



**ANNUAL
REPORT
2025-26**

India



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Message from the Chairman

Every year offers an opportunity to reflect not only on what has been achieved, but also on the lives transformed, the resilience built, and the partnerships that have made this progress possible. Looking back on the past year, I am encouraged by the collective strides we have taken towards building stronger, healthier, and more resilient communities across the regions where RAF Global works.

Community well-being continued to be the cornerstone of our interventions in the review year. In collaboration with the District Health Department, we initiated the upgradation of two Health Sub-Centres in Rajasthan into Model Health Sub-Centres, strengthening access to quality primary healthcare services, including maternal, reproductive, and child healthcare, for families living in remote villages. We also revived four community *naadis* in the Barmer and Balotra districts and, through a significant partnership with Oil and Natural Gas Corporation Limited (ONGC), restored 91 of the 106 household tanks revived during the year in Rajasthan. These efforts have contributed to improved access to safe water while preserving traditional water conservation methods—an increasingly vital practice in the face of climate variability.

Education was another key pillar of our work. Beyond advancing learning outcomes, we focused on creating environments where children can learn with confidence, curiosity, and dignity. In the review year, six *anganwadis* in Jaisalmer, Barmer, and Porbandar were transformed into NextGen *anganwadis*, creating safe, stimulating spaces for early childhood development. Simultaneously, our STEM education initiative brought experiential science and mathematics learning to government schools, fostering



critical thinking and innovation while strengthening foundational education.

Empowering women and strengthening livelihoods remained integral to our vision of inclusive development. During the year, we strengthened 792 Self-Help Groups and supported women entrepreneurs through access to finance, skill development, and market linkages.

Additionally, we supported nearly 3,000 farmers in Gujarat, Rajasthan, and Jharkhand with climate smart agriculture interventions, enabling them to adopt chemical-free farming that boosts productivity and builds resilience to climate risks. The *Lakhpati Kisan* initiative highlighted the transformative power of climate-resilient agriculture, with participating farmers generating produce worth Rs. 25.34 lakh and achieving a net profit of Rs. 21.12 lakh. Notably, four farmers surpassed the Rs. 1 lakh income mark in a single cropping season, demonstrating a promising path toward sustainable and prosperous rural livelihoods.

Our efforts also extended to strengthening governance by improving access to essential public services. Through 66 public service and enrolment camps, organised in collaboration with government departments, Common Service Centres, and financial institutions, thousands of citizens were able to access health insurance, pensions,

banking services, welfare schemes, and other government entitlements.

The achievements highlighted in this report go far beyond programme milestones or numbers reached. They embody the trust communities have placed in RAF Global, the dedication of our frontline colleagues, and the unwavering commitment of our partners, donors and government institutions. Each milestone has been realised through collaboration, shared purpose, and a steadfast commitment

to improving lives. The opportunities and challenges that lie ahead call for continued collaboration, innovation, and shared responsibility, and we look forward to building on this momentum together.

Rizwan Adatia

Rizwan Adatia
Founder & Chairman
RAF Global



About RAF Global

RAF Global is a private, non-denominational, not-for-profit international organisation committed to improving the quality of life primarily in selected countries across Africa and Asia. RAF Global has branches and affiliates in six countries, including India. It works with the most marginalised individuals, families, and communities in the poorest areas of Asia and Africa to improve their quality of life by acting as a catalyst that brings together resources, technology, systems, and effective grassroots strategies, giving better choices and control to people for lasting change. In pursuit of its mission, RAF Global endeavours to make long-term, strategic and systemic investment around the key sectors of health, nutrition, education, and sustainable livelihoods along with advancing good governance at the subnational level. Operational in India since 2015, Rizwan Adatia Foundation is a section 8 not-for-profit company registered under the Indian Companies Act, 2013 and operates under the brand name of RAF Global.

Vision

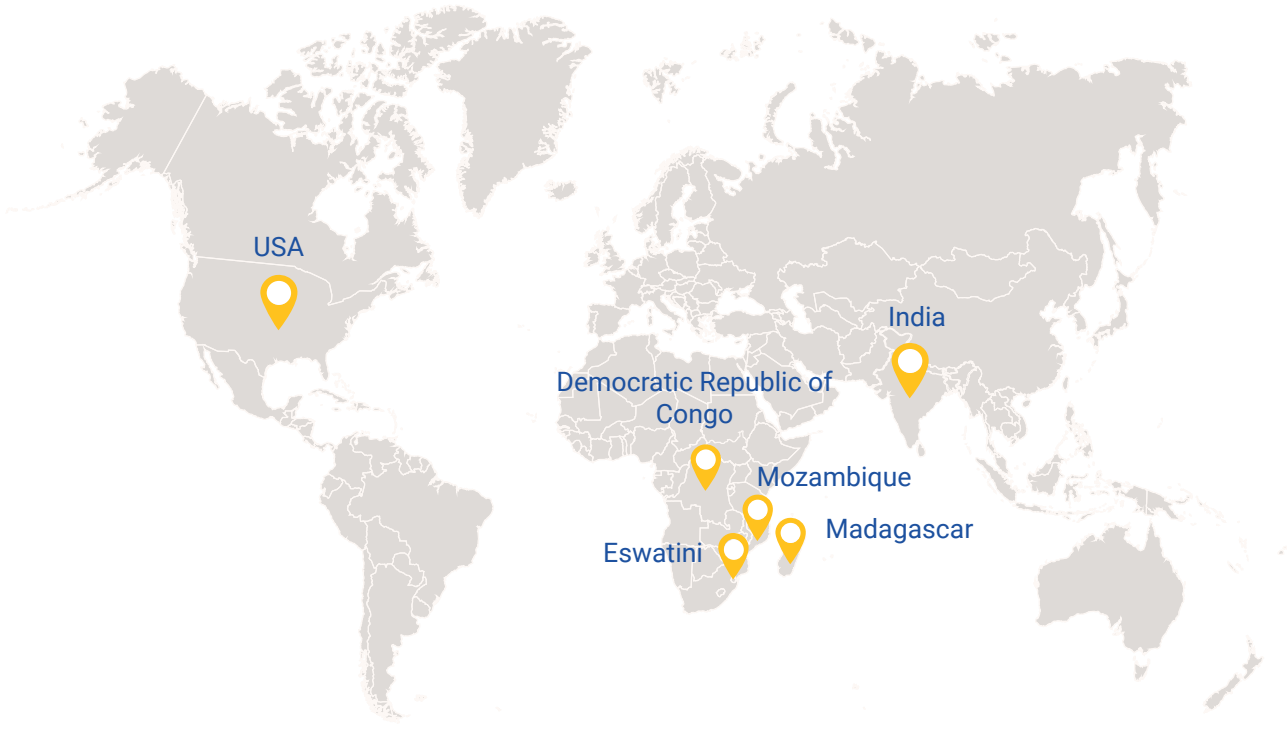
A resilient society that is free from poverty and where every woman, man and child leads a fulfilling life with dignity, peace and security of rights.

Mission

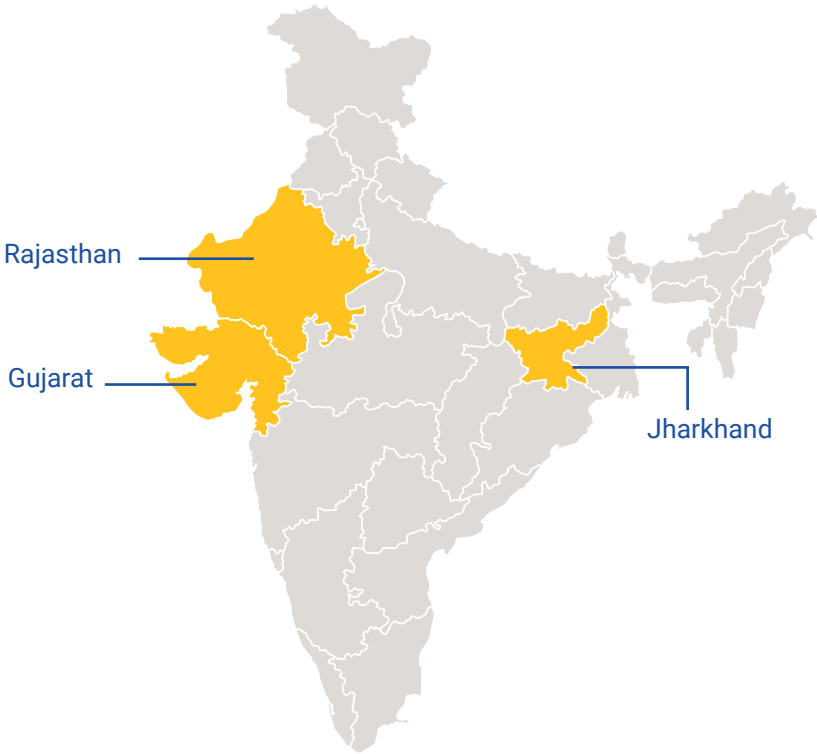
RAF Global works with the most marginalised individuals, families and communities in the poorest areas of Asia and Africa to improve the quality of life by acting as a catalyst that brings together resources, technology, systems, and effective grassroots strategies, giving better choices and control to people for a lasting change.

