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## OVERVIEW: 2015-16

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<td>98,721 HHs</td>
<td>48,384 HHs</td>
<td>10,453 children through education interventions in govt. schools of 2 blocks</td>
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<td>7,682 Self-Help Groups</td>
<td>4,608 Self-Help Groups</td>
<td>13,109 HHs covered through 1,111 SHGs</td>
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<td>582 Village Organizations</td>
<td>383 Village Organizations</td>
<td>Rs. 4.14 crores leveraged from banks during the year</td>
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<td>29 Community Led Federations</td>
<td>5 Community Led Federations</td>
<td>1,005 youth imparted skill building trainings</td>
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<td>69% belong to SC&amp;ST</td>
<td>81% belong to BPL category.</td>
<td>5,518 HHs covered in agriculture &amp; 2,092 in goat programme, 214 Ha agriculture land covered under soil &amp; water conservation</td>
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<td>SHG savings and own funds: Rs. 57.9 crores (cumulative)</td>
<td>SHG savings and own funds: Rs. 16.54 crores (cumulative)</td>
<td>1 new Dairy Producer Company (10-15,000 Ipd) incorporated.</td>
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<td>Bank loans &amp; govt. revolving funds mobilized: Rs. 84.92 crores (cumulative)</td>
<td>Bank loans &amp; govt. revolving funds mobilized: Rs. 41.04 crores (cumulative)</td>
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<td>26,641 households from 460 villages covered under agriculture interventions</td>
<td>14,200 households covered under goat based livelihoods and</td>
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<td>13,150 households covered under dairy interventions</td>
<td>13,813 households under agriculture &amp; 1,900 under under horticulture.</td>
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### Impact

- **Yield increase of 25-60% recorded in maize & pearl millet and up to 70% in mustard (cash crop) due to adoption of improved Package of Practices (PoP)**
  - 820 Krishi Sakhis & 150 Pashu Sakhis groomed (over 50% graded A by state govt.)
  - 1 new Dairy Producer Company (15,000 Ipd) incorporated in Alwar

- **Visioning and system setting undertaken for 383 VOs**
  - 266 SHG leaders groomed as Community Resource Persons
  - Significant improvement recorded in adoption of improved rearing & practices and income from goat-rearing

- **Increase in attendance in Anganwadis (957 children)**
  - Increased cooperation and involvement of school teachers

- **26% yield increment recorded in wheat through improved package of practices**

### Innovations

- 4,168 SHG households of 3 federations assessed on ‘financial capability index’ and 1,562 HHs provided counselling on financial planning and products
  - 36,678 women and adolescent girls across 247 villages covered under digital literacy pilot

- Offline version of Saksh Darpan (SHG MIS) rolled out and analytical reports generated regularly for 3,200 SHGs
  - 8,073 farmers in 4 desert blocks covered through mixed crop demonstrations of pearl millet, moong, moth, guar to minimize losses due to low/erratic rainfall

- E-reader application ‘Aur Ek Kahani’ developed – for roll out in govt. schools
  - SHG Federation supported to active role in toilet construction through procurement of construction material and technical inputs

### Sector building

- Training module series on Village Organizations - formation & nurturing developed
  - Based on MKSP experiences, documentaries on Package of Practices (PoPs) for 4 main crops of the state – maize, pearl millet, wheat & mustard prepared and disseminated at state level

- Around 200 Krishi Sakhis & Pashu Sakhis groomed under MKSP deployed by state govt. to initiate agriculture & goat clusters in NNRML federations

- Resource support on mF outside Rajasthan – 3 states through trainings, onsite support

- 19 youth complete Certificate Course on mF and livelihoods and placements offered @ Rs. 9,000 per month

- Active role in state level networks on sanitation financing, organized workshop on product development

- State level workshops to share livelihood cluster approach experiences of MPPOWER and goat value chain & marketing study in Rajasthan
The Sakh-Se-Vikas – *development through credit Initiative* was seeded by the Tata Trusts in around the year 2003 with a focus on promotion and nurturing of Self-Help Groups (SHGs), Clusters and Federations which would help meet savings and credit requirements of the poor and marginalized communities in Rajasthan. Financial self-sustainability, achieved in a given time period of 4-5 years and strong governance and systems have been the defining features of these community institutions promoted under SSV. CmF as the nodal agency of the SSV provides technical support to the implementing partners and SHG federations formed under the initiative. CmF has helped forged meaningful partnerships with banks for enhanced credit flow to SHGs under SSV. Beginning 2013, through the Mahila Kisan Sashaktikaran Pariyojana, CmF and SSV partners have sought to enhance livelihoods of the SHG members through comprehensive interventions in the sphere of agriculture of and dairy development.

When the SSV initiative began around 13 years ago, the concept of federations and cost coverage was largely unheard of in Rajasthan. With the advent of the National Rural Livelihoods Mission (NRLM), the state level scenario has undergone a sea change with the government now taking the lead in formation of SHGs and federations. The SHG federations promoted under the SSV and the implementing partners have forged partnerships with the State Mission to leverage over Rs. 22 crores as seed capital and livelihood fund assistance under the NRLM. 7 federation signed partnership agreements with the State Mission last year and are spearheading the SHG movement in their respective blocks and districts. This has led to a more than 30% growth in the SHGs in SSV project areas during the last one year and the outreach as on March 31, 2016, stands at 98,721 members organized into 7,682 SHGs, 582 Village Organizations (clusters) and 29 federations across 27 blocks of 8 districts. While own funds of SHGs stand at Rs. 57.9 crores, bank loans worth Rs. 63 crores have been leveraged till date.
Activities & Achievements

- 11,200 additional women farmers have been brought under the fold of the agriculture interventions during the Kharif season taking the total farmer outreach to 26,641 and cultivation area of 6,655 hectares (against a target of 25,500 farmers and 6,375 ha by 2016). In Rabi, 6,368 new farmers were reached out in the existing project villages taking the total outreach to 13,638 farmers (against a target of 10,413 farmers by 2016).

- A community cadre of 820 Krishi Sakhis has been developed in the 460 project villages. The KS demonstrate the recommended Package of Practices on own agriculture field, conduct fortnightly trainings of other women farmers in the village level Krishi Pathshala – farmer school and provide doorstep extension services to a group of 25-30 farmers to adopt the recommended improved practices.

