

Coming Together, Growing Green



**ANNUAL REPORT
2024-25**

Coming Together, Growing Green

Annual Report
2024-2025



Foreword

The Annual Report of Dilasa Janvikas Pratishthan for the year 2024–2025 reflects another significant year of dedication, collaboration, and meaningful progress towards sustainable rural development. This report captures the collective efforts made to improve the quality of life in rural communities through integrated interventions in water conservation, agriculture, livelihood enhancement, health, education, and community empowerment.

The achievements highlighted in this report have been made possible through the continued support and trust of our corporate partners, government departments, volunteers, community institutions, and well-wishers. Dilasa continued to work towards creating resilient and self-reliant rural communities by promoting sustainable natural resource management, strengthening farmers' capacities, improving water security, and supporting innovative livelihood opportunities. Our initiatives have not only contributed to environmental sustainability but have also brought hope, dignity, and improved opportunities to countless rural families.

We express our sincere gratitude to all our donors and partners for their unwavering confidence in our mission. We are equally thankful to our dedicated team members and volunteers whose commitment, perseverance, and compassion remain the driving force behind every milestone we achieve. Most importantly, we extend our heartfelt appreciation to the communities who continue to participate actively, share their aspirations, and work alongside us in building a better future.

As rural communities continue to face evolving challenges arising from climate change, water scarcity, and socio-economic uncertainties, Dilasa remains committed to developing sustainable, community-driven solutions that create long-term impact.

With sincere appreciation,



Dr. Anagha Patil
President

“

we don't just envision the future,
we build it - together



Protecting
our planet



Empowering
communities



Building a
sustainable
future

Executive Summary

The Annual Report 2024–2025 of Dilasa Janvikas Pratishtan presents a year marked by meaningful achievements, community participation, and sustainable development initiatives across rural regions. Throughout the year, the organization remained dedicated to addressing critical rural challenges through integrated efforts in water conservation, sustainable agriculture, livelihood promotion, education, health, and skill development. Through strong partnerships with corporate organizations, government departments, local institutions, volunteers, and community members, Dilasa continued to strengthen resilient and self-sustaining rural communities.

During the reporting year, several impactful initiatives were successfully implemented to improve the living conditions of rural households. Our watershed development interventions contributed significantly towards enhancing water availability, improving groundwater recharge, and strengthening climate resilience in drought-prone areas. These efforts have helped farming communities secure better access to water resources and improve agricultural productivity. In the agriculture and livelihood sector, the organization promoted sustainable and climate-smart farming practices, enabling farmers to adopt improved techniques for better productivity and income generation. Capacity-building programs, demonstrations, and field-level support empowered farmers with practical knowledge and long-term solutions for sustainable agriculture.

Dilasa also continued its efforts in empowering women and youth through skill development and livelihood initiatives aimed at creating economic opportunities and promoting self-reliance. Various community-based programs in Skill development, health helped individuals strengthen their capabilities, enhance employability, and improve their socio-economic conditions. The organization's work during the year remained aligned with broader sustainable development objectives by focusing on environmental conservation, community participation, and inclusive growth. Beyond addressing immediate community needs, these initiatives have laid a strong foundation for long-term positive change and sustainable rural transformation.



As we move forward, Dilasa Janvikas Pratishtan remains committed to expanding its efforts and building stronger partnerships to create lasting impact. The achievements highlighted in this report reflect the collective dedication of our donors, partners, staff members, volunteers, and the communities who continue to inspire and support our mission.

Mr. Sanjeev Unhale,
Secretary



DILASA JANVIKAS PRATISHTHAN

*Empowering Communities,
Transforming Lives*

About Dilasa Organization

Empowering Communities, Transforming Lives

Established in 1993, Dilasa Janvikas Pratishthan is an NGO dedicated to uplifting rural communities through environmental, social, and economic advancement of rural people by implementing sustainable natural resource management and women empowerment. Presently, it is working in 8470 villages of Marathwada, Vidarbha, North and Western Maharashtra & Konkan Regions of the State. Dilasa is having its head office in Aurangabad, and various sub offices at Kolar Karnataka, Nashik, Mumbai, Chandrapur, Osmanabad, Telangana, and Pune. Altogether, Dilasa is working in water and livelihood sectors in 84 districts and 8470 villages of India and impact more than 2.6 millions of lives. The organization also has presence in other states like Telangana, Madhya Pradesh, Rajasthan, Haryana, Karnataka, Bihar, Goa, Orrisa and Tamil Nadu. Dilasa has created a strong foundation in water management as means to sustainable natural resource management. Dilasa Janvikas Pratishthan has a strong connect with the rural community through its various projects and therefore, well understands their needs and requirements. Dilasa has been awarded with so many prestigious awards and being recognized for its honouring works.

The major Thrust areas are Watershed Development, Agriculture Development, Education, Women empowerment, Livelihood enhancement, Monitoring, evaluation & research, Climate resilient programme, Health, Sanitation and hygiene, Effective water management, Creating sustainable People's organization such as FPO's, SHG's



The major donors are LTFS, UBL, Mahindra & Mahindra, LTIMindtree, Apraava Energy, and HDFC Parivartan, SBI Foundation, Adani Foundation, Asia Initiatives, Corteva, NIIF IFL and many others.

Ms. Vaishalee Khadilkar
Vice President

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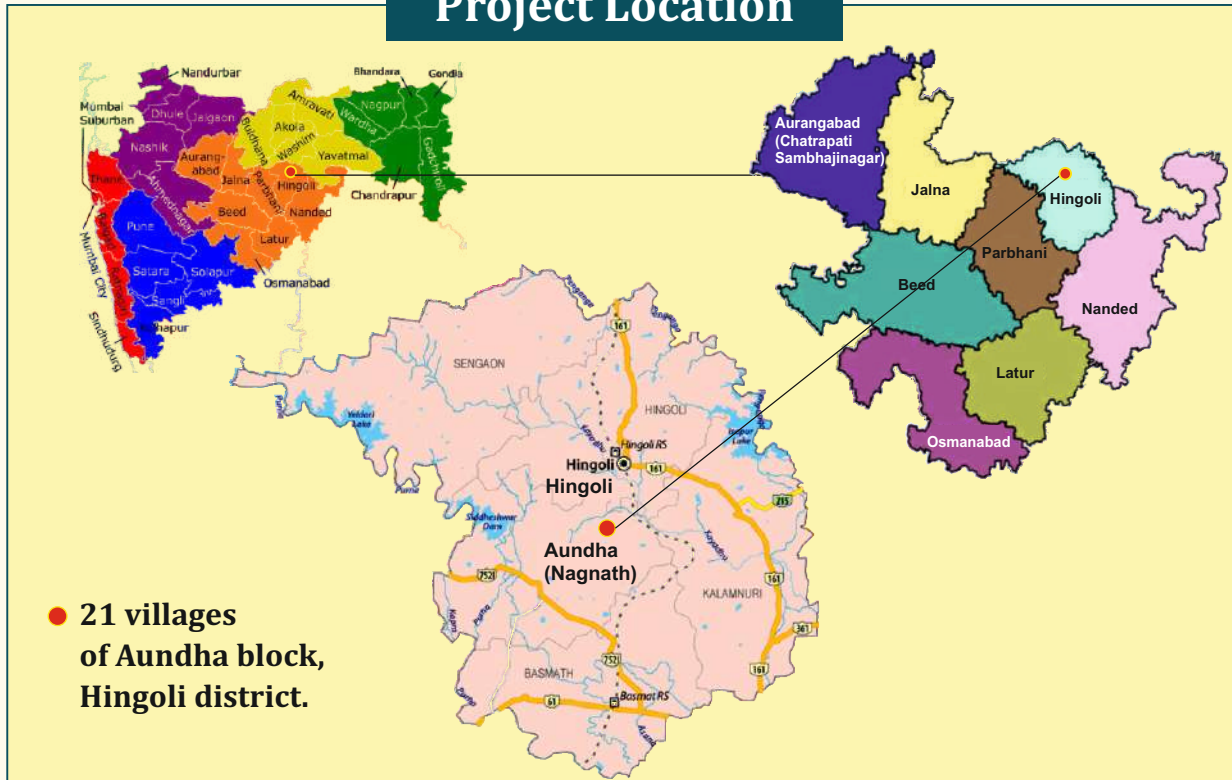
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Introduction

During the financial year 2024–25, the HDFC Parivartan Project under the Farmer Development Programme (FDP) was implemented in 21 villages of Aundha block, Hingoli district. The project interventions were carried out in a structured, activity-wise manner with a focus on water conservation, soil management, and capacity building of farmers.

Project Location



Need Assessment Survey

The project initiated with a comprehensive Need Assessment Survey across all 21 villages. This process involved consultations with farmers and community members to understand local challenges such as water scarcity, soil degradation, and limited access to improved agricultural practices. The survey findings helped in identifying priority areas and designing targeted interventions aligned with the needs of the community.



Water Absorption Trenches (WAT – 50 Hectares)

Water Absorption Trenches (WAT) were developed covering 50 hectares of land. These trenches were constructed along the contours to capture and retain rainwater, allowing it to percolate into the soil. This intervention significantly reduced surface runoff, minimized soil erosion, and enhanced groundwater recharge. As a result, soil moisture levels improved, supporting better crop growth and resilience during dry periods.



Loose Boulder Structures (LBS – 20 Units)

A total of 20 Loose Boulder Structures (LBS) were constructed in selected locations. These structures were built using locally available stones across small streams and drainage lines. The primary objective was to slow down water flow, reduce erosion, and facilitate groundwater recharge. LBS proved to be an effective and low-cost solution for water conservation and land stabilization in the project villages.



Check Dam Construction (01 Unit)

One check dam was constructed to strengthen community-level water storage and conservation. The structure helps in harvesting rainwater, increasing water availability for irrigation, and recharging nearby wells. It plays a crucial role in ensuring water security for agricultural activities in the surrounding areas.



Farm Pond Construction (01 Unit)



One farm pond was developed as an on-farm water storage system. It enables farmers to store excess rainwater and utilize it during critical stages of crop growth. This intervention has improved irrigation access, reduced dependency on rainfall, and supported higher agricultural productivity.



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Powered by NoteCam

Farmers' Exposure Visit (01 Visit to Parbhani Agricultural University)



An exposure visit to Parbhani Agricultural University was organized for 50 farmers to enhance their knowledge and skills.

During the visit, farmers were exposed to modern agricultural technologies, improved crop management practices, water-efficient techniques, and innovative farming models. The experience motivated farmers to adopt improved practices and diversify their agricultural activities.

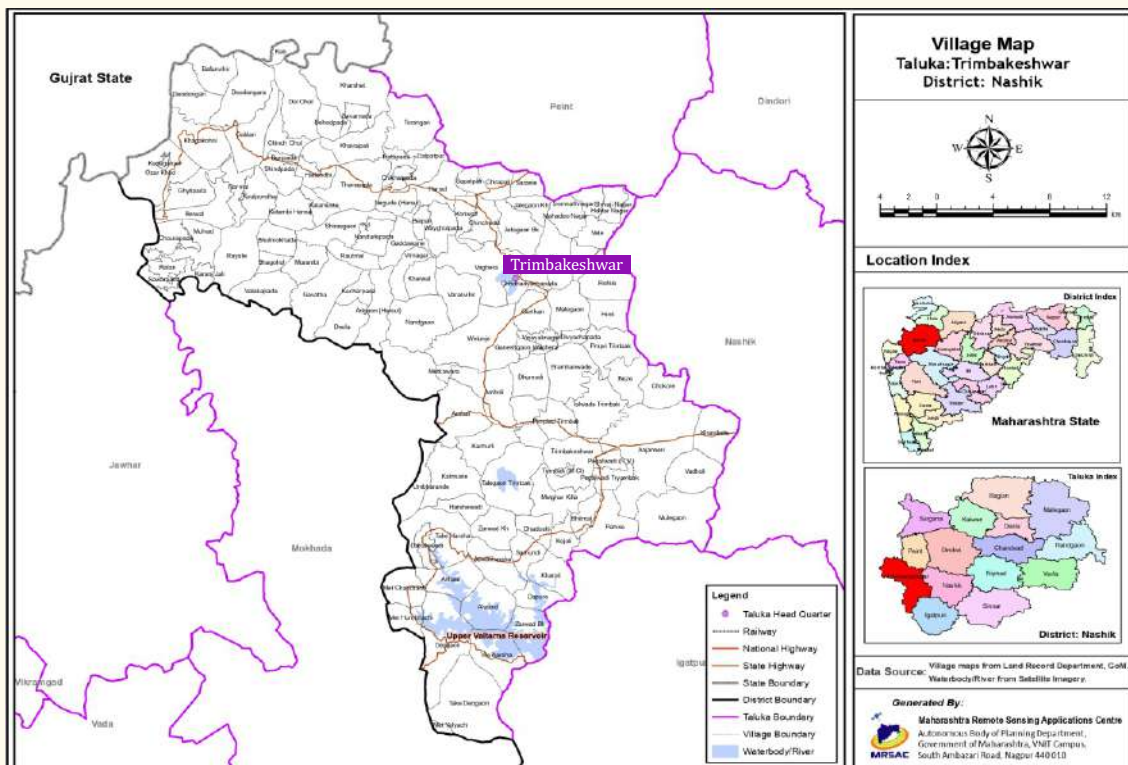


Conclusion

The activity-wise implementation of the HDFC Parivartan Project in Aundha block has resulted in strengthened water conservation infrastructure, improved soil health, and enhanced farmer capacity. These efforts have collectively contributed to sustainable agriculture and improved livelihoods in the project area.

