

# Annual Report

2025



# A Year of Deepening Impact

Samarthan's journey of promoting participatory development and strengthening people's institutions across Madhya Pradesh and Chhattisgarh is gradually deepening for community ownership and sustenance. It has shown once again that when local communities lead, lasting change follows.

This year, Samarthan supported communities to rebuild systems of ownership, accountability, and self-reliance. Across both states, the organization enabled more than 2,000 farmers to adopt regenerative agricultural practices and diversify their livelihoods through climate-resilient approaches. As equal partners in agriculture, women's collectives took on leadership roles—managing enterprises, bio-input resource centres, and sanitation initiatives, and ensuring that women's voices shaped decisions in Gram Sabhas and community committees. Moreover, Panchayats played active role in filing nearly 20,000 social protection applications using Jan Darpan—a mobile app, with over 16,000 cases sanctioned—ensuring that entitlements reached the people who needed them most.

None of these achievements would have been possible without the collective effort of many. I extend my heartfelt gratitude to the community members and local leaders whose commitment has been the foundation of every success we have achieved.

We thank our donor partners and government officials for their sustained trust, vision, and collaboration that enabled us to innovate, converge funds and scale impactful initiatives.

Finally, I express my sincere appreciation to the Samarthan team—field workers, coordinators, and program leads—whose dedication, compassion, and professionalism made this year's accomplishments possible. Their perseverance continues to keep the spirit of participatory development and governance alive and evolving. As we move forward, Samarthan will continue to strengthen the local institutions that anchor India's grassroots democracy and development—the Gram Sabhas, SHGs, farmer groups, and youth collectives that have emerged as true agents of change.

Our focus will remain on scaling women led regenerative agriculture, strengthening water and health governance, and deepening the leadership of women and youth in socio-economic development.



**Yogesh Kumar**

Executive Director



## Our Vision

Every citizen contributes meaningfully in shaping Welfare State of India and enjoys benefits based on the principles of equality and equity



## Our Mission

Promote and support participatory development processes by strengthening capacities of local institutions, generating best practises at the grassroots and widely sharing knowledge for sustainable development



# Significant Achievements of the Year

Thematic Area	Madhya Pradesh (MP)	Chhattisgarh (CG)	Total / Highlights
Sustainable Agriculture & Livelihoods	1,105 farmers on 668 hectare used bio-inputs; 475 Farmer Field Schools trained 3,286 farmers (44% women); 245 chilli farmers shifted to natural inputs	945 farmers earned ₹88.06 lakh via kitchen gardens; 169 quintals fish from farm ponds; 1,157 water structures supported irrigation & soil health	2,000+ farmers strengthened; local value chains and allied activities enhanced resilience
Water Security, Health & WASH Governance	2.14 lakh m <sup>3</sup> water storage created; 1,337+ HH adopted greywater reuse; 41 villages instituted periodic water testing	1000+ health camps served ~95,000 people;	Integrated water and health governance institutionalised in 100+ villages with measurable health gains





Thematic Area	Madhya Pradesh (MP)	Chhattisgarh (CG)	Total / Highlights
Women's Leadership & Empowerment	1,554 women completed digital / financial literacy; 35 managed poultry units; 7 ran processing enterprises	643 women trained in MHM-linked livelihoods; 1424 sanitation workers trained and registered for social protection	2,000+ women advanced economic agency and institutional leadership
Governance & Social Protection	166 Gram Sabhas (60 villages) with 3,554 participants; 47 VAPs integrated into GPDP; 2,374 individuals linked to schemes	46 GPs earmarked ₹18,656 lakh for health & WASH; 23,195 entitlement applications filed (17,499 sanctioned)	Participatory planning and access to schemes scaled through Panchayat institutions
Education & Youth Development	300+ youth engaged as Jal Sena / WASH ambassadors and digital leaders	580+ students benefitted from smart classrooms, computer classes and remedial support; 35 scholarships; 3 students entered Navodaya school	1,000+ students and youth engaged; learning outcomes and civic leadership improved

