TATA TRUSTS

Annual Report **2025-26**

Rooted in
Trust,
Guided by
Purpose.





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(April 1, 2025 to March 31, 2026)

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Registered Office

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

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Internal Auditors (SRTT & TEDT)

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(Appointed on February 14, 2026)

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Head of Programmes

Mr. Sanjiv Phansalkar

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Standard Chartered Bank



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Chairman's Message



The Tata Trusts continue to be guided by a simple idea that has been at the heart of our work from the beginning: **to do what India needs.**

Our founders did not set out to build the largest group of companies. They believed that enterprise carried with it a responsibility to society, and that the true measure of progress was an improvement in the quality of people's lives.

For much of our history, this belief found expression in building institutions that could serve the country for generations. The Indian Institute of Science, the Tata Institute of Fundamental Research and Tata Memorial Hospital are among the enduring examples of that vision. Over time, philanthropy also evolved to include support for important programmes, organisations and causes across the country. That support remains an important part of our work.

But there are moments when an institution must look again at its own role. We are increasingly identifying areas where the need is not simply to support an existing effort, but to build institutions and models that can become enduring public assets in their own right.

I believe this is particularly important at a time when philanthropy in India is changing. A new generation of entrepreneurs is bringing greater ambition, innovation and commitment to social causes. Institutions such as ours must respond to that change by holding ourselves to a higher standard of effectiveness and accountability. It is no longer enough to ask how much we have contributed. We must ask what difference that contribution has made, and whether that difference will endure.

Education is one area where this responsibility is especially clear. Every year, talented young Indians leave the country to pursue opportunities that are not always available to them at home. The talent has never been in question. Indian-origin scholars and professionals continue to make their mark at the finest institutions around the world. What we need are more institutions in India capable of nurturing that talent, giving young people the opportunity to learn, discover and contribute without having to look elsewhere.

Whilst the Tata Trusts have incubated several institutions of national importance, and will continue to do so in the future, we may also seek out other philanthropies and like minded organisations to shoulder this responsibility, and partner with us, wherever warranted and necessary. Systemic change happens when all players in the ecosystem play their part in a coordinated and efficient manner. Our role is often to bring people, ideas and resources together and create the conditions in which others can do their best work. It may be a state government taking a successful health programme to scale, a young athlete moving from a village ground to a national training pathway, or a family finding the support it needs through a difficult period of medical treatment. In each case, the objective is the same: to build bridges that make progress possible and sustainable.

Healthcare remains one of the areas where this approach is particularly visible. We continue to support families facing medical crises while strengthening distributed models of cancer care that bring treatment closer to where people live. We are also working towards a network of forty to fifty not-for-profit general hospitals across the country, with a model that allows those who can afford to pay for care, help make quality treatment accessible to those who cannot.

As our work grows, so must our ability to demonstrate its impact. We need to move beyond measuring philanthropy by the number of people reached or the amount spent. We must be able to show, in meaningful and measurable terms, what has changed as a result of our efforts, and whether those changes can be sustained. This is an important part of being accountable not only to those who support our work, but, more importantly, to the communities we serve.

The ambition, therefore, is not simply to do more. It is to do better — with greater clarity about where we can make the greatest difference, greater discipline in how we deploy our resources, and a long-term view of what the country needs.

Trying to become the biggest before becoming the best rarely ends well. Our responsibility is to remain focused on what matters, and to do what India needs, in a way that creates lasting value.

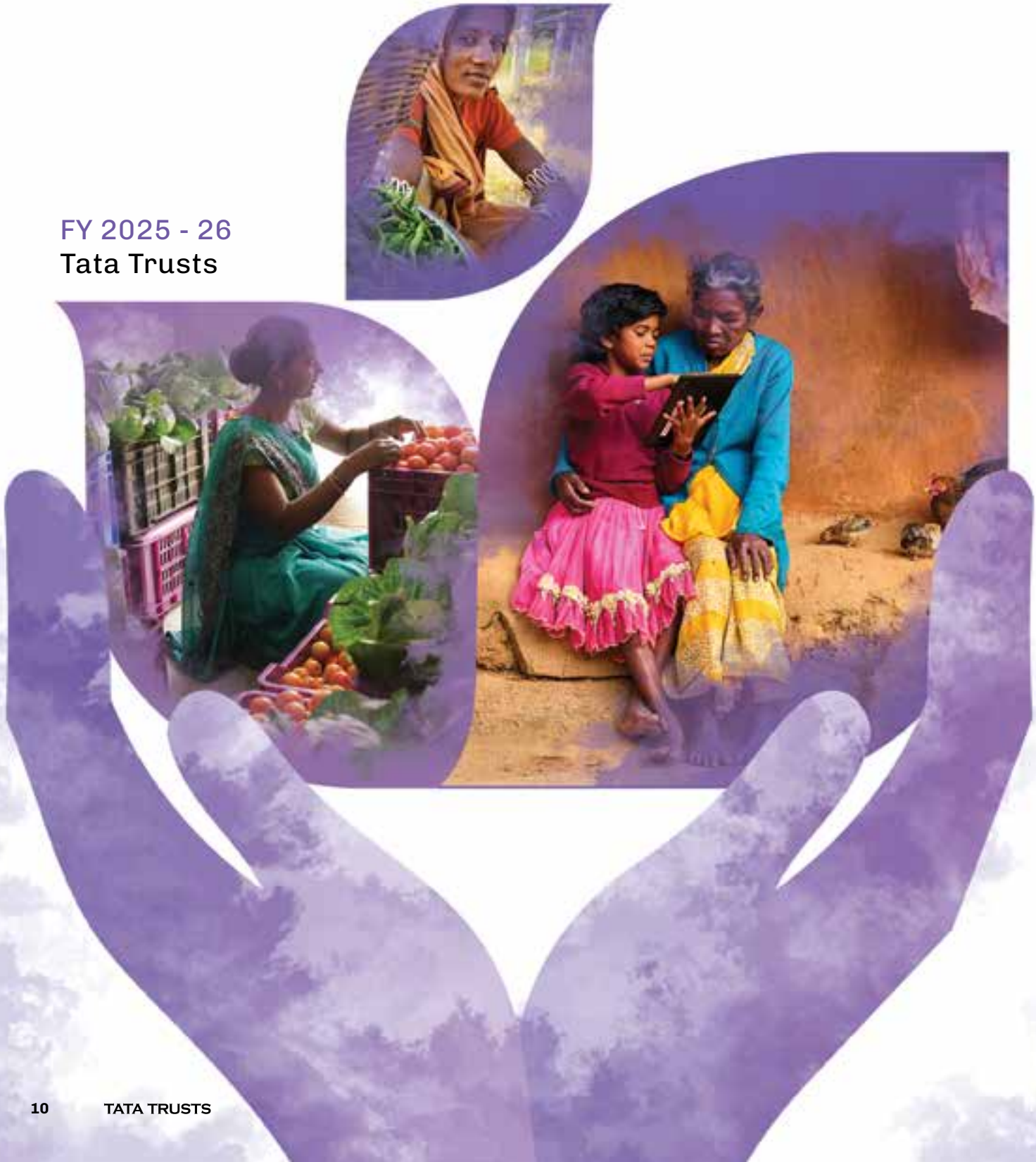
None of our efforts would reap results without the trust of our partners, grantees and, above all, the communities we serve. I am grateful to every doctor, teacher, coach, researcher and field worker who works alongside us, and to every family that allows us to be part of its journey.

We remain conscious that every rupee entrusted to us carries a responsibility. We will continue to use it with the care and purpose that responsibility demands.

Sincerely,
Noel Tata

A Financial **Overview**

FY 2025 - 26
Tata Trusts



The Year That Was

The total disbursals made by the Tata Trusts during the year were Rs. 1,556.31 crores (US $ 167.35 million). Disbursals of Rs. 1,353.32 crores (US $ 145.52 million) were made towards institutional grants, whilst the total disbursals to individuals amounted to Rs. 202.99 crores (US $ 21.83 million).

Details of grant disbursals: 2025-2026

Type of grant	₹ in crores	US$ in million
A. Institutional Grants / Direct Implementation Project Spends*		
Rural Upliftment	457.62	49.21
Education	270.26	29.06
Cancer Care	178.46	19.19
Institutions	169.31	18.21
Healthcare	105.97	11.39
Water & Sanitation	59.04	6.35
Nutrition	57.64	6.20
Urban Poverty Alleviation	35.39	3.80
Arts, Craft & Culture	19.63	2.11
Total (A)	**1,353.32**	**145.52**
B. Individual Grants		
Medical	143.30	15.41
Education	59.38	6.39
Relief of Poverty	0.31	0.03
Total (B)	**202.99**	**21.83**
Total disbursals (A+B)	**1,556.31**	**167.35**

Rs. 10 million is Rs. 1 crore; 1 US $ is approximately equal to Rs. 93

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



Healthcare

Building a Healthier Future for Every Community

India's healthcare needs are shaped by a growing burden of disease, persistent gaps in access and affordability, and changing community requirements. The Tata Trusts work to strengthen primary healthcare, prevention of infectious and non-communicable diseases, early intervention and continuity of care, particularly for vulnerable communities.

Overview

India faces a convergence of health challenges. The country carries a double burden of disease: an unfinished agenda on infectious diseases alongside rapidly escalating non-communicable diseases (NCDs), with the latter accounting for 63% of all deaths, up from 37.9% in 1990[1]. The maternal and child health challenge persists, with an under-five mortality rate of 29 and an infant mortality rate of 25 per 1,000 live births[2], while 29.3% of children are stunted[3]. In addition, India continues to account for 26% of the global tuberculosis burden. Alongside these challenges, mental health and ageing are emerging as additional areas of concern, with 10.6% of Indians living with mental disorders and a treatment gap of 70% to 92%[4], while the elderly population is projected to reach 19.4 crore by 2031, 75% of whom are expected to live with at least one chronic condition.

Structural gaps in availability, accessibility and affordability compound these burdens. India has 21 health professionals per 10,000 population against the World Health Organization (WHO) threshold of 44.5, with a 79.5% specialist shortfall at Community Health Centres[5]. A large share of the population lacks access to inpatient services within five kilometres. Out-of-pocket expenditure remains at 39.4% of the total health spending[6], resulting in 3% to 7% of households falling into poverty each year due to medical costs. The burden falls hardest on tribal, rural and low-income communities, where the Trusts have chosen to focus their interventions.

The Health portfolio's Strategy 2026-2031 is an integrated, equity-focused response delivered through a shared, primary healthcare platform, targeting mothers, neonates, children, adolescents, the elderly and vulnerable communities. The strategy is organised into four sub-themes:

- Maternal and Child Health (MCH): Intervening at the mother-child dyad in the first 1,000 days, covering high-risk pregnancy identification, antenatal care, newborn and child survival services, immunisation, nutrition and adolescent health.
- NCDs, Mental Health and Geriatric Care: Community-based screening for diabetes, hypertension, cancers and chronic respiratory disease; integration of mental health services with public systems; and primary care, self-help groups and caregiver models for the elderly.
- Communicable Diseases: Active case finding for tuberculosis, vector control for malaria and dengue, and elimination-aligned interventions for leprosy, kala-azar and lymphatic filariasis in tribal belts.
- Comprehensive Primary Health Care (CPHC): The horizontal platform through which all sub-themes are delivered, strengthening over 100 public health facilities and enhancing the capacity of the frontline workforce and digital systems across priority districts.

All four sub-themes are delivered through five shared pillars: community awareness and behaviour change, community-based screening, continuum of care, primary healthcare system strengthening and digital health and innovation. Over the five-year horizon, the Trusts endeavour to cover a population of 25 lakhs across approximately 75 blocks in the core states, reduce under-five mortality in intervention areas from 32 to 25 per 1,000 live births, achieve a 10% improvement in diabetes and hypertension control rates, extend primary care services to 10 lakh elderly people and upskill over 20,000 frontline workers.



1 *Indian Council of Medical Research India State-Level Disease Burden Initiative; WHO 2023*
2 *Sample Registration System Statistical Report 2023*
3 *National Family Health Survey - 6*
4 *National Mental health Survey 2015-16*
5 *Rural Health Statistics 2021-22*
6 *National Health Accounts 2021-22*

Results that Resonate (FY 2025-26)



51 crore

Individuals enrolled through the NCD portal, of whom 30 crore were screened for non-communicable diseases.



Over 4 lakh

Outpatient services and consultations were provided through the Trusts' support programmes.



Over 1 lakh

Home visits were conducted, focusing on health check-ups, counselling, patient care and social security facilitation for the elderly.

Steady Steps of Progress

- The Government of India's National NCD Portal, supported by the Trusts, received the ACM India Outstanding Applied Innovation in Computing Award 2025 (Honourable Mention).
- An initiative on the prevention of blindness among newborns, implemented with the L V Prasad Eye Institute (LVPEI), Hyderabad, was launched in two tribal districts and one aspirational district across Telangana and Andhra Pradesh. The programme is embedded within government systems through MoUs with both state governments, which have expressed interest in extending the model to all remaining districts.
- The Trusts convened Sahaj, a National Consultation on Ageing in Place, with the Ministry of Social Justice and Empowerment, marking the release of the Vriddha Mitra Toolkit, a practical blueprint for community-based, age-friendly elder care models.
- The Sickle Cell Collaborative was launched to improve care and research for sickle cell disease in Madhya Pradesh and Chhattisgarh. Separately, sickle cell detection programmes in Nandurbar, Maharashtra (with the Centre for Cellular and Molecular Biology) and Bilaspur, Chhattisgarh (with Jan Swasthya Sahyog), are showing promising results and have the potential for replication.
- The Participatory Action Research programme in North Telangana was completed, with the intermediate dissemination of results from Bhadradri Kothagudem influencing Chhattisgarh to consider similar initiatives in left-wing extremism-affected districts through the Indigenous Development Organization (IDO), which received the Telangana Governor's Award for tribal development.

The Road Ahead

- Launching telemedicine-based E-ICU programmes with AIIMS Nagpur and AIIMS Rishikesh to strengthen newborn survival and paediatric intensive care in difficult-to-reach geographies across Vidarbha, Maharashtra and Uttarakhand.
- Extending the participatory primary health model from North Telangana into Sukma and Bijapur, Chhattisgarh, through IDO, while deepening institutional partnerships in mental healthcare, including with NIMHANS.
- Screening 500,000 elderly people for ophthalmic conditions and training 20,000 caregivers in specialised elder care competencies, building on the geriatric care strategy.
- Operationalising the CPHC strategy across approximately 75 blocks, strengthening over 100 public health facilities in 35 high-priority districts.

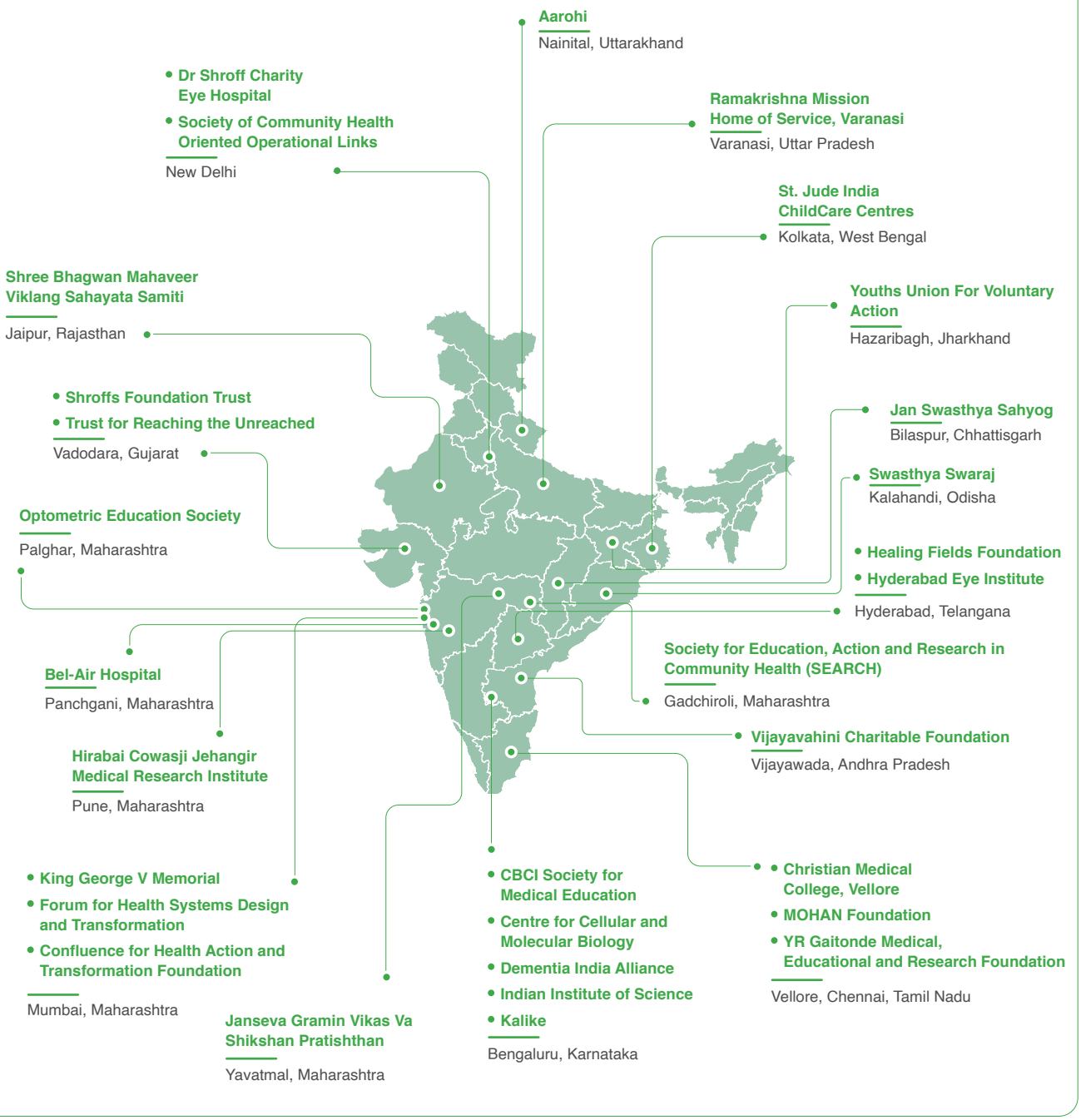
Navigating Challenges

- Translating a newly scaled strategy into field reality across multiple geographies simultaneously has meant that much of the year's efforts have been focused on building systems, relationships and processes. That investment is expected to yield results in the years ahead.
- Strengthening compliance and quality standards across a diverse partner ecosystem is a gradual process. Ensuring that institutional rigour keeps pace with programmatic ambition remains an ongoing challenge.

Good Practices

- **Anchoring grassroots care in clinical excellence:** Partnerships with academic medical institutions, including LVPEI, Christian Medical College, Vellore, SCARF, Chennai, AIIMS Nagpur and AIIMS Rishikesh, provide strategic direction and clinical leadership to grassroots primary healthcare programmes, linking last-mile delivery with institutional expertise.
- **Embedding programmes within government systems:** The newborn blindness prevention programme with LVPEI is delivered through the public health system under MoUs with the governments of Andhra Pradesh and Telangana. Both state governments have expressed interest in extending the model to all remaining districts once it has been demonstrated, building government ownership and scalability into the design from the outset.

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 list of partners includes grantees, funders and other collaborators.

Trust in Progress

A Lifeline When It Mattered Most

> I was afraid to take my child to the hospital. The health supervisors never gave up on us. Thanks to their support, my child received treatment and survived.

Madakam Shiva, a four-month-old infant from a remote tribal hamlet near Bussarai, a village in Telangana, was identified with a life-threatening illness during a routine household visit of health supervisors. Suffering from burns, severe sepsis, anaemia and respiratory distress, Shiva's condition had become critical. His family, however, remained hesitant to seek institutional medical care, relying instead on traditional healing practices, while distance, limited awareness and logistical challenges delayed access to timely treatment.

Hope arrived through the Community Health Worker Programme, supported by the Tata Trusts and implemented by the Indigenous Development Organisation (IDO). During their visit, health supervisors Ganga and Ramesh immediately recognised the seriousness of Shiva's condition and began working closely with his family. Through repeated counselling, patient engagement and continuous reassurance, they addressed the family's concerns and built the confidence needed to seek specialised medical care. Their sustained efforts ultimately led to Shiva being referred to Bhadrachalam Area Hospital for urgent treatment.

Admitted on 27 January 2026, with a weight of just 2.8 kilograms, Shiva received comprehensive treatment over the next 36 days from the hospital's paediatric team and the Nutrition Rehabilitation Centre (NRC). Alongside intensive medical care for sepsis and burns, he underwent nutritional rehabilitation, received blood transfusions and remained under continuous medical supervision. Throughout his treatment, the Community Health Worker Programme ensured close coordination between the family, frontline health workers and the healthcare facility, providing continuous guidance and support until his recovery.

By March 2026, Shiva's weight had increased to 4.25 kilograms, his burns had healed and the severe infection had been successfully managed. Today, he continues to receive follow-up care to support his healthy growth and development. His recovery demonstrates how timely identification, persistent community engagement and coordinated healthcare interventions, supported by the Tata Trusts, are helping improve access to quality healthcare in remote tribal communities. The intervention has also strengthened confidence in institutional healthcare, encouraging more families to seek timely medical care when it is needed most.



Trust in Progress

Supporting Dignity, Enabling Independence



> Today, I feel secure knowing that I have the support I need. My pension has given me confidence and the care I received has brought hope back into my life.

At 70 years of age, Rafiq Mohammad Khan from Gwalior, Madhya Pradesh, faced each day with uncertainty. Living with his son, who was often away from home for extended periods, Rafiq found himself alone and increasingly dependent on others. Age-related mobility challenges prevented him from earning a livelihood, while incomplete documentation and administrative processes meant that he was unable to access the social security pension to which he was entitled. With no regular income, meeting even his basic needs became a daily struggle.

Relief came through the Vriddha Mitra Programme, a Tata Trusts - supported inititiative implemented by the Society of Community Health Oriented Operational Links (SCHOOL). During a routine community visit, a community officer identified the barriers preventing Rafiq from accessing his pension and worked closely with him to complete the required documentation, including KYC formalities, Samagra ID updates and direct benefit transfer verification. The team also maintained regular follow-ups with the concerned authorities to ensure that his application progressed without further delays while standing beside him throughout the process.

Recognising that Rafiq's needs extended beyond financial assistance, the programme adopted a holistic approach to his well-being. While the pension application was being processed, ration support and provision of medicines helped address his immediate needs. At the same time, regular physiotherapy sessions were provided at his home to improve his mobility and enable him to move around his neighbourhood with greater ease. As his physical health improved, so did his confidence, allowing him to reconnect with his community and regain a sense of independence.

Through sustained follow-ups, Rafiq's pension was approved and payments began in January 2026, providing him with a steady source of income. Today, he is able to manage his daily expenses with greater confidence while continuing to benefit from improved mobility and ongoing care. His journey reflects how the Tata Trusts' community-based interventions work to connect older people with the entitlements and care they are already eligible for, addressing immediate needs while building long-term security.



Cancer Care

Making Quality Cancer Care More Accessible

Access to timely, affordable and compassionate cancer care remains a pressing challenge in India. The Tata Trusts' distributed cancer care approach works to strengthen awareness, early detection, treatment and patient support, bringing quality care closer to underserved communities.





Overview

India reports nearly 14 lakh[1] new cancer cases annually. Unfortunately, the majority of these cases are detected at advanced stages, resulting in a higher mortality and morbidity rate. Limited infrastructure, a shortage of skilled professionals and the concentration of cancer care facilities in urban areas add to this challenge. This compels 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% of cancer cases resulting in death,[2] 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, the 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 particularly 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) was created to operationalise the programme and bring quality treatment closer to people's homes.

It is the implementation arm of the Trusts' cancer care programme, with the latter providing strategic and financial support towards the development and delivery of comprehensive cancer care. The continue to strengthen TCCF's efforts following the funding, commissioning and operationalisation of Sri Venkateswara Institute of Cancer Care and Advanced Research (SVICCAR), Ranchi Cancer Hospital and Research Centre (RCHRC) and Centre for Oncopathology (COP) through support for critical medical equipment, funding for essential administrative functions and a structured Individual Grants Programme providing financial assistance to underprivileged patients.



Results that Resonate (FY 2025-26)

1,97,043

Beneficiaries covered under public health awareness campaigns.

4,969

Individuals covered under training and capacity-building programmes.

2,15,247

Individuals screened for non-communicable diseases.

13,031

New patients provided services in cancer care hospitals under the Cancer Care Programme.

1,06,626

OPD consultations conducted.

29,638

Patients administered radiotherapy.

24,874

Chemotherapy cycles administered.

2,879

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

- TCCF continued to build on its integrated model of cancer care through its hospitals and specialised capabilities across diagnostics, treatment and patient support. Across its centres, the focus remained on making cancer care more accessible while maintaining clinical quality, ethical practices and patient-centricity at every stage of the journey.
- A key area of emphasis was strengthening institutional capability across the network. From enhancing clinical services and diagnostic support to building communication channels for patients, caregivers, doctors and referring partners, TCCF worked towards creating a more connected and responsive care ecosystem.
- There was a renewed focus on awareness, storytelling and community engagement. Through patient stories, doctor-led conversations and public health communication, TCCF aimed to reduce fear, stigma and misinformation around cancer. These efforts helped bring forward stories of courage, resilience and hope, while also encouraging early detection, timely treatment and informed health-seeking behaviour.
- TCCF's work continued to reflect a balance between clinical excellence and compassionate care. The organisation's initiatives across Ranchi, Tirupati and Mumbai strengthened its commitment to serving diverse communities while building trust in cancer care delivery. By combining medical expertise, patient dignity, public health awareness and institutional collaboration, the Tata Cancer Care Foundation remains committed to advancing a more equitable cancer care landscape in India.



The Road Ahead

- Significant infrastructure development is being planned within the campuses of the existing TCCF hospitals in Ranchi and Tirupati to strengthen patient care services, staff support facilities and capacity-building initiatives.
- In Ranchi, the construction of a patient accommodation facility, supported through the CSR contribution of Avenue Supermarts Ltd. (DMart Foundation), is currently underway. Besides, the construction of a nurses' accommodation facility is also being planned to provide residential infrastructure for nurses.
- In Tirupati, the construction of a nurses' accommodation facility is being planned to provide residential infrastructure for nursing personnel. The establishment of a Skilling and Training Centre, aimed at enhancing the knowledge and competencies of technical staff, nurses and doctors in cancer care through structured learning and development programmes, is on the cards. Finally, the construction of a patient accommodation facility to improve access and convenience for patients and their caregivers during treatment is also on the anvil.
- Alongside infrastructure initiatives, public health activities will be significantly scaled up in Andhra Pradesh and Jharkhand to expand the existing community-based cancer care model to neighbouring districts. This expansion will focus on strengthening cancer awareness, early detection and screening, patient navigation, treatment adherence and community-level support systems, thereby increasing access to quality cancer care for underserved populations.

