



Access
Livelihoods



creyo
a world for everyone

ANNUAL REPORT

2024 - 2025

EMPOWERING COMMUNITIES
BUILDING LIVELIHOODS

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Message from the CEO



Access Livelihoods entered FY 2024–25 with a clear focus on strengthening community-led enterprises and expanding sustainable livelihood opportunities for women and youth from marginalised communities. Building on nearly two decades of experience, the year was marked by deeper community engagement, operational growth, and continued innovation across our programmes.

Our producer companies continued to strengthen agri-value chains through climate-resilient practices, improved market access, and diversified livelihoods. During the year, we also expanded support for women-led enterprises, artisan collectives, entrepreneurs, fellows, and grassroots leaders working to create meaningful change within their communities.

The year marked significant progress in integrating technology across operations through ERP systems, digital platforms, and data-driven processes, improving efficiency, transparency, and coordination. Credo further strengthened connections between rural producers and urban consumers, contributing to more equitable value chains.

At the heart of this progress are the communities we work alongside farmers, artisans, and women entrepreneurs whose resilience continues to demonstrate the strength of community-led development.

As we move forward towards our 2032 vision of reaching one million economically disadvantaged households, we remain committed to building livelihood systems that are inclusive, sustainable, and future-ready. This progress would not have been possible without the dedication of our teams, the continued support of our partners, and the trust and participation of the communities we serve.

About Access Livelihoods

Access Livelihoods (Est. 2005), based in Hyderabad, Telangana, is a collective of social enterprises that work with women and youth from marginalised communities to reimagine and transform their livelihoods. A team of 70+ passionate individuals, who have graduated from some of India's best institutions and have consciously chosen the road less travelled, delivers these professional services.

Mission

To create a world for everyone - producers, consumers, enterprises, and entrepreneurs.

Vision

Enhancing livelihoods of 1 million economically disadvantaged households by 2032 by working with women.

Communities We Empower



Small & Marginal Farmers



Small Artisans & Weavers



Small Livestock Holders & Fisherfolk



Forest Produce Gatherers



Wage Labour, including Migrants



Urban Marginalized



Micro & Small Entrepreneurs



Disaster-prone Communities



Internally Displaced



Other Vulnerable Communities

Access Livelihoods and SDG goals

Working across multiple development sectors, contributing to six SDGs through women-led producer companies, rural entrepreneurship, and livelihood enhancement.



We strengthen incomes of farmers, weavers, and marginalised communities through market linkages, community-owned enterprises like Creyo, agroecological practices, and skill development that promotes self-reliance and local entrepreneurship.



We believe in the integrated approach for ensuring holistic development. There are three different missions for which we are working together. Women are the forerunners of all our programs, and we believe the development of women leads to the development of the whole community. Our missions are: Operation Beehive, Operation Butterfly, Operations Web, Digital Financial Inclusion, Micro Entrepreneurship Program and the Transforming India Initiative (TII).



Operation Beehive

Strengthens farmer producer enterprises through value chain integration, improving incomes and agricultural resilience.



Operation Butterfly

Develops entrepreneurship skills, enabling individuals to build sustainable micro-enterprises and diversified livelihood pathways.



Operation Web

Revitalises handloom and artisan ecosystems, linking artisans to markets while preserving traditional knowledge.



Digital Financial Inclusion

Enables rural communities, especially women, to access and effectively use digital and financial services through Digital Sakhis, grassroots leadership, financial literacy, and enterprise support.



Micro Entrepreneurship Programme

Supports aspiring entrepreneurs through awareness, training, incubation, market linkages, and continuous handholding to build sustainable rural enterprises and local livelihood ecosystems.



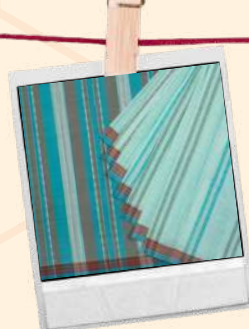
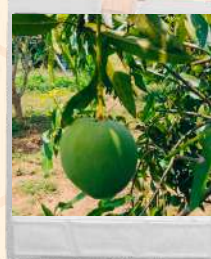
Transforming India Initiative (TII)

Builds future grassroots leaders and development professionals through immersive fellowships, field engagement, and entrepreneurship exposure.

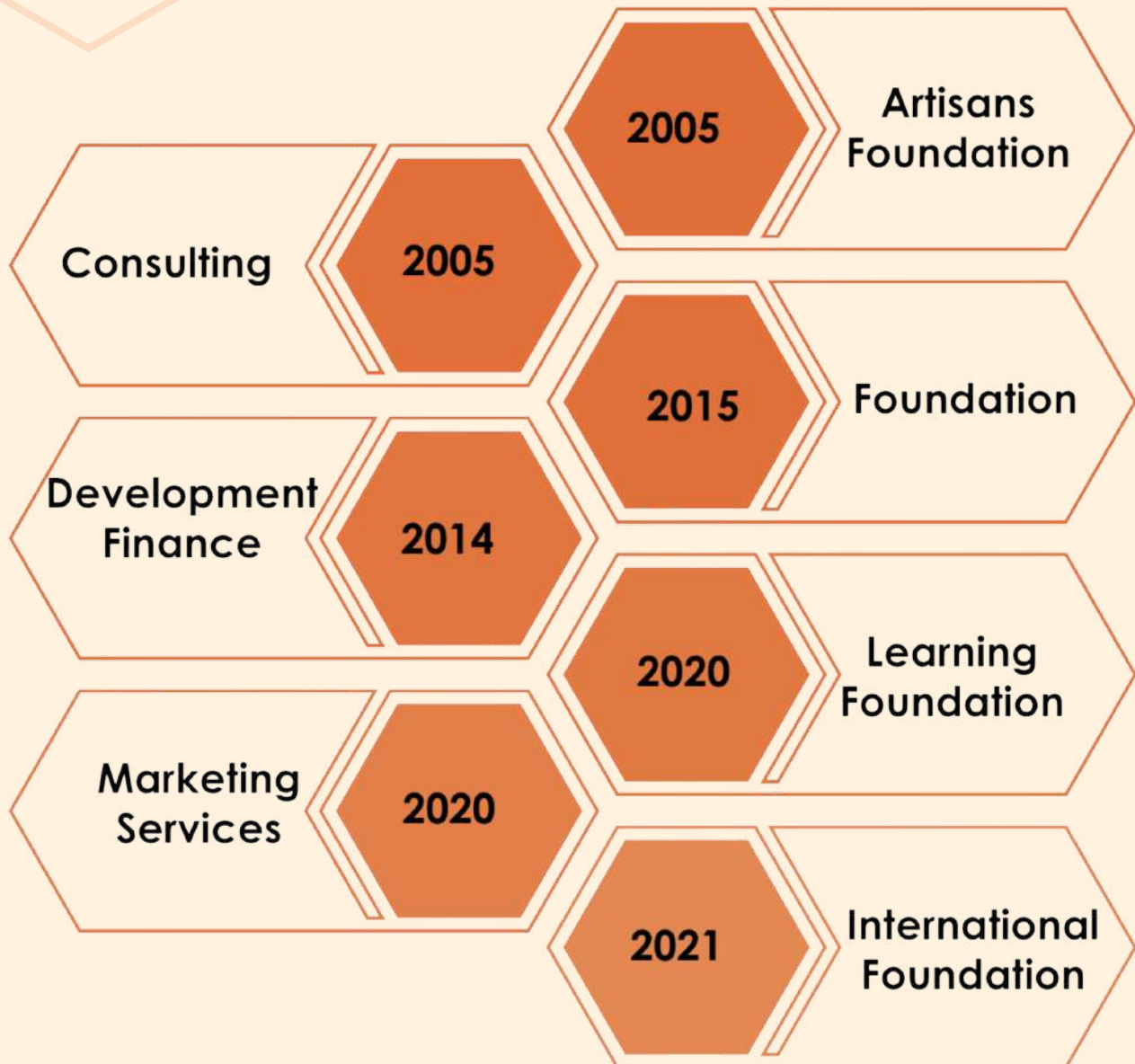


Creyo

Launched in 2020, Creyo is a producer-to-consumer commerce platform that strengthens market linkages, reduces intermediary dependency, and improves the producer share in consumer spending through sustainable, traceable, and producer-owned value chains.



Access Livelihoods Entities



Governance & Board of Directors

Our governance structure brings together leadership across multiple entities working across livelihoods, enterprise development, finance, marketing, learning, and artisan ecosystems.



GV Krishnagopal
Executive Director



Vijaya Switha Grandhi
Director / CEO



Sunil Bhat
Executive Director



Meena Dhandapani
Director



GV Sarat Kumar
Executive Director



Praveen Reddy
Independent Director



P Mohanaiah
Independent Director



Subramanian Swaminathan
Director



N Madhumurthy
Director



Katta A Abhiram
Treasurer



R K Anil
Director



Samyuktha Gorrepati
Director



Batta Laxmana Rao
Director

ALF — Access Livelihoods Foundation

ALC — Access Livelihoods Consulting India Limited

ALAF — Access Livelihoods Artisans Foundation

ALMS — Access Livelihoods Marketing Services Ltd.

ALDF — Access Livelihoods Development Finance

ALLF — Access Livelihoods Learning Foundation

OUR WORK





Operations Beehive

Operations Beehive, a flagship programme of Access Livelihoods, focuses on strengthening sustainable livelihoods of women farmers through agroecological practices, institutional development, and market integration.

Beehive Model



Furthering interest of producers, consumers & investors

During FY 2024–25, the programme was implemented across multiple clusters with differentiated interventions based on geography and stage of development, supported by a consortium of partners.

Implementation Approach in FY 2024-25

The programme adopts a layered approach:

- Farm-level transition (inputs, practices)
- Capacity building (training, exposure)
- Institutional strengthening (FPCs, FSCs)
- Market linkage (procurement, buyer engagement) Systems (certification, monitoring)



Brief About Kodangal Cluster

Kodangal is located in the Vikarabad district of Telangana, approximately 100 km from Hyderabad. The region is predominantly agrarian, with major crops including red gram, groundnut, cotton, and paddy. Agriculture remains the primary source of livelihood, supplemented by wage labour.

Brief About Srikakulam Cluster

Srikakulam, located in the northeastern part of Andhra Pradesh, is a coastal agrarian district with diverse cropping patterns including paddy, millets, pulses, and horticulture crops. Livelihoods are largely dependent on agriculture and allied activities, with small and marginal farmers forming the majority.

Performance Snapshot (FY 2024-25)

300+

women farmers transitioned to agroecological practices in advanced clusters

200+

farmers trained through structured capacity-building initiatives

300

farmers supported under PGS certification systems

70

farmers linked to direct procurement and market systems

1,400+

farmers reached through mobilisation in emerging clusters

20

Farmer Service Centres (FSCs) initiated (target: 20)

9

Digital Krishi Sakhis onboarded for last-mile extension support

~60%

reduction in input costs achieved in transition clusters



Our Cluster Snapshots

Kodangal Cluster

Integrated Agroecology and Market Systems

In the Kodangal cluster, Access Livelihoods implemented a comprehensive **agroecology transition model**. Farm-level interventions included the provision of organic inputs, composting systems, and diversified cropping practices such as intercropping and nutrition gardens, enabling over 300 women farmers to transition toward sustainable farming systems. These interventions were supported through partnerships with CGI and Turvo.



300+

Women farmers transitioned to agroecology

70

Farmers benefited from direct procurement systems

200+

Farmers Trained through structured capacity building initiatives

300

Farmers under PGS certification



Strengthening Farm Economics and Transition

Complementing these efforts, targeted interventions supported **agroecological transition** through organic inputs, vermicomposting, natural pest management, and farmer capacity building for sustainable adoption. These initiatives were supported by Turvo.

Srikakulam Cluster

In Srikakulam (Andhra Pradesh), Access Livelihoods focused on building the foundational ecosystem for long-term livelihood transformation through early-stage mobilisation, strengthening local institutions, and building systems to enable sustainable agriculture and improved farmer incomes.