Where We Work

Global Presence



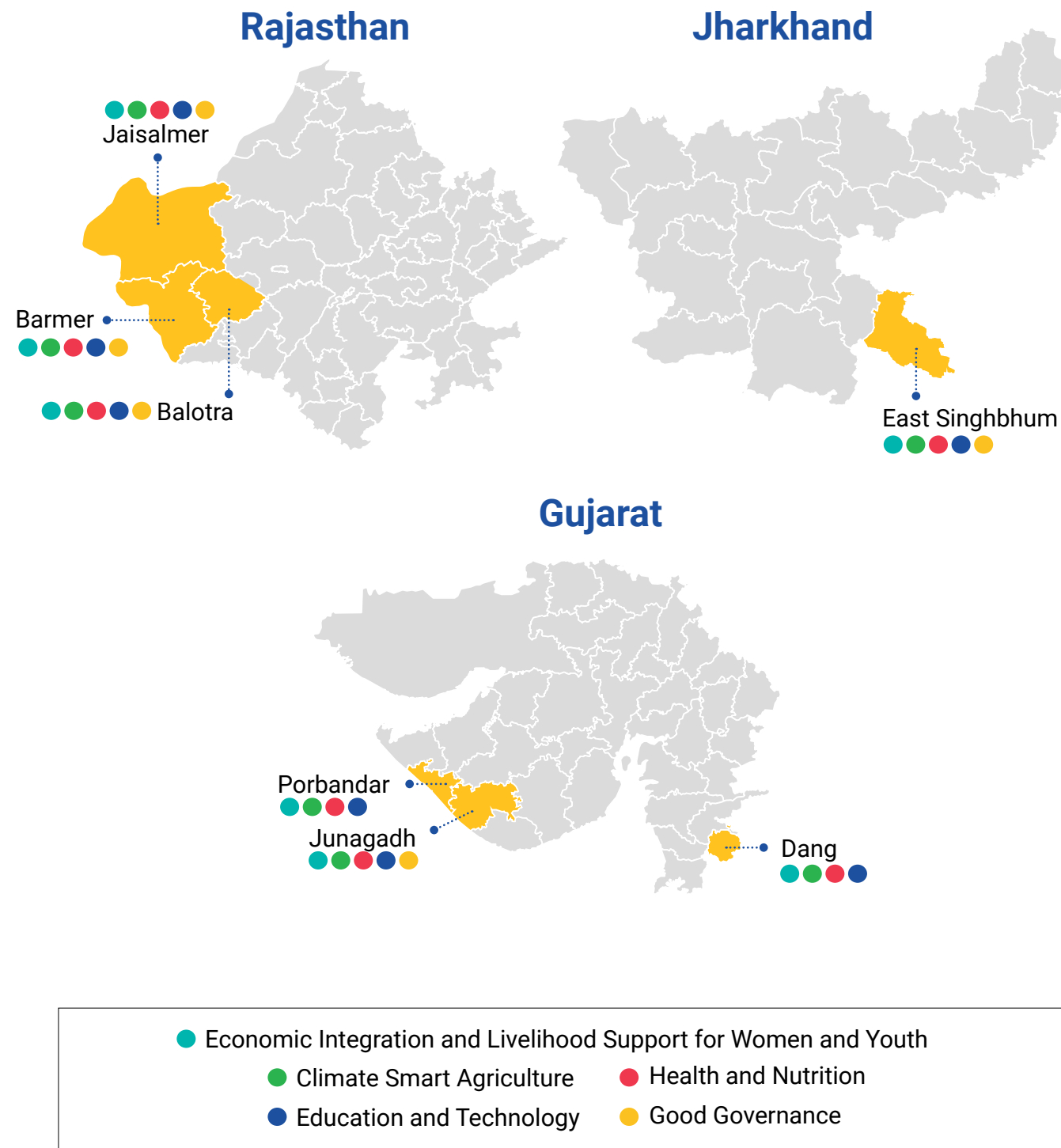
India



Global Programme Framework



Programme footprint across states and districts



RAF Global in India

Overview 2025-26

RAF Global in India implements an array of long-term and comprehensive projects in seven districts of Gujarat, Rajasthan and Jharkhand, across livelihood, public health, nutrition, water & sanitation, education, and on expanding the scale and scope of good governance. The organisation’s operations are divided into two regions: the western region, covering Rajasthan and Gujarat, and the eastern region, comprising Jharkhand.

In the western region, interventions are carried out in three districts of Gujarat – Junagadh, Porbandar, and Dang – and three districts of

Rajasthan – Barmer, Balotra, and Jaisalmer. In the eastern region, RAF Global works in the East Singhbhum district of Jharkhand, with a focused presence in the Potka block.

RAF Global is committed to improving the quality of life for underserved communities through inclusive community engagement, sector-focused interventions, and strategic collaborations with key stakeholders. During the reporting period, RAF Global expanded its operations across both western and eastern regions of India.

Programme reach

	 Health and Nutrition	 Economic Integration and Livelihood Support for Women and Youth	 Climate Smart Agriculture	 Education and Technology	 Good Governance
State	Rajasthan, Gujarat, Jharkhand	Rajasthan, Gujarat, Jharkhand	Rajasthan, Gujarat, Jharkhand	Rajasthan, Gujarat, Jharkhand	Rajasthan, Gujarat, Jharkhand
District	Balotra, Barmer, Jaisalmer, Junagadh, Porbandar, Dang, East Singhbhum	Balotra, Barmer, Jaisalmer, Junagadh, Porbandar, Dang, East Singhbhum	Balotra, Barmer, Jaisalmer, Junagadh, Porbandar, Dang, East Singhbhum	Balotra, Barmer, Jaisalmer, Junagadh, Porbandar, Dang, East Singhbhum	Barmer, Balotra, Jaisalmer, Junagadh, East Singhbhum
Block	Sindhari, Payala Kala, Barmer, Barmer Gramin, Sam, Jaisalmer, Maliya Hatina, Porbandar, Ranavav, Subir, Potka	Sindhari, Payala Kala, Barmer, Barmer Gramin, Ramsar, Sam, Jaisalmer, Maliya Hatina, Porbandar, Ranavav, Kutiyana, Subir, Potka	Gudamalani, Barmer Gramin, Sam, Maliya Hatina, Porbandar, Ranavav, Subir, Potka	Sindhari, Payala Kala, Barmer, Barmer Gramin, Sam, Jaisalmer, Maliya Hatina, Porbandar, Ranavav, Subir, Potka	Sindhari, Payala Kala, Barmer, Barmer Gramin, Sam, Jaisalmer, Maliya Hatina, Potka
No. of Villages	146	166	92	61	94

Key learnings

Women’s collectives remain powerful agents of change

Strong SHGs proved effective platforms for promoting financial inclusion, livelihood development, nutrition, social awareness and access to government schemes, while also strengthening women’s confidence and leadership.

Reducing perceived risk is critical to accelerating adoption of new practices

Awareness alone was insufficient to encourage the uptake of innovative agricultural practices and livelihood interventions. Demonstration plots, exposure visits, peer learning and continuous technical support helped beneficiaries gain confidence, reducing uncertainty and encouraging wider adoption of climate-smart and sustainable livelihood practices.

Continuous handholding is essential for behaviour change and technology adoption

Regular field visits, demonstration plots, exposure visits and farmer-to-farmer learning significantly improved the adoption of sustainable agricultural practices and other livelihood interventions. Similarly, mentoring and post-training support were critical in helping youth translate skills into sustainable employment.

Integrated interventions strengthen household resilience

Households benefitted most when multiple interventions complemented one another. Linking women’s collectives, livelihoods, climate-smart agriculture, health, education and access to government services contributed to strengthening economic resilience, diversifying livelihood opportunities and improving overall household well-being.

