Our key initiatives
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Centre for microFinance (CmF) is the outcome of a study undertaken by Prof. V.S.Vyas, eminent economist in the year 2005 on the feasibility of ‘Setting up a Centre for Microcredit’. At a time when the Self-Help Group movement was doing very well in the southern states, Rajasthan, the biggest state in the country was far behind other states in both the outreach and quality of Self-Help Groups. Thereafter the Tata Trusts, NABARD, government departments, renowned development practitioners and ex-bureaucrats came together to set up the CmF – as a state level resource agency for promoting and catalyzing the community led microfinance sector in Rajasthan.

Registered on 13th February 2007, CmF started with four broad roles – technical and resource support, knowledge generation and dissemination, incubating new ideas and promoting networking & collaborations. Guided by our esteemed Governing Board and with the critical core support of the Tata Trusts, CmF has completed 10 years of its journey in the year 2017. The Sakh-Se-Vikas partners have been our strength and the learnings from the SHGs and federations of SSV have made us what we are.

With the changing macro-scenario in the community led microfinance sector and the need arising from the grassroots, we expanded our domain focus to livelihoods in around 2012 and beginning last year, we took the decision to take up multi-thematic implementation in select blocks to help impact multi-dimensions of quality of life. Few of the achievements we are proud of in our 10 year journey are as follows:

- **Facilitating bank loans for Self – Help Groups:** bankers’ trainings, one on one dialogues with various banks, Bankers’ conclave, linkages with NBFCs, raising bank related documentation issues of SHGs
- **Resource material for Self-Help Groups:** The training resources – Sakhsham, Aadhar, Manthan, Disha and Samiksha are widely used by government and NGOs for SHG capacity building
- **Facilitating SSV federations to partner with the NRLM:** The SHGs and federations of SSV have been able to leverage Rs. 28 crore revolving fund from the government, 7 federations are now the implementing agency of NRLM and over 1,500 SHG members are active CRPs of the NRLM
- **Successful partnerships with the government:** Through partnerships with the government in West Rajasthan (MPOWER) and the MKSP, the SHG movement spread there and over Rs. 400 crore channelized for farm based livelihoods promotion over 70,000 SHG members & their families.

- **Sakh Darpan:** The off-line and online SHG MIS software developed with comprehensive analytical reports to measure performance of SHGs is being used by the state government in West Rajasthan and by NGOs in other states
- **CRP model in livelihoods:** The pioneering concept of agriculture extension through SHG women as community resource persons – Krishi Sakhis is being upscaled by the state government and in other states
WHERE WE WORK

MITIGATING POVERTY IN WEST RAJASTHAN (MPOWER)

THEMES: Microfinance & Livelihoods
6 DISTRICTS: Jodhpur, Barmer, Jaisalmer, Jalore, Sirohi & Pali (6 blocks)

SAKH-SE-VIKAS

THEMES: Microfinance, Livelihoods & digital literacy
8 DISTRICTS: Alwar, Dholpur, Dausa, Ajmer, Banswara, Dungarpur, Tonk, Bundi

TRANSFORMATION INITIATIVE

3 DISTRICTS: Sirohi, Pali, Udaipur (4 blocks)
ENHANCING QUALITY OF LIFE OF SELF-HELP GROUP MEMBERS

The core of CmF’s work is to capacitate Self-Help Groups (SHGs) and their federations to serve their members by providing a range of financial and farm livelihood support services and thereby enable them to lead a better quality of life. Overlaying new interventions such as digital literacy, participatory learning & action for improved maternal and child health on the SHG network were the focus during the year.

KEY INITIATIVES TECHNICALLY SUPPORTED BY CmF

SAKH-SE-VIKAS

Seeded by Tata Trusts in 2003, CmF is the nodal agency to provide technical support since 2007

- Strategy: (1) high investment in capacity building of SHGs and federations (2) focus on operational cost coverage by SHG members for sustainability, (3) building linkages with banks for credit
- With NRLM taking the lead nationally in SHG programmes, most SSV federations have now forged partnerships with NRLM & expanded SHG membership to saturate their villages

MITIGATING POVERTY IN WEST RAJASTHAN (MPOWER):

- Funded by the International Fund for Agriculture Development (IFAD), Govt. of Rajasthan & Tata Trusts
- CmF is the knowledge and technical support partner in microfinance & livelihoods
- CmF helped design and implement agriculture and goat based livelihoods through adopting a cluster based approach which has been scaled up to benefit over 44,000 SHG members
I. BUILDING STRONG AND VIBRANT SHG FEDERATIONS IN WEST RAJASTHAN

As the MPOWER ends in December 2017, our focus during the year was to build capacities of the 443 Village Organizations and 15 Federations across the 6 blocks to manage their own operations which would be key to sustained delivery of services savings, credit and livelihoods services to their 50,481 Members once the project ends.