Key activities

Conducted farmer mobilisation and awareness campaigns on agroecology and sustainable farming practices

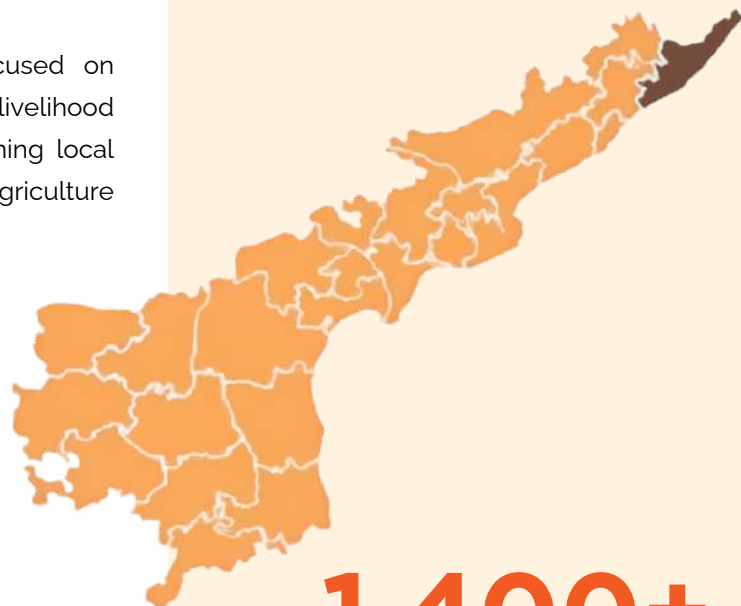
Undertook baseline surveys and needs assessments to inform intervention planning

Initiated value chain and market research to identify aggregation and pricing opportunities

Established Farmer Service Centres (FSCs) to support input access, training, and advisory services

Onboarded and trained Digital Krishi Sakhis for last-mile farmer engagement and extension support

Initiated planning for bio-input units and farm economics models to support future agroecological transition



1,400+
Farmers reached through awareness campaigns

20
FSCs targeted / initiated planning for Farmer Service Centres

9
Digital Krishi Sakhis onboarded

These interventions were supported by Greater Eastern Foundation, with a focus on early-stage system development



Responsible Food Systems

During FY 2024–25, Operations Beehive focused on strengthening responsible food systems through the promotion of agroecological practices, farmer capacity building, and improved market access.

Interventions centred on enabling the transition from chemical-intensive agriculture to sustainable farming practices through input support, demonstration-based learning, and peer-led knowledge transfer. Farmers were supported in adopting diversified cropping systems, improving soil health practices, and strengthening farm-level decision-making.

Capacity-building efforts, including Farmer Field Schools and targeted training sessions, played a critical role in enabling sustained adoption. These were complemented by certification systems and aggregation mechanisms that supported quality assurance and collective market participation.



At the last-mile level, **Digital Krishi Sakhis and Digital Krishi Kendras played a key role in programme delivery**, supporting farmer mobilisation, advisory services, input access, and coordination of market linkages. These systems strengthened continuous engagement with farmers and improved the accessibility of services at the community level.

Market linkage interventions focused on strengthening procurement systems and connecting farmers to structured buyers, improving price realisation and reducing dependency on intermediaries. Together, these efforts contributed to building a more resilient and market-aligned agroecological system.

Outcomes and Impact

Operations Beehive contributed to early but meaningful shifts in farming systems, livelihoods, and community participation during FY 2024–25.



KOTTURU
SRIKAKULAM



Sitaphal

Annona squamosa

A delicious addition to our multi-layered farm, this seasonal fruit adds to the farm's biodiversity.



Marigold

Tagetes erecta

Our marigolds, a vibrant source of natural dye and a wonderful companion plant, are now ready for transplanting.



Hibiscus

Hibiscus rosa-sinensis

Adding a splash of vibrant color to our farm with hibiscus, a source of beautiful natural dye.



Banana

Musa paradisiaca

This native banana variety is a cornerstone of multi-layered farming, providing shade sustenance while honoring the local herit



Aparajitha

Clitoria ternatea

A beautiful source of vibrant blue, showcasing the magic of our natural dye garden



300

Women Farmers Engaged



300 acres

Under Organic Cultivation



200 quintals

Organic Produce Generated



70

Farmers Linked to Direct Procurement



200

Farmers Certified
(PGS)



28

Women in
Leadership Roles



2

Digital Krishi Kendras
Established

Economic Outcomes

The programme strengthened farm-level viability by reducing dependence on external chemical inputs and improving access to organised markets. Agroecological practices enabled farmers to stabilise costs while maintaining productivity, while procurement linkages supported improved price realisation and reduced reliance on intermediaries.

Environmental Outcomes

Farming practices transitioned toward more sustainable approaches, with increased adoption of organic inputs, crop diversification, and improved soil management. These changes are expected to enhance soil health, reduce chemical dependency, and build long-term ecological resilience.

System-Level Shift

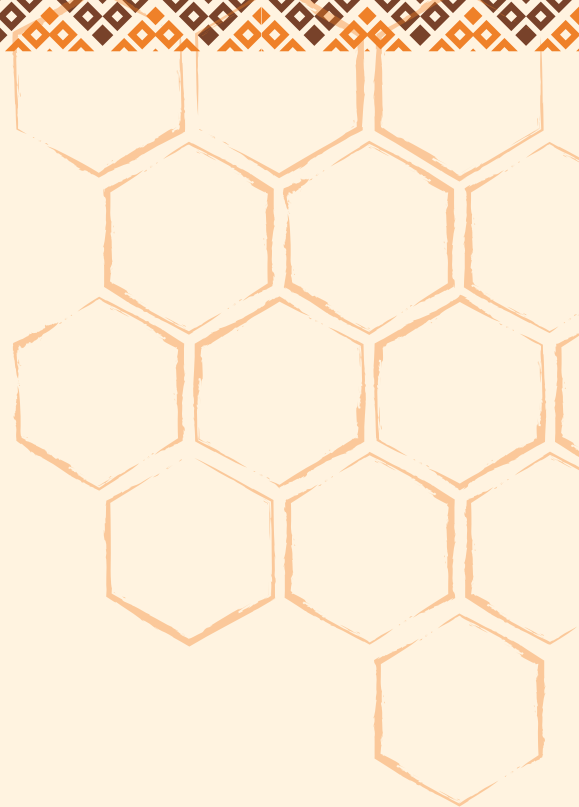
Across clusters, these outcomes reflect a gradual transition toward knowledge-driven, community-supported farming systems. While mature clusters demonstrate tangible progress, emerging regions remain at an early stage, with mobilisation and system development laying the foundation for future impact.

Social Outcomes

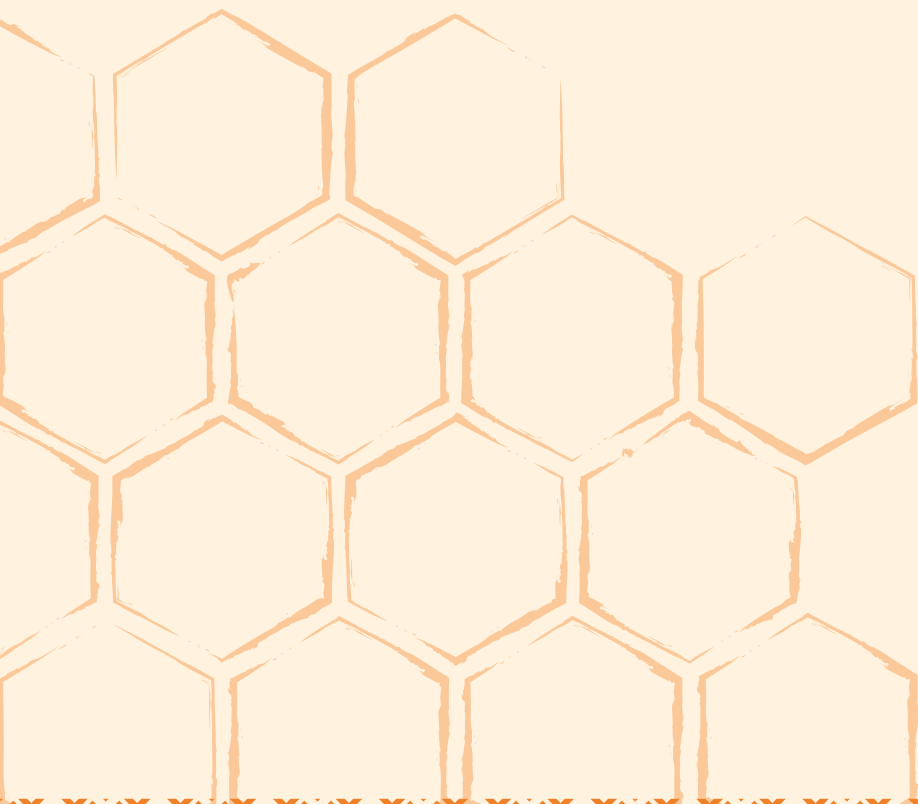
The programme strengthened the role of women within agricultural systems by enabling participation beyond cultivation into leadership and decision-making roles. Capacity-building interventions enhanced farmer confidence, technical capability, and peer learning networks.

Digital Krishi Sakhis further enabled last-mile engagement, supporting farmers with advisory services, coordination, and access to programme benefits at the village level, thereby strengthening continuity and adoption.





STORIES FROM THE FIELD



Transforming a Small Plot into a Big Opportunity

Sujatha, a farmer from Kodangal, volunteered to develop the model agroecological farm on her small 4-gunta plot of dryland. Initially apprehensive about whether such a small area could generate significant income or improve her family's nutrition, she committed to the project with an open mind.

Under the guidance of the project team, she planted **81 diverse species**, including fruits, vegetables, and climbing plants. Within weeks, she noticed the vibrant growth of her crops, thanks to the effective use of bio-inputs and a thoughtfully designed mixed planting system. It is expected that by the end of the cropping season,

her farm will start producing vegetables like spinach and gourds, which she can sell at the local market. Additionally, her family can consume fresh produce, leading to noticeable improvements in their meals' quality and variety.

She now envisions expanding this model to other parts of her land and actively encourages her neighbors to adopt similar systems. Her farm has become a demonstration site and attracts visits from other farmers eager to replicate her success.



Home Gardens – A Source of Food and Income for Farmers

Ail Lakshmi, a smallholder farmer from Kodangal, attended the vegetable cultivation training in early August. With a quarter-gunta (approximately 300 sq. ft.) area adjacent to her home, Lakshmi was initially unsure how to utilize the space effectively. Guided by the project team, she implemented the raised bed method and began cultivating a mix of vegetables, including tomatoes, spinach, and gourds.



Within a month, her small garden began producing enough vegetables to meet her family's dietary needs. Encouraged by this success, she sold the surplus tomatoes in the local market, earning an additional ₹600 in her first week. Beyond income, she noticed improvements in her family's nutrition, with her children consuming fresh, chemical-free vegetables daily.

She now plans to expand her garden and integrate more crops. Her home garden has not only enhanced her household's food security but also inspired neighboring families to adopt similar practices, creating a ripple effect across her community.

Stall Organised by Women Farmers

Aruna, one of the newly inducted members of the Kodangal FPC staff, epitomized the transformative potential of leadership training this month. With a background in farming and a keen interest in community development, she joined the FPC, uncertain about her role and its impact.

After attending the orientation and training session, she quickly emerged as an advocate for the farmers' interests. During the session, she actively engaged in discussions about the annual plan and proposed actionable ideas to streamline input distribution and improve market linkages.



Her commitment became evident at the CGI Hyderabad stall event, where she volunteered to represent the FPC. She explained the benefits of organic farming to visitors, emphasizing the direct impact on farmers' livelihoods and the environment. Her efforts not only attracted inquiries from potential buyers but also inspired her peers on the board to take an active role in upcoming initiatives.

Today, Aruna is a driving force within the FPC, determined to ensure that farmers not only transition to organic practices but also thrive in the competitive market. Her journey underscores the importance of empowering local leaders to lead from the front.



Way Forward

Building on the progress achieved during the year, the program will focus on scaling agroecology adoption across additional clusters while strengthening the depth of interventions in existing geographies. This includes expanding organic input systems, enhancing farmer training and peer-learning models, and increasing the coverage of certification systems such as Participatory Guarantee Systems (PGS). Institutional strengthening will remain a priority, with a focus on operationalising and scaling Farmer Service Centres and reinforcing producer-led aggregation and service delivery systems.

At the market level, the programme will work toward expanding procurement systems, deepening buyer engagement, and exploring value addition opportunities to improve farmer incomes and market resilience. In emerging clusters, efforts will continue to focus on mobilisation, ecosystem development, and data-driven planning, ensuring that future interventions are grounded in local needs and opportunities. Overall, the programme aims to build long-term, sustainable livelihood systems by integrating farm practices, institutions, and markets in a phased and scalable manner.





Operation Web

Access Livelihoods Artisans Foundation

Operation Web is a flagship programme of Access Livelihoods focused on strengthening the livelihoods of women weavers through fair value chains, institutional development, design innovation, and market access. Implemented through artisan-owned institutions such as Chitrika Artisan Producer Company (CAPC), the programme supports collective production, aggregation, and sustainable artisan enterprises while integrating technology, finance, and omnichannel market systems to improve financial returns and long-term livelihood resilience for artisans.