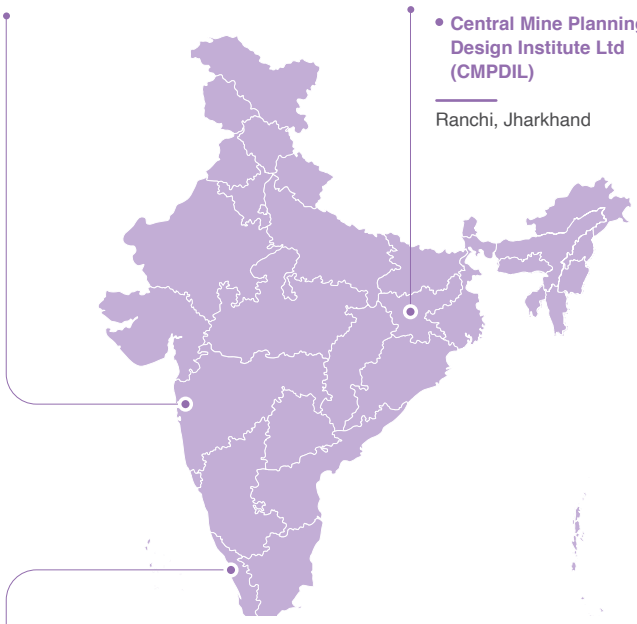
Navigating Challenges

- Although there were delays in procuring statutory and regulatory approvals for the patient accommodation in Ranchi, the project's progress remained unaffected.
- In the public health space, challenges in the form of hesitation among the eligible population to undergo screening for common cancers were navigated by the team through greater awareness and sensitisation on cancer and the importance of early detection and screening in reducing mortality and morbidity.

List of Partners

- Pfizer India
- Trent Limited
- ICICI Foundation
- Universal MEP Projects and Engineering Services Ltd. (UMPESL)
- Raise Fintech Ventures Pvt. Ltd.
- Raise Securities Pvt. Ltd.

Mumbai, Maharashtra



- Central Mine Planning and Design Institute Ltd (CMPDIL)

Ranchi, Jharkhand

Federal Bank Hormis Memorial Foundation

Ernakulam, Kerala

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Trust in Progress

P. Saritha's Journey of Hope and Recovery



> The support I received during my treatment gave me the strength to face cancer once again. Today, I am recovering well and looking ahead with renewed hope.

P. Saritha, a 55-year-old homemaker from Piler, Andhra Pradesh, lived a simple life with her husband, a daily labourer, and their two children. A few years into her married life, she began experiencing severe stomach pain and other concerning symptoms, prompting her family to seek medical attention.

Following detailed investigations at a private hospital, she was diagnosed with ovarian cancer. She underwent surgery and chemotherapy in 2021. Three years later, in October 2025, severe stomach pain returned, and her condition became critical, requiring immediate medical care.

Saritha was referred to the Sri Venkateswara Institute of Cancer Care and Advanced Research (SVICCAR), Tirupati, for specialised treatment. After a comprehensive evaluation, the medical team confirmed a recurrence of ovarian cancer and recommended chemotherapy, followed by secondary CRS with HIPEC surgery to improve her chances of recovery.



The estimated treatment cost of ₹3.52 lakh was well beyond the family's means, placing them under significant financial strain. During this difficult period, the Tata Trusts extended financial assistance of ₹2.81 lakhs towards her treatment under the Individual Grants programme, easing the burden and enabling her to continue the recommended course of care without interruption.

Today, Saritha is recovering well, and her health has improved significantly. Grateful for the timely financial assistance, expert medical care, and compassionate support she received, she and her family look to the future with renewed hope and confidence.

Trust in Progress

A Lifeline of Hope



> *Bohut rahat mili iss fund se. Do din ka khana aur aane-jaane ke liye madad mili… warna hum PET scan nahi karwa pate*

At 53, Razak Ansari has spent most of his life earning a living, one day at a time. A daily wage labourer from Itki, near Ranchi, his family's survival depended entirely on his ability to work. His wife and three school-going children relied on his earnings, leaving little room for savings or financial security.

For more than 15 years, Razak had been chewing tobacco. In April 2025, he noticed a small sore inside his mouth. Initially, he dismissed it as a minor problem that would heal on its own. However, the wound persisted for months. With limited financial resources, he sought treatment from local practitioners and tried various remedies, but his condition did not improve.

A turning point came when he was advised to visit the Ranchi Cancer Hospital and Research Centre (RCHRC) in Ranchi, Jharkhand. In July 2025, he consulted Dr. Sachender Pal Singh, Head and Neck Cancer Surgeon at RCHRC. Following a thorough evaluation, Razak was diagnosed with cancer of the left buccal mucosa (a form of oral cancer affecting the inner lining of the cheek).

Although the diagnosis was devastating, it provided much-needed clarity and allowed treatment to begin without delay. Razak underwent surgery and continued with the necessary follow-up care. The physical challenges of treatment were significant, but the financial burden was even greater. As treatment progressed, his savings were exhausted, and his ability to work declined substantially.

In January 2026, during a routine follow-up visit, Razak was advised to undergo a PET scan. By then, however, he had no financial resources left. The prospect of interrupting his treatment due to a lack of funds caused immense anxiety for him and his family.

At this critical juncture, Dr. Singh connected him with the Beneficiary Support Fund, supported by CMPDIL, which assists economically vulnerable cancer patients with the cost of essential diagnostic investigations at RCHRC. This timely support enabled Razak to undergo the PET scan recommended by his doctors and continue his treatment without disruption, offering much-needed relief and hope during a difficult period.

Reflecting on the support he received, Razak says:

"Bohut rahat mili iss fund se. Do din ka khana aur aane-jaane ke liye madad mili… warna hum PET scan nahi karwa pate." ("This fund provided tremendous relief. It helped me with food for a couple of days and travel expenses; otherwise, I would not have been able to undergo the PET scan.")

Today, Razak continues his treatment with renewed hope and determination. The support from the Beneficiary Support Fund not only ensured continuity of care but also restored dignity and confidence during one of the most difficult periods of his life. For Razak and his family, it was more than financial assistance—it was a lifeline when they needed it most.

Nutrition

Building Better Nutrition Outcomes

Access to diverse, nutritious diets and quality nutrition services remains a challenge for vulnerable communities across India. The Tata Trusts' nutrition initiatives work across the life course to improve dietary diversity, strengthen community-based care and build healthier, more resilient communities.



Overview

India stands at an important juncture in its nutrition journey. Over the past several decades, the country has made progress, supported by policy frameworks, extensive public health and nutrition schemes and platforms, and a growing body of evidence to inform action. These strengths provide a powerful foundation for ensuring that everyone, particularly the most vulnerable, can access diverse, affordable, safe and nutritious diets, alongside the services and care needed to thrive. Yet, India's nutrition challenge is becoming increasingly complex. The country faces a triple burden of malnutrition: undernutrition, micronutrient deficiencies and rising overweight and obesity. Data from the National Family Health Survey-5 (NFHS-5) and NFHS-6 highlight this evolving reality, with persistent undernutrition and micronutrient deficiencies coexisting alongside a growing burden of overweight, obesity and diet-related non-communicable diseases (NCDs). Often, these challenges occur within the same communities and even households, underscoring the need for integrated, evidence-based approaches that address multiple forms of malnutrition simultaneously.

This changing landscape calls for a shift from addressing different forms of malnutrition in isolation towards integrated, 'double-duty' approaches that can address varied nutrition challenges simultaneously and work towards stronger, more connected food and health systems that support better nutrition across the life course. India has the potential to enhance its diet quality and nutrition outcomes across the life course through a connected system that ties health, nutrition, agriculture and social protection schemes. By fostering greater convergence across sectors and focusing on those most vulnerable to poor nutrition, the country can be better prepared and progress towards ensuring more resilient communities.

Against this backdrop, the Trusts envisage improving the nutritional status of vulnerable communities while addressing emerging national-level nutritional challenges through evidence-based approaches to build resilient communities. The goal is to optimise nutritional status, i.e., reduce undernutrition and the risk of overweight and NCDs and promote the wellbeing of children, adolescents, women and vulnerable adults in areas affected by malnutrition and climate stress, while building an ecosystem of capacity and expertise. Key objectives include:

- Enhancing access to diverse, high-quality and adequate diets through quality nutrition services to communities, including food fortification wherever applicable, to achieve optimal nutritional status among vulnerable communities in high-burden geographies.
- Strengthening local food systems to improve household-level dietary diversity through the promotion of locally grown and available food.
- Advancing new knowledge and communities of practice on malnutrition-linked health problems and precision nutrition through research, data-driven insights, technology integration, scientific communication and translation.
- Strengthening the nutrition ecosystem by raising awareness, building capacities and developing strategic alliances.

The Nutrition Portfolio comprises several programmes and initiatives under the following four sub-thematic areas:

- Early childhood and maternal nutrition
- Nutrition in adolescence (school-going children)
- Nutrition during adulthood linked with diseases
- Cross-cutting areas such as strengthening the ecosystem and field building



Results that Resonate (FY 2025-26)

10

States (Andhra Pradesh, Bihar, Chhattisgarh, Delhi, Jharkhand, Maharashtra, Odisha, Rajasthan, Uttar Pradesh and Himachal Pradesh)

33

Districts

7,001

Villages

14,20,503

Beneficiaries; of these, children – 741,435; women (including pregnant and lactating) – 184,308; adolescents – 23,825

30,834

Anganwadi Centres

Steady Steps of Progress

Childcare Services for Early Childhood Growth and Development

The absence of a care continuum for infants and young children of working mothers in the informal sector pushes them towards malnutrition and poor health outcomes and puts their safety at risk. To address this challenge, the Trusts support quality community-based creches and childcare initiatives aimed at unlocking nutritional and developmental benefits for children below three years of age from vulnerable households and underserved areas, while empowering mothers to build skills, access social security schemes and earn livelihoods. Spread across 17 blocks in eight districts of Chhattisgarh, Bihar, Maharashtra, and Rajasthan, the programme currently supports 614 childcare centres and is expected to cater to approximately 12,000 children. These centres typically integrate nutrition, growth monitoring, early stimulation, caregiver counselling and convergence with government systems such as the Integrated Child Development Services (ICDS). In addition to direct childcare services, the initiatives emphasise behaviour change communication, awareness and practices related to infant and young child feeding and improved dietary diversity within households.

Community Management of Severe and Moderate Acute Malnutrition (SAM/MAM)

The Trusts -supported initiative on Energy Dense Nutritious Food (EDNF) in Rajasthan for wasted children was evaluated and revised to include milk in its formulation. The 'Dudhyukt Balahaar', launched in the state, covers SAM children statewide and MAM children in four districts, where the Centre for microFinance (an Associate Organisation of the Trusts) implements a continuum-of-care approach for severely and moderately wasted children with the Department of Women and Child Development (WCD), Government of Rajasthan, generating early evidence. Capacity building of mothers on home-based meal modification, feeding frequency and hygiene was taken to scale. In Andhra Pradesh, the Department of Women and Child Development introduced Community Management of Acute Malnutrition (CMAM) - a major shift from facility-based to community-based treatment - for the first time. This was facilitated through the advocacy efforts of the Vijayavahini Charitable Foundation and paved the way for energy-dense, nutritious food statewide.

Improving and Augmenting Early Childhood Nutrition by Optimising the Existing Take Home Ration (THR) Programme of the Integrated Child Development Services (ICDS) Scheme

The CBCI Society for Medical Education supported the Department of Women and Child Development, Government of Himachal Pradesh, with technical guidance on the THR programme provided under the ICDS scheme. This THR was reviewed, optimised and reformulated to meet the nutritional needs of children aged 1-3 years. Alongside this reformulation, a new, age-appropriate product was developed and tested for children under six months of age; the product received formal approval from the state for rollout.

Improving Nutrition Outcomes of Young Children with a Focus on Diet Quality, Quantity and Diversity

Launched in Bihar and Jharkhand, the programme resulted in the capacity building of 2,789 Anganwadi Workers on Infant and Young Child Feeding across four districts, with an aim to improve nutrition outcomes for 1,14,000 children. The Department of Women and Child Development, Bihar, approved a pilot to integrate milk in the THR programme for children aged 1-3 years in Sheikhpura and Banka districts. A robust evaluation protocol and a supply chain mechanism aligned with ethics guidelines led to a successful launch in 2026.

Reducing Anaemia by Fruit Supplementation for School-Going Children and Pregnant Women

A formative study was conducted by the All India Institute of Medical Sciences, Nagpur, in Gadchiroli and Nagpur as a preparatory step for rolling out an initiative to improve haemoglobin levels among school-going children and pregnant women through the inclusion of vitamin C-rich fruits in meals.

Family-based Approach of Nutrition, Education and Enhanced Support for People Living With Tuberculosis and their Families' Care and Prevention

Supported by the Trusts, REACH launched a family-centred nutrition and care programme (FAMILY-NEST) across 12 blocks in Vaishali, Bihar, in partnership with NTEP and the Bihar State Health Society. The initiative will support 3,000 TB patients and 12,000 household members, aiming to improve BMI (15-16.5 to ≥18.5 kg/m²) among 50% of underweight patients, increase treatment completion rates and reduce TB incidence among household contacts.



The Road Ahead

- Partner with a wide group of community-focused non-profit organisations and technical institutions focusing on children below 6 years of age, especially those from migrant communities, given the effect malnutrition has on the health and nutritional status of children in their early years.
- Improve gestational weight among pregnant women with low BMI in vulnerable communities across challenging geographies, while addressing other co-existing health conditions.
- Support nutrition supplementation and school meal initiatives for young children and adolescents, leveraging locally available nutrient-dense foods.
- Address the rising burden of overweight and obesity, nutritional and epidemiological transitions, increasing consumption of ultra-processed foods, physical inactivity and other behavioural risk factors through integrated research and community-based social and behaviour change initiatives targeting school-aged children and adults.
- Leverage technologies and innovations to improve the accuracy of screening and diagnosis and enhance care pathways and service delivery.

Navigating Challenges

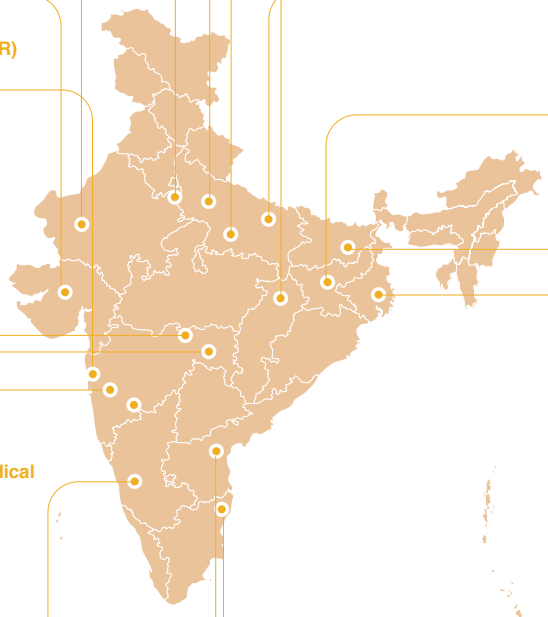
- Sustaining behaviour change and service uptake continues to require intensive efforts due to prevailing socio-economic hurdles, low awareness levels and capacity constraints among frontline service providers in some areas.
- Access to safe drinking water and functional toilets for children in water-scarce geographies remains a challenge.
- The limited availability of technically and operationally robust community-based organisations to deliver nutrition services in the most affected areas continues to be a challenge.

Good Practices

- With an aim to improve nutritional outcomes for children, MoUs were signed between the Tata Trusts and the Department of Women and Child Development, Government of Maharashtra; the District Magistrate's Office, Gadchiroli (Maharashtra); and the Department of Women and Child Development, Government of Uttarakhand.
- To increase the availability of diverse crops and enhance the consumption of diversified diets, the Trusts supported an integrated nutrition-sensitive agriculture approach, combining farming, kitchen and homestead gardens and livestock to improve household food security through self-provisioning and community-led action. Interventions included establishing diverse seed banks, promoting mixed cropping and cultivating fruits and vegetables.



List of Partners



- Public Health Resource Society (PHRS)
- Bharat Gyan Vigyan Samiti (BGVS)
- Basic Health Care Services Trust (BHS)
- Sangwari People's Association for Equity and Health
- Ekjut
- George Institute for Global Health (TGI)
- Nutrition Foundation of India (NFI)
- Global Health Strategies India (GHSI)
- SEWA Bharat
- Mobile Creches for Working Mother's

New Delhi

Jan Swasthya Sahayog (JSS)
Bilaspur, Chhattisgarh

People's Action for National Integration (PANI)
Faizabad, Uttar Pradesh

- Seva Mandir
- Centre for microFinance (CmF)

Jaipur, Udaipur, Rajasthan

Grameen Development Services (GDS)
Lucknow, Uttar Pradesh

Supporting Association for Thematic and Holistic Initiatives (SATHI-UP)
Ambedkar Nagar, Uttar Pradesh

Indian Institute of Management Ahmedabad (IIM-A)
Ahmedabad, Gujarat

The Foundation for Medical Research (FMR)
Mumbai, Maharashtra

Network for Enterprise Enhancement and Development Support (NEEDS)
Deoghar, Jharkhand

- Mahan Trust
- Society for Nutrition Education and Health Action (SNEHA)

Utawali, Maharashtra

Integrated Development Foundation (IDF)
Patna, Bihar

Child in Need Institute (CINI)
24 Parganas (S) West Bengal

Hirabai Cowasji Jehangir Medical Research Institute (HCJMRI)
Pune, Maharashtra

All India Institute of Medical Sciences Nagpur
Nagpur, Maharashtra

- Indian Institute for Human Settlements (IIHS)
- St. John's Research Institute (CBCI)
- Karnataka Health Promotion Trust (KHPT)

Bangalore, Karnataka

Vijayavahini Charitable Foundation (VCF)
Vijayawada, Andhra Pradesh

Resource Group for Education and Advocacy for Community Health (REACH)
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.

The list of partners includes grantees, funders and other collaborators.

Trust in Progress

From Fragile Beginnings to a Healthier Tomorrow



> Every child should have access to such facilities. With this support, children begin to regain their health.
>
> ~ Ganga Bai, mother of Maruti

Maruti's early months were marked by health challenges and nutritional deprivation. Born severely underweight at 1.6 kgs after a difficult delivery, he spent his first month receiving specialised care at Jan Swasthya Sahyog Hospital in Ganiyari, Bilaspur, Chhattisgarh. Once home, his family struggled to meet his nutritional needs. His parents had to balance daily wage work with caring for their children, while limited resources left little room for nutritious food. Maruti weighed only 6 kgs (Severely underweight and severely stunted) at age of 9 months, far below the expected weight for his age, and his growth had stalled.

A change came when Maruti was enrolled at the Kewrapara Phulwari, Kota block, Bilaspur district in Chhattisgarh, a community-based crèche operated by Jan Swasthya Sahyog, supported from the Tata Trusts. During enrolment, he weighed 6 kgs, severely underweight (with z score -4.81) and severely stunted (with z score -3.26). Phulwaris provide children aged 6 months to 36 months, with nutritious meals daily meeting 70% of the nutrient requirements comprising energy, protein, fat, micronutrients; health and hygiene monitoring and play-based early stimulation. Given Maruti's condition, the frontline field team of Jan Swasthya Sahyog provided his mother focused counselling on feeding practices, extra take-home rations and regular monitoring of his physical and cognitive development.

Over the months, the change became visible. Maruti's energy returned and his growth began to improve. His weight increased from 6 kg to 11.2 kg at the age of 2 years and 6 months, and he became one of the most active and cheerful children at the centre. His mother's understanding of nutrition also grew through regular counselling and engagement with the Phulwari team.

The initiative fostered greater community ownership beyond Maruti. Parents contributed grains to the Phulwaris, assisted in upkeep of the premises, and became active participants in centre activities. What began as a space for children's nutrition and care gradually became a community-supported environment where families came together to support their children's well-being, which enabled them to pursue livelihoods. Maruti's journey reflects how accessible, community-based care can help young children overcome nutritional challenges and create healthier beginnings.



Trust in Progress

A Small Intervention, A Lasting Change



> Earlier, Tanishka used to fall sick frequently and remained weak all the time. After regular counselling and EDNF support, she has become more active, playful and eats food properly.
>
> ~ Maya, Tanishka's mother

At one year and eight months, Tanishka was showing signs that her health needed attention. Living with her parents and older brother in Dikoli Khurd, a village in Karauli district, Rajasthan where awareness of child nutrition remains limited, she had recently experienced diarrhoea, lethargy and a diet lacking variety. During a routine growth-monitoring session at Angandwadi Centre, her weight was recorded at 7.8 kg and her height at 77 cm, placing her in the Moderate Acute Malnutrition category.

The early identification allowed the frontline team to respond before her condition became more severe. Through support from the Tata Trusts, Tanishka received Energy Dense Nutritious Food (EDNF), along with counselling for her mother on meal frequency, dietary diversity and hygienic feeding practices by Anganwadi Worker and team. The team also demonstrated age-appropriate EDNF recipes and linked the family with the Auxiliary Nurse Midwife for medical care, including iron syrup and Albendazole.

Regular follow-up became an important part of her recovery. Monthly home visits by the Block Programme Officer and Anganwadi Worker helped track her weight, height and health while reinforcing the practices discussed with her mother. This coordinated support ensured that her progress was monitored closely and that the family received guidance along the way.

By February 2026, Tanishka's weight had risen to 8.5 kg and her nutritional status had improved from moderate acute malnutrition to normal. Over four months, she gained 700 grams, became more energetic and playful, and began eating better. Her mother also adopted healthier feeding practices, including the use of local nutritious foods, oil in meals, regular meal timings and handwashing before meals. Tanishka's journey shows how early identification, nutritional support and simple changes in practises at home can help prevent malnutrition from becoming more severe.

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Trust in Progress

A Place to Heal and Grow



Aap lambi zindagi jiyo… aap hamare liye zindagi ka matlab ho.

~ Reena's mother

For Reena, a one-year-old girl from Navapara in Sarguja district, Chhattisgarh, everyday life was shaped by the challenges faced by her community. Her family belonged to an Adivasi community where poverty, limited livelihood opportunities and recurring illness contributed to poor nutrition among young children. During the paddy plantation season, parents often had to choose between farm work and childcare, leaving young children vulnerable to illness and inadequate care.

To address these challenges, Sangwari, supported by the Tata Trusts, set up a Poshan Ghar, an accessible nutrition focused day-care centre for children facing severe acute malnutrition in villages. The centre is based in the hamlets inhabited by vulnerable Adivasi community. The Poshan Ghar provides dietary support and medicine support and early stimulation adapting the standard nutritional rehabilitation care. The centre is run by two women nominated from the same community and are supported intensively by supervisors and community nurses.

Reena began attending the Navapara Poshan Ghar along with other severely malnourished children. Within weeks, the staff identified that she was unwell, with symptoms of cold and frequent loose motions. Despite immediate support, her condition worsened, and she became severely dehydrated.

The field team of Sangwari referred Reena to the Sangwari clinic, where she received intensive care despite the facility's limited inpatient capacity. Medical staff monitored her closely, while her mother stayed by her side. Counselling and regular engagement also helped build the family's confidence in seeking timely medical care.

After three days of intensive treatment, Reena gradually regained her strength. She was then shifted back to the village Poshan Ghar for daily care and follow-up. Today, she is healthy and attends the centre regularly, with her nutritional status improving from a WHZ score of –6 to normal. Her mother's growing trust in the programme also opened the way for her to opt for family planning. Reena's recovery illustrates how integrated care, i.e., early identification of severely acute malnourished children, easy access to a community-based nutrition care centre Poshan Ghar and timely medical support can work together to protect children from the effects of severe malnutrition.



Trust in Progress

Restoring Life and Livelihood after Tuberculosis



> If we had not received the food basket during my illness, it would have been very difficult for us to survive. I will never indulge in any addiction again in my life.
>
> ~ Raju

For Raju, illness brought his health and livelihood to a sudden halt. A 38-year-old farmer and passenger vehicle driver from Palghar district, Maharashtra, he was the sole breadwinner for his family. In September 2025, a persistent cough, high fever and extreme fatigue led to his diagnosis of pulmonary tuberculosis. Unable to work, he lost the family's only regular source of income. His poor appetite and long-standing tobacco and alcohol use had further weakened his health. At enrolment, he weighed only 38 kg.

Raju became part of the NUTRI-TB project supported by the Tata Trusts and implemented by the Foundation for Medical Research. The project provides nutritional support and counselling to TB patients across three tribal blocks of Palghar. Raju's family received monthly food baskets containing cereals, pulses, cooking oil and multivitamins throughout his six-month treatment period. Alongside this support, field researchers provided personalised guidance on diet, appetite and tobacco and alcohol use, with regular follow-up visits.

The support helped address both Raju's nutritional needs and the family's food security during a difficult period. Over six months, his appetite improved, his symptoms reduced and his weight increased from 38 kg to 48 kg. His wife's weight also increased from 37 kg to 43 kg, reflecting improved nutrition across the household.

By the fourth month, Raju was able to return to full-time driving and began earning ₹10,000–12,000 a month. He also gave up tobacco and alcohol following sustained counselling. His journey shows how nutritional support that reaches the wider household can help families manage the challenges of illness while supporting recovery, food security and the return to livelihood.



Water Sanitation and Hygiene

Securing Water, Strengthening Communities

Water security and hygiene are essential to healthy, resilient communities. Tata Trusts works across regions to improve access to safe water, strengthen water systems and promote better sanitation and hygiene practices. Through community-led action and partnerships, these efforts are helping build sustainable solutions and enable communities to thrive.



Overview

Access to safe water, sanitation and hygiene remains one of the defining development challenges of our time. Globally, none of the SDG 6[1] targets are currently on track and close to half the world's population lives under conditions of high water stress. Within this picture, India's situation is particularly urgent; the country is home to 18% of the world's population but has access to only 4% of its freshwater resources. India's water and sanitation crisis is best understood as a water circularity problem — one that spans the full chain from source and supply through to use and waste return. Because these stages are interlinked, addressing any one in isolation delivers weak, short-lived results.

At the source, water resources are under sustained stress. Unsustainable extraction, the loss of traditional water bodies and degraded catchments have pushed more than 60 crore Indians into conditions of high-to-extreme water stress, with groundwater — which meets 62% of irrigation needs and up to 85% of rural water supply — now available at only about 63% of replenishable levels. In the Indian Himalayan Region, springs that serve nearly 5 crore people are drying rapidly. By 2030, water demand is projected to nearly double available supply. Alongside scarcity, water quality remains a serious concern, with contaminants such as fluoride (reported across 27 states), arsenic and salinity (in 17-plus states) contributing to over 1.6 crore cases of waterborne diseases. Climate change compounds both problems, disrupting rainfall patterns, reducing recharge and spring flows and increasing the frequency of both droughts and floods.

On the infrastructure front, India has made quantifiable gains. Under the Jal Jeevan Mission, more than 80% of rural households now have a tap connection, although challenges around intermittent supply and inconsistent quality continue to push households — women in particular — towards unsafe sources and long collection distances. Downstream, the management of greywater and faecal sludge remains largely absent, leaving sanitation systems technically incomplete and continuing to be a source of contamination.

Compounding these gaps are fragmented institutions — water, sanitation, groundwater and land-use responsibilities sit across multiple departments with no unified accountability — and weak local governance, with village-level water and sanitation committees often lacking the mandate, technical capacity or financing to sustain systems on their own. Underlying all of this are behavioural and social barriers, with safe water handling, consistent sanitation use and dignified menstrual hygiene practices influenced by norms that infrastructure alone cannot shift. Women continue to bear a disproportionate share of the burden of system failure while remaining largely excluded from decision-making.

The Trusts' WaSH strategy for 2026-2031 is anchored in a 'One Water' approach — recognising that water for people (drinking and domestic use), water for livelihoods (agriculture and livestock) and water for ecology (aquifers, rivers and recharge zones) draw on the same resource base and cannot be managed in isolation. Every intervention is designed with an understanding of how it affects and is affected by the rest of the system. This is carried forward through two cross-cutting approaches — gender inclusion and equity, which centre women, girls and marginalised communities in WASH planning, delivery and governance and climate resilience. Climate change is treated as a risk multiplier while building future-readiness into infrastructure, service delivery and community institutions.