Introduction

During the financial year 2024–25, the Jalsamruddhi Project supported by Mahindra & Mahindra (M&M) was implemented in Trimbakeshwar block of Nashik district with a focus on water conservation, community participation, and sustainable natural resource management. The project aimed to enhance water availability, improve groundwater recharge, and promote collective ownership of water resources.



Check Dam Construction (01 Unit – Amboli Village)

A check dam was constructed in Amboli village to strengthen water harvesting capacity. The structure helps in capturing rainwater, reducing runoff, and improving groundwater recharge. It has contributed to increased water availability for irrigation and domestic purposes, while also supporting nearby wells and enhancing soil moisture in adjoining agricultural fields.



Loose Boulder Structures (LBS – 35 Units in 5 Villages)

A total of 35 Loose Boulder Structures (LBS) were constructed across 5 villages in the project area. Built using locally available stones, these structures were installed along small streams and drainage lines to slow down water flow. This intervention has reduced soil erosion, improved water percolation, and contributed to groundwater recharge, thereby supporting sustainable agriculture.



Desiltation of Pond (01 Unit – Waghera Village)

One existing pond in Waghera village was desilted under the project. The removal of accumulated silt increased the storage capacity of the pond, enabling it to hold more rainwater. This has improved water availability for irrigation and livestock, while also enhancing groundwater recharge in the surrounding area.



Community Awareness Activities (05 Villages)

Awareness programs were conducted in 5 villages to educate community members on the importance of water conservation, efficient water use, and sustainable natural resource management. These sessions encouraged behavioral change, promoted community participation, and strengthened local ownership of water conservation initiatives.



Formation of Water User Groups (02 Groups)

To ensure sustainability and community-led management of water resources, 2 Water User Groups were formed. These groups are responsible for the maintenance and management of water conservation structures, as well as equitable distribution and efficient use of water resources. The initiative has fostered collective responsibility and strengthened local governance mechanisms.



Activities at a glance



Conclusion

The Jalsamruddhi Project interventions during 2024-25 have significantly improved water conservation infrastructure and promoted community participation in Trimbakeshwar block. Through a combination of structural measures and awareness initiatives, the project has enhanced water availability, supported agricultural productivity, and built resilience against water scarcity, ensuring long-term sustainability of resources.

3

Gram Seva

| SBI Foundation

Introduction

During the financial year 2024–25, the SBI Gram Seva Project in Goa continued its focused efforts toward holistic rural development by addressing key areas such as digitalization, education, WASH (Water, Sanitation, and Hygiene), and youth development. The project interventions were designed to enhance community infrastructure, improve access to essential services, and promote sustainable development across selected villages.

Digitalization

Under the digitalization component, 5 Gram Seva Kendras (GSKs) were successfully established across 5 villages, benefiting 710 community members. These centers serve as digital access points, enabling villagers to avail e-governance services, online applications, and digital literacy

support. The initiative has significantly contributed to bridging the digital divide and improving access to government schemes and services.



covered

710
beneficiaries

5
villages

Education

Education remained a key focus area of the project, with multiple interventions aimed at improving learning outcomes and infrastructure:

- ♦ **Smart Classroom:** One smart classroom was set up, benefiting 240 students by introducing digital learning tools and interactive teaching methods.
- ♦ **Computer Lab:** One computer lab was established, supporting 190 students in gaining basic computer knowledge and digital skills essential for future opportunities.
- ♦ **SBI Ojas Scholarship:** Two students were supported under the SBI Ojas Scholarship program, encouraging academic excellence and reducing financial barriers to education.
- ♦ **Remedial Classes:** Remedial classes were conducted in 5 villages, benefiting 110 students by providing additional academic support to improve their learning levels and performance.



WASH (Water, Sanitation, and Hygiene)

Significant efforts were made to improve water and sanitation facilities in the project area:

- ♦ **Safe Drinking Water:** Safe drinking water facilities were provided in 5 villages, benefiting 210 individuals and ensuring access to clean and safe water.
- ♦ **Community Toilets:** Two community toilets were constructed, benefiting 65 individuals and contributing to improved sanitation and hygiene practices.



Youth Development

To promote health, fitness, and positive engagement among rural youth, 3 open gyms were established across selected villages, benefiting 310 individuals. These facilities encourage physical activity, community interaction, and overall well-being.



Conclusion

The SBI Gram Seva Project in Goa has made substantial progress in enhancing rural infrastructure and improving the quality of life for community members. Through its integrated approach across key sectors, the project has successfully contributed to digital inclusion, educational development, improved sanitation, and youth empowerment, thereby fostering sustainable and inclusive rural growth.

4

Cement Nala Bund

| Adani Foundation

About Funder

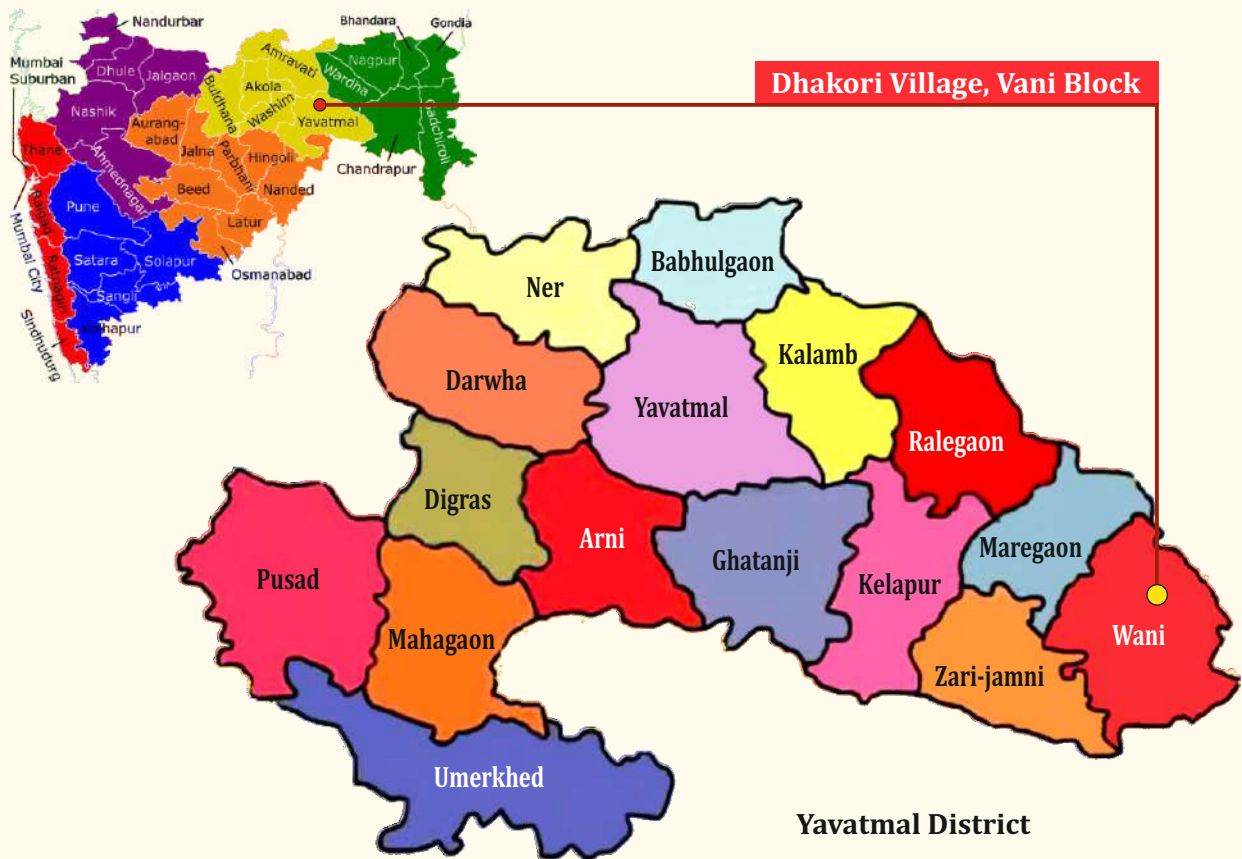
The project was supported by the Adani Foundation, the CSR arm of the Adani Group, which is committed to creating sustainable value in communities through interventions in key sectors such as water, education, health, and rural livelihoods. The foundation focuses on long-term, community-driven development by addressing critical challenges in rural and underserved regions. Under this initiative, Adani Foundation partnered with Dilasa Janvikas Pratishthan to address water scarcity issues in drought-prone regions through sustainable water conservation infrastructure.

Project objectives

The project was designed with a clear focus on water security and sustainable agriculture. The key objectives include:

- ♦ To enhance water conservation and management in the project area
- ♦ To recharge groundwater levels and improve water availability for irrigation and domestic use
- ♦ To reduce soil erosion and improve land productivity
- ♦ To strengthen local water resources through durable infrastructure
- ♦ To support farmers in increasing cropping intensity, especially during the rabi season

Project Location



Project Duration

Project Duration: May 2024 – March 2025



Thematic Sector

Water Conservation and Natural Resource Management

The project primarily focused on watershed development and groundwater recharge to ensure sustainable water availability in rural areas.



Beneficiaries Reached

1000+



Interventions

Construction of Cement Nala Bund (CNB)



Impact of the Project

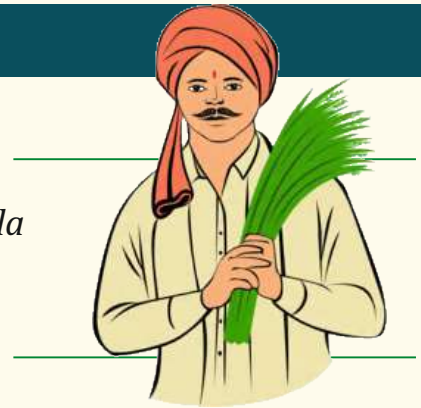
The project has created significant positive impact in the village:

- ◆ Increased water storage capacity in the nala
- ◆ Improved groundwater recharge leading to rise in water levels in wells and borewells
- ◆ Expansion of irrigated area and improved crop productivity
- ◆ Increased cropping intensity, especially during rabi season
- ◆ Reduction in soil erosion and improved soil moisture
- ◆ Reduced dependency on tanker water for drinking purposes
- ◆ The Cement Nala Bund has become a sustainable water resource asset for the village.

Testimonials

Farmer Feedback: Mr. Sumit Dahikar

“ Earlier, water scarcity was a major issue in our village. After the construction of the Cement Nala Bund, water availability has improved significantly, and we are now able to cultivate crops in additional seasons.”



Community Leader (Gram Panchayat Member):

“ Earlier, water scarcity was a major issue in our village. After the construction of the Cement Nala Bund, water availability has improved significantly, and we are now able to cultivate crops in additional seasons.”



Mr. Bhaskar Wasekar, Dhakori



5

Tree Plantation

| Adani Foundation

About Funder

The project is supported by Adani Foundation, the CSR arm of the Adani Group, which is committed to sustainable development and environmental conservation. The foundation actively works in key sectors such as water, environment, education, and livelihoods, focusing on long-term community development and ecological sustainability. Through this initiative, Adani Foundation has partnered with Dilasa Janvikas Pratishthan to promote green cover and climate resilience in rural areas.

Project objectives

- ◆ To increase green cover in rural areas through plantation activities
- ◆ To promote environmental sustainability and climate resilience
- ◆ To encourage agroforestry practices among farmers
- ◆ To improve ecological balance in village common areas
- ◆ To enhance community participation in environmental conservation

Project Location



Project Duration



FY 2024-2025

Thematic Sector

Environment and Climate Action
(Afforestation & Agroforestry)



Beneficiaries Reached and Type

Direct Beneficiaries

Farmers and community members

Indirect Beneficiaries

Entire village population



The project has benefited farmers through agroforestry practices and improved environmental conditions for the wider community.

Interventions

A total of 4,000 trees were planted and distributed across project villages

2,500 trees were planted in the first phase across Yenadi and Chanka villages and in common village spaces with active participation from Sarpanch, villagers, Adani Foundation, and Dilasa team



Interventions

500 trees were planted near the cremation ground at Gowari, improving environmental conditions of the area



300 saplings were distributed to farmers in Pathri Group Gram Panchayat through Gram Panchayat



700 saplings were distributed to farmers in Deurwara and Dhakori villages, promoting agroforestry and long-term livelihood support



Testimonials

School Feedback

“Tree plantation has helped improve our farm environment. These trees will support us in the future with additional income and better soil conditions.”

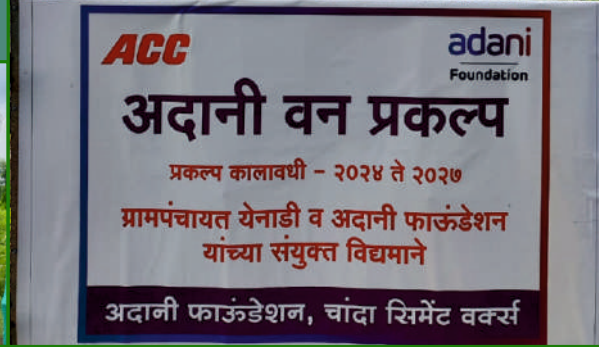
- Mr. Vijay Jauarkar,
School Principal, Chincholi village.



Village Representative

“This plantation activity has made our village greener. Community participation has increased, and people are now more aware about environmental conservation.”