Data-driven programme management improves effectiveness

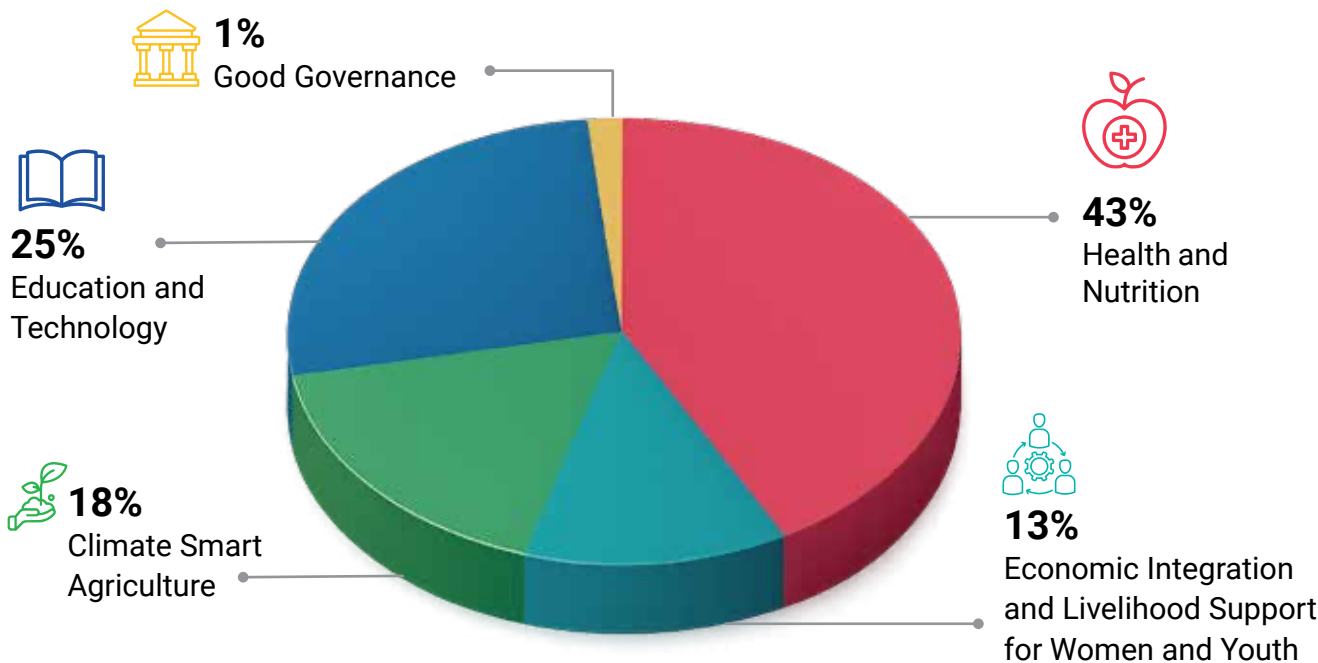
The introduction of digital data collection tools enhanced beneficiary tracking, geo-tagging, monitoring and timely reporting, enabling evidence-based decision-making and more responsive programme management.

The year in review

During the period under review, a total of 70,340 individuals were reached with the organisation’s initiatives. Among them, 25 per cent benefitted from more than one initiative. A reported 65 per cent of people covered were women. The following table shows the spread of RAF Global’s programmes.

Programmes	No. of persons reached	Of them, proportion of people who have benefitted from other programmes as well	Proportion of women (among total persons reached)
 Health and Nutrition	39,269	26%	67%
 Economic Integration and Livelihood Support for Women and Youth	8,964	14%	99%
 Climate Smart Agriculture	3,706	46%	66%
 Education and Technology	16,059	23%	51%
 Good Governance	2,342	18%	66%

Fund investments across programmes





RAF Global's Health and Nutrition initiatives are designed to enhance public healthcare systems, improve service delivery in underserved regions, and address critical public health challenges through community-focused, collaborative strategies. Operating in both western and eastern regions, the organisation prioritises the enhancement of maternal and child health, supports patients with chronic conditions such as thalassaemia, raises awareness and fosters prevention efforts against anaemia, and ensures access to essential medical and nutritional services. During the review year, the initiative reached 37,600 individuals in the western region and 1,669 in the eastern region, aimed at contributing to improved health outcomes.

In the reporting period, RAF Global positively impacted **39,269 lives** through its healthcare initiatives, of whom **26 per cent** are estimated to have received benefits from two or more of the organisation's initiatives.

Women represented **67 per cent** of the total individuals who benefitted from health and nutrition initiatives.



Restoring water security through *tanka* restoration

Ansi Devi, a senior citizen from Sarnu Panji Village in Barmer district, Rajasthan, lives with her family of nine. Her son, the family's sole earning member, works as a mine labourer. The household relies on his daily wages, Ansi Devi's pension, and food grains received under the Public Distribution System (PDS) to meet its basic needs.

In 2010, the family received support to construct a 12×12 ft *tanka* under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Over time, however, its catchment area (agour) deteriorated, considerably reducing the *tanka's* capacity to collect and store rainwater. As a result, the family was forced to spend Rs. 7,000–Rs. 8,000 each year on tanker water.

Following a community-led beneficiary selection process, RAF Global supported the repair of the *tanka's* catchment area. The rehabilitated structure is expected to provide sufficient rainwater storage to meet the family's year-round drinking water needs for the next 10 years.

39,269

Total programme outreach

602

nutrition gardens strengthened household nutrition

6,364

people overcame anaemia under Alkem Anaemia Mukti Abhiyan

Strengthening the healthcare system

Improving services at public healthcare centres

Access to quality healthcare remains a challenge in the remote villages of the Thar Desert region of Rajasthan, where Health Sub-Centres (HSCs) are often the first point of care. To improve the quality of services at these facilities, RAF Global, in coordination with the District Health Department, is upgrading the HSCs at Dedha and Phaledi into Model HSCs.

The upgraded centres will provide improved facilities, essential medical equipment, and enhanced maternal and child healthcare in a patient-friendly environment. The work is currently underway, and once completed, the Model HSCs are expected to benefit more than 5,148 people from the surrounding communities.

Health camps

RAF Global organised 14 health camps in collaboration with the Health Department and Civil Hospitals across Barmer, Balotra, Jaisalmer, Porbandar, and Junagadh, benefiting 1,576 people. These camps improved access to essential healthcare services for underserved communities through health check-ups, early identification of health conditions, timely referrals, and anaemia screening. Additionally, RAF Global partnered with Meherbai Tata Memorial Hospital, Jamshedpur, to organise a cancer awareness camp in Potka block, Jharkhand, that reached 61 participants through sessions on cancer prevention and early detection.



Cataract screening and treatment

In the eastern region, eye screening camps were organised across 10 villages in the Potka block, in collaboration with Purnima Netralaya Hospital, Jamshedpur. The camps facilitated early detection of vision impairments and timely referral for appropriate treatment, helping prevent avoidable vision loss. A total of 254 people underwent eye examinations, of whom 62 per cent were women. More than half of those screened were diagnosed with cataracts and referred for surgery, with 59 successfully operated on at the partner hospital. In addition to surgery, patients received free spectacles, prescribed medicines and post-operative follow-up care to support recovery and improve their quality of life.



Thalassaemia awareness and blood donation drives

As part of its continued commitment to supporting children with thalassaemia, RAF Global organised eight blood donation camps in partnership with blood banks and local stakeholders across Porbandar, Jaisalmer and Barmer, with the aim of ensuring a regular supply of blood for children requiring treatment. In addition, 499 college students participated in thalassaemia awareness and screening camps in Porbandar, promoting early detection and greater awareness of the condition.



Improving water and sanitation infrastructure

Revival of traditional water harvesting systems

Since 2021, RAF Global has been strengthening water security in the Thar Desert by restoring traditional rainwater harvesting structures in underserved and hard-to-reach communities. Building on these efforts, RAF Global partnered with Oil and Natural Gas Corporation Limited (ONGC) during the reporting period to scale up the restoration of defunct household *tankas* in Barmer. Together, a total of 106 *tankas* were rehabilitated, including 91 through the RAF Global–ONGC partnership, enabling households to secure safe drinking water for four to six months and reducing their reliance on costly private water tankers. Additionally, RAF Global revived four community *naadis* in Barmer and Balotra districts, thereby augmenting rainwater storage capacity during the monsoon and positively impacting over 10,424 individuals. As part of an integrated approach to environmental sustainability and climate resilience, each rehabilitated *tanka* was complemented by the plantation of seven indigenous *Khejri* saplings.



Revival of *jal minar*

To improve access and strengthen water security, RAF Global restored three defunct community water tanks (*jal minars*) in the villages of Rajdoha, Gopalpur, and Tilaijore in Potka Block, East Singhbhum district, Jharkhand, during the reporting year. The restored water systems have provided 350 people across 70 households with access to safe, reliable drinking water, improving household water security and supporting both drinking and household needs.



