

TATA TRUSTS

In Service of the
Nation

Annual Report 2024-25

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An enduring
legacy of trust...

Standing- Left to Right

➤ Sir Ratan Tata ➤ Jamsetji Tata ➤ Lady Navajbai Tata

Sitting- Left to Right

➤ Hirabai Tata ➤ Lady Meherbai Tata ➤ Sir Dorabji Tata



Corporate

Information

Board of Trustees

SIR RATAN TATA TRUST (SRTT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed Chairman
on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Mr. Jimmy N. Tata

Mr. Jehangir H. C. Jehangir

Mr. Mehli Mistry

Mr. Darius Khambata

The Allied Trusts

TATA EDUCATION AND DEVELOPMENT TRUST (TEDT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Mr. Jehangir N. Mistry

Mr. Mehli Mistry (Appointed on November 22, 2024)

NAVAJBAI RATAN TATA TRUST (NRTT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Mr. Jehangir N. Mistry

BAI HIRABAI JAMSETJI TATA NAVSARI CHARITABLE INSTITUTION (BHJTNCI)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed Chairman
on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Mr. Jimmy N. Tata

Mr. Jehangir H. C. Jehangir

Mr. Mehli Mistry

Mr. Darius Khambata

SARVAJANIK SEVA TRUST (SST)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Jimmy N. Tata

Mr. Jehangir N. Mistry

Ms. Leah Tata (Appointed on May 6, 2024)

Ms. Maya Tata (Appointed on May 6, 2024)

Executive Committee

Mr. Noel N. Tata

Mr. Venu Srinivasan

Mr. Vijay Singh

Mr. Mehli Mistry

Chief Executive Officer

Mr. Siddharth Sharma

Secretary and Chief Financial Officer (SRTT, NRTT, BHJTNCI and SST)

Mr. Ashish Deshpande

Chief Financial Officer (TEDT)

Mrs. Kamal Titina

Statutory Auditors

Jayantilal Thakkar and Company, Chartered Accountants

Internal Auditors (SRTT and TEDT)

PKF Sridhar and Santhanam LLP and Deloitte Touche
Tohmatsu India LLP

Legal Advisors

Mulla and Mulla and Craigie Blunt and Caroe And Others

Registered Office:

Bombay House, 24, Homi Mody Street,
Fort, Mumbai - 400 001

Bankers

Axis Bank Limited

Barclays Bank PLC

HDFC Bank Limited

Hongkong and Shanghai Banking Corp Limited

ICICI Bank Limited

Kotak Mahindra Bank Limited

State Bank of India

Standard Chartered Bank

Corporate

Information

Board of Trustees

SIR DORABJI TATA TRUST (SDTT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed Chairman
on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Mr. Pramit Jhaveri

Mr. Mehli Mistry

Mr. Darius Khambata

The Allied Trusts

JAMSETJI TATA TRUST (JTT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

TATA EDUCATION TRUST (TET)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Ms. Leah Tata (Appointed on May 06, 2024)

Ms. Maya Tata (Appointed on May 06, 2024)

TATA SOCIAL WELFARE TRUST (TSWT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Ms. Leah Tata (Appointed on May 06, 2024)

Mr. Neville Tata (Appointed on May 06, 2024)

R. D. TATA TRUST (RDTT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)

Mr. Noel N. Tata (Appointed on October 11, 2024)

Mr. Venu Srinivasan

Mr. Vijay Singh

Ms. Maya Tata (Appointed on May 06, 2024)

Mr. Neville Tata (Appointed on May 06, 2024)

Mr. Tushad Dubash (Appointed on September 18, 2024)

LADY TATA MEMORIAL TRUST (LTMT)

Mr. Farrokh. K. Kavarana

Dr. Prafulla B. Desai

Dr. Mammen Chandy

The J. N. TATA ENDOWMENT FOR THE HIGHER EDUCATION OF INDIANS (JNTE)

Mr. Noel N. Tata

Mr. Jehangir H. C. Jehangir

Mr. Jehangir N. Mistry

THE J. R. D. and THELMA J. TATA TRUST (JRD&JTJT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)
Mr. Noel N. Tata (Appointed on October 11, 2024)
Dr. (Mrs.) Suma Chitnis (Till December 9, 2024)
Dr. (Ms.) Armaity Desai (Till December 9, 2024)
Mr. Framji N. Petit
Mr. Vijay Singh
Ms. Leah Tata (Appointed on August 27, 2024)
Ms. Maya Tata (Appointed on August 27, 2024)

THE J. R. D. TATA TRUST (JRDTT)

Mr. Ratan N. Tata (Deceased on October 9, 2024)
Mr. Noel N. Tata (Appointed on October 11, 2024)
Mr. Venu Srinivasan
Mr. Vijay Singh
Mr. Neville Tata (Appointed on May 06, 2024)

Executive Committee

Mr. Noel N. Tata
Mr. Venu Srinivasan
Mr. Vijay Singh
Mr. Mehli Mistry

Chief Executive Officer

Mr. Siddharth Sharma

Secretary and Chief Financial Officer

Mrs. Rukshana F. Savaksha

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Hongkong and Shanghai Banking Corp Limited
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Kotak Mahindra Bank Limited
State Bank of India
Standard Chartered Bank



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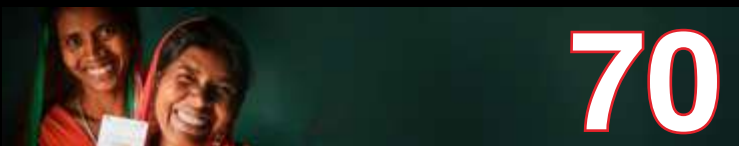
Building Pathways to Sustainable Livelihood



Setting the Stage for Success with Quality Education



Strengthening India's Sports Ecosystem



Urban Poverty Alleviation for a Resilient Future



Deepening Engagement with Arts and Culture



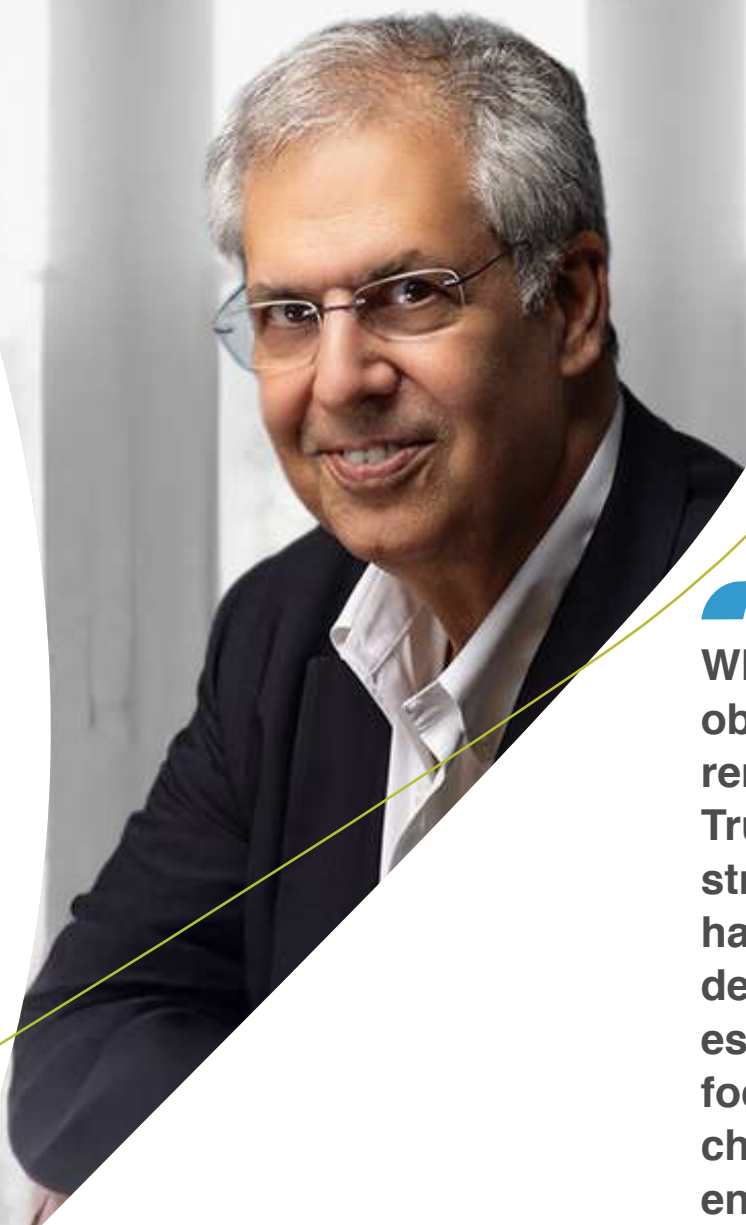
Fostering Talent Through Institutions of Excellence



Transforming Lives Through Individual Grant Programme

Chairman's

Message



While the fundamental objectives of philanthropy remain unchanged, the Trusts' involvement in strategic programmes has grown significantly, designing interventions, establishing institutions and focusing on driving systemic change that endures and ensures that the efforts lead to measurable and sustainable improvements in people's lives.

The very essence of Tata Trusts, shaped by our journey of over 130 years, has been the unwavering commitment to serving the nation. Our legacy stretches back to pre-independent India, and, over the years, has witnessed the myriad challenges that confront the country and its people. It is the collective will for a better life, the resilience of the human spirit and the innate ability of communities to adapt, evolve and rise above adversity that has strengthened our resolve and inspired us at Tata Trusts to strive for greater impact.

While the fundamental objectives of philanthropy remain unchanged, the Trusts' involvement in strategic programmes has grown significantly, designing interventions, establishing institutions and focusing on driving systemic change that endures and ensures that the efforts lead to measurable and sustainable improvements in people's lives.

No single institution, in today's complex social environment, can address human challenges in isolation. Collaboration, particularly in the face of adversity, is indeed a battle half-won. When institutions come together, keeping the community at the centre, they create a fertile ground for sustainable progress. As the Trusts continue to engage with their diverse stakeholders – whether through vital partnerships with state governments, valuable collaborations with development organisations or direct engagement with local communities – the focus remains on nurturing relationships built on mutual respect, shared goals and a common vision for a more equitable future.

We believe that by working together, we can build a future where the timeless values that have guided Tata Trusts for over a century continue to shine brightly,

illuminating the path for generations to come. We owe it to ourselves – and to the vision of our founders to persist and persevere in every endeavour that helps shape a better India. This is what defines Tata Trusts – a legacy of purpose, compassion, and nation-building. It is our collective responsibility to uphold and carry forward this rich inheritance with unswerving dedication. In doing so, we honour, in the truest sense, the vision and values of those who came before us.

The vision of the late Mr. Ratan N. Tata continues to inspire our journey. His belief in sustainable, community-led development laid the foundation for an approach that looks beyond short-term interventions to create long-term, transformative impact. That belief remains central to how we view our role today. Our biggest tribute to him and indeed, to our Founders, is to carry forward on the path they envisioned by positively impacting the lives of millions of our countrymen through our socio-economic interventions.

I want to express my profound gratitude to all our stakeholders - our dedicated partners, our teams and, most importantly, the communities we are privileged to serve. It is your passion, your tireless commitment and your invaluable support that enables us to scale our efforts and make tangible progress towards our overarching goal of making India a better country for all its citizens.

Sincerely,
Noel N. Tata

A man with a beard, wearing a grey long-sleeved shirt and blue jeans, is driving a blue tractor in a field. The tractor is pulling a red implement. The background shows a clear blue sky with several birds flying. A large purple semi-circle is overlaid on the right side of the image.

Tata Trusts
FY 2024-25

Overview of

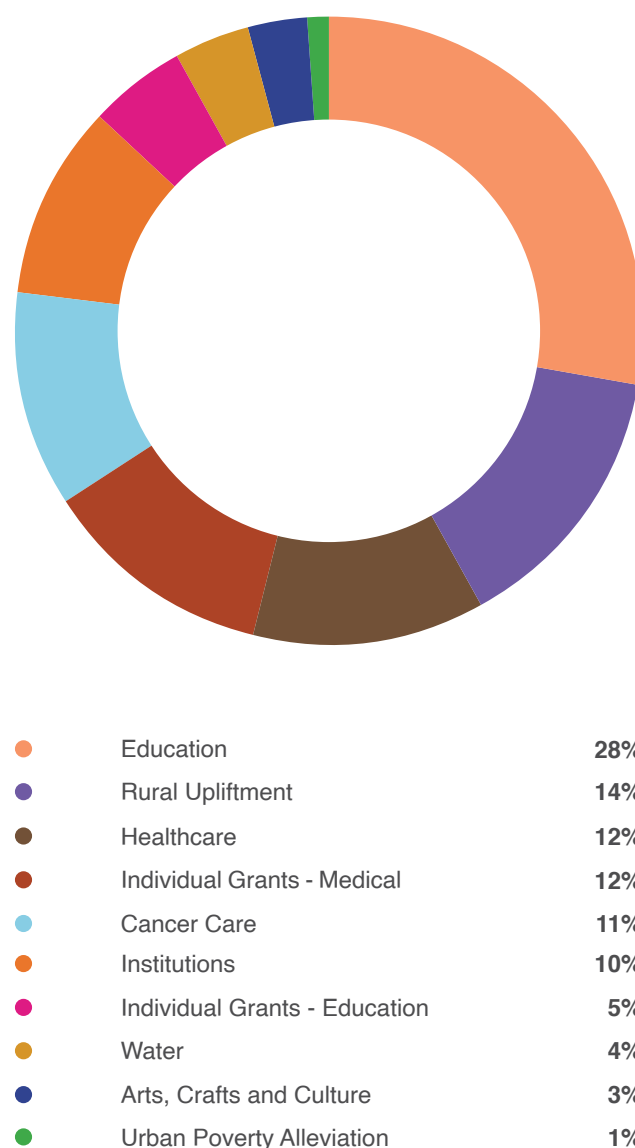
Financials

The Year That Was

The total disbursements made by Tata Trusts during the year were ₹ 902.32 crores (US\$ 106.16 million). Disbursements of ₹ 753.13 crores (US \$ 88.60 million) were made towards institutional grants, whilst the total disbursements to individuals amounted to ₹ 149.19 crores (US\$ 17.56 million).

Details of Grant Disbursements: FY 2024-25

Type of grant	₹ in crores	US\$ in million
INSTITUTIONAL GRANTS / DIRECT IMPLEMENTATION PROJECT SPENDS *		
Education	247.47	29.11
Healthcare	106.23	12.50
Cancer Care	101.57	11.95
Rural Upliftment	128.96	15.16
Institutions	93.01	10.95
Water	37.76	4.44
Arts, Craft and Culture	27.61	3.25
Urban Poverty Alleviation	10.38	1.22
Innovations	0.14	0.02
Total (Institutional Grants)	753.13	88.60
INDIVIDUAL GRANTS		
Medical	108.13	12.72
Education	40.91	4.82
Relief of Poverty	0.15	0.02
Total (Individual Grants)	149.19	17.56
TOTAL DISBURSALS	902.32	106.16



₹ 10 million is ₹ 1 crore; 1 US\$ is approximately equal to ₹ 85

*The figures in the table reflect spend in the financial year.

Tata Trusts comprise Sir Dorabji Tata Trust (SDTT); Sir Ratan Tata Trust (SRTT); Tata Education and Development Trust (TEDT); Navajbai Ratan Tata Trust (NRTT); Bai Hirabai Jamsetji Tata Navsari Charitable Institution (BHJTNCI); Sarvajani Seva Trust (SST); Jamsetji Tata Trust (JTT); Tata Education Trust (TET); Tata Social Welfare Trust (TSWT); R. D. Tata Trust (RDTT); Lady Tata Memorial Trust (LTMT); The J. N. Tata Endowment for the Higher Education of Indians (JNTE); The J. R. D. And Thelma J. Tata Trust (JRD&JTJ); and The J. R. D. Tata Trust (JRDTT).

Access to quality healthcare remains a challenge in many parts of India. Our efforts focus on reaching underserved communities with essential and inclusive care.

Committed to Quality

Healthcare



Overview

Access to quality healthcare remains deeply uneven across India, especially in tribal regions and underserved rural areas. Within these geographies, newborns, mothers and older adults often face the greatest barriers to timely and appropriate care. Public health systems in such areas struggle with limited outreach, shortages of trained personnel and weak follow-up mechanisms, leading to poor health outcomes across life stages. Addressing these gaps requires solutions that are rooted in communities and aligned with public systems to ensure sustained impact.

To address persistent disparities in access and outcomes, the Trusts' Healthcare portfolio focuses on strengthening primary care systems and tailoring services to the needs of vulnerable populations. Its strategy is to support inclusive, community-anchored models that span the continuum of care — from outreach and early detection to treatment and follow-up, while building scalable partnerships with public systems and civil society.

In the year under review, Tata Trusts partnered with over 15 organisations to implement interventions across Central India's tribal belt and beyond, covering maternal and child health, geriatric care and community outreach. All interventions were aimed at improving access, equity and continuity of care through innovations in service delivery and capacity-building. The work is structured across four focus areas:



Community engagement

Supporting participatory models that mobilise communities and frontline workers to improve health awareness and service uptake.



Primary healthcare delivery

Enhancing access to care in tribal and rural areas through comprehensive services including chronic disease management, maternal and child health, and preventive screenings.



Health workforce capacity

Building the capabilities of health workers and public institutions to deliver standardised, quality-assured primary care.



Tertiary and specialised care

Facilitating advanced care through innovation in newborn screening, maternal and child care and geriatric services integrated with government systems.

Additionally, mental health and elderly care are addressed as cross-cutting areas, embedded across each of the portfolio's focus areas to ensure holistic care that supports both the physical and psycho-social well-being of individuals across age groups.

Results that Resonate (FY 2024-25)



16
States



Over 1.3 crores

Healthcare outreach consultations conducted, leading to medical consultations



8,100+

Healthcare workers covered under interventions

Steady Steps of Progress

Expanding NCD screening and treatment through national platforms

With technical support from the Trusts, the Ministry of Health and Family Welfare strengthened the National Programme for Non-Communicable Diseases (NP-NCD), screening 4.96 crores individuals, enrolling 4.8 crores, and initiating treatment for 0.95 crore individuals through the Comprehensive Primary Healthcare platform.

Strengthening primary healthcare in tribal and remote areas

Jan Swasthya Sahyog enhanced access to care for chronic illnesses and sickle cell disease in tribal districts of Chhattisgarh and Madhya Pradesh. Besides, over 3,100 individuals with sickle cell disease were identified at an early stage. In Telangana, Affordable Quality Health, Indigenous Development Organisation and Vijayavahini Charitable Foundation led a participatory action research initiative to identify systemic barriers and deliver mobile and remote healthcare services across underserved areas in northern tribal districts. Notably, over 11,000 healthcare outreach consultations were conducted and over 500 households were covered under nutritional interventions during the year.

Piloting technology-led health innovations

The India Health Fund developed two context-specific tools— TB Send, a solution for safe sputum transport, and the KhushiBaby Climate App, an AI-enabled platform for early action on climate-related health risks.

Improving mental health and elderly care models

The Trust for Reaching the Unreached expanded its community-based mental health services in Panchmahal, Gujarat, with a focus on home-based rehabilitation and counselling. Simultaneously, projects with SCHOOL, Janseva and Kalike developed urban elder care models that enable ageing in place through personalised support and aim to inform policy on costed care. A grant to Dementia India Alliance supports a five-state initiative to strengthen early diagnosis, care and policy advocacy for dementia through DemClinics and caregiver training.

Preventing childhood blindness in tribal regions

Hyderabad-based LV Prasad Eye Institute is set to lead a targeted intervention in tribal districts of Telangana and Andhra Pradesh, training frontline health workers to identify and manage preventable blindness in newborns, with the objective of screening at least 42,000 newborns annually, and treating 7,500 at-risk babies.

The Road Ahead

Improving quality and continuity in primary care

Focus on quality of care for underserved populations and build stronger referral linkages to secondary and tertiary services, ensuring timely access to critical care.

Targeted mental health for vulnerable groups

Develop mental health programmes tailored to the needs of LGBTQ+ youth, new mothers and the elderly, addressing their specific vulnerabilities and barriers to care.

Expanding rural access to mental health services

Improve availability of mental health support in rural and remote regions through tele-health solutions and mobile outreach clinics.

Strengthening geriatric care through caregiver support

Build capacity for home and community-based geriatric care through structured caregiver training, while promoting awareness of elder rights, entitlements and social inclusion.

Enhancing economic security for older adults

Promote financial independence and well-being among the elderly through Elder Self-Help Groups and skill-building initiatives.



Excellence in Healthcare

Collaborative partnerships to leverage diverse capabilities

The portfolio fosters collaboration between grantees to maximise impact through complementary strengths. For instance, Dementia India Alliance and the Centre for Brain Research are combining grassroots implementation with research expertise to improve dementia care. These partnerships also extend to grassroots NGOs, ensuring that solutions are locally rooted, context-responsive and inclusive.

Public sector and civil society engagement for systems-scale impact

The portfolio strategically engages with public health systems and civil society organisations to address complex challenges at scale. A key example is the work on sickle cell anaemia, where the Trusts are collaborating with grassroots NGOs and state health departments to build awareness, orient frontline workers and enable early detection and care across tribal populations. This approach ensures that innovations are embedded within public systems and can be sustained beyond the life of individual projects.

Navigating Challenges

- Recruiting and retaining trained personnel in remote and underserved geographies continues to pose challenges, affecting the pace and consistency of programme delivery.
- Many healthcare interventions are both human resource and capital intensive. This makes it difficult for implementing organisations to sustain operations once the grant period ends, especially in the absence of public system integration or alternate funding.

List of Partners

Aarohi

Nainital, Uttarakhand

- Tata Institute of Social Sciences
- Confluence for Health Action and Transformation Foundation
- Forum for Health Systems Design and Transformation
- Ravindra Joshi Medical Foundation
- Indian Institute of Technology

Mumbai, Maharashtra

Trust for Reaching the Unreached

Vadodara, Gujarat

Janseva Gramin Vikas Va Shikshan Pratishthan

Yavatmal, Maharashtra

- Kalike
 - Indian Institute of Science
 - Dementia India Alliance
- Bengaluru, Karnataka

Collectives for Integrated Livelihoods Initiatives

Jamshedpur, Jharkhand

- Healing Fields Foundation
- Hyderabad Eye Institute

Hyderabad, Telangana

Society for Education, Action and Research in Community Health

Gadchiroli, Maharashtra

Jan Swasthya Sahyog

Bilaspur, Chhattisgarh

Vijayavahini Charitable Foundation

Vijayawada, Andhra Pradesh

Sri Aurobindo Society

Puducherry

Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.

From Despair to Recovery

“Before getting admitted to the hospital, I did not think I would survive. But the treatment gave me life again.”



In Kurdar village, Bilaspur, Chhattisgarh, 59-year-old Rani Bai* had been bedridden for months, unable to move without assistance and on some days even struggling to breathe. Her deteriorating condition, coupled with financial hardship and waterlogged roads during the monsoon, severely limited her access to healthcare, even after being advised to attend a screening camp for tuberculosis (TB).

Jan Swasthya Sahyog (JSS), a non-profit that provides affordable healthcare to underserved communities in rural Chhattisgarh, was conducting a survey of Particularly Vulnerable Tribal Groups in the area in August 2024. JSS is supported by Tata Trusts to strengthen community-based healthcare. Surveys for TB detection and support to the community for adherence to treatment is one of the key focus areas for JSS. During the survey, a team member from JSS's TB project, Mr. Neelmani, visited Rani Bai's home and recognised signs of advanced TB. Despite her critical condition, the team could not initiate treatment as no family member was present to give consent, and the remote location meant an ambulance could not reach her.

Over the next 15 days, JSS's team made repeated visits to engage with her family, encouraging them to seek care for her. Once the roads became passable, her family carried her on a wooden cot to Baheramuda, from where she was transported to the JSS Semaria Centre and then admitted to Ganiyari Hospital, about 60 kilometres away. There, doctors confirmed her TB diagnosis and began anti-tuberculosis treatment (ATT). During her 15-day stay, she received medical care, nutritional support, and constant monitoring, all of which contributed to a significant turnaround in her condition.

“She was unable to get up off the bed and support herself. As she breathed, a constant crackling sound was heard,” recalls Ms. Neelmani. “As per her husband, she was seriously ill for many days. Due to mud on the earthen roads, it was impossible to mobilise her to the campsite.”

Now recovering well, Rani Bai makes monthly visits to collect her medication and has resumed everyday activities, including tending to her livestock. Her recovery stands as a quiet but powerful example of what community-centred healthcare can achieve, even in the most difficult circumstances.

*Name changed

A Symphony of Hope



“I lived in silence for more than 20 years. I never thought I would hear my daughter’s voice, but the surgery gave me a new hope.”



Komal Pande, a 25-year-old woman from Pavi Muranda village in Maharashtra’s Gadchiroli district, had grown up in near total silence. From early childhood, she struggled with hearing loss in both ears, which limited her ability to connect with people around her. School proved challenging, and as her condition persisted, so did a deepening sense of social isolation. By the time she reached adulthood, she had come to terms with a life lived in silence. But it was motherhood that rekindled a quiet yearning, the desire to one day hear her daughter’s voice.

After being advised to undergo costly surgery at a private hospital, Komal and her family were disheartened. It was only when her younger sister, herself a former beneficiary, urged her to approach SEARCH, that the path to healing opened up. Supported by Tata Trusts, SEARCH offers affordable and often free medical interventions for underserved communities in Gadchiroli.

In March 2025, Komal underwent Tympanoplasty during SEARCH’s free ENT surgical camp at Maa Danteshwari Hospital. Dr. Shailesh Kothalkar (ENT - Head of Department, Seven Star Hospital, Nagpur) performed the Tympanoplasty along with a skilled team. He shares, “Walking into SEARCH is a reminder of what medicine is truly about...with compassion, it shapes us into better doctors.”