- Shubham Matte,
Deputy Sarpanch



6

Sustaining Rural Ecosystems

| APRAAVA Energy

About Funder

The project is supported by Apraava Energy, a leading power sector company in India (formerly CLP India Pvt. Ltd.), committed to sustainable development and clean energy transition. With a diversified portfolio including thermal, renewable, and transmission assets, Apraava Energy focuses on low-carbon growth and environmental sustainability.

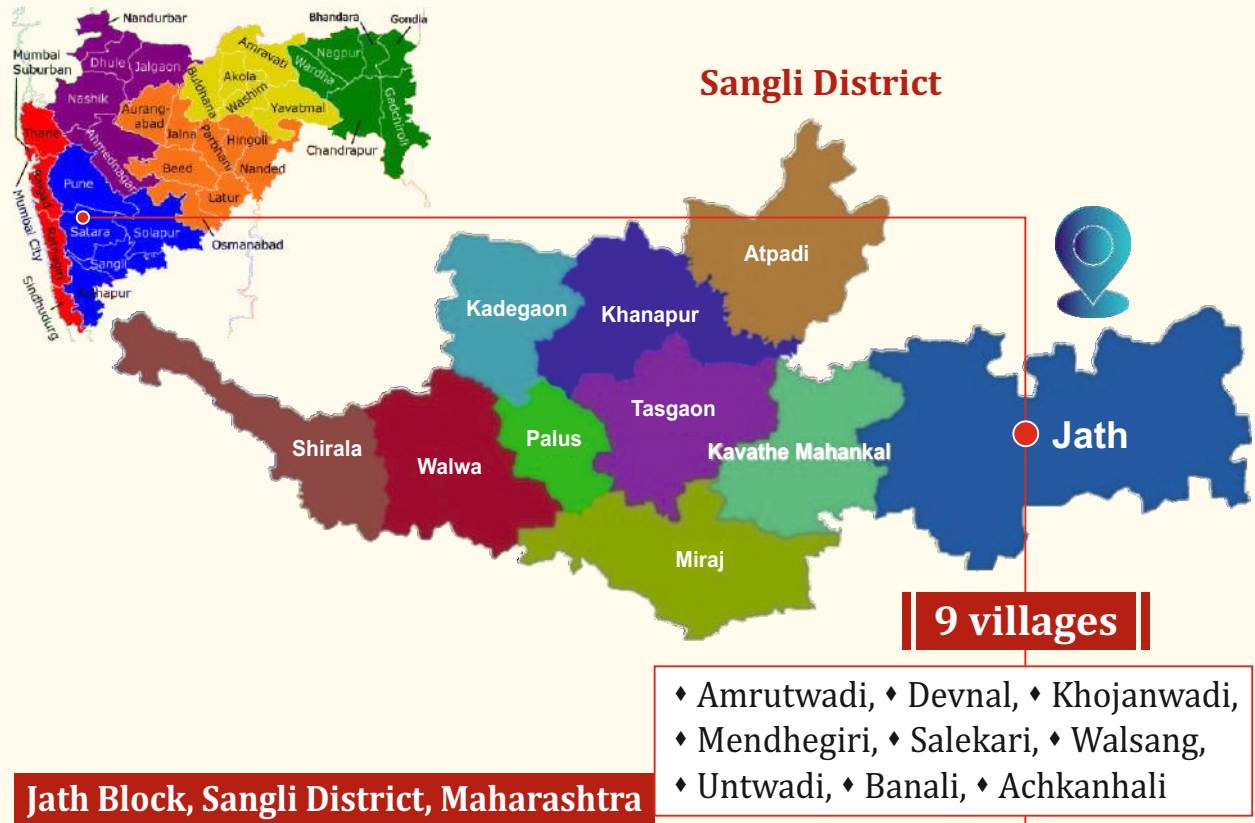
Through its CSR initiatives, Apraava Energy aims to drive holistic rural development by addressing key challenges such as water scarcity, agriculture distress, and environmental degradation. The organization emphasizes long-term impact by promoting climate-resilient practices, community engagement, and sustainable livelihoods.

Project objectives

- ♦ To increase groundwater recharge through systematic soil and water conservation measures and water harvesting structures
- ♦ To enhance farmers' capacity to adopt climate-resilient agricultural practices and improve productivity
- ♦ To promote access to quality education through awareness sessions and engagement activities
- ♦ To create additional income sources through fruit tree plantation & promote environmental conservation through carbon sequestration
- ♦ To improve farmers' income through better agricultural practices
- ♦ To strengthen community participation and build strong rapport among stakeholders.



Project Location

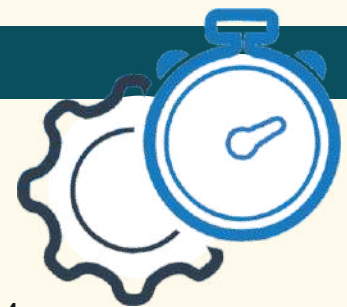


Project Duration

May 2024 – March 2027 (Phase-2)

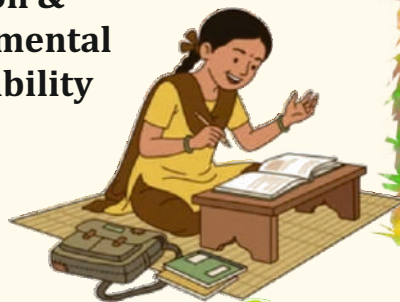
Reporting Period: May 2024 – March 2025

The project is currently in Phase-2, building upon the success of Phase-1 implemented from 2021–2024.



Thematic Sector

**Water Conservation,
Sustainable Agriculture,
Education &
Environmental
Sustainability**



Beneficiaries reached



Water Conservation Activities

A Cement Nala Bund was constructed in Walsang village across a natural water channel to capture runoff water and enhance groundwater recharge. The structure has a storage capacity of approximately 6.3 TCM, benefiting nearby wells and borewells and improving irrigation for 605 people.



Continuous Contour Trenches (CCT)

CCT work was implemented across 4 hectares (1 ha in Achkanhali and 3 ha in Walsang) to reduce soil erosion and increase water infiltration. This intervention benefited 1,205 direct and 790 indirect beneficiaries, improving soil moisture and agricultural productivity.



Earthen Nala Bund (ENB)

An Earthen Nala Bund with a storage capacity of 3,500 cubic meters was constructed in Walsang village. This structure enhanced irrigation potential and groundwater recharge, benefiting 374 direct and 228 indirect beneficiaries.



Desiltation of CNB / Percolation Tank

Desiltation work was carried out in Untwadi village, where 3,000 cubic meters of silt were removed. The nutrient-rich silt was used by farmers to improve soil fertility. This intervention benefited 1,126 direct and 600 indirect beneficiaries and improved water recharge in nearby wells.



Sustainable Agriculture Initiatives

Fruit Tree Plantation (Agroforestry)

A total of 500 mango saplings were distributed to 23 small and marginal farmers to promote agroforestry and long-term income generation. Farmers were trained in plantation techniques, organic practices, pruning, and pest management to ensure sustainability.

Promotion of Organic Farming

Farmers were encouraged to adopt organic farming practices to restore soil health and reduce dependency on chemical inputs.



Education and Awareness Activities

As part of the Sustaining Rural Ecosystem Project, education and awareness activities were conducted in Achkanhali, Walsang, and Untwadi villages focusing on climate change, water conservation, renewable energy, and environmental sustainability. These initiatives aimed to build environmental awareness among students and encourage responsible practices.

Various interactive activities such as video screenings, school rallies, expert sessions by Mr. Santosh Mistry, and exposure visits to watershed structures like Cement Nala Bund (CNB) and Earthen Nala Bund (ENB) were organized to provide both theoretical and practical learning.

Additionally, drawing competitions, essay writing, and interactive sessions were conducted to enhance student participation and understanding. Overall, a total of 610 students and teachers benefited from these initiatives, creating a positive impact on environmental awareness in the community.



Impact of the Project

The project has generated significant environmental and socio-economic impact across the project villages:

- ◆ Total water storage potential created: 14.77 TCM
- ◆ Increased groundwater recharge
- ◆ Improved water levels in wells and borewells
- ◆ Increased irrigation capacity
- ◆ Expansion of rabi cultivation
- ◆ Improved crop productivity and soil fertility
- ◆ Reduced soil erosion
- ◆ Enhanced soil moisture retention
- ◆ Promotion of agroforestry and biodiversity
- ◆ Increased awareness on climate change and sustainability
- ◆ Strengthened community participation
- ◆ Improved livelihood opportunities for rural households



Testimonials

Farmer (Walsang Village)

“Earlier, water availability was a major challenge. After the construction of the water structures, our wells have more water, and we can cultivate crops even in difficult seasons.”



- Madhukar Bhosle

Teacher (Achkanhali Village)

“Through school activities, we learned about climate change and water conservation. We now understand how important it is to protect the environment.”



- Savita Savant

Village Representative

“The project has brought positive change in our villages. Water availability has improved, and farmers are benefiting from better agriculture practices.”



- Pooja Mali, Sarpanch

7

Water Users Groups

| L & T Finance

About Funder

L&T Finance Limited, one of India's leading Non-Banking Financial Companies (NBFC), headquartered in Mumbai. The organization provides a wide range of financial services including rural finance, farm loans, SME loans, and personal loans, focusing on both served and underserved communities.

L&T Finance is committed to creating sustainable value through its CSR initiatives by supporting rural development, water conservation, and livelihood enhancement programs. Built on strong values of integrity, discipline, ambition, and pride, the organization aims to empower communities and contribute towards long-term socio-economic development.

Project Objectives

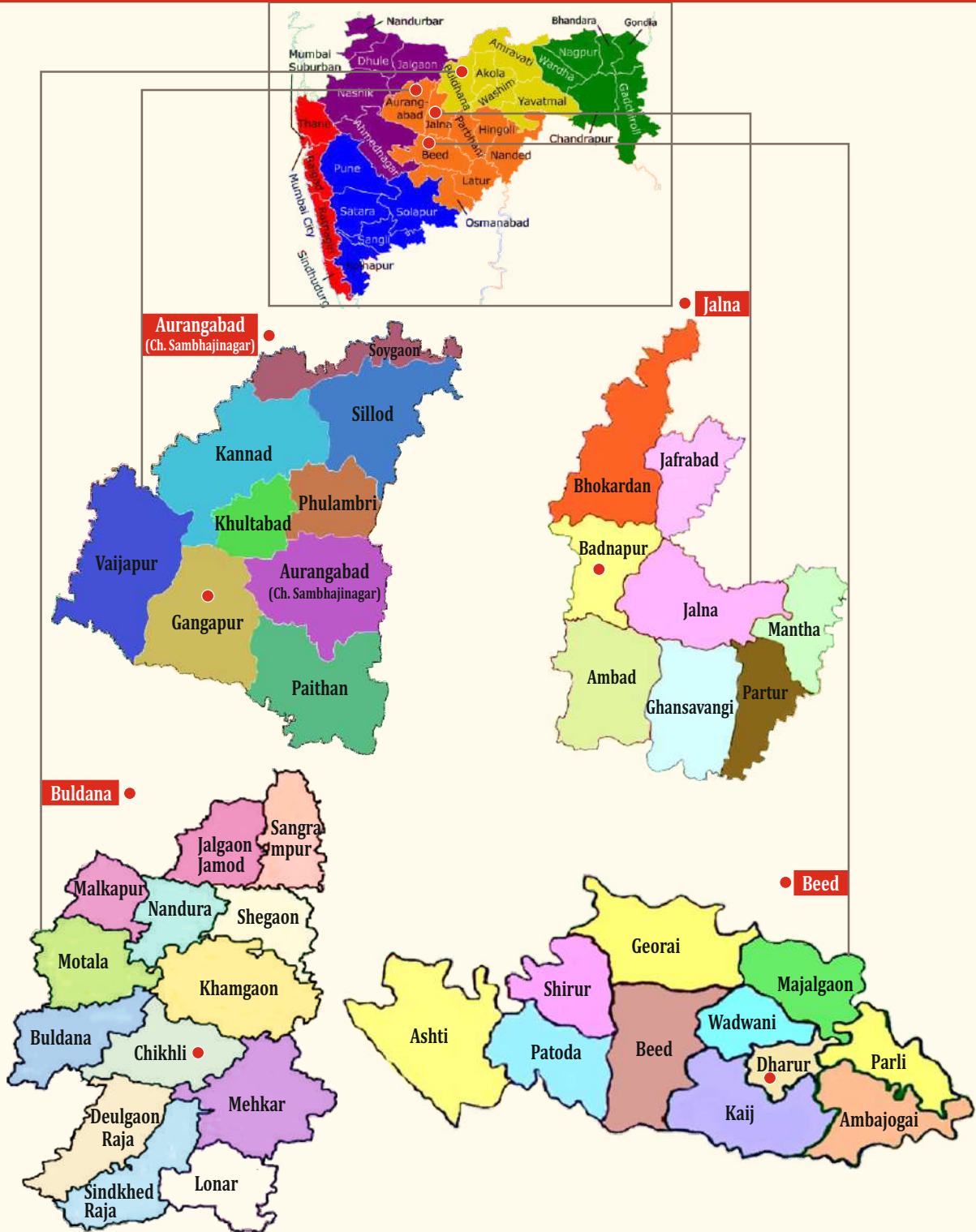
- ◆ To strengthen Water User Groups (WUGs) by enhancing their knowledge on maintenance of watershed structures.
- ◆ To conduct awareness and capacity-building sessions on Climate Resilient Agriculture (CRA) practices.
- ◆ To review and assess existing water conservation structures and identify maintenance needs.
- ◆ To promote sustainable management of water resources at the community level.
- ◆ To ensure long-term sustainability of watershed interventions through community ownership.