Our Impact Model



Programme Framework

Operations Web is designed as an integrated ecosystem framework rather than a standalone project. It brings together multiple interconnected workstreams production, design, institutions, markets, and systems that collectively enable sustainable and self-managed artisan livelihoods.

This ecosystem approach ensures that improvements in one area like production quality are reinforced by parallel strengthening in others, such as market access and institutional capacity), enabling long-term and scalable impact.

Integrated through Chitrika, enabling localised production and value addition.

Fibre → Yarn → Dyeing → Weaving →
Design → Branding → Market



Implementation Approach

Operations Web follows an integrated value-chain approach in the year 2024-25:

- **Production:** Fibre sourcing, spinning, dyeing, weaving
- **Design & Innov** Product development and quality improvement
- **Capacity Building:** Skill and leadership development
- **Market Linkage:** Direct and institutional market channels
- **Institutional Strengthening:** Producer-owned enterprises (Chitrika)
- **Systems:** ERP integration and traceability development

This approach addresses structural challenges such as fragmented production systems, limited market access, and dependence on intermediaries.



Geographic Coverage

The programme operates across traditional handloom clusters in Ponduru (Srikakulam), Mandapeta (East Godavari), and Narayanpet, regions with strong weaving heritage but limited access to structured markets and value-added systems



Implementation During FY 2024–25

Production and Value Chain Strengthening

Access Livelihoods strengthened fibre-to-fabric production systems through Chitrika by improving yarn sourcing, supporting weaving operations, and introducing sustainable production practices. A key focus during the year was **natural dye adoption**, with pilot production initiated through yarn dyeing and sample fabric development. Approximately **500 metres of fabric were produced in early phases, followed by 1,500 metres of sample production**, alongside experimentation with azo-free and fully natural dye alternatives.



Capacity Building and Skill Development

Capacity-building efforts focused on enhancing technical, entrepreneurial, and governance capabilities among artisans.

- **15 leadership programmes** conducted, significantly strengthening institutional capacity
- Training on production efficiency, quality improvement, and technology adoption
- Orientation and alignment of field teams for programme delivery and system implementation

These interventions enabled artisans to participate more actively in enterprise operations and decision-making .



Market Linkages and Sales

Market development efforts focused on strengthening both **direct-to-consumer and B2B channels**. Activities included exhibitions, trade fairs, branding initiatives, and community-based sales.

These interventions contributed to improving visibility, strengthening buyer engagement, and enabling better price realisation for artisan products .

Design and Product Development

Design support was a critical component of the programme, aimed at improving the market appeal of traditional handloom products. Activities included **review of existing product lines, pre-loom design processing, and internal design evaluations**, leading to the finalisation of multiple designs for production.

The programme also contributed to **development of new designs** aligned with natural dye aesthetics and market trends, strengthening product positioning in both clothing and home textile segments .



Institutional and System Strengthening

Chitrika Artisan Producer Company was strengthened as a producer-owned institution through improvements in governance, operations, and financial systems.

- Implementation of **ERP-based systems for wage tracking and operations**
- Initiation of **traceability systems** to track production, participation, and income at the artisan level
- Development of systems to support transparency and data-driven decision-making

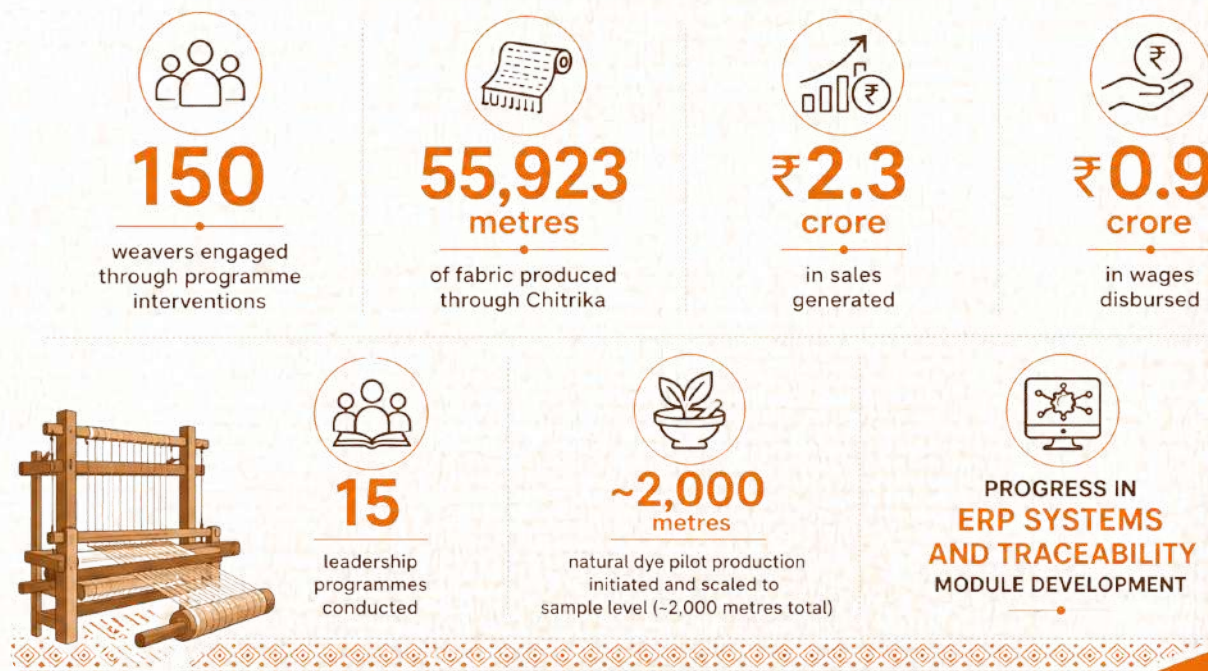
These systems are being designed to improve accountability and strengthen the long-term sustainability of artisan enterprises .

Targeted Interventions

- **Desi Cotton Spinning & Weaving:** Strengthening localised production systems and reviving traditional practices *(supported by AJWS)*
- **Responsible Fibre Systems (Natural Dyeing):** Promoting natural dye adoption, design development, and traceability systems *(supported by Greater Eastern Foundation)*



Outputs and Key Performance Indicators



Outcomes and Impact

Operations Web contributed to strengthening artisan livelihoods by improving access to production systems, skills, and markets. Through Chitrika, artisans were able to participate in organised production systems and benefit from collective aggregation and sales.

Interventions in natural dye adoption and design development improved product quality and market relevance, while capacity-building initiatives enhanced technical and managerial capabilities. Market linkages expanded visibility and sales opportunities, contributing to a more resilient and integrated artisan ecosystem.

Programme Insight

Operations Web demonstrates an **integrated, institution-led value chain model**, where production, design, systems, and markets are developed simultaneously. This enables both preservation of traditional crafts and their adaptation to evolving market demands.

STORIES FROM THE FIELD





Chittemsetti Basaveswari | East Godavari, Andhra Pradesh

Chittemsetti Basaveswari hails from Nelaturu village in East Godavari district. She began weaving at the age of 15, producing dobby and check sarees for local master weavers.

In 2014, she joined the Godavari Women Weavers' Producer Company with the aim of improving her skills and earning more. **There, she started weaving check fabrics and gradually developed her expertise, eventually learning intricate jamdani designs.**

In 2015, she was appointed as a **Board Member of the Producer Company**. In 2022, she became its President, where she oversees wage payments and ensures timely preparation of warps for weavers.

She has upskilled herself in multiple weaving techniques including Kuppadam, Jamdani, and Dobby, and currently creates experimental designs for home furnishings and garments. In 2024, she received the Excellence in Textiles (Telangana & AP) award from CCT Sammaan.





Viswanadhula Varalakshmi | East Godavari, Andhra Pradesh

Viswanadhula Varalakshmi is from Valluru village in East Godavari district. She developed an interest in weaving at a young age, growing up in a family of weavers who specialized in jacquard weaving. She began by assisting her parents.

In 2014, she joined the Godavari Women Weavers' Producer Company to enhance her skills and improve her livelihood. Initially, she focused on weaving buta and jamdani fabric yardages. Due to strain in her hands, she later transitioned to weaving sarees. Despite this challenge, she continued working and further developed her expertise in weaving buta and jamdani sarees.

Today, she continues her work as a weaver, contributing to her community and continuing her practice.

Rizwana Begum | Narayanpet, Telangana

Rizwana Begum is from Narayanpet district of Telangana and belongs to a family of generational weavers. She began weaving at the age of 14, starting with dobby patterns, and spent over 30 years working under a master weaver.

She later joined the Chitrika Artisans Producer Company (CAPC) when it was founded, with the aim of enhancing her skills and improving her earnings. She initially worked on plain sarees and gradually expanded her expertise to include designs such as checks, dobby, and the 3-shuttle technique.



In 2024, she was elected as a Board Member of CAPC. At present, she continues to work as a weaver and remains engaged in learning new designs and techniques.



Way Forward

- Scale natural dye production and sustainable material adoption
- Strengthen design innovation and product diversification
Expand market channels and omnichannel presence
- Deepen traceability and digital systems
- Strengthen institutional sustainability of artisan collectives

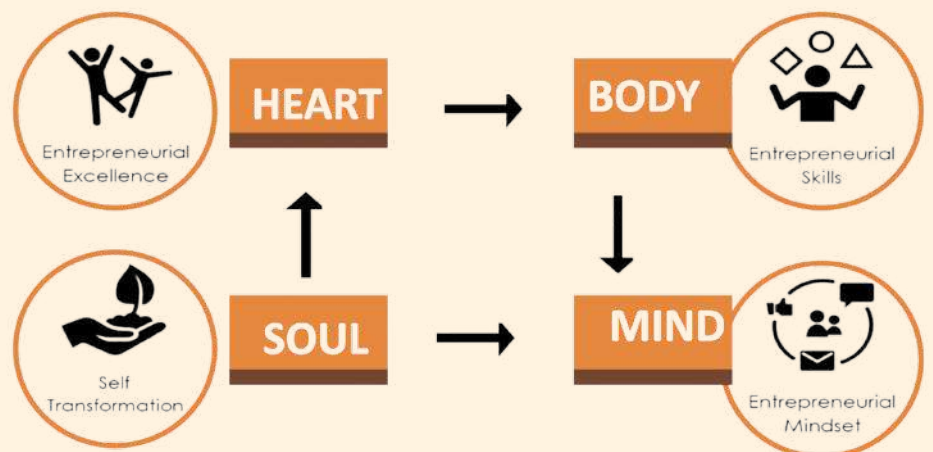




Transforming India Initiative

As part of this initiative, the Reimagine Responsible Enterprises (RRE) Fellowship serves as a key program designed to nurture young professionals as practitioners within the livelihoods ecosystem.

Through RRE, TII creates a structured pathway for individuals to engage deeply with rural economies moving beyond theoretical understanding to hands-on enterprise building, institutional strengthening, and community engagement.



Objectives

Build a pipeline of young professionals to support enterprise-led livelihood systems

Strengthen grassroots enterprises and community institutions through embedded field engagement

Improve value chain performance and market linkages across livelihood sectors

Enable fellows to translate learning into practical, field-based outcomes

Support sustainable and scalable livelihood models through institutional and enterprise development

Geographic Coverage

During FY 2024–25, fellows were placed across **multiple geographies through partnerships with grassroots NGOs and social enterprises**, engaging with smallholder farmers, women-led institutions, artisan groups, and emerging rural enterprises.

Building on this engagement, the program has cumulatively contributed to strengthening livelihoods across **96,500 households**, reflecting its scale and continued presence across diverse socio-economic contexts.

Intervention Approach

The RRE Fellowship follows a **13-month blended model**, combining structured learning with immersive field engagement.

Fellows undergo a structured onboarding process, including orientation and skill gap assessment, followed by practitioner-led learning modules covering livelihoods, enterprise development, sustainability, and value chain systems.



This is complemented by a long-term practicum, where fellows are placed within partner organizations and work on live initiatives. These include enterprise setup, process strengthening, and community mobilisation, enabling fellows to move through stages of design, implementation, and consolidation of enterprise interventions.

Continuous mentorship and peer-learning platforms, including sharing circles and review mechanisms, ensure that learning remains reflective and grounded in field realities.

Implementation During FY 2024–25

During FY 2024–25, the program operated across two active cohorts, with parallel focus on onboarding a new batch and supporting the transition of graduating fellows into the sector.

The year was marked by:

Structured onboarding of new fellows, including orientation, skill gap assessment, and initial training modules

Continued practicum engagement of ongoing fellows across partner organizations

Completion and graduation of fellows from earlier cohorts, culminating in a formal convocation process

This dual-cycle implementation ensured continuity while one cohort deepened field engagement, another entered the system, strengthening the program's pipeline approach.