Health education and strategic intervention

Alkem Anaemia Mukti Abhiyan

RAF Global's partnership with Alkem Foundation, initiated in 2023, entered its third phase during the review year to address anaemia in rural Gujarat and Rajasthan. Since the launch of Alkem Anaemia Mukti Abhiyan (AAMA), the project has expanded to 95 villages in 83 Gram Panchayats across five districts, supporting the national health mission of Anaemia Mukt Bharat. Through a community-based approach—combining haemoglobin screening, awareness campaigns, nutritional support, IFA supplementation, behaviour change communication, and collaboration with government health systems—multiple stakeholders worked together to improve anaemia awareness, early detection, and treatment.



In the reporting year, the programme screened 18,946 individuals, identifying 7,658 (40 per cent) as anaemic and ensuring timely follow-up and treatment. Through 166 awareness campaigns, nearly 10,000 people received key messages on anaemia prevention and healthy practices. Sustained follow-up with patients affected by anaemia across the AAMA project, alongside support for newly identified anaemic individuals, encouraged improved treatment adherence and healthy behaviours. As a result, 3,600 beneficiaries adopted better diets, 3,312 began regular Iron and Folic Acid supplementation, 2,007 saw improved haemoglobin levels, and 6,364 overcame anaemia during the period.



AAMA case story

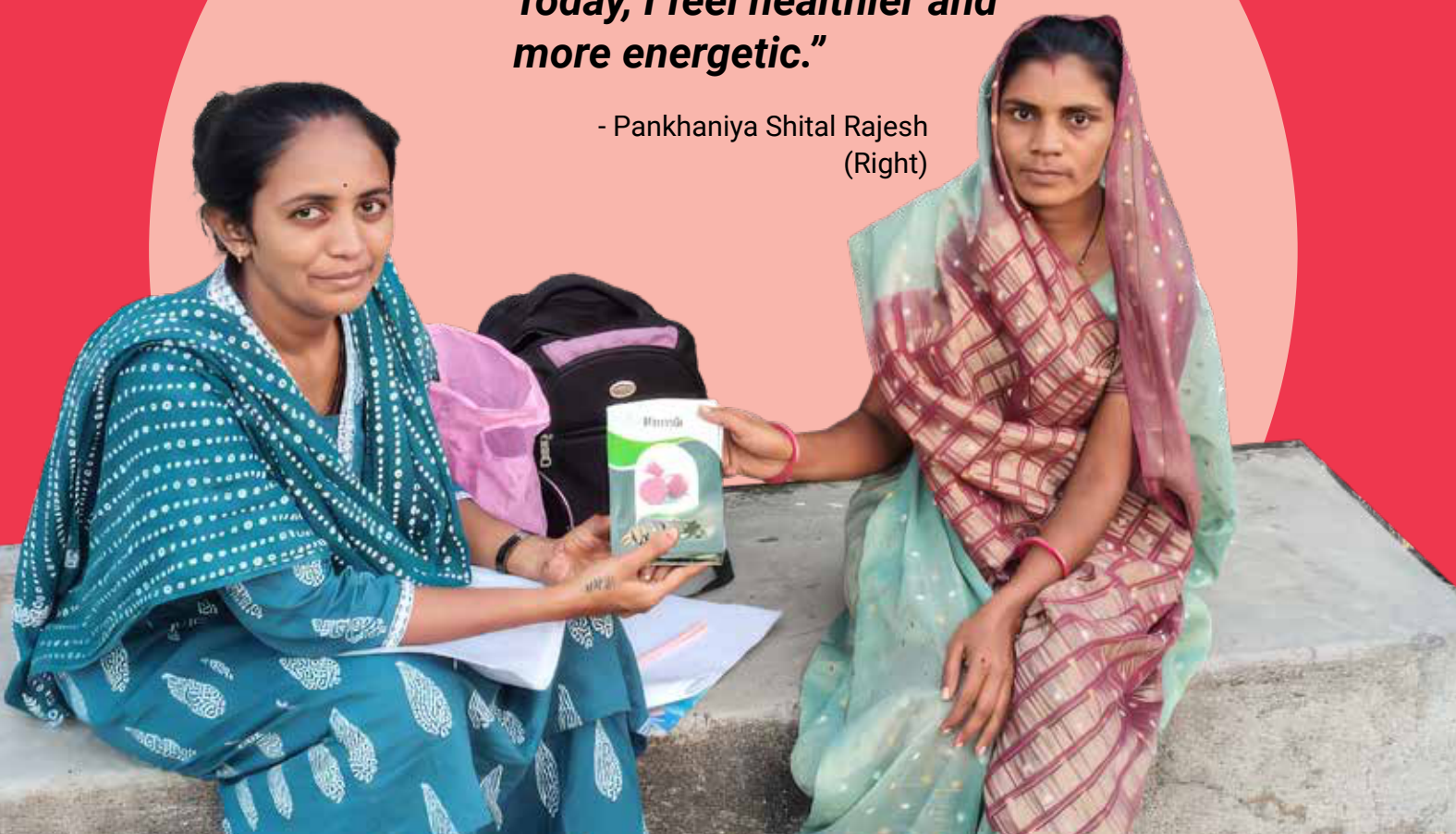
During RAF Global's anaemia screening programme in September 2025, Pankhaniya Shital Rajesh, a 20-year-old resident of Rana Bordi Village in Porbandar district, was identified with moderate anaemia (haemoglobin: 8.8 g/dL). With consistent support from RAF Global's village facilitator, she benefitted from nutrition counselling, received a kitchen garden kit with vegetable seeds and a nutrition kit with protein-rich pulses, and was guided on the regular intake of prescribed iron and folic acid (IFA) tablets.

By adopting healthier dietary practices and incorporating home-grown vegetables into her meals, Shital's nutritional status improved significantly. When re-screened in December 2025, her haemoglobin level rose to 12.7 g/dL, reaching the normal range.

Shital's journey demonstrates how sustained counselling, improved nutrition, and timely supplementation can effectively address anaemia and enhance the health of young women.

"The support and guidance helped me improve my diet and regain my health. Today, I feel healthier and more energetic."

- Pankhaniya Shital Rajesh
(Right)



District-level consultations on anaemia-free districts

To strengthen multi-stakeholder collaboration, RAF Global facilitated district-level consultations on Anaemia-Free Districts in Junagadh, Porbandar, Barmer, Jaisalmer, and Balotra. The consultations brought together concerned government departments, Panchayati Raj Institutions, NGOs, and community representatives to review the status of anaemia and related challenges across the district, share experiences, and develop coordinated strategies towards achieving anaemia-free *panchayats*, blocks, and districts.

Menstrual health and hygiene awareness

During the reporting year, RAF Global held menstrual hygiene sessions in Potka block, Jharkhand, conducting awareness sessions across six schools. The programme reached 652 adolescent girls, promoting menstrual health, hygienic practices, and greater awareness to help break menstrual stigma.





Nutrition garden

RAF Global contributed to improving household nutrition by supporting the establishment of homestead nutrition gardens across its programme areas. In East Singhbhum district, Jharkhand, 489 women from 46 villages established gardens, each producing an average of 50–60 kg of vegetables per cropping cycle during the review year. Additionally, the organisation helped 50 women from 19 villages in East Singhbhum set up permanent nutrition gardens, enabling year-round cultivation and providing demonstration models to encourage broader community adoption. Beneficiaries received permanent iron fencing to strengthen the long-term sustainability of these gardens. In Gujarat, 63 women established nutrition gardens and received training on chemical-free farming practices, such as preparing and applying Jeevamruta and natural pesticides, fostering a gradual transition to chemical-free farming.



Reviewing the harvest from a nutrition garden in Potka block, Jharkhand, RAF Global Founder and Chairman Rizwan Adatia (right) and Chief Operating Officer Sujeet Sarkar (left) interact with community members on the role of kitchen gardens in improving household nutrition and food security.

Outreach through Health and Nutrition*

Strengthening the healthcare system	Western region	Eastern region
Improving services at public healthcare centres	5,148	
Health camps	1,576	61
Cataract screening and treatment		254
Improving health services for thalassaemia patients		
Paediatric thalassaemia wellness centres	112	
Blood donation for patients	460	
Screening and awareness for thalassaemia prevention	499	
Improving water and sanitation infrastructure		
Revival of traditional water harvesting systems (<i>tankas</i> and <i>naadis</i>)	10,424	
Revival of <i>jal minars</i>		350
Promoting health education and strategic intervention		
Alkem Anaemia Mukti Abhiyan	22,009	
Nutrition garden	63	539
Menstrual health and hygiene awareness		652

* In all outreach tables, figures represent individual participants unless otherwise stated.