We spear-headed the development of road map for aligning the MPOWER federations with NRLM structure, facilitated joint-assessment by the State Rural Livelihoods Mission i.e., RGAVP, CmF and MPOWER. In the coming year, we would help the federations recruit their own staffs and build their capacities intensively.
THE IMPACT - FINDINGS OF SHG CREDIT UTILIZATION STUDY BY CmF (FEB 2017)

A total of 227 SHGs across 3 age groups (1-3 year old, 3-5 year old & 5 year old+) were interviewed across the 6 project blocks. Key findings include:

- More than 75% members of credit-linked SHGs (i.e., those having received bank loans) have availed loans of ₹10,000 or more during the project.
- Among loan purposes, loans for small enterprises was availed by 47.8% members and 48.1% members took loan for agriculture.
- Loans for small enterprises are HIGHER in number in the tribal blocks vs. desert blocks and reverse is true for agriculture loans.
- More members from older SHGs (5 year+) are INVESTING LOANS in small enterprises (80% members) as compared to agriculture (61%).
- Loans for child education taken by 45% members of 3-5 year old SHGs and 42% members of 5 year + SHGs.
- 25% SHG members report incremental annual income of ₹10-20,000 from SHG loans, 20% reported an increase of ₹20,000-50,000 and 7% report income increase of ₹50,000 and more by investing SHG loans for livelihood purposes.
- Far lesser dependence on money-lenders reported by 67% households due to credit needs being met from SHGs.
II. ENHANCING INCOMES OF SHG MEMBERS FROM FARM BASED LIVELIHOODS

Being the last year of the implementation of the Mahila Kisan Sashaktikaran Pariyojana (MKSP) – the Govt. of India & Tata Trust supported livelihood programme, our focus was on strengthening the knowledge base of our 26,600 women farmers on improved Package of Practices with a focus on plant protection measures i.e., pest and disease prevention and control. In the dairy component, focus was on establishing the operations of the women’s milk producer company in Alwar, which was incorporated last year.

- **Adoption of practices** related to field preparation, seed rate, seed treatment, line sowing, nutrient application during the year was found to be more than 80% which is an indication that the knowledge transfer of improved practices has been significant and will sustain beyond the project.

- Maharana Pratap University of Agriculture & Technology conducted independent crop yield assessments through crop cutting experiments for both Kharif and Rabi seasons. Yields in wheat in MKSP farmers’ fields were **39-68% higher** than control fields. Yields in mustard were **23-73% higher** than control fields.

- Sakhi Mahila Milk Producer Company Ltd. started milk procurement operations in Laxmangarh block of Alwar in November 2016 with technical support of NDDB Dairy Services, who were brought on board by the Tata Trusts. NDS also helped in forging milk marketing tie up with Paayas– a mega producer company set up by NDS in Rajasthan. In a short span of 5 months, around **3,118 women dairy farmers** from across 64 villages joined as members and average milk collection per day was 3,769 kg per day. Member share capital collected as on March 31, 2017 is Rs. 11.27 lakhs. Due to the producer company, **incremental income of Rs. 40-50,000 per annum** is being realized by members – an increase of 40%.

A key achievement during the year was the in principle agreement with the State Rural Livelihoods Mission – RGAVP to continue partnership in 14 out of 19 project blocks of MKSP & 6 other project blocks for the next two years i.e., 2017-18 & 2018-19 with a focus on enabling 50,000 SHG members to adopt improved agriculture. Value-addition through processing and collective marketing would also be key components. CmF would be the technical partner and would place around 25-30 high quality human resources in the 20 blocks and a team of 4-5 members centrally. Programme funding would come from RGAVP through their World Bank and NRLM funds.
IMPACT OF DAIRY INTERVENTIONS – STUDY BY NATIONAL DAIRY RESEARCH INSTITUTE, KARNAL (MARCH 2017)

Key focus of the dairy intervention under the MKSP was on building capacities of over 13,000 women engaged in rearing milch animals on improved animal rearing practices and ensure on-field preventive care through cadre of 150 Pashu Sakhi. Deworming, vaccination drives and health camps in collaboration with the Animal Husbandry department and demonstrations of best practices – mineral bricks preparation at home, nutritive fodder grasses and Artificial Insemination were also piloted and scaled up. A third party impact evaluation of the dairy intervention was conducted by National Dairy Research Institute (NDRI), Karnal which covered a total of 363 beneficiary households (compared with 50 control households) and 38 Pashu Sakhis across 5 districts.