Project Location

72 villages

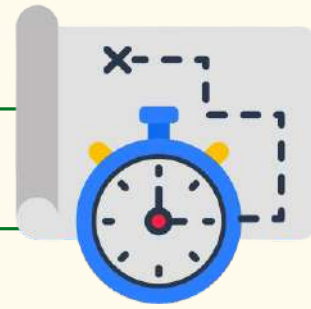
from

Aurangabad, Jalna, Buldhana, and Beed districts, Maharashtra



Project Duration

May 2024 – March 2025



Thematic Sector

Water Conservation and
Climate Resilient Agriculture



Beneficiaries Reached and Type

Total Beneficiaries

2813

Type of Beneficiaries



The beneficiaries mainly include small and marginal farmers who are directly dependent on water resources for agriculture and livelihood.

Project Interventions



Capacity Building of Water User Groups

Training sessions were conducted across all 72 villages to strengthen the knowledge and skills of Water User Groups. A total of 144 training sessions were organized, covering maintenance practices of watershed structures and sustainable water management.



Awareness on Climate Resilient Agriculture (CRA)

Farmers were trained on sustainable agricultural practices including Integrated Nutrient Management (INM), Integrated Pest Management (IPM), Amrut Mitti, and improved sowing techniques to enhance productivity and reduce input costs.



Review and Assessment of Water Structures

Existing watershed structures such as Cement Nala Bunds, Earthen Nala Bunds, CCTs, and other structures were reviewed to assess their current condition and maintenance requirements.



Project Interventions



Farmer Field School (FFS) Activities

Demonstrations and practical sessions were conducted in all villages to promote sustainable farming practices. Farmers were guided through real-time demonstrations and exposure to improved agricultural techniques.



IEC Material Development and Distribution

Educational materials such as climate change books, UG manuals, banners, and stationery were developed and distributed to enhance understanding and ensure long-term knowledge retention.



Observation of National Days and Community Engagement

Awareness activities were conducted on occasions like Gandhi Jayanti, Independence Day, and Swachh Bharat initiatives to promote community participation and awareness.





Monitoring and Reporting

Regular monitoring visits, monthly reporting, and CSR field visits ensured effective implementation and progress tracking of the project.



Project Impact

The project has created strong institutional and community-level impact:

Institutional Impact

- ◆ Strengthened capacity of Water User Groups for long-term management of water structures
- ◆ Improved knowledge on maintenance and repair of watershed structures.

Water Resource Impact

- ◆ Ensured sustainability of previously created water conservation structures
- ◆ Improved functionality and longevity of watershed assets

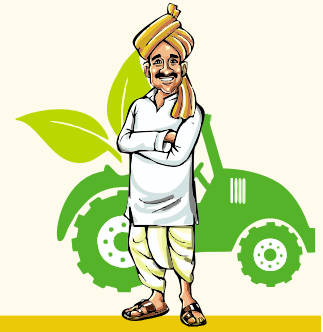
Agricultural Impact

- ◆ Increased adoption of climate-resilient agricultural practices
- ◆ Reduced input costs and improved farming efficiency

Social Impact

- ◆ Enhanced community awareness on water conservation and sustainability
- ◆ Increased participation and ownership among community members
- ◆ Strengthened collaboration between stakeholders

SUCCESS STORIES



Strengthening Community Ownership through Water User Groups

In the 72 project villages, Water User Groups have emerged as a strong institutional mechanism for sustaining watershed interventions. Earlier, lack of knowledge regarding maintenance of structures led to reduced efficiency over time.

Through structured training sessions and practical demonstrations, UG members are now equipped with the knowledge to maintain structures such as CNBs, ENBs, and CCTs. They actively monitor silt accumulation, repair minor damages, and ensure proper functioning of water systems.

This has resulted in improved performance of water structures, enhanced groundwater recharge, and sustained agricultural benefits. The project has successfully transformed community members into custodians of their natural resources, ensuring long-term sustainability.

- Nanasheeb Ankush Dhakne

Testimonials



“
Earlier, we did not know how to maintain the water structures. After the training, we now regularly monitor and take care of the structures, which is helping us in farming

Water User Group Member

Mr. Bhagwan Sukose, Rala - CNB Desilting

Testimonials



“
The training on farming practices has helped us reduce costs and improve crop production. We are now more confident in managing our farms

Farmer Beneficiary

Mr. Kishor Patil, Khadgaon, CNB Structure

8

Disaster Management

L & T Finance

About Funder

L&T Finance Limited, one of India's leading Non-Banking Financial Companies (NBFC), committed to sustainable development and community welfare. Through its CSR initiatives, L&T Finance actively supports disaster relief, rural development, and livelihood enhancement programs, aiming to create meaningful and long-term impact for vulnerable communities. During the 2024 Bihar floods, L&T Finance played a crucial role by extending timely support to ensure immediate relief to affected families.

Project Objectives

- ◆ To provide immediate relief support to flood-affected families in Bihar
- ◆ To distribute 13,000 grocery kits to vulnerable households
- ◆ To ensure food security and basic necessities during the disaster period
- ◆ To support communities in coping with post-flood challenges
- ◆ To ensure timely and efficient delivery of relief materials to affected areas



Project Location

16 districts of Bihar State



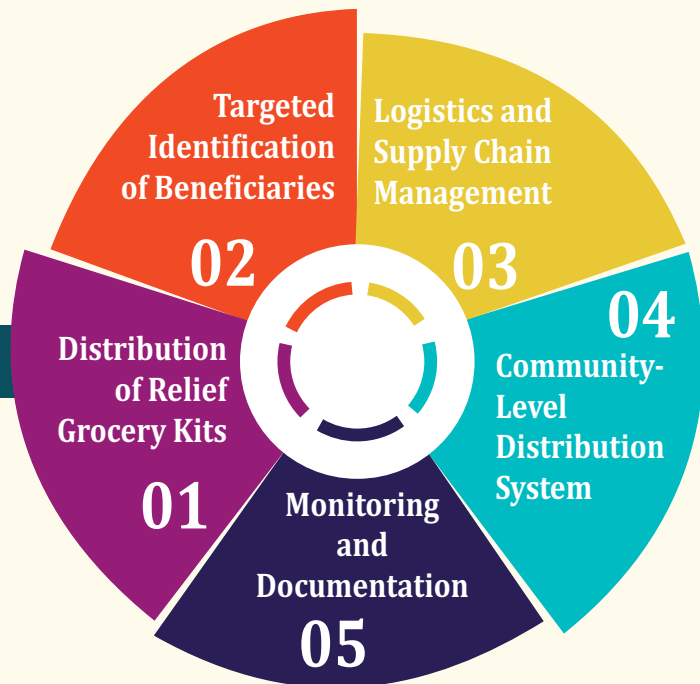
The intervention covered multiple flood-affected regions across Bihar, where large-scale flooding had severely impacted livelihoods, agriculture, and access to basic needs.

Project Duration

November 15, 2024 - January 15, 2025 (2 Months)



Thematic Sector



Beneficiaries Reached and Type

FLOOD-AFFECTED
VULNERABLE
FAMILIES



RURAL HOUSEHOLD
IMPACTED BY LOSS OF
LIVELIHOOD



Total
Beneficiaries
13000
Families

COMMUNITIES FACING
FOOD INSECURITY DUE
TO DISASTER



LTFS LOAN
CUSTOMERS



The beneficiaries included economically vulnerable households who were severely affected by floods and required immediate support for survival.

Project Interventions

Distribution of Relief Grocery Kits

A total of 13,000 grocery kits were distributed across 16 districts through 59 L&T Finance meeting centres. Each kit included essential items such as rice, dal, sugar, salt, edible oil, biscuits, soaps, and dental kits to support daily household needs.



Targeted Identification of Beneficiaries

Beneficiaries were identified in coordination with LTF CSR and local teams to ensure that the most vulnerable and affected families received support.



Logistics and Supply Chain Management

- ◆ Centralized procurement and packaging of kits
- ◆ Use of durable cartons for safe transportation
- ◆ Phase-wise distribution planning
- ◆ Use of small and large vehicles for remote area access.



Project Interventions

Community-Level Distribution System

- ◆ Delivery at 59 meeting centres
- ◆ Collection receipts with proper documentation
- ◆ Coordination with local stakeholders and branch managers



Monitoring and Documentation

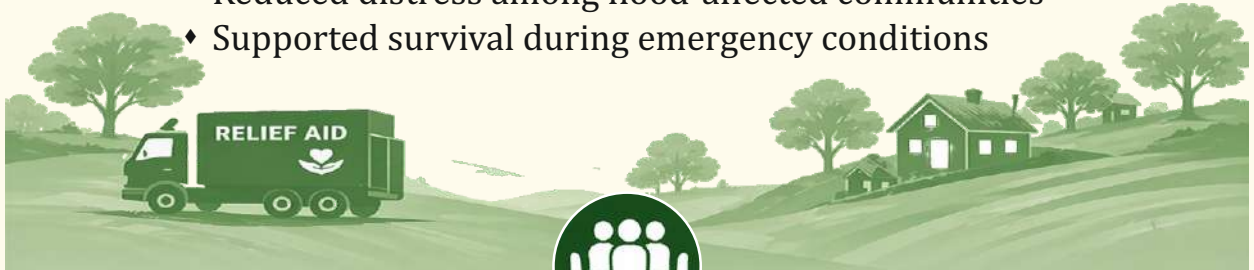
- ◆ Continuous monitoring of distribution process
- ◆ Real-time tracking and reporting
- ◆ CSR team involvement and field visits



Impact of the Project

Relief and Humanitarian Impact

- ◆ Provided immediate food security to 13,000 families
- ◆ Reduced distress among flood-affected communities
- ◆ Supported survival during emergency conditions



Social Impact



◆ Strengthened trust between community and stakeholders



◆ Ensured equitable and transparent distribution



◆ Enhanced community resilience during disaster



Operational Impact



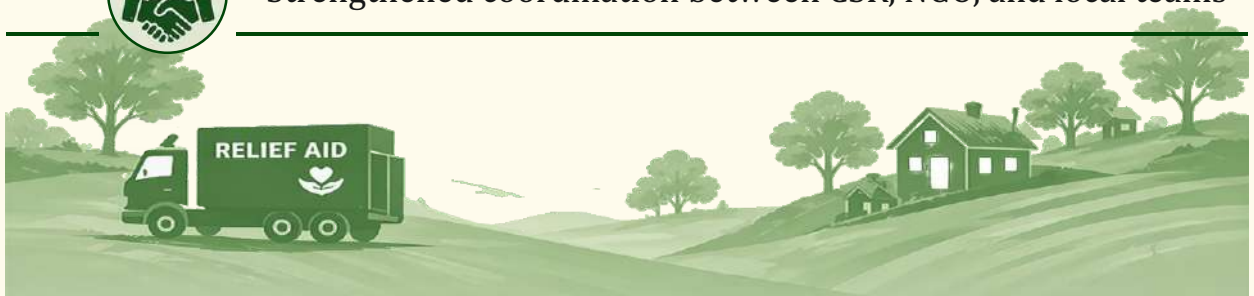
◆ Achieved 100% distribution target within timeline



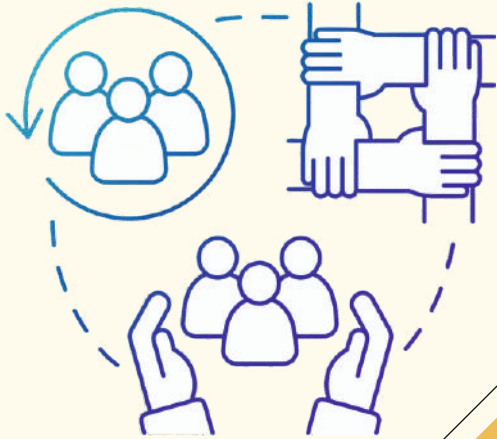
◆ Efficient large-scale logistics management across multiple districts



◆ Strengthened coordination between CSR, NGO, and local teams



CASE STUDY



- ♦ The 2024 floods in Bihar caused widespread destruction, displacing families and disrupting access to food and basic necessities. Many families lost their homes, crops, and livelihoods, leaving them in extremely vulnerable conditions.
- ♦ Through the Flood Relief Project, L&T Finance and Dilasa ensured the timely distribution of essential grocery kits to affected families. Despite challenges such as damaged roads, extreme weather, and logistical constraints, the team successfully delivered all kits within the stipulated timeframe.



This initiative provided immediate relief and stability to thousands of families, helping them cope with the crisis and rebuild their lives. The project stands as a strong example of effective disaster response and humanitarian support.

Testimonials



Beneficiary (Flood-Affected Family)

During the floods, we had nothing to eat. The ration kit provided us with essential food and helped our family survive during that difficult time

- Mr. Amit Kumar



Community Member

The support came at the right time. It helped many families in our village who were struggling due to the flood

- Mr. Jitendra Yadav



Jal Vaibhav 2.0

L & T Finance

About Funder

The project is supported by L&T Finance Limited, one of India's leading Non-Banking Financial Companies (NBFC), committed to creating sustainable value through its CSR initiatives. The organization focuses on rural development, water conservation, and livelihood enhancement by supporting climate-resilient and community-driven projects.