# Sustainable Agriculture & Natural Resource Management

Samarthan's work brought together traditional knowledge and regenerative farming practices, strengthening the livelihood base of more than 2,000 farmers across Madhya Pradesh and Chhattisgarh

In Dhar, 1,105 farmers adopted natural inputs across 668 hectares, supported by 475 Farmer Field Schools, which served as hubs for peer learning and practical demonstrations. Farmers reported up to 40% reduction in chemical input costs. To diversify livelihoods, poultry nets were provided to 35 tribal women, reducing chick mortality by 80% and adding about ₹2,500/month to household income. Women in Badiya, Mandawada, and Hirapur villages established flour mills and fennel grading units, earning about ₹3,700/month, while improved grading enabled 400 fennel growers to secure 20–25% better market prices.

In Chhattisgarh, women farmers earned nearly ₹88 lakh from kitchen gardens, while allied activities—including production of 169 quintals of fish and growth of goat-rearing—enhanced income security across project villages.





## Bhuwaneshwari's Leap— From Daily Wage Labour to Livestock Entrepreneur

Before joining the Gram Seva Program, Bhuwaneshwari from Kokpur, Kanker survived on irregular wage labour. Through training on improved goat rearing—vaccination, breed selection, and proper housing—she developed the confidence to start a small livestock enterprise.

Starting with three goats, she now owns 11 goats valued at nearly ₹70,000, earning ₹3,000–₹4,000 per month. The income provides financial stability for her family and has increased her participation in Gram Sabha discussions.

**“Goat rearing gave me independence. I don’t borrow anymore—now I save for my children’s future.”**

Across the region, 945 farmers generated ₹88.06 lakh through kitchen gardening. In Kanker, SHGs earned ₹4.61 lakh over three seasons from custard apple pulp processing. In Durg, women-led enterprises—including RO plants, goat rearing, and solid waste units—earned over ₹15 lakh, reflecting the potential of women-driven rural entrepreneurship.

# SHG Women Behind the Custard Apple Enterprise

In Makadikhuna, ten SHG women transformed a seasonal forest fruit into a reliable enterprise. With training, equipment support, and market linkages from Samarthan, they processed custard apple pulp that earned ₹4.61 lakh over three seasons. The group now supplies pulp to local storage units and functions as a small FPO-linked cluster.

**"This business gave us our own income and identity. Even our husbands consult us before financial decisions"**

SHG president Rukmini Netam



**“Earlier I had no option but to buy expensive inputs. Now I make my own—and help others too.”**



## **Babybai’s Journey—From Debt Trap to Regenerative Farming Champion**

For years, Babybai struggled to manage her 1.5-acre farm as nearly 90% of her income went toward chemical fertilizers and pesticides. Crop losses pushed her deeper into debt. Everything changed after she joined Samarthan’s regenerative farming program and became part of an SHG running a Bio-Input Resource Centre (BRC) in Atrasuma, Dhar.

She learned to prepare affordable natural inputs—soya tonic, kanda tonic, and vermicompost—replacing costly chemicals. The shift allowed her to save ₹10,000–₹15,000, diversify into 10+ crops, and still earn ₹10,000 in a season marked by crop failure. Improved soil health and reduced costs enabled her to take a lead role in training other farmers.

# Water Security & WASH Governance



Samarthan's efforts in Madhya Pradesh continued to strengthen community-led water management. Interventions created 2.14 lakh cubic metres of water storage, ensuring year-round access for farming households. 1,337 families adopted greywater reuse, converting wastewater into productive kitchen gardens.

