities through kodo millet cultivation	Jaisingh Nagar block, Shahdol district, MP	October 2023 - November 2024
Anandhu Madhu	MA in economics, Central University of Punjab	Creation of a farmers' aggregation centre	Jaisingh Nagar block, Shahdol district, MP	August 2023 - July 2024

ASA's comms team at work

In 2024-25, the Communications team worked year-round to bring ASA's stories and impact to a wider audience. Our LinkedIn community grew from 12,238 in 2023-24 to nearly 18,000 by the end of the year, a reflection of the growing interest in our work and the voices we share from the field. We also activated our presence on Instagram and Facebook.

Another highlight of the year was our monthly magazine, 'Utsaah'. Each edition brought together the best stories from the field while recognising the dedication of our teams. It not only documented ASA's progress but also kept our people motivated, inspired and proud of the difference they are making every day.

Monthly in-house newsletter, 'Utsaah'



• Governance and Institutional Development

ASA continues to invest in strengthening its institutional systems and processes to ensure effective programme delivery, operational transparency and organizational sustainability.

Governing structure

ASA's organisational framework is overseen by both a General Body and Board of Trustees, who are jointly responsible for governance. The General Body meets annually, while the Board convenes formally every six months to review progress and discuss strategic and policy matters. In addition, Board members remain in regular contact via virtual meetings to address issues requiring immediate attention. ASA also maintains a Financial Sub-Committee, comprising three Board members and external experts. This committee meets biannually to conduct detailed financial reviews. The Programme Director-Finance serves as the ex-officio secretary of the committee.

Internal control system

With a focus on operational clarity and to ensure consistency and quality across its initiatives, ASA has developed a comprehensive set of Standard Operating Manuals for all programmatic themes and sub-themes. These manuals are reviewed annually and updated as necessary to ensure continued relevance and alignment with evolving programme requirements. Similar manuals are in place for managing Human Resources, General Administration and Accounts and Finance, ensuring consistency and compliance across all organisational functions.

To promote financial transparency and accountability, ASA conducts quarterly internal audits through independent third-party firms. The findings from these audits are reviewed by both the Finance Sub-Committee and the Board. Additionally, a rigorous programme process audit mechanism is enforced to uphold quality standards and ensure procedural compliance across field operations.

ASA is equally committed to the well-being of its workforce. A range of statutory staff welfare schemes are provided, including Employee Provident Fund, ESIC, Gratuity, Leave Encashment, a Staff Benevolent Fund and Group Medical and Accidental Insurance. In addition, a Staff Welfare Trust has been established to offer financial support during times of need and promote a supportive workplace culture.

To encourage performance and accountability, ASA has implemented an incentive-based appraisal system that recognises and rewards meritorious contributions.

Significant progress has been made in digitising and modernising internal systems. ASA has adopted HROne, an IT-enabled Human Resource Management System which streamlines the entire employee lifecycle, from onboarding and leave management to payroll, performance evaluation and retirement processes. Further, the M&E and MIS departments have been strengthened through the upgradation of in-house platforms. These systems now enable integrated data management, smart analytics, process monitoring and learning exercises. ASA also commissions periodic impact assessments of its programmes and projects to generate insights for continuous improvement.

Discipline-wise breakdown of staff



Nurturing leadership at ASA

ASA has invested in strengthening management and leadership capacity among its senior and mid-level staff. In 2024-25, our COO, along with two Programme Directors, participated in The Bridgespan Group's Nonprofit Development Programme: Achieving Strategic Clarity, a three-month online course.

Through a blend of workshops, individual lessons and coaching support, the programme enabled ASA's senior leaders to sharpen their strategies, build confidence in decision-making, accelerate impact and guide their teams to prioritise the work that matters most. The experience has also fostered stronger alignment across leadership and laid a solid foundation for preparing the next line of leaders at ASA.

Capacitating ASA field teams

Agriculture continues to be the backbone of rural livelihoods and strengthening it with scientific knowledge is central to sustainable transformation. In 2024-25, ASA, in collaboration with Jawaharlal Nehru Krishi Vishwavidyalaya (JNKVV), Jabalpur, and a network of Krishi Vigyan Kendras (KVKs), launched a capacity-

building initiative to enhance community extension in regenerative and organic farming.

The training programme for ASA agronomists combined classroom sessions with hands-on demonstrations, designed to integrate scientific learning into everyday farm practices. Following a three-tier approach, experts trained ASA field staff, who in turn capacitated lead farmers and community resource persons. These local leaders now support farmer groups within their villages.