The strategy is structured around three sub-themes, each positioned at a distinct stage of the water circularity framework:

- **Water Security:** This addresses depletion at the source through an Integrated Water Resources Management (IWRM) approach, combining managed aquifer recharge, springshed management, river basin management and the regeneration of surface water bodies, alongside water-secure village planning and demand-side management.
- **Water Quality and Access:** This focuses on ensuring that safe water is reliably accessible and consumed at the household level through strengthened last-mile service delivery, point-of-use and decentralised treatment for fluoride, arsenic, salinity and microbiological contamination and community-based water quality monitoring.
- **Sanitation and Hygiene:** This moves beyond toilet access to the post-open defecation-free agenda. It includes the safe management of faecal sludge and greywater and Menstrual Health and Hygiene Management (MHHM), which shifts from one-off awareness and distribution towards sustained, system-embedded delivery through schools, health platforms and community institutions.

Sustainable Development Goal – 6: Clean Water and Sanitation

Results that Resonate (FY 2025-26)

Water Security in Arid and Semi-Arid Regions



7

States



29

Districts



811

Villages



33,625

Households



437

Water Security Plans prepared as part of Village Action Plans



628

Water conservation / harvesting structures created



84.64 crore litres

Water storage capacity enhanced

Water Security in the Indian Himalayan Region



6

States



23

Districts



1,000

Villages



42,769

Households



897

Water Security Plans prepared as part of Village Action Plans



35-40%

Average increase in water discharge from treated springs

Water Quality and Access



5

States



10

Districts



628

Villages



41,683

Households



427

Water Security Plans prepared as part of Village Action Plans



206

Water Treatment Plants installed (removes arsenic, iron, fluoride and bacteria)

Menstrual Health and Hygiene Management



8

States



27

Districts



1,227

Villages



2,08,147

Women / adolescent girls benefited



10,802

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



65,695

Environmentally friendly menstrual absorbents produced and supplied

Ensuring Water Security in Water-Scarce Regions

In line with the 'One Water Approach', the Trusts continued to strengthen water security through an Integrated Water Resources Management (IWRM) approach, combining watershed and water harvesting principles, groundwater recharge, springshed management, water security planning, demand-side management and the strengthening of local institutions.

Water Security in Arid and Semi-Arid Regions:

The Trusts focused on strengthening community-led water security planning and implementing context-specific interventions for water conservation, groundwater recharge and improved water-use efficiency, shaped by the realities of each landscape across 29 districts in 7 states. Interventions covered 33,625 households across 811 villages, where communities developed 437 village water security plans, shifting perspectives of water from a scarce resource managed reactively to a shared community asset that is planned for collectively. This led to the creation of 628 water conservation and harvesting structures, capturing water and improving water-use efficiency across 640 acres. Interventions also strengthened local, village-level institutions by decentralising water governance and demonstrating sustainable operation and maintenance mechanisms with regular tariff collection. The efforts contributed to the creation of 24,068.1 crore litres of water storage and conservation capacity. This local ownership was matched by public investment, with nearly Rs 1.05 crore in government finance leveraged through schemes such as MGNREGA, Viksit Bharat GRAM-G and the Gram Panchayat Development Programme, anchoring the work within existing public systems. The Trusts also entered into strategic partnerships at the state level, including an MoU with the Soil and Water Conservation Department, Government of Maharashtra, focusing on integrated water harvesting and conservation interventions and the development of digital planning tools for water-scarce regions of Vidarbha and Marathwada.

In the tribal-dominated regions of south Rajasthan, as part of Integrated Water Resources Management, the South Rajasthan Consortium (SRC) brought together six civil society organisations under a shared commitment to water security. Rather than working in silos, member organisations collaborated through mutual learning, knowledge exchange and joint leveraging of opportunities, thereby strengthening technical and governance capacities across geographies. Aligned with the National Mission on Localization of Sustainable Development Goals and its Water Sufficiency theme, partners implemented coordinated interventions across seven blocks in five districts, engaging Gram Sabhas and Panchayati Raj Institutions. This collective model also strengthened the consortium's voice in shaping policy discourse at the state level, turning individual organisational strengths into a unified force for long-term water sustainability in Rajasthan.

The Trusts also strengthened government systems and convergence for climate-resilient water and land resource management. The Centre for microFinance (CmF), an associate organisation of the Trusts, partnered with the Rural Development Department, Government of Rajasthan, to accelerate climate-resilient water and land resource management across three districts through strengthened Panchayati Raj Institutions (PRI) governance, GIS-enabled planning and convergence across government programmes, including MGNREGA/ Viksit Bharat–G RAM G. This partnership is expected to strengthen the integration of water security considerations into local planning and enable greater scale through government systems.

Water Security in the Indian Himalayan Region:

In the fragile Indian Himalayan Region (IHR), the Trusts addressed water security through a holistic approach combining integrated springshed management principles and community led efforts across 23 districts in 6 mountain states. Interventions reached over 42,769 households across 1,000 villages, developing 897 water security plans and treating over 2,443 hectares of catchment area. These efforts led to an average increase of 30-45% in the discharge of treated springs, thereby ensuring a more reliable water supply for drinking, domestic use and livelihoods.

The Trusts signed an MoU with the Setu Aayog and the Chief Secretary of the Government of Uttarakhand, focusing on drinking water supply and springshed management work across the state. Under the umbrella MoU, Himmotthan Society, an associate organisation of the Tata Trusts, partnered with the Spring and River Rejuvenation Authority (SARRA), Government of Uttarakhand, to initiate the development of a spring atlas framework, generating critical data and evidence to inform large-scale spring rejuvenation programmes. Similarly, the Centre for Microfinance and Livelihoods (CML) partnered with the Government of Tripura to support spring mapping and rejuvenation across the state, contributing to the development of a policy framework for mapping

springs and enabling future large-scale programmes for spring revival and protection. To date, the Trusts' efforts have resulted in the mapping of over 16,000 springs across 6 states, creating a first-of-its-kind database and decision-support system for prioritising spring rejuvenation and protection.

At the regional level, the Trusts established the Himalayan Water Partnership (HWP) as a collaborative platform, bringing together over 10 organisations across eight Himalayan states, including governments, civil society organisations, academic and research institutions, local communities and development partners. With Himmotthan Society as the nodal agency, HWP aims to generate and exchange knowledge, identify shared priorities and translate these into coordinated action for integrated, inclusive and climate-resilient water resource management across the Himalayan region and downstream river basins.

Water Quality and Access

The Trusts continued to improve access to safe and reliable drinking water, free from contaminants such as arsenic, iron, fluoride, salinity and microbiological contamination, tailored to local conditions. This was achieved through decentralised water treatment and water quality management across 10 districts in 5 states. Interventions covered 41,683 households across 628 villages, with 206 disinfection/water treatment units installed to remove contaminants at source, ensuring access to safe and reliable drinking water. The portfolio also strengthened local systems through community-level monitoring and measures to support sustainable service delivery. Alongside this infrastructure, the programme invested in shifting everyday habits through awareness initiatives that helped households understand water quality risks and adopt safer practices around water storage, handling and consumption at home.

A key achievement was the validation of an affordable In-Line Chlorination (ILC) technology for rural piped water systems. Supported by the Trusts, the proof of concept was validated by IIT Guwahati, confirming its ability to consistently deliver safe chlorine levels and demonstrating its effectiveness, reliability and suitability for electricity-free rural water systems. The technology is now being considered for universalisation by the Government of Assam and has the potential for wider adoption across the state.

Sanitation and Hygiene

The Trusts continued to address second-generation sanitation and hygiene challenges, with a focus on Menstrual Health and Hygiene Management (MHHM), greywater management, evidence generation and the institutionalisation of hygiene interventions within government and community systems, working across 27 districts in 8 states.

Menstrual Health and Hygiene Management (MHHM):

MHHM interventions covered 208,147 women and adolescent girls, of whom 139,128 were reported to be practising safe and improved menstrual hygiene practices. The portfolio continued to focus on building health-seeking behaviour among women and girls, conducting over 56,273 MHHM sessions/events, producing and supplying more than 65,695 eco-friendly menstrual hygiene products and equipping 50 schools with WASH-MHHM infrastructure. It trained over 10,802 frontline workers, including ASHA workers, Anganwadi workers and school teachers, to strengthen MHHM delivery. Recognising that menstrual health requires a whole-community approach, the initiative also adopted an integrated strategy to include men and boys as active participants. Through specially designed modules, over 2,000 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.

The Trusts' associate organisations — Centre for microFinance (CmF), Centre for Microfinance and Livelihoods (CML) and Collectives for Integrated Livelihood Initiatives (CInI) — also partnered with State Rural Livelihood Missions in Rajasthan and Assam and the Government of Jharkhand to build the capacity of over 2,446 frontline workers across 12 districts. By integrating menstrual health and hygiene into existing government platforms, training systems and frontline service delivery, these partnerships are helping shift MHHM from project-based awareness towards sustained institutional delivery, strengthening government ownership and enabling frontline workers to provide information, support and services to women and girls through existing systems at scale.

The Trusts also launched the national Social and Behaviour Change Communication (SBCC) campaign, 'Maheene Ko Sehat Se Jodo', to break taboos, raise awareness and position menstrual health as a core aspect of women's wellbeing. The campaign reached 21,201 adolescent girls and women across seven states.

Cross-cutting Contribution - Partnerships and Scale

- Strategic partnerships with corporate and philanthropic organisations generated a leveraged financial impact of Rs. 49.50 crores, supporting the scale-up of the Trusts' programmes to reach 24,400 additional households. This approach expanded the Trusts' operational footprint while demonstrating the potential for partners within and beyond the Tata Group ecosystem to adopt and scale its WaSH programmes.
- The Centre for Science and Environment (CSE), supported by the Trusts, undertook three landscaping studies on source sustainability, greywater and stormwater management in Rajasthan (Pali District) and Uttar Pradesh (Banda and Bijnor districts), translating field evidence into recommendations for wider sectoral and policy action. It also conducted two state-level convenings in Rajasthan and Uttar Pradesh, respectively, disseminating findings and recommendations from studies assessing the effectiveness, gaps and on-ground challenges in ensuring drinking-water source sustainability and managing greywater. The convenings brought together more than 250 representatives from government, civil society, academia and other stakeholders.

Springshed Management Initiative in North-Eastern Region of India

The initiative has delivered significant gains in spring and water security across 21 blocks in 12 districts in the mountain states of Arunachal Pradesh, Nagaland and Mizoram by treating 566 springs through integrated biological and engineering measures, generating an estimated annual groundwater recharge potential of 143,000 m^3. These interventions are already improving lean-season spring discharge and strengthening ecosystem resilience, with hydrological benefits expected to increase over the next 3-5 years. The programme has also built strong community institutions, with 285 springshed committees trained, 312 para-hydrogeologists developed and over 1,700 community training sessions conducted, strengthening local capacity for spring monitoring, recharge management and O&M. The programme has significantly strengthened rural water security in mountain communities by integrating springshed restoration with reliable water infrastructure. While Nagaland achieved 96.7% piped-water coverage and 99.3% year-round water adequacy, Mizoram and Arunachal Pradesh reached nearly 90% and 60% water adequacy, respectively. Together, these results demonstrate the potential of an integrated springshed-to-water-security approach to strengthen climate resilience, ecosystem health and community-led water governance across the North-Eastern Himalayan region.



Ensuring Water Security in Water-Scarce Regions of Rajasthan

Implemented by CmF across 350 villages in the districts of Sirohi and Pali in tribal-dominated regions of Rajasthan, the project has strengthened water security by combining water conservation, community planning and improved water-use practices. The programme completed 220 water security structures and prepared 350 water security plans, of which 274 were approved through Gram Sabhas, while training over 200 Paani Mitras to support local water management. These efforts have translated into improved water availability and groundwater recharge. The end-term evaluation recorded an average 2.72-metre rise in groundwater levels, with 80% of structures showing positive recharge impacts, while 93% of households reported improved water availability. Satisfaction with tap connections increased from 63% to 80% and micro-irrigation was adopted across 69% of irrigated land, contributing to a reduction of around 50% in production costs. The project also contributed to behavioural and institutional change, with reduced drudgery for women, stronger community ownership of water governance and 87% of fluoride-affected households shifting to safer water sources. Together, these outcomes reflect a broader shift towards more secure, efficient and community-led water management.



Building Safe Menstrual Health and Hygiene Ecosystems in Vulnerable Communities

Across 12 districts in Rajasthan, Assam, Jharkhand, Uttar Pradesh and Gujarat, the programme contributed to significant improvements in menstrual health knowledge, access and practices among girls and women. Knowledge of safe menstrual practices increased from 23% to 88%, accompanied by greater use of hygienic absorbents and reports from girls that they no longer missed school during their periods. These changes were accompanied by improved access to 50,822 eco-friendly menstrual absorbent products, including through locally run production units, helping address barriers related to cost and distance. The programme also helped shift menstrual health from an issue affecting girls and women alone to a shared household and community concern. Over 150,000 girls and women were trained through trusted frontline workers, teachers and health personnel, while boys and men were engaged through dedicated modules to encourage a more supportive household environment. In Jharkhand, communities adopted low-cost clay matka incinerators for safe menstrual waste disposal, which continue to be used across villages. Importantly, the changes have extended beyond the programme period through integration with existing systems. The approach has been embedded within state systems through partnerships with Rajasthan Grameen Ajeevika Vikas Parishad (RAJIVIKA) in Rajasthan and Assam State Rural Livelihoods Mission (ASRLM) in Assam, which have incorporated it into state-level training. At the community level, the pad production unit in Uttar Pradesh continues to provide menstrual absorbents to women in surrounding areas, while the modules developed to engage boys and men are available for integration into other programmes in Gujarat and Uttar Pradesh. Together, these efforts have helped institutionalise the programme's approaches across government systems, community enterprises and other programmes, creating pathways for sustained and wider adoption.



The Road Ahead

In line with the strategy's geographic focus, the portfolio will continue to tailor its interventions to the specific water challenges of arid and drought-prone regions, flood-prone regions, the Indian Himalayan Region and coastal areas, each requiring a distinct technical and institutional response. This includes both deepening work in geographies with an established presence and demonstrated potential for scale and consolidating newer interventions before expanding them further, following the strategy's phased approach to geographic prioritisation.

Scaling Water Security through Integrated River Basin Management:

Building on the water security sub-theme's IWRM approach, the Trusts are extending the scale of interventions beyond individual watersheds and springsheds to adopt a river basin-level approach, with plans to work across several major river basins, including the Papagani (Andhra Pradesh) and Goi (Madhya Pradesh) basins. This approach brings together groundwater recharge, surface water body regeneration and demand-side management within a single basin-level plan, coordinating across multiple watersheds to address water security more systemically.

Strengthening Springs and Water Security in the Himalayan Region:

The Trusts will continue to invest in springshed management in Uttarakhand and other mountain states and are setting up a dedicated Centre of Excellence for the Indian Himalayan Region to build local capacity for protecting and reviving Himalayan springs. This builds on a newly formed regional partnership that brings together governments, research institutions and communities across the Himalayan states to work more closely on spring conservation and water security and to keep improving how progress on the ground is tracked and shared.

Investing in Digital Infrastructure and Technology for Water Security:

The portfolio will continue to build digital public infrastructure to support more data-driven water planning, including real-time monitoring of water sources, digitised water security planning tools and stronger systems for tracking and governing water quality data. On the treatment side, low-cost water quality technologies such as inline chlorination, already validated through pilots, will be scaled up further, alongside continued efforts to bring similar low-cost, field-tested solutions to more communities facing water quality challenges.

Addressing Second-Generation Sanitation Challenges and Deepening Menstrual Health and Hygiene Management:

The portfolio will increasingly focus on the safe management of faecal sludge and greywater, which remains largely absent in most rural and peri-urban settings. This will also include ensuring access to safe, private bathing spaces integrated with proper drainage and strengthening local institutions to plan, regulate and monitor sanitation services such as scheduled desludging. Alongside this, the Trusts will continue to deepen MHHM awareness by strengthening schools, health platforms and community institutions. Finally, health-seeking behaviour among women and girls will be built through health camps, screenings and referral linkages to enable the early identification of menstrual health issues.

Good Practices

Democratising Water Knowledge through India Water Portal by Arghyam:

During the year, the Trusts sanctioned a grant to Arghyam to strengthen the India Water Portal, India's dedicated open-access digital platform on water, which was initiated under the National Knowledge Commission and has since been coordinated by Arghyam. Over the coming years, the partnership will expand the diversity of the portal's content, drawing in more regional voices, local narratives and multilingual, multimedia formats to make water knowledge more accessible and representative.

Building Field Evidence on Source Sustainability:

Recognising that source-level sustainability is often under-prioritised, relative to supply-side infrastructure, the portfolio placed growing emphasis on generating ground-level evidence on the long-term sustainability of water sources, including source protection practices and the safe management of greywater in rural and peri-urban settings. This evidence is intended to inform both programme design and wider sector and policy discourse, strengthening the case for source sustainability to be treated as a core part of water security planning rather than an afterthought.

Making Soil-Water Linkages Tangible through Low-Cost, Field-Based Testing

The Trusts' support to Professional Assistance for Development Action (PRADAN) helped demonstrate the importance of Soil Organic Carbon (SOC) and Water Holding Capacity at the village level using low-cost soil testing kits that provide instant results, eliminating the need for laboratory testing. Farmers compared two soil samples, one with organic matter added and one without. Using a simple colour-based SOC test and a side-by-side water infiltration demonstration, they could directly observe how soils with higher organic content absorbed and retained more water. Since the water infiltration exercise requires no consumable materials and can be repeated at no additional cost, this approach is a practical and scalable way to train large numbers of farmers.

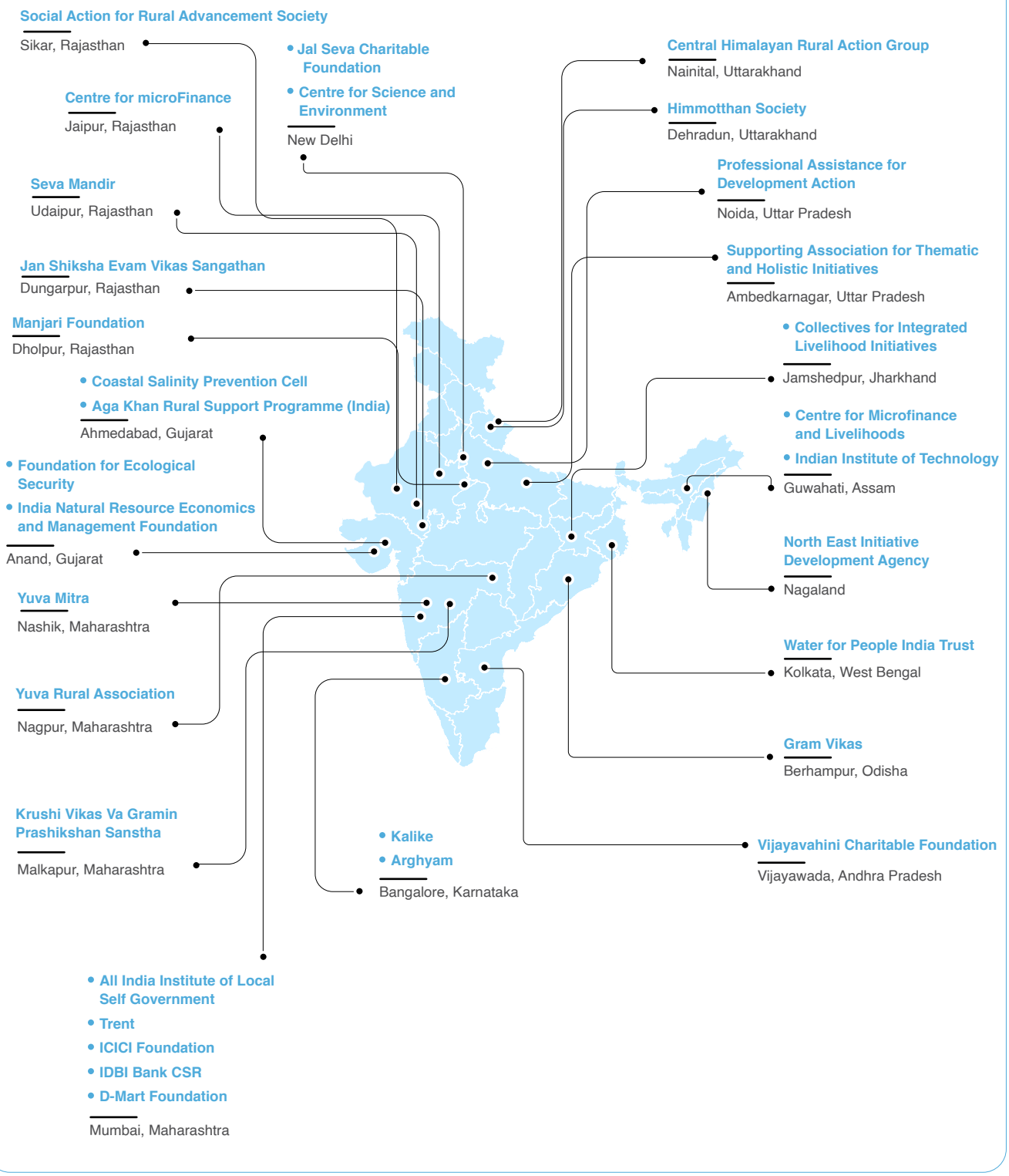
Adoption of Community-Led Planning Tools for Groundwater Recharge

Promoting the adoption of tools such as the Composite Landscape Assessment and Restoration Tool (CLART) among partner organisations was undertaken to strengthen the technical quality of community-led water security planning. Developed by the Trusts' partner, Foundation for Ecological Security (FES), CLART is a GIS-based decision-support tool that combines data on topography, land use, drainage patterns, soil characteristics and local hydrogeology to identify suitable locations and types of groundwater recharge interventions. By translating complex spatial and hydrogeological information into practical planning insights, the tool enables communities to understand how water moves through their landscapes and where recharge efforts are likely to be most effective. This helps village institutions and community groups prioritise investments in structures such as check dams, farm ponds, percolation tanks and recharge trenches based on local conditions rather than generic designs. By grounding water conservation planning in scientific evidence while keeping communities at the centre of decision-making, CLART supports more efficient use of resources, improves the long-term sustainability of recharge interventions and strengthens local capacities to manage water resources in a changing climate.

Introducing Water Passbooks for Habitation-Level Groundwater Planning

Communities across eastern India, especially in Odisha, rely heavily on shallow aquifers for their household and livelihood water needs. These aquifers are shaped by the region's hard-rock geology and are often small, serving only one village or a cluster of habitations. This makes understanding water availability at the habitation level critical. To address this, the portfolio introduced the Water Passbook, a simple hydrogeological tool developed by Gram Vikas. Based on an initial mapping exercise, the passbook provides communities with a clear and regularly updatable estimate of how much groundwater their aquifer can sustainably provide. It helps water user groups make informed decisions on cropping, irrigation and drought preparedness, while enabling local institutions to plan groundwater recharge and water infrastructure within the aquifer's actual capacity. By doing so, it shifts water planning from assuming unlimited groundwater availability to making decisions based on sustainable water availability.

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 list of partners includes grantees, funders and other collaborators.

Trust in Progress

From Over-Irrigation to Smarter Water Use



> Every farmer should use this; it is very helpful for saving water and understanding the soil. It saves time and resources.

In the coastal village of Vadhera, Amreli district, Gujarat, managing water for irrigation has long been a challenge for farmers. For Chhanabhai Madhabhai Vaghela, a 36-year-old marginal farmer cultivating five bighas of land, over-irrigation had become part of the problem. Excessive watering was affecting the soil and further lowering the available groundwater.

Chhanabhai began looking for a different way to manage his fields after participating in farmers' meetings, water budgeting sessions and field demonstrations conducted under the Trusts supported project Varun, implemented by Coastal Salinity Prevention Cell. With a personal contribution of ₹200, he became the first farmer in his village to adopt a soil moisture meter.

The meter helped him understand the moisture levels in his soil and make irrigation decisions based on actual field conditions rather than assumptions. While farmers in the area traditionally believed that onion crops required at least 12 waterings, Chhanabhai raised his onion crop with only eight waterings.

"Earlier, we would irrigate our crop based on intuition, often giving water when the crop didn't even need it," explains Chhanabhai.

The change helped him reduce irrigation frequency, labour costs and electricity use for his 3-HP motor. Using the saved water, he is cultivating vegetables and fodder crops during the summer season, thus helping address nutrition for his family and animals. It also enabled him to add a summer crop while giving him more time for his family and other farming activities.

Chhanabhai's experience has encouraged two to three other farmers in Vadhera to adopt the use of a Soil Moisture Meter, while he also allows neighbouring farmers to borrow his meter. During FY2025-26, CSPC facilitated the use of soil moisture meters among 50 farmers across 240 acres of cropped land, supporting more efficient use of water for irrigation. The estimated collective water-saving calculation indicated that the use of this simple but affordable and smart instrument has helped reduce groundwater pumping by 2,400 hours, resulting in net savings of 12.3 crore litres of groundwater, besides electricity that would have been used for pumping water needlessly.

Trust in Progress

A Change in Understanding Begins at Home



> The sessions helped me understand menstruation and support my wife and daughters with greater care.

For Thanaram, menstruation was once a subject he knew very little about. Before attending the couple counselling sessions in Makroda, a village in Sirohi district, Rajasthan, he believed that menstrual blood was dirty and was unaware of menstrual hygiene products or how men could support women during menstruation.

Married to Pawani Devi for 23 years, Thanaram works as a labourer in house construction, while his wife is a farmer. The couple attended the MHM couple counselling sessions conducted by Poonam, an MHM fellow from Sirohi.

The sessions introduced couples to the female anatomy, nutrition, puberty, birth spacing and menstrual hygiene. They also covered different menstrual hygiene products, myths and taboos, reproductive and urinary tract infections, and the role men can play in supporting women during menstruation.

The sessions changed the way Thanaram understood menstruation. He came to recognise it as a natural biological process and began supporting his wife and daughters during their periods. He also became more attentive to their nutrition and healthcare needs.

The change was also visible in everyday practices at home. Earlier, Thanaram would not allow his wife and daughters to participate in puja during menstruation and would restrict them from going outside. After the counselling sessions, these restrictions stopped. His wife also began going to the fields during menstruation.

The change extended beyond his family. At his construction site, Thanaram now recognises the challenges women may face during menstruation. Instead of assuming that women are being lazy when they work less or stop working, he advises them on nutrition and refers them to a hospital when necessary.

Through couple counselling, the Trusts' MHHM project has brought about a subtle change in an individual's understanding, thus helping create a more supportive environment for women and girls.

Trust in Progress

A Community Comes Together to Revive Its Water Source



> We will not wait anymore; we will revive our own 100-year-old naula with our hands.

When government-installed taps stopped providing a consistent water supply in Kothon village, Bageshwar district, Uttarakhand, the impact was felt across the community. Women spent long hours fetching water, while limited water availability affected agriculture and livestock.

Around 16 households depended directly on Talla Balkhali Naula, a traditional spring believed to be more than 100 years old. A baseline assessment found that the spring had a critically low discharge of 0.32 litres per minute and was affected by faecal contamination.

The community initially came together to explore ways to revive the spring under the Community-managed Water Security through the Springscape Management Programme implemented by CHIRAG with support from the Tata Trusts. However, a land ownership dispute threatened to stop the work before it could begin.

The turning point came when the Gram Pradhan brought the women of the village together and helped the community move forward with the selection of Talla Balkhali Naula for revival. The villagers subsequently formed the Jai Bhairav Nath Jal Upbhogta Samiti to take responsibility for water conservation and the long-term protection of the spring.