Significant changes due to MKSP:

- **Large scale adoption of improved animal rearing practices among beneficiaries.**
- **Average marketable surplus was 5.57 LITRES for beneficiaries against 3.54 litres for non-beneficiaries**
- **Average herd size (animals in milk) was 1.95 among beneficiaries against 1.56 for non-beneficiaries**
In pursuance of our objective to enhance quality of life of the communities we work with and in particular the rural women, we are now committed to add new domains of knowledge and services in our project villages where we have a good platform of Self-Help Groups. Scaling up the Internet Saathi programme – spreading digital literacy among rural women.

**III. INNOVATIONS - DIGITAL LITERACY**

Initiated in 2015-16, the programme was scaled up substantially during the year in the Sakh-Se-Vikas project blocks and in partnership with the State Rural Livelihoods Mission – RGAVP. **Over 4.87 LAKH women across 3,152 Villages were trained** on using smart devices and internet by 1,595 Internet Saathis.

The Internet Saathis – who are women identified from the community and trained on imparting digital literacy are the backbone of the programme. In an effort to enable these I-Saathis earn revenue by offering ‘digital services’, the Saathis have been trained on a mobile application regarding government schemes and entitlements (10 schemes). Around 50 I-Saathis are using the application to help families identify schemes they are eligible for and apply for the same. Results have been encouraging so far. **These I-Saathis have enabled channelization of ₹1.25 LAKHS worth of benefits to the community.**

Success stories of how rural women have used internet access during the 8-10 hour training sessions spread across 4 weeks are very encouraging.

- **Chhoti**, an I-Saathi from Dausa helped her husband buy a second hand car on OLX which he now drives as taxi.
- **A farmer** explored YouTube to develop a motor cycle run weeder.
- **Parvati** from Dholpur district googled the procedure to shut down illegal liquor shop and was able to do so in her village.
- **Manju** from Alwar used the MySadak App (online govt. portal to register complaints) and got her village road repaired.
Having worked with SHGs for over a decade, we realized that while savings and credit have brought in economic and social empowerment for the women, the situation on maternal and child health indicators is no better in SHG member households versus non-SHG members. Further analysis suggested that lack of knowledge and certain traditional misconceptions about maternal and child health and nutrition are the key reasons behind the dismal situation.

Tata Trusts & Child Investment Fund Foundation (CIFF), UK in their respective projects in Jharkhand and Odisha have successful experience of significantly improving maternal and child health indicators through adopting a Participatory Learning & Action (PLA) approach for behavior change among target communities.

Beginning October 2016, with support of Tata Trusts, CIFF and Ekjut – technical resource agency of CIFF, a pilot on community led PLA approach to improve nutrition in mothers and children through diet diversification was initiated in 30 villages each in two districts – Ajmer (Masuda) and Tonk (Deoli) wherein there is high incidence of poverty and we have good base of SHGs.

Maternal health & child nutrition in Rajasthan:
Some key facts

**INFANT MORTALITY RATE (IMR)**

<table>
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<tr>
<th>Rajasthan</th>
<th>India</th>
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<td>49/1000</td>
<td>42/1000</td>
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**MATERNAL MORTALITY RATE (MMR)**

<table>
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<th>Rajasthan</th>
<th>India (2011)</th>
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<td>255/1 Lakh</td>
<td>178/1 Lakh</td>
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**AS PER THE NATIONAL FAMILY HEALTH SURVEY-4 (2015-16)**

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<th>Children &lt; 5 years in Rajasthan</th>
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<td>39% STUNTED</td>
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<tr>
<td>36.7% UNDERWEIGHT</td>
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1 community cadre i.e., Suposhan Sakhi was selected in each village after due screening. Training material including flip charts, picture cards developed by Ekjut were contextualized to the situation in the project blocks and provided to the Sakhis.

Each of the 62 Sakhis conducts two PLA meetings per month in her village and conducts home visits. The targeted beneficiaries of the PLA and home visits are pregnant women and mothers with children < 2 years in the village. The Sakhis are provided handholding support by field coordinators – one each in the project blocks and the Ekjut-CmF team.

The cycle of 23 PLA meetings would focus on behavior change for diet diversification as also on maternal and child health related aspects such as immunization, breast-feeding, Antenatal checkup, iron-folic supplements, hygiene etc. and also awareness about the services of Anganwadis and create demand for the same. A total of 4 PLA meetings were undertaken in each of the 60 villages by March 2017. Several positive case studies have come up. In Tonk, Suposhan Sakhi Maya identified 6 month pregnant Sona to be anemic (Hb of 8 even after 4 bottles of blood transfusion). She wasn’t allowed to eat oily foods, fruits and milk and her mother-in-law was planning a home delivery. Maya counseled her family and brought changes in her diet. Her Hb count increased to 10.5 and she had a healthy institutional delivery. Her family thanked Maya with a box of sweets. Likewise, children in SAM category are being identified and parents counseled. ASHA and ANMs are also now participating in the PLA meetings. During the coming year, based on intermediate outcomes, we intend to raise funds for scaling up the project in many more SHG locations.

**Baseline Findings: Status of diet in children 6-24 months**

Minimum Dietary Diversity (MDD), Minimum Meal Frequency (MMF) and Minimum Acceptable Diet (MAD)
KNOWLEDGE GENERATION FOR SECTOR BUILDING – A STUDY ON COMMUNITY RESOURCE PERSONS IN RAJASTHAN

With the launch of the NRLM, the Community Resource Person (CRP) Strategy for social mobilization and community level trainings has gained wide acceptance across the country. In 2012-13, when NRLM followed a strategy of deploying CRPs from other states for SHG formation, Rajasthan became the first state to adopt ‘internal CRP’ strategy i.e., active SHG women and leaders from old and mature SHGs in a given district were sent to other district for SHG formation. It is notable that all the internal CRPs (around 300+) deployed by the State Rural Livelihood Mission i.e., RGAVP were from the SSV federations. CmF played an active role in training of CRPs and helped the federations in screening and evaluation of CRPs. In 2015-16, we proactively groomed over 150 internal CRPs in the MPOWER project blocks as well. Through the MKSP, CmF pioneered the concept of livelihood CRPs i.e., Krishi Sakhis and Pashu Sakhis who are trained in improved crop and animal management practices and provided handholding support to SHG members in their villages to adopt the same. The Pashu Sakhis are also trained in preventive animal health care. A host of other CRPs have also been developed by the SRLM in recent years for different tasks.

During the year, CmF undertook a study to understand the profile and roles of CRPs and the impact on the lives of the CRPs of the work they are doing. A total of 371 CRPs from 10 districts were interviewed. Key findings of the study are as follows.

PROFILE OF THE CRPs

48% 18 to 30 years old
48% 31 to 45 years old
16% 45 to 60 years old
39% literate and/or have attended primary school
19% up to middle school
35% secondary pass
6% graduate or above
64% do not hold any position as office bearers in their community institution
36% hold position of office bearer either in SHG, Cluster and federation.
WHERE HAVE THE CRPs WORKED

96% only within Rajasthan

30% These CRPs from 10 districts put together have worked in all the districts (33) of the state.

4% worked both in Rajasthan and other states – Gujarat, UP, Chattisgarh and Haryana.

WHAT ARE THE KINDS OF WORK THE CRPs ARE ENGAGED IN

75% mobilization of women in SHG, VO and CLF

2.4% Book keeping

2% Micro-credit and livelihood plan preparation

5% convergence with different govt. schemes especially NREGS

9.5% worked as Krishi Sakhi

8% worked as Pashu Sakhi

INCOME EARNED BY CRPs

29% Rs. 7000 to Rs. 40,000

13% 40,000 to Rs. 60,000 (worked for avg. 100 days)

14% Rs. 60,000 to Rs. 100,000 (worked for avg. 160 days)

19% Rs. 1 lakh to 1.5 Lakh (worked for avg. 250 days)

9% above Rs. 1.5 lakhs (worked for a year or more)

Most of the CRPs who earned more than 1 lakh are the ones who had developed as CRPs from the SSV federations.
OTHER IMPACTS

85% stated that their self-confidence increased

67% stated that their respect in their own village increased

75% reported that they are now economically independent

66% stated that they have created an identity in the outside world

84% said that their knowledge level has increased

CHALLENGES FACED

43% initial lack of regional language was the big challenge

11% problem in lodging and boarding facilities

37% previous bad experience of community created a problem to work at community level

27% harassment, non-cooperation of community and problems created by influential people of the village and drunkards
TRANSFORMATION INITIATIVE
Multi-thematic programme to demonstrate transformation in quality of life of poor in tribal region

Last year, CmF initiated implementation of the ‘Transformation Initiative 2020’ – a multi-thematic programme with an objective to develop proof of concept of significantly transforming quality of life for 70,000 poor households of 4 pre-dominantly tribal blocks in South Rajasthan. The Tata Trusts & Govt. of Rajasthan have signed an MoU for this project and CmF is the project holder and key implementing agency. While the Trusts’ finances cover the crucial cost of human resources and innovations, the GoR has committed to facilitate 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’.

Focus: 2016-17

- **2 New themes** rolled out: Water, Sanitation & Hygiene (WASH) (in 2 blocks) & Maternal & Child Health & Nutrition (in 1 block)
- **Expanded** - education work in one block (total 3 blocks as on March 2017) livelihoods work in 2 blocks (total 4 blocks)
- **Integration** of themes at village level – joint planning
- **Partnership** with Govt. – worked closely with host of govt. departments & programmes
- Piloting **Innovations** – technology & process based
WATER, SANITATION & HYGIENE (WASH)

Access to safe drinking water and sanitation are critical for ensuring good health and quality of life for any household - rural or urban; rich or poor. Safe water and sanitation are also integral to the nutrition component of the Transformation Initiative, as a strategy to prevent water borne diseases and infections among children, which could lead to poor health and fall-back into malnutrition. WASH intervention would be implemented in a total of 200 (out of 400) villages in the 4 project blocks of Transformation Initiative covering a total of 40,000 HHs.

THE ABC APPROACH OF TRANSFORMATIONAL CHANGE IN WASH

ACCESS
Facilitate sustainable access to and use of WASH facilities, products & services: HHs & Public Institutions

BEHAVIOUR
Mobilize communities, raise awareness, trigger community led Behaviour Change for WASH

CAPITAL
Facilitate access to credit through SHGs, Banks, develop entrepreneurs for WASH services and develop market linkages

KEY ACTIVITIES DURING THE YEAR: 2 BLOCKS (PINDWARA & BALI), 70 VILLAGES

STUDIES TO DEVELOP IMPLEMENTATION STRATEGIES
Mapping WASH related Knowledge, Attitude and Practices among the target communities, status and usage of sanitation facilities, water quality tests and hydrogeological studies

COMMUNITY MOBILIZATION
• Village Water & Sanitation Committees formed in 6 villages – 4 have prepared Village Action Plans
• Water User Groups formed in 6 hamlets for drinking water supply & community contribution initiated

DRINKING WATER SUPPLY SCHEMES
• Detailed Project Reports of 6 habitation level water supply schemes prepared and 1 DPR approved by PHED Department
• 11 institutional buildings (8 Schools, 2 Anganwadi Center, and 1 Health Sub Center) were covered through construction and rehabilitation of drinking water supply and sanitation infrastructures
**ACCESS TO SAFE SANITATION**
- 55 masons trained on toilet construction - 3 batches of Mason trainings
- 378 households facilitated for construction & rehabilitation
- 3 model toilets constructed under Swachh Bharat Mission (SBM) in Abu Road, SBM approved 100 toilets in same village
- Rs. 15 lakhs advance given to 3 VOs by Panchayat Samiti, Bali under SBM for toilet construction by SHG members – 134 toilets constructed in 3 villages

**INNOVATIONS**
- For installation of Tiger Toilet biodigester pits
- Local artists identified and trained in theatre workshops for thematic shows on WASH

**BEHAVIOUR CHANGE**
- Multi-disciplinary show on WASH developed with renowned theatre artists – local culture and customs integrated in the show
- Training of Trainers on Menstrual Hygiene Management
- Film shows on Sanitation and hand washing at community and school level

**WASH BEHAVIOUR OF COMMUNITIES – INSIGHTS FROM STUDIES WE CONDUCTED**
- Drinking water is accessed from handpumps by **44.5%** of households and only **13.1%** households gets water from a piped water supply (only **3.4%** among STs)
- Access to toilets (basic sanitation services) is available to **23.56%** HHs
- Households having toilets state **SAFETY OF WOMEN** as the prime reason for toilet construction followed by convenience of aged members of family
- Reasons for not using toilets by HHs having toilets – **68%** say lack of water, **41%** say prefer to defecate in open
- Handwashing is practiced mostly by ash and mud – after defecation. **Hands generally NOT WASHED before eating.** No relation is perceived by community between ill health and practice of hand washing
MATERNAL & CHILD HEALTH & NUTRITION

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 objectives of the project interventions are two-fold namely, reducing Infant Mortality Rate and addressing malnutrition in children under 5 years of age. The project activities were rolled out in 50 villages of Pindwara block in October 2016. Overall plan is to cover 100 villages in Pindwara and Abu Road during a 3 year period.

Key Strategies

- **Increasing demand from public health institutions:** Activation of Village Health, Water, Sanitation and Nutrition Committees (VHWSNCs), awareness creation for behavior change in immunization, child nutrition, antenatal check ups
- **Strengthening supply side:** Trainings of AAAs – ASHA, ANMs and Anganwadi workers & facilitate their joint meetings for concerted action at village level

**KEY ACHIEVEMENTS DURING THE YEAR:**

**1 BLOCK, 50 VILLAGES**

**ANGANWADIS**
Baseline of 78 Anganwadis in Pindwara

**ACTIVATION OF 38 VHWSNCs**
Regular meetings, reconstitution of committees with support of ICDS, health department, organizing routine meetings and trainings of VHWSNC members. In 13 villages, now the VHWSNC meetings are being conducted by members without support and meeting minutes being maintained

**MATERNAL AND CHILD HEALTH & NUTRITION (MCHN) DAY**
Frontline workers were supported in 70 Anganwadi centers to organize MCHN day as per guidelines. Community awareness drives at SHGs, hamlets, MGNREGS sites and home visits were done to raise awareness of the MCHN day and services offered were done through the field volunteers. Large increase in turnout on the MCHN day is being witnessed.

**STATUS OF MATERNAL & CHILD HEALTH**
(Study in Sirohi)

**ANEMIA**
72% pregnant women as well as 70% of lactating women were reported anemic

**LOW IMMUNIZATION**
Only 52% children were immunized

**STUNTING**
18% children (0-6 months), 46% children (7 months – 2 years) and 52% (2-5 years) have stunted growth.
STRENGTHENING DFS SUPPLY CHAIN
A total of 13.5 metric ton of DFS was supplied to Anganwadis and schools across Pindwara and Abu Road blocks. Now district administration has taken responsibility of ensuring the supply chain.

The Health & WASH teams actively worked together during the year for VHWSNC activation & trainings and village level awareness campaigns wherein the importance of safe water & sanitation in ensuring health of children and others was emphasized upon.
EDUCATION

The tribal blocks under Transformation Initiative are characterized by low literacy levels as compared to the state. Low attendance in schools, high dropouts in middle and high schools, poor school infrastructure and limited or no involvement of community in monitoring the schools are the key reasons for the poor learning levels of children – a fact which came up in the baseline studies conducted last year when the education intervention was rolled out in 90 schools and 30 Anganwadis in 2 blocks of Abu Road and Pindwara. During the year, education intervention was expanded into Bali block

KEY ACHIEVEMENTS DURING THE YEAR: 3 BLOCKS, 221 SCHOOLS, 61 ANGANWADIS

OUTREACH
- 221 Schools - 22,496 children benefited through improved classroom process through explicit language instruction classes, remedial classes and classroom libraries established
- 61 Anganwadis - 1679 enrolled children familiarized with early childhood education – average daily attendance is 20-22
- 38 out of school girls attended 4 month bridge school residential camp
- A total of 91,530 books have been provided to 130 schools (classroom libraries established)

CAPACITY BUILDING
- 615 School Management Committee (SMC) members from 2 blocks trained through workshops around importance of education and their role in schools.
- 53 Anganwadi workers & teachers of 180 schools trained during the year

CHILDREN’S EVENTS
- Block level children’s fair & science fair organized in Abu Road attended by 500 children and teachers from 51 schools
- Summer camps organized - over 3,000 children participated in activities and competitions
- International Literacy Day celebrated in 100 schools
INNOVATION
- The tab based E-library application - “Aur Ek Kahani” rolled out in 10 schools at Abu Road to encourage reading among children
- Integrating WASH in Schools: In 8 schools and 2 Anganwadis of intervention- construction & repair of drinking water supply and toilets has benefitted students immensely

KNOWLEDGE BUILDING
Two talks on ‘Literacy in Multilingual India’ supported wherein findings of socio-linguistic study of Sirohi (done last year) was disseminated

WHAT WORKED BEST
- 13,087 children accessed quality reading materials from the classroom libraries established
- Minor repairs, renovation and paintings done in 50+ Anganwadis received lots of appreciation from district admin and attendance of children has been positively impacted
- Sarpanch of 25 Gram Panchayats sensitized on school learnings, SMCs through a workshop.
- Shiksha Samvad – one day dialogue with BEO saw participation of 800 community members from 4 Panchayats
CASE STUDY – COMMUNITY TAKING CHARGE OF QUALITY EDUCATION IN SCHOOLS

The situation at the Nichli Bor school has almost always been turbulent. It is a single teacher school in a far flung village in the Bhakar region of Abu Road block. A narrow and barely motor able road takes you to this village, which gets completely submerged in the rainy season, making the village accessible only on foot. The school looks dilapidated, with a boundary wall that is broken in several places and without a gate to secure it. When the school was taken up for intervention in July 2015 and Devaram was placed as school facilitator (visiting 3 days a week), wild grass grew everywhere on the school grounds and packets of home-brewed alcohol were found locked away in one of the rooms. The school teacher, Mahesh (name changed) also bore a bad reputation of carelessness, lack of responsibility and drunkenness. Library books stored away in a broken tin box.

Devaram made all efforts to make the classrooms look more appealing and conducive to learning. Children started coming to school only on the three days of the week that Devaram teaches in this school. However, head teacher Mahesh’s behaviour did not change. He continued to come to school just for an hour every day and barely taught his students and rode off on his bike before lunch time. Mid-day meals were rarely served in this school.

Devaram, with the support from the program team started focusing on strengthening the School Management Committee (SMC). The committee filed a complaint against Mahesh with the Block Elementary Education Officer (BEO) who deputed another teacher to the school immediately. However, to the villagers’ disappointment, the teacher never joined the school as he was due to retire in a few days. The SMC members lost hope and stayed quite inactive for a few months afterwards. Thereafter, the members from the Nichli Bor SMC attended the 2-day SMC training workshop organized under the project.

The workshop charged them all over again and they resolved to solve their problems of the school with a renewed gusto. SMC members called for a village-level meeting just a few days after the training workshop. Supported by the project team, a group of 15 people from the village, including some PRI members protested at the BEO’s office. refused to leave until they got a written confirmation for the teacher appointment. The BEO had to listen to their demands and got the teacher transferred to the block office immediately on the next day and deputed another teacher to the Nichli Bor school.
MICROFINANCE & LIVELIHOODS

In 2015-16, implementation was initiated in 2 blocks – Abu Road and Bali aligned with the Govt. of Rajasthan’s MPOWER project which is underway in these blocks till Dec 2017. During the year, we initiated implementation in the two remaining blocks – Pindwara and Sayra. In Pindwara, the State Rural Livelihoods Mission (SRLM) has formed SHGs and federations and we partnered with the federations promoted by the SRLM to implement the livelihoods component.

KEY ACTIVITIES DURING THE YEAR

MICROFINANCE

533 new SHGs have been formed during the year taking total number of SHGs to 2,324 and the number of federations to 8. A total of Rs. 7.44 crore was mobilized as credit during the year from banks and as revolving fund.

INCREASING ACCESS TO IRRIGATION & SOIL – WATER CONSERVATION

A total of 859 hectares benefitting 971 households has been brought under irrigation during the year through a range of activities such as diversion based irrigation; lift irrigation schemes, deepening of wells, water harvesting structures. Around 348 hectares have been covered under soil and water conservation activities.

MARKET LED LIVELIHOODS

Agriculture – Support to 15,802 households was provided for agriculture, vegetables and horticulture. Around 25% yield increase has been reported in wheat and around 40-50% in pulses. Incremental incomes of ₹15-25,000 from vegetable and horticulture are being earned by approximately 2,528 households.

Goat based livelihoods – 5,810 households are being supported for goat based livelihoods through doorstep deworming and health care services by Pashu Sakhis. Castration of male kids – a practice which leads to faster weight gain and better prices found difficult adoption in the tribal blocks. Through innovative means and with support of few active Pashu Sakhis, over 130 goat kids have been castrated in 2 villages in Pindwara.

Two new producer companies were set up during the year – Samruddhi Agriculture Producer Company & Aravali Goat Producer Company to cater to farmers and goat-rearers in the project blocks. The third- Asha Mahila Milk Producer Company incorporated last year began milk collection operations in Dec 2016, with technical support of NDDB Dairy Services. In a short span of 4 months, around 2,504 women dairy farmers from across 69 villages joined as members and average milk collection per day was 6,630 kg per day. An incremental income of ₹30-40000 per annum per household is expected which is more than 40 % of total household income in the region.

Community Cadre – 429 community cadre (Pashu Sakhi and Krishi Sakhi) have been trained in the project to support the extension services at doorstep of households.

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Pulp processing
गूदा प्रसंस्करण
EMPOWERING COMMUNITIES TO TURN THEIR VILLAGES INTO ADARSH GRAM (MODEL VILLAGE)

With support of TATA AIG CSR, we took up the initiative to help a 100% tribal village in Bali block turn into a model one. Enthused by their visit to an Adarsh Gram – Piplantri in Rajsamand district in later part of last year, the communities of Kuran village came together to develop their own vision of a model village. In each activity identified – from Anganwadi repair to solar powered lights, community contribution in the form of labour or convergence with the Panchayat funds was decided upon. The women of the 22 SHGs in the village took the lead.

In a span of 6-7 months, with support of the community, the transformation process was visible in the village – with the completely renovated Anganwadi having a drinking water supply being the center of attraction. Since there was no Anganwadi worker, a local lady was trained and placed as a facilitator and the Anganwadi equipped with learning material and toys. Nearly 30 kids attend the Angawadi on a regular basis and a lot of activities are conducted regularly for them. 22 solar powered street lights, sign board at important places and tree guards were also installed with support of the community. A Community Information Resource Center equipped with laptops and internet has been established and 141 students and youth from the neighbouring villages have taken up the one month computer course offered. A four month bridge-schooling camp was organized wherein 30 out of school adolescent girls successfully completed the course. Drinking water supply in the school in Kuran has also been facilitated. For livelihoods enhancement – an anicut was constructed to increase access to irrigation and SHG members are being provided technical and extension support to take up vegetable cultivation, orchards and goat based enterprises.

Witnessing the positive changes in Kuran, TATA AIG CSR approved two adjoining villages- Khetarli and Kolewada to be taken up as part of the project and has also allocated additional funding for the same. Anganwadi repair, solar street lighting and other livelihood activities have been initiated in these villages with the 18 SHGs in these 2 villages taking the lead. In the coming years, we hope that the 3 villages will inspire many more to take charge of the development of their own villages.
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and Rural Development, Regional Office, Jaipur (Ex-officio)

Prof. M. S. Sriram,
Visiting Faculty, Centre for Public Policy, Indian Institute of Management Bengaluru

Principal Secretary,
Rural Development & Panchayati Raj, Govt. of Rajasthan (Ex-officio)

None of our Governing Board members are related to each other or to the senior staff of the organization by blood or marriage. Two board meetings (28th & 29th) were held during the year at the CmF, Jaipur office on 19th August 2016 & 19th January 2017.

The travel of board members for the above meetings was reimbursed. None of the Governing Board members have received any salary, consultancy or other remuneration from CmF.

The 11th Annual General Body Meeting (AGBM) was held at CmF Jaipur office on 19th August 2016

MEMBER SECRETARY

Mrs. Malika Srivastava
LEGAL

CmF IS REGISTERED UNDER

Rajasthan Societies Act 1958 No. 766 dated 13.02.2007

Foreign Contribution Regulation Act No. 125560219 dated 28.06.2010
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Bank of Baroda, Sojati Gate, Jodhpur
Bank of India, Sirohi

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AUDITED ACCOUNTS 2016-17