## Strengthening WASH Systems in Panna

Over three years (2021-24), Panna district recorded significant improvements in rural water access:

- Functional Household Tap Connections nearly doubled, raising coverage from 22.2% to 43.94%.
- 250+ villages achieved Har Ghar Jal certification, compared to only 22 at baseline.
- 19 villages introduced monthly water tariff systems, generating funds for operation and maintenance.
- 114 VAPs were integrated into GPDPS, encouraging convergence with JJM, SBM, and MGNREGS.
- 940 women were trained in FTK use, and 100 VWSGs with 84 Jalmitras institutionalized routine water quality monitoring.

# Phulwari's Miracle: Reclaiming Water Through Collective Action

Phulwari had long suffered from severe water scarcity. Saline handpumps, long walks for drinking water, and the burden of buying water defined village life. Initial scepticism toward rainwater harvesting changed when the primary school agreed to pilot a rooftop system. With Panchayat and Samarthan's support, the school's defunct handpump began yielding sweet water within weeks of the monsoon—restoring community confidence.

Families contributed ₹1.94 lakh and built 72 recharge structures, supported by Panchayat and Samarthan funds. By April 2025, these systems created over 5 lakh litres of annual recharge, improving household access and reducing drudgery. School attendance rose, and Phulwari emerged as a model of community-led water security.



## People-Led Health Monitoring

Acute gaps in routine health screening had left many vulnerable groups in Raipur district—elderly persons, sanitation workers, tribal communities, and daily labourers—without timely care. Samarthan supported Panchayats to activate a community-led health monitoring system involving VHNCs, SHGs, and village CBOs.

Door-to-door screening, referrals, and regular follow-ups created a reliable safety net:

- 100% of 3,239 NCD patients receive regular check-ups and medicines, reducing emergencies.
- Every pregnant woman in intervention villages is monitored for antenatal care.
- Nearly 99% households obtained Ayushman Bharat cards, improving access to advanced health services.

The initiative demonstrated how empowered Panchayats and community institutions can make healthcare proactive, inclusive, and accessible to last-mile populations.

# Women Leadership & Empowerment

Across both states, more than 2,000 women advanced into roles as entrepreneurs, trainers, and community leaders. In Barwani, 1,554 women completed digital and financial literacy training, while 35 women managed backyard poultry units and 7 women operated small processing enterprises, generating steady incomes.

In Durg, Chhattisgarh, 164 women were trained in masonry and plumbing, doubling their daily earnings from ₹150 to ₹300. Of these, 57 women secured regular construction work, collectively earning ₹3,24,900 in six months—averaging ₹6,000 per woman.

These initiatives are reshaping gender norms in rural governance. Women now serve on village committees, manage finances and enterprises, and participate confidently in Gram Sabhas. Their shift from participation to decision-making is strengthening local institutions and positioning women at the centre of community development.





Priyanka Singh - 2nd  
CEO, UNM/Torrent Foundation- CSR, Development, Leader...  
1yr +

+ Follow

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Water to Hens to Google Search: the complex web of development programmes  
- Chundari masters them all!

It was such a delight to meet Chundari Bai in her village Jampati, Barwani district of Madhya Pradesh. Barwani, by the way has one of the most degraded hillocks.

Chundari was sitting in the front row of the women's side in the village meeting, where I had gone to see [Reliance Foundation's BIJ \(Bharat India Jodo\)](#) programme.

We were talking about the trainings and inputs given to the women to improve their earnings from poultry and goatery as part of the programme, and my question was that ok, you have been given training once but what if your hens develop some disease or you have a question?

Chundari promptly said otp se puch legen- all of us were like OTP? She said o tub- oh You Tube? I asked how - she said I just take my son's phone and ask it- so I handed over my phone to Chundari and asked her to demonstrate - Chundari went to Google and gave a stern voice command- "murgi mein bimari ke bare me batao"

Poor Google turned the internet upside down and gave her some videos

I was so mesmerised by Chundari's skills – a mother of 4, class 5 drop out but obviously super bright, sharp along with being hardworking and enterprising- all she needed was one digital literacy training organised by our partner [Samarthan-Centre for Development Support](#) as part of the [Reliance Foundation BIJ](#) programme.

