

28 years of Transformation:

Fostering Resilient Rural Communities

Annual Report 2023-24



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Statutory Auditor: M/s B.C.P. Jain & Company

Bhopal, Madhya Pradesh

Internal Auditor: M/s A.K.B. Jain & Company

Bhopal, Madhya Pradesh

Bankers









Bhopal, Madhya Pradesh Bhopal, Madhya Pradesh Bhopal, Madhya Pradesh Bhopal, Madhya Pradesh

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

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Inspiring Commendation

What Farmers Say

Smt. Urmila Bai Gond

Village - Daikhal District - Anuppur, Madhya Pradesh

I've always faced challenges, from unpredictable weather to the struggle of accessing water for my crops. But this took a turn when I received support from ASA in the form of a shallow bore well. With a steady water supply, I could plan my crops better, grow a wider variety of vegetables and even try new, more profitable crops. The bore well did not just improve my farm; it transformed my life. My income increased, I gained confidence, and I am seen as a role model for other women in my village.

Smt. Padmavati Hansda

Village – Gaipathar District – Jamtara, Jharkhand

After training on enhancing income in our Self-Help Group (SHG), I developed an interest in goat farming. I secured a loan and initially purchased 4 female goats and 1 male goat. Since then, my herd has grown substantially, and I've sold some goats to generate income. We also received training on advanced goat husbandry practices, including making goat shelters, vaccination protocols, and other essential aspects. Thanks to ASA, I now have a valuable additional source of income.

Smt. Geeta Bai Bhayala

Village - Osada District - Barwani, Madhya Pradesh

I previously depended solely on rainwater for agriculture, which limited my ability to cultivate both rabi and kharif crops consistently. However, with ASA's invaluable support, I now have access to a dug well, providing a reliable water source throughout the year. This intervention has not only significantly improved my agricultural productivity but has also led to a substantial boost in my overall livelihood income, bringing greater stability and prosperity to my household. Now, I am also able to plant inter crops like legumes and vegetables.

Awards & Recognition

ASA's work and contribution to the development sector has been recognized at various platforms through numerous prizes and nominations in union and state government policy-making bodies. During the financial year ASA was conferred with:



FPO Impact Award, 2023

Winner of FPO Impact Award for Best FPO Promoting Institution of the Year. This is the second time that ASA is winning this award in a span of five years.



ICC Social Impact Award, 2024

Winner of 6th Indian Chamber of Commerce Social Impact
– Jury Choice Award conferred under "Large project category–Environment sustainability"





Foreword

Dear Readers,

It is with immense pride that I present our annual report for the period of 2023–2024. This past year has been remarkable, and I extend our heartfelt gratitude to our dedicated staff, target groups, stakeholders, donors, and readers whose unwavering support has been instrumental in advancing our mission of "ensuring livelihoods with equity and dignity" for disadvantaged communities. As we complete 28 years of committed social service, we are continually trying to refine our approach to drive meaningful progress.

In the last year, we have made substantial strides in community engagement, tackling issues such as poverty, promoting organic farming practices, implementing water harvesting techniques, and managing ecosystem services. A major highlight of this fiscal year is our focused efforts nurturing and streamlining processes of the Farmer Producer Organizations (FPOs). We are proud to report the successful creation of 94 FPOs, with a membership base surpassing one hundred thousand shareholders, predominantly women. These FPOs have played a crucial role in developing agri-commodity value chains that have connected thousands of farmers to lucrative markets, collectively achieving a turnover exceeding 50 crore during this fiscal year.

Our core focus remains on the development of natural resources, particularly land, water, trees, and sustainable agriculture. Over the past year, we have constructed 883 water harvesting structures, restored 2800 hectares of land from soil erosion. We have planted around 74 lakh trees following agro-forestry and agro-horticulture models, all with the support of donor-funded projects. A key aspect of this success has been our ability to converge with government schemes, notably the Mahatma Gandhi National Rural Employment Guarantee Scheme, to facilitate the development of vital infrastructure.

ASA continues to champion the promotion of sustainable agricultural practices among farmers who often lack access to formal extension services due to their remote locations. In the reported year, 90,000 of farmers have been trained by our agronomists to adopt sustainable agriculture practices; 50,000 have received third-party certification for organic farming; 250 have transitioned to commercial vegetable cultivation, and 3600 farmers have begun agro-forestry plantations, covering extensive hectares of land with new trees. We have also provided structured training to farmers on various subjects, including SHG management, bank linkage, and the techno-managerial skill development of FPO office bearers, water users' groups, and watershed committees.

These initiatives exemplify our unwavering commitment to sustainable agricultural practices and underscore the strength of our strategic partnerships, which have created positive impacts across multiple dimensions of agricultural landscapes.

As we look back on the accomplishments of the past year, we are humbled by the steadfast support and dedication of our hardworking staff, target groups, stakeholders, and readers. Together, we have made a tangible difference in our communities, and we are eager to build on this momentum in the coming years. The progress we have made is a testament to our collective efforts, and we are excited about the opportunities that the future holds.



G. Jayanthi
Director (since 2nd October 2023)

Dear Readers.

As the new Director, it is both an honor and a privilege to contribute to this year's foreword and lead our organization into an exciting new chapter. I have the deepest respect for the legacy left by my predecessor, whose vision, unwavering dedication, and exceptional leadership have been instrumental in shaping the organization's success. His efforts in fostering a strong foundation of excellence, innovation, and commitment to our mission have set a high standard that I am determined to uphold and build upon as we move forward.

I am confident that, with the continued support of our dedicated team and partners, we will not only honor this legacy but also achieve even greater success. Together, we will strive to take the organization to new heights, ensuring that the values and principles that have brought us here remain at the heart of all we do.



Governance



Dr. Rita Sharma Chairperson (Till Sept. 2023)

Mr. Ashis Mondal

Trustee

Dr. Rita Sharma, a retired member of the Indian Administrative Service (IAS), served as Secretary to the Government of India in the Ministry of Rural Development. Dr. Sharma was the Secretary to the National Advisory Council in the Prime Minister's office.

Ashis Mondal is the founder Director of ASA. His

major work experience spanning more than three decades includes the development of

livelihoods for smallholders through natural

agriculture and promotion of smallholders'

advisory committees including the National

Advisory Council, Government of India.

resource management including sustainable

organizations for agribusiness. Ashis has served

as member in several national and international



Ms. Prema Gera Trustee

Prema Gera is a former official for the United Nations where she served in different capacities from 2002 to 2013 with the last position being of the Assistant Country Director and Head of the Poverty Program at UNDP India. Prema has over twenty-five years of experience in social mobilization, rural development, and women's empowerment.



Mr. Binoy Acharya Trustee

Binoy Acharya is the founder-director of "UNNATI- Organizations for Development Education". Binoy has been working as a researcher and public educator to promote social inclusion and democratic local governance.



Ms. G. Jayanthi Trustee

Jayanthi, one of the founding members of ASA has more than three decades of experience in development work especially human resources management and development communication. She has a post-graduation in forestry management from the Indian Institute of Forest Management, Bhopal.



Mr. Madhan Mohan Upadhyay

Madan Mohan Upadhyay, a retired member of the Indian Administrative Service (IAS) has experience of over thirty years in public service. He has served in Madhya Pradesh and Chhattisgarh in diverse capacities in various departments such as agriculture and rural development. He retired as Additional Chief Secretary to the Government of Madhya





Mr. Punit Sanjay Lalbhai

Punit Lalbhai is the Executive Director of Arvind Limited and leads Arvind's manufacturing businesses which include Core Textiles, Advanced Materials, Engineering & Agribusinesses. He also spearheads initiatives in sustainability, CSR and Innovation at Arvind. He has an MBA from INSEAD, France and Masters in Environmental Science from Yale University, USA. And a Bachelors degree in Conservation Biology from University of California, USA.



Mr. Subrata Dasgupta
Trustee

Subrata has been in the financial sector of the IT industry for more than thirty years. He has managed organizations, software development groups, and large projects. After retiring as Associate Director, India/South Asia region in IBM, he has been working as an independent consultant.



Ms. Soma Dutta Trustee

Soma Dutta has been working extensively for more than thirty years for energy and sustainable development with special focus on gender. Soma works as independent consultant associated with national and international organizations. Asia and Africa are the focus areas of her work.



Dr. Yogesh Kumar

Yogesh is the founder Director of "Samarthan-Centre for Development Support", Bhopal, which primarily works for strengthening civil society efforts to promote participatory development and governance, strengthening Panchayati Raj institutions and urban local bodies.



Mr. Subhash Mittal

After working as a Chartered Accountant in the United Kingdom and India (with PwC), Subash chose to work in the social development sector and has been associated with agencies such as UNICEF, World Bank, and reputed CSR organizations. His experience includes public project and organization appraisals, financial management, accountability assurance, and public expenditure.





Core Values & Objectives

ASA's approach to development is firmly founded upon participatory action at the community level. At the heart of the organization is the aim of developing livelihood security, which is facilitated by an intensive participatory process of natural resources development and local institutional development. Particular emphasis is placed upon the poor and women.

SDGs we embrace to accelerate our mission











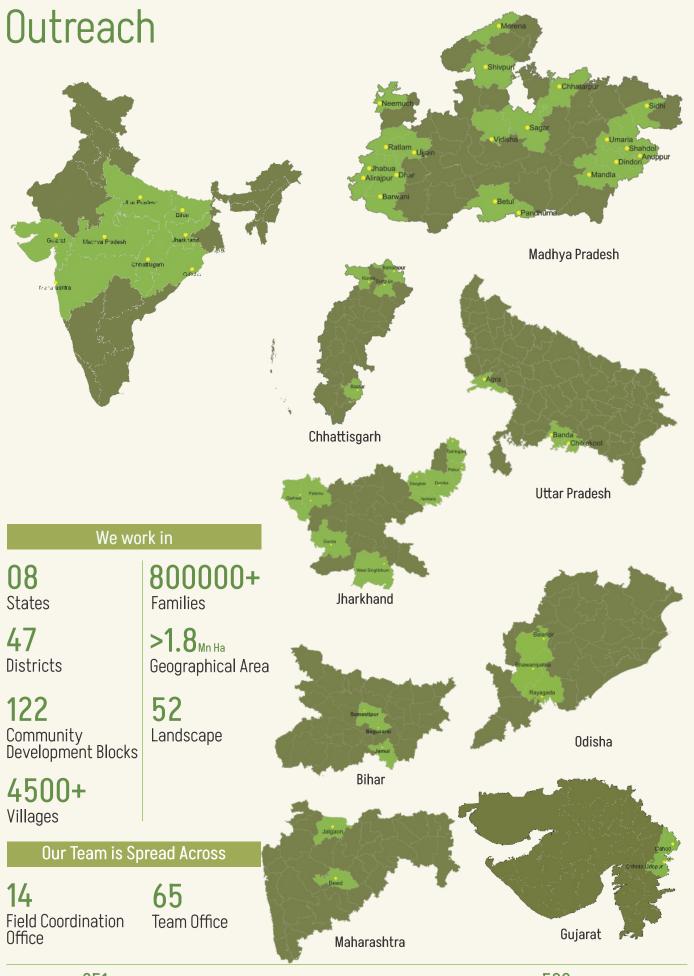












Comprising of 351 qualified development professionals with a range of specializations and more than 500 barefoot professionals