The surgery successfully repaired Komal’s damaged eardrum. Within days, Komal noticed the difference.

She could hear again. From everyday sounds to the joyful chatter of her child, a new world had opened up.

Bridging the Gap in Healthcare



“We never imagined my son Samuel’s condition was serious. If the Mobile Medical Unit had not come, we would not have known about his illness until it was too late.”



In the quiet village of Battigudem in Bhadrachalam district, Telangana, access to healthcare was once a distant reality for many tribal families. Among them was nine-year-old Madakam Samuel, who had been suffering from persistent fatigue, paleness and breathlessness. His symptoms had gone unnoticed for months, worsened by the absence of routine health screenings and hesitation around seeking medical care.

That changed when the Mobile Medical Unit (MMU) arrived at Battigudem. An MMU reaches out to remote villages to conduct outpatient clinics as an outreach activity in a camp mode. As a result, patients not only get medical attention, but are able to save on their out-of-pocket medical expenses, which has in turn helped in improving their standard of living. The project is supported by Tata Trusts through its partners Vijayavahini Charitable Foundation and the Indigenous Development Organisation. The MMU brought doctors, nurses and Adivasi Arogya Mitras, offering free consultations and tests in Samuel’s village.

In December 2024, during the outreach activity through the MMU, Samuel was diagnosed with severe anaemia and sickle cell disease. He was referred to a hospital for a blood transfusion and further care at Kakatiya Medical College, Nizampura, Warangal, Telangana, which is located at a distance of 170 kilometres.

His condition led to village-wide screenings, which helped detect the same condition in other members of the community, enabling early treatment.

Between September 2024 and February 2025 MMUs have reached more than 9,600 people in northern Telangana, offering equitable and sustainable healthcare services to those in need near their homes.



Most cancer cases in India are diagnosed late due to low awareness and poor access. Trusts focus on distributed cancer care model - quality care, awareness, access and affordability.

Bringing

Cancer Care

Within Reach



Overview

India reports nearly 14 lakhs new cancer cases annually¹. Unfortunately, majority of these cases are detected at advanced stages, resulting in a higher mortality and morbidity rate. Limited infrastructure, shortage of skilled professionals and the concentration of cancer care facilities in urban areas add to this challenge. It forces patients to travel long distances for treatment and often results in out-of-pocket expenses, treatment dropouts and delayed care.

Access to timely treatment remains one of the most pressing healthcare inequities in India. With nearly 70%² of cancer cases resulting in death, it has become a leading cause of catastrophic health spending, distress financing and pre-death medical expenditure in India.

To respond to this urgent need, Tata Trusts implemented the Cancer Care Programme around a Distributed Cancer Care Model—an integrated approach focused on increasing awareness, promoting prevention, enabling early detection and decentralising treatment. This model is important for high-burden areas like the Northeast, where both cancer incidence and mortality rates are significantly higher than the national average.

Building on this vision, the Tata Cancer Care Foundation (TCCF), formerly the Alamelu Charitable Foundation, was created to operationalise the programme and bring quality treatment closer to people's homes. TCCF has played a pivotal role in establishing and managing two L2 hospitals in Ranchi, Jharkhand and Tirupati, Andhra

Pradesh. A 140-bed hospital in Chandrapur, Maharashtra, is currently under construction.

TCCF's efforts are supported by the government and non-government entities through strategic partnerships. These alliances have enabled the hiring of trained personnel, procurement of critical equipment and the rollout of cancer awareness programmes, screening and training procedures in the public healthcare systems. These initiatives aim to reduce the financial burden on patients and their family and minimise cancer-related mortality by making care accessible, affordable and equitable.

Results that Resonate (FY 2024-25)



2,60,992
Beneficiaries covered
under Public Health
awareness campaigns



1,43,791
OPD consultations
conducted



9,615
Individuals covered
under training and
capacity building
programmes



53,046
Chemotherapy cycles
administered



8,96,602
Individuals screened
for Non-communicable
Diseases



4,955
Patients administered
radiotherapy



62,422
New patients provided
services in cancer
care hospitals under
the cancer care
programme



2,857
Surgeries
conducted



¹ <https://gco.iarc.who.int/media/globocan/factsheets/populations/356-india-fact-sheet.pdf>

² <https://journals.plos.org/plosone/article/file?id=10.1371/journal.pone.0196106&type=printable>

Steady Steps of Progress

- Ranchi Cancer Hospital and Research Centre (RCHRC) is empanelled under the Government of India's Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which provides financial assistance to patients with limited annual incomes. As of March 2025, 6,606 claims have been submitted under this scheme.
- The 92-bed Sri Venkateswara Institute of Cancer Care and Advanced Research (SVICCAR), Tirupati, was listed under the Government of Andhra Pradesh's Dr. NTR Vaidya Seva health scheme. A total of 26,166 claims have been submitted under this initiative as of March 2025.
- Tata Trusts launched the 'Gaanth Pe Dhyam' campaign in October 2023 to emphasise the importance of early breast cancer detection. A social awareness film was launched by the Trusts in July 2024, building on the positive response from community interactions. It featured Padma Shri awardee Sanjeev Kapoor, who reinforced the campaign's core message—encouraging women to integrate self-care into their daily routines. This initiative aimed to drive behavioural change and encourage early screening, which is crucial for early detection and outcomes for breast cancer. The Cancer Care team of the Trusts also collaborated with various Tata Group companies to extend this initiative into workplaces, facilitating breast cancer screening programmes for women employees. More than 3,000 women have been screened under this campaign across Tata Group companies and community outreach programmes.
- A Hospital-Based Cancer Registry (HBCR) has been established in RCHRC and SVICCAR. HBCR standardises data collection of cancer patients treated in a hospital, which improved patient care, monitoring treatment outcomes and supporting clinical decision-making. It also aids in quality control, research and hospital planning, while complementing Population-Based Cancer Registries (PBCR) with detailed clinical insights.
- The Assam Cancer Care Foundation extended the community outreach programme across all districts.

The Road Ahead

- The Diphu Cancer Centre, located in Karbi Anglong district, Assam, is expected to start operating during FY 2025-26; besides, seven hospitals are planned for operationalisation during FY 2025-26 and FY 2026-27, completing a comprehensive network of 17 cancer care centres across the state.
- The cancer care centre in Chandrapur, in collaboration with the Government of Maharashtra, through the Directorate of Medical Education and Research (DMER) and the District Mineral Foundation (DMF), is expected to be commissioned in FY 2025-26. This facility will be housed within the premises of the Government Medical College and Hospital, Chandrapur.
- The public health programme in Jharkhand is slated for expansion next year.

Navigating Challenges

- Scarcity of trained and specialised professionals in cancer care in India, including oncologists, onco-surgeons and oncology-trained nurses, makes it difficult to provide adequate cancer care services in hospitals.
- Lack of awareness in remote areas often results in delayed diagnosis, leading to postponed treatment and poorer prognoses.



List of Partners

- DMart
- Pfizer India
- Universal MEP Projects and Engineering Services Limited (UMPESL)
- Raise Financial Services
- Bloombay Enterprises Private Limited
- Allied Digital Services Limited
- DMG Events India Pvt. Ltd.

Mumbai, Maharashtra

- Central Mine Planning
- Design Institute Limited (CMPDIL)

Ranchi, Jharkhand

Indian Oil Corporation Limited (IOCL)

Kolkata, West Bengal

ANI Technologies Pvt. Ltd.

Bengaluru, Karnataka

Federal Bank Hormis Memorial Foundation

Ernakulam, Kerala

**Dakshina India
Arya Vysva (DIAV)
Sri Vasavi Kanyaka
Parameswari Dharma
Paripalana Samstha**

Tirupati, Andhra Pradesh

Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.

Tata Trusts would like to acknowledge the Tata Group companies, along with benevolent individual donors and apex learning institutes, such as the Tata Memorial Centre, Tata Medical Centre and ACTREC, for their constant support to the Cancer Care programme.

Stories of Hope



Preserving Possibility Through Timely Intervention



Her story stands as a powerful testament to the life-changing impact of timely medical intervention, expert care, and compassionate support.

In the quiet village of Soso, located in Ranchi's Angara subdivision, 28-year-old Saraswati Kumari, an unmarried woman from a modest background, dedicated herself to her role as a village facilitator, assisting community members in accessing government schemes. In December 2023, she began experiencing a sensation of heaviness in her abdomen. Initially dismissing it, Saraswati continued working, placing her family's needs before her own health. However, as months passed, her abdomen visibly swelled, and by November 2024, the discomfort had intensified into severe abdominal pain.

Concerned, Saraswati sought medical advice locally and was promptly referred to Ranchi Cancer Hospital and Research Centre (RCHRC), which is a joint venture of the Ranchi Cancer Care Foundation and the Tata Trusts' supported Tata Cancer Care Foundation, for specialist evaluation. Upon arrival, doctors discovered a large abdominal mass, comparable in size to a

football, spread across both her ovaries. Recognising the urgency and complexity of her condition, Saraswati received financial assistance from CMPDI's Beneficiary Support Fund to undergo essential diagnostic tests and imaging.

Facing the daunting prospect of surgery, Saraswati consulted Dr. Gaurav Suralkar, a gynaecologic oncologist at RCHRC. Under the expert guidance of Dr. Amitesh Anand, Head of Surgical Oncology, a skilled surgical team comprising Dr. Suralkar and Dr. Amrita Prasad and other doctors successfully removed the massive tumour while carefully preserving Saraswati's uterus and both ovaries.

Today, Saraswati has made a full recovery and looks forward to life with renewed optimism.

A New Chapter in Health and Hope



“Throughout my treatment, I received care, ensuring a smooth recovery. Today, I breathe more easily and have regained my strength.”

Nagaraju, a 38-year-old daily labourer from Tikkavaram in Nellore, Andhra Pradesh, had long struggled with alcohol addiction and poverty. His meagre earnings barely supported his family, with healthcare far from assuming a priority.

Over two months, Nagaraju developed a persistent cough and increasing breathlessness that eventually made it impossible for him to continue working. Initially disregarding his symptoms, his health worsened until he sought medical help at a local hospital.

A bronchoscopy and biopsy revealed an endobronchial tumour diagnosed as Spindle Cell Neoplasm (Myopericytoma), requiring urgent surgery. However, the cost was beyond Nagaraju’s means, and his family faced a daunting financial burden.

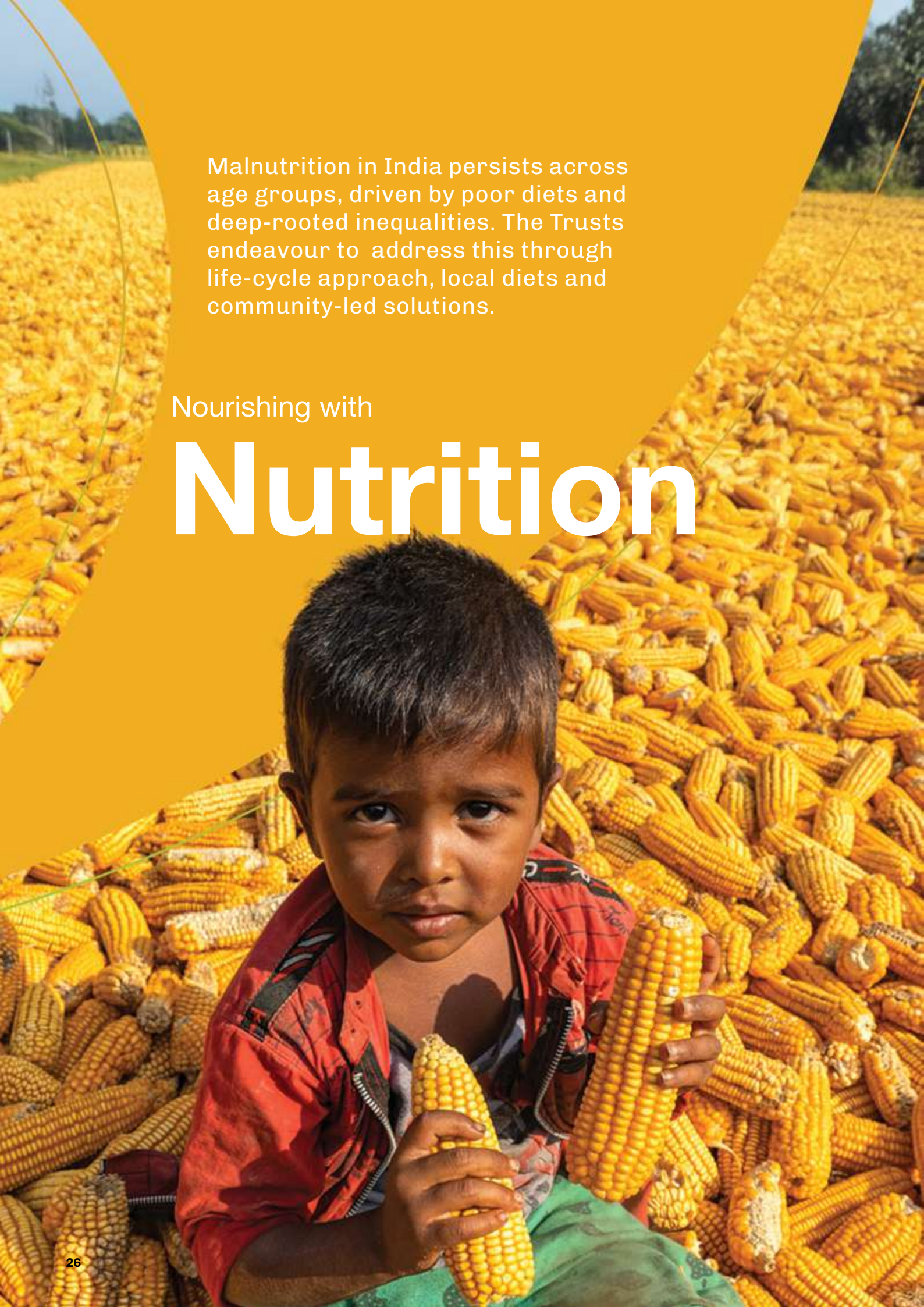
Hope arrived through a referral to the Sri Venkateswara Institute of Cancer Care and Advanced Research (SVICCAR) in Tirupati. SVICCAR is an initiative of the Tata Cancer Care Foundation, supported by the

Tata Trusts, in partnership with the Tirumala Tirupati Devasthanams. With renewed hope, Nagaraju and his family approached SVICCAR, where they were guided through the process.

Crucially, financial assistance was provided via the Federal Bank Hormis Memorial Foundation’s contribution to SVICCAR’s Beneficiary Support Fund. This enabled Nagaraju to undergo a complex lung operation, where skilled surgeons removed part of his lung and reconnected the remaining section to his airway.

“My family, once fearful of losing me, have deep gratitude to the medical team, Tata Trusts, and the generous funders whose support made my life-saving surgery possible,” he adds.

This transformative experience has inspired Nagaraju to prioritise his health and reduce alcohol consumption, embracing a hopeful future enabled by timely intervention and compassionate care.

A young boy with dark hair and a red jacket is sitting in a field of harvested yellow corn. He is holding two ears of corn in his hands. The background is a vast field of yellow corn under a bright sky. The image is framed by a large yellow semi-circle on the left and right sides.

Malnutrition in India persists across age groups, driven by poor diets and deep-rooted inequalities. The Trusts endeavour to address this through life-cycle approach, local diets and community-led solutions.

Nourishing with

Nutrition

Overview

India is facing a 'triple burden' of malnutrition—undernutrition, overnutrition and micronutrient deficiencies. Malnutrition remains a major public health issue in the country, affecting children, adolescents, women and the underserved communities, despite various initiatives undertaken by the government. Stunting, underweight and wasting are high among Indian children in the early years. Along with this, the prevalence of anaemia, as a marker of micronutrient deficiency, remains high among children and women alike. The co-existence of communicable diseases like tuberculosis and emerging Non-Communicable Diseases (NCDs) like obesity, diabetes and hypertension are now becoming prevalent in urban and rural areas, which are closely linked to overnutrition or poor dietary practices. It is becoming imperative to address the 'double duty' actions that tackle overweight closely linked with diet and lifestyle, and undernutrition.

Poverty, lack of nutritious food, poor access to clean water and sanitation, poor maternal health and education, inadequate healthcare services, behavioural practices, social inequalities and gender disparities – all contribute to malnutrition. The interconnectedness of these issues is often ignored. A fragmented approach to solving only a part of the problem results in persisting challenges in India. In order to solve malnutrition holistically, both immediate nutritional needs and underlying social and economic factors need to be addressed.

Over the years, the Trusts have focused on undernutrition among children, pregnant and lactating women as core areas. While the focus on this section of population continues, the Trusts embraced a lifecycle approach in FY 2024-25, with a focus on different life stages. The current strategy revolves around:

- 1 Childhood nutrition, with a special focus on prevention of stunting and anaemia, in addition to continued focus on acute malnutrition
- 2 Adolescent nutrition with a focus on anaemia and Body Mass Index (BMI)
- 3 Adult nutrition, with a focus on diseases, both infectious and NCDs

The current approach directly targets the immediate causes of malnutrition, such as inadequate dietary intake and illnesses, and measures that improve the long-term health of the people. This involves creating an enabling environment that addresses the underlying causes of malnutrition, such as improving the awareness of health

and diet, supporting communities to grow nutritious crops or nurture animal husbandry for consumption at family level, hygiene, sanitation, etc. Supporting last-mile health and nutrition problems for economically vulnerable sections of the society and conducting research for knowledge and evidence to improve public policies and large-scale programmes are also a part of the public health initiatives to improve holistic well-being of the underserved population.

The Nutrition theme undertook infant- and young child-centric initiatives by collaborating with the Integrated Child Development Services (ICDS) with an aim to prevent early childhood stunting and acute malnutrition. Under the ICDS scheme, Take Home Rations (THR) are provided to children under the age of three years as per the mandate of the National Food Security Act (NFSA). Recent initiatives in this context include extending technical support for improving the nutritional quality of THR in Himachal Pradesh. This leverages and improves the earlier work of the Trusts in food fortification, specifically for iron in cereals and for vitamin A in oil, both of which are now intended for use in the THR. The Trusts are also kick-starting key programmes and pilots that highlight dietary diversity at the household level among different age groups in high-priority geographies, by incorporating micronutrients and protein-rich food, inclusion of appropriate fats and Vitamin C-rich fruits, milk supplements, etc. in daily diets.

The Trusts also prioritise pregnant and lactating women, along with adolescent girls, by supporting initiatives that promote nutrient-dense diets by including fruits and vegetables in addition to the rations supplied by the government. Nutrition counselling to mothers for improving dietary practices, seeking timely care, addressing women's empowerment and supporting working mothers through crèche facilities are also being considered as pathways to improve underlying factors of malnutrition. The Trusts have initiated projects focusing on ensuring weight gain among patients or non-responders to treatment, which boosts the recovery of patients.



Results that Resonate (FY 2024-25)



2

States (Rajasthan and Andhra Pradesh)



10

Districts



10,28,611

Beneficiaries



41,829

Women



9,65,009

Children



13,033

Schools



11,737

Anganwadi Centres



16,599

Frontline Workers
(Anganwadi Workers,
Cooks, Helpers) trained



5,174

Self Help Group
members trained

* Figures obtained from ongoing programmes and do not reflect programmes operationalised during Q3 and Q4 of FY 2024-25.

Steady Steps of Progress

- During the reporting year, the theme initiated 18 new grants, in addition to supporting seven ongoing grants from previous years. Projects supported through these grants cover Himachal Pradesh, Rajasthan, Uttar Pradesh, Bihar, Jharkhand, Odisha, Andhra Pradesh, Maharashtra and Karnataka.
- Co-creation and co-designing programmes along with a range of social sector organisations continued during the year.
- The theme contributed towards sector building and field building by prioritising relevant and key nutrition problems of India and transitioning towards sustainable approaches.

The Road Ahead

- Adopting 'double duty' actions that entail fighting undernutrition and obesity through a combined approach to tackle all forms of malnutrition together, instead of addressing them in silos. The portfolio will develop key initiatives and invite proposals on these areas. As a result, grants will be given for addressing early childhood malnutrition and problems related to adult diet intake.
- Leveraging capacity to work with a range of stakeholders, including its partners, donors, technical organisations and the government to address early childhood malnutrition, with a focus on home-based care, supplying food supplements and supporting community-based crèches.
- Exploring the development of an inter-disciplinary programme design by promoting dietary diversity, through community-based initiatives on small scale crop cultivation and animal husbandry for promoting consumption of nutrient-rich food at household level.
- Planning interventions in Vidarbha and in Gadchiroli, Maharashtra, where proof of concepts on anaemia reduction and prevention of stunting will be piloted by the Trusts in collaboration with the Government of Maharashtra and other reputed partners. These will be taken to scale through an evidence-based approach over a period of time.

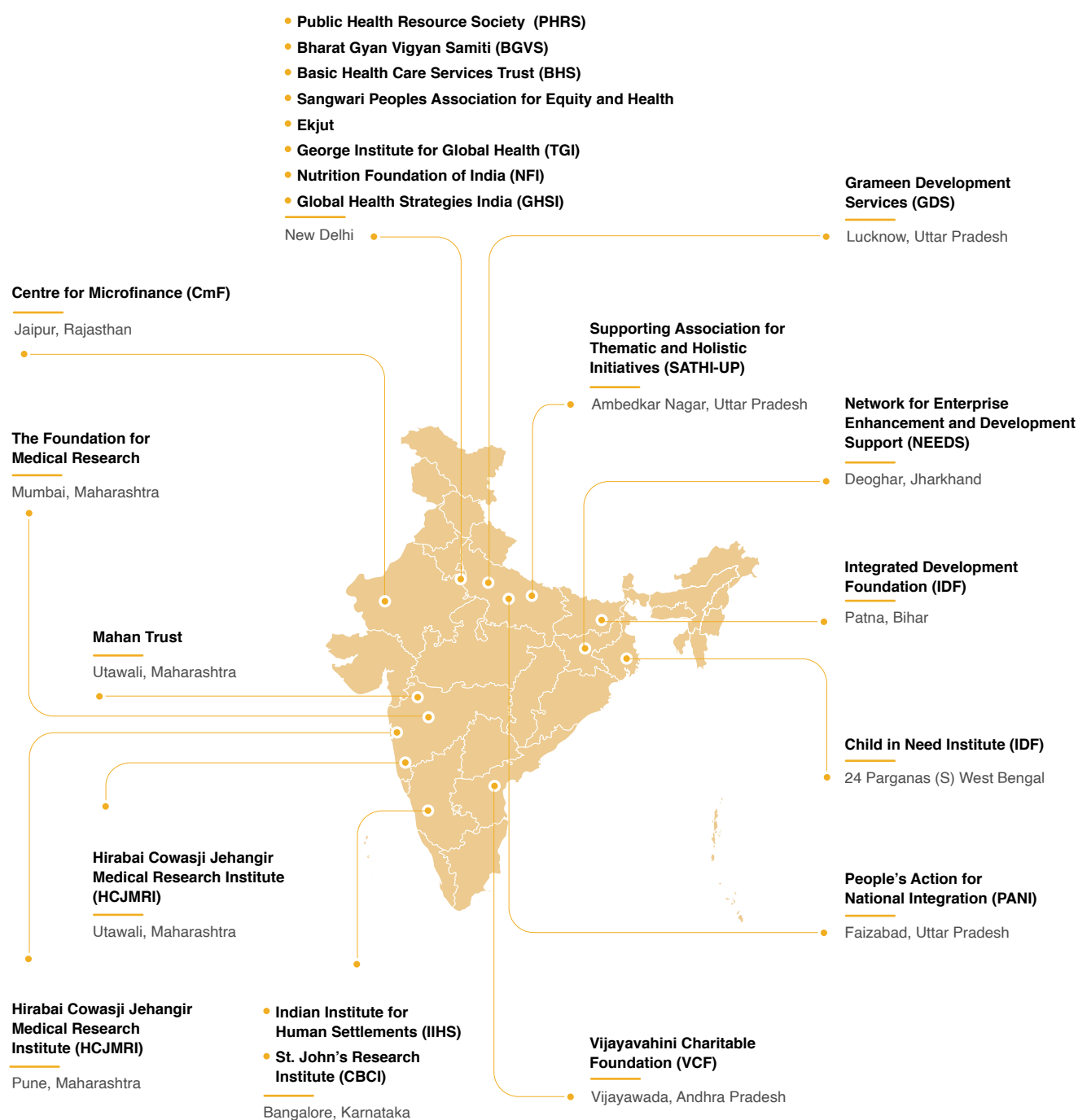
Promoting Excellence in Nutrition

- Initiation of a process of co-creation and co-designing of key initiatives in a consortium mode with a variety of social sector organisations.

Navigating Challenges

- Social sector organisations are in need of developmental support to enable their growth and this becomes critical, especially where some of these organisations offer invaluable services.

List of Partners



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Yes! To Poshan



The 'Yes! To Poshan' programme was implemented by the Vijayavahini Charitable Foundation (VCF) in collaboration with Tata Trusts, with support from P&G Health and Asian Paints.

It specifically targeted 35 villages in the Anakapalli and NTR districts in Andhra Pradesh, where significant gaps in nutritional practices were noticed, especially in pregnant and lactating women and children below five years of age. By leveraging behavioural change campaigns, the programme instilled sustainable improvements in dietary practices, enhanced awareness about nutritional needs during the critical first thousand days (covering pregnancy to a child's second birthday) and significantly improved maternal and child healthcare. Educational interventions, regular community interactions and active participation by local stakeholders made the programme a success and



aspired long-term behavioural shifts towards healthier dietary patterns in women and children within targeted households and communities.