- While the SHGs have been able to address the credit requirement of the women farmers to procure agri-inputs, the SHG federations in the project blocks have played an active role in the collective procurement of agri-inputs i.e., seeds, fertilizers etc. and distribution at the village level through the 428 Krishi Pathshalas established under the project. Each Pathshala has been equipped with a set of agriculture implements such as the seed treatment drum, weeder and sprayer etc. to aid the adoption of the recommended crop practices. These are rented out to the Pathshala members at a nominal fee.

Impact

- More than 85 percent adoption rate of the recommended Package of Practices (PoPs) demonstrated on Krishi Sakhi plots by the women farmers enrolled in each village especially those pertaining to field preparation, seed rate, seed treatment, line sowing, nutrient application and weeding.

- Yield increase of 25-40% recorded in pearl millet and 35-60% in maize (Kharif 2015) over base line.

- Third party crop yield assessment undertaken by Maharana Pratap University of Agriculture & Technology in Rabi crop show that the yield of wheat crop in demonstration plots vs. control is higher across all project blocks - 20% in Dholpur, 22% in Alwar, 24% in Bundi, 54% in Ajmer, 63% in Dungarpur and 78% in Dausa.

- Yield increase in mustard as measured by MPUAT while comparing demonstration vs. control plots is 61% in Dholpur, 68% in Alwar and 72% in Tonk.

- A conclave of Krishi Sakhis and Pashu Sakhis was organized at Jaipur for experience sharing and showcasing the work of the community cadre under the MKSP. Following an assessment of knowledge levels and communication skills of the 820 Krishi Sakhis and 150 Pashu Sakhis by CmF and RGAVP (SRLM), 52% KS came in the A category and 38% in B and 35% in A category and 35% in B (out of 4 grades – A, B, C and D). The RGAVP is now seeking the services of over 200 KS and PS as trainers to develop agriculture and livestock clusters in the NRLM areas.
• 13,150 women dairy farmers have been covered during the year through interventions which include regular trainings on improved animal rearing & management practices, doorstep delivery of preventive and basic health care through 150 Pashu Sakshi, artificial insemination for breed improvement and technology and inputs to grow improved fodder varieties. 134 animal health camps were organized during the year under the project.

• To facilitate milk market linkages in the project villages in Alwar, a women owned institution namely Sakhi Mahila Milk Producer Company has been incorporated in March 2016 with additional financial assistance worth Rs. 6.5 crores from the Tata Trusts. With a projected membership of 4,500 women from 100 project villages and 15,000 – 20,000 lpd per day, the MPC is expected to break even in a 3 year time frame. The women milk producer companies in Dholpur and Tonk namely Saheli and Maitree Mahila Producer Companies launched their retail operations during the year.

• Refresher trainings and exposure visits of Krishi Sakhis, Pashu Sakhis and project staffs were conducted as planned to further augment their knowledge and facilitation skills. 15 portable battery operated pico-projectors were provided to the SHG federations in the project areas to disseminate the 4 documentaries on best practices in wheat, maize, pearl millet & mustard - developed in-house by CmF during the year

• A pilot on weather based crop insurance was undertaken in Dholpur, Alwar and Dausa and 583 farmers purchased insurance cover for wheat and mustard crops.

• The Joint Review Mission commissioned by the RGAVP, Tata Trusts and Heifer Project International- the donors of the MKSP project have appreciated the achievements especially the quality of community cadre developed. The RGAVP has also expressed in principle interest to provide financial support to the tune of 60% for MKSP Phase II with a focus on specific product value chains.
Case Study: Enhancing Capabilities of SHG member households for meaningful financial inclusion

Having worked with SHGs on for over a decade now and imparting many Training of Trainers (ToTs) on microcredit and livelihood planning in SHGs, CmF realizes that while SHGs have proven to be an important source of credit for the member households, there are both demand and supply side gaps when it comes to meaningful individual financial inclusion (except of course opening a bank account now!). In 2013, GIZ undertook an interesting studying 3 states to understand people’s perceptions of the traits of a ‘family which uses money well’ and came up with the Financial capability index which has 13 parameters characterized into 4 basic categories – ‘generating, managing & using money’, ‘planning for the future’, ‘use of financial services’ and ‘using social capital assets & competencies’. CmF and GIZ came together in Oct 2014 to undertake a one year pilot in 3 federations (Kishangarh & Masuda blocks in Ajmer and Dausa block in Dausa) to assess SHG members on the index and thereafter undertake individual financial counseling of households. A local cadre of 42 ‘financial capability counsellors’ was selected after a rigorous process. The ‘fin cap index’ baseline tool was developed jointly and the FCCs were trained to collect the data which was tabulated and analyzed through an excel based programme developed for the purpose. Data of 4,168 SHG member households was collected and reports generated. The results (tabulated above) reflect that the planning for the future, making wise investments, insurance and even using bank accounts are areas where capacities of individual households need to be built. The individual family report cards generated were shared with the members. Counseling of 1,592 households on family level financial planning processes and suitable savings and insurance products was completed by the end of the pilot in September 2015. While the federations are continuing the agenda of financial counseling in different possible ways, CmF is making efforts to implement the counseling processes in other federations of SSV.
Case Study: Internet Saathi – Digital Literacy for Rural Women

In pursuance of our objective to enhance quality of life of the communities we work with and in particular the women, a unique opportunity to spread digital literacy among women in our project locations came our way in October 2015 in the form of the Internet Saathi Initiative of the Tata Trusts and Google India. Keeping in mind the requirements of reasonably good mobile phone network coverage and a large social capital base in the form of Self-Help Groups – Dholpur, Dausa and Alwar were taken up during the pilot phase.