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Our Partners in Development

Past & present

"We are eternally grateful to all our donors and funders for their faith and generosity for collaborating with us in bringing about improved source of livelihoods"







New Projects Initiated

During the year

DONOR	PROJECT	LOCATION
BAJAJ	Community empowerment for strengthening livelihoods	Beed district, Maharastra
ORGANIC COTTON ACCELERATOR	Organic Seed Innovation Platform (OCA)	Jhabua district, Madhya Pradesh
(CK BIRLA GROUP DRIENT	Livelihood Enhancement through Landscape Restoration and creating a Value Chain with a focus on agro-forestry	Jhabua district, Madhya Pradesh
ORGANIC COTTON ACCELERATOR	Promotion of livelihoods of Smallholder farmers (SHF) through natural resources development	Alirajpur, Barwani, Dhar, Jhabua, and Ratlam districts, Madhya Pradesh
BAJAJ FINSERV	Community Enpowerment for Strengthning Livelihoods	Balrampur and Bastar districts, Chhattisgarh
askrova rasitra trust	Community Enpowerment for Strengthning Livelihoods	Surguja district, Chhattisgarh
Where there's a well.	Construction of dugwells in MP	Barwani, Jhabua and Ratlam districts, Madhya Pradesh
ITC Limited	Improving livelihood through sustainable natural resource management	Ujjain district, Madhya Pradesh

Impact Outcomes



10,133 major and minor water harvesting structures such as Stop Dam, Earthen Tank, Lift Irrigation, Shallow Borewell, Dug Well, Farm Pond, Doha and Canal Renovation for irrigation in 39,372 hectares and another **14,452** water harvesting structures built through convergence government schemes providing irrigation in **39.206** hectares.

Impact

- **5,53,894** Million Ltr. rain water harvested for irrigation and 250% cropping intensity achieved
- **1,78,760** Lakhs Farmers benefited for irrigation



Participation & Gender Equity

collaborating with **10,095** existing SHGs formed by SRLM, providing support in livelihood interventions with a focus on sustainable agriculture, land and water resource development,

Building a cohort of Community Institutions like Watershed Development Committee, Water Users' Association, and User's groups pertaining to Water, Forest, Seed production, etc., totalling **1,217** are involved actively in enabling locally driven inclusive growth.

Impact

- These community institutions are instrumental in bringing women's leadership to the forefront.
- More than **70%** members of the CBOs are women



Biodiversity & Sustainable Farming

To bolster the livelihood of farmers more than >9.14 million agroforestry tree species have been planted and 1,664 horticulture plots established in **674** hectares. Another **1,757** horticulture plots were established through convergence of government schemes. **66,000** farmer families have been trained on responsible or sustainable cropping practices in 2023-24. 44 crop varieties of different crops have been tested through Farmers' Field Trial in 2023-24

Impact

- Reduction in synthetic fertilizers and chemicals leading to reduced GHG emission
- Improved water quality
- Improved biodiversity
- Increase in no. of trees



Restoring & Revitalizing Soil health

79.731 hectares of land treated with soil and moisture conservation and drainage line treatment measures. And another **24,139** hectares of land treated under convergence with the government schemes. **50,942** farmers have adopted Organic cultivation certified by third party.

Impact

- Increased organic content in soil
- Soil erosion checked
- Improved moisture conservation leading to natural vegetation
- Increased biodiversity



250 families are involved in commercial vegetable production. Through the financial inclusion program, **256** Agri - entrepreneur **268** micro enterprise loan, **22** agroforestry and **1,846** livestock and livelihood loan, have been availed by women. 94 Farmer Producers' Organisations of smallholder farmers with a membership of more than **1.50.000** shareholders (70%) women) and annual turnover of INR. 1100 million are actively engaged in developing agriculture value chains like seed production, ethnic, organic, and convenional Agri products.

Impact

- 18.86 million person days generated due to increase in irrigated area (person days @240/Ha)
- 4.361 million of additional farm income @ INR. 55500/Ha in
- Micro enterprise loan helped increase gross income of INR. **750** million
- Reduction in cost of chemical inputs 100% for Organic & 60% in



Facts & Figures An overview

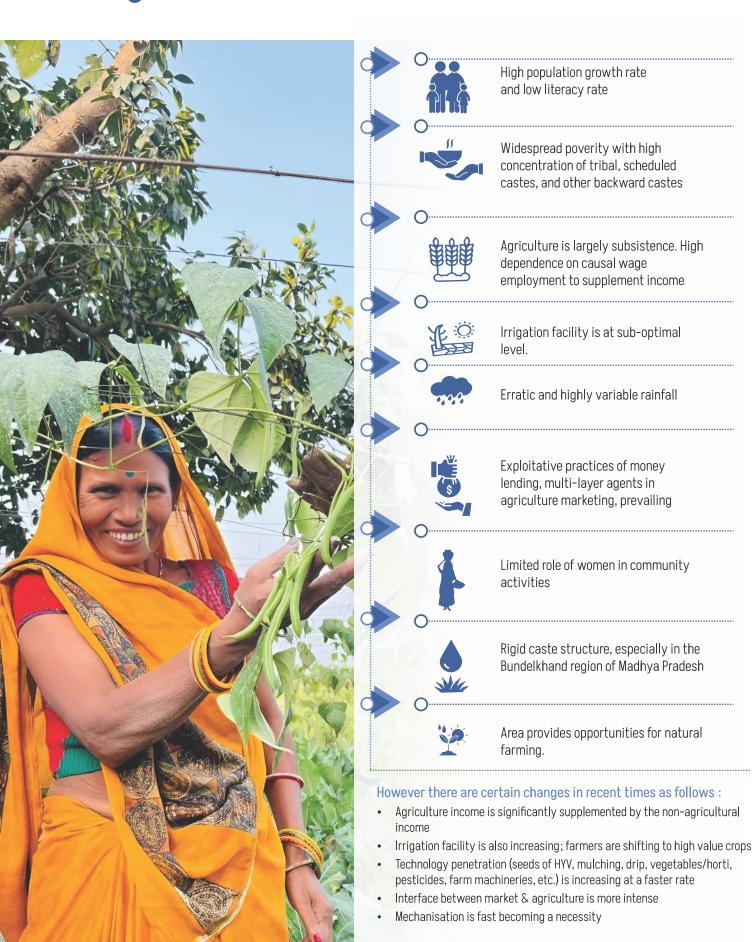
Parameters	Units	Progress 2023-24	Progress (Cumulative
Districts covered under program	No.	47	47
Villages covered under program	No.	4582	4582
Families covered under program	No.	>8,00,000	>8,00,000
Land & Water Resources Development			
Area treated for soil conservation	На.	450	79,731
Water Harvesting Structures Constructed			
Masonry Stop Dam	No.	20	391
Earthen Tank	No.	12	125
Farm Pond/ Dugout pond and Doha (Sunken Pond)	No.	500	1964
Group Dug Well	No.	144	3998
Canal Restoration	Running Meter	0	33,137
Group Lift Irrigation System	No.	7	210
Shallow Bore well	No.	200	2031
Irrigation potential created	На.	2826.4	39372
Agriculture Productivity Enhancement			
Varieties Tested for Participatory Selection (All Crops)	No.	44	538
On-farm Trial for Varietal Selection	No.	5619	19897
Farmers' Field Trial on Good Agriculture Practices	No. of Farmer	1236	15514
Vegetable Garden (in 0.1-0.2 Acre plot)	No. of Farmer	250	64,086
Farmers Practicing Certified Organic Cultivation	No. of Farmer	50,942	86,165
Farmers Practicing Responsible Cropping	No. of Farmer	90,663	11,91,786
Wadi (Horticulture Plots)	No.	494	2864
Trees planted on farm (Agro forestry modal)	No.	73,95,010	1,18,91,136
Agribusiness Promotion for Small Farmers			
Formation of Farmer Producer Organizations (FPO)	No. /Member	12/9632* *Members added this year	86/55,640
Self Help Group	No.	558	6751
Credit linked for livelihoods and micro enterprise (Dairy, vegetable production, goat rearing, micro enterprise, etc.)	No. of Family	2392	15,931

ASA so far has trained over a million farmers and facilitated them to adopt Good Agriculture Practices, leadership and institution management.



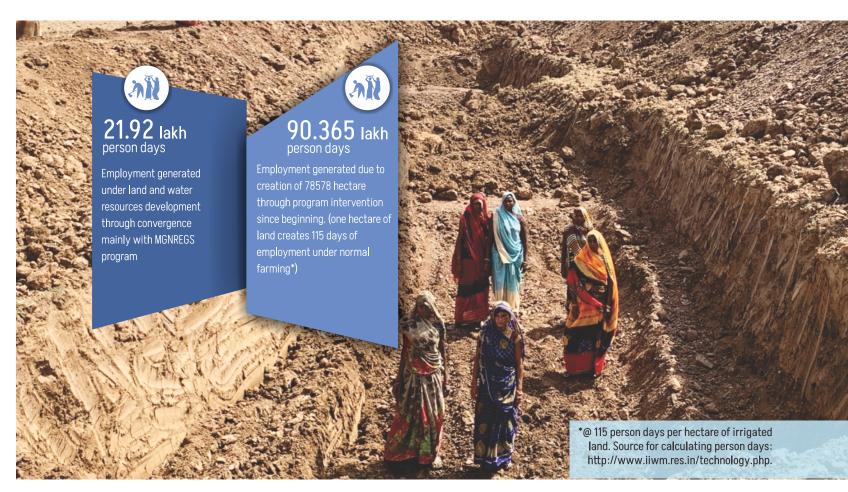
Program Area Profile

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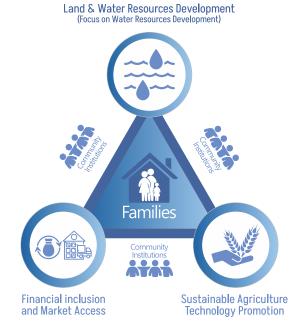


Direct Employment Days Generated

By program activities in 2023-24



Livelihood Enhancement Model for Regenerative Production



Equitable access to resources, opportunities and decision-making processes are crucial for sustainable livelihoods and brighter futures. At ASA, we harmonize People, Nature and Economy within agricultural ecosystems to cultivate a thriving Regenerative Production Landscape that enables and empowers.

We call it the Livelihood Enhancement Model. With a focus on poverty alleviation and gender equality, we build community institutions that serve as platforms for capacity building, collective action and the upliftment of marginalized groups.

ASA programs are multipronged and work on:

- a. Creating a long–lasting asset base at the family and community level as means of production,
- o. Ensuring institutional support through local community institutions at the primary and secondary level,
- e. Providing comprehensive solution packages (farm to market), and
- . Offering continuous technical support

We believe the wide range of our programs and our perseverance in their implementation enable us to achieve the livelihood outcomes that we aim.

Story in Focus



An Aggregation Facilitator (AF) at Aggregation Centers (AC) plays a crucial role in ensuring the smooth flow of goods from small-scale farmers to the marketplace. Their primary responsibility is to coordinate with local farmers, acting as a key intermediary to ensure that produce is collected in a timely and efficient manner. This involves close collaboration with the farming community, understanding their needs, and assisting them in organizing their harvests for transportation. By maintaining strong relationships, the facilitator ensures a continuous supply to the AC.