The 'Yes! To Poshan' programme also succeeded in its Nutri Garden Initiative, under which over 870 household-level Nutri Gardens were established and nurtured. These gardens provided direct access to nutrient-rich fresh vegetables for families and fostered a sense of responsibility among participants to practise sustainable agricultural practices.

This initiative was implemented from March 2021 through December 2024.

Enhancing Nutritional Awareness Through Recipe Demonstrations



VCF successfully used recipe demonstrations in Achutapuram, Andhra Pradesh, to break the cycle of dietary monotony and encourage varied and nutritious meals.

Initially, dietary diversity scores were low and many households lacked variety in nutrient-dense foods. The *Poshan Sakhis* conducted regular recipe demonstration sessions using locally available, affordable ingredients.

Endline surveys showed significant improvement in dietary diversity scores, with over 90% of pregnant and lactating mothers regularly incorporating demonstrated recipes. Consumption of Vitamin A-rich vegetables, pulses, beans and iron-rich foods increased, reflecting significant



behavioural changes. These recipe demonstrations diversified diets and enhanced women's nutritional knowledge, influencing long-term dietary practices.

Stories of Hope

Nourishing the Body and Soul



Through nutrition education sessions at school, Anita and her classmates learnt that adding lemons to meals improved nutrient uptake. Iron-folic acid supplements were also provided to her for quicker recovery.

Anita*, a 14-year-old girl from a village near Pune, adjacent to an industrialised area, struggled with simple daily tasks. She often felt dizzy and weak and was persistently tired. It was a challenge for her to keep up with her lessons, often leaving her isolated and withdrawn.

During a health screening under the Rural Initiative for Health and Nutrition (RIHAN), undertaken by the HCJMRI and supported by Tata Trusts at her school, the doctors found that her haemoglobin levels are dangerously low. Her pale complexion confirmed severe anaemia. Anita had been silently battling malnutrition, unaware of her health condition.

The RIHAN team acted swiftly after that. Anita was enrolled in a nutrition awareness and supplementation programme. Sunita Tai, a compassionate community health worker from HCJMRI, counselled her parents on the importance of a balanced diet for children of her age. Her mother was concerned, but due to their poor financial condition, she struggled to provide nutritious food for her family.

To tackle the issue faced by Anita and many others in the area, RIHAN introduced the community to the benefits of kitchen gardening, with guidance and training in partnership with a local women's self-help group. Soon, Anita's family was growing spinach, drumstick leaves and other nutrient-rich vegetables essential for her recovery. The team also shared cooking tips to maximise iron absorption.

Anita's transformation was remarkable. She started engaging in her school and gradually became a confident nutrition advocate.

Her journey highlights the power of collective action at the community level in addressing anaemia among young girls. Early health interventions can ensure timely diagnosis and treatment of this silent yet harmful condition. It also highlights the importance of building a nutritionally aware younger generation, which is equipped to thrive in school and grow into healthier and future-ready adults.

*Name changed

A young boy with dark skin and short dark hair is shown in profile, looking upwards and drinking from a shiny metal cup. He is wearing a white shirt with a red collar. The background is a blurred outdoor scene with green foliage. A large, stylized blue graphic element, resembling a drop or a splash, is overlaid on the left side of the image, containing white text.

By enabling sustainable livelihoods, we strengthen communities, disrupt cycles of poverty and pave the way for lasting self-reliance.

Ensuring Lasting Impact through

WaSH

Overview

Access to safe water, improved sanitation and hygienic practices is fundamental to the health, wellbeing, dignity and development of people. Yet, crores—especially in marginalised communities across the world—continue to face challenges in accessing these basic services.

Despite global efforts, access to Water, Sanitation and Hygiene (WaSH) services remains highly uneven. As per the WHO-UNICEF Joint Monitoring Programme (JMP) 2023 Report:¹ (a) 2,200 crore individuals still lack safely managed drinking water at home; and (b) 3,500 crore individuals are without safely managed sanitation. In India, the problem is even more urgent. According to NITI Aayog's Composite Water Management Index (2018),² nearly 60 crore people face high to extreme water stress and 21 major cities may run out of groundwater in the near future. Over-exploitation of groundwater, erratic rainfall patterns due to climate change and poor water resource management have left many villages with no reliable source of clean water.

India has made progressive strides through flagship schemes like the Jal Jeevan Mission and Swachh Bharat Mission, aimed at improving water supply and sanitation. However, significant challenges remain—especially in water-stressed, climate-sensitive and marginalised regions—where sanitation facilities are often underused or poorly maintained due to cultural norms, unreliable water access and inadequate waste management. As a result, essential hygiene practices such as handwashing with soap, menstrual hygiene management and safe water storage continue to be inconsistently followed.

The burden of poor WaSH services falls heaviest on women and children. Lack of clean water and sanitation contributes to malnutrition and repeated illness, affecting growth and education. Women and girls are disproportionately impacted—spending hours fetching water and missing school or work due to inadequate menstrual hygiene facilities, with long-term effects on their health, continued education and livelihoods.

In India, menstrual hygiene management, a crucial component of WaSH interventions, faces persistent socio-cultural and economic barriers, with rural areas lagging behind. Taboos, limited education and silence around the subject further restrict access to safe practices, especially in rural communities. Inadequate infrastructure for menstrual waste disposal adds to

environmental and health risks, underscoring the need for targeted policies, community involvement and context-specific solutions.

Addressing WaSH in rural and vulnerable areas contributes directly to several United Nations' Sustainable Development Goals (SDGs), particularly Goal 6: Clean Water and Sanitation for All, as well as goals related to health, education, gender equality and climate resilience. According to the World Health Organization (WHO),³ every US\$ 1 invested in WaSH yields a return of US\$ 5 to US\$ 8, depending on the region and type of intervention. These returns stem from improved productivity, reduced healthcare costs and time savings.

The Tata Trusts' WaSH portfolio is guided by the vision of a decentralised, demand-driven and community-centric process, an integrated approach to managing water, sanitation and hygiene through community-led, sustainable and inclusive interventions. The overarching strategy aims to ensure universal and equitable access to safe and affordable WaSH services, especially in rural and vulnerable geographies. The Trusts seek to address persistent and emerging WaSH challenges through a mix of evidence-based planning, infrastructure support, behaviour change and community participation.



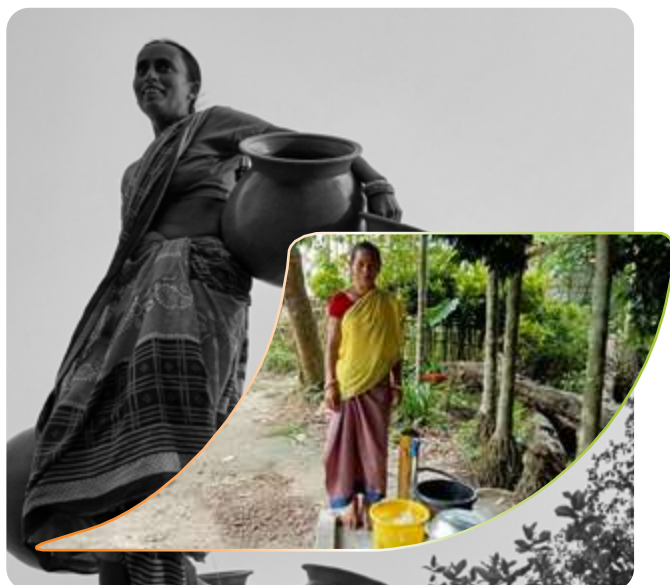
¹ WHO/UNICEF Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (JMP) – Progress on household drinking water, sanitation and hygiene 2000-2022: Special focus on gender | UN-Water

² Composite Water Resources Management: Performance of States

³ V6_layout_22083_GLAAS Report 2022

The portfolio is structured around four interrelated thematic pillars

- 1 Water Access:** Enhancing the availability of functional water infrastructure through community-led planning, behaviour change communication and skill development. It complements government initiatives such as the Jal Jeevan Mission by promoting efficient water management, source strengthening, reducing leakages and improving system operations through capacity building at grassroots and policy levels.
- 2 Water Security:** With the goal of achieving long-term sustainability, the aim is to secure water for both domestic and agricultural needs in water-stressed areas. The strategy involves demand-supply planning, institutional strengthening (e.g., formation of water committees) and implementation of recharge structures (gabions, check dams) or demand management interventions like irrigation efficiency systems.
- 3 Water Quality:** Emphasis is on cost-effective and scalable interventions to tackle region-specific water contaminants such as arsenic and fluoride. The approach involves deploying appropriate technologies, community training on water testing using field kits and creating awareness on the importance of quality monitoring—particularly in rural areas where water quality often goes unchecked.
- 4 Sanitation and Hygiene:** Addressing behavioural gaps in hygiene, with a special focus on Menstrual Hygiene Management (MHM). It promotes awareness, access to sustainable products, health-seeking behaviours and safe waste disposal practices. The approach also includes empowering women as local entrepreneurs and advocating for gender-responsive policies.



Results that Resonate (FY 2024-25)

Water Access



13
States



29
Districts



2,18,510
Households



1,967
Village and Water Sanitation Committees formed

Water Quality



2
States



4
Districts



11,340
Households



3
Water treatment plants (removes Arsenic, Iron and Fluoride)

Water Security in Hills through Springshed Management



5
States



13
Districts



16,031
Households



29%
Average increase in water discharge from treated springs

Water Security in Plains


5

States


14

Districts


138

Water security plans as part of village action plan


33,305 m³

Water storage capacity enhanced

Menstrual Health and Hygiene Management


7

States


20

Districts


1,298

Villages


85,392

Women/adolescent girls


5,525

Frontline workers (ASHAs, Anganwadi workers, school teachers) trained and engaged


24,924

Environmentally friendly menstrual absorbents produced and supplied

Steady Steps of Progress

Providing Access to Safe Drinking Water to Rural Communities

The Trusts partnered with the Government of India's flagship Jal Jeevan Mission (JJM), providing technical and implementation support across more than 12 states, directly benefitting over 2,00,000 households and impacting nearly 10 lakhs individuals across over 2,000 villages. The initiative ensured daily, per capita access to safe and assured drinking water at the doorstep, significantly easing the burden on underserved

communities. Impact assessments highlighted substantial social gains—daily, women and adolescent girls saved 60 to 90 minutes that were previously spent on water collection, freeing up time for education and income-generating activities. In collaboration with Tata Group companies, sensor-based systems were developed to monitor water supply parameters such as quantity, quality and consistency. This empowered communities with real-time data to improve local water governance, thus enabling timely leak repairs, equitable distribution through pressure management and automated supply to minimise manual intervention. Several state governments have since adopted these digital tools to manage rural water systems more effectively. Another key intervention was the piloting of a low-cost InLine Chlorination (ILC) system in partnership with IIT-Guwahati. Designed for easy management by Gram Panchayats, the ILC system promotes local self-reliance by reducing dependence on external agencies for water purification. Following its success, the state governments of Assam and Andhra Pradesh have initiated the process of scaling up this solution.

Water Security

In line with its strategic vision, the Trusts have adopted a holistic “One Water” approach, addressing water issues across sectors by integrating water for life (drinking water), water for livelihood (agriculture and livestock) and water for the ecosystem. This integrated perspective ensures that all aspects of water use are considered together, promoting sustainable and efficient management of water resources. To advance water security and ensure year-round availability, the Trusts have implemented Integrated Water Resource Management (IWRM) in water-stressed and water quality-affected regions. During the year, efforts focused on consolidating successful models and scaling them to new geographies, including salinity-affected coastal areas of Gujarat, drought-prone districts of Andhra Pradesh and Karnataka and semi-arid tribal belts of southern Rajasthan. These interventions aim to build climate resilience, enhance water availability and empower communities with sustainable solutions tailored to their ecological and socio-economic contexts.

Salinity Ingress Management through Community-based Sustainable Water Resources

Interventions were implemented in 20 coastal villages of Bhavnagar district, Gujarat, focusing on improving water quality through the construction of check dams, de-silting, well/borewell recharge and geo-hydro fracturing. Consequently, approximately 48 crore litres of additional water storage and recharge were achieved. There was also a noticeable rise in the groundwater level by around 3.5 metres in 2024 compared to 2021, along with an average reduction in Total Dissolved Solids (TDS) by approximately 300 PPM between May 2021 and May 2024.

Integrated Water Resource Management in the Tribal-dominated Regions of South Rajasthan

This has ensured water security for over 15,000 households in the region. The Centre for Microfinance—an implementation partner—has enabled local

communities (through self-help groups) to design comprehensive water security plans across more than 220 water-stressed villages in the districts of Sirohi and Pali, resulting in a significant enhancement of water storage capacity. Furthermore, these groups have successfully leveraged public financing exceeding ₹ 2.50 crores, amplifying the scale and sustainability of their initiatives. The positive impact of this project is clearly visible in the improved groundwater situation—the overall static water level has risen by an impressive 31%. This significant improvement is evidenced by the shift from an average depth of 19.67 metres below ground level (bgl) in 2022 to a shallower 13.59 metres bgl in 2024.

Water Security for the India Himalayan Region (IHR)

Under the Tata Water Mission (TWM), the Trusts are focusing on addressing water security in the fragile Himalayan region. Adopting a holistic approach that combines community-led efforts and scientific research, the Trusts supported over 600 villages, benefitting around 30,000 households across six mountain states, by implementing 'Catchment Area Protection' under springshed management. In partnership with local implementers, the Trusts created a spring atlas, mapping more than 1,500 springs and rejuvenated them using an integrated supply and demand management approach. The highest reported average increase in water discharge of treated springs has been 20%, ensuring a reliable water supply for drinking, domestic use and agriculture.

Menstrual Health and Hygiene Management

The Trusts continued to focus on menstrual health and hygiene (MHH) by framing it as an essential component of women's overall health and well-being. Recognising that menstruation is not just a hygiene issue but is closely linked to broader physical and emotional health, the Trusts have emphasised building health-seeking behaviour among women and adolescent girls through targeted interventions. A two-step approach has been adopted to address menstrual health more systematically. In the first phase, MHH sessions provided a safe platform for women and girls to share menstrual concerns, enabling the early identification of symptoms and health issues. In the

second phase, these concerns were addressed through dedicated health camps for detailed check-ups and medical consultations. In select geographies, this approach was further strengthened through universal health screenings conducted in collaboration with local public health centres, district hospitals and healthcare partners. These camps played a pivotal role in the early detection of common, yet often overlooked conditions, such as urinary tract infections, abnormal white discharge, thyroid-related issues, irregular menstrual cycles and cases of itching, burning and menorrhagia (heavy bleeding with clots). This integrated effort has contributed significantly to breaking menstrual taboos, encouraging timely medical intervention and promoting holistic health outcomes for women and girls.

In a significant achievement during the last financial year, through its implementing partner Centre for Microfinance and Livelihoods (CML), the Trusts successfully partnered with the Assam State Rural Livelihoods Mission (ASRLM), becoming the official training partner for their Menstrual Health Management (MHM) stakeholder training programme. This collaboration enabled the creation of a robust ecosystem to support menstruators by equipping 9,166 frontline workers, school teachers and block-level officials with the knowledge and tools to lead MHM initiatives. The overwhelming response and interest in taking the programme to schools reflect growing momentum in institutionalising menstrual health as a priority area in community development. Recognising that menstrual health requires a whole-of-community approach, the initiative also adopted an integrated strategy to include men and boys as active participants. Through specially designed modules, 5,352 boys and men were sensitised on menstruation to break taboos, build empathy and encourage supportive behaviour. These interactive sessions challenged harmful myths, promoted open dialogue and emphasised the essential role men and boys play in creating a respectful, inclusive environment for menstruators. This inclusive model has been instrumental in transforming community attitudes and laying the foundation for long-term behavioural change.



The Road Ahead

- Geographic Prioritisation Based on Context-specific Challenges:** Prioritising geographies based on critical challenges related to water access, water security and water quality. Rural and climate-vulnerable regions—especially those facing groundwater depletion, poor sanitation coverage or high contamination risks—will receive focused attention. This will allow for need-based intervention planning and optimal resource allocation to maximise long-term impact.
- Operationalising the ‘One Water’ Principle Across Programmes:** The integrated water resource management approach will remain central to all future initiatives. Operationalising the ‘One Water’ concept will promote convergence between drinking water and water for agriculture, livestock and ecosystem needs. This approach ensures that community water planning addresses not just quantity but also quality and equity—bridging gaps across human, environmental and economic dimensions.
- Empowering Sanitation Workers and Enabling Dignified Livelihoods:** Recognising the often-overlooked role and vulnerabilities of sanitation workers and including them as a key stakeholder group in upcoming interventions. Tailored training and livelihood diversification opportunities will be provided to help sanitation workers transition to safer and more sustainable income-generating activities. This will promote dignity, reduce occupational hazards and enhance their socio-economic resilience.
- Collaborating with Local Governments for Sustainable Outcomes:** A strong emphasis will be placed on deepening collaborations with Panchayati Raj Institutions (PRIs), line departments, etc. Technical assistance will be extended to local governments for preparing detailed project reports, designing technically sound solutions and setting up robust monitoring frameworks. This will ensure government ownership, scalability of impact and integration of WaSH efforts into mainstream development plans.
- Mainstreaming Technology and Data-Driven Decision-Making:** In the future, all WaSH projects will incorporate advanced technologies to enhance planning, transparency and real-time decision-making. Tools such as GIS mapping, remote sensing and digital dashboards will be used to track water availability, usage trends and system performance. A systematic groundwater monitoring protocol will be institutionalised by tracking five key water sources

per village, enabling predictive analysis and adaptive planning. These technology-led interventions will also support regular impact assessments, allowing for course correction and evidence-based programme refinement.

Excellence in WaSH

- Participatory Water Budgeting:** Community members, particularly Village Water and Sanitation Committee (VWSC) members, are actively involved in assessing both the demand and availability of water. This process empowers local stakeholders to make informed decisions regarding water use and management, ensuring equitable distribution and sustainable utilisation. It also fosters greater awareness, transparency and ownership at the village level, ultimately contributing to the long-term success of water-related initiatives.
- Contextual Training Modules for Capacity Building:** Customised training modules have been developed and rolled out to build local capacity around water governance. Two notable modules include: (1) Water Security Planning and (2) Leadership Development on Water Security, targeted at Gram Panchayat-level champions such as *Pani Mitras*. These modules have significantly enhanced community understanding of water management issues and empowered local leaders to take proactive steps toward ensuring water security.



Navigating Challenges

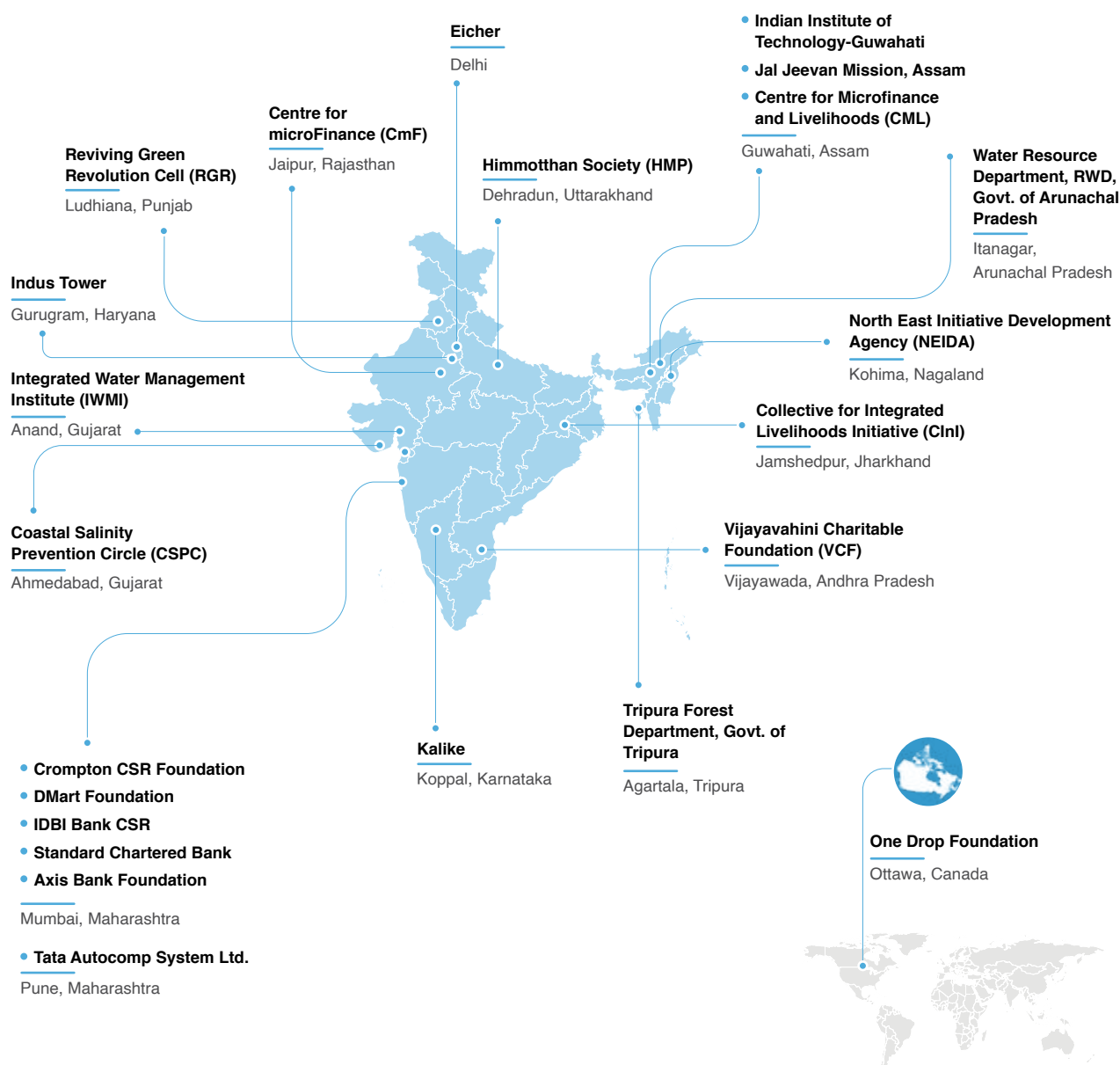
Geographical and Climatic Limitations

The effectiveness of water-related interventions, particularly water harvesting and springshed management, is often impacted by uneven rainfall distribution and complex site-specific geological conditions. These factors limit groundwater recharge potential and reduce the efficiency of storage infrastructure, making outcomes less predictable.

Sustaining Community Ownership and Behavioural Shifts

While community engagement is strong during the initial phases of the project, maintaining long-term participation—especially for demand-side interventions linked to agricultural water use—remains a challenge. Continued involvement in routine maintenance, water budgeting and responsible usage often requires ongoing motivation and support, which can be difficult in remote, resource-constrained settings.

List of Partners



Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.

The Transformative Impact of the Jal Jeevan Mission

The Jal Jeevan Mission (JJM) was launched in 2019 to provide Functional Household Tap Connections (FHTC) to every rural household by 2024. This ambitious initiative has led to significant improvements in water accessibility, governance and community involvement, with Tata Trusts partnering with state governments and local organisations to strengthen its implementation. The project has yielded remarkable results, transforming lives by ensuring a reliable, clean water supply in various regions.

Expansion of Household Tap Connections

- In Assam and Tripura (supported by the Centre for Microfinance and Livelihoods), interventions led to 39,619 households gaining access to clean drinking water, reaching a daily availability of 55 litres per capita.
- In Karnataka (supported by Kalike), interventions covered 19,500 households in 140 villages, benefitting 78,000 people. FHTC coverage jumped from 13% in 2021 to 88% in 2024.
- In Uttarakhand, Himachal Pradesh and Ladakh (supported by Himmatan Society), 31,371 households in 320 villages received tap water. Leh achieved 100% coverage, making clean water more accessible.

Reduction in Time Spent Fetching Water

- In Karnataka, the percentage of families spending over 30 minutes collecting water dropped from 41% to 27%, reducing daily burdens.
- In Tripura, 95% of women and adolescent girls experienced relief from water collection tasks, freeing them for education and livelihoods.
- In Leh, 94% of respondents now spend less than 30 minutes fetching water, marking a significant improvement.

Water Quality Improvements and Health Benefits

- Waterborne diseases dropped by 93% in Tripura, thanks to improved water quality monitoring and the installation of Iron Removal Plants (IRPs) in high-contamination zones.
- In Karnataka, villages with FHTCs showed a significant decrease in disease burden.
- Leh saw cases of waterborne illness decline from 4% to just 1.3%, demonstrating the effectiveness of the intervention.

Community Engagement and Women's Leadership

- Village Water and Sanitation Committees (VWSCs) have been key in managing water governance. In Assam and Tripura, more than 50% of VWSC members are women, ensuring gender inclusivity.
- Karnataka established 140 VWSCs, helping local communities manage water resources efficiently.
- In Himachal Pradesh and Uttarakhand, over 92% of households are now aware of their local VWSCs, boosting participation.
- Women-led groups have been trained to test and maintain water systems, giving them an active role in decision-making.

Financial Sustainability and Awareness Campaigns

- Monthly water tariffs are ensuring long-term financial sustainability, with villages in Leh and Himachal Pradesh achieving 100% compliance in tariff collection.
- Social Behaviour Change Communication (SBCC) initiatives, including street plays, wall paintings and IEC (Information, Education and Communication) campaigns, have educated communities on water conservation and hygiene.
- Karnataka has hosted 560 training sessions to improve awareness of water security and sustainable use.

The Jal Jeevan Mission has drastically improved water security, health outcomes and governance across rural India. Its impact on community-driven water management is evident in success stories from Assam, Tripura, Karnataka, Himachal Pradesh, Uttarakhand and Ladakh. Sustaining and scaling these efforts through community participation, technology and financial models will be crucial to achieving universal water access—turning 'Har Ghar Jal' into a lasting reality.