The committee is now working to build awareness around water scarcity and conservation, promote self-reliance and plan for the long-term protection of the spring through recharge interventions. The focus is not only on reviving the physical water source but also on making every household a stakeholder in water security.

“For the first time, we felt that this water is truly ours to protect.”

Kothon’s journey shows how local leadership and collective action can help communities take greater ownership of their water resources and prepare to protect them for the future.



Livelihoods

Building Resilience, Creating Opportunities

Strong rural economies depend on diverse sources of income, productive assets and capable communities. The Trusts' programmes support farmers, workers and entrepreneurs in strengthening livelihoods and creating pathways for greater economic security.

Overview

Rural India stands at a critical turning point. Despite rapid urbanisation, nearly 60% of the country's population – around 96 crore people – is expected to continue living in rural areas by 2040, concentrated in the northern and eastern states that are also witnessing the highest population growth. This places mounting pressure on already stressed land, water and livelihood systems, making rural upliftment central to India's economic growth and social stability.

Traditional farm-based livelihoods are becoming increasingly fragile. Landholdings are shrinking, natural resources – particularly groundwater and soil health – are degrading and farming is becoming more input-intensive and costly even as returns become more volatile. Non-farm opportunities, meanwhile, remain limited and largely informal. Consequently, rural households increasingly rely on coping strategies such as migration, informal borrowing and, at times, the sale of productive assets. Migration is no longer seasonal but a feature of rural life, contributing to the feminisation of agriculture as women take on greater responsibility for farms, livestock and households, often without adequate support. Rising indebtedness, exposure to climate shocks – including more frequent droughts and floods – human-wildlife conflict and an increased risk of zoonotic diseases deepen this vulnerability. Rural households today are seeking not merely higher incomes but stable and predictable livelihoods.

In this context, the Trusts' Rural Upliftment Portfolio (RUP) pursues a three-pronged strategy, built on scalable and replicable models that also leverage government resources for scale:

- Sustainably enhancing and diversifying incomes where the aim is to raise the incomes of target communities over the project cycles, while building resilience by targeting roughly 30% of household income from diversified, alternative streams. Central to this is the development and improvement of productive assets.
- Empowering communities to strengthen the financial capabilities and overall financial well-being of households and enhance the agency, voice and participation of women in decision-making – alongside dedicated efforts for population segments such as Persons with Disabilities (PwDs) and Particularly Vulnerable Tribal Groups (PVTGs).
- Strengthening the ecosystem to provide thought leadership on emerging opportunities and challenges, plug sectoral gaps by nurturing grassroots community-based organisations and enabling institutions and leverage digital public infrastructure and domain technologies to improve effectiveness and efficiency.



The Trusts' approach remains systematic and pragmatic, with its interventions tailored to specific geographies and segment -specific needs. Programmes are designed to build on and converge with government initiatives. The work under the portfolio is organised around four interconnected sub-themes, with financial inclusion running across all of them:

Integrated Natural Resource Management:

Landscape-level interventions across land, water, commons, forests and biodiversity to improve water security, soil health and climate resilience.

Agri-based livelihoods:

End-to-end farm practices – diversified cropping systems, climate-resilient varieties and regenerative agriculture – to raise and stabilise smallholder incomes while restoring soil health and reversing land degradation.

Livestock-based livelihoods:

Livestock options that generate frequent, predictable cash flows for poor, landless and women-led households, strengthened through better animal health, breeding, biosecurity and value-chain linkages.

Non-farm livelihoods:

Employment and enterprise in rural settings that create aspirational opportunities for rural youth and reduce distress migration. Adoption of a value chain and cluster ecosystem development approach in sectors such as Non-Timber Forest Produce (NTFP), crafts, tourism and decentralised manufacturing is also followed.

Cutting across these, financial inclusion focuses on the provision of doorstep financial services, affordable and timely credit and deeper penetration of government schemes and entitlements, as well as stronger financial capabilities among beneficiaries.

Results that Resonate (Upto March 2026)

8,45,063

Households

11,543

Villages

36,93,424

Individuals

6,244

Institutions built

1,63,868

Hectares treated under improved land and water conservation practices

4,960

Microentrepreneurs developed

788

Youth skilled

2,961

Households with renewable energy installations

3,99,821

Tribal households covered

2,86,961

Households/individuals earning more than Rs. 1 lakh post-intervention



Steady Steps of Progress

Key achievements across several programmes in the portfolio have been summarised below.

Natural Resource Management (NRM):

Programmes focusing on NRM covered more than 40,000 households during the reporting period. Under the Harvesting Billion Initiative, the theme implemented a significant water-conservation programme. Construction of over 2,500 water-harvesting structures and 110 km of river rejuvenation work was undertaken, thus helping rural households in water-stressed regions cope with El Niño-related conditions forecast during the 2026 south-west monsoon and securing their livelihoods.

Agri-Based Livelihoods- Strengthening Resilient Agriculture and Rural Livelihoods:

Agri-Based Livelihoods (ABL), a core pillar of the Rural Upliftment theme of the Trusts, continued to deepen its engagement with smallholder, marginal and tribal farming communities across some of India's most underserved and ecologically fragile regions. During FY 2025–26, the portfolio reached approximately 3.3 lakh households, impacting nearly 16.43 lakh individuals across approximately 4,000 villages in 18 states, through 15 partner organisations comprising Civil Society Organisations (CSOs), NGOs and government research institutions. The programme strengthened climate-resilient agriculture, allied livelihoods, market linkages, agri-entrepreneurship and producer institutions across geographies extending from Ladakh, Himachal Pradesh and Uttarakhand in the north to Karnataka and Kerala in the south and from Arunachal Pradesh and Nagaland in the east to Rajasthan in the west. Key highlights from programmes and region-specific work include:

Climate -smart Agriculture & Allied Livelihoods (CSAL)

The CSAL portfolio combined improved farming practices with natural resource management, enterprise development, collectivisation and institutional strengthening. A significant new initiative called 'Community-led Regenerative Agriculture Landscape' supported 80,936 smallholder and tribal households, representing approximately 4.05 lakh individuals, across the central and eastern belt of India. The programme integrated regenerative agriculture, watershed development, climate-smart farming, agroforestry and institution building to strengthen production systems and rural incomes. In Assam, Pragati, a Farmer Producer Organisation, received recognition under the Mukhya Mantri Utkarsh Yojana (MMUY) for strengthening farmer livelihoods and promoting collective enterprise and received a grant of Rs. 15 lakhs from NABARD.

Sujalam Sufalam Phase II

In the distressed districts of Eastern Uttar Pradesh, the Sujalam Sufalam – Phase II initiative expanded its engagement to approximately 1.1 lakh households, with a focus on sustaining gains in farm incomes through improved crop practices, crop and varietal diversification, women-led institutions, agriculture entrepreneurs and value-chain development. In Balarampur, the Agri Entrepreneur & Krishi Aajivika Kendra model was recognised with the FICCI Sustainable Agriculture Award 2025 for its significant contribution to strengthening women's livelihoods and delivering sustainable agricultural services at the community level.

South Bihar

In South Bihar, a new initiative worked with marginalised communities, supporting 4,432 households to adopt climate-smart agriculture, natural farming and System of Rice Intensification (SRI) practices, contributing to improved productivity and lower cultivation costs. The initiative also strengthened women's economic participation through approximately 525 women entrepreneurs, supported across enterprises such as agri-inputs, mushroom cultivation, tailoring, beauty services, grocery businesses, vegetable vending and goat rearing. Additionally, 103 rural women and youth secured formal employment through market-oriented skilling and placement support. Collectively, these interventions impacted the lives and livelihoods of approximately 5.88 lakh individuals.

Himalayan Region

In the Himalayan region, the portfolio responded to the distinctive livelihood vulnerabilities of mountain and tribal communities. The Maximising Himalayan Agriculture Initiative (MHAI) strengthened resilient livelihoods across Uttarakhand, Himachal Pradesh and Ladakh through seven value chains, with interventions spanning pulses and millets, organic farming, high-density orchards, producer institutions and improved market access for high-value agricultural and livestock products. The work in Ladakh was honoured with the Leh District Award 2026 for its contribution to sustainable development. Himmotthan Society – an Associate Organisation of the Trusts – received the Doing Good for Bharat Awards 2025 for Excellence in Rural Development at the 12th India CSR & ESG Summit, New Delhi.

- **Northeast Region**

  In the Northeast, Phase II of integrated livelihood initiatives implemented through two associate organisations contributed to income enhancement among approximately 52,576 households. In addition, the Promotion of Agro Production Clusters for Enhanced Rural Livelihoods and Magnified Financial Understanding (PAALM) was initiated in March 2026 across three distressed districts of Assam, with an intended outreach of approximately 16,200 households, particularly among communities in the Bodo tribal belt.

- **Western arid regions of Rajasthan, North Karnataka and tribal belts of Telangana and Andhra Pradesh**

  CSAL interventions in these regions continued to demonstrate the potential of combining scientific knowledge with locally adapted, near-natural farming approaches. Communities were supported through soil-health improvement, bio-inputs, renewable-energy solutions, improved production practices, collectivisation, aggregation, primary processing and market linkages. These interventions supported approximately 73,702 households, contributing to improved productivity, reduced cultivation costs and enhanced livelihoods, thereby positively impacting nearly 3.72 lakh individuals.

The ABL portfolio also strengthened the evidence and knowledge base for agricultural transformation through the Pan-India Action Research Project on Spices Value Chain, implemented in partnership with ICAR–Indian Institute of Spices Research (IISR). In its third and final year, the initiative trained and certified 24 professionals as Master Trainers (a total of 56 Master Trainers certified to date) and conducted 386 Farmer Field Demonstrations across the country, demonstrating improved production practices for turmeric and ginger. In the western region, a CSO-supported Farmer Producer Company (FPC) secured a licence for a mango ginger variety called Amrit and a new turmeric variety called Pragati, enabling farmers to benefit from improved production and market opportunities following primary processing. The work also attracted wider institutional recognition and support, including an MoU for promoting natural farming among tribal farmers in Dahod. During the Golden Jubilee celebrations of ICAR-IISR, Kozhikode, the Gujarat FPC promoted the completed licensing process, while the associated civil society organisation was recognised as the Best CSO for promoting the Spices Value Chain. In the eastern region, the Pragati Farmer Agriculture Producer Co-operative, promoted through the initiative, was also recognised as the best FPO at a state-level NABARD ceremony.

Overall, ABL continued to address the interconnected challenges of vulnerable communities, fragile ecosystems and limited livelihood opportunities through an integrated approach to agriculture, livestock, natural resources, enterprise and institutions. Through this expanding footprint, ABL continued to serve as a key pathway for the Trusts' Rural Livelihoods Theme—bringing together climate resilience, regenerative agriculture, natural-resource stewardship, women and youth entrepreneurship, producer institutions and market-led livelihoods to create more resilient and sustainable rural economies across India.



Livestock-based Livelihoods:

Livestock-based programmes strengthened livelihoods for over 1.15 lakh households. Nearly 60,000 rural households across Uttarakhand and Himachal Pradesh were covered under the Central Himalayan Livestock Initiative (CHLI) through interventions in dairy, goatery, poultry, fodder development and animal health. The programme increased the adoption of improved breeding practices, improved milk productivity and raised average household incomes. Women's drudgery was reduced through expanded fodder cultivation, coupled with stronger community institutions, the programme demonstrated a scalable model for resilient mountain livelihoods.

In the northeast, a multi-partner programme focusing on promoting biosecurity as an essential practice to control the spread of African swine fever is underway. This is being done by raising awareness and ensuring positive action within the community vis-à-vis rearing practices, as well as designing affordable provisions in sties for netting and signage, which restrict free access to the sties by humans, animals or birds.

Community-based goat breeding programmes in western Rajasthan and Andhra Pradesh were supported by the Trusts and data on over 5,000 goats have been compiled to select the most robust and productive animals for breeding. Work was also initiated to map better techniques for the utilisation of sheep wool in industrial applications.

Fishery was initiated in Meghalaya as part of an integrated, multi-layered livelihoods model, with options for other livestock rearing and vegetable cultivation. Engagement in Tripura resulted in successful fish breeding for the supply of quality fingerlings.

In Maharashtra, particularly Vidarbha, the operationalisation of the Unnat Kisan Sampanna Vidarba project, which works to ensure water availability for both livestock and humans, resulted in breed upliftment in cattle through artificial insemination and the promotion of market linkages.

Multi-layer Programme:

Close to 4 lakh families were supported during FY 2025–26 through a multi-layered rural livelihoods approach that responded to vulnerabilities arising from low productivity, climate variability, recurrent floods, degraded natural resources, limited market opportunities and weak access to institutions and services. The programme combined agriculture with livestock, fisheries, horticulture, NTFPs, enterprise development and other income opportunities, alongside natural resource management, technology adoption, market linkages and stronger community institutions, enabling households to build multiple and more resilient sources of income.

The Lakhpati Kisan programme, undertaken by CInI, an Associate Organisation of the Trusts, covered 1.6 lakh households across Madhya Pradesh, Chhattisgarh, Jharkhand and Maharashtra, promoting livelihood diversification, stronger community institutions and farmer collectives, improved access to technology and markets and thereby paving pathways towards annual household incomes of Rs. 1.2 lakh and above. Women-led collectives supported 1.75 lakh households across 15 districts of eastern Madhya Pradesh and Chhattisgarh, strengthening women's institutions, FPOs and agricultural production clusters while enhancing incomes, food security and ecological sustainability. Additionally, 40,000 tribal households across 400 villages in western Madhya Pradesh and 12,000 tribal households in Vidarbha were supported through diversified farm and non-farm livelihoods, skilling, entrepreneurship, natural resource restoration and women- and youth-led enterprises. Similarly, 5,000 tribal and marginalised families across 96 villages in East Singhbhum, Jharkhand, were supported through integrated agriculture, vegetable and goat-based livelihoods, improved irrigation, livestock services and market linkages. Collectively, these interventions sought to strengthen household incomes and resilience by layering multiple livelihood opportunities around community resources, while generating locally relevant models and learnings for wider replication and convergence with government programmes.

Multi-layered programmes also reached some of the country's most vulnerable communities, including 3,500 Paharia families across 70 villages in Jharkhand through a comprehensive PVTG (Particularly Vulnerable Tribal Groups) initiative combining livelihood development, natural resource management and community institution building.



Antaran Craft Programme:

Under the Antaran Craft Programme, 2,633 artisans and 275 artisan entrepreneurs from 10 clusters across five states were nurtured. Now in Phase 2, the programme focuses on collaboration and the adoption of a cluster development approach. This includes digitisation of inventory and collaboration among entrepreneurs to create an organised interface with institutionalised buyers.

Digital and Financial Literacy for Migrant Families in South Rajasthan:

The Trusts launched an initiative to improve the financial well-being of low-income migrant and tribal households in Udaipur and Rajsamand districts, with a planned outreach of 50,000 families. Through financial and digital literacy programmes, banking and insurance facilitation, debt counselling, fraud redressal and a network of trained banking correspondents, the programme is strengthening financial inclusion and access to social security for vulnerable communities.

The Road Ahead

- A new health programme will study livestock-human diseases while boosting the supply of quality young stock for northeastern farmers.
- Going forward, the CSAL project will be scaled up to cover large geographies and needy communities. Improvements to meet local needs and the adoption of technological advancements to increase productivity and strengthen market linkages will be areas of focus.
- Greater emphasis will be placed on promoting of high-value crops and natural farming in water-stressed regions.
- Programmes will be operationalised to strengthen Community Forest Rights (CFR)-based bamboo economies by enabling Gram Sabhas to scientifically manage bamboo resources, enhance productivity and value addition and create sustainable income incentives that reinforce community stewardship, restoration and governance of forest landscapes. Additionally, new programmes will be designed for communities living across forest fringes, adopting an integrated livelihoods and community resilience-based approach, combining climate-resilient agriculture, livestock, NTFP value chains, skilling and community-based institutions to strengthen incomes, reduce dependence on forests and mitigate risks arising from human-wildlife conflict in vulnerable tribal regions.
- The Trusts will focus on deepening last-mile access to basic financial services and key government schemes. Other financial inclusion initiatives will aim at: (a) increasing the availability of adequate and timely credit to enterprises; (b) revitalising and strengthening the Self-Help Group ecosystem; and (c) placing emphasis on building the financial capabilities of communities to promote safe and confident usage of formal financial services.
- Programmes for addressing the livelihood needs of Persons with Disabilities will also be operationalised.

Navigating Challenges

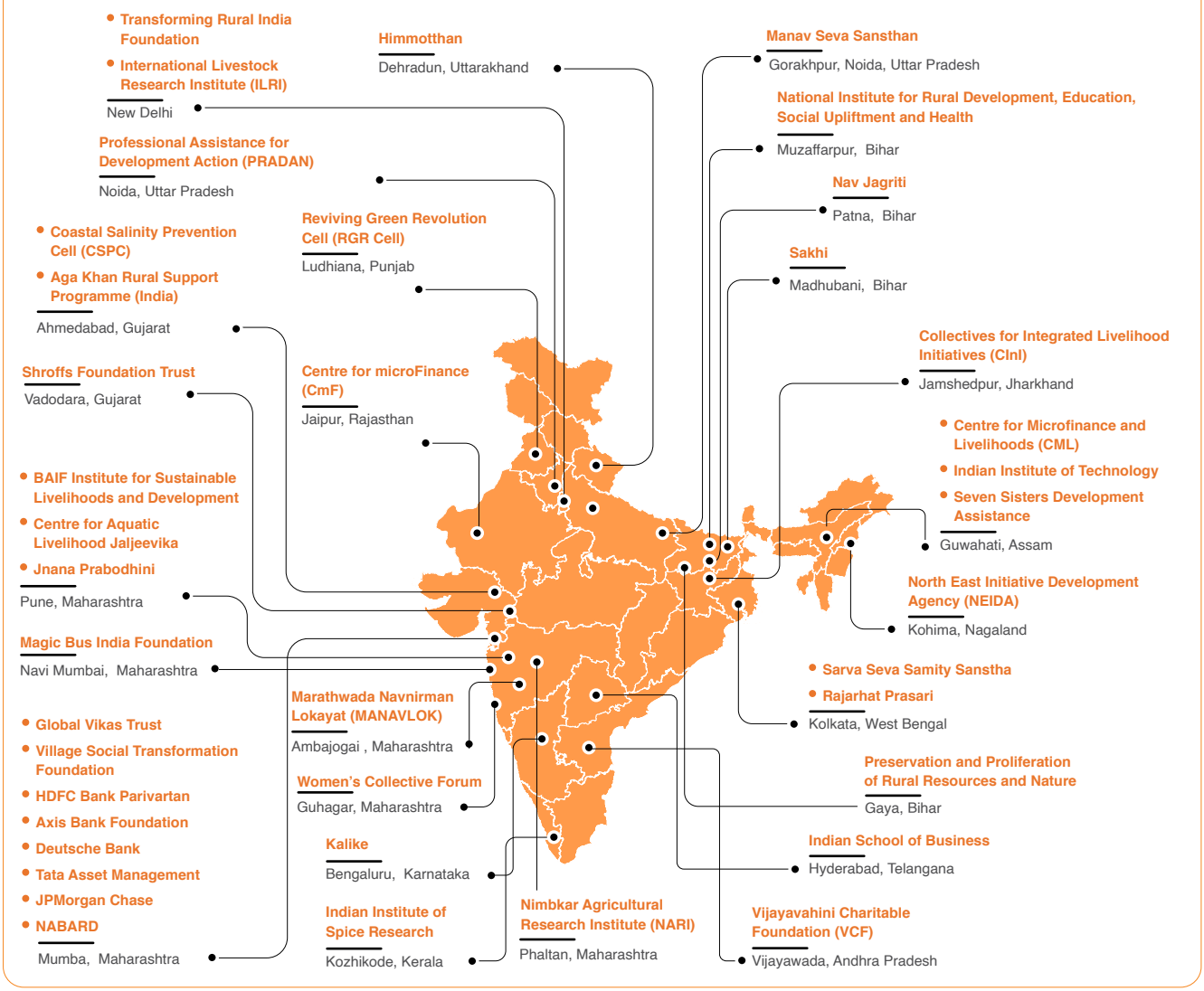
- Climate change, exemplified by frequent and erratic shifts in weather patterns, especially in terms of rainfall and temperature, impacted not only the health and lives of livestock but also the production of fodder, making families vulnerable to uncertainty in their incomes.
- Water-harvesting activities are expected to be carried out primarily between April and June. However, managing programme quality and effectiveness in the field during this period is quite challenging due to heatwaves and extreme weather conditions.
- Limited financial capabilities among target communities are also a challenge. As financial services lean towards digitalisation and increasing complexity, the financial capabilities of newly banked and vulnerable communities struggle to keep pace. Large-scale awareness efforts are underway in the country; however, building practical, hands-on capabilities is the need of the hour.
- Rising indebtedness due to a weakened Self-Help Group (SHG) ecosystem has revived informal moneylenders and eroded financial discipline; simultaneously, aggressive outreach by MFIs and the proliferation of digital lending apps have further exacerbated the condition.
- Intensification of human-wildlife conflict is being noticed due to increasing wildlife habitat fragmentation, deforestation and expansion of human settlements. Increasing crop damage, livestock predation and loss/risk to human life not only create stress on the lives and livelihoods of the rural population but also have the potential to negatively impact the gains made in conservation.
- Lack of adequate research around various aspects of non-timber forest value chains (harvesting, processing, value addition, etc.) limits the commercialisation of various produce by local communities. For example, in the case of bamboo, the unavailability of appropriate tools and equipment suitable for harvesting and processing local bamboo species hampers the business viability of small-scale entrepreneurs.
- Lack of technologies that work on a small scale, for example, high-quality dyeing along with appropriate effluent treatment, has impacted handloom value chains.



Unique Practices

- State-level consultation workshops were organised in Rajasthan and Gujarat under the Climate Change Mitigation Initiative, a community-based breeding programme managed by women farmers, with participation from the Animal Husbandry Department of the Government of Gujarat.
- A national-level Bamboo Roundtable was held at the Indian School of Business, Hyderabad, with stakeholders from both the demand and supply sides present. The workshop focused on identifying persistent barriers to unlocking India's bamboo economy, namely, supply chain fragmentation, market and pricing distortions, policy and regulatory friction and ecosystem gaps. Special focus was given to issues around community-based forest governance and supply chain formalisation.
- The Antaran Crafts Initiative partnered with IIT Guwahati to develop customised, gamified learning tools and experiential curricula for its artisans and artisan-entrepreneurs in design, entrepreneurship, communication and craft skills, delivered through local-language trainers and advanced certification programmes. In partnership with Crisil, Antaran developed a first-of-its-kind Cluster Vibrancy Index to assess artisan cluster health across livelihoods, market resilience, workforce, gender inclusion and economic viability, enabling more targeted and evidence-based interventions.
- Taking baths in open water sources poses a significant challenge to the dignity, privacy and hygiene of women and girls in rural areas. Hence, the Trusts initiated the construction of community bathing spaces specifically for women and girls. As of March 2026, 72 bathing spaces had been established across various villages.

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 list of partners includes grantees, funders and other collaborators.

Trust in Progress

From Uncultivated Land to a Reliable Livelihood



> After the farm pond was constructed, we harvested a good mustard crop and used part of the income to buy a sewing machine for my daughter-in-law.

In Malwara village, a remote tribal village in Chhatarpur district, Madhya Pradesh, farming has long been dependent on rainfall. For Gourishankar Rajgond's family, the lack of a reliable source of irrigation meant that much of their five acres of agricultural land remained uncultivated, making it difficult to meet household expenses and support their children's education.

The family's situation began to change when the Tata Trusts, in partnership with Darshna Mahila Kalyan Samiti (DMKS), initiated an Integrated Natural Resource Management programme in the Kishangarh region. A 10-member Water User Group was formed in the village to strengthen community participation in water resource management.

Through regular meetings and capacity-building sessions, farmers were introduced to rainwater harvesting, soil conservation, land improvement and sustainable water management practices. In June 2025, eight farm ponds were constructed in Malwara village, including one on Gourishankar's farm. The pond enabled the family to conserve rainwater and use it for irrigation.

With water available for cultivation, Gourishankar was able to bring 1.5 acres of previously barren land under cultivation in the very first year. He grew mustard and irrigated the crop twice using water from the farm pond. The harvest yielded approximately four quintals of mustard and generated additional income of around ₹24,000.

The additional income also enabled the family to diversify their livelihood. A part of the earnings was used to purchase a sewing machine for his daughter-in-law, Aarti, who has a physical disability affecting her leg. She now earns an income by stitching new and darning old clothes for people in the village and nearby neighbourhoods.

"Earlier, despite owning land, we could not cultivate it because there was no water for irrigation. After the farm pond was constructed, we harvested a good mustard crop and used part of the income to buy a sewing machine for my daughter-in-law. Today, our family has a stable source of income, and we no longer need to search for work outside the village," says Gourishankar with a toothy grin.

Today, the family is able to meet household expenses and support their children's education more comfortably. The experience demonstrates how water conservation, community participation and sustainable natural resource management can improve agricultural productivity and strengthen rural livelihoods.



Trust in Progress

A Livelihood Built on Knowledge and Care



> Improved goat-rearing practices helped grow my herd from seven to 22 goats, creating a more stable source of income for my family.

Savita Bai Garasiya lives in Pala village of the Semad cluster in Sayra block, Udaipur district. Like many families in the village, she depended on livestock for her livelihood. After her husband passed away, she became responsible for her seven children. With only one bigha of land and limited income from farming, she also worked as a labourer and kept a small herd of seven goats.

Earlier, Savita Bai followed traditional methods of goat rearing. Her goats largely depended on forest grazing, and she had limited knowledge of proper feeding, vaccination and disease management. Goats would sometimes fall sick or die, while their growth remained poor. This affected both her income and confidence.

In 2024, Savita Bai became part of the livelihood programme supported by the Center for microFinance under the Climate Change Mitigation Initiative Managed and Led by Women Farmers project. Through training sessions and meetings, she learnt improved practices in goat rearing and breed management. She gradually began adopting more scientific and systematic methods in managing her herd.

She now ensures that her goats are timely vaccinated and regularly dewormed. She also learnt to select good-quality bucks, helping her raise healthier and stronger kids. The introduction of goat tagging has further improved her management practices by enabling her to maintain records and track the health and performance of individual animals.

Savita Bai also improved the feeding of her goats by supplementing forest fodder with concentrated feed. She developed a better understanding of market dynamics and pricing and now assesses the quality of her goats and calculates the cost of rearing before selling them.

These changes have helped her herd grow from seven goats to 22 goats. She initially earned around ₹99,000 over two years from goat sales and reinvested the amount to expand her herd. During 2025–26, she earned approximately ₹1,33,000 by selling 12–13 goats.

Today, goat rearing has become a sustainable source of livelihood for Savita Bai's family. She is more confident and economically independent and is emerging as a resource person in her village, guiding others on improved goat-rearing practices.



Trust in Progress

From Traditional Skills to a Growing Enterprise



> With training in business and design, I established my own handloom enterprise and began connecting with designers and buyers for custom designs.

For generations, Maniabandha village in Cuttack district, Odisha, has been home to the traditional art of single-weft ikat weaving. Aparna Debata, a woman artisan from the village, has practised this art for more than two decades. She learnt weaving from her in-laws after marriage and took up the craft to support her family during a period of financial constraints.

Aparna manages her weaving alongside her responsibilities as a homemaker and mother of two children. Her husband supports her by working on the bandha, or the tying of designs, while she weaves the sarees by hand. With her experience and proficiency, she can weave up to 15 sarees in a month.

