

INVESTING IN A SUSTAINABLE TOMORROW

Climate change presents substantial risks to the rural economy as livelihoods in rural areas remain intrinsically linked to natural resources. Erratic weather patterns—such as unpredictable rainfall, extended droughts, and recurrent floods—adversely affect agricultural output, which constitutes a major source of income for most rural households. Climate-induced livelihood disruptions often lead to forced migration towards urban centres, posing both social and economic challenges. These impacts are relatively severe for small and marginal farmers, women, and other vulnerable groups, underscoring the need for strengthening climate resilience of agriculture and rural development interventions.

Recognising the increasing complexity of climate-change induced challenges, NABARD is proactively empowering rural households—particularly women, small and marginal farmers, weaker sections, and tribal communities—to secure sustainable livelihoods. This is being achieved through the promotion of climate change adaptation measures, support for tribal families in developing wadis (orchards), and the implementation of participatory watershed and soil management initiatives, among others.

3.1 CLIMATE ACTION

Climate financing plays a pivotal role in empowering vulnerable and marginalised communities to enhance their resilience to climate change through sustainable livelihood solutions. In line with its mandate to foster inclusive and equitable rural development, NABARD prioritises investments that promote sustainable livelihoods across India's diverse rural landscape. The availability of varied funding sources, combined with a collaborative implementation approach, enables NABARD to address a wide range of concerns in climate-vulnerable regions. These initiatives are supported through a blend of international and national climate finance mechanisms, including the Adaptation Fund (AF), the National Adaptation Fund for Climate Change (NAFCC), and the Green Climate Fund (GCF).

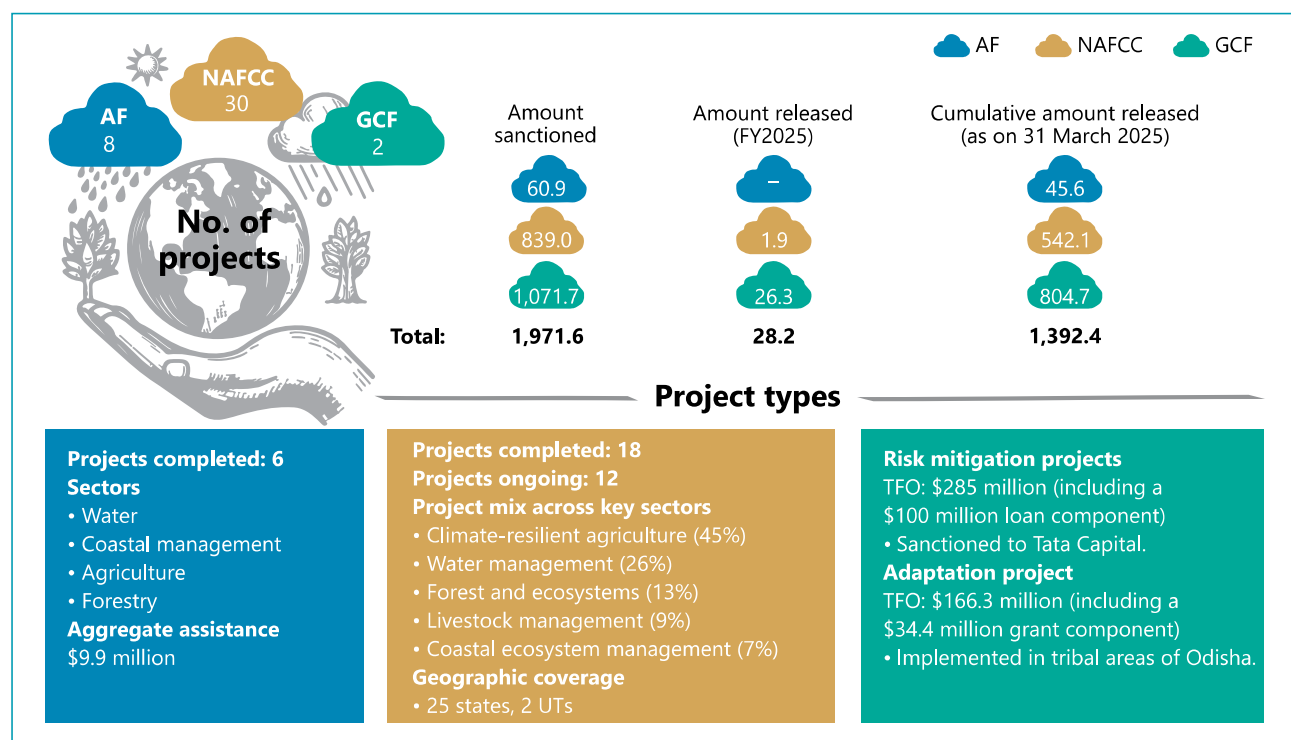
3.1.1 Overview

Up to 31 March 2025, NABARD has supported 40 climate change projects across India, with a total commitment of ₹1,971.6 crore (Figure 3.1, Showcase 3.1). While the AF and NAFCC primarily support adaptation, disaster risk reduction, and ecosystem restoration, the GCF focuses on mitigation initiatives such as clean energy and sustainable infrastructure.