Stories of Hope

From Myths to Meaningful Change



“Before any meetings were conducted, we used cloth until it tore, and dried it secretly. Now I dry them openly in sunlight, and I cook during menstruation without hesitation.”



In Dabhada village, Gujarat, menstruation was once cloaked in silence, stigma, and misinformation. Aartiben*, like many women in her community, used old rags for menstruation, referred to locally as ‘timepiece cloth,’ and dried them secretly under her skirt, hidden from sunlight. Cultural norms did not allow her to cook during her periods, and so her family would refuse to eat food prepared by her during her periods.

Her husband, Ashokbhai*, like many men, had limited understanding of menstruation and reproductive health. He believed common myths, including that women were responsible for determining a child’s sex. These misconceptions created an environment of blame and restriction.

Everything began to shift when the couple became part of Tata Trusts’ Menstrual Health and Hygiene Management (MHM) programme, being implemented by Collectives for Integrated Livelihood Initiatives (CINI). Aartiben attended the women’s module, where she learnt about menstruation and proper hygiene practices and product options, including the importance of drying

cloths in sunlight. Ashokbhai participated in the men’s sessions, where he was introduced to the science behind menstruation and the supportive role men can play in promoting menstrual health in their families. The concluding couple counselling session gave them a space to discuss these learnings together and break the barrier of silence around it.

This change extended beyond their home. Encouraged by their example, eight other couples from their community have joined the programme. These sessions have not only increased awareness about hygiene and family planning but also reduced stigma and encouraged men to be more empathetic. The impact has been particularly significant in the tribal areas of Dahod, where entrenched taboos have begun to give way to informed dialogue and equity.

By addressing both men and women together, the MHM programme is shifting generational mindsets, bridging gender gaps, and enabling families to lead healthier, more respectful lives.

**Name changed*



Water Flows Again Through Willpower and Innovation



“We did not give up. After so many years of struggling, we knew we had to make this work. Everyone pitched in to bring back water to our homes.”

For over a decade, the Machhar hamlet in the Dhadhela village of Gujarat endured life without a dependable source of drinking water. A previously installed Mini Water Supply Scheme had failed long ago. Broken pipelines and non-functional taps left 25 households dependent on unreliable sources, with women and children often bearing the burden of fetching water from faraway locations.

Determined to find a solution, the villagers approached CInI under the Water Resource Development (WRD) programme, supported by Tata Trusts. After the discussions with the community, a solar-powered water supply system was proposed, which sparked hope. But it also demanded commitment from the community. Without hesitation, the residents rose to the occasion.

They raised ₹20,000 as a 10% community contribution for the solar pumping system and an additional ₹28,350 (28%) for repairing pipelines. They undertook physically

demanding work, including digging trenches, fixing broken lines, and installing new taps. In March 2024, the new solar-powered water system was up and running, restoring water access to every home.

But when the pipeline broke again soon after, the community did not wait for external help. Once more, they came together to repair the infrastructure themselves, ensuring an uninterrupted water supply.

“We did not give up. After so many years of struggling, we knew we had to make this work. Everyone pitched in to bring back water to our homes,” recounts a community member.

Today, every household receives clean drinking water. Tariffs are collected for sustaining the water supply scheme, the system is monitored locally, and ownership of the infrastructure rests entirely with the residents.

Strengthening rural livelihoods through income diversification, resource management and enterprise development is key to enabling long-term self-reliance—an endeavour the Trusts are driving across geographies.

Building Pathways to Sustainable

Livelihood



Overview

India, home to over 146¹ crore individuals, has nearly 16% of its population living below multi-dimensional poverty levels^{2, 3}. In the rural regions of the country, three distinct types of poverty can be identified. The first type is prevalent in drought-prone areas, where agriculture largely depends on rain-fed conditions. The second type is found in tribal heartlands, characterised by undulating, hilly and mountainous terrains. The third type pertains to poverty experienced by poor households residing in densely populated, flood-prone areas.

In this context, the Trusts' engagement in the rural livelihoods sector seeks to achieve three goals—enabling poor rural households to increase their incomes, promoting more sustainable use of resources and encouraging innovative endeavours. In each region affected by these types of poverty, the primary focus is on mobilising communities and empowering them to take initiative in improving their own conditions. Subsequently, specific actions are tailored to the agro-climatic conditions of the respective region. Adopting suitable measures based on resource conditions and the extent of community participation, in pursuit of the triple goals of improved livelihoods, sustainability and innovation, captures the Trusts' approach.

Several government programmes, such as the Deendayal Upadhyay Antyodaya Yojana, the Mahatma Gandhi National Rural Employment Guarantee Scheme, etc., also aim to support the rural poor in overcoming poverty. Responsible civil society action involves collaborating with such government initiatives and building upon them to advance objectives like those formulated by the Trusts and described above.

The Trusts' approach is both systematic and pragmatic; it leverages baseline surveys and field research to identify vulnerable households and understand the local environment. By crafting interventions tailored to specific needs and geographic contexts, the Trusts aim to preserve natural resources, strengthen community institutions and foster self-reliance. Key interventions include:

- 1 Adoption of Modern Farming Practices:** Promoting sustainable agricultural techniques and high-value farming to increase productivity and income.

- 2 Popularising Water and Soil Management:** Implementing water conservation projects and soil health improvement programmes to ensure long-term agricultural sustainability.
- 3 Creating Market Linkages:** Creating production-to-market value chains that empower farmers to secure better prices for their produce.
- 4 Facilitating Financial Inclusion:** Facilitating access to credit and financial services to enable rural households to invest in income-generating activities.
- 5 Fostering Skill Development:** Collaborating with like-minded organisations to provide vocational training and enterprise development programmes.
- 6 Climate Adaptation:** Integrating climate-resilient practices into livelihood strategies to mitigate the impacts of environmental changes.

Through these initiatives, the Trusts aim to transform rural livelihoods, ensuring that communities not only sustain themselves but also prosper. The Trusts demonstrate a strong commitment to empowering marginalised groups, particularly women, through targeted interventions that promote gender equity and social inclusion.

Results that Resonate (FY 2024-25)



21
States



6,65,563
Households covered under various livelihood prototypes



100
Districts



Over
76 lakh
Households secured ownership of forest lands that have been cultivated by them for generations

¹ <https://www.worldometers.info/world-population/india-population/>

² <https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/>

³ multidimensional poverty—which considers factors beyond income, such as education and access to basic services

Steady Steps of Progress

During FY 2024-25, the Livelihood portfolio of the Trusts made significant progress in improving household incomes and strengthening rural livelihoods across diverse geographies. Key achievements across several programmes within the portfolio have been summarised.

🔸 Lakhpati Kisan Initiative

The Lakhpati Kisan initiative has covered over 1.44 lakh tribal households across Jharkhand, Odisha, Maharashtra and Gujarat, with interventions in high-value agriculture, livestock management, water resource development and institution-building. In FY 2024-25, the second phase of this initiative continued to make substantial progress in enhancing rural livelihoods and building resilient community institutions. A total of 1,17,040 households were supported to secure at least two reliable sources of livelihood, marking a key step towards income diversification and financial stability. The programme further fostered community ownership by facilitating 47,849 households to attain shareholding or membership in apex-level community institutions. Institutional capacity was further demonstrated by the collective annual turnover of ₹34.95 crores achieved by these apex bodies, with 15 institutions reporting profitability during the year. The programme also supported 493 micro-entrepreneurs in accessing and integrating credit to expand their enterprises. Most notably, 70,194 families surpassed the income threshold of ₹1.2 lakhs per annum, earning recognition as 'Lakhpati' families, highlighting the programme's impactful role in creating sustainable pathways out of poverty.

🔸 Sustainable Agriculture Management and Water Resources Development (SAMWAD) Project

In FY 2024-25, the SAMWAD project, implemented by the Coastal Salinity Prevention Cell (CSPC), made tangible progress in promoting sustainable agriculture and livestock practices. A total of 5,384 farmers adopted sustainable livestock management practices, while 6,758 farmers adopted sustainable agricultural technologies, reflecting a broad-based transition towards resilient farming systems. To promote the adoption of improved practices, demonstration units were established and training sessions on agriculture and animal husbandry were conducted, benefitting 16,100 farmers. The project further bolstered village-level water security through the construction or repair of 256 water harvesting and recharge structures, contributing to the recharge and conservation of 26.87 million cubic feet (Mcft) of irrigation water. Complementing these efforts, 5,726 farmers adopted efficient water utilisation practices, supported by 51

village-level water security training sessions. Livestock development initiatives included the promotion of improved cattle breeds in 30 cases and the organisation of 74 animal health camps. In addition, soil and water testing was promoted among 1,347 farmers, enabling data-driven agricultural decision-making. These efforts underscore the SAMWAD project's comprehensive approach to enhancing productivity, sustainability and income security for smallholder farmers.

🔸 Gender Inclusive Livelihoods Through Financial Inclusion in Uttarakhand (GiLU) Project

During FY 2024–25, the GiLU project achieved significant progress in institution building, livelihoods promotion and women's empowerment, reaching approximately 27,000 households across Uttarakhand. The project successfully formed 11 new Cluster Level Federations (CLFs), 180 Producer Groups (PGs) and established 6 new Producer Enterprises (PEs), meeting its project targets. An additional 3,409 households were mobilised into community institutions. Capacity-building efforts led to the development of 100 new community cadres, while 3,539 Self-Help Group (SHG) members were trained in digital and financial literacy. Moreover, 899 Community Based Organisations (CBOs) received training in financial management and 1,676 CLF members were trained in governance and business planning. On the livelihoods front, 2,740 *Mahila Kishan* (women farmers) received training, 436 demonstration units were established and 60 business development plans were prepared. The project also facilitated ₹ 417 lakhs in Community Investment Fund (CIF) (cumulative total of ₹ 654 lakhs) and enabled ₹ 1,606 lakhs in credit linkages (cumulative total of ₹ 1,906 lakhs), supporting over 2,400 SHG members. Notably, 1,074 *Mahila Kishan* benefitted under the 'Lakhpati Didi' model during the year, highlighting the project's continued focus on empowering women through enterprise and inclusive leadership.

🔸 Climate Smart Agriculture and Allied Livelihoods (CSAL) Programme

Spearheaded by the Trusts, the CSAL programme addresses the critical challenges faced by marginal farming households. By promoting climate-resilient practices, the initiative empowers rural communities to adapt to climate uncertainties, adopt improved agricultural techniques, access quality inputs and build robust market linkages. Operating across 16 states, the programme currently benefits approximately 4.01 lakh households through a wide range of interventions. Notably, five new states—Telangana, Madhya Pradesh, Chhattisgarh, Odisha and Jharkhand—were integrated into the programme during FY 2024-25. Implementation was carried out in collaboration with 10 grantees, including six associate organisations,

ensuring effective and sustainable outcomes.

In Karnataka's Yadgir and Gurmitkal blocks, the CSAL programme, implemented through Kalike, introduced solar-powered irrigation systems across 1,500 acres, bolstered by digital advisory tools and community-led models. In Eastern Uttar Pradesh, the Sujalam Sufalam initiative empowered nearly 80,000 households to double their incomes, compared to a 2018 baseline. Within this, over 6,500 farmers increased their incomes by ₹ 27,000 per acre through climate-resilient groundnut cultivation. Similarly, the programme's focus on diverse cropping systems, mechanisation and water-efficient technologies has demonstrated transformative impact, positioning CSAL as a model for climate-smart agriculture across geographies. A notable achievement under the Sujalam Sufalam initiative was the recognition of Udyami Mahila Producer Company Limited as the best FPO in Uttar Pradesh. The organisation was felicitated by the Chief Minister of Uttar Pradesh and District Collector of Baraich.

The Rajasthan chapter of the CSAL programme, implemented by the Centre for microFinance (CmF) across four districts of Rajasthan, focuses on promoting sustainable agricultural and livestock practices, enhancing market linkages and strengthening Farmer Producer Companies (FPCs) to improve household productivity and livelihoods. Having completed its third year, the project engaged with a total of 52,067 households, including 3,894 newly onboarded farmers during the year. To enhance market access, aggregation centres, Local Business and Marketing Committees (LBMCs) and FPCs were established, facilitating the marketing of agricultural and livestock produce for 28,979 households. Since the project's inception, 2,038 SHGs have been linked to banks, mobilising ₹ 45.4 crores through micro-credit livelihood plans, enhancing financial resilience within these communities. The project also supported the development of FPCs, achieving a collective turnover of ₹ 6.7 crores from services and operations. This reflects the positive economic impact of the initiative on rural livelihoods in Rajasthan.

Integrated Livelihood Project – Climate Smart Agriculture and Livestock (CSAL), Nagaland – Phase 2

Now in its third year, Phase 2 of the CSAL project in Nagaland continued to strengthen climate-smart agriculture and livestock systems, targeting 12,000 households across five districts. The project is directly implemented by North East Initiative Development Agency (NEIDA) in Kiphire, Phek and Tsemnyu districts and in partnership with Eleutheros Christian Society in Tuensang and Noklak districts. Building on the learnings from Phase 1, the project delivered impactful results. During FY 2024–25, 1,698

households surpassed an annual income of ₹1 lakh, with 621 households earning an income of ₹1.3 lakhs. Crop productivity increased by 32% over Phase 1 benchmarks. Agricultural interventions reached 219 households, supported by 178 farmer trainings, the establishment of three polyhouses, 16.69 hectares of new irrigation coverage and the development of 37 agri-entrepreneurs. Piggery initiatives engaged 991 households, resulting in the farrowing of 7,819 piglets with a mortality rate of just 4%. Animal health services included 77 training sessions and 92 health camps. 31.52 MT of feed were supplied through the Apex FPO. Institution-building advanced with 1,054 households joining Apex Institutions, 407 Producer Groups getting formed and 8,436 households gaining access to market linkages, laying a strong foundation for sustainable and income-enhancing rural livelihoods.

Integrated Livelihood Promotion in Mizoram and Arunachal Pradesh

NEIDA implemented a large-scale rural livelihood project across three districts in Mizoram, covering 12,000 households; of these, 10,664 households were supported with market linkages through Federated Farmer Producer Organisations (FFPOs), enabling 7,764 households to earn an average annual income of over ₹ 1 lakh. A total of 680 training sessions were conducted across agriculture, piggery and community institutions. As a result, 2,448 acres of land were brought under improved agricultural practices, 23,610 piglets were farrowed and a turnover of ₹ 1.38 crores was achieved by the FPO. Following a similar model, the CSAL project in Arunachal Pradesh achieved an annual turnover of ₹ 1.24 crores. 1,503 households achieved an annual income of ₹ 1 lakh. Through 346 training sessions, 1,042 acres were brought under improved agricultural practices, 4,486 piglets were farrowed and 1,114 households were linked to markets through the FPO.

Assam State Initiative - Phase 2

Climate Smart Agriculture and Livestock (CSAL) delivered significant impact through targeted interventions in agriculture and livestock in Assam. The project facilitated the production of approximately 10,953 MT of agricultural produce through the FPO. It engaged 2,027 orchard intensification households and 3,297 small pig-rearing households, who were trained in piglet farrowing. As a result, 3,117 piglets were farrowed with a reduced mortality rate of under 7%.

Collaborative Programme with the Indian Institute of Spices Research (IISR)

The collaboration has been instrumental in enhancing rural livelihoods through spice cultivation, focusing on turmeric, ginger and black pepper. Spanning multiple states, including Andhra Pradesh, Assam, Nagaland, Gujarat, Rajasthan, Uttarakhand, Himachal Pradesh and

Uttar Pradesh, it aims to improve agricultural practices, market access and post-harvest processing. By providing quality seeds, training, and infrastructural support, the programme has supported small-scale farmers in adopting better farming techniques and increasing their income potential through on-field demonstrations. The project addresses challenges such as price volatility and climate impacts, fostering economic growth and self-reliance in marginalised farming communities.

➤ **Maximising Himalayan Agriculture Initiative (MHAI)**

The MHAI programme, supported by Tata Trusts and the Axis Bank Foundation, has engaged with 34,000 farming households across 12 districts in 16 clusters of Uttarakhand, Himachal Pradesh and Ladakh. It aims to transform traditional agriculture practices into a knowledge-based, technology-driven, sustainable and commercial agri-economy, while promoting social enterprise models. Under this programme, significant progress has been achieved across seven value chains. In pulses and nutri-cereals, 253.4 metric tonnes (MT) were produced and sold by FPOs. High-value horticulture orchards have been developed over 32.4 acres. In the high-value crops segment, which includes vegetables, spices and herbs, 90.4 MT were produced, including 2.4 quintals of herbs. In Ladakh, apricot production reached 260 MT of fresh and 30 MT of dried fruit. Mountain seed production was carried out on 108.8 acres and beekeeping activities led to the sale of 6.2 MT of honey. Non-farm enterprises such as dairy, woollen crafts, skilling and livestock-based ventures were also supported, with 13 FPOs nurtured as part of this initiative. Among notable recognitions, Pahadi Utpaad Swayat Sahkarita (Honey FPO), promoted by Himmotthan Society, was recognised among the Top 5 in the Market Linkage Category at the prestigious CII FPO Awards, New Delhi. The Vikas Self-Reliance Cooperative from Tehri Garhwal was honoured with the SDG Achiever Award under SDG Goal 1 - No Poverty, awarded by the Centre for Public Policy and Good Governance (CPPGG), Planning Department, Uttarakhand.

➤ **Promise of Commons**

This project has strengthened the local governance of 1.72 crore acres of Commons, positively impacting 3.82 crore individuals across India. During FY 2024-25, the project leveraged ₹ 57.12 crores in public investments, contributing to a cumulative total of ₹ 333.42 crores for restoration. It has mainstreamed Commons in government policies and programmes across eight states. The initiative also organised 68,256 habitation-level institutions and developed over 10 partnerships with NGOs and networks. These efforts have significantly contributed to the conservation and sustainable management of natural resources, thereby enhancing rural livelihoods and promoting environmental stewardship.

➤ **The IWMI-Tata Programme (ITP)**

In FY 2024–25, the IWMI–Tata Programme exceeded expectations across several key performance indicators. Although one field experiment was conducted, achieving 50% of the annual target, the programme successfully convened its Steering Committee Meeting, meeting its target in full. Research and knowledge dissemination remained particularly strong, with the publication of 26 academic papers and policy briefs. The programme also delivered 108 talks, lectures, trainings and seminars, surpassing its target of 20 by more than fivefold. Finally, one innovative idea or model from the ITP was adopted or mainstreamed, meeting the set goal. These accomplishments highlight the programme's strong commitment to research, dialogue and policy influence in the water and development sectors.

➤ **Climate Change Mitigation Initiative**

This programme is led and managed by women farmers, demonstrating community-based, sustainable approaches to climate change mitigation among marginalised farmers. It works with communities dependent on goats in Gujarat and Rajasthan and sheep in Andhra Pradesh. Across India, small, marginal and landless farmers rely on sheep and goats to diversify their livelihoods and build resilience. However, despite efforts by scientists and Animal Husbandry Departments (AHD), advancing the sheep and goat sector—like the dairy industry—has remained a challenge. In just one year, the project has delivered remarkable progress. It has established a systematic performance recording system for indigenous, local, agro-climatically adapted, community-owned goats. Twenty trained *Pashu Sakhis* (Friends of Animals)—all women from marginalised communities with limited formal education—are leading this initiative. They have successfully tagged and recorded data for nearly 5,000 goats owned by 1,200 farmers, using Dtreo, a specialised breeding software. This has previously only been achieved under controlled conditions in research farms by scientists. This foundation is critical, similar to the dairy sector's breeding programme, which eventually helped India become the world's leading milk producer.

➤ **Multi-stakeholder Programme to Tackle African Swine Fever**

This programme addresses a critical need for rural farmers in northeastern India, where pig rearing is a primary source of livelihood, food security and financial stability, especially given the region's limited agricultural opportunities. Since 2020, outbreaks of African Swine Fever, a highly contagious disease in pigs, have caused severe economic losses and disruptions to associated supply chains. In the absence of vaccines and treatments and with limited

biosecurity measures, low community awareness and insufficient stakeholder engagement, efforts to control and contain the disease have largely been ineffective. In response, a newly sanctioned programme has been launched through a collaboration between the International Livestock Research Institute (ILRI) and regional partners in Assam, Arunachal Pradesh, Mizoram and Nagaland. Over the next three and a half years, the programme will pilot innovative and scalable piggery solutions aimed at improving biosecurity measures. It will also drive policy changes for more effective disease control and strengthen the region's livestock value chain. This initiative is expected to benefit 23,700 marginalised tribal women farmers.

Dairy Initiative Through Support to the Dairy Health and Nutrition Initiative of India (DHANII) Foundation

Under this programme, the Shwetdhara Milk Producer Company Limited was established in April 2016 with support from NDDDB Dairy Services. Shwetdhara exemplifies women-led rural empowerment through dairy in Uttar Pradesh. What began in Pratapgarh has expanded across nine districts, including Bahraich, Shravasti and Balrampur, impacting over 1,250 villages. Shwetdhara returns over 85% of its revenue to members through milk payments, loyalty incentives and dividends, turning dairy into a primary source of livelihood. Annual incomes from dairy have increased from ₹ 5,000 to over ₹ 60,000 per member, owing to improved productivity, access to veterinary services and establishment of reliable market linkages. The organisation's journey has been marked by consistent growth, with turnover rising from ₹ 72.37 lakhs in FY 2016–17 to ₹ 240.89 crores in FY 2024–25. In FY 2024–25, Shwetdhara prioritised sustainability through digitisation, financial inclusion and nutritional support. Partnerships enabled access to Kisan Credit Cards, enabling access to financial services, while silage production ensured the availability of affordable fodder. With daily milk collection exceeding 1.5 lakh litres, Shwetdhara empowers over 43,000 women, demonstrating sustainable rural development through community ownership and innovation.

Central Himalayan Livestock Initiative (CHLI) - Phase 2

In FY 2024–25, the Central Himalayan Livestock Initiative (CHLI) – Phase II, implemented by the Himmotthan Society, continued to strengthen livestock-based livelihoods across Uttarakhand and Himachal Pradesh. The initiative focused on three key value chains—mountain dairy, small ruminants and backyard poultry—anchored in resilient community institutions. The programme exceeded its outreach and training targets, engaging 57,574 households and training 16,257 farmers in improved animal husbandry

practices. However, the adoption of improved practices and enterprise creation progressed slower due to co-funding dependencies, particularly with MGNREGA and other institutional partners. Despite these challenges, the initiative resulted in an average annual household income of ₹1.18 lakhs, reaching 93% of its target. CHLI also promoted decentralised models—such as solar-enabled hatcheries and micro-dairies adapted to mountain terrain—demonstrating a commitment to ecological sustainability and economic viability.

Tripura Fishery Project

The Tripura Fishery Project, implemented under the Trusts' Tripura State Initiative, aims to reduce the state's dependence on external fish supplies by enhancing local aquaculture productivity. Despite Tripura's abundant freshwater resources, it continues to rely heavily on fish imports from other states and Bangladesh. Building on the success of Phase I (2015–2020), Phase II expanded operations across Dhalai, Khowai and Sepahijala districts. The project mobilised 2,720 new fish farmers and supported 5,955 others in cultivating Indian Major Carps (Catla, Rohu, Mrigal) and exotic species (Common Carp, Silver Carp and Grass Carp), whilst also promoting scientific fish farming practices and strengthening community institutions through Farmer Cooperative Societies (FCS), enabling collective production and market access. Its integrated approach—combining productivity enhancement, institutional development and value chain strengthening—positions it as a



replicable model for sustainable aquaculture in the Northeast, contributing to food security and livelihood diversification in tribal and rural communities.

🔸 **Crafts Programme - Antaran**

Despite the growing global demand for handmade and eco-friendly products and with India producing 95% of the world's handlooms, highly skilled Indian artisans often earn less than unskilled labourers. To address this disparity and make crafts a more aspirational profession for rural youth, the Trusts initiated the Antaran programme to nurture and revitalise India's rich craft traditions. The programme was implemented in six clusters across the four states of Andhra Pradesh, Assam, Nagaland and Odisha, impacting over 3,000 artisans. Of these, approximately 10%, i.e., 314 individuals, were trained and mentored to become artisan-entrepreneurs. Prior to the intervention, these artisans primarily worked as job workers, earning an average of ₹ 70,000 per annum through weaving wages. In the last fiscal year, these Artisan-Entrepreneurs collaborated with around 10 artisans each, generating a cumulative revenue of ₹ 30 crores. Of this, approximately ₹ 18 crores was retained as wages and profits, while the remaining amount was spent on raw materials and operational costs.

🔸 **Community-Based Tourism (CBT) Project in Uttarakhand**

The CBT initiative, implemented by Himmotthan Society with support from Tata Trusts and the Make My Trip Foundation, continued to build a community-owned tourism model across the Jadipani, Makkumath and Ransi clusters in Uttarakhand. In FY 2024–25, the project recorded a 359% increase in income from guiding services and a 160% rise in homestay

earnings compared to the previous year. This growth was driven by the development of 35 homestays, the training of 64 community guides and anchors, as well as the adoption of enhanced digital marketing and hospitality practices. Community cafés, curated cultural experiences and exposure visits to successful ecotourism models further strengthened local capacities. Homestays were upgraded and registered with tourism boards and online platforms, while guides diversified their offerings to include birdwatching tours and culinary trails. With 350 households now earning incremental income and two tourism institutions established, the project stands out as a scalable model for rural tourism that blends cultural preservation, skill development and economic empowerment.