Economic Integration and Livelihood Support for Women and Youth

RAF Global's Economic Integration and Livelihood Support initiative focuses on empowering women and youth through a comprehensive approach that combines strengthening self-help groups, capacity building, digital literacy, skill development, and enterprise support. Implemented across diverse geographies in Rajasthan, Gujarat, and Jharkhand, the initiative aims to promote collective action, financial independence, and entrepreneurial growth. By building capacities, facilitating access to resources, and fostering peer learning through exposure visits, the programme has enabled thousands of women and youth to take confident steps towards economic self-reliance and sustainable livelihoods. In total, the initiative reached 4,484 individuals in the western region and 4,480 in the eastern region.



Supporting women's entrepreneurship through the Social Enterprise Fund

For Kanchanben, a member of Shreeji SHG in Limda Chowk, Porbandar, joining the Self-Help Group opened an opportunity to contribute to her household income. However, limited access to financial resources had been a barrier to starting a business. With support from RAF Global, Kanchanben received Rs. 50,000 through the Social Enterprise Fund (SEF), which she used to start a small business selling ready-made garments and hosiery. With consistent effort, she established her business in the local market and now earns a monthly profit of Rs. 3,000–4,000.

Beyond income generation, the business has strengthened Kanchanben's confidence and decision-making abilities and enhanced her participation in the community. Her journey demonstrates how timely financial support through SHGs can help women establish livelihoods and move towards greater economic self-reliance.

"I never imagined I could own a business. Today, I run one confidently and help support my family's income"

-Kanchanben (Shreeji SHG member)

In the year in review, **8,964 individuals** participated in Economic Integration and Livelihood Support initiatives, of whom nearly **14 per cent** were also part of other RAF Global initiatives.

Women represented **99 per cent** of all programme participants.

8,964

Total programme outreach

792

self-help groups capacitated

206

women and youth trained in employable skills

56

individuals benefitted from the social enterprise fund for business start-up and expansion

Strengthening self-help groups

Capacity building

RAF Global continued to expand its support for women-led Self-Help Groups (SHGs), strengthening their institutional capacity and enabling members to pursue sustainable livelihood opportunities. During the review year, the organisation strengthened 792 SHGs across the western and eastern regions; of them, 201 SHGs received intensive support training in group governance, leadership, financial and digital literacy, micro-credit management, and livelihood planning. The organisation scaled up its programme outreach, supporting 416 SHGs (increased from 227 in the previous year) in the western region and 376 SHGs (increased from 308 in the previous year) in the eastern region.

The capacity-building initiative improved the groups' financial management and enterprise readiness, contributing to increased monthly savings in 42 SHGs, with members saving between Rs. 100 and Rs. 500 per month, enabling 72 women to start or expand income-generating activities, and enabling 330 members to access government welfare schemes, including pensions, insurance, and other social protection benefits.



Exposure visit

RAF Global held a seven-day business training and exposure visit for 21 SHG women in Jaisalmer, led by trainers from the International Centre for Entrepreneurship and Career Development, Ahmedabad. The initiative built skills in enterprise planning, market assessment, product costing, and accessing financial schemes, and included a visit to the Jaisalmer wholesale market. For many participants, this first-hand market experience boosted confidence, broadened their understanding of business dynamics, and helped them develop viable business plans for their micro-enterprises.



Skill building

During the review year, 206 women and youth were trained in market-relevant vocational and digital skills across Rajasthan, Gujarat, and Jharkhand, including 19 SHG members. Training was delivered through courses in tailoring, basic computer, electrical fitting, and motorcycle repair and maintenance, equipping participants with practical skills to enhance employability and support self-employment. Women accounted for 76 per cent of all participants. Among the trainees, 53 have started earning Rs. 1,000–5,000 per month.



Seeding entrepreneurial futures

Social enterprise fund

RAF Global supported women’s self-help group members in transforming their entrepreneurial aspirations into sustainable livelihood opportunities through the Social Enterprise Fund (SEF). During the review year, RAF Global disbursed a total of Rs. 10,66,594 to 56 members of self-help groups across Rajasthan, Gujarat and Jharkhand, enabling them to establish new enterprises and expand existing businesses. In addition, 10 SHG women were facilitated in accessing financial assistance through Cash Credit and the Community Investment Fund (CIF).

The financial support strengthened a diverse range of livelihood activities, including tailoring, grocery shops, livestock rearing, vermicompost production, and spice processing and value addition. Furthermore, electrical tool kits were distributed to ten trained youths, while one beneficiary from Jaisalmer received a bike repair tool kit after successfully completing vocational training.

The support enabled beneficiaries to earn Rs. 5,000–10,000 per month, while those with existing income-generating activities reported an average increase of 20–40 per cent in their monthly earnings.



From skills to enterprise: RAAJI's journey towards sustainable livelihoods

In the villages of Salkha and Kanoi in Jaisalmer, seven women formed RAAJI—a handicraft collective launched in October 2025. Once limited in opportunity, Hemu, Pooja, Moru, Harkhu, Durga, Rekha, and Vimla now run a thriving enterprise.

Their journey began with RAF Global's skill-building programme, which offered a basic tailoring course to all participants, some of whom were complete beginners. Building on this foundation, RAF Global then provided advanced training in tailoring and embroidery, as well as support in entrepreneurship, business development, market exposure, and access to raw materials and equipment. These efforts enabled the women to create market-ready products and establish RAAJI.

At their first sales event at Varsha Hotel, Kanoi, the women generated Rs. 3,000 in sales, strengthening their confidence in the market potential of their products. Building on this early success, RAAJI expanded its product range to include cushion covers, tote bags, mobile sling bags, pouches, and handmade toys.

Since its inception, the enterprise has generated business worth over Rs. 50,000, including more than Rs. 25,000 in direct sales and a bulk order worth approximately Rs. 30,000 from Swashree Mahila Seva Sangh Organisation for 200 products. The group has also attracted interest from hotels, resorts, NGOs, and institutional buyers seeking future collaborations. Their work gained further recognition when a group of IAS officers visited RAAJI after learning about the initiative through the Women Empowerment Department, Jaisalmer.

Beyond income, members gained confidence, business skills and entrepreneurial identity. Today, the women are preparing new product collections while exploring opportunities to expand into institutional and e-commerce markets.

Making An Impact



7
Women
entrepreneurs

Rs. 50,000+

Total business generated since the inception of RAAJI in October 2025



Outreach through Economic Integration and Livelihood Support for Women and Youth

Strengthening self-help groups	Western region	Eastern region
Capacity building	4,368 members (416 SHGs)	4,422 members (376 SHGs)
Livelihood planning	849	
Microcredit management		128
Digital literacy		169
Exposure visit	21	
Skill building		
Vocational training	149	57
Seeding entrepreneurial futures		
Social enterprise fund	35	21



Climate Smart Agriculture

Climate Smart Agriculture initiatives aim to promote environmentally sustainable, economically viable, and socially inclusive farming practices across intervention areas. Through a multifaceted approach encompassing chemical-free farming, natural resource management, and innovative cultivation models, the organisation supported farmers, predominantly women, in the eastern and western regions. The initiative reached 1,612 individuals in the western region and 2,094 individuals in the eastern region, contributing meaningfully to the advancement of sustainable agriculture and rural livelihoods.



Growing healthy harvests through chemical-free farming

Driven by her commitment to healthier farming and sustainable agriculture, Punitaben Vipulbhai Chauhan from the Maliya Hatina block in Junagadh district adopted chemical-free cultivation in 2025–26 with training, practical on-farm guidance, and ongoing technical support from RAF Global. She piloted chemical-free cultivation on a 0.20-acre plot within her 4-acre farm, growing five varieties of vegetables using homemade bio-inputs such as Amrit Compost and Gau Kripa Amrit.

Over two organic vegetable crop cycles, Punitaben harvested approximately 560 kg of vegetables, generating about Rs. 16,250 in sales. With cultivation expenses of Rs. 7,300, she earned a net profit of Rs. 8,950 and reduced her cultivation costs by 40 per cent compared to conventional farming, primarily through savings on chemical fertilisers and pesticides.

Today, Punitaben's success is encouraging other farmers in her village to adopt chemical-free farming, demonstrating that sustainable farming can improve both livelihoods and environmental health.

In the reporting period, **3,706 people** were supported under the Climate Smart Agriculture initiative, with **46 per cent** of them receiving assistance through other initiatives as well.

Of the total participants, **66 per cent** were women.