Outputs and KPIs (FY 2024–25)

The program tracked performance across the full fellowship lifecycle, from outreach to placement, reflecting a structured progression from applications to employment outcomes.



Graduation and Convocation

FY 2024-25 marked the successful graduation of a fellowship cohort, with 7 fellows completing the program. The convocation ceremony recognised their transition into sector practitioners, including the Excellence Incentive awarded to Don Antony Sebastian.

Practicum Engagement Of Fellows



During FY 2024-25, fellows were placed across a diverse set of partner organizations, working on enterprise and livelihood interventions in sectors such as agriculture, artisan livelihoods, and value-added enterprises. Engagements focused on value chain strengthening, market linkage development, operations management, and community mobilisation, enabling fellows to contribute directly to real-world enterprise challenges.



HEAR FROM OUR FELLOWS



66

Rishita Sharma

RRE Fellow, Content Writing & Branding, Akshayakalpa Organic

The RRE Fellowship was an invaluable experience for me, helping me translate my theoretical business administration knowledge into practical, ground-level learning. Through the fellowship, I gained exposure to the social sector and strengthened my business management and communication skills.

Today, I am successfully placed at Akshayakalpa Organic, Bangalore, where I work in marketing and branding, with a focus on content writing. In this role, I contribute towards promoting the organisation's mission while supporting sustainable agriculture, farmer empowerment, and nutritional food practices. My journey with the fellowship played a significant role in shaping this career path and preparing me for meaningful work in the development sector.

▶ Transforming India Initiative - Reima...





Don Antony Sebastian

Through the RRE Fellowship (now the Seeds Program), I worked with an Adivasi Producer Company in Gudalur, Tamil Nadu (ACCORD), focusing on strengthening value addition and market access across coffee, honey, and tea value chains. The experience enabled me to work closely with producer communities and contribute to transforming local produce into premium, market-ready products. During this journey, I engaged with over 1,000 Adivasi farmers, facilitated 14 trainings, and supported the development of 5 new products along with 2 gift-box offerings to strengthen branding and sales. I also worked on quality improvement initiatives through 4 coffee trials, achieving 2 specialty coffee grades (82 and 85). Collaborating with CFTRI, Q-graders, vendors, and community teams gave me valuable exposure to enterprise development, market systems, and producer-owned value chains, while contributing towards stronger producer capacity and sustainable market growth.



66

Sana Shaikh

Through the RRE Fellowship, I worked with WWF India to support the empowerment of Tharu women artisans in Uttar Pradesh by strengthening handloom and handicraft livelihoods through skills development, market access, and institutional linkages.

During this engagement, I worked with 100 artisans across 4 villages and facilitated 6 workshops focused on design development and natural dyeing practices. I also supported linkages with institutions such as TRIFED, NABARD, SRLM, and the Ministry of Textiles to improve access to government schemes and growth opportunities. The initiative enabled sales worth ₹4.26 lakh through participation in major fairs and supported the facilitation of 100 artisan cards for access to formal schemes and entitlements.

As part of my role, I contributed to market linkages, branding, and value chain development while supporting the creation of new product lines in bamboo, handloom, and block printing. The experience strengthened my understanding of artisan-led enterprises, sustainable livelihoods, and community-based market systems.



RRE Fellowship: Key Impacts



96,500

households supported in securing decent livelihoods



76

fellows placed in the sector across Cohorts 1 to 3, contributing an estimated ₹3.86 crores in income value addition over two years



75

practicum partners collaborated to provide real-world experience



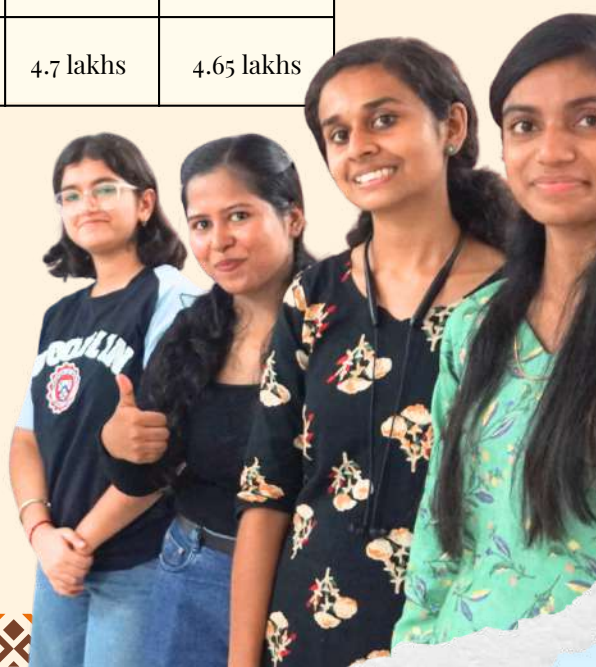
45

placement partners collaborated to create employment opportunities for fellows

Cumulative Performance Across Cohorts

The following reflects cumulative performance across cohorts.

Particulars	Cohort 1	Cohort 2	Cohort 2.1	Cohort 3	Total
Fellows Joined	33	12	22	23	90
Fellows Placed	30	12	16	17	75
Attritions	8	6	3	9	26
Placement Assistance and Convocation	22	6	3	8	39
Post fellowship, engaged in Social Sector	82%	75%	68%	82%	Average 77%
Average Salary earning	5.20 lakhs	4.20 lakhs	4.5 lakhs	4.7 lakhs	4.65 lakhs



Graduation of Fellows '24

During FY 2024-25, the RRE Fellowship Programme continued to nurture young professionals committed to grassroots development and community-led transformation. The fellowship provided immersive exposure to rural ecosystems, enabling fellows to engage closely with communities, institutions, and field-level programme implementation.

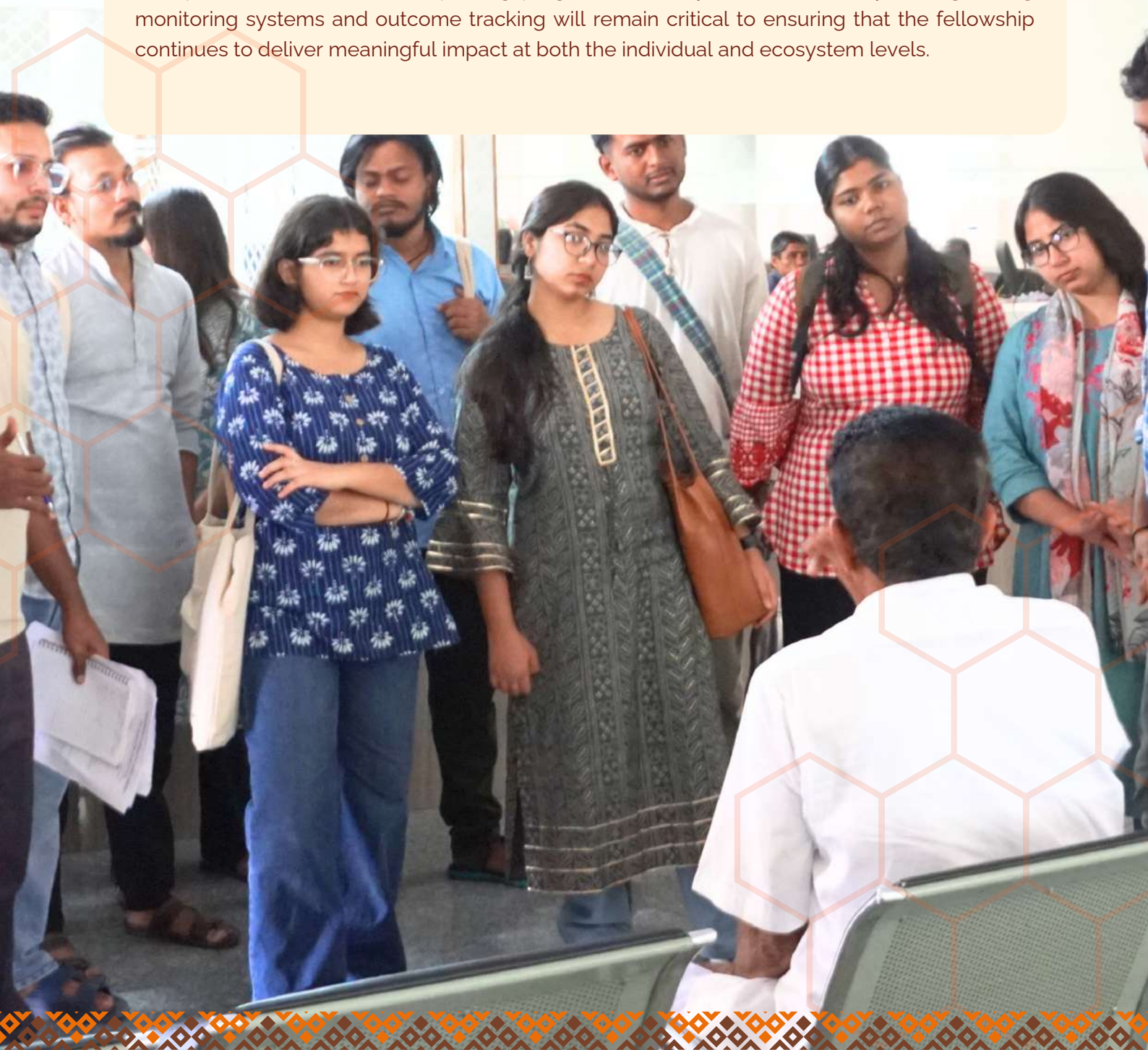
Through structured learning, field immersion, and hands-on engagement across thematic areas such as livelihoods, financial inclusion, enterprise development, and community mobilisation, fellows developed practical understanding and leadership capabilities rooted in real-world development contexts.



Way Forward

Building on the learnings from the year, the program will focus on strengthening the RRE Fellowship as a robust and scalable talent pipeline for the livelihoods sector. Key priorities include refining the selection process to improve cohort quality, enhancing onboarding and mentorship structures to support retention, and deepening engagement with partner organizations to ensure better alignment between training and field requirements.

The program will also continue to expand pathways for placement, entrepreneurship, and enterprise incubation, while improving program efficiency and sustainability. Strengthening monitoring systems and outcome tracking will remain critical to ensuring that the fellowship continues to deliver meaningful impact at both the individual and ecosystem levels.





Digital Financial Inclusion

The Digital Financial Inclusion (DFI) programme, supported by L&T Finance and implemented by Access Livelihoods, advances digital and financial inclusion through women-led grassroots leadership. The programme enables trained Digital Sakhis to support rural households and women entrepreneurs in accessing and effectively using digital and financial services.



During FY 2024–25, the programme operated across Karnataka, Kerala, and Tamil Nadu, covering 516 villages through 510 Digital Sakhis. The intervention focused on digital literacy, financial awareness, enterprise support, and last-mile access to financial services. FY 2024–25 marked Year 3 of implementation, aligned with UN SDG 5 on Gender Equality.



The Digital Sakhi

The **Digital Sakhi (DS)** is a flagship programme of L&T Finance. The Digital Sakhi project revolves around **Digital and Financial Literacy (DFL)**, **enterprise development**, and **livelihood enhancement** interventions. The implementing partner, ALF, **aims to identify and train Digital Sakhis** (local pioneers of Digital Financial Services) to become leaders, trainers, and outreach workers within their communities to impart **DFL**. The project aims to pioneer a scalable model for demonstrating increased digital financial literacy and adoption with women as key drivers of change. The project tenure is **four years**, and the target audience is **Digital Sakhis, Women Entrepreneurs, and the Community**. The target for Year 3 is to train 1400 Community Members per Digital Sakhi on various digital and financial aspects.