A change came in June 2022, when Aparna was trained under Antaran, an initiative supported by the Tata Trusts. The training helped her develop skills related to business and design and introduced her to new ways of working with her traditional craft.

In September 2022, Aparna set up her own loom. Following her training under Antaran, she established her own enterprise, Amlan Handlooms. She has since started working with designers and buyers on custom designs, creating opportunities to take her traditional weaving beyond her immediate market.

One of the sarees she developed through the design education training combines the traditional Khandua flower motif with a contemporary Central Asian motif, along with extra weft butis. The design has received orders and has helped her connect with a wider set of buyers through Antaran.

Today, Aparna continues to practise the weaving tradition of Maniabandha while building her own enterprise. Her journey shows how strengthening traditional skills with business and design knowledge can create new opportunities for artisans and support their livelihoods.



Trust in Progress

Making More of the Land She Owns



> Earlier, I did not know how to use my land efficiently. Now I can realise both short-term and long-term incomes from the same land.

For Mini Soren, a small and marginal farmer from Mohanpur village in Littipara block, Jharkhand, owning land did not always translate into a stable livelihood. Her family depended largely on seasonal wage labour and rainfed farming, while limited technical planning and productive land use left much of her land underutilised.

In 2025–26, Mini was selected under MGNREGA's Birsa Harit Gram Yojana (BHGY) for orchard development on 0.5 acre of her land. Land preparation and plantation activities were completed with MGNREGA support, helping convert the land into a long-term productive asset.

However, an orchard would take several years to start generating income. To address the gap between plantation and orchard maturity, ASA provided technical handholding and convergence support. A scientific H-stacking plantation layout was introduced, along with vegetable intercropping over 25 decimals during the Rabi season.

Brinjal, chilli, tomato and spinach were introduced as intercrops, with regular field-level guidance provided to Mini. The Rabi crops have established well and are currently at the growing stage. The intercropping is expected to generate approximately ₹30,000–₹35,000 within three to four months, while the orchard is expected to begin yielding from the fifth year onwards, with a projected annual income of around ₹50,000.

The intervention has also changed Mini's role in managing her farm. Earlier, her involvement in farm decisions was limited. Today, she actively manages crop growth, monitors plant health and prepares for market linkage. The combination of short-term vegetable cultivation and long-term orchard development has helped create a more resilient farming model for her household.

"Earlier, I did not know how to use my land efficiently. Now I can realise both short-term and long-term incomes from the same land."

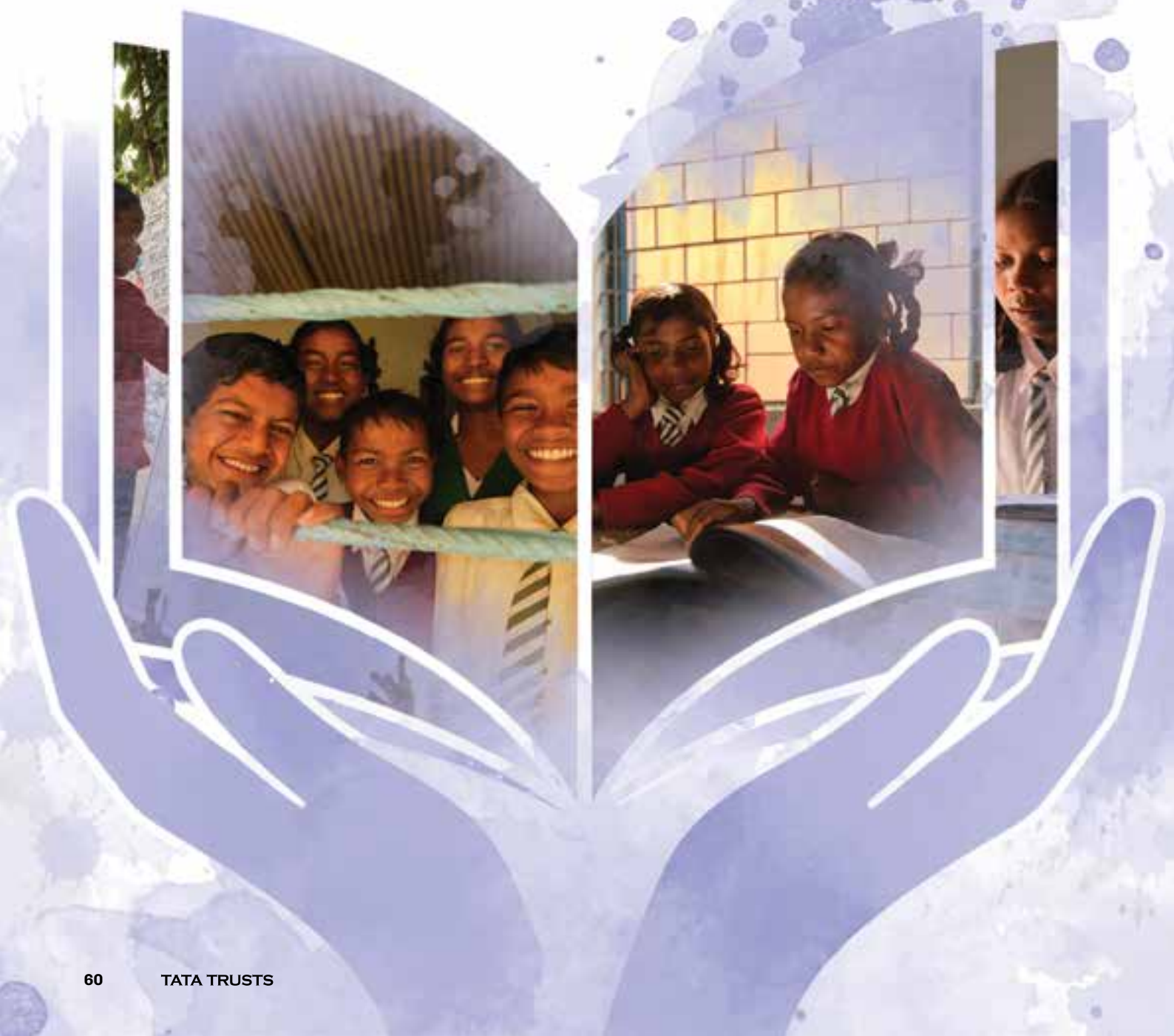
Mini's experience demonstrates how productive land use, technical support and convergence with government programmes can help small farmers strengthen their livelihoods, while creating opportunities for longer-term income security.



Education

Expanding Pathways to Quality Education

Access to quality education and meaningful learning opportunities remains uneven across India, particularly for disadvantaged communities. The Tata Trusts' education initiatives strengthen public education systems, support teachers and improve learning outcomes from early childhood through secondary education.



Overview

Formal education is critical for the meaningful and sustainable growth of individuals and societies. Over the past two decades, primary education in India has expanded remarkably. The Gross Enrolment Ratio for primary education stands at 103%, which declines to 58% at the secondary education (Grade 12) level and to a mere 28% for tertiary education, despite steady growth between 1971 and 2021[1]. Despite the near-universalisation of primary education, years of schooling are not resulting in learning gains for more than half of children, as indicated by multiple studies and learning assessment surveys. Therefore, in recent years, the conversation in education has shifted from providing access to ensuring quality.

At the secondary and tertiary stages of education, access is far from complete. Given that averages often conceal disparities, the situation is particularly concerning in remote and aspirational geographies and among marginalised communities. The completion rate at the Grade 12 level is 51%, which is among the lowest in the middle-income country group (20% lower than Bangladesh and Brazil and 40% lower than China)[2] . The completion rate is 20% for adolescents from the poorest wealth quartile, 33% for the minority community, 48% for girls, 45% for rural India and under 40% for states such as Tripura, Assam, Madhya Pradesh, Bihar and Odisha — all well below the national average. Without strong investment at all levels of schooling, India risks losing its 'demographic dividend', undermining its commitment to the Sustainable Development Goals (SDGs) of ensuring inclusive education and equitable opportunities to all.

The Trusts' Education theme focuses on improving the educational outcomes of children and adolescents, with a special focus on disadvantaged communities, by expanding equitable access to quality education. This is achieved by strengthening the public education system from early childhood education to secondary education. The focus is on supporting: (a) quality field interventions in high-need geographies to improve the school environment; and (b) teacher professional development and community engagement to enhance student learning. Alongside efforts to strengthen institutions, research to enable evidence-based advocacy is also supported.

Results that Resonate (FY 2025-26)



13

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



27,000

Anganwadi Centres / Schools / Learning Centres



21,00,000

Students



75,399

Teachers / Anganwadi workers

1 Source – Data for India. https://www.dataforindia.com/enrolment-in-education/ accessed on 19th April 2026.
2 UNESCO, World Inequality Database on Education - India - Upper secondary completion rate (retrieved on April 23, 2026)

Steady Steps of Progress

Strengthening Early Childhood Learning

- The Trusts supported a large number of programmes to strengthen the quality of play-based early learning in Anganwadis, reaching children between 3 and 6 years of age, followed by programmes to develop strong foundational learning in the primary grades.
- To address the need for long-term institutional capacity in early learning, support was designed to develop organisations as resource organisations in different regions of the country. These included Kalike, which extended technical inputs to the Kalyan Karnataka Board in north Karnataka and the Meghalaya Childhood Education Mission, as well as the Quality Education Support Trust (QUEST), which developed a scalable district-level model for Early Childhood Education (ECE) in Amravati district, Maharashtra.
- ECE projects were also developed in partnership with: (a) the Centre for microFinance (CmF), for implementation in the Karauli, Sirohi and Dungarpur districts in Rajasthan; (b) Gramya Vikas Manch, for projects in the Barpeta and Tumulpur districts of Assam; and (c) the Aga Khan Foundation, for Bahraich district in Uttar Pradesh.

Strengthening Foundational Learning in Schools

- Ongoing programmes in Assam, Gujarat, Jharkhand, Karnataka, Odisha and Uttarakhand showed strong gains in foundational literacy and numeracy. An external assessment of students in Grade 3 indicated an increase in the share of children meeting NIPUN Bharat foundational learning benchmarks from 41% at baseline to 72% for language and literacy and from 38% to 69% for numeracy. In addition, 82% of primary school children from schools receiving regular onsite support met the foundational literacy and numeracy benchmark, while 65% achieved the benchmark where system-led support was provided, compared to 47% of children in control schools. The effect size was significant for schools receiving onsite support across grades and states.
- The intervention design entailed teacher training, onsite support through classroom visits, creation of print-rich classrooms, improvement of school environment, activation of school libraries, strengthening of School Management Committees, enrolment of out-of-school children in schools and support for teachers to improve classroom practices and student learning. The Trusts' partners implementing programmes included the Coastal Salinity Prevention Cell (CSPC), Himmotthan, Kalike, Centre for Microfinance and Livelihoods (CML) and Collectives for Integrated Livelihoods Initiative (CInI).
- Recognising the need to strengthen mathematics instruction in schools, a partnership with the Navnirmiti Foundation was initiated to work across all schools in a single block of Parbhani district in Maharashtra. The project focuses on facilitating conceptual understanding of mathematics among children through systematic professional development of teachers and the use of specially crafted teaching and learning materials. Further, to address the gap in the teaching of English in regional-medium government schools, an intervention in 300 primary schools in Nagpur and Akola, Maharashtra, was initiated with the Society for Educational Improvement and Innovation, also known as the Centre for Learning Resources, Pune.
- Building on the extensive landscaping of multilingual education undertaken by the Trusts, several gaps were identified. A project in Bastar and Dantewada, Chhattisgarh, was designed with the Language Learning Foundation to deepen the foundational learning of tribal children in the multilingual context.

Ecosystem Building for Early Learning

- The Early Learning Network of India (ELNI) was initiated by the Trusts by bringing non-profit organisations working with underserved communities together to share experience, knowledge, resources and undertake collaborative action. Kalike is hosting the secretariat for ELNI, which brings together 20-25 organisations and experts.
- A first-of-its-kind Teaching Learning Practice Survey, focusing on unpacking classroom practices in 1,000 Grade 1 and 2 classrooms across nine states, was initiated by the Language Learning Foundation in collaboration with QUEST, CmF, Vikramshila and Madhi Foundation. The survey report highlighted the need to enhance classroom practices in various areas while also helping to unpack classroom practices and providing useful pointers for improving teacher professional development and onsite support.
- The Trusts partnered with UNICEF to release a policy brief titled 'Strengthening Holistic Early Childhood Development' to advocate for improved financing, governance and strategies to improve access to quality early childhood care and education. The policy brief was disseminated to state and central governments.

Parag – Publications Initiative

- The Trusts continued to deepen their work on Indian children's literature and libraries. The Parag Children's Choice Award 2025 was introduced to recognise children's voices by inviting them to read, engage with and vote for their favourite books.
- The inaugural edition of this new award saw over 7,000 children from 113 schools and community libraries across India participate and vote for their favourite children's book in Hindi. The winning book, Aada Paada, published by Eklavya, was recognised for its playful and disarming engagement with an everyday subject often approached with hesitation and discomfort, thus resonating strongly with young readers.

Strengthening Education in Secondary Schools

Building on past work on science education, remedial inputs and the use of education technology with teachers and students, work in secondary schools from Grade 6 to Grade 12 was expanded during the year through new programmes and partnerships. Key new initiatives include:

- **Vocational Education in Schools**

  The National Education Policy 2020 (NEP) highlights that an abysmally low proportion of the Indian workforce, merely 5% of those aged 19 to 24, has received vocational training. The number stands in stark contrast to those in the United States (52%), Germany (75%) and South Korea (92%). The Trusts undertook a scoping exercise of school-based vocational education. Thereafter, vocational education in secondary schools was initiated in Maharashtra and Assam, in partnership with Lend a Hand and DB Tech, respectively.

- **Strengthening Learning and Completion Rates in Secondary Schools**

  To strengthen the adoption of hands-on science in secondary schools, work was initiated in Odisha in partnership with ASPIRE and Shikshasandhan to train teachers, activate science labs and establish mobile science vans and student science clubs. Further, considering the intergenerational gains of girls completing secondary education, focused efforts in schools, communities, life skills and coaching were initiated for adolescent girls in partnership with Ibtada in the Alwar-Mewat region of Rajasthan.

- **Improving Access to Professional Careers**

  Adolescents from marginalised communities require special support to access professional STEM careers through academic support, counselling and career awareness. To facilitate this, a partnership was initiated with Avanti Fellows in Uttarakhand, Maharashtra and Madhya Pradesh.

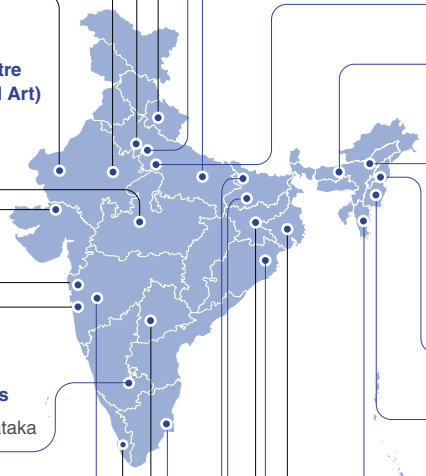
The Road Ahead

- Undertake landscaping of instructional approaches for teaching English within the multilingual context in India and develop projects to enhance teacher and student competencies.
- Deepen sector - building work in early learning through the formal launch of the Early Learning Network of India and active dissemination of knowledge products.
- Initiate work to improve the educational and developmental status of children from highly vulnerable backgrounds, especially seasonal migrants.

Good Practices

- High-need geographies often have partners with strong community connections, but lack the necessary technical skills. Pairing resource organisations to mentor and place a technical team in the field to co-implement the work has resulted in quality implementation in underserved regions, including aspirational districts and blocks.
- Designing pre-school and primary school programmes in the same geography by layering interventions has created multiple sites where a continuum of early learning for children aged 3 to 8 is being demonstrated, which is the need of the hour.

List of Partners



- International Education & Research Foundation
- Coastal Salinity Prevention Cell

Ahmedabad, Gujarat

- Zubaan
- Avanti Fellows
- Aspire – A Society for Promotion of Inclusive and Relevant Education
- Humana People to People India
- Aga Khan Foundation
- Ignus Pahal
- Khan Academy India
- Language and Learning Foundation
- Pratham Education Foundation

New Delhi

- FoundationforEducation and Development
- Centre for microFinance

Jaipur, Rajasthan

Himmotthan Society

Dehradun, Uttarakhand

- Awadh Peoples Forum
- Peoples Action for National Integration

Faizabad, Uttar Pradesh

Organisation for Early Literacy Promotion

Ajmer, Rajasthan

Nalanda

Lucknow, Uttar Pradesh

Noida Deaf Society

Noida, Uttar Pradesh

- Ektara Trust (Takshila's Centre for Children's Literature and Art)
- Eklavya Foundation

Bhopal, Madhya Pradesh

- Gramya Vikash Mancha
- Don Bosco Tech Society
- Centre for Microfinance and Livelihoods

Guwahati, Assam

Quality Education Support Trust

Palghar, Maharashtra

Ayang Trust

Majuli, Assam

- IT for Change
- Kalike
- Pratham Books

Bangalore, Karnataka

North East Initiative Development Agency

Kohima, Nagaland

- Garib Zarhtostiona Rehethan Fund
- The Jamsetjee Nusserwanjee Tata Endowment for the Higher Education of Indians
- Avehi Public Charitable (Educational) Trust
- Karta Initiative India Foundation
- Maneckji Cooper Education Trust
- Tata Institute of Social Sciences

Mumbai, Maharashtra

Centre for Community Initiative

Lamka, Manipur

Aizawl Diocesan Education Society

Aizawl, Mizoram

Centre to Promote Self Organised Learning

Trivandrum, Kerala

Mamidipudi Venkatarangaiya Foundation

Hyderabad, Telangana

Professionals Alliance for Youths Growth

Gopalganj, Bihar

Vikramshila Education Resource Society

Kolkata, West Bengal

- Navnirmiti Learning Foundation
- The Society for Educational Improvement and Innovation
- Lend a Hand
- Indian Institute of Science Education and Research

Pune, Maharashtra

Professionals Alliance for Youths Growth

Gopalganj, Bihar

Sikshasandhan

Bhubaneswar, Odisha

Collectives for Integrated Livelihood Initiatives

Jamshedpur, Jharkhand

- Aide Et Action India
- Chetana Charitable Trust

Chennai, Tamil Nadu

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The list of partners includes grantees, funders and other collaborators.

Trust in Practice

Empowering Dreams Through Skills Building



> The training gave me the confidence to step into a new city, pursue meaningful work and support my family with dignity.

For Sangita Dhanwar, an 18-year-old from Karbi Anglong, Assam, family responsibilities came much earlier than she had imagined. As her father struggled with health issues and the family's financial situation became increasingly difficult, Sangita left school and began working as a daily wage labourer to support her parents and younger sisters. Although she had hoped to continue her education, the demands of everyday life left little room for those aspirations.

Her journey took a new direction when she enrolled in the VISTA (Vocational Integration and Skill Training in Assam) programme, supported by the Tata Trusts and implemented by Don Bosco Tech Society. At the Diphu training centre, Sangita joined the Assistant Beauty Therapist course, where she acquired professional skills while also developing communication, confidence and workplace readiness. With guidance from the trainers, she prepared herself to take up employment beyond her hometown, embracing opportunities that once felt beyond reach.

The training opened the door to meaningful employment at Le Méridien Hotel in Nagpur, where Sangita now works as an Assistant Beauty Therapist. Her monthly income has enabled her to contribute substantially towards her family's household expenses and create an additional source of livelihood back home. More importantly, the journey has strengthened her confidence and reinforced her belief in her own abilities.

Today, Sangita takes pride not only in supporting her family, but also in the independence she has achieved through skill-based learning. Her journey from daily wage work to professional employment reflects how vocational education, practical training and placement support can create lasting opportunities for young people to build secure and self-reliant futures.



Trust in Progress

A Journey Back to Education



> Returning to my studies has given me the confidence to dream again. I now hope to build a better future for myself and support children in my community.

Teepu Kumari grew up in Sambhariya village, nestled in the foothills of the Aravalli hills in Rajasthan. Born into a family of daily wage labourers, she shared a modest home with her parents and seven siblings. Despite financial hardships, Teepu enjoyed going to school until her education came to an abrupt halt. At just 13 years of age, she was married and, soon after, was compelled to leave school and take on household responsibilities. Alongside these challenges, a long-standing health condition further affected her well-being, making the future she had once imagined seem increasingly distant.

A turning point came when the Tata Trusts supported the Doosra Dashak Programme by Foundation for Education and Development in Desuri Block During a community survey, Teepu was identified as a potential participant for the Open School residential camp that prepares adolescents for the Class 10 examination through the National Institute of Open Schooling (NIOS). Although her parents were initially hesitant because of her health, the programme team's assurance of academic guidance, medical care, nutritious meals and a safe residential environment encouraged them to support her participation.

At the residential camp, Teepu embraced the opportunity to learn once again. Beyond preparing for her Class 10 examination, she participated in sessions on health, life skills, menstrual hygiene, self-confidence and personal development. The caring environment and constant encouragement from trainers helped her regain confidence and view education as a pathway to a brighter future.

Today, Teepu has successfully appeared for her Class 10 examination and awaits her results with optimism. She has become more confident, health-conscious and determined to encourage other girls in her village to remain in school. Inspired by her own journey, she now dreams of becoming an Anganwadi Worker and contributing to the health and education of children in her community, demonstrating how the right support can help young people reclaim opportunities that once seemed out of reach.




गुटका बिल्ली, शंकु बिल्ली

Unlocking Potential Through Sports

Sport can build confidence, discipline, leadership and a sense of belonging among children and youth. The Tata Trusts works to make sporting opportunities more inclusive, strengthen local capabilities and create pathways that help emerging talent progress from grassroots participation to excellence.



Sports

Overview

Sport is a powerful tool for promoting physical health, confidence, leadership, social inclusion and holistic development among children and youth. However, in India, limited access to structured coaching, quality infrastructure and competitive opportunities continues to restrict participation, particularly among children from rural, tribal and underserved communities.

The Trusts support sports as a vehicle for holistic development by building an inclusive and sustainable sports ecosystem. Their strategy is based on the Sports Development Pyramid, with grassroots participation as the foundation for talent identification, athlete development and progression to high-performance pathways. The portfolio spans physical literacy, grassroots participation, talent development, high-performance training, sports science, coach education and institutional capacity building while strengthening local human resources and community, fostering ownership to ensure long-term sustainability.

The Trusts have established region-specific initiatives that build on local sporting strengths, including hockey in Jharkhand and Odisha, badminton and football in Mizoram, football in Manipur, athletics in Uttarakhand, indigenous games through the Kreedakul model in Maharashtra and a physical literacy programme integrated with Foundational Literacy and Numeracy (FLN) interventions in Uttarakhand and Gujarat.

The portfolio has also expanded its focus on sporting excellence through UBHAR, which supports emerging junior athletes and strengthens high-performance academies to develop sustainable pathways for future champions. Complementing athlete development, the S.C.O.R.E. (Sports Career Orientation, Readiness and Empowerment) initiative was piloted in Mizoram to create structured pathways for careers in the sports sector through awareness, career exploration, certification and mentoring.

Through this integrated approach, the Trusts aim to increase participation in sports, nurture sporting talent, strengthen local capacities and create sustainable pathways that enable children and youth to realise their full potential through sport.

Results that Resonate: (FY 2025-26)



6

States (Maharashtra, Mizoram, Jharkhand, Odisha, Uttarakhand and Gujarat)



38

Districts



28,057

Children (5,743 girls) benefitted



879

Youth made aware of careers in sports



545

Coaches and trainers developed

Steady Steps of Progress

Strengthening athlete progression into elite training pathways and high-performance systems

- About 100 talented players from the grassroots hockey centres in Jharkhand and Odisha were selected to train at elite academies, including the Naval Tata Hockey Academy (NTHA) in Jamshedpur and Odisha, as well as the centres of the Sports Authority of India (SAI) and government-run centres.
- Five players from Mizoram were selected for the Pullela Gopichand Intensive Training Programme at the Pullela Gopichand Badminton Academy (PGBA), Hyderabad and received full scholarships.
- Through the UBHAR initiative, 13 promising athletes and 2 sports academies were selected for high-performance support following a rigorous national evaluation process.

Athletes achieving significant success at national-level competitions

- Girls from NTHA Odisha won Gold at the Khelo India Youth Games 2025. They were also crowned champions at the Third Hockey India Junior Women's Academy Championship for the second consecutive year. In addition, they won the East Zone Championship and secured the Inter City Gold Cup in Rourkela.
- Boys from the NTHA Odisha secured a Bronze medal at the All India Balwant Kapur U-19 Tournament.
- Teams from NTHA Jamshedpur won Gold at the Naval Tata Hockey Jharkhand Sub-Junior and Junior State Championships and the 42nd Nehru Sub-Junior Hockey Tournament. They also secured Silver medals at the Hockey India Sub-Junior National Championship, Punjab Hockey League and the 53rd Nehru Junior Hockey Tournament.
- Grassroots Kreedakul athletes participated in District Sports Office competitions, with three athletes selected for the Sports Authority of India (SAI) Cycling Camp in Bikaner.
- Two badminton players from Mizoram represented India at the Asia Junior Championships 2025, held in Surakarta, Indonesia, marking their international debut. They were also part of the Indian team that won the country's first Bronze medal in the team event at the Junior World Championship. Another girl player from Mizoram won medals at the Kotak India Junior International Series 2025.

Creating pathways for athletes to progress into professional leagues, national camps and employment opportunities

- Athletes from the Odisha Naval Tata Hockey High Performance Centre (ONTHHPC), operating from Kalinga Stadium in Bhubaneswar, secured opportunities in the Hockey India League. Several athletes were selected for the Junior India national camps, while others secured employment with organisations such as the Border Security Force, Central Reserve Police Force, Rail Wheel Factory and Integral Coach Factory. Some athletes also secured opportunities to play for Hockey India League teams and other clubs.

Integrated holistic development within sports programmes

- CInI (an Associate Organisation of the Trusts) conducted 9,982 life skills sessions and 852 menstrual hygiene awareness sessions, benefiting 3,057 adolescent girls.
- Jnana Prabodhini Kreedakul (JPK) integrated sports with health, nutrition and Olympic values-based life skills education.
- NEIDA (an Associate Organisation of the Trusts) integrated life skills and discipline into its regular badminton training programmes.

Ecosystem strengthening

- Around 300 coaches received technical, tactical, life skills and certification training, thereby enhancing the quality of coaching across programmes. Four coaches from the NTHA completed FIH Level 3 certification.
- A comprehensive independent review of the Naval Tata Hockey Academy by the Dani Sports Foundation provided recommendations to further strengthen governance, the development of athletes, high-performance systems and the integration of science into athlete development.

- The S.C.O.R.E. initiative in Mizoram reached over 900 young people through a sports career awareness campaign. Following orientation and bootcamp sessions, 86 participants enrolled in an intensive career exploration programme, 54 completed certification-related activities and 13 were shortlisted for advanced mentoring and higher education opportunities in sports-related fields.

The Road Ahead

- Enhance sports science and athlete monitoring systems through individual development plans, performance analysis, physical assessments, injury prevention, nutrition and mental well-being support.
- Expand successful models, such as community-managed centres, mini-hubs, life skills integration and structured grassroots-to-high-performance pathways, across geographies and sports.
- Promote greater participation of girls and underserved communities through targeted outreach, safe sporting environments, female coach development and continued gender-sensitive interventions.
- Strengthen programme monitoring and learning systems by adopting data-driven approaches, regular reviews, external evaluations and the sharing of best practices across the sports ecosystem.
- Strengthen sports career pathways by integrating awareness and skilling programmes on sports careers across all sport-specific programmes.
- Establish a grassroots to para-sports rehabilitation and pathway model, anchored in high-density ecosystems with Persons with Disabilities (PwD), such as special schools, rehabilitation centres and community institutions, to create grassroots pipelines, develop trained coaches and provide structured pathways for competitive para-sports participation.