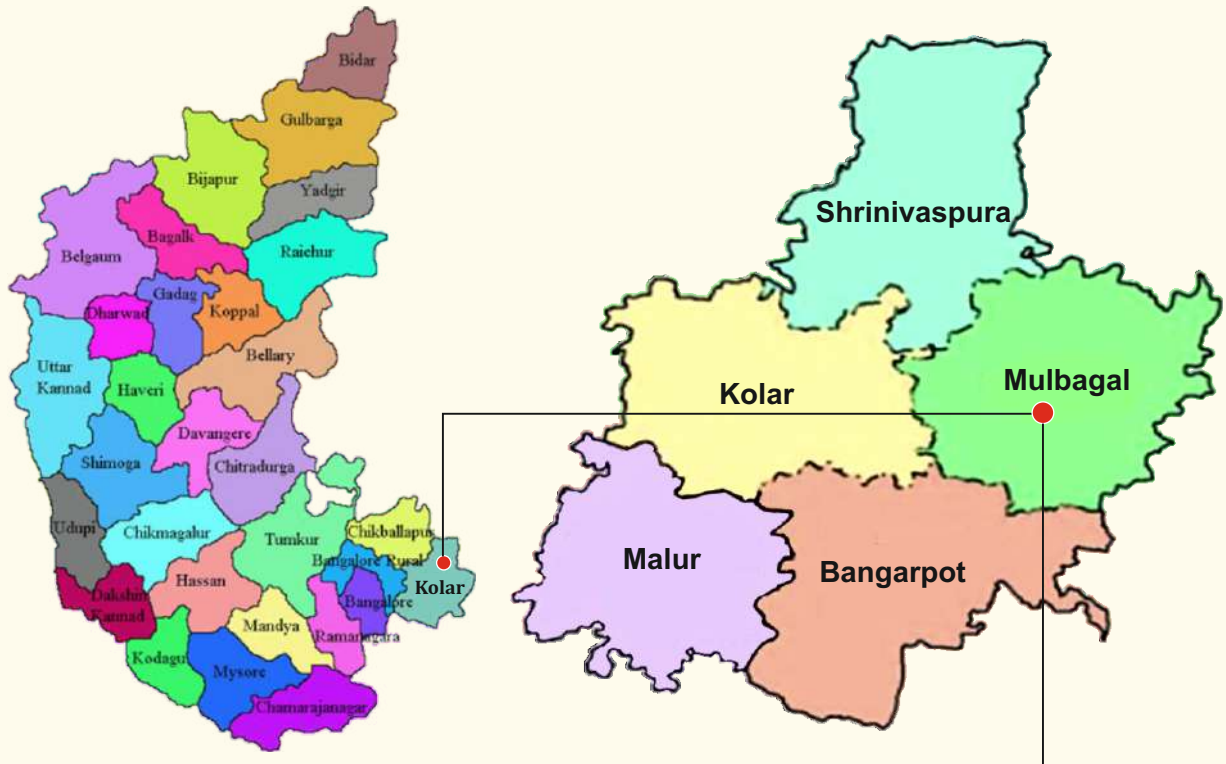
Through its collaboration with Dilasa Janvikas Pratishthan, L&T Finance aims to address critical challenges such as water scarcity, declining groundwater levels, and climate vulnerability in drought-prone regions.

Project Objectives



- ◆ To create additional water harvesting capacity in the project area
- ◆ To increase groundwater levels and improve availability of water in wells and borewells
- ◆ To increase irrigated area and support crop cultivation
- ◆ To enhance farmers' income by improving agricultural productivity
- ◆ To promote climate-resilient agriculture practices through capacity building
- ◆ To sensitize communities on water usage and water budgeting

Project Location



12 Villages : Mitturu, Hanumanahalli, Bandarhalli, Vammasandra, Mandikal, Koladevi, Agara, Avani, Kempapura, Ramsandra, Virupaksh, and Uttanur. Mulbagal block, Kolar district, Karnataka State

Project Duration

July 2024 – March 2025 (Phase-1, 9 months)



Thematic Sector

Water Conservation,
Climate Resilient Agriculture &
Natural Resource Management



Beneficiaries Reached and Type



Empowering rural communities, building sustainable livelihoods.



TOTAL BENEFICIARIES

~5,500

FARMER HOUSEHOLDS REACHED

TYPE OF BENEFICIARIES

- SMALL & MARGINAL FARMERS** (Icon: Farmer with a hoe)
- RURAL HOUSEHOLDS** (Icon: Rural house)
- WOMEN & COMMUNITY MEMBERS** (Icon: Three women)
- YOUTH** (Icon: Two young people)

THE PROJECT DIRECTLY BENEFITS FARMING HOUSEHOLDS THROUGH:

- WATER CONSERVATION STRUCTURES**
Improving water availability and ensuring sustainable irrigation.
- SOIL HEALTH IMPROVEMENT**
Enhancing soil fertility, productivity and long-term agricultural sustainability.
- CAPACITY-BUILDING & TRAINING INITIATIVES**
Building knowledge, skills and confidence of farmers, women and youth.

Interventions

1 Water Conservation Structures



- ◆ Construction of 2 Cement Nala Bunds (CNB) in Avani and Hanumanhalli villages
- ◆ Rejuvenation and desiltation of existing water body in Bandarhalli village
- ◆ Construction of 2 Farm Ponds
- ◆ Farm bunding and trench-cum-bunding covering 53 hectares



2 Soil Health and Testing



- ◆ Soil Organic Carbon (SOC) testing for 20 farmers
- ◆ Scientific recommendations provided based on test results

3 Farmer Field School (FFS)



- ◆ Demonstration conducted with 30 farmers
- ◆ Training on IPM, INM, Amrut Mitti, and sustainable practices
- ◆ Focus on tomato crop cultivation

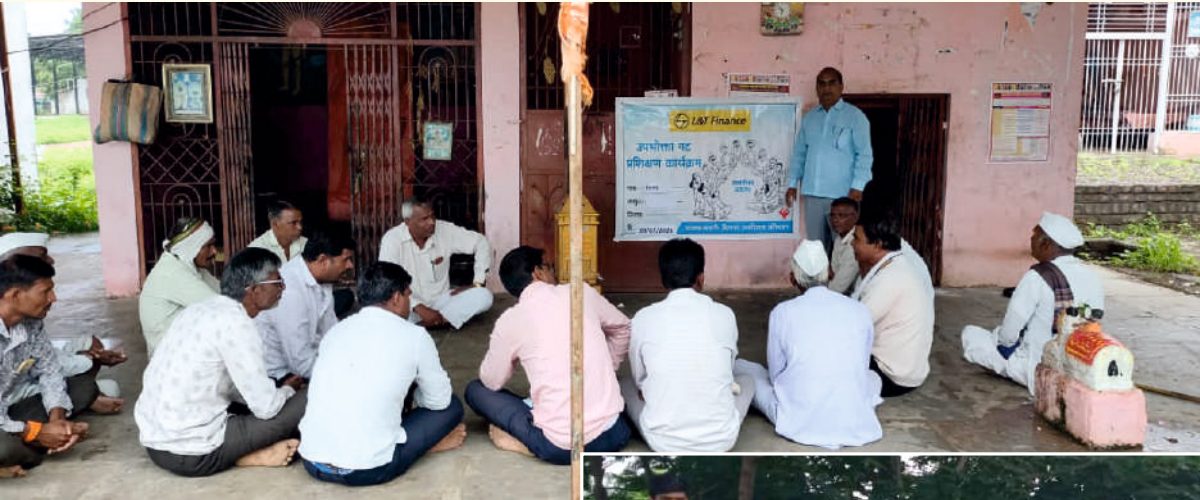
4 Community Training and Awareness



- ◆ 12 sessions on water awareness and water budgeting
- ◆ Training on efficient water use and demand-supply balance
- ◆ Installation of rain gauges in all 12 villages with awareness sessions

5 Institution Building (User Groups)

- ♦ Formation of Water User Groups
- ♦ 10 training sessions on maintenance and management of water structures



6 IEC and Branding Activities

- ♦ Installation of signage boards at water structures and FFS plots
- ♦ 12 wall paintings on water budgeting
- ♦ Development and distribution of farmer booklets



7 Planning and Monitoring

- ◆ DPR preparation with GIS and technical analysis
- ◆ Continuous monitoring and staff capacity building
- ◆ Programme launch and stakeholder workshop



Project Impact

Water Resource Impact

- ◆ Increased water storage and groundwater recharge
- ◆ Improved water availability in wells and borewells



Agricultural Impact

- ◆ Increased irrigated area and crop productivity
- ◆ Improved soil fertility through desiltation and bunding



Environmental Impact

- ◆ Reduced soil erosion and improved moisture retention
- ◆ Promotion of sustainable land and water management practices



Social Impact

- ◆ Increased awareness on water conservation and climate resilience
- ◆ Strengthened community participation and ownership
- ◆ Enhanced capacity of farmers and user groups



Testimonials



“

Earlier, water scarcity was a major issue. After the project interventions, water availability has improved, and we can cultivate crops more effectively.

- Mr. Hanumappa
Uthanur, Kolar

”



“

The training on water management and farming practices has helped us understand how to use resources efficiently.

- Mr. Venkateshappa
Hanumanhalli

”



10

Aspirational Block Program

| LTIMindtree Foundation

About Funder

The project is supported by LTIMindtree, a global technology consulting and digital solutions company committed to driving sustainable development through its CSR initiatives. The organization focuses on creating long-term impact in rural and underserved communities by supporting holistic development programs aligned with national priorities such as the Aspirational Block Programme.

Through this initiative, LTIMindtree has partnered with Dilasa Janvikas Pratishthan to implement an Integrated Village Development Programme (IVDP), addressing critical challenges in water, livelihood, health, and community empowerment in aspirational regions.

Project Objectives

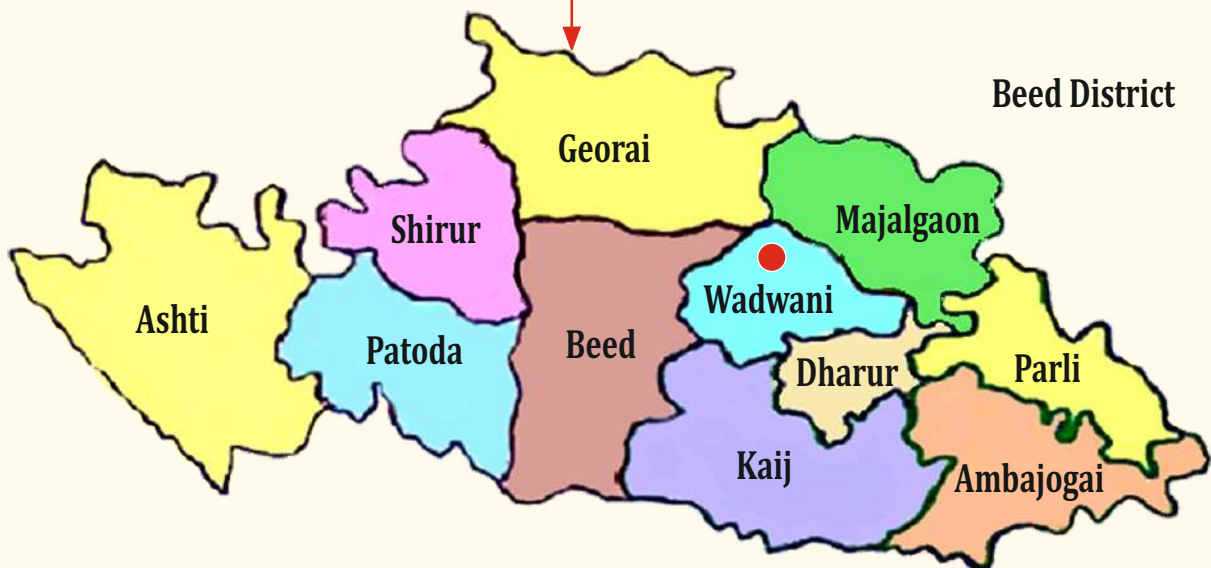
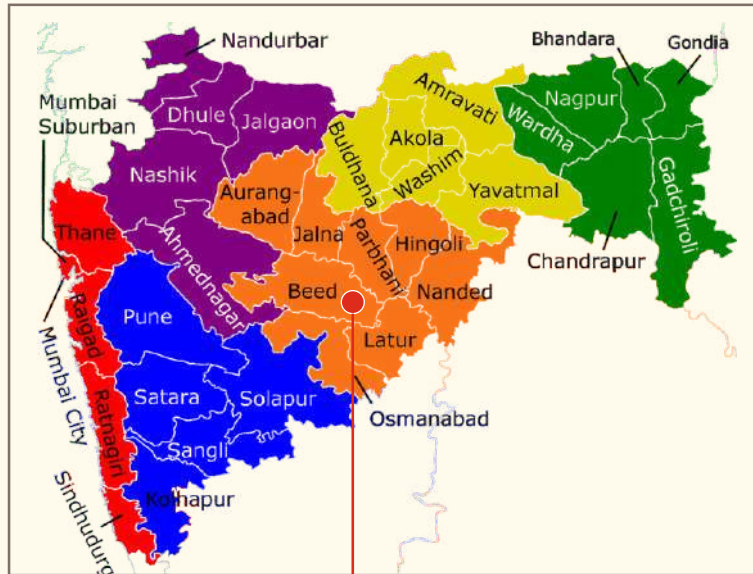
- ♦ To improve access to clean and safe drinking water
- ♦ To enhance irrigation facilities and agricultural productivity
- ♦ To strengthen healthcare services and improve accessibility
- ♦ To promote digital awareness and infrastructure in rural areas
- ♦ To generate employment opportunities through skill development
- ♦ To empower women and marginalized communities
- ♦ To promote sustainable and climate-resilient agriculture practices
- ♦ To enhance livelihood opportunities beyond agriculture
- ♦ To strengthen community participation in governance and development

Project Location

7 villages

from

Wadwani block, Beed district, Maharashtra



Project Villages

Chikhhalbeed, Chinchwan, Kotharban, Pimpaltakka, PimplaRui, Ruipimpla, and Sonnakotha villages from Wadwani block of Beed district. Wadwani is an Aspirational Block identified by NITI Aayog, requiring focused development interventions.