This initiative is deepening scientific understanding among field-level agronomists, strengthening lead farmers as knowledge multipliers and bridging the gap between research and rural reality — from lab to land.



Milan 2025: Celebrating people, purpose and progress

Held in March 2025, Milan brought together over 300 ASA team members from across its operational states for a two-day annual retreat aimed at reflection, collaboration and celebration. The gathering served as a space to revisit ASA's core mission, share field learnings and strengthen bonds across teams working in diverse geographies.

Milan 2025 included panel discussions, strategy reflections and team-building activities. Cultural events, games and other recreational activities added to the energy of the event, fostering a spirit of camaraderie and belonging. The event also acknowledged the crucial role of donors, board members and community partners, whose consistent support continues to drive ASA's impact at scale. Milan 2025 served as a timely reminder of the collective purpose behind ASA's work, energising teams for the path ahead towards transforming lives, landscapes and livelihoods with renewed commitment and shared vision. Here are some glimpses from the event:



Spotlight on achievements: Several ASA team members were honoured at Milan for their exemplary work.

Fun and frolic: Many from ASA put on a vibrant display of their hidden talents on stage and in sports.



Life at ASA: Work, celebrate, repeat

Life at ASA is not just about work. In 2024-25, our teams came together many times to share moments of joy and connection. We marked Yoga Day with energy and health camps with care, while national occasions like Independence Day and Republic Day brought us together in celebration. Festivals such as Holi, Diwali and Eid filled our spaces with colour, food and laughter. Picnics and casual get-togethers through the year added to the camaraderie. These simple moments of fun, festivity and togetherness reminded us that ASA is more than a workplace. It is a community where bonds grow as strong as our shared commitment to the field.



Knowledge in action: Highlights from trainings & workshops



- A 6-day 'Training of Trainers', attended by 50 staff members, was organised in-house in Bhopal (21-26 April 2024).
- The RPLC Project Meeting with the Dhar Collector and DDA was organised by the Agriculture Department at the Collectorate, Dhar (MP), and was attended by 5 staff members (1 May 2024).
- A national workshop on 'Water Management in Tribal Areas,' organised by AKRSP in Ahmedabad, Gujarat, was attended by 2 staff members (May 2024).
- The 'Better Cotton Conference 2024,' organised by BCI in Istanbul, Turkey, was attended by 2 staff members (26-27 June 2024).
- 'Lessons from One Billion: WASH Financing Opportunities for FIs, Impact Investors, Utilities, and MSMEs in India' – India Water Forum 2024, held in Delhi on 25 June 2024, was attended by 2 staff members.
- The 'Narmada Landscape Restoration Project Orientation Workshop' was organised by IIIM and Samaj Pragati Sahyog in Indore, MP (26 July 2024).
- A state-level stakeholder consultation on 'Policy Governance & Participatory Groundwater Management: Learnings from Atal Bhujal Yojana & MGNREGS,' organised by PRADAN and IWMI, was attended by 2 staff members (August 2024).
- A 'Decent Work Training Workshop' was organised by OCA in Jhabua, MP (30 July-1 August 2024).
- A 'Workshop and Technical Training on Organic Cotton,' organised by OCA in Jodhpur, Rajasthan, was attended by 3 staff members (August 2024).
- A 'Workshop & Technical Training on Organic Cotton,' organised by Fairtrade in Nagpur, Maharashtra, was attended by 2 staff members (August 2024).
- A technical training on 'Water Resources Development and Watershed Management,' organised by N M Sadguru Water and Development Foundation in Gujarat, was attended by 15 engineers (September 2024).
- A training on 'Groundwater Assessment and Management,' organised by ACWADAM in Pune, was attended by 25 technical staff members (September 2024).
- The WDF Workshop, organised by NABARD in Bhopal at Amarkantak, was attended by 3 staff members (25-27 September 2024).
- A 2-day in-house training on 'FPO Management, Procurement and Marketing' was attended by 46 staff members in Shahdol, MP, (27-28 September 2024).
- An Organic Cotton Procurement workshop, organised in-house, was attended by 25 staff members (September 2024).
- The ABF Project launch event, organised in-house in Alirajpur, MP, on 25 October 2024, was attended by over 200 participants.
- A workshop on organic cotton, organised by OCA in Chotila, Gujarat, was attended by 4 staff members (October 2024).
- A 2-day workshop on 'Climate Resilient Agriculture in Indian States,' organised by UNDP, was attended by 2 staff members (November 2024).
- An FPO technical training, organised by Access Development Services in Delhi, was attended by 3 staff members (19-20 December 2024).
- RPLC Programme Stakeholders' meetings, organised by IDH in Dhar, MP, were held on 5-6 June, 11 September and 17-18 December 2024.
- A 'Decent Work Training Workshop,' organised by OCA in Yavatmal, Maharashtra, was held from 12 to 14 February 2025.
- An in-house 'Training on FPO Management, Procurement, Marketing and Governance' was attended by 40 staff members in Shahdol, MP, (10-11 March 2025).
- The Tata Trust Project Launch workshop, facilitated by an external consultant, was attended by 15 staff members in Bhopal, MP (28 March 2025).