Experience from field-level interventions underscores that locally driven, nature-based solutions tend to be low-risk, cost-effective, and yield more sustainable outcomes. Furthermore, actively involving communities as co-owners in project planning and execution significantly strengthens implementation, monitoring, and long-term ownership.

Locally driven, nature-based solutions, involving communities, tend to be low-risk, cost-effective, and yield more sustainable outcomes, with better implementation and monitoring.




Figure 3.1: Climate change initiatives by fund type (₹ crore)


AF = Adaptation Fund, GCF = Green Climate Fund, NAFCC = National Adaption Fund for Climate Change, TFO = Total Financial Outlay, UT = Union Territory.

Notes:

- Adaptation Fund includes two readiness grant projects, namely, South–South Co-operation Grant for supporting national implementing entity accreditation in Afghanistan and Readiness Grant for development of environmental, social, and governance framework.
- Figures in parentheses under NAFCC-funded projects by sector represent share of the sector in total number of NAFCC projects.

Showcase 3.1: Coastal ecosystem restoration through community-driven livelihood development

Project: Coastal Habitat Restoration in the Gulf of Mannar, Tamil Nadu

Fund: National Adaptation Fund for Climate Change (NAFCC)

Executing entity: Department of Environment, Government of Tamil Nadu

Implementing Agency: NABARD (National Implementing Entity for NAFCC)

Geographical coverage: Ramanathapuram, Thoothukudi, Tirunelveli, and Kanyakumari districts

Project outlay: ₹24.7 crore





Restoration of coral and sea grass habitats; Gulf of Mannar, Tamil Nadu.

Challenge

The project addressed severe habitat degradation caused by coral mining, coastal erosion, and sea-level rise, particularly around Vaan Island. These environmental threats significantly impacted marine biodiversity and the livelihoods of fishing communities.

Key interventions

- Restoration of coral and seagrass habitats across 4 square kilometres
- Deployment of 6,000 artificial reef modules around Vaan Island
- Development of community infrastructure, including a training centre, eco-tourism amenities, and net-mending sheds
- Execution of biodiversity and socioeconomic baseline surveys

Impact

- **Livelihoods**
 - ♦ 809 individuals directly benefited
 - ♦ 435 individuals who initiated micro-enterprises, earned ₹4,000–₹15,000 per month
 - ♦ 1,801 self-help group (SHG) members supported through revolving fund assistance
- **Ecology**
 - ♦ Notable increase in coral and seagrass cover
 - ♦ Expanded landmass from 2.3 hectares (ha) to 3 ha
- **Community engagement**
 - ♦ Over 26,000 individuals covered through awareness and outreach programmes
 - ♦ Women trained in sustainable livelihoods, including garment manufacturing, seafood processing, and basic health services



Farmer harvesting seafood (top);
SHG member processing seafood (bottom);
Gulf of Mannar, Tamil Nadu.

3.1.2 Initiatives in FY2025 for better project implementation

1. Policy landscape

- NABARD contributed to several national-level policy dialogues and provided inputs for framing guidelines, including those on climate-resilient agriculture, the National Adaptation Plan, the climate finance taxonomy, and the implementation framework for voluntary carbon markets (VCMs) in the agriculture, fisheries, and aquaculture sectors.



- b. Memoranda of Understanding (MOUs) were signed with the Ministry of Agriculture & Farmers Welfare (MoA&FW) and the Ministry of Fisheries, Animal Husbandry and Dairying to support the implementation of VCMs. Under this initiative, 11 projects were registered on the Verra Verified Carbon Standard Global Carbon Registry on behalf of MoA&FW.
- c. An MOU was signed with the National Dairy Development Board to promote sustainable and inclusive growth in the dairy sector.
- d. NABARD partnered with the Food and Agriculture Organization (FAO) of the United Nations through an MOU to develop innovative financial mechanisms for delivering broad-based benefits to farmers and stakeholders, supporting sustainable agriculture, agri-food system transformation, and rural development.
- e. NABARD@2030 Climate Strategy was launched, built on four strategic pillars:
 - i. Accelerating green lending
 - ii. Market development
 - iii. Internal green transformation
 - iv. Strategic resource mobilisation