In addition to coordination, the AF is responsible for overseeing the quality control of commodities. The facilitator is also involved in logistics management. They organize the transportation of produce from the farms to the AC, and from there, it is dispatched to buyers and in case of cotton to ginning mill.

Another important function of an AF is inventory management. They keep meticulous records of the quantity and quality of goods received at the center, tracking the flow of commodities to ensure that they are stored correctly and dispatched in a timely manner. Additionally, they may provide training and support to farmers,

advising them on best practices in crop management, harvesting, and post-harvest handling to improve both yield and quality. In this way, the facilitator not only supports the local agricultural economy but also contributes to the overall success of the supply chain.

To ensure long-term and efficient service delivery to its members, ASA has strategically integrated its Farmer Producer Organizations (FPOs) with Aggregation Facilitators (AF), – local youth carefully selected and trained by ASA. These AFs undergo a structured onboarding process that includes rigorous on-the-job training and a clear growth trajectory, fostering both professional development and local job creation. Each AF supports around 200 farmers, and their performance-based commission motivates them to explore innovative approaches to service delivery.

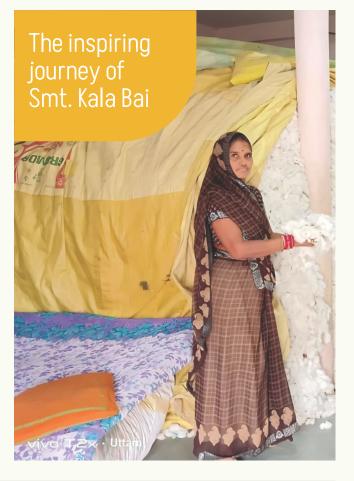
During the year, ASA operated 124 Aggregation Centers at 17 FPO, collectively serving 14,150 farmers. With the guidance of 70 AFs, these efforts have facilitated the handling of 103,045.10 metric tons of commodities, further strengthening the organization's impact on local agriculture.

From struggle to empowerment

Smt. Kala Bai's early life was marked by economic struggles. Faced with limited opportunities, she migrated with her family from Barwani to Indore in search of better prospects but was unable to secure stable employment. In 2013, she made a bold decision to return to her village and cultivate her family's small 2-acre plot of land. This decision coincided with her involvement in ASA, marking a turning point in her life

After a decade long intervention, Smt. Kala Bai was appointed as the incharge of an Aggregation Centre (AC) in 2023. The center managed the procurement of organic cotton from four villages: Sangaoun, Mandil, Narwala, and Atrsanbha and under her leadership, she successfully procured 3,666.67 quintals of organic cotton in just three months. This remarkable achievement demonstrated her ability to manage large-scale operations while ensuring fair compensation for local farmers. Her efforts at the AC were instrumental in securing better market access and higher prices for the farmers, reducing their reliance on intermediaries. For her work, she earned Rs. 132,184, underscoring her competence in managing the procurement process efficiently.

Smt. Kala Bai's journey from a struggling daily wage worker to a respected community leader and in-charge of the Aggregation Center is a powerful testament to the impact of determination, vision, and effective support systems. Today, she is not only a symbol of women's empowerment but also an inspiration to other farmers in her community. Through her leadership, she has contributed to the overall development of her region, encouraging sustainable farming practices and improving the livelihoods of many families.





Smt. Nan Bai Mori, a small-holder farmer from Thapli village in Jobat, Alirajpur, has shown remarkable progress in her journey. Like many farmers in the region, Nan Bai initially relied solely on traditional farming methods. However, her life took a positive turn when she became associated with the Alirajpur Tribal Producer Company Limited (ATPCL), facilitated by ASA.

Smt. Nan Bai not only improved her own farming practices but also began assisting neighboring farmers in adopting better agricultural practices. This initiative resulted in a steady increase in the annual income for both her and other farmers in the villege. As her experience with the company grew, Nan Bai transitioned from simply receiving agricultural support to collaborating on business activities. She started working with the company in procuring cotton and soybean. Her dedication to this role led to a major achievement in the 2023–24, where she helped procure 4,233 quintals of cotton, earning a significant commission of Rs. 2,11,650.

Today, Nan Bai enjoys an enhanced standard of living, thanks to the economic opportunities provided through her association with the FPO. Her journey serves as an inspiring example of how small farmers can achieve significant progress through determination and the right support systems.

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Other Programme Interventions

Not as core program but as associated programs ASA intervenes in the areas of community drinking water projects, micro enterprise development and sanitation projects. These are taken up as associated programs depending upon the need of the area and interest of the donors. Here are some highlights from these associated programs carried out in 2023-24



Empowering farmers with the installation of solar panels



ASA support enables female farmer to launch her own grocery store.



Promoting health care and hygiene through integrated sanitation units



Gram Seva Kendra hosts a range of activities one such event being the celebration of the World Environment Day



Promoting quality education through conducting SMART classes in rural schools



Promoting youth development through inter-school sports competition



Spreading awareness among the students about the environment through wall painting at schools



Installation of water tanks providing safe drinking water to villagers



Women farmers using the seed grading machine provided by the project

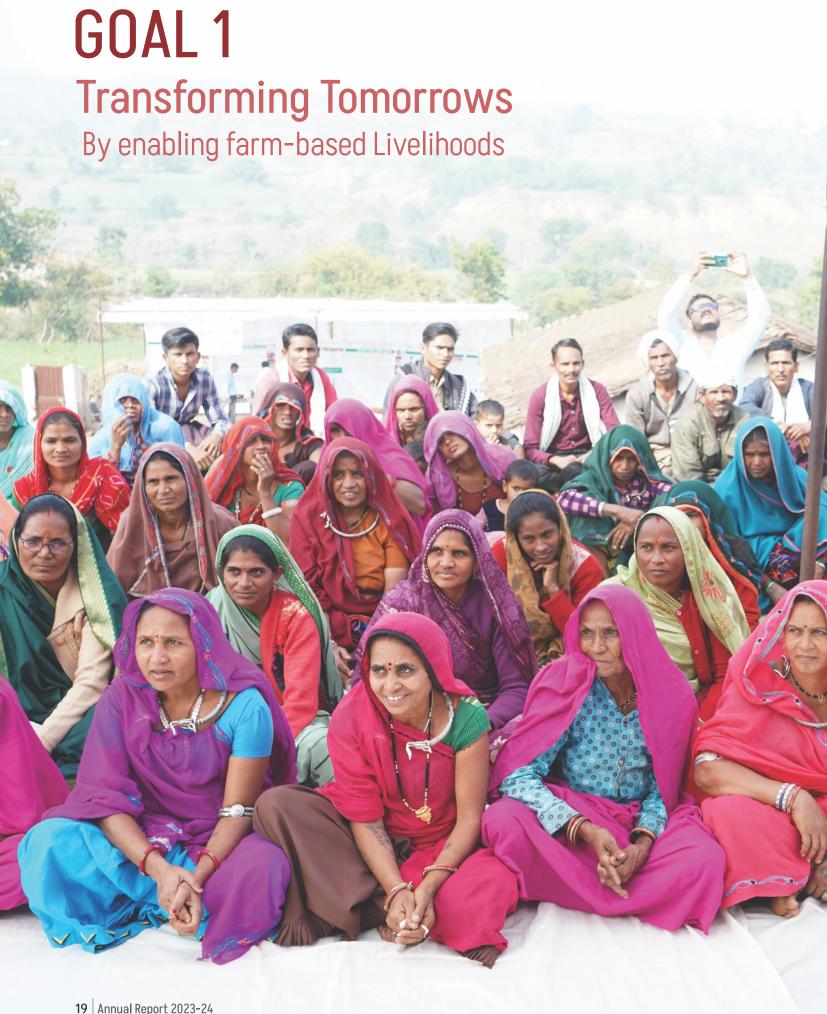


Ensuring awareness about menstrual hygiene and integrating into school infrastructure



Facilitating well being in villages through health camps.

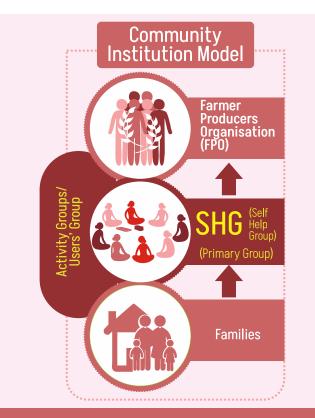
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Community Based Organizations (CBOs) are core advocates in advancing the lives of people in ASA program areas. CBOs comprising groups such as self-help groups (SHGs), Users' Groups, Farmers Producer Organisations form the bedrock of all the programs. These groups are actively engaged in a wide range of activities, encompassing savings, access to credit to livelihoods to other developmental pursuits. They perform an essential role in realizing the goals of various programs facilitated by ASA for securing their livelihoods.

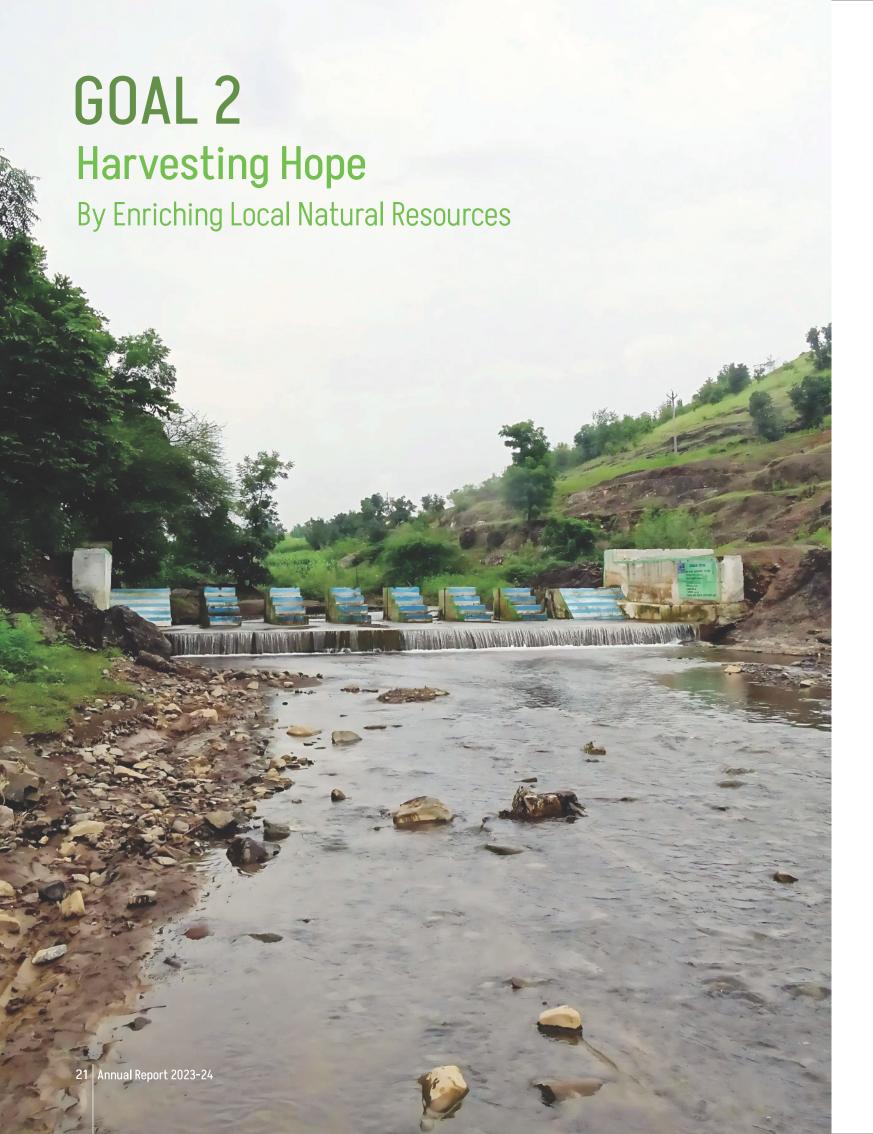
A Self Help Group typically comprises of 12-15 women from the same settlement. The activities of a SHG kick off with the members making small regular savings contribution and extending low-volume loans among themselves. As the SHGs mature, they are linked to banks to take care of their larger credit needs. Apart from enhancing their social standing, the SHGs make a vital contribution in providing financial independence to women members. For effective management and building capacities of the SHGs, ASA identifies barefoot professionals within the community. The barefoot professionals are tasked with conducting regular SHG meetings, maintaining their books of accounts and are paid on assignment basis.