Project Duration

April 2024 to March 2025

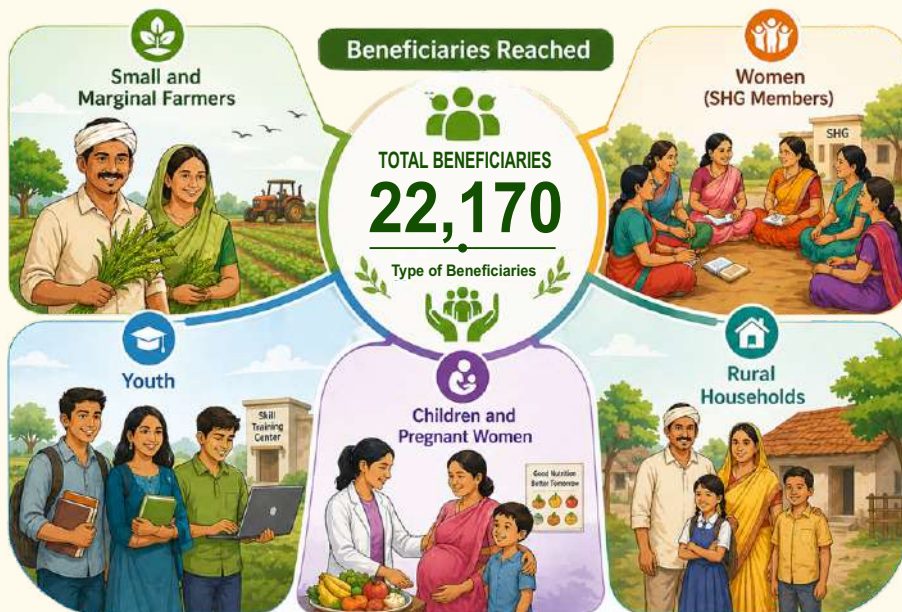


Thematic Sector

Environment, Livelihood & Empowerment, Health & Nutrition



Beneficiaries Reached and Type



The project has covered entire village communities through multi-sectoral interventions.

Project Interventions

1 Water Conservation & Agriculture Development



- ◆ Construction of Cement Nala Bund (3), Earthen Nala Bund (4), Loose Boulder Structures (2)
- ◆ Farm ponds (2) and rejuvenation of water bodies (2)
- ◆ Desiltation of 3500 cum water bodies
- ◆ Farmer Field School demonstrations (14)
- ◆ Agroforestry plantation (1000 plants distributed)



2 Livelihood & Empowerment Activities

- ◆ Skill development training for 20 youth
- ◆ Financial literacy and awareness programs (10)
- ◆ Establishment of 4 Community Service Centres (CSC)
- ◆ Strengthening of 2 Farmer Producer Organizations (FPOs)
- ◆ Promotion of 14 SHGs into entrepreneurial groups



Skill development training



Financial literacy and awareness



Community Service Centres (CSC)



Farmer Producer Organizations



SHGs into entrepreneurial groups

3 Health & Nutrition Interventions

- ◆ Nutrition awareness sessions for pregnant women (ANC/PNC)
- ◆ Training and support for malnourished children
- ◆ General health check-up camps (TB, diabetes, hypertension)
- ◆ Renovation of 2 Anganwadi centres
- ◆ Establishment of 14 nutritional gardens
- ◆ Solid waste management initiatives in 2 villages



Nutrition awareness sessions



Support for malnourished children



General health check-up camps



Renovation of 2 Anganwadi centres



Establishment of 14 nutritional gardens

4 Animal Husbandry Support

- ♦ Total 7 animal health camps conducted
- ♦ Vaccination of over 3,000 livestock
- ♦ Awareness on livestock health and disease prevention



Project Impact

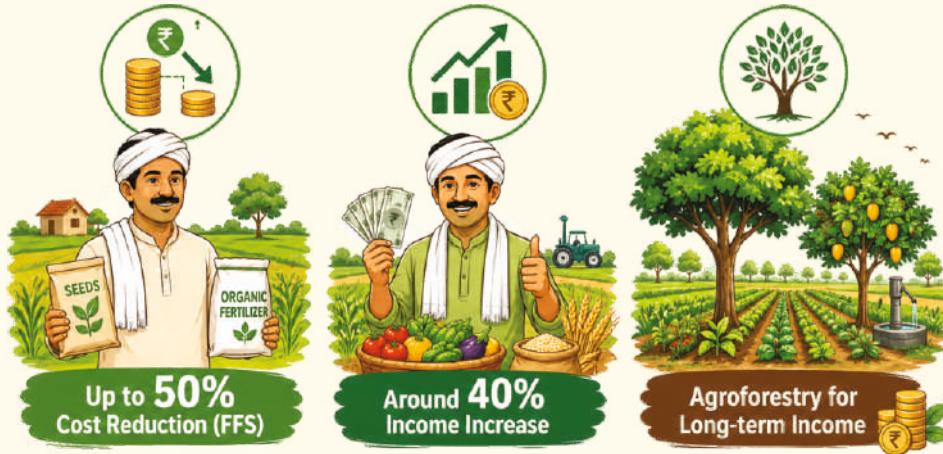
Water & Agriculture Impact

- ◆ Creation of 405 lakh liters water storage capacity
- ◆ Irrigation support to around 425 acres of farmland
- ◆ Improved groundwater recharge and water availability



Agricultural & Livelihood Impact

- ◆ Reduction in input costs by up to 50% through FFS
- ◆ Increase in farmer income by around 40%
- ◆ Agroforestry creating long-term income opportunities



Social & Economic Impact

- ◆ 20 youth trained and linked to income opportunities
- ◆ Women empowered through SHGs and entrepreneurship
- ◆ CSC centres improving access to government services



Health & Nutrition Impact

- ◆ Improved maternal and child health awareness
- ◆ Safe drinking water access in schools
- ◆ Better nutrition through kitchen gardens



Livestock Impact

- ◆ Improved livestock health and productivity
- ◆ Increased awareness on vaccination and disease management



SUCCESS STORY

Holistic Transformation of Aspirational Block's Villages in Wadwani

The villages in Wadwani block were facing multiple challenges including water scarcity, low agricultural productivity, lack of livelihood opportunities, and poor access to health and basic services. Through the Integrated Village Development program, a comprehensive approach was adopted combining water conservation, agriculture development, livelihood support, and health interventions. Water structures improved irrigation, enabling farmers to cultivate more land and increase productivity. Farmer

Field Schools introduced sustainable practices, reducing costs and increasing income. Simultaneously, women were empowered through Self Help Groups and entrepreneurship, while youth received skill training for employment opportunities. Health and nutrition initiatives improved the well-being of women and children. This integrated approach has transformed the villages into more resilient and self-sufficient communities, creating a model for sustainable rural development.

TESTIMONIAL



“ Farmer Beneficiary

Water availability has improved after the project. We are now able to cultivate crops on more land and earn better income

”

- Keshav Khote,
Sonakhota



“ SHG Member

Through SHG support and training, I started my own small business, which has improved my family's income

”

- Savitribai Phule, SHG,
Pimpala Rui



“ Youth Beneficiary

The skill training helped me get employment and earn regularly, supporting my family.

”

- Ganesh Sarjerao Misal
Motercycle Repair, Chikhalbeed

About Funder

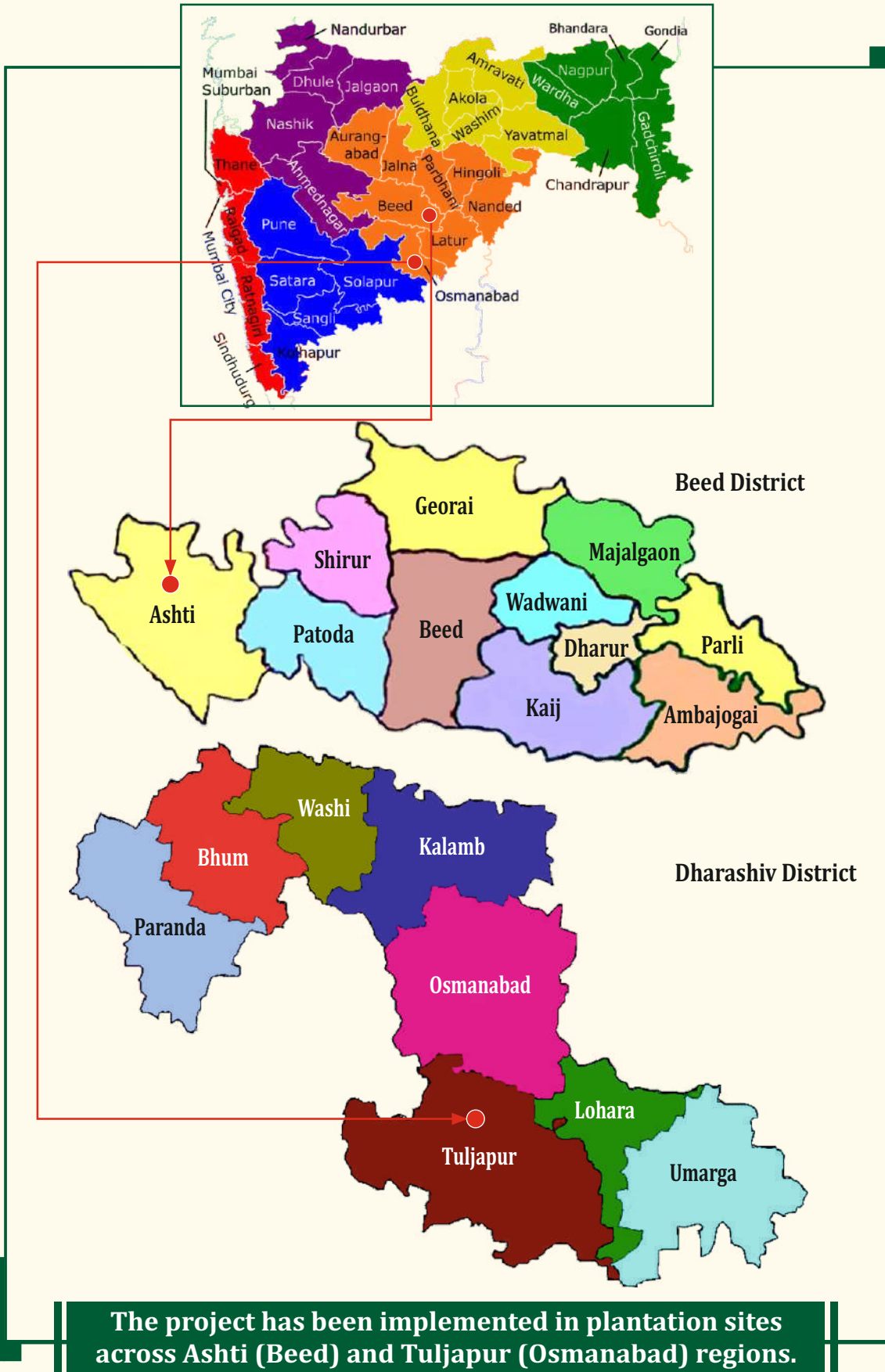
The project is supported by LTIMindtree, a global technology consulting and digital solutions company committed to driving sustainable and climate-resilient development through its CSR initiatives. The organization focuses on environmental sustainability, carbon reduction, and community development by supporting large-scale plantation and conservation projects.

Through this initiative, LTIMindtree has partnered with Dilasa Janvikas Pratishthan to promote afforestation, carbon sequestration, and long-term environmental sustainability in drought-prone regions of Maharashtra.

Project Objectives

- ◆ To undertake replantation of saplings to ensure survival and sustainability of plantation
- ◆ To maintain previously planted trees for long-term environmental benefits
- ◆ To promote climate resilience among farmers
- ◆ To support farmers through plantation-based livelihood opportunities
- ◆ To ensure proper monitoring and documentation of plantation activities

Project Location



Project Duration

April 2024 to March 2025



Thematic Sector

Environment and Climate Action (Afforestation)



Beneficiaries Reached and Type



DIRECT BENEFICIARIES:
FARMERS



INDIRECT BENEFICIARIES:
FAMILY MEMBERS
OF FARMERS



The project supports farmers by integrating plantation activities into their land, contributing to both environmental and livelihood benefits.

Project Interventions

1 Replantation of Saplings



Provided Plantation to maintain the same number of plants

2 Maintenance of Existing Trees



- ◆ Maintenance of 72,000 previously planted trees
- ◆ Regular monitoring to ensure healthy growth and survival

Project Impact

Environmental Impact

- ◆ Large-scale plantation contributing to carbon sequestration
- ◆ Improved green cover in drought-prone regions
- ◆ Long-term ecological restoration



Climate Impact

- ◆ Contribution towards climate change mitigation
- ◆ Strengthening resilience of rural ecosystems



Livelihood Impact

- ◆ Farmers engaged in plantation activities
- ◆ Long-term income potential through tree-based resources



testimonials

Farmer from Beed

The plantation work has helped improve our land and environment. We are hopeful that these trees will benefit us in the future.