2. Climate finance

- a. The NABARD Green Lending Facility (NGLF), a flexible green credit product, was launched on 28 January 2025. Two projects were sanctioned under this facility, with a combined loan assistance of ₹845 crore. The facility is accessible to a wide range of stakeholders, from state governments to start-ups engaged in rural green initiatives.
- b. A refinance product titled “Rural Home Loans Bundled with Rooftop Solar” was introduced to encourage the adoption of solar energy in rural households. The scheme offers an interest rate rebate on refinance for rural financial institutions.
- c. The Climate Change Fund–Interest Differential was operationalised using interest differential generated in FY2024. During FY2025, 11 projects received grant assistance totalling ₹4.5 crore.
- d. A detailed analysis of the State Action Plans on Climate Change of six states was undertaken to assess green financing potential. Based on these assessments, strategic meetings were held with the Finance Secretary, Government of West Bengal, and the Secretary, Department of Animal Husbandry and Dairying, Government of Bihar, to understand financing needs and sensitise stakeholders about the NGLF.
- e. New green finance products were developed, targeting areas such as climate-resilient dairy systems, solar-powered agricultural pumps, rural electric mobility, and energy efficiency in agricultural value chains.

3. Other initiatives

- a. Four high-level stakeholder consultations were held with industry experts, start-ups, and sector specialists across domains such as bioethanol, carbon markets, green hydrogen, and scalable green technologies in agriculture. Insights from these sessions were documented to identify financing opportunities and challenges in the green sector.
- b. An MOU was signed with the Government of Goa to support the establishment of a blended finance facility. The formulation of a special purpose vehicle for this initiative is in its final stages.
- c. Carbon credit assessments were piloted in select projects under the Tribal Development Fund (TDF) supported projects in Telangana, Odisha, and Chhattisgarh, in collaboration with NABCONS. An agreement was signed between NABCONS and Rabobank to monetise the carbon credits generated.
- d. Six green literacy training modules were developed, covering topics such as climate risk assessment for bankers, carbon markets, greening of financial systems, sustainable finance, and strategies for financial

institutions to leverage green financing. Gamified versions of these modules are being developed to enhance user engagement and improve learning outcomes.

- e. NABARD's green taxonomy was operationalised, tagging projects worth ₹1,842 crore as "green". This "green portfolio" forms the basis for resource mobilisation through instruments such as "green bonds".
- f. During FY2025, NABARD discussed collaboration in areas of mutual interest with many multilateral and bilateral organisations such as the World Bank, Asian Development Bank (ADB), FAO, European Union, European Investment Bank, West Asian Development Bank, Agriculture and Rural Development Bank (Cambodia), Rabobank, Enterprise Singapore, and Fiji Development Bank. In this context, it also hosted country delegations from Cambodia, Nigeria, New Zealand, and Fiji. Several key international collaborations were established during FY2025:
 - i. Preparation and submission of two preliminary project reports to the Department of Economic Affairs, Government of India, in partnership with the World Bank:
 - (1) Climate Finance Innovations for Fostering Resilience in India
 - (2) Collaboration on a Green-Tagging Framework for the agriculture sector
 - ii. Partnership with ADB for execution of the Solar Rooftop Implementation Programme in India.
 - iii. Submission of a funding proposal to the GCF for the project "Harnessing Insurance for Climate Resilience in Indian Agriculture", endorsed by the GCF. The proposal seeks \$20 million in GCF assistance as debt (total financing of \$115 million), aimed at expanding insurance coverage in the agriculture sector.
 - iv. In collaboration with the United Nations Development Programme, steps were taken to scale up the Data in Climate Resilient Agriculture (DiCRA) portal on a pan-India basis.

3.2 LREDP, LANDSCAPE-BASED REGENERATIVE RESILIENT RAINFED ECOSYSTEM DEVELOPMENT PROGRAMME

NABARD has been pioneering the promotion of participatory watershed development in India since 1992. In 1999–2000, the Watershed Development Fund was established in NABARD with an initial corpus of ₹200 crore, contributed equally by the Government of India and NABARD.

Building on this legacy, the watershed development programme has evolved into the Landscape-based Regenerative Resilient Rainfed Ecosystem Development Programme (LREDP)—a climate-resilient, agroecological initiative aimed at revitalising India's rainfed agriculture (Box 3.1). The programme prioritises water conservation, soil health, and livelihood security, while aligning with the Sustainable Development Goals, India's Nationally Determined Contributions, and Land Degradation Neutrality targets. Moving beyond conventional engineering, the LREDP integrates bioengineering, climate adaptation, and regenerative practices.

LREDP prioritises water conservation, soil health, and livelihood security, while integrating bioengineering, climate adaptation, and regenerative practices.