While SHGs function as the core in the village, there are other activity groups formed such as water user's group, seed/vegetable producers' group, organic producers' group, etc. These activity based groups are trained to manage their activities efficiently. Strengthening of Gram Sabha (village Council) is an important function in our institutional development model. At the cluster of village or block level a Farmer Producer Organisation is developed with membership of SHG and user's group members mainly for market linkage of agriculture.



However due to universalization of SHG program under NRLM/ SRLM, our focus has shifted to secondary level work in this domain rather than working for development of new SHGs. In a formal understanding with SRLMs, we use the SHG platform of the SRLM to superimpose livelihood programs such as, land and water resources development, sustainable agriculture and culling-out purpose specific CBOs, Viz; FPO/WUG/OPG/FIG /WDC, etc.





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

The program 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 geohydrological boundaries. The clusters are identified as regenerative agriculture production landscape.

Leveraging financial resources from the Mahatma Gandhi National Rural Employment Guarantee Act. (MGNREGA) for natural resources development is a key strategy. We enter into the agreement with the state governments for providing technical and knowledge support to the Gram Panchayats and the field functionaries of the MGNREGA for effective planning and implementation of the program. 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 nongovernmental donors to fill gaps in the natural resources' development and technical support.

Progress at a glance under LWRD program With own fund

Interventions	Units	2022-23	2023-24	Cumulative
Land development/SMC Work*	На	600	450	79,731
Masonry Stop Dam	No.	12	20	391
Farm Pond/Doha	No.	10	500	1,964
Earthen Tank	No.	0	12	125
Group Dug Well	No.	50	144	3,998
Group Lift Irrigation System	No.	4	7	210
Increase in Irrigated Area	На.	461	2,826.4	39,372
Drinking Water Scheme	No.	0	0	19
Wadi-(1 acre Horticulture plot)	Plot	137	50	1,664
Trees planted on farm	No.	4,92,541	73,47,980	191,36,647
Shallow Bore Wells	No.	0	200	2,031
Canal Restoration	Running meter	0	0	33,137

Progress at a glance under LWRD program By Convergence with MGNREGA

Interventions	Unit	2022-23	2023-24	Cumulative
Land Development/SMC Work*	На.	1,001	3,769	24,139
Masonry Stop Dam/Earthen Tank	No.	330	167	1,051
Farm Pond/Doha	No.	457	906	9,066
Dug Well	No.	312	423	3,761
Canal Restoration	Running meter	0	177	17,479
Wadi (Horticulture Plot)	Plot	893	329	1,757
Increase in Irrigated Area	На.	10,092	6,019	39,206.1

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



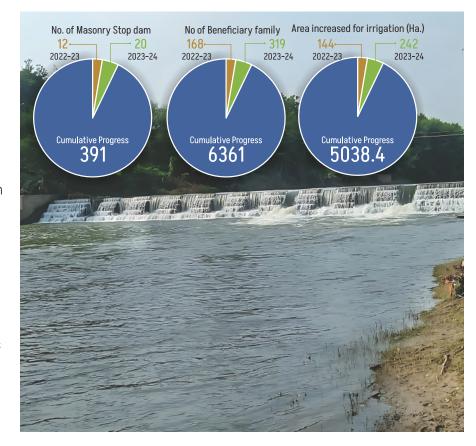
Key activities of 2023-24

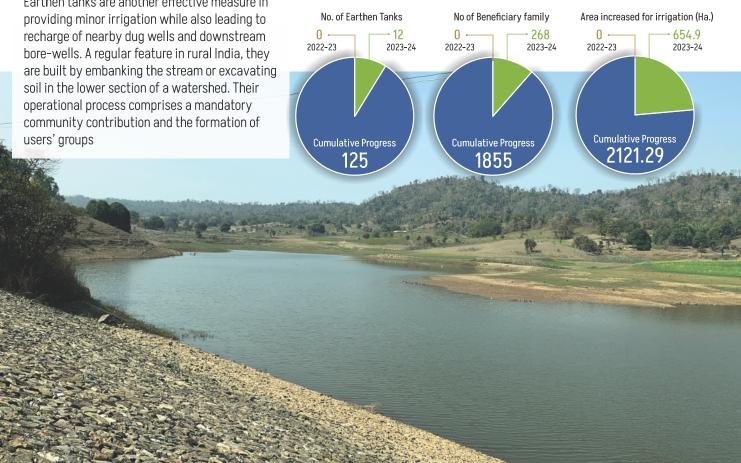
Construction and renovation of Masonry Stop Dam

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 to pierce water into the ground. The major advantage of the stop dams is that they assist in augmenting the water levels in nearby groundwater reserves and wells. The harvested water majorly serves as irrigation but also cater to domestic needs and livestock. The responsibility of the upkeep and management of the structure is assigned to the benefiting farmers by grouping them into water users' group and training them on the management of the structure. Ten to fifteen percent of the cost is borne by the users in the form of labor and kind. ASA records and annually updates the status of each dam constructed or restored by it.

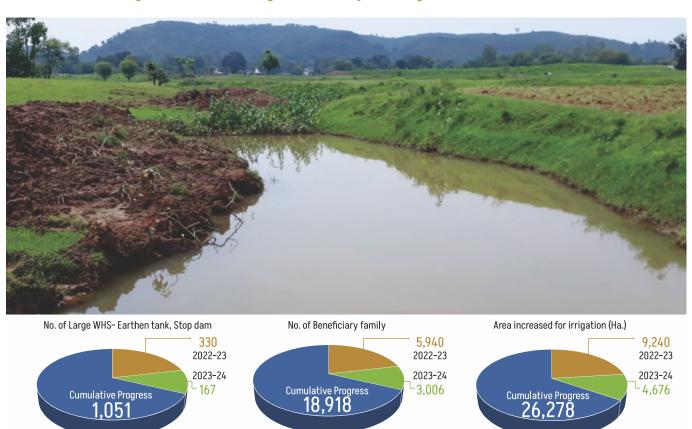
Construction of Earthen Tank

Earthen tanks are another effective measure in providing minor irrigation while also leading to recharge of nearby dug wells and downstream bore-wells. A regular feature in rural India, they soil in the lower section of a watershed. Their operational process comprises a mandatory community contribution and the formation of users' groups





Construction of large water harvesting structure by convergence with MGNREGA

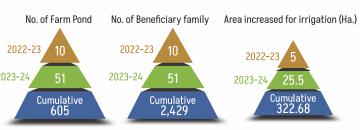


Construction of Farm Pond

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 pond By convergence with MGNREGA



Construction of farm pond with own funds



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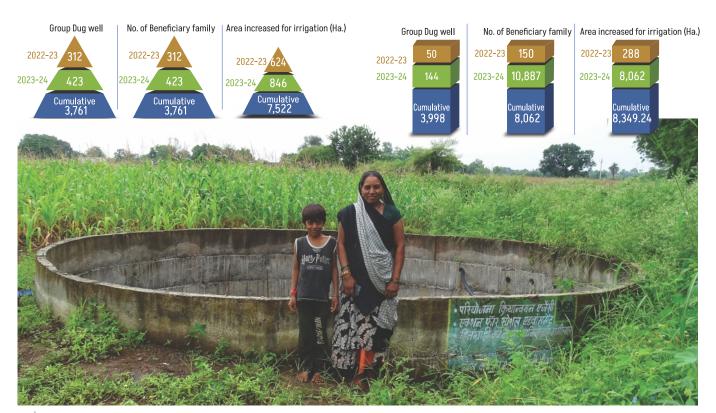
Construction of Group Dug Well

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 program aimed at households with very limited means in an endeavor to provide them a productive asset and enhance their incomes. ASA views the dug wells as an important way of promoting self-reliance among farmers.



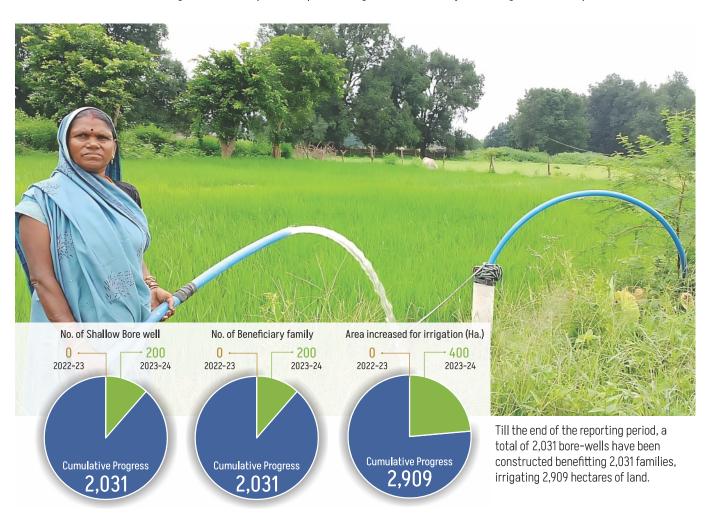
Construction of Dug wells By Convergence with MGNREGA

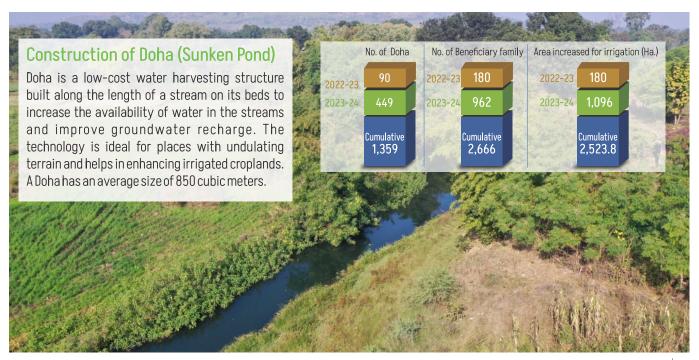
Construction of Dug wells With own funds



Construction of Shallow Borewell

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.