The 7 federations in the 3 project districts identified 150 potential women trainers i.e., Internet Saathis through a selection process. Google India provided tablets, smart phones, power banks directly to the SHG federations. 150 cycles were also provided to the I-Saathis through the federations to enable mobility for the digital literacy mission. I-Saathis were then trained to use the tablets and smart phones and the internet. The federations issued 2 tablets and 2 smart phones and a power bank to each I-Saathi. Post the trainings, the I-Saathis began training women in groups of 3-4 each. Forums such as SHGs, cluster meetings and Krishi Pathshalas were actively tapped by the I-Saathis to meet women. Each I-Saathi is expected to train 1,000 persons from 3 villages over a period of 6 months in around 4 training modules. Each trainee woman/girl is expected to get 4 hours of usage time on tablet and phones. These modules comprise familiarity with the basic operations in using smartphones and tablets, accessing internet, using search engines and popular websites providing information on range of topics.

The eagerness and enthusiasm of women and adolescent girls to get connected to the world via the internet has been quite overwhelming, most of whom are first time users of smart phones. While a master list of suggestive websites on a range of topics has been provided to the I-Saathis, members were also encouraged to search for content of interest to them. Voice search options helped even the illiterate and less literate women to look for ‘Vaishno Mata Darshan’, historical places, bhajans, mehndi designs, designs of jodhani lehenga and many more things of their interest. Women also looked for home remedies to treat common illnesses for family and cattle, types of food to be taken by pregnant women and nutritive foods for young children. With some help, many women also explored information on government schemes and benefits such as the Bhamashah Yojana. Repair, replacement and sometimes unwanted usage of internet by family members of a few I-Saathis did pose a few constraints, however, the commitment of the I-Saathis and federations and their enthusiasm was not dampened and 36,678 women and adolescent girls were trained by March 2016.

The focus during the coming year would be to reach out to 1.2 lakh more people in the 7 project blocks. On the content front, CmF has been in discussions with few agencies engaged in developing mobile applications to access government programmes and schemes. Women have also expressed their interest to use internet to sell their products ranging from tailored and embroidered clothes to vegetables. Few who could not complete their education also want to learn via the internet. With ‘Digital India’ being a key priority of the government, the dreams of these women to harness the potential of the internet for economic progress and gaining knowledge may not be too distant.
In Sep 2008, the GoR and Tata Trusts signed a Memorandum of Understanding (MoU) to replicate the best practices and learnings of promoting high quality community institutions i.e., SHGs and federations under the SSV initiative into the MPOWER project funded by the International Fund for Agriculture Development (IFAD), Rome. CmF as the nodal agency of the Tata Trusts, has since 2009, been associated with the MPOWER to provide technical support on microfinance (and since 2013 on livelihoods) as also supporting the knowledge management and monitoring & evaluation components of the project. CmF began with conducting the project baseline in later half of 2009, focus till 2011-12 was on capacity building of the 13 implementing NGO partners in the six project blocks spread across six districts of the Jodhpur division. The vegetable cluster approach piloted by CmF in 2 project blocks in 2012 met with good success and consequently the ‘livelihoods cluster’ approach was upscaled to promote agriculture, horticulture and goat-based livelihoods across the project. In 2012, CmF developed Sakh-Darpan – an online accounting cum MIS software for SHGs promoted under MPOWER. The offline version of the Sakh Darpan complete with comprehensive reports has been fully operationalized in 2015 and integrated with the online platform. As on March 31, 2016, MPOWER covers 48,384 households organized into 4,608 SHGs (81% belonging to Below Poverty Line category) and 428 Village Organizations. While SHG savings and own funds stand at Rs. 16.54 crores, bank loans and revolving fund worth Rs. 41.04 crores have been mobilized till date.
Activities

- Developing road map for 428 Village Organizations (cluster of SHGs) promoted under the project was the key focus of CmF during the year. 3 workshops and Training of Trainers (of implementing partners) on VO governance structure, operations management, integration with Panchayati Raj Institutions and entitlements were conducted during the year to enable VOs to play a meaningful role at the village level besides their basic function of microfinance and SHG support.

- 383 VOs across 5 blocks were facilitated to undertake self-assessment and grading of their member SHGs and develop a plan of action to address weak areas.

- The process of SHG audit by trained Community Resource Persons (CRPs) from SSV project, initiated last year was completed in July with over 4,410 SHGs being audited.

- Audited data of the SHGs was entered into the newly developed off-line version of Sakh Dapran. Year round and regular on-field and online trouble shooting support was provided by CmF to implementing partners.

- The livelihoods cluster approach was expanded in each project block and a total of 19 new agriculture and 14 goat clusters initiated during the year while technical support of CmF for 43 old clusters continued. These

Achievements & Impact

- Bank credit worth Rs. 8.8 crores was mobilized during the year from ICICI bank, MGB and SBBJ. Revolving funds from the MPOWER worth Rs. 6.85 crores was released to 829 SHGs during the year taking the total number of SHGs having received the fund to 1925.

- 266 SHG women from the 6 project blocks have been provided a series of trainings during the year to function as ‘internal CRPs’ i.e., to facilitate strengthening 979 weak SHGs (falling into C category as per Sakh Darpan grading) identified in the project. Quality improvement in these SHGs where internal CRPs were deployed has been witnessed. A study to assess the performance and experiences of these internal CRPs was also undertaken during the year.

- To develop market linkages for households covered in the goat livelihoods clusters,

- The 22 different types of reports generated from Sakh Darpan are being used by the implementing partners to monitor the quality of the SHGs in their respective areas. These reports, designed in-house by CmF with IFAD support, have been appreciated for the detailed analysis and inferences generated.

- 4 studies and 1 best practice documentation were undertaken during the year including – assessment of performance and experiences of internal CRPs, impact of SHGs on women’s decision-making abilities, short study on credit demand assessment of SHG members in Abu Road, documentation of the livelihoods cluster approach in MPOWER and a third party impact assessment of the goat based livelihoods programme undertaken by the Rajasthan University of Veterinary Sciences

- CmF & the State Project Management Unit of MPOWER along with the Rajasthan Grameen Aajeevika Parishad (RGAVP) organized a state level experience sharing workshop at Jaipur in June 2015 with the objective of upsaling the cluster based livelihood approach of MPOWER in the NRLM federations. The RGAVP expressed its interest to work together with CmF-Tata Trusts to replicate the livelihoods
clusters benefit 13,168 households.