3,706

Total programme outreach

781

farmers adopted the System of Rice Intensification

31

farmers achieved profitable returns from organic horticulture in the first cropping season under the *Lakhpati Kisan* initiative

Capacity building

Chemical-free farming

RAF Global supported small and marginal farmers across Gujarat, Rajasthan and Jharkhand through capacity-building and practical field support, reaching nearly 3,000 farmers. In Gujarat and Rajasthan, the initiative covered 45 villages and reached over 1,600 farmers, including 916 who received intensive capacity-building support. Farmer Resource Centres (FRCs) in Porbandar and Junagadh served as practical learning hubs, where 171 farmers received hands-on training in the preparation of chemical-free farming inputs, sustainable soil and crop management, and climate-smart agricultural practices. Demonstrations on nursery development, vegetable cultivation, multi-cropping and beekeeping, together with the distribution of 8,000 brinjal saplings, further encouraged the adoption of sustainable agriculture. In Jharkhand, the initiative reached 1,362 farmers, including 513 women who received structured training on chemical-free farming, compost preparation, and the use of bio-manure and bio-pesticides, strengthening their knowledge and adoption of sustainable farming practices.



Bio-inputs and composting

RAF Global strengthened farmers' capacity to adopt chemical-free farming through vermicomposting and the promotion of natural bio-inputs. Across Gujarat and Rajasthan, 131 vermi-beds produced over 50,000 kg of vermicompost and 82 kg of earthworms, while farmers practising System of Wheat Intensification (SWI) cultivation and organic vegetable production received compost cultures and practical training on the preparation and application of natural inputs, including Jeevamrut, Beejamrut, Gau Kripa Amrut, Neemastra, Agniashtra and Ghana



Jeevamrut. Gau Kripa Amrut culture was prepared and distributed through the Farmer Resource Centres in Porbandar and Junagadh to encourage wider adoption of natural crop nutrition and pest management practices.

In Jharkhand, 40 vermicompost units, 24 Shivans compost units and 46 Azolla pits were established, producing approximately 15,000 kg of vermicompost, 7,000 kg of Shivans compost and 80 kg of Azolla for on-farm use. In addition, 25 kg of vermi-worm seed was sold to other farmers, supporting the wider adoption of vermicomposting. Overall, 1,188 farmers across 47 villages adopted bio-manure and bio-pesticides in paddy and vegetable cultivation, promoting healthier soils and reducing dependence on chemical inputs.



Bajra and Mot cultivation

In Barmer, 100 farmers received training on improved cultivation practices for *Bajra* (Pearl Millet) and *Mot* (Moth Bean) in collaboration with Krishi Vigyan Kendra (KVK), Gudamalani. Farmers from five villages were also provided with quality seeds to promote the adoption of improved crop varieties and strengthen climate-resilient crop production.



Mahila kisan sammelan

RAF Global organised *Mahila kisan sammelan* (women farmers' summit) in Dang, Porbandar and Junagadh, bringing together over 400 women farmers to celebrate their contribution to agriculture and strengthen their identity as cultivators and decision-makers. The events provided a platform for peer learning, experience sharing and recognition of women-led agricultural practices.

Strengthening innovative farming practices

Three-tier vegetable cultivation

RAF Global continued to promote three-tier vegetable cultivation as a resource-efficient farming practice that improves land use and crop diversity. During the review year, the organisation focused on farmer awareness and technical guidance to encourage adoption. A total of 43 farmers adopted the practice, including 40 in Dang and three in Junagadh, creating demonstration models for wider adoption in neighbouring districts.



System of Wheat Intensification

RAF Global strengthened the adoption of the System of Wheat Intensification (SWI) as a climate-smart farming practice that improves productivity while reducing seed and input requirements. During the review year, 169 farmers in Porbandar and Junagadh adopted SWI. The farmers received improved seeds, organic and bio-fertiliser inputs, along with practical training in scientific crop and nutrient management.

To assess the effectiveness of SWI, the organisation conducted a comparative study between SWI and conventional wheat cultivation. Among the farmers included in the study, 69 per cent in Porbandar and 70 per cent in Junagadh recorded higher wheat yields under SWI. The method also improved crop performance, increasing the average number of tillers per plant from 3 to 12 and grain weight from 46.5 g to 49 g. Although cultivation costs were slightly higher, SWI generated 10.5 per cent higher net profits while reducing seed requirements from 60 kg to 6 kg per acre, demonstrating more efficient resource use and improved economic returns.





System of Rice Intensification

In Jharkhand, RAF Global built the capacity of 833 farmers, primarily women from 31 villages, on System of Rice Intensification (SRI) practices during the year. Of these, 699 adopted SRI, and 32 lead women farmers received further training to offer field-level guidance. Adoption increased significantly, up from 193 farmers in the prior year. The farmers were supported with improved seed varieties, vermicompost and technical assistance. Crop progress and harvests were systematically tracked using the Kobo Collect app. Altogether, 131.86 acres were cultivated under SRI, resulting in a 49.4 per cent average increase in paddy productivity over conventional methods.

The review year also marked the introduction of SRI in the western region, with 82 farmers in Dang district trained and supported to adopt climate-smart rice cultivation using high-quality seeds and vermicompost. Of these, nearly all were first-time adopters, cultivating a total of 48 acres of paddy during the year without chemical fertilisers. The adoption reduced seed use and cultivation costs while increasing yields by 40–70 per cent compared with traditional methods.



Commercial horticulture

Chemical-free vegetable and pomegranate farming

RAF Global promoted organic vegetable gardens as a sustainable livelihood opportunity for smallholder farmers. During the year, 362 farmers in East Singhbhum district and 132 farmers in Dang, Junagadh and Porbandar were supported with training, technical guidance, improved varieties of seeds, seedlings and organic input kits to adopt organic vegetable cultivation.



In Gudamalani block, Barmer, 28 farmers adopted organic pomegranate farming through an initiative implemented in collaboration with Krishi Vigyan Kendra. Farmers were provided with technical training and pomegranate saplings, encouraging sustainable horticultural practices and crop diversification.

Lakhpati Kisan initiative

To improve the earning potential of smallholder farmers, RAF Global launched the *Lakhpati Kisan* initiative in the previous year. During the review year, the initiative promoted climate-resilient horticulture through high-value vegetable cultivation, improved irrigation, quality inputs and technical support.



During the review year, 40 farmers (24 women and 16 men) from 13 villages participated in the initiative. Of these participants, 31 successfully harvested crops during the reporting period. Farmers cultivated a range of high-value vegetables, including tomato, brinjal, chilli, cabbage, cauliflower, broccoli, okra, cucumber, beans and gourds.

The initiative generated crops worth Rs. 25.34 lakh, yielding a net profit of Rs. 21.12 lakh and an average net income of Rs. 68,129 per farmer during the Rabi season. Notably, four farmers earned more than Rs. 1 lakh from a single cropping season, demonstrating the potential of climate-resilient horticulture to strengthen smallholder livelihoods.

Cultivating prosperity through chemical-free farming

Faced with rising cultivation costs and declining soil health, Narendra Arasi Gojiya from Bileshwar village in Porbandar district transitioned to chemical-free farming in 2023 with technical guidance and support from RAF Global. In the review year, he cultivated tomatoes and brinjal on 1.4 acres of land and implemented drip irrigation, which reduced weed growth, improved soil health, enabled efficient application of organic inputs, and lowered labour and input costs.

During a five-month vegetable crop cycle (October 2025–February 2026), Narendra Bhai harvested his crops over 30 pickings.

By combining chemical-free farming with efficient irrigation practices, he reduced cultivation costs by 75 per cent compared with conventional farming methods and generated approximately Rs. 3.55 lakh from the sale of vegetables.

Beyond the economic gains, Narendra Bhai has restored soil health, reduced dependence on chemical inputs and inspired other farmers in his village to adopt sustainable farming practices, demonstrating that chemical-free farming can benefit both livelihoods and the environment.

“Chemical-free farming has reduced my cultivation costs while improving the health of my soil. Today, I encourage other farmers to adopt these practices.”

— Narendra Arasi Gojiya



Natural Resource Management

Revival of Khadins

To improve water availability in drought-prone areas, RAF Global facilitated the construction of 10 *Khadins* in Barmer and Jaisalmer, benefitting more than 35 farming families. These traditional water-harvesting structures improve soil moisture retention, enabling farmers to cultivate an additional Rabi crop and enhancing climate resilience in the region.



Sustainable agroforestry

Building on the agroforestry initiatives undertaken in the previous year, RAF Global continued to strengthen climate resilience and improve the ecological sustainability of farming systems through the plantation of 2,650 saplings, including 1,250 *Khejri* and 1,400 *neem*, across Barmer and Jaisalmer. In Barmer, 512 families associated with the *tanka* restoration initiative planted saplings around their farms and homesteads, while 150 *neem* saplings were planted in government school campuses in Jaisalmer.