This brings me to the not so new but yet important to reiterate the inter-relatedness of development programmes. Chundari learnt how to use the internet through the digital literacy training, but being a part of the goatery and poultry livelihood group gave her a reason and a motivation to keep searching the internet.

Via LinkedIn



# Local Governance & Social Protection



Samarthan strengthened participatory governance and social protection systems across both states, revitalising Gram Sabhas and improving last-mile access to entitlements.

In Panna, 166 Gram Sabhas across 60 villages engaged 3,554 citizens, ensuring meaningful participation of women, SC, and ST communities.

47 Village Action Plans under Jal Jeevan Mission were developed and integrated into GPDPs. Seventy-five entitlement camps linked 2,374 people to government welfare schemes. In Kanker, Chhattisgarh, 3,117 applications for social security, Ayushman Bharat, bank linkages, and Aadhaar updating were filed through Gram Seva Kendras, with 1,516 approvals.

**"We feel like we are finally part of the larger village. Our children can dream bigger now."**

**Mahesh Bhilala.**

## **Power to the People: Lighting Up Patelpura**

Patelpura, a small tribal hamlet in Dahi block, lived without electricity for years. Evenings meant kerosene lamps, unsafe conditions for women, and limited study time for children. Despite being close to the main road, the hamlet had remained overlooked.

Through participatory resource mapping facilitated by Samarthan, the lack of electrification emerged as the community's most urgent need. The Gram Panchayat included it in the development plan, and within four months, 18 electric poles were installed, connecting over 120 households to the power grid.

The change was transformative: SHG women began evening meetings, youth attended digital classes, and households no longer depended on distant towns to charge mobile phones.



# When Planning Became People-Led: Strengthening Health Through GPDP

Until recently, health services in many villages remained fragmented and underfunded, with remote habitations often left out of planning discussions. This began to change when Samarthan strengthened the Gram Panchayat Development Planning (GPDP) process by training Panchayat representatives, VHNC members, and local committees on participatory, evidence-based planning in districts of Kanker, Durg, Raipur and Sarguja in Chattisgarh.

Through village meetings, habitation-level mapping, and joint reviews with health institutions, communities identified their real needs—functional sub-centres, medicine availability, drinking water gaps, and critical health camps. These priorities were formally integrated into GPDPs across 46 villages, ensuring that overlooked hamlets finally had a voice.

The impact became visible in resource flow. Average health and WASH allocations rose from ₹5,000 per village (2022–23) to ₹57,329 (2023–24), and further to ₹2.15 lakh by 2024–25. These funds upgraded health facilities, improved water systems, and enabled regular community health camps. For the first time, planning felt local—and health services began reaching those who needed them most.



# Education and Youth Development

Education and youth empowerment remained central to Samarthan's integrated approach. In Chhattisgarh, more than 580 students benefited from smart classrooms and remedial education, 35 scholarships were awarded, and three students secured admission to Navodaya and Eklavya schools. Five open gyms and sports events further strengthened youth engagement.

In Madhya Pradesh, more than 300 youth volunteers formed Jal Sena and Jal Mitra groups—emerging as young leaders promoting water, sanitation, hygiene awareness, and supporting local governance monitoring.

Through these initiatives, Samarthan nurtured a generation of informed and confident youth prepared to lead their communities toward sustainable, inclusive development.



## Priya Nag – From Dropout to Digital Learner

Fourteen-year-old Priya Nag had dropped out of school due to poor learning support and lack of motivation. The introduction of smart classrooms and remedial classes in Makadikhuna brought her back. Exposure to digital tools boosted her confidence and renewed her interest in studies. She now dreams of becoming a science teacher and is enrolled in a scholarship preparation course.

**“I had never seen a computer or projector before. Now I want to teach others the way I learned.”**



## How Young Girls Became Water Warriors

In Jardhobha village, 17-year-old Priya Sharma stepped into a role rarely held by young girls—water-quality testing. Training on Field Test Kits introduced her to water science, enabling her to test pH, chlorine, and bacterial contamination and link these to community health.