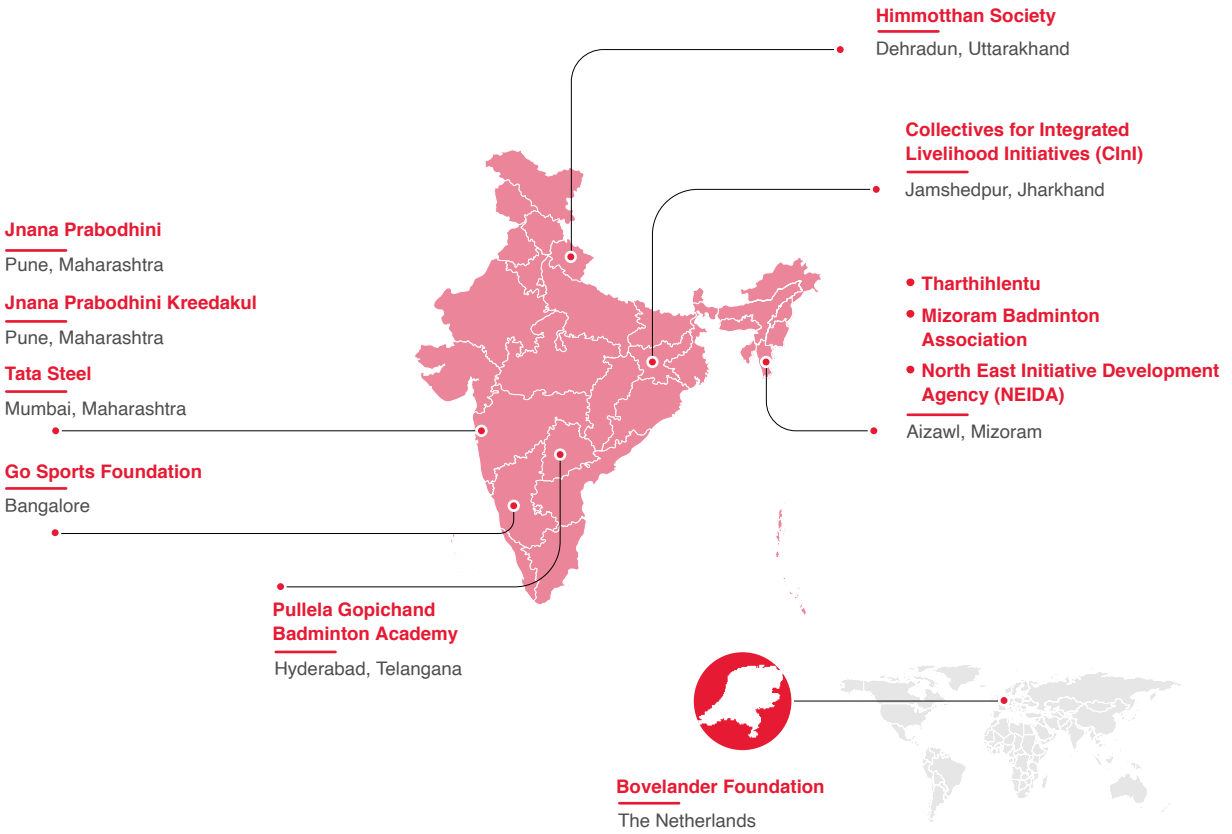
Excellence in Sports

- Strong grassroots-to-elite athlete pathways were established across programmes, enabling children from rural and tribal communities to progress from community centres to RDCs, high-performance academies, national camps, professional leagues and international-standard training centres.
- Community-led sports development models were strengthened through CInI's community-managed hockey centres, NEIDA's Centre Management Committees (CMCs) and JPK's Community Management Committees and mini-hub model, increasing local ownership and sustainability.
- Sports science and multidisciplinary athlete support systems were strengthened at high-performance academies through structured strength and conditioning, nutrition, psychology, physiotherapy, video analysis and Performance Development Plans (PDPs).
- Technology and data-driven approaches were adopted to improve athlete monitoring and programme management, including NTHA's CAMLINK live match analysis system and JPK's M-Water digital monitoring and tournament management systems.
- UBHAR introduced a new model for supporting both individual athletes and sports academies through a transparent selection process involving performance analysis, expert assessments, panel interactions and field-based due diligence.
- The portfolio supported athletes' transition into careers in sports, creating sustainable livelihood opportunities for former players.

Operational Challenges

- Limited access to quality sports infrastructure continued to constrain programme delivery, including a shortage of hockey turfs in Jharkhand, dependence on mud grounds during the monsoon and inadequate dedicated badminton facilities in Mizoram.
- Limited availability of quality competitive opportunities, particularly for grassroots and junior athletes, affected athlete development. Restricted access to state-level competitions and short-notice tournament schedules further impacted preparation.
- Sustaining regular participation remained challenging due to school examinations, academic commitments, seasonal disruptions and travel constraints.
- Maintaining consistent programme quality across large grassroots networks required continued investment in coach education, technical mentoring and robust monitoring systems.
- Improving girls' participation and retention remained a challenge, particularly during key transition stages in the athlete development pathway.

List of Partners



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The list of partners includes grantees, funders and other collaborators.

Trust in Progress

From Village Grounds to the National Camp



> I tried twice to get selected into ONTHHPC but couldn't make it. Those failures were difficult, but they also motivated me to work harder. When I finally got selected on my third attempt, it felt like all the effort was worth it.

In Kahupani village of Sundargarh district, Odisha, hockey is part of everyday life. Like many children in the region, Rohit Kullu carried a hockey stick to school and spent hours playing on local grounds. His talent and determination helped him pursue the sport, despite limited access to structured coaching and professional training.

Rohit grew up in a modest family, supported by his father, Basil Kullu, who works in the railways, and his mother, Ashrita, a homemaker. His journey took a new direction in 2019 when he joined the Kutra Grassroots Hockey Centre established under the Odisha Naval Tata Hockey High Performance Centre (ONTHHPC). ONTHHPC was set up in partnership with the Tata Trusts and Tata Steel, along with the Government of Odisha, to operate as a high-performance hockey centre. Its objective is to bring global coaching standards to India to improve the level of coaching through training, review and monitoring mechanisms.

Training under qualified coaches helped Rohit develop technical skills, tactical awareness and discipline. His performances brought him into the talent identification system of ONTHHPC and opened opportunities to progress further.

However, the journey was not easy. Rohit appeared twice for selection into ONTHHPC but was unsuccessful on both occasions. Instead of giving up, he returned to training, worked on improving his game and continued to pursue his goal. His persistence paid off when he was selected on his third attempt.

Joining ONTHHPC exposed Rohit to professional coaching, advanced training, sports science support, structured competition, nutrition and residential facilities. Representing the academy at Sub-Junior and Junior levels, he participated in 14 national-level tournaments, with the team securing podium finishes in 12. He was also selected for the Khelo India team.

A major opportunity came when Rohit was selected by the Kalinga Lancers for the Hockey India League. The opportunity allowed him to train and compete alongside experienced players, international stars and world-class coaches.

Today, Rohit is part of the Junior National Camp, placing him among the country's promising young hockey players. His journey from a village ground to the national camp reflects how structured sporting pathways can help young athletes access opportunities that were once beyond their reach.

"I tried twice to get selected into ONTHHPC but couldn't make it. Those failures were difficult, but they also motivated me to work harder. When I finally got selected on my third attempt, it felt like all the effort was worth it," explains Rohit.

The grassroots centres have helped more than 150 young athletes progress to sports hostels, SAI centres, high performance programmes and other hockey academies.

Rohit's story demonstrates how access to coaching, training and the right opportunities can help young athletes from rural communities realise their potential and create pathways towards professional opportunities.



Strengthening Everyday Life for Urban Communities

As cities grow, vulnerable communities continue to face challenges linked to housing, climate risks, essential services and livelihoods. The Tata Trusts works with urban communities to strengthen everyday resilience, improve living conditions and create pathways towards greater economic and social security.

Urban Poverty Alleviation



Overview

India is witnessing rapid urbanisation, with a significant proportion of this growth occurring in small, medium and emerging towns that often lack the institutional capacity, systems and resources required to effectively manage urban challenges. While urban centres are expected to contribute nearly 70% of the country's GDP and generate the majority of future employment opportunities, urban poverty remains pervasive and multidimensional.

Urban poverty extends beyond income deprivation and manifests through inadequate housing, limited access to water, sanitation and waste management services, weak social protection systems, poor living conditions and exclusion from basic entitlements. These challenges are further intensified by overcrowding, rising living costs, climate-induced risks and recurring urban disasters such as extreme heat, flooding and water stress. Vulnerable populations, particularly informal workers, migrant households, women, youth and residents of informal settlements, face compounded risks that undermine both their livelihoods and overall resilience.

Recognising these interconnected challenges, the Urban Poverty Alleviation (UPA) portfolio seeks to strengthen the resilience of urban poor communities through integrated interventions addressing climate vulnerability, essential services, livelihoods and inclusion. The nature of urban vulnerabilities highlights two distinct but interconnected sets of challenges:

- Physical vulnerabilities of urban settlements, such as exposure to extreme heat, flooding, water scarcity and inadequate waste management and built conditions, which directly affect health, safety and daily living conditions.
- Economic and social vulnerabilities of households, such as income insecurity, limited access to welfare schemes and barriers to workforce participation, which determine the ability of households to cope with and recover from these stresses.



Accordingly, the theme is proposed to be structured around two complementary sub-themes:

Adaptation and Mitigation

Focuses on addressing external shocks that affect daily living conditions in urban settlements. Interventions will centre on improving water, waste and built conditions to reduce exposure to heat and flooding while enhancing the overall safety and functionality of housing and common spaces.

Livelihoods and Social Security

Focuses on strengthening income security and reducing economic vulnerability. Interventions will support more stable and diversified livelihoods, improve access to welfare schemes and financial services and enable greater participation of women and vulnerable groups in economic activities.

Results that Resonate (FY 2025-26)

7

States (Delhi NCR, Bihar, Odisha, Gujarat, Uttar Pradesh, Maharashtra and Uttarakhand)

26

Towns

5,00,000

Households (including households covered through mapping, assessments and city-level action plans)

Steady Steps of Progress

- Demonstration of innovative cooling solutions in low-income households in Patan (Gujarat), the Mira-Bhayandar belt (Maharashtra) and Chandrapur (Maharashtra), leading to a reduction in indoor temperatures by 3 to 4 degrees Centigrade.
- Operationalisation of community care centres to reduce the care burden on informal workers.
- Undertaking mapping of 11,000 structures across two towns in Uttar Pradesh and provision of Plus Codes, besides linking households to DIGIPIN.
- Expansion of the portfolio across strategically selected geographies, with interventions aligned with urban resilience and livelihoods priorities, covering Maharashtra, Uttarakhand, Bihar, Odisha, Gujarat and Uttar Pradesh.
- Increase in investments and programme presence in Maharashtra, with grants expanding from one grant worth ₹7 crores in 2024–25 to three grants worth ₹38 crores in 2025–26.
- Onboarding of several new implementation partners and adoption of a co-creation approach to programme design and geography selection, aligned with portfolio objectives.
- Introduction and operationalisation of two new domains of work, namely: (a) Solid Waste Management (SWM); and (b) Care Economy, to address emerging urban development challenges.
- Piloting of integrated climate resilience interventions, including cool shelters, cool roofs, water body rejuvenation, green infrastructure and community-level nature-based solutions, benefiting vulnerable urban populations.



The Road Ahead

- Scaling integrated urban resilience programmes addressing heat stress, water security, urban flooding, wastewater management and solid waste management in rapidly urbanising regions.
- Expanding efforts focused on the rejuvenation of urban water bodies and nature-based solutions to improve water security and local microclimates.
- Strengthening climate resilience interventions in climatically vulnerable states and union territories in the Indian Himalayan region, including Uttarakhand, Assam, Arunachal Pradesh and Ladakh.
- Addressing waste streams like textiles and plastics, which contribute significantly to urban waste generation.
- Deepening investments in women-centric livelihoods, care economy models, skilling initiatives and entitlement linkages to improve workforce participation and economic resilience.
- Exploring innovative urban solutions such as urban conservation initiatives, tech-enabled households, building-level data systems and opportunities for women in emerging gig-economy sectors.

Navigating Challenges

- Limited availability of experienced civil society organisations working at scale on urban poverty and climate resilience, particularly in emerging urban centres.
- Need for more innovative and cost-effective models to address challenges such as extreme heat, waste management, water stress and urban flooding.

Good Practices

- **Integrated Urban Resilience Model**

The portfolio combines interventions addressing heat stress, water security, flooding and waste management, enabling holistic and interconnected climate resilience outcomes.

- **Introduction of the Care Economy**

For the first time, the portfolio has invested in childcare and care-support services linked to women's workforce participation, creating pathways for both livelihood enhancement and social support.

List of Partners

Hunnarshala Foundation

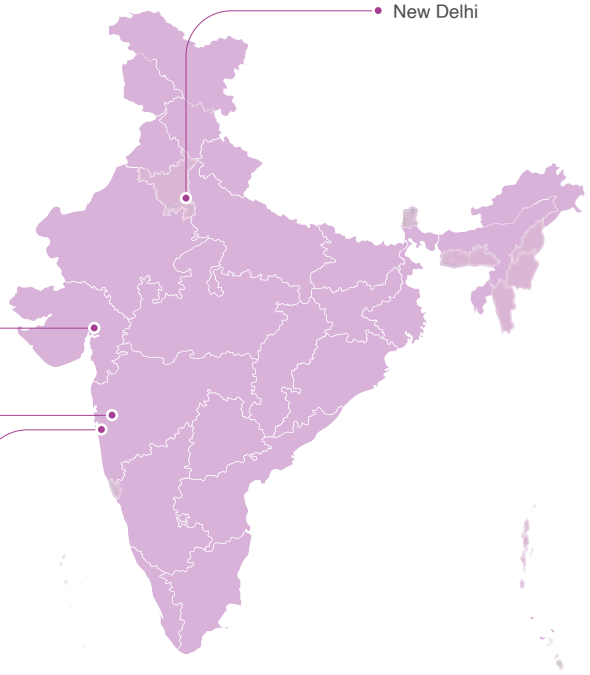
Bhuj, Gujarat

- **Mahila Housing Trust**
- **All India Disaster Mitigation Institute**
- **Mahila Housing Trust**

Ahmedabad, Gujarat

- **SEWA Bharat**
- **School of Planning and Architecture**
- **Society for Development Alternatives**
- **Chintan Environmental Research and Action Group**
- **Aga Khan Foundation**
- **Mobile Creches**

New Delhi



- **ShelterAssociates**
- **Aga Khan Agency for Habitat India**

Pune, Maharashtra

- **TataSteelFoundation**
- **Apnalaya**

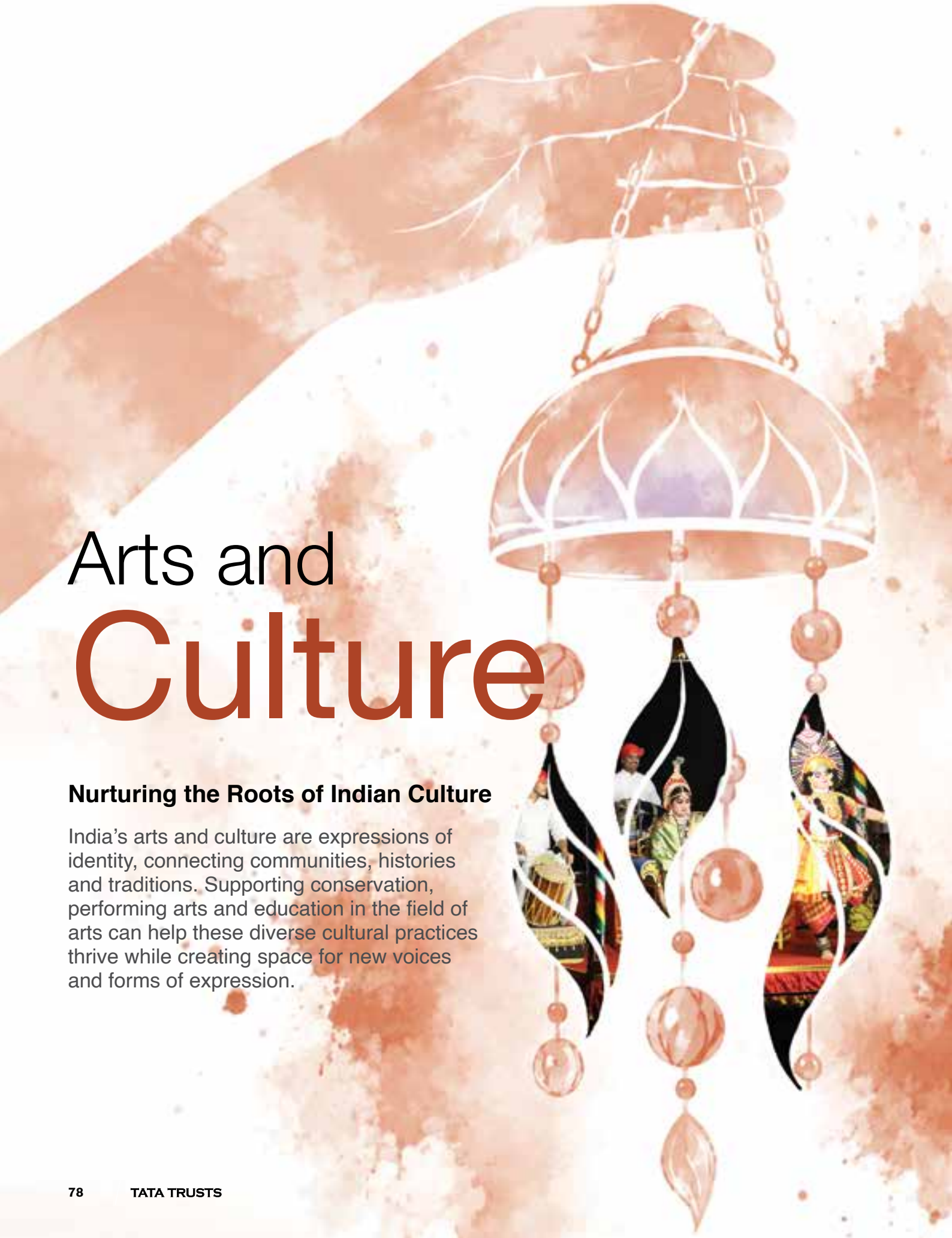
Mumbai, Maharashtra

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Arts and Culture

Nurturing the Roots of Indian Culture

India's arts and culture are expressions of identity, connecting communities, histories and traditions. Supporting conservation, performing arts and education in the field of arts can help these diverse cultural practices thrive while creating space for new voices and forms of expression.



Overview

Indian heritage is among the most complex in the world, shaped by millennia of civilisational history, vast geographic variation and extraordinary diversity in language, religion and community. The arts in India are not ornamental; they are expressions of identity at the individual, community and national levels. Like a banyan tree whose roots run wide and deep, whose shade shelters many and whose aerial roots continuously strengthen and extend its reach, Indian arts and culture must be actively preserved and nourished to thrive.

The sector, however, faces significant structural challenges. A persistent tendency to divide the arts into false binaries, contemporary vs traditional, folk vs classical, tangible vs intangible, restricts their natural evolution. Preservation is too often understood as passive mummification: digitising objects, freezing traditions and museumising identities. Propagation, meanwhile, defaults to event-based platforms that flatten diversity into something palatable and homogenous. Patronage remains restricted by economic barriers and concentrated within urban, elite spheres, limiting both who can produce art and who can access it.

The sheer diversity of Indian arts, across region, form and practice, resists any one-size-fits-all approach. Practitioners who pursue the arts as a profession often do so largely driven by passion alone, without the support of formal education systems, structured training pipelines, or welfare frameworks. Academic research on the arts remains limited, data is inadequate and, across both the public and private sectors, a pervasive apathy persists—perhaps rooted in the persistent misclassification of the arts as extracurricular rather than essential.

The Trusts' approach rests on a different premise: that the arts are inherent to human well-being and identity and that the role of philanthropy is to create the conditions under which they can flourish. With the right conditions and even modest, sustained attention, the banyan tree grows large.

Over the decade from 2015 to 2025 and informed by a strategy commissioned in 2011, the Trusts' arts and culture grantmaking has been organised under three interconnected sub-themes. These are not silos – the work across them is deeply interdependent.

Conservation:

This sub-theme addresses the preservation dimension of arts and culture, spanning art conservation, built heritage and film preservation. The approach is not to fund the conservation of specific collections, monuments or films but rather to support programmes that build sector-wide standards, developing expertise among collection managers and archivists, establishing region-specific film archives, increasing public engagement with heritage sites and disseminating conservation best practices more broadly. The focus is on systemic outcomes: a stronger, better-equipped conservation field rather than isolated object-level interventions.

Performing Arts:

This sub-theme addresses propagation – the active, living transmission of India's arts and cultural heritage through music, dance and theatre. Grantmaking here prioritises regional work, grassroots organisations and programmes that centre excellence. Practitioners are at the core of this sub-theme and training and capacity-building are primary concerns. Going forward, there is growing recognition that practitioner welfare and well-being must also be formally considered – the conditions under which artistes live and work are as important as the platforms available to them.

Art Education:

This sub-theme addresses patronage, understood not as financial support alone but as the cultivation of informed, engaged audiences and the legitimisation of arts knowledge. The focus is on education in the arts (rather than education through the arts) and on innovative solutions to structural gaps: lack of data, limited research, inadequate resources and low awareness. Exhibition-making, pilot courses and the activation of archives as living educational resources all fall within this sub-theme's scope.

Results that Resonate (FY 2025-26)

Supporting and strengthening the conservation of Himalayan Cultural Heritage – Project partnered with Shesrig Foundation:



30

Historic artefacts representing Himalayan cultural heritage taken for conservation



2

Fellowships on conservation of Thangka paintings supported



2

Sites where preservation of wall paintings was undertaken



20

Tribal artist fellows received comprehensive training in music



3

Mainstream performance opportunities facilitated for trained artist fellows

Students' Biennale and Art By Children – Project partnered with the Kochi Biennale Foundation:



80

Art colleges engaged with for the Students' Biennale



70

Artworks produced by students



149

Art workshops conducted for school children

Steady Steps of Progress

- The Trusts continued their commitment and support for the Kochi Biennale Foundation's Students' Biennale that showcased more than 70 artworks by more than 100 art students from across 80 art institutions in the country. Their works were displayed across six venues in Fort Kochi, Kerala, from December 2025 to March 2026, running in parallel to the main Kochi Muziris Biennale. The Students' Biennale, with the support of the Tata Trusts, has garnered international attention and evolved into a national exhibition platform for young artistes.
- With the Trusts' support, a 10-month professional diploma was launched by Kattaikkuttu Sangam, offering, for the first time, formal training in the rural folk theatre art form of Kattaikkuttu. This pilot programme hopes to dignify the folk arts as legitimate culture that sustains distinct communities of people and their livelihoods. The training is intended not only for Kuttu artists from rural Tamil Nadu but also for urban actors and dramaturgs.

The Road Ahead

- The portfolio is looking to expand its work in performing arts by undertaking research on the state of instrument makers. The research is to understand the current challenges for craftsmen of different instruments in India, understand their livelihood patterns and recommend strategies to bolster support for this allied sector.
- The portfolio is also looking to focus on building programmes that involve communities for its long-term impact. While financial sustainability is an oft-repeated concern for NGOs and programmes, community ownership of heritage or culture is equally important (if not more) for sustaining an intervention long-term.

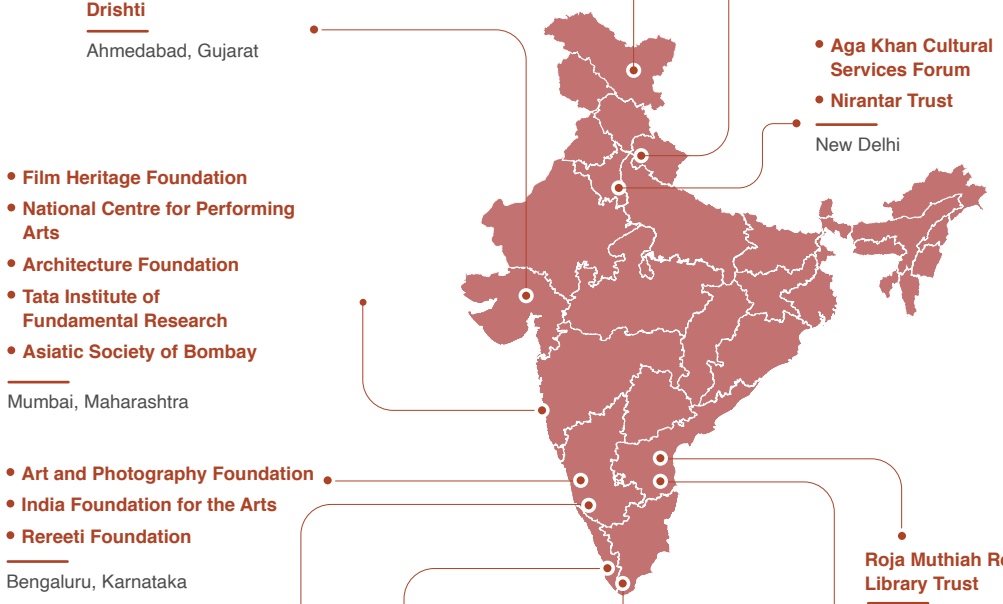
Navigating Challenges

- A lot of the work in the field of arts and culture is piloting new interventions. This often necessitates course correction during programme implementation, as even with the best assumptions in place during the design phase, ground realities often require changes to the assumed path.
- Climate change continues to threaten the planned programme activities, especially in vulnerable geographies such as Leh and Kerala, where unprecedented rainfall prevented the grantees from undertaking some of their phased work.

Best Practices

- Supporting pilot initiatives in two new geographies – Leh, Ladakh, for art conservation with a young art conservation organisation led by Ladakhi women, which seeks not only to preserve the fragile mountain heritage but also build awareness amongst local stakeholders and strengthen community ownership of heritage conservation; and Wayanad, Kerala, for the pilot run of the Earthlore Fellowship programme that provides a nine-month fellowship to train and mentor tribal musicians through a co-created model of learning, rather than instruction, in which the lived experiences of tribal musicians feed the music and compositions.
- Under the sub-theme of art education, the Trusts supported a pilot project with Drishti to support their community-based museums called the Conflictorium in Ahmedabad and Raipur. One of the innovations in this programme includes a barefoot curatorial programme intended for aspiring curators from historically marginalised backgrounds and geographies who might otherwise lack access to curatorial studies or programmes.

List of Partners



Shesrig Foundation
Leh, Ladakh

Himalayan Society for Heritage and Art Conservation
Ranibagh, Uttarakhand

Drishti
Ahmedabad, Gujarat

- **Aga Khan Cultural Services Forum**
- **Nirantar Trust**

New Delhi

- **Film Heritage Foundation**
- **National Centre for Performing Arts**
- **Architecture Foundation**
- **Tata Institute of Fundamental Research**
- **Asiatic Society of Bombay**

Mumbai, Maharashtra

- **Art and Photography Foundation**
- **India Foundation for the Arts**
- **Rereeti Foundation**

Bengaluru, Karnataka

Roja Muthiah Research Library Trust
Chennai, Tamil Nadu

NINASAM
Heggodu, Karnataka

Kochi Biennale Foundation
Cochin, Kerala

Archival and Research Project
Trivandrum, Kerala

Kattaikkuttu Sangam
Kancheepuram, Tamil Nadu

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Trust in Progress

From Forest Songs to Wider Stages



> The fellowship helped me realise that our music could reach wider audiences while remaining deeply rooted in our traditions.