- The 4 desert blocks under the project have an average rainfall of less than 300 mm. Delay in monsoon and long dry spells have become a recurring phenomenon in the past years. To mitigate these factors, this year, instead of a single food grain (maize/pearl millet), a combination PoP of 4 crops – adding Green gram and Moath pulses and grain for animal feed was developed for 1 agriculture plot and 8,073 SHG members in these 4 blocks were supported to adopt the same.

- Refresher trainings for the community cadre - SHG book-keepers, Pashu Sakhis, Krishi Sakhis, Krishi Mitras and staffs of implementing partners in 5 blocks were conducted by CmF at regular intervals during the year.

Self-Help Groups in MPOWER & Improvement in decision making abilities of women
Structured Focused Group Discussions (FGDs) with SHG women and community cadre – Krishi Sakhis and Pashu Sakhis in one desert block i.e., Baitu and one tribal block i.e., Bali were conducted as part of the study. Baitu has a conservative social context, where there are severe restrictions on the mobility and choice making by women, the SHGs have brought about a marked change in the situation of women. Most changes described happened in the last 5 years, since the project (MPOWER) entered the area, and all changes were more prominent in villages where SHGs had been functioning for longer spans. The study concludes ‘…Through the establishment of women groups, MPOWER has worked towards the improvement of the women’s situation in the region. The ability of women to bring in credit and income has increased their standing in the family, granting them respect and consideration that they previously lacked.'
Case study: Goat based livelihoods clusters – the approach and impact

Livestock rearing is the traditional subsistence strategy in Western Rajasthan. It is an important source of income for the poorer segments of the BPL with limited or no land resources which is also the target clientele of the MPOWER. Post the good results of vegetable clusters initiated by CmF, the idea of replicating cluster based approach in goats came up. A baseline study including a study of existing trading and farming practices in the goat-based livelihoods was undertaken in 2013. Clusters of 350 households spread across 8-10 villages were identified and demarcated. Goat-based Livelihood Groups (GBLGs) were formed in each village in a cluster. These GBLGs were formed with existing SHG members who were already doing goat rearing activity and having minimum herd size of 4-5 goats etc. Community cadres were promoted as Pashu Sakhi & Community Livestock Facilitators (CLFs). Pashu Sakhis were selected from SHG members who can provide doorstep services to the community. Capacity building of GBLGs, Pashu Sakhis, supervisors of goat programme and CLF was a key focus area. Systematic training delivery and exposure visit was planned for all levels. Regular technical support for trainings was sought from RIDMA-BAIF. For breed improvement, improved breeding bucks were provided to select SHG members and support provided for initial months for feeding. Access to better housing was provided through construction of goat-sheds under the Community Infrastructure Development Fund (CIDF) component of the project. Veterinary camps for health check-up, vaccination and deworming are also organized every six months in association with the government livestock department. Concepts of stall-feeding, improved mangers and multi-nutrient feed have also been introduced. Vis-à-vis market linkages, awareness amount market prices has been spread wide and the practice of weighing boats before selling has become popular. In some blocks, second tier structure of the GBLGs called GRDC (Goat rearing Development Committee) have been promoted which are taking up collective purchase of medicines, organizing health camps, monitoring of goat shed construction and marketing linkages with traders. As on March 31, 2016, 14,200 households organized into 1,183 GBLGs supported by 402 Pashu Sakhis and 42 CLFs across 42 clusters (983 villages) are benefited through the goat-based clusters. The findings of the third party impact assessment of the goat clusters by Rajasthan University of Veterinary Sciences (RAJUVAS), Bikaner has highlighted the following impact:

- 85% of project HH practice vaccination against 7% in control group. 63% of HH practice de-worming thrice a year as compared to 3% in the control group.
- Castration of male calves is practised by 47% of the households (98% used improved castrator) as compared to 11% in control group.
- 48% of the households sell their animals on weight basis as compared to only 7% in the control group.
- Sirohi buck induction in this project has been identified among the good activities both by project beneficiaries as well as the control group
- The mortality rate is 16% among GBLG households surveyed as compared to 26% in the control group. Herd size has increased among GBLG members after they joined the group. Now more households have animal holdings in ranges 6-10, 11-20 and more than 20.
- Selling animals to Khatiks and Kasais at doorstep is still the major mode of sale though the incidence is lower (75%) as compared to control group (88%). A higher proportion of project HHs is able to sell to external buyers (23%) as compared to control group (12%).
- Pashu Sakhi and CLF have emerged as the most important service providers for vaccination, de-worming, treatment of illness and injury, assistance in delivery and castration as compared to the other service providers.
The year 2015-16 marked an important milestone as CmF & Tata Trusts in partnership with the Govt. of Rajasthan embarked on the Mission 2020 – to usher in prosperity and a significantly better quality of life for 70,000 poor households of 4 pre-dominantly tribal blocks in South Rajasthan. Titled ‘Transformation Initiative’, the programme seeks to demonstrate proof of concept of transformational change in the quality of life of 3.5 lakh individuals of 70,000 tribal households in 4 blocks of South Rajasthan through integration of education, nutrition, drinking water and sanitation interventions. Towards this an MoU was signed with the GoR in January 2015 to leverage financial resources under various government programmes through a convergence approach and an agreement to work together with the relevant government departments to enable them increase their outreach and strengthen quality of services. While the project involves themes which are entirely new to CmF, the programme strategy of each component has central to it the design principles of Sakh-Se-Vikas programme i.e., ‘women led change’ and ‘sustainability of services through nurturing self-reliant community institutions’. 

Key focus during the year was to undertake detailed planning for each of the programme components, liaisoning with the relevant government departments for convergence and starting field implementation. While much of the groundwork for the education component was completed in later part of 2014-15 and implementation initiated from June onwards along with the livelihoods component, vis-à-vis the other new themes of water & sanitation and nutrition, much of the year was spent by CmF in building its own understanding of the ground realities in the project blocks through various studies. The findings of these studies have helped define the programme
approach and implementation plan. In line with the MoU signed between the Tata Trusts and the GoR, a Project Steering Committee (PSC) under the Chairmanship of Principal Secretary – Rural Development & Panchayati Raj and comprising of senior representatives from relevant departments, District Collectors (DCs) of the 3 concerned districts, Tata Trusts and CmF was constituted in July 2015 and two meetings of the PSC have been held during the year and detailed guidelines to enable process of convergence developed. One meeting each of the District Level Coordination Committees (DLCCs) in Sirohi and Pali districts were held with the objective of sharing the project details with the relevant government departments at the district level and relevant circulars for convergence issued by the respective departments for the project.

Microfinance and Livelihoods: Key Highlights

During the year, of the 4 project blocks, implementation was started in two blocks of Abu Road and Bali and preparatory work completed in the other two blocks of Pindwara and Sayra. The TI project design for microfinance and livelihoods is fully aligned with the MPOWER and NRLM programmes of the Govt. of Rajasthan which are currently underway in the 3 blocks of Abu Road, Bali and Pindwara. CmF started working with the implementing partners of the MPOWER project in the Abu Road and Bali blocks and with the NRLM promoted federations in the Pindwara block. The focus within microfinance involves saturation of project villages through formation of SHGs, VOs and federations, high quality capacity building and establishing strong financial and MIS systems. Vis-à-vis livelihoods, while the cluster based livelihoods approach as per the MPOWER and MKSP experiences of CmF would form the foundation, significant focus on soil and water conservation through convergence and marketing linkages in cash crops and livestock hold the key to attain the transformational annual household income targets set out in the TI.

Key achievements during the year include:

- New SHG formation was initiated in Abu Road and Bali blocks with a view to saturate the existing villages covered under MPOWER. Capacity building of SHGs and Village Organizations, strengthening book-keeping, leadership training, credit planning exercise for SHG members households, bank linkages were the key focus. As on March 31, 2016, over 13,109 households in the 2 blocks have come into the fold of 1,111 SHGs organized into 95 clusters and formation of 4 federations has taken place.
To enable SHG members invest in improved agriculture, vegetable and horticulture and goat based livelihoods, Rs. 4.14 crores was leveraged as loan from banks for 605 SHGs.

The idea of integrated approach was taken to the SHG and VO meetings and the response of women members to take up the issues of education, health and sanitation and overall issues of their well-being was particularly overwhelming. The Ghummar Mahila SHG Federation in Bali became the Project Implementing Agency for the “Swatch Bharat Mission” to construct toilets in their villages of Bali block. District collector sanctioned an advance of Rs. 5 Lakh to federation to take up the construction works.

SHG federations of Bali and Abu Road blocks organized a block level “Women meet” in month of February and March, which was significant in terms of the participation of women and demonstration of their solidarity. Over 10,000 women SHG members participated in these events. More importantly, both the events were managed by women members of SHG Federation, more than 10,000 women members participated in these events. During this event, 873 water storage tanks and 363 solar lights were distributed to members under by the government as part of drudgery reduction activities.

A total of 5,518 households across 2 blocks were supported to undertake improved agriculture (maize and pulses), vegetables and horticulture through access to agri-inputs, extension support through Krishi Mitras and Krishi Sakhis. A third party crop yield assessment undertaken by Maharana Pratap University of Agriculture & Technology (MPUAT) for wheat crop recorded 26% increase in yield in the sample (project beneficiaries’ agriculture plots) over those of the control (uncovered households).

Ground work for setting up a vegetable producer company in Bali was also initiated. Vis-à-vis horticulture plantations – the implementing partners were supported by CmF to mobilize grant support for the target households from MPOWER and NABARD Wadi programme.

Soil and Water Conservation (SWC) works with support of NABARD (under the Integrated Watershed Management Programme) in Bali block helped treat 214 hectares including 65 gully treatment structures, 3 minor masonry works (WHS) and 6 well deepening works to augment the access to irrigation to small and marginal farmers.

The Ghummar Mahila Producer Company promoted by CmF implementing partner in Bali in 2014 and is engaged in the processing and sale of custard apple pulp earned a surplus of Rs. 3.46 lakhs. With the help of the Tata Trusts, CmF brought on board technical assistance for the PC under the Producer Catalyst and Incubation Finance (ProCIF) programme supported by the Trusts. An assessment of capacity building required of the PC was undertaken by ProCIF and Rs. 5 lakh worth working capital soft loan facilitated from Friends for Women’s World Banking (FWWB), Ahmedabad.
• The outreach under the goat based clusters was expanded significantly during the year and a total of 2,092 households are now covered. Grant support for goat-shed construction and breeding bucks has been mobilized from the MPOWER project, capacities of Pashu Sakhis were strengthened through training and refreshers during the year. 13 vaccination/health camps were also organized to strengthen goat activity in field and 5,442 goats were vaccinated and dewormed.

• Goat-based livelihoods promotion is one of the key strategies proposed under the Transformation Initiative for generating substantial cash incomes for small and marginal farmer households. However, linkages with the large buyers and retail markets hold the key to help farmers realize a significant share of the consumer price. A study on goat markets and value chain to evaluate possible marketing structures was undertaken with a focus on CmF’s project regions. Aggregation and marketing of live goats through producer organizations was found to be most feasible over goat meat processing which would require larger scale and involves complexities beyond the managing capacities of small scale producer organizations. Work on the idea was initiated during the year and business planning for goat producers company in the region undertaken.

• Around 60-70 villages in the plain region of Bali block are also engaged in rearing dairy animals. Following a preliminary survey which indicated a potential of setting up a mini dairy producer company of around 10-15,000 lpd capacity covering Bali and few villages of adjoining block, technical support agreement was undertaken by Tata Trusts with NDDB Dairy Services, New Delhi to support the setting up of dairy producer company operations and facilitate market linkages. Following a through process of trainings and orientation of initial subscribers and directors, the Asha Mahila Milk Producer Company, Pali has been incorporated in March 2016. Milk procurement and sales are planned to be initiated in September 2016.

• In Bali Block, one “Asha Mahila Milk producer Company” has been registered with the support of NDDB dairy services, this company will work on the milk procurement and marketing. 1,050 new families have been added in goat intervention during this period.

Model Village Development – A pilot to demonstrate holistic transformation under TI

With an objective to demonstrate and learn the process of transformation at a village level in an accelerated manner, CmF with support of TATA AIG CSR has adopted a 100% tribal village – Kuran in Bali block for the purpose. As the project started in Dec 2015, the idea of developing a ‘model village’ was discussed with the SHGs and then the village as a whole. It was heartening to note the enthusiasm and participation of the people and the office-bearers of the Panchayat in the visioning and planning process. The villagers proposed to form a ‘model village development committee’ with representation from all hamlets. This was formed and an exposure to another model village in neighbouring Rajsamand district – Pipplantari was undertaken. The MVDC developed the vision and plan for Kuran. While financial assistance for the development work is funded by TATA AIG, for the initial set of problems identified – repair of hand pumps and construction of toilets, the community members and the Panchayat themselves pitched in with funds and labour contribution and suggested utilizing the grant funds for school and health sub-centre repairs. Planning for a drinking water supply scheme was also undertaken during the year which will be executed along with other activities in education and health in the coming year.
Universal and quality education holds the key to realizing the true demographic dividend of the country’s population. While the state of Rajasthan as a whole fares average on the literacy front among many other states, the situation in the project blocks of the Transformation Initiative is far behind other districts of the state. Key issues highlighted during a study commissioned by CmF – Tata Trusts in 2014 had highlighted: (i) non-functional Anganwadi centres with no pre-school component, resulting in lack of quality care and education for children in the 3-6 age group; (ii) increased access to primary schools; yet, a significant number of children, not attending school; (iii) extremely low learning levels in students who are enrolled in schools; (iv) inadequate training and onsite support resulting in teaching-learning dominated by rote learning; and (v) limited or no involvement of the community in monitoring of schools.

A comprehensive strategy was developed to address the above and in 2015-16, work was initiated through partners in two blocks of Abu Road and Pindwara. The baseline exercise to assess learning levels of students (Grade 2 to 5) in the interventions schools was undertaken which revealed that the basic learning levels for children are very low. In Abu Road block baseline, for example, the overall results indicate that not more than 2% students are at their class appropriate level in the all schools. These children are at least two to three years behind where they are expected to be according to the curriculum expectations. The pedagogy and teaching-learning material was therefore contextualized to enable the child to become an active learner and instead of the prevalent rote based pedagogy, focus on enabling the child to construct meaning in the process of acquiring literacy. The education programme was initiated in the two blocks of Abu Road and Pindwara covering 30 Anganwadis through pre-school interventions, 90 primary schools through early literacy development, teacher trainings and in-class teacher support and (classes I – V) and 20 middle schools through teacher trainings on select subjects of English, Maths and Science. Mainstreaming of out of school children through residential bridge camps was another key component initiated in Abu Road.
Key achievements during the year include:

- 10,453 students from primary and upper primary classes of the government schools of the 2 blocks were reached out through the education interventions and 957 children covered under early childhood education intervention in the Anganwadis. Functional children’s libraries have been set up in 40 government schools and trainings provided to the teachers to use the libraries meaningfully to enhance reading abilities and learning levels of children.

- Contextualized resource material and facilitator modules for the teachers of the intervention classes have been developed. Regular training programmes for Anganwadi workers, teachers, headmasters and officials of district education department were undertaken on child centric learnings, pedagogy and other aspects of child development. In-class support in the Angawadis and primary schools through learning facilitators has also helped the teachers to adopt these processes.

- In Pindwara, 97% of trained teachers are implementing the ‘reading instructions’ imparted as part of the early literacy development component and 62% are implementing the ‘reading activities’ suggested and demonstrated during the trainings. The student tracking undertaken in Pindwara schools suggest that on completion of 21 weeks of instructions as per suggested early literacy approach, 20% children are able to read a paragraph of 25 words and 26% children are able to answer questions pertaining to the text correctly implying that they are able to comprehend the text properly. In the 30 Anganwadis in Abu Road, enrollement and attendance have both improved and 20-22 children per Anganwadi are attending regularly as also staying back for the entire scheduled time.

- With the positive trends and changes noticed in the form of increased enrollment in Anganwadis and improvement in the learning levels of children, increased involvement and cooperation of the teachers and school administration has been witnessed.

- Parents and community involvement through the School Management Committees (SMCs) is key to sustaining the changes in quality of education in the schools. However, the SMCs of most of the schools were inactive. Focused efforts were taken to revive the SMCs and train the SMC members. SMC members have also been facilitated to undertake initial meetings. Following project interventions, 87% of the intervention schools in Pindwara are organizing regular parents meetings to discuss the progress of their children.
• While working in the government schools in the project blocks, it was realized that the gap in children’s native language and school’s language is the cause behind students struggling to understand the instructions given by teachers, thus leading to poor reading abilities and lack of comprehension. A research study was commissioned to undertake a language analysis of language spoken by children at home. A sociolinguistic survey was also carried out across the villages to determine language and dialect boundaries and evaluate language vitality. The findings and recommendations of the study will inform the approach of CmF and partners on teaching literacy in the coming years with the twin objective of improving learning levels through use of native language as also help in preserving the linguistic heritage of such minority linguistic groups.

• Through the 4 month bridge schooling residential camp for out of school children organized in Abu Road block, 41 drop out children were enabled to achieve appropriate learning levels and thereafter 38 children were successfully mainstreamed back into schools.

• In addition, CmF has set up a children’s library section in the District Public Library Premises in Sirohi wherein the government has allocated office space to CmF. The library corner is managed by CmF and the response of school children in using the library services has been very encouraging. A children’s book fair organized jointly by CmF and Azim Premji Foundation in January was also quite well-received.

• To maximize the impact of ongoing livelihood and education interventions in one village in Abu Road, a Community Information Resource Center (CIRC) has been set up with financial support of TATA AIA. The CIRC offers a one month course on basics of computers and so far 215 youth and children (including 65 girls) have completed the course. E-mitra services are also being provided through the center. An average of 20-25 people visits the CIRC on a daily basis to avail the internet and e-mitra facilities.
Child Health and Nutrition: Key Highlights

Ensuring a strong foundation in terms of good health in the early years of life is the most critical factor for a healthy and productive workforce. Maternal health is also closely linked with the health status of the child at the time of birth. The situation pertaining to maternal health and malnourishment in children (0-5 years) this count in the tribal dominated project blocks of the Transformation Initiative is far below the state level indicators. Therefore, focus on addressing these issues would be key to help achieve the goal of transformational change in quality of life of the poor in the project blocks.

The greater part of the year was spent on developing an in-house understanding of the ground realities pertaining to the status of maternal and child health and nutrition in the project blocks and develop project interventions in accordance. Two studies were conducted during the year - with the help of the Institute of Health Management and Research (IHMR), Jaipur in Bali and St. John’s Medical Institute, Bengaluru in Sirohi. Key findings of the studies reveal: (i) 72 percent of pregnant women and 70 percent of lactating women were reported anemic in Sirohi; (ii) Only 62.5 percent pregnant woman were mobilized by the frontline health workers for pregnancy registration and 52 percent children were mobilized for immunization and (iii) 18% children in the age group of 0-6 months, 46% children in the age group of 7 months – 2 years and 52% children in the age group of 2-5 years in Sirohi have stunted growth.

Based on these studies, a detailed intervention plan was developed to cover 100 villages across two project blocks namely Abu Road and Pindwara. The objective of health interventions under the Transformation Initiative is envisioned to be two-fold namely, reducing Infant Mortality Rate and addressing malnutrition in children under 5 years of age. On the supply side, focus would be on enhancing capacities of the 3 most important front line workers i.e., ANM, ASHA and AWW, facilitating convergent action between them and increasing functionality of Anganwadi Centers.

Health and nutrition of children: Programme Strategy

While the studies and intervention planning was ongoing during the year, on behalf of the Tata Trusts, we facilitated several rounds of discussions with the district administration and health machinery in Sirohi to pilot strengthening of Double Fortified Salt (salt fortified with iodine and iron) supply chain which can contribute to anemia reduction. The directions of Ministry of Human Resources Development and Ministry of Women and Child Development issued in 2011 mandate the use of DFS in mid-day meal at schools and in hot cooked meals in AWC. However, barring 4-5 states, others including Rajasthan have not been able to implement the same largely due to limited and irregular supply of DFS. On the other hand, DFS manufacturers are not able to expand their supply and distribution systems due to lack of demand. With financial support of Tata Trusts, 14,000 metric tonnes of DFS was procured and distributed to 373 AWC and 460 schools falling in Abu Road and
Pindwara blocks – wherein education interventions are also being implemented. Sensitization and awareness building efforts of all stakeholders ranging from district and school administration to AWWs and communities was undertaken through regular dialogue, discussion and distribution of brochures and pamphlets to help in creating and sustaining the demand of DFS. Based on the results of the pilot in Sirohi, the state government would be brought on board to proactively procure DFS for these programmes as also Public Distribution Systems. Focus during the coming year would be to start full scale implementation of project interventions with support of the district administration. Further, as water borne diseases arising out of contaminated water and poor sanitation facilities are key reasons of infants and children falling sick, the work under health and WASH project components would be synergized especially with respect to Behaviour Change Communication for health and hygiene and efforts to strengthen Village Health, Water, Sanitation and Nutrition Committees (VHWSNCs).

**Way Forward: 2016-17**

Key focus during the coming year under Transformation Initiative would be to initiate the water and sanitation component in two blocks and upscale the livelihood interventions to all the 4 blocks. Focus on leveraging funds from government programmes such as the Mahatma Gandhi NREGS would be accompanied with the efforts to establish marketing linkages in horticulture, dairy and goats. Education interventions will also be expanded to the third block of Bali in the coming year. Building requisite capacities of community and community institutions to lead the transformational change process would remain the core approach across all themes.
Set up as a resource agency to catalyze the growth of the microfinance sector in the state, CmF has adopted a multi-faceted approach of working with the relevant stakeholders – ranging from trainings, on-field support, documentation and dissemination of best practices to help multiply impact and evidence based advocacy on systems and policies which constrain the growth of the sector in the state of Rajasthan. The four-month certificate course on microfinance & livelihoods has helped groom 200 youth for the sector and also provided good employment opportunities for them. The bankers’ orientation programmes conducted by CmF have helped sensitize branch managers of leading public sector and cooperative banks on microfinance and SHGs. Through its resource material series developed on Self-Help Groups (Aadhar, Manthan, Disha, Saksham and Samiksha), Sakh Darpan (SHG-MIS) and training programmes, CmF has also been able to help development stakeholders outside Rajasthan nurture and expand their work in community led microfinance.

As CmF expanded its engagement into the sphere of livelihoods a few years back, consistent efforts have been made to develop resource material and generate knowledge in livelihoods as well. During the last two years, a range of training resources on agriculture and livestock based livelihoods have been developed and work initiated upon which is based upon the learnings and experiences of CmF in the Mahila Kisan Sashaktikaran Pariyojana (MKSP) and Mitigating Poverty in West Rajasthan (MPOWER) projects. With the Transformation Initiative operationalized in 2015-16, CmF has further expanded its work into newer themes of education, health, water and sanitation. Through various kinds of studies and baselines undertaken in these themes during the year and participation in various thematic forums and networks, efforts were made to build in-house knowledge and capacity on issues which constrain field implementation in the chosen project areas as also the sector as a whole.
The eleventh batch of the Certificate Course on microfinance and livelihoods (CmFRL) was organized during the year. The four month residential course seeks to fulfill the twin objectives of creating employment avenues for the rural you and at the same time develop trained human resources to work at the grassroots. Of the 23 students enrolled, 19 graduated successfully. Course fee of the students was supported by GAIL India, as part of their CSR initiative. Average salary offered during placements was Rs. 9,000. Most of the students have been placed in NGOs.

Besides conducting need based trainings for stakeholders in the state of Rajasthan during the year, CmF helped implementing partners of the Tata Trusts across 3 states of Gujarat (tribal region), Maharashtra (Vidarbha region) and Nagaland through trainings and on-field support visits. Trainings covered SHG audits, grading, formation of village organizations, leadership development. Sakh-Darpan (SHG MIS) was introduced in 3 federations in Vidarbha and online troubleshooting support was provided. Support provided in Nagaland was focused upon contextual planning of the SHG programme and developing formats of books of accounts etc.

Enriched with the learnings of implementing agriculture and livestock programmes in MKSP and MPOWER, CmF supported the State Rural Livelihoods Mission i.e., the RGAVP in the initial process of designing the agriculture based livelihood clusters in the NRLM federations. While CmF supported with the resource material development and training of trainers on agriculture clusters, over 200 Krishi Sakhis and Pashu Sakhis groomed under MKSP have been deployed by RGAVP to develop these clusters. The CRPs are being paid an honorarium of Rs. 500 per day and are able to earn upto Rs. 10,000 per month through supporting other federations in livelihoods.
Developing Resource material for Capacity Building

- Two training modules on formation and nurturing of Clusters/Village Organizations (VOs) were developed which are also aligned to the design of NRLM. Feedback was sought through stakeholder consultations and field testing of the modules was also done. The module ‘Samarth’ has six sub-modules—orientation on VOs, VO book-keeping, leadership development, sub-committees in VOs and roles, VO vision development. The other second module is a facilitation guide to conduct VO trainings for the first 18 months of VO formation.
- Following two years of learnings and experiences of productivity enhancement in agriculture, best practices video documentation was completed for 4 key crops of Rajasthan—maize, pearl millet, wheat and mustard. The video documentaries are being used to aid trainings of farmer members under the MKSP and for other agriculture trainings.

Studies & knowledge dissemination

- Substantial work in goat-rearing has been undertaken in the West Rajasthan through MPOWER as also by implementing partners in the SSV project areas of central and eastern Rajasthan. Goat-based livelihoods promotion is also one of the key strategies under the Transformation Initiative in South Rajasthan. Collective marketing by farmer rearers’ holds the potential to develop goat-based livelihoods as a commercial enterprise for small holders. A study on goat markets and value chain to evaluate possible marketing structures was undertaken with a focus on CmF’s project regions. Aggregation and marketing of live goats through producer organizations was found to be most feasible over goat meat processing which would require larger scale and involves complexities beyond the managing capacities of small scale producer organizations. A state level dissemination of the study was undertaken jointly with South Asia Pro-Poor Livestock Programme. Stakeholders such as goat-meat processing units, big traders and butchers were also invited to share experiences and explore possibilities of joint ventures with producer companies. A positive response was received from the buyers and CmF has initiated ground work to take this forward in the coming year.
- A state level conclave of livelihood CRPs in MKSP projects areas was organized at Jaipur along with the RGAVP in June 2015. Over 950 Krishi Sakhis and Pashu Sakhis groomed under the MKSP attended the event and shared their experiences, most of whom are barely literate.
The impact of the cluster based livelihoods approach in agriculture and goat livelihoods implemented in MPOWER with CmF support has been appreciated and noted by various stakeholders. The State Rural Livelihood Mission i.e., RGAVP which also anchors the MPOWER, expressed interest to adopt the approach in the NRLM federations as well. Towards this, CmF & the State Project Management Unit of MPOWER along with RGAVP organized a state level experience sharing workshop at Jaipur in July. The RGAVP expressed its interest to work together with CmF-Tata Trusts to replicate the livelihoods resource support arrangement as in MPOWER in the NRLM project blocks as well.

**Building Collaborations**

One of the key deliverables of the Transformation Initiative being implemented by CmF is to ensure sustainable access to safe drinking water and sanitation in 200 villages of the 4 tribal blocks. With the Swachh Bharat Mission (SBM) being a key focus area of the government, a number of foundations and Corporate Social Responsibilities (CSRs) have come forward to support the central and state governments. Through partnership with the Tata Water Mission, CmF took the lead in bringing together existing and potential stakeholders working in the Water, Sanitation & Hygiene (WASH) space in Rajasthan to explore financial product development for clean drinking water and sanitation. We also joined networks such as the regional chapter of the India Sanitation Coalition and are playing an active role in the working groups to share our WASH experiences and learn more from other stakeholders in the process.
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Former Secretary, Finance, Government of India

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**Member Secretary**

Mr. Yatesh Yadav (Till Oct 31, 2015)

Mrs. Malika Srivastava (Nov 1, 2015) onwards
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Govind Akar    Kumar Ranjan  Shamsher Alam
Dilip Verma     Vijay Singh  Rohit Kumar
Narendra Kumar Gurjar  Mohini Chaudhary  Ravindra Singh
Saurabh Kumar     Ritika Jain  Mukesh Sharma
Amit            Jaypal Singh Tomar  Hemlata Rawat
Vijay Laxmi Sharma  Vinod Kumar Maru  Akhilesh Pande
Mukesh Mewara     Chiranjeev Singh Rao  Deependra Agrawal
Sarita Sharma     ArvindGautam  Manish Saini

Mr. Yatesh Yadav, Manish Khullar, Cheshta Sharma and Ashish Singh have been part of the CmF family during 2015-16. They moved on to other organizations during the course of the year. We are grateful for their immense contribution to CmF and wish them the very best in life.
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- Service Tax Number AAAAC5274HSD001

Our Bankers

- Bank of Baroda, Sanganer Branch, Jaipur
- Bank of Baroda, Sojati Gate, Jodhpur

Our Statutory Auditors

M/s Deloitte Haskins & Sells LLP, Mumbai
Indiabulls Finance Centre
Tower 3, 27th – 32nd Floor, Senapati Bapat Marg
Elphinstone Road (West), Mumbai – 400013

Our Internal Auditors

M/s PKF Sridhar & Santhanam LLP
201, 2nd Floor, Centre Point Building
Dr. Ambedkar Road, Opp. Bharatmata Cinema, Parel, Mumbai-400012

Our Offices

JAIPUR
D-240, D-Block, Behind World Trade Park,
JLN Marg, Malviya Nagar, Jaipur, 302017
Ph. : +91 141 4025909, 3248119
Fax +91 141 4025909
E-mail : cmf@cmfraj.org

JODHPUR
CmF c/o MPOWER
State Project Management Unit (SPMU)
Near RTO Office, BJS Colony, Paota C Road,
Jodhpur - 342001
Ph. : 91-0291-2551550
E-mail : cmfjodhpur@cmfraj.org

SIROHI
Govt. Public Library Campus
Ahinsa Circle, Place Road, Sirohi - 307001