Her turning point came when the village's piped water showed early signs of contamination. While elders debated, Priya traced the source of the problem and recommended corrective action, earning widespread respect.

Her leadership inspired dozens of girls to form a network of “Water Technocrats,” leading hygiene campaigns, conducting water tests, and transforming perceptions of girls’ capabilities. Priya is now proudly introduced by parents as the girl who “understands water science”—a symbol of changing gender norms and rising youth leadership in rural water governance.

# Integrated Livelihood Intervention – Impact Summary (Kanker District)

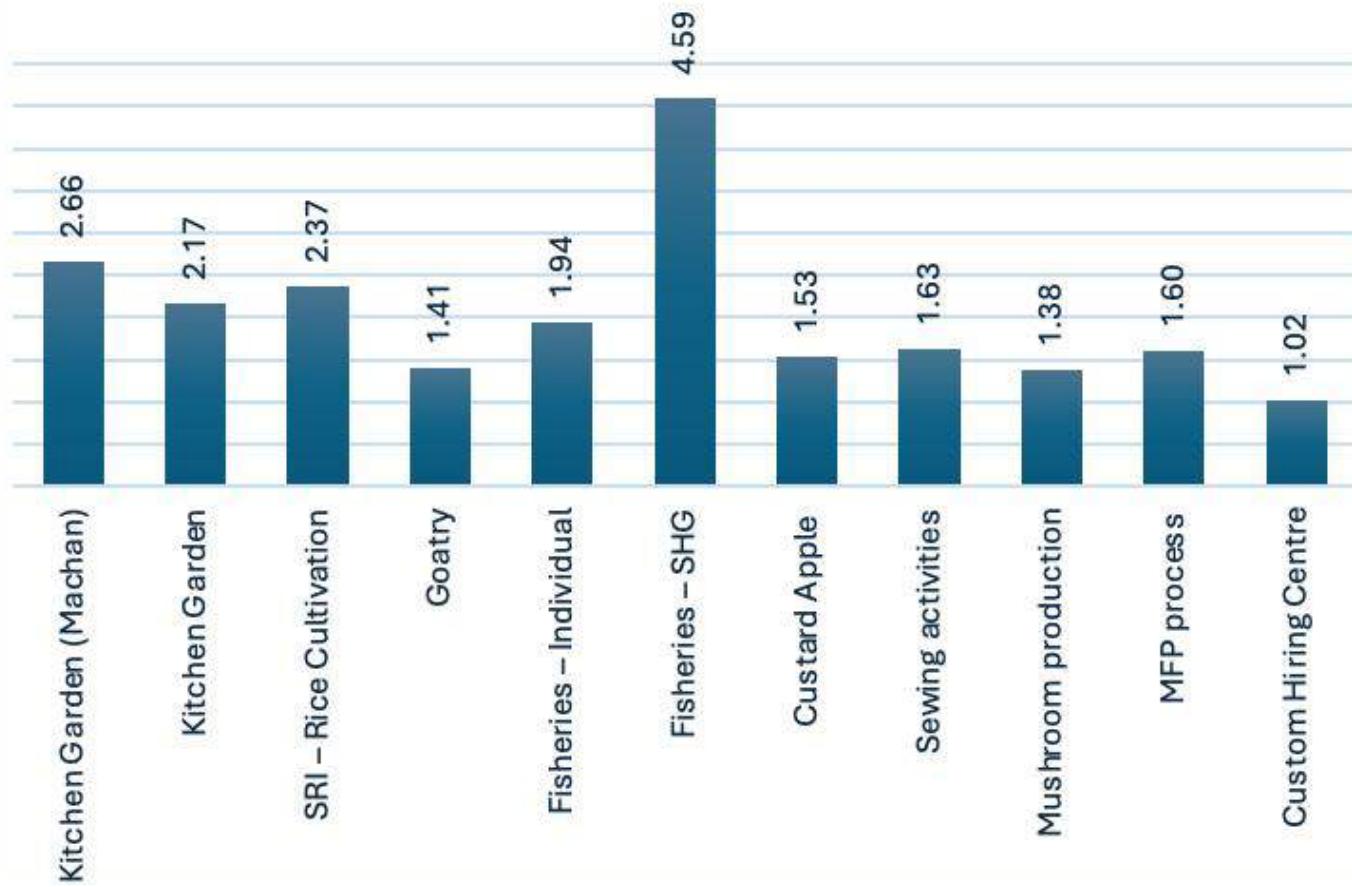
With SBIF support, the Gram Seva Program in five Kanker villages benefited 946 farmers, generating ₹291.60 lakh in returns against ₹128.79 lakh invested—an overall Benefit Cost Ratio (BCR) of 2.26.