For much of his life, Suraag Sankaran's music was inseparable from the forests and communities of Wayanad district, Kerala. Belonging to the Kattunayakan tribal community, he balanced daily wage work with performing songs that carried the stories and lived experiences of his people. While music was an enduring part of his identity, opportunities to pursue it beyond local cultural gatherings remained limited.

A new chapter began when Suraag joined the Tata Trusts-supported Earthlore Fellowship. Bringing together tribal and non-tribal artistes from diverse cultural traditions, the fellowship created a space where artistic practice was complemented by learning in theatre, legal awareness and professional development. Equally significant were the exchanges among participants, where shared experiences broadened perspectives on sustaining and presenting indigenous art forms in contemporary settings.

As the fellowship progressed, Suraag began performing beyond familiar community spaces, appearing at curated cultural events and professional venues in Bengaluru and Ernakulam. Collaborating with artists from different backgrounds strengthened his confidence while encouraging him to explore new ways of presenting his music without losing sight of its cultural origins. His growing recognition, including a feature in The Hindu Sunday Magazine, brought wider visibility to both his work and the traditions it represents.

Today, Suraag performs as part of a professional ensemble that brings tribal music to broader audiences while preserving its authenticity. His journey reflects how thoughtfully designed platforms that combine artistic mentorship, practical knowledge and collaborative learning can help traditional practitioners strengthen their craft and ensure that cultural heritage continues to find relevance across generations.

Institutions

From Enduring Institutions to Systemic Impact

Strong institutions have long been central to the Tata Trusts' approach to nation-building. From science and healthcare to social sciences and culture, the Trusts support institutions that build knowledge, strengthen systems and create lasting value for society.



Overview and Evolution of the Trusts' Approach Towards Building Institutions

The Tata tradition of establishing institutions of eminence to drive national growth originated with group founder Jamsetji Tata, who was instrumental in laying the foundation for the Indian Institute of Science in Bengaluru. Over more than a century, the Tata Trusts' most distinctive contribution has been direct institution-building along with programme based funding, establishing landmark entities such as The Tata Institute of Social Sciences (1936), the Tata Memorial Centre (1941), the Tata Institute of Fundamental Research (1945), the National Centre for the Performing Arts (1966), and the Tata Indian Institute of Skills (2020).

Across this extended timeline, the Trusts have maintained an unwavering belief that strong institutions are central to nation-building. While this core commitment has remained constant, the function these institutions are expected to perform and how the Trusts position themselves in relation to them have deliberately evolved.

In the early 2000s, roughly between 2001 and 2008, the Trusts approached institutions primarily as enduring national assets across science, social sciences, health, and culture. Entities like the Indian Institute of Science, TIFR, TISS, TMC, and NCPA were recognised as high-performing knowledge institutions based on their longevity, intellectual stature, standard-setting capacity, and mission fidelity rather than quantified output metrics or scale. The implicit guiding question during this period was whether an institution deserved to endure across generations. Funding logic reflected this philosophy through large corpus grants and recurring support designed to insulate institutions from volatility and safeguard their autonomy. Governance prioritised collegiality and peer regulation, maintaining an arm's-length relationship with the government under the assumption that institutional excellence would naturally diffuse benefits to society over time.

Between 2009 and 2016, as India's development context shifted, the Trusts' approach evolved from focusing on endurance alone to demanding institutional relevance. Institutions were increasingly viewed as dynamic reservoirs of capability rather than static repositories of past excellence. While legacy institutions continued to receive long-term support, new expectations emerged regarding their capacity to adapt to the country's changing needs. This phase was characterised by institutions expanding into new domains, adopting interdisciplinary models, strengthening field action and prioritising applied research. Success was no longer defined solely by reputation but by responsiveness, innovation and direct engagement with real-world problems.

From 2017 onwards, a deeper conceptual shift took place as institutions were repositioned as anchors of system transformation. The central question became explicitly outcome-oriented, assessing whether an institution could reshape broader systems at scale to improve access, affordability, quality and equity. Initiatives like the National Cancer Grid and the Tata Cancer Care Foundation illustrate this phase, operating as multi-state networks embedded within public health systems rather than isolated standalone entities. Success is now measured in population-level terms, such as patients reached, districts covered and integration with public schemes. Funding has accordingly transitioned from passive endowments towards active programme spending and direct implementation support, marking a shift from patronage to co-creation alongside multi-stakeholder governance and higher accountability expectations.

Ultimately, the Tata Trusts' enduring commitment to long-term intellectual infrastructure has remained consistent, spanning foundational scientific bodies to supporting contemporary knowledge and policy institutions like Vidhi and Carnegie India. While trust capital, legitimacy and core values have been preserved, the underlying theory of change has organically transformed. The philosophy has shifted from an early belief in the passive diffusion of excellence to an expectation that excellence must translate into practical action and finally to a demand that institutions actively rewire systems to produce durable, equitable outcomes for society.

Key achievements of some select institutions supported by the Trusts during the reporting year have been summarised in this chapter.



Centre for Brain Research, Indian Institute of Science, Bengaluru

The Centre for Brain Research (CBR), hosted by the Indian Institute of Science (IISc), Bengaluru, is dedicated to advancing the understanding of brain ageing and age-related brain disorders in the Indian context, with the long-term goal of enabling healthy ageing. Working at the intersection of molecular neuroscience, genomics, epidemiology, clinical medicine and data science, CBR's mission is to support early diagnosis, prevention and evidence-based interventions for neurodegenerative diseases such as dementia, a growing public health concern in India's rapidly ageing population.

The Tata Longitudinal Study of Aging (CBR-TLSA), supported by the Tata Trusts, is a long-term cohort study that follows older adults (aged 45 years and above) in Bengaluru through periodic, multimodal assessments to track how cognition and neurological health evolve over time. The primary goal of the study is to generate insights into risk and protective factors associated with dementia and other neurodegenerative conditions. With approximately 1,500 active participants, the study maintained a follow-up completion rate exceeding 94% across multiple assessment rounds during the reporting year, reflecting both participant commitment and robust field operations. CBR-TLSA complements the Srinivaspura Aging, Neuro Senescence and COGnition (CBR-SANSCOG) study, a parallel rural cohort in Srinivaspura, Kolar, supported by Pratiksha Trust. Together, the two studies map how brain ageing unfolds across markedly different social, environmental and lifestyle contexts within India.

A significant institutional milestone this year was the launch of the Biomarker Centre of Excellence, in partnership with the UK Dementia Research Institute and with support from Gates Ventures. This initiative will serve as a unique platform for the discovery and validation of plasma and digital biomarkers for neurodegenerative diseases to build a more comprehensive understanding of disease onset and progression. Alongside its research activities, CBR also deepened its public engagement through science outreach events, Alzheimer's awareness programmes and community initiatives that brought conversations on brain health to wider audiences across the country.



Civic Innovation Foundation (Civis)

India's Pre-Legislative Consultation Policy, introduced in 2014, mandates that draft laws be opened for public feedback before they are passed. In practice, however, this obligation is rarely fulfilled meaningfully. Consultations are often inaccessible, English-only or jargon-heavy, poorly publicised and generate feedback that governments cannot readily act upon. The result is that crores of citizens are governed by laws they never had a genuine opportunity to shape. Civis was founded to close this gap, working through a two-sided model, the Policy Engagement Loop, that simultaneously builds government capacity to conduct high-quality consultations and equips citizens to participate in them meaningfully.

2025-26 was Civis's highest-impact year since its founding in 2018. Its most ambitious engagement was the Vikasit Maharashtra 2047 initiative, in which Civis partnered with the Government of Maharashtra to design and execute a statewide citizen consultation that generated 3,88,000 responses, including 35,000 voice notes from all 36 districts of the state. The Chief Minister publicly cited citizen priorities from the exercise in a policy announcement. Under the Maharashtra Housing Policy, the state's first comprehensive housing policy in 17 years, the government accepted 69% of the suggestions submitted through Civis. For the BMC's Solid Waste Management bye-laws, 82% of citizen responses were reflected in the final version, spanning areas such as

waste segregation at source, user fees and daily collection operations. For the Labour Codes, Civis deployed voice-based IVR engagement through Sarvam AI's infrastructure, enabling 30,000 people to ask questions and 1,548 to submit voice feedback. For the Union Budget 2026, over 60,000 people engaged through IVR, with women accounting for 38% of respondents and youth for 43%, demonstrating the model's reach beyond digitally literate populations.

Beyond government-partnered consultations, Civis hosted the third edition of CIPCA, its Public Consultation Awards, at the Dr Ambedkar International Centre in New Delhi, assessing 390 public consultations and recognising MeitY, Maharashtra, Odisha, TRAI and IFSCA for exemplary practice. Civis also received a special mention at OpenAI's CIP Global Dialogues for dashboards analysing AI trust sentiment across 68,000 responses from 70 countries. Since 2018, Civis has cumulatively engaged 9,10,771 citizens, collected 8,13,207 responses, published 1,340 consultations and completed 41 government-partnered consultations.

By 2030, Civis aims to expand citizen engagement to over 20 lakhs people, support consultations across 50% of Indian states and build a technology stack capable of supporting half of India’s policymaking processes.

When the Brihanmumbai Municipal Corporation (BMC) drafted new Solid Waste Management Bye-Laws in early 2025, it included a proposed user fee, a charge that would fall directly on Mumbai's residents for waste collection services they had long considered a municipal obligation. The draft was published, as legally required, but in a format and language that most citizens could neither readily access nor respond to. There was no structured mechanism for residents, particularly those from lower-income neighbourhoods disproportionately affected by waste infrastructure gaps, to engage with the proposal. Without organised intervention, the bye-laws would have proceeded through the standard process, with the user fee intact.

Civis partnered with the BMC's Solid Waste Management Department to design and deliver an end-to-end public consultation between April and May 2025. Working closely with the BMC, Civis co-created accessible, informative social media content disseminated through the BMC's official channels. Three citizen town halls were hosted at the BMC office, drawing residents from neighbourhoods across Mumbai. A multi-format engagement approach, combining in-person town halls, digital submissions and social media outreach, ensured that participation was not limited to those already familiar with civic processes.

The consultation gathered 2,738 citizen responses, surfacing substantive feedback on the proposed user fee, waste segregation infrastructure and local implementation challenges. The BMC subsequently deferred the proposed user fee, a direct, documented policy outcome attributable to the consultation process. For Mumbai's residents, this represented tangible financial relief and demonstrated that engaging with government processes can produce meaningful outcomes. The consultation also strengthened the BMC's own capacity and commitment to participatory processes, with the civic content and outreach model serving as a replicable template for future bye-law consultations.





EnAble India

Persons with disabilities in India have long been viewed through a welfare lens rather than as customers, consumers, employees and entrepreneurs. This perspective has meant that businesses often overlook opportunities to serve a significant market, public systems are not designed with inclusion in mind and persons with disabilities continue to face barriers in accessing products, services, education, employment, mobility and information. Enable India's work addresses this gap through three interconnected initiatives:

The Purple Economy Movement

This initiative seeks to transform how disability is perceived across business, government and public life. During the year, the movement expanded to 149 pledgee organisations, including businesses, institutions, government bodies and international organisations. UN India and other international organisations endorsed the movement during Purple Fest Goa, strengthening its global credibility. Twelve multi-stakeholder dialogues, workshops and consultations were conducted across multiple geographies, engaging over 1,000 stakeholders from business, government, technology, mobility and civil society. Thirty outreach initiatives, spanning press articles, digital media campaigns, television coverage, conferences and thought leadership content, expanded the movement's visibility. Sectoral workstreams in Purple Mobility, Purple Banking, Purple Insurance and Purple Entertainment are now translating these commitments into specific products, services and experiences. Engagements with organisations such as Deloitte, Goa Industrial Development Corporation, Union Bank, eGov Foundation and Namma Yatri have begun creating tangible implementation pathways.

The Open Purple Network (OPuN)

This is being developed as an open, universally designed digital infrastructure that enables inclusive service delivery at scale. During the year, EnAble India onboarded a strategic technology partner, established the foundational architecture and developed proof-of-concept platforms, OPuNSeva and OPuNGram. Key technical milestones achieved include live seeker and provider applications, activation of the jobs and loans service domains, completion of a verifiable credential system and critical integrations required for future scale. The network draws on the principles of digital public infrastructure to ensure that it can be adopted and expanded by multiple organisations over time.

The Leadership in IncludAbility programme (INCQ)

This programme is built on the conviction that lasting inclusion requires leaders who choose to prioritise it. During the year, EnAble India completed the curriculum framework, defined the learning outcomes and designed the core learning journey through leadership consultations, design hacks and stakeholder workshops. Positive endorsements from NGO leaders and ecosystem stakeholders validated the relevance and urgency of the programme. In parallel, efforts to establish the Institute of Disability Studies, envisioned as a centre for research, evidence generation and thought leadership on disability inclusion, led to the identification of a strategic partner to support its institutional design and long-term vision.



149

Organisations pledged to the Purple Movement



12

Purple Economy dialogues, workshops and consultations conducted across multiple geographies.



149

Outreach initiatives, including media coverage, conferences, digital campaigns and thought leadership content.

Looking ahead, EnAble India plans to establish the Institute of Disability Studies and finalise its roadmap, launch the Purple Economy Whitepaper, roll out INCQ pilot cohorts, expand the movement across additional pledgees and geographies and deploy the OPuN proof-of-concept platforms.

For years, Priya, a young professional with a vision impairment, carefully planned every trip she took across Bengaluru. Booking a cab was often the easiest part; the challenge began when the driver arrived. She would need to explain how the driver could identify her, request assistance in locating the vehicle and hope that the driver understood her needs. Every ride came with uncertainty.

This affected more than just her daily commute. Like many persons with disabilities, she relied on transportation to meet friends, visit family, attend social events, access healthcare and participate fully in everyday life. Parents with disabilities faced similar challenges while taking their children to school or appointments and many others found spontaneous travel difficult because they could never be sure how the experience would unfold.

When Namma Yatri, a ride-sharing and mobility application, introduced Purple Rides as part of the Purple Economy Movement, Priya noticed a difference. On one of her rides, the driver greeted her confidently, introduced himself and guided her to the vehicle without hesitation. Unknown to Priya, the driver had received a sensitisation audio briefing before the ride, helping him understand how to support a passenger with a vision impairment. What changed for Priya was not just the ride but the feeling of being recognised as a customer whose needs mattered.

Today, Purple Rides is making everyday travel easier for persons with disabilities, not only for work but also for meeting friends, spending time with family, attending events, running errands, travelling independently and fulfilling their roles as parents, professionals, students and community members. For Namma Yatri, it is an opportunity to make a mainstream service more inclusive. For the Purple Economy Movement, it is proof that when businesses recognise persons with disabilities as customers and consumers, accessibility becomes a pathway to participation, independence and economic inclusion.





IIT Mandi



The Indian Himalayan Region (IHR) is increasingly exposed to landslides, flash floods, extreme rainfall events, soil erosion, slope instability and climate-induced disruptions to roads, settlements and public infrastructure. Communities across the region have limited access to localised monitoring, real-time warning systems, field-calibrated hazard information and trained technical capacity for risk-informed decision-making. This gap reduces preparedness time for communities and administrators and makes it difficult to translate scientific understanding into practical action. The Tata SAFER Hills project, implemented by IIT Mandi through its disaster resilience research ecosystem and the C3DAR platform, is building a scalable science-to-practice model for disaster resilience in the Himalayas. Now in its inception year, the project combines enhanced research facilities, low-cost early warning technologies, AI-enabled hazard research and sustained capacity building.

During 2025-26, IIT Mandi established a suite of project-supported facilities that form the institutional base for testing, demonstration and training. These include the Landslide Simulation Facility for controlled studies of soil deformation and failure, the 3D Soil Printing Facility for sustainable material innovation, a Virtual Reality Simulator for immersive disaster-risk training and a Functional Near Infrared Spectroscopy device for cognitive response studies examining how people perceive and respond to warnings. A real-time flood monitoring system was operationalised at three sites along the Uhl River, with support from the local administration, generating real-time observations for future prediction and warning applications. Mobile-based warning communication was also strengthened to enable more direct dissemination of alerts.

In technology and innovation, the team's landslide monitoring and early warning system was recognised and showcased by NITI Aayog under its Frontier Technologies platform. The non-contact flood monitoring and early warning system received a patent, recognising its novelty and relevance for field deployment. In its first eight months, the project generated 40 research publications and book chapters covering landslide prediction, AI- and machine-learning-based hazard modelling, VR-based disaster response, flood and streamflow studies, soil erosion and climate resilience.

Two major capacity-building programmes were organised with the Trusts' support. The National Workshop on Artificial Intelligence for Disaster Risk Management (AI4DRM-2025) brought together researchers, officials and practitioners to explore AI tools for disaster-risk applications. The LARAM Course 2026 on Landslide Risk Assessment and Mitigation was a six-day international training programme supported by the Trusts, the National Disaster Management Authority (NDMA) and the Anusandhan National Research Foundation (ANRF), bringing together national and international experts in landslide risk reduction. The project also secured a significant international partnership, IP4EWS (2026-29), with NGI Norway, valued at 74.25 lakhs Norwegian krone (approximately Rs. 7.1 crores) and signed an MoU between RIKA and C3DAR to strengthen collaboration in climate and disaster resilience. The faculty-led landslide monitoring initiative was selected from among 135 startups for demonstration at Bharat Innovates 2026 at IIT Bombay.

Looking ahead, IIT Mandi plans to deploy validated early warning systems across vulnerable hill sites, expand field validation in collaboration with local administrations and use the SAFER Hills platform for continued training and demonstration.



India Development Review (IDR)

Founded in 2017, India Development Review (IDR) is Asia's largest knowledge platform focused on the development sector and social impact. IDR was created with a simple conviction: knowledge is one of the most powerful levers for change and everyone working to create a positive impact on society should have access to information that is credible, relevant and actionable.

Over the past nine years, IDR has built a trusted platform for ideas, analysis and lived experiences from across the social sector. It publishes original reporting, opinion pieces, research and practical insights from practitioners, funders, grassroots leaders, researchers and people with lived experience of social change, making expertise that is often dispersed or overlooked accessible to a wider community of changemakers.

Today, IDR reaches over 2 crore individuals every month and is read in more than 200 countries. It has published more than 3,000 articles and stories contributed by over 2,300 experts and practitioners from every state and Union Territory in India. Content is published in English and Hindi, with translations available in Bengali, Gujarati, Marathi and since January 2026, Kannada. IDR's work is further amplified through republication by more than 1,000 online and mainstream media outlets.

IDR's content informs and influences action across the social sector. Stories and insights published on the platform have helped nonprofits raise funds, created new markets and collaborations for social enterprises, informed government policy, prompted citizen action, shaped funder practices and brought greater mainstream media attention to issues and voices that are often overlooked.

This commitment to making knowledge more accessible has also shaped IDR Answers, an AI-powered search and analysis engine built specifically to answer questions about social impact. Drawing on IDR's repository of fact-checked articles and practitioner knowledge, every response is fully cited and every source traceable. What sets IDR Answers apart is that when users ask a question, they are not simply interacting with AI; they are learning directly from social impact professionals whose experiences and insights inform every response.

The key activities and achievements during FY 26 are summarised below:

- Reached over 2 crore individuals and expanded its social media community to more than 266,000 followers across platforms.
- Published 325 articles and stories in English and 240 in Hindi.
- Expanded its multilingual offering by launching Kannada translations, in addition to Bengali, Gujarati and Marathi.
- Strengthened regional journalism through the second cohort of its Northeast Media Fellowship.
- Launched a new website for IDR Hindi, designed to support multimedia storytelling, with improved search capabilities and enhanced content discoverability to create a more engaging reader experience.
- Produced three seasons of Chaupal, IDR Hindi's Instagram Live series, bringing together practitioners and leaders from the development sector to discuss themes such as talent, communications, fundraising and other critical issues.
- Produced the seventh season of On The Contrary, IDR's flagship, award-winning podcast.
- Launched two new newsletters, The IDR Weekly, featuring curated weekly reads and Off The Record, a monthly newsletter offering critical perspectives and candid reflections on social change.

Tata Centre for Technology and Design (TCTD), IIT Bombay

The partnership between the Tata Trusts and the Tata Centre for Technology and Design (TCTD), IIT Bombay, has been a remarkable journey of transforming cutting-edge research into technology-driven solutions that address pressing societal challenges. Through the Trusts' support, TCTD has built a vibrant ecosystem that enables researchers, engineers, designers and innovators to take ideas beyond the laboratory and translate them into scalable solutions with meaningful impact for communities.

The first phase of this partnership delivered significant achievements, with TCTD's seed grant programme nurturing innovations that have resulted in 51 patents and trademarks, 44 strategic collaborations, 10 technology transfers, 7 start-ups, 11 external grants and 2 national awards. These milestones reflect the strength of TCTD's approach in taking innovations from concept to implementation and creating pathways for long-term societal impact.

Several TCTD-supported innovations have gained national and international recognition. These include:

- **CAR-T Cell,** an indigenous and affordable approach to cancer immunotherapy, seed-funded by TCTD.
- **TARA,** an AI-powered oral reading fluency assessment application that has evolved into a teacher's assistant for reading assessment and was showcased at Bharat Innovates 2026 in Nice, France.
- **K-SWAP**, an ABDM-compliant, secure, transparent and searchable registry that facilitates donor–recipient matching for kidney transplants in India.
- **DISHA**, a digital platform aimed at strengthening community-centred service delivery and improving access to public systems.
- **Covidialysis**, an emergency innovation developed during the COVID-19 pandemic to enable safer dialysis care and reduce the risk of infection.

These projects represent TCTD's commitment to leveraging technology and design to bridge the gap between academic research and real-world implementation. The learnings from Phase I have also shaped TCTD's vision for the future. While continuing to support innovation across its existing focus areas, Phase II will expand TCTD's work into emerging and critical domains such as climate change and resilience, sustainable livelihoods, public health, data for governance and urban planning. These areas have been identified based on the evolving needs of communities and the growing importance of technology-enabled, data-driven and sustainable solutions in addressing complex development challenges.

Under the Trusts' second phase of support, TCTD will further strengthen its role as a platform where interdisciplinary research, technology and human-centred design come together to create scalable solutions for social impact. The focus will not only be on developing innovative technologies but also on accelerating their adoption, strengthening partnerships with governments and communities and ensuring that research translates into tangible improvements in people's lives.

Tata Indian Institute of Skills



A report by the National Skill Development Corporation (NSDC), published in June 2023, highlights that India needs to upskill over 7 crores people by 2027 to meet the demands of its rapidly evolving job market. Sectors such as 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 equipped to meet the evolving demands of both domestic and global markets. Despite various government programmes to enhance skill development, the country continues to face a shortage of a 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.

Key achievements of TATA IIS during FY 2025-26 are summarised below:

Skilling Over 2,300 Youth Across India

TATA IIS trained over 2,300 learners during the year across IIS Ahmedabad and IIS Mumbai, with Ahmedabad contributing 55% of the training delivery and Mumbai 45%. The learner base comprised 57% Academic Skilling (students, faculty, internships and live projects), 14% Fresh Skilling (first-time job seekers trained for employment) and 29% Professional Skilling (corporate employees and professionals pursuing upskilling and cross-skilling), reflecting TATA IIS's commitment to developing talent across the entire workforce lifecycle.

National Skills Test (NST): A New Milestone in India's Skilling Ecosystem

Just as India has JEE for engineering and CAT for management, TATA IIS launched NST (National Skills Test) as India's first dedicated entrance examination for skill education. The inaugural edition was conducted in March 2026 across 36 cities and received over 4,300 registrations, creating a structured, merit-based pathway for admissions to IIS Ahmedabad and IIS Mumbai. Conceived as a national benchmark for skill talent, NST will now be conducted every six months, with the next edition scheduled for September 2026. The long-term vision is to establish NST as a widely recognised competitive examination and a common admission gateway for leading skill institutions across India, making skilling more aspirational and accessible at scale.

Foray into Semiconductor Skilling

TATA IIS initiated skilling programmes for the electronics and semiconductor sectors through a specialised Ultra High Purity (UHP) Orbital/IR welding programme in collaboration with Tata Electronics. It also partnered with the Government of Gujarat and Tata Electronics to establish a clean-room training facility at ITI Dholera in record time, enabling TATA IIS to expand beyond its campuses into emerging manufacturing hubs. To date, 64 learners have been trained, with a target of training around 400 candidates while creating a scalable model for industry-led skilling across India.

Building India's Future Gigafactory Workforce with Tata Agratas

TATA IIS is partnering with Tata Agratas to launch specialised EV cell manufacturing programmes, creating a talent pipeline for India's growing battery manufacturing ecosystem. The pilot batch in Ahmedabad is expected to comprise a majority of women participants, supported by a strong focus on safety, inclusion and industry readiness. The programme is expected to create a high-impact pathway into one of India's most promising future industries.

Developing Leadership Capacity Across India's ITI Network

TATA IIS successfully delivered seven batches of the Foundational Leadership Development Programme (FLDP) for ITI principals and regional heads across Mumbai and Ahmedabad. Supported by the Ministry of Skill Development & Entrepreneurship (MSDE), the programme focused on strengthening leadership, institutional effectiveness and change management capabilities, contributing to the overall quality and impact of skill education delivery across the country.

Creating Career Pathways in Premium Retail with Titan (Tanishq)

TATA IIS launched a premium retail skilling programme in partnership with Titan Company Limited (Tanishq) across IIS Mumbai and IIS Ahmedabad. The industry-designed programme combines immersive training in a simulated jewellery retail environment with employment opportunities at Tanishq, while programme fees and accommodation support are sponsored by Titan. More than 70 learners have already been trained through two batches in Mumbai and one in Ahmedabad, with further expansion planned.

Strengthening Gujarat's Skilling Ecosystem through Faculty Development

TATA IIS successfully delivered 10 batches of the Faculty Development Programme (FDP) in just three months, training around 200 faculty members across Gujarat. The initiative enhanced teaching capabilities, promoted industry-aligned learning methodologies and strengthened partnerships with the Government of Gujarat, creating a multiplier effect on skill education outcomes across the state.

Supporting WorldSkills Finalists Through Advanced Technical Training

TATA IIS demonstrated its technical expertise by supporting five WorldSkills finalists from across India through specialised training and preparation in disciplines such as mechatronics, industrial automation and Autonomous Mobile Robotics (AMR). TATA IIS also provided campus infrastructure, industry-grade equipment and technical support for conducting regional assessments in Gujarat, reinforcing its role as a key contributor to excellence in skills development and competitive skilling.





National Recognition for Excellence in Skill Education

TATA IIS received prestigious national recognition through the IDA Award for Skilling Institute of the Year and the ET Education Excellence Award (Silver) in the Skill & Vocational Education category. These awards recognise TATA IIS's contribution to making industry-aligned skilling aspirational, building strong industry partnerships, delivering high-quality training outcomes and creating meaningful career opportunities for young people across emerging sectors.

Pioneering EV Battery Recycling and Circular Economy Skilling

TATA IIS launched a specialised training programme on EV battery end-of-life management, dismantling and recycling in collaboration with Rubamin, addressing a critical and emerging skill requirement in the electric mobility ecosystem. The programme equipped participants with practical, job-ready capabilities in battery safety, discharge procedures, dismantling, recycling operations, thermal risk management and the safe handling of Li-ion batteries.