• Convergence with Government Programmes & Community Contribution

To amplify its efforts, ASA actively fosters convergence with government programmes and strengthens linkages with financial institutions. In 2024-25, ASA successfully mobilised ₹124 million through government schemes and financial institutions, benefiting communities across all operational locations.



Programme/Department-wise convergence through ASA's technical inputs

ASA works closely with community institutions such as Watershed Development Committees, SHGs and Gram Panchayats to ensure optimal utilisation of funds through joint planning and effective execution. Similar support is extended to government departments and their field functionaries, enabling smoother implementation of programmes in ASA's operational villages.

In 2024-25, community members themselves contributed ₹724 lakh, in the form of labour and materials as their share of project costs, reflecting strong ownership and participation in the development process.

S.No.	Programme/Department-wise convergence	2024-25 (₹ in lakh)
1	Rural livelihood promotion activities (MGNREGS & NABARD)	9,268
2	Credit mobilised through SHG-bank linkage	1,155
3	Credit mobilised for FPOs	2,016
TOTAL		12,439



Financial Overview



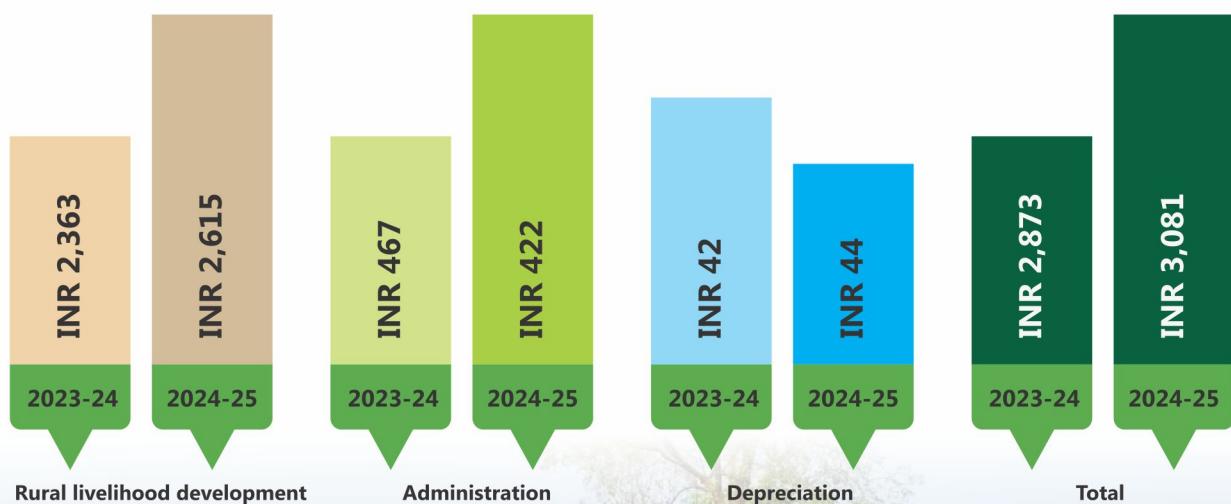
ASA's central mission is to work alongside the impoverished and marginalised rural communities in India. These include smallholder farmers, tribal populations, Scheduled Castes and other vulnerable groups who are often deprived of the means for a dignified livelihood. Their precarious situation stems largely from low income levels, lack of assets and limited access to opportunities.

ASA adopts a strategic approach that prioritises convergence with government and financial institution-led development initiatives. The key strength lies in ASA's ability to align effectively with large-scale government programmes that promote climate-smart agriculture, generate employment and drive rural development. By leveraging every donor-funded rupee, ASA ensures a multiplier effect, maximising impact while channelling resources directly to communities and their institutions, in full adherence to the procedures of the respective programmes.

Channelising funds for rural transformation

Source	2023-24 (₹ in lakh)	2024-25 (₹ in lakh)
Funds through ASA's own resources	2,873	3,081
Funds leveraged through convergence with government programmes	6,578	8,794
Funds given directly to village watershed committees by NABARD (facilitated by ASA)	234	474
Credit from banks to SHGs and FPOs	4,718	3,171
Total	14,843	15,520

From resources to results: Fund utilisation



ACTION FOR SOCIAL ADVANCEMENT

BALANCE SHEET AS AT 31st March 2025

(Amount in Rs.)