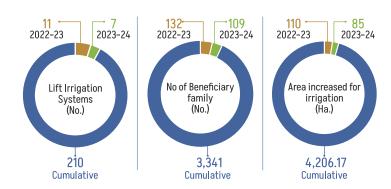


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Development of Lift Irrigation System

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 irrigated around 15-20 hectares of land, thereby improving the agricultural incomes of the farmers.

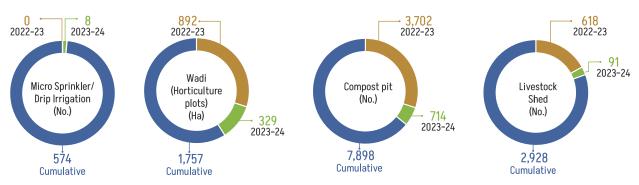
Lift Irrigation System with own funds



Increased leveraging of program fund from Government schemes

ASA has made good progress in leveraging resources from the government program especially the MGNREGA for creation of durable assets like irrigation facility through water harvesting structures, land development, orchards, agriculture implements, warehouse, etc. at the individual household and community level. Between April 2023 to 31st March 2024, 21,91,985 person days of employment was generated. In monetary terms approximately INR 57,53,96,100 worth of work related to land, water and tree plantation has been done.

Summary of activities through convergence of MGNREGA





Promotion of Trees on farm:

Horticulture and Agro-Forestry



Madhya Pradesh & Chhattisgarh Madhya Pradesh & Chhattisgarh

68,559

Jharkhand Horticulture (No. of Plant)

28,134

Forestry (No. of Plant)

73,27,180

Odisha Forestry (No. of Plant)

4,584

Under the horticultural development initiative, a total of 74,23,873 saplings of horticultural and agroforestry species were planted through a collaborative effort. A pre-existing partnership with Orient Paper Mill in Amlai, Madhya Pradesh, continued over the year, leading to the planting of 73,00,000 saplings under a contract farming model. The paper mill will purchase the mature harvest from farmers three to four years after plantation. Additionally, a convergence with the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) through the "Amrit Sarovar" sub-scheme resulted in the planting of saplings using the widely adopted Wadi (horticulture garden) approach. This sub-scheme facilitated the planting of 75,893 plants across 434.46 acre of land using the high-density plantation method. Finally, an additional 47,980 horticultural saplings were planted using project funds.



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GOAL 3

Encouraging Sustainability

Through Responsible Crop Initiatives



The Agriculture Productivity Enhancement Program stands as a cornerstone of ASA's Livelihood Model. With nearly three decades of implementation, ASA has achieved perceptible improvements in farmers' income within the program area, concurrently ensuring food security and reducing agricultural

Initially, the program prioritized addressing low crop productivity in rain-fed areas, concentrating on practices like modern input utilization, including seeds and agrochemicals. In 2012, the program underwent a transformation, shifting its focus from inputs to a knowledge-centered approach. At the core of ASA's efforts to enhance farm productivity lies the "Responsible Crop Initiative," known as "Jimmedar Kheti" among farmers. This initiative centers on implementing environmentally and socially friendly practices that enhance farm yields while reducing carbon emissions. It aligns with the Good Agricultural Practices outlined by the Food and Agricultural Organization of the United Nations and aligns with the objectives of the National Mission on Sustainable Agriculture. Moreover, it complements other key areas of ASA's focus, such as land and water resource development and the promotion of Farmer Producer Organizations for agri-business.

This year, ASA has provided training and hands-on support to more than

3,68,800

farmers, enabling them to adopt the principles of Jimmedar Kheti through our projects.

Three pillars of Responsible Crop Initiatives Sustainable Social Responsibility Agronomic Practices

Agriculture productivity enhancement program comprises of:

- Encouraging the use of Good Agriculture Practices so that farmers adopt a new set of practices to achieve higher yield.
- Encouraging natural farming with variants such as organic farming, no chemical
- Encouraging the development of vegetable garden to mainly meet the nutritional needs of the families along with earning supplemental
- Farmers' field research for customization of technologies for higher adoption.

ASA has years of experience in working with farmers from close quarters and has a deep understanding of the prerequisites for successful farming. One such critical component acknowledged by ASA is the need for sound research for quality technology inputs. However, a key learning for ASA early on was that there is a huge challenge in promoting technology adoption unless it is designed with the clients. Hence, client-oriented participatory agriculture research lies at the heart of ASA's agriculture productivity program and ASA is one of the early practitioners of participatory agricultural research. As part of the participatory research, the technology is customized as per the needs and the inputs of the clients and is devoid of any imposition.

The work on participatory research has seen ASA developing collaboration with reputed research institutes of both national and international level. These include FiBL, a Switzerland-based independent non-profit Research Institute which works to advance cutting-edge science in the field of organic agriculture and Organic Cotton Accelerator (OCA), a non-profit organization that collaborates with stakeholders globally to enhance the integrity, supply security, and social and environmental impact of the organic cotton industry. ASA also collaborates with the Global Environment Facility (GEF) through Bioversity International and the Indian Council of Agriculture Research (ICAR), and various State Agriculture Universities such as Jawaharlal Nehru Krishi Vishwa Vidyalaya, Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalaya, and Indira Gandhi Krishi Vishwa Vidyalaya.

Key activities of 2023-24

Farmers' field demonstration

Sr. No.	Crop	No. of Farmers' Field Demonstration 2023–24
1	Organic Cotton	458
2	Soybean	192
3	Organic Paddy	228
4	Paddy & IPM Paddy	2,166 (1,678 & 488)
5	Millets	127
6	Gram	40
7	Wheat	481
8	Vegetables	1331
9	Groundnut	32
10	Black gram	15
11	Agro-forestry	802
	Total	6,872

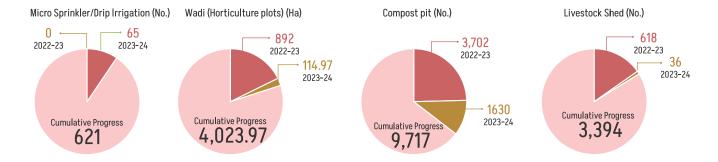


Farmers' field trial of new crop varieties

S.N.	Crop	No. of varieties	No. of trials	Source of Variety
		tested 2023-24	2023-24	
1	Cotton (non-GMO)	30	131	Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalaya Gwalior,
				Panjabrao Deshmukh Krishi Vidyapeeth, Maharashtra, Vasudha Swaraj Pvt Ltd.
2	Paddy	3	4	Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur
3	Maize	3	16	Syngenta
4	Soybean	2	3	Krishi Vigyan Kendra and Agriculture Department Ujjain
5	Wheat	4	4	Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur
6	Gram	2	3	Agriculture Department Ujjain
	Total	44	161	

Summary of activities through convergence of MGNREGA

ASA's approach of leveraging the Mahatma Gandhi MGNREGA fund also extends to the agricultural productivity enhancement program to ensure higher gains for the farmers. During the year, ASA undertook a range of activities in convergence with the MGNREGA funds, which included the installation of construction of large and small water harvesting structures, micro-irrigation devices, horticulture, and the development of compost pits and livestock sheds.



Promotion of organic farming

As an integral component of its dedication to the Responsible Crop Initiative, ASA actively advocates for organic farming across its diverse operational regions. This approach to agriculture discourages the use of chemical fertilizers, pesticides, and plant hormones while emphasizing the utilization of locally sourced materials for crafting organic fertilizers and pesticides. Additionally, it encourages the implementation of mechanical cultivation techniques and crop rotation practices. Initiated in 2015 at a limited scale, organic farming has gained significant traction among farmers.

Organic cotton

The organic cotton program is primarily carried out in the tribal-majority districts of Jhabua, Alirajpur, Ratlam, Barwani, and Dhar, located in western Madhya Pradesh, Beed in Maharashtra, Chhota Udepur Gujarat and Bolangir in Odshia. This program has developed over time, with ASA's initial focus being on stabilizing 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 like creating homemade pesticides and managing nutrients through methods such as flatbed composting and the use of Vermi compost 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 of a transparent agreement and a well-defined process is followed by the FPOs for procuring cotton and other commodities from its 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 centers. 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.



In the 2023-24 ASA has collaborated with

90,663 farmers

to promote organic cultivation of various crops, including cotton, paddy, wheat, pulses, and minor millets.

Activity	Progress 2023-24
Cotton farmers trained (No.)	86,165
Cotton farmers certified as organic producers (No.)	50,942
Area under organic Cotton (Ha)	33,153

- Total **86,165** farmers practice organic cotton farming
- 91 FPOs managing the supply chain initiatives.
- Over 80% farmers engaged are women who have received training on organic farming practices
- **80%** of FPO members & leaders are women who are being benefitted with potential markets
- Total 187 Internal Control System (ICS) for controlling and monitoring the farming activities
- Total 30 production clusters integrating natural resources, development of sustainable agriculture and agri-value chain
- End-to-end traceability with transparency

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Organic Paddy

Traditionally, the Indian sub-continent has been known for cultivating a diverse range of fragrant rice varieties that offer a delightful aroma and are best suited for organic cultivation. In 2015-16 ASA recognized the promising potential of these scented rice varieties and initiated their promotion, focusing on the eastern regions of Madhya Pradesh and selected areas in neighboring Chhattisgarh. Among the promoted varieties, Bona Dubraj, improved Jeera Phool, improved Chinnor, as well as several traditional scented rice varieties like Sugandha and others, were introduced. These varieties have demonstrated exceptional performance under organic farming conditions. Presently 4104 farmers are actively engaged in cultivating these scented rice varieties using organic farming methods.



No-chemical pesticide agriculture

The promotion of pesticide-free agriculture represents another significant sub-component within ASA's Responsible Cropping Initiative. The initiative for pesticide-free agriculture was initiated in the year 2016-17, initially involving 3,000 farmers located in Betul, Jhabua, Mandla, and Anuppur districts of Madhya Pradesh. Subsequently, this effort expanded to include the Alirajpur, Barwani, Dhar, Dindori district in Madhya Pradesh, Surguja in Chhattisgarh, Bolangir in Odisha, Chhota Udepur in Gujarat and Beed in Maharashtra. The implementation of this initiative relies on a combination of approaches, including the dissemination of information through audio-visual resources, practical demonstrations for farmers, and providing hands-on support to facilitate the adoption of pesticide-free practices.

In the 2023-24, an impressive number of total **90,663** farmers actively participated, receiving training and hands-on guidance to support their transition towards pesticide-free agriculture.



Promotion of neglected and underutilized species (NUS)

Small and minor millets are crops commonly cultivated in ASA's operational areas, which encompass the districts of Dindori, Mandla, Umaria, Sidhi in Madhya Pradesh, and Surguja in Chhattisgarh. These millets are recognized 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 challenges included limited demand, difficulties in processing, and a lack of robust market connections. Many farmers also experienced losses due to selling these crops at distressingly low prices.

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

This initiative covered over **1,236** farmers in 2023-24.

Seed production

The 2023-24 Paddy Seed Production Program involved three farmer producer companies: Birshingpur Farmer Producer Company Limited, Bandhavgarh Farmer Producer Company Limited, and Mandla Mahila Farmer Producer Company Limited. A total of 140 farmers participated in the initiative, focusing on high-yield varieties such as MTU-1010, IR-64, Kranti, and JR-206. The program utilized 101.35 quintals of foundation seeds and successfully procured 1,325.39 quintals of paddy seeds. All varieties demonstrated good performance and quality, contributing to the overall success of the program and benefiting the farmers involved.