Shantanu Khildkar
Linear Project,
Mango plantation_Nandur

Community Member

Such projects are important for our village as they improve greenery and help in reducing the impact of climate change



Dattatray Sontakke,
Linear Project,
Mango Plantation, Waghluj



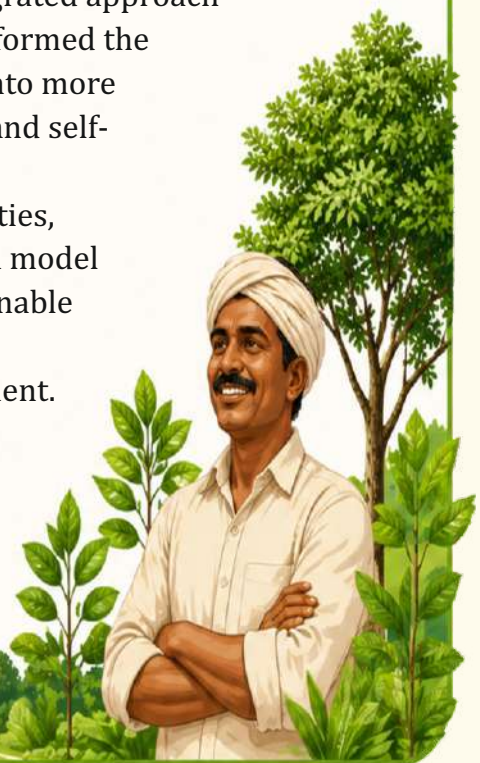
SUCCESS STORY

Strengthening Climate Resilience through Plantation in Beed & Osmanabad

The villages in Wadwani block were facing multiple challenges including water scarcity, low agricultural productivity, lack of livelihood opportunities, and poor access to health and basic services. Through the Integrated Village Development program, a comprehensive approach was adopted combining water conservation, agriculture development, livelihood support, and health interventions. Water structures improved irrigation, enabling farmers to cultivate more land and increase productivity. Farmer Field Schools introduced sustainable practices, reducing costs and increasing income. Simultaneously, women were empowered through Self Help Groups

- Mr. Sharad Vidhate, Sarpanch, Nandur

and entrepreneurship, while youth received skill training for employment opportunities. Health and nutrition initiatives improved the well-being of women and children. This integrated approach has transformed the villages into more resilient and self-sufficient communities, creating a model for sustainable rural development.



Enhancing Women's Empowerment through the System of Rice Intensification (SRI)

| Asia Initiatives

Introduction

The project titled “Enhancing Women's Empowerment through the System of Rice Intensification (SRI)” is being implemented by Dilasa Janvikas Pratishthan with support from Asia Initiatives across 25 villages in Malwan, Dodamarg, and Sawantwadi blocks of Sindhudurg district from January to December 2025. It targets 500 women farmers with the objective of promoting climate-resilient, cost-effective, and sustainable rice cultivation while strengthening women's leadership and livelihoods. The project focuses on capacity building through structured trainings, demonstration plots, and timely input support to encourage adoption of SRI practices that reduce water usage, input costs, and labour burden while improving productivity and grain quality. A key component is the Social Capital Credits (SoCCs) system, which incentivizes women to participate in environmental and social activities such as plantation, green manure preparation, and community support initiatives, resulting in strong engagement and collective impact. The project recorded strong adoption of core SRI practices, leading to reduced input costs, lower labour burden on women, improved crop management, and visible improvements in yield potential and grain quality. Overall, the project has enhanced agricultural practices, increased income potential, improved ecological sustainability, and strengthened confidence, decision-making, and community participation among women farmers, creating a scalable model for sustainable rural development.

Thematic Areas



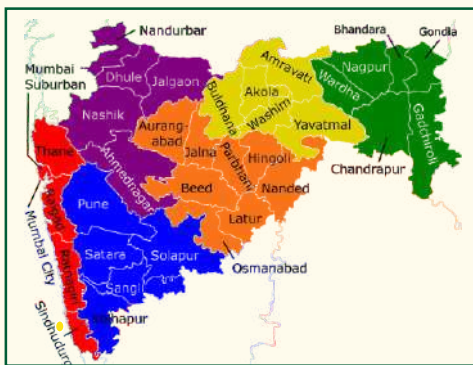
SUSTAINABLE AGRICULTURE | CLIMATE RESILIENCE | LIVELIHOOD ENHANCEMENT | ENVIRONMENTAL SUSTAINABILITY



PROJECT GOAL

To promote climate-resilient, cost-effective, and women-centric rice cultivation through the System of Rice Intensification (SRI), leading to improved livelihoods, ecological sustainability, and enhanced leadership and confidence among women farmers.

Where We Work



3 Blocks

- Malwan
- Dodamarg
- Sawantwadi.



The System of Rice Intensification (SRI) project was implemented in 25 villages of Sindhudurg district, Maharashtra, located in the Konkan region. The 3 blocks were covered from Sindhudurg district and it was Malwan, Dodamarg and Sawantwadi.

Project Rationale

Rice cultivation in Sindhudurg is increasingly challenged by rising input costs, labour shortages, declining soil health, water stress, and climate variability. Women, who form a major part of the agricultural workforce, face high labour burden, limited access to technologies, and low decision-making power. The System of Rice Intensification (SRI) provides a climate-resilient and cost-effective alternative by reducing inputs, water use, and labour while improving productivity. This project adopts a women-centric approach to strengthen their technical capacities, promote sustainable farming practices, and integrate community-driven environmental actions through the SoCCs framework. Through training, demonstrations, and access to tools and incentives, it aims to enhance incomes, reduce drudgery, and build long-term livelihood and ecological resilience.

Importance of SoCCs Activities

SoCCs activities were crucial in strengthening the project's impact by linking agriculture with social and environmental actions. The system created clear incentives for women farmers to participate in community-based activities, building ownership, accountability, and continuous engagement. It not only supported behavioural change and leadership among women but also ensured that project outcomes extended beyond farming to long-term social and environmental sustainability.



SoCCs Earned

Activity	Frequency	SoCCs points earned	Total
Preparation of Seed ball for tree plantation	Three time	74,450	5,93,300
Plantation of prepared seed balls	One time	48,800	
Glyricidia plantation	Two time	49,000	
Preparation of Green Manure from leaves	Monthly	296,750	
Seed bank of local variety of rice	One time	49,300	
Distribution of stationery to needy students	One time	75,000	

SoCCs Redeemed

Activity	SoCCs points redeemed	Total
Seed (200 points)	1,00,000	4,50,000
Cono weeder (200 points)	1,00,000	
Potash (100 points)	50,000	
Marker (100 points)	50,000	
Micro-nutrient (100 points)	50,000	
Vaibhav Sickle (100 points)	50,000	
Bio Fertiliser (100 points)	50,000	

SoCCs Redeemed

Timely distribution of key inputs supported effective adoption of SRI practices by women farmers. Improved seeds, markers, and cono weeders enhanced crop establishment, spacing, and soil health while reducing labour. Nutrients and bio-fertilisers improved soil fertility and crop quality, and Vaibhav sickles eased harvesting. Collectively, these inputs enhanced crop management efficiency, reduced production costs, and contributed to improved productivity and income for women farmers under the SRI method.

Trainings and capacity building

Capacity-building and training was conducted through structured awareness and training programmes across all project villages, with three core trainings delivered to all participants. Pre-sowing training covered land preparation, seed treatment, nursery management, spacing, and water management. Weeding and INM training focused on cono weeder use, soil aeration, and application of organic inputs for improved soil health. IPM and pre-harvest training addressed pest and disease management using eco-friendly methods, along with proper harvesting and post-harvest practices. These trainings ensured practical adoption of SRI practices, improved skills, and strengthened confidence among women farmers.



Key Achievements

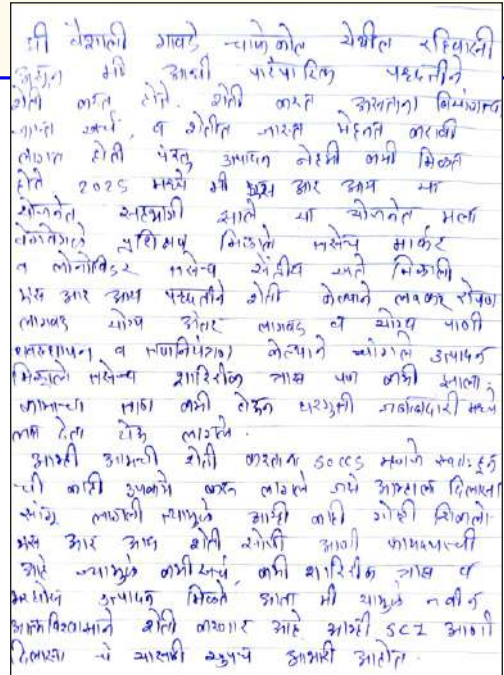
The grant enabled the successful implementation of a women-led SRI programme across 25 villages, benefiting 500 women farmers. It strengthened women's technical capacities through trainings, demonstrations, and timely input support, leading to improved adoption of climate-resilient SRI practices, reduced input costs, and lower labour burden. The integration of SoCCs activities ensured continuous participation in social and environmental actions, with high engagement from all beneficiaries. Overall, the project enhanced agricultural practices, women's confidence and leadership, and promoted sustainable livelihoods and community development.



**Smt. Vaishalee
Gawade a woman
farmer from Chafekol
project village, Malwan in**

Sindhudurg, has been cultivating rice for several years using conventional methods. High seed costs, heavy labour requirements, and low returns made farming physically exhausting and financially uncertain. After joining the SRI project in 2025, she received training, technical guidance, and key inputs such as markers, cono weeders, and bio-fertilisers etc. By adopting SRI practices, early trans-planting, wider spacing, controlled irrigation, and mechanical weeding she observed healthier plants, reduced input expenses, and better crop growth.

Beyond economic benefits, the project brought a positive change to her daily life. The reduced labour burden saved time and physical strain, allowing her to focus on household responsibilities and participate actively in community activities. Her involvement in SoCCs activities, such as seed ball preparation and green manure application, strengthened her sense of contribution to environmental conservation. She shared that adopting SRI increased her confidence and decision-making role within the family, and she plans to continue SRI cultivation independently in the coming seasons, inspired by the visible improvement in yield and income.



“ Earlier rice farming was very tiring and costly. With SRI, my crop looks healthier, expenses are less, and I feel confident to continue this method on my own..... Thanks to SCI & Dilasa

Smt. Vaishalee Gawade **”**

Social Capital Initiative (SCI) – Overview

Social Capital Initiative (SCI), formerly Asia Initiatives, promotes sustainable development by leveraging the power of social capital—fostering community ownership, trust, collective action, shared responsibility, and inclusive participation—to improve livelihoods and strengthen communities. At the core of SCI's approach is an innovative model known as Social Capital Credits (SoCCs), a form of community currency that incentivizes individuals to engage in socially beneficial activities such as education, health, environmental conservation, microcredit, livelihoods, and community development.

SoCCs is a community-driven incentive model that encourages individuals to engage in socially beneficial activities such as education, health, environmental conservation, microcredit, livelihoods, and community development. Under this methodology, community members earn credits for contributing to positive social actions, which can then be redeemed for essential goods, services, or opportunities that enhance their quality of life. This approach creates a bottom-up, participatory ecosystem where individuals are not passive beneficiaries but active contributors to their own development.

The SoCCs model has been implemented across countries including India, Kenya, Ghana, and the United States, with a strong emphasis on empowering women and underserved communities. By linking individual actions to tangible rewards, the initiative strengthens community engagement, encourages positive behavioral change, and fosters a sense of ownership over development processes and the changes communities seek to bring about.

Overall, Social Capital Initiative, through the implementation of the SoCCs methodology, delivers a scalable and innovative model that drives long-term social and economic transformation through community participation, incentive-based engagement, and sustainable practices. By strengthening local ownership and social cohesion, it fosters lasting behavioral change and builds resilient communities, while its adaptability enables effective scaling across geographies and sectors.

Economic Empowerment of Women through SHG

| NABFINS

Background

Empowerment of women remained one of the main objectives of Dilasa organization since its establishment. Dilasa has organized various JLGs & SHGs under different programmes in villages. Rural women are facing numerous problems related to illiteracy, poverty, lack of skills, lack of formal credit etc. These problems are difficult to tackle only by single individual. It requires collective efforts. On this background, JLGs & SHGs are proved to be the important tool for solving the problems of women upto certain extent.

Joint Liability Group (JLG) :

A Joint Liability Group (JLG) is an informal group of 4–10 individuals (often farmers or micro-entrepreneurs) from the same neighborhood who engage in similar economic activities and jointly apply for bank loans. They function based on mutual trust, with members providing a guarantee for each other, making them collectively liable for repayment.

Key aspects of JLGs include:

- ◆ Purpose: To provide collateral-free loans to women, small/marginal farmers or micro-entrepreneurs who lack formal credit histories.
- ◆ Structure: Typically 4-10 members from similar socio-economic backgrounds, often in the same village.
- ◆ Liability: If one member defaults, the remaining members are responsible for repaying the loan.
- ◆ Benefits: Increases access to credit, reduces transaction costs for banks, and encourages financial discipline.

- ◆ Distinction: Unlike Self Help Groups (SHGs) which focus on savings, JLGs are predominantly credit-oriented.

JLGs are small groups of women who come together voluntarily, to improve their living conditions with desire to collectively perform common purpose.

A Self-Help Group (SHG) is a small, voluntary association of people—most commonly women from similar socio-economic backgrounds—who come together to save money regularly, access credit, and support one another in improving their livelihoods and social well-being.