🔸 **Environmental Stewardship in Pench Tiger Reserve**

During FY 2024-25, the Banyan Tree Foundation's conservation education and community engagement initiatives, supported by the Trusts, reached over 2,047 students across 30 schools and 15 villages in the Pench Tiger Reserve, in Madhya Pradesh. Activities included nature and summer camps, wildlife ambassador meets, Gond art revival workshops and awareness campaigns on human-wildlife conflict. Livelihood initiatives empowered over 470 women through training in eco-enterprises like sun-dried food production and beauty services. Educational films, seed ball drives and forest safaris deepened ecological understanding and environmental consciousness within local communities. These integrated efforts fostered a culture of coexistence, strengthened community resilience and positioned youth and women as key stewards of conservation in the region.



The Road Ahead

- Envisioning an expanded approach to rural livelihoods that encompasses both farm and non-farm opportunities, while acknowledging the growing aspirations of the younger population.
- Addressing climate-related uncertainties through improved technology-based solutions in advisory services, mitigation, alternative farming systems and agro-ecology will be the key for both new and ongoing programmes.
- Understanding the root causes of challenges faced by villages and communities, especially those on forest fringes, will be a priority. This includes experimenting with alternative models focusing on issues like human–animal conflict.
- Adopting advanced farming techniques, enhancing market linkages and scaling up post-harvest processing units to maximise income potential, while prioritising agriculture and livestock.
- Empowering youth and marginalised communities by promoting non-farm livelihoods such as rural tourism, handicrafts and forest-based enterprises.
- Prioritising the development of sustainable livelihood opportunities for Particularly Vulnerable Tribal Groups (PVTGs) and the ultra-poor.
- Promoting the holistic development of marginalised communities by integrating livelihood enhancement with key indicators of nutrition and health for more comprehensive and lasting impact.
- Strengthening Farmer Producer Organisations (FPOs) to improve collective bargaining and financial support, complemented by fostering local entrepreneurship, green jobs and community-led enterprises in sectors such as renewable energy and eco-tourism. Going forward, the strength of FPOs will be measured by the quality of services they provide to shareholders at their doorsteps, with dignity.
- Adopting a holistic programmatic framework based on the '5As'. *Awareness* initiatives to build capacity in both farming and non-farming sectors. Community *assets*, such as solar pumps, micro-irrigation systems, tourism hubs and handicraft production centres, to enhance infrastructure. *Abilities* of beneficiaries improved through skill development programmes focused on digital literacy, entrepreneurial skills and sustainable livelihood

practices. Leadership *attitudes* will be nurtured to empower women and youth to take active roles in decision-making. *Assurance* will be ensured through diversified livelihood portfolios, supported by knowledge dissemination, financial inclusion and institutional support, thus ensuring long-term sustainability across all sectors.

Excellence in Inclusive Growth

- **Integrated, Climate-Smart Agriculture Models:** Programmes like CSAL and SAMWAD have successfully demonstrated the benefits of bundling interventions—climate-resilient crops, water-efficient irrigation systems and digital advisories—for sustainable impact.
- **Women-Led Livelihood Models:** Initiatives such as the Climate Change Mitigation programme and Shwethdara Dairy have empowered women by positioning them as leaders in livestock management, dairy enterprises and governance. These models have increased household incomes and strengthened social equity.
- **Community Institution Building:** The formation of SHGs, FPOs and village-level institutions has improved local governance, improved service delivery and enabled collective bargaining for better access to markets and resources.
- **Technology and Innovation in Rural Contexts:** Tools like Dtreo for goat breeding, solar-powered irrigation systems and digital financial services have enhanced productivity, traceability and resilience in remote and underserved areas.
- **Indigenous Livestock Upgrading Breeding Initiatives:** Genetic improvement through the upgradation of local indigenous livestock has emerged as a critical strategy for enhancing productivity. These improvements are permanent and leverage local biodiversity, offering better adaptation to climate variability and associated fodder availability.
- **Introduction of Biosecurity for Disease Control in Livestock:** Biosecurity practices are becoming an integral component of livestock-based livelihood projects supported by the Trusts. These involve improved animal husbandry practices focused on cleanliness and hygiene for all stakeholders and measures to minimise animal-to-animal contact within households, helping prevent the spread of diseases.

Navigating Challenges

Climate Variability and Environmental Stressors:

Erratic weather patterns, prolonged droughts and unseasonal rainfall continue to disrupt agricultural cycles, affecting crop yields, water availability and overall farm productivity, especially in rainfed and tribal regions.

Fragmented Land Holdings and Low Productivity:

With over 85% of farmers being small and marginal, limited land size restricts economies of scale, mechanisation and access to modern technologies.

Market Access and Price Volatility:

Farmers often lack direct access to markets, making them dependent on intermediaries and vulnerable to

price fluctuations, especially in perishable and niche produce like spices and dairy.

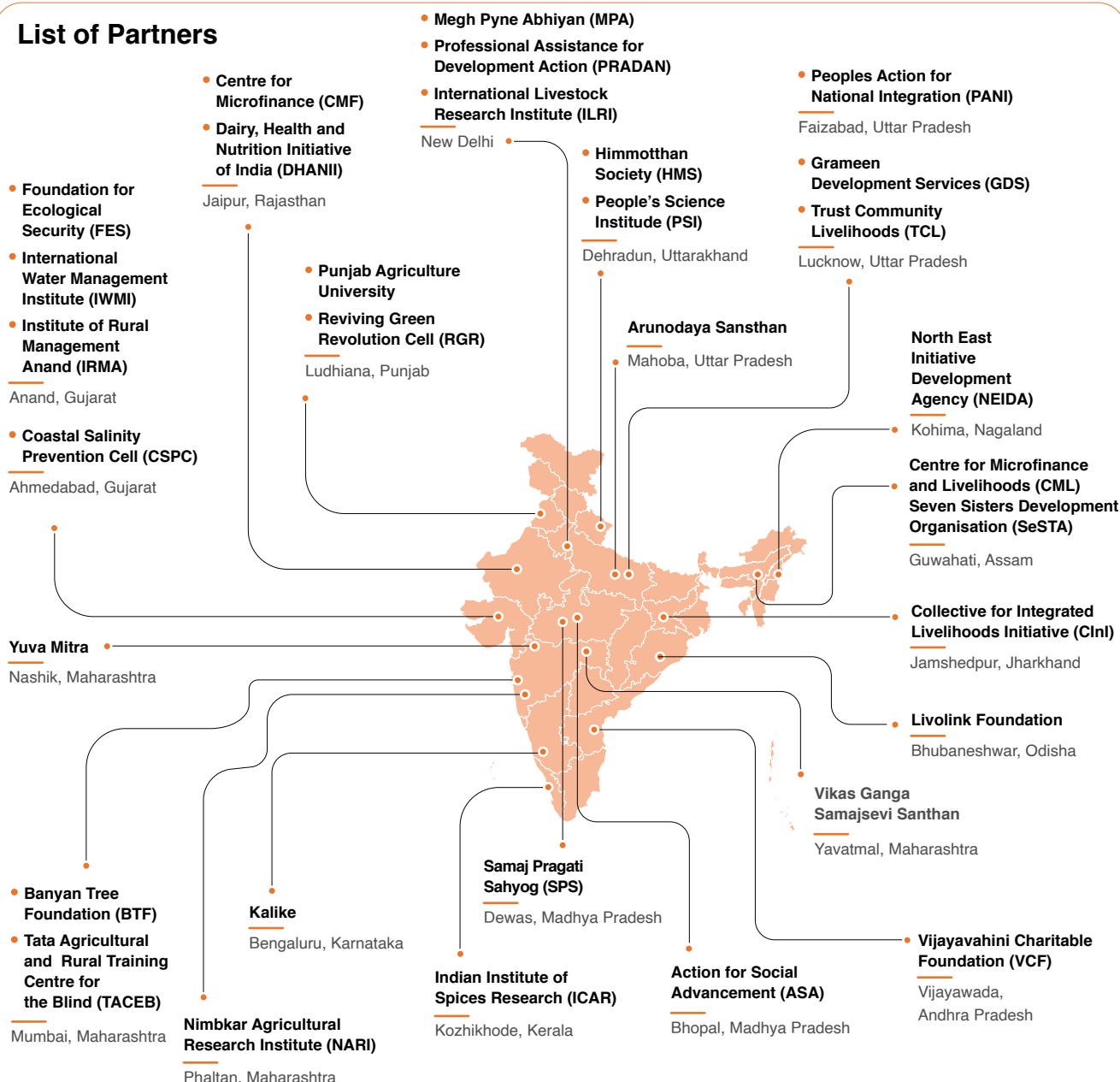
Limited Financial and Institutional Inclusion:

Despite improvements, a significant number of rural households continue to face difficulties in accessing affordable credit, insurance and institutional support. This is particularly true for women and tribal communities.

Emerging Livestock Diseases:

Livestock-based livelihoods are threatened by diseases such as lumpy skin disease and African swine fever. Biosecurity measures and vaccination campaigns have been introduced to contain the spread of disease and reduce losses.

List of Partners



Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.

Stories of Hope

A Quiet Revolution in Rokhra: When Courage meets Opportunity, Transformation follows



“Earlier, we struggled even to meet daily needs. Today, we are proud to grow nutritious millets that support our family and our land. I want to inspire other women to stay, not migrate.”

In the remote hills of Rokhra village, Thalishain cluster, Uttarakhand, lives Birma Devi, a quiet but determined woman whose journey from subsistence to self-reliance is helping redefine what is possible for women farmers in the region.

For years, Birma and her husband toiled on their small landholding, cultivating barnyard millet and struggling to provide for their two children. Harsh weather, poor soil, and outdated techniques made farming an uphill battle, often yielding little income. Manual threshing left her exhausted, and the grain fetched only ₹25 to ₹26 per kilogram in local markets.

Everything changed when she joined the Vindeshwar Mahila Utpadak Samuh, supported by the Himmoththan Society under Tata Trusts' Climate Smart Agriculture and Allied Livelihoods initiative in partnership with Axis Bank Foundation. Through training sessions, she

learnt scientific practices such as line-to-line sowing, organic nutrient use and timely pest management. With access to mechanised tools, she could process more grain with less effort.

Expanding her cultivation from 4 to 15 *Nalis*^{*}, Birma more than doubled her productivity, harvesting 30 to 35 kilograms per *Nali*. The improved quality and scale of production allowed her to sell at ₹40 per kilogram, generating an income of ₹19,000 in one season, a significant leap from past years.

Beyond the numbers, the transformation has been personal. Once hesitant, Birma is now a confident advocate for climate-resilient farming. She encourages other women in Rokhra and neighbouring villages to stay rooted in their land, adopt millet farming and revive traditional wisdom with scientific support.

^{*}a local measurement unit practised in Uttarakhand

Empowering Livelihoods Through Sustainable Fish Farming



“Earlier I was not happy with the quantity of production, but I did not know the means to enhance it. Now, my husband and I have learnt so much. Not only am I rearing prawns in my ponds, I even got the chance to taste them. My table fish production has increased and so have my earnings.”

In the remote tribal village of Tainani block Matabari in Gomati Tripura, livelihood options have been limited. Most families depend on marginal farming, shifting cultivation, fish farming in their fields/ponds or selling firewood and timber. For Madati Reang and her family, fish farming had long been a side activity with low returns, constrained by seasonal water shortages, limited knowledge, and poor inputs.

For years, Madati tended three ponds with little yield, barely meeting household needs. Pisciculture was seen as costly and unrewarding. This changed in April 2021, when Tata Trusts’ team initiated awareness activities for enhancing livelihoods through fishery. In collaboration with ONGC Tripura Power Company Ltd. and the State Bank of India, the Trusts aimed at developing a comprehensive participatory aquaculture model for enhancing the livelihood of smallholder fish farmers, and the project was implemented by Centre for Microfinance and Livelihoods.

Villagers gathered to learn improved fish farming methods. Madati, eager to improve her income, joined the Madhabi Activity Group with fourteen other farmers. The project provided technical training, guidance, and input support, including feed and fingerlings. Madati adopted low-cost, manure-based fish cultivation in her ponds. Her husband also received specialised training in Indian major carp breeding in Ramsagar, West Bengal, under the project.

A turning point came when Madati received a fibre-reinforced plastic hatchery unit from the project team. Though the unit was free, she had to cover the installation cost. With growing confidence, she bred spawns in her first season. Marketing remained challenging due to the remote location of her village, but she adapted, stocking some spawns and selling others locally.

By 2022, she had harvested over 220 kg of table fish, sold 190 kg at ₹200 per kg, and earned nearly ₹38,000. She also reared scampi, earning an additional ₹4,000. With better yields, home fish consumption improved, and she saw pisciculture as a viable livelihood.

A year later, she scaled up significantly. Starting with 20 kg of breeding fish, she earned over ₹1.5 lakhs on a ₹20,000 investment. Encouraged, she excavated a new pond, conducted five hatchings, and earned ₹12 lakhs in 2024 on a ₹1.5 lakhs investment. She leased three additional ponds, dedicated one for brooders, and bought a generator and two pumps for water management. She now employs two full-time workers to assist her in her fishery business.

Pisciculture has turned into the main livelihood of the family. Madati and her husband manage the enterprise and have built linkages with nursery farmers and pond owners to scale fingerling distribution. Madati also mentors other women and small farmers.

Breaking Taboos, Breeding Hope



“Beyond income gains, the initiative has challenged long-held norms. Women like me and Tara Bai have emerged as local champions, and around 60% of the community now supports castration. My goats are stronger, and so am I.”

In Rajasthan’s Pindwara block, goat rearing sustains most tribal families. The area was once known for the good Sirohi goats, but the breed began to vanish due to poor practices and lack of quality bucks. This decline pushed many to abandon goat farming as low productivity and falling incomes made the practice unsustainable. Centre for microFinance (CmF) operationalised a goat management and breed improvement programme in 2016. While preventive health care, awareness campaigns, and community trainings helped stabilise livelihoods, incomes plateaued with reducing scope for increments.

In March 2024, with the support of Tata Trusts, CmF initiated the Climate Change Mitigation Initiative, Managed and Led by Women Farmers (CCMIM-LWF). The focus of the programme, to be led by women, was on breed improvement through good breeding practices. More importantly, the existing, indigenous Sirohi breed, with genetic diversity and proven adaptability to the local climate and fodder, was considered under the programme, thereby also addressing a desire of the local Sirohi community. Twelve women, of whom six hailed from Pindwara, were trained as *pashu sakhis* (friends of animals, women trained in small livestock husbandry and first aid), along with two community mobilisers.

These women led the charge on selecting quality breeding animals by first tagging the animals and thereafter recording their physical characteristics on the Dtreo application, which helped in better selection

of the animals. Castration of bucks not desired for breeding was initiated. Castration, especially undertaken by women, was a practice that was previously resisted due to cultural beliefs, lack of awareness and absence of technical skills. The programme incorporated folk shows to drive home the messages through cultural shows, besides providing technical trainings and hands-on field practice. *Pashu sakhis* like Basu Bai and Jenuri Bai, along with community mobilisers like Tara Bai and Pooni Bai, and others practised and slowly mastered the skills required to perform castration, using small burdizzo castrators, against a service fee paid by the community. The *Pashu Sakhis* also guided the community on best animal husbandry practices and helped with preventative health care for the goats under the guidance and supervision of the government vet and para vet. These effective demonstrations helped in shifting attitudes in their villages.

Just three months into the training, 85 goats were castrated by these women. In a region where such work was considered taboo for women, this marked a turning point. Early adopters noticed improvements—healthier goats, better prices and more control over breeding. Market rates rose by ₹1,500–₹2,000 per buck, a significant increase in a low-income area.

Beyond income gains, the initiative challenged long-held norms. Women like Tara Bai and Pooni Bai emerged as local champions, and around 60% of the community now supports castration. “My goats are stronger, and so am I,” shared Pooni Bai.

Local Voices, Lasting Change



“Strong local governance relies on capable leaders, especially those from under-represented communities. Foundation for Ecological Security (FES), with support from Tata Trusts, launched the ‘Leaders for Commons’ programme in 2022–23, which I joined. The programme’s core objective is to work with the elected women and grassroots changemakers to strengthen governance and restore Commons.”.



In Andhra Pradesh and Rajasthan, the programme engaged elected women representatives under the banner ‘Main mere panchayat ki Pradhan Mantri hoon’. It focused on governance, planning, record-keeping and ecological well-being. Online sessions created a space for shared learning and collective problem-solving.

The programme helped participants shift from isolated problem-solving to collaborative leadership. Evaluations have shown that the women were able to reimagine their roles, grow in confidence and bring fresh approaches to community development.

One such example is that of Shanta Devi, Sarpanch of Chakuda Gram Panchayat in Chittorgarh, Rajasthan. Through the programme, Shanta Devi expanded her knowledge on sustainable land use, especially in addressing pasture encroachment and ecological restoration. Moreover, as a takeaway from the exposure visits to Jaipur and Mount Abu, she initiated efforts

to protect grazing lands and support other women in local governance and strengthening services at the Anganwadi. As her tenure as the Sarpanch nears completion, she continues to advocate for sustainable growth and women’s leadership.

The ‘Leaders for Commons’ platform has become a space for mutual learning and sustained engagement. It has encouraged participatory governance and helped communities plan for development that is equitable and inclusive.

Another example is that of Nilofer, a first-time Sarpanch of Thamballapalle Gram Panchayat in Annamayya District, Andhra Pradesh, who has a background in software engineering. “As a new Panchayat President, the programme helped me learn about the workings of local government and boosted my confidence. I also built relationships with people I wouldn’t have otherwise met,” she shared.

* Commons refer to a broad set of resources, natural and cultural, that are shared by many people



Disparities in access to quality education continue to widen learning gaps. This remains an urgent challenge that the Trusts are working to address by strengthening foundational learning and inclusive educational ecosystems.

Setting the Stage for Success with Quality

Education



Overview

The Annual Status of Education Report (ASER) 2024, a nationwide rural household survey carried out across nearly 18,000 villages across 605 districts, revealed only a marginal recovery in student learning in terms of basic reading and arithmetic skills, as compared to pre-COVID levels.

However, on an encouraging note, the percentage of children studying in Grade 3 in government schools with the ability to read Grade 2 text, which was 20% in 2020, recovered from a drop to 16% in 2022 to touch 23% in 2024. While recovery after the pandemic is a positive sign, ASER is a pressing reminder of the commitments under the 'Right to Education Act for free and compulsory education (2009)' and the need for collective action to provide education to every child.

Secondary education (till Grade 12) completion rate remains at 51%, lower than the set benchmark of 84% in 2025 (UNESCO 2023)¹. With the expansion of secondary school infrastructure under the Samagra Shiksha Abhiyan,² the next priority should be deploying qualified teachers in the rural areas. Continuous professional development should also be emphasised to ensure Grade-appropriate learning for adolescents.

The Trusts' Education portfolio provides access to quality education to the marginalised communities through interventions in early childhood education, elementary education and secondary education. The Trusts engage in schools and Anganwadis across 12 states and union territories, working with teachers, children and community, collaborating with more than 25 partners.

Results that Resonate (FY 2024-25)



12

States (Assam, Bihar, Daman and Diu (UT), Gujarat, Jharkhand, Karnataka, Maharashtra, Odisha, Rajasthan, Uttarakhand, Uttar Pradesh and West Bengal)



35

Districts



20,00,000

Students



26,000

Schools and Anganwadis



35,000

Teachers



¹ UNESCO, SDG 4 Scorecard Progress Report on National Benchmarks: Focus on Teachers | <https://www.unesco.org/en/sdg4scorecard-dashboard>

² The Union Budget 2018–19 proposed to treat school education holistically, without segmentation from pre-nursery to Class 12. Samagra Shiksha - an overarching programme for the school education sector, extending from pre-school to class 12 has been, therefore, prepared with the broader goal of improving school effectiveness, measured in terms of equal opportunities for schooling and equitable learning outcomes. It subsumes the three schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).

Steady Steps of Progress

Early Childhood Education (ECE)

- Programmes to strengthen pre-school education in Anganwadis were supported by the Trusts. Initiatives that helped to refine the skills of the supervisors, Anganwadi workers and helpers, who conduct age-appropriate ECE in over 16,000 Anganwadis in the states of Karnataka, Uttar Pradesh, Gujarat and Odisha, were implemented by Kalike, Aga Khan Foundation, Coastal Salinity Prevention Cell (CSPC) and Quality Education Support Trust (QUEST).
- An independent impact assessment of QUEST's ECE programme in Amravati and Yavatmal districts in Maharashtra was conducted by senior academic experts. The study sampled both intervention and control Anganwadis to assess the impact on the workers' Knowledge, Attitude and Practice (KAP) and student learning outcomes. It found a statistically significant improvement in Anganwadi practices, worker knowledge and children's learning in the intervention group. The survey concluded that with systematic interventions, inputs and mentoring, Anganwadis can build strong foundational skills in children from rural backgrounds.

Enabling Foundational Learning in Schools

- The Trusts' Education portfolio focuses on foundational learning in primary schools, with ongoing programmes in Assam, Gujarat, Jharkhand, Karnataka, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand.
- The interventions included training of teachers, providing onsite support through classroom visits, creating print-rich classrooms, improving the overall school environment, operationalising school libraries, strengthening school management committees, enrolling children in schools and supporting teachers to improve classroom practice, consequently enhancing student learning.
- An external assessment of student learning was conducted on students from Grades 3 to 5. Intervention and control group scores, as well as a comparison between midline and baseline scores showed significant improvement, from 67% to 78% of children meeting the NIPUN Bharat benchmark for foundational literacy numeracy, compared to 35% to 46% during baseline. Extended schools,³ which receive low-touch support had lesser gains (59% to 72% of children meeting benchmarks) while showing gains compared to the control group.

Parag – Publications Initiative

- In its first year of serving as the India chapter for the International Board for Books for Young People (IBBY), the Parag initiative actively worked towards highlighting Indian children's literature and reading globally.
- Based on a nomination submitted by the Parag team, Muskaan, an Indian grassroots organisation from Bhopal received a Yamada fund (a small grant) for a project on 'Nurturing Critical Literacy through Literature in Indigenous Children' from urban poor communities.
- For the first time, an expert on children's literature from India, Dr Shailaja Menon, who is closely associated with Tata Trusts' education initiatives, was selected to serve on an international jury for IBBY's prestigious Hans Christian Andersen Award for writing and illustration in 2026.
- The Trusts' participation in IBBY Congress at Trieste, Italy, enabled networking with IBBY chapters across the globe, whilst also presenting work on the professional development of Library Educators that was pioneered under this initiative.
- IBBY's 'silent book' collection, comprising international wordless picture books, was brought to India and used by illustrators and educators.
- As part of professional development, one batch of the seven-month Library Educator course and two batches of the three-month Children's Library course saw 96 educators graduating with enhanced understanding and skills on children's literature and libraries.
- Support to Free Libraries Network (FLN) enabled the development of model libraries in the community space and a complete digital map of 150 member libraries.



³ Extended schools are educational institutions that offer a wider range of services and activities beyond the traditional school day and curriculum. They aim to support students, families and the wider community by providing a variety of programmes and resources.

Enhancing Teacher Education

- ▶ Experiential learning and holistic report card are two key initiatives linked with the National Education Policy 2020, on which the International Education and Research Foundation, Ahmedabad, was supported to refine online/blended course development for teachers.
- ▶ The Centre of Excellence for Teacher Education at Tata Institute of Social Sciences, Mumbai, continued its teaching programmes with M.A. Education, B.Ed./M.Ed. and Ph.D. courses. It also conducted national and international research, published relevant literary works, conducted field projects and provided technical support to the state governments.
- ▶ An international symposium on Innovative Financing for Education was organised as part of the research project supported by NORRAG Global Education Centre. Besides, a national conference on 'Democratising Digital: Creating Pathways for Impact' was organised in collaboration with Capgemini.



Strengthening Secondary Schools

- ▶ Interventions to improve learning in subjects such as Maths, Science, English and providing remedial support for other languages and Mathematics from Grades 6 to 8, popularising appropriate use of technology, digital literacy and developing life skills were some of the operational areas in Rajasthan and Jharkhand that were facilitated through Centre for microFinance (CmF) and Collectives for Integrated Livelihoods Initiatives (CInI), respectively. Similar interventions were directly implemented by the Trusts' teams in Uttar Pradesh and were also facilitated by Vikramshila Education Resource Society in new programmes in schools affiliated with the Madrasa Board in West Bengal.
- ▶ The iRISE consortium-based programme of Indian Institute of Science Education and Research (IISER) developed a team of teachers called the 'Innovation Champions' for science education in Maharashtra, Uttarakhand and Bihar.
- ▶ The *Doosra Dashak* programme was initiated by the Foundation for Education and Development for out-of-school adolescents in south Rajasthan. This enabled these children to complete Grade 10 through open school examination, whilst also enhancing their life skills.
- ▶ The Trusts supported Karta Initiative India Foundation (KIIF) to enable access to quality college education for students from disadvantaged backgrounds in India and overseas. KIIF is working with Jawahar Navodaya Vidyalaya and other non-profit partners to identify high-potential students who need support to fund their higher education.

The Road Ahead

- ▶ Undertaking landscaping of Multilingual Education (MLE) programmes and creating a roadmap for the Trusts' engagement in MLE.
- ▶ Deepening the Trusts' engagement in foundational learning courses (pre-school and early primary Grades) by adding research and knowledge building with implementation programmes.
- ▶ Supporting pilots on vocational education in secondary schools.
- ▶ Working with adolescents from disadvantaged communities completing their secondary education and accessing higher education.
- ▶ Undertaking interventions with out-of-school children.