Box 3.1: Key features of the Landscape-based Regenerative Resilient Rainfed Ecosystem Development Programme

- Climate-adaptation measures: Integration of interventions based on climate vulnerability assessments.
- Water-efficient cropping: Promotion of water budgeting and crop diversification practices to optimise resource use.
- Soil health improvement: Transition from mono-cropping to poly-cropping systems to enhance soil vitality.
- Sustainable farming: Emphasis on natural farming and agroecological methods to reduce dependency on chemical inputs.
- Environmental safeguards: Application of NABARD's green taxonomy and environmental screening to ensure sustainability compliance.
- Bio-engineering focus: Replacement of conventional engineering with bio-engineering solutions to promote long-term ecological stability.
- Integrated planning: Preparation of comprehensive banking plans to support convergence with financial institutions.
- Technology integration: Use of geospatial tools and geotagging for real-time asset tracking and project transparency.
- Carbon revenue potential: Monitoring of carbon sequestration for possible participation in carbon markets.
- Result-oriented framework: Implementation of clearly defined outcomes, linked to specific output indicators, for performance measurement.

The interventions under watershed development are instrumental in enhancing soil and water conservation, improving agricultural productivity, and enabling climate-resilient livelihoods, particularly for smallholders and tenant farmers in rainfed and degraded landscapes. As on 31 March 2025, NABARD has sanctioned 3,761 watershed development projects across India, with a cumulative disbursement of ₹2,355.2 crore, covering 27.2 lakh hectares of land. In FY2025, 14 new projects were sanctioned, extending coverage to an additional 6,384 hectares, with disbursements amounting to ₹109.9 crore (Box 3.2).

Box 3.2: Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds

A first-of-its-kind pilot initiative titled “Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds” has been launched across five states—Punjab, Haryana, Rajasthan, Uttar Pradesh, and Tamil Nadu. This pioneering programme aims to promote community-led, demand-side water management at the micro-watershed and village level.

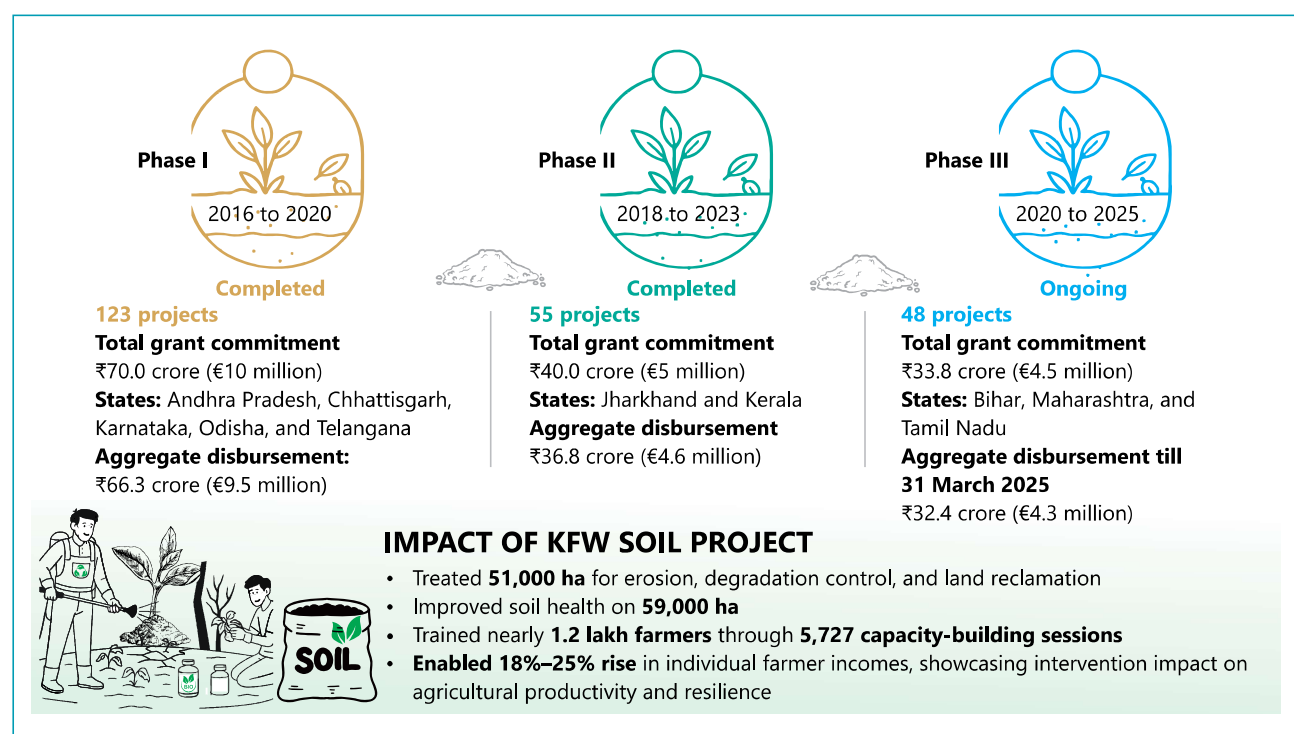
The initiative seeks to foster sustainable groundwater usage through active local engagement, with the overarching goal of transitioning villages currently categorised as overexploited to a safe status. Detailed project reports incorporating comprehensive water budgeting, are being prepared for the selected regions as a part of strategic planning and implementation.