Activity	Unit	2022-23	2023-24	Cumulative
Farmers trained on improved cultivation of Minor millets (Kodo and Kutki millet)	No.	316	1,236	5,301
Minor millet varieties introduced and disseminated	No.	0	1	47
Minor millet seeds production by Farmer Producer Organization (Certified Seeds)	QtI.	0	0	1,476
Minor Millet crops aggregated and sold in bigger Market by FPOs	QtI.	3,594	3,523.20	13,782.2





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Promotion of vegetable cultivation-poshan vatika

ASA encourages developing kitchen gardens among its target households, which are mainly small and marginal farmers to meet their nutritional needs through fresh vegetables as well as earn them additional incomes. Accordingly, the initiative has been named "Poshan Vatika" which illustrates the importance of healthy nutrition among rural households. The vegetable gardens are developed on the agriculture plots or in the backyard of the houses in a size of about 10-20 decimals. The initiative has been such that each day of the week, the family has different vegetables available for self consumption. This activity is earning an income of Rs. 15,000 to Rs. 20,000 to every family, while also supplementing family nutrition.

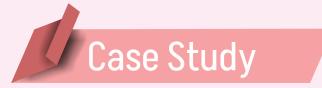


Seed production by FPOs

Availability of quality seeds of improved and high-yielding varieties at economical prices is critical for farmers in remote areas to achieve higher productivity. This was the basis of ASA initiating the seed production program to produce quality seeds of various crops in association with the seed growers' network of FPOs promoted by ASA. The program covers Soybean, Paddy, Pulses, Wheat, and Gram 4,208 quintals of seeds were produced in 2023-24 which comprised of 250

quintals of Foundation Seeds and 3,958 quintals of truthfully labelled (TL) Seeds 297 small farmers were benefitted from the program as being seed producers they received premium price. Truthful level seeds were sold among shareholder farmers of 42 FPOs for better crop production and improving the Seed Replacement Rate among the stakeholders. The seeds were sold under the in-house brand called "Dharti Naturals".





Seed production Khachrod farmer producer company Ltd.

Khachrod Farmer Producer Organisation (FPO), initiated a seed production program during the Rabi season by selecting 50 hectares of land for the cultivation of Lok 1 Foundation Seeds. The seeds were distributed to selected farmers, who were closely monitored ensuring clean cultivation practices through regular field visits, thereby maintaining high standards of seed quality.

Ploughman Agro provided end-to-end support to the seed producers, from seed supply to sales. The program included facilitating inspections by Seed Certification Officers to ensure adherence to quality standards. Upon reaching physiological maturity, the seeds were harvested, dried to a moisture content of 12%, and packed in gunnies. The seeds were processed under the license of "Dharti Natural Seeds" at a facility constructed as part of the project. Post-processing, the seeds were stored in godowns within the Seed Processing Plant complex. To support timely procurement and payment, three procurement models were presented to the farmers, ensuring immediate payment after procurement.

The program faced challenges such as the need for significant investment with a capital locking period of over six months.

Seasonality risks, inadequate infrastructure like drying yards and fencing, delayed government subsidies, and competition from lower-priced seeds of uncertain quality in the market posed additional hurdles. Despite these challenges, the program made strides in establishing a reliable seed production and procurement process.

The Khachrod Farmer Producer Organisation plans to make a sale of 100 qtls of wheat seeds and commodity trading of 3000 quintals of soybeen in 2024-25.





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GOAL 4 Powering Ecosystems

Through Supply Chain Integrations



ASA is a pioneering organization for ideation and piloting with the concept of Farmer Producer Organization (FPO) in India. The FPO program was started by ASA in 2004 in M.P, the success of which contributed to the proliferation of the concept throughout the country and emergence of national program and ecosystem development since 2013. We have directly supported more than 94 FPOs covering over 1,50,000 small and marginal farmers since the inception of the program. Besides, as resource organisation it has supported many state governments and other organisations for the development initiatives

Each FPO which is a group of about 1,000-1,500 smallholders as shareholders, is supported by professionals who support FPO directors in day-to-day operation and help them in taking management decision and governance. There is a support cell comprising of senior professionals who support/handhold FPOs on technical matters such as marketing, credit, financial management, compliance, commodity procurement, quality control, market-oriented production systems development (seed production, organic, etc.), processing, IT system development, etc. This support ecosystem is extremely critical for the FPOs to mature into viable organisations.

ASA played a key role for the GOI to recognize the importance of FPOs and adopt the national program in 2013. Since then, ASA has been constantly working with the National and State Governments including NABARD and other parastatal organisations for the favourable policy environment for the FPOs. It has facilitated few states for the development of the state specific FPO policies viz. Madhya Pradesh, Odisha and Chhattisgarh ASA has been instrumental in establishing few credit guarantee fund for FPOs with the government and NABARD. ASA has signed an MoU with the Government of Odisha to provide technical support to the Odisha Livelihood Mission for FPO promotion in the state.

We realize that agribusiness initiative through farmers' collectives has tremendous potential for creating jobs in the rural areas through value addition in both secondary and tertiary level. The business of FPOs starts with general business-like Agri. inputs supply and commodity trading but with time diversifies into developing its own niche product/s such as seed production, organic crops, horticulture crops, etc. which then become the key business proposition for the FPO. The FPOs being the organization of the SMFs with poor capacity of mobilizing equity/capital faces several challenges for working capital. These challenges are felt more when the business of FPO crosses a threshold level. For the FPOs to grow further it needs critical support of (a) credit for working capital at reasonable rate of interest. (b) support of trained human resources for reasonable period of time to steer the FPO businesses (c) technical support in business development, etc. Most importantly, it requires a dedicated support structure or ecosystem by the promoting institutions and others to make bigger impact. The AMUL experience reveals the importance of critical support that NDDB has played over decades.

The key results that can be attributed to our credit are:

(1) development of value chain of certified seed production and marketing of open pollinated varieties (soybean, paddy, wheat, pulses) with thousands of smallholders. The volume runs into several thousand metric ton every year.

(2) development of certified (APEDA & USDA standards) organic commodity value chains for cotton, wheat, scented rice, pulses, and millets.

(3) aggregation and bulk selling of agriculture commodities such as maize, soybean, wheat and pulses directly to the processors. Several thousand metric tons are traded every year by the FPOs..

(4) successfully tied up FPOs into the government procurement of rice, wheat, and onion. Few of the FPOs effectively are engaging with the financial institutions for credit linkage, collateral management agencies, research institutions (viz. SAUs, CIMMYT, FIBL), governments and private enterprises for the business development of FPOs as per their requirements.

ASA envisions creating dedicated institution/s to facilitate growth of FPOs. Essentially, this institutional architecture will help in creating umbrella support systems for the FPO sector involving credit, marketing, capacity development, service provision and so on so forth. This is a vision which will take shape over a period of time and through the contribution of successive projects. ASA is committed to work towards this vision.



Key activities of 2023-24

Business activities by FPOs:

Out of total 94 FPOs, 21 are one and a half years old. Therefore, these 21 FPOs are in their initial phase. The remaining 73 FPOs are mature and developed business. Some of the highlighted business activities during the year are mentioned in the table below.

Commodity trading:

S.No	Commodity	No. of FPOs involved	Quantity in MT
1	Soybean	16	1,995
2	Maize	12	1,257
3	Wheat	21	1,209
4	Millets	3	406
5	Paddy	13	1,412



Niche Produce:

- 18 FPOs procured 10,532 MT of certified organic cotton from smallholders and ginned it into 10,562 of cotton bales. These bales were exported through export partner for renowned global brands such as Inditex, H&M, Arvind Mills, Bestseller, etc.
- Additionally, 6,412 MT of seed cotton was sold to the open market.

Agri-Input:

• The FPOs supplied 753 MT of quality seeds for various crops to farmer at competitive market prices.



Case Study

The Journey of Bhabra Tribal Producer Company Limited



Bhabra Tribal Producer Company Limited (BTPCL) is a newly established FPO formed to address the challenges faced by small-holder cotton farmers. These farmers, mostly from tribal communities, struggle with market connect, lack of credit assistance, and inadequate infrastructure. Many of these farmers have such small surpluses that accessing proper markets is difficult, often resulting in low prices for their produce. Additionally, their need for agricultural inputs is minimal, leading them to pay more for inferior products. This creates an environment where intermediaries dominate both the procurement and distribution processes, exploiting the existing ecosystem to the detriment of farmers.

The FPO has begun addressing these challenges by engaging in the primary processing of raw cotton, renting OHTAI (Outsourced Handloom Textile Industry) facilities for processing. The company's core membership comprises organic cotton farmers, and one of its primary services is facilitating the organic cotton certification process. A partnership with ASA enables agricultural experts to provide training to farmers in organic production, post-production management, and quality control, ensuring that their produce meets market standards.

To strengthen market access, BTPCL has established a commercial agreement with Ploughman Agro Private Limited (PAPL). Through this partnership, BTPCL processes raw cotton into bales and supplies them to major international brands, including H&M, Zara, Superdry, and Gucci. Although the FPO does not yet have an online presence, its marketing channels have proven highly effective, creating strong connections with buyers. BTPCL has also established multi-functional procurement centres in its catchment villages, offering greater convenience to its members for the sale of their produce.

Digitalization has been a significant driver in BTPCL's operations. By collaborating with ASA, the FPO has implemented various digital tools, such as the KRAI (Kommodity, Receiving, and Invoicing System) and proprietary software like Ploughman 360. Additionally, Tally Prime software ensures efficient and transparent record-keeping, benefiting both the FPO and its farmers. These digital platforms enhance operational transparency and efficiency, making it easier to track transactions, facilitate procurement, and ensure fair trade practices.

In its first year, BTPCL has made considerable progress in value addition to its products, thanks to the support of its promoting agency, ASA, and the commercial partnership with PAPL. Farmers are now receiving high-quality inputs at fair prices, and in return, they are earning a premium for their cotton, all while practicing environmentally sustainable farming. By the end of FY 2023-24, BTPCL had procured cotton from 438 farmers and recorded a turnover of ₹3.03 crore, laying a strong foundation for future growth.



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GOAL 5

Bridging Financial Disparities in Rural Communities

Through Financial Inclusion Services



ASA Developmental Services (ASADS) effectively provides its diverse services to enhance its outreach and impact in economically disadvantaged communities, particularly marginal and poor farmers. ASADS's robust financial inclusion program is a cornerstone for ASA's initiatives, bridging the gap in access to financial services in rural areas. By promoting financial literacy and supporting self-help groups (SHGs), ASADS equips ASA with essential tools to empower community members with effective financial management knowledge and resources. This collaboration enhances the economic resilience of the communities ASA serves, facilitating their journey towards self-sufficiency and improved livelihoods. Furthermore, ASADS places a strong emphasis on capacity building and livelihood enhancement, particularly regarding Micro, Small, and Medium Enterprises (MSMEs). By working closely with ASA supported CBOs like SHGs, FPOs and Joint Liability Groups (JLGs), ASADS facilitates access to specialized loans and financial products, enabling ASA to implement targeted interventions that uplift marginalized farmers and women for entrepreneurial activities.