List of Partners

- Coastal Salinity Prevention Cell
- International Education and Research Foundation

Ahmedabad, Gujarat

- Bai Navajbai Tata Zoroastrian Girl's School

Navsari, Gujarat

Panjab University

Chandigarh

- Centre for microFinance
 - Foundation for Education and Development
- Jaipur, Rajasthan
- Organisation for Early Literacy Promotion
- Ajmer, Rajasthan

- Aga Khan Foundation
- Free Libraries Network
- Ignus Pahal
- Khan Academy India
- Language and Learning Foundation
- Pratham Education Foundation

New Delhi

Himmothan Society

Dehradun, Uttarakhand

- Peoples Action for National Integration

Faizabad, Uttar Pradesh

- Trust Community Livelihoods
- Nalanda

Lucknow, Uttar Pradesh

Centre for Microfinance and Livelihoods

Guwahati, Assam

Vikramshila Education Resource Society

Kolkata, West Bengal

- Collectives for Integrated Livelihood Initiatives
- Hockey Ace Foundation

Jamshedpur, Jharkhand

- Avehi Public Charitable (Educational) Trust
- Karta Initiative India Foundation
- Tata Institute of Social Sciences
- Maneckji Cooper Education Trust

Mumbai, Maharashtra

- Indian Institute of Science Education and Research
- Kalpavriksha

Pune, Maharashtra

- Quality Education Support Trust

Palghar, Maharashtra

- IT for Change
- Kalike
- Pratham Books

Bangalore, Karnataka

Centre to Promote Self Organised Learning

Kerala

Chetana Charitable Trust

Chennai, Tamil Nadu

Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.

Stories of Hope

Sowing Seeds of Financial Wisdom



“We never realised how little money is left after all the farming expenses. This made us think about how farming can be improved.”

In the Risia block of the Bahraich district, Uttar Pradesh, agriculture plays a vital role in daily life. Yet, students from agrarian families in UPS Katghara had limited understanding of the economic side of farming. Most of them knew it as a routine their parents followed and were unaware of the planning, costs or profit margins involved in farming. The Integrated Approach to Technology in Education (ITE) programme supported by Tata Trusts bridged this gap in knowledge and helped the children gain a unique educational experience.

With guidance from the Field Coordinator, a group of 10 students from Grades 7 and 8 began a project to understand farming as a livelihood, financially and strategically. The conversation flowed from crop cultivation to a structured inquiry of the real costs and benefits of farming a *bigha** of land. The children surveyed the farmers, including their own parents, and compiled data on various farming costs, including ploughing, seeds, fertilisers and pest control. The students were quite surprised when they discovered how often traditional practices resulted in marginal profits and sometimes even losses.

Under the Field Coordinator's mentorship, the children documented their findings, used Excel to visualise expenses and income and prepared a PowerPoint presentation. They presented their work to the Block Education Officer (BEO), teachers and community members. This experience helped the students overcome their initial hesitation, gain confidence and think critically about the economic choices of their households.

Their project had a ripple effect: local families started diversifying crops by introducing chilli and tomato along with staples. This initiative also sparked interest in exploring market exposure and modern farming techniques. The BEO applauded the students for choosing a subject close to their living experience and demonstrating analytical skills which are often seen at higher levels of education.

Looking ahead, the school plans to scale this initiative to involve more students and communities. Awareness sessions and digital literacy workshops are also on the cards to strengthen real-life problem-solving with education.

*A traditional unit of land measurement used in India.



Nurturing Young Minds: Kushal's Story



“Children who spent time at Anganwadis performed better in school. Kushal's confidence and learning habits reflect that early start.”

Young Kushal's* education began with irregular attendance and minimal interest in coming to the local Anganwadi centre (AWC) in the remote village of Shaharakar in Rajasthan. In the past, the AWC was known as a *khichari*** centre and not seen as a place for learning. His mother noticed positive changes in the AWC and started sending Kushal to the AWC daily and things began to change.

Kushal found himself immersed in an enriched and engaging learning environment through Early Childhood Care and Education (ECCE) provided by trained Anganwadi workers and helpers in his village. Tata Trusts supported Centre for microFinance in implementation of ECCE and FLN intervention in the Todabhim block in the aspirational district of Karauli. Investing in ECCE is crucial to help children develop a strong foundation for lifelong learning and ensure they are ready to succeed in school.

Regular age-appropriate activities conducted by the Anganwadi workers and helpers focused on developing language skills, cognitive development, gross and fine motor competencies of young children. Storytelling, letter tracing, rhyming games and numeracy activities with pebbles and blocks motivated children to come

to the Anganwadi regularly. Learning corners of the Anganwadi Centres for free play, puzzles and arts sparked Kushal's curiosity and confidence. Locally available materials like cloth clippings and wooden blocks turned learning into a hands-on, relatable experience.

The Learning Facilitators were an important part of this transformation. They trained the Anganwadi workers, offered weekly on-site support to the AWC and conducted home visits to the parents to highlight importance of early stimulation. Supervisors trained by CmF reinforced ECCE during the monthly meetings of the Anganwadi workers. Kushal was admitted to Grade 1 in July 2024. “Children who spent time at Anganwadis performed better in school. Kushal's confidence and learning habits reflect that early start,” recalls Kushal's teacher.

By then, Kushal was thriving. He could speak confidently, identify patterns, solve puzzles, identify letters and was developing a number sense. Teachers noted that children like Kushal, who had a strong ECCE foundation, adapted faster and performed better in Grade 1. His success is a testament to the power of early interventions in shaping a child's academic future.

*Name changed

**Khichari (a rice and lentil dish) is provided by AWC.



India is fast emerging as a dynamic sporting nation, and the Trusts are working to integrate sports into everyday life, especially in underserved regions, by promoting inclusive and grassroots programmes.

Strengthening India's

Sports

Ecosystem



Overview

Sports play a pivotal role in raising aspirations, enhancing physical and mental health, and fostering holistic growth in children. Recognising its significance, the United Nations considers sports a powerful tool for development, contributing to better health, reducing the burden on healthcare systems and creating livelihood opportunities within the sports ecosystem.

In India, however, sporting activities are often treated as mere extracurricular activities for recreation or competition rather than as an integral part of education. This oversight has contributed to a rise in lifestyle diseases among children and youth. The widespread use of digital devices—accelerated by the Covid pandemic lockdown—has further reduced outdoor play, even in rural areas, worsening an already pressing issue in cities.

To counter this, it is essential to integrate engaging physical activities and experiential learning into education. As emphasised in the New Education Policy, fostering physical and emotional well-being through sports must become a priority, ensuring that children stay active, healthy and motivated.

The Trusts support sports as a powerful tool for holistic development, focusing on young children and youth, particularly the underprivileged in rural and tribal areas, known for producing athletes succeeding at the national and international levels.

The strategy adopted by Tata Trusts for its Sports portfolio is rooted in the Sports Development Pyramid, and focuses on sustained participation in physical activities at the grassroots level to foster life skills and positive experiences. It aims to nurture talent in marginalised communities by providing technical and scientific expertise, creating pathways for sporting excellence and cultivating role models within communities.

Beyond the development of athletes, the Trusts are also committed to strengthening the sports ecosystem, by building local human resources comprising coaches, trainers and organisations (both government and community-owned) to drive sustainable sports programmes. Efforts over the years have resulted in (a) structured programmes that promote active lifestyles amongst children; (b) conducive environments for talent identification and development; (c) development of coaches to enhance training quality; (d) collaboration with state bodies for adoption of holistic sports policies; and (e) creation of role models amongst athletes to inspire youth participation.



Over the past seven years, the Trusts have launched statewide grassroots sports programmes in Jharkhand (hockey), Mizoram (badminton and football), Manipur (football), Odisha (hockey), Uttarakhand (athletics), and most recently, Maharashtra (indigenous games), which align with regional cultures and leverage existing infrastructure.

Recognising the importance of inclusive sports, the Trusts have also supported the National Institute of Empowerment of Persons with Visual Disabilities, using sports to build confidence and resilience in visually impaired children. Additionally, the Mary Kom Boxing Foundation received gap funding to support the training, education and accommodation of 15 young boxers.

Results that Resonate (FY 2024-25)



4

States (Maharashtra, Mizoram, Jharkhand and Odisha)



25

Districts



14,395

Children (4,328 are girls) benefitted



364

Coaches trained

Steady Steps of Progress

Hockey Programme in Odisha and Jharkhand

- The girls' team from the Odisha Naval Tata Hockey High Performance Centre won silver at the Khelo India Women's League 2024 in Lucknow, while the boys' team emerged champions in the East Zone Junior National Championship, remaining unbeaten throughout the tournament.
- The team from the Naval Tata Hockey Academy (NTHA), Jamshedpur, performed strongly at the national level, winning gold and silver medals in the Nehru U-15 and U-17 tournaments, respectively. Encouragingly, three cadets secured jobs through sports quotas in the Indian Air Force Agniveer and Indian Railways.
- Around 60 players and 13 staff members from both NTHA academies underwent elite training at Den Bosch Hockey Club, Netherlands, in November 2024, thereby benefiting from international exposure.
- A grassroots talent pipeline was created with 22 players from the Regional Development Centre securing top placements in top academies like NTHA and the girls winning the U-16 Women's Tournament in Rourkela.

Mizoram Badminton Initiative

- At the 47th Junior National Championships held in October 2024 in Odisha, two students won gold in the Mixed Doubles, whilst the Mizoram state boys' team secured a bronze medal.
- The first-ever Grassroots League was successfully launched, providing young players with opportunities for competitive match experience.

Grassroots Kreedakul Programme in Maharashtra

Launched in June 2025 in partnership with Jnana Prabodhini Kreedakul (JPK), this hub-and-spoke model

- Includes 4 hubs in Maval, Baramati, Chiplun and Harali, besides 24 grassroots centres in surrounding villages.
- Engages over 1,000 children in foundational movement, sports skills and life skills training.
- Integrates unique Olympic life skills with Ayurvedic health interventions to enhance endurance and multi-sport adaptability in sports like kho-kho, kabaddi, athletics and volleyball.

Notably, the programme

- Surpassed the 30% target for girls' enrolment, achieving 35% participation through strategic parent engagement programmes.
- Enhanced training with ABC (Agility, Balance, Coordination) drills, monthly health check-ups and an Ayurveda-based 8-day deworming programme to improve overall well-being.
- Facilitated specialised training for over 200 talented children at four hub-level 3-day residential camps, leading up to intra-hub tournaments.
- Concluded Year 1 with a prestigious inter-hub tournament at JPK Pune, featuring the top 50 players from each hub. Many grassroots players, despite this being their first exposure to competitive athletics, demonstrated remarkable potential, challenging experienced athletes from Pune city.

The Road Ahead

Having established a successful hub-and-spoke model for grassroots sports interventions, the Trusts plan to intensify efforts to build capacity of locals, freshers and interns, especially in the area of sports science, to bridge the gaps in skilled resources faced in the rural areas. Activities include

- Setting up scholarship programmes for interested ex-athletes and youth from these regions.
- Partnering with reputed Sports Management and Sports Science universities where these athletes can pursue graduation, PG and diploma courses.
- Developing a cohort of sports science experts who are willing to collaborate for a mentorship programme and can guide freshers and interns to develop a strong community of sports science experts. These experts would work collaboratively to prevent injuries in young athletes and improve their performance.
- Setting up standardised life skills assessment, especially for implementation of Olympic Values.

Besides, the Trusts will also focus on

- Increasing participation of girls in all sports.
- Improving awareness for sports as a career in athletes.

Excellence in Sport and Wellness

Jharkhand Grassroots – International Exchange

- During the Paris Olympics, a special Olympic Exhibition was set up at JPK Pune, featuring informative posters and a book published on the Olympics. Both were distributed to all hubs, ensuring grassroots children and parents also benefited from the initiative.
- The Netherlands Girls' Senior Team visited Khunti, trained with local children and played a friendly match against the Jharkhand State Girls' Senior Team—a rare and enriching experience for both grassroots and competitive players. Notably, the team from Collectives for Integrated Livelihood Initiatives (CINI), supported by Tata Trusts, hosted the visitors, ensuring an immersive tribal village experience, including organising home visits, cultural performances and traditional dances.

Jnana Prabodhini Kreedakul (JPK), Maharashtra

- Ayurveda-based health interventions (oil massage, nasya, deworming and hygiene lessons) were introduced to boost immunity and instil healthy habits.
- A digital mobile-based system was implemented for tracking attendance and monitoring performance. Baseline assessments for all children were conducted using standardised tests for physical fitness, sports skills and life skills, developed in collaboration with

psychologists from Jnana Prabodhini and based on Olympic Value Education.

- During the Paris Olympics, a special Olympic Exhibition was set up at JPK Pune, featuring informative posters and a book published on the Olympics. Both were distributed to all hubs, ensuring grassroots children and parents also benefited from the initiative.

Navigating Challenges

- Back-to-back tournaments organised by the Government, associations and invitationals caused scheduling conflicts, impacting schedules for fitness training during off-season, along with recovery and competitive training during playing season.
- Lack of skilled female coaches was a significant challenge and impacted participation of girls in sports.
- Discrepancies in Aadhaar and birth certificates (including duplicate Aadhaar cards in certain areas) caused considerable issues in determining the exact age of players, especially in hockey and badminton.

List of Partners

Jnana Prabodhini Kreedakul

Pune, Maharashtra

Tata Steel

Mumbai, Maharashtra

Himmatth Society

Dehradun, Uttarakhand

Collectives for Integrated Livelihood Initiatives (CINI)

Jamshedpur, Jharkhand

Mizoram Badminton Association

North East Initiative Development Agency (NEIDA)

Aizawl, Mizoram

Pullela Gopichand Badminton Academy

Hyderabad, Telangana

Boveland Foundation

The Netherlands

Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.



Lalthazuala's Journey: From Local Courts to National Recognition



“I felt my fitness was not good enough, so I trained harder during rest.”

Lalthazuala's badminton journey began at the age of six, when he followed his father, former state player H Zohmangaiha, to the only community court in Aizawl, Mizoram. When Lalthazuala was caught skipping school just to watch his father play, fortunately, his punishment turned into purpose and his father began training him personally.

Growing up in Chanmari West, court time was scarce due to the popularity of the sport. Lalthazuala's mother, F Lalawmpuii, helped him balance his school and badminton practice. At the age of seven, he played his first tournament in the Under-13 category. Although he lost early, his father saw his potential and enrolled him in a training academy.

A turning point came in 2019, when Tata Trusts partnered with Pullela Gopichand to launch the Mizoram Badminton Initiative. Lalthazuala and his younger sister Rinhlui were selected for this programme, which provided training, equipment and travel support. He also trained briefly at the Pullela Gopichand Badminton Academy (PGBA), gaining significant exposure.

The COVID-19 pandemic disrupted his training, but his father's support and online coaching kept Lalthazuala fit. By 2021, he was Mizoram's Under-15 champion and won the Under-17 singles title in 2022.

In 2023, he earned a full scholarship to train at the residential academy of PGBA in Hyderabad. Under Coach Anil and the mentorship of Sajith John, who was the ex-project manager of the Mizoram Badminton Initiative, he embraced a demanding routine. Reflecting on his earlier days, he shares, “I felt my fitness was not good enough, so I trained harder during rest.”

On 19 September 2023, Lalthazuala made history by winning the Junior National Championship at the Yonex Sunrise Sub-Junior Nationals, the first from his state to do so, shining a spotlight on his state's sporting talent.

His journey is a story of perseverance, family support and the impact of targeted development programmes. Lalthazuala dreams of representing India at the World Junior Championships and continues to train hard, managing challenges with energy and determination.



Urban poverty is shaped by economic insecurity, social exclusion and poor living conditions. The Trusts are working to improve access to services, secure homes and strengthen livelihoods for low-income communities.

Urban Poverty Alleviation

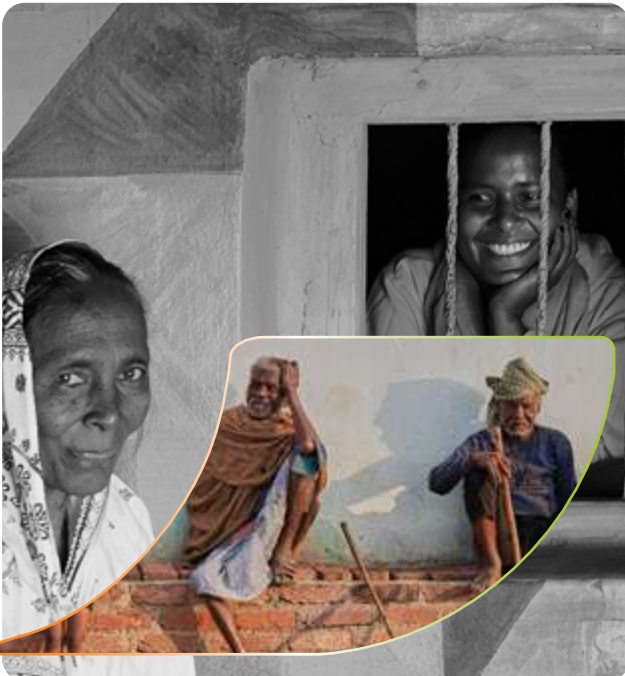
for a Resilient Future



Overview

Urban poverty is a multi-dimensional challenge, characterised by economic¹, social² and spatial³ forms of deprivation. Rapid urbanisation in India has led to expansion of urban centres without adequate housing, urban services or formal employment opportunities. Consequently, a large section of the urban poor, comprising informal workers, migrants, slum dwellers and other marginalised groups, lives in precarious conditions, unable to access the benefits of urban growth. These deprivations limit their ability to lead secure, dignified and productive lives.

The core objective of the Trusts' Urban Poverty Alleviation portfolio is to improve the quality of life for the urban poor by ensuring better access to basic services, secure habitats and resilient livelihoods. By supporting access to affordable housing and access to public services and built environment, the portfolio aims to enhance socio-economic conditions of urban low-income communities, whilst also improving their health and creating resilient livelihoods. Key strategies being adopted include piloting inclusive habitat and water and sanitation models in slums through scheme convergence, besides facilitating access to household-level entitlements and basic services.



Results that Resonate (FY 2024-25)



5

States (Bihar, Gujarat, Uttar Pradesh, Himachal Pradesh and Maharashtra)



12

Towns

Steady Steps of Progress

- In response to the devastating flash floods of July 2023 in Kullu and Mandi districts of Himachal Pradesh, the Trusts, recognising the need to bridge the gap between immediate relief and long-term rehabilitation, facilitated the design and deployment of 60 modular, reusable shelters. These shelters were specifically tailored to withstand the harsh climatic conditions of the Himalayan region. Beyond providing immediate relief, an agreement was established between the local partners and the Disaster Management Authority to ensure ongoing maintenance and re-deployment of these shelters during future disasters.
- Under the Government of Uttar Pradesh's Akankshi Yojana, which aims to improve urban service delivery in underserved towns, the portfolio supports the complete GIS-based spatial mapping of two pilot towns. The project has successfully completed mapping of all infrastructure, housing layouts and identification of service delivery gaps. The mapping exercise is expected to enable more targeted and efficient planning of essential urban services such as water supply, sanitation and housing, thereby creating a scalable framework for replication across other towns and contributing to more evidence-based, inclusive urban planning in the state.

¹ This refers to the lack of adequate and stable income sources that can support a decent standard of living. The challenges include informal employment, low and irregular wages, limited access to credit and productive assets, lack of social protection, etc.

² This involves the exclusion of urban poor communities, especially migrants, women, marginalised groups (street dwellers, sanitation workers, LGBTQ+ individuals) from social networks, services and representation. The challenges include social stigma in accessing housing, work and justice, gendered barriers in accessing sanitation, safety, disproportionate responsibility for care work, etc.

³ A significant portion of the urban poor live in slums, pavement dwellings, unrecognised settlements or hazardous locations. This exposes them to environmental, health and displacement risks, thus disrupting their economic stability.

The Road Ahead

- Facilitating access to housing, entitlements and basic services.
- Building resilience of households to withstand economic and extreme weather events by providing nature-based solutions for urban heat and flooding, water shortages, among others.

Navigating Challenges

- Lack of disaggregated, real-time data on urban migrants hampers effective planning and delivery of services, especially in transitional housing and food security schemes.



List of Partners

• Hunnarshala Foundation

Bhuj, Gujarat

People's Science Institute

Dehradun, Uttarakhand

• Mahila Housing Trust

Ahmedabad, Gujarat

• SEWA Bharat

• School of Planning and Architecture

• World Resources Institute

New Delhi

• Aga Khan Agency for Habitat India

Mumbai, Maharashtra

• Shelter Associates

Pune, Maharashtra

Map is for representational purpose only. The physical map of India is as per that released by the Survey of India officially.

Rebuilding Life after a Disaster: Thrinbla Phati Chenhi, Himachal Pradesh



“Now, we have our own space with security. This shelter has brought back dignity and hope.”



The aftermath of the July 2023 floods of Himachal Pradesh left thousands without homes or livelihoods. While government relief provided immediate aid, the Trusts focussed on bridging the critical period between emergency relief and the eventual rehabilitation.

India’s disaster response framework often has a critical gap between emergency relief and long-term rehabilitation, leaving affected communities vulnerable for extended periods. Among them was Ruki Devi, a small-scale farmer and widow from Thrinbla Phati Chenhi village. Her house and belongings were swept away in the floods. With seven family members to care for, she took refuge in a government relief camp that crammed 14 families into a three-room structure. Living conditions were difficult, especially for women, with the absence of toilets and private space.

With only two bighas* of land, sustaining her livelihood and supporting her children’s education became difficult. For six months, her life was on hold, caught between the emergency response and an uncertain future.

To address this, Tata Trusts, in collaboration with People’s Science Institute (PSI), initiated a project to design and deploy temporary, insulated shelters for families in Kullu and Mandi districts. These shelters intended to serve as dignified, safe living spaces while permanent homes were rebuilt. The project aimed to develop models that could be rapidly deployed and reused, ultimately delivering 60 shelters to families in need.

In November 2023, Ruki Devi was identified as a high-priority beneficiary for a disaster response shelter, following a ground assessment by the local partner SAHARA and was selected for one of the sixty insulated shelters under the project.

The shelters were engineered in the form of portacabins, each encompassing an area of 200 square feet. They feature integrated sanitation facilities, including an attached bathroom and toilet, along with thermal insulation and a compact veranda. Designed to accommodate households comprising five to six individuals, the insulation system is optimised to maintain interior temperatures approximately 5°C higher during winter and 5°C lower during summer. These units are built for durability, with an estimated operational lifespan of 10 to 12 years, and are capable of being redeployed five to six times, assuming a standard usage cycle of two years per deployment.

The shelter offered Ruki the much-needed privacy and safety. With daylight streaming through the windows and no leaks during rain, the shelter brought comfort and peace of mind.

Her story is one of the many that highlight how thoughtfully designed transitional shelters can play a vital role in post-disaster recovery. For families like hers, these shelters are more than just temporary structures; they are the first step towards rebuilding their whole lives with confidence.

*A traditional unit of land measurement used in India.

India's diverse arts and culture reflect the depth of a civilisation that values its plural heritage and preserves its legacy of tradition.

Deepening Engagement with

Arts and Culture



Overview

India is home to myriad expressions of both traditional and contemporary artistic pursuits, as the bedrock of one of the world's most diverse and historically rich cultures.

Complex as the sector is, it requires nuanced, incremental and innovative funding support to address cross-cutting problems ranging from inadequate infrastructure, gaps in formal and informal training, lack of sustained support and stable employment opportunities. In trying to address these complexities, the Arts and Culture portfolio continues to work with a focus on innovation, excellence and supporting the marginalised communities and areas in the arts sector in India.

The portfolio focuses its efforts on the three verticals: Conservation (built heritage, film preservation and art conservation); Art Education at the tertiary levels; and Performing Arts (spanning music, dance and theatre), with the goal of supporting well-functioning infrastructure, appropriate training methodologies and improved employability in the sector, as well as supporting innovative models that demonstrate change at the grassroots level.

- 1 Conservation:** Focuses on built heritage restoration, film preservation and art conservation to safeguard India's tangible and intangible heritage.
- 2 Art Education:** Aims to enhance tertiary-level arts education through scholarships, curriculum development and institutional strengthening.
- 3 Performing Arts:** Supports music, dance and theatre initiatives that nurture artistic talent and create opportunities for traditional, folk and contemporary artistes.

Results that Resonate (FY 2024-25)

- **Preservation of the Cultural heritage of Sikkim**– In partnership with the Himalayan Society for Heritage and Art Conservation and Anamika Kala Sangam Trust, two conservation training courses were conducted with support from the Government of Sikkim, benefiting **18 individuals**, including state archive staff and monks who are custodians of monastic collections.
- **Museum of Art and Photography Conservation Centre** – Conducted a field survey of art collections at the Tamil Nadu State Archives and trained **60 individuals** in preventive conservation techniques.

Steady Steps of Progress

- New partnerships were initiated with
 - Shesrig Foundation to support art conservation efforts in the Ladakh region.
 - Archival and Research Project, Kerala, to support a fellowship programme for tribal musicians.
 - Roja Muthiah Research Library to support infrastructure and training needs of a strengthened paper conservation centre.
 - India Foundation for the Arts for fellowships for developing new artistic engagements with archives and museums in the country.
- Ongoing projects with Museum of Art and Photography, Bangalore, saw the strengthening of the art conservation centre and the development of a training course in photo conservation which will be implemented in FY 2025-26.
- Film Heritage Foundation, Mumbai, enabled the establishment of a full-fledged film preservation centre which is expected to be completed in FY 2025-26.

The Road Ahead

- Strengthening region-based work in art conservation through new partnerships in the Himalayan belt.
- Initiating programmes that focus on regional and folk forms within the performing arts.
- Broadening the focus of art education to include communities and groups of people who are traditionally excluded from making art and art-based pedagogies like community-level workers, rural women, among others.