3.2.1 Restoration and rehabilitation of degraded soils for food security

NABARD, in partnership with KfW Development Bank under the SEWOH (One World – No Hunger) initiative, has been implementing the KfW Soil Programme since August 2017. The programme focuses on the rehabilitation and regeneration of degraded soils to mitigate climate risks while enhancing agricultural productivity and community incomes in watershed areas. Implemented in three phases, it covers 226 projects across ten states (Figure 3.2, Box 3.3).

Figure 3.2: Soil restoration and rehabilitation initiative under KfW Soil Programme



ha = hectare, KfW = Kreditanstalt für Wiederaufbau.

Note: The exchange rates in the three phases were not the same.

Simultaneously, NABARD is also supporting the Soil Protection and Rehabilitation for Food Security in India (ProSoil) project under a technical cooperation agreement with GIZ.¹ This project is being implemented in five districts of Maharashtra and two districts of Madhya Pradesh, with a total grant support of €18.9 million from GIZ. The primary objective is to promote soil conservation practices to enhance crop productivity in vulnerable rural regions.

NABARD, in partnership with GIZ, is also implementing “Support to Agroecological Transformation Processes in India” (NAB-SuaTI), which is a strategic initiative designed to embed agroecological approaches within NABARD’s natural resource management portfolio, with a total financial outlay of €3 million.



Box 3.3: Case study on water budgeting in Kotteri Watershed, Tamil Nadu

Context

Located in Cuddalore district, Tamil Nadu, the Kotteri Watershed spans an area of 1,232.9 hectare and receives an average annual rainfall of 1,050 mm.

Purpose

Implemented under the KfW Soil Programme supported by NABARD, the intervention focuses on restoring soil health and strengthening climate resilience.



Water budgeting; Kotteri, Tamil Nadu.

Activity

A comprehensive water budgeting exercise was undertaken to assess the region's water dynamics and inform strategic interventions.

Key findings

- **Total water demand:** 416.4 hectare-metre (ha-m)
 - ◊ Domestic: 44.9 ha-m
 - ◊ Agricultural: 371.5 ha-m
- **Water storage capacity:** 33.8 ha-m
 - ◊ Farm bunds: 15.5 ha-m
 - ◊ Sunken pits: 6.1 ha-m
 - ◊ Water absorption trenches: 4.9 ha-m
- **Water supply sources:**
 - ◊ Rainfall recharge: 90.6 ha-m
 - ◊ Other sources: 28.4 ha-m
- **Water deficit:** (–)162.7 ha-m

Outcomes and recommendations

The findings point to a **significant level of water deficit**, underscoring the need to:

- **strengthen water storage infrastructure** through expanded use of farm bunds, percolation tanks, and recharge structures;
- **promote water conservation measures** such as
 - ◊ rainwater harvesting,
 - ◊ groundwater recharge, and
 - ◊ micro-irrigation systems to improve water use efficiency;
- **encourage crop diversification**, particularly during the **rabi season**, to reduce water demand without compromising income; and
- **foster community engagement** through sustained awareness-building and participatory planning to ensure long-term water sustainability and promote **climate-resilient agriculture** in the region.

3.2.2 Springshed Development Programme for Climate Change Adaptation

The Springshed-based Watershed Development Programme has been renamed the Springshed Development Programme for Climate Change Adaptation. It focuses on rejuvenating drying springs in Himalayan areas and the North East Region (NER), as also other hilly regions of India to improve access to drinking and irrigation water.



As on 31 March 2025, 160 projects have been sanctioned across the NER and other hilly regions, with a cumulative disbursement of ₹33.2 crore (Showcase 3.2). In FY2025 alone, three new springshed projects were sanctioned, against which an amount of ₹8.3 crore has been disbursed.

Showcase 3.2: Expanding cultivation through springwater access

Project: Khirganga Springshed

Location: Farsali Walli Village, Bageshwar, Uttarakhand

Challenge

Limited access to irrigation confined vegetable cultivation to just 0.04 hectare, restricting crop diversity and capping income between ₹8,000–₹10,000.