Additionally, ASADS's initiatives in health and sanitation especially through Water, Sanitation, and Hygiene (WASH) financing — align seamlessly with ASA's holistic approach to community well-being. This collaboration ensures that both organizations can address the multifaceted challenges faced by rural communities in Madhya Pradesh, creating a comprehensive support system that maximizes the effectiveness of their efforts.

ASADS disbursed 2.392 loans in 2023-24.

ASA's established relationships within various communities also provide ASADS with immediate access to local networks. fostering trust and facilitating the acceptance of new initiatives. ASADS benefits significantly from ASA's groundwork in program implementation, leveraging ASA's local insights to ensure that initiatives are culturally sensitive and relevant. The shared physical resources, such as offices, and the expertise of ASA's staff further enhance the capacity-building activities conducted by ASADS. Moreover, the collaborative data collection and research efforts allow for targeted decision-making and responsive programming, ensuring that both organizations can adapt to evolving community needs.

The collaboration between ASADS and ASADS exemplifies a robust approach to community development that effectively addresses the multifaceted challenges faced by economically disadvantaged populations. By leveraging ASA's resources and expertise, ASADS enhances its capacity to implement impactful programs that promote financial inclusion, capacity building, and overall community well-being. This partnership not only strengthens their individual missions but also creates a sustainable framework for development, ensuring that marginalized individuals are empowered and supported in their journey toward a more equitable future. Together, ASADS and ASA continue to drive meaningful progress, paving the way for long-term social advancement in rural communities.

S.No.	Activity	Loans given (Nos)
1	Agri-entrepreneur	256
2	Micro enterprise	268
3	Agroforestry	22
4	Livestock and livelihood loans	1,846



Social Research, Training & Communication

ASA with over 28 years of working in the field of rural livelihoods and having a first-hand experience of an array of aspects associated with rural livelihoods has developed a useful repository of knowledge, which has grown through the years. A range of social research studies for internal learning and wider dissemination was taken up during this period thus being able to increase our visibility and being useful to the development fraternity. Listed below are some initiatives towards this:

The communications department continued year-round activities to promote ASA's profile globally. Our social media followers significantly increased from 6000 in 2022-23 to 12,238 in 2023-24 on Linkedin.

Pura Vida

The second week of the new year marked a significant milestone in the organic cotton industry with the "Pura Vida" event. Spearheaded by ASA and PAPL. This event, branded as "Spend a Day in the Organic Cotton Farms and Share Your Experience", was more than just a meeting; it was an electrifying confluence of ideas and innovations. Attended by 35 delegates from diverse sectors—textile brands, spinning mills, non-GMO seed producers, NGOs, donor organizations, and financial institutions—the event set the stage for a deep dive into the organic cotton sector's current state and its future potential.

The event's first day offered participants a rare opportunity to directly interact with organic cotton farmers. This interaction provided a holistic view of organic and regenerative farming practices, emphasizing the conservation of critical resources like land, soil, and water and the broader ecosystem supporting organic farming.

A key part of the day involved discussions with FPOs, where participants gained first-hand experience of the organic cotton procurement process. This included insights into farm-gate-level procurement, direct payments, rigorous quality checks, and the all-important aspect of traceability in supply chains. and the role of digitisation in all the processes.







among participants and producers. A panel discussion titled "Opportunities and Challenges of Organic Farming: The Role of Traceability in Benefiting Farmers, Brands, and Consumers" provided a platform for in-depth exploration of the sector's future. This is where technology has a role to play in ensuring that organic cotton can be traced back to its origin and its entire supply chain.

Pura Vida 2024 wasn't merely an event; it was a catalyst for change in the organic cotton industry. It highlighted the sector's potential to be more than a commodity; it's a movement towards sustainability, quality, and transparency. As the industry evolves, embracing these principles could be pivotal in securing a more sustainable and profitable future for all involved in the journey of organic cotton.





Studies commissioned through engaging volunteers/interns

ASA collaborated with the SBI Youth for India fellowship program, which is facilitated by the SBI Foundation. This 13-month fellowship provides educated and enthusiastic urban youth with a unique opportunity to engage in rural development projects.

Apart from this, we engaged interns from different professional institutions and below is a description of the projects they worked on.

Name of Intern	Education qualification	Study undertaken	Study location	Duration of study
Shivangi Sharma	Post Graduate Diploma in Forestry Management from Indian Institute of Forest Management Bhopal, Madhya Pradesh	An assessment of role and empowerment of women in agrarian economy of western Madhya Pradesh: An assessment through WEAI methodology	Rajpur Block, Barwani District, Madhya Pradesh	April-June
Burugu Harika	Post Graduate Diploma in Sustainability Management from Indian Institute of Forest Management, Bhopal Madhya Pradesh	Transitioning to regenerative agriculture: Analyzing carbon emissions and adoption factors among small and marginal farmers in western Madhya Pradesh	Rajpur Block, Barwani District, Madhya Pradesh	March-June
Abhishek Das	MBA-Rural Management from Kalinga Institute of Industrial Technology School of Rural Development	Impact Assessment of Organic cotton farming on farmer agricultural income in Odisha	Kesinga Block, Kalahandi District, Odisha	April-June



Governance and Institutional Development

ASA has evolved a combination of well-synced systems to guide and track structure, policies, practices, and financial obligation in an environment of transparency and accountability.

Governing structure

ASA's organizational hierarchy is headed by both a General Body and a Board of Trustees, collectively responsible for governing the organization. The General Body convenes on an annual basis, while the Board members convene formally every six months to comprehensively assess progress and engage in policy-related discussions. Furthermore, continuous email exchanges occur among board members to address pertinent matters that necessitate the Board's attention.

ASA also maintains a Financial Sub-Committee, comprising three Board members and external experts, which meets biannually to conduct a thorough financial assessment of the organization. The Program Director-Finance at ASA serves as the Ex-officio Secretary of this Committee.

Internal control system

ASA has developed a comprehensive set of Standard Operating Manuals (SOMs) covering all aspects of its programmatic themes and sub-themes. These manuals undergo an annual review and are updated as needed to ensure their relevance and effectiveness. Similarly, SOMs are in place for the management of other functional areas, including Human Resources, General Administration, and Accounts and Finance.

To maintain financial transparency and accountability, ASA conducts internal audits by a third-party auditor on a quarterly basis. The findings from these audits are carefully examined by both the Financial Sub-Committee and the Board. ASA maintains a robust program process audit mechanism, which is diligently enforced to ensure program quality and compliance.

ASA also prioritizes the well-being of its staff members by providing various staff welfare schemes, including Employee Provident Fund (EPF), Employee State Insurance Corporation (ESIC), Gratuity, Leave Encashment, Staff Benevolent Fund, Staff Group Medical Claim, and Accidental Insurance, all in accordance with statutory requirements and administered with due responsibility. Also there is ASA staff welfare trust, a fund for financial assistance to create a supportive workplace environment.

Furthermore, ASA has implemented an incentive-based performance appraisal system for its staff members to recognize and reward their contributions effectively.

A new IT enabled HR Management System called HROne has replaced our in-house developed IP application called Employee Self Service (ESS), has been introduced to seamlessly manage employee life cycle including on-boarding, leave, travel, pay roll, PMS and retirement process.

ASA also organises an Annual staff retreat, Milan - Meet, Think, Progress! – which provides the staff an opportunity to recharge, align goals, and build stronger connections within the team.

Staff discipline wise break-up 351 Professionally Qualified Staff 24% 9% 39% 8% 4%

Soil & Water

Pre Degree

Key Training/workshops attended during the year

- Scaling Access to WASH Financing through an Ecosystem Approach, Workshop by Water.Org, Delhi, May 2023
- Better Cotton Conference 2024 by Better Cotton Initiative, Istanbul, June 2024
- Narmada Landscape Restoration Project (NLRP), Workshop by IIFM Bhopal, Indore, July 2023
- Roundtable on Bio-Input, by IDH, July 2023
- Decent Work in Organic Cotton by OCA, July 2023
- Capital Raising Forum, by Water.org, Delhi, July 2023
- Landscape Development & Financing Learning, Workshop by Laudes Foundation, Dubai, August 2023
- ASA was invited as one of speakers on the topic "Empowering local communities through community based institutions like SHGs & FPOs" at the "Learning and planning workshop organised by Farmers Welfare and Agriculture Development Department in collaboration with WRI India under FDLU India Sustainable Agriculture Initiative (FISAI) at SIAET, Bhopal, August 2023
- Round table discussion Ensuring availability of seeds for sustainable cotton production" by GIZ India, in association with the Cotton Corporation of India, (CCI), Central Cotton Research Institute (CICR), October 2023
- Training on Agroforestry Plantation & Credit Linkage, by Orient Paper Industries Limited, August and December 2023
- Thematic Convening of partners of Ford Foundation, Delhi, December 2023
- Training Program on Micro Finance for Women led Enterprises, by BIRD (Banker's Institute of Rural Development, Lucknow supported by NABARD, March 2024
- Collaborate to Catalyze: Accelerating Regenerative Agriculture in India, Workshop by Boston Consulting Group, Gurgaon, March 2024
- Training Program on "Micro Finance for Women led Enterprises" by NABARD, Indore, March 2024
- In-house refresher training for staff on the various policies like anti-bribery anti-corruption, conflict of interest, sexual harassment at workplace, whistle blower, record retention and disposal, etc. was conducted virtually for ASA staff
- Induction and orientation training for new entrants has been a regular event with three batches conducted during the year
- Apart from the above training, every program head has conducted more than 50 days of training to their subordinate Teams



Convergence with Government Program and Community Contribution

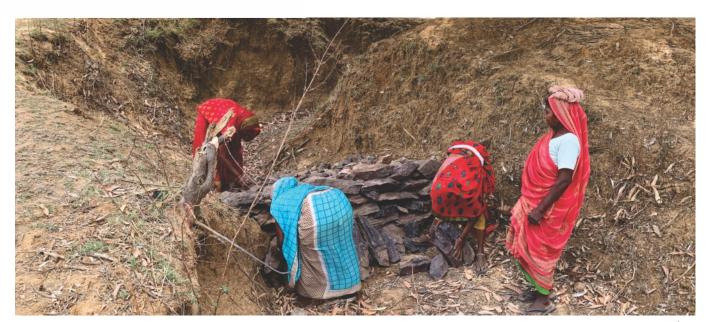
To complement its efforts, ASA seeks to attain convergence with the governmental program. In 2023-24 INR 6,393.29 lakhs was mobilized by ASA through convergence with government programs and facilitating linkages with the banks for its communities in its operational locations.

Program/department wise convergence through technical inputs of ASA:

To ensure optimum utilization of the funds received by various community institutions such as Watershed Development Committees, SHGs, and Gram Panchayats through the convergence of government programs, ASA works with them closely on the aspect of planning and execution. Similar support is also extended to the government departments and its functionaries for effective program implementation in villages covered by ASA.

In 2023-24, the community members contributed worth INR 439.15 lakhs as partial cost towards the work done for them. This contribution was primarily in the form of labor and material.

Program/Department wise convergence	2023-24 (INR in lakh)
Rural Livelihood & Promotion Activity (MGNREGA & NABARD)	6,578
Credit mobilised through SHG Bank linkage	217
Credit mobilised for FPOs	70
Credit mobilised for micro enterprise development	6
Total	6.871



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Financial Overview

ASA's primary mission is to collaborate with impoverished and marginalized rural communities in India. This demographic comprises smallholder farmers, tribal communities, scheduled castes, and other vulnerable groups who are essentially deprived of the means for a dignified livelihood. Their precarious situation is primarily attributable to factors such as low income and lack of assets.