Particulars	Note	31 March 2025	31 March 2024
I Sources of funds			
1 NPO funds			
(a) Unrestricted funds	3	14,84,60,969	13,50,57,504
(b) Restricted funds	3	29,02,25,065	4,46,24,388
		43,86,86,035	17,96,81,893
2 Non-current liabilities			
(a) Long-term borrowings	4	7,23,448	13,27,001
(b) Other long-term liabilities	5	2,000	2,000
(c) Long-term provisions	6	2,07,28,537	2,59,77,902
		2,14,53,985	2,73,06,903
3 Current liabilities			
(a) Payables	7	1,99,24,571	94,17,651
(b) Other current liabilities	8	27,93,234	24,10,977
(c) Short-term provisions	6	1,53,000	1,00,000
		2,28,70,805	1,19,28,628
Total		48,30,10,826	21,89,17,424
II Application of funds			
1 Non-current assets			
(a) Property, plant and equipment and intangible assets	9	3,25,49,627	3,66,93,965
(i) Property, plant and equipment		-	
(ii) Intangible assets under development		-	
(b) Non-current investments	10	4,90,85,391	4,18,01,656
(c) Long-term loans and advances	11	-	-
(d) Other non-current assets (specify nature)	12	65,400	65,400
		8,17,00,418	7,85,61,021
2 Current assets			
(a) Current investments	10	15,09,067	18,33,637
(b) Receivables	13	3,66,90,153	3,38,45,341
(c) Cash and bank balances	14	36,20,69,907	10,10,12,614
(d) Short-term loans and advances	11	10,41,281	21,77,392
(e) Other current assets	15	-	14,87,419
		40,13,10,408	14,03,56,403
Total		48,30,10,826	21,89,17,424
Brief about the entity	1		
Summary of significant accounting policies	2		
The accompanying notes are an integral part of the financial statements			
The accompanying notes form an integral part of the financial statements. As per our audit report of even date			

For: M/s BCP Jain & Company

Chartered Accountants

Firm's Registration No.: 0008026

CA. Amit Jain

(Partner)

Membership No.: 077986

UDIN: 25077986BMJPFX3805

Date: 27 / 09 / 2025

Place: Bhopal



Action for Social Advancement "The Farmers House" Tulip Greens, Plan C, Vill. Mahabadia Kolar Road, Bhopal-462040 (MP)

Tele: 9109988784, 9109988785 Email: asa@asabhopal.org, Website: www.asaindia.org



ACTION FOR SOCIAL ADVANCEMENT
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st March 2025

(Amount in Rs.)

	Particulars	Note	31 March 2025			31 March 2024		
			Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
I	Income							
	Donations and grants	16	-	29,56,22,661	29,56,22,661		27,43,50,873	27,43,50,873
II	Other income	17	2,65,54,443	59,36,422	3,24,90,865	2,24,77,541		2,24,77,541
III	Total income (I+II)		2,65,54,443	30,15,59,083	32,81,13,526	2,24,77,541	27,43,50,873	29,68,28,413
IV	Expenses:							
(a)	Donations/contributions paid	18		29,35,99,459	29,35,99,459		27,21,34,050	27,21,34,050
(b)	Employee benefits expense	19	38,39,903		38,39,903	29,31,000		29,31,000
(c)	Depreciation and amortisation expense	20	23,67,262	20,24,011	43,91,272	20,15,965	22,16,823	42,32,788
(d)	Other expenses	21	62,45,278		62,45,278	80,66,763		80,66,763
	Total expenses		1,24,52,443	29,56,23,469	30,80,75,912	1,30,13,728	27,43,50,873	28,73,64,601
V	Excess of income over expenditure for the year before exceptional and extraordinary items (III- IV)		1,41,02,000	59,35,614	2,00,37,614	94,63,813		94,63,813
VI	Exceptional and extraordinary items (specify nature & provide note/delete if none)							
VII	Excess of income over expenditure for the year (V-VI)		1,41,02,000	59,35,614	2,00,37,614	94,63,813		94,63,813
	Appropriations/Transfer to funds, e.g., Building fund							
	Interest from bank transferred to grant (Interest earned on unutilised grant)							
	Interest from bank transferred to earmarked funds							
			1,41,01,999.95	-	1,41,01,999.95			