Thus, saving of group members is important step towards self-dependence. Members also learn financial discipline through saving and internal lending. Due to this financial discipline, groups become eligible for the loan from bank to start income-generating activities. Despite the financial difficulties faced by women, many groups held regular meetings and systematically kept records during the 2024-25 financial year.

NABARD, one of the leading development finance institutions in our country, has extended a helping hand to financially empower SHGs as well as JLGs through NABFINS; an organization dedicated to the economic empowerment of women NABARD launched NABFINS in the mid-2000s, in response to serious concerns about the functioning of NBFC MFIs. Dilasa is implementing this activity with the help of NABFINS.

The Role of Dilasa Organization

Dilasa Janvikas Pratishthan has been working for income generation activities for women in the field of women empowerment since its inception. Under NABFINS (NABARD Financial Institution), Dilasa formed various JLGs & SHGs in various villages from Chatrapati Sambhajinagar district. During this project the role of Dilasa was to establish JLGs & SHGs for economic empowerment of women. Dilasa has done the capacity building of these women by conducting meeting & training time to time. The main objective was strengthening of rural women. To fulfill these objectives Dilasa organized them by using the mechanism of SHGs & JLGs.



Implementation of the program

Dilasa Janvikas Pratishthan is already implementing the various projects in Marathwada region regarding the women empowerment. During this various programs, the organization reached out the needy and remote areas from the districts of Marathwada region. The “Economic Empowerment of Women through JLG for rural areas” is sincere effort of organization to improve the situation of women. By undertaking this literacy movement, the organization provided financial support to rural women, thereby motivating needy women to create a means of livelihood and thereby uplifting them economically. With the financial assistance of NABFINS, Dilasa organization acts as a facilitator and trainer, and also helps the Joint Liability Group (JLG) members to connect with banks. Activities like group formation, collection of repayment amount and record keeping were done through the organization from time to time. Through this project with the financial support from NABFINS, the organization completed a good work in the financial year 2024-25 by connecting them with banks & NABFINS to get loans. With the help of Dilasa organization the overall, 330 women have received loans of Rs. 1,66,90,000/- from NABFINS during the financial year 2024-25 in different rural areas of Chhatrapati Sambhajinagar (Aurangabad), Kannad and Sillod blocks of Chhatrapati Sambhajinagar district. Out of these loans, women have started variety of livelihood activities.

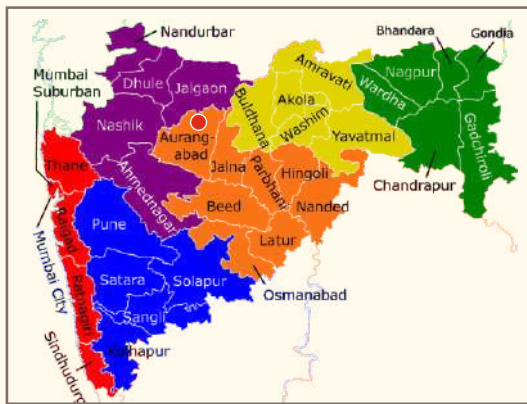
Key objectives of the project

- ♦ To encourage regular saving habits among SHG members, reducing reliance on high-interest money lenders and building a pool of capital resources.
- ♦ To facilitate access to bank credit and provide skill development training for setting up micro-enterprises, fostering economic independence.
- ♦ To build confidence and encourage collective decision-making, allowing women to participate more effectively in households and community affairs.
- ♦ To create sustainable livelihoods for women from marginalized communities by enhancing their earning potential, as detailed in the project objectives.



Project Location

Kannad, Chatrapati Sambhajinagar, Sillod blocks



My name is Meera Bhaginath Nikam. I started a grocery shop in 2024 with a loan of Rs. 50,000. I get a profit of Rs. 400 per day. I am a resident of Ramnagar Taluka, Kannada. Dilasa & NABFINS gave me the guidance. Thanks both of them.



My name is Abida Rashid Shaikh. I took a loan of Rs. 400000 on 22/11/2024 for clothing and sewing work for Ganga group. I can contribute financially for my family. Now I work from home and happy with my family. This valuable help was done by NABFINS & Dilasa

TESTIMONIALS



My name is Chandrakala Shinde. I took a loan of Rs. 40000/- from NABFINS, Dilasa Sanstha conducted meetings of our group & helped in the process of documents for the loan I purchased a machine to make steel scourers for cleaning pots.

Through this business, I am contributing financially to my family.



I am Rajna Dilip Doifode. I am a resident of Paithankheda village and I have taken a loan of Rs. 40000 I am supporting my family by doing milk activity. Dilasa organization provided valuable assistance in this, which made all this possible.

Credit goes to NABFINS for financial assistance. Thanks NABFINS & Dilasa



I am Asma Sarfraz Shaikh. I have taken a loan of Rs. 40000 for Sai Seva Group I am supporting my family by the Grocery Shop as entrepreneur. The family received a helping hand from this entrepreneur.

This provided financial support and enabled me to meet my household expenses. Thanks Dilasa NGO & NABFINS



My name is Pravin Kabir Shaikh and resident at Todoli. I took a loan of Rs. 40000/- and bought a sewing machine. Through this income generating activity, I am contributing financially to my family. Therefore, we are happy

and also grateful to the Dilasa organization & NABFINS.

TESTIMONIALS



*My name is Anmol Ansar.
I took a loan of Rs. 40000/- from NABFINS purchased a sewing machine. Through this activity, I am contributing financially to my family. For this, the Dilasa organization also provided counseling from time to time.*



*My name is Seema.
I took a loan of ₹40,000 through Khushi Group under Dilasa Sanstha and opened a Grocery and ladies item shop. This provides the stability to my family. This provides some financial assistance, at least to a small extent. Definitely credit should be given to NABFINS for loan disbursement.*



*I am Meena Jayvalankar Varsha.
I have taken a loan of Rs. 40000 for the Goat rearing activity. I am supporting my family by this income generating activity. This initiative has created an atmosphere of solidarity within the family. I am thankful to Dilasa & NABFINS for this achievement.*



*My SHG group is Saniya.
I took a loan of Rs. 40000/- and started a Grocery Shop and Boutique material Shop. Through this work, I am contributing financially to my family. This helped to create a source of income for my family. The group saves regularly in bank & we do internal lending to fulfill the needs of group members. The SHG is real solace to us.*



TESTIMONIALS



I am from Jay Malhar SHG. I took a loan of Rs. 40000/- for purchasing commodities material i.e. Jawar, Rice, Wheat, etc. Through this income generating activity I am helping for household expenses. We do regular saving in the banks & keep the record of our group. Saving in the bank enables us to fulfill our needs. Thanks Dilasa & NABFINS for this successful journey.



I live in Satara. I take a loan of Rs.40000 and work here making parts like the fan's wiper. This is how I and my family earn their living. Therefore, it has helped improve my financial situation. Thank you NABFINS & Dilasa.



I am Rameshwari Santosh Shevatval. I am from Dilasa SaiSeva Group. I have taken a loan from Rs. 40000 for purchase of Sewing Machine for entrepreneur. I am supporting to my family by this income generating activity. Stitching activity gives me pleasure.



My name is Sulabha Ganesh Gore. I took a loan of Rs. 40000/- for Dilasa Vaibhavi Group and started Bangle material Shop. Through this income generating activity, I am able to help financially to my family. I think this truly empowers women. Through this activity I have got valuable social support & strength. Thank you very much Dilasa & NABFINS.

TESTIMONIALS



My name is Shubhangi Ramesh Gore. I am from Dilasa SaiSeva Group. I took a loan of Rs. 40000/- for the activity of Bangle Shop. Through this activity, I have become financially independent. Thanks to Dilasa & NABFINS



My name is Pooja Ravindra Dev, I live in Pishore. I have taken a loan of 50,000 & installed a Xerox machine. I earn 5 hundred rupees daily from this entrepreneur. My family members are happy. I am proud of my activity. Really grateful to Dilasa & NABFINS.



I am Yogita Kakasaheb Jadhav, Palshi Khurd. I have taken a loan Rs. 100,000 for General Store. I earn four hundred rupees daily from this store. The shop is near to my home. So I can spend time to my family work. Thank you so much NABFINS & Dilasa.



My name is Madhuri Vinod Dahetkar, I live in Pishor. I have taken a loan of 50,000 and started Rangoli sales activity. I earn four hundred rupees daily from this activity. It has helped me to increase my confidence. This outdoor activity has strengthened me.

TESTIMONIALS



I am Rekha Ramesh Nikam, a resident of Devpool. I took a loan of forty thousand and purchased a cow and started to provide milk to the dairy. I am earning a profit out of it. NABFINS & Dilasa people has done lot of help to me. Thank you very much.



I am Vaishali Balasaheb Sonawane, residing in Nimbhora. I have taken a loan of One Lakh Ten Thousand from NABFINS. I am selling blouse pieces and I earn sufficient profit of four hundred rupees per day out of it. Dilasa Sanstha helped me to take the loan. I will grow my entrepreneur gradually.

ECONOMIC EMPOWERMENT OF WOMEN

• THROUGH SHG & JLG •



TOGETHERNESS
Building Strong Women Groups



SKILL DEVELOPMENT
Enhancing Skills, Creating Opportunities



SAVINGS
Regular Savings, Financial Security



ACCESS TO CREDIT
Small Loans, Big Changes



CAPACITY BUILDING
Training, Skills and Knowledge



INCOME & GROWTH
Increased Income, Better Livelihoods



Balance Sheet as at March 31, 2025

Dilasa Janvikas Pratishthan

DILASA JANVIKAS PRATISTHAN
Registration No. - F-2458
Balance Sheet as at March 31, 2025

(Amount in Rs.)

Particulars	Note	31 March 2025	31 March 2024
I Sources of Funds			
1 NPO Funds			
(a) Unrestricted Funds	1	34,216,099	23,879,896
(b) Restricted Funds	1	4,501,111	4,501,111
		38,717,210	28,381,007
2 Non-current liabilities			
(a) Long-term borrowings	2	-	20,564,084
(b) Other long-term liabilities		-	-
(c) Long-term provisions		-	-
		-	20,564,084
3 Current liabilities			
(a) Short-term borrowings		-	-
(b) Payables		-	-
(c) Other current liabilities	3	19,148,960	30,920,020
(d) Short-term provisions	4	10,673,649	7,882,992
		29,822,609	38,803,012
Total		68,539,819	87,748,103
II Application of Funds			
1 Non-current assets			
(a) Property, Plant and Equipment and Intangible assets	5	16,005,927	35,867,326
(i) Property, Plant and Equipment			
(ii) Intangible assets			
(iii) Capital work in progress			
(iv) Intangible asset under development			
(b) Non-current investments	6	25,000	150,500
(c) Long Term Loans and Advances		-	-
(d) Other non-current assets (specify nature)		-	-
		16,030,927	36,017,826
2 Current assets			
(a) Current investments		-	-
(b) Inventories		-	-
(c) Receivables		-	-
(d) Cash and bank balances	7	13,144,116	3,693,896
(e) Short Term Loans and Advances	8	39,364,776	48,036,381
(f) Other current assets		-	-
		52,508,892	51,730,277
Total		68,539,819	87,748,103
The accompanying notes are an integral part of the financial statements			

As per our report of even dated
UDIN:- 25139108BMHZHL4222
For PRAS and co.
Chartered Accountants
FRN no. 133606W

CA Sanrabh R. Kulkarni
Partner
M.no. 139108



For Dilasa Janvikas Pratishthan

[Signature]
President



[Signature]
Secretary

Income & Expenditure - 31st March 2025

I Dilasa Janvikas Pratishthan

DILASA JANVIKAS PRATISTHAN
Income and Expenditure 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							
(a) Donations and Grants	11	-	103,334,108	103,334,108	-	102,922,692	102,922,692
(b) Fees from Rendering of Services		-	-	-	-	-	-
(c) Sale of Goods		-	-	-	-	-	-
II Other Income							
Income from other sources	9	30,668,885	-	30,668,885	30,186,809	-	30,186,809
Interest on saving account	10	132,066	-	132,066	224,796	-	224,796
III Total Income (I+II)		-	103,334,108	134,135,059	-	102,922,692	133,334,297
IV Expenses:							
(a) Project expenditure	12	-	113,068,609	113,068,609	-	123,031,909	123,031,909
(b) Donations/contributions paid		-	-	-	-	-	-
(c) Employee benefits expense	13	-	9,428,985	9,428,985	-	8,513,724	8,513,724
(d) Depreciation	5	634,665	-	634,665	735,566	-	735,566
(e) Finance costs		-	-	-	-	-	-
(f) Other expenses		-	-	-	-	-	-
(g) Religion/charitable expenses		-	-	-	-	-	-
(h) Establishment Expenses	14	666,598	-	666,598	720,435	-	720,435
Total expenses		1,301,263	122,497,594	123,798,857	1,456,001	131,545,633	133,001,634
V Excess of Income over Expenditure for the year before exceptional and extraordinary items (III- IV)				10,336,202			332,662
VI Exceptional items							
VII Excess of Income over Expenditure for the year before extraordinary items (V- VI)				10,336,202			332,662
VIII Extraordinary Items							
IX Excess of Income over Expenditure for the year (VII-VIII)				10,336,202			332,662
Appropriations Transfer to Specific funds							
Transfer from Specific funds							
Balance transferred to General Fund				10,336,202			332,662
The accompanying notes are an integral part of the financial statements							

As per our report of even dated
UDIN:- 25139108BMHZHL4222
For PRAS and co.
Chartered Accountants
FRN no. 133606W

CA Saurabh R. Kulkarni
Partner
M.no. 139108

For Dilasa Janvikas Pratishthan

President

Secretary