Partnering with SIDBI to Strengthen India's MSME Ecosystem

TATA IIS partnered with the Small Industries Development Bank of India (SIDBI) to launch PLUS (Productivity Learning and Upskilling), an initiative focused on enhancing productivity, technology adoption and workforce capabilities across India's MSME sector. The programme is designed for MSME owners, engineers, supervisors and shopfloor workers, helping businesses improve operational excellence and competitiveness. As part of the initiative, TATA IIS conducted the inaugural Operational Excellence and Productivity Improvement workshop at IIS Ahmedabad, with 31 MSME leaders and business owners from across Gujarat participating. The collaboration aligns with SIDBI's broader vision of reaching over 10,000 MSME beneficiaries through various capacity-building initiatives, positioning TATA IIS as a key partner in driving industry-relevant skilling and sustainable industrial growth.

Tata Institute for Genetics and Society (TIGS)

The Tata Institute for Genetics and Society (TIGS) is a non-profit research institute established by the Tata Trusts to address challenges in human health and agriculture. Founded in 2017, TIGS develops and deploys cutting-edge science and technology in genetics and genomics to tackle some of India's most pressing challenges. As a programme-driven organisation that engages stakeholders from inception, all its initiatives are designed to create direct social impact.

The research activities of TIGS are organised under three key programmes:

Infectious diseases

Combating the spread of infectious diseases through multiple strategies, including molecular diagnostics, novel approaches to vector control and environmental surveillance for emerging pathogens and antimicrobial resistance, aligned with a One Health approach.

Rare genetic disorders

Developing accessible diagnostic assays for screening patients and carriers of rare genetic disorders, along with novel approaches to enable affordable therapeutic interventions.

Crop improvement

Applying scientific techniques such as genome editing, mutation breeding and integrated pest management to enhance the productivity, climate resilience and nutritional value of staple food crops.

Several innovative platforms facilitate the direct implementation of research outcomes at TIGS:

- Technology Platforms, encompassing healthcare and plant diagnostics, mRNA therapeutics, cell-based biotherapeutics and genome editing technologies, to support the development of disease-agnostic solutions.
- Technology Implementation Vertical, ensuring that solutions reach end-users in a cost-effective manner through product development and commercialisation.
- Community Engagement and Policy Stewardship Programme, integrating scientific breakthroughs with stakeholder engagement and policy guidance.

Key achievements during the reporting year are summarised below:

Development of Cost-Effective Multi-Pathogen Diagnostic Assays

TIGS designed and optimised multiplex RT-qPCR and next-generation sequencing (NGS)-based assays capable of detecting clinically significant pathogens such as SARS-CoV-2, influenza, respiratory syncytial virus (RSV), Salmonella Typhi, human papillomavirus (HPV), hepatitis viruses, vector-borne viruses and other vaccine-preventable and high-burden infectious diseases. In a significant achievement, TIGS developed an accelerated typhoid diagnostic assay using short-term enrichment and multiplex qPCR directly from blood samples. The assay has been validated at AIIMS-New Delhi and is awaiting approval from the Indian Council of Medical Research (ICMR). During the year, TIGS filed nine provisional patents (taking its total patent portfolio to approximately 20) and licensed or transferred 15 technologies to industry partners, enabling comprehensive pathogen profiling at an affordable cost within a single testing workflow.

Antimicrobial Resistance (AMR) Monitoring with the ICMR:

TIGS partnered with the ICMR to extend pan-India hospital wastewater surveillance through the ICMR Viral Research and Diagnostics Laboratories (VRDLs). Supported by the National One Health Mission, the programme identifies AMR signatures through metagenomic surveillance to develop targeted AMR detection assays. During the year, TIGS conducted five training workshops to strengthen capacity across the VRDL network, with the programme continuing into the current year.

Cost-Effective Diagnostics for RGDs:

Proof-of-concept studies successfully validated several novel diagnostic assays developed for rare genetic disorders. These include a multiplex digital PCR-based assay for spinal muscular atrophy (SMA), methylation-specific polymerase chain reaction (MS-PCR) assays for imprinting disorders and a novel blood-based diagnostic test for monoamine neurotransmitter disorders (mNMDs) using Liquid Chromatography-Tandem Mass Spectrometry (LC-MS/MS). The latter is multiplexed, rapid, minimally invasive and cost-effective.

mRNA Therapeutics:

The state-of-the-art mRNA platform at TIGS has achieved the capacity to develop potential mRNA therapies within one to two years, from target identification to patient trial. Therapeutic mRNA candidates for two lysosomal storage disorders have been developed as an alternative to the expensive enzyme replacement therapies currently available. These candidates have entered the preclinical validation stage and will be fast-tracked through regulatory stewardship, with the goal of progressing to clinical trials.

Crop Improvement:

TIGS established a CRISPR/Cas-mediated multiplex genome editing platform and developed rice lines resistant to Bacterial Leaf Blight (BLB) in aerobic and high-yielding cultivars, which have received approval for national open-field trials. NuTIGS, a nutrition assessment platform, has also been developed and deployed to identify nutritionally enhanced rice lines with higher iron, zinc and protein content. These innovations are being extended to other crops, including pulses and millets, to address broader nutritional challenges.

Centre for Advanced Research for Neuromuscular Genetic Disorders (CAR-NMGD):

Continuing to strengthen collaborative networks, TIGS has been designated as a nodal centre under the ICMR's CAR-NMGD programme, bringing together scientists, clinicians and patient support groups to develop research resources, preclinical and clinical models and diagnostic solutions. In collaboration with tertiary clinical centres and patient cohorts, TIGS has initiated natural history disease progression studies on NMGDs while delivering preclinical models for validating mRNA-based therapies using its in-house technology platforms.

Stakeholder Engagement:

During 2025-26, TIGS expanded its network of stakeholders and partners. It hosted distinguished scientists, including Nobel Laureate Prof. Randy Schekman and Prof. Sabeeha Merchant (UC Berkeley), at the BLiSC campus with several insightful engagements. Over 60 events, including external talks, visits and other activities, were conducted, including annual flagship events such as the AMR Research Conference and the Rare Genetic Diseases Research Summit (REDRESS-2025).

TIGS also organised the National Conference on Advancing Clinical Trials in Rare Diseases (ACTRaD) in New Delhi, which resulted in the publication of the white paper titled 'Enabling a more efficient ecosystem of innovation and care for rare diseases'. The conference was organised in collaboration with World Without GNE Myopathy (WWGM), AIIMS-Guwahati, YKG Academy and the Organization for Rare Diseases India (ORDI).

In February 2026, TIGS launched the Sustainable Transformation in Agriculture and Nutrition (SUSTAiN) stakeholder platform in partnership with NCBS, Bengaluru, with UAS–GKVK, ICAR–NBAIR and ICAR–IIRR serving as knowledge partners.

University of Toronto India Foundation

The University of Toronto India Foundation (UTIF) serves as a platform for advancing research, innovation and knowledge partnerships between the University of Toronto (U of T) and institutions across India through research and entrepreneurship-focused initiatives.

During FY 2025–26, UTIF supported 10 research projects, 63 startups, 8 conferences and roundtables, 5 capacity-building workshops, and 12 publications and knowledge outputs across 13 states and union territories. Through partnerships with universities, government agencies, municipalities, community organisations, and entrepreneurs, UTIF's work addressed climate resilience, urban governance, public health, water security, sustainable infrastructure, waste management, and inclusive development.

A key component of UTIF's research portfolio is the Research Catalyst Grants (RCG) programme, which supports collaborative projects between U of T faculty members and Indian partner organisations. During FY 2025–26, UTIF supported five RCG projects focused on urban flooding, dengue clinical management, urban heat mitigation, informal waste worker inclusion, and AI-enabled livelihoods. The projects generated research outputs, stakeholder consultations, conference presentations, and policy engagement activities. Notably, findings from one RCG-supported project were presented at a top-tier international conference, while research from another RCG partnership was shared with Jaipur city planning officials to support evidence-informed planning.

Building on this momentum, UTIF expanded the programme in FY 2026–27 to support ten new projects that connect U of T researchers with Indian academic institutions, community organisations, and policy partners.

UTIF also supported three strategic research partnerships designed to translate evidence into policy and implementation. In Odisha, UTIF partnered with Development Alternatives, WATCO, and the Department of Housing and Urban Development to develop an AI-enabled urban water management platform. In Maharashtra, UTIF is working with Mahila Housing Trust (MHT) and Jalgaon City Municipal Corporation (JCMC) to support heat mitigation efforts for Jalgaon City. Through UTIF's Conference of Panchayats initiative with Tata Institute of Social Sciences (TISS), Asar, and Waatavaran, UTIF is supporting localisation of SDGs with local governments in Raigad district, Maharashtra. Each of these initiatives also engages the expertise of U of T faculty members with thematic expertise to strengthen project implementation and outputs, while also offering U of T insights into the real-world translation of academic research. In 2025-26, UTIF also convened the Cities of Care Conference, its flagship research and policy convening, which brought together over 100 stakeholders from academia, government, civil society, and industry to explore solutions at the intersection of food, water, waste, and urban sustainability. The conference served as a platform for research dissemination, cross-sector collaboration, and dialogue on pathways for implementing sustainable urban solutions.

UTIF's Entrepreneurship portfolio supported 63 startups working on climate technologies, circular economy solutions, clean energy, sustainable agriculture, mobility, and water management. Through programmes such as the Carbon Zero Challenge, Student Venture Acceleration Program, VIT Pediatric Walker Context, Eureka!, Techtonic Challenge, and the Climate Innovation Bridge, startups progressed from early-stage ideation and prototyping to pilot deployments, investor engagement, and institutional partnerships.

Across both research and entrepreneurship portfolios, UTIF connected academic expertise, local knowledge, government partnerships, and innovation ecosystems to generate evidence, support implementation, and inform policy during 2025-26.

Promoting Cooling and Thermal Comfort in Jalgaon, Maharashtra

Jalgaon, a rapidly urbanising city in Maharashtra, faces increasing risks from extreme heat, particularly among low-income and infrastructure-poor communities. In April 2025, UTIF partnered with Mahila Housing Trust (MHT) and Jalgaon City Municipal Corporation (JCMC) to develop and implement a city-specific approach to heat resilience. The project combines vulnerability assessments, municipal engagement, community participation and pilot interventions to support heat preparedness and adaptation.

Over the year, the project generated city-specific evidence on heat exposure and thermal vulnerability through field research and stakeholder engagement. MHT engaged 19 institutional stakeholders, conducted 135 stakeholder meetings, organised 6 workshops, undertook 93 community consultations, and engaged 3,679 community members. In addition, 19 locations across Jalgaon were assessed to identify heat-vulnerable populations and neighbourhoods. Engagement with JCMC departments responsible for health, environment, urban services, and administration contributed to the development of a locally grounded evidence base for Jalgaon's Heat Action Plan.

A key outcome of the project was the identification of Jalgaon's heat-health threshold temperature using mortality data and national guidance. The threshold provides a scientific basis for heat preparedness planning and forms the foundation for a city-level heat early warning system. To support uptake of these findings, UTIF convened a strategic dialogue between MHT, JCMC, the Maharashtra State Climate Action Cell (MSCAC), and Prof. Praneeta Mudaliar (Department of Geography, Geomatics and Environment, U of T). The engagement connected Jalgaon's findings with state-level climate planning processes and initiated discussions with MSCAC and the India Meteorological Department (IMD) on heat preparedness and early warning systems. It also provided a platform for sharing U of T research on Heat Action Plans across India, bringing global evidence and comparative learning into local decision-making.

The project has also progressed from evidence generation to implementation. Heat-vulnerable settlements identified through the assessment were prioritised for cool-roofing interventions, with 38 households selected for the first pilot phase. JCMC also allocated land for a greening intervention to reduce localised heat exposure through nature-based solutions. Community engagement activities generated additional development outcomes, including support for 200 households in obtaining individual water connections.

By combining municipal leadership, community engagement, applied research and academic expertise, the project has established the foundations for a city-specific heat resilience model in Jalgaon. The initiative has generated the evidence required for heat action planning, created pathways toward a city-wide heat early warning system serving nearly 600,000 residents, initiated pilot cooling interventions in vulnerable settlements and strengthened institutional capacity to support long-term climate adaptation.





Individual **Grants**



Supporting Lives, Enabling Possibilities

For individuals and families facing critical medical or educational challenges, timely support, such as that provided through the Individual Grants Programme, can make an important difference.

Reflecting the compassion and commitment of their founders, the Trusts have, since inception, placed individuals and their needs at the centre of their philanthropic efforts. The Individual Grants Programme (IGP) continues to provide support to those facing critical challenges and limited access to resources.

Over the years, the Programme has strengthened its processes to identify individuals who require assistance and ensure that support reaches them in a fair and thoughtful manner. The Programme currently provides grants across two areas: medical and educational support.

Medical Grants

A medical crisis can have a profound impact on families, often creating both emotional distress and financial hardship. While access to health insurance has increased over the years, many families continue to struggle with the high cost of critical treatments, particularly for conditions such as cancer, heart ailments, cochlear implants and kidney-related diseases. For those who are unable to bear these expenses, timely support can make a significant difference in accessing essential healthcare.

To support such individuals and families, the Trusts work closely with a network of medical professionals, social workers and hospitals across the country. These partnerships help assess the needs and circumstances of applicants, facilitate the submission of necessary documentation and enable monitoring of the utilisation of grants towards treatment.

The Trusts continue to nurture these partnerships with government, municipal, private and non-private hospitals to strengthen outreach and ensure the assistance reaches those who need it most. As of March 2026, the Trusts are actively associated with 47 hospitals across India.

Details of medical grants sanctioned/disbursed under SRTT and Allied Trusts from April 2025 to March 2026

Ailments	Number of Applications Sanctioned*	Amount Sanctioned (in ₹)	Number of Disbursals Made	Amount Disbursed (in ₹) #
Cancer	758	43,33,75,000	885	32,30,06,525
Cochlear Implant	70	3,19,37,000	47	3,18,24,000
Heart	180	5,31,21,000	258	5,12,11,354.50
Liver Disease	66	5,81,42,000	47	4,46,74,222
Others	255	10,15,36,000	300	9,10,11,898
Total	**1,329**	**67,81,11,000**	**1,537**	**54,17,27,999.50**

(*) 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, ₹ 11,64,000/- 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 SDTT and Allied Trusts from April 2025 to March 2026

Ailments	Number of Applications Sanctioned*	Amount Sanctioned (in ₹)	Number of Disbursals Made	Amount Disbursed (in ₹) #
Cancer	839	58,16,17,891	816	39,77,19,449.50
Cochlear Implant	16	72,21,000	13	63,59,000
Heart	309	10,04,50,209	407	8,56,98,409
Liver Disease	122	10,86,98,000	102	7,92,09,885
Others	464	20,01,17,000	426	16,09,56,788.79
Total	**1,750**	**99,81,04,100**	**1,764**	**72,99,43,532.29**

(*) 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 ₹ 19,30,000/- disbursed by the Allied Trusts of SDTT towards relief of poverty have not been included in the table above.

Research Grants and Fellowships by the Lady Tata Memorial Trust

Founded in 1932 by Sir Dorabji Tata in memory of his wife, Lady Meherbai, the Lady Tata Memorial Trust continues to support scientific research aimed at addressing human suffering, with a particular focus on leukaemia and blood-related disorders.

The Trusts support research initiatives in India and overseas, including institutional research programmes, fellowships for Ph.D. scholars, recognition of promising young researchers and teacher training programmes across colleges.

Fellowships

The fellowships support Ph.D. scholars undertaking scientific research that contributes, directly or indirectly, to improving human health and alleviating suffering. Fellowships are awarded for a period of up to five years.

During academic year 2025-26, 14 scholars were awarded Junior Research Fellowships, with a total commitment of ₹4,07,40,000 towards the research projects listed below:

- Metabolic Engineering of Escherichia coli Nissle 1917 strain for production of lyco-pene using agro-industrial waste
- Evaluating the anticandidal potential of Pyrrolidine molecule
- Ex Vivo Expansion of Hematopoietic Stem Cells (HSC) through Epigenetic Modifi-cations: Advancements in Treating Leukemia and Other Haematological Disorders
- Identifying New CHK1 Inhibitors for Enhanced Cancer Therapy
- Developing STAT-3 Degrader by Using Natural Compounds via PROTAC-Based Strategies, Limits Tumour Growth and Improve Anti-tumour Immunity
- Site Specific Synthetic Lipase and Its Potential Application for Conversion of TAG edible oil to DAG edible oil: Next gen edible oil for combatting obesity
- Development of symbiotic based formulations and evaluation of its anti-microbial, anti-biofilm, anti-oxidant, and anti-cancer potentials on colon cancer through in -vitro and in-vivo studies.
- Retinopathy of Prematurity Risk Prediction Based on Metabolic and DNA Methyla-tion Profiles at Maternal-Fetal interface in Small for Gestational Age Infants with Preterm Delivery
- Epigallocatechin-3-Gallate-Loaded Hybrid Nanoparticles for Targeted p53 Path way Activation: A Novel Strategy to Overcome Mutations and Improve Colon Cancer
- Molecular investigation of deglycation mechanisms in children
- In-silico and in-vivo exploration of Epilepsy-AED connection with type 2 Diabetes using Zebrafish Model
- Development of efficient delivery mechanism in targeting Cancer Stem Cells population in Oral Squamous Cell Carcinoma
- Understanding the Mechanism of Fermented Millet-Derived Bioactives (SCFAs) by Bioengineered Yeast and Evaluation of Their Efficacy on Diabetic Cellular Models
- Design, Development and Evaluation of 3D-printed scaffolds with Combinatorial nano-formulation for the Management of diabetic wounds.

Research Grants

Research in leukaemia and the treatment of cancer continued to remain key focus areas for the Trusts during the academic year 2025-26. Applications were invited from scientists, clinicians and clinical researchers engaged in cancer-related research across public and private academic institutions, universities and R&D centres.

Following a rigorous evaluation process, grants were awarded to 16 applicants, with a total funding commitment of ₹ 16,13,03,298 over three years. The selected research projects focused on:

Projects on Leukaemia and Heritable blood disorders

- Uncovering the molecular pathogenesis of coagulopathy in Acute Promyelocytic Leukaemia using single-cell genomics.
- Sequential peripheral blood measurable residual disease assessment using novel ultra-sensitive techniques in newly diagnosed Multiple Myeloma.
- Phase 2 study to evaluate efficacy and safety of Lutetium-177 Rituximab in relapsed/refractory diffuse Large B - Cell Lymphoma and Follicular Lymphoma.
- Evaluation of Venetoclax-based combination therapies in childhood Acute Myeloid Leukaemia: A phase II randomised controlled trial.

- Implications of deregulated Muc4 gene expression on the risk stratification and clinical outcome in B-Cell Acute Lymphoblastic Leukaemia.
- Targeting Methyltransferases in Anti-Bcma Car-T Cells to enhance its antitumour efficacy against Multiple Myeloma.
- A Multicentre Phase III Randomised control trial to test the efficacy of targeted agents during Induction and a Response-Adapted consolidation in Adolescent and Young adult patients with De-Novo ALL.
- Prospective study to evaluate the role of a novel imaging study: ^{68}Ga-Pentixafor PET/CT to detect residual disease in Multiple Myeloma (Propen).
- Low - dose Nivolumab and AVD in interim PET-2 positive advanced Hodgkin lymphoma (LD40 study).
- Radiolabelled Daratumumab in relapsed/refractory Multiple Myeloma: Phase 1 feasibility study (Radar).

Projects on Biology and Treatment of Cancer

- Integrated Multiomics based identification of predictive markers for Neo Adjuvant Chemotherapy response in Oesophageal Squamous Cell Carcinoma
- Determination of the prevalence of Hras Mutations in Metastatic Head and Neck Cancers.
- Elucidation of the role of St8Sia1 and St8Sia4 in tumor Microenvironment and Harnessing its potential as an Intervention for TNBC Treatment.
- Systemic and Tumour Immune Response during Pelvic (Chemo) Radiation and /or Brachytherapy for cervical cancer. (Stirr Cervix Study)
- Development of a Digital PCR-based Liquid Biopsy Assay for minimally invasive risk-stratification and planning treatment in paediatric neuroblastoma patients.
- Targeting Triple-Negative Breast cancer by dietary post-biotic metabolites: Complimentary efficacy and preclinical safety evaluation.

Teachers' Training Programmes

Four teachers training programmes were supported during the year to strengthen research capabilities and facilitate the transfer of knowledge and techniques to students.

Young Researcher Award 2025-26

The Young Researcher Award recognises promising Indian scientists below the age of 40 years who have demonstrated excellence in biological sciences, a commitment to addressing significant challenges in human health and the potential to contribute to advancements in life sciences and biotechnology.

Following a pan-India selection process, Dr Swananda Marathe of the Indian Institute of Technology, Dharwad, was selected for the Young Researcher Award 2025. He received a grant of ₹ 54 lakhs over five years for his project titled 'Investigation of Fluoxetine-induced neuroprotective reactive astrocytes in Alzheimer's disease models: Implications for therapy'.

Details of research grants and fellowships sanctioned/disbursed by Lady Tata Memorial Trust from April 2025 to March 2026.

Particulars	Number of Sanctions	Amount Sanctioned (₹)	Number of Disbursals#	Amount Disbursed (₹)
Research in India	205	6,89,96,776	272	14,18,60,000
Research abroad	3	1,00,50,776	3	1,94,90,487
TOTAL	**208**	**7,90,47,552**	**275**	**16,13,50,487**

#Includes disbursements against grants sanctioned during the previous year.

Loan Scholarships by the J N Tata Endowment

Established in 1892 by Jamsetji Tata, the J N Tata Endowment ("Endowment") was founded with the vision of enabling India's brightest scholars to pursue higher education at leading institutions across the world. Over the past 134 years, the Endowment has remained committed to this vision, awarding 6,090 loan scholarships across more than 846 fields of study. Its alumni include distinguished individuals who have contributed significantly across diverse spheres.

The loan scholarships awarded by the Endowment are recognised as a mark of academic excellence, with recipients selected through a rigorous process. Scholars from across India have pursued advanced studies in disciplines spanning the sciences (applied, pure and social), management, law, commerce and the fine arts.

During 2025-26, the Endowment awarded 130 scholarships amounting to ₹ 18,70,37,000. Women accounted for 38% of the awardees. Scholars pursued higher education across countries including France, Germany, Switzerland, Ireland, the Netherlands, Thailand, Taiwan, Spain, Singapore and Japan, with the USA and the UK remaining the most preferred destinations.

Details of loan scholarships sanctioned/disbursed under J N Tata Endowment from April 2025 to March 2026.

Particulars	Number of Sanctions	Amount Sanctioned (₹)	Number of Disbursals#	Amount Disbursed (₹)
Studies abroad	130	18,70,37,000	133	18,96,31,044
TOTAL	**130**	**18,70,37,000**	**133**	**18,96,31,044**

#Includes disbursements against grants sanctioned during the previous year.

Education Grants

Through the Education Grants programme under the Individual Grants Programme (IGP), the Trusts support students pursuing education in India as well as abroad. Assistance is extended across a range of needs, from supporting students from financially disadvantaged backgrounds to enabling higher education, professional development and specialised training opportunities.

The Programme comprises the following categories:

Means Grants

The Means Grants programme supports students from economically disadvantaged backgrounds in Maharashtra by contributing towards the cost of their school and college education. The programme also extends assistance to children with special needs for education-related expenses, including pre-vocational and vocational training, as well as therapies that support their overall development and well-being.

Merit-based Scholarships

The merit-based scholarship programme provides financial assistance to deserving students pursuing Bachelor's and Master's studies in identified disciplines, including Medicine, Pharmacy, Dentistry, Physiotherapy/ Occupational Therapy and Nursing.

Aviation Scholarships

The Aviation Scholarships programme supports individuals undertaking training to obtain a Commercial Pilots' Licence (CPL) and type rating, helping them pursue careers in aviation.

Studies Abroad

The Trusts provide financial assistance to students pursuing higher education overseas, including scholars supported through the JN Tata Endowment. Assistance is extended based on academic merit and includes travel grants for selected scholars. Other Indian students pursuing studies abroad are supported through a broad-based evaluation framework.

Professional Enhancement Grants

These grants support mid-career medical professionals seeking to enhance their knowledge and expertise through relevant workshops, observerships and international training programmes.

Details of education grants sanctioned/disbursed under Sir Ratan Tata Trust and Allied Trusts from April 2025 to March 2026.

Particulars	Number of Applications Sanctioned	Amount Sanctioned (in ₹)	Number of Disbursals Made	Amount Disbursed (in ₹)#
Studies in India	3,224	21,81,55,300	3,223	21,82,36,500
Studies abroad	108	6,80,35,000	105	6,73,49,000
TOTAL	**3,332**	**28,61,90,300**	**3,328**	**28,55,85,500**

#Includes disbursements against grants sanctioned during the previous year.

Details of research grants and fellowships sanctioned/disbursed under Sir Dorbaji Tata Trust and Allied Trusts from April 2025 to March 2026.

Particulars	Number of Sanctions	Amount Sanctioned (in ₹)	Number of Disbursals Made	Amount Disbursed (in ₹)#
Research in India	569	8,57,73,300	568	8,52,40,500
Research aborad	171	3,24,29,300	175	3,33,25,284
TOTAL	**740**	**11,82,03,000**	**743**	**11,85,65,784**

#Includes disbursements against grants sanctioned during the previous year.

Trust in Progress

A Journey from Uncertainty to Recovery

> I never imagined I would be able to arrange funds for such an expensive treatment. The support gave my son a chance to live and our family a reason to hope again.

At just nine years of age, Suhail Khan's childhood was disrupted by a rare and life-threatening blood disorder. Diagnosed with Fanconi Anaemia after months of persistent illness, he required frequent blood transfusions and remained at constant risk of serious complications. As his condition deteriorated, doctors confirmed that a bone marrow transplant was his only chance of survival. Fortunately, tests revealed that his younger sister was a suitable donor, bringing hope to a family already struggling to cope with the emotional and financial burden of the diagnosis.

Behind Suhail's treatment journey stood his mother, a single parent raising three children on the modest income she earned as a domestic helper. With an annual income of approximately ₹60,000, meeting the cost of a highly specialised transplant was beyond the family's means. Despite these circumstances, she remained determined to pursue every possible option that could save her son's life.

Support came through the Tata Trusts, which sanctioned financial assistance of ₹12.9 lakh towards Suhail's bone marrow transplant. The grant enabled him to undergo the complex procedure at Christian Medical College and Hospital, Ludhiana, where he received specialised medical care and continuous monitoring throughout his recovery. Although the post-transplant period was marked by severe complications, including graft-versus-host disease and other life-threatening conditions, sustained medical intervention helped him overcome these challenges and gradually regain his health.

Today, Suhail is stable and continues to receive regular follow-up care to support his recovery. For his family, the assistance represented far more than financial support. It made timely treatment possible at a critical stage and relieved an overwhelming financial burden during one of the most difficult periods of their lives. His journey reflects how the Tata Trusts is enabling access to specialised healthcare for vulnerable families, ensuring that financial constraints do not stand in the way of lifesaving treatment or a healthier future.

Notes

Notes

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

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SIR RATAN TATA TRUST AND ALLIED TRUSTS
SIR DORABJI TATA TRUST AND ALLIED TRUSTS
Registered Office: Bombay House, 24, Homi Mody Street, Fort, Mumbai - 400 001, India
Corporate Office: 26th Floor, Centre 1, World Trade Centre, Cuffe Parade, Mumbai - 400 005, India
Website: www.tatatrusts.org
Email: talktous@tatatrusts.org