Agriculture performed strongest (BCR 2.32), led by the Kitchen Garden–Machan Method (BCR 2.66). In allied activities, SHG-led fisheries delivered outstanding results with a BCR of 4.59.

Small enterprises achieved a combined BCR of 1.49, with sewing, custard apple processing, and MFP-based activities showing good potential.

The intervention strengthened economic resilience by promoting diversified and community-led livelihood options.

**Benefit Cost Ratio of Economic Activities in SBIF project**



# Organisational Transparency and Accountability

## Bankers & Auditors Details

Name of Banks	Statutory Auditor	Internal Auditor	Management Consultant
State Bank of India	M/s AKB Jain & Co.	R Rishi and Associates	CA Arun Mehrotra
ICICI Bank Ltd	Chartered Accountants	Chartered Accountants	Chartered Accounts Bhopal
HDFC Bank Ltd	E – 2/316, Arera Colony Bhopal – 462016	S-3, Goyal Niket Apartment, Press Complex, M P Nagar Bhopal – 462016	
Axis Bank			
Kotak Mahindra Bank			

## Income & Expenditure Accounts of Financial Year 2024-2025

Particulars	Financial Year 2024-2025		Financial Year 2023-2024	
	INR	%	INR	%
<b>Income</b>				
Indian Sources	6,61,05,848	67%	4,66,70,578	48%
Foreign Sources	2,58,98,413	26%	4,41,02,405	46%
Bank Interest	73,23,667	7%	55,40,823	6%
<b>Total</b>	<b>9,93,27,928</b>	<b>100%</b>	<b>9,63,13,806</b>	<b>100%</b>
<b>Expenditure</b>				
Indian Sources	6,93,55,039	70%	5,05,28,040	52%
Foreign Sources	2,58,98,413	26%	4,28,38,290	45%
Excess Income over Expenditure	40,74,476	4%	29,47,476	3%
<b>Total</b>	<b>9,93,27,928</b>	<b>100%</b>	<b>9,63,13,806</b>	<b>100%</b>

## Staff Profile

Renumeration slabs (INR/Month)	Numbers
Under 15000	16
15001-20000	3
20001-30000	30
30001- 40000	8
40001-50000	14
50001 and above	10
Village level Volunteers	71
<b>Total</b>	<b>152</b>

## Major Funding Partners

### INTERNATIONAL ORGANISATIONS

Deutsche Welthungerhilfe (WHH)

Ford Foundation

John D. and Catherine T. MacArthur Foundation

Stitching IDH, Netherlands

Global RRAN - GF-CF, Ireland, United Kingdom

### INDIAN ORGANISATIONS

Azim Premji Philanthropic Initiatives

Bharat Rural Livelihood Foundation

National Institute of Urban Affairs

### UN INSTITUTIONS

International Labour Organisation (ILO)

The United Nations Children's Fund (UNICEF)

### CSR AGENCIES

LIC housing Finance Limited (LIC HFL)