ASA's strategic approach includes actively seeking convergence with the mainstream development initiatives operated by the government and financial institutions. One distinctive aspect of our approach is our successful alignment with the ongoing government-led mega programs aimed at promoting climate-smart agriculture, generating employment opportunities, and fostering rural development. We excel at leveraging every donor-funded rupee to achieve a significantly higher impact. These funds are channeled directly to the community and community institutions, adhering to the established procedures of the respective programs.

	Amount (INR in lakh)	
Development Investment for Community Development Works	2022-23	2023-2024
Funds through ASA's Own Resources	2,338	2,873
Funds leveraged through Convergence of Government Program	8,754	6,578
Funds given directly to Village Watershed Committee by NABARD facilitated by ASA	160	234
Credit from Banks to the SHG & FPOs	2,698	4,718
Beneficiary contribution in Village Development Works	223	439
Total	14,173	14,843





ACTION FOR SOCIAL ADVANCEMENT (ASA)						
BALANCE SHEET AS AT 31st March 2024 (Amount in Rs.)						
Sources of Fund	Schedule	As at 31 st March 2024	As at 31 st March 2023			
Unrestricted Fund						
Corpus Fund	2	30,000,000.00	30,000,000.00			
General Fund	3	77,968,192.02	66,563,353.04			
Restricted Fund	4	90,995,126.28	109,047,103.10			
Secured Loan	5	1,327,001.00	2,029,204.00			
Current Liabilities & Provisions	6	13,513,628.00	17,701,542.86			
Total		213,803,947.30	225,341,203.00			
Application of Funds						
Fixed Assets	7					
	'	26 602 064 02	25 222 224 54			
Tangible Investments		36,693,964.83	35,902,294.54			
Long term	8	102,283,386.06	112,240,370.06			
Short Term	9	1,833,637.00	152,101.00			
Current Assets	10	70,679,325.39	72,635,052.40			
Loans, Advances & Deposits	11	2,313,634.00	4,411,385.00			
Total		213,803,947.30	225,341,203.00			

Significant accounting Policies and Notes to accounts

Previous Year's figures has been regrouped/ rearranged wherever considered necessary.

As per our Report of even dated attached.

BHOPAI

For M/s B.C.P.Jain & Company

Chartered Accountants

F.R.N. 000802C

CA Amit Jain

Partner M.No.077986

UDIN: 24077986BKBHDW4072

Place: Bhopal Dated: 20.09.2024 For Action for Social Advancement

G. Jayanthi (Director)

Ashis Mondal (Trustee)

ACTION FOR SOCIAL ADVANCEMENT (ASA) INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st March -2024 (Amount in Rs.) For the year ended 31 st March 2024 For the year Schedule ended 31st March Funds Fees & subscription 967.00 967.00 1,018.00 Grants & Donations 12 272,134,049.66 272,134,049.66 208,313,596.47 Bank Interest 6,136,866.75 6,136,866.75 4,871,051.05 Interest on Income tax refund 68,404.00 68,404.00 Support for Institutional Strengthening 13,983,077.41 13.983.077.41 5,762,848,70 Miscellaneous Receipts 244,529.59 244,529,59 466,818.61 Contribution for Operation & Maintenance of Office Space 2,043,696.00 2,043,696.00 252,000.00 Deferred Capital grant 2,216,823.00 2,216,823.00 1,879,834.00 Total (A) 24,694,363.75 272,134,049.66 296,828,413.41 221,547,166.83 Expenditure Rural Livelihood Promotions 206,015,813.99 206,015,813.99 182,735,908.61 Community Capacity Building 14 22,119,767.00 22,119,767.00 12,949,088.76 Research & Documentation 15 8,242,820.60 8,242,820.60 2,416,946.00 Administration 10,997,762.99 16 35,755,648.07 46,753,411.06 31,704,643.79 Depreciation/Dimir 4,232,788.00 4,232,788.00 4,059,371.00 272,134,049.66 15,230,550,99 Total (B) 287,364,600,65 233,865,958,16 Balance being excess of Income over Expenditure (A-B) 9,463,812,76 9,463,812.76 (12,318,791.33) For M/s B.C.P.Jain & Company For Action for Social Advancement Chartered Accountants

F.R.N. 000802C

CA Amit Jain Partner

M.No.077986 UDIN: 24077986BKBHDW4072 Place: Bhopal Dated: 20.09.2024

ACTION FOR SOCIAL ADVANCEMENT (ASA) RECEIPT & PAYMENT ACCOUNT For The Year Ended on 31st March 2024

Receipt	Amount (Rs)	Payment	Amount (Rs)
Opening Balance		Purchase of fixed Assets	5,022,058.79
Cash	25,995.00		
Balances with Bank:-		Repayment of Loan	702,203.00
- In Savings/Current Bank Account	18,249,202.99		
- In Fixed Deposits	112,392,471.06	Revenue Payment	279,468,449.21
Grant including Bank interest received	252,076,333.48	Closing Balance	
		Cash in Hand	16,000.00
Miscellaneous Receipts	244,529.59	Balances with Bank:-	
Support for Institutional Strengthening	13,983,077.41	- In Savings & Current Account	14,535,809.22
		- In Fixed Deposits	104,117,023.06
Other receipts		• • • • • • • • • • • • • • • • • • • •	
Rent	683,696.00		
Interest Received	6,136,866.75		
Interest on Income Tax Refund	68,404.00		
Fees and Subscription	967.00		
Total	403,861,543.28	Total	403,861,543.28

For M/s B.C.P.Jain & Company

(BHOPAI

Chartered Accountants F.R.N. 000802C

CA Amit Jain Partner M.No.077986

UDIN: 24077986BKBHDW4072

Place: Bhopal Dated: 20.09.2024 For Action for Social Advancement

G. Jayanthi

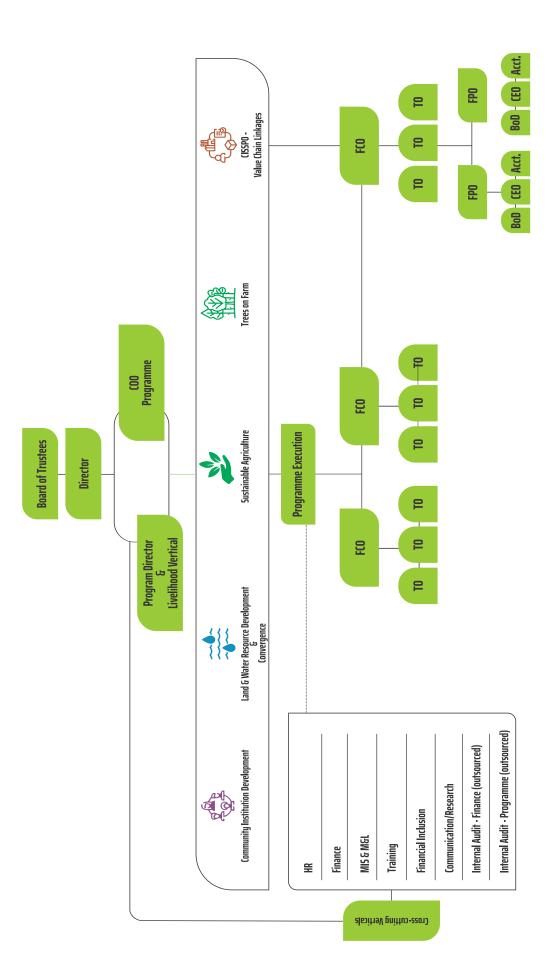
(Director)

Ashis Mondal

(Trustee)

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Organisation Structure



- PMU (Programme Management Units) There are 4 PMUs at Indore (MP), Amlai (MP), Bhubaneswar (0D) and Deoghar (JH). PMU is a special purpose office for specific focus to one or multiple projects.
- CISSPO Centre for Incubation & Support of Smallholders Producers' Organisation FCO-Field Co-ordination Office TO-Team Office FPO-Farmer Producer Organisation BOD-Board of Directors



Testimonials of ASA team members



Kirti Kachhawa

Development Assistant FCO-Raipur. District-Barwani, Madhya Pradesh

I hold a Bachelor's degree in Electronics and Communication and a B.Ed. For the past 18 months, I have worked as a Development Assistant at ASA. This role has deepened my understanding of fieldwork and communication with farmers, enriching my personal growth. Balancing work with family responsibilities is challenging, especially as a mother. Despite these demands, I manage through effective planning. My job has stabilized our financial situation, allowing us to better meet daily needs and my child's education. As a daughterin-law, societal expectations often prioritize home care over my career, creating additional pressure. However, ASA has empowered me to uplift my community while shaping my identity as a working woman and mother. The support from ASA has been crucial in helping me balance my professional and personal life, positively impacting my family's future.





Ramani Kishore

Young Professional FCO-Jobat, District-Alirajpur Madhya Pradesh

I have had the privilege of serving as a Young Professional ASA for the past six months. During my post-graduation from IIFM-Bhopal, I've had the opportunity to delve into important topics like rural development, research, Environmental Management, forestry, etc. Each of these areas has deep connections to our planet and our communities. My internships provided a ground for this knowledge, but my experience at ASA has allowed me to apply these skills meaningfully. I have engaged in various initiatives such as organic farming, sustainable water resource development, promoting Farmer Producer Organizations, and facilitating market linkages for farmers. These experiences have been invaluable in broadening my understanding and expertise. Additionally. I have had the opportunity to manage a dedicated team and partake in both fieldwork and technical responsibilities at the office, which has further enriched my skill set.



Aruna Londhe Senior MIS Assistant HO-Bhopal, Madhya Pradesh

My journey at ASA began 15 years ago as a data entry operator. I still vividly remember the challenges I faced, feeling overwhelmed and unsure of my abilities. However, I found a nurturing environment that not only welcomed me but believed in my potential. Through hard work and determination, I gradually advanced to my current role as a Senior MIS Assistant. One of the most profound changes has been in my communication skills. Initially, I struggled to express myself, but the unwavering support from my senior colleagues encouraged me to step out of my comfort zone. Their belief in me helped me gain the confidence I needed. As a woman, I have always felt safe and supported in my role, thanks to the collaborative environment fostered by my colleagues.





Pritesh Jain FCO coordinator. FCO-Ranapur, District-Jhabua Madhya Pradesh

I feel very proud to have had the privilege of working with ASA since 2007. Over these 18 years, I have worked in various locations and positions, continuously learning about the essential factors for community development. I have witnessed ASA's rapid growth; today, we operate in eight states, whereas we once were limited to just one district. My experiences have deepened my knowledge and positive outlook, significantly enriching my personal growth. Working at ASA has also fostered a strong sense of teamwork and collaboration, allowing me to build meaningful relationships with colleagues and community members. I have seen firsthand how our efforts have transformed lives, creating a sense of empowerment among the communities we serve.









Action for Social Advancement (ASA)

"The Farmers House" Plan-C, Tulip Greens, Village Mahabadia, Kolar Road, Bhopal - 462042 Madhya Pradesh, INDIA.



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asa@asabhopal.org

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