The accompanying notes are an integral part of the financial statements

For: M/s BCP Jain & Company
Chartered Accountants

Firm's Registration No.: 000802C

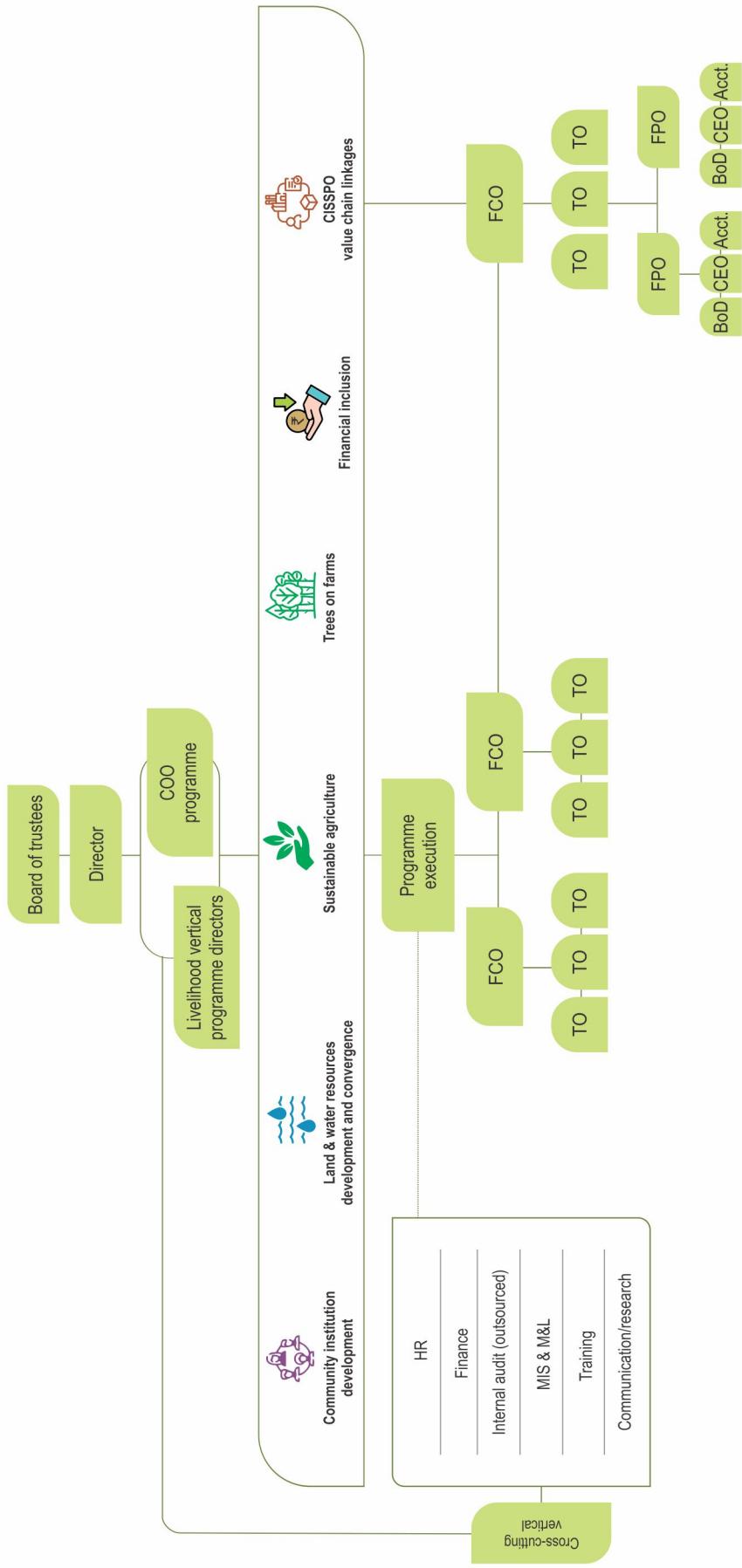
Amrit Jain
CA. Amit Jain
(Partner)
Membership No.: 077986
UDIN: 25077986BMJPFX3805
Date: 27/ 09/ 2025
Place: Bhopal



For Action for Social Advancement
Jayanthi
G. Jayanthi
(Director)
Ashis Mondal
Ashis Mondal
(Trustee)
ACTION FOR SOCIAL ADVANCEMENT
ASA
Bhopal



Organisational Structure



FCO-Field Coordination Office TO-Team Office FPO-Farmer Producer Organisation BOD-Board of Directors
 CISSPO- Centre for Incubation & Support of Smallholder Producers' Organisation



Action for Social Advancement
(ASA), The Farmers' House, Plan C,
Tulip Greens, Mahabadia Village,
Kolar Road, Bhopal - 462042, MP



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