SBI Foundation

Reliance Foundation

### GOVERNMENT AGENCIES

Chhattisgarh State Aids Control Society (CG-SACS)

Jal Jeevan Mission (KRC)

# Board of Trustees

## **Prof. Amitabh Kundu, Trustee**

Prof. Amitabh Kundu is an eminent social scientist and former professor at Jawaharlal Nehru University, Delhi and a visiting faculty at several international universities. Dr Kundu recently chaired a Committee to establish the State Statistical Commission in MP. He is also chairing the Committee for overviewing the survey for Swachh Bharat Mission (Rural), set up by the Ministry of Rural Development and Panchayati Raj, Government of India. He chaired the post-Sachar Evaluation Committee, set up by the Ministry of Minority Affairs, Government of India.

## **Dr. Abhay Kumar Pandey, Trustee**

Dr. Abhay Kumar Pandey is currently a Professor at the Government Model College, Umaria. He was the Director of the MP Social Audit Society, a semi-autonomous body set up by the Government of MP. Dr. Abhay Pandey was the founder of Lok Shakti, a large-scale Non-Governmental Organisation, which served the tribal communities of Chhattisgarh.

## **Mr. Ashok Singh, Treasurer**

Mr. Ashok Singh is the Executive Director of SSK (Sahbhagi Shikshan Kendra), Lucknow, a state-level support organisation specialising in participatory training. He is the executive committee member of VANI, a network of NGOs and serves as a member on various committees set up by the Government of U.P.

## **Ms. Banashree Banerjee, Chairperson**

Banashree Banerjee is an architect, urban planner, researcher and teacher. She works as an independent consultant and as Senior Housing and Urban Management Expert at the Institute for Housing and Urban Development Studies at Erasmus University, Rotterdam. In a career spanning more than four decades, the focus of her work has been on inclusive approaches to urban planning and management, particularly related to the poor. Her other interest is urban land management, in which she has considerable experience related to practice, research and teaching. Banashree has worked with government, NGOs and international agencies, primarily in India, Egypt, Korea, Myanmar, Philippines, Thailand and Bangladesh. She has several publications to her credit and has lectured extensively at universities in Asia, Europe and the Americas and has undertaken prestigious international assignments.

## **Dr. Rajesh Tandon, Trustee**

Dr. Rajesh Tandon is the President of PRIA and is internationally known for his contribution to participatory research. The Chairperson of many international committees, as well as, of the advisory committees of the Government of India, he is currently the Chairperson of UNESCO in community-based research and social responsibility in higher education. Dr. Tandon serves as chairperson of the Global Alliance on Community-Engaged Research (GACER) network, which facilitates the sharing of knowledge and information worldwide to further community-based research.

## **Mr. S.K Misra, Trustee**

Mr. S.K Misra served as the Chief Secretary of the Government of Chhattisgarh. Later, he worked as Chairman of the CG Electricity Board and CG State Administrative Reform Commission. Mr. Misra was also an Advisor of Chhattisgarh's Second State Finance Commission.

## **Dr. Yogesh Kumar, Trustee And Executive Director**

Dr. Yogesh Kumar, a doctorate in development economics, has worked for several years to promote community participation and civil society capacity building initiatives. He specialises in participatory planning, monitoring and evaluation.

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## **Mr. A.K Surana, Financial Advisor**

Mr. Surana is a Chartered Accountant and Senior Fellow Member of the Institute of Chartered Accountants of India. He has extensive experience in reviewing re-structuring and developing financial management systems and accounting practices, budgeting, expenditure control, procurement procedure, finance, accounting, audit, company law and taxation matters for a host of projects and organisations in corporate and non-corporate entities in Government, Public and Private Sector.

## **Dr. M. Kandasami, Financial Advisor**

Mr. M. Kandasami is a renowned financial and organisational management expert in South Asia having more than three decades of expertise in the financial and organisational management of nonprofit organisations.





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