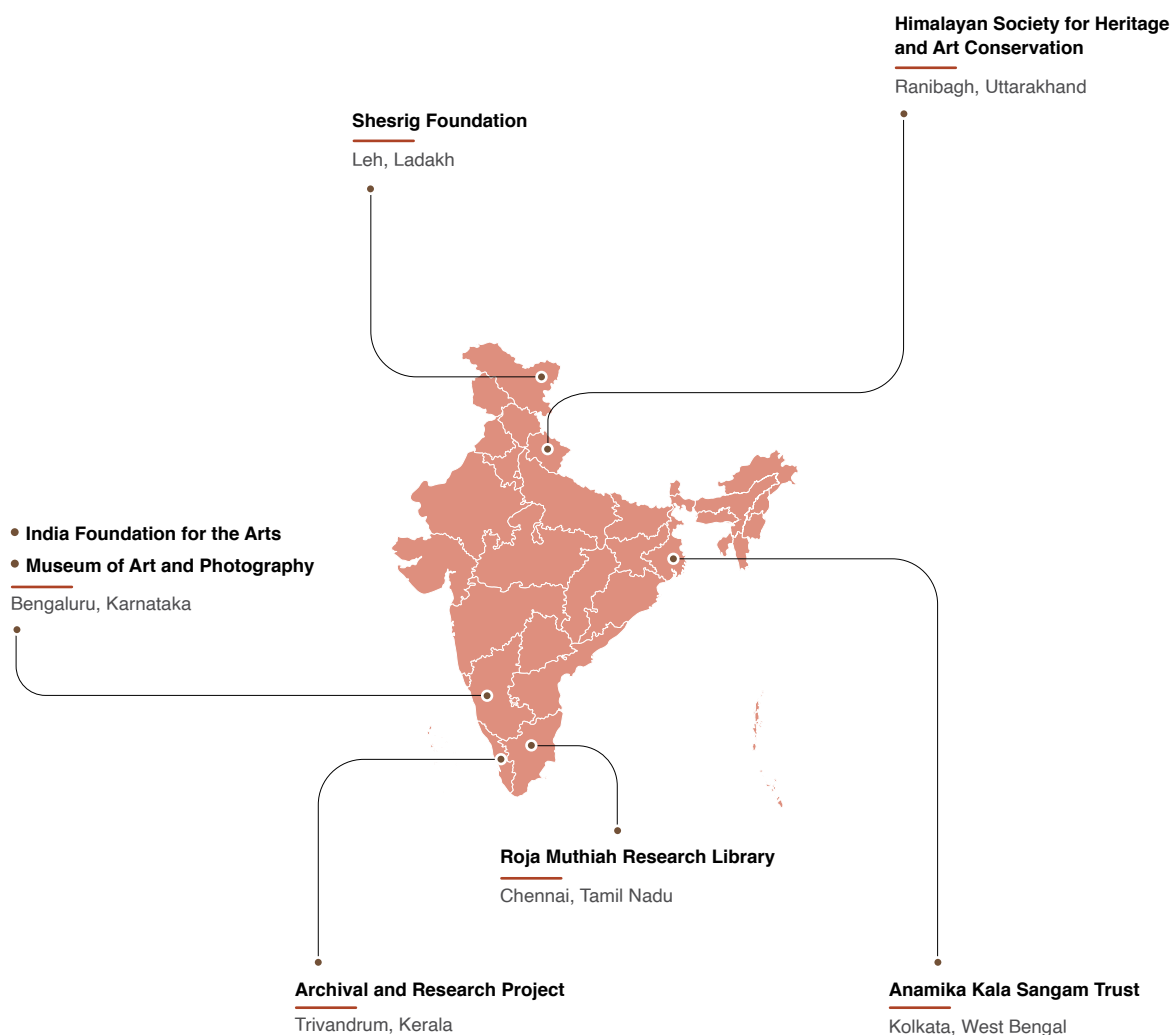
Excellence in Arts Conservation and Cultural Development

- Building a partnership with the Government of Sikkim that has encouraged the state to focus its efforts on conservation of its cultural and material heritage and allocate resources towards this effort, as well as build capacity and awareness in the region.
- Initiating partnerships with regionally rooted organisations that work for the region's cultural development and offer opportunities to local talent in different sectors such as Ladakh, Sikkim, Kerala and Tamil Nadu.

Navigating Challenges

- Unpredictable weather conditions – such as unprecedented rainfall that caused road closure – caused implementation challenges during the training courses in Sikkim.
- The paucity of available resources and trained senior art conservators trained in the conservation of photographs in the country posed challenges in the ongoing development of the training course in photo conservation.

List of Partners



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Stories of Hope

Building Capacity for Cultural Conservation in the Eastern Himalayas



“The workshop opened my eyes to a new world of museums and enhanced my existing knowledge”



Sikkim, nestled in the eastern Himalayas, holds a wealth of cultural heritage visible in its monastic artefacts, royal relics and local handicrafts. Despite government initiatives, there has been little formal knowledge or structured practice in preserving these priceless materials. Sporadic workshops have taken place in the past, but there has been a need for more consistent and structured initiatives to build local expertise.

In 2023, Tata Trusts stepped in to address this need through its Art Conservation Initiative. Following an exploratory workshop, two intensive three-month training courses were designed and implemented in collaboration with the Sikkim State Archives and Museum. In partnership with the Himalayan Society for Heritage and Art Conservation and Kolkata Centre for Creativity Conservation Lab, the courses introduced key scientific and curatorial principles to local participants, including monks and archival staff who serve as custodians of Sikkim's cultural assets.

The first course, held from March to June 2024, focused on the conservation of wooden and metallic objects. The second, from September 2024 to January 2025, trained participants in preventive conservation. Each course enrolled nine individuals and prioritised experiential learning, field assessments and context-specific

dialogue. A full-time course anchor facilitated logistics, documentation and stakeholder engagement, and the faculty included senior conservators, craftspeople and subject matter experts from across India.

By the end of each programme, trainees showcased their work through public exhibitions and heritage awareness sessions, drawing dignitaries, students and the wider community. For the monks, the learnings marked the beginning of preservation efforts within their monasteries. For the State Archives, it signalled the emergence of a dedicated conservation team. “The workshop opened my eyes to a new world of museums and enhanced my existing knowledge,” shares a staff member of the Archives.

The courses did more than impart technical skills. They cultivated critical thinking and generated lasting awareness about the value of cultural preservation. A conservation centre was also established at the Sikkim State Archives premises in Gangtok, equipped with essential tools, reorganised storage systems and procedures aligned with international guidelines. Together, these developments mark an important step in building institutional capacity for heritage conservation in the region.

Investing in institutions that blend deep expertise with a sense of purpose helps strengthen ecosystems, drive innovation, build capacity and enable lasting societal progress.

Fostering Talent Through

Institutions

of Excellence



Overview

Since inception, the Trusts have championed the creation of enduring institutions that serve as pillars of learning, research and societal transformation. From the Indian Institute of Science to the Tata Institute of Fundamental Research, Tata Memorial Hospital, Tata Institute of Social Sciences, Tata Medical Centre and Tata Institute for Genetics and Society (TIGS), just to name a few, each institution stands as a testament to visionary philanthropy, pushing the frontiers of knowledge and human progress.

Building on this legacy, the Institutions portfolio at the Trusts focuses on strengthening the philanthropic and non-profit ecosystem through institution-building approaches that centre around people, processes and systems. By investing in the resilience and capacity of grassroots organisations, non-profits and knowledge institutions, the Trusts aim to foster a more integrated and effective development ecosystem.

This tradition of institution-building finds its roots in the foresight of Jamsetji Tata, whose vision led to the establishment of the Indian Institute of Science in 1911. Today, the Trusts carry forward this enduring commitment by supporting organisational development, innovation incubators and social enterprises and by helping build High-Performing Knowledge Institutions (HPKIs) that anchor systemic change.

Through strategic and sustained support, the Institutions portfolio seeks to:

- **Strengthen resilient organisations:** Provide long-term, strategic support to enhance institutional resilience, contributing to a robust not-for-profit ecosystem.

- **Foster innovation in institutional models:**

Promote collaborative philanthropy by investing in organisations that leverage networks, platforms and innovative financing.

The portfolio works by:

- Catalysing strategic thinking, collaboration and innovation among Trusts-founded and affiliated organisations, HPKIs, Civil Society Organisations (CSOs), Community Board Organisations (CBOs), and other institutional partners.
- Supporting initiatives that build organisational and financial resilience and enhancing the capacity of institutions to attract diversified funding.
- Facilitating the development of core capabilities—strategy, programme design, systems, leadership, culture and financial security.
- Driving impact measurement and benchmarking standards that are relevant, practical and broadly applicable across the sector.

By nurturing institutions that are resilient, future-ready and socially impactful, the Trusts continue to shape a philanthropic ecosystem that is not only responsive but also visionary—one that honours the past while building for the future.



Tata Institute for Genetics and Society

Overview

Established in 2017, the Tata Institute of Genetics and Society (TIGS) is a non-profit research institute which leverages genetics and genomics to address challenges related to human health, agriculture and society. Its mission is to integrate scientific innovation with societal impact through its three core research programmes.

🦋 Infectious Diseases

Environmental Surveillance and Molecular Diagnostics for Disease Detection

- Established waste water surveillance systems by collaborating with local organisations in Bengaluru and Hyderabad to monitor SARS-CoV-2 and Mpox.
- Partnered with Centre for Cellular and Molecular Biology (CSIR-CCMB) to implement a large-scale pathogen surveillance.
- Developed RT-PCR assays for diseases like dengue, influenza and hepatitis, with commercialisation underway.

Tackling Anti-Microbial Resistance (AMR)

- Created a One Health Index for tracking the emergence of AMR via molecular diagnostics and waste water analysis.
- Built an Anti-Sense Oligonucleotide (ASO) RNA therapeutics platform, targeting drug-resistant pathogens.

Control and Management of Disease-Transmitting Vectors

- Developed eco-friendly mosquito repellents and attractants and mapped mosquito hotspots in Bengaluru for public health intervention.
- Successfully employed the Wolbachia method to control mosquito problems, paving the way for sustainable bio-control.

🦋 Rare Genetic Disorders (RGDs) Programme

Cost-effective Diagnostics and Population Screening

- Launched cost-effective, minimally invasive diagnostic tools for carrier and new-born screening, along with a curated RGD database for India.
- Collaborated with governments to pilot population screening programmes.

Therapeutic Approaches and Novel Interventions for RGD Treatment

- Established a mRNA (messenger RNA) therapy platform for diseases such as Pompe and Fabry, with pre-clinical validations underway.
- Optimised a stem cell platform for gene-editing therapies.

🦋 Crop Improvement Programme

Integrated Pest Management and Disease Control

- The fall armyworm damages a variety of crops including staple and other agriculturally important produce. TIGS evaluated the insecticide susceptibility and resistance patterns in these insects and is currently working on advisories for scientifically planning the dosage and rotation of different classes of insecticides, adopting mixtures of chemicals with different modes of action and incorporating non-chemical alternatives.
- TIGS is also developing many innovative pest management approaches using biopesticides, Electromagnetic Pulse (EMP) technology and dsRNA-based solutions.

Genome Editing

- Developed a genome editing platform to reduce crop losses. This platform yields varieties with disease and pest resistance, tolerance to herbicides, minimised infestation with weeds, pests and pathogens and enhanced productivity.



- Successfully established the CRISPR/Cas-mediated multiplex genome editing approach to develop single gene edited disease-resistant rice lines. Currently, TIGS is in the process of generating multiplex genome-edited lines carrying mutations in multiple target genes within the same rice variety. TIGS is also actively developing strategies to improve millets and pulses through genome editing.

Biofortification

- Developed a nutritional profiling and quantification system to screen and promote rice varieties with higher levels of protein, minerals, vitamins and other micronutrients with low-glycaemic index (GI) and anti-nutrient levels.
- Identified rice mutant lines that are bacterial blight tolerant, low GI and potentially contain high zinc in the white rice grain, using techniques such as mutation breeding. These are currently being tested for cultivation in Telangana and Karnataka.

During the year, TIGS also

- Streamlined the diagnostics development platform under its Pandemic Preparedness Initiative, such that molecular diagnostic assays for any new variants or pathogens can be developed in 45 days.
- Successfully reached the national field trial stage for bacterial-resistant rice strains.
- Set up a state-of-the-art insectary to support research on disease vectors such as mosquitoes, including bio-manipulation of mosquito vectors and developing mosquito genomic resources.
- Created frameworks for national-level AMR surveillance with Indian Council of Medical Research (ICMR), which will be carried out across 165 Viral Research and Diagnostic Laboratories (VRDLs) across India.

Tata Indian Institute of Skills

Overview

A report by the National Skill Development Corporation (NSDC), published in June 2023, highlights that India needs to upskill over 7 crore people by 2027 to meet the demands of its rapidly evolving job market. Sectors like healthcare and advanced manufacturing are projected to witness significant growth. The report underscores the need for targeted skilling initiatives in these areas to ensure that the Indian workforce is prepared to meet the evolving demands of both national and global markets. Despite various government programmes to enhance skill development, the nation still lacks a substantial, formally trained workforce for advanced trades. With state-of-the-art infrastructure, an industry-aligned curriculum, and a commitment to excellence, the Tata Indian Institute of Skills (Tata IIS) - an initiative of Tata Sons, to which the Trusts have contributed more than ₹ 500 crores - plays a pivotal role in shaping the future of India's sunrise sectors.

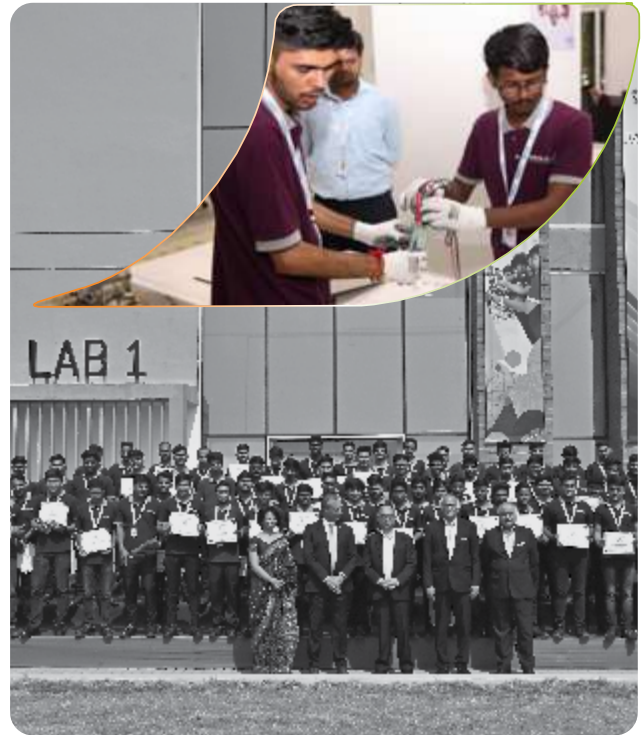
During the reporting year, Tata IIS continued to strengthen its team to optimise operations for the upcoming campuses in Chunabhatti, Mumbai, and Ahmedabad.

- **Launch of IIS Ahmedabad and IIS Mumbai**
Campuses: Phase 1 operations commenced at both IIS Ahmedabad and IIS Mumbai in 2024. Tata IIS Mumbai was formally inaugurated by the Prime Minister, Mr. Narendra Modi, on 9th October 2024. Each campus is now equipped with 10 advanced

laboratories, classrooms, conference facilities, staff areas, medical and pantry services.

- **Procurement and Equipment Installation:** Phase 1 of Tata IIS Ahmedabad and IIS Mumbai was designed with a hybrid teaching-equipment layout to maximise hands-on learning. The campuses are equipped with advanced tools and systems sourced through a rigorous procurement process aligned with institutional policy guidelines and validated by subject matter experts. This infrastructure enables trainees to gain practical, industry-relevant skills using cutting-edge technology provided by leading global Original Equipment Manufacturers (OEMs).
- **State-of-the-Art Lab Infrastructure:** Tata IIS established 10 world-class labs focused on advanced manufacturing and electric vehicle technologies. These include CNC Machines, CNC Controls, Smart Metrology, Robotic Welding, 3D Printing, Industrial Automation, Electrical and Switchgear, Mechatronics, Electric Vehicle (EV), 2&3 Wheeler, and EV Battery labs. These were developed in collaboration with leading global OEMs such as Siemens, Schneider Electric, Fanuc, Makino, Ather, Tata Motors, TVS Motors, Festo, SMC, Zeiss, and Formlabs, among others.

- Skilling and Training:** Tata IIS continued to offer a wide range of industry-relevant programmes. Six new short-term courses (3–4 months in duration) were introduced at the campuses to address evolving industry needs. Over 300 trainees were successfully trained during the year across both campuses. Participants came from diverse backgrounds, including Industrial Training Institute (ITI), diploma, and engineering. Aspiring chefs are also trained under the Professional Cooking Skills course in the hospitality sector.
- Industry-Aligned Faculty and Placement Success:** Training was delivered by in-house trainers and instructors with an average of 10 years of industry experience. Graduates have secured placements in reputed organisations including TVS Motors, Sun Mobility, Ather, Aditya Birla Group, TEAL, Tata Motors, Trimaster, Jyoti CNC, OLA, Cybernetik Technologies, DFA Robotics, Hexagon, Tsugami, and Kevision Systems. The highest placement package achieved was ₹ 4.5 lakhs per annum for B.E./B.Tech graduates and ₹ 3.8 lakhs per annum for Diploma and ITI students.



University of Toronto India Foundation

Overview

The University of Toronto India Foundation (UTIF) was established to bridge the gap between academic research and the challenges faced by governments, industries and communities—especially in the context of urbanisation, climate change and sustainable development. While academia drives cutting-edge innovations, they often remain detached from the realities of on-ground implementation. At the same time, policymakers, entrepreneurs and local communities have to navigate urgent, tangible problems without appropriate tools, data or an evidence base to design long-term, scalable solutions.

UTIF was conceptualised to create a platform where research, practice and experience culminate to provide real-time solutions. The Institution believes that attaining Sustainable Development Goals (SDGs) cannot happen in isolation; it requires dialogue, experimentation and co-creation. The University of Toronto stands out as a global institution in this landscape, uniquely positioned to catalyse such collaboration.

Based in Mumbai, UTIF stands as an important connection between the University of Toronto and India's

academic institutions, state governments, non-profit organisations and social enterprises. UTIF has also collaborated with University of Toronto's School of Cities, a unique multidisciplinary hub that reimagines how cities and their residents can thrive through inclusive, evidence-based approaches.

Within the span of two years, UTIF significantly expanded its programmes across entrepreneurship, research and education. UTIF strengthened India's innovation and academic ecosystem with the support of over 12 early-stage climate tech ventures, new academic partnerships and co-created research initiatives. Flagship efforts included Research Catalyst Grants and the Tectonic: Innovations in Sustainable Urban Transition Challenge. Multiple workshops and conferences were also conducted to address pressing urban issues. With a robust network of Indian and University of Toronto (U of T) partners, UTIF delivered capacity-building workshops, pilot deployments of cutting-edge climate tech. It also developed public knowledge products that advanced inclusive, evidence-based urban development across India.

Summary of Key Programmes

▼ Techtonic: Innovations in Sustainable Urban Transition Challenge

UTIF launched the Techtonic Challenge in August 2024, in partnership with Social Alpha, to scout and support solutions addressing urban sustainability and climate change. The main goal of this programme is to ensure that sustainable urban solutions are effectively implemented at scale. During the reporting period, the first Techtonic cohort of 11 high-potential, India-based start-ups was successfully onboarded. Each of the start-ups received grant funding along with support for pilot deployment through access to Urban Local Bodies (ULBs) and incubation support, including technical mentorship and capacity-building workshops.

▼ Research Catalyst Grants

The Catalyst Grants establish and support partnerships between U of T faculty and Indian academic, research and non-profit entities. The partners co-create solutions, evidence and insights that incorporate sustainable practices into the operations of Indian cities.

▼ Conferences and Roundtables

Conferences and roundtables conducted during the year under review include

- (a) Climate Resilient Urban Sustainable Habitats (CRUSH) Roundtable, conducted in Delhi on July 5, 2024, in collaboration with U of T School of Cities and the Department of Electrical Engineering, Indian Institute of Technology Delhi (IIT-D). It aimed to identify climate change action plans in the affected regions.

- (b) AI and the City, hosted by UTIF in Bengaluru in January 2025, in partnership with IIT-Bangalore and the U of T School of Cities, featuring over 35 speakers from India, Canada, Australia and the United States. This conference explored AI's role in shaping inclusive, smarter, and sustainable Indian cities.

▼ Capacity-building Workshops

UTIF co-creates workshops and capacity-building initiatives for Indian changemakers, focusing on enhancing their skills, knowledge and competencies. The sessions are led by experts from the U of T and the audience includes UTIF partners such as Tata Institute of Social Sciences (TISS), People's Science Institute (PSI) and National Institute of Advanced Sciences (NIAS), along with urban local bodies. Some examples of the workshops include: (a) Urban Data Visualisation Workshop Series and (b) Urban Mixed Methods Workshops.

▼ Research Partnerships

UTIF formalised a partnership with the Mahila Housing Trust (MHT) in March 2025, to implement a project which would map heat vulnerability and design a Heat Action Plan for Jalgaon city in Maharashtra. The partnership has a two-year implementation plan that was co-developed by MHT and the Jalgaon urban local body with inputs from the UTIF. The project is among the first endeavours to determine a heat threshold for Jalgaon city and pilot heat resilience measures in zones identified as vulnerable to heat shocks in the city. UTIF is also planning to conduct a needs assessment at MHT to identify their capacity-building needs related to the project for MHT staff and will guide UTIF in developing capacity building initiatives led by relevant technical experts from the university's ecosystem.

Carnegie India

Overview

Carnegie India (CI) is a uniquely positioned, India-funded think tank with a strong legacy of influencing policy, fostering interconnected ecosystems across its programmes, and adapting both intellectually and practically to a world marked by growing uncertainty. With a focus on building long-term resilience, CI continues to shape critical conversations and catalyse action where it matters most.

Since 2016, CI has developed policy-relevant work across its three focus areas – security studies, political economy and technology and society. It has done so to:

- (a) Develop deep research-driven public policy solutions.

- (b) Directly support government capacity.
- (c) Build a set of bridges between key stakeholders and those architecting and writing policies.
- (d) Analyse policies and initiatives with the view to bridge the gap between policy adoption and execution.

In each of these domains, CI has made a mark.

To continue making policy-focused strides, creating bridges, and—most importantly—strengthening and supporting the policy ecosystem across its three areas of work, CI required long-term support. With the Trusts' support, the team at CI has taken forward its existing lines of work and examined new questions across its three programmes. It has been able to expand the set of initiatives that were developed to reach diverse audiences across India and the world.

Key achievements during the year are summarised below

- **Independent Research:** Carnegie India has embraced a strategic approach that balances deep, long-term research with the agility to engage with emerging and urgent policy issues. This dual focus is reflected in the diverse body of work produced by its scholars — from opinion editorials and medium-length essays to compendiums, long-form research papers and books. CI's core research areas span critical domains such as digital public infrastructure, technology partnerships, India-China relations, artificial intelligence, biotechnology, space and semiconductor supply chains, among others — all chosen for their strategic relevance to India's future.
- **Closed-door Convenings:** Over the years, CI has learnt to conduct closed-door sessions (at the Global Technology Summit and throughout the year) with policymakers, industry experts, researchers and other stakeholders whilst combining analytical insights and diversity of viewpoints to bring out key issues and highlighting the debates around them.
- **International Partnerships:** Carnegie India serves as an independent knowledge partner for international partnerships. In January 2025, Carnegie India and the Centre for Grand Strategy, Department of War Studies, King's College London, jointly hosted a closed-door, off-the-record discussion on the UK-India Technology and Security Initiative (TSI) in London. The closed-door had high-level participation from both countries' governments, industry, universities, academia and think tanks. It explored prevailing synergies between the UK and India, potential opportunities and possible issues that were constricting further cooperation in areas such as semiconductors, AI, biotechnology, quantum, telecom, and critical minerals.
- **Young Ambassadors Programme:** The Carnegie India Young Ambassadors Programme (CIYAP) is a one-year programme based in New Delhi. With a view to extend the public policy domain beyond major metropolitan cities of India, the programme gives an early opportunity to individuals who want to understand the changing world order, learn crucial public policy skills, participate in the programming elements of a global think tank and channel their interest in a particular field.
- **Multimedia Content:** CI is one of the few think tanks that is committed to making policy research accessible through multimedia content. Its podcast — 'Interpreting India' — has consistently been among Apple Podcasts' top shows in India in the





‘government’ category, featuring discussions on technology, security and economic policy. Its video content, such as the Anahita Speaker Series, which features stories of women professionals, and Carnegie Insights, an in-depth explainer series exploring current and emerging topics shaping global geopolitics, also help amplify the impact of research and foster informed discussion.

- **Global Technology Summit (GTS) Innovation Dialogue:** The GTS Innovation Dialogue, co-hosted with the Ministry of External Affairs, Government of India, provides a platform for government officials, industry experts (both policy and engineering teams), startups, venture capitalists, legal researchers and academics to discuss and debate key tech-policy issues. Despite the strong policy impact of discussions at the GTS in Delhi, there is a recognised need to engage with technology-focused ecosystems that exist outside of the capital. The dialogue marks a significant step towards this end.
- **Diplomatic Trainings:** CI scholars regularly engage with the Ministry of External Affairs to provide diplomatic training to officer trainees (IFS Cadre) from India on various aspects of technology policy. Sessions have covered topics such as India’s technology partnerships, defence innovation, approaches to strategic technologies, and more. Through these interactions, CI not only contributes to capacity building but also expands its engagement with key stakeholders, fostering deeper collaboration and informed policy discourse.