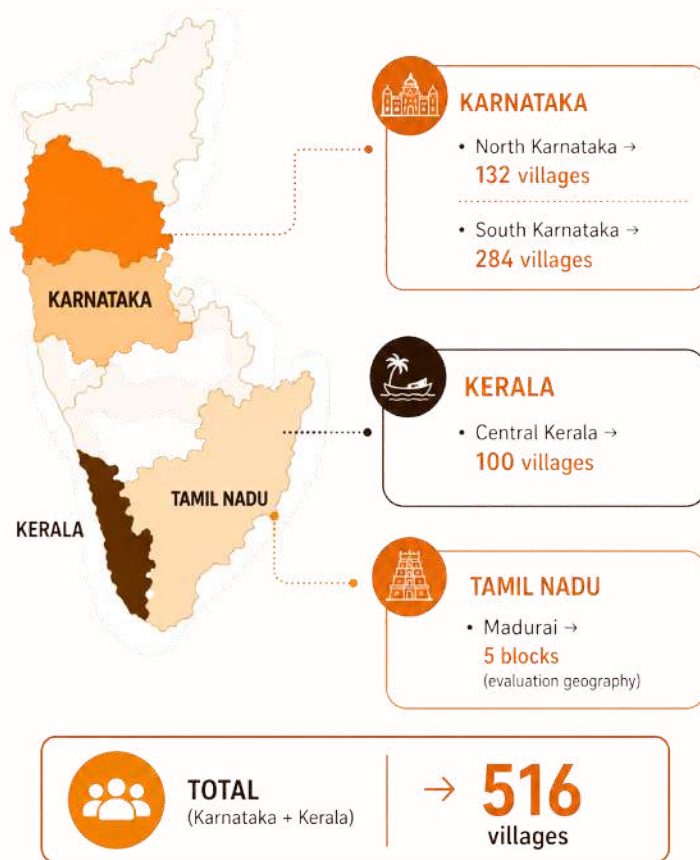
Key Interventions During the Year

The programme operated through a set of integrated workstreams designed to drive both awareness and adoption:





Geographic Coverage and Programme Scale



The programme operated across four geographies in FY 2024–25, spanning six districts in Karnataka, five blocks in Tamil Nadu, and two districts in Kerala.

Cumulatively, the programme spans 516 villages across three states, supported by 510 Digital Sakhis across all geographies, including the Madurai evaluation cohort, 40 Cluster Coordinators, and 4 Project Managers.

Geography	Districts / Area	Villages	Digital Sakhis	Women Entrepreneurs
North Karnataka	Bidar & Gulbarga	132	177	1,864
South Karnataka	Kolar & Tumkur	284	133	1,330
Madurai, Tamil Nadu	5 Blocks, Madurai Dist.	–	100	49 (surveyed)
Central Kerala	Alappuzha & Kottayam	100	100	1,000



FY 2024-25 at a Glance

Programme Reach and Operations

Geography	Key Activity	FY 2024-25 Output
North Karnataka	Community Members Trained	2,52,460
South Karnataka	Community Members Trained	1,87,518
Central Kerala	Community Members Trained	1,42,681
Madurai (Tamil Nadu)	Households Assessed (Midline)	393

Programme Scale (Karnataka & Kerala)

Indicator	Output
Villages Covered	516
Women Entrepreneurs Supported	361+
Village-Level Workshops Conducted	310

Outcome : Madurai

Indicator	Baseline → Midline
Financial Literacy Awareness	63% → 90%
Bank Account Ownership	87% → 99%
Women Entrepreneurs Reporting Revenue Growth	96%
Women Entrepreneurs Reporting Profitability Increase	90%



Operations by Geography

North Karnataka (Bidar & Gulbarga)

HIGHLIGHTS



2,52,460
community members trained



96
village-level workshops conducted



65
women entrepreneurs supported



71
wall paintings implemented

Scale and financial access

Operations in North Karnataka focused on high-volume outreach and access to financial services across 132 villages. Community engagement was driven through structured Digital Sakhi-led sessions and village-level mobilisation.

Digital Sakhis supported households in documentation, digital payments, and access to government schemes, enabling a shift from awareness to actual usage. Enterprise activity also expanded, with early-stage group models emerging in select clusters.

South Karnataka (Kolar & Tumkur)

Institutionalisation and livelihood pathways

Operations in South Karnataka were characterised by strong institutional integration across 284 villages, alongside continued community training and enterprise support.

The programme achieved formal acceptance through Panchayat endorsement of the Savings, Insurance, and Pension (SIP) model. Digital Sakhis also progressed into livelihood roles, with several transitioning into formal employment and expanding into new service-based functions. Skills training interventions contributed to measurable income improvements for select women entrepreneurs.

HIGHLIGHTS



1,87,518
community members trained



169
village-level workshops conducted



43
women entrepreneurs supported



61
Gram Panchayats endorsing SIP model



Central Kerala (Alappuzha & Kottayam)

HIGHLIGHTS



1,42,681
community members trained



45
village-level workshops conducted



253
women entrepreneurs supported



₹39.63 lakh
gap funding disbursed

Enterprise depth and innovation

Operations in Central Kerala focused on deeper enterprise engagement and innovation across 100 villages, supported by strong training coverage and targeted financial assistance.

The programme emphasised enterprise strengthening through financial support, digital integration, and institutional linkages. Initiatives such as school-based Digital Clubs extended financial literacy to younger populations, while progress in SHG digitisation and welfare linkages strengthened community-level systems. Digital Seva Kendras also emerged as local service hubs, contributing to programme sustainability.

Madurai, Tamil Nadu

Evidence of behaviour change

Madurai was assessed through an independent midline evaluation covering 393 households and 49 women entrepreneurs.

The findings indicate a clear shift from awareness to adoption, with improvements in financial behaviour, digital payment usage, and enterprise outcomes.

HIGHLIGHTS



63% → 90%
Financial literacy awareness



99%
Bank account ownership



96%
Women entrepreneurs reporting revenue growth



90%
Women entrepreneurs reporting profitability



Programme-Wide Outcomes

Across geographies, the programme demonstrated consistent progress in strengthening financial behaviour, enterprise capacity, and institutional access.

- Women entrepreneurs strengthened:
- 361+ women entrepreneurs were supported with financial assistance, business development, and market linkages, contributing to improved enterprise performance.
- Institutional convergence:
- Approximately ₹1.27 crore was generated through convergence with financial services, schemes, and credit linkages.
- Digital Sakhis as connectors:
- Digital Sakhis played a critical role in linking households to banks, government institutions, and welfare systems, reinforcing last-mile access to financial and social protection services.

These outcomes were achieved alongside adaptive implementation strategies in response to field-level challenges.



Learnings and Response

The programme adapted its implementation approach based on on-ground challenges observed during the year.



 1. Digital Sakhi attrition Replacement candidates were identified and trained in parallel to ensure continuity, with structured handover periods introduced.	 2. Low engagement with digital applications Follow-up visits and in-context demonstrations were strengthened, with usage support integrated into regular field reviews.	 3. Hesitancy towards pension schemes Awareness on long-term financial security was reinforced through repeated engagement within DFL modules, rather than one-time sessions.
 4. Limited access to enterprise financing Linkages with banks, MFIs, and government schemes were expanded to supplement gap funding, including linkages to formal financial institutions and relevant schemes in Madurai.	 5. Panchayat leadership transitions (Kerala) Programme teams and Digital Sakhis engaged proactively with newly elected representatives to re-establish local institutional support.	 6. Time constraints for women participants Training formats were redesigned to shorter, localised sessions, with flexible scheduling to improve participation.

New Projects launched

1. Digital Financial Inclusion (DFI) - HDFC Securities Initiative

Access Livelihoods, in partnership with **HDFC Securities**, launched a four-year Digital Financial Inclusion (DFI) program beginning in FY 2024-25, which was initiated towards the end of the year. With the introduction of **Pragati Sakhis**, the initiative aims to enhance digital and financial literacy, promote entrepreneurship, and connect underserved rural communities to formal financial systems, government schemes, and markets.

The program is to be implemented across **11 districts** in -**Telangana, Andhra Pradesh, Kerala, and later Karnataka, and Tamil Nadu**. The program is designed to benefit over 5.46 lakh individuals through a network of trained community mobilisers.

Key Objectives

- Increase awareness and adoption of digital payments and financial literacy.
- Enable linkages to social entitlement schemes and formal financial institutions.
- Develop a sustainable ecosystem for financial inclusion and digital empowerment.
- Support rural women in setting up micro-enterprises through training and mentoring.



STORIES



FROM THE FIELD

Labour Welfare Access – Strengthening Social Security for Rural Families

Digital Sakhis Amaravathi and Varalakshmi, working across Chowdadenahalli, Mallekuppa, and Seegehosahalli villages in Mulbagal Taluka of Kolar district, played a key role in facilitating access to labour welfare schemes for unorganised worker families. During Digital Financial Inclusion training sessions, they identified that several families either lacked labour cards or required renewals to access government services and benefits.



Through village-level outreach and coordination with the Labour Department in Kolar and Mulbagal, the Digital Sakhis supported more than 150 families in renewing labour cards and applying for welfare schemes. Their efforts enabled access to education kits, scholarships, and marriage assistance support for eligible households.

The intervention facilitated benefits valued at over ₹12.58 lakh, including education kits for children, scholarships for school and college students, and marriage support for labour card holder families. The initiative also strengthened the recognition of Digital Sakhis as trusted local service providers within the community.



Strengthening Inclusion and Livelihood Access for Persons with Disabilities

Digital Sakhis Chaithra and Bharathi supported persons with disabilities in Tayaluru and Ramarayanakote villages of Mulbagal Taluka, Kolar district, through convergence with local government institutions and civil society organisations.



The intervention enabled livelihood linkage opportunities, mobility support, and access to government schemes for vulnerable individuals. Through collaboration with the Gram Panchayat and Caritas NGO, assistive equipment was distributed to eligible beneficiaries, while support was also provided for insurance enrolment, pensions, UDID registration, and other welfare services.

In one instance, livelihood support and mobility equipment enabled a beneficiary to initiate sheep-rearing activities and participate more actively in local economic activities. In another case, a young woman secured a local employment opportunity and supplementary income through Panchayat-level engagement.

Overall, the initiative facilitated support valued at over ₹1.64 lakh, while demonstrating the role of Digital Sakhis in strengthening inclusion, accessibility, and community-level service delivery systems.



Women Entrepreneurship – Strengthening Rural Enterprise and Income



Rajamma, a woman entrepreneur from Kora village in Tumkur district, participated in a five-day Entrepreneurship Development Programme conducted under the DFI initiative. Despite possessing strong tailoring skills, increasing local competition had reduced her monthly income and limited business growth.

As part of post-training handholding support, Digital Sakhi Bhagyamma worked closely with Rajamma to identify opportunities for improving market visibility and customer access. Based on this assessment, Rajamma relocated her tailoring unit to a higher-footfall area within the village.

Following the relocation, Rajamma expanded her enterprise activities to include garments, blouse materials, sarees, and household items, resulting in increased customer engagement and improved monthly earnings. Subsequently, through an external CSR-supported initiative, she also established a village-level paint retail outlet, further diversifying her income sources.

Today, Rajamma manages multiple livelihood activities, adopts digital payment systems, and uses social media for local business promotion, reflecting the growing integration of entrepreneurship, digital adoption, and financial inclusion at the grassroots level.



Way Forward

Building on the progress in FY 2024–25, the programme will focus on consolidating outcomes and strengthening sustainability across geographies.

Sustainability and last-mile service delivery:

- Scale Digital Seva Kendras as community-based service hubs and strengthen Panchayat-level ownership to ensure continuity beyond programme support.

Deepening financial inclusion outcomes:

- Expand advanced digital and financial literacy modules covering savings, insurance, pensions, and digital transactions to reinforce sustained behaviour change.

Strengthening women-led enterprises:

- Improve access to formal finance through stronger linkages with banks, MFIs, and government schemes, while supporting market access and business growth.

Enhancing Digital Sakhi pathways:

- Enable progression of Digital Sakhis into livelihood roles through skill development, certification, and expanded service opportunities.

Expanding community and youth engagement:

- Scale school-based initiatives and community engagement formats to build long-term financial awareness and digital confidence.



Micro Entrepreneurship Program

Access Livelihoods strengthened grassroots enterprise ecosystems during FY 2024-25 through its Micro Enterprise Promotion initiatives, implemented via the Swavalamban Connect Kendras (SCK) model.

Designed as a decentralised, micro-incubator-led approach, the model enables last-mile entrepreneurship by building local capacity, facilitating enterprise formalisation, and strengthening access to financial and institutional linkages.



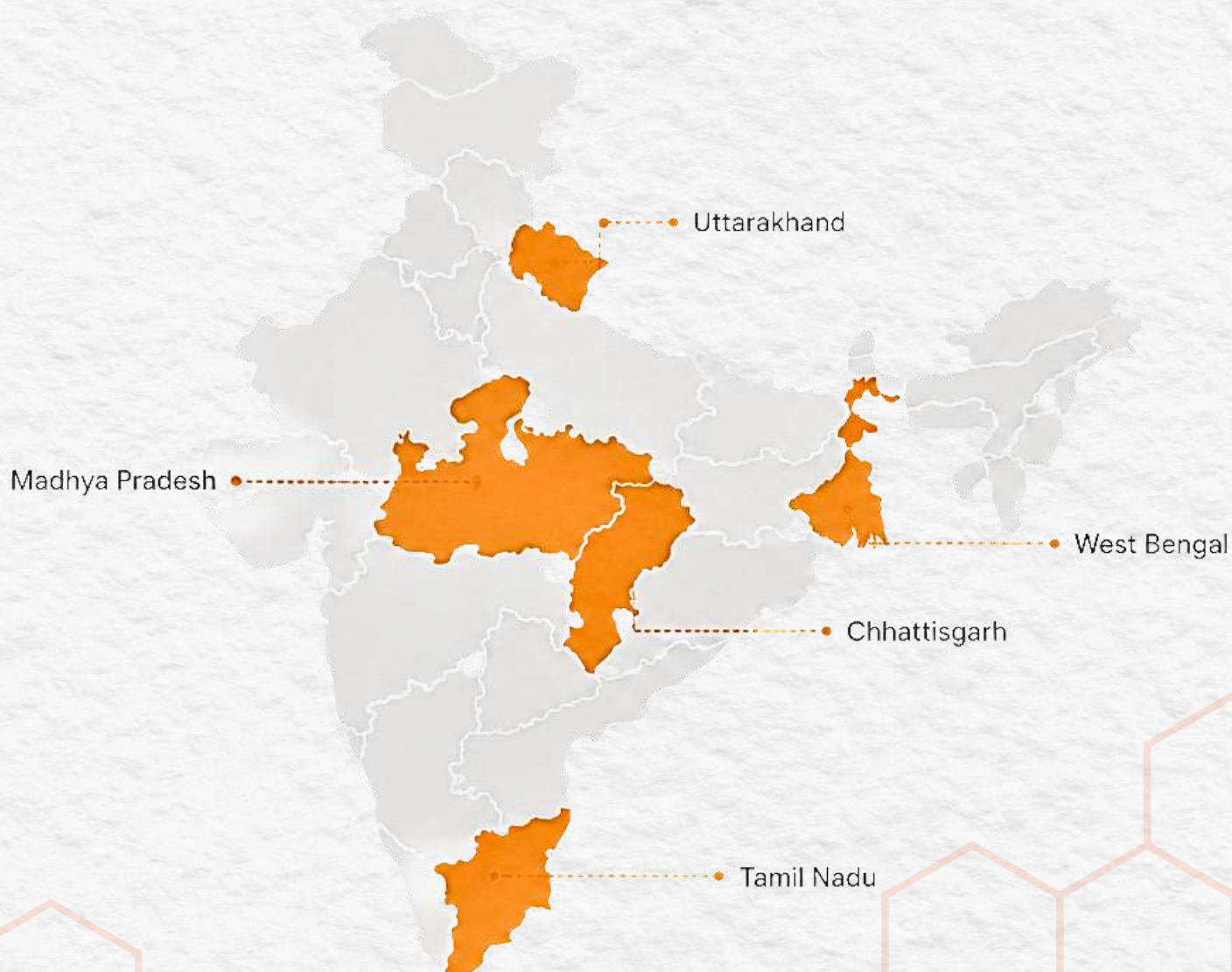
Implemented with the support of the Small Industries Development Bank of India (SIDBI), the initiative was carried out across five states Madhya Pradesh, Tamil Nadu, West Bengal, Chhattisgarh, and Uttarakhand through a distributed network of SCK centres that function as community-level enterprise hubs.

At a Glance



Geographical Focus of the Project

The initiative was implemented across **100 districts** spanning **five states** in India.



Enterprise Creation Across Geographies – FY 2024–25

A total of 3,662 enterprises were created and supported across five states.



The SCK model continued to strengthen grassroots entrepreneurship ecosystems through mobilisation, awareness generation, enterprise development training, and enterprise formalisation support across operational geographies. During FY 2024–25, the programme reached more than 11,500 entrepreneurs and supported the creation and strengthening of 3,662 enterprises across five states.

State-wise Outreach and Enterprise Progress – FY 2024–25

SCK operations enabled end-to-end support to entrepreneurs across the entrepreneurial journey.

State	Entrepreneurs Mobilised (Total Entrepreneurs Mobilised)	EAP Participants (Entrepreneurship Awareness Programme Participants)	EDP Participants (Entrepreneurship Development Programme Participants)	Enterprises Supported & Formalised (Enterprises Supported & Formalised)
Madhya Pradesh	3,893	296	115	1,023
West Bengal	2,694	1,188	196	1,120
Chhattisgarh	1,972	22	—	579
Uttarakhand	1,516	105	—	395
Tamil Nadu	1,427	—	—	545
Total	11,503	1,611	311	3,662



Entrepreneurs Mobilised (Total Entrepreneurs Mobilised)

The total number of individuals identified, engaged and mobilised through SCK interventions across communities and geographies.



EAP Participants (Entrepreneurship Awareness Programme Participants)

The number of individuals who participated in Entrepreneurship Awareness Programmes aimed at building awareness about entrepreneurship opportunities.



EDP Participants (Entrepreneurship Development Programme Participants)

The number of individuals who underwent structured training through Entrepreneurship Development Programmes to build and strengthen their enterprise capabilities.



Enterprises Supported & Formalised (Enterprises Supported & Formalised)

The number of enterprises that received handholding support and were either formally registered or strengthened to operate as sustainable businesses.





Strengthening Local Enterprise Ecosystems

Access Livelihoods enabled enterprise creation and growth by supporting entrepreneurs across the full lifecycle, from mobilisation and training to formalisation and financial inclusion. Through the SCK network, aspiring entrepreneurs were identified and guided to establish viable micro-enterprises, supported through:

- Business identification and incubation support
- Enterprise formalisation (MSME registration, PAN, and bank accounts)
- Digital onboarding and access to financial systems
- Facilitation of credit linkages with banks and institutions



Financial Linkages

Access to formal credit and financial institutions

01



Enterprise Formalisation

Support for MSME registration and documentation

02



Skill Development

Training through EAP and EDP programmes

03



Market Linkages

Connections to buyers and market opportunities

04

This integrated approach ensured that entrepreneurs were not only initiated into business activities but also supported in building sustainable and growth-oriented enterprises.

Capacity Building and Entrepreneurial Readiness

A key focus during FY 2024–25 was strengthening entrepreneurial Capabilities through structured training interventions. The Programme enabled:



Entrepreneurship Awareness Programmes (EAPs)
to build initial orientation and strengthen the pipeline of aspiring entrepreneurs

Entrepreneurship Development Programmes (EDPs)
to enhance business planning, operational capabilities, and enterprise readiness

These interventions created a structured progression pathway, enabling individuals to transition from awareness to enterprise establishment.

Operational Strengthening of the SCK Network

During the year, Access Livelihoods focused on improving the performance and reach of the SCK network. Active SCK centres increased through a combination of onboarding new centres and revitalising underperforming ones, strengthening last-mile delivery across geographies.

Operational efforts addressed key ecosystem challenges, including:

- Documentation and formalisation barriers
- Limited access to institutional credit
- Coordination gaps with financial institutions and stakeholders

These efforts contributed to improved conversion from mobilisation to enterprise creation and enhanced overall programme effectiveness.



Entrepreneur Journey through the SCK Model



Driving Scalable, Decentralised Impact

The SCK model reflects Access Livelihoods' approach to building scalable, decentralised systems that enable local ownership and sustained impact. By combining micro-incubation, capacity building, and ecosystem linkages, the model creates a strong foundation for inclusive entrepreneurship in rural and semi-urban geographies.



Impact Snapshots

During FY 2024–25, a significant proportion of entrepreneurs supported under the SCK model were first-time business owners transitioning from informal or subsistence activities. Through structured training, enterprise formalisation, and financial linkages, these individuals established and operationalised micro-enterprises across sectors.



Women entrepreneurs, in particular, demonstrated strong participation, leveraging access to training, digital tools, and institutional support to transition from household-level income activities to more structured and market-linked enterprise models.

The programme contributed to improved enterprise readiness, enhanced access to formal financial systems, and stronger integration of grassroots entrepreneurs into local market ecosystems.

Way Forward

Building on the progress achieved, Access Livelihoods will focus on:

- Strengthening enterprise quality and long-term sustainability
- Deepening access to formal credit and financial services
- Expanding structured training and post-incubation support
- Scaling high-performing SCK centres across geographies



Through these efforts, the organisation aims to further strengthen grassroots enterprise ecosystems and enable sustainable livelihood opportunities at scale.

People & Culture

Workflow Overview

People & Culture: Empowering the Collective

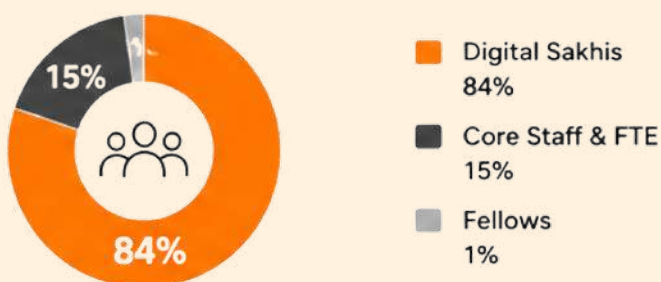
At Access Livelihoods, our people are our most vital asset. In FY 2024-25, we continued building a resilient, specialised workforce dedicated to our mission to impact marginalised households. Our growth this year reflects not just an increase in numbers, but a deepening of our internal capabilities and a reinforced commitment to gender equity.

Workforce Snapshot



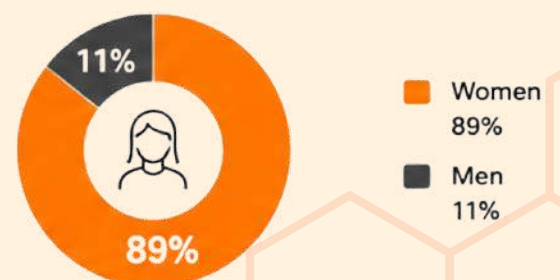
Workforce Composition & Diversity

WORKFORCE COMPOSITION



Field-led workforce model

GENDER DIVERSITY



Women-led programme delivery

Performance & Attrition Insights



Milestone Incentives

Quarterly recognition implemented to reward performance across roles.



Performance Tracking

Structured performance tracking strengthened across teams.



Outcome-Based Recognition

Outcome-linked recognition aligned to programme impact.



Workforce Stability & Mobility

- Movement concentrated in field roles
- Driven by mobility and personal factors
- Focus on strengthening retention and continuity

HR Activities FY 2024-25

During FY 2024-25, Access Livelihoods continued to strengthen its people practices through focused efforts in employee engagement, workforce development, leadership strengthening, and organisational culture building.

The organisation conducted regular employee engagement initiatives including **team lunches, town hall meetings, cultural activities, festive celebrations, Foundation Day observances, and annual retreat engagements** to strengthen collaboration and team cohesion across programmes and functions.

Structured learning and capacity-building remained a key focus area during the year. Managerial Training Cohort 3 was conducted through multiple learning sessions and courses aimed at strengthening managerial capabilities, leadership effectiveness, and programme execution capacities across teams.



EMPLOYEE ENGAGEMENT ACTIVITIES



10

Team Engagement Activities



2

Town Hall Meetings



1

Annual Retreat



1

Foundation Day



3

Festival Celebrations



2

Learning-based Engagements (Movie/Training)



1

Cultural Activity



CAPACITY BUILDING



MANAGERIAL TRAINING COHORT - 3



10

Courses Delivered



60

Training Sessions Conducted



Conducted across
Aug - Nov 2024



PERFORMANCE & RECOGNITION

11

Quarterly Milestone Incentives Awarded



Foundation Day



Team Lunch



Annual Retreat



Employee Recognition & Continuity



Sunil Bhat

4 YEARS OF SERVICE

Recognised for leadership contributions across marketing, operations, and institutional development.



Narendar Garidi

4 YEARS OF SERVICE

Recognised for his contributions to partnership development, programme services, and team collaboration.



Rajeshwar Ranabijili

4 YEARS OF SERVICE

Recognised for his leadership in administration, procurement, facilities management, and organisational support.



Mary Pudota

4 YEARS OF SERVICE

Recognised for her dedication and support to central office operations and the admin team.

Quarterly Milestone Incentives – FY 2024–25

As part of its employee recognition and performance appreciation initiatives, Access Livelihoods continued the Quarterly Milestone Incentive programme during FY 2024–25 to acknowledge significant contributions across programmes and functions.



Mrs. Sheeja Rasheed

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Expanded CREYO app usage and financial literacy adoption
- Coordinated women entrepreneurs under the “Pink Basket” platform
- Achieved full SIP coverage across villages
- Led SHG digitalisation and promoted digital payments
- Maintained 100% Digital Sakhi retention in the cluster



Mr. Ramulu Bingi

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Ensured accurate bookkeeping and timely task completion in LTFS projects
- Maintained error-free audit performance with no major audit observations
- Resolved GST demands and compliance-related issues
- Facilitated release of pending government payments for ALC
- Provided audit and accounting support across multiple entities



Mrs. Laxmi Bhai

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Maintained hygiene and cleanliness standards across facilities
- Demonstrated reliability and consistent dedication over 12 years
- Supported operations beyond regular responsibilities
- Played a key role during COVID-19 and high-demand periods
- Contributed to maintaining a well-appreciated workspace environment



Mrs. Pooja J

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Demonstrated dependable service and commitment over 7 years
- Approached tasks with sincerity and consistency
- Managed urgent and additional responsibilities efficiently
- Maintained hygiene and safety standards across facilities
- Supported stronger admin operations and transparency



Mrs. Anitha Masaram

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Maintained cleanliness across office and common areas
- Ensured regular sanitisation and safety during COVID-19
- Supported kitchen operations and event management activities
- Demonstrated reliability and dedication over 4.5 years
- Contributed to maintaining hygienic and organised workspaces





Mr. Surendra Nakka

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Streamlined Weaver Producer Company systems and HR policies
- Standardised 30+ organisational and reporting formats
- Improved governance through structured board and monthly meetings
- Managed SIDBI-related funder coordination and compliance
- Supported recruitment, onboarding, and operational efficiency



Mrs. Ramya Vankudothu

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Managed Artisan Foundation grant layout and fund processes
- Streamlined financial systems linked to Producer Company turnover
- Closed multi-year pending account balances
- Improved organisation and monitoring of foundation accounts
- Strengthened financial process management and reporting



Mr. Mallesh H R Revegowda

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Expanded CREYO app adoption and financial literacy usage
- Achieved full savings, insurance, and pension coverage in villages
- Supported launch of Digital Micro Incubation Centres
- Mentored teams across multiple DFI and RRE projects
- Strengthened Digital Sakhi sustainability initiatives



Mr. Mohammed Siraj

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Led Digital Sakhi and Cluster Manager teams effectively
- Achieved strong stakeholder engagement in North Karnataka
- Facilitated All India Radio coverage for programme awareness
- Mobilised government scheme support for communities
- Enabled credit linkages for women entrepreneurs and households





Mr. Vinod Badiger

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Achieved highest CREYO app adoption across projects
- Enabled regular financial literacy workbook usage among women
- Achieved full SIP coverage across villages
- Supported Digital Seva Kendra setup and licensing processes
- Mentored new Digital Sakhis and cluster teams



Mr. Mohammed Rafiq

QUARTERLY MILESTONE RECOGNITION – FY 2024–25

- Expanded CREYO app adoption and workbook usage
- Achieved strong SIP coverage across project villages
- Supported Digital Seva Kendra setup and training activities
- Assisted launch of Digital Sakhi and DFI-HDFC projects
- Provided cross-cluster mentoring and field support

Way Forward

During FY 2025–26, Access Livelihoods will continue strengthening its people and organisational systems with a focus on workforce continuity, leadership development, employee engagement, and field-level capacity enhancement.

Key priorities for the coming year include:

- strengthening structured recruitment and onboarding processes across programmes and geographies;
- enhancing managerial and leadership development initiatives through continued training cohorts and learning programmes;
- improving employee engagement and organisational culture through regular team interactions, retreats, town halls, and recognition initiatives;
- strengthening performance tracking and outcome-linked recognition systems across roles;
- improving workforce retention and continuity, particularly within field operations;
- expanding HR data management and workforce analytics systems to support organisational planning and decision-making;
- supporting cross-functional collaboration and institutional strengthening as the organisation continues to scale its programmes and partnerships.

Access Livelihoods remains committed to building a motivated, inclusive, and mission-driven workforce capable of sustaining long-term community impact.

FINANCIALS

ACCESS LIVELIHOODS FOUNDATION
CIN NO : U93000TG2015NPL099486
BALANCE SHEET AS AT 31ST MARCH 2025

(Amount in thousands, unless otherwise stated)

Particulars	Notes	As at 31.03.2025		As at 31.03.2024	
I. EQUITY AND LIABILITIES					
1. Shareholders Funds					
Share Capital	2	100.00		100.00	
Reserves & Surplus	3	4,143.35	4,243.35	-185.63	-85.63
3. Current Liabilities					
Trade Payables	4	597.87		728.25	
Other Current Liabilities	5	4,475.81		3,735.12	
Short term Provisions	6	7,814.83	12,888.51	5,627.42	10,090.79
TOTAL			17,131.86		10,005.16
II. ASSETS					
1. Non Current Assets					
Other Non-Current Assets	7	234.40	234.40	234.40	234.40
2. Current Assets					
Trade Receivables	8	-		28.67	
Cash and Cash Equivalents	9	6,107.52		1,636.52	
Short Term Loans & Advances	10	10,308.25		7,025.40	
Other Current Assets	11	481.69	16,897.46	1,080.16	9,770.76
TOTAL			17,131.86		10,005.16
			-		-

Significant Accounting Policies 1

As per our Report on even date

For SWAMY & SESHADRI

Chartered Accountants
(Firm Regn No. 03913S)

For and on behalf of the Board of Directors of
Access Livelihoods Foundation



(S Pavan Kumar)
Partner

M.No. 242775

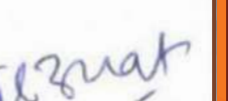
Place: Hyderabad

Date: **6 SEP 2025**




Grandhi Venkata Krishnagopal
Director
DIN : 00621727




Sunil Bhat
Director
DIN : 10655925

ACCESS LIVELIHOODS FOUNDATION
CIN NO : U93000TG2015NPL099486
STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2025
 (Amount in thousands, unless otherwise stated)

Particulars	Notes	for the year ended 31.03.2025	for the year ended 31.03.2024
INCOME			
Voluntary Contributions & Grant Income	12	1,23,211.69	1,35,800.41
Other Income	13	251.43	338.53
TOTAL INCOME		1,23,463.12	1,36,138.94
EXPENDITURE			
Employee Benefit Expenses	14	70,597.22	38,221.48
Grant Related Expenses	15	46,294.67	94,311.87
Other Expenses	16	2,242.25	4,054.57
TOTAL EXPENSES		1,19,134.14	1,36,587.92
Surplus/(Deficit)		4,328.98	-448.98
Tax Expenses			
Current tax		-	-
Deferred Tax		-	-
SURPLUS/(DEFICIT) FOR THE YEAR		4,328.98	-448.98
Earnings Per Share - Basic and Diluted	17	43.29	-4.49

The Accompanying Notes are integral part of the Financial Statements.

As per our Report on even date

For **SWAMY & SESHADRI**

Chartered Accountants

(Firm Regn No. 03913S)

For and on behalf of the Board of Directors of

Access Livelihoods Foundation

(S Pavan Kumar)

Partner

M.No. 242775

Place: Hyderabad

Date:

Grandhi Venkata Krishnagopal

Director

DIN : 00621727

Sunil Bhat

Director

DIN : 10655925



6 SEP 2025

ACCESS LIVELIHOODS MARKETING SERVICES PRIVATE LIMITED

Balance Sheet as at 31st March, 2025

(Amount in thousands, unless otherwise specified)

Particulars	Note	As at 31.03.2025	As at 31.03.2024
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	100.00	100.00
Reserves and Surplus	3	(3,801.96)	(3,857.66)
B. Current liabilities			
Short-term Borrowings	4	4,757.86	2,734.73
Trade Payables	5		
a) Total outstanding dues of micro enterprises and small enterprises		103.25	36.00
b) Total outstanding dues of creditors other than micro enterprises and small enterprises		569.49	475.83
Other current liabilities	6	757.13	618.76
		2,485.78	107.66
ASSETS			
A. Current assets			
Inventories	7	256.52	20.90
Trade Receivables	8	-	1.89
Cash and cash equivalents	9	2,200.02	42.78
Other Current Assets	10	29.24	42.09
		2,485.78	107.66
Significant Accounting Policies	1		

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For M. Anandam & Co.,
Chartered Accountants

C S Sree Lekha

A S Sree Lekha
Partner
M.No.241101



For and on behalf of the Board

G V Krishnagopal
G V Krishnagopal
Director
DIN: 00621727



V. Venkatesh Rao

V. Venkatesh Rao
Director
DIN: 02422598

Place : Hyderabad

Date : 08.09.2025

ACCESS LIVELIHOODS MARKETING SERVICES PRIVATE LIMITED
Statement of Profit and Loss for the year ended 31st March, 2025

(Amount in thousands, unless otherwise specified)

Particulars	Note	For the year ended 31.03.2025	For the year ended 31.03.2024
Revenue from operations	11	13,081.92	682.39
Other income	12	45.95	29.22
I. Total Income		13,127.87	711.61
II. Expenses			
Purchases of Stock-in-Trade	13	12,981.49	236.71
Changes in Inventories of Stock-in-Trade	14	(235.63)	(20.90)
Finance Costs	15	222.46	348.71
Other expenses	16	103.85	75.81
Total Expenses		13,072.17	640.33
III. Profit/(Loss) before tax (I-II)		55.70	71.28
IV. Tax expense:			
Current tax		-	-
Deferred tax		-	-
V. Profit/(Loss) for the year (III - IV)		55.70	71.28
VI. Earnings per equity share: (Face value of Rs.10/- each)			
Basic	17	5.57	7.13
Diluted	17	5.57	7.13
Significant Accounting Policies	1		

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For M. Anandam & Co.,
Chartered Accountants

A S Sree Lekha
A S Sree Lekha
Partner
M.No.241101



For and on behalf of the Board

G V Krishnagopal
G V Krishnagopal
Director
DIN: 00621727



Madhusudan Rao
Madhusudan Rao
Director
DIN: 02422598

Place : Hyderabad
Date : 08-07-2025

Access Livelihoods Consulting India Limited
Balance Sheet as at 31st March, 2025

(Amount in thousands)

Particulars	Note	31st March, 2025	31st March, 2024
I. EQUITY AND LIABILITIES			
1 Shareholders' Funds			
(a) Share Capital	2	11,452	12,952
(b) Reserves and Surplus	3	(73,983)	24,828
2 Non-Current Liabilities			
(a) Long-term borrowings	4	6,826	6,856
(b) Other Long term Liabilities	5	249	249
(c) Deferred tax Liabilities (net)	12	1,063	-
3 Current Liabilities			
(a) Short Term Borrowings	6	1,30,536	1,25,498
(b) Trade Payables			
-Total outstanding dues of micro enterprises and small enterprises	7	252	153
-Total outstanding dues of creditors other than micro enterprises and small enterprises		11,010	2,541
(c) Other Current Liabilities	8	89,197	91,242
(d) Short Term Provisions	9	-	1,039
Total		1,76,602	2,65,357
II. ASSETS			
1 Non-Current Assets			
(a) Property, Plant and Equipment and intangible assets			
(i) Property, Plant and Equipment	10	42,992	44,497
(ii) Intangible assets		72	95
(b) Non-Current Investments	11	967	967
(c) Deferred tax Assets (net)	12	-	125
(d) Long term loans and advances	13	90,252	1,01,050
(e) Other Non-Current Assets	14	2,020	1,864
2 Current Assets			
(a) Trade Receivables	15	24,982	36,467
(b) Cash and Bank Balances	16	8,837	1,262
(c) Short term loans and advances	17	2,534	35,378
(d) Other Current Assets	18	3,948	43,652
Total		1,76,602	2,65,357
Significant Accounting Policies	1		

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For M.Anandam & Co.,
Chartered Accountants

M.R.Vikram
Partner
M.No: 021012

Place: Secunderabad
Date: 06/10/2025



For and On behalf of the Board

G.V. Krishnagopal
Director
DIN : 00621727

G. Sarat Kumar
Director
DIN : 03465687



Access Livelihoods Consulting India Limited
Statement of Profit and Loss for the year ended 31st March, 2025

Particulars	Note	31st March, 2025	31st March, 2024
I Revenue from Operations	19	5,857	50,134
II Other Income	20	4,989	5,530
III Total Income (I+II)		10,845	55,664
IV Expenses			
Employee Benefits Expense	21	1,512	14,946
Consultants Benefit Expenses & Project Expenses	22	11,246	17,258
Finance Costs	23	18,190	25,164
Depreciation and amortization expenses	10	1,529	1,765
Other Expenses	24	3,469	4,832
Total Expenses (IV)		35,947	63,964
V Profit / (Loss) Before Exceptional items and Tax (III-IV)		(25,102)	(8,301)
VI Exceptional items Balances written off		71,929	-
VII Profit / (Loss) Before Tax (V-VI)		(97,030)	(8,301)
VI Tax Expense (1) Current tax (2) Deferred tax		- (1,187)	- (786)
VII Profit / (Loss) for the year (V-VI)		(98,217)	(9,087)
VIII Earnings per Equity Share (FV of Rs. 10/- each)			
Basic	25	(0.16)	(14.64)
Diluted		(0.16)	(14.64)
Significant accounting policies	1		

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For M. Anandam & Co.,
Chartered Accountants

M. R. Vikram

M.R. Vikram
Partner
M.No: 021012

Place: Secunderabad
Date: 06/10/2025



For and On behalf of the Board

G. V. Krishnagopal
G.V. Krishnagopal
Director
DIN : 00621727

G. Sarat Kumar
G. Sarat Kumar
Director
DIN : 03465687



ACCESS LIVELIHOODS LEARNING FOUNDATION

CIN NO : U85300TG2020NPL138893

BALANCE SHEET AS AT 31ST MARCH 2025

(Amount in thousands, unless otherwise stated)

Particulars	Notes	As at 31.03.2025		As at 31.03.2024	
I. EQUITY AND LIABILITIES					
1. Shareholders Funds					
Share Capital	2	100.00		100.00	
Reserves & Surplus	3	330.41	430.41	341.35	441.35
2. Non Current Liabilities					
Other Long Term Liabilities	4	-		169.16	
Long Term Provisions	5	33.24	33.24	33.24	202.40
3. Current Liabilities					
Short term Provisions	6	25.00	25.00	22.50	22.50
TOTAL			488.65		666.25
II. ASSETS					
1. Non Current Assets					
Other Non-Current Assets	7	182.73	182.73	182.73	182.73
2. Current Assets					
Cash and Cash Equivalents	8	303.61		440.04	
Short Term Loans & Advances	9	2.30	305.91	43.48	483.52
TOTAL			488.64		666.25

Significant Accounting Policies

1

As per our Report on even date

For **SWAMY & SESHADRI**

Chartered Accountants

(Firm Regn No. 03913S)

For and on behalf of the Board of Directors of
Access Livelihoods Learning Foundation

(S Pavan Kumar)
Partner

M.No. 242775

Place: Hyderabad

Date:



Madhusudhan Rao Vaddem
Director
DIN : 02422598

Grandhi Venkata Krishngopal
Director
DIN : 00621727

4 SEP 2025

ACCESS LIVELIHOODS LEARNING FOUNDATION
CIN NO : U85300TG2020NPL138893
STATEMENT OF INCOME & EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2025
 (Amount in thousands, unless otherwise stated)

Particulars	Notes	for the year ended 31.03.2025	Notes	for the year ended 31.03.2024
INCOME				
Revenue From Operations		-		-
Other Income	10	79.04		14.33
TOTAL INCOME		79.04		14.33
EXPENDITURE				
Other Expenses	11	89.98		222.87
TOTAL EXPENSES		89.98		222.87
Surplus/(Deficit)		-10.94		-208.54
Tax Expenses		-		-
Current tax		-		-
Deferred Tax		-		-
SURPLUS/(DEFICIT) FOR THE YEAR		-10.94		-208.54
Earnings Per Share - Basic and Diluted	12	-0.00		-0.02

The Accompanying Notes are integral part of the Financial Statements.

As per our Report on even date

For SWAMY & SESHADRI

Chartered Accountants

(Firm Regn No. 03913S)

For and on behalf of the Board of Directors of

Access Livelihoods Learning Foundation



(S Pavan Kumar)

Partner

M.No. 242775

Place: Hyderabad

Date: - 4 SEP 2024





Madhusudhan Rao Vaddem

Director

DIN : 02422598



Grandhi Venkata Krishngopal

Director

DIN : 00621727

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED

Balance Sheet as at 31st March, 2025

(Amount in Rs. thousands, unless otherwise stated)

Particulars	Note	As at 31.03.2025	As at 31.03.2024
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	1,000.00	1,000.00
Reserves and Surplus	3	(607.90)	(619.21)
B. Current liabilities			
Short-term Borrowings	4	427.30	455.30
Trade Payables	5		
a) Total outstanding dues of micro enterprises and small enterprises; and		113.72	45.00
b) Total outstanding dues of creditors other than micro enterprises and small enterprises		37.79	261.64
Other current liabilities	6	735.21	512.93
		1,706.12	1,655.65
ASSETS			
A. Current assets			
Trade Receivables	7	1,253.13	1,294.75
Cash and cash equivalents	8	356.18	281.63
Other Current Assets	9	96.81	79.27
		1,706.12	1,655.65
Significant Accounting Policies	1		

The accompanying notes form an integral part of the financial statements.

As per our report of even date

For M. Anandam & Co.,

Chartered Accountants

C. S. Sree Lekha

A S Sree Lekha

Partner

M.No.241101



For and on behalf of the Board

G V Krishnagopal

Director

DIN: 00621727



Madhusudan Rao

Director

DIN: 02422598

Place : Hyderabad

Date : 08.07.2025

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED

Statement of Profit and Loss for the year ended 31st March, 2025

(Amount in Rs. thousands, unless otherwise stated)

Particulars	Note	For the year ended 31.03.2025	For the year ended 31.03.2024
Revenue from operations	10	578.90	1,900.82
Other income	11	0.39	0.35
I.Total Income		579.29	1,901.17
II. Expenses			
Finance Costs	12	22.21	50.34
Other expenses	13	545.77	420.11
Total Expenses		567.97	470.46
III. Profit/(Loss) before tax (I-II)		11.32	1,430.72
IV. Tax expense:			
Current tax		-	10.20
Earlier year taxes		-	-
V. Profit/(Loss) for the year (III - IV)		11.32	1,420.52
VI. Earnings per equity share: (Face value of Rs.100/- each)			
Basic	14	1.13	142.05
Diluted	14	1.13	142.05
Significant Accounting Policies	1		

The accompanying notes form an integral part of the financial statements.

As per our report of even date
For M.Anandam & Co.,
Chartered Accountants

C.S. Sree Lekha
A S Sree Lekha
Partner
M.No.241101



For and on behalf of the Board

G V Krishnagopal
G V Krishnagopal
Director
DIN: 00621727



V Madhusudan Rao
V Madhusudan Rao
Director
DIN: 02422598

Place : Hyderabad

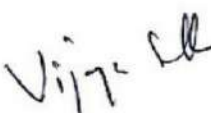
Date : 08.09.2025

CHITRIKA, HYDERABAD					
BALANCE SHEET AS AT 31.03.2025					
FUNDS & LIABILITIES	Sch	As on 31.03.2025		As on 31.03.2024	
Funds					
Capital Fund					
Opening Balance		61,18,305		56,24,253	
Add: Surplus/(Deficit)		2,29,547	63,47,852	4,94,052	61,18,305
Earmarked Funds	1		1,48,21,313		8,59,265
Current Liabilities					
Loans & Advances	2	17,12,762		16,48,368	
Salary Deposits	3	6,03,694		7,49,447	
Sundry Creditors	4	-		2,30,991	
Staff FS & Salary payable	5	3,45,622	26,62,078	3,45,681	29,74,487
Total			2,38,31,243		99,52,057

ASSETS	Sch	As on 31.03.2025		As on 31.03.2024	
Non Current Assets					
Property, Plant & Equipment	6		36,449		42,132
Currents Assets					
Loans & Advances	7	71,80,026		31,43,160	
TDS receivable		91,650		91,650	
TDS Paid in Advance	8	72,878		1,53,103	
Deposits	9	16,100	73,60,654	16,100	34,04,013
Cash & Bank Balances					
Cash at Bank					
Union Bank India (FCRA)		11,218		11,218	
Union Bank of India (IG)		6,59,575		50,03,747	
HDFC Bank (Current)		6,78,072		12,12,659	
SBI (FCRA)		1,50,76,347		2,69,360	
Union Bank Bank (Rajam A/c)		8,928	1,64,34,140	8,928	65,05,912
Total			2,38,31,243		99,52,057

For CHITRIKA

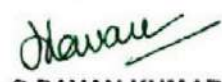

TREASURER


SECRETARY



VIDE FOR REPORT OF EVEN DATE

For SWAMY & SESHADRI
Chartered Accountants
(Firm Regn No. 003913S)


S PAVAN KUMAR
PARTNER
M.No.242775

-7 SEP 2025



CHITRIKA, HYDERABAD				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2025				
INCOME	Sch	Amount for the year ended 31.03.2025		Amount for the year ended 31.03.2024
Donations & Receipts from Main objects				
Project Income	10		72,72,752	1,84,28,348
Voluntary Contributions			27,90,897	5,41,098
Other Income				
Interest Income	11		83,785	28,409
Other Income	12		8,85,567	5,05,598
TOTAL			1,10,33,001	1,95,03,453

EXPENDITURE	Sch	Amount for the year ended 31.03.2025		Amount for the year ended 31.03.2024
Project Expenses towards Social & Charity works				
Projects Expenses	13	72,79,643		1,84,92,340
Support Expenses		-	72,79,643	3,58,839
Employee Benefit Expenses				
Salaries		23,37,601		-
Incentive to Staff		50,000		-
Interest on Salary Deposit		45,202	24,32,803	56,877
Other Expenses				
Consulting Charges		4,55,137		69,187
Office Rent		1,26,000		-
Administration Expenses	14	4,62,193		-
Financial Charges	15	14,957		16,248
Miscellaneous Exp		11,837	10,70,124	8,616
Depreciation	6		20,884	7,294
To Surplus/(Deficit)			2,29,547	4,94,052
TOTAL			1,10,33,001	1,95,03,453

For CHITRIKA

K.A. Ashwini
TREASURER

Vijay
SECRETARY



VIDE FOR REPORT OF EVEN DATE

For SWAMY & SESHADRI
Chartered Accountants
(Firm Regn No. 003913S)

S Pavan Kumar
S PAVAN KUMAR
PARTNER
M.No.2427

6-7 SEP 2025



Our Partners



Co-funded by
the European Union



GREAT EASTERN
CSR FOUNDATION



FORD
FOUNDATION



Our Partners



Awards & Recognitions

Access Livelihoods has been recognised by leading national institutions and government bodies for its contributions to livelihoods promotion, rural enterprise development, entrepreneurship, and inclusive growth. The organisation has received recognition and support from institutions including NITI Aayog, Atal Innovation Mission (AIM), Ministry of Rural Development, Ministry of MSME, and the Ministry of Agriculture & Farmers Welfare, Government of India.



NITI Aayog – Women Transforming India – 2022



**National Startup Awards
2021 – Best Incubator in India**



भारतीय शिल्प संस्थान
INDIAN INSTITUTE OF
CRAFTS & DESIGN, JAIPUR

**IICD Crafts Design Award –
Special mention – 2021**



**Harvard – TATA– SAI
Social enterprise award – 2017**

Recognised By:



ग्रामीण विकास मंत्रालय
भारत सरकार
**MINISTRY OF RURAL
DEVELOPMENT**
GOVERNMENT OF INDIA



MSME
MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म, लघु एवं मध्यम उद्यम
OUR STRENGTH • हमारी शक्ति
Ministry of MSME, Govt. of India



कृषि एवं किसान
कल्याण मंत्रालय
**MINISTRY OF
AGRICULTURE AND
FARMERS WELFARE**

The organisation's work has received recognition from institutions including NITI Aayog, Atal Innovation Mission (AIM), Ministry of Rural Development, Ministry of MSME, and the Ministry of Agriculture & Farmers Welfare.



Acknowledgements

Access Livelihoods extends its sincere appreciation to all field staff and team members whose commitment, perseverance, and continuous engagement with communities enabled effective programme implementation across geographies during FY 2024–25.

Their contributions in community mobilisation, capacity building, enterprise development, field coordination, and programme execution have been central to advancing the organisation's mission and strengthening grassroots impact.

The organisation also gratefully acknowledges the support of volunteers, community leaders, producer groups, and community members who actively participated in programme activities and contributed their time, trust, and collective effort towards building sustainable and inclusive livelihood ecosystems. Their collaboration and ownership continue to remain integral to the success and long-term sustainability of Access Livelihoods' initiatives.



Way Forward for Access Livelihoods

As Access Livelihoods moves into the coming year, the organisation remains committed to deepening its impact through community-led development, institution building, and sustainable livelihood systems. Building on the progress made across programmes and geographies during FY 2024-25, the focus ahead will be on strengthening grassroots institutions, improving market and ecosystem linkages, enhancing operational systems, and enabling long-term resilience for communities.

The organisation will continue to invest in women-led enterprises, agroecological transitions, digital and financial inclusion, entrepreneurship development, and responsible value chains, while strengthening collaboration with communities, partners, and stakeholders. Greater emphasis will also be placed on technology integration, organisational capability building, and scalable models that improve efficiency, transparency, and field responsiveness.

At the heart of this journey remains Access Livelihoods' belief that sustainable development is rooted in community ownership, dignity, and opportunity. With the continued support of partners, institutions, team members, and communities, the organisation looks forward to advancing inclusive growth and creating meaningful, long-term social impact in the years ahead.

Follow us on