Lakhpati Kisan case story

RAF Global's *Lakhpati Kisan* Initiative enabled Sikandar Singh, a smallholder farmer from Sohda village in East Singhbhum, Jharkhand, to transition to climate-smart agriculture through training, exposure visits, quality inputs and continuous technical support.

Applying improved nursery management, efficient irrigation and eco-friendly pest management, Sikandar transformed 0.56 acres of farmland into a diversified vegetable production system, cultivating tomato, chilli, brinjal, okra, bitter gourd, coriander, spinach and cowpea. The first harvest produced over 2.5 tonnes of vegetables and generated more than Rs. 70,000 in sales, while cultivation costs were contained at approximately Rs.15,000. With harvesting of okra and bitter gourd still underway, his diversified cropping system is expected to generate additional income, further strengthening the profitability and resilience of his farm.



Organic composting case story

Sakuntala, a smallholder farmer from Sohda village in East Singhbhum, Jharkhand, depended on agriculture to support her family. However, rising cultivation costs and prolonged use of chemical fertilisers reduced both her income and soil fertility.

Through RAF Global's training on composting, Sakuntala learned to produce organic manure using farm waste, cow dung and earthworms. She also received vermicompost grow bags, nylon fencing and earthworms to establish a vermicomposting unit at her home.

Today, she produces around 17 quintals of vermicompost, reducing her dependence on chemical fertilisers while improving soil health and crop productivity. By selling 17 kg of red earthworms, she earned an additional Rs. 8,500, creating a new source of income for her family. Her success has inspired other farmers in the village to adopt sustainable farming practices.



Outreach through Climate Smart Agriculture

Capacity building

Chemical-free farming

Western
region

Eastern
region

916

513

Bio-inputs and composting

98

1,188

Bajra and *Mot* cultivation

100

Mushroom cultivation

6

Mahila kisan sammelan

400

Strengthening innovative farming practices

Three-tier vegetable cultivation

43

System of Wheat Intensification

169

System of Rice Intensification

82

833

Commercial horticulture

Chemical-free vegetable garden

132

362

Pomegranate farming

28

Lakhpati Kisan initiative

40

Natural Resource Management

Revival of *Khadins*

175

Sustainable agroforestry

2,650



In India's education landscape, access to quality learning remains uneven, particularly for children from underserved and marginalised communities. RAF Global's Education and Technology initiatives are designed to bridge these gaps by strengthening infrastructure, building foundational skills, and introducing innovative, learner-centred approaches. From enhancing government school systems to equipping students with digital literacy and communication skills, the organisation is committed to fostering inclusive, future-ready learning environments. Through its initiatives, RAF Global reached 14,816 individuals in the western region and 1,243 in the eastern region during the review period.



Inspiring curiosity through experiential learning

Bhumi Manishbhai Dabhi, a Grade VI student at PM Shri Bhanduri school in Junagadh, Gujarat, showed little interest in Science and was hesitant to participate in classroom discussions.

Through RAF Global's Science Activity Centre (SAC), she regularly participated in hands-on STEM sessions and Do-It-Yourself (DIY) experiments, learning scientific concepts through observation, experimentation, and inquiry. Continuous guidance from facilitators helped build her confidence and curiosity.

Over time, Bhumi developed a keen interest in Science and became an active participant in experiments and classroom discussions. She now asks questions with confidence, collaborates with her peers and demonstrates a stronger understanding of scientific concepts.

"The experiments made Science interesting and easy to understand. Now I enjoy asking questions and learning by doing."

— Bhumi Manishbhai Dabhi

In the review year, RAF Global reached out to **16,059 children**, among whom over **23 per cent** benefitted from at least one more initiative as well.

Of all the children, **51 per cent** were girls.

16,059

Total programme outreach

923

students in Grades 6–8 benefitted from the STEM education initiative

6

anganwadi centres were upgraded to model *anganwadis*

Improving learning spaces

RAF Global collaborates with government schools to address critical infrastructure and resource gaps that directly influence students' health, well-being and learning. During the review year, the organisation supported five government schools in East Singhbhum, Jharkhand, by providing infrastructure and resource support. Water, sanitation, and hygiene facilities were upgraded at Durku and Tirildih High Schools, while an incinerator was installed at Kasturba Gandhi Balika Vidyalaya for hygienic sanitary napkin disposal. Science labs at Jadugora, Tirildih, and Sangram High Schools received laboratory tools and supplies to enhance hands-on learning. These initiatives are expected to benefit 3,027 students in Potka block, including students from two schools where science laboratories established in previous years continue to support practical science education.

Education infrastructure supported in previous years in Jaisalmer—including the geography laboratory at Government Senior Secondary School, Nimba, and the library at Government Senior Secondary School, Salkha—continued to benefit 380 students during the review year.



Bridging learning gaps

Early childhood education

The organisation strengthened early childhood education in 47 *anganwadis* and *balvatikas* across six districts in Rajasthan and Gujarat by facilitating play-based pedagogy and providing age-appropriate teaching and learning materials, positively impacting 1,324 children. It also trained 17 village facilitators (community-based educators who support classroom teaching and facilitate learning activities in *anganwadis* and *balvatikas*), strengthening their capacity to deliver engaging and child-centred learning experiences.

Additionally, RAF Global renovated and upgraded six *anganwadi* centres across Jaisalmer, Barmer and Porbandar districts, transforming them into NextGen *anganwadis* that provide safe, child-friendly and stimulating learning environments. The centres were equipped with improved infrastructure, sanitation facilities, vibrant learning environments and age-appropriate teaching-learning materials to promote play-based early childhood education. The initiative is expected to benefit 121 children, while also enabling *anganwadi* workers to deliver more interactive and effective educational sessions through structured training.



Foundational learning improvement

Through the Foundational Learning Improvement Programme (FLIP), RAF Global supported 491 children in Grades 3–5 across 14 government schools in project districts in Rajasthan and Gujarat to address gaps in foundational literacy and numeracy. Year-round teaching was delivered through dedicated classes within the schools, using a structured, competency-based and activity-based approach supported by continuous assessment. Endline assessments showed marked improvements in learning outcomes, with average Language scores increasing from 29 per cent at baseline to 60 per cent at endline, while Mathematics scores rose from 36 per cent to 67 per cent.



FLIP success case story

Najim, a Grade 3 student at Rupaliba Anyashala in Porbandar, Gujarat, had recently migrated with his family from Maharashtra and missed several months of schooling. As he was unfamiliar with Gujarati, he struggled with foundational literacy and numeracy and was assessed at the beginner level during the baseline assessment.

Through RAF Global's Foundational Learning Improvement Programme (FLIP), Najim participated in daily activity-based learning sessions in his school, facilitated by RAF Global's education facilitators. The sessions included storytelling, guided reading, rhymes, number games, and other interactive activities designed to strengthen his foundational literacy and numeracy skills. With continuous support and regular practice, he steadily built his confidence and learning abilities.

By the end of the academic year, with continued support through the FLIP programme, Najim had developed functional literacy in Gujarati and was participating more actively in classroom learning.

Najim



Radiance scholarship

Launched in 2024–25, the Radiance scholarship initiative reflects RAF Global's investment in the education and aspirations of high-achieving girls from marginalised communities in Gujarat. Following the selection of 11 scholars from more than 400 applications in its inaugural year, the initiative supported an additional 10 girls during the review year. The scholarship provides holistic support from Grade 6 through the completion of school, encompassing academic, financial, technological and emotional assistance to help girls pursue their education and realise their aspirations.



Strengthening STEM education



STEM education

RAF Global launched a STEM education initiative during the review year for students in Grades 6–8 at government schools in remote areas of Barmer, Jaisalmer and Porbandar. Developed with subject experts, the programme used an experiential learning approach, with trained facilitators applying activity-based pedagogy. Daily sessions featured experiments, demonstrations, model-making and DIY kits, reaching 923 students across nine schools. Assessments showed improvements in learning outcomes, with average Mathematics scores increasing from 36 per cent to 57 per cent and Science scores rising from 35 per cent to 52 per cent.



Science Activity Centres

In partnership with the Vikram A. Sarabhai Community Science Centre, RAF Global initiated the establishment of Science Activity Centres (SACs) in government schools in Gujarat and Rajasthan in 2022. The number of centres grew from two in 2022 to 12 in the review year, all equipped with science equipment and learning resources. This initiative benefitted 1,358 students and trained 23 teachers in experiential teaching methods in the review year. Now operating as school-managed hubs, the SACs also extend hands-on STEM education to neighbouring schools in project areas.