In the coming year, Carnegie India will work on

- **Expanding the practitioners’ programme:** India has a lot of untapped policy-relevant knowledge with practitioners — politicians, civil servants, business leaders and innovators. This knowledge is not easily captured by researchers looking from the outside. Since government organisations, businesses and other fields of practice are not well-connected with research institutions, this creates a big gap in knowledge on important issues. The practitioners’ paper series was launched to bridge this gap and will be prioritised over the coming years.
- **Focussing on Trade and Industrial Policy:** Carnegie India is currently reimagining its focus on political economy to reflect the shifting contours of global power, trade, and technology. The aim is to deepen cross-cutting research that links political economy with security and technology, expanding its work into key areas of international political economy (IPE), trade, and industrial policy. Special emphasis is being placed on navigating the fast-evolving landscape of supply chain diversification — particularly in strategic sectors like critical minerals and advanced materials — where global competition and national resilience intersect.
- **Building on its core strengths:** Carnegie India leverages its core strengths in research, convenings and international partnerships to drive impactful policy discourse. By combining rigorous research with strategic convenings and global collaborations, it will continue to help shape the policy agenda.

CounterMedia Trust / People's Archive of Rural India

People's Archive of Rural India (PARI) is operated by CounterMedia Trust (CMT), a non-profit organisation registered in September 2011 and supported by the Trusts. It documents and shares stories about the over 83 crore people living in rural India, as well as rural migrants in urban areas. These stories are published in 14 Indian languages, in addition to English. Since its launch in December 2014, PARI has received more than 60 awards. Few journals engage with culture as profoundly as PARI, which uniquely captures the rich diversity and layered realities of rural India.

Through various projects, PARI has created a series of stories including

- **Livelihoods:** Stories of farmers, farm labourers, brick kiln workers, sugarcane cutters, weavers, makers of musical instruments, painters, potters, cane and bamboo artisans, mask and jewellery makers, as well as folk performers such as wrestlers, dancers and theatre artists under the Things We Do and Things We Make categories.
- **Climate Change:** A series of over 20 stories supported by UNDP, which won the 2021 Ramnath Goenka Award in the Environment, Science and Technology category. PARI continues to cover the climate crisis.
- **Women's Reproductive Health:** A series of 50 stories supported by the Population Foundation of India (PFI), which received recognition from the Asian College of Journalism. Individual stories also received Laadli Media Awards.
- **The Human Cost of COVID-19:** Stories documenting the lives and livelihoods of ordinary people during the lockdown, and the experiences of health workers during the pandemic. This series won the international WAN-INFRA award.
- **Folk Music:** The Grindmill Songs Project from Maharashtra and Karnataka, and Kutchi Songs from Gujarat.

Significant initiatives such as PARI Education, the PARI Library and FACES serve as platforms for regular engagement with young people, students and researchers. Through the PARI Education initiative, PARI's stories are used as curriculum resources in hundreds of schools and colleges across India, as well as in South Asian Studies departments at universities in the US and Canada. Students also contribute to the archive through internships, often authoring articles as 'Student Reporters.'

PARI has multiple editors overseeing stories, videos, photography and publishing, all led by the Executive Editor. There is also a team of translators working in 14 languages, each with a dedicated editor and coordinated by a Translations Editor. Many editors are also active as reporters and educators.

To fully realise the potential of this unique platform, PARI has outlined ambitious goals for the coming decade, key amongst which include:

- Expanding the reach of stories in all 14 Indian languages through social media and newsletters.
- Commissioning more original stories written in Indian languages.
- Hiring a dedicated fundraising team.
- Organising 3–4 annual workshops for its expanding network of reporters, editors, filmmakers, photographers, translators and writers.
- Conducting outreach workshops in remote areas to enable community members to capture and publish their own photos, recordings and videos.

In the years to come, PARI is likely to be one of the few—if not the only—repositories of such stories, covering the livelihoods, languages, labour, arts, crafts, culture, folk music and poetry of Indians, all presented in the voices and words of the people themselves.

Nyaaya – Samvidhaan Fellowship Vidhi Centre for Legal Policy

Overview

India is known to have an extensive legal framework. Ironically, for most citizens, law remains out of reach even today. Legal information is often presented in complex, jargon-heavy English, making it incomprehensible to a vast majority. With nearly 27 crore Indians unable to read or write and only about 30% proficient in English, a large segment of the population is unaware of their legal rights and how to exercise them.

This gap is particularly stark for women and children, especially those from marginalised communities. Societal barriers such as patriarchal norms, economic dependence, low literacy, language constraints and limited access to technology prevent them from fully engaging with the law and vulnerable to exploitation and injustice. Data from the National Crime Records Bureau says that reported crimes against women rose from 1,41,373 in 2001 to over 3,71,500 in 2021. Nearly 30 lakh girls are still married before the age of 18.

To bridge this gap in legal knowledge, the Vidhi Centre for Legal Policy launched Nyaaya in November 2016. Nyaaya is an open-access platform offering simplified, contextual and actionable legal information in Hindi, Kannada and English. It provides explainers, guides, templates and multimedia resources designed to help citizens understand and claim their rights under the Indian law. Nyaaya aims to empower individuals—especially women and marginalised groups—to navigate the legal system and seek justice.

Through the Trusts' support, Nyaaya aims to overcome the barriers in the access to justice for underserved communities. This is undertaken in multiple formats and languages with the help of its network of community-based organisations, the Samvidhaan Fellows and the Access to Justice Network of law students and volunteers. The digital content can be accessed by

anyone online and will be complemented with on-ground engagements that are accessible to women from vulnerable socio-economic spheres.

During the year, Nyaaya:

- Enabled access to pro bono legal support in 8 districts across Bihar and Karnataka for community members to reach out without systemic or financial hindrance.
- Built a robust network of over 25 community-based organisations, legal education institutions and state authorities which help people from underserved communities access justice.
- Informed over 1 lakh users digitally about their legal rights and individually helped nearly 2,000 people in the states of Bihar and Karnataka effectively navigate the justice delivery system.

Notably, the use of innovative tools such as videos, theatre, songs, local art forms and games to convey legal information, whilst also spreading awareness among local lawyers about Samvidhaan fellows and their goals for the community, were important facets of the programme.

On the other hand, limited technical expertise within the team, coupled with the task of identifying people with the right skill set who are equally passionate about grassroots legal aid work and have prior experience in the domain, were challenges that needed special efforts.

Over the coming year, the programme will focus on

- Expanding into Maharashtra and Jharkhand, with the aim of covering 15,000 women in each state.
- Automation of the WhatsApp-based helpline.
- Enhancing development and outcomes in Bihar and Karnataka.

India Justice Report

The many long-standing frailties of various segments of the justice system — police, prisons, legal aid, judiciary, forensics, prosecution, human rights commissions and the various specialised tribunals— are well known. Less recognised and therefore often overlooked is the interconnected structural framework. Inadequate budgets, insufficient human resources, poor infrastructure and overwhelming workloads collectively sustain and deepen the system's overall fragility. These structural deficiencies impede the country's all-round progress and also result in daily experiences of injustice for the individuals and institutions that turn to the system for redress.

Recognising this critical gap in knowledge and coordination, six specialist organisations came together in 2018, pooled their knowledge and resources to bring out the India Justice Report (IJR). Key funders supporting this initiative include Tata Trusts, Rohini Nilekani Philanthropies, Azim Premji Foundation and Tree of Life Foundations, along with several distinguished individuals. IJR also works in close collaboration with leading organisations such as the Centre for Social Justice - Ahmedabad, Commonwealth Human Rights Initiative - Delhi, TISS-Prayas - Bombay and Vidhi Centre for Legal Policy – Delhi, among other organisations.

The IJR compiles and presents government-sourced data in a single, accessible platform. It assesses this data against the government's own stated benchmarks, ranking each state across the four pillars of the justice system. By highlighting both progress and persistent gaps, the IJR not only showcases good practices but also brings attention to areas needing urgent reform. These trends serve as indicators of state-level intent, while

creating healthy competition and a credible performance record. Importantly, because the IJR relies exclusively on official data, its statistical assessments also provide the objective and factual foundation on which public and policy discussions can move forward towards reform, without having to debate the founding premise.

The IJR aims to strengthen the demand for improved justice delivery and equitable access, advocating for justice to be recognised and resourced as an essential public good. By providing actionable insights and evidence-based analysis, the report seeks to catalyse timely policy and practical reforms—particularly at the local level—where the need for accessible, efficient justice is most acute.

The fourth edition of the India Justice Report (IJR) was developed over the year under review and is scheduled for release in April 2025. This upcoming edition introduces new elements, including a focused analysis of forensic services and essays on mediation and access to justice for persons with disabilities.

In FY 2025-26, IJR will deepen its policy engagement and dissemination efforts, with planned presentations to key government stakeholders and two state-level consultations in Bihar and Karnataka. Moreover, workshops will be held at academic institutions, including National Law Schools in Hyderabad, Delhi and Cuttack. Complementing these efforts, national-level RTI-based studies on juvenile justice systems and consumer commissions will be released, alongside a comprehensive report on Budgets for Justice. The Cities Project—an initiative to assess justice delivery in Bengaluru, Mumbai and Raipur—will also commence during the year.

Tech4Good Community

Overview

In India today, despite the exponential growth of digital infrastructure, over 31 lakh non-profits continue to face significant challenges in adopting and effectively utilising technology. These hurdles are not just technical—they are deeply structural and systemic. Many organisations operate without digital roadmaps, relying on scattered spreadsheets, manual processes and disconnected teams. The problem is not a lack of willingness; rather, it is a lack of support. Many non-profits face a complex web of issues, including:

- Widespread tech blind spots, where leadership and staff do not know what tools exist or how to begin using them.
- Limited internal capacity to implement, adapt or sustain digital tools.
- Severe resource constraints that deprioritise tech in favour of frontline service delivery.
- A lack of peer communities, which leads to duplication, missed learnings and stalled innovation.

Tech4Good Community (T4GC) aims to address these gaps. It takes a comprehensive, evidence-based approach to bridging the digital divide—one that integrates digital accessibility, climate action coordination and non-profit empowerment. Its model is intentionally grounded in open-source systems, participatory design and deep contextual relevance. For T4GC, technology is not an endpoint—it is a pathway towards dignity, autonomy and greater social impact.

T4GC is committed to strengthening the technological capabilities of locally rooted non-profits and social enterprises across India. At the heart of its mission is a desire to make technology accessible, meaningful and empowering for organisations that serve the most vulnerable communities. The Trusts' strategy for this portfolio aligns with this mission, by investing in the structural resilience of the organisation, i.e. by building the right internal infrastructure, strong governance and talent management that enables sustainable operations. Through a holistic intervention model, T4GC addresses the core barriers to tech adoption—delivering long-term capacity building, mentorship, assessments, and FOSS-based solutions that grow with the organisations it supports. The objective is to create a resilient, more tech-enabled non-profit ecosystem by 2026, where institutions are not only operationally mature but also equipped to drive systemic change.

Key achievements during the year are summarised below

➤ From One-off Builds to Scalable Systems

Through the FOSSFwd programme, T4GC designed and deployed 30 operational efficiency systems across non-profits, each responding to immediate needs such as data collection, reporting and workflow automation. While effective, these tools revealed limitations—they were too customised to scale, too siloed to integrate and too reliant on T4GC to sustain. This insight catalysed a strategic shift towards building interoperable, open-source platforms that can evolve with users, connect across missions and serve as infrastructure for the commons.

➤ Launch and Evolution of the Climate—Conservation Coalition Programme

FY 2024–25 marked not just the continuation but a critical pivot in one of T4GC's flagship initiatives. Originally launched as the Climate Coalition in 2024, the programme was designed around a bold hypothesis: that meaningful technology collaboration in the climate space could emerge from shared constraints rather than top-down solutions. What began as a year of micro-experiments—testing MVPs, decoding user behaviour, and designing with real-world limitations such as patchy connectivity and low-tech fluency—soon revealed a deeper, systemic challenge—conservation organisations, in particular, were struggling with fragmented data pipelines, siloed systems, and tools that were not built for scale or field realities. Recognising this, they made a strategic pivot in Year 2 of the programme, evolving it into a Conservation Coalition—a more focused effort to tackle these gaps in the conservation tech landscape.

➤ Introduction of Flake – A Modular Tech Stack

Insights gathered through the Climate Coalition and FOSSFwd—especially around the need for interoperability, simplified interfaces and multi-dimensional tracking—directly shaped the development of Flake, a data management platform for non-profits. Its first module, a fundraising management system, was launched in Beta on March 5, 2025, with eight non-profits selected for real-world pilots. Flake is envisioned as a suite of one-click deploy tools that replace patchwork systems with intuitive, configurable alternatives.

➤ **Centred Design Around Real User Behaviour**

A major achievement this year was the embedding of user-first design practices into all programmes. T4GC invested significant time in listening to how non-profit teams interact with technology—their discomfort with English-heavy systems, offline workarounds, and hesitation towards unfamiliar tools. This grounded perspective reframed how they build, focusing not just on functionality but also on trust, access and long-term usability.

➤ **Redefined Role from Vendor to Steward**

Perhaps most importantly, T4GC has begun redefining its role in the ecosystem—from being a tech vendor delivering solutions to a steward of shared infrastructure. This means designing tools that are not only usable but adaptable by many. It means co-creating with non-profits, building for reusability and prioritising the growth of a commons-based approach to tech in the social sector.

Over the coming year, T4GC will focus on

➤ **Deepening Conservation Tech Collaborations**

Expand the Conservation Coalition into its next phase with a focus on piloting interoperable monitoring tools for biodiversity and restoration, in collaboration with partners like NCF, Shola Trust and IISER Tirupati, while also enabling cross-pollination with academic and policy networks.

➤ **Standardising and Streamlining Data Interoperability**

Invest in shared data schemas and federated access protocols to reduce duplication, increase cross-organisational visibility and build the foundation for commons-aligned data infrastructure in climate and social sectors.

➤ **Scaling ‘Flake’ as a Modular Tech Stack for Non-profits**

Roll out additional modules beyond the Fundraising Management System—such as grant tracking, document management and impact reporting—while building a strong ecosystem of implementation partners and community contributors to support adoption at scale.

➤ **Strengthening Community Capacity through the FOSSFwd Grid**

Host a new wave of Grid events (awareness raising) and Spotlight sessions (capacity building) to build awareness around open-source tools, provide capacity-building pathways for grassroots non-profits and foster adoption through storytelling, mentorship and peer learning.

➤ **Refining Adoption and Supporting Pathways**

Develop lighter-touch, replicable onboarding toolkits, localisation options and support systems—ensuring that technology does not just reach more non-profits, but lands well and continues to evolve with them.



In moments of crisis or aspiration,
timely assistance can open doors
to recovery, progress and hope
for individuals navigating difficult
circumstances.

Transforming Lives Through

Individual

Grant Programme



In keeping with the benevolent nature of their founders and their inclination to help individuals in need of assistance, the Trusts have, since inception, laid great emphasis on the Individual Grants Programme (IGP). This programme includes the continuous efforts expended by the Trusts to hone systems that ensure a comprehensive, systematic and most importantly, a fair and humane approach to identifying underserved individuals. The programme comprises medical and educational grants.

Medical Grants

Medical emergencies place immense emotional and financial strain on families. Even middle-income households in the country find it difficult to afford quality medical care due to rising hospital bills and medication expenditure. Although medical insurance is becoming increasingly popular in India, it still falls short, especially in covering the entire cost of critical treatments for conditions such as cancer, heart ailments, cochlear implants and kidney diseases, to name a few. For individuals and families who are encountering a medical emergency and are unable to cover the cost of treatment, the only recourse seems to be charitable organisations and compassionate individuals who step in to help lessen their burden.

In order to aid such cases, the Trusts tap into their extensive network of medical specialists and social workers across numerous prestigious government, municipal, commercial and non-profit hospitals nationwide. The linkages with these hospitals help assess the family's socioeconomic situation, ensure proper submission of the form and the complete set of supporting papers to the Trusts and track the utilisation of grants disbursed for the patient's treatment. All linkages created by the Trusts are valid for a fixed period, after which a review is conducted to determine the best course of action. As of March 2025, the Trusts are actively working with 35 hospitals.

Details of medical grants sanctioned/disbursed under Sir Ratan Tata Trust (SRTT) and Allied Trusts from April 2024 to March 2025

Ailments	Number of Applications Sanctioned	Amount Sanctioned (in ₹)	Number of Disbursals Made	Amount Disbursed (in ₹)
Cancer	1,017	58,20,17,000	795	26,06,80,163.00
Cochlear Implant	148	6,88,30,000	122	5,44,65,250.00
Heart	296	8,97,36,000	318	6,32,26,471.00
Liver Disease	60	6,63,31,000	34	3,15,60,000.00
Others	420	16,89,70,700	330	10,24,45,563.00
Total	1,941	97,58,84,700	1,599	51,23,77,447.00

(*) Sanctions may also relate to applications received during the previous year, in addition to those received during the year in review.

(†) Disbursals include grants sanctioned during the previous year, as well as the year in review. Further, ₹ 8,59,500/- disbursed by the Allied Trusts of SRTT towards relief of poverty has not been included in the table above.

Details of medical grants sanctioned/disbursed under Sir Dorabji Tata Trust (SDTT) and Allied Trusts from April 2024 to March 2025

Ailments	Number of Applications Sanctioned*	Amount Sanctioned (in ₹)	Number of Disbursals Made	Amount Disbursed (in ₹)#
Cancer	381	28,26,48,000	603	25,41,50,331.00
Cochlear Implant	14	63,92,000	14	63,29,000.00
Heart	130	4,39,85,000	243	4,13,53,733.00
Liver Disease	52	4,96,75,000	56	4,17,49,464.00
Others	196	9,93,57,000	264	9,57,39,100.18
Total	773	48,20,57,000	1,180	43,93,21,628.18

(*) Sanctions may also relate to applications received during the previous year, in addition to those received during the year in review.

(#) Disbursals include grants sanctioned during the previous year, as well as the year in review. Further, a sum of ₹ 5,62,000/- disbursed by the Allied Trusts of SDTT towards relief of poverty and ₹ 5,00,000/- towards distress grants have not been included in the table above.

Education Grants

The Individual Grants Programme (IGP) for Education encompasses financial assistance for studies in India as well as abroad, under the following categories

Means Grants

This year saw the Means Grants programme extend its coverage to students studying in schools and colleges in Maharashtra, with financially weak students from low socioeconomic backgrounds receiving assistance towards the cost of their school and college education. Additionally, financial aid was provided to children with special needs towards the core cost of education (including pre-vocational and vocational training) and therapies, which address the social and emotional needs of these children.

Merit-based Scholarships

The merit-based scholarships programme, which invited online applications in 2023-24, saw scholarships being awarded during the year for Bachelor's and Master's studies in identified streams comprising Medicine, Pharmacy, Dentistry, Physiotherapy/Occupational Therapy, Nursing, Homoeopathy, Special Education, D.Ed. and B.Ed., Biotechnology, Microbiology, Neuroscience, Speech Therapy and Aircraft Maintenance Engineering.

Aviation Scholarships

Grants were awarded to individuals pursuing training for obtaining a Commercial Pilots' Licence (CPL) and type rating.

Professional Enhancement Grants

These were offered to mid-career medical professionals who were interested in developing their professional skills and abilities through relevant workshops, observerships or international training programmes.

Studies Abroad

Financial assistance for studies abroad was extended to the JN Tata Endowment scholars based on their academic performance. In addition, the scholars selected during the year were supported with travel grants. Other Indian students were provided with grant support according to a broad-based criterion.

Details of Education Grants sanctioned/disbursed under Sir Ratan Tata Trust (SRTT) and Allied Trusts from April 2024 to March 2025

Particulars	Number of Sanctions	Amount Sanctioned (₹)	Number of Disbursals [#]	Amount Disbursed (₹)
Studies in India	488	3,85,95,000	3,395	22,73,88,200
Studies abroad	205	7,63,90,000	211	8,09,59,835
Total	693	11,49,85,000	3,606	30,83,48,035

[#]Includes disbursements against grants sanctioned during the previous year.

Details of education grants sanctioned/disbursed under Sir Dorabji Tata Trust (SDTT) and Allied Trusts from April 2024 to March 2025

Particulars	Number of Sanctions	Amount Sanctioned (₹)	Number of Disbursals [#]	Amount Disbursed (₹)
Studies in India, including research scholarships	61	11,13,72,955	132	11,65,12,245
Studies abroad, including loan scholarships and research scholarships	111	11,15,65,673	113	11,33,65,673
Total	172	22,29,38,628	245	22,98,77,918

[#]Includes disbursements against grants sanctioned during the previous year.

J N Tata Endowment

The J N Tata Endowment was set up in 1892 by Jamsetji Tata to encourage the brightest scholars from the country to access higher education at some of the world's best universities. Over the past 133 years, the Endowment has continued to discharge that mandate, having awarded 5,840 loan scholarships to date, covering more than 846 subjects and branches of specialisation, with several of its alumni being eminent individuals from all walks of life.

The loan scholarships awarded by the Endowment carry a mark of quality and are considered prestigious, being conferred after a rigorous process of selection. Its scholars hail from all parts of the country and pursue higher studies across a range of disciplines, from the sciences (applied, pure and social) to management, law, commerce and the fine arts.

During 2024-25, 102 scholarships were awarded, aggregating to ₹ 8,94,00,000, with 50% of the awardees being women. While study destinations included Germany, The Netherlands, Belgium, Australia, Canada, Ireland, Spain, France, Singapore and Switzerland, the most preferred countries continued to be the USA and the UK.

Lady Tata Memorial Trust (LTMT)

The Trust was founded in 1932 by Sir Dorabji Tata in honour of his wife, Lady Meherbai. It dedicates four-fifths of its income to support scientific investigations in leukaemia and blood-related disorders, both in India and abroad and one-fifth for research in India on the alleviation of human suffering. The Trust also funds institutional scientific research, awards fellowships to Ph.D. candidates, recognises young researchers with awards and supports teacher preparation programmes at several colleges.

Fellowships – Research in the Field of Alleviation of Human Suffering

The fellowships are given for a period of up to five years and support students pursuing their Ph.D., undertaking scientific investigations having a bearing, directly or indirectly, on the alleviation of human suffering.

Of the total 82 project proposals received, 12 scholars were offered Junior Research Fellowships aggregating to ₹ 2,76,55,200 for the academic year 2024-25 for the research projects detailed below

- Molecular regulators associated with the maintenance of human trabecular meshwork stem cells in relation to their reduction in ageing and glaucoma.
- To re-sensitise the chemoresistant KRASG12C mutated lung cancer cells to Sotorasib.
- A rapid point-of-care testing electrochemical tool for early multiplexed detection of AMR in bloodstream infections.
- Establishment of xeno-free conditions for ex-vivo cultivation of human limbal epithelial/stromal stem cells for therapeutic application in ocular surface pathologies.
- Developing and validating a sequencing protocol for the detection and genotyping of Lumpy Skin Disease Virus (LSDV) from dairy cows using Oxford Nanopore Technology.
- Development of Histone deacetylase 3 selective epigenetic modulators for the treatment of neurodegenerative disorders.
- Minimally invasive subconjunctival microparticle delivery system to treat posterior uveitis.
- Functional characterisation of ethnic-specific alterations in human cancer.
- Unravelling the role of RNA-binding protein CLUH in cardiac pathophysiology.
- Gender disparity in cataract prevalence: deciphering the oestrogen-alpha-crystallin axis in cataract progression in women.
- Effects of emerging contaminants on the degeneration of the retina and possible treatment strategy using growth factors in a 3D culture system.
- Targeting TNBC cells and cancer stem cells using CD44 mAbs conjugated polymeric nanoparticles loaded with Doxorubicin (DOX) and TACR1 siRNA for enhanced therapeutic efficacy and safety.

Research Grants

Grants for research and scientific investigations in leukaemia and the biology and treatment of cancer were the main areas of focus for the academic year 2024-25. Applications were invited from scientists, clinicians and clinical researchers engaged in scientific research on cancer in public and private academic institutions, universities and R&D centres. Grants were sanctioned to nine of the 63 applicants, with a total funding commitment of ₹ 7,27,49,955 over three years.

The selected research projects were on:

Project on Leukaemia

- Unravelling the role of DOT1L in 3D genome organisation in MLL-rearranged leukaemias.

Projects on Biology and Treatment of Cancer

- Impact of elective para-aortic nodal radiotherapy on Human Papilloma Virus (HPV) circulating tumour DNA (ctDNA) kinetics in patients with cervical cancer: A nested biomarker discovery study in an RCT.
- Surveillance versus symptom-directed Magnetic resonance imaging in glioblastoma: A randomised controlled trial (MAGNOLIA).
- Identifying omics-based biomarkers for immunotherapy response in Indian oral cancer: A prospective study.
- Structural oncology: Rationale antibody engineering to target selected chemokine receptors for cancer therapeutics.
- Unravelling the significance of FAT1-regulated microprotein miPEP133 in glioma aggressiveness.
- Tracking driver mutations via sequential genomic profiling of Circulating Tumour Cells (CTCs) and circulating tumour DNA (ctDNA) in cervical cancer and their correlation with disease outcome.
- Impact of on-demand training and audio-visual aids to improve referral rates for genetic counselling and/or testing at tertiary cancer centres (Mainstreaming Study).
- To investigate the mechanistic link between ATM pathway and autophagy in TNBC and its therapeutic implications.

Teachers' Training Programmes

Two online programmes were supported during the year, with a view to imparting training on research techniques so that the same could cascade to the students.

Young Researcher Award 2024-25

The award recognises and rewards young Indian scientists below the age of 40 years, who have an outstanding track record in biological sciences, a deep commitment to finding innovative solutions to major problems related to human diseases and the potential for high-quality research in the areas of life sciences and biotechnology.

Applications were invited pan-India and Dr. Ajit Chande of the Indian Institute of Science Education and Research, Bhopal, was selected out of 13 applicants for the Young Researcher Award – 2024. The award sanctioned was ₹ 54 lakhs over five years for his project titled, 'Understanding the epitranscriptome of HIV RNA and the contribution to pathogenesis'.

The Trusts wish to acknowledge the efforts of their teams and partners for sharing case stories and photographs.

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