Key interventions

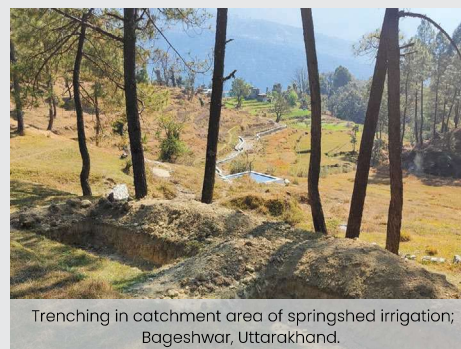
- Construction of staggered contour trenches to enhance spring discharge and reduce soil erosion
- Development of an irrigation tank linked to a traditional *guhl* (water channel) for efficient storage and distribution of springwater

Impact

Enhanced irrigation availability enabled expansion of cultivated land and increased crop output, resulting in income rising to ₹28,000—an improvement of 2.5 times. This demonstrates the significant gains possible through low-cost, community-driven water management interventions.



Tank and *guhl* for harnessing spring water; Bageshwar, Uttarakhand.



Trenching in catchment area of springshed irrigation; Bageshwar, Uttarakhand.

3.2.3 Geospatial technology-based monitoring

NABARD Bhuvan Portal

To advance the digitalisation of watershed and allied projects, NABARD, in collaboration with the National Remote Sensing Centre (Indian Space Research Organisation), Hyderabad, has developed the NABARD Bhuvan Portal—a dedicated geospatial platform. Featuring an extensive repository of geotagged assets, the portal facilitates efficient mapping, utilisation monitoring, project tracking, and evidence-based assessment of outcomes.

As on 31 March 2025, the NABARD Bhuvan portal hosts 1,179 onboarded projects with 2 lakh geotagged assets. Following its migration to NABARD's server last year, the portal is now fully operational and being actively leveraged for project monitoring and evaluation.

Geospatial technology-based planning for watershed projects

The use of geospatial technology in watershed planning continues to grow, supporting more precise, transparent, and outcome-driven interventions. Open-source tools such as QGIS, Google Earth, Bhuvan, and Water Resources Information System are being employed to assess groundwater potential and classify



land. In FY2025, nine on-site training programmes were held across seven states—Tamil Nadu, Telangana, Karnataka, Bihar, Rajasthan, West Bengal, and Jammu & Kashmir—with technical support from GIZ. These were complemented by virtual trainings focused on preparing detailed project reports (DPRs). As on 31 March 2025, 13 DPRs have been developed using geospatial applications, strengthening climate-resilient planning in rainfed areas.

3.2.4 JIVA—agroecology programme

JIVA, an agroecology programme grounded in agroecological principles, was initially piloted through 24 projects across 11 states spanning five agroecological zones (Box 3.4). Building on the success of these pilots, the programme is now being scaled up to 25 additional projects in 12 states, with a renewed emphasis on the northeastern, eastern, and central regions, covering eight agro-climatic zones (Showcase 3.3).

Showcase 3.3: Transformative impact of natural farming in Patratu, Jharkhand

Project: Patratu JIVA Project (Pilot Phase)

Location: Patratu Block, Ramgarh District, Jharkhand

Implementing agency: Gramin Seva Sangh

Challenges addressed

- High cost of agricultural inputs
- Dependence on chemical fertilisers and pesticides
- Low crop productivity
- Limited awareness of natural farming techniques
- Inadequate livestock management practices

Key interventions

- Capacity building of 80 lead farmers across 8 JIVA clusters in 6 villages
- Promotion and use of bio-inputs such as Jeevamrit, Beejamrit, Ghanjeevamrit, and Neemastra
- Cultivation in over 90 acres using diverse indigenous crop varieties including paddy, vegetables, pulses, and oilseeds
- Establishment of 43 kitchen gardens (any-time-meal models) and 43 bio-resource units

Impact

- Significant reduction in input costs and notable improvement in soil health
- Increase in paddy yields from 17–18 quintals per acre to 20–22 quintals per acre
- Transition to year-round cultivation, enhanced market access, and improved farm income
- Improved household nutrition and strengthened food security
- Enhanced community cohesion and collective ownership through participatory action



Farmer harvesting crop produced using bio-inputs (above); Mahila Kalyan Samuh, SHG meeting underway in Armadag village (below); Patratu Block, Ramgarh District, Jharkhand.



Box 3.4: Scaling agroecological transformation through JIVA

Geographical coverage

Andhra Pradesh, Chhattisgarh, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Telangana, Uttarakhand, Jharkhand, and Tamil Nadu

Key interventions

- Natural farming practices implemented by 1,349 farmers in 607 hectare (ha) of land.
- 30 external farmer resource persons engaged through Rythu Sadhikara Samstha with technical support from GIZ to provide field-level facilitation.
- Capacity building of around 720 farmers, including 230 women, to develop them as lead farmers or farmer resource persons for peer-to-peer extension.
- Pre-monsoon dry sowing demonstrated on 217 ha of land.
- Establishment of 32 bio-resource centres, 24 custom hiring centres, and 21 seed banks to support field operations.

Outcomes and impact

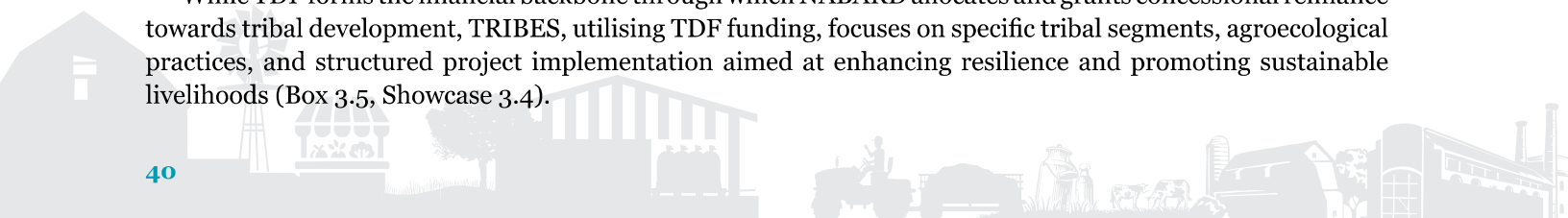
- Kitchen gardens established in nearly 1,500 households, enhancing dietary diversity and nutrition security.
- Shift from mono-cropping to diversified farming systems with 8–20 crops, including millets, pulses, vegetables, and fruits, integrated with livestock and agroforestry.
- Surplus produce marketed through local outlets and rural haats, strengthening local food systems.
- Notable improvement in household food consumption and nutritional intake.
- Seasonal income increase of ₹10,000–₹15,000 reported by participating farmers.
- Enhanced soil health indicators, including improved moisture retention, soil structure, and microbial activity through use of bio-inputs and continuous crop cover.
- Effective pest and disease management through the application of bio-pesticides observed.
- Greater willingness among participating farmers to expand the area under natural farming, with growing interest from new farmers encouraged by the observed benefits.

3.3 TRIBES, TRIBAL RESILIENCE INITIATIVE FOR BUILDING ENVIRONMENTALLY SUSTAINABLE LIVELIHOODS

The TDF was established in FY2004 with an initial corpus of ₹50 crore. It is NABARD's primary financing instrument for tribal livelihoods, initially focused on horticulture and later expanded to include non-orchard activities such as livestock, sericulture, and non-timber forest products.

For greater inclusivity, empowerment, and upliftment of tribal communities, NABARD's Tribal Development Programme has been reimagined as the Tribal Resilience Initiative for Building Environmentally Sustainable Livelihoods (TRIBES). As the programme component executed under NABARD's broader tribal development strategy, TRIBES is a rebranded, refocused implementation effort targeting Particularly Vulnerable Tribal Groups, aspirational districts, and regions facing credit deficits. It supports both land-based and non-land-based livelihood activities to enhance resilience and sustainability.

While TDF forms the financial backbone through which NABARD allocates and grants concessional refinance towards tribal development, TRIBES, utilising TDF funding, focuses on specific tribal segments, agroecological practices, and structured project implementation aimed at enhancing resilience and promoting sustainable livelihoods (Box 3.5, Showcase 3.4).

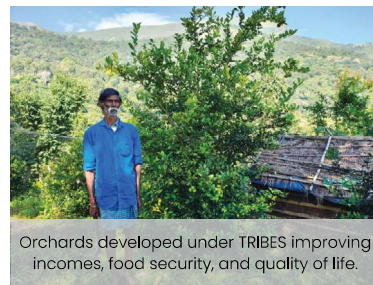




Box 3.5: Tribal Development Fund: Achievements and outcomes up to 31 March 2025

Progress till 31 March 2025

- A total of 1,030 projects have been sanctioned, benefitting approximately 6.3 lakh tribal families and covering 5.8 lakh acres of land.
- Around 2.9 crore trees have been planted under the initiative, with a potential to sequester 6.3 lakh metric tonne of CO₂ annually.
- During FY2025, four new projects were sanctioned with a financial outlay of ₹12.3 crore, benefitting 2,000 families.
- During FY2025 a total of ₹123.6 crore was disbursed towards ongoing and newly sanctioned projects.



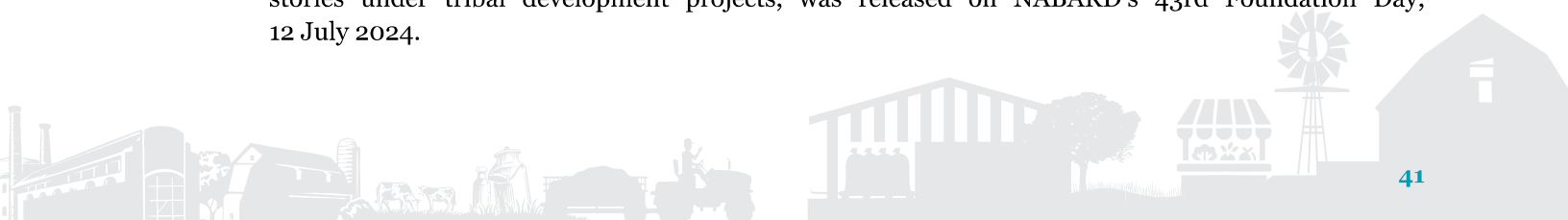
Orchards developed under TRIBES improving incomes, food security, and quality of life.

Impact

- **Income growth:** Household incomes increased by 15%–68% due to diversified farming systems and expansion of allied activities.
- **Productivity gains:** Horticultural interventions and improved water access resulted in a 15%–49% rise in productivity.
- **Women's empowerment:** Participation in women's self-help groups increased by 40%, with a 15% rise in decision-making roles.
- **Food security:** Beneficiaries experienced a 25% improvement in year-round food security due to diversified food baskets.
- **Quality of life:** Improved income, amenities, and sanitation standards contributed to an enhanced quality of life.
- **Migration reduction:** Seasonal and distress migration declined by 5%–25% across project locations.
- **Employment generation:** Farm-based employment days increased from 140 to 250 days per year.
- **Educational advancement:** Increased enrolment of girl children, improved access to education (up to 97% in some areas), and a fourfold increase in household education expenditure was observed.

Key achievements under TRIBES during FY2025 include the following:

1. Three *bodi*-based integrated farming projects were initiated in Gadchiroli, Maharashtra, aimed at rainwater harvesting, irrigation, and aquaculture.²
2. A study on *Van Dhan Vikas Kendras* in Rajasthan and Jharkhand identified potential areas for collaboration with the Ministry of Tribal Affairs, Government of India.
3. “Seb Mahotsav 1.0,” a first-of-its-kind tribal produce festival held in Uttarkashi, Uttarakhand, facilitated the sale of apples and kiwis worth ₹2 lakh in just six hours.
4. “Gaon ki Pathshala,” an initiative launched in Chittorgarh, Rajasthan, by the project-level committee, enlisted local graduates to provide free education to 130 enrolled village children.
5. A compendium titled *Chasing Dreams – Inspiring Stories of Success*, highlighting transformative stories under tribal development projects, was released on NABARD's 43rd Foundation Day, 12 July 2024.



Showcase 3.4: Building resilient livelihoods through TRIBES in Jalpaiguri, West Bengal

Context: In Nagrakata Block, Jalpaiguri, West Bengal, a large number of landless families struggled with economic instability due to limited livelihood opportunities.

Key challenges

- Limited access to sustainable sources of income.
- High incidence of migration in search of livelihood.
- Inadequate access to agricultural and livestock assets.
- Poor nutritional intake and substandard living conditions.

Grant assistance: To address these challenges, NABARD sanctioned a project under the TRIBES initiative in March 2021, with a grant assistance of ₹116.4 lakh.

Executing entity: Khagenhat Welfare Organisation

Objective: The project aimed to support 200 landless families through targeted interventions including livestock distribution, promotion of organic kitchen gardens, and formation of farmer producer organisations (FPOs) for improved market integration and input delivery.

Key interventions

- Distribution of small livestock (primarily goats) to 200 landless beneficiaries
- Promotion and adoption of organic kitchen gardening practices
- Facilitation of FPO formation to enhance input delivery systems and market linkages

Outcome: The project recorded a minimal livestock mortality rate of 1.6%, indicating the positive impact of the best practices in livestock care and management.

Impact on a beneficiary family

- Household income rose by ₹70,000 annually.
- Household members discontinued seasonal migration as the family achieved livelihood stability locally.
- Livestock numbers within the household tripled, contributing to improved food security and supplementary income.
- The introduction of organic kitchen gardens led to noticeable improvement in household nutrition and health.



Goat rearing stabilising incomes and reducing seasonal migration among landless households; Jalpaiguri, West Bengal.

3.4 WAY FORWARD

As NABARD advances into FY2026, it remains committed to promoting sustainable development and scaling up its support for climate-smart agriculture through ecosystem-based adaptation by mainstreaming low-carbon technologies into its rural development programmes. Key strategic priorities will include strengthening institutional capacities, broadening access to both global and domestic climate finance, and deepening public–private–community partnerships to amplify the reach and impact of climate action.

In response to the increasing exposure to climate risks, NABARD plans to adopt a more agile and proactive approach to climate resilience. This includes integrating advanced tools—such as satellite-based early warning systems and climate risk modelling—into planning and financing frameworks to support an inclusive, sustainable, and resilient trajectory of development.

NOTES

1. GIZ = Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH.
2. *bodi*: a pond-like water structure within agricultural fields.