Science fair

RAF Global, in collaboration with the respective District Education Departments, organised two Block-level Science fairs in Barmer and Jaisalmer and a school-level Science fair in Junagadh. A total of 922 students from 39 government schools showcased 170 science projects on themes including renewable energy, environmental conservation, health, space science and sustainable development.



Bal mela

RAF Global, in collaboration with government schools, organised *bal mela* (children's fair) for over 11,125 students across 80 schools in Jaisalmer, Barmer and Porbandar. Through activities such as speech competitions, essay writing, drawing, cultural performances and sports, the events provided children with opportunities to showcase their talents while building confidence, communication, teamwork and leadership skills. The active participation of parents, teachers and community members further strengthened support for children's education and holistic development.



Outreach through Education and Technology

	Western region	Eastern region
Improving learning spaces	380	3,027
Early childhood education	1,324	
Upgradation of <i>anganwadi</i> centres	121	
Foundational learning improvement	491	
STEM education	923	
Science Activity Centres	1,358	
Science fair	922	
<i>Bal mela</i>	11,125	
Radiance scholarship	21	
Teacher training	23	



Good Governance

As part of its Good Governance programme, RAF Global aims to strengthen transparency, accountability, and equitable access to government schemes and services at the grassroots level. In line with this objective, the organisation conducted a series of public service camps across eastern and western regions of India. Organised in collaboration with Common Service Centres of the government, financial institutions, and local government departments, these camps connected rural communities — particularly women, farmers, and the elderly — to key social welfare entitlements, insurance schemes, banking services, and livelihood support initiatives. In total, the effort reached 1,263 individuals in the western region and 1,079 in the eastern region, towards financial inclusion, civic awareness, and improved access to essential public services.

In the reporting period, **2,342 people** were supported under the Good Governance initiative.

Of the total participants, **66 per cent** were women and **18 per cent** people benefitted from other initiatives as well.



Securing healthcare through Ayushman card

Upendranath Majhi, a 70-year-old resident of Dhirol village, East Singhbhum district, Jharkhand, received an Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) card during a community enrolment drive facilitated by RAF Global in 2025. Although he was in good health at the time, he decided to obtain the card, believing it might be useful in the future.

A few months later, in September 2025, Upendranath suddenly experienced severe chest pain while working in his agricultural field and lost consciousness. After being admitted to Tata Main Hospital, Jamshedpur, he was diagnosed with a serious heart condition. Following initial treatment, he was referred to Rajendra Institute of Medical Sciences, Ranchi, where he underwent successful heart surgery.

The treatment was covered under the AB-PMJAY scheme, with approximately Rs. 1.75 lakh provided towards his medical expenses, substantially reducing the family's financial burden. Following surgery, Upendranath recovered well and has since resumed his normal life while continuing his prescribed medication.

Following their positive experience, Upendranath and his family now encourage other senior citizens in their village to enrol for Ayushman cards and raise awareness about the benefits of the scheme.

2,342

Total programme outreach

66

public service camps organised

1,570

people were enrolled in health schemes, including AB-PMJAY

Public access to services and entitlements

RAF Global continued to improve last-mile access to government services and welfare schemes across its programme areas through partnerships with government departments, Common Service Centres (CSCs), banks, and local institutions.

In the western region, RAF Global organised five public service camps in Jaisalmer in collaboration with district authorities, processing 248 applications for services such as ration card updates, Aadhaar seeding, labour registrations, pension verification, caste and domicile certificates, and housing lease applications. The organisation also strengthened farmers' access to agricultural support schemes through CSCs. During the year, 30 farmers in Barmer were linked to schemes, including the Tarbandhi (fencing) scheme, while 120 farmers accessed benefits for farm machinery, irrigation infrastructure, and fencing. In addition, 387 individuals were linked to social welfare programmes such as senior citizen and disability pensions, the Palanhar scheme, and bank loans, while 1,131 people accessed health-related entitlements, including Ayushman Bharat cards, Ayushman Bharat Health Account (ABHA) IDs, and health insurance schemes.



In East Singhbhum district, Jharkhand, RAF Global organised 15 insurance enrolment camps in partnership with the Bank of Baroda across 15 villages, reaching 456 beneficiaries, of whom 75 per cent were women. The camps enabled the verification of insurance status for 324 beneficiaries and facilitated the enrolment of 172 individuals under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and the Atal Pension Yojana (APY). They also promoted financial inclusion by supporting the opening of five new bank accounts and linking beneficiaries' mobile numbers with existing accounts.



Special drive for enrolment under AB-PMJAY

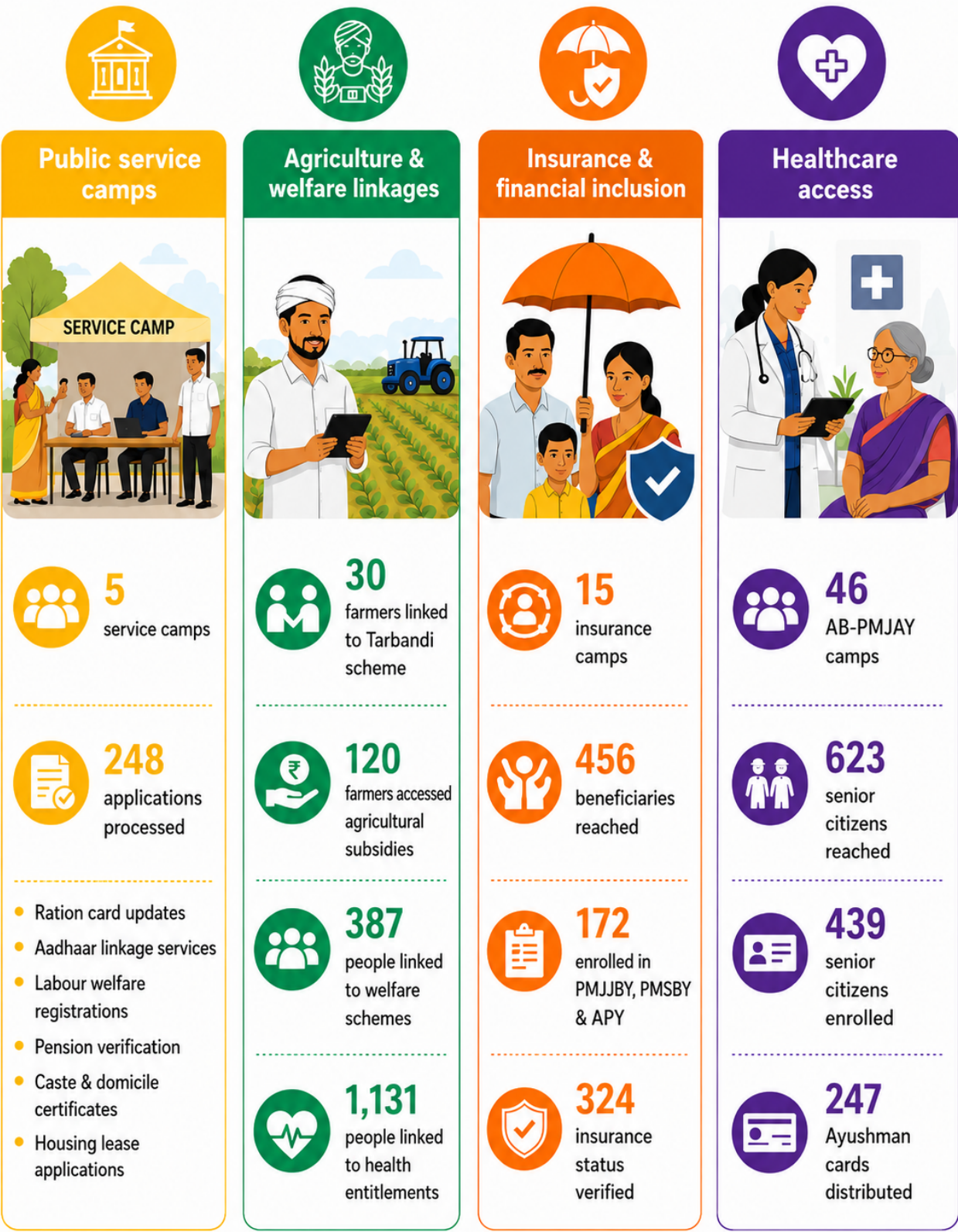
To strengthen healthcare access for older adults, RAF Global further partnered with government-authorised Common Service Centres (CSCs) to organise 46 enrolment camps across 46 villages for Ayushman Bharat Pradhan Mantri Jan Arogya Yojana. The initiative reached 623 senior citizens, with 439 beneficiaries successfully enrolled to avail cashless healthcare services under the Government's flagship health insurance programme.



Outreach through Good Governance

